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Revolutionizing Business Management: Implementing Artificial Intelligence in Administrative and Marketing Services for PYMEs

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Business plan

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ABSTRACT

The AI Consultores PYMEs company model offers personalized services, making advanced technologies accessible to SMEs without the need of large initial investments. Tools such as administrative automation, customer service chatbots, real-time data analysis, and personalized marketing help reduce costs and improve the customer experience for SMEs interested in the services. Also, the project shows high returns, with a Net Present Value (NPV) of Bs 1.014.931 and an internal rate of return (IRR) of 89,75 %. In conclusion, the scheme is not only profitable , but also contributes to the technological and social growth of PYMEs in Bolivia and the region.

KEYWORDS

Artificial Intelligence, PYMEs, Digital Transformation, Profitability, Consulting

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1 Introduction

Since ancient times, humans have developed tools that facilitate different tasks such as survival, communication, domestic chores, transportation, among others, so it has been a challenge, which was gradually complicated over the years, this is how different tools emerged, initially for agriculture and today the challenge of imitating human intelligence in all its power, however, the closest we have to reaching that purpose is Artificial Intelligence. The use of Artificial Intelligence technological tools in recent times has generated significant impacts in different sectors, thus automating intellectual activities, simulating human intelligence processes, which allows it to carry out different activities in different areas, this way achieving positive effects on their organizational processes and in the development of customer segmentation to generate greater effectiveness in different activities.

The application of Artificial Intelligence has contributed a lot into repetitive processes and tasks, creating economic benefits and efficient customer relationships. This research also shows that, depending on the needs of a company, whether large or small, Artificial Intelligence generates different positive effects through intelligent automation, increasing productivity in the development of products and services and reducing costs to make them more competitive.

Artificial Intelligence contributes to business growth. For this reason, today, more than just an option, it has become a necessity for companies. The digitalization that has been implemented has generated positive effects, as it has become useful for obtaining valuable information for analyzing costs, processes and organizational decision-making, hence becoming a valuable tool for increase productivity. This huge contribution shows that the application of Artificial Intelligence is beneficial to companies to a greater or smaller degree, depending on the economic sector. It is still to be determined that the impact of Artificial Intelligence will be wide, but there are still doubts about whether society is ready

for this technological advancement or what companies should be consider so that Artificial Intelligence can improve their processes to some degree and this way achieve business growth in a competitive market.

1.1 Company Name

The company name es: AI Consultores PYMEs

1.2 Founder Experience

The founder of AI Consultores PYMEs, Patricio Ortiz Ismael is a Bolivian born entrepreneur with an international academic and professional background. He is currently completing a Bachelor's Degree in Business Administration at Universidad Europea de Valencia, after having studied in Bolivia, the United States, and Spain. His multicultural education has created a global and complete vision of business management and innovation.

Professionally, he has gained experience in both the financial and insurance sectors, having internships at Banco de Crédito del Perú and completed at Howden Broking Group in public tenders and management. These parts helped him to develop an analytical thinking and administrative

Also his corporate background, Patricio has worked in different environments, which helped him understand the challenges that small and medium businesses face in Latin America. Fluent in Spanish and English and with intermediate German, he carries a multicultural perspective.

His passion in consulting, operations and AI transformation boost him to inspire PYMEs in Bolivia through accessible, AI administrative solutions

1.3 Business Idea and Description

The use of Artificial Intelligence has contributed a lot to business productivity and profitability, generating new jobs in technological areas, influencing the development of

people and companies. Also, the influence it can have on ongoing jobs has not been ignored, as it has impacted workers who struggle to adapt to technological changes. The use of Artificial Intelligence has always been an important for business growth, helping to increase productivity, profitability and efficiency. Artificial Intelligence has given great benefits thanks to its training, solving skill and difficult tasks more quickly and efficiently. The use of these technologies has also improved the time required to search for and to help filter right candidates helping to make better decisions. Currently, there is a wide range of technological applications in which technologies play a big role, both in scientific and educational areas, as well as in production and customer service businesses, among others. These also include use in the areas of production, control, marketing and administration of organizations. Therefore, the applications of smart technologies are very valuable for economic development and generate a significant impact on businesses and society.

Artificial intelligence (AI) is an important tool in most companies. In this sense, the creation of AI Consultores PYMEs seeks to promote the intensive use of artificial intelligence for small and medium-sized business (PYMEs). These company face challenges related to operational efficiency, the ability to compete with large companies and the high cost of modernization. The growth of AI is estimated to increase the artificial intelligence market from \$214 billion in 2024 to \$1.8 trillion in 2030, showing a compound annual growth rate of 37.3% (Markets and Markets, 2023). This growth gives options and opportunities for both large companies and SMEs trying to leverage the digital technological revolution.

Investment is a concern for companies and the company I am working on will provide PYMEs with an opportunity to access the market without making a major initial investment. The proposal is based on two areas: one related to administrative processes and the second related to digital marketing. These areas are key to the efficient development of companies and face limitations for different reasons.

1.3.1 Business Idea

AI Consultores PYMEs goal is of using artificial intelligence tools to small and medium sized businesses, helping them to adapt to AI without needing large investments. Through an accessible platform, the company offers tools that automate administrative processes and improve digital marketing strategies, allowing SMEs to become more efficient and competitive.

1.4 Objectives

1.4.1 General Objective

Propose a business model for the use of artificial intelligence in the administrative and marketing activities of PYMEs, based on accessible, efficient and consequently customized solutions to address competition and achieve higher net income with lower investments.

1.4.2 Specific Objectives

- Develop AI tools that modernize administrative tasks related to invoicing, inventory and human resources, at a minimum cost and with greater efficiency in the business management process.
- Personalization of digital marketing solutions through the use of AI for efficient and effective advertising based on market segmentation and controlled in real time.
- Implement AI-powered chatbots for 24/7 customer service in PYMEs, reducing human intervention.

1.5 Mission, Vision, and Values

1.5.1 Mission

The mission is to give small and medium sized businesses consulting solutions based on artificial intelligence, helping them improve and better perform their daily

operations, reduce costs and been more efficient in the market, all through an accessible platform.

1.5.2 Vision

The vision is to become the main reference for business consulting with artificial intelligence for SMEs in Latin American market, being recognized for helping to transform businesses through technological innovation boosting their growth and efficiency in a every day more AI driven world

1.5.3 Values

The Values of AI Consultores PYMEs is to achieve the company's vision. These values shows the company's dedication to the accomplishment of small and medium sized businesses through innovative solutions.

These are the values of AI Consultores PYMEs:

Innovation: We encourage the use of technology, such as artificial intelligence to improve business processes. We always try to stay ahead of the curve, using solutions that improve the performance of SMEs, helping their access to the best technological tools to progress.

Accessibility: We firmly believe that PYMEs needs access to new technology. Hence we provide the services through a flexible pricing model, helping companies benefit from the advantages of artificial intelligence without the need of important investments

Ethics: Integrity, clarity, and responsibility it's what drives us to improve. From our treat with clients to the creation of technological solutions

2 Business activity

The core business of AI Consultores PYMEs is to improve the administrative and marketing processes of PYMEs reducing operating costs and increasing efficiency using cutting-edge technology, such as the use of artificial intelligence based on the following tools:

2.1 Definition of the Characteristics of the Service

2.1.1 Automation of administrative processes

The use of artificial intelligence to automate tasks, like invoicing, inventory control and human resource management, will help companies to improve time and resources while eliminating human error.

Many PYMEs face difficulties due to the manual work requirements, as is the case in most companies, the lack of document organization and errors in accounting and operational management. Implementing artificial intelligence-based solutions allows these tasks to be optimized, reducing costs, improving accuracy and increasing productivity for the business owner.

Automation provides real-time information, enabling better decision-making. Among the solutions offered by AI Consultores PYMEs are document digitization and organization, accounting, workflow, and advanced data analysis, all delivered in a very short time by AI.

2.1.2 Intelligent Document Management

One of these activities is the organization and efficient access to information. Intelligent document management based on artificial intelligence can reduce dependence on paper, improve information security and facilitate efficient access to documents from anywhere, anytime.

2.1.3 Automated Billing and Accounting

The economic factor is the most important in a company, its success or failure depends on it. Manual processes can lead to calculation errors, payment delays or problems with tax returns. Delegation of human error is vital, accounting automation reduces these risks, modernizes the generation of financial reports and facilitates tax compliance.

2.1.4 Smart Document Management and Automated Accounting

The use of AI for document management and automated accounting gives different benefits to companies, improving administrative and financial tasks.

The main advantages are the reduction in paper use and physical storage, which frees space and reduces printing costs through document digitization. Also it gets better security and access, as permissions and cybersecurity measures help protect sensitive information.

The search of documents becomes easier thanks to the use of artificial intelligence that helps the quick location of information, the automation of support systems allows for review and approval of documents, speeding up these tasks.

Regarding automated accounting, it improves accuracy, eliminating human errors and reducing costs. It also allows time savings on some repetitive tasks by generating invoices and reports, reducing resources for other tasks. Also, the system improves regulatory compliance, staying up to date with current

2.1.5 Workflow Optimization

An efficient company relies on organized and well-structured internal processes. Workflow automation allows smart task assignment, improved coordination and communications between teams and ensures that projects progress as planned by senior management.

2.1.6 Benefits of Workflow Optimization

- Better distribution of tasks

- Increased productivity
- Real-time tracking

Key Features

- AI-based task
- Performance monitoring
- Automation of approvals and reviews
- Smart alerts and reminders

2.1.7 Real-Time Data Analysis

Companies generate a huge amount of data every day, but it is not leveraged for the benefit of the company. Artificial intelligence will allow data to be transformed into valuable information, facilitating strategic decision-making, especially for managers to take efficient decisions.

2.1.8 Benefits of Real-Time Data Analytics

- Better precision in decision-making
- Early detection of problems
- Resource-use optimization

Key Features

- Automatic collection of administrative data
- Report generation
- Identification of trends and patterns
- Automated strategic recommendations

2.1.9 Customer Service Chatbots

One of the main challenges for small and medium-sized businesses is providing efficient customer service that is available around the clock, perhaps 24 hours a day.

Implementing artificial intelligence-based chatbots represents an effective solution for optimizing this process while maintaining service quality.

Chatbots are programs designed to interact with users through messaging platforms, websites and social media. Using natural language processing (NLP) and machine learning algorithms, these virtual assistants can answer frequently asked customer questions, handle basic requests and guide customers through their purchasing process or resolve some types of problems.

2.1.10 Predictive Analytics

AI Consultores PYMEs services utilize predictive analytics. Through the use of models and data analysis methods, PYMEs can predict trends, predict customer behavior and make strategic decisions based on data, which were previously unavailable when human resources were used, hence causing economic losses.

2.1.11 Advantages of Predictive Analytics in Marketing

- More precise customer segmentation
- Optimization of advertising campaigns
- Identification of emerging trends

2.1.12 Applications of Predictive Analytics in PYMEs

- E-commerce platforms can use AI to suggest products to customers based on their interests and previous purchases.
- Creation and optimization of ads on platforms such as Google Ads and social media based on data analysis to create good advertising and marketing.
- Evaluation of user perception through analysis of social media comments and surveys.

2.1.13 Implementation of AI Strategies in Digital Marketing

To ensure effective adoption of these technologies, AI Consultores PYMEs offers a different approach to implement artificial intelligence in marketing strategies.

2.2 Targeted Marketed and Needs Covered

AI Consultores PYMEs is designed to address the specific needs of small and medium-sized enterprises (PYMEs) in Bolivia. These businesses often face challenges related to operational efficiency, competitiveness, and digital transformation, mainly due to limited financial resources and technical knowledge.

Target Market:

- The primary target market consists of PYMEs with 5 to 250 employees operating in sectors such as retail, professional services, manufacturing, logistics, and technology. These industries are chosen because they frequently experience:
- High volumes of operational tasks: Retail businesses, for instance, need to manage inventory efficiently and maintain effective customer service.
- Administrative inefficiencies: Professional service firms and logistics companies often face challenges in process automation and real-time data management.
- Technological gaps: Many manufacturing and service PYMEs lack advanced tools for predictive analytics and digital marketing.
- Customer engagement challenges: Businesses in the technology sector and startups require improved client interaction through automated systems.

Geographically, AI Consultores PYMEs focuses on urban and peri-urban areas where digitalization is rapidly growing, as these environments foster a more significant adoption of technological solutions.

Needs Covered:

- AI Consultores PYMEs offers solutions that directly address the specific pain points of PYMEs:

- **Administrative Automation:** Reduces human error and optimizes repetitive tasks, such as invoicing and data entry, through AI-based systems.
- **Intelligent Document Management:** Digitizes and securely stores essential business documents, making retrieval faster and reducing physical storage costs.
- **Automated Accounting and Billing:** Minimizes errors and helps compliance with financial regulations.
- **Digital Marketing Optimization:** Uses predictive analytics to part customers more effectively.
- **Data-Driven Decision Making:** Real-time data analysis helps PYMEs anticipate market changes and respond proactively, enhancing strategic planning.

By offering affordable, scalable, and customizable solutions, AI Consultores PYMEs ensures that even businesses with limited budgets can access advanced technologies to boost productivity and stay competitive. The flexible subscription model further supports PYMEs by allowing gradual adoption without the need for large initial investments.

2.3 Buyer Persona

To better identify and understand the potential clients of AI Consultores PYMEs, several Buyer Persona profiles have been made based on market analysis and the characteristics of PYMEs in Bolivia.

Profile 1: Administrative Manager of an PYMEs in Retail

- Age: 35-50 years
- Gender: Any
- Education: Bachelor's degree in Business Administration

- Position: Administrative or Financial Manager
- Sector: Retail (physical stores)
- Location: Urban and sub-urban areas in Bolivia
- Motivations: Reduce operating costs, automate administrative tasks, optimize inventory management
- Needs: Accounting automation tools, intelligent document management, predictive sales analysis
- Solution: Implementation of AI tools for automated inventory management, chatbots to enhance customer service, and real-time data analysis for strategic decision-making.

Profile 2: Owner of a Professional Services Company

- Age: 30-45 years
- Gender: Any
- Education: Bachelor's degree in Economics, Finance, or Accounting
- Position: Owner or Managing Partner
- Sector: Consulting, Accounting, Financial Services
- Location: Urban centers with high business dynamism
- Motivations: Improve operational efficiency and customer service, reduce response times
- Needs: Automated billing, intelligent document management, chatbots for frequent inquiries
- Challenges: Manual processes causing errors, time-consuming repetitive tasks, difficulty managing large volumes of information

- Solution: Document digitization, automated billing, and chatbot integration for customer support.

Profile 3: Marketing Director of a Tech Startup

- Age: 28-40 years
- Gender: Any
- Education: Bachelor's degree in Marketing or Systems Engineering
- Position: Marketing Director or Digital Strategy Manager
- Sector: Technology and Startups
- Location: Metropolitan areas with strong technological innovation
- Motivations: Personalize digital marketing campaigns, obtain real-time analytics, strengthen brand positioning
- Needs: Predictive marketing tools, automated segmentation, and consumer trend analysis
- Challenges: Competing with larger companies, limited resources for data analysis, lack of experience in AI
- Solution: Implementation of AI algorithms to personalize marketing strategies, real-time data analysis, and automated advertising campaign management.

Profile 4: Operations Manager in a Logistics PYMEs

- Age: 40-55 years
- Gender: Any
- Education: Industrial or Logistics Engineering
- Position: Operations Manager or Logistics Coordinator
- Sector: Logistics and Transportation

- Location: Industrial regions and logistics hubs
- Motivations: Optimize delivery routes, reduce operating costs, improve fleet management
- Needs: Route planning automation, real-time delivery monitoring, logistics efficiency analysis
- Challenges: Inefficient route coordination, high transportation costs, punctuality issues
- Solution: AI implementation for route optimization, predictive demand analysis, and real-time delivery management.

Profile 5: Owner of a Manufacturing Company

- Age: 45-60 years
- Gender: Any
- Education: Industrial Engineering or Business Administration
- Position: Owner or Plant Director
- Sector: Manufacturing and Production
- Location: Industrial and peri-urban areas
- Motivations: Improve production planning, minimize inventory errors, reduce waste
- Needs: Demand forecasting, automated inventory management, quality control
- Challenges: Overstock or shortage, production downtime, lack of precision in planning
- Solution: Use of AI for demand forecasting, automated inventory management, and real-time monitoring of production processes.

2.4 Differentiation Criteria

2.4.1 Differentiation of AI PYMEs Consultants

What sets AI Consultores PYMEs apart from the competition is our specialization in using artificial intelligence to transform PYMEs processes. While traditional consulting firms and larger service providers focus on conventional solutions, we leverage AI tools to offer more effective, customized and accessible solutions for small and medium-sized businesses. Some of the features that make us unique are:

- Exclusive Focus on Artificial Intelligence
- Affordability
- Customized Solutions for PYMEs
- Scalability of Services

2.4.2 Affordability and Scalability

Our product is basically different because we offer accessible and customized solutions tailored to the size and needs of PYMEs. This means they are not subject to large initial investments. We also offer monthly and/or annual subscriptions, this way providing financial flexibility and a scalable service.

At AI Consultores PYMEs, our approach to helping small and medium-sized enterprises (PYMEs) is based on offering highly differentiated solutions, specifically designed to meet the needs and characteristics of each business. We have identified that PYMEs face several challenges when trying to adopt advanced technologies, especially those focused on artificial intelligence (AI). Therefore, our proposal not only focuses on providing innovative solutions but also on ensuring that those solutions are accessible, flexible, scalable and customized. Here, I'll explain in more detail the characteristics that make us different and how we are changing the way PYMEs adopt technology.

2.4.3 Customized and Specific Solutions for Each PYMEs

What primarily distinguishes AI Consultores PYMEs is its ability to provide tailored solutions to each PYMEs, understanding that no two companies are alike, even if they offer the same service or product. The company understands that each company's demands fluctuate depending on its industry, size, operational organization, and goals. Through a detailed study of each client, it can identify specific sectors where the application of artificial intelligence can generate the greatest benefits.

This means that AI Consultores PYMEs does not offer a conventional package, but rather develops technological solutions tailored to the challenges and goals of each PYMEs, as not all have problems in sales, but rather in areas related to inventory or production chains, among others.

The tailored approach facilitates the solutions' integration more seamlessly into PYMEs' current processes, without disrupting their daily activities. This contributes to reducing the adaptation period and boosting efficiency from the outset.

2.5 Technology Needed

The necessary technologies required are:

1. Artificial Intelligence (AI):

- **Machine Learning Algorithms:** For predictive data analysis, customer segmentation, and task automation.
- **Natural Language Processing (NLP):** To implement chatbots that understand and respond to customer inquiries in natural language.
- **Computer Vision:** For intelligent document management through Optical Character Recognition (OCR).

2. Cloud Infrastructure:

- Platforms like AWS, Google Cloud, or Microsoft Azure: For secure document storage and remote access to AI tools.
- Cloud Databases: To store large volumes of information generated by automated processes.
- Storage and Backup Systems: Ensuring data security and recovery.

3. Automation Technologies:

- Robotic Process Automation (RPA): To automate repetitive tasks such as billing and data entry.
- Document Management Systems (DMS): To store, organize, and quickly retrieve digital files.
- Workflow Automation: To efficiently manage approvals and internal processes.

4. Data Analysis and Big Data:

- Predictive Analytics Tools: Such as TensorFlow and Scikit-learn to forecast trends and market behaviors.
- Data Visualization Platforms: Like Power BI or Tableau, to present real-time reports.
- Data Lakes: To store structured and unstructured data from multiple sources.

5. Communication and Customer Support Technologies:

- Chatbots and Virtual Assistants: Developed with platforms like Dialogflow or IBM Watson.
- Integration with Messaging Channels: Such as WhatsApp Business, Facebook Messenger, and corporate websites.
- Automated Support Centers: Offering 24/7 assistance to answer common questions and help with basic tasks.

6. Digital Marketing Platforms:

- Marketing Automation Tools: Such as HubSpot and Mailchimp, to manage automated campaigns.
- Customer Relationship Management (CRM) Systems: Integrated with AI to personalize customer interactions.
- Real-Time Analytics: To measure the performance of advertising campaigns and adjust marketing strategies.

7. Information Security:

- Cybersecurity Systems: Including firewalls, data encryption, and continuous monitoring to protect sensitive information.
- Regulatory Compliance: Adapting to regulations like GDPR for the safe handling of personal data.
- Automated Backups: To ensure the integrity of stored data.

2.6 Legal Requirements of the project

2.6.1 Data Protection and Privacy Regulations

With the advancement of Artificial Intelligence, concerns regarding data privacy and the safeguarding of personal information have also increased. The services offered by AI Consultores PYMEs seek to help SMEs implement artificial intelligence technologies that comply with both local and international privacy regulations, such as the European Union's General Data Protection Regulation (GDPR).

3 Business Identification and Market Analysis

3.1 Market Research

3.1.1 Market Analysis

To determine the feasibility and potential of AI Consultores PYMEs, it was essential to conduct a comprehensive market study. This study helped understand potential client

demands and current industry trends, as well as clarify the benefits of the company's services to the market.

3.1.2 Market Trends and Digitalization

Digitalization continues to be a fundamental trend that is changing a company's operations. SMEs that implement automation technology tools are seeing significant increases in operational efficiency, reduced expenses, and streamlined decision-making. The implementation of Artificial Intelligence is facilitating the automation of administrative processes such as inventory management, data management, and customer service, allowing companies to focus on more relevant areas.

Digitalization reduces manual tasks and increases operational accuracy, simplifying real-time decision-making. Artificial Intelligence solutions enable companies to manage large amounts of information more quickly and accurately than conventional procedures.

3.1.3 AI in Digital Marketing

Digital marketing is another sector undergoing a revolution thanks to Artificial Intelligence. Artificial Intelligence tools facilitate the creation of highly personalized marketing campaigns tailored to consumer tastes and behaviors. Using machine learning algorithms, SMEs can analyze customer information to provide tailored experiences on a large scale. This ability to personalize increases the effectiveness of advertising campaigns and produces a higher return on investment (ROI).

Companies are able to more accurately segment their audiences, generate more relevant marketing messages, and boost conversions. Furthermore, real-time campaign analysis enables instant modifications to improve results.

3.1.4 Predictive Analytics in Business Decision Making

Predictive analytics, which relies on AI to analyze large amounts of data and predict future market behavior, is rapidly gaining relevance. PYMEs can now use this technology to anticipate market trends, forecast product demand and adjust their strategies to the

situation. The ability to make good decisions and anticipate future events allows companies to be more proactive and less reactive, improving competitiveness in highly competitive markets.

Companies can reduce the risk of overproduction or shortages, optimize their supply chains, and offer products and services that better meet customer expectations.

3.2 Target Market Definition

AI Consultores PYMEs provides services specifically designed for small and medium-sized enterprises (SMEs), typically with 5 to 250 employees. These companies are the support of the Bolivian economy, accounting for a significant percentage of the production network. However, they frequently meet operational, financial, and technological obstacles that restrict their competitiveness and long term expansion.

SMEs in these areas typically manage their processes manually or using basic digital tools, which generates different inefficiencies, like delays in administrative tasks, human errors in invoicing or accounting, and difficulties using effective marketing strategies. These companies require larger, adaptable technological solutions that allow them to update their internal processes and reach their customers in a more personalized manner.

AI Consultores PYMEs' target market is small and medium-sized businesses operating in areas such as retail, professional services, manufacturing, logistics, and technology. These industries, thanks to their scale of operations and proximity to competitors, are particularly susceptible to improvements in management, customer service, and marketing performance.

The need for specific marketing is one of the most notable trends in this target market. Small and medium sized businesses are aware that standing out in a digital environment means providing special experiences to their customers.

Artificial Intelligence tools ease the communications, promotions, and product suggestions based on real life user behavior and preferences, hence increasing loyalty.

Another essential requirement of the target market is improving customer service. Small and medium-sized businesses frequently struggle to provide fast, high-quality service thanks to low human and financial resources.

Also, the growth of Artificial Intelligence as a Service creates new opportunities for small and medium-sized businesses. So far, only large corporations with important budgets could implement advanced technological solutions. However, thanks to this models, small and medium-sized businesses now have the opportunity to use scalable, and affordable services.

This accessibility makes it easier for them to automate processes, analyze information in real time, and make more informed strategic decisions without the need for a technical team.

Therefore, the global trend toward digitalization in all industries increases the need for small and medium-sized businesses to adapt. In markets like Bolivia, where the digital economy is growing rapidly, companies that delay their technological implementation risk losing competitiveness. The COVID-19 pandemic further intensified this process, highlighting the importance of flexibility, digitalization, and automation.

So AI Consultores PYMEs' target audience is small and medium-sized businesses that recognize the importance of updating their operations, strengthening customer relationships, and using modern solutions to help their competitiveness. They look for effective, affordable technological services.

Segmentation standards

For effective segmentation based on the following standards:

- We focus on PYMEs with between 5 and 250 employees, with administrative, commercial and operational processes that can be automated.
- We target companies with a high demand for process optimization, such as retail, services, manufacturing, technology and logistics.

- Companies that still rely on manual processes and are seeking to modernize to remain competitive in the market.
- PYMEs with stable income that can access solutions through monthly or annual subscription models without requiring large initial financial investments.
- We focus on urban and peri-urban areas of Bolivia, where digitalization is booming and there is greater access to the internet and technology, except in rural areas.

3.2.1 Business Identification and Market Analysis:

AI Consultores PYMEs' target market is small and medium-sized businesses in Bolivia seeking to improve their processes with cutting-edge technologies such as artificial intelligence. Most companies have limited financial resources and technical knowledge, resulting in a lack of adoption of technologies from developed countries. Growing digitalization and the need to compete more efficiently in a digitalized market are forcing PYMEs to explore more effective solutions such as AI.

3.2.2 Focus Sectors

Based on the above criteria, the main sectors that AI Consultores PYMEs will focus on are:

a) Retail:

- Physical stores and e-commerce businesses looking to improve inventory management, customer service and offer personalization through AI.
- Key benefit: Automated customer responses, personalized product recommendations and analysis of purchasing trends.

b) Services:

- Consulting, tourism, education, healthcare, and other sectors that require automated customer interactions and optimized administrative processes.
- Key benefit: Implementation of chatbots for customer service, reservation automation, and efficient customer data management.

c) Manufacturing & Production:

- Small factories and workshops that need to improve production planning, input management and operational efficiency.
- Key benefit: AI-powered demand prediction, resource optimization and waste reduction.

d) Technology and Startups:

- Startups that require AI tools to improve their digital platforms, optimize customer acquisition and reinforce their digital marketing strategy.
- Key benefits: predictive market analysis, advanced customer segmentation and digital advertising automation.

e) Logistics & Transportation:

- Transportation, warehousing and distribution companies looking to optimize routes, manage fleets and improve product delivery efficiency.
- Key benefit: AI-powered route optimization, reduced operating costs and improved delivery time management.

3.3 Market situation

Latin America is experiencing a drift toward digital and artificial intelligence (AI) technologies. Globally, the digital transformation market reached USD 1,755.44 million in 2024 and is projected to grow to USD 2,116.91 million in 2025, driven by the adoption of 5G, increased data volume, and the use of AI and machine learning (The Business Research Company, 2025). In Spain, the digital transformation market size was USD 29.9 million in 2023, and it is expected to reach USD 154.8 million by 2033, with a compound annual growth rate (CAGR) of 17.87% (Spherical Insights, 2025).

The Spanish government supports this transformation through the PYMEs Digitalization Plan 2021–2025, which sets out scalable programs to promote the basic digitalization of small and medium-sized enterprises (PYMEs) through public-private cooperation. Additionally, within the Digital Spain 2025 strategy, more than €3.9 billion is being allocated to support connectivity, cybersecurity, and the adoption of new technologies in PYMEs (Government of Spain, 2025). The deployment of these initiatives fosters both operational efficiency improvements and the emergence of new AI and data-driven business models.

In Latin America, the AI market reached USD 4.71 billion in 2024 and is projected to grow to USD 30.2 billion by 2033, with a Compound annual rate of Return of 22.9% between 2025 and 2033, driven by digitalization in sectors such as healthcare, finance, and retail (Imarc, 2025). Latin America's share in the global AI market was 13% in 2023, significantly behind leading regions like Asia-Pacific, indicating a high growth potential. However, AI adoption in the region faces challenges related to talent shortages and digital skills gaps, aspects that must be addressed for companies to fully benefit from these technologies (Morgan, 2025).

In Bolivia, the IT services market is experiencing robust growth, driven by the demand for cloud solutions, cybersecurity, and system integration—key elements for the efficiency and competitiveness of local PYMEs. In 2023, e-commerce in Bolivia generated USD 1.97 billion in revenue, with a projected CAGR of 13.24% for 2023–2027, reflecting an increasingly digital environment. Additionally, internet penetration reached 66% of the population in January 2023, with 8.12 million users, facilitating the adoption of digital tools in various sectors (Datareportal, 2023).

Altogether, these trends demonstrate an expanding market for AI Consultores PYMEs: a robust global environment, a Spanish ecosystem supported by public funds and national programs, a Latin American region with high growth potential, and a Bolivian market

undergoing digital transformation. This provides a solid foundation for designing AI consulting services tailored to the needs and digital maturity levels of each client, combining training, technical support, and scalable solutions.

3.4 Competition

There are companies that provide business consulting, but they do not focus entirely on the use of AI in PYMEs. The competition is mostly focused on traditional consulting firms and larger service providers that offer general technology solutions aimed at transnational companies.

In the business consulting market in Bolivia, there are several companies that offer solutions to improve PYMEs' administrative and operational processes, but they do not focus on the comprehensive use of artificial intelligence (AI). For the most part, these companies continue to use traditional methods and older technologies, which, while effective for certain aspects of management, lack the advantages that AI offers, such as advanced automation or service personalization.

3.4.1 Direct Competition: Traditional Consulting Firms

Traditional consulting firms in Bolivia typically offer different services, including administrative process optimization, improved financial management and consulting in areas such as human resources and marketing. However, these companies do not utilize cutting-edge technologies such as artificial intelligence. Their services tend to focus on solving problems with conventional methods and the results they achieve are not always as fast or as effective as those that could be achieved with the use of AI.

3.4.2 Common characteristics of the competition

- They rely on conventional solutions, without integrating automation or AI technologies.

- They offer consulting in general areas such as accounting, human resources and marketing, but lack technological innovations that allow companies to improve long-term efficiency.
- Their prices are usually high, as many of these consulting firms are more aimed toward larger companies that can afford these costs. This means that PYMEs cannot always access their services.
- The solutions they offer are not as personalized or tailored to the specific needs of small and medium-sized businesses, which can lead to not achieving the best possible results for each business.

3.4.3 Indirect Competition

Regarding indirect competition, it was noted that there are larger technology service providers in the market that offer software solutions, enterprise resource planning (ERP) systems, and CRM platforms, although these solutions have been designed primarily for large and multinational corporations. Although some of these technological tools are sophisticated, they are not specifically designed to meet the demands of SMEs. Furthermore, these solutions are often costly and complicated to implement, making them unviable for many SMEs.

a) Characteristics

- They focus primarily on large companies and corporations, so their services are not tailored to the specific needs of PYMEs.
- They offer generalized technological solutions that do not always fit the characteristics and limitations of small businesses.
- Implementation and maintenance costs are high, meaning PYMEs must make a large initial investment and go into recurring expenses to access these services, which is not an option for many of them.

3.5 Sales Forecast

The details of the sales forecast are in Annex 4.

3.6 PESTEL analysis

The PESTEL analysis evaluates the external factors influencing the implementation of artificial intelligence (AI) solutions in administrative and marketing management for PYMEs in Bolivia.

Political:

In Bolivia, the government has started to recognize the importance of digitalization and business modernization, especially after the pandemic. However, the adoption of clear and sustained policies to promote the use of AI remains limited. Currently, there are few support programs for digital transformation, creating uncertainty for PYMEs looking to invest in advanced technology. Additionally, any political changes could impact the stability of emerging digitalization initiatives.

Economic:

Bolivia's economic growth has shown recent fluctuations, directly affecting the investment capacity of PYMEs. Although the demand for technology is increasing, many companies still face financial constraints to acquire AI solutions. Inflation and the costs associated with technology imports may present additional barriers. However, sectors like commerce and services have shown interest in digitalization to improve operational efficiency and reduce long-term costs.

Social:

Bolivia faces significant digital divides, especially between urban and rural areas. While internet access has significantly improved in cities like La Paz, Santa Cruz, and Cochabamba, it remains limited in rural areas, directly affecting the adoption of AI-based tools. Nonetheless, there is growing interest in improving customer service and automating

administrative processes, representing an opportunity to introduce accessible and practical technological solutions.

Technological:

The technological ecosystem in Bolivia is growing but still faces important challenges. The adoption of cloud platforms and automation tools is increasing among medium and large companies, but PYMEs remain behind due to a lack of technical knowledge and financial resources. Additionally, the lack of robust infrastructure can affect the effective implementation of advanced AI systems, especially in peripheral regions.

Ecological:

The focus on sustainable business practices is gradually gaining relevance in Bolivia, particularly in industries such as agribusiness and manufacturing. The use of digital technologies, like intelligent document management, can help reduce paper consumption and promote more environmentally responsible practices. However, environmental awareness among many PYMEs is still limited.

Legal:

In Bolivia, legislation related to personal data protection is still emerging. This creates uncertainty regarding the ethical management of information when using AI solutions. Without clear regulations, PYMEs may face legal challenges if they do not properly manage customer data. Additionally, the lack of specific regulation for emerging technologies could limit the adoption of innovative solutions.

3.7 Porter's Five Forces

Porter's model helps analyze the competitiveness of the Bolivian market for AI consulting services targeted at PYMEs. Below is the analysis of each force:

1. Supplier Power

The power of suppliers is moderate, because Bolivia heavily relies on international technology providers to implement advanced artificial intelligence solutions. Essential tools

and platforms, such as cloud services and specialized software, mainly come from large companies like AWS, Google Cloud, and Microsoft Azure.

This dependency reduces the bargaining power of local consulting firms, as they must adapt to the pricing and conditions set by these providers. However, access to open-source platforms and the growing interest in local technological development partially balance this situation. Additionally, the availability of multiple international providers helps mitigate the negative impact.

2. Buyer Power

The Buyer Power is high, because Bolivian PYMEs have limited financial resources, leading them to seek affordable and cost-effective technological solutions. This strengthens their bargaining power, as they tend to maintain manual methods or use free tools instead of investing in advanced AI solutions.

The availability of low-cost alternatives, such as basic automation programs and spreadsheets, further enhances their ability to demand competitive prices or higher value-added services. Additionally, PYMEs tend to switch providers easily if the offered services do not meet their cost-benefit expectations.

3. Threat of New Entrants

The threat of new entrants is moderate, because Bolivian tech consulting market is growing, but specialized knowledge in artificial intelligence remains limited. This creates a significant entry barrier, as developing advanced services requires expertise in programming, data analysis, and project management.

Nevertheless, the use of open-source platforms and the increasing availability of online training have facilitated the entry of new emerging consulting firms. Moreover, the low cost of access to basic digital tools allows new players to start operations with moderate investments, gradually increasing competition within the sector.

4. Threat of Substitutes

The threat of substitutes is high, because many Bolivian PYMEs continue to use manual methods or conventional tools, such as spreadsheets, instead of adopting advanced artificial intelligence solutions. This preference stems from the perception that automation is expensive and complex to implement, limiting its adoption.

Furthermore, simple administrative management applications that do not require specialized technical skills or significant investments remain commonly used. To address this threat, it is essential to offer continuous training and demonstrate the practical and economic benefits of AI-based solutions.

5. Rivalry Among Competitors

The rivalry among competitors is moderate, as the Bolivian market for AI consulting services targeted at PYMEs is still developing. Although some emerging tech companies already offer similar services, the level of competition has not yet reached the intensity seen in other countries in the region.

However, the increase in local businesses focused on digitalization and the interest of international companies in entering the market could intensify rivalry in the short term. In this context, differentiating through personalized services, continuous training, and efficient technical support becomes crucial to maintaining competitiveness.

3.8 SWOT Analysis

The SWOT analysis helps evaluate the internal and external factors that can influence the AI Consultores PYMEs project in Bolivia.

Strengths:

- Specialized knowledge in AI applied to administrative and marketing processes.
- Tailored solutions that meet the specific needs of Bolivian PYMEs.
- Ongoing training and support to ensure effective technology use.

Weaknesses:

- Low penetration in rural areas due to connectivity issues.
- Dependence on international technology platforms, potentially increasing costs.
- Resistance to change among traditional PYMEs that prefer manual methods.

Opportunities:

- Increasing digitalization of PYMEs after the pandemic, especially in commercial and service sectors.
- Emerging government support for business modernization.
- Greater awareness of the efficiency and competitiveness gained from digitalization.

Threats:

- Changes in data protection legislation that may restrict the use of AI.
- High perceived costs of implementing advanced technologies.
- Competition from foreign tech companies offering cheaper or free solutions.

4 Marketing and Commercialization

4.1 Price and Sales Policy

4.1.1 PYMEs Subscription Model

To provide small and medium-sized businesses with access to these technologies, AI Consultores PYMEs offers a flexible subscription model that allows them to access advanced tools without the need for significant initial investments.

4.1.1.1 Subscription Plans

- Basic Plan: Includes access to customer service chatbots and basic data analysis.
- Intermediate Plan: Adds advanced predictive analytics and advertising campaign automation.

- Premium Plan: Full AI integration in all areas of digital marketing, with specialized technical support and strategy customization.

4.1.1.2 Benefits of the Subscription Model

- Affordability
- Continuous updates
- Scalability
- Technical support included

4.1.2 Sales Model

To provide SMEs with the opportunity to experience the services and solutions offered by AI Consultores PYMEs, a sales model based on a free trial and customizable subscription plans is being implemented.

4.1.3 Free Trial

We will offer a free trial of our AI solutions so potential customers can experience firsthand how our tools can improve their operations. The free trial will allow entrepreneurs to see the impact our technology can have on their businesses without needing to commit to a significant initial investment.

4.1.4 Monthly and Annual Subscription Plans

After the free trial, AI Consultores PYMEs offers monthly and annual subscription plans tailored to each client's needs and budget. This subscription model will offer SMEs financial flexibility, allowing them to choose monthly or annual payments, depending on what best fits their cash flow. Furthermore, the subscription ensures clients have access to constant updates and technical support, which increases the value of AI Consultores PYMEs's long-term offering.

4.2 Brand Policy

AI Consultores PYMEs will develop a brand identity that takes professionalism, accessibility, and innovation, while keeping close and transparent communication with SMEs. The brand's purpose is to establish itself as a technological support for SMEs, providing simple effective solutions that assist them in their modernization and expansion without requiring significant investments or specific technical skills.

The corporate image of AI Consultores PYMEs has been designed to represent the blend of cutting-edge technology and human expertise. The logo has a contemporary and minimalist element, with tones that generate security and trust, seeking to differentiate itself from the icy corporate images commonly associated with consulting firms. The notion of simple fonts and conventional designs reinforces the notion of clarity and effectiveness, two principles that are fundamental to the services offered.

The brand uses a clear, direct, and proactive tone of communication; it avoids complicated technical vocabulary, instead employing language that is understandable to business owners who may not have specific knowledge of artificial intelligence or digitalization. The goal is to establish a bond of trust with clients, establishing AI Consultores PYMEs not only as a service provider but also as a reliable long-term partner in the development of their business.

The fundamental values that guide the brand are:

- Trust: being a reliable technological partner.
- Accessibility: creating solutions that are affordable and easy to adopt.
- Innovation: Constantly updating the services to offer cutting-edge technology.
- Support: Accompanying PYMEs throughout their digital transformation journey.

- Efficiency: Helping businesses improve their processes to get better results with fewer resources.

Through this brand policy, AI Consultores PYMEs aims to create a strong connection with its target audience, seeking that clients see the company as an essential part of their modernization process and future success.

4.3 Communication and Image/Promotion

4.3.1 Digital Advertising

Online advertising is essential to achieving AI Consultores PYMEs goal, as it will help them reach their target market. Therefore, they employ various platforms to increase their exposure.

4.3.2 Social Media

Social media platforms are powerful for generating brand awareness and connecting with potential clients. AI Consultores PYMEs uses Facebook and Instagram to develop advertising campaigns geared toward SMEs. These platforms provide the ability to specifically target entrepreneurs who could benefit from the Artificial Intelligence solutions offered by AI Consultores PYMEs, making it easier to tailor proposals and messages to the company's individual stakeholders.

4.3.3 Content Marketing

Content promotion is one of the most effective methods for building trust and informing consumers about the benefits of artificial intelligence.

4.3.4 Strategic Alliances

Establishing strategic partnerships is essential to strengthen AI Consultants SMEs' presence in the market and expand its reach. Therefore, we will work with various organizations and companies that have a similar interest in helping SMEs incorporate new technologies.

4.3.5 Business Associations and Chambers of Commerce

We will attempt to establish links with local business entities and chambers of commerce. These entities already have an extensive network of contacts and can assist us in reaching more small and medium-sized businesses seeking innovative solutions.

4.3.6 Marketing Strategy

AI Consultor Pymes's strategy is designed to help that artificial intelligence AI tools are accessible to small and medium-sized enterprises (SMEs), helping them optimize their operations and remain competitive in a digital marketplace.

4.4 Distribution Channel

4.4.1 Sales Channels

For our artificial intelligence (AI) solutions to reach small and mediumsized businesses, we need a mix of sales strategy that uses traditional and digital channels. This strategy will focus on reaching our customers in a personalized manner, regardless of whether they are more used to face to face sales or online contact.

4.4.2 Direct Selling (Door to Door)

Direct sales are especially for small businesses that are not fully familiar with advanced technologies like artificial intelligence. This will allow us to get personal contact with entrepreneurs, create a relationship and offer our service

This approach includes physically visiting PYMEs offices to present our services. During these visits, our salespeople will:

- Give customized solutions that clearly demonstrate how our AI tools can improve the efficiency and profitability of their operations.
- Live demonstrations, allowing them to see how AI can optimize key business processes.

- Resolve doubts, offering a moment for interaction, where we can clarify any concerns or doubts that the client may have about the technology, the implementation and costs.

4.4.3 Online Sales (Website, Social Networks and Marketplace):

As PYMEs become more digital, more business owners would like to make their purchases online. That's why online sales will become one of our principal methods for reaching a bigger audience and taking advantage.

a) Web page

Our website will be the center of our sales, functioning not only as a vitrine for our services but also as an information source where business owners can get information. Here they can find details about our products, read reviews from customers, view case studies demonstrating the impact of our service on similar businesses and most important request for demos or make purchases directly.

b) Social Media

Social media platforms like Facebook, Instagram and LinkedIn are key platforms for reaching PYMEs owners, as they allow us for more direct communication with our potential customers. Through educational content, such as posts, infographics, videos and reviews, we can demonstrate the value of our AI solutions in a visual and understandable way. Additionally, social media allows us to build a community of followers who identify with our offering and become brand supports.

4.4.4 Sales Process

The sales process for our artificial intelligence (AI) solutions is designed to guide potential customers through a journey that not only allows them to discover the benefits of AI, but also to evaluate its applicability in their businesses and adopt our solutions with complete confidence. This process is structured to ensure that each stage is aligned with the needs and expectations of small and medium-sized businesses (PYMEs). Furthermore,

the process emphasizes ongoing education, solution customization, and ongoing support, enabling successful adoption and maximum utilization of AI in their daily operations.

4.4.5 Prospecting and Capture

Prospecting is the initial phase of the sales process and focuses on identifying potential customers who could benefit from our artificial intelligence solutions. To achieve this, we use on a combination of digital marketing and networking strategies, with the goal of creating a solid base of qualified potential costumers interested in improving their operations.

Digital marketing strategies play a important role in identifying PYMEs that might be looking to optimize their operations by adopting AI. We use Google Ads, combined with advanced targeting tools and skills, to reach business owners seeking technological solutions to improve key aspects of their business, such as inventory management, process automation and improved customer service.

In addition to digital efforts, it is important to create a personal relationships through networking at events or conferences / speeches related to technology, innovation and the business world. These events allow us to interact directly with business owners and executives, providing us with the opportunity to build relationships and search potential collaboration opportunities. Trade shows, technology seminars and innovation meetings are good channels where we identify new prospects, as well as allowing us to directly demonstrate the value AI can bring to their operations.

4.4.6 Contact & Presentation

Once we have identified prospects interested in our AI solutions, the next step is direct contact. This phase is critical, as it gives us the opportunity to present our solutions in a personalized, detailed and in a visual manner. We make sure that each meeting focuses on understanding the clients specific needs and showing how our solutions can help their business.

Depending on the client preference, contact can be made through virtual meetings (using platforms such as Zoom, Google Meet, or some other platforms) or in person. In both modalities, we focus on offer an interactive demonstration of our tools, demonstrating their applicability through examples. This includes examples of how artificial intelligence can:

- Optimize operational processes, reducing costs and increasing efficiency.
- Improve inventory management, minimizing errors and maximizing product turnover.
- Transform customer service, providing automated support and improving the user experience.

Through case studies, testimonials, and live demonstrations, prospects can see how our technology integrates into operations similar to theirs, reinforcing confidence in the proposed solutions.

4.4.7 Customization

At this stage, we make sure that each solution offered is customized, understanding that each PYMEs has its own unique challenges, needs and objectives. Our approach is not to offer a one-size package, but rather to tailor our AI tools to specifically fit each client's requirements. Customization is key to making AI adoption effective and valuable for the company.

The customization process begins with a detailed valuation of the company internal processes. This includes understanding how processes currently work, identifying the areas that will benefit most from automation and determining which AI tools will be most useful in their context.

Based on this valuation, we offer various subscription options, both monthly and annual, allowing companies to choose the option that best fits their budget and growth targets. Additionally, we customize payment plans to provide flexibility, including monthly payment options or discounts for annual payments. The configuration of AI tools is specifically personalized to the company processes, making sure that a seamless

integration and the user experience is as perfect as possible. Customization also means staff training, making sure that each team member is prepared and skilled in using AI tools.

4.4.7.1 Implementation Stages

- Initial assessment.
- Technology integration
- Team training
- Monitoring and optimization.

4.4.8 Distributors and Strategic Alliances:

Strategic alliances are vital and so are distributors, to expand our market presence. By partnering with other companies that already have established relationships with PYMEs, we can access new customer that would otherwise be difficult to reach. These alliances will allow us to leverage their market skill, established distribution channels and credibility.

4.4.9 Handling Objections

Throughout the sales process, complaints may appear from prospects and it is important to be prepared to manage and overcome these problems professionally and effectively. Complaints can come for a variety of reasons, such as concerns about cost, implementation or data security.

To handle these problems, we take a close approach, ensuring the client fully understands the value AI will bring to their business and clarifying any concerns that they may have. Specifically, we will focus on:

- Showing how AI can generate significant returns through cost reduction, process optimization and improved service quality.
- Providing details about the possible easy integration and the technical support we will offer during the installation and configuration process.
- Explaining the security measures we have a place to protect our clients' confidential information.

Additionally, we offer flexible payment plans, volume discounts or special arrangements if needed, to make the proposal more affordable for businesses that may have budget limitations.

4.4.10 Closing and Contracting

Closing is the final stage of the sales process, this is where the agreement is finalized and a contractual relationship is created between the company and the client. To reach this point, we make sure that the client is fully informed and convinced that our solutions are the best option for their business.

Closing the sales process involves:

- Signing the contract, which details the terms of service, rates and payment terms.
- Initial setup of the AI tools so the company can begin using them immediately.
- Ongoing employee training to ensure the solutions are used effectively from day one.

Once the contract is sealed, we offer ongoing post-sales support, including technical assistance and system updates, ensuring that the client can always get the maximum value from the service. We also conduct recurrent follow-up to adjust any detail or areas that may need adjustments as the company grows and adapt to new technologies.

4.5 Consumer Service and After-Sales Service

4.5.1 Service Platform

Customers will access services through an online platform, designed with an intuitive interface for easy use. This platform will allow:

- Management of subscriptions and service plans, with flexible options tailored to the needs of each PYMEs.
- Access to specialized AI tools tailored to different business sectors.

- Receiving performance reports and automated recommendations, optimizing decision-making.
- Efficient contact with technical support through various communication channels.

The platform will be supported by a cloud infrastructure, which will guarantee:

- Scalability and 24/7 availability, allowing use from any device with internet access.
- Maximum security standards, ensuring the protection of business data.
- Integration with third-party software, facilitating compatibility with accounting, customer relationship management (CRM), and enterprise resource planning (ERP) systems.

4.5.2 Customer Support

To ensure effective adoption of AI tools and maximize their benefits for PYMEs, comprehensive technical support will be offered through various channels:

4.5.3 Personalized attention

Technical support will be provided through the following ways:

- Mobile phone, email and live chat, ensuring quick and efficient responses.
- Support ticket system, to manage questions and requests in an organized manner.

4.5.4 Online Help Center

A platform will be developed with educational resources so customers can resolve questions independently, including:

- Video tutorials and detailed documentation explaining how to use each tool.
- Frequently Asked Questions (FAQs), with solutions to the most common problems.
- A user forum, where customers can share experiences and advice.

4.5.5 Training Programs

Training sessions will be offered to help clients make the most of AI tools. These training sessions will include:

- Live webinars and online courses led by AI and business specialists.
- Personalized consulting made to the specific needs of each PYMEs.
- Practical implementation guides with strategies for integrating the tools into their daily processes.

4.5.6 Customer Service Chatbots

AI Consultores PYMEs provides various post sale support services to make sure customer satisfaction. One of the key tools is the AI-based chatbot, which offers 24/7 assistance to clients by solving frequent questions, helping users through basic activities, and helping them solve common issues. This service will improve user experience and reduces the workload on human support.

Also, clients on the Premium Plan will benefit from personalized support, with strategy customization and constant assistance from specialized staff. This is to make sure they can fully adapt the service to their business needs.

Finally, to complete the support experience, the company also provides an online help center and training programs, helping clients to access learning sources and better understanding how to take full advantage of the platform features.

5 Production and Operations

5.1 Installations and Equipment

The facilities and equipment required by AI Consultores PYMEs are detailed in Annexes 2 and 3.

5.2 How the Business Works

5.2.1 Technological Development

Technological development will be led by a team of specialists in artificial intelligence, software engineering and data analysis, who will work on the creation and continuous improvement of the tools. The main objective is to provide advanced solutions that optimize PYMEs' administrative and operational processes, improving their productivity and efficiency.

To achieve this, the following aspects will be targeted:

5.2.2 Automation of Administrative Processes

At AI Consultores PYMEs, systems based on Artificial Intelligence will be implemented to replace repetitive and manual tasks, improving operational efficiency. This will also include automated document management, which enables the intelligent storage, classification, and retrieval of business documents.

In this context, the company has the following administrative processes:

- 24/7 automated support, reducing wait times and improving the customer experience.
- Resolution of frequently asked questions, minimizing the workload of customer service team.
- Incorporation with multiple communication channels, such as WhatsApp, social media and websites.

5.2.3 Predictive Data Analytics

Sophisticated data analysis tools will be deployed to provide SME managers with essential data, simplifying strategic decision-making. This includes:

- Identification of consumption trends and patterns, allowing anticipation of changes in the market demand.

- Prediction of potential financial risks, helping to minimize losses and improve the company economic viability.
- Personalized recommendations based on customer transaction history and behavior.
- To ensure the security and reliability of these solutions, priority will be given to the use of scalable technologies, with cloud infrastructure and compatibility with existing business systems.

6 Location

6.1 Location and Location Criteria

The headquarters of AI Consultores Pyme will be located in La Paz, Bolivia, a city with a dynamic and constantly growing economy, making it a strategic point for the implementation of technological solutions in the business world. From this location, the company aims to create direct connections with companies in La Paz, El Alto and other regions of the country, in addition to expanding its reach to neighboring countries such as Peru, Chile, Argentina and Brazil.

The operations center will have a modern infrastructure, equipped with advanced technology for the development and support of artificial intelligence tools. This space will include:

- Administrative and development offices, where daily operations and the creation of technological solutions will be made.
- Meeting and training rooms for clients, collaborators and strategic partners.
- Technical support center, which will guarantee personalized attention and specialized assistance for the implementation of AI solutions.

6.1.1 Global Reach Through Digital Platforms

Although the physical headquarters will be in Bolivia, the nature of the service will allow it to surpass borders and reach clients from all over the world. To this end, AI Consultores PYMEs will leverage online platforms and cloud infrastructure

7 Human Resources and Organization

7.1 Job Description and Analysis

The organizational structure of AI Consultores PYMEs has been designed considering the specific needs of a company that offers advanced technological solutions, with a focus on the implementation of artificial intelligence to optimize administrative and marketing processes. Positions have been defined based on the competencies required for each strategic area of the organization; therefore, the detailed description of the work is shown in Annex 1.

But next, the main function of each position is presented:

- 1. General Manager:** The main function is to strategically lead the organization to ensure its sustainable growth, profitability, and innovation in the market.
- 2. Technical Department Manager:** The main function is to direct and supervise the development and implementation of the company's technological and artificial intelligence solutions, ensuring their efficiency and alignment with business objectives.
- 3. Artificial Intelligence Engineer:** The main function is to research, design, develop, and implement artificial intelligence models and algorithms that allow for process automation, predictive analysis, and optimized decision-making within the company.
- 4. Software Developer:** The main function is to create, test, and maintain the software and applications necessary for the company's operation and the

implementation of its technological solutions, ensuring their quality and efficiency.

- 5. Data Analyst:** The main function is to collect, process, analyze, and interpret large volumes of data to identify trends, patterns, and generate valuable information that supports the company's strategic and operational decision-making.
- 6. Marketing and Sales Manager:** The main function is to plan, execute, and supervise marketing and sales strategies with the aim of positioning the brand, attracting and converting customers, and achieving the company's revenue goals.
- 7. Digital Marketing Specialist:** The main function is to implement and manage online marketing strategies using various digital tools and platforms, including the application of artificial intelligence, to increase brand visibility, generate leads, and improve customer interaction.
- 8. Sales and Customer Service Executive:** The main function is to manage the sales process and provide high-quality customer service, building strong customer relationships to achieve satisfaction, loyalty, and the fulfillment of sales objectives.
- 9. Support and Administration Manager:** The main function is to supervise and optimize internal administrative operations and support services, including human resources management, logistics, and technical support, to ensure the efficiency and continuity of the company's operations.
- 10. Finance:** The main function is to manage the planning, control, and presentation of the company's financial information, ensuring accounting accuracy, regulatory compliance, and support for strategic financial decision-making.

11. Human Resources: The main function is to manage the employee lifecycle within the company, from recruitment to termination, ensuring the attraction, development, motivation, and retention of human talent, as well as compliance with labor laws.

7.2 Hiring Criteria

AI Consultores PYMEs' hiring policy is aimed at attracting and retaining qualified talent who share the organization's values and are aligned with its strategic goals. This policy is governed by rigorous processes, transparent criteria, and principles of equity and professional development.

7.2.1 Staged Selection Process

The selection process is structured into seven main phases, designed to ensure effective hiring aligned with institutional objectives:

Phase 1: Planning and Profile Definition

In this stage, the hiring need is identified, whether due to growth, turnover, or the creation of a new position. The job profile is clearly defined, including responsibilities, academic requirements, experience, technical competencies, and soft skills necessary for efficient performance.

Phase 2: Talent Attraction

Once the profile is defined, the job opening is posted on specialized job portals, professional networks (such as LinkedIn), the company's website, and through partnerships with universities. Internal and external contact networks are also activated to obtain referred candidates.

Phase 3: Document Preselection

This phase involves reviewing resumes, cover letters, and portfolios submitted by applicants. A shortlist is created based on how well the candidates' experience, education, and stated competencies align with the job requirements.

Phase 4: Competency Evaluation

Shortlisted candidates are invited to take specific technical tests relevant to the role (e.g., programming, sales, or financial analysis) and/or psychometric assessments. This helps validate their technical skills and behavioral responses in real work scenarios.

Phase 5: Structured Interviews

This stage includes three rounds of interviews. The first is conducted by Human Resources to assess cultural fit, values, and soft skills. The second is led by the department head to evaluate specific technical knowledge. The third, applicable to key positions, is conducted by General Management for strategic validation.

Phase 6: Reference Checks

Before making a final decision, former employers or reliable professional references are contacted to confirm the candidate's previous experience and job performance.

Phase 7: Final Selection and Hiring

Based on all the information gathered, the most suitable candidate is selected for the position. A formal job offer is extended, outlining contractual terms, salary conditions, benefits, and probation period. Once accepted, the onboarding process is coordinated through a structured induction plan.

7.2.2 Selection Criteria

AI Consultores PYMEs applies a comprehensive and objective evaluation based on several key factors to select the most suitable candidates. First, the candidate's academic background is assessed, with attention given to the level of education attained, completed specializations, and certifications obtained—especially those that add direct value to the vacant position.

Professional experience is a fundamental criterion, as not only the number of years worked is evaluated, but also specific achievements, career progression, and the relevance of previously held positions to the role in question.

Mastery of specific technical competencies is also a priority. This includes the level of knowledge and proficiency in tools, methodologies, technologies, or processes relevant to the job area, whether in technological development, data analysis, digital marketing, or administrative management.

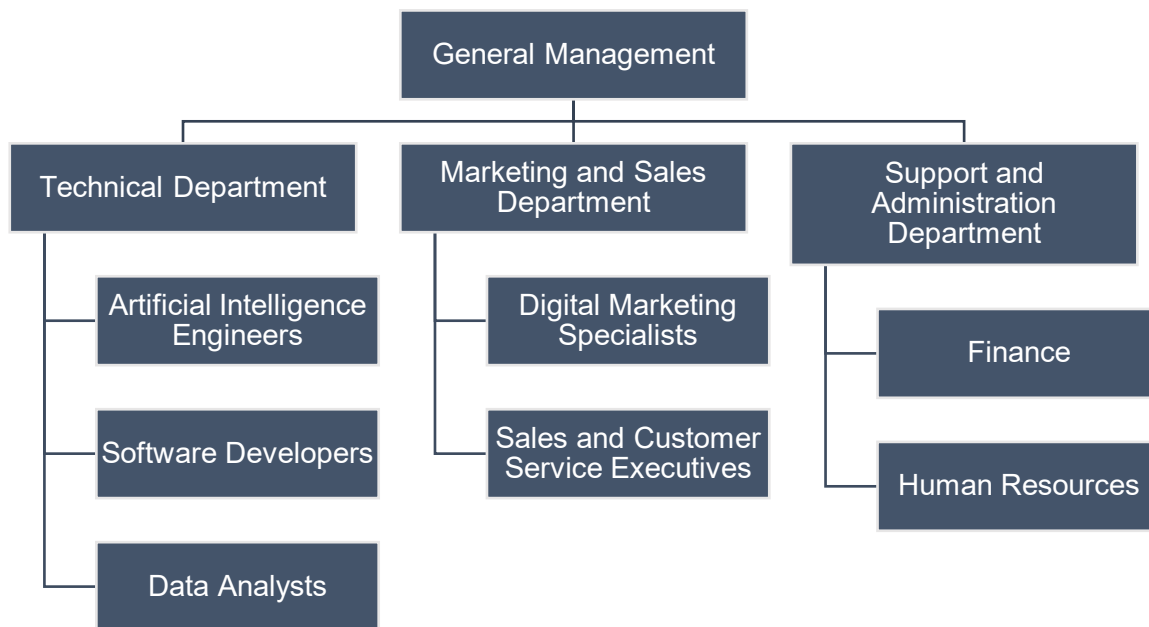
As for cross-cutting competencies, essential skills such as assertive communication, problem-solving, teamwork, adaptability to change, and positive leadership are considered. Additionally, the candidate's alignment with institutional values, organizational culture, and the vision of AI Consultores PYMEs is examined.

Another important factor is the candidate's development potential. This includes their willingness to learn, motivation to take on new challenges, and interest in growing within the organization. Finally, language proficiency is verified, with Spanish being essential and English highly valued depending on the degree of international interaction required by the position.

7.3 Organizational Structure

The organizational structure of AI Consultores PYMEs is presented below. It has been designed to facilitate communication, decision-making, and operational efficiency, adapting to the specific needs of a technology consulting firm specializing in AI.

Figure 1.
Organizational Structure



Source: Own elaboration

7.4 Remuneration Policy

The following outlines the remuneration policy:

Article 1. Purpose

This policy aims to establish the general guidelines that govern the remuneration system at AI Consultores PYMEs, ensuring the attraction, motivation, development, and retention of human talent, based on principles of equity, transparency, competitiveness, and alignment with the organization's strategic objectives.

Article 2. Scope

This policy applies to all employees of AI Consultores PYMEs, regardless of their hierarchical level, role, or employment modality, whether in-person, remote, or hybrid.

Article 3. Guiding Principles

The remuneration policy is based on the following principles:

- **External Competitiveness:** Salary packages are aligned with the market, taking into account trends in the technology sector, the required level of specialization, and the geographic context (Bolivia).
- **Internal Equity:** A coherent salary structure is ensured, based on job valuation, responsibility, experience, and the strategic impact of each role.
- **Performance and Results:** Compensation is linked to the achievement of key performance indicators (KPIs), both individual and collective, fostering a high-performance culture.
- **Recognition of Innovation:** Incentives are granted for outstanding contributions in automation, the development of AI-based solutions, or proposals that lead to cost savings or operational improvements.
- **Transparency and Communication:** Clarity is promoted in compensation components, evaluation criteria, and growth opportunities.
- **Flexibility and Well-being:** Non-monetary benefits are included to support the physical, emotional, and professional well-being of employees.

Article 4. Remuneration Structure

The total compensation for employees consists of the following elements:

Table 1.

Remuneration Structure

Component	Description
Base Salary	Fixed monthly payment based on the position, responsibilities, and experience.
Performance Bonuses	Quarterly incentives for meeting operational and strategic goals.
Innovation Bonus	Monetary award for proposals or technological developments that improve processes.
Professional Training	Access to training programs in AI, analytics, digital marketing, etc.

Flexible Benefits	Telework, ergonomic support, active breaks, emotional health, extended leave.
Non-Monetary Recognition	Diplomas, public recognition, and distinctions in internal meetings or forums.

Source: Own elaboration

Article 5. Performance Evaluation

- Employees will be evaluated semiannually using digital tools and automated metrics.
- A 360° feedback system will be applied, along with KPI measurement and area-specific impact analysis.
- The results of these evaluations will directly influence the awarding of bonuses, promotions, and access to training programs.

Article 6. Use of Technology and Salary Analytics

- Platforms with artificial intelligence will be used to monitor pay equity, project scenarios, and personalize professional development paths.
- The technology will allow for simulation of salary increases, comparison with industry benchmarks, and identification of gender or performance gaps.

Article 7. Review and Update

- This policy will be reviewed annually by the Human Resources department and validated by General Management.
- Internal factors (growth, profitability, job satisfaction) and external factors (labor market, inflation, regulations) will be taken into consideration.

Article 8. Final Provisions

- Any modification to this policy will be communicated to employees at least 30 days in advance.
- Lack of knowledge of this policy does not exempt any party from its compliance.

- This policy is part of the Internal Human Resources Manual of AI Consultores PYMEs.

7.5 Outsourcing

AI Consultores PYMEs considers outsourcing a key strategy to enhance operational efficiency, optimize costs, and access specialized talent without expanding its internal structure. This practice allows the company to focus on its core business while delegating specific tasks to highly skilled external providers.

The areas in which outsourcing will be preferably applied include:

- **Specialized Software Development:** When advanced technological solutions are required that cannot be developed internally within short timeframes, external services will be contracted to ensure quality and timely delivery.
- **Technical Support Outside Regular Hours:** To provide continuous customer service, especially on digital platforms or automated channels, 24/7 technical support will be outsourced under service level agreements (SLAs).
- **Legal and Tax Services:** Activities that require up-to-date knowledge of local or international regulations will be delegated to specialized professional firms, ensuring compliance and reducing operational risks.
- **Digital Marketing and Specialized Campaigns:** For high-impact projects such as product launches or market entry positioning, external agencies may be hired to provide creativity, advanced metrics, and broader reach.
- **Technical Training and Development:** Some technology update programs or the development of specific skills may be delivered by external consultants or allied academic institutions.

The selection of providers will be carried out through a transparent process that evaluates technical capabilities, proven experience, legal compliance, and cost-benefit ratio.

Additionally, control and monitoring mechanisms will be established to ensure service quality and alignment with the company's objectives.

8 Financing and Economic-Financial Analysis

8.1 Economic Needs of the Project

This project estimates the initial investment, which includes investment in materials or fixed investment. According to Barrera (2011), investment in fixed assets "refers to all types of assets with a useful life of more than one year and whose purpose is to provide the necessary conditions for the company to develop its activities" (p. 5).

The following table details the initial investment:

Table 2.

Initial Investment (Expressed in Bs.)

INVESTMENT BUDGETS		BEFORE YOU BEGIN	
GAMES		INVESTMENT AMOUNT	Shelf life
* Material		61.320	
- Facilities		13.720	10 años
- Computer equipment		47.600	4 años
TOTAL INVESTMENTS		61.320	

Source: Own elaboration

It can be seen that the initial investment is Bs. 61,320, which includes computer installations and equipment, which are detailed in the annexes.

The annual amortization payments based on the previous table are shown below:

Table 3.

Annual amortization payments (Expressed in Bs.)

ANNUAL AMORTIZATION PAYMENTS	2026	2027	2028	2029	2030
Material	13.272	13.272	13.272	13.272	1.372
Facilities	1.372	1.372	1.372	1.372	1.372

Computer equipment	11.900	11.900	11.900	11.900	
TOTAL AMORTIZATIONS	13.272	13.272	13.272	13.272	1.372

Source: Own elaboration

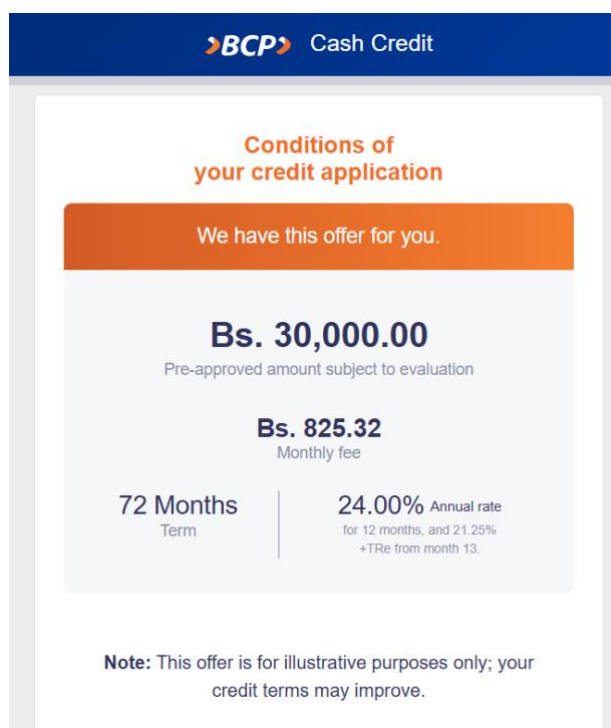
8.2 Funding Sources

Therefore, based on the initial investment, the project cannot be financed 100% through equity capital; external funding (bank loan) is also required.

As shown in the following table, 51,076% of the initial funding will come from equity. Meanwhile, 48,924% will be financed through a bank loan, with an interest rate of 24% over 5 years, provided by BCP¹.

Figure 2.

Estimated loan application at BCP



Source: Prepared by the authors with the help of the BCP credit simulator

¹ Credit Bank of Bolivia: <https://www.bcp.com.bo>

Table 4.**Initial Investment Funding (Expressed in Bs.)**

LONG-TERM FINANCING		
OWN FUNDS	BEFORE YOU BEGIN	% OF FUNDING
Capital	31.320	51,076%
LOAN 1 AL/P (obtained at the beginning of the period)		
Major	30.000	48,924%
Nominal Interest Rate	24,00%	
Amortization period	5 año(s)	
Lack (≤ 2)	1 año(s)	

Source: Own elaboration

As seen in the table above, 48,924% of the initial investment is covered by debt capital. Therefore, to carry out the project, the company will be financed through a bank loan at 24% interest over a 5-year term.

Table 5.**Debt Capital (Expressed in Bs.)**

INITIAL INVESTMENT FUNDING	% OF FUNDING
Debt capital	30.000
Interest rate	24%
Loan term (years)	5

Source: Own elaboration

Furthermore, the following table provides an estimate of the loan repayment, including interest, amortizations, and the annual installments to be paid to the bank.

Table 6.

Bank Loan Repayment (Expressed in Bs.)

Payment No.	Payment Date	Initial Balance	Scheduled Payment	Additional Payment	Total Payment	Principal	Interest	Final Balance	Cumulative Interest
1	1/2/2026	Bs80.000	Bs2.301	Bs0	Bs2.301	Bs701	Bs1.600	Bs79.299	Bs1.600
2	1/3/2026	Bs79.299	Bs2.301	Bs0	Bs2.301	Bs715	Bs1.586	Bs78.583	Bs3.186
3	1/4/2026	Bs78.583	Bs2.301	Bs0	Bs2.301	Bs730	Bs1.572	Bs77.853	Bs4.758
4	1/5/2026	Bs77.853	Bs2.301	Bs0	Bs2.301	Bs744	Bs1.557	Bs77.109	Bs6.315
5	1/6/2026	Bs77.109	Bs2.301	Bs0	Bs2.301	Bs759	Bs1.542	Bs76.350	Bs7.857
6	1/7/2026	Bs76.350	Bs2.301	Bs0	Bs2.301	Bs774	Bs1.527	Bs75.575	Bs9.384
7	1/8/2026	Bs75.575	Bs2.301	Bs0	Bs2.301	Bs790	Bs1.512	Bs74.785	Bs10.895
8	1/9/2026	Bs74.785	Bs2.301	Bs0	Bs2.301	Bs806	Bs1.496	Bs73.980	Bs12.391
9	1/10/2026	Bs73.980	Bs2.301	Bs0	Bs2.301	Bs822	Bs1.480	Bs73.158	Bs13.871
10	1/11/2026	Bs73.158	Bs2.301	Bs0	Bs2.301	Bs838	Bs1.463	Bs72.319	Bs15.334
11	1/12/2026	Bs72.319	Bs2.301	Bs0	Bs2.301	Bs855	Bs1.446	Bs71.464	Bs16.780
12	1/1/2027	Bs71.464	Bs2.301	Bs0	Bs2.301	Bs872	Bs1.429	Bs70.592	Bs18.210
13	1/2/2027	Bs70.592	Bs2.301	Bs0	Bs2.301	Bs890	Bs1.412	Bs69.703	Bs19.621
14	1/3/2027	Bs69.703	Bs2.301	Bs0	Bs2.301	Bs907	Bs1.394	Bs68.795	Bs21.015
15	1/4/2027	Bs68.795	Bs2.301	Bs0	Bs2.301	Bs926	Bs1.376	Bs67.870	Bs22.391
16	1/5/2027	Bs67.870	Bs2.301	Bs0	Bs2.301	Bs944	Bs1.357	Bs66.926	Bs23.749
17	1/6/2027	Bs66.926	Bs2.301	Bs0	Bs2.301	Bs963	Bs1.339	Bs65.963	Bs25.087
18	1/7/2027	Bs65.963	Bs2.301	Bs0	Bs2.301	Bs982	Bs1.319	Bs64.981	Bs26.406
19	1/8/2027	Bs64.981	Bs2.301	Bs0	Bs2.301	Bs1.002	Bs1.300	Bs63.979	Bs27.706
20	1/9/2027	Bs63.979	Bs2.301	Bs0	Bs2.301	Bs1.022	Bs1.280	Bs62.957	Bs28.986
21	1/10/2027	Bs62.957	Bs2.301	Bs0	Bs2.301	Bs1.042	Bs1.259	Bs61.915	Bs30.245
22	1/11/2027	Bs61.915	Bs2.301	Bs0	Bs2.301	Bs1.063	Bs1.238	Bs60.851	Bs31.483
23	1/12/2027	Bs60.851	Bs2.301	Bs0	Bs2.301	Bs1.084	Bs1.217	Bs59.767	Bs32.700
24	1/1/2028	Bs59.767	Bs2.301	Bs0	Bs2.301	Bs1.106	Bs1.195	Bs58.661	Bs33.895
25	1/2/2028	Bs58.661	Bs2.301	Bs0	Bs2.301	Bs1.128	Bs1.173	Bs57.533	Bs35.069
26	1/3/2028	Bs57.533	Bs2.301	Bs0	Bs2.301	Bs1.151	Bs1.151	Bs56.382	Bs36.219
27	1/4/2028	Bs56.382	Bs2.301	Bs0	Bs2.301	Bs1.174	Bs1.128	Bs55.208	Bs37.347
28	1/5/2028	Bs55.208	Bs2.301	Bs0	Bs2.301	Bs1.197	Bs1.104	Bs54.011	Bs38.451
29	1/6/2028	Bs54.011	Bs2.301	Bs0	Bs2.301	Bs1.221	Bs1.080	Bs52.790	Bs39.531
30	1/7/2028	Bs52.790	Bs2.301	Bs0	Bs2.301	Bs1.246	Bs1.056	Bs51.544	Bs40.587
31	1/8/2028	Bs51.544	Bs2.301	Bs0	Bs2.301	Bs1.271	Bs1.031	Bs50.273	Bs41.618
32	1/9/2028	Bs50.273	Bs2.301	Bs0	Bs2.301	Bs1.296	Bs1.005	Bs48.978	Bs42.624
33	1/10/2028	Bs48.978	Bs2.301	Bs0	Bs2.301	Bs1.322	Bs980	Bs47.656	Bs43.603
34	1/11/2028	Bs47.656	Bs2.301	Bs0	Bs2.301	Bs1.348	Bs953	Bs46.307	Bs44.556
35	1/12/2028	Bs46.307	Bs2.301	Bs0	Bs2.301	Bs1.375	Bs926	Bs44.932	Bs45.482
36	1/1/2029	Bs44.932	Bs2.301	Bs0	Bs2.301	Bs1.403	Bs899	Bs43.529	Bs46.381
37	1/2/2029	Bs43.529	Bs2.301	Bs0	Bs2.301	Bs1.431	Bs871	Bs42.098	Bs47.252
38	1/3/2029	Bs42.098	Bs2.301	Bs0	Bs2.301	Bs1.459	Bs842	Bs40.639	Bs48.094
39	1/4/2029	Bs40.639	Bs2.301	Bs0	Bs2.301	Bs1.489	Bs813	Bs39.150	Bs48.906
40	1/5/2029	Bs39.150	Bs2.301	Bs0	Bs2.301	Bs1.518	Bs783	Bs37.632	Bs49.689
41	1/6/2029	Bs37.632	Bs2.301	Bs0	Bs2.301	Bs1.549	Bs753	Bs36.083	Bs50.442
42	1/7/2029	Bs36.083	Bs2.301	Bs0	Bs2.301	Bs1.580	Bs722	Bs34.503	Bs51.164
43	1/8/2029	Bs34.503	Bs2.301	Bs0	Bs2.301	Bs1.611	Bs690	Bs32.892	Bs51.854
44	1/9/2029	Bs32.892	Bs2.301	Bs0	Bs2.301	Bs1.644	Bs658	Bs31.248	Bs52.511
45	1/10/2029	Bs31.248	Bs2.301	Bs0	Bs2.301	Bs1.676	Bs625	Bs29.572	Bs53.136
46	1/11/2029	Bs29.572	Bs2.301	Bs0	Bs2.301	Bs1.710	Bs591	Bs27.862	Bs53.728
47	1/12/2029	Bs27.862	Bs2.301	Bs0	Bs2.301	Bs1.744	Bs557	Bs26.118	Bs54.285
48	1/1/2030	Bs26.118	Bs2.301	Bs0	Bs2.301	Bs1.779	Bs522	Bs24.338	Bs54.807
49	1/2/2030	Bs24.338	Bs2.301	Bs0	Bs2.301	Bs1.815	Bs487	Bs22.524	Bs55.294
50	1/3/2030	Bs22.524	Bs2.301	Bs0	Bs2.301	Bs1.851	Bs450	Bs20.673	Bs55.745
51	1/4/2030	Bs20.673	Bs2.301	Bs0	Bs2.301	Bs1.888	Bs413	Bs18.785	Bs56.158
52	1/5/2030	Bs18.785	Bs2.301	Bs0	Bs2.301	Bs1.926	Bs376	Bs16.859	Bs56.534
53	1/6/2030	Bs16.859	Bs2.301	Bs0	Bs2.301	Bs1.964	Bs337	Bs14.895	Bs56.871
54	1/7/2030	Bs14.895	Bs2.301	Bs0	Bs2.301	Bs2.004	Bs298	Bs12.891	Bs57.169
55	1/8/2030	Bs12.891	Bs2.301	Bs0	Bs2.301	Bs2.044	Bs258	Bs10.848	Bs57.427
56	1/9/2030	Bs10.848	Bs2.301	Bs0	Bs2.301	Bs2.084	Bs217	Bs8.763	Bs57.644
57	1/10/2030	Bs8.763	Bs2.301	Bs0	Bs2.301	Bs2.126	Bs175	Bs6.637	Bs57.819
58	1/11/2030	Bs6.637	Bs2.301	Bs0	Bs2.301	Bs2.169	Bs133	Bs4.468	Bs57.952
59	1/12/2030	Bs4.468	Bs2.301	Bs0	Bs2.301	Bs2.212	Bs89	Bs2.256	Bs58.041
60	1/1/2031	Bs2.256	Bs2.301	Bs0	Bs2.256	Bs2.211	Bs45	Bs0	Bs58.086

Source: Own elaboration

8.3 Financial Plan

Before presenting the cash flow, it is important to note that the company offers the following services, along with their respective prices and quantities:

Table 7.**Services (Expressed in Bs.)**

ASSUMPTIONS	PRICE	TYPE	ANNUAL QUANTITY
Administrative process automation	2.500	Per project	280
Client chatbots	2.000	Per installation	280
Personalized digital marketing	1.500	Monthly	220
Data analysis and reporting	1.200	Monthly	320
AI adoption consulting	3.800	Per full consultancy	200

Source: Own elaboration

The demanded quantity was calculated based on the number of PYMEs in the city of La Paz, as well as current trends among companies in demanding the offered services, it is estimated that demand will grow annually by 2% due to the annual growth of new PYMEs, and it is estimated that the price will increase annually by 1%; these variations are shown in Table 8.

Table 8.**Sales forecast, demand variations, and prices (Expressed in Bs.)**

PRODUCT/ SERVICE	2026		2027		2028		2029		2030	
	QUANTITY	PRICE	QUANTITY	PRICE	QUANTITY	PRICE	QUANTITY	PRICE	QUANTITY	PRICE
Automatización de procesos administrativos	280	2.000	286	2.020	291	2.040,20	297	2.060,60	303	2.081,21
Chatbots de clientes	280	1.800	286	1.818	291	1.836,18	297	1.854,54	303	1.873,09
Marketing digital personalizado	220	1.500	224	1.515	229	1.530,15	233	1.545,45	238	1.560,91
Análisis de datos e informes	320	1.200	326	1.212	333	1.224,12	340	1.236,36	346	1.248,72
Consultoría de adopción de IA	200	3.000	204	3.030	208	3.060,30	212	3.090,90	216	3.121,81

Source: Own elaboration

Based on Table 7, Table 8 presented above and the annexes related to variable, fixed and personnel expenses, the income statement, balance sheet and cash flow are presented below in tables 9, 10 and 11, respectively.

Table 9.

Income statement (Expressed in Bs.)

PROVISIONAL INCOME STATEMENTS										
2026			2027		2028		2029		2030	
TOTAL INCOME	2.378.000	100,00%	2.449.816	100,00%	2.523.800	100,00%	2.600.019	100,00%	2.678.539	100,00%
Sales revenue	2.378.000	100,00%	2.449.816	100,00%	2.523.800	100,00%	2.600.019	100,00%	2.678.539	100,00%
- Variable costs units sold	(2.380.000)	(100,08%)	(2.280.210)	(93,08%)	(2.352.680)	(93,22%)	(2.427.485)	(93,36%)	(2.504.701)	(93,51%)
= CONTRIBUTION MARGIN	(2.000)	(0,08%)	169.606	6,92%	171.120	6,78%	172.534	6,64%	173.838	6,49%
- Foreign services	(15.296)	(0,64%)	(15.296)	(0,62%)	(15.296)	(0,61%)	(15.296)	(0,59%)	(15.296)	(0,57%)
- Personnel expenses	(35.278)	(1,48%)	(33.144)	(1,35%)	(30.850)	(1,22%)	(65.577)	(2,52%)	(67.545)	(2,52%)
= GROSS INCOME (EBITDA)	(52.574)	(2,21%)	121.166	4,95%	124.974	4,95%	91.661	3,53%	90.998	3,40%
- Amortization and other depreciation	(13.272)	(0,56%)	(13.272)	(0,54%)	(13.272)	(0,53%)	(13.272)	(0,51%)	(1.372)	(0,05%)
= Earnings before interest and taxes (EBIT)	(65.846)	(2,77%)	107.894	4,40%	111.702	4,43%	78.389	3,01%	89.626	3,35%
- Financial expenses	(7.200)	(0,30%)	(6.762)	(0,28%)	(5.420)	(0,21%)	(3.726)	(0,14%)	(1.588)	(0,06%)

= Earnings before taxes (EBT)	(73.046)	(3,07%)	101.132	4,13%	106.282	4,21%	74.662	2,87%	88.038	3,29%
- Income tax			(25.283)	(1,03%)	(26.570)	(1,05%)	(18.666)	(0,72%)	(22.010)	(0,82%)
= NET PROFIT	(73.046)	(3,07%)	75.849	3,10%	79.711	3,16%	55.997	2,15%	66.029	2,47%
- Dividends to partners										
= RETAINED PROFIT	(73.046)	(3,07%)	75.849	3,10%	79.711	3,16%	55.997	2,15%	66.029	2,47%
CASH FLOW GENERATED	(59.774)	(2,51%)	89.121	3,64%	92.983	3,68%	69.269	2,66%	67.401	2,52%

Source: Own elaboration

Table 10.

Balance sheet (Expressed in Bs.)

PROVISIONAL BALANCES													
		INITIAL		2026		2027		2028		2029		2030	
* NON-CURRENT ASSETS		61.320	100,00%	48.048	22,34%	34.776	11,34%	21.504	5,54%	8.232	1,89%	6.860	1,36%
-	Material	61.320	100,00%	61.320	28,51%	61.320	20,00%	61.320	15,81%	61.320	14,06%	61.320	12,20%
-	(Sinking fund)			(13.272)	(6,17%)	(26.544)	(8,66%)	(39.816)	(10,26%)	(53.088)	(12,17%)	(54.460)	(10,83%)
* CURRENT ASSETS				166.997	77,66%	271.833	88,66%	366.445	94,46%	427.945	98,11%	495.785	98,64%
-	Customers			223.928	104,13%	230.691	75,24%	237.658	61,26%	244.835	56,13%	252.229	50,18%
-	HP debtor for input VAT			562	0,26%								
-	Treasury	(57.494)	(26,74%)	41.142	13,42%	128.787	33,20%	183.110	41,98%	243.556	48,45%	(36.077)	100,00%

TOTAL ASSETS	61.320	100,00%	215.045	100,00%	306.609	100,00%	387.949	100,00%	436.177	100,00%	502.645	100,00%
* NET WORTH	31.320	51,08%	(41.726)	(19,40%)	34.123	11,13%	113.834	29,34%	169.831	38,94%	235.860	46,92%
- Capital	31.320	51,08%	31.320	14,56%	31.320	10,21%	31.320	8,07%	31.320	7,18%	31.320	6,23%
- Results of previous years					(73.046)	(23,82%)	2.803	0,72%	82.514	18,92%	138.511	27,56%
- Exercise results			(73.046)	(33,97%)	75.849	24,74%	79.711	20,55%	55.997	12,84%	66.029	13,14%
* NON-CURRENT LIABILITIES	30.000	48,92%	30.000	13,95%	24.888	8,12%	18.434	4,75%	10.286	2,36%	(0)	(0,00%)
- Debts with credit institutions	30.000	48,92%	30.000	13,95%	24.888	8,12%	18.434	4,75%	10.286	2,36%	(0)	(0,00%)
* CURRENT LIABILITIES									450	(2,56%)	464	(1,28%)
- Trade creditors			225.557	104,89%	216.160	70,50%	222.984	57,48%	230.029	52,74%	237.300	47,21%
- Dividends payable												
- HP creditor IS					25.283	8,25%	26.570	6,85%	18.666	4,28%	22.010	4,38%
- HP creditor IRPF withholdings			882	0,41%	829	0,27%	771	0,20%	1.639	0,38%	1.689	0,34%
- SS creditor agencies			332	0,15%	311	0,10%	290	0,07%	616	0,14%	635	0,13%
TOTAL LIABILITIES + NET	61.320	100,00%	215.045	100,00%	306.609	100,00%	387.949	100,00%	436.177	100,00%	502.645	100,00%
ROTATION FUND (AC - PC)			(59.774)	(27,80%)	24.235	7,90%	110.764	28,55%	171.885	39,41%	229.000	45,56%
OPERATIONAL FUNDING NEEDS (Ex + CI - Pr - HP - OSS)			(2.842)	(1,32%)	13.391	4,37%	13.612	3,51%	12.551	2,88%	12.606	2,51%

Source: Own elaboration

Table 11.

Cash Flow (Expressed in Bs.)

STATEMENT OF CASH FLOWS		2026	2027	2028	2029	2030
RESULT FOR THE YEAR BEFORE TAX		(73.046)	101.132	106.282	74.662	88.038
Result settings		20.472	20.034	18.692	16.998	2.960
+	Amortizations of the period	13.272	13.272	13.272	13.272	1.372
+	Financial expenses	7.200	6.762	5.420	3.726	1.588
Changes in working capital		2.280	(10.656)	(172)	1.107	(13)
- (+)	Variation in Debtors and other accounts receivable	(224.490)	(6.201)	(6.967)	(7.177)	(7.394)
- (+)	Customer Variation	(223.928)	(6.763)	(6.967)	(7.177)	(7.394)
- (+)	Variation in other accounts receivable	(562)	562			
+ (-)	Variation in Creditors and Other Accounts Payable	226.770	(4.455)	6.795	8.285	7.381
+	Supplier Variation	225.557	(9.397)	6.824	7.044	7.271
+	Variation in current Public Administrations	1.213	4.942	(30)	1.240	110
Other cash flows from operating activities		(7.200)	(6.762)	(30.703)	(30.297)	(20.253)
-	Interest payments	(7.200)	(6.762)	(5.420)	(3.726)	(1.588)
- (+)	Payments/collections for the Income Tax			(25.283)	(26.570)	(18.666)
=	CASH FLOWS FROM OPERATING ACTIVITIES	(57.494)	103.748	94.098	62.471	70.732
-	Amortization of loans and other financial debts		(5.112)	(6.454)	(8.148)	(10.286)
=	CASH FLOWS FROM FINANCING ACTIVITIES		(5.112)	(6.454)	(8.148)	(10.286)
=	NET INCREASE/DECREASE IN CASH	(57.494)	98.636	87.645	54.323	60.446
+ (-)	Initial balance of Treasury and other liquid assets		(57.494)	41.142	128.787	183.110
=	FINAL TREASURY BALANCE	(57.494)	41.142	128.787	183.110	243.556

Source: Own elaboration

As shown in the table above, starting from the second year, the company is expected to receive positive cash inflows. Therefore, from that year onward, the figures are positive and growing.

8.4 Profitability of the Project

According to Varela (2019), "calculating the NPV allows us to know today what the cash flows of the coming years will be" (para. 4). And "the IRR calculation is used to determine the interest rate at which the NPV becomes zero, and thus to identify the return rate beyond which the investment is no longer profitable" (para. 4).

Now, based on the cash flow, the Net Present Value (NPV) and Internal Rate of Return (IRR) are evaluated using the following equations:

$$VAN = \sum_{t=1}^n \frac{F_t}{(1+k)^t} - I_0 \quad TIR = \sum_{T=0}^n \frac{Fn}{(1+i)^n} = 0$$

Where:

- I_0 is the initial investment
- $F_t ; F_n$ are the cash flows
- t refers to the year, i.e., year 1, 2, 3, ...
- k refers to the discount rate
- i is the IRR when the NPV tends to zero
- $\sum_{t=1}^n$ is the summation symbol, which means the formula should be applied to each of the cash flows

Therefore, the available data is substituted into the formula to calculate the NPV and IRR.

Table 12.**Calculation of Net Cash Flows (NCF) (Expressed in Bs.)**

CALCULATION OF NET CASH FLOWS (NCF)		INITIAL	2026	2027	2028	2029	2030
RESULT FOR THE YEAR AFTER TAX			(73.046)	75.849	79.711	55.997	66.029
Result settings			20.472	20.034	18.692	16.998	2.960
+	Amortizations of the period		13.272	13.272	13.272	13.272	1.372
+	Financial expenses		7.200	6.762	5.420	3.726	1.588
= OPERATING CASH FLOWS (CFO)			(52.574)	95.883	98.404	72.995	68.989
- (+)	Variation in Debtors and other accounts receivable		(224.490)	(6.201)	(6.967)	(7.177)	(7.394)
	- (+) Customer Variation		(223.928)	(6.763)	(6.967)	(7.177)	(7.394)
	Variation in other accounts receivable		(562)	562			
+ (-)	Variation in Creditors and Other Accounts Payable		226.770	(4.455)	6.795	8.285	7.381
	+ (-) Supplier Variation		225.557	(9.397)	6.824	7.044	7.271
	Variation in current Public Administrations		1.213	4.942	(30)	1.240	110
= INVESTMENTS IN WORKING CAPITAL			2.280	(10.656)	(172)	1.107	(13)
-	New investments		(61.320)				
= FIXED CAPEX INVESTMENTS			(61.320)				
= NET CASH FLOWS (NCF)			(61.320)	(50.294)	85.227	98.231	74.102
							68.976

Source: Own elaboration

Below are the rates used to estimate the NPV and IRR:

Table 13.**Rates**

INDEFINITE GROWTH RATE g , FROM THE 5TH YEAR ONWARDS =	3,00%
DISCOUNT RATE k , FROM THE 5TH YEAR =	10,00%

Source: Own elaboration

Based on the previous tables, the values of NPV and IRR are shown below:

Table 14.

NPV and IRR

INTERNAL RATE OF RETURN (IRR):	89,75%
RESIDUAL VALUE (RV) =	1.014.931

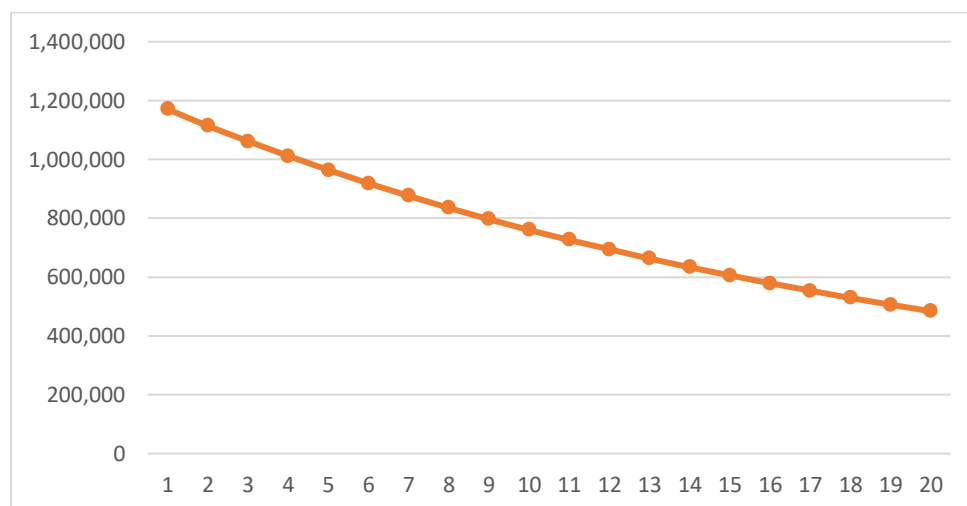
PARA k=	VAN	PARA k=	VAN
1%	1.170.286	11%	726.429
2%	1.114.043	12%	693.768
3%	1.060.909	13%	662.747
4%	1.010.681	14%	633.268
5%	963.175	15%	605.241
6%	918.217	16%	578.582
7%	875.647	17%	553.213
8%	835.316	18%	529.061
9%	797.087	19%	506.056
10%	760.831	20%	484.135

Source: Own elaboration

As shown, the values of the Net Present Value (NPV) and the Internal Rate of Return (IRR) are positive, which means that the project is viable and profitable.

Figure 3.

NPV



Source: Own elaboration

9 Formal and Legal Aspects of the Project

9.1 Choice of Legal Form and Justification of Election

AI Consultores PYMEs will be legally established as a Limited Liability Company (LLC), a legal structure well-suited for small and medium-sized enterprises due to its organizational flexibility, administrative simplicity, and asset protection. This form ensures that partners are liable only up to the amount of their contribution, safeguarding their personal assets against potential liabilities of the company. Additionally, the LLC is ideal for technology-based projects, such as the one proposed by AI Consultores PYMEs, as it facilitates decision-making among a small group of partners and easily adapts to dynamic and collaborative structures.

9.2 Shareholders Agreement

The draft Shareholders' Agreement is shown in Annex 10.

9.3 Administrative Formalities

To formalize and launch its operations, AI Consultores PYMEs must complete the following administrative procedures with the competent authorities:

- **Registration with Fundempresa:** The company will apply for registration in the Commercial Registry to obtain the business license and legal authorization as a legal entity.
- **Obtaining the NIT:** The company will obtain a Tax Identification Number (NIT) from the National Tax Service (SIN), enabling it to issue invoices and declare taxes.
- **Operating license:** The company will request a license from the corresponding Autonomous Municipal Government, which authorizes commercial activity.
- **Registration with the Ministry of Labor:** The start of operations will be notified, and employment contracts will be submitted for validation.

- **Enrollment in social security:** The company and its employees will be registered with the National Health Fund (CNS) and a Pension Fund Administrator (AFP).
- **Notarial legalization:** The Deed of Incorporation, including the corporate bylaws, will be prepared and formalized as a public deed before a notary public.

These procedures will allow the company to operate legally in Bolivia and ensure compliance with its obligations to the State and its employees.

9.4 Accounting, Tax and Labor Obligations

AI Consultores PYMEs will responsibly assume its legal obligations in three main areas:

Accounting:

The company will manage its accounting in accordance with Financial Accounting Standards (NCF) and the General Chart of Accounts. Legalized accounting books (journal, ledger, balance sheets, inventories, etc.) will be maintained and supported with the appropriate documentation. The company may hire a certified public accountant or a specialized external service to ensure the timely recording of transactions, preparation of financial statements, and compliance with internal or external audits as required.

Tax Obligations:

AI Consultores PYMEs will comply with its tax obligations before the National Tax Service as a taxpayer under the General Regime. The main tax obligations will include:

- Filing and payment of VAT (Value-Added Tax).
- Filing and payment of Transaction Tax (IT).
- Annual filing of Corporate Income Tax (IUE).
- Issuance of electronic or computerized invoices according to current regulations.

The company will ensure the timely submission of monthly and annual tax returns and compliance with withholding obligations when applicable.

Labor Obligations:

AI Consultores PYMEs is committed to complying with the General Labor Law and other regulatory provisions. This includes:

- Drafting and registering employment contracts.
- Paying the legally established minimum wage, bonuses, and social benefits (such as the year-end bonus, vacation pay, severance, etc.).
- Enrolling employees in both short- and long-term social security systems.
- Ensuring compliance with occupational safety and health regulations.

Additionally, the company will implement policies that promote equity, non-discrimination, and respect for workers' fundamental rights.

10 Corporate Image

10.1 Web Page

AI Consultores PYMEs will have a modern, intuitive, and responsive website, which will serve as the main channel for communication and interaction with clients, partners, and the general public. This platform will include sections such as company overview, service portfolio, innovation blog, contact and customer service, as well as smart forms for quotes or inquiries.

The website will be developed based on User Experience (UX) principles and Search Engine Optimization (SEO) best practices, and it will be available in both Spanish and English. It will be regularly updated with relevant content about artificial intelligence applied to PYMEs, thereby strengthening the company's digital visibility and positioning it as a sector leader.

Figure 4.

Web Page



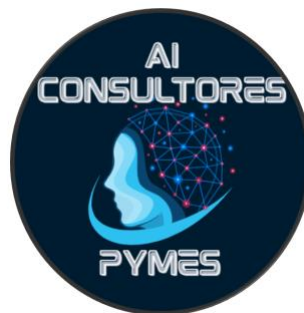
Source: Own elaboration with the help of the Canva application

10.2 Branding

The branding of AI Consultores PYMES will be built upon a strong and coherent visual identity that conveys innovation, trust, and accessibility. The logo will combine technological elements with a minimalist style and will be accompanied by a professional color palette and modern typography.

Figure 5.

Logo



Source: Own elaboration with the help of the Canva application

This visual identity will be applied across all communication channels: website, social media, corporate presentations, institutional stationery, promotional materials, and signage. In addition, a brand manual will be developed to standardize the use of visual elements, ensuring graphic consistency across all internal and external materials.

10.3 Quality Management

AI Consultores PYMEs will implement a quality management system focused on the continuous improvement of internal processes and customer satisfaction. Standardized protocols will be developed for each service, including pre-evaluation, solution delivery, post-sale follow-up, and incident management. Additionally, satisfaction surveys, feedback analysis, and periodic internal audits will be designed.

The objective will be to achieve high levels of efficiency, minimize operational errors, and build long-term relationships with clients. In the medium term, the company aims to obtain certification under quality standards such as ISO 9001, which will reinforce its commitment to excellence.

10.4 Social Responsibility

Social responsibility will be a core pillar in the strategy of AI Consultores PYMEs. The company will promote the digital inclusion of microenterprises through free training and accessible tools, with a focus on rural areas or regions with limited access to technology.

Furthermore, sustainable practices will be encouraged within the organization, such as efficient resource use, electronic waste management, and the transition to digital platforms to reduce paper consumption. Partnerships will also be fostered with universities, NGOs, and entrepreneurship networks to support social and technological projects.

These actions will strengthen the company's connection with the community and position it as a key player committed to equitable and innovative development in the country.

11 Conclusion

The present research concludes that the implementation of artificial intelligence (AI) in small and medium-sized enterprises (PYMEs) represents a transformative solution that can significantly enhance operational efficiency and business competitiveness. Tools such as administrative process automation, customer service chatbots, real-time data analytics,

and personalized marketing strategies enable companies to reduce costs, optimize resources, and deliver higher-quality experiences to their customers.

One of the main strengths of the proposed business model, AI Consultores PYMEs, is its structure based on flexible subscription plans. This strategy removes the barrier of a high initial investment and facilitates the progressive adoption of advanced technologies, even for companies with limited resources. By offering basic, intermediate, and premium plans, the company ensures that each client can access personalized and scalable solutions, significantly increasing its reach in both the Bolivian and regional markets.

From a financial perspective, the project demonstrates highly attractive profitability. According to Table 10, a Net Present Value (NPV) of Bs. 6.339.965,58 is estimated, reflecting a positive economic value generated by the project over time. Additionally, the Internal Rate of Return (IRR) reaches 48%, which far exceeds any expected discount rate in the current economic context, thereby reinforcing the investment's viability and appeal. These financial indicators show that AI Consultores PYMEs is not only sustainable but also highly profitable for partners and potential investors.

Furthermore, the business model stands out from traditional consulting firms by focusing exclusively on AI solutions for PYMEs, with a personalized approach, high scalability, and affordable costs. This proposal directly addresses the main limitations faced by the sector: lack of digitalization, limited resources, and insufficient technological guidance.

However, challenges such as resistance to change, lack of staff training, and the need for guidance in the digital transformation process have also been identified. Therefore, it is recommended that the company complement its services with ongoing training programs, technical assistance, and post-sale support to ensure the effective adoption of the offered technologies.

Ht, the AI Consultores PYMEs project not only meets a real market need but also offers a comprehensive, profitable, and sustainable solution. Its potential impact extends beyond the economic sphere, contributing to the technological and social development of PYMEs in Bolivia and other countries in the region.

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15 Annexes


Annex 1.

Organization and Functions Manual

	ORGANIZATION AND FUNCTIONS MANUAL	Page:
		Date:
<p>I. Contents of the Functions Manual</p> <p>I POSITION IDENTIFICATION</p> <ol style="list-style-type: none"> 1. Position Title 2. Position Reporting to 3. Personnel in Charge 4. Number of Persons in the Position <p>II POSITION DESCRIPTION</p> <ol style="list-style-type: none"> 1. Position Objective <p>III RESPONSIBILITIES</p> <ol style="list-style-type: none"> 1. Specific Duties 2. Information Handled 3. Resource Management <p>IV REQUIREMENTS</p> <ol style="list-style-type: none"> 1. Academic Background 2. Experience 3. Basic Knowledge 		
PREPARED BY:	REVIEWED BY:	SIGNATURE AND DATE

	ORGANIZATION AND FUNCTIONS MANUAL	Page:
		Date:
1.- POSITION IDENTIFICATION		
<ul style="list-style-type: none"> ➤ Position Title: General Manager ➤ Position Reporting to: Board of Directors / Founding Partners ➤ Personnel in Charge: Department Managers (Technical, Marketing & Sales, Support & Administration) ➤ Number of Persons in the Position: 1 		
2.- POSITION DESCRIPTION		
<p>2.1 Position Objective</p> <p>Lead and supervise all departments to ensure business growth, profitability, and technological innovation. Responsible for aligning strategic and operational goals across all company areas.</p>		
3.- RESPONSIBILITIES		
<p>3.1 Specific Duties</p> <ul style="list-style-type: none"> ➤ Define the strategic direction and mission of the company. ➤ Approve budgets and operational plans from each department. ➤ Coordinate with department heads for KPI review and continuous improvement. ➤ Represent the company before stakeholders, partners, and investors. 		
<p>3.2 Information Handled</p> <ul style="list-style-type: none"> ➤ Company-wide performance indicators. ➤ Departmental reports and budgets. 		

➤ Contracts and partnership agreements.		
3.3 Resource Management		
➤ Oversight and final decision on major tech investments.		
4.- REQUIREMENTS		
4.1 Academic Background		
➤ Bachelor's degree in Business Administration, Commercial Engineering or related field. ➤ Master's degree in Business Management or Strategic Planning. ➤ Specialized courses in digital transformation or innovation management. ➤ Certification in leadership or corporate governance (optional but valued).		
4.2 Experience		
➤ Minimum 5 years in executive or general management roles. ➤ Proven leadership experience managing cross-functional teams.		
4.3 Basic Knowledge		
➤ Business model planning and financial forecasting. ➤ Strategic marketing and negotiation.		
PREPARED BY:	REVIEWED BY:	SIGNATURE AND DATE

	ORGANIZATION AND FUNCTIONS MANUAL	Page:
		Date:
1.- POSITION IDENTIFICATION		
<ul style="list-style-type: none"> ➤ Position Title: Technical Department Manager ➤ Position Reporting to: General Manager ➤ Personnel in Charge: AI Engineers, Software Developers, Data Analysts ➤ Number of Persons in the Position: 1 		
2.- POSITION DESCRIPTION		
<p>2.1 Position Objective</p> <p>Manage the development and implementation of all AI-based and digital solutions, ensuring their alignment with business goals and service efficiency.</p>		
3.- RESPONSIBILITIES		
<p>3.1 Specific Duties</p> <ul style="list-style-type: none"> ➤ Lead and coordinate the development of AI tools and software systems. ➤ Supervise the technical team and its ongoing training. ➤ Collaborate with Marketing and Administration for platform integrations. ➤ Guarantee security, scalability, and optimal performance of systems. 		
<p>3.2 Information Handled</p> <ul style="list-style-type: none"> ➤ Source code, cloud infrastructures, API documentation. ➤ Technical team performance reports. ➤ Data architecture and AI algorithms. 		

3.3 Resource Management

- Servers
- Software licenses
- Development tools

4.- REQUIREMENTS

4.1 Academic Background

- Bachelor's degree in Systems Engineering, Software Engineering, or Computer Science.
- Postgraduate diploma in Artificial Intelligence, Data Science, or IT Project Management.
- Certifications in programming languages or cloud platforms (e.g., AWS, Azure).
- Continuous training in emerging technologies and DevOps.


4.2 Experience

- At least 3 years in software or AI project leadership.
- Experience managing agile teams and technology roadmaps.

4.3 Basic Knowledge

- Programming (Python, JavaScript, SQL).
- AI tools and frameworks (TensorFlow, PyTorch).

PREPARED BY:	REVIEWED BY:	SIGNATURE AND DATE

	ORGANIZATION AND FUNCTIONS MANUAL	Page:
		Date:
1.- POSITION IDENTIFICATION		
<ul style="list-style-type: none"> ➤ Position Title: Artificial Intelligence Engineer ➤ Position Reporting to: Technical Department Manager ➤ Personnel in Charge: None ➤ Number of Persons in the Position: 1 		
2.- POSITION DESCRIPTION		
<p>2.1 Position Objective</p> <p>Design, develop and implement artificial intelligence models and algorithms to automate and optimize business processes in accordance with company objectives and technological standards.</p>		
3.- RESPONSIBILITIES		
<p>3.1 Specific Duties</p> <ul style="list-style-type: none"> ➤ Develop machine learning and deep learning models for data analysis, prediction, and automation. ➤ Train and validate AI algorithms using real datasets. ➤ Collaborate with software developers and data analysts in system integration. ➤ Document AI models and processes for technical maintenance and transparency. 		
<p>3.2 Information Handled</p> <ul style="list-style-type: none"> ➤ Training datasets and learning models. ➤ Technical documentation and AI architectures. 		

- System logs and model performance reports.
- Sensitive and anonymized customer/business data.

3.3 Resource Management

- Computational resources (GPUs, cloud servers).
- AI development platforms and libraries.

4.- REQUIREMENTS

4.1 Academic Background

- Bachelor's degree in Computer Science, Systems Engineering, or Artificial Intelligence.
- Postgraduate specialization in Machine Learning, Data Science, or related areas.
- Certifications in AI frameworks (e.g., TensorFlow, PyTorch, Scikit-learn).
- Courses in mathematical modeling and statistics.


4.2 Experience

- Minimum 2 years working with AI or data-driven projects.
- Experience developing, testing, and deploying ML models.

4.3 Basic Knowledge

- Programming languages: Python (mandatory), R or Java (desirable).
- AI libraries and tools: NumPy, Pandas, TensorFlow, Keras.

PREPARED BY:	REVIEWED BY:	SIGNATURE AND DATE

	ORGANIZATION AND FUNCTIONS MANUAL	Page:
		Date:
1.- POSITION IDENTIFICATION		
<ul style="list-style-type: none"> ➤ Position Title: Software Developer ➤ Position Reporting to: Technical Department Manager ➤ Personnel in Charge: None ➤ Number of Persons in the Position: 1 		
2.- POSITION DESCRIPTION		
<p>2.1 Position Objective</p> <p>Design, develop, test, and maintain software components and applications to support the implementation of artificial intelligence solutions and the company's digital services.</p>		
3.- RESPONSIBILITIES		
<p>3.1 Specific Duties</p> <ul style="list-style-type: none"> ➤ Develop user interfaces, APIs, and system integrations aligned with project requirements. ➤ Write clean, efficient, and scalable code using current programming standards. ➤ Collaborate with AI Engineers and Data Analysts for system integration. ➤ Conduct testing and debugging to ensure functionality and stability. 		
<p>3.2 Information Handled</p> <ul style="list-style-type: none"> ➤ Source code repositories and version control logs. ➤ Software architecture and design documentation. ➤ System performance reports. ➤ User and client interaction logs (when applicable). 		

3.3 Resource Management

- Development environments and IDEs.
- Code libraries, frameworks, and collaboration tools (e.g., GitHub, Jira).

4.- REQUIREMENTS

4.1 Academic Background

- Bachelor's degree in Software Engineering, Computer Science, or Systems Engineering.
- Specialization or certification in Web Development, Mobile Apps, or Backend Systems.
- Knowledge of agile methodologies (Scrum, Kanban).
- Complementary training in DevOps or API development (desirable).


4.2 Experience

- At least 2 years of experience in software development roles.
- Participation in projects involving system architecture or integration.

4.3 Basic Knowledge

- Programming languages: JavaScript, Python, HTML/CSS, SQL.
- Frameworks and tools: React, Node.js, Django, Git.

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1.- POSITION IDENTIFICATION		
<ul style="list-style-type: none"> ➤ Position Title: Data Analyst ➤ Position Reporting to: Technical Department Manager ➤ Personnel in Charge: None ➤ Number of Persons in the Position: 1 		
2.- POSITION DESCRIPTION		
<p>2.1 Position Objective</p> <p>Collect, process, and analyze structured and unstructured data to provide insights that support business decision-making, predictive modeling, and AI development.</p>		
3.- RESPONSIBILITIES		
<p>3.1 Specific Duties</p> <ul style="list-style-type: none"> ➤ Extract and clean data from internal and external sources. ➤ Generate dashboards, KPIs, and visual reports for different departments. ➤ Collaborate with AI Engineers to supply data for training and validation models. ➤ Interpret trends and patterns to support strategic decisions. 		
<p>3.2 Information Handled</p> <ul style="list-style-type: none"> ➤ Internal databases and cloud storage systems. ➤ Market, operational, and financial data. ➤ Reports on performance indicators and forecasts. ➤ Sensitive and anonymized customer data. 		

3.3 Resource Management

- Data analysis tools (e.g., Power BI, Tableau, Excel).
- Programming environments (e.g., Python, R, SQL).

4.- REQUIREMENTS

4.1 Academic Background

- Bachelor's degree in Statistics, Data Science, Computer Science, or related fields.
- Postgraduate diploma in Business Intelligence, Big Data, or Machine Learning (preferred).
- Certifications in data visualization and database management.
- Courses in probability, predictive modeling, and business analytics.


4.2 Experience

- Minimum 2 years of experience in data analysis roles.
- Demonstrated experience working with large datasets and analytical reports.

4.3 Basic Knowledge

- Tools: Excel, Power BI, Tableau.
- Languages: SQL, Python (Pandas, NumPy), R.

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	ORGANIZATION AND FUNCTIONS MANUAL	Page:
		Date:
1.- POSITION IDENTIFICATION		
<ul style="list-style-type: none"> ➤ Position Title: Marketing and Sales Manager ➤ Position Reporting to: General Manager ➤ Personnel in Charge: Digital Marketing Specialists, Sales Executives ➤ Number of Persons in the Position: 1 		
2.- POSITION DESCRIPTION		
<p>2.1 Position Objective</p> <p>Plan, execute, and supervise marketing and sales strategies to position the brand, attract new clients, and ensure revenue growth, aligning with the company's technological and commercial objectives.</p>		
3.- RESPONSIBILITIES		
<p>3.1 Specific Duties</p> <ul style="list-style-type: none"> ➤ Design and oversee digital marketing campaigns using AI tools. ➤ Define and monitor the sales process and client acquisition funnels. ➤ Manage content creation, branding, and online presence. ➤ Analyze market trends and competition to adapt strategies. ➤ Lead the sales team and ensure monthly/annual targets are met. 		
<p>3.2 Information Handled</p> <ul style="list-style-type: none"> ➤ Customer databases and CRM systems. ➤ Social media, SEO/SEM, and advertising metrics. ➤ Sales reports, conversion rates, and commercial KPIs. 		

- Campaign results and market research data.

3.3 Resource Management

- Budget for advertising and promotional activities.
- Tools for digital marketing (e.g., Meta Ads, Google Ads, HubSpot).
- Sales platforms and automation software.

4.- REQUIREMENTS

4.1 Academic Background

- Bachelor's degree in Marketing, Business Administration, or Communication.
- Postgraduate studies in Digital Marketing or Sales Management.
- Certifications in Google Ads, Meta Business Suite, SEO/SEM.
- Specialized courses in CRM or customer experience.


4.2 Experience

- At least 3 years in digital marketing or sales leadership roles.
- Proven experience in planning and executing marketing strategies.

4.3 Basic Knowledge

- Marketing automation tools and platforms.
- Data analysis and customer segmentation.

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	ORGANIZATION AND FUNCTIONS MANUAL	Page:
		Date:
1.- POSITION IDENTIFICATION		
<ul style="list-style-type: none"> ➤ Position Title: Digital Marketing Specialist ➤ Position Reporting to: Marketing and Sales Manager ➤ Personnel in Charge: None ➤ Number of Persons in the Position: 1 		
2.- POSITION DESCRIPTION		
<p>2.1 Position Objective</p> <p>Design and execute digital marketing strategies using artificial intelligence tools and data analytics to promote the brand, attract potential clients, and improve customer engagement across multiple online platforms.</p>		
3.- RESPONSIBILITIES		
<p>3.1 Specific Duties</p> <ul style="list-style-type: none"> ➤ Plan and execute online advertising campaigns on platforms such as Google Ads and Meta. ➤ Manage social media content and engagement. ➤ Analyze campaign performance using AI-powered tools and recommend optimizations. ➤ Implement SEO/SEM strategies and track website analytics. ➤ Coordinate with the design and sales teams for cohesive communication. 		
<p>3.2 Information Handled</p> <ul style="list-style-type: none"> ➤ Ad campaign performance metrics and analytics. ➤ Audience segmentation data. 		

- Website traffic and SEO reports.
- Social media insights and engagement KPIs.

3.3 Resource Management

- Digital marketing platforms (Google Ads, Facebook Business Manager, HubSpot, etc.).
- Content scheduling tools (Hootsuite, Buffer).
- AI tools for targeting, automation, and reporting.

4.- REQUIREMENTS

4.1 Academic Background

- Bachelor's degree in Marketing, Digital Communication, or Advertising.
- Certifications in Google Ads, Meta Ads, SEO/SEM.
- Specialization in Digital Strategy or Content Marketing (preferred).
- Complementary courses in AI applications for marketing.


4.2 Experience

- Minimum 2 years in digital marketing or advertising roles.
- Experience managing social media and paid campaigns.

4.3 Basic Knowledge

- SEO, SEM, email marketing, and analytics.
- Use of design and publishing tools (e.g., Canva, WordPress).

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1.- POSITION IDENTIFICATION		
<ul style="list-style-type: none"> ➤ Position Title: Sales and Customer Service Executive ➤ Position Reporting to: Marketing and Sales Manager ➤ Personnel in Charge: None ➤ Number of Persons in the Position: 1 		
2.- POSITION DESCRIPTION		
<p>2.1 Position Objective</p> <p>To manage direct sales processes and provide timely, personalized customer service, ensuring client satisfaction, loyalty, and revenue generation through digital and face-to-face channels.</p>		
3.- RESPONSIBILITIES		
<p>3.1 Specific Duties</p> <ul style="list-style-type: none"> ➤ Contact potential clients to present products and services. ➤ Follow up on leads generated through marketing campaigns. ➤ Provide pre-sales and post-sales support through various channels (phone, chat, email). ➤ Record and track customer interactions in the CRM system. ➤ Resolve client concerns and escalate complex issues when necessary. 		
<p>3.2 Information Handled</p> <ul style="list-style-type: none"> ➤ Client contact information and sales history. ➤ CRM records and service requests. ➤ Quotations, invoices, and product/service documentation. 		

- Customer feedback and satisfaction indicators.

3.3 Resource Management

- CRM software and communication platforms (e.g., WhatsApp Business, Zendesk).
- Sales scripts and digital catalogs.
- Appointment scheduling and tracking tools.

4.- REQUIREMENTS

4.1 Academic Background

- Technical or university degree in Commercial Engineering, Marketing, or Communication.
- Training in customer service, sales, or negotiation techniques.
- Courses in digital sales or CRM tools.
- Language proficiency (e.g., English or Portuguese) is a plus depending on market.

4.2 Experience

- Minimum 1–2 years in sales or customer service roles.
- Experience in managing digital platforms and virtual client interactions.

4.3 Basic Knowledge


- Sales techniques and customer relationship management.
- CRM systems (e.g., HubSpot, Zoho CRM).

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	ORGANIZATION AND FUNCTIONS MANUAL	Page:
		Date:
1.- POSITION IDENTIFICATION		
<ul style="list-style-type: none"> ➤ Position Title: Support and Administration Manager ➤ Position Reporting to: General Manager ➤ Personnel in Charge: Administrative Assistants, Technical Support Staff ➤ Number of Persons in the Position: 1 		
2.- POSITION DESCRIPTION		
<p>2.1 Position Objective</p> <p>Supervise administrative and support operations to ensure the efficiency, security, and continuity of internal services, including human resources coordination, logistics, documentation, and technical customer support.</p>		
3.- RESPONSIBILITIES		
<p>3.1 Specific Duties</p> <ul style="list-style-type: none"> ➤ Oversee and optimize internal administrative processes. ➤ Supervise support services such as office logistics, supplier coordination, and asset management. ➤ Manage employee documentation, attendance, and internal communications. ➤ Coordinate with technical support for effective customer assistance. ➤ Ensure compliance with internal policies and legal obligations. 		
<p>3.2 Information Handled</p> <ul style="list-style-type: none"> ➤ Employee records and contracts. 		

- Invoices, receipts, and budget reports.
- Inventory and asset control logs.
- Client service records (technical support).

3.3 Resource Management

- Office supplies and administrative tools.
- Human resources documentation systems.
- IT support ticket platforms and reporting dashboards.

4.- REQUIREMENTS

4.1 Academic Background

- Bachelor's degree in Business Administration, Public Accounting, or related fields.
- Postgraduate studies in Human Resource Management or Organizational Development (preferred).
- Certifications in administrative systems or ERP tools.
- Courses in labor law and workplace health and safety.

4.2 Experience

- Minimum 3 years in administrative or operational coordination roles.
- Experience supervising teams and managing internal workflows.

4.3 Basic Knowledge


- Administrative software (Excel, Google Workspace, ERP systems).
- Internal communication and document management.

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	ORGANIZATION AND FUNCTIONS MANUAL	Page:
		Date:
1.- POSITION IDENTIFICATION		
<ul style="list-style-type: none"> ➤ Position Title: Finance ➤ Position Reporting to: Support and Administration Manager ➤ Personnel in Charge: None ➤ Number of Persons in the Position: 1 		
2.- POSITION DESCRIPTION		
<p>2.1 Position Objective</p> <p>Manage the financial planning, control, and reporting processes of the company to ensure accurate accounting, regulatory compliance, and support for strategic decision-making.</p>		
3.- RESPONSIBILITIES		
<p>3.1 Specific Duties</p> <ul style="list-style-type: none"> ➤ Prepare monthly and annual financial statements. ➤ Record and verify income, expenses, and payroll in accounting systems. ➤ Monitor budgets, cash flow, and financial projections. ➤ Ensure compliance with tax regulations and payment of obligations. ➤ Support audits and generate reports for senior management. 		
<p>3.2 Information Handled</p> <ul style="list-style-type: none"> ➤ Financial records and accounting reports. ➤ Tax documentation and regulatory forms. ➤ Payroll and operational expense data. ➤ Budget planning and cash flow statements. 		

3.3 Resource Management

- Accounting and financial software (e.g., QuickBooks, Contasol, Excel).
- Access to bank accounts and digital payment systems.

4.- REQUIREMENTS

4.1 Academic Background

- Bachelor's degree in Public Accounting, Finance, or Business Administration.
- Postgraduate studies in Financial Management or Taxation (preferred).
- Certification in accounting systems or tax platforms (e.g., SIAT, Excel Advanced).
- Training in IFRS and financial analysis.


4.2 Experience

- At least 2 years in financial or accounting roles.
- Experience with budget control and reporting.

4.3 Basic Knowledge

- General accounting principles and cost control.
- Financial analysis, taxation, and regulatory compliance.

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		Date:
1.- POSITION IDENTIFICATION		
<ul style="list-style-type: none"> ➤ Position Title: Human Resources ➤ Position Reporting to: Support and Administration Manager ➤ Personnel in Charge: None ➤ Number of Persons in the Position: 1 		
2.- POSITION DESCRIPTION		
<p>2.1 Position Objective</p> <p>Manage human resources functions, including recruitment, onboarding, training, payroll coordination, and compliance with labor regulations, to ensure employee satisfaction and organizational efficiency.</p>		
3.- RESPONSIBILITIES		
<p>3.1 Specific Duties</p> <ul style="list-style-type: none"> ➤ Publish job openings and coordinate recruitment processes. ➤ Conduct onboarding, contract management, and exit procedures. ➤ Maintain updated employee records and attendance logs. ➤ Coordinate training and performance evaluation programs. ➤ Ensure compliance with labor laws and internal policies. 		
<p>3.2 Information Handled</p> <ul style="list-style-type: none"> ➤ Employee files and contracts. ➤ Recruitment applications and interview records. ➤ Payroll and attendance reports. 		

- Training materials and performance evaluations.

3.3 Resource Management

- Human resource software (e.g., BambooHR, Zoho People).
- Digital recruitment and evaluation platforms.
- Internal policy manuals and job descriptions.

4.- REQUIREMENTS

4.1 Academic Background

- Bachelor's degree in Human Resources, Business Administration, or Labor Law.
- Specialization or diploma in HR Management or Organizational Psychology.
- Courses in labor regulations, payroll systems, and occupational safety.
- Training in HR information systems.

4.2 Experience

- At least 2 years in human resources or administrative roles.
- Experience managing documentation and employee relations.

4.3 Basic Knowledge

- Labor law and recruitment processes.
- Performance evaluation and training methodologies.

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Annex 2.**Furniture and Fixtures**

SPECIFICATION	UNIT OF MEASUREMENT	QUANTITY	UNIT PRICE	TOTAL
Operational desks	Unit	10	700	7.000
Ergonomic chairs	Unit	10	580	5.800
CLEANING SUPPLIES				
Recyclable trash bins	Unit	10	15	150
Brooms	Unit	10	25	250
Dustpans	Unit	10	7	70
EMERGENCY EQUIPMENT				
Fire extinguisher	Unit	1	150	150
First aid kit	Unit	1	300	300
TOTAL FURNITURE AND FIXTURES				13.720

Annex 3.**Computer Equipment**

SPECIFICATION	UNIT OF MEASUREMENT	QUANTITY	UNIT PRICE	TOTAL
Laptops	Unit	10	4.500	45.000
Multifunction printer	Unit	1	1.800	1.800
Router + high-speed WiFi system	Unit	1	800	800
TOTAL				47.600

Annex 4.**Sales**

SALES SUMMARY WITHOUT VAT	2026	2027	2028	2029	2030
Automatización de procesos administrativos	560.000	576.912	594.335	612.284	630.775
Chatbots de clientes	504.000	519.221	534.901	551.055	567.697
Marketing digital personalizado	330.000	339.966	350.233	360.810	371.706
Análisis de datos e informes	384.000	395.597	407.544	419.852	432.531
Consultoría de adopción de IA	600.000	618.120	636.787	656.018	675.830
TOTAL SALES EXCLUDING VAT	2.378.000	2.449.816	2.523.800	2.600.019	2.678.539

Annex 5.**Variable expenses**

SUMMARY OF VARIABLE EXPENSES	2026	2027	2028	2029	2030
Automatización de procesos administrativos	476.000	490.375	505.185	520.441	536.158
Average VAT Supported	13,00%	13,00%	13,00%	13,00%	13,00%
TOTAL WITH VAT	537.880	554.124	570.859	588.098	605.859
Chatbots de clientes	476.000	490.375	505.185	520.441	536.158
Average VAT Supported	13,00%	13,00%	13,00%	13,00%	13,00%
TOTAL WITH VAT	537.880	554.124	570.859	588.098	605.859
Marketing digital personalizado	476.000	385.295	396.931	408.918	421.267
Average VAT Supported	13,00%	13,00%	13,00%	13,00%	13,00%
TOTAL WITH VAT	537.880	435.383	448.532	462.077	476.032

Análisis de datos e informes	476.000	560.429	577.354	594.790	612.752
Average VAT Supported	13,00%	13,00%	13,00%	13,00%	13,00%
TOTAL WITH VAT	537.880	633.285	652.410	672.113	692.410
Consultoría de adopción de IA	476.000	353.736	368.027	382.895	398.364
Average VAT Supported	13,00%	13,00%	13,00%	13,00%	13,00%
TOTAL WITH VAT	537.880	399.722	415.870	432.672	450.152
TOTAL VARIABLE EXPENSES EXCLUDING VAT	2.380.000	2.280.210	2.352.680	2.427.485	2.504.701
TOTAL VARIABLE EXPENSES C/VAT	2.689.400	2.576.637	2.658.529	2.743.058	2.830.312

Annex 6.

Fixed expenses

TOTAL EXPENSES	2026	2027	2028	2029	2030
VARIABLE EXPENSES:	2.380.000	2.280.210	2.352.680	2.427.485	2.504.701
Automatización de procesos administrativos	476.000	490.375	505.185	520.441	536.158
Chatbots de clientes	476.000	490.375	505.185	520.441	536.158
Marketing digital personalizado	476.000	385.295	396.931	408.918	421.267
Análisis de datos e informes	476.000	560.429	577.354	594.790	612.752
Consultoría de adopción de IA	476.000	353.736	368.027	382.895	398.364
STRUCTURE EXPENSES:	71.046	68.474	64.838	97.871	85.800
TOTALS	2.451.046	2.348.684	2.417.519	2.525.357	2.590.501

Annex 7.**Personal expenses**

2026								
PERSONNEL EXPENSES	NUMBER OF PEOPLE	GROSS SALARY	% H.H	SOCIAL SECURITY	TOTAL UNIT COST	TOTAL SALARY	TOTAL SS	TOTAL COST
General Management	1,0	3.800	12,71%	483	4.283	3.800	483	4.283
Marketing and Sales	3,0	2.750	12,71%	350	3.100	8.250	1.049	9.299
Department Support and Administration	3,0	2.750	12,71%	350	3.100	8.250	1.049	9.299
Department Technical	4,0	2.750	12,71%	350	3.100	11.000	1.398	12.398
TOTALS	11,0					31.300	3.978	35.278

2027									
PERSONNEL EXPENSES	NUMBER OF PEOPLE	% VARIATION	GROSS SALARY	% H.H	SOCIAL SECURITY	TOTAL UNIT COST	TOTAL SALARY	TOTAL SS	TOTAL COST
General Management	1,0	3,00%	3.914	12,71%	497	4.411	3.914	497	4.411
Marketing and Sales	3,0	3,00%	2.833	12,71%	360	3.193	8.498	1.080	9.578
Department Support and Administration	3,0	3,00%	2.833	12,71%	360	3.193	5.665	720	6.385
Department Technical	4,0	3,00%	2.833	12,71%	360	3.193	11.330	1.440	12.770
TOTALS	11,0						29.407	3.738	33.144

2028									
PERSONNEL EXPENSES	NUMBER OF PEOPLE	% VARIATION	GROSS SALARY	% H.H	SOCIAL SECURITY	TOTAL UNIT COST	TOTAL SALARY	TOTAL SS	TOTAL COST
General Management	1,0	3,00%	4.031	12,71%	512	4.544	4.031	512	4.544
Marketing and Sales Department	3,0	3,00%	2.917	12,71%	371	3.288	5.835	742	6.577

Support and Administration Department	3,0	3,00%	2.917	12,71%	371	3.288	5.835	742	6.577
Technical Department	4,0	3,00%	2.917	12,71%	371	3.288	11.670	1.483	13.153
TOTALS	11,0						27.371	3.479	30.850

2029									
PERSONNEL EXPENSES	NUMBER OF PEOPLE	% VARIATION	GROSS SALARY	% H.H	SOCIAL SECURITY	TOTAL UNIT COST	TOTAL SALARY	TOTAL SS	TOTAL COST
General Management	1,0	3,00%	4.152	12,71%	528	4.680	4.152	528	4.680
Marketing and Sales	3,0	3,00%	18.000	12,71%	2.288	20.288	36.000	4.576	40.576
Department Support and Administration	3,0	3,00%	3.005	12,71%	382	3.387	6.010	764	6.774
Department Technical	4,0	3,00%	3.005	12,71%	382	3.387	12.020	1.528	13.548
TOTALS	11,0						58.182	7.395	65.577

2030									
PERSONNEL EXPENSES	NUMBER OF PEOPLE	% VARIATION	GROSS SALARY	% H.H	SOCIAL SECURITY	TOTAL UNIT COST	TOTAL SALARY	TOTAL SS	TOTAL COST
General Management	1,0	3,00%	4.277	12,71%	544	4.821	4.277	544	4.821
Marketing and Sales	3,0	3,00%	18.540	12,71%	2.356	20.896	37.080	4.713	41.793
Department Support and Administration	3,0	3,00%	3.095	12,71%	393	3.489	6.190	787	6.977
Department Technical	4,0	3,00%	3.095	12,71%	393	3.489	12.381	1.574	13.954
TOTALS	11,0						59.928	7.617	67.545

Annex 8.**Depreciation**

ITEM	ORIGINAL COST	USEFUL LIFE (YEARS)	DEPRECIATION RATE (%)	ANNUAL DEPRECIATION
Furniture and Fixtures	1372	10	10%	137
Computer Equipment	11900	4	25%	2975
Total	13272			3112

Annex 9.**Shareholders Agreement****FOUNDING PARTNERS AGREEMENT OF AI CONSULTORES PYMEs LLC**

In the city of La Paz, Bolivia, on the ____ day of _____, 20, this Founding Partners Agreement is executed for the establishment and operation of the company AI Consultores PYMEs LLC, under the following clauses:

FIRST: PARTIES INVOLVED

Appearing as founding partners:

Partner _____, with ID No. _____, of legal age and legally competent, hereinafter referred to as "The Partner."

AI Consultores PYMEs, represented by _____, hereinafter "The Company."

SECOND: CONTRIBUTIONS AND OWNERSHIP

The Partner will contribute capital in the amount of _____ Bs., which will be used for _____

In return, the Partner will receive a ____% ownership stake in the company's share capital.

The Company will contribute operational infrastructure, technical know-how, and digital assets equivalent to the remaining ____% of the capital.

THIRD: DUTIES AND RESPONSIBILITIES

The Partner commits to actively participating in the commercial and strategic development of the company, contributing _____

The Company will be responsible for the technical, operational, and administrative management of the project.

FOURTH: PROFIT DISTRIBUTION

Net profits will be distributed annually in proportion to each party's ownership stake, subject to the approval of the balance sheet and the corresponding legal reserve.

FIFTH: DECISION-MAKING

Ordinary decisions will be made by a simple majority of ownership.

Extraordinary decisions (such as changes to the corporate purpose, inclusion of new partners, dissolution, etc.) will require unanimity.

SIXTH: CONFIDENTIALITY AND NON-COMPETE

Both parties agree to maintain confidentiality regarding the company's internal processes and trade secrets. The Partner shall not participate in projects that directly or indirectly compete with the company's purpose during their involvement and for two years after their departure.

SEVENTH: PARTNER EXIT OR WITHDRAWAL

If the Partner decides to leave the company, they must notify the Company at least 60 days in advance. The Company shall have the preferential right to acquire the Partner's stake at market value, determined through asset valuation and future projections.

EIGHTH: DISPUTE RESOLUTION

Any dispute between the parties shall first be resolved through mediation. If mediation fails, arbitration will be pursued in accordance with the regulations of the National Chamber of Commerce.

In witness whereof, the parties sign this Agreement in two copies of equal content and legal value.

Signatures:

"The Partner"

Legal Representative of AI Consultores PYMEs