

COMMENCEMENT OF THE MEDICAL BUSINESS PLAN AND INCLUDING M.S.I.C - 2006 -

- TARGETED VICTIM WAS STILL IN THE MARRIAGE TO DARREN MCDIARMID - BUS PLAN WAS BEING CONSTRUCTED WITHOUT THE HUSBANDS KNOWLEDGE BY THE WIFE IN HER PREPARATION TO END THE MARRIAGE AND START TO BUILD A NEW LIFE AS A SINGLE MOTHER
DATE OF SEPERATION: 30/03/2007

market research - 2006 - START OF DEV.

- customer surveys
- Business letters to GPs - statistical information
- Discussions with friends, family, public / observation evaluation
- Internet research / products / services / technologies
- market segmentation / definition
- Feasibility studies - longterm viability study.
- competitors locations
- location
- Target market
- customer profiling
- liasons with regional dev board & local council
- population
- competitors services / pricing / advertisement strategies
- Advertisement outlets
- credit policies / payment structures of other ~~like~~ ~~similar~~ ~~similar~~ ~~services~~ similar services
- Promotion strategies
- distrabution methods - referrals, customer follow-up strategies, word of mouth, in store sales.
- market definition
- Trends / convenience
- Product & equipment suppliers
- Medical associations
- Financial implications / quotes - insurance, wages
- ~~legal~~ & legislative requirements

MOTIVE: 2017 ATTEMPTED MURDER TO APPEAR AS SUICIDE BY LETHAL INJECTION - CONSPIRED. 2013 VICTIMS AWARENESS

customer Profile.

- identify target market.
 - a need or want for product/service.
 - the ability to pay required amount for product/service.
 - the ability to decide to buy, or influence the ~~abs~~ decision maker
 - good image of you, the seller.
-
- Who are my customers?
 - What do they typically buy/how do they hear about it?
 - How often do they buy?
 - How can my new product/service meet the customers needs?

Good marketing will maximise obtaining two best types of business.

- Repeat ~~marketing~~ ^{business} - customers satisfied - come back.
- Referral business - customers recommend your products/service to others.

FEASIBILITY STUDY.

* Business idea being considered

* Key people involved in venture.

- profiles people involved
- personal objectives of key people / conflicts of interest
- professional support required (accountants, bank manager, solicitor, supplier).

* Market available for products / services

- define products / service
- identify potential customers, location, number, type sales I expect.
- Suppliers, contacts, product range, services, prices conditions
- identify / analyse competition

* proposed operational structure of business

- select & justify location
- construct site plan to visualise operation
- list all stock & equipment required to proceed.
- choose ^{appropriate} legal structure (sole trader).
- ascertain regulations, laws & licences for business

* Finance & viability

- identify capital requirements & sources.
- assess financial viability - profit, costs, wages, loan repayments, investments.

Legal implications

- * ~~Registration for payroll tax.~~
- * ~~Development application (local government)~~
- * ~~Registration of ^{business} name~~
- * ~~Registration with ATO - employees - ^{business} Tax file number.~~
- * ~~Registration of GST.~~
- * ~~Insurance~~
- * ~~Registration with workcover and workers compensation insurance.~~
- * ~~Registration of superannuation~~
- * ~~Registration Application for ABN~~
- * ~~Local government requirements - zoning, Health regulations, waste management.~~
- * ~~OH&S requirements - worksafe SA.~~
- * ~~Indemnity insurance~~
- * ~~Registration with workcover SA.~~
- * ~~Registration of employees - workplace agreements.~~

Tax obligations

- * ~~Register for GST.~~
 - * ~~Tax withholding for employees + ~~self~~.~~
 - * ~~Fringe benefits tax~~
 - * ~~superannuation.~~
 - * ~~Application for ABN.~~
- Posani accountants and Business advisors service.

Innovative Marketing tactics

* image of business - impression on customers.

- professionalism
- quality of product/service
- quality of customer service
- reliability & consistency in product/service
- overall experience of customer.

* location premises

* presentation of premise - clean - the decor -

* atmosphere.

* types of advertising

* business name, signs, stationary-letterheads.

* attitude towards customers. (staff, owner)

Promotion

- conveying information regarding product/service
- creating image of bus. & product/service to marketplace.
- creating a desire among cust to purchase product/service
- making an offer to potential customers.
- establishing a link between bus & particular product/service
- directing customers to respond in particular way
- providing reassurance - quality, availability product/service
- attracting prospective customers.
- advertising, sales promotion, publicity - public relations
- personal selling
- direct response marketing

sales & distribution

- * Referral system - GPs
- * direct sales - in store products (non-prescription natural).
- * direct sales - treatments - laser system, body peel, dermabrasion, pulse laser light system, cellulite treatments, collagen & Botox injection - wrinkle reduction, lip plumping treatments (cosmetic).
- * appointments for consultation and treatments.
- * direct sales - Dietician - diet analysis and plans developed for patients.
- * direct sales - allergist/immunologist - consultation diagnoses and treat all forms of allergy's and immune system disorders. Treatments.

Population numbers.

Port Pirie - 1800 by 2008 - 20,000

RED Hill - 500

crystal brook - 2400 by 2008 - 5,000

Napperby/Nelshaby - 800

Port Augusta - 13,914

Port Lincoln - 11,678

Strategies 4 monitoring

- ↓ social + cultural trends
- ↓ Political & legal trends.
- ↓ technology trends.
- * competitors
- * economic trends.

Strategies to identify industry trends

- * engage services, consultants to identify, monitor trends, market dev.
- * become member Trade & industry ass.
- * review trade magazines
- * Review + Analys' Australian Bureau of statistics data.
- ↓ contact small bus development agencies (regional develop board). latest information
- * contact chambers of commerce & industry latest info.
- * search internet, review web sites.

identifying networks. industry info

Trade/proff Associations - industry trends - competitors activities.

- Aust. Bureau of statistics - reports on industries, num. businesses, employment, wages, salaries, income - expenses, net profit margins, data by size of business.
- ABS catalogue of publications & product

* Financial management Research centre. - comparisons of over 60 businesses. Small bus. profiles - statistics ratios

* Dun & Bradstreet - credit reporting services - financial data. Dun's financial profiles - 16 key ratios + comparisons, industry averages.

* Aust. Gov. publishing service - Federal government info

x libraries

Strategies for self-development.

* Small business corporation/agency. - advisory services, business expansion advice, training workshops.

* Trade/professional ass. - info, development, training courses in technical skills, managing bus.

* Trade colleges - courses - small bus management, record keeping, computing etc.

FINANCIAL AGREEMENT

BUSINESS DEVELOPMENT

Agency agreement

MARRIED AT THE TIME
2006 - BEFORE SEPERATION

DARREN McDIARMID

* Darren

EX HUSBAND

PREPARING FOR
MARRIAGE SEPERATION

- adequate ventilation to remove odours, prevent condensation ~~and~~ mould, ~~heat~~ and heat ~~to~~ in order to prevent unsanitary conditions
- adequate hand drying facilities in the form of hot air dryers, paper toweling, linen roll towel and the like,
- Disabled facilities in accordance with the Australian standard design rules for access by the disabled
- Daily maintenance and cleaning required of the premise and all facilities.
- adequate solid waste disposal units for the containment of personal use products, paper hand towels and other wastes.
- Puncture proof sharps containers ^{secured and clearly labelled} provided in consultation rooms and removed and replaced daily.

Dermatology.

- Research - cosmetic treatments.
- cellulite treatments.
- immunologist treatments.
- Dietician treatments.

cellulite, fat reduction, skin ~~tight~~ firming - Beautytek.
treatment pricing per session \$

uniforms

advertisement.

shelving

channel 4.

~~sign~~ signs

fire extinguishers

business cards.

accountant fees.

solicitors fees

examination light \$420.00

First aid kit \$238.45.

OFFICE SOFTWARE PROGRAM \$279.00.

OH&S Handbook (manual) \$

examination tables.

desks.

Process involved in production.

* continuous basis ^{accomplished} ~~reached~~ through research, monitoring of supplies, demand and service requirements.

* ^{UOS} ~~Continuous~~ monitoring of staff requirements in order to meet demand of services required by customers.

* Regular updates from suppliers of ~~equipment~~ equipment & products ~~to~~ ~~is~~ in order to implement new technologies & products.

* ~~Patients~~ will be ~~As~~ ^{computer programmed} appointment schedule.

M.S.I.C
DEVELOPMENT
OF 2009-2012

* will be implemented for patients outlining times, date, specialist booked for session.

* ~~Appointments~~ ~~with~~ Time allocated for each appointment will be 20mins. per specialist. with exceptions for specialised ~~length~~ ^{time consuming} treatments. where double appointments will be booked when required.

* Regular maintenance implemented to ^{produce} ~~ensure~~ a quality service and ~~to~~ ~~cause~~ ~~to~~ ~~cancel~~ ^{minimise} delays in treatment services.

⑨

est Time allocation

Finance :

medicare :

Rental property :

contracts - suppliers :

medical school :

Training schemes :

accountant :

advertising :

interview development :

Purchase equipment :

" furniture, fittings :

" safety equipment :

" products, ^{medical} supplies :

Setup of premises :

varied industry standards.

new concepts developed & ^{to be} conducted : Dermatology,
immunology, Dietician, laser ^{light} treatments, cellulite
treatments, cosmetic treatments, conjoined
treatments for allergy sufferers.

Dear

DATE.

I would like to introduce myself, my name is Jacqueline
M^cDiarmid. I have been ~~a local resident of~~ ^{residing in} Port Pirie
for 6 years. I am currently undertaking a study course
through the local ~~Internet and Technology~~ Centre and am
about to enter the N.E.I.S program (New enterprise incentive
scheme) ~~through which~~ I have completed ~~of~~ ^{currently research and} small business management course,
~~receiving the small business management certificate 4. degree~~ I am ^{developing} a business plan in order
to establish a Dermatology and Allergy centre in Port Pirie
which will consist ^{services} ~~of the combination~~ of dermatology,
~~immunology~~ and a dietician.

I am writing you this letter to ask if you could ^{please} provide
information regarding a statistical overview of clients
referrals for a current financial year relating to
Dermatology, immunology and diet related conditions. As
I am conducting a feasibility study of the planned
business, providing patients details ^{are not required} ~~is not required~~.

I am willing to meet with you and staff involved in
producing this information ^{to} ~~and~~ offer ^{any} ~~my~~ assistance relating
to this matter. Please don't hesitate to contact me about
any enquires you may have. Contact number: [REDACTED]

As the business is still in the planning and development
stages, complete confidentiality regarding this information
^{is necessary and would} would be greatly appreciated and recipitated

regarding any information you could provide for the
feasibility study/research. Thank you for your time
and consideration, regarding this matter.

yours sincerely

Jacqueline McDiarmid

J. McDiarmid

A handwritten scribble or signature consisting of several overlapping loops, located in the lower middle section of the page.

Part D Marriage and separation

<p>12. Date and place of marriage on your marriage certificate (day / month / year) <i>Pages E & F - Divorce Kit</i></p>	<p>* Date 30 / 3 / 1996 * Town/city [REDACTED] Country [REDACTED]</p>
<p>13. Full names of both parties as they appear on the marriage certificate</p>	<p>Husband DARREN JAMES McDIARMID * Wife JACQUELINE CAROL PEARCE</p>
<p>* 14. Date of separation (day / month / year) * <i>Page F - Divorce Kit</i></p>	<p>Date 30 / 3 / 2007</p>
<p>15a. At the date of separation, did you regard the marriage as over? <i>Page F - Divorce Kit</i></p>	<p>Husband <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Wife <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>15b. If you answered no to question 15(a), on what date did you regard the marriage as over? (day / month / year)</p>	<p>Husband Date / / Wife Date / /</p>
<p>16a. Since the date of separation, have you and your spouse lived together in the same home but not as husband and wife?</p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>
<p>16b. If you answered yes to question 16(a), give dates of each period you and your spouse lived together in the same home after separation. (day / month / year) If relying on any period outlined here as part of the 12 months separation, go to <i>Page F - Divorce Kit</i>.</p>	<p>From / / to / / From / / to / /</p>
<p>17a. Since the date of separation, have you and your spouse lived together as husband and wife?</p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>
<p>17b. If you answered yes to question 17(a), give dates of each period you and your spouse lived together as husband and wife. (day / month / year) If relying on any period outlined here as part of the 12 months separation, go to <i>Page G - Divorce Kit</i>.</p>	<p>From / / to / / From / / to / /</p>
<p>18. Do you think it is likely that you and your spouse will live together again as husband and wife? If yes, go to <i>Page G - Divorce Kit</i>.</p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>
<p>19. At the date of filing this application, is it less than two years since you married? If yes, go to <i>Page G - Divorce Kit</i>.</p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>



YORKE AND MID NO

85 Ellen Street
Port Pirie SA 5540

ABN: 68 705 101 048

8 February 2016

Jacqueline Pearce
[Redacted]

Dear Jacqueline

* **"The Specialist Medical Centre" Project**

Further to your request for names of personnel involved in providing feedback associated with "The Specialist Medical Centre" during the period 2007 - 2010 we advise that the following officers were involved:

* Michael Fetherstonhaugh - Business Adviser
Craig Blieschke - Business Development Officer
Jarrad Davies - Workforce Development Officer
Terry Reichelt - Economic Development Officer

Should you require further information please do not hesitate to contact us.

Yours sincerely

Kelly-Anne Saffin
Chief Executive Officer



An Australian Government Initiative



An Initiative of
Government
of South Australia

Local Government Partners
Clare & Gilbert Valleys Council | District Council of Barunga West
District Council of Mount Remarkable | Northern Areas Council
District Council of Peterborough | Wakefield Regional Council
District Council of Yorke Peninsula | Regional Council of Goyder
District Council of the Copper Coast | Port Pirie Regional Council
District Council of Ororoo Carrieton

EFTA00268482

Benefits

- * Established in country region in order to obtain country ~~GP's~~ GP's referrals to clinic usually referred to ^{city} ~~cent~~
- * Three specialists working in conjunction with each other in order to diagnose ^{the disorder or condition} ~~essentially~~ & ~~establish~~ develop a suitable treatment plan.
- * Savings to the customer in the form of, travel cost accommodation costs, loss of wages due to travel;
- * waiting periods reduced for consultation & treatment
- * convenience of ^{to the customers of location} ~~being established~~ in country region.
- * competitive price structures for products & services
- * ~~convenient payment facilities~~
variety of payment facilities - for ease of payment
- * confidentiality & privacy assured to the customer through workplace-^{policy} confidentiality clause.
- * convenience of a variety of specialists ^{in one location} ~~able to~~ enabling the treatment & diagnosis of a vast array of disorders & conditions
- * convenience to the customer of availability of a referral system or appointment system.
- + New technologies on offer through the use of the faxed laser system and introduction of ~~food~~ food preparative classes and pharmacogenetics once clinic has been viably established.
- * follow-up service ^{for} ~~to~~ clients to access treatments and to inform⁺ of new products or services ~~on offer~~ being introduced.
- * medical & natural products on sale within the clinic offering convenience & choice to the customer to treat interrelated conditions & disorders that don't require a ~~sp~~ prescription, ~~or do~~

acceptance into a computer course at the internet centre in order to ~~be~~ become re-educated on all computer applications + business spreadsheets (excel), business development

OPPORTUNITIES

- NEIS support for 12 months.
- OPPORTUNITY TO FULFILL personal goals
- support from local practitioner, DR Kajani
- support from friends & family
- Time restrictions N/A due to school age children
- ~~collateral~~ available collateral due to marriage e.g. (house ownership of house)
- positive response from friends & family & communication with ASSOCIATE
- support from regional development board (Michael Featherstonhaugh)
- limited competition in this area

Threats

- lack of experience in management
- lack of experience with taxation issues
- staffing difficulties due to remote area
- lack of experience with the training of employees

LEGAL AND ADMINISTRATIVE REQUIREMENTS

RE: LOCAL STATE AND COMMONWEALTH GOV. REQUIREMENTS

Legal requirements of the local council of Port Pirie refer to the development act in accordance to the re-development of rental commercial premise that has not previously been occupied by an interrelated business. Therefore an application form will be required to be completed, submitted and approved by the local government as the nature of the Dermatology and allergy centre has not previously been established within the Port Pirie region. Legal Health requirements are as follows

and GST
tion, GST
er sale.

red
expansions

1 - Adelaide
- Adelaide
RSP.
ated.

CURRENT STATE OF THE INDUSTRY

2.1.1 DESCRIPTION OF CURRENT STATE OF THE INDUSTRY

2
The
6
12
1
2
Research of the local market place has revealed few barriers to entry for the proposed business, Dermatology and Allergy centre. The section Dermatology has private practices established within the closest proximity of Adelaide. The section immunology and allergies has private practices established within the closest proximity that being Adelaide. The section Dietician has been established within the local Port Pirie hospital, dealing with family diet related issues. All three specialist services that are treating a vast variety of conditions ^{in conjunction with each other} has not been established in ~~any state~~ of Australia. This producing a positive outlook for the introduction of these services within one centre especially within ^{Rural} ~~coastal~~ regions where the public are at a disadvantage for health services due to isolation and distances from city centres.

* continuous monitoring of the market, technologies and techniques used.

* Analysing information gathered from the Australian Bureau of Statistics data.

* Research on the internet, reviewing current web sites of other establishments specialising in these services

CURRENT STATE OF THE INDUSTRY.

Dermatology -
- Diet - part of the family related.
de
de
esp.

1.1. DESCRIPTION OF CURRENT STATE OF INDUSTRY.

The current state of the market in terms of competition is open and with few barriers to entry with the Dermatology & Allergy centre being a new service to the rural districts. ~~business~~ ~~services~~ ~~to~~ ~~has~~ ~~the~~ ~~rural~~ ~~districts~~ ~~REGION.~~

Relevant background knowledge and surrounding consultations of the local medical establishments ~~has~~ ~~revealed~~ a significant need for the development of the centre in the rural districts due to the inconvenience of travelling, waiting periods for consultations & treatments.

Trends & Seasonal Factors.

~~strategies~~

In order to stay abreast of the trends within the medical services the following strategies will be utilized:

- * continuous monitoring of the market, technologies and techniques used.
- * Analysing information gathered from the Australian Bureau of Statistics data.
- * Research on the internet, reviewing current web sites of other establishments specialising in these services

File - Case

Allergist: immunologist

Medical allergist physician. The incumbent examines patients and provides consultative care to patients. Incumbent contributes to the educational activities of the division by working with and supervising ~~the~~ medical students. Incumbent ~~will have~~ will be responsible for general ~~medical~~ treatments required by patients.

Dermatologist: The incumbent diagnoses, treats conditions and diseases of the skin, hair and nails, such as fungal infections, acne, birthmarks, skin cancer etc. Treats patients using medication, surgery and radiotherapy.

Cosmetic procedures on the skin include treatment of wrinkles, stretch marks, scarring, age spots, visible veins, reduce skin discolorations. Treatments include dermabrasion, botox injections + other injectible preparations. Laser therapy + light.

Dietitian The incumbent researches & develops plans & modified diets as required by individual patients. Provides nutritional assessments, consults on dietary plans, food selections, preparation + nutritional principles. Oversees the dietary services including performance improvement plans and provides input in the development and implementation of patient plans in relation to nutritional needs, out of clinic service provided. Education & preparation ~~with~~ associated with specific dietary needs of the patient.

OWNER / MANAGER
Business administration: Taxation, req/obligations, contracts, licences, insurance, monitoring performance, marketing, ongoing research, selling, customer service, emotion. Financial management: costing, pricing, credit, stock, finance. OPERATIONAL PLANNING: purchase material

* VISIONS *

~~to~~ to make a deal with the U.S. to be the first ^{South} Australian clinic to get an American contract to bring the fraxel laser here to correct South Australian skin disorders and ~~complaints~~ ^{cosmetic} conditions. Acne - stretch marks etc.

To ~~bring~~ incorporate genetic testing ^{into} the allergy treatments provided, Australian approval.
PHARMACOGENETICS.

* To incorporate burn^{scar} treatments into the business. *
(LASER, FRAXEL) AND cosmetic procedures

eg: wrinkle reduction, cellulite reduction, collagen injections, (lip plumping)

* To incorporate consultations ^{to work in conjunction with:} ~~directed from local~~ ^{local} medical surgeries concerning tailoring of specific diets that relate to specific illnesses or conditions eg. Reflux, high sugar, high cholesterol levels in the blood stream. (DR KAJANI)

Also specific skin conditions eg. dermatitis, itching stretch marks, scars, birthmarks etc.

To incorporate pharmacogenetics into the ~~allergy~~ Allergy sector of the business.

specialised

* To incorporate a ^{specialised} out of store service into the dietitian sector of the business: Trained staff to go shopping with clients - to show and educate them of diet choices - to buy once patients diet ~~has~~ ^{plans} ~~there~~ has been ~~established~~ developed. At ~~the same~~ ^{time} ~~service~~ - trained staff to ~~accompany~~ ^{conduct} ~~patients~~ ^{food preparation courses} ~~and~~ ^{in order} ~~to~~ ^{and educate} ~~them~~ ^{patients} ~~on~~ ^{to} the specific ~~allergic~~ ^{food} ~~preparation~~ ^{preparation} techniques to ~~assist~~ ^{use in conjunction} with their prepared diet plans. ~~Some~~ ~~staff~~ ~~at~~ ~~all~~ ~~times.~~ ~~with~~

- | | |
|--|--|
| <p>Benefits</p> <ol style="list-style-type: none"> 1. sense of achievement & personal sat. 2. personal sat of ^{other peoples} improving lives & ^{on life} the ^{outdoors} 3. independence in decision making 4. create the employment in local area. 5. security financial security for my children & myself. 6. the lifestyle 7. Need to explore ^{the development of} my <u>self-motivated</u> with my own ideas as I am extremely | <p>Pitfalls</p> <ol style="list-style-type: none"> 1. no get ^{guaranteed} income 2. financial risk due to the ^{obtaining} 3. suitable staff pr. tre 4. long hours required 5. Pressure on oneself & |
|--|--|

assistance of business.

- * Dr Kajani - part time — associates *
- Hunts marketing - part time
- accounting - R.A. AUGHNEY & ASS. PTY LTD TAX / Finance
- Friends ~~can~~ ^{local radio}
- local community
- insurance
- scarring, DIET, Allergies all.
- Research all ailments involved skin allergies

EMPLOYEES.

- consultants - Trained
- consultant - Trained
- consultant - ~~in training~~ ^{in training}
- ~~consultant in training~~
- ACCOUNTED / FINANCE
- ~~shop assistant~~ ^{in training}
- shop assistant - training
- RECEPTIONIST / BOOKKEEPER - Trained
- 8 employees.
- ~~bookkeeper~~
- cleaners

- | | |
|--|---|
| <p>Consultation prices
product prices
Setup, est.
training costs
laser rejuvenator (RESEARCH)
Bank-loans/Finance</p> | <p>running costs
elecck-necess.
Wages
stock
suppliers / stock price</p> |
|--|---|

WORLDWIDE PROJECTIONS

- * 1.1 THE BUSINESS CONCEPT = ~~service~~ Territory sector consumer market. *
- 1.1.1 BUSINESS TYPE - specialists

THE business ~~of~~ Dermatology & Allergy centre ~~will~~ will consist of the ~~combination of~~ ~~the~~ * combination the ~~services~~ ^{expertise} of Dieticians, Dermatologists & ~~the~~ to diagnosis & treat ~~the~~ skin, & allergy ^{and diet related} ~~symptoms~~ ~~of~~ conditions. * Introducing new concepts & technologies

* Aust & international sources * ~~include~~ e.g. Pharmacogenetics.

1.1.2

1.1.2. Major Customers.

- ~~market~~ The service is designed to treat a vast range of conditions with focus being on treating and introducing a ~~new~~ vital health service to people in ~~the~~ the country regions. Major customers will consist of ~~people~~ people being referred to specialists from their GPs, professional people, mothers, ~~mothers of~~ Adolescence and people with various skin, diet and allergy conditions, thus resolving the problem for people on long waiting lists who incur travel and accommodation costs
- 1.2.
- 1.2

will comprise of :-

- Dieticians : Dermatologists : Allergists to diagnosis & treat, ^{and evaluate} ~~and~~ & educate patients according to ~~the~~ all individuals ^{and} ~~and~~ ^{of conditions} ~~diagnosis~~. To provide new concepts

* has commenced and expansion * has ^{been} evaluated as required and viable. The ^{also} also offer the client a choice of natural health products in the form of vitamins, ^{and} ~~and~~ ^{related} ~~and~~ ^{products} diet products.
 ~~allergy~~ ~~products~~ - creams, oils and ~~the~~ diet ^{related} ~~products~~.

Market
* ESTIMATED COMMENCEMENT JANUARY 20
5 MONTHS FROM HAND WRITTEN PROJECT
2007

2.1 Development & marketing

Implement
is
cosmetic of the patient
issues eg. Scarring, birthmarks
lazer Rejuvenation
~~system~~

~~Personalize~~
personalize
business

REFERRALS
Professional
inconvenient.
rounding through travel
consultation waiting periods

2.2 Development & marketing

The development structure basis of the business will consist of providing a professional, proficient, confidential and friendly environment in which to create a comfortable atmosphere for clients and all employees. This objective will be achieved by employing and applying the expertise of qualified professional staff who will assist in the education and experience of staff who are enrolled in training schemes. Employees will be educated on all OH&S procedures to ensure the safety and well being of staff and clients. Management will be responsible for monitoring and updating procedures being implemented on a continuous basis. As staff required to operate the business successfully are required to be of a high level of education and qualifications estimated time to develop and implement the business is set at 5 months. * Estimated start up time is 5 months, January 2008 * Finance required to develop the centre has been estimated to be a

Development & Marketing

- * limited competition due to the nature of the business thus being the first clinic in this region to offer the services of specialists in the form of Dermatology, Allergist/Immunologist and Dietician.
- * The dietician sector of the clinic has few barriers of competition due to being focused on food allergies, skin allergies and health conditions eg. high cholesterol, high blood sugar levels, reflux, ulcers etc.
- * Obtaining referrals from general practitioners who usually refer patients to Adelaide practices therefore gaining a higher level of patient distribution

Sales and Distribution

As the major customer focus will be directed in the direction of referrals from general practitioners the focal point of sales and distribution will be driven from these services. In general though the point of sales and distribution will derive from the following:

- * referral system - general practitioners
- * direct sales - in store products - non-prescription and natural products.
- * direct sales - treatments in the form of:
 - ~~laser~~ fractional laser system, body peel applications, dermabrasion, pulse laser light systems, cellulite treatments, collagen & Botox injection therapy, wrinkle reduction therapy - (lip plumping, cosmetic).
- * appointments for consultation and treatments

customer survey

Jacqueline McDiarmid



RE: Market research / Feasibility study Date:

Dear Householder,

I would like to take this opportunity to introduce myself, my name is Jacqueline McDiarmid. I have been a resident of Port Pirie for 6 years. You have been selected to participate in a market research feasibility study as I am in the process of developing a business plan in order to establish a new health clinic in Port Pirie. It would be sincerely appreciated if you could take the time to complete the survey, answering as honestly as you can and returning it in the provided stamped envelope. As this research is of a statistical nature your personal details are not required and any information you provide is strictly confidential. I sincerely thank you for taking part in this very important research. As a token of my appreciation I would like to offer you a 10% discount on

* customer survey sample. * 2007

to take this opportunity

~~#~~, I would like to introduce myself,
my name is Jacqueline McDiarmid. I have
been ~~residing in~~ a resident of Port Pirie
for 6 years. ~~I have been~~ ^{you have been} ~~selected to join in this~~
~~survey~~ ^{participate} ~~you~~ ~~in~~ ~~this~~ customer survey as part
of a market research study as I am in the
~~process of~~ ^{currently} ~~developing~~ a business plan in order
to establish a new health clinic in Port Pirie.
It would be greatly appreciated if you could
take the time to complete the survey, answering
as honestly as you can and returning it in
the provided stamped envelope. * ~~All information~~
~~you provide will be completely confidential~~
~~and personal information is not compulsory.~~
^{sincerely} ~~but~~ I thank you ~~very much~~ for taking
part in this very important research and
as a token of my ~~the~~ appreciation I
~~selected~~ ^{selected} would like to offer you a ^{10%} discount on one ^{your}
non-prescription products ^{within} ~~your first visit~~ ~~to~~ the clinic on its
opening in ~~the near future~~. January 2008.

PRODUCT ~~Code~~.

Discount Voucher.

market research participant

~~\$10.00~~ 10%.

customer survey sample.

Please tick the appropriate box. you may tick more than one.
Do you ~~suffer~~ ^{or any family members} suffer from any of the following conditions?

eczma	YES <input type="checkbox"/>	NO <input type="checkbox"/>	SOMETIMES <input type="checkbox"/>	stretchmarks
acne				allergies ^{substance airborne}
psoriasis				seasonal ^{medical}
Dermatitis				diet related conditions
scarring				skin allergies
cellulite				Food allergies
				cosmetic desires please specify:

other, please provide details:

Do you require the services of specialists for these conditions?

Do you require ~~ref~~ ^{FOR} GP referalls ~~to~~ specialists for treatment? YES NO SOMETIMES

Are you required to travel to these specialists for treatment? YES NO SOMETIMES

IF YES ~~to~~ ~~to~~ Do you require accomodation or consultation for treatments to commence? YES NO SOMETIMES

What is the usual waiting period for consultation with your required specialist?
2 weeks 1 month 6 weeks OTHER please specify:

or members of your household.

How often would you ~~need~~^{require} to use
the ~~ses~~ services of a specialist?
Weekly Monthly ANNUALLY OTHER please

specify:

How much do you ~~usually~~^{usually} ~~expect to~~ pay for the
services provided by the specialist for
a consultation?

\$30 \$45 \$60 OTHER please specify:

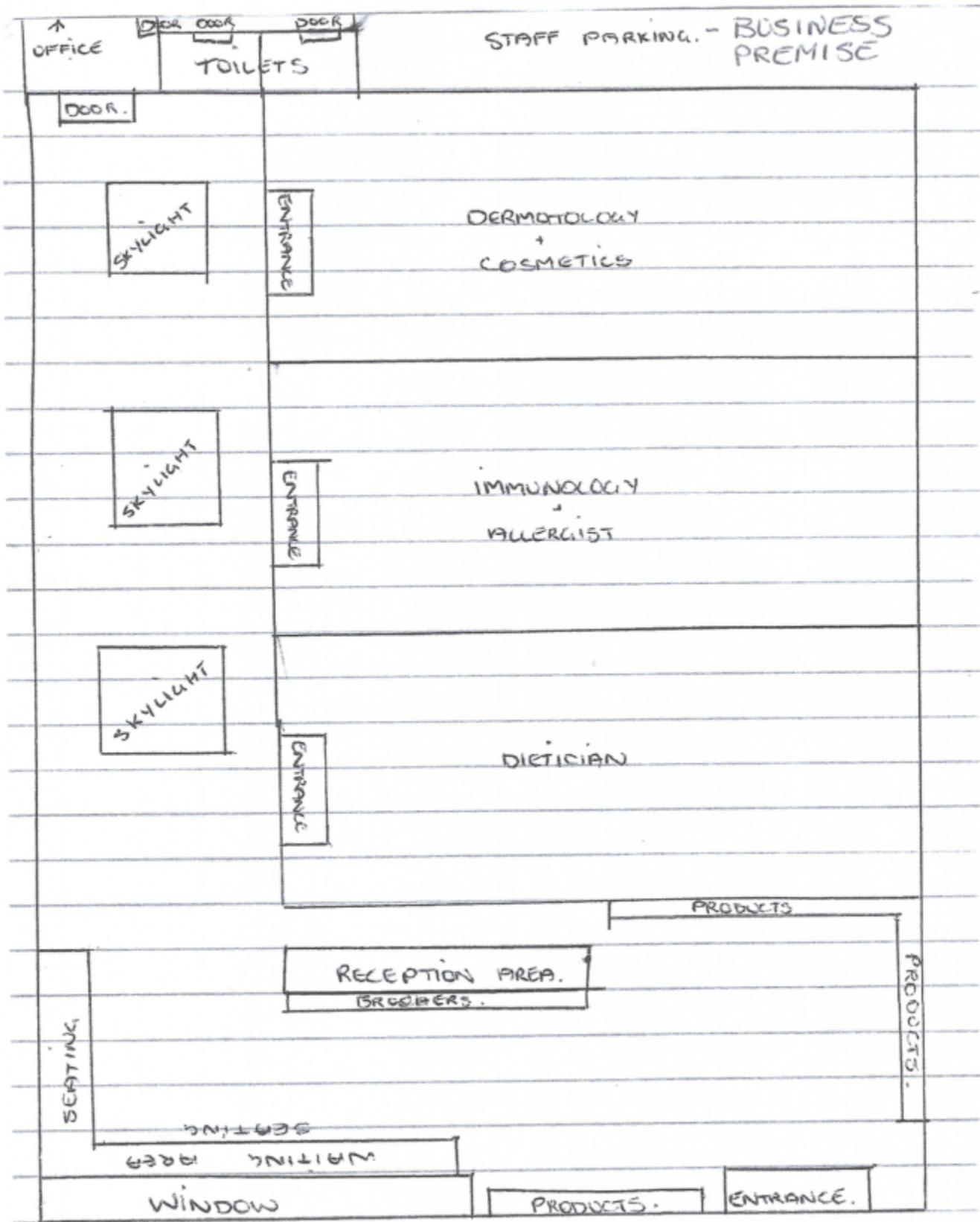
Do you claim medicare rebates for this
service? YES NO

What is your preferred structure of payment?
EFTPOS CREDITCARD CASH CHEQUE

How do you usually pay for the services
and treatments provided?
EFTPOS creditcard CASH CHEQUE

Are you a healthcare card or pensioner card
holder? YES NO OTHER PLEASE SPECIFY:

Any other comments



Statement of Personal net worth.

<u>Assets</u> (you own)	<u>Liabilities</u> (you owe)
cash on. : 0	Bills unpaid \$1000
Bonds & shares : 0	Personal loans 0
surrender value of policies : 0	Balance owing under lease contract 0
House : \$250,000 140,000	Amount owing on house \$64,000
other real estate : 0	Bankcard 0
furniture : \$5000	credit cards \$22,000
personal effects : \$1000	other 0
vehicles : \$3000	
Other ^{SALE OF HOUSE} \$50,000	
<u>Total : \$149,000</u>	<u>Total : \$87,000</u>

(A) Total assets : \$149,000

(B) total liabilities : \$87,000

(A - B) : \$42,000

MARKET RESEARCH - PROFESSIONALS

* Terry Reschelt *

Ms Jacqueline M^cDiarmid

Date:

* [Redacted] *

RE: Dermatology and Allergy centre. Proposal

Dear Dr

I would like to take this opportunity to introduce myself, my name is Jacqueline M^cDiarmid, I have been a resident of Port Pirie for 6 years. In this time, it ~~has~~ ^{has} ~~noticed~~ ^{come to my attention} ~~come to realise~~ through my own experience and conversations with the ^{general population} ~~public~~ that there is a great need for specialist treatments within ^{our} the country regions. Therefore I ~~start~~ ^{am in the} ~~to~~ process of developing a business plan for the opening of a Dermatology and Allergy centre ^{within this region,} and would like to offer you ~~the~~ the opportunity to take part in this venture.

a referred service for your clients.

The Dermatology and Allergy centre will combine the services of a dermatologist, immunologist ^{allergist} and Dietician working in conjunction with each other, ^{in order to} ~~in order to~~ ~~treat~~ ~~opening~~ ~~the~~ ~~country~~ ^{the} general practitioners ^{and the general public} ~~within the country regions~~ ^{within the country regions} the opportunity to ~~refer~~ ^{be referred} to ~~the~~ ^{referred} centre, ^{The Diet will assist your clients by} ~~this~~ reducing the waiting periods and travel costs for consultations and treatments of all skin allergy and diet related conditions, ^{usually conducted with} ~~for metropolitan~~ ^{specialists.}

I am currently researching access to a range of financial assistance ^{programs} in order to establish the proposed venture ~~in order to~~ within this region ~~in the~~ ~~very~~ with the hope of establishing the centre by the ~~the~~ ~~future~~ ~~with~~ ~~the~~ predicted start up date of January 2008.

*
All aspects of this project are of a strictly confidential matter including the market research I am conducting which include customer surveys and the ~~required~~ ^{statistical} information. I ~~require~~ ^I and would appreciate your confidentiality regarding ^{this} the business proposal, ~~I have~~ disclosed in this letter.

* ~~In order to~~ To establish this centre in Port Pirie I firstly need to gather some statistical information regarding ~~referrals~~ ^{referrals} to specialists of a Dermatology, Allergist/immunology and dietician nature within a 12 month period in order to assess the long term commercial validity of the centre. Therefore I am making contact with you specifically to request access to this information, ~~is~~ ^{is} required. I understand your clients details are of a private matter and do not require anymore information other than ~~statistical~~ ^{that} ~~of~~ a statistical ~~data~~ ^{personal} nature. ^{Therefore} ^{all} ^{personal} information will not be required.

You can contact me direct to discuss this matter

or I can ~~please~~ contact you or your staff next week to follow up this information ~~or in order to~~ ~~or to~~ make an appointment ~~in order to make an~~ with you to discuss this further.

I thank you for your time and ~~appreciate~~ appreciate your consideration and confidentiality ~~regard~~ regarding this matter.

yours sincerely
Ms. Jacqueline McDiarmid

* PT PIRIE MEDICAL CLINICS & DOCTORS. *

(Ring) PIRIE Medical centre

(Ring) Risdan clinic

(Ring) Central clinic

* ✓ ✓ Dr AM Kajani (senior) ✓ ✓ *

✓ ✓ Dr ASif Rasheed ✓

✓ ✓ Dr AZka Kajani ✓

✓ ✓ Dr Kiram: ASif ✓

~~✓ ✓ Dr Risdan Kajani ✓~~

* ✓ ✓ Goding ✓ *

✓ ✓ Hussain ✓

✓ ✓ Lau FYH ✓

✓ ✓ Martin D. ✓

✓ ✓ Onwuchekwa Uche ✓

* ✓ ✓ Pillay G ✓ *

✓ ✓ Suleman M. ✓

(15)

RE: MARKET RESEARCH

* REGISTERED CLIENT
REGIONAL DEVELOPMENT P

* 10/9/07 *

CUSTOMER SURVEY

Ms Jacqueline McDiarmid

*

Dear Sir / Madam,

I would like to take this opportunity to introduce myself , my name is Jacqueline McDiarmid. I have been a resident of Port Pirie for 6 years. You have been selected to participate in a market Research study as I am in the process of developing a business plan in order to establish a NEW Health Clinic in Port Pirie. It would be sincerely appreciated if you could take the time to complete the survey, answering as honestly as you can and returning it in the stamped envelope provided. As this research is of a statistical nature , your personal details are not required and any information you provide is strictly confidential. I sincerely thank you for taking part In this very important research. As a token of my appreciation I would like to offer you a 10% discount voucher to use on 1 non-prescription product on sale within the clinic on it's opening in January 2008.

Yours Sincerely

Jacqueline McDiarmid

MARKET RESEARCH

MARKET RESEARCH


ORGANIZATION

THIS CERTIFICATE ENTITLES 10% PRODUCT DISCOUNT

TO MARKET RESEARCH PARTICIPANT

Authorized by **Jacqueline McDiarmid**

Expires **N/A**

Thank you for your support

**CUSTOMER SURVEY
VOUCHER**

CUSTOMER SURVEY

Q5: What is the usual waiting period for consultation and treatment with your required specialist?

2 Weeks 1 Month 6 Weeks Other

Please specify:

Q6: How often would you require the use of these specialists services?

Weekly Monthly Annually Other

Please specify:

Q7: How much do you usually pay for the services provided by the specialist for a consultation?

\$ 30 \$ 45 \$ 60 Other

Please specify:

Q8: How do you usually pay for the services and treatments provided ?

EFTPOS Credit card Cash Cheque

Other

Please specify:

Q9: What is your preferred structure of payment ?

EFTPOS Credit card Cash Cheque

Other

Please specify:

Q10: Do you claim Medicare rebates ?

Yes No Sometimes

CUSTOMER SURVEY

Q11: Are you a Healthcare card holder or Pensioner card recipient ?

Yes No Other card

Please specify:

Q12: Gender:

Male

Female

Q13: Marital status:

Married Separated Defacto Single

Q14: Age bracket:

10 - 16 16 - 21 21 - 30 30 - 40 Other

Please specify:

* **Q15: Location - Township** *

Please specify: Port Pirie.

Please return this survey in the provided envelope by 30th of September 2007. *
Thank you for providing this valuable Information and your support.

PUBLIC MARKET RESEARCH RESULTS

Eczema			ACNE
Psoriasis			Dermatitis
scarring			cellulite
Allergies (substances, seasonal)			skin allergies
Food allergies			cosmetic desires
Diet cond.			Stretch marks

use specialists	S/TIMES	yes	NO

Travel			
	S/TIMES		

Accom.	 		
--------	-----------------	--	--

waiting	2w	1m	6w	Other

How OFTEN	W	M	A	Other

Price	30	45	60	Other	
Pay pref	E/F	c/c	cash	cheque	
Pay	E/F	c/c	cash	cheque	
			\$		
married	sep	de	single		
medicare	yes	NO	sometimes		
Healthcard	yes	no	yes	NO Pension	
Female			male		
age	10-16	16-21	21-30	30-40	other

ENVELOPE LABELS - MARKET RESEARCH
DR KAJANI - KNOWLEDGE 2007
Dr Allen Golding



To Dr Michaela Baulderstone

* To Dr Allen Golding *



To Dr A M Kajani

* To Dr G Pillay *



To Dr R S Jolly

To Dr R Conway
Jamestown Medical Centre



To Dr L Smith

To Dr L Smith
Laura Hospital



To Dr R Conway
Jamestown Medical Centre

* To Dr R S Jolly *



To Dr G Pillay

* To Dr A M Kajani * - NO REPLY.



To Dr Allen Golding

To Dr Michaela Baulderstone



Dr Allen Golding

PROFESSIONALS MARKET RESEARCH

Dr R S Jolly

* [REDACTED]

* 19/10/07 *

Ms Jacqueline McDiarmid

* [REDACTED]

PH: [REDACTED]

RE: Dermatology and Allergy Centre proposal

* Dear Dr Jolly , *

I would like to take this opportunity to introduce myself , my name is Jacqueline McDiarmid , I have been a resident of Port Pirie for 6 years. In this time it has come to my attention , through my own experience and conversations with the general population , that there is a great need for specialist treatments within our country region. Therefore I am in the process of developing a Business plan for the opening of a Dermatology and Allergy Centre within this region.

The Dermatology and Allergy Centre will combine the services of a Dermatologist , Allergist / immunologist and a Dietician working in conjunction with each other in order to offer treatments to the country population and a referral service for your clients. The centre will assist your clients by reducing the travel costs and waiting periods for consultations usually conducted with metropolitan specialists.

To establish this centre in Port Pirie , I firstly need to gather some statistical information regarding referrals to specialists of a dermatology , allergy / immunology and dietician nature. This information will enable me to access the long term viability of the centre. Therefore I am making contact with you specifically to request access to statistical information from the past 12 months. I understand your clients details are of a private matter and not relevant to my research , therefore I do not require anymore information other than that of a statistical nature.

All aspects of this project are of a strictly confidential matter , including the market research I am currently conducting. This includes customer survey's and the statistical information I am requesting. I would appreciate your confidentiality regarding this business proposal disclosed in this letter.

You may contact me directly to discuss this matter or I can contact you or your staff next week to follow-up this information to make an appointment with you to discuss this further.

I thank you for your time and appreciate your consideration and confidentiality regarding this matter.

Yours sincerely

Jacqueline McDiarmid

*I have retired and do occasional
lectures - can't help you much -
good luck*

Dr Pillay
[REDACTED]

Ms Jacqueline McDiarmid
* [REDACTED]

PH: [REDACTED]

* 5/10/07 *

RE: Dermatology and Allergy Centre proposal

* Dear Dr Pillay, *

I would like to take this opportunity to introduce myself, my name is Jacqueline McDiarmid, I have been a resident of Port Pirie for 6 years. In this time it has come to my attention, through my own experience and conversations with the general population, that there is a great need for specialist treatments within our country region. Therefore I am in the process of developing a Business plan for the opening of a Dermatology and Allergy Centre within this region.

The Dermatology and Allergy Centre will combine the services of a Dermatologist, Allergist / immunologist and a Dietician working in conjunction with each other in order to offer treatments to the country population and a referral service for your clients. The centre will assist your clients by reducing the travel costs and waiting periods for consultations usually conducted with metropolitan specialists.

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* All aspects of this project are of a strictly confidential matter, including the market research I am currently conducting. This includes customer survey's and the statistical information I am requesting. I would appreciate your confidentiality regarding this business proposal disclosed in this letter. *

You may contact me directly to discuss this matter or I can contact you or your staff next week to follow-up this information to make an appointment with you to discuss this further.

I thank you for your time and appreciate your consideration and confidentiality regarding this matter.

Yours sincerely

Jacqueline McDiarmid

Dr Allen Golding
[REDACTED]

Ms Jacqueline McDiarmid
[REDACTED]

PH: [REDACTED]

5 / 10 / 07

RE: Dermatology and Allergy Centre proposal

* Dear Dr Golding , *

I would like to take this opportunity to introduce myself , my name is Jacqueline McDiarmid , I have been a resident of Port Pirie for 6 years. In this time it has come to my attention , through my own experience and conversations with the general population , that there is a great need for specialist treatments within our country region. Therefore I am in the process of developing a Business plan for the opening of a Dermatology and Allergy Centre within this region.

The Dermatology and Allergy Centre will combine the services of a Dermatologist , Allergist / immunologist and a Dietician working in conjunction with each other in order to offer treatments to the country population and a referral service for your clients. The centre will assist your clients by reducing the travel costs and waiting periods for consultations usually conducted with metropolitan specialists.

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I thank you for your time and appreciate your consideration and confidentiality regarding this matter.

Yours sincerely

Jacqueline McDiarmid

Dr. Alan P. Golding

M.B., B.S., D.R.A.N.Z.C.O.G., F.R.A.C.G.P., F.A.C.R.R.M., A.C.C.A.M.
Provider 422345H
Email: [REDACTED]

CENTRAL CLINIC

* 101 Florence St.
Port Pirie SA 5540
Ph: [REDACTED]
Fax: [REDACTED]

* 10/11/07

J. McDiarmid
[REDACTED]

Dear Jacqui,

* Re: Dermatology and Allergy Centre proposal.

I am sure you are aware that our visiting dermatologist has had to extend his consulting hours, and remains booked several months in advance. I have 4 patients under direct care of consultant allergists, and would happily refer another 8-10 if they could get an appointment anywhere within a reasonable time for an allergist assessment and advice. The Women's and Children's Hospital is only seeing life-threatening allergic conditions due to their excessive waiting list.

I have no doubt an allergy clinic would be supported, but have no idea where you might be able to source appropriate consultant staff for this. Good Luck.

Regards



* Dr A P Golding

2008 CONTINUOUS DEV - THE MED BUS PLAN + M.S.I.C
HAND WRITTEN FORM ONLY - NOT INSTALLED ON A COMP.
REGISTERED CLIENT - REG, DEV BOARD, PORT PIRIE
2008 HAND WRITTEN FORM ONLY - INCOMPLETE

* : find rental premise

- waiting area, sales area, consultation room, preparation area, toilets, suitable location (exposure, privacy).

~~the~~ small amount of renovations to be made. (costs minimal) rental prices.

* : contact Dr Richards

- set up an appointment in order to serve the business proposal regarding commissions, overheads, summary of business concept.

* - ~~the~~ gather information regarding consultation ^{room} equipment required

* - information & ~~agreement~~ ^{agreement} on prices of treatments & consultations.

* - discuss consultation time allowances.

* - discuss ^{purchasing} prices regarding preparation creams

* - discuss suitable days for Dr Richards to practice from the centre. (days, times) who will be coming to centre on certain days - Dr Richards or his daughter.

Loan \$5,000
Establishment \$3,150
\$1,850

24.

OS 8375 7040 NICHOLE MOORE.

(111.60 - \$8.40 Diet. 1936
\$28.40 per patient

Dietician Senior - \$120
consultation - \$140
REFERRAL - NO.

\$44 - \$42.

private insurance,
cover:

sports med.
consultation - \$61.55. medicare
covered:
Referral - NO.

Janine Jenkins

7166.40. 2163.20. 1978.40.
6142.40. 184.80.

\$28.40

3262.20. 323.40.

SPORTS MED. ATTENTION - JANINE.



ALISON CARTER, MALVERN M. CENTRE.
[Redacted] • Tomorrow 11:00.

SPORTS - 4.30 57.24.
15.00
19.30 per patient.

developing business plan.



DAA SA Branch. weekly news.
via C-mail.
head office - DAA National.
office.

EQUIPMENT FOR INITIAL START UP.

* consultation & treatment room.

- examination table. + step.
- lamps
- Dr's Desk.
- Stationary
- ~~syringes~~, swabs, tissues, sharps containers
- 3 chairs
- paper covers for exam. table.
- shelving
- alcohol wipe spray.

* Reception area.

- counter
- computer package.
- cash register
- stationary
- shelving
- TV
- chairs
- File cabinets
- magazines
- counter chair.

REGIONAL DEVELOPMENT BOARD
REGISTERED CLIENT
MICHAEL FETHERSTONHAUGH.



An Australian Government Initiative

AusIndustry

50,000	major fit out
21,000	Rent
15,000	pl
10,000	pl
4,000	Electricity
2,000	Insurance
2,000	Advertising
2,000	Accountant

~~10,000~~ say \$100,000 ÷ 52
\$82,500 = 1,923.07

say \$2,000 per week
* ÷ 5 speciality
= \$400 wk each.

\$2,000 ÷ 3 = \$666 pwk

1,475.60

letter asks for

- a statistical overview of chart records.
- specimens in the areas of: \equiv
- other services.

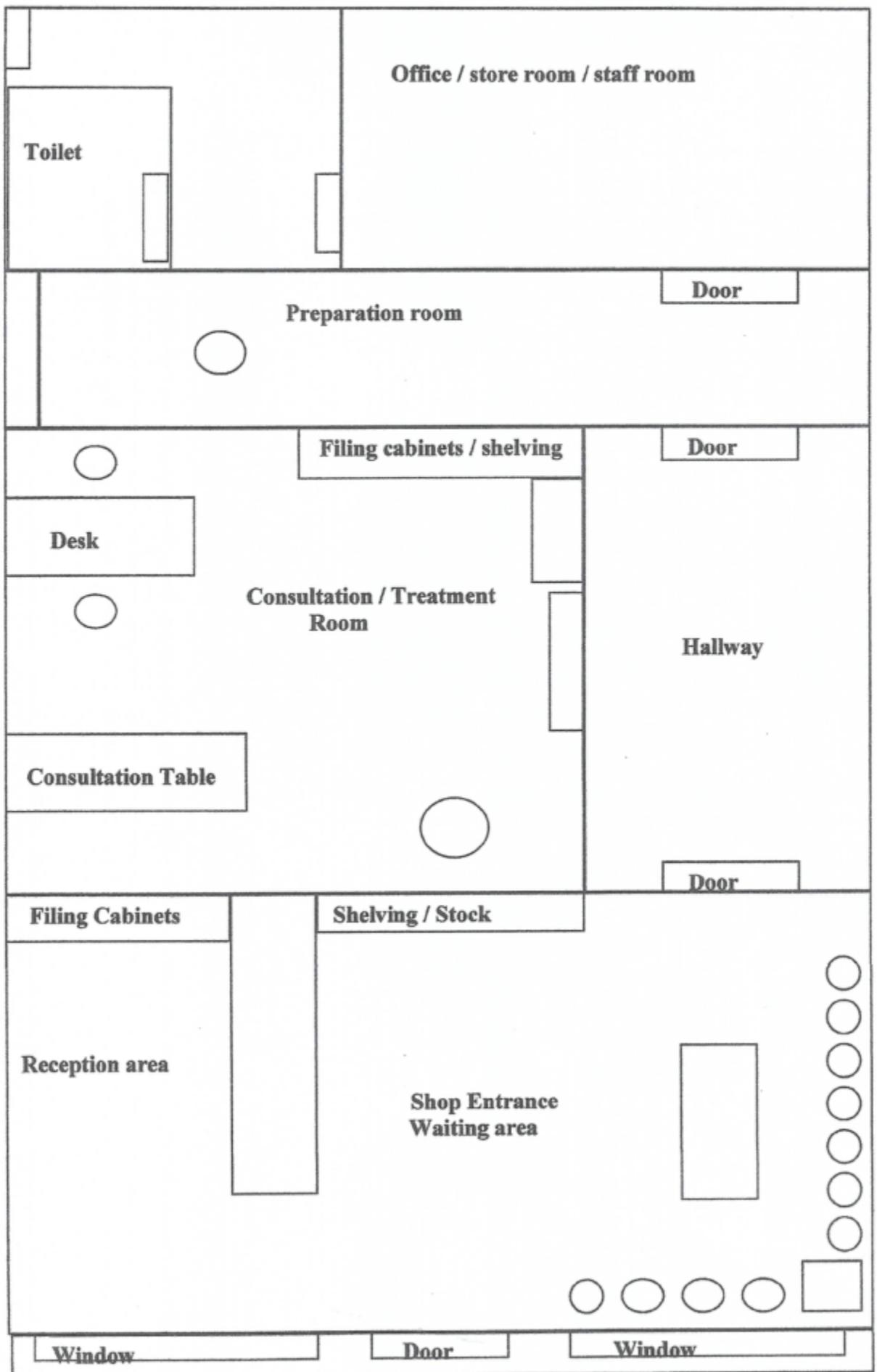
- confidentiality / stats.

- will start - talking

- specific period - last 12 months.
(12 months) \equiv financial year (years)

* Ask - in the way that you ask. *

- Introduction - who you are
(confidential) - your goal - established?



SEEKING / RESEARCHING COSMETIC SPECIALIST

Maryann mob = [REDACTED]

* Mary-ann & Dean - cosmetic Specialists *

Trial \$ 300 a day rent flat fee - 3 month
Re - ~~asses~~^{ss} quarterly.

suggest - Restylane party - free consultations
Bookings for Jan - Feb. Dec ?

Trial run.



ADELAIDE UNIVERSITY'S

Flinchers university - manager - sue skinner, cal unit
e-mail -



CONTINUED CONTACT

S.H.P. International Pty Ltd



Ph. [Redacted] Fax [Redacted]

Email [Redacted]

Web www.shpinternational.com.au

17/09/2009-10-17

Dear Jacqueline.

In response to your Email re conditions..

Mary-Ann & I have discussed this & we make the following comments.

While this may work for ^{*}specialists (Medical), ^{*}the position of Cosmetic professionals is rather different in the following ways: *

* Medical Specialist,s main costs are in their time, whereas Cosmetic costs are more in the avenue of Material costs such as the Restylane Syringes, Dysport Vials, local Anaesthetics & other miscellaneous materials—this forms a large percentage of the fee charged.

* Medical Specialist can charge higher fees because patients get a refund from Medicare, also they do not pay GST on the fees, whereas we not only have to pay GST on each Fee, but all materials we purchase have GST added. All of this before we pay Income Tax.

Most pay by Credit card which attracts a 2%Fee. Also, Insurance for any Cosmetic procedure is very high. Additionally, Travel for 1 days work usually means at least 2 days out of our city practice.

All of this means we need a fair profit before we get any return.

At our current 7% arrangement, we need to have 6 patients to make any return.

While Mary-Ann is still interested in working in with you in Pirie, you will see from the above that we need to work on an alternative option to make working together viable.

Our proposal is either a flat "Rent" Fee of \$300 per day or a 10% of Gross as Rent, suggesting \$300 initially with option to change to 10% if desired. This must be itemised as rent because Medical Professionals should not be seen to be fee splitting.

Unless we could be guaranteed a steady regular number of patients (which can be difficult to do) we could not commit to pay rent etc. if there were insufficient patient numbers for a trip. We would suggest a trial of 3 visits then reassess for longer term.

We would appreciate your thoughts on the above,

Regards

Dean & Mary-Ann

Jacqueline Pearce

From: "Mary-Ann Sharpe" [REDACTED]
To: [REDACTED]
* Sent: Saturday, 2 January 2010 5:35 PM *
Subject: * Visits by Collagen Face Centre this year *

Hi Jacqueline,

Happy New Year!

I thought I had best email you so that we can get things moving as far as possible treatment dates. Further to our conversation the other day, I have spoken with Dean re the weekend of the 7th March being the first treatment date, and he has reminded me that this is the weekend of the Adelaide Cup (holiday weekend), and our past experience tells us that these weekends are best to avoid. So perhaps it would be suitable to you if we had the information day on the 13th Feb, with the first treatment session on the 24th April? I realize that this will be a couple of months after the info day, but this could give you more time to get extra patients. What do you think?

If you are ok with this idea, then we can proceed with the dates for 2010 as follows:

- 13/2/10 Info day (am and pm sessions)
- 24/4/10 First Treatment Session
- 19/6/10
- ~~28/8/10~~ - 4/9/10
- 16/10/10
- 4/12/10

We can always look at more frequent trips if necessary - but lets start with this frequency and see how it goes. Can you please confirm this is all ok with you so that we can lock these dates in.

Many thanks
Cheers

Mary-Ann
* Collagen Face Centre *

Check out Domain Radar NOW! [A world FIRST in property search has arrived!](#)

SPECIALISTS CONTACTED

Allen E Gale MB BS 1958, MACA 1970, FACA 1980, MAIBiol 1986, FCCP 1990
CONSULTANT PHYSICIAN (ALLERGY) & ADELAIDE AEROBIOLOGY LABORATORY
ABN 94 686 538 497 Provider No 140572Y Prescriber No 0007786
47 Orsmund Street (corner Crawford Lane) Hindmarsh
www.agale.com.au Tel [REDACTED]

Postal Addr
PO Box 4
Hindmarsh 50
South Austr
Fax [REDACTED]

With Compliments

population, that there is a great need for specialist treatments within our country regions. Therefore I am in the process of developing a business plan for the opening of a Specialist Medical Centre in the Port Pirie district.

The Specialist Medical Centre will consist of the services of visiting specialists to the centre within the initial stages of operation. The specialists I am seeking in order to establish this business venture will consist of a Dietician , Dermatologist , Allergist / Immunologist , Sports Injury Specialist and a Cosmetic specialist. I have thus far secured a Cosmetic specialist , Dr Dean Richards MBBS, who has agreed and is very keen to be a part of this proposed venture within this district. The centre will act as an agency for the specialists , utilizing all the specialists services within the one centre.

I have conducted various forms of market research within this and the surrounding districts with positive results. I have obtained the support of the local and surrounding General Practitioners , The Regional Development Board and the general population. The district of Port Pirie was accessed as being the desired location for this business venture as it is central to many rural districts, allowing for a vast circumference of GP'S to utilize the referral system.

Therefore I am contacting you specifically to discuss the possibility of obtaining your interest and invite you to become a part of this proposed business venture. All details concerning the aspects of the business and the service I provide will be discussed upon reply of your interest or acceptance of the proposal that I have put forth to you.

All aspects of this project are of a strictly confidential matter and I would appreciate your confidentiality regarding the business proposal disclosed in this letter.

You may contact me directly to discuss this matter further or I can contact you or your staff to follow-up your decision or to make an appointment to discuss this further.

I thank you for your time and appreciate your consideration and confidentiality regarding this matter.

Yours sincerely

Jacqueline Pearce

*Yes please
may email me on [REDACTED]*

~~The specialist & Health Centre~~

* CONSIDERING BUSINESS CHANGE OF
- NAME *

* The specialist centre *

~~The~~
* Specialist Medical centre *

* Health & Beauty specialist
↓
Centre

* REFER TO MULTIPLE INTELLECTUAL
PROPERTY THEFT - HAND
WRITTEN FORM ONLY

RESUME

LEANNE SIMMONS



PHONE (
MOBILE



RESUME

Samantha Overy

5-3-08

Dear Jackie,

I am currently seeking employment in
administration, retail or caring. I hoped you could
keep me in mind if you hear of any suitable vacan

I have enclosed my resumé and would appreciate
you could give it to any prospective employers.

I am able to be contacted on [REDACTED] or
[REDACTED] for further information.

Thank you for your assistance in this matter.

Yours sincerely,

Samantha Overy

[REDACTED]

SEGMENTATION OF BUS PLAN FOR REVIEW - SEGMENTS
 INSTALLED ON A COMP FOR REVIEW BY MICHAEL FETHERSTONHAUGH
 2008.

MEDICAL BUSINESS PLAN HAND WRITTEN FORM
 2006 - 2007.

* Statement of Personal net worth:

<u>Assets</u> (you own)	<u>Liabilities</u> (you owe)	
Cash on hand: 0	* Bills unpaid: \$1000	LEFT IN MY RESPONSIBILITY
Bonds & shares: 0	Personal loans: 0	
Surrender value of policies: 0	Balance owing under lease contract: 0	
* House: 1,200,000 ^{140,000}	* amount owing on house: \$275,000	\$69,000
Other receivable: 0	Bankcard: 0	
Furniture: \$5000	* Credit cards: \$22,000	CREDIT CARD DEBT
Personal effects: \$1000	Other: 0	EX HUSBAND DECLARATIVE DISPUTING CREDIT CARD AMOUNTS INCREASE AMOUNT BOUGHT BY PARTNER FURNITURE FOR HIS RENTAL PROPERTY AFTER SEPERATION RAISE DEBT TO \$22,000
vehicles: \$3000		
* misc of misc ^{misc of misc} \$50,000		
* <u>Total: \$149,000</u>	* <u>Total: \$57,000</u>	
(A) Total assets: \$149,000		
(B) total liabilities: \$57,000		
(A - B): <u>\$92,000</u> *		

NOT INSTALLED ON A COMP UNTIL THIS POINT
 2006 - 2008 HAND WRITTEN FORM ONLY.

ALL OTHER SEGMENTS NOT INSTALLED ON A COMP
 UNTIL 2009.

JULY 2008 - SEGMENTATION FOR REVIEW
 MICHAEL FETHERSTONHAUGH - REGIONAL DEVELOPMENT
 BOARD, PORT PIRIE

STATEMENT OF PERSONAL NET WORTH

ASSETS		LIABILITIES	
Cash available	\$ 50,000	Bills Unpaid	\$ 0
Bonds and shares	\$ 0	Personal loans	\$ 0
Surrender value of Life policies	\$ 0	Balance owing under Lease contracts	\$ 0
* House	\$ 142,500 *	Amount owing on house	\$ 130,119.31
Other real estate	\$ 0	Bankcard	\$ 0
Furniture	\$ 2,000	* Credit cards	\$ 22,000 *
Personal effects	\$1,000	Other	\$ 0
Vehicles	\$ 3,000		
Other	\$ 0		
TOTAL (A)	\$ 198,500	TOTAL (B)	\$ 152,119.31

Total assets (A) \$ 198,500
 Total Liabilities (B) \$ 152,119.31
 * Personal Net Worth (A)-(B) \$ 46,380.69 *

I certify that the above information is
 correct as at the date stated:
 Signed :

* **5.2.2 Sources of Funds**

Refer Table 5B

Funding will be derived from the following sources : Medical Establishment Grant , Home Loan through Home Start - Home Loans Plus , and the sale of the property owned by the owner / Manager. A business account will be applied for which will include a ANZ credit card in order to purchase the supplies of products from suppliers online and over the internet .

5.3 CASH FLOW FORECAST (Tables 6A and 6B)

5.3.1 Cash Inflows

Jacqueline will secure an ANZ Business one account with a credit card facility available , to deposit business takings and draw upon on a day - to - day basis. This facility will be used to assist in the purchase of shelving products and medical supplies required to aid in the consultation and treatments of the clientele obtained through the referral and appointment systems. A home purchased by the owner / manager - Jacqueline , will be used to assist in times of decreased performance within the business by utilizing the equity of the home. This facility will be drawn upon while the business being is established and costs are being recovered and the business is able to stand alone as a viable establishment within the first year of operation.

5.3.2 Cash Outflows

Loan repayments of \$500.00 per month to cover borrowings of establishment costs which total \$78,983 , which include the renovations of the desired rental premise and the purchase of equipment , computer systems and supplies for retail within the centre. Accounting fees of \$1,650.00 , payable annually. Advertising costs of \$4,992 payable annually. Funding of \$3,000.00 will be allocated for repairs and maintenance of the premise and equipment. Insurance requirements will total a sum of \$1,567.96 payable annually.

5.3.3 Assumptions

Accounts payable on the day of consultation , treatments and purchases of products will be drawn upon to fund employee's wages , required insurances , loan repayments of establishment costs , accounting fees , advertising , repairs and maintenance , rent payable on the rental premise and utilities. Takings within the first year will be used to fund the design of the web page and healthy food preparation classes established within the first year of operation.

5.3.4 Analysis

Cash flow forecasts for year 1 show a business income potential of \$652,655 , with business Expenses totaling \$348,682.70.

Input tax credits - \$

GST Payable - \$

Tax Payable - \$

Closing balance / surplus - \$

- MISSING DETAILS STILL IN PROCESS OF RESEARCH

5.4 BALANCE SHEET

5.4.1 Balance Sheet

Refer Table 7

5.5 PROFIT AND LOSS PROJECTIONS

5.5.1 Profit and loss Projection

Refer Table 8A and 8B

7.1.2 Business Advisors

* Michael Fetherstonhaugh , Business Advisor ,Port Pirie Regional Development Board

* NEIS Training and Placement Co-ordinator , Port Pirie

* Dr A.M Kajani , General Practitioner , Port Pirie

* Terry Reichelt , Business Advisor , Port Pirie Regional Development Board

* Pisani Accountants and Financial Advisors , Norman St , Port Pirie

7.1.3 Employment References**Ian Hunter**

NEIS Training and Placement Co-ordinator

Port Pirie Central Mission

PH : [REDACTED]

Darren Cave

Woolworths , Food Manager

John Fuller

Kadina Fruit market

Darren McDiarmid

McDiarmid Woodcraft , Partner

7.1.4 Training Needs

Jacqueline will require continual managerial training in order to conduct proficient managerial skills to operate the business in a highly proficient manner. Jacqueline has completed computer skills training through the Port Pirie Internet Centre , receiving an accredited certificate in this field. Training of staff on a professional level will be continual through out the operations of the business.

7.1.5 Bankruptcy / Credit Problems

N / A

*** 7.1.6 Other Relevant Details For The Awareness of your Financier**

The home of the owner / manager is for on the market for sale at a value of \$270,000.

A new property will be purchased and current debts paid in full upon sale of the existing property. The reserved funds from the sale of the existing property will be used to assist the establishment of The Dermatology , Allergy and Health centre.

WORLD WIDE PROJECTIONS OF THE MEDICAL CENTRE'S DEVELOPMENT
2006 - 2008

LOCAL RADIO / MAGIC FM - INVOLVEMENT IN TARGETING IN 2011 -
CONNECTIONS TO THE RED DEVILS / MOTORCYCLE CLUB, PORT PIRIE -
SECRETARY KERRIN, DATING A MEMBER OF THE MOTORCYCLE CLUB,
MICHAEL AND CONNECTED TO MICHAEL FETHERSTONHAUGH, BUSINESS
ADVISOR, PETER BANNISTER, PAUL GARDNER, SHAUN STEELE, SCOTT
BOWMAN

MARKETING ACTION PLAN

Activity	Details	Responsibility	When	Cost	Time required
Advertisements	Newspapers within local and surrounding areas	J. McDiarmid	1 month before Initial set up on a monthly basis	6 cm - per ad \$ 44.88 6cm - per ad \$ 41.88	3 days
Radio announcements	<u>Local radio station announcements</u>	J. McDiarmid	1 month before initial set up periodically		2 days 2 monthly basis
Letterbox distribution	Catalogues, survey's, vouchers information	J. McDiarmid	Initial set up periodically	\$300.00	1 week 2 monthly basis
Business cards	Business sites, customers, clinic	J. McDiarmid Internet Centre	Reprinted as needed, initial set up	200 - \$80.00	1 week
Banners / flyers	Business name	J. McDiarmid	Initial start up of business	\$200.00	4 days
Shop frontage signs	Window displays, footpath signs	J. McDiarmid	Initial start up, continual	\$300.00	1 week
T.V advertisements	Channel 4, written advertisements	J. McDiarmid	Initial start up periodically	20 words - \$60 40 words - \$120	1 week
Direct personal advertising	Communications within rural communities	J. McDiarmid Employee's	When opportunity arises	N/A	Continual
Web Page	<u>Australia wide exposure</u>	Hunt's Marketing	<u>Within first year of establishment</u>	\$1,030.00	1 month
Personal letters vouchers, discounts	Initial start up, Healthcare, Pension card holders	J. McDiarmid	Initial start up periodically	\$300.00	3 days, 3 monthly basis

2009 - UNDER REVIEW - REGIONAL DEVELOPMENT BOARD.

The business will commence with two specialist services
Dr Dean Richards MBBS

Space between
Ally to Page Edge

CHANGE OF BUSINESS NAME

EXECUTIVE SUMMARY

~~The business, The Specialist Medical Centre, will consist of the services provided by visiting specialists to the centre in the initial stages of operation. They will each provide their services on a two day basis a week. Training of medical students will be encouraged of the visiting specialists. In the initial stages of the business the specialist treatments provided will be that of a Cosmetic specialist, Dr Dean Richards, MBBS, and a Dietician. As the business expands the specialists contracted to operate from the business will be that of a Dermatologist, Allergist / Immunologist, Naturopath, Sports injury therapist, with the business outreaching to many more specialists as the business grows and expands in time. The final outcome of the business is to operate as an agent to centralize various specialist treatments within the rural region on a full time basis. Medical students will be given the opportunity to train with the qualified specialists, which the centre will then offer the students full time positions within the centre once training has been completed and qualifications have been achieved. The human resource team operating within the business will consist of the owner / manager, Jacqueline Pearce, manager's / specialists assistant, Receptionist / bookkeeper and contracted specialists to the centre. The maintenance, cleaning and accounting of the business will be outsourced.~~

The centre will operate on an appointment and referral basis offering the local and surrounding rural districts, general practitioners a referral system for their patients which are usually conducted with metropolitan specialists. The centre will assist the rural populations by reducing the travel costs and waiting periods for consultations and treatments. The centre will also provide a variety of natural health and beauty enhancement products for retail. The benefits to the clients will be the eradication of travel and accommodation expenses, waiting periods and loss of wages due to time off for travelling, which are currently required by the rural population due to appointments with the metropolitan specialists.

By conducting market research in the form of customer survey's, letters to general Practitioners, personal experience and conversations with the general population in rural regions, it has come to the forefront that there is a market for these services in this area. In order to bridge this gap and dissolve the disadvantages the populations in rural areas are facing currently by having to incur such things as loss of wages, waiting periods and accommodation costs, the establishment of the centre in the centralized area of Port Pirie has been accessed to be a much needed commodity to this region.

As this is a new business concept being introduced within this region, the opportunity to establish the business within the rural sector has high possibilities of successfully reaching it's goals of becoming a well established, successful business opportunity. By establishing the centre within the township of Port Pirie, it centralizers the services to not only Port Pirie but to all surrounding rural districts, for example, Port Augusta, Laura, Jamestown, Yorke Peninsula areas, Port Broughton ect. As the centre is offering a referral system to the GP'S within these regions, this offers them a service in their region for their patients, eliminating the waiting periods offered currently by using metropolitan specialists, thus reducing the treatments they can offer their patients. By working in conjunction with the GP'S, this will allow the centre to develop a higher percentage clientele base. As this business concept is the first to be established within this region, competition does not currently exist and is

MICHAEL F HANDWRITING

New Para

Section all the way

Staff

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Incl
Co

SEGMENTS INSTALLED ON A COMPUTER FOR REVIEW BY
MICHAEL FETHERSTON HAUGH - REG. DEV BOARD, PORT PIRIE

2009 - INSTALLED ON COMPUTER
FOR REVIEW AS START OF
COMPLETING BUSINESS PLAN.

OLD COPY - DRAFT
1ST DRAFT

WORKING IN CONJUNCTION WITH GP'S
CONCEPT → EXECUTIVE SUMMARY

BUSINESS NAME * The business, Dermatology, Allergy and Health centre will consist of three specialists, a Dermatologist, Allergist/immunologist and Dietician, working in conjunction with each other to consult and offer treatments for all skin, allergy, and diet conditions. The centre will operate on an appointment and referral basis offering rural regional GP'S the option of a referral system for their patients.

Referrals will be recommended to all clients of the centre which will assist the specialist in their diagnosis by providing background knowledge on the clients existing ailments and conditions. New procedures that are being offered are the use of Laser systems in order to treat clients skin afflictions such as, stretch marks, birth marks and cellulite in all areas of the body.

The centre will also provide the service of a visiting cosmetic specialist offering clients cosmetic options in the form of wrinkle reduction procedures, botox treatments and lip plumping procedures. This service will be offered weekly within the first year, which will then extend to Monday to Saturday as the business progresses. Health product's will be on sale within the centre offering clients the option of allergy free products and natural products. Within the second year of operation the centre will offer the client healthy food preparation classes, which will educate the client on healthy food options, reading the contents of products, different food combinations and healthy food options on a budget, in order to assist with healthy choices when preparing meals.

The benefit's to the client's will be the eradication of travel costs, accommodation costs and waiting periods which are currently being acquired by the rural regional populations by having to travel to specialists within the metropolitan areas. The human resource team operating within the business will consist of the owner/manager, Jacqueline Pearce, Dermatologist, Allergist/immunologist, Dietician, Receptionist/bookkeeper, sales assistant, and a visiting cosmetic specialist, Dr Dean Richards.

GP PLUS
CENTRE
SA HEAL
WEBPA
EXACT DE

Through personal experience, communication within the rural communities, by conducting market survey's and letters to GP's within the rural regions it has come to the forefront, a lacking of these services within the rural regional areas. In order to bridge this gap and dissolve the Disadvantage of the rural communities face by having to incur such things as lose of wages due to traveling for specialist treatments, waiting periods and accommodation costs the establishment of this centre has been accessed to be a much needed commodity to this region.

As this is a new business concept being introduced within this region the opportunity to establish the business within the rural sector has high possibilities of successfully reaching it's goals of becoming a well established, successful business opportunity. By establishing the centre within the township of Port Pirie, it centralizers the services on offer to not only Port Pirie but to all surrounding districts, for example, Port Augusta, Laura, Jamestown and the Yorke Peninsula areas. As the centre is offering a referral system to the GP's within these regions this allows them the opportunity to offer their clients a much sought after service, eliminating the need to refer to specialists within metropolitan regions, thus reducing the treatments they can offer their clients and allowing the centre to become their main source of focus to offer their clients a service. By working in conjunction with the GP's this will allow the business to develop a high percentage of a clientele base. As this business concept is the first to be established within this region competition does not exist and is limited to beauty therapists only which offer their clients services of a cleansing, toning and relaxation of the body and skin only.

The market research that has been conducted has been accessed as the target market being that of married women with children with disposable incomes, with in the age groups of 30- 50, that of professional people and that of people suffering from allergy and skin conditions.