



MYTUVAN

Medical Center

BUSINESS PLAN

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1. EXECUTIVE SUMMARY

Company Name: MyTuvan Medical Center

Name of Founders/ Owner(S): Joey management group

Introduction

In our era, there are several challenges humanity is faced with, amongst them is the rapid aging of the population of Island, which is a critical problem since mid- twentieth century. It is common that elderly people prefer to be taken care at their home, and moreover, the increase in aging population requires the increase in needs for special care services. Hence, it is an issue for the public sector to provide enough supports to the population. From one survey made by the Local Government Pensions Institution (Keva) in 2012, island is facing the shortage of nurses in healthcare sectors, and the situation has become critical. According to YLE news agency, about 25 percent healthcare staffs will retire in the next ten years. The current system will be overloaded in the next decade. Therefore, finding solutions for greater demands in healthcare sector becomes urgent. The new system needs to meet the basic requirement for healthcare purposes; that is a well-balanced system of support concerning healthcare, welfare, nursing care and medical treatment. (Malcolm, 2012.)

We aim to compete with the only private hospital and the public hospital and other smaller institutions providing medical and surgical, nonsurgical diagnostic and medical treatment to patients with medical conditions. In general, we will provide other services such as outpatient services, operating room services and pharmacy and laboratory

services. Doctors Hospital has remained unopposed as the only private institution in the Bahamas and has benefited from a rich insurance culture. It however has not advanced in parallel with the needs of the nation and a significant amount of patients still head to South Florida for care. This amounts to more than a 460 million dollar boost to the United States Medical Industry. There is indeed a very large market for healthcare service providers in the Bahamas. You can control where these patients seek further care by providing a first class facility. You will be able to direct a significant subset of the population to healthcare partners. It is therefore important to partner with US institutions that share the same goals.

Purpose

This document will have uses to the MyTuvan Medical Center

- **Licensing:** MyTuvan Medical Center intends to showcase the experience and skillfulness of her management team, to the people of the island as well as obtain a proper license and to legally and officially operate as a legal entity.
- **Investor:** this business plan will go a long way to proof possible investors, the maturity, profitability and social benefits of investing in the health industry in the island.
- **Legality:** MyTuvan Medical Center intends to be compliant with the rules and regulations governing cannabis cultivation and consumption. This business plan will demonstrate the operation and cultivation plan of the firm.

- **Direct Vision for Implementation:** MyTuvan Medical Center intends to directly improve on the health sector in the country and implement the new vision of the health industry in the island.

Location

MyTuvan Medical Center will be located in a promising area that is in the Palmdale area at the base of the medical district. In this light Patients will easily be able to find the clinic and consult. Our boards and direction guides will be posted in strategic places to help assure patients comfort in finding our location. We feel that our location choice is a great asset and will strengthen our future success of MyTuvan Medical Center that will be the main page of our success.

Market

According to the 2005 local area "Economic and Demographic Profile Report," there is an increasing demand for cost-effective health care in the nation and in our region. Specifically, the local population (within 35 miles) is predicted to grow approximately 3.5% per year and has a population roughly around 160,000 people as of 2004. The adage, "What goes up, must come down," isn't likely to apply to the global health care sector in 2019. Aging and growing populations, greater prevalence of chronic diseases, exponential advances in innovative, but costly, digital technologies—these and other developments continue to increase health care demand and expenditures. Health care stakeholders providers, governments, payers, consumers, and other companies/organizations struggling to manage clinical, operational, and financial

challenges envision a future in which new business and care delivery models, aided by digital technologies, may help to solve today's problems and to build a sustainable foundation for affordable, accessible, high-quality health care. This vision may have a greater probability of becoming a reality if all stakeholders actively participate in shaping the future by way of shifting focus away from a system of sick care in which we treat patients after they fall ill, to one of health care which supports well-being, prevention, and early intervention.

This 2019 outlook reviews the current state of the global health care sector and explores trends and issues impacting health care providers, governments, payers, patients, and other stakeholders. It also outlines suggestions for them as they seek to redefine the health care ecosystem and looks at examples from the market.

Operation

Our health centre will device several methods to ensure patient satisfaction and word of mouth advertising. First, our hours will include after after-hours care and allow patients to come into clinic after they get off work. We will also be open on Saturdays. This means there will be several weekdays that we will be open till 12am, and that we will be open on Saturdays and Sundays. We will also take walk-ins in order to provide the best possible convenience for the patient. The aim at full function is to provide 24 hr care.

Financial Consideration

MyTuvan Medical Center will require \$7,000,000 in investments, to effectively kick start her medical center. These finances will be used to secure the facility, purchase

necessary furniture and equipment, pay employees, open market channels, and legalize operations and research and development. We will also seek to secure another \$3,200,000.00 for purchase of state-of-the-art laboratory testing equipment and imaging equipment. During the upstart we may explore more cost effective options such as leasing arrangements.

1.1 Objectives

- Respectable gJoey sales by the end of first year.
- 90% of Customer Satisfaction Surveys returned indicating satisfaction with services.
- To create a professional brand image to earn trust and respect within the communities and the industry as a whole.
- To employ, control and coordinate employees effort for greater productivity and profitability
- The Center will create a reimbursement structure including revenue from patients and equitable rent for space and services from the practitioners that will insure long term profitability and stability.
- The staff and practitioners of the Center will create open lines of communication and serve as a resource within the surrounding health care community and community at large through such avenues as consult letters, private and public talks and lectures and media relations.

- The practitioners will have regular group meetings to discuss optimizing the treatment of the MMC's patients and to learn from one another. In addition to having their own individual practices, the practitioners will benefit by being part of a mutually supportive team.
- The Center will support and empower patients by using a collaborative approach which honours individuality by designing unique treatment plans that can fulfil the needs of the mind, body and spirit

1.2 Mission

Our values are simple. MyTuvan Medical Center strives to offer excellent and affordable community-based social services to individuals and families of the entire island

It is our goal to employ competent, caring, and well-trained individuals who are responsive to the needs of our patients, their families, and the communities we serve. Each staff member will meet the State of island educational and training requirements for the services they provide. We encourage and support continued education of each service provider. In turn, our agency will provide staff with competitive compensation, an inviting work environment, and knowledgeable, trustworthy management and direction.

1.3 Keys to Success

- The professional quality of services offered
- Reliability -- being available through on-call, and adequate staffing

- Effective collaboration with other community professionals (physicians, hospitals, and other organizations)
- **Location:** Providing an easily accessible location for our patients
- **Experience:** The management team of MyTuvan Medical Center has a great deal of experience in the health sector of the island.

2 COMPANY SUMMARY

MyTuvan Medical Center will be introduced in a phasic manor beginning with an urgent care facility and primary clinic base. Next that would be introduced is an ambulatory theatre and then overnight rooms. Urgent care is the delivery of ambulatory care in a facility dedicated to the delivery of unscheduled, walk-in care outside of a hospital emergency department. Development of this facility will facilitate access to care providers through extended service hours. This facility will be developed as the intended nucleus of a healthcare system with satellite facilities added to provide care within closer geographic proximity for to patients, families, and caregivers.

The MyTuvan Medical Center will systematically integrate into an Urgent care system, an ambulatory surgery section with comprehensive laboratory and imaging services. Our ambulatory surgery will be characterised with services like robotic surgery and single port laparoscopy. These services are the latest and most effective technological aspects in the medical industry today. The MMC will shift demand for ED services by shifting lower acute patients to a less resource-intensive environment. Emergent patients entering MMC will be triaged and stabilized. Ambulance service will be available to transfer emergent patients to the hospital environment. Addition of the Operating room will allow the facility to retain a significant subset of operative patients. This is perhaps one of the fastest growing and largest industries in the world because the wealth of any nation depends on the health of the nation.

We will provide treatment to patients suffering from non-life-threatening conditions that require quick attention, including bone fractures, pneumonia and flu, and minor lacerations. We will also access and provide surgical services to stable surgical patients with conditions that can be managed in an ambulatory fashion. Non-urgent patients account for well over 20% of the average ED's caseload, and semi-urgent cases account for another 20%. These patients can be seen and added to our walk-in and primary care clinics. We will also develop a specialty clinic and ancillary medical services such as dentistry and ophthalmology. Patients requiring surgery without admission can have their surgical procedure in a timely fashion. At the other end of the acuity spectrum, some emergent patients would be better served in an inpatient unit and can be transported to nearby hospitals until MMC has acquired overnight rooms. The General Practitioner (GP) market, which offers services largely only by appointment and confined to normal business hours. An inability to see GPs after normal operating hours will allow the patient to go to the Urgent Care department. Research suggests that differential access to care will contribute to a decrease in health care disparities. We will fill the gap, acting as a mid-level service provider but with enhanced access to higher care.

2.1 Company Ownership

MyTuvan Medical Center is a limited liability company owned and operated by Joey management.

2.2 Company Structure

At the moment, the company will be controlled by Joey management which has a long-lasting experience in the field of management. Since it's a limited liability company, it is not open to the general public but possible for investors to become shareholders.

2.3 Company Start-up Summary

MyTuvan Medical Center is in its start-up stage, and consequently, there are start-up costs and funding issues to address. The Start-Up Table, below, indicates in detail those costs which include the following:

- Business development
- Rental expense
- Office equipment
- Office supplies
- Nursing supplies and
- Building costs

Our health center will use start-up funds for financial costs, remodel the location, purchase equipment remunerate employees and expand inventory. The owners intend to obtain \$7,000,000 in both investments and non-traditional loans, to effectively lunch and run the health center properly in other to effectively run the business and maximize the greatest of profits. The table and charts below demonstrates actual usage of the funds for the first quarter of operations.

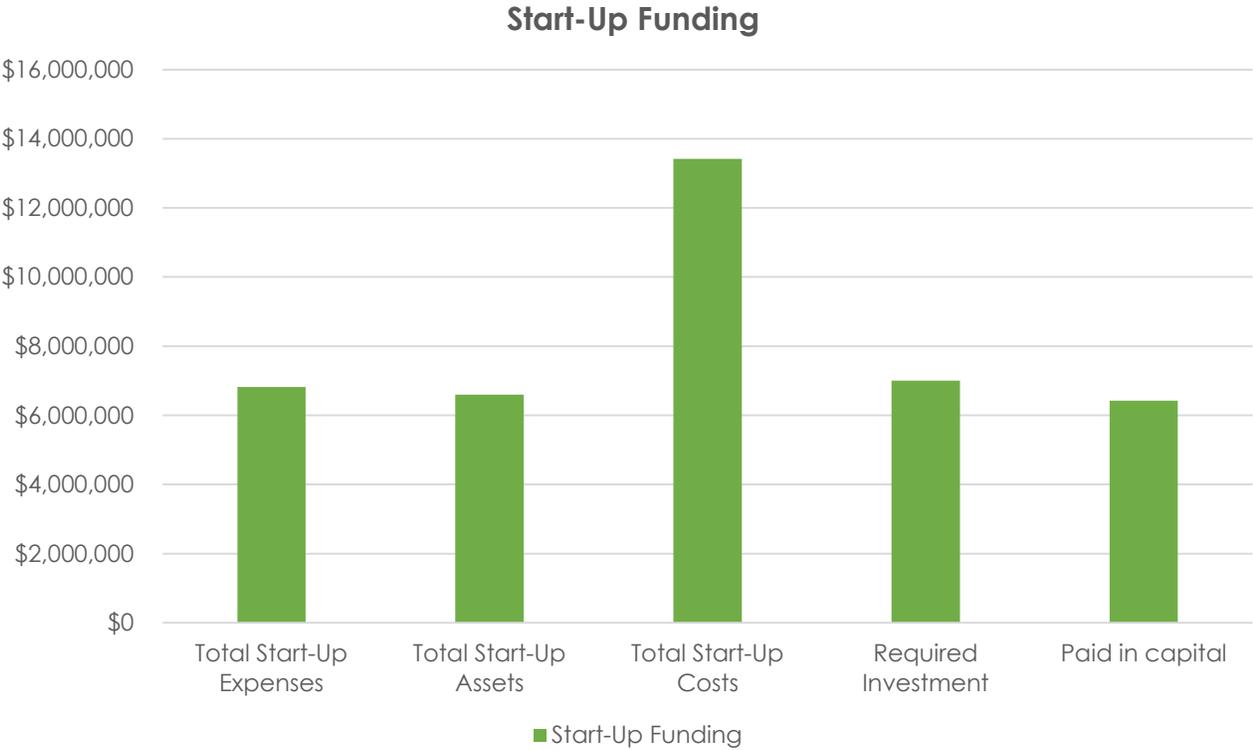
Table: Start-up Funding

Equipment Plan	
Equipment	Cost
Ct Scan	\$1,000,000
MRI machine.	\$3,000,000
Laboratory equipment	\$ 500,000
Surgical robot	\$1,500,000
X-ray and mammogram	\$300,000
Total Equipment Cost	\$6,300,000

Start-up Requirements	
Start-up Expenses	
Annual facilities license	\$2,500
Physician affiliates fee	\$90,000
Building Costs	\$6,000,000
Malpractice insurance cost per year	\$50,000
Business license fees	\$40,500
Office supplies(fuel)	\$75,000
Pre-opening marketing/launching	\$35,000
Nursing Supplies	\$85,000
Employees payroll (6months)	\$350,000
Rent/security deposit	\$90,000
Training	\$5,000
Total Start-Up Expenses	\$6,823,000
Start-up Assets	
Cash balance on starting date	\$250,000
Starting inventory	\$44,000
Other current assets	\$0
Office furniture and equipment	\$6,300,000
Signage	\$5,000
Total Start-Up Assets	\$6,599,000

Total Start-Up Costs	\$13,422,000
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Chart: Start-Up Funding



3 PRODUCTS & SERVICES

MyTuvan Medical Center will provide general care for people of all age groups, as well as providing multiple procedures to create a complete health care solution. MyTuvan Medical will include urgent care, a walk-in clinic, specialty clinics, dental, vision and space for private offices to join the family. MMC will provide also have an ambulatory surgical theatre offering a multitude of minimally invasive and ambulatory procedures. We will also incorporate multiple modalities, such as laboratory, CT scan, MRI, ultrasound, and wound care services.

MyTuvan Medical Center philosophy is that optimal health and performance can be attained through superior medical care. Valued based purchasing can be applied with affordable higher level medical care. Our goal is to educate our patients as well as treat them. Therefore, our services will also provide group classes and teaching sessions for our patients. Subjects could include nutrition, diabetes, hypertension, and much more.

MYTUVAN MEDICAL CENTER will focus on each individual case. Individualized care will be provided in the clinics and minimally invasive techniques used for all procedures. After each procedure and where appropriate, each patient will be offered education in rehabilitation, nutrition, and exercise as it relates to each particular case. Our goal is to create the best-rounded experience for each patient in order to optimize their health.

MyTuvan Medical Center will provide the following services, among others: Emergency services: Walk-in clinic, Primary care clinic, Gynaecology: PAP Tests, Annual Well Women Exam, Family Planning Acute Gyn. Minor Surgery such as Laceration Repair Lesion

Removals Hyfrecreation for Lesions and Blemishes, Adult Medicine, Minimally invasive surgery Appendectomy, hernia, Cholecystectomies Excisions, Colonoscopies, Endoscopes, Preventative and Routine Services, Diabetic Teaching, Nutritional/Dietician Services, Exercise and Obesity Counselling, Cardiology: EKGs, Possible Stress Testing (Future Service). We will also have as our priorities to create robust Executive physical program open to clients locally and internationally. Integrated into our services will also be our Stem cell program. We aim to treat all conditions now approved for stem cell therapy and do research to advance the area. Robotic Surgery is fast becoming the trend toward the search and development of less invasive surgical options. A multitude of abdominal procedures are rapidly becoming commonly performed surgical with the robotic approach. The time has come for us to position ourselves as the market leader of Robotic Surgery in The Bahamas and the CARICOM region. In this setting the adoption of RS at any institution requires the establishment of a well-structured plan and certain key elements to be in place to ensure successful implementation of a robotics program.

3.1 Operational Plan

That main accepts to take into consideration in the development of our health base will be as follows. One of those phases will likely be supplies and equipment provision/acquisition. The basic minimum equipment should include, and here's a short – and by no means complete – basic list:

- Autoclave

- AED (automated external defibrillator)
- Audiometer/Tympanometry
- Basic diagnostic (blood pressure monitor, thermometer, pulse oximeter, etc.)
- Blood Draw, Exam Room, Office, and Waiting Room furniture
- Body weight scales
- Break room appliances (microwave, toaster, coffee maker, refrigerator/freezer, etc.)
- Cabinetry and storage shelving
- Centrifuge
- Clocks
- Colposcopy
- Computers, printers, and accessories
- Emergency equipment and supplies (airways, aspirators, oxygen, mask, resuscitation bag/mask, etc.)
- ECG unit and accessories
- Exam tables (bariatric, pediatric, power)
- Eye charts
- Janitorial equipment ETC

Facility design must meet the needs of clinicians and consumers. Consumers invariably associate the quality of healthcare services with the aesthetics of the site of care. The facility will be designed to blend into the local architecture to be a part of each the eastern and western communities. The design will also focus on clinical efficiency and

safety. MMC will be designed to accommodate urgent patients who must be continually monitored by MMC staff. The waiting area will remain in the line of sight to a receptionist to quickly respond to patient needs. Exam room will be situated around the central nursing/physician station to allow for continuous monitoring. Additionally, the central workstation will provide MMC staff the opportunity to remain in constant contact, promoting communication and teamwork.

4 MARKET OVERVIEW AND ANALYSIS

The United States is the world's largest medical market and it shows no signs of slowing. The US medical industry was valued at US\$147.7 billion in 2016 and is projected to grow significantly through 2019 when it should increase to US\$173 billion. The US dollar is very strong and just one of the reasons why the medical market is on the rise. However, the strong dollar creates challenges for American device manufacturers exporting to markets with weaker currencies.

The United States has a very large aging population and a long track record of chronic disease. In addition, the Patient Protection and Affordable Care Act of 2010 increased access to healthcare services for sections of the population that were previously uninsured. In response, there is a need for cost-effective medical devices to meet the increasing demand for care, the cost constraints of the new healthcare system, and control the rising healthcare spending. The domestic device manufacturing industry is very robust and hosts some of the largest med-tech corporations in the world. Foreign manufacturers can expect hefty competition from American manufacturers, as well as Canadian, Chinese, and European manufacturers. However, the US Food and Drug Administration (FDA) has a complex regulatory and device classification system that may prove insurmountable for some manufacturers. The table below plausible trends in the US medical market;

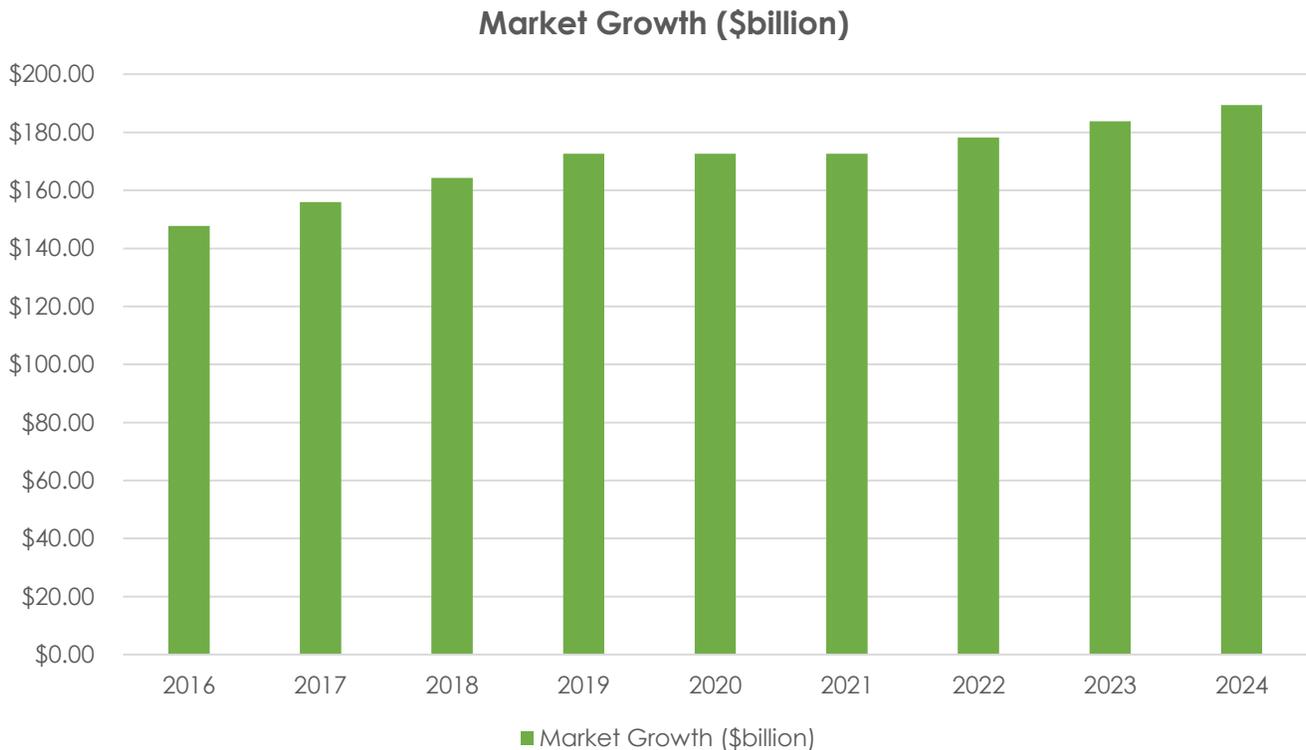
Table: US Market Trends

Population	321,368,864
Total Healthcare Spending	\$3 Trillion
Healthcare Expenditure Total (% of GDP)	17.1%
Health care Expenditures per capital	\$9403
Expenditure on health care	Government:48% Private:52%
Number of Hospital Beds	2.9beds/1000
Life Expectancy at Birth	Male: 70 Female:80

The GJoey Domestic Product (GDP) in Bahamas expanded 2.50 percent in 2017 from the previous year. GDP Annual Growth Rate in Bahamas averaged 1.60 percent from 1990 until 2017, reaching an all-time high of 7.90 percent in 1997 and a record low of -4.20 percent in 2009.

GDP Annual Growth Rate in Bahamas is expected to be 2.40 percent by the end of this quarter, according to Trading Economics global macro models and analysts' expectations. In the long-term, the Bahamas GDP Annual Growth Rate is projected to trend around 2.70 percent in 2020, according to our econometric models

Chart: Market Growth



According to the 2005 local area "Economic and Demographic Profile Report," there is an increasing demand for cost-effective health care in the nation and in our region. Specifically, the local population (within 35 miles) is predicted to grow approximately 3.5% per year and has a population roughly around 160,000 people as of 2004. The consumer base for MyTuvan Medical Center will be patients referred by physicians, health care facilities and other health care professionals. The majority of these patients will be covered by Insurance with a smaller portion being cash paying or other private international insurance carriers. We will also accept NIB patients whose consumer base is accounted for by personal Injury on business premises.

We aim to compete with the only private hospital and the public hospital and other smaller institutions providing medical and surgical, nonsurgical diagnostic and medical treatment to patients with medical conditions. In general, we will provide other services such as outpatient services, operating room services, and pharmacy and laboratory services. Doctors Hospital has remained unopposed as the only private institution in the Bahamas.

4.1 Target Market Segmentation

Because our agency specializes in community-based medical services, we will focus on those market segments where we know our services are most needed. The largest age group in our area in 2004. Residents over 60 make up a higher percentage of the population in here than the regional average. Since we will be open to patients of all ages, our market segmentation breaks potential patients out into local population (within 5 miles) and patients from the surrounding region (within 20 miles).

Table: Target Market Segment

Target Market Segment		2018	2019	2020	2021	2022	
Potential Customers	Growth						CAGR
0-14 years: 19%	5%	2,850	2,993	3,142	3,299	3,464	5.00%
15-64 years: 66%	8%	9,900	10,692	11,547	12,471	13,469	8.00%
65 years and over : 15%	5%	2250	13730	14960	16190	17420	5.00%
	6.00%	15,000	27,415	29,649	31,960	34,353	6.00%

Chart: Target Market Segment



MyTuvan Medical Center will locate and focus its efforts on the entire local population (within 21 miles). Our segmentation strategy is geographic for a number of reasons:

- The rural and semi-rural patients of this area will not, and often cannot, travel more than 5 miles to see a doctor. They would rather "wait it out" on all but urgent matters. Thus the approach of satellite clinic after establishing MMC
- Our clinic is for general use, and will treat patients of all ages, incomes, physical abilities, races, and ethnicities. As a comprehensive medical facility, we will create marketing materials targeted at various groups, and promote specific services as well as the institution as a whole.

- The expected growth of the local population, at 3.5% a year, makes this an ideal location for a broadly geographic marketing approach.

The potential market size calculations, however, does not account for a number of external factors. Customer needs and motivation, as well as the influence the physician population and competitive factors also must be factored into the model. External Adjustment Factors Service Area Consumer Physician Influence

4.2 Industrial Analysis

Part of the increase in health care spending is due to our ageing population. In 2011, baby boomers started turning 65 in mass numbers. For the next 20 years, 10,000 individuals will turn 65 every day! By 2030, the percentage of our population over the former retirement age will have grown from 13% to at least 18%. And improved medical care and healthier habits are helping more of us live longer. With average life expectancies now approaching 80 years, the healthcare industry has many reasons to expand!

But spending is still largely tied to treatment rather than prevention. Despite increased awareness, more than ⅓ of Americans are reported as overweight, and half of those as obese. Less than 20% of youths and adults meet or exceed exercise guidelines recognized by the President's Council on Fitness, Sports & Nutrition. Sedentary lifestyles and overeating are known to increase the risk of diabetes, and diagnoses of the disease are predictably on the rise. More people are hospitalized for cardiovascular disease than nearly anything else, yet such simple precautions as reducing blood pressure and

cholesterol continue to be ignored by large components of the population. In simple terms, despite knowing how to live right, many of us still have a long road to travel, and that means the demand for health care services will only continue to increase. The Bahamas seem to follow a similar trend mimicking the statistics seen in America with similar levels of obesity, diabetics and cardiovascular diseases making predictive models comparable with those seen in the US.

4.2.1 Competition and Buying Patterns

The general competition among medical providers in our town and the surrounding area is small. The growing population base and the limited number of doctors create a great potential for meeting our patient load goals. When choosing a health care institution, most patients look for someone knowledgeable and skilled who will listen carefully to their health concerns. They are more likely to return to a doctor whose location and hours are convenient and accessible, who have short waiting times for getting appointments and sitting in the waiting room, whose staff is friendly and helpful, and who work effectively with their insurance provider. The relative importance of each of these factors will vary by patients' age range, medical needs, and level of sophistication in managing their own health.

MyTuvan Medical Center will also stand out in integrating community-based medical services, urgent care, surgery and ancillary services. This broader base will allow us to access additional clientele and payer bases, adding to our financial stability. This integration also leaves room in the long-term for the addition of other social services,

such as Family Counselling, Psycho-Educational Services, and Mental Health Case Management. Also, pricing will be a key factor Depending on income, especially from our clients; moderate prices may be the determining factor between two or more products.

5 STRATEGY AND IMPLEMENTATION SUMMARY

In general, MMC will provide general care for all ages, as well as providing multiple procedures to create a complete health care solution. MyTuvan Medical will include urgent care, a walk-in clinic, speciality clinics, operating room, dental, vision and space for private offices to join the family. And by so doing we will be one of the main health centres in the country and are out to provide quality services to the people of the island.

5.1 SWOT ANALYSIS

The following SWOT analysis captures the key strengths and weaknesses within the business and describes the opportunities and threats facing the health sector in general.

5.1.1 Strengths

- Highly-skilled clinical staff.
- The clinic has a strong ethos of openness, sharing, and commitment to increasing patient confidence
- Patients wanting to get involved
- Local charities willing to participate
- Increase the ability of MMC to cope with volume peaks/troughs

5.1.2 Weaknesses

- Nurses not available to meet patients often enough
- Current open day's events not increasing voluntary activity
- Not enough staff time to plan more events
- Staff not clear of their role in the patient relationship

- The narrow focus on open events, not partnership activities
- Services too stretched for additional activity
- Difficulty recruiting ED physicians

5.1.3 Opportunities

- Active volunteer committee willing to plan and organize events
- Patients active in the clinic's Patient Participation Project can be asked for their opinions and suggestions.
- Head Nurse is willing to flex clinic times to free up clinical staff time
- Use patients to contribute to practice delivery

5.1.4 Threats

- A Strict regulatory environment with changing rules
- Potential of Health Canada to limit the number of licenses issued
- Evolving regulations in a changing market
- Large hospitals entering the market
- Confidentiality is at risk
- Patient coercion to do things they do not wish to do

5.2 Competitive Edge

MyTuvan Medical Center will have a competitive edge based on position, timing, and quality of care, availability to the patients, after-hours care, weekend hours, quality time, pleasant staff and office environment. All of these factors will result in patient satisfaction and high referral rates.

6 MARKETING STRATEGY

Marketing our service-oriented business requires establishing a reputation for expertise and excellence. It starts with our known contacts who are in positions to recommend us and make referrals to us and continues with long-term efforts to develop recognition among other professionals within the health care and social service fields.

We will develop and maintain a database of our contacts in the field. Our medical personnel are already well known to physicians that will market themselves, other nurses and hospital facilities in our market area, and will work to maintain those relationships throughout our start-up process. Our medical personnel will make initial contacts in the community as they will establish the business entity and provider status with NIB, private insurance companies and local health care providers. Our communications will be professional, as will our marketing tools such as internet, brochures, business cards, and advertisements that will properly advertise our Health Center.

6.1 Pricing Strategy

This is one of the key aspects that determine the well-being and future of the organization. Prices could either be cheaper or expensive. The pricing for consultations and visits, as well as any procedures, will be billed according to industry standards. We will be consistent with our competitors and the national averages. Most pricing will be dependent upon agreements with the four largest insurers in the area. We will attempt

to make agreements with the insurance companies to offer our patients incentives like reduced copy agreements and waiving

6.2 Sales Strategy

The fact that we operate a health center we offer services, more hospitals than ever are limiting their means of upgrading their facilities. MyTuvan Medical Center will consolidate into a larger health system, which can include payors, specialty services, and eventually satellite outpatient clinics and long-term care facilities. Indeed, the convergence of payors and providers will present a significant customer-service challenge, as our hybrid entity's priorities and definition of success continues to evolve.

6.3 Sales Forecast

Annual sales reflect a conservative average of 1500 new patients for the first year with a modest increase per year thereafter. This figure is based on the number of patients currently being seen by existing health agencies in the Bahamas. Research indicates that this agency is a satellite office of a larger regional organization and investment in the satellite office has been minimal. The sales forecast has been developed from a conservative perspective to ensure that the sales targets are met taking into consideration that an average household spends approximately \$9,500 on medical bills annually.

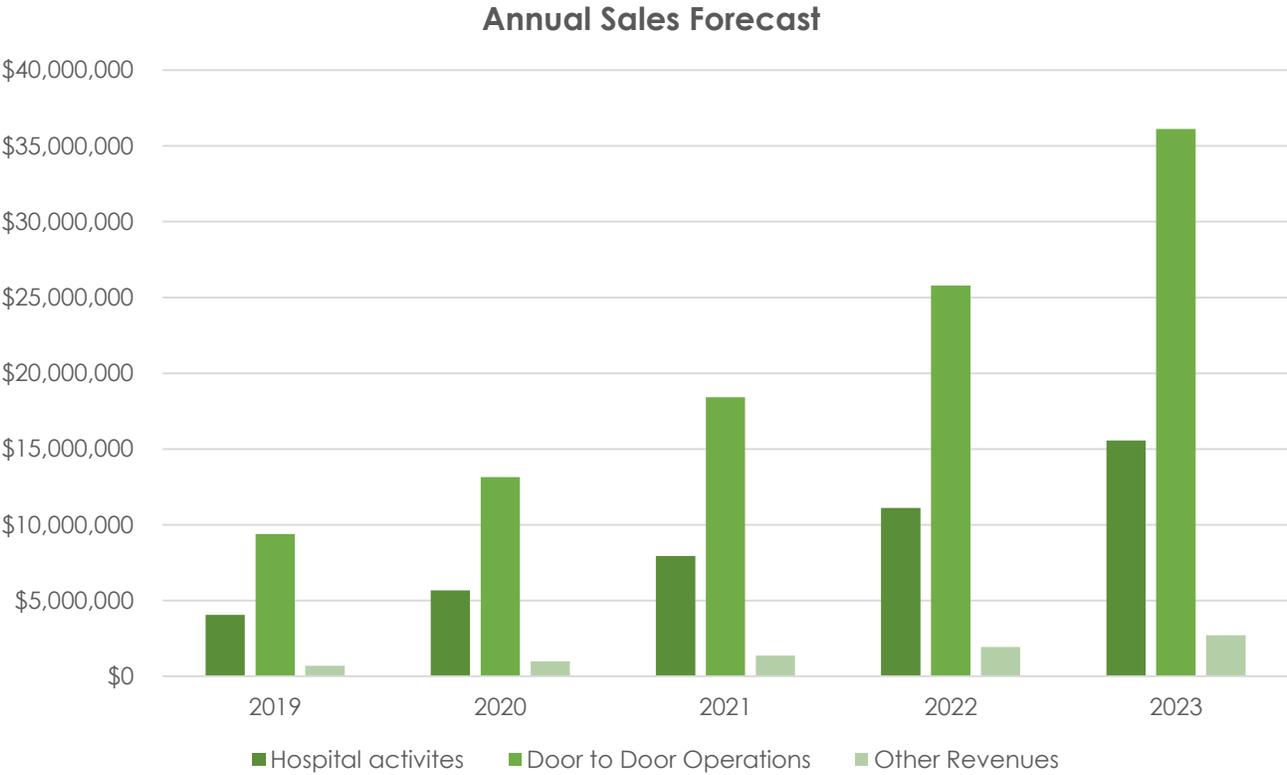
Table: Sales Forecast

Sales Forecast					
Sales	2019	2020	2021	2022	2023
Revenue from hospital activities	\$4,050,000	\$5,670,000	\$7,938,000	\$11,113,200	\$15,558,480
Revenue From Ambulatory Services	\$9,400,000	\$13,160,000	\$18,424,000	\$25,793,600	\$36,111,040
Other Revenue	\$705,000	\$987,000	\$1,381,800	\$1,934,520	\$2,708,328
Total Revenue	\$14,155,000	\$19,817,000	\$27,743,800	\$38,841,320	\$54,377,848
Cost of sales	\$3,538,750	\$4,954,250	\$6,935,950	\$9,710,330	\$13,594,462
Controllable Profit	\$10,616,250	\$14,862,750	\$20,807,850	\$29,130,990	\$40,783,386
Controllable margin percent	75%	75%	75%	75%	75%

Chart: Sales Forecast



Chart: Annual Sales Forecast



7 MANAGEMENT SUMMARY

MyTuvan Medical Center Under the leadership of the Joey management group, the MyTuvan Medical Center will provide core medical services. It promotes a direct link to other health services and limits the duplication of services that would lead to unnecessary medical spending without discernible quality or service advantages by providing administrative and medical oversight.

He has developed several hobbies some of which include; Remote control airplane, robot construction, Basic carpentry, Computer building. He belongs to several professional societies some of which include;

To conclude the following are a list of sites on which some publications of Tuyet Lena can be found.

8 FINANCIAL PLAN

MyTuvan Medical Centre will finance growth through cash flow, grants and government contract revenues. With investments worth \$7million the company's growth rate is expected to increase geometrically.

8.1 Important assumptions

The table below summarises the assumptions used to calculate the bellowed financial statements.

Assumptions	
Average Price/household	\$9,403
Total number patients attended	1500 patients
Total revenue from sales	\$14,155,000
Companies percentage variable cost	25%
Total companies fixed cost	\$1,947,500
Payroll for all employees	\$800,000

8.2 Projected Pro-forma profit and loss

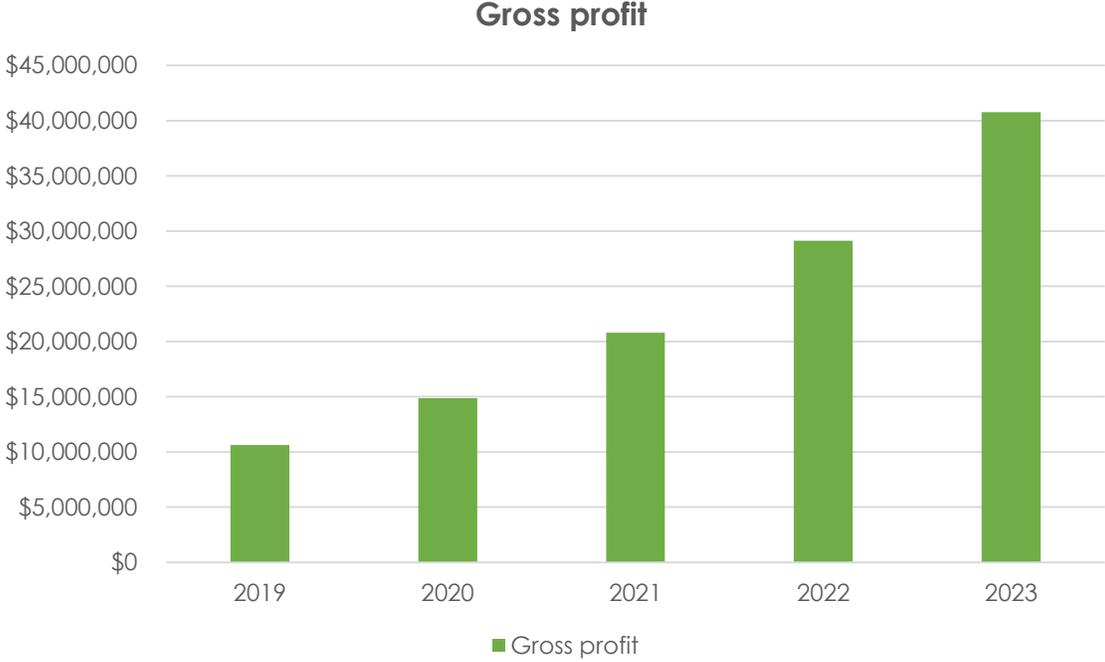
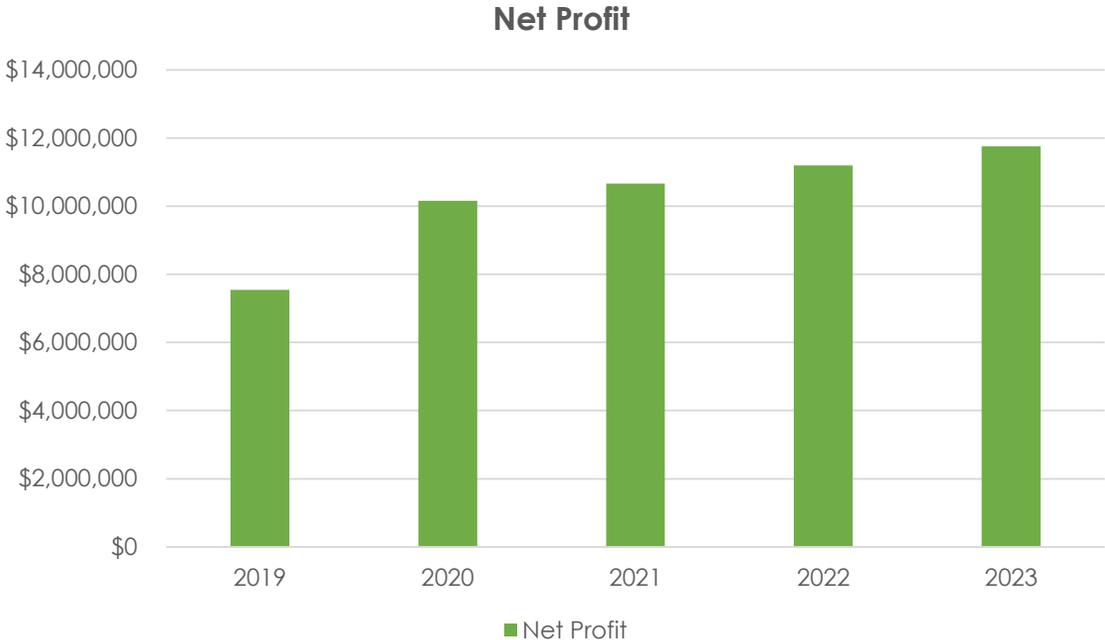
We believe that with a greater investment in marketing, employee relations, and customer service this client base can grow significantly. The first month prior to opening will be used to get the new office in order, set up appointments and begin marketing activities. The following months MyTuvan Medical Center will continue advertising and will use less and less assistance from supplementary services until the second year when the subsidy will cease. The following tables

basically represent the amount of money that the practice expects to be making. Note that we list no direct cost of sales. This is standard for the medical office industry since all medical supplies and waste disposal (needles, gauze, etc.) are handled as monthly supply orders, not inventory. These expenses can be found in the projected Profit and Loss statement.

Table: Projected Pro-forma profit and loss

Projected pro-forma Profit and Loss					
Sales	2019	2020	2021	2022	2023
Revenue from Medical activities	\$14,155,000	\$19,817,000	\$27,743,800	\$38,841,320	\$54,377,848
Total Revenue	\$14,155,000	\$19,817,000	\$27,743,800	\$38,841,320	\$54,377,848
Cost of sales	\$3,538,750	\$4,954,250	\$6,935,950	\$9,710,330	\$13,594,462
GJoey profit	\$10,616,250	\$14,862,750	\$20,807,850	\$29,130,990	\$40,783,386
GJoey Profit margin %	75%	75%	75%	75%	75%
Overhead					
Owner(s) salaries	\$600,000	\$900,000	\$1,350,000	\$2,025,000	\$3,037,500
Employee salaries & commissions	\$800,000	\$1,120,000	\$1,120,000	\$1,120,000	\$1,120,000
Advertising/Website hosting	\$35,000	\$36,750	\$38,588	\$40,517	\$40,517
Physician affiliates fee	\$90,000	\$94,500	\$99,225	\$104,186	\$104,186
Malpractice insurance cost per year	\$50,000	\$52,500	\$55,125	\$57,881	\$57,881
Depreciation (10%)	\$0	\$630,000	\$567,000	\$510,300	\$459,270
Transportation	\$210,000	\$220,500	\$231,525	\$243,101	\$243,101
Business license fees	\$40,500	\$42,525	\$44,651	\$46,884	\$46,884
Rent/lease payments	\$90,000	\$90,000	\$94,500	\$99,225	\$99,225
Supplies	\$85,000	\$89,250	\$93,713	\$98,398	\$98,398
Telephone	\$35,000	\$36,750	\$38,588	\$40,517	\$40,517
Utilities	\$10,000	\$10,500	\$11,025	\$11,576	\$11,576
Total overhead	\$2,045,500	\$3,323,275	\$3,489,439	\$3,663,911	\$3,663,911
EBIT	\$8,570,750	\$11,539,475	\$12,116,449	\$12,722,271	\$13,358,385
VAT (12%)	\$1,028,490	\$1,384,737	\$1,453,974	\$1,526,673	\$1,603,006
Net profit	\$7,542,260	\$10,154,738	\$10,662,475	\$11,195,599	\$11,755,379
Net profit margin	53%	51%	38%	29%	22%

Chart: Profit Margins



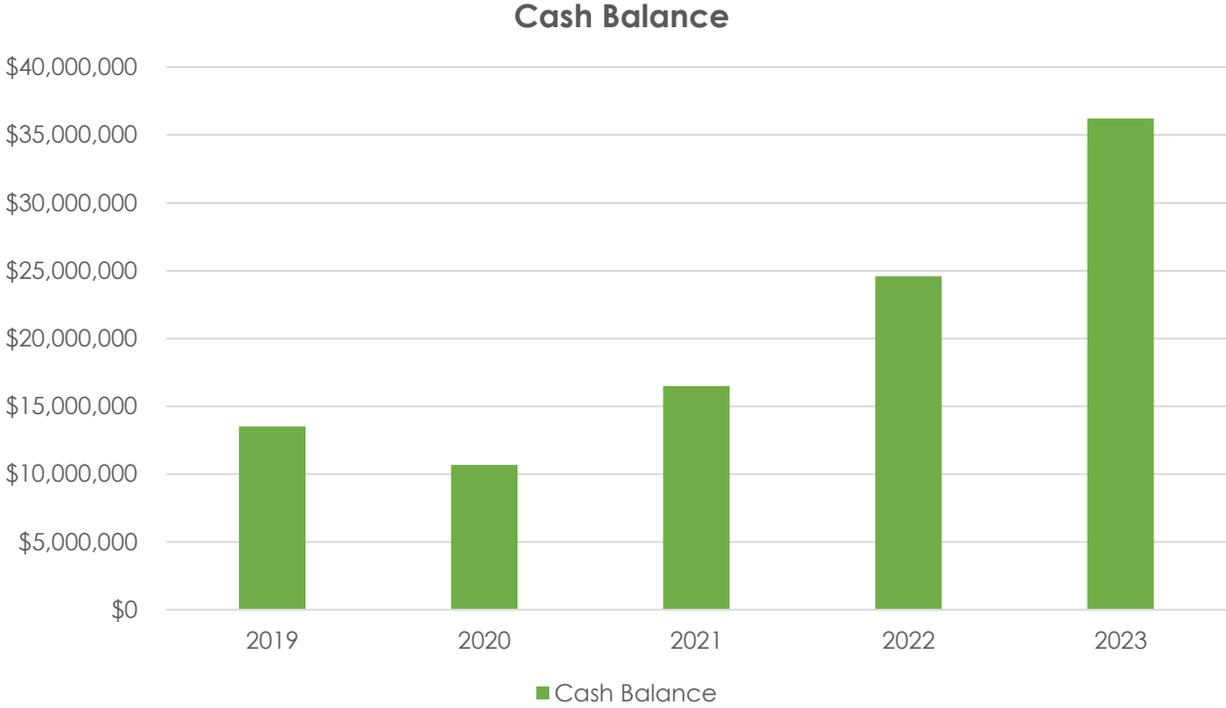
8.3 Projected Cash Flow

Our projected cash flow is outlined in the following chart and table.

Table: Cash Flows

Pro Forma Cash Flow					
Cash Received	2019	2020	2021	2022	2023
Cash from Operations					
Cash Sales	\$14,155,000	\$19,817,000	\$27,743,800	\$38,841,320	\$54,377,848
Subtotal Cash from Operations	\$14,155,000	\$19,817,000	\$27,743,800	\$38,841,320	\$54,377,848
Additional Cash Received					
Sales Tax, VAT, HST/GST Received	\$0	\$0	\$0	\$0	\$0
New Current Borrowing	\$0	\$0	\$0	\$0	\$0
New Other Liabilities (interest-free)	\$0	\$0	\$0	\$0	\$0
New Long-term Liabilities	\$0	\$0	\$0	\$0	\$0
Sales of Other Current Assets	\$0	\$0	\$0	\$0	\$0
Sales of Long-term Assets	\$0	\$0	\$0	\$0	\$0
New Investment Received	\$7,000,000	\$0	\$0	\$0	\$0
Subtotal Cash Received	\$21,155,000	\$19,817,000	\$27,743,800	\$38,841,320	\$54,377,848
Expenditures	2019	2020	2021	2022	2023
Expenditures from Operations					
Cash spending	\$4,567,240	\$6,338,987	\$8,389,924	\$11,237,003	\$15,197,468
Bill payments	\$645,500	\$1,303,275	\$1,273,939	\$1,252,586	\$1,201,556
Other cash spent (payroll)	\$1,400,000	\$98,500	\$132,350	\$132,350	\$132,350
Subtotal Spent on Operations	\$6,612,740	\$7,740,762	\$9,796,213	\$12,621,938	\$16,531,374
Additional Cash Spent					
Sales Tax, VAT, HST/GST Paid Out	\$1,028,490	\$1,384,737	\$1,453,974	\$1,526,673	\$1,603,006
Principal Repayment of Current Borrowing					
Other Liabilities Principal Repayment	\$0	\$0	\$0	\$0	\$0
Long-term Liabilities Principal Repayment	\$0	\$0	\$0	\$0	\$0
Purchase Other Current Assets	\$0	\$0	\$0	\$0	\$0
Purchase Long-term Assets	\$0	\$0	\$0	\$0	\$0
Dividends	\$0	\$0	\$0	\$0	\$0
Subtotal Cash Spent	\$7,641,230	\$9,125,499	\$11,250,186	\$14,148,611	\$18,134,380
Net Cash Flow	\$21,155,000	\$19,817,000	\$27,743,800	\$38,841,320	\$54,377,848
Cash Balance	\$13,513,770	\$10,691,501	\$16,493,614	\$24,692,709	\$36,243,468

Chart: Cash Balance



8.4 Projected Balance Sheet

The table below outlines the projected balance sheet.

Table: Balance Sheet

Pro Forma Balance Sheet					
Assets	2019	2020	2021	2022	2023
Current Assets					
Cash	\$14,155,000	\$19,817,000	\$27,743,800	\$38,841,320	\$54,377,848
Other Current Assets	\$0	\$0	\$0	\$0	\$0
Total Current Assets	\$14,155,000	\$19,817,000	\$27,743,800	\$38,841,320	\$54,377,848
Long-term Assets	\$6,300,000	\$5,670,000	\$5,103,000	\$4,592,700	\$4,133,430
Accumulated Depreciation	\$0	\$630,000	\$567,000	\$510,300	\$459,270
Total Long-term Assets	\$6,300,000	\$6,300,000	\$5,670,000	\$5,103,000	\$4,592,700
Total Assets	\$20,455,000	\$26,117,000	\$33,413,800	\$43,944,320	\$58,970,548
Liabilities and Capital	2019	2020	2021	2022	2023
Current Liabilities					
Accounts Payable	\$0	\$0	\$0	\$0	\$0
Current Borrowing	\$0	\$0	\$0	\$0	\$0
Other Current Liabilities	\$0	\$0	\$0	\$0	\$0
Subtotal Current Liabilities	\$0	\$0	\$0	\$0	\$0
Long-term Liabilities	\$0	\$0	\$0	\$0	\$0
Total Liabilities	\$0	\$0	\$0	\$0	\$0
Paid-in Capital	\$6,442,000	\$6,442,000	\$6,442,000	\$6,442,000	\$6,442,000
Retained Earnings	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Earnings	\$7,542,260	\$10,154,738	\$10,662,475	\$11,195,599	\$11,755,379
Total Capital	\$15,984,260	\$18,596,738	\$19,104,475	\$19,637,599	\$20,197,379
Total Liabilities and Capital	\$15,984,260	\$18,596,738	\$19,104,475	\$19,637,599	\$20,197,379
Net Worth	\$4,470,740	\$7,520,262	\$14,309,325	\$24,306,721	\$38,773,169

Chart: Net Worth

