

# HEAR HERE



## Hear Here Ltd business plan

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**Declaration:** We declare that the work contained in this submission is our own work, and has not been taken from the work of others, save and to the extent that such work has been cited and acknowledged within the text of this submission.

## Executive Summary

- The 'S1 Band' is an assistive technology for the hearing impaired.
- This Device will alert the user to four of the most popular scenarios which are, the fire alarm, doorbell, phone and baby monitor.
- A transmitter is placed beside the sound source, which triggers the vibration and LED's.
- The device will be able to sync up to public building fire alarms providing reassurance to the consumer.
- An App will work with the device, and provide further information to the phone.
- There are 598,978 hearing impaired people in the Republic of Ireland, and 10 Million in the UK.
- There is a demand in the market for the hearing impaired, as other assistive technology on the market is problematic and lacks thorough design and do not offer true 24/7 protection.
- The foremost competitor in the assistive technology market for the hearing impaired is Bellman which offers a wide range of assistive products with an established business model since 1989. Distributing its products through ecommerce sites and assistive technologies shops.
- The parts will be outsourced and assembled in a lab, with the plastics coming from a local supplier.
- All of the parts used are sourced from companies meeting the EU directives, ISO 9000 standard, the APC 600 and APC 610 where necessary.
- It is the company's objective to become the leaders in safety alert devices for the hearing impaired in Ireland by Year 2 and in the UK by Year 3.
- The 'Hear Here' will be sold through the company's website, e-commerce sites and assistive technology stores.
- Community events will play a key role in our strategic product promotions
- The company will sell the final offering, to the retailer at a price of **€103.75**. The cost of manufacturing and assembling is **€41.50 per unit**. The competition, Bellman Wrist receiver sells at **€215**
- A projected loss of **€5,102** is to be made in Year 2 and profit of **€254,767** in Year 3.
- Hear Here Ltd is seeking a loan of **€50,000**, to be repaid to the institution over a three-year period at a 6% quarterly rate
- The loan will be spent on initial stock along with website and app development.

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## **1.0 Management**

### **1.1 Introduction**

The founding members of “Hear Here” are Stephen Walsh, Daniel Morgan, Jack O’Farrell & Ryan Williams. The company provides solutions for the deaf & hard of hearing communities who cannot receive conventional sound based alerts like a fire alarm or door bell. Primary research findings lead the group to focus on providing a 24 hour sensory alert device as there is currently no 24 hour all in one device which caters to this. Research leads us to conclude that a device which could be attached to the user’s wrist would best address this. Hear Here has signed memorandums & articles of association to register as “Hear Here Ltd” with the Companies Registration Office. The company will commence operations within the first quarter of 2016.

### **1.2 Business Objectives**

- Become an established market competitor in alert devices for deaf & hard of hearing in Ireland & UK in Year 3.
- Establish our Brand in the Irish marketplace in Year 1.
- Expand to Europe and the UK in Year 2.
- Year 1 sell 3000 units, year 2 sell 5000 units, year 3 sell 10000 units.
- Public Fire alarm sync feature in Year 1.
- Create website & mobile phone App which support our products in Year 1.
- Invest in R&D to make our device comply with regulatory standards and EU directives in construction and fire safety devices in Year 1.
- To work with the NSAI to implement new sensory alert device standards Year 2.
- To further our products by implementing new designs and further assistive technology for the deaf and hard of hearing market continuously.

### **1.3 Mission Statement**

'Hear Here' will look to manufacture a state of the art, inconspicuous and stylish sensory alert device for use by the deaf & hard of hearing communities, the elderly & wider population. The product will be suitable for 24 hour use in private & public places while providing value to both our customers & shareholders alike.

### **1.4 Organizational Structure**

Hear Here Ltd will operate as a private limited company allowing the company to be recognized in law as a separate entity from its members, thus limiting the liability on its members. Being an Ltd also allows for future capitalization by issue of shares.

Initially there will be 4 employees with 4 executive directors & 3 non-executive directors and 1 part time qualified QCT. There are by laws in place governing the running of the board. The organizational breakdown of Hear Here is as follows, Stephen Walsh CEO, Jack O'Farrell CFO, Daniel Morgan COO & Ryan Williams CTO.

By the end of year 3, Hear Here Ltd will employ 7 people.

The 4 founding members make up the board of directors, with each having various responsibilities for the day to running of the company. These directors will convene at a board of directors meeting every fortnight in the first year for performance monitoring, evaluation & strategy purposes. Once the company's revenue has stabilized, board of directors meetings will occur once a month.

Advisor appointments will include; Alex Williams a registered accountant who will review all financial related activities, Niall Crawley a practicing Solicitor will handle all legal matters when necessary & Fiontan McKenna will offer advice & direction on Supply chain management from his position as supply chain manager for pharmaceutical company Allergan. Damien Kelly will oversee the training and initially

act as a QCT. Marketing mentorship will be sought through the Local Enterprise Offices in Wicklow. Hear Here will be actively seeking audiologists and disability officers to be part of the core consultation team.

### **1.5 Company Ownership**

<b>Owner</b>	<b>Percentage of shares owned</b>
Stephen Walsh	25%
Jack O'Farrell	25%
Daniel Morgan	25%
Ryan Williams	25%

### **1.6 Initial Investment Funding**

The founding members will collectively contribute €10,000 & an initial bank loan of €50,000 will be applied for with an additional €5000 in year 2 and year 3. All applicable grants will be sought for, in regards to management and employee training as advised by Niall Crawley (solicitor). A total of €70,000 will be invested into the company over the first three years, excluding grants.

### **1.7 Patents**

Patents and design rights will be sought for the design, the use of the product as well as the company name & logo, however advised by our legal team.

### **1.8 SWOT Analysis**

Upon the conclusion of in depth analysis & research the group has identified our strengths, weaknesses, opportunities & threats.

<p><b>Strengths</b></p> <ul style="list-style-type: none"> <li>• Design &amp; innovation backgrounds</li> <li>• Marketing &amp; research experience</li> <li>• Firsthand experience with target markets</li> <li>• Web &amp; Graphic design</li> <li>• Highly knowledgeable &amp; discerning board of advisors</li> <li>• Diligent, hardworking &amp; meticulous members</li> <li>• Prototyping &amp; manufacturing capabilities</li> </ul>	<p><b>Weaknesses</b></p> <ul style="list-style-type: none"> <li>• Lack an established brand name</li> <li>• No market share</li> <li>• Lack of managerial or finance experience</li> <li>• Lack of business connections</li> <li>• Lack business negotiation experience</li> </ul>
<p><b>Opportunities</b></p> <ul style="list-style-type: none"> <li>• Ongoing fire safety campaigns</li> <li>• Current offerings not sufficient</li> <li>• Entering an unimaginative marketplace in terms of innovation &amp; design</li> <li>• Expanding target market</li> <li>• Obtain design patents</li> <li>• Mobile phone technology</li> <li>• Crowd funding</li> </ul>	<p><b>Threats</b></p> <ul style="list-style-type: none"> <li>• Rival products</li> <li>• More established brands</li> <li>• Cheaper alternatives may emerge</li> <li>• Mobile phone technology</li> <li>• Advances in medical technology</li> </ul>

## 2.0 Product Description

The 'S1 band' is an alert device for the deaf and hearing impaired. The band will alert the user to the four most popular scenarios found in research. These are; when a fire is in the home or building, when the door bell is rung, one for when the phone is ringing and the last is for a baby monitor. The band has a built in 'coin vibrator' mechanism. This will vibrate when any of these scenarios are taking place, and bring the users attention to the band.

The band will also incorporate a display to specify which urgent scenario is taking place, using LED'. There is a circular face with the four scenarios. For example when there is a fire, the vibration will start



and an LED will light up behind the display face. The transparent section will portray the image of the flame alone, indicating there is a fire. This is a visual aid as well as a sensory aid with the vibrator.



There will be a rechargeable button cell battery in the band. To charge this battery the watch is simply placed onto a charging plate. Simply resting the bottom face onto the plate is all that is required to charge it. This is to prevent the need for any charging ports and any possible damage caused by water entering the electrics. A rubber seal will be under the front display face, also to water proof the band.

Incorporated into the design of the watch is an LED time display. This is to prevent the need for a secondary band or watch. The time will be displayed in the centre of the circular face. On it will display the time and a small indicator for how much battery life is left.

The signal transmitters will need a power source. This will be battery powered and work similarly to fire alarms. There will be a button on each transmitter to test if the battery is working. Pressing this button will manually transmit a signal to the band, and light the corresponding LED. The batteries can be changed, using 9V batteries.

To ensure 24 hour functionality, a simplified version of the band will be worn when sleeping and/or charging. This is also designed to ensure a more comfortable sleeping experience. This alternative band

will consist of just a vibrator, with no interface. The user will then draw their attention to the charging unit for further information, where the band will be stationed.

### 3.0 Market information

#### 3.1 Target Market

This products primary target market is for the deaf and hard of hearing.

There are 92,000 *deaf* people in Ireland. <sup>1</sup> According to the Irish health website, 17% (598,978) of the Irish Population has some form of hearing loss. See *Table 1* below<sup>2</sup>. According to DeafHear, 3 in 1000 people are born in Ireland with a hearing loss, coming in at around 200 per annum. 1 in 12 adults in Ireland suffer from hearing loss with 50% of people over 70 years of age have permanent acquired hearing loss <sup>3</sup>.

Description of hearing loss	% of population	Number of people
<i>Mild</i>	11.33%	399,201
<i>Moderate</i>	4.99%	175,818
<i>Severe</i>	0.54%	19,028
<i>Profound</i>	0.14%	4,933
<b>Total</b>	<b>17%</b>	<b>598,978</b>

**Table 1**

According to the 2011 census and CSO, deafness is the third highest disability in Ireland, from the ages 55+. 22,627 hearing impaired people are in the work force. Working in public areas and offices proves to be a struggle for the deaf or hard of hearing. This is due to the lack of communication and lack of

<sup>1</sup> <http://www.thejournal.ie/deaf-community-media-740953-Jan2013/>. (2013, January). Retrieved 12 02, 2014, from The Journal: <http://www.thejournal.ie/deaf-community-media-740953-Jan2013/>

<sup>2</sup> National association of deaf people. (n.d.). *Information for deafness*. Retrieved 12 02, 2014, from Irish health: [http://www.irishhealth.com/clin/documents/information\\_deafness.pdf](http://www.irishhealth.com/clin/documents/information_deafness.pdf)

<sup>3</sup> *How common is hearingloss*. (2014). Retrieved 12 06, 2014, from Irishhealth: <http://www.irishhealth.com/article.html?con=629>

awareness of what is going on around them. On the contrary, 25.3% of the deaf population is unemployed. There are more deaf females than males from the ages 75+, where as there are more deaf males from the age 30 – 74. <sup>4</sup>

In the UK the number of people with hearing loss is set to increase by 4.5 million to 14.5 million by the year 2031<sup>5</sup>. In America there are a total of 70 million people with a hearing loss<sup>6</sup>. The number of Americans with a hearing loss has doubled in the past 30 years<sup>7</sup>. With populations ageing & more and more young people joining the hearing loss category<sup>8</sup>, this target market is set to drastically increase over the next 15 years. According to figures sourced from the World Health Organization approximately 360million people worldwide have disabling hear loss. <sup>9</sup>

There is potential for this product to move out of this niche market to be used by a broader audience and compete with other sensory, activity, life tracking and medical bands and watches.

### **3.2 Fire Statistics**

One of the more prominent features of this device is the fire alarm system.

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<sup>4</sup> CSO. (2012). *Profile 8, Our bill of health*. Dublin: Stationery office.

<sup>5</sup> *Statistics*. (n.d.). Retrieved 11 21, 2014, from Actiononhearingloss: <http://www.actiononhearingloss.org.uk/your-hearing/about-deafness-and-hearing-loss/statistics.aspx>

<sup>6</sup> Bauhman, N. (2009, September). *Successfully coping with hearing loss*. Retrieved November 20, 2014, from Hearing loss help: <http://www.hearinglosshelp.com/articles/firesafety.htm>

<sup>7</sup> *The Prevalence and Incidence of Hearing Loss in Children*. (2014). Retrieved 12 08, 2014, from Asha: <http://www.asha.org/public/hearing/Prevalence-and-Incidence-of-Hearing-Loss-in-Children/>

<sup>8</sup> *The Prevalence and Incidence of Hearing Loss in Children*. (2014). Retrieved 12 08, 2014, from Asha: <http://www.asha.org/public/hearing/Prevalence-and-Incidence-of-Hearing-Loss-in-Children/>

<sup>9</sup> WHO. (2014, February). *Deafness & hearing loss*. Retrieved 11 03, 2014, from WHO: <http://www.who.int/mediacentre/factsheets/fs300/en/>

There are constant new regulations being introduced pertaining to the safety of the sensory impaired while in public buildings. There are new standards places of accommodation must meet with the safety of the sensory impaired in mind <sup>10</sup>

The most popular method for fire alarms for the deaf and hard of hearing is a strobe light. When the fire alarm is triggered a strobe light will flash, usually a blue and red light. This method is only effective when the occupant is in the room with the strobe light, and provides little help when the person is asleep.

### **3.3 Unique selling Point**

Hear Here is the only company to provide a 24/7 multifunctional assistive alert system, suitable for both public and private areas alert sync up. Hear Here is the only company to offer a stylish and discreet design to cater for all ages, moving away from existing bulky and cumbersome products. Hear Here is the only company to provide full integrated web and app experience, designed for easy use.

- Offers 24 hour alert assistance
- Suitable for use in both public & private places
- The most inconspicuous sensory alert device on the market
- No additional accessories required
- Most competitively priced device on the market
- Product built based on the needs & wants of the end users found through our primary research
- Ease of use by all generations
- Universal design
- Mobile phone integration by means of an App sync up allowing more features

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<sup>10</sup> *Public Accommodations*. (n.d.). Retrieved 09 31, 2014, from nad: <http://nad.org/issues/civil-rights/ada/public-accommodations>

### 3.4 Key Competitors

Similar products to the Hear Here sensory alert device are available domestically and international. To be in direction competition the products must be signaling systems that are designed to alert users to events; they can communicate an alert or notification through light, sound and/or vibration. See *Table 3* for a list of competitors & alerts. They cater by means of a sensory alert device. Hear Here is the only company to offer protection 24/7 in a single sensory alert device with an integrated app and website experience.

Bellman Symfon is the most established company in the market having released its first product in 1989, has gained substantial trust within the deaf and hard of hearing community. Bellman Symfon offer a wide range of products which are sold online and in hard of hearing shops throughout the EU and North America. Bellman Symfon has substantial customer after care, making them the clear choice to consumers at the present time.<sup>11</sup>

Figures for Table 2 were obtained from various sources. The table details competitors & the sensory alerts they cater for.<sup>12, 13, 14</sup>

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<sup>11</sup> Bellman.com, (2014). Home alerting solutions | Bellman & Symfon. [online] Available at: <http://bellman.com/en/our-solutions/home-alerting-solutions/#solution-guide> [Accessed 10 Dec. 2014].

<sup>12</sup> Assistech.com, (2014). Signalers for the Deaf and Hearing Impaired. [online] Available at: <http://www.assistech.com/signalers/> [Accessed 10 Dec. 2014].

<sup>13</sup> Esm.psu.edu, (2014). Manufacturing. [online] Available at: [http://www.esm.psu.edu/courses/emch13d/design/design-tech/manufacturing/manuf\\_12.html](http://www.esm.psu.edu/courses/emch13d/design/design-tech/manufacturing/manuf_12.html) [Accessed 7 Dec. 2014].

<sup>14</sup> Ncac.gwu.edu, (2011). Research Reports. [online] Available at: <http://www.ncac.gwu.edu/research/reports.html> [Accessed 6 Dec. 2014].

<b>Signaler type</b>	<i>'Sonic Alert'</i>	<i>'Serene Innovations'</i>	<i>'Clarity'</i>	<i>'Bellman Symfon'</i>	<i>'Silent Call'</i>	<i>'Gentex'</i>	<i>'Hear Here'</i>
<b>Audio Alarm</b>		Yes	Yes		Yes		
<b>Baby Monitor</b>	Yes	Yes	Yes	Yes			Yes
<b>Carbon Monoxide</b>					Yes		
<b>Doorbell</b>	Yes	Yes	Yes	Yes	Yes		Yes
<b>Door Knocker</b>		Yes					
<b>Door Opening</b>				Yes	Yes		
<b>Fire Alarm</b>		Yes			Yes		Yes
<b>Instant Messaging</b>	Yes						
<b>Intercom</b>	Yes	Yes					
<b>Motion Sensor</b>		Yes	Yes				
<b>Pagers</b>		Yes	Yes		Yes		
<b>Smoke Detectors</b>				Yes	Yes	Yes	Yes
<b>Telephone</b>	Yes	Yes	Yes	Yes			Yes
<b>Universal</b>	Yes			Yes			
<b>Weather Alert</b>		Yes			Yes		

Table 2

### 3.5 Market Research

#### 3.5.1 Analysis of Quantitative Research

A survey was distributed for the deaf and hard of hearing people. There were 50 respondents. The age ranges was from 21 to 70 years of age, with the majority of the response falling in the 41-50 range (32%). There was an even distribution of responses from males and females with a 50:50 ratio. 45 % of the respondents said that they have children. This ensures that there is a need and use for the baby monitor alert in the Hear Here device, along with positive feedback from interviews. Only one respondent (2%) had a device similar to ours, which was a wrist band to alert the user for a baby alarm, whereas the majority of the respondents have a vibrating pillow for when in bed (59%). This device is only used to wake them on set alarms and provides no help for when any house alarms are going off.

When asked about problems with existing devices, common responses that came up were that it is expensive and bulk. In regards to pillow pads it was said that they slip out from under the pillow quite often. This is a problem as the noise of it hitting the ground may not wake the user up, and can result in hem from being punctual in their working days.

When asked about various band styles and materials, it was clear that leather, silicone and metal were the top three. With 68% responding with leather, 50% with silicone and 40% for metal (multiple response). There was an overwhelming response from the survey in regards to the design of the band face, saying they preferred a traditional circular face over more conventional designs (68%). When asked about what alerts they would most like to see, the preferred methods came out as, fire alarm, phone, doorbell, baby monitor and alarm. Some additional notes were that the design for the band should follow a unisex design so that anyone can buy, similarly a design shall be made to suit all ages. Also the cost proves to be still an issue for assistive technology in the deaf market, so keeping costs down are key.

### **3.5.2 Analysis of Qualitative Research**

As part of our Qualitative research we conducted two interviews with leaders in the Irish hearing Impaired community (Deaf Hear and Irish Deaf Society).

During an interview with Deaf Hear, notes were taken on the deaf community and hearing impaired. Deaf hear is a leading website for the deaf community and provides information on deafness and also provides services and products to aid the community. Managing Director Brendan and sales associate Shane (deaf), were on scene to help. They helped give an insight to the market and common problems associated with hearing impaired.

When introductions were made, they showed us the Deaf Hear facility, which featured a product show room of all the products they have stocked. This gave us a great insight into the current market and the available products. We were able to interact and document the products experience and gained invaluable insight into the pros and cons of each product. Shane, sales associate, was able to give us educate us on the top selling products (majority being Bellman), and what the consumer's top needs are.

Managing Director, Brendan, directed us to areas of interest for research and spoke about some valuable statistics. As non-hearing impaired people, we discussed common miss conceptions and common stigma associated with hearing loss and deafness. This influenced our design. We had to design a device that they would want to use that provided functionality and discreet design. This would help overcome the stigma and encourage the deaf and hearing impaired to use assistive technology. Existing products on the market were also rather large and bulky.

- There is a large problem with the onset of a hearing loss. There is correlation with hearing loss and mental health issues.
- Problems with feeling vulnerable when out in public
- Affecting social life around friends and family
- Existing product lack ease of use and fulfill too few purposes
- Non discreet design
- Lack of appealing design and user uptake

The second interview was held with Tracey Treanor, advocacy officer, from the Irish Deaf Society. Tracey helped the design aspect of the product, outlining the more desirable aspects. Tracey is deaf and has long term use of alert systems and other deaf assistive technologies. Her hands on experience pointed us to the right materials that should be used, size proportions and appropriate features. She told us that the 4



most common alert notifications would be the fire alarm, door bell, baby monitor and phone. It was brought to our attention that hearing loss begins with high frequencies, so these alarms may go unheard.

It was outlined that;

- Simple design and notifications
- Easy to use device
- Strong, slim wrist band
- App integration - Most has smart phones
- All-in-one product
- Public sync up
- Car integration
- Light up display
- 4 most important alerts - Fire, door, phone and baby monitor

## **4.0 Marketing**

### **4.1 Pricing**

Hear Here seek to provide the best value for money sensory device on the market while guaranteeing high quality manufacturing & component parts. The company will sell the final offering, all in, to the retailer at a price of **€103.75**. The cost of manufacturing and assembling is **€41.50** per unit. The competition, 'Bellman & Symfon' Wrist receiver sells at €215 per unit.

## **4.2 Distribution**

Domestic & international orders placed through the company website will be outsourced to a registered courier service. Hear Here Ltd will work to ensure that our product is one of the first products the target market will find. This will be done in various ways. We will work in alliance with suppliers and outlets for hearing aids. Hearing aids are the most common, if not necessary product for the deaf and hard of hearing. This is where we will have our product advertised and distributed, through companies such as 'Hidden hearing' and 'Specsavers'. Hearing Aids are quite costly, reaching into the 4 figure range. With our product selling at €103.75 to the retailer, the cost of adding on our product is minimal in respect to the cost of their hearing aid. The idea of ensuring new customers with safety and reassurance, the cost is minimal.

In the assistive technology market, major retailers such as Currys or D.I.D or other electrical stores do not stock these kinds of products. It was found in the research that selling through the website and deaf societies is the most effective method for selling this product

Hear Here Ltd plan to work business to business in the coming years. Working with fire alarm manufactures to cross promote, Hear Here can implement their technology into fire alarms. This will eliminate the need for the transmitter placed beside the alarm. This technology can be applied nationwide at a minimal cost, eliminating the need for retrofitting existing fire alarms or buying completely new fire alarms. This same principle could be applied to companies such as house alarm manufactures, the telephone and mobile phone industry.

## **4.3 Promotion**

It is very challenging to convince those who are hard of hearing that they have hearing loss. This is primarily done through family members and friends. The first step for those with hearing loss is

acquiring a hearing aid. Selling through hearing aid outlet will bring the product to the forefront of the consumer's consciousness.

The company will focus on highlighting the benefits of our product to the target market in tandem with a strong emotional marketing campaign for family members who have concern for their loved ones. Emotional marketing performs twice as well as rational marketing, "In analysis of IPA databank, which contains 1400 case studies of successful advertising campaigns, campaigns with purely emotional content perform twice as well as those with only rational content"<sup>15</sup>. This draws us to conclude that emotional marketing will be the focal point of our marketing campaign.

The company wants to communicate clearly through advertising mediums most commonly used by the target market, just why our product is better than current market offerings, illustrating effective ease of use. A budgets of €50,000 have been allocated for marketing related activities in years 1 to 3 respectively. One of the most effective methods of promoting our product is the use of product reviews among the community (such as disability.ie, Deafhear.ie, irishdeafsociety.ie, deafvillageireland.ie). Community events will play a key role in our strategic product promotions, handing out flyers, newsletters, holding talks and demonstrations on the benefits of our product.

The advertising mediums we are going to utilize in this respect are;

- Deaf societies & centres
- Leaflets, Newsletters & Business cards
- Social media & Networking
- Sponsor deaf or hard of hearing events, exhibitions & trade shows
- Email, pay per click & online banner advertising

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<sup>15</sup> Social, (2014). *The Science of Emotion in Marketing: How We Decide What to Share and Whom to Trust*. [online] Available at: <https://blog.bufferapp.com/science-of-emotion-in-marketing> [Accessed 16 Jan. 2015].

Hear Here Ltd will work with public and private services such as hotels and educational premises to administrate our product to those who are deaf and hard of hearing. This will improve the safety for their occupants. Products distributed in these places will include a GPS to track where they are in the building. This will be linked into the buildings monitoring system, so they can be found and ensure they are safe in the event of a fire or other dangerous situation. Lobbying with disability officers loss prevention will give us insight to implementing these concepts.

Deafness and hearing loss is a growing concern for government bodies around the world. With hearing aids being subsidised in many countries, we believe that our product could fall under the same policies to help improve people's quality of life, both in the social and work environment. Government sponsorship will boost the perception of our product and ensuring our customers that the government is backing our idea.

## **5.0 Operations**

### **5.1 Location**

Hear Here Ltd will sign a 3 year lease at €200 euro per week for a premises located at The Mews, Kilcrouney, Bray Co. Wicklow. The main building is 1200sq.ft, the workshop is 400sq.ft fully fitted with tools & a 200sqft storage unit all within 25 feet of each other. Located off junction 6 of the intersection of the M11 & M50 the area is zoned for an industrial estate with the Luas green line arriving by 2020<sup>16</sup>. The site has all utilities needed. There are onsite parking spaces, security & alarm systems.

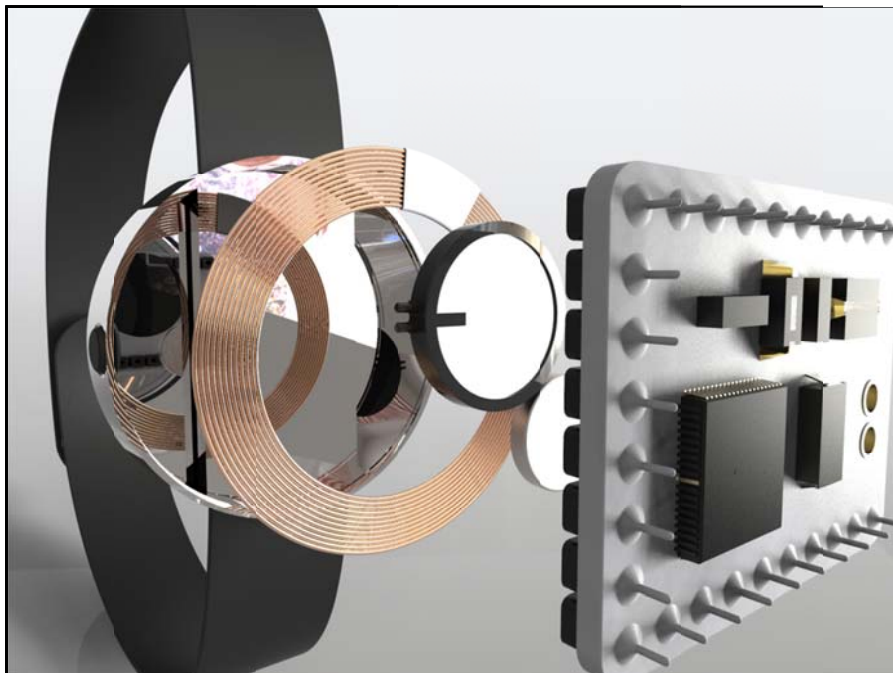
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<sup>16</sup> Luas Bray / Fassaroe (Luas B2) . 2015. Luas Bray / Fassaroe (Luas B2) . [ONLINE] Available at: [http://www.rpa.ie/en/projects/luas\\_bray\\_fassaroe/Pages/default.aspx](http://www.rpa.ie/en/projects/luas_bray_fassaroe/Pages/default.aspx). [Accessed 29 January 2015].

## 5.2 Assembly Process

The 'Hear Here' will operate a 37.5 working hour week. An additional staff member will be employed for Quality control, working 2 days a week. Two more part time staff will be employed in Year 2 depending on sales and demand. All parts will be outsourced from various providers and assembled on site. In the first year 3000 products are to be produced. The Process is as follows

1	The plastic body for the band and transmitters, as well as the wrist band are to be brought in from Key Plastics Ltd. Batches will be brought in and stored on 'Hear Here's' premises.
2	Electrics will be outsourced from Asian Circuits Inc. This company will manufacture the PCB and provide all the electronics required for complete products. These will then be shipped to the assembly premises.
3	Incoming parts will be quality control in the form of batch testing on a random 10% of the parts. For a batch to pass quality control testing, 95% of the parts tested must pass for an incoming batch of parts to be accepted.
4	Using a manufacturing model based on the Toyota production system, there will be two workstations. The workers are to assemble the components and install them into their casings and fasten them for further inspection. Once the parts are assembled a programming code will be uploaded to the parts to ensure that each part performs its function.
5	Quality control testing will be carried out by the QCT on Thursdays & Fridays.
6	The final phase is packaging which will be supplied by 'The Printed Image', flat packed and assembled on Hear Here's premises.



### **5.3 Key Regulatory & Quality Issues**

Hear Here Ltd will only work with companies who meet all required international standards and EU directives. Some notable standards are noted below.

The circuit and electrics are provided by Asian Circuits Inc. This company review and rank the various suppliers to ensure they are getting the best parts to provide us. This company also ISO9001 standard certified, to improve the work place and in turn the product quality. Asian Circuits are also compliant with IPC-A600 and IPC-A610. This ensures that the PCB's and electrics produced are of standard.

The plastic casings are provided by Key Plastics Ltd, located in Bray Co. Wicklow. This company is also ISO9001:2008 certified. The company can also ensure high quality parts with their quality inspection rooms to test their produced parts.

The use of the "CE Marking" and "Declaration of Conformity" is now mandatory for most products and services sold in the EU. The "CE marking" is known worldwide and indicates a product is of high standard. Hear Here will comply with all compulsory standards and will have to obtain a CE stamp before it can go on sale.

### **5.4 Manufacturability & Other Operating Issues**

For the relatively low amounts of products being produced by Hear Here Ltd in its first 3 years it was deemed prudent to outsource all production of parts as purchasing the necessary machinery would simply be unjustifiable.

A basic wristband option will be provided to each user to act as a basic alert system while the user is charging their primary sensory alert device. Modulating frequencies & bandwidths ensures each watch only picks up the frequencies from specific receivers. Two suppliers will be used for all parts to ensure the company is not over reliant on one supplier.

## 6.0 Finance

A minimum of €50,000 is required to establish Hear Here Ltd, with a subsequent injection of €5000 in years 2 and again in year 3. The company will be seeking a loan from a financial institution solely for this amount. Hear Here Ltd. will also apply for any applicable grants for additional funding after Year One, to support the employment of further staff and training. **The €60,000 loan will be repaid to the institution over a three-year period at a 6% quarterly rate.** The loan received will be spent in the initial quarter to set up the company and begin deliverables for the first quarter. €21,200 of the loan will be paid off in quarterly installments of €5,300 including interest at the end of Year Two. A further installment of €21,200 will be repaid in the same manner by the end of Year Three and Year Four of the business plan..

The initial €50,000 will be spent on setting up the website with full e-commerce capability and app development, along with preliminary stock.

It is projected that Hear Here Ltd. will make a significant loss in the first year due to the initial investment cost and starting movement with the deliverables and equipment. A set budget of €20,000 has been allocated for advertising in the first year to promote the device and to initially launch the device onto the market. At the end of Year Two, Hear Here Ltd. are forecasted to have an increase in revenue and expenditure is set to reach a steady outflow, preventing any strong fluctuations. This in-turn allows the company to repay a third of the loan received including interest, reducing the debt. The accounts foresee the company turning over a operating profit of €79,653 at the end of Year Two, and reducing the initial loan by repaying €21,200, leaving only €42,400 to be repaid. Year Three sees an ever-increasing turnover for Hear Here Ltd. with estimated profits to reach €254,767 and again reducing the company's debt an additional €21,200, leaving only €21,200 to be paid off in Year Four.

<b>Year</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
<i>Projected Sales (Units)</i>	3000	5000	10000
<i>Projected Sales (Euro)</i>	311,250	518,750	1,037,500
<i>Total Costs (Euro)</i>	207,500	249,000	456,500
<i>Operating Profit/Loss (Euro)</i>	-53,659	79,653	380,241

Year One sees a gross profit margin of 33% and a stellar growth in Years Two and Three of 52% and 56% each respectively. The net profit margin for Year One stands at -17%, however, in Year Two it grows to 15% and a further growth is predicted for Year Three at 37%.



## 7.0 Appendixes

### Appendix 1.0 - Projected Statement of Comprehensive Income

Projected Statement of Comprehensive Income			
	2016	2017	2018
	€	€	€
Sales/Revenue	311,250	518,750	1,037,500
Cost of Sales	207,500	249,000	456,500
Gross Profit	103,750	269,750	<b>581,000</b>
Gross Profit Margin	33%	52%	56%
Less Expenses			
Wages and Salaries	52,000	81,000	81,000
Rent and Rates	8,160	8,160	8,160
Light and Heat	1,800	1,800	1,800
Additional Electrical Charges	6,888	4,813	-375
Telephone and Internet	3,113	5,188	10,375
Advertising	10,000	10,000	10,000
Bank Charges	4,669	7,781	15,563
Repairs and Maintenance	2,500	2,500	2,500
Insurance	1,000	1,000	1,000
Legal Advice	10,000	10,000	10,000
Packaging	15000	15000	15000
Shipping of Parts	2880	3456	6336
Shipping costs DHL (3000 * €12)	36000	36000	36000
Travel	2,400	2,400	2,400
Utilities/Misc	1,000	1,000	1,000
Total Expenses	157,409	190,097	200,759
Operating Profit	-53,659	79,653	380,241
Operating Profit Margin	-17%	15%	37%
Less Interest	3,000	6,000	9,000
Profit After Interest Before Tax	-56,659	73,653	371,241
Less Corporation Tax 12.5%	0	9,207	46,405
Profit/Earnings After Taxation	-56,659	64,446	<b>324,836</b>
Equity Dividend Paid 20%	0	12,889	64,967
Retained Earnings for the Year	-56,659	51,557	259,869
Opening Retained Earnings for the Year	0	-56,659	-5,102
Closing Retained Earnings	-56,659	-5,102	<b>254,767</b>

**Appendix 2.0 - Projected Statement of Financial Position**

<b>Projected Statement of Financial Position</b>			
at Year Ends 31st December			
	<b>2016</b>	<b>2017</b>	<b>2018</b>
	<b>€</b>	<b>€</b>	<b>€</b>
<b>Non-Current Assets</b>			
Property, Plant & Equipment	12,100	12,100	12,100
Van	3,000	3,000	3,000
Computers + Office Equip	8,000	4,000	4,000
Intangible Assets	1,500	1,500	1,500
	<b>24,600</b>	<b>20,600</b>	<b>20,600</b>
<b>Current assets</b>			
Cash/Bank	0	0	73,916
Trade Receivables	60days	20,750	34,583
Inventory		45,000	50,000
Prepaid Expenses		-	-
	<b>65,750</b>	<b>84,583</b>	<b>198,083</b>
<b>Total Assets</b>	<b>90,350</b>	<b>105,183</b>	<b>218,683</b>
<b>Current Liabilities</b>			
Trade Payables	11,000	11,000	11,000
Bank Overdraft	394	29,492	0
Taxes Due	12,877	27,376	63,352
Accruals	4,000	4,000	4,000
	<b>28,271</b>	<b>71,868</b>	<b>78,352</b>
<b>Long Term Liabilities</b>			
Long-term Loans/Debt/Borrowings	50,000	5,000	5,000
<b>Shareholder Equities</b>			
Capital/Ordinary Shares	10,000	10,000	10,000
Share Premium	-	-	-
Equity Reserves	5,000	6,000	7,000
Retained Earnings	-2,921	12,315	118,331
	<b>12,079</b>	<b>28,315</b>	<b>135,331</b>
<b>Total Equity &amp; Liabilities</b>	<b>90,350</b>	<b>105,183</b>	<b>218,683</b>

## Appendix 3.0 - Cashflows

### CashFlow Year 1

	Jan	Feb	Mar	Apr	May	June	July	August	Sept	Oct	Nov	Dec	Total
<b>Capital</b>	60,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60,000.00
<b>Sales (In Month)</b>	10,375.00	10,375.00	10,375.00	10,375.00	10,375.00	10,375.00	10,375.00	10,375.00	10,375.00	10,375.00	10,375.00	10,375.00	124,500.00
<b>Sales (Prev. Month)</b>	0.00	15,562.50	15,562.50	15,562.50	15,562.50	15,562.50	15,562.50	15,562.50	15,562.50	15,562.50	15,562.50	15,562.50	171,187.50
<b>Total Inflows</b>	<b>70,375.00</b>	<b>25,937.50</b>	<b>25,937.50</b>	<b>25,937.50</b>	<b>25,937.50</b>	<b>25,937.50</b>	<b>25,937.50</b>	<b>25,937.50</b>	<b>25,937.50</b>	<b>25,937.50</b>	<b>25,937.50</b>	<b>25,937.50</b>	<b>355,687.50</b>
<b>Purchases**</b>	62,768.75	0.00	0.00	62,768.75	0.00	0.00	62,768.75	0.00	0.00	62,768.75	0.00	0.00	<b>251,075.00</b>
<b>Shipping Of Parts*</b>	81.72	0.00	0.00	81.72	0.00	0.00	81.72	0.00	0.00	81.72	0.00	0.00	<b>326.88</b>
<b>Shipping costs* DHL (3000 * €12)</b>	3,405.00	3,405.00	3,405.00	3,405.00	3,405.00	3,405.00	3,405.00	3,405.00	3,405.00	3,405.00	3,405.00	3,405.00	<b>40,860.00</b>
<b>Legal Advice*</b>	11,350.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>5,000.00</b>
<b>Packaging*</b>	1418.75	1418.75	1418.75	1418.75	1418.75	1418.75	1418.75	1418.75	1418.75	1418.75	1418.75	1418.75	<b>17025.00</b>
<b>Wages</b>	4,333.33	4,333.33	4,333.33	4,333.33	4,333.33	4,333.33	4,333.33	4,333.33	4,333.33	4,333.33	4,333.33	4,333.33	<b>52,000.00</b>
<b>PRSI</b>	346.67	346.67	346.67	346.67	346.67	346.67	346.67	346.67	346.67	346.67	346.67	346.67	<b>4,160.00</b>
<b>Rent/Storage*</b>	1,816.00	0.00	908.00	908.00	908.00	908.00	908.00	908.00	908.00	908.00	908.00	908.00	<b>10,896.00</b>
<b>ESB*</b>	1,891.67	1,891.67	1,891.67	1,891.67	1,891.67	1,891.67	1,891.67	1,891.67	1,891.67	1,891.67	1,891.67	1,891.67	<b>22,700.05</b>
<b>Phone*</b>	0.00	0.00	1,021.50	0.00	0.00	1,021.50	0.00	0.00	1,021.50	0.00	0.00	1,021.50	<b>4,086.00</b>
<b>Advertising*</b>	945.83	945.83	945.83	945.83	945.83	945.83	945.83	945.83	945.83	945.83	945.83	945.83	<b>11,350.00</b>
<b>Van</b>	3,150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	<b>4,800.00</b>
<b>Loan Repayments</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>Equipment*</b>	11,350.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>11,350.00</b>
<b>Fixtures &amp; Fittings*</b>	3,405.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>3,405.00</b>
<b>Bank Charges</b>	0.00	0.00	1,167.25	0.00	0.00	1,167.25	0.00	0.00	1,167.25	0.00	0.00	1,167.25	<b>4,669.00</b>
<b>Total Outflows</b>	<b>106,262.72</b>	<b>12,491.25</b>	<b>15,588.00</b>	<b>76,249.72</b>	<b>13,399.25</b>	<b>15,588.00</b>	<b>76,249.72</b>	<b>13,399.25</b>	<b>15,588.00</b>	<b>76,249.72</b>	<b>13,399.25</b>	<b>15,588.00</b>	<b>443,702.93</b>
<b>Surplus/Deficit</b>	-35,887.72	13,446.25	10,349.50	-50,312.22	12,538.25	10,349.50	-50,312.22	12,538.25	10,349.50	-50,312.22	12,538.25	10,349.50	
<b>Bank</b>	<b>-35,887.72</b>	<b>-22,441.48</b>	<b>-12,091.98</b>	<b>-62,404.21</b>	<b>-49,865.96</b>	<b>-39,516.46</b>	<b>-89,828.69</b>	<b>-77,290.44</b>	<b>-66,940.94</b>	<b>-117,253.17</b>	<b>-104,714.92</b>	<b>-94,365.43</b>	

Services \*Incl. VAT @ 13.5%

Goods \*\*Incl. VAT @ 21%

<b>CashFlow Year 2</b>														
	Jan	Feb	Mar	Apr	May	June	July	August	Sept	Oct	Nov	Dec	Total	
Capital		5000	0	0	0	0	0	0	0	0	0	0	0	5000
Sales (In Month)		17292	17292	17292	17292	17292	17292	17292	17292	17292	17292	17292	17292	207500
Sales (Prev. Month)		15,562.50	25938	25938	25938	25938	25938	25938	25938	25938	25938	25938	25938	285313
<b>Total Inflows</b>		<b>37854</b>	<b>43229</b>	<b>43229</b>	<b>43229</b>	<b>43229</b>	<b>43229</b>	<b>43229</b>	<b>43229</b>	<b>43229</b>	<b>43229</b>	<b>43229</b>	<b>43229</b>	<b>513375</b>
<b>Purchases**</b>		62,768.75	0.00	0.00	62,768.75	0.00	0.00	62,768.75	0.00	0.00	62,768.75	0.00	0.00	<b>207,500.00</b>
Shipping Of Parts*		980.64	0.00	0.00	980.64	0.00	0.00	980.64	0.00	0.00	980.64	0.00	0.00	<b>3,456.00</b>
Shipping costs* DHL (3000 * €12)		5,675.00	5,675.00	5,675.00	5,675.00	5,675.00	5,675.00	5,675.00	5,675.00	5,675.00	5,675.00	5,675.00	5,675.00	<b>68,100.01</b>
Legal Advice*		11,350.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>5,000.00</b>
Packaging*		2364.58	2364.58	2364.58	2364.58	2364.58	2364.58	2364.58	2364.58	2364.58	2364.58	2364.58	2364.58	<b>28374.95</b>
Wages		6,333.33	6,333.33	6,333.33	6,333.33	6,333.33	6,333.33	6,333.33	6,333.33	6,333.33	6,333.33	6,333.33	6,333.33	<b>76,000.00</b>
PRSI		346.67	346.67	346.67	346.67	346.67	346.67	346.67	346.67	346.67	346.67	346.67	346.67	<b>4,160.00</b>
Rent/Storage*		1,816.00	0.00	908.00	908.00	908.00	908.00	908.00	908.00	908.00	908.00	908.00	908.00	<b>9,600.00</b>
ESB*		2,837.50	2,837.50	2,837.50	2,837.50	2,837.50	2,837.50	2,837.50	2,837.50	2,837.50	2,837.50	2,837.50	2,837.50	<b>34,050.00</b>
Phone*		0.00	0.00	1,021.50	0.00	0.00	1,021.50	0.00	0.00	1,021.50	0.00	0.00	1,021.50	<b>3,600.00</b>
Advertising*		1,891.66	1,891.66	1,891.66	1,891.66	1,891.66	1,891.66	1,891.66	1,891.66	1,891.66	1,891.66	1,891.66	1,891.66	<b>20,000.00</b>
Van		0.00	0.00	5,300.00	0.00	0.00	5,300.00	0.00	0.00	5,300.00	0.00	0.00	5,300.00	<b>21,200.00</b>
Loan Repayments		3,150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	<b>4,800.00</b>
Equipment*		11,350.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>11,350.00</b>
Fixtures & Fittings*		3,405.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>3,000.00</b>
Bank Charges		0.00	0.00	1,167.25	0.00	0.00	1,167.25	0.00	0.00	1,167.25	0.00	0.00	1,167.25	<b>4,669.00</b>
<b>Total Outflows</b>		<b>114,269.13</b>	<b>19,598.74</b>	<b>27,995.49</b>	<b>84,256.13</b>	<b>20,506.74</b>	<b>27,995.49</b>	<b>84,256.13</b>	<b>20,506.74</b>	<b>27,995.49</b>	<b>84,256.13</b>	<b>20,506.74</b>	<b>27,995.49</b>	<b>560,138.47</b>
Surplus/Deficit		-76415	23630	15234	-41027	22722	15234	-41027	22722	15234	-41027	22722	15234	
Bank		<b>-170,780.38</b>	<b>-147,149.92</b>	<b>-131,916.21</b>	<b>-172,943.14</b>	<b>-150,220.68</b>	<b>-134,986.97</b>	<b>-176,013.90</b>	<b>-153,291.45</b>	<b>-138,057.74</b>	<b>-179,084.67</b>	<b>-156,362.21</b>	<b>-141,128.50</b>	

Services \*Incl. VAT @ 13.5%  
 Goods \*\*Incl. VAT @ 21%

## CashFlow Year 3

	Jan	Feb	Mar	Apr	May	June	July	August	Sept	Oct	Nov	Dec	Total	
Capital		5000	0	0	0	0	0	0	0	0	0	0	0	5000
Sales (In Month)		34583	34583	34583	34583	34583	34583	34583	34583	34583	34583	34583	34583	415000
Sales (Prev. Month)		25938	51875	51875	51875	51875	51875	51875	51875	51875	51875	51875	51875	570625
<b>Total Inflows</b>		<b>65521</b>	<b>86458</b>	<b>86458</b>	<b>86458</b>	<b>86458</b>	<b>86458</b>	<b>86458</b>	<b>86458</b>	<b>86458</b>	<b>86458</b>	<b>86458</b>	<b>86458</b>	<b>420000</b>
Purchases**	138,091.25	0.00	0.00	138,091.25	0.00	0.00	138,091.25	0.00	0.00	138,091.25	0.00	0.00	0.00	<b>552,365.00</b>
Shipping Of Parts*	1,797.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>6,336.00</b>
Shipping costs* DHL (3000 * €12)	3,405.00	3,405.00	3,405.00	3,405.00	3,405.00	3,405.00	3,405.00	3,405.00	3,405.00	3,405.00	3,405.00	3,405.00	3,405.00	<b>36,000.00</b>
Legal Advice*	11,350.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>5,000.00</b>
Packaging*	1418.75	1418.75	1418.75	1418.75	1418.75	1418.75	1418.75	1418.75	1418.75	1418.75	1418.75	1418.75	1418.75	<b>15000.00</b>
Wages	4,333.33	4,333.33	4,333.33	4,333.33	4,333.33	4,333.33	4,333.33	4,333.33	4,333.33	4,333.33	4,333.33	4,333.33	4,333.33	<b>52,000.00</b>
PRSI	346.67	346.67	346.67	346.67	346.67	346.67	346.67	346.67	346.67	346.67	346.67	346.67	346.67	<b>4,160.00</b>
Rent/Storage*	2,724.00	0.00	1,362.00	1,362.00	1,362.00	1,362.00	1,362.00	1,362.00	1,362.00	1,362.00	1,362.00	1,362.00	1,362.00	<b>16,344.00</b>
ESB*	1,891.67	1,891.67	1,891.67	1,891.67	1,891.67	1,891.67	1,891.67	1,891.67	1,891.67	1,891.67	1,891.67	1,891.67	1,891.67	<b>20,000.04</b>
Phone*	0.00	0.00	1,021.50	0.00	0.00	1,021.50	0.00	0.00	1,021.50	0.00	0.00	1,021.50	0.00	<b>3,600.00</b>
Advertising*	1,891.66	1,891.66	1,891.66	1,891.66	1,891.66	1,891.66	1,891.66	1,891.66	1,891.66	1,891.66	1,891.66	1,891.66	1,891.66	<b>20,000.00</b>
Van	0.00	0.00	5,300.00	0.00	0.00	5,300.00	0.00	0.00	5,300.00	0.00	0.00	5,300.00	0.00	<b>21,200.00</b>
Loan Repayments	3,150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	<b>4,800.00</b>
Equipment*	11,350.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>11,350.00</b>
Fixtures & Fittings*	3,405.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>3,000.00</b>
Bank Charges	0.00	0.00	1,167.25	0.00	0.00	1,167.25	0.00	0.00	1,167.25	0.00	0.00	1,167.25	0.00	<b>4,669.00</b>
<b>Total Outflows</b>	<b>2,386.25</b>	<b>1,245.00</b>	<b>1,245.00</b>	<b>1,245.00</b>	<b>1,245.00</b>	<b>1,245.00</b>	<b>1,245.00</b>	<b>1,245.00</b>	<b>1,245.00</b>	<b>1,245.00</b>	<b>1,245.00</b>	<b>1,245.00</b>	<b>1,245.00</b>	<b>16,081.25</b>
<b>Total Outflows</b>	<b>187,541.42</b>	<b>14,682.08</b>	<b>23,532.83</b>	<b>154,135.33</b>	<b>16,044.08</b>	<b>23,532.83</b>	<b>154,135.33</b>	<b>16,044.08</b>	<b>23,532.83</b>	<b>154,135.33</b>	<b>16,044.08</b>	<b>23,532.83</b>	<b>23,532.83</b>	<b>391,410.29</b>
Surplus/Deficit	-122020	71776	62926	-67677	70414	62926	-67677	70414	62926	-67677	70414	62926	62926	
Bank	-263,148.59	-191,372.33	-128,446.83	-196,123.83	-125,709.57	-62,784.07	-130,461.06	-60,046.81	2,878.69	-64,798.30	5,615.95	<b>68,541.46</b>		

Services \*Incl. VAT @ 13.5%

Goods \*\*Incl. VAT @ 21%

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