



Prifysgol Cymru

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University of Wales

Trinity Saint David

Module: Enterprise and Entrepreneurship

LCLM4006

Individual Presentation: Business Plan Atom

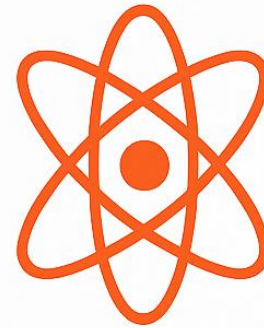
Treasury

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Introduction

- UK- based financial management start-up providing **budget-fixing** and **expense-monitoring services**.
- The Service targets **young adults** (18-45) who struggle with budgeting and overspending habits.
- The tool **helps customers monitor expenses, analyse spending patterns, and improve financial decisions**.

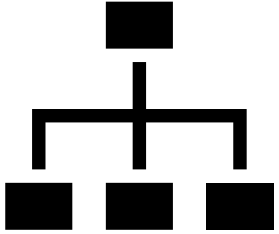


**ATOM
TREASURY**

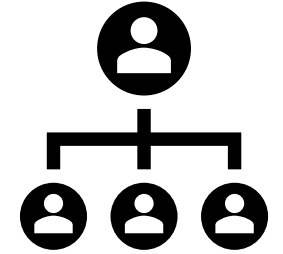
Service Description

- MVP financial tool that tracks real-time expenses.
- Automated budget-fixing recommendations.
- Helps reduce unnecessary spending.
- Supports users from low to moderate income brackets.
- Competitive edge: low-cost financial management tool in a crowded market.

Management Structure



Atom Treasury uses a **Matrix (hybrid)** management structure



- **Small Specialists Teams**
- **Faster decision-making**
- **Improved communication**
- **Client-focused service delivery**

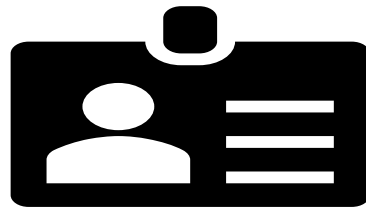
This structure allows quicker responses to customer needs and clearer departmental responsibilities.

Legal Format

Atom Treasury operates as a sole proprietorship, enabling:

- Faster decisions
- Simple legal setup

The owner carries full liability and risk



PESTLE Overview

Political: Brexit effects, regulatory reforms, fintech compliance

Economic: Inflation pressures, Uk spending patterns, interest rates impact

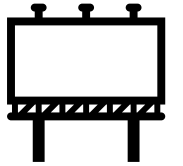
Social: Rising demand for budgeting tools, overspending culture in young adults

Technological: High adoption of digital finance tools, automation in budgeting

Legal: Data security laws, fintech regulation, digital transformation policies.

Environmental: Push for sustainability reporting, digital-only operations reduce footprint.

Marketing Strategy (STP)



Segmentation

- Age: 18-45
- Income: low to moderate
- Behaviour online transactors needing budgeting help

Targeting

- Urban populations in Middlesbrough, Hull, Liverpool with high digital activity and financial pressure.

Positioning

- A low-cost, easy to use budgeting tool offering personalised finance management

Marketing Mix (7Ps)

Product:

- MVP budget-fixing tools
- Real-time monitoring
- Financial recommendations

Price

- Low-cost strategy to attract price sensitive customers

Place

- UK local markets, especially major Northern cities

Promotion

- Newspapers and magazines ads
- Social media: X, Facebook

People

- Staff with accounting and financial knowledge

Process

- Automated MVP system

Physical Evidence

- Office location
- Clear service documentation
- User-friendly interface

Funding, Start-Up Costs, & Allocation of Funds

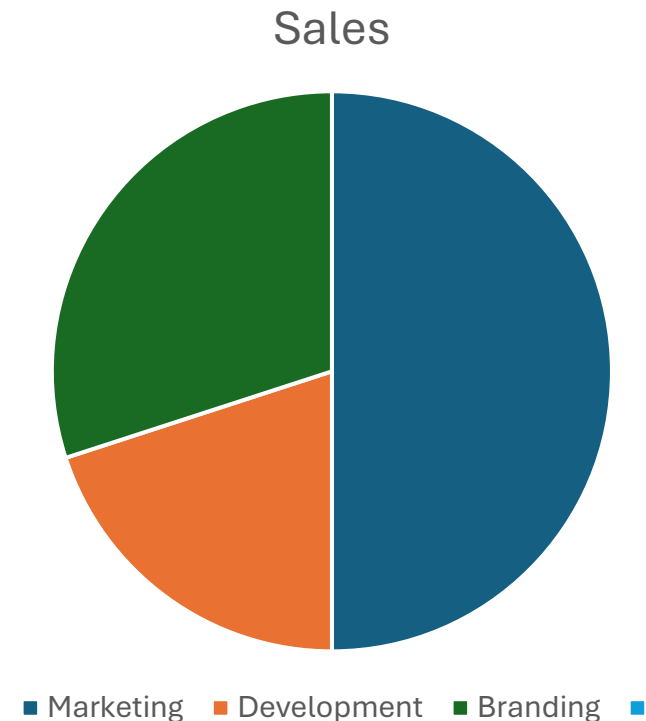
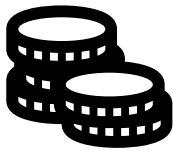
Atom Treasury **requires £37,500 in total funding:**

- Owner contribution: £35,000
- External funding required: £2,500

Expenses for the first month:

- Service development: £4,480
- Marketing costs: £11,200
- Branding & packaging: £6,720

Allocation of Funds:



Conclusion

Atom Treasury provides an innovative, low-cost financial management solution aimed at young adults struggling with spending discipline. With strong market demand, a streamlined structure, and scalable digital tools, the business is positioned for strong early growth.

Thank You!

