

SOURCE OF FUNDING - HOUSE SALE
DEPLETED APRIL 2009 - LAWYER INVOLVEMENT

As part of the marketing strategy in order to stay abreast of the clients requirements customer survey's within the centre will be offered on a continuous basis. Advertisements through local newspapers, radio announcements, pamphlets in letterbox drops offering promotional deals and the development of a web page within the second year of operation will be implemented in order to keep the public informed of the services the centre has to offer, thus increasing awareness and attracting more clients to the centre. Free sample offers of new products will be offered within the centre for people wishing to try before they buy and to educate customers on the benefits of the products the centre has to offer in order to increase sales of in store products and reach a wider scope of clientele. Employee's of the centre will be encouraged to advertise the centre's services through word of mouth within the rural regions.

* In order to finance the centre's development, funds will be sought from the sale of the owner's home and available medical grants. As the centre is made of many sections, the required funds to establish the business and obtain the necessary equipment in order to develop a successful business is that being of \$80,438. The funds will be allocated to develop each section of the business in the form of, renovations to the rental premise, computer equipment, consultation equipment which include examination tables, lamps and diagnosis equipment, fire safety equipment, computer program's, waiting room furniture and laser equipment, that being the main expense item of the funds sought.

2009

MEDICAL BUSINESS PLAN UNDER REVIEW
MICHAEL FETHERSTONHAUGH - REGIONAL DEVELOPMENT BOARD
FORT PIRIE

Business Plan Index

EXECUTIVE SUMMARY

1. THE BUSINESS AND ITS MANAGEMENT

- 1.1 The Business Concept
- 1.2 The Products or Service
- 1.3 Applicant's Qualifications and skills
- 1.4 Legal and Administrative Requirements
- 1.5 Trading Name
- 1.6 Legal Structure
- 1.7 Business Premise

2. MARKET RESEARCH AND ANALYSIS

- 2.1 Current State of the Industry
- 2.2 Market Size and Trends
- 2.3 Customers
- 2.4 Market Research
- 2.5 Competition and Competitive Advantage
- 2.6 Competitor Swot Analysis

3. MARKETING PLAN

- 3.1 Sales Objective and Supplies Mix
- 3.2 Overall Marketing Strategy
- 3.3 Pricing Strategy
- 3.4 Location
- 3.5 Sales and Distribution
- 3.6 Advertising and Promotion
- 3.7 Customer Relations
- 3.8 Marketing Action Plan

4. PRODUCTION AND OPERATION PLAN

- 4.1 Occupational Health and Safety
- 4.2 Staffing and Organisation
- 4.3 Plant and Equipment
- 4.4 Production Process
- 4.5 Monitoring Business Performance

5. FINANCIAL PLAN

- 5.1 Personal Financial Statements
- 5.2 Establishment Costs and Sources of Funds
- 5.3 Cash Flow Forecast (Tables 6A and 6B)
- 5.4 Balance Sheet
- 5.5 Profit and Loss Projection
- 5.6 Records For Your Business

- Suggest

- Arial 11 Font

Detail re

- Letters sent to
Doctors and
responses

- Form detail re
Customer Enquiry

How many
and responses

- Detail on
Funds received
from Doctor

and portion
you will collect

? eg. Doc collects all
and pay you a
fee ... need

6. ACTION PLAN - Table 9

7. APPLICANTS INFORMATION

7.1 Resumes

BUSINESS PLAN TABLES

- Table 1A : Supplies Mix (Year 1)
- Table 1B : Supplies Mix (Year 2)
- Table 2 : Marketing Action Plan
- Table 3 : Statement of Personal Net Worth
- Table 4A : Schedule of Drawings (Year 1)
- Table 5A : Establishment Costs
- Table 5B : Sources of Funds
- Table 6A : Cash Flow Forecast (Year 1)
- Table 7 : Balance Sheet
- Table 8A : Profit and Loss Projections (Year 1)
- Table 8B : Profit and Loss Projections (Year 2)
- Table 9 : Action Plan

APPENDICES

- Lease Proposal - 74 Main Road Port Pirie
- Plant and Equipment - Office Package
- Web Page Quote - Hunts Marketing
- Accountants Quote -Pisani Accountants and Business Advisers
- Insurance Quote -MGA Insurance
- Council Zone Requirements
- Market Research-Customer surveys -Letter to GP'S
- Letters of Support

J P Resumes

List with No.

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

Space between corners

Primarily

basis

Align to Page Edges

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.~~

aim New Para

Seeking all this

Who includes Cont

Staff

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 centralizes 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

limited to beauty therapists and limited visiting specialists within the hospital system.

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

As part of the marketing strategies , in order to stay abreast of the clientele's requirements , customer surveys will be conducted on a regular basis within the centre. Communications with GP'S utilizing the referral system through letters , personal and phone contact will be conducted on a regular basis. Advertisement through the local newspapers , radio announcements, pamphlets via letterbox drops offering information of new specialists coming to the centre, and the development of a web page within the second year of operation will be implemented in order to keep the public informed of the services on offer within the centre and increasing awareness, and attracting more clients and GP'S to the centre. Free samples of new products for retail will be offered within the centre for people wishing to try before they buy and to educate customers on the benefits of the products the centre has to offer. Thus increasing the retail of the products within the centre and enabling the centre to reach a wider scope of potential customers. Employees of the centre will be encouraged to advertise the centre's services and retail products, through word of mouth, family and friends ect.

In order to finance the centre's development , funds will be sought through various financial institutions, also by utilizing the services of an accountant to secure the required funds necessary for initial setup of the business.

As the centre is made up many sections, the required funds necessary to establish the centre in the initial stages , will approximately be that of \$20,000. As limited funds are available for the initial development of the business the required equipment costs will be that of \$12,000. This will consist of the purchase of waiting room furniture, fire safety equipment, consultation room furniture , which include ,examination tables , lamps , doctors desks ect. , shelving for products , receptionists desk , curtains , blinds , filing cabinets , consultation products, gloves ect , computer programs . The computer packages will be obtained through a rental agreement allowing for up grading as needed.

- Need to explain how income for the business will be derived.

THE BUSINESS AND ITS MANAGEMENT

1. THE BUSINESS CONCEPT

1.1 Business Type

The business, The Specialist Medical Centre is a consumer market in the territory, sector. It will be operated as a sole trader with employee's implementing a variety of functions such as, owner/manager, receptionist / bookkeeper, personal / specialists assistant, contracted specialists. The specialists to be involved in the initial start up of the business will be that of a Cosmetic specialist, Dr Dean Richards MBBS, and a Dietician. Once established the business will then seek to implement the services of a Dermatologist, Allergist / Immunologist, Sports injury Therapist ect. The centre will act as an agent to contract a variety of specialists in order to bring the specialists services into the rural regions. The centre will also invite medical students to continue their qualifications with the qualified specialists contracted to the centre. Once qualifications have been completed the students will be offered fulltime employment by the centre.

1.1.2 Major customers

The service is designed to treat a vast range of conditions with focus being on treating and introducing a vital health service to communities within the rural regions. Major customers will consist of clients being referred to specialists from their GP's, professional people, married women with children with disposable income, within the age groups of 30 - 50 yrs, and people with a variety of medical conditions.

1.2 THE PRODUCTS OR SERVICE

1.2.1 Product or service details

Services provided by the centre will comprise of the utilization of a variety of specialists, for example, Dermatologist, Allergist / immunologist, Dietician and a Cosmetic specialist in order to diagnose, treat and educate clients according to the individuals health requirements and conditions. The centre will act as an agency to centralize the services of a variety of specialists within the rural regions. For example, the dietician sector of the centre will provide the client with individually based diets to counteract and treat clients with food allergies and diet related conditions such as Diabetes, high cholesterol, ulcers and reflux. The cosmetic specialist will offer the client services such as wrinkle reduction procedures, botox treatments and lip plumping. Allergy free and natural alternative products will be for retail within the centre offering the consumer a choice of treatments.

1.2.2 Development and marketing

The development structure of the business will consist of providing a professional, proficient, confidential and friendly environment in which to create a comfortable atmosphere for the clients and employee's. This objective will be achieved by employing and applying the expertise of professional staff who will assist in the education of staff who are enrolled in training schemes. Employee's will be trained in all OH&S procedures to ensure the safety and well being of staff and clients. Management will be responsible for monitoring and updating procedures and policies being implemented on a continuous basis. It is a requirement of the business to employ staff of a high level of education, qualifications, product and clientele privacy knowledge in order to establish a successful business. Estimated start up time for establishment of the centre has been accessed to be October - November, 2009. The funds required in order to establish the centre has been estimated to be that of \$20,000.

In order to develop and market the Specialist Medical Centre, thorough research will be conducted with current and future clientele's requirements being the main focus of the study.

The market research strategies conducted in order to gather this information will be as follows:

* Market segmentation: To provide regional population numbers, personality characteristics, the

The aim of the business will be to provide a facility for medical specialists to provide medical services to the community. The services being provided are not currently available ~~at the hospital or~~ ^{generally} elsewhere in the region.

people with All skin conditions sports injuries

pls cosmetic services beyond what avail from beauty parlors etc.

Separate into components

splitter

Separate Training from Marketing & legal et.

* consumer market and income levels, lifestyles , identify potential clientele needs , identify target market , trends and market size and share of the market.

* Market research : Customer survey's regarding medical conditions which require specialists services, how often , locations of specialists travelled to ect. , business letters to rural regional GP'S requesting statistical referral overviews information , research into competitors and their operations and price structures , locations of potential rental premises , communications with GP's and rural communities to establish a need for this service , liasons with the Regional Development board , product and suppliers research , internet research of technologies available , advertisement costs , accounting costs , and medical code of ethics , trade practices required.

* Legal requirements : OH&S requirements , insurance , health standards , waste management , Council requirements and legislations , required licences , award rates for wages , Work cover requirements , zoning of premises , tax implications , Medicare requirements , workers contracts workers agreements and job specifications / qualifications , advertisement laws.

* Plant and equipment : rental premises , cellulite treatments and equipment , Fraxel laser equipment , Photogenics equipment , consultation room equipment and furniture e.g lamps , examination tables , allergy free and natural alternative products , fire safety equipment , first - aid kits , medical examination products ,waste containers ,laser equipment ,computer packages and programs , stationary and office supplies , uniforms , waiting room furniture , filing cabinets.

* Development of monitoring report strategies , financial recording systems , stocktaking strategies , accident reporting forms , OH&S employee handbooks , procedures and regulations handbooks , customer survey's , maintenance record forms , human resource structure , production / performance structures , marketing , business growth strategies , customer service and complaints strategies.

* Development of varied marketing , advertisement and promotional strategies in order to reach and attract an extensive clientele base.

1.2.3 Patents or Registered Designs
Not applicable

Delete - why recommend to DELETE?

1.3 APPLICANT'S QUALIFICATIONS AND SKILLS

1.3.1 Summary

Jacqueline has acquired extensive skills through previous employment and operating a home based Woodcraft business which was conducted as a partnership basis. Jacqueline has extensive family experience organizing and managing four children as a single parent on a limited budget. Jacqueline has completed an accredited computer course which was conducted by The Internet Centre which has acquired her with proficient computer program applications such as , word , Excel , Publisher , Power point , Internet research , mail merge and E-mail applications. ~~As part of the course applications , a St Johns First aid course was conducted in which Jacqueline has acquired her First Aid senior certificate degree.~~ In add.

* Skills acquired through experience: Money handling , customer relations , OH&S procedures , time management , office and administrative skills , record keeping skills , Business Plan development skills , public speaking skills , dealing with conflict within the work force , promotional skills , good communication and listening skills , Small business Management Certificate IV.

1.3.2 Personal SWOT Analysis *for Jan*

STRENGTHS:

- * Highly motivated
- * Good time management skills
- * Good communication skills
- * Good listening skills
- * Resourceful
- * Well organized
- * Good research skills
- * Honest and reliable
- * Confident
- * Passionate
- * Willingness to learn new skills
- * Adaptable and flexible
- * Established community member
- * Belief in the service [REDACTED] providing

WEAKNESSES:

- * Multiple responsibilities raising a large family
- * Medium level computer skills
- * Inexperienced at managing a medical practice
- * Lack of funds

OPPORTUNITIES:

- * Opportunity to fulfill personal goals
- * Support from friends and family
- * Positive response from customer survey's
- * Support from Regional Development Board
- * NEIS support for 12 months
- * Support from local GP - Dr Kajani
- * Time restrictions not applicable due children being school aged
- * Limited competition within this area
- * Available funds from sale of the house

THREATS:

- * Lack of managerial skills in this field
- * Staffing difficulties due to remote area
- * Inexperience with the employment of employee's
- * Lack of experience with taxation and and superannuation requirements
- * Inexperience with training schemes

1.3.3 Copies of Relevant Qualifications

Refer Appendix

1.4 LEGAL AND ADMINISTRATIVE REQUIREMENTS

1.4.1 ~~Local, state or Commonwealth Government Regulations~~ *PPR Council Requirements*

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

- * Sanitary facilities containing adequate airflow
- * Adequate plumbing and drainage fixtures
- * Floors , walls and partitions to be constructed of hard , durable , impervious material which are easily cleaned and maintained
- * Adequate lighting provided in the form of natural light or skylights and recommended artificial lighting in accordance with Australian standards
- * Adequate ventilation to remove odours , prevent condensation , mould and heat 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 facilities
- * Adequate waste disposal units for the containment of personal use products , paper hand towels and other wastes.
- * Puncture proof sharps containers , secured and clearly labeled , provided in consultation rooms

They will be
Contractors not employees

1.6 LEGAL STRUCTURE

1.6.1 Description

The business, The Specialist Medical centre will operate as a private practice with the owner / manager, Jacqueline Pearce operating as a sole trader.

1.6.2 Legal Implications

As the owner of the private practice, operating as a sole trader and employer the licenses required by law are as follows:

- * Registration for pay-roll tax
- * Application of ABN
- * Registration with ATO - employee's
- * Registration of GST - ATO
- * Insurance agreement contract
- * Registration of employee's with Workcover S.A- workers compensation insurance
- * OH&S requirements - Worksafe S.A
- * Code of ethics and good practice
- * Registration of business name
- * Development application of rental premise
- * Registration with ATO -business tax file number
- * Local government regulations - zoning, waste management, health requirements
- * Registration of superannuation
- * Registration of employee's work place agreements

Specialists Requirements

All specialists employed by the establishment including the visiting specialist to the centre are required by law to be registered and licensed with the Australian Medical Board, registration with Medicare S.A for a provider number for the location in order to claim Medicare rebates for their clientele. By law the specialist are required to carry their own indemnity insurance and adhere to the Code of good practice and Code of ethics in regard to the medical profession.

1.6.3 Tax Implications

As a sole trader, Jacqueline will be liable for income tax payable on business income as an individual.

Taxation obligations in regard to the employee's and the business operations will consist of:

- * Application for ABN
- * Superannuation
- * Registration for GST payable
- * Tax with holding

The services of Pisani Accountant's and Business Advisors will be implemented and outsourced for the business in order to stay abreast of all taxation obligations.

* Check that Pisani recommends Sole Trader
✓ Pty Ltd.

1.7 BUSINESS PREMISES

1.7.1 Details

The proposed business, The Specialist Medical Centre will initially be conducted from within a rental commercial premise in the township of Port Pirie. The centre will require a spacious premise with allocations for separate consultation rooms. The premise lay out will be that of, the entrance / reception area / waiting area / retail area, consultation rooms, preparation area for the cosmetic specialist, staff room, storage room. The owner / managers office will be located as a home office. Research of a suitable rental premise is continuous and is of a high priority. The premise, Jack Redden Real estate, has been accessed as the desired location and premise, providing the space and provisions for consultation rooms as required.

Adequate essential services, utilities, are provided, with adequate lighting, flooring, shelving and provisions for the consultation rooms. Adequate alarm systems, phone systems and air conditioning has been provided with this premise.

2.5 COMPETITION AND COMPETITIVE ADVANTAGE

2.5.1 Major Competitors

As the Specialist Medical Centre is introducing specialized medical services to the rural region, competition is defined to the following establishments but offering limited competition due to the nature of these businesses.

- * Allure - Beauty treatments , facial cleansing
- * Beauty by Selina - Mild facial dermabrasion (Cosmetic)
- * Beauty for You - Body wraps (cosmetic)
- * Port Pirie District Hospital - Dietician services , family health issues, Ear , Nose and Throat Specialist

Not Competitor

2.5.2 Competitors Operations

The businesses established within this region , outlined above , operate as beauty salons only (cosmetic) , offering mild facial dermabrasion but concentrate the majority of their services on offering beauty solutions. Example : Waxing , massage , tinting , pedicures , manicures. all the businesses are well established within the community but pose limited competition due to the non- interrelated services to the centre.

2.5.3 Comparative Evaluation

opening Allure Salon ; Allure beauty salon is well established within this region and operates on limited operation hours due to the owner / manager being employed as a local nurse in the local hospital. services available are : waxing , pedicures , manicures , nail enhancement , and body wraps.

Beauty By Selina : Beauty by Selina salon is well established within the community and operates on a 6 day week , offering extended hours on Thursday nights. Services provided are : waxing , mild facial dermabrasion , massage , pedicures , manicures , facial cleansing, tinting and professional make - up. The business is professional and private offering individual private rooms for treatments.

Beauty For You : Beauty For You salon is well established within the community and operates on a 6 day basis. Services provided are : waxing , mild facial dermabrasion , facial cleansing , manicures , pedicures , professional make- up , facial skin diagnosis , electrolysis , tinting , massage. The business is of a professional nature offering individual private rooms for treatments.

Port Pirie District Hospital : The Port Pirie District Hospital offers a dietician service that advises and educates children and families on diet related issues and environmental issues , e.g nutrition, lead emissions. This is a free service to the public.

Does the hospital offer any other competitive services?

2.5.4 Competitors Advantage

As the centre , The Specialist Medical Centre is utilizing and introducing new concepts to the rural regions in relation to the established businesses within this region , limited competition is quantified. Services provided by the centre will consist of the conjunction of a Dermatologist , Allergist / immunologist , Dietician , cosmetic enhancement, ect , offering professional medical consultations and treatments for a variety of conditions and requirements. New technologies and techniques will be constantly researched and introduced in order to stay abreast of changing conditions due to environmental changes , individuals conditions and requirements. Medicare rebates and the use of merchant facilities will be offered in order to offer ease of payment for all clientele. Top priority will be given to ensure the centre offers a service of a professional , friendly, confidential , sterile nature. Employee's will be trained to ensure customer's complaints are handled in a professional , correct manner with the end result being that of customer satisfaction. Employee's will be educated on all available products in order to answer any enquires the customer may have regarding the services and products the centre offers.

More top of the list

* FUTURE PLANS OF DEVELOPMENT OF MSIC, COMMUNICATION TOOL FOR REFERRAL SYSTEM WITH GP'S

2.6 COMPETITOR SWOT ANALYSIS

2.6.1 Strengths , Weaknesses , Opportunities , Threats

Strengths :

- * Well established within the community
- * Locally known
- * Established community trust
- * Sound established marketing and business management experience
- * High standard of service offered
- * Experienced , qualified employee's

Weaknesses :

- * Offering beauty solutions only
- * Limited operational hours
- * Non - medical qualifications for specific ailments and conditions
- * Limited employee ratio - interrupted consultations with clients e.g front desk operations.

Opportunities for The Specialist Medical centre :

- * New medical concept being introduced within the community
- * Growth of township due to local resource developments
- * Support from local medical establishments regarding the referral system
- * A high standard medical practice treating a broad range of conditions
- * Knowledge of employee's attributes to enhance the level of service and workplace relations
- * Management well known , established and trusted member of the local community
- * Local public support through communications and customer survey's conducted within the region
- * Consultations with local general practitioner's producing a defined need of these service's within this region.
- * Completed accredited computer course through the Internet Centre to assist with research and Computer based applications of the business

Threats for The specialist medical Centre

- * Limited management skills in this field of practice
- * Limited choice of employee's skills due to the location of the region
- * ~~Financial mismanagement~~ due to limited financial funding in beginning stages
- * Competition of already established medical centre's.
- * Limited support for family obligations

are they offering any competitive services or likely to.

2.6.3 OVER COMING CONCERNS

Continual education at a managerial level in order to obtain skills and proficiency to apply to the business to create a service of a professional nature. Offer traineeships to employee's to eliminate lack of skilled employee's within the centre. Utilize the skills of an accountant and bookkeeper in order to stay abreast of financial concerns and requirements. Research and educate oneself and employee's on the supplies and products required to endeavor a high quality and vast range of services and products available within the centre. Research and consult with childcare services to eliminate lack of support for family obligations. Continue upgrading of computer skills to become proficient with all computer applications required to run a successful business.

3. MARKETING PLAN

3.1.1 Estimate of Supplies

Refer Table 1A and 1B

As the renovations of the rental premise are completed , supplies of the products for sale will be purchased and the shelving stocked ready for retail in October - November 2009. Consultation rooms will be completed and the equipment purchased ready for operation in October - November 2009.

* MSIC, COMMUNICATION TOOL - FUTURE DEVELOPMENT * REFERRAL SYSTEM

mole mapping and removal, skin growths and tumors, rashes, burns. Utilizing treatments such as the laser system, offering pulse laser light therapy, vitamin A infusions, body peels and wraps, Dermabrasion, dermatoscopy therapy, Dynatronics Synergy (cellulite treatment).

Allergist/immunologist: Asthma triggers, hayfever (air borne - pollen ect), substance allergies, (rubber, metals, cosmetic ect.), food allergies (nuts, shellfish, lactose, gluten ect), insect stings, animal hair (natural allergies), diagnosis of allergy triggers.

Dietician: Diet plans individually developed as required to correct diagnosed disorder or condition, diabetes, cholesterol, ulcers, reflux disorders, food allergies, allergies causing skin eruptions (e.g chocolate, acne, rashes)

Cosmetic Enhancement: Wrinkle reduction, Lip Enhancement, Natural pain and stress relief.

* **Benefits:** * Convenience of referral system * a variety of specialist services working in conjunction with each other in order to develop a suitable treatment plan to suit individual clientele requirements

* Savings to the customers in the form of reduced travel, accommodation costs and loss of wages due to traveling to metropolitan services * Reduced waiting periods for consultation and treatments

* Convenience to the rural communities of location * Competitive pricing strategies for products and services compared to inter-related services established in metropolitan areas * Variety of payment options to allow for ease of payment * Confidentiality and privacy assured to clientele through work place policy agreements * Convenience of a variety of services on offer in the one location allowing clientele to be treated in one location for a variety of disorders * New technologies on offer to customers through the laser systems (Fraxel laser system) * The introduction of food preparation classes and genetic testing (Pharmacogenetics) once the centre has been deemed viable * Follow-up service for clientele to access treatment plans and to inform of new products and services being introduced * Medical and natural products within the centre offering clients a choice of treatments * Clean, sterile environment * Friendly, comfortable environment * Experienced, qualified employee's offering a high standard of service and treatments.

3.2.3 Innovative Marketing Strategies

Marketing tactics will be conveyed to customers on a continuous basis in order to achieve an image of high standard of professionalism, quality service offering "value for money" and products of a various nature. In order to obtain new customers, business letters to referring practitioners will be periodically updated and distributed. Continual research of referring GP's in order to form a vast clientele base from the Port Pirie regions and surrounding areas will be of a high priority.

Promotional strategies (e.g sample days) will be implemented to attract potential clientele and inform the public of products and services the centre has to offer.

Promotional Strategies:

* Pamphlets - letterbox distribution advertising new products, new services and discount vouchers.

* Sponsorship from local businesses, such as Nystar, to promote the business through their local newsletters informing the public of the benefits of the centre's services e.g the removal of heavy metals from the body through the consumption of certain food groups, such as Tofu.

* In-store promotions, discounts offered on multiple purchases of products

* Gift packs offering samples to clients who consult with multiple specialists

* Try before you buy days - Free samples of products, new and existing

* Advertisement material being given upon payments being made

* Discounts offered for treatments utilizing new techniques and technologies

* (when viable) Advertisement through the implementation of a web page, promoting services and products

Need to discuss with Tenby 10 Mary

HUNTS MARKETING - 2007 WEBSITE DESIGN QUOTE

5.5.2 Assumptions

Major expenditure has been allocated to the renovation of the rental premise and the purchase of the Laser equipment used by the Dermatologist section of the centre, totaling \$59,985.

As the required employee's are of a high qualification status wage expenditure is of a high rate that being \$191,808 annually. A loan required for establishment of the centre will be payable monthly at a rate of \$500.00. Profit reserves for year 1 will be \$78,936.04 which will be drawn upon in order to set up the web page design and healthy food preparation classes within the first year of operation.

An increase of expenditure will be allocated to advertisement costs, employee wages, utilities, repairs / maintenance and accounting fees in year 2 of the business operations. Profit reserves are estimated at being that of \$for year 2, which is a total of year 1 and 2 profit reserves combined.

5.5.3 Analysis

Profit for year 1 has been estimated at, which will be drawn upon to fund the establishment of the web page and healthy food preparation classes.

Profit for year 2 has been estimated at \$512,697.26 which is profit reserves from year 1 and 2 combined.

Expenditure for year 1 has been estimated at \$272,800.96 which includes purchases of products, utilities, advertisement, insurance, accounting fees, repairs / maintenance and employee's wages.

Expenditure for year 2 has been estimated at \$323,852.16, which is determined to show an increase of advertisement costs, accounting fees, repairs / maintenance, utilities and employee wages due to the increase of demand, purchase of equipment and recruitment of trainees.

5.6 MONITORING AND CONTROLLING THE FINANCIAL POSITION OF THE BUSINESS

5.6.1 Factors Influencing Your Cash Position

Stock control - Continual monitoring of product turnover in order to avoid excessive stock to sales Ratio.

Supply control - Expenditure control of utilities (electricity, water, etc.)
petty cash control to avoid unnecessary purchases and cash availability.

Accounts Payable - Accounts payable in full on day of consultation, treatments and purchases to avoid employee time wasting and stationary expenditure of stationary to recover these debts.

Accounting - Utilization of an accountant / financial adviser in order to stay abreast of the financial obligations and requirements of the business operations.

Marketing - Continual monitoring of all marketing strategies and avenues to stay abreast of expenditure and budget control.

Competitors - Monitoring competitors and there strategies in order to keep a business advantage and new competitors entering the market.

Referrals - Staying abreast of medical establishments, existing / new, for potential clientele through the referral system set in place for the general practitioners.

5.6.2 Controlling Financial Performance

Strategies to control business financial performance will include :

- | | |
|---|---|
| * Accurate record keeping | * Stock control recording |
| * Management of overheads (electricity ect.) | * Increases or decreases of demand |
| * <u>Employee recruitments and training</u> | * Rental agreements and contracts |
| * <u>Utilization of an accountant / financial advisor</u> | * Clientele ratios |
| * Pricing strategy reviews | * Management of advertising budget strategies |

3.3 PRICING STRATEGY

3.3.1 Price

As there are separate sections of the centre, pricing will vary according to suit the level of consultation required. Prices will be as follows as an example:

Dermatology : \$110.00 - first consultation

Allergist / immunology - \$100.00 - first consultation

Dietician - \$ 50.00 - first consultation

Cosmetic Enhancement - \$325.00 - wrinkle reduction, lip enhancement

Consultations will be based on a 20 minute basis, with treatment times varied according to treatments required.

Example of product pricing is as follows: Acnezine - \$50.00, Healthypores - \$100.00, Dermacleanse - \$120.00, Proactive solution \$ 70.00

*Almond
in 3.1*

3.3.2 Credit Policy

As the centre will operate as a private institution offering specialist services consisting of consultation and treatments, incorporating the option of alternative natural products, payment in full will be required on the day of consultation and treatments. Credit will not be offered for any of the services, treatments or purchase of the products.

3.3.3 Price Comparison

As the business is a new concept to the area, price comparisons when conducted produced the following results:

Facial Dermabrasion : \$135.00 - 1 1/2 hour treatment - Beauty By selina

Facial dermabrasion - \$135.00 - Full face and neck - Beauty For you

Dietician services - Free service - Port Pirie District Hospital

Dermatologist facial dermabrasion - \$130.00 - Dr Jeffery Whyat - Dermatologist Adelaide

If Free at hospital why will people come to you?

The Specialist Medical Centre : \$110.00 - Consultation

3.4 LOCATION

3.4.1 Geographical Location

Having conducted various forms of research, market research, results have shown a much sort after, long term viability for the commencement of the proposed business venture within the Port Pirie region. Centralizing the centre in the Port Pirie township will allow for rural communities to have access eradicating the need to travel, accommodation costs and long waiting periods currently required to visit metropolitan specialists.

When choosing the desired rental premise, careful consideration will be made to meet all requirements in order to facilitate a productive, viable, high standard of practice.

As there is a strong need for these specialists services within this region, working hand in hand with the general practitioners, gaining referrals currently allocated to metropolitan areas the opportunity to conduct a viable business, with potential for extensive future growth is positive and promising.

In order to meet the forecasted, desired outcomes of the business, careful consideration will be made to the following attributes of the rental premise:

- * Local council regulations
- * Customer traffic
- * Facilities for parking requirements
- * Proximity to public transport
- * Size of premise requirements
- * Access for suppliers
- * Vacant premises of failed businesses within the location and why they failed.
- * Target market
- * Visibility in order to attract potential customers
- * Location of competitors
- * Rental costs
- * Established businesses in the area
- * Established businesses attracting customer traffic

* EXPANDING STATEWIDE, NATIONAL, WORLDWIDE

3.4.1

3.4.2 Advantages of The Location

The major advantages of developing the business in this location are to provide the rural communities with solutions to their current health issues without the disadvantage of long waiting periods, travel costs and accommodation costs.

- * Introduction of a new medical concept to the rural region enabling the centre to attract a vast clientele base, based on current market research results.
- * Limited competition due to the nature of the business, thus being the first clinic to offer these services in one centre.
- * The dietician sector has few barriers of competition due to being focused on food allergies, skin allergies and health conditions, e.g high cholesterol, high blood sugar levels, reflux, ulcers.
- * Obtaining referrals from general practitioners who usually refer patients to metropolitan practices therefore gaining a higher ratio of clientele.
- * Loyalty and support from rural communities who prefer to support the local businesses

3.4.3 Disadvantages of The location.

- * Limited choice of qualified employees due to being located in a rural region
- * Smaller client ratio base to attract due to population numbers
- * Higher delivery rates for supplies

3.5 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 derived from these services. In general, the point of sales and distribution will be derived from the following:

- * Referral system - General practitioners
- * Direct sales - In store products - natural and non-prescription
- * Direct sales - Treatments in the form of: Fraxel laser system, Body peel applications, Dermabrasion, Pulse laser light systems, cellulite treatments, Wrinkle reduction, Lip Enhancement treatments,
- * Appointments - consultation and treatments
- * Direct sales - Dietician - Diagnosis, diet plans developed on an individual basis
- * Direct sales - Allergist/immunologist - diagnosis and treatments
- * Direct sales - Healthy food preparation classes

3.6 ADVERTISING AND PROMOTION

3.6.1 Advertising and Promotion Approach

The advertising strategies that will be implemented in order to meet an extensive area within the communities will be as follows:

- * Advertisements in the Recorder newspaper
- * Advertisements in the Flinders News newspaper
- * T.V advertisements in the classified section of the Southern Cross 10 aired 3 times a day, 7 - 9am, 12 - 2 pm, 6.30 - 7 pm
- * Business cards - Created by Dean Begley, The Internet Centre, Port Pirie
- * Rental premise - Window displays, signs in front of the centre, displays within the centre
- * Banners located within Port Pirie, Bus station, Port Pirie Visitor Centre, shopping centres
- * Flyers, letterbox drops offering discounts, vouchers and information on products and services
- * Communications within the rural communities, customer survey's, pamphlets
- * Radio announcements
- * Advertisements promoting samples offered on sample days
- * Samples and advertisements given with receipts of payment

Need to target only those who can make appointments.
Medical referrals will come from Doctors.
Mix of two prime strategies

3.6.2 Basis Of The Approach

Advertising strategies will consist of the consolidation and implementation of all advertisement avenues in order to reach the widest scope possible to inform all rural communities of all services and products available within the centre, thus attracting an extensive clientele and customer base. Continuous market research into new GP establishments within the rural areas will be ongoing in order to attract the support of the general practitioners for the referral system. Personal business letters and phone calls will be implemented as a marketing tool as to inform of the services and products available within the centre.

3.6.3 Outline Of Costs

The advertisement costs incurred annually in order to maximize all advertisement strategies will be as follows :

- * Newspaper advertisements - \$44.88 per ad - The Flinders News
- \$41.58 per ad - The Recorder

Ads will be implemented on a monthly basis totaling \$1,037.52 annually.

- * Business letters to GP'S - as required to gain referrals
- * Letterbox distribution - catalogues / customer survey's - \$300.00 - conducted periodically - on Average every 3 months - \$1,200 annually
- * Design of the web page - After first year - \$1,030
- * Business cards - \$80.00 for 200, re-printed as needed, on average 800 annually - \$320.00 Annually
- * T.V. advertisements - \$120.00 for 40 words - conducted 4 times a year - \$480.00 annually
- * Banners - initial set up - \$200.00
- * Flyers - initial set up - \$200.00
- * Letters - Customer survey's and vouchers - \$300.00 - initial set up, periodically, on average Every 3 months - \$1,200 annually
- * Radio announcements - conducted periodically

Need to develop a list

3.6.4 Competitors Advertising and Promotion

As the centre is a new concept to be established within this region, competitors and advertising are limited to Dermabrasion within the Beauty salons. As the treatments on offer within the centre vary greatly to other techniques already established locally, competition to The Specialist Medical Centre has been determined as very limited to nil within this region.

3.7 CUSTOMER RELATIONS

3.7.1 Maintaining Customer Relations

* Research conducted through communications with Dr Kajani (Port Pirie), and the public, has provided a positive response for the services the centre has to offer due to vast variety of medical conditions related to Dermatology, allergy and diet conditions. Services, products and techniques/ technologies will be continually researched and up dated according to, Healthy food preparation classes and pharmacogenetics (individual genetic testing) in order to provide genetically accurate treatments according to an individuals genetic make up.

After sale support, via telephone calls and letters will be of a high priority to provide clientele with information regarding new products and services and support for existing treatments the client is currently receiving. Food preparation classes will be offered to clients with the added service of a shopping assistant for educating the client on purchasing foods and products containing the correct ingredients and levels of fats and sugars to suit their condition or requirements.

3.7.2 Customer Service Policies

Employee's of the establishment will be educated and trained on all aspects / policies regarding the centre's sales / service's, handling of complaints, credit terms and the confidentiality / privacy

* DEVELOPMENT OF MSIC, COMMUNICATION TOOL - REFERRAL SYSTEM
3.6.2

within the centre will be recorded on a gnat chart in order to access and monitor sales ratio's and fluctuations through out certain times of the year to maintain and gauge times of re-ordering products and equipment. Maintenance and work place injuries will be recorded using a gnat chart. The development and recording of the charts will be the responsibility of the owner/Manager.

Inventory System

check

Need a Accidents Investigator form

of all equipment.

and monitored

4.4.3 Process Involved in Production

Services and supplies will be produced on a continuous basis using the following processes :

- * Regular , continuous research and monitoring of supplies, customer demand and services required.
- * regular monitoring of staff requirements in order to meet demand of services required by clientele.
- * Regular updates from suppliers of equipment and products to implement new technologies , techniques , and treatments.
- * Computer programmed appointments / referrals will be implemented for clientele , outlining date of appointment , times booked and specialists booked.
- * Time allocated for each appointment will be 20 minutes per session per specialists. Exceptions will be made on time frames for treatments that require longer bookings and will be addressed as it arises.
- * Regular maintenance implemented on equipment to produce a high quality of service and to minimize delays in treatments and services.
- * The centre will be sectioned into six areas in order to allow for the function of all services provided. - Dietician consultation room , Allergist / immunologist consultation room , Dermatologist consultation room , Reception / waiting area / retail area, preparation area.
- * Another area will be established for the Healthy food preparation classes once the business has been established and is viable.

Also production

Already stated earlier

Perhaps move to premises 1-7.

4.4.4 Increase of Demand of Service Strategy

To remain abreast of increase in demand of the centre's service's / clientele requirements the following steps will be developed and implemented as required and are as follows :

- * Training of casual employee's through training schemes and on the job training , ensuring the trainee is placed and monitored with a qualified , experienced employee.
- * Monitoring and reporting of supplies and seasonal services , increases of demand and is the responsibility of the owner / manager
- * Ensuring careful choice of the rental premise to allow for maximum exposure and expansion of the internal structure of the business
- * Ensuring availability of sufficient funds at times of demand of increase in demand of services and products
- * Obtaining a variety of supply outlets for products in order to ensure a constant supply and dissolve any inconvenience to the customer and clientele

4.5 MONITORING BUSINESS PERFORMANCE

4.5.1 Monitoring Business Performance

A variety of monitoring methods will be constructed and continuously evaluated and will be the record and collect data utilizing these methods in order to evaluate and conduct necessary changes within the business processes and to remain abreast of competition within the market place.

Focus will be placed on recording the following financial processes :

- * Cash flow statements
- * Profit and loss statements

* DEVELOPMENT OF MSIC, COMMUNICATION TOOL.

- * Statements of personal net worth
- * Assets and liabilities management
- * Schedule of drawings statements
- * Balance sheet statements
- * Productivity evaluations
- * Debts and debtors
- * Liquidity ratios
- * Control of overheads - marketing, insurance, utilities, wages, rental agreements, supplies
- * Predicted sales versus stock turn over
- * Supplies mix statements
- * Evaluation of establishment costs against operational cash flow and profit.
- * Return of owners equity
- * Ownership ratio - owners funds, funding of the business, creditors

Ratio of income derived from ~~specific~~ individuals coming to total income.

The following areas will also be monitored and evaluated in order to maintain a high level of customer service :

- * Production processes - Efficiency and effectiveness of products and services, provision / Production schedules, stock take statements
- * Plant and waste standards / requirements
- * Waste disposal
- * Distribution methods for products - efficiency, effectiveness
- * Supplies available and distributed
- * Suppliers and out sourced positions
- * Stages of overall services and products
- * Rental agreements and contracts

Technical standards implementation strategies basis of focus, monitored will be that of the following in order to maintain a high level of service and satisfy customer trends.

- * Quality assurance - that of meeting customers / clientele's requirements, awareness of customers perceptions of quality, familiarity of products and services through the implemented customer survey's
- * Commitment to detect and prevent problems regarding quality assurance to maintain a competitive advantage
- * Continual research into supplies and new technologies / techniques will be a focus to offer value for money, a high standard of practice and advancement / growth of the business, to attract a more extensive clientele ratio.
- * Information gathered from Standards Australia regarding requirements for quality on design of the premise, development, delivery services, production and installation inspections, manufactures standards on products and equipment, regular health inspections, medical legal requirements and regular monitoring and maintenance on equipment as required

4.5.2 Quality Assurance

Regular monitoring strategies of quality control will be implemented in order to maintain a high level of service, products, service and customer satisfaction in the form of :

- * Identify and meeting legal requirements and standards regarding equipment, premise, products, service and employee qualifications
- * Personal education / training skills, in order to deliver a high standard of service to match the development and growth of all business operations regarding : technological changes, products, customer service, OH&S procedures, confidentiality requirements, technical standards, customer complaints policies, customer survey's, business operations / policies, equipment and products, human resource management and committee's *
- * Production / provision processes : Monthly inspections and monitoring of the *production process* will be implemented in order to stay abreast and identify changes required regarding :

* MSIC DEVELOPMENT - COMMUNICATION TOOL - 4.5.2

↓ ADVISORY COUNCILS FORMED AFTER THIS WAS WRITTEN

- * Supplies and suppliers
- * Equipment and premise
- * Computer based programs
- * Technologies and techniques
- * Price strategies
- * Population increases / decreases
- * Staff performance / service
- * Maintenance of equipment
- * Marketing
- * Customer buying motives
- * Stock turnover ratio

- * Increase in demand
- * Appointment times
- * Customer survey's
- * Training schemes
- * Market research
- * Payment plans
- * Equipment upgrades
- * Premise design / lay out
- * Competitors
- * GP'S referrals

4.5.3 Customer Service

Monitoring of customer service will be a key element of the business and imperative to regain a competitive advantage and to the success of the centre. Monthly reviews will be conducted , implementing customer survey's and customer follow - ups. Monitoring and conduct of this process will be used to identify reliability and performance of the services and products , customer 's buying motives , customer satisfaction , concerning service and customer complaints , marketing , advertisement accessibility , convenience of location , customers requirements , payment options and customer service. Monitoring these aspects will be the responsibility of the owner / manager.

4.5.4 Customer Satisfaction

Customer satisfaction will be evaluated monthly or prior to new strategies being developed. the utilization of customer survey's and comparing productivity , cash flow statements and personal customer comments , adjustments will be made as required or foreseen. Outlined factors reviewed will be as follows :

- * Value for money
- * Courtesy and honesty
- * Treatments
- * Convenience of location
- * Quality of service and products
- * Sensitivity to customers feelings
- * Environment within the centre and work place
- * Customer assistance , information , advice given when enquires are made
- * Promotions
- * Referrals or appointments
- * Confidentiality
- * Waiting times for consultation

5. FINANCIAL PLAN

5.1 Personal Financial Statements

5.1.1 Statement of Personal Net Worth

Refer table 3

5.1.2 Schedule of Drawings (Personal cash flow)

Refer table 4A , 4B

5.2 ESTABLISHMENT COSTS AND SOURCES OF FUNDS

5.2.1 Establishment Costs

Refer table 5A

Establishment costs pending will be derived from the application of a business loan which will consist of the implementation of business credit cards and overdraft.

Loan amount and when the funds will be allocated i.e. \$20000

(to establish the business)
(to hand for day to day transactions)

General Business Advice

7.1.2 Business Advisors

* Terry Reichelt, Economic development officer, Regional Development Board, Port Pirie

* Craig Blieschke, Business Development officer, Regional Development Board, Port Pirie

* NEIS Training and placement co-ordinator, Port Pirie

* Dr [redacted] Kajani, General practitioner, Port Pirie * - DR KAJANI, PORT PIRIE

* Pisani Accountants [redacted] Advisors, Norman St, Port Pirie

REFER TO STAGE 3
FALSIFIED DIAGNOSIS

7.1.3 Employment References

Ian Hunter

NEIS Training and Placement Co-ordinator

[redacted]

Darren cave

Woolworths, Food Manager

[redacted]

John Fuller

Kadina Fruit Market

[redacted]

Port Pirie Community Centre

[redacted]

Port Pirie Dental Clinic

[redacted]

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 was sold which enabled outstanding credit card debts to be paid in full. The owner / manager has no current outstanding debts.

- currently renting?
- your long term financial goals?

COMPLETED BUS PLAN INSTALLED ON A COMPUTER 2009
 NEWLY PURCHASED COMP SYSTEM - TOSHIBA LAPTOP

Commonwealth Bank
 Commonwealth Bank of Australia
 ABN 48 123 123 124 AFSL 234945



PURCHASED LAPTOP - TOSHIBA
 * INSTALLED COMPLETED BUSINESS PLAN *
 2009
 * PAID BY FATHER - DAVID PEARCE
 FINANCIAL AGREEMENT - INSTALMENT REPAYMENT
 MR DAVID PEARCE



Page number Page 1 of 1
 Statement begins 24 September 20
 Statement ends 23 October 20
 Account no. [REDACTED]
 Enquiries [REDACTED]
 (24 hours a day, 7 days a week)
 Payment due date 17 November 2009
 Minimum amount due \$25.00

MasterCard Statement

Overdue	Opening Balance	New Charges	Payments/Refunds	Closing Balance
\$0.00	\$0.93-	+ \$1,800.91	-\$500.00	= \$1,299.98

Date	Reference Number	Transaction Details	Amount (A\$)
28 Sep	[REDACTED]	Tell Technology Port Pirie AUS	1,781.60
12 Oct	[REDACTED]	Payment Received, Thank You AUS	500.00-
		Interest charged on purchases Purchase Rate 17.490% Daily Rate 0.04792%	19.31
		Interest charged on cash advances Cash Advance Rate 19.990% Daily Rate 0.05477%	0.00



 FROM THE DATE YOUR NEXT STATEMENT BEGINS YOUR CREDIT CARD INTEREST RATE ON PURCHASES WILL INCREASE TO 17.74% PA. IF YOU ARE ON AN INTRODUCTORY INTEREST RATE THIS RATE APPLIES ONCE YOUR INTRODUCTORY RATE PERIOD EXPIRES.

 FROM THE DATE YOUR NEXT STATEMENT BEGINS YOUR CREDIT CARD INTEREST RATE ON CASH ADVANCES WILL INCREASE TO 20.24% PA.

Credit limit \$3,000 Available credit \$1,700

SALS 1003	Payment record	Cheque number	Date	Amount paid	\$
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Payment Options

www.commonwealth.com.au
 Call 13 2221 to pay by transferring funds from your credit card
 MR DAVID PEARCE
 ACCOUNT NUMBER 5353 1518 0093
 Date paid
 Amount paid
 if paying by cheque, please complete reverse



Tax Invoice

Invoice: **103690**

Date: **28-Sep-2009**



Phone: 45 008 151 791

Invoice To

To: Ms J Pearce
 [Redacted Address] **CORRECT ADDRESS**

Tel: [Redacted] Fax: [Redacted]
 Attn: Jacquelin Pearce Code: PEARCE.JAC

Ship To

Ship: Ms J Pearce
 [Redacted Address]

Tel: [Redacted] Fax: [Redacted]
 Attn: Jacquelin Pearce Code: PEARCE.JAC

Tell Technology

From: Tell Technology *
 PO BOX 1465
 * PORT PIRIE SA 5540 *
 ABN 45 008 151 791

Attn: Thomas Maywald Tel: [Redacted]
 [Redacted] Fax: [Redacted]

Web: [Redacted]

Shipping Details

Order: JACQUELINE
 Order Date: 28-Sep-2009

Ship Via:
 Ship Ref:

The following Job(s) have been Shipped to: Ms J Pearce
 Status of the following Job(s): FINISH
 Job# 203627 Item SALE Notebook Package + Care Pack

Code	Description	Unit	Ordered	Supplied	Tax%	Price Inc	Disc.%	Subtotal
NB.L500/01E	New NBK - Care Pack and Data Transfer Toshiba Satellite L500/01E Notebook (PSL30A-01E013) Intel Pentium Dual-Core T4300 2.1Ghz 4GB DDR2 800MHz Ram (Expandable to 8GB) 320GB Hard Disc Drive Windows Vista Home Premium Product Key: BRG6R-MG99H-TMQDM-MR6XC-Y9HTB DVD SuperMulti Double/Dual Layer 15.6" Widescreen HD TruBrite Dedicated Mobile Intel 4500MHD Graphics (128MB) VGA 640x480 Webcam Integrated 802.11 (b,g,n) Wireless Stereo Speakers 1 Year Warranty \$100 Cashback via Redemption Within 10 days of purchase (Ends 20/10/2009) Goto: [Redacted]	EACH	1.00	1.00	10	\$1,299.00	0.00 %	\$1,299.00
SW.164-04093	MS Office Publisher 2007 Academic Edition Product Key: [Redacted]	EACH	1.00	1.00	10	\$149.00	0.00 %	\$149.00
ITEM	Trend Micro Internet Security Pro 2010 (3 User) Product Key: [Redacted] Registration Details: First Name: Jacqueline Last Name: Pearce Email: [Redacted] Passw: [Redacted]	EACH	1.00	1.00	10	\$129.00	0.00 %	\$129.00
CAREPACK.NS		FEE	1.00	1.00	10	\$99.00	0.00 %	\$99.00



Tax Invoice

Invoice: **103689**

Date: 28-Sep-2009



[Redacted]: 45 008 151 791

Invoice To

To: Ms J Pearce
[Redacted]

Tel: [Redacted] **Fax:** [Redacted]
Attn: Jacquelin Pearce **Code:** PEARCE.JAC

Ship To

Ship: Ms J Pearce
[Redacted]

Tel: [Redacted] **Fax:** [Redacted]
Attn: Jacquelin Pearce **Code:** PEARCE.JAC

Tell Technology

From: Tell Technology
PO BOX 1465
PORT PIRIE SA 5540
ABN 45 008 151 791

Attn: Thomas Maywald **Tel:** [Redacted]
[Redacted] **Fax:** [Redacted]

Web: [Redacted]

Shipping Details

Order: JACQUELIN

Order Date: 24-Sep-2009

Ship Via:

Ship Ref:

The following Job(s) have been Shipped to: Ms J Pearce
 Status of the following Job(s): FINISH
 Job# **203558** Item SERVICE Service - PC Sys Tower Beige **PREVIOUS COMPUTER** NEWELL.8897

Invoice Desc: Transfer to External HDD DATA TRANSFER

Code	Description	Unit	Ordered	Supplied	Tax%	Price Inc	Disc.%	Subtotal
LABPC-INHOUSE	Labour - PC In House - 1unit = 10mins	UNIT	8.00	8.00	10	\$13.20	0.00 %	\$105.60
Job Total Including GST								\$105.60

Thank you for your business. Please retain this receipt for warranty repair, exchange or refund. Goods will be exchanged or refunded if returned in original condition within 30 days of purchase.

PAID IN FULL - THANKYOU

	GST	INC
Sub Total	\$9.60	\$105.60
Freight	\$0.00	\$0.00
Acc. Fee	\$0.00	\$0.00
Total	\$9.60	\$105.60

Please pay as per terms on this invoice, except equipment sales which are COD.

Bank SA account details for Direct Deposit:

BSB # [Redacted]
Accou [Redacted]

Please reference the invoice number

All goods remain the property of Tell Holdings until paid in full. E&OE

1676
1781



Tax Invoice

Invoice: 113499

Date: 29-Nov-2010

45 008 151 791



113499

Invoice To

To: The Medical Specialist Centre Port Pirie

Tel: [Redacted] Fax: [Redacted]
Attn: Jackie Pearce Code: MEDI.SPECI

Ship To

Ship: The Medical Specialist Centre Port Pirie

Tel: [Redacted] Fax: [Redacted]
Attn: Jackie Pearce Code: MEDI.SPECI

WRONG ADDRESS
NEXT ADDRESS NOT EVEN APPLIED FOR.

Tell Technology

From: Tell Technology
PO BOX 1465
PORT PIRIE SA 5540
ABN 45 008 151 791

Attn: Thomas Maywald Tel: [Redacted]
Email: [Redacted] Fax: [Redacted]
Web: [Redacted]

Shipping Details

Order: JACKIE
Order Date: 29-Nov-2010
Ship Via:
Ship Ref:

The following Job(s) have been Shipped to: *The Medical Specialist Centre Port Pirie*

Status of the following Job(s): FINISH

Job# 213339 Item SALE Sale

Table with columns: Code, Description, Unit, Ordered, Supplied, Tax%, Price Inc, Disc.%, Subtotal. Includes items like Epson 82 Black Ink Cartridge and Color Copy A4 White 250GSM 250shts.

Job Total Including GST \$73.75

Please retain this receipt for warranty repair, exchange or refund. Goods will be exchanged or refunded if returned in original condition within 30 days of purchase. Thank you for your business.

PAID IN FULL - THANKYOU

Summary table with columns: GST, INC. Rows include Sub Total, Freight, Acc. Fee, Total.

Please pay as per terms on this invoice, except equipment sales which are COD.

Bank SA account details for Direct Deposit:

BSB # [Redacted]
Account [Redacted]

Please reference the invoice number
All goods remain the property of Tell Holdings until paid in full. E&OE



Tax Invoice

Invoice: 103690

Date: 28-Sep-2009

[Redacted] : 45 008 151 791



- Care Pack: New System
- Initial Run-Up & Testing of your NEW PC System/Notebook
- Windows Set-Up & Registration of Product Key
- Windows Download & Installation of Updates
- Installation, Registration & Updates of Purchased or Supplied Software
- Installation & Run-Up of Purchased or Supplied Hardware

Job Total Including GST \$1,676.00

Thank you for your business. Please retain this receipt for warranty repair, exchange or refund. Goods will be exchanged or refunded if returned in original condition within 30 days of purchase.

PAID IN FULL - THANKYOU

	GST	IN
Sub Total	\$152.36	\$1,676.00
Freight	\$0.00	\$0.00
Acc. Fee	\$0.00	\$0.00
Total	\$152.36	\$1,676.00

Please pay as per terms on this invoice, except equipment sales which are COD.

Bank SA account details for Direct Deposit:

BSB # [Redacted]
Acco [Redacted]

Please reference the invoice number

All goods remain the property of Tell Holdings until paid in full. E&OE

MEDICAL BUSINESS PLAN 2006 - 2008 HAND WRITTEN
INSTALLED ON A COMPUTER 2009 ONLY.

DATA TRANSFER - PREVIOUS COMP SYSTEM
TOWER TO LAPTOP.



* Regional Development Board *

*
Michael Fetherstonhaugh
Partner Organisation : Business SA
Centre : Manufacturing
Contact : Port Pirie
Mob : [REDACTED]
Email : [REDACTED]

Terry Reichelt
Position : Economic Development Officer
Email : [REDACTED]
Mob : [REDACTED]
Region : Southern Flinders

Organisation
National Network - www.rda.gov.au

* Contacts - concerning Business Plan *

*
Dr AM Kajani
Pirie Medical Centre
[REDACTED]

Jack Redden
Jack Redden Real Estate
[REDACTED]

Website : Wardle Co

*
Belinda Moyes
Ceo , Country Health SA
Local Health Network
Website : www.countryhealthsa.gov.au/pats
[REDACTED]

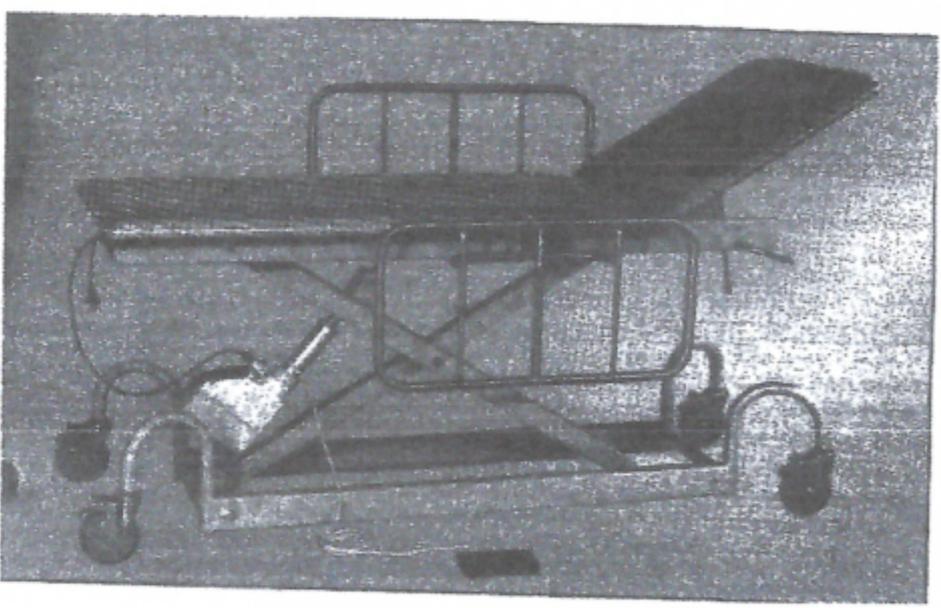
* Telstra Phone Records - Direct contact with Roger kirchner and his personal receptionist
Telstra Smartphone Plan - 2009
Name : Jacqueline Pearce
Address : [REDACTED]
Ph : [REDACTED]

* COMPLETED BUSINESS PLAN AFTER REVIEW - MICHAEL FETHERSTONHAFF
INSTALLED ON COMPUTER 2009
BUSINESS PLAN CONSTRUCTION - MARRIED NAME MC DIARMID
BUSINESS PLAN CONSTRUCTION - ADDRESS [REDACTED]

BUSINESS PLAN

* **THE SPECIALIST MEDICAL CENTRE**

* **JACQUELINE PEARCE** *
* [REDACTED] *



* **PREPARED SEPTEMBER 2009** *
COMPUTER DISC - 2009
COMPLETED PLAN INSTALLED ON COMPUTER



Australian Business Register

Australian business number(ABN) : [REDACTED]

Entity name : MISS JACQUELINE CAROL PEARCE

* Trading Name : THE MEDICAL SPECIALIST CENTRE PORT
(See reverse for additional trading names.) PIRIE

ABN Status : Registered

* ABN Registration Date : 24 April 2010 *

* Postal Address : * [REDACTED]

* Business Address : * [REDACTED] NICK REDDEN RENTAL
3006-3009 MEDICAL
BUSINESS PLAN

Email Address : [REDACTED]

Type of Entity : Sole Trader

Industry Code (ANZSIC) : 99994

Trustee Name : not applicable
(See reverse for additional trustee names.)

GST Status : * Registered *

* GST Registration Date : 24 April 2010 *

Continued...

PO Box 908
Albury NSW 2640



Australian Government
Australian Business Register



MISS JACQUELINE C PEARCE



Date of Issue
28 April 2010

Client Enquiries
Telephone: [Redacted]
Facsimile: [Redacted]

Dear Sir/Madam

**Notification of your Australian business number
For your information**

Thank you for your recent request to register for an Australian business number (ABN).

I am pleased to advise that you are now registered in the Australian Business Register.

Your Australian business number is [Redacted]

Your ABN registration is effective as of **24 April 2010**.

We have enclosed a list of details recorded about your business or organisation. Please check that these details are correct.

Please note that some of the information collected will be available to the public on the Australian Business Register at www.abr.business.gov.au. The Registrar may also provide selected information to other government agencies authorised by law to receive it.

You are required to notify the Australian Business Registrar of any changes to the information recorded on the register within 28 days of becoming aware of the change. If your details have changed, please phone [Redacted] between 8.00am and 6.00pm, Monday to Friday.

Deductible gift recipient, Income tax exempt fund and/or tax concession charity

If you have indicated that you require endorsement as a deductible gift recipient, income tax exempt fund and/or tax concession charity, an application will issue shortly.

Your review rights

You can lodge an objection to the date on which your registration takes effect. However, you will need to do this in writing, ensuring you:

- sign and date the objection
- explain why you think the date is incorrect
- include a declaration that all information and supporting documents you provide are true and correct, and
- lodge your objection either:
 - online through the tax agent or business portal
 - by fax to 1300 139 035, or
 - by mail to:

Registrar of the Australian Business Register
PO Box 3003
PENRITH NSW 2740

Please note: You have 60 days from the date of receipt of this letter to lodge your objection. To avoid a delay to your objection, please include your contact details, your ABN and documents that support your objection.

To find out more or to download objection forms, go to www.ato.gov.au and select 'Fix a problem'.

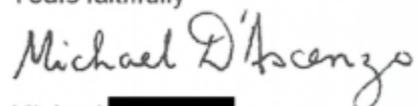
More information

If you need more information, please visit our website at www.ato.gov.au or phone us on **13 28 66** between 8.00am and 6.00pm, Monday to Friday.

Protecting your privacy when you phone us

If you phone us, we need to know we are talking to the correct person before providing information. We will ask you for details only you or your authorised representative would know. It would be helpful if you have your tax file number or Australian business number ready when you phone us.

Yours faithfully



Michael [REDACTED]
*Registrar of the Australian Business Register and
Commissioner of Taxation*

PO Box 908
ALBURY NSW 2640



Australian Government
Australian Taxation Office



Miss Jacqueline C Pearce



Reference



Client Enquiries



Dear Sir/Madam

Date of Issue
30 April 2010

**Notification of your PAYG withholding registration
For your information**

You are now registered for pay as you go (PAYG) withholding. The details of your registration are:

Australian business number :	[Redacted]
Date registration takes effect :	24 April 2010
PAYG payment cycle :	Quarterly
PAYG withholder type :	Small

As your PAYG cycle is quarterly, you must pay PAYG withheld amounts and lodge an activity statement for each of the three month cycles ending on 30 September, 31 December, 31 March and 30 June. Your activity statement is issued to you towards the end of each cycle. The due date is the 28th day of the month following the end of each quarter, with the exception of the December quarter when the activity statement must be lodged by 28 February.

More information

The enclosed brochure, *Pay as you go withholding - what you need to know* (NAT 5195), will provide you with basic information about your obligations for PAYG withholding, including how your payment cycle was determined. If you need more information, please phone [Redacted] between 8.00am and 6.00pm, Monday to Friday.

Protecting your privacy when you phone us

If you phone us we need to know we are talking to the correct person before providing business information. We will ask you for details only you, or your authorised representative, would know. It will also be helpful if you have your tax file number or Australian business number ready when you phone us.

Yours faithfully

Michael D'Ascenzo
Commissioner of Taxation and
Registrar of the Australian Business Register

IF UNDELIVERABLE PLEASE RETURN TO
PO BOX 2012 CHERMSIDE QLD 4032

POSTAGE
PAID
AUSTRALIA



MISS JACQUELINE C PEARCE



6

CD-ROM for digital certificate holders

Online services setup

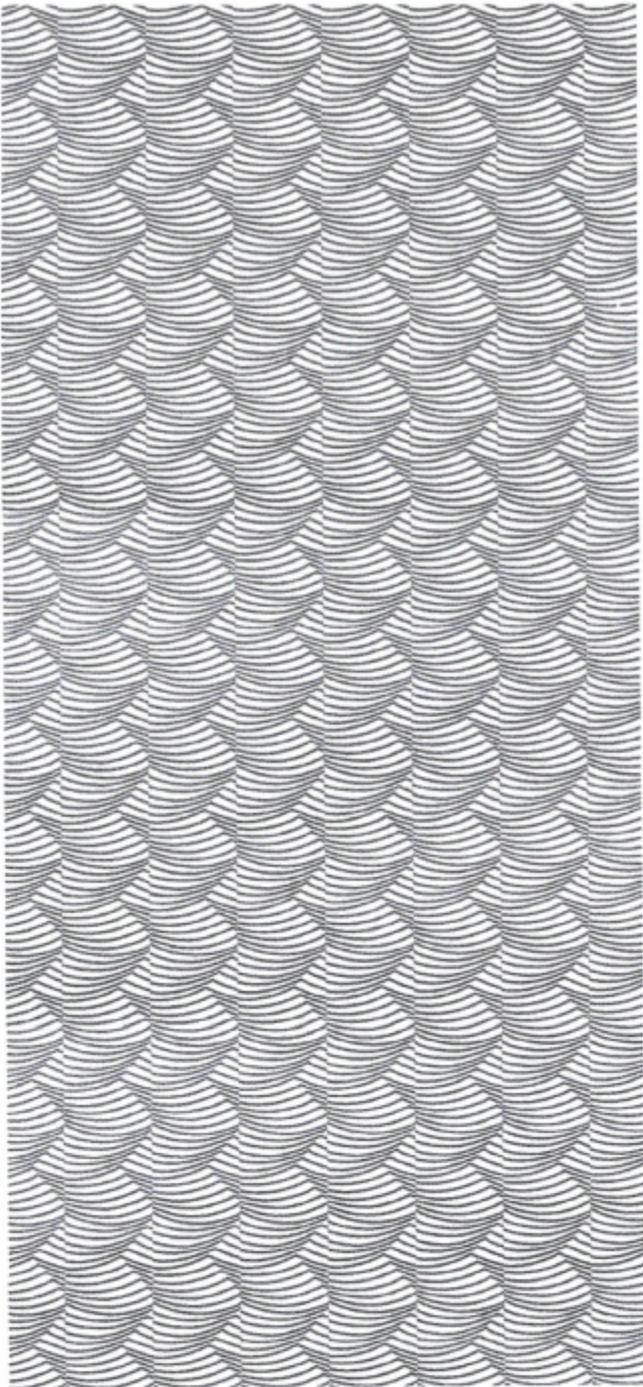
Use this to install your digital certificate and/or ECI.

NAT 3284-06/2007
VERSION 2007.2



Australian Government
Australian Taxation Office

2. OPEN HERE



If not delivered return to:
PO Box 2012 CHERMSIDE QLD 4032

47
CRNB NL 549

POSTAGE
PAID
AUSTRALIA

MISS JACQUELINE C PEARCE





Reference number: [REDACTED]

Dear MISS PEARCE

This letter contains your password and personal identification number (PIN) required to install your ATO digital certificate.

Your password [REDACTED]

Your personal identification number (PIN): [REDACTED]

Note: The letter O is a circle while the number 0 (zero) is elongated.

Your password and PIN must be kept confidential at all times. Please secure this letter in a safe place in case you need to re-install your certificate.

You may now proceed to install your certificate onto your computer. Please refer to the instructions in the *Your digital certificate for Tax Office online services* email we sent you recently. Ensure the reference number on this email matches the reference number above before installing your certificate.

If you did not receive this email or accidentally deleted it, phone [REDACTED] from 8am to 6pm weekdays or email [REDACTED] to have it re-sent (include your ABN and the reference number above in your email).

For help installing your certificate, phone the technical help desk on [REDACTED] from 7am to midnight weekdays (AEST) or email [REDACTED]

COMMENCEMENT OF INSTALLATION ON A COMPUTER
NOVEMBER 2010 - START OF BUSINESS PLAN CONSTRUCTION
FROM 2006 - 2010 HAND WRITTEN FORM.





Jacqueline Pearce



SA Health - SA Government
MISC - GP COMMUNICATION
TOOL
PATIENT DASHBOARD
REFERRAL SYSTEM
COUNTRY HEALTH SA

M.S.I.C

MEDICAL SERVICES INFORMATION CENTRE

**A Service developed for
medical Professionals**

Prepared November 2010

THE BUSINESS AND ITS MANAGEMENT

1. THE BUSINESS CONCEPT

1.1 Business Type

The concept of the business, M.S.I.C, Medical Service Information centre, is to collect and distribute medical information regarding specialists services, dates and times and resources coming into the rural regions. The information will be collected and distributed from established medical centres, Private Practices, surgery's, GP'S and hospitals. By congealing all the medical practices, GP'S and hospitals services, by giving them access to information regarding, when and where specialists services will be conducted within the rural regions, this in turn will create a extensive list of specialists in which to refer to and improve the efficiency of the current specialists referral system.

1.1.2 Major Customers

The service is designed to provide medical professionals with a medical resource information data tool. The clients of the business, M.S.I.C will consist of registered medical professionals, GP'S, Private Practice's, Hospitals and Medical establishments.

1.2 THE PRODUCTS OR SERVICE

1.2.1 Product or service details

The business, M.S.I.C, is a business that will provide a service to all registered medical professionals and establishments. The centre collects and distributes medical information regarding specialists services, dates, times and where the services will be conducted from. The information collected is filed and transferred to a information data disc, this information is collected every 10 weeks and distributed quarterly (every 3 months). Medical professionals must register with the centre in order to transfer and collect the information. Registration fees apply.

1.2.2 Development and Marketing

The development of the business will consist of providing a professional, proficient, confidential service in which medical professionals can utilise and have confidence in the reliability and accuracy of the information they are receiving.

Employee's will be trained in all OH&S procedures to ensure the

5.1.1 Statement of Personal Net Worth

Refer table 3

5.1.2 Schedule of Drawings (Personal cash flow)

Refer table 4A, 4B

5.2 ESTABLISHMENT COSTS AND SOURCES OF FUNDS

5.2.1 Establishment Costs

Refer table 5A

Establishment costs pending will be derived from the application of a business micro loan through the N.E.I.S program in conjunction with the National Australia Bank (NAB).

The required funds to establish the business, M.S.I.C, has been estimated to be that of \$. Funds will be allocated for, initial set up, contracts, insurance, lease agreements, equipment, OH&S stationary, office furniture and supplies and fire safety equipment.

5.2.2 Sources of Funds

Refer table 5B

Funding of \$ will be derived from the application with the N.E.I.S program in order to apply for a business micro loan through the NAB. A business account with the NAB will be established in order for all business transactions to take place.

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

5.3.1 Cash Inflows

Jacqueline will secure a business account with a linked credit card facility for ease of payments for supplies, equipment and maintenance of the business. The initial loan of \$ will be acquired in order to establish the business and meet financial obligations in the initial stages of the business.

5.3.2 Cash Outflows

- Accounting fees of \$ Payable annually
- Advertising costs of \$ payable annually
- Insurance requirements of \$ payable annually
- Legal requirements -contracts - \$ payable annually
- Repairs and maintenance of \$ payable annually or as required
- Vehicle usage and maintenance of \$ payable annually

msic



PO Box 432, Port Pirie SA 55

Ph [REDACTED]

* 3/12/10

RE : Medical Statistical Overview Study
Market Research

Dear Dr Issah,

I would like to take this opportunity to introduce myself, my name is Jacqueline Pearce, i have been a resident of Port Pirie for 9 years. In this time it has come to my attention, through my own experiences and conversations with the general rural populations, that there is a great need for specialists treatments within our rural regions. Therefore i am in the process of developing a business plan that will provide a communication and marketing tool for all Registered Medical Professionals, in order to improve the efficiency of the current Specialist Referral System within the rural region.

In order to develop this business venture, i am conducting a medical statistical overview of all specialists services that are currently operating within the rural regions. Therefore i am contacting you specifically to discuss the possibility of obtaining your interest and invite to take part in this important medical study.

I have attached the Statistical Study Survey form with this letter. Please complete and return in the self addressed envelope by 30/12/10, or i can contact you directly to make an appointment to discuss this matter further and your decision regarding your participation in this study.

As this is a statistical study only, personal details are not required and your participation in this study is strictly confidential. 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.

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

Yours Sincerely

Jacqueline Pearce

3/12/10

**MEDICAL STATISTICAL OVERVIEW STUDY
SURVEY FORM**

Please complete all questions and return the form in the self addressed envelope by 30/12/10 . Thank you for your support and participation in this important medical study.

Please mark boxes with an x.
If you answered NO to question 1, please answer questions 6 -13 only.

Please specify occupation: General practitioner Manager Director

Q.1 Do you currently have visiting specialists, e.g Dermatologists, consulting from within your centre?
 Yes No Unsure

Q.2 What specialist/s do you currently have visiting and consulting from within your centre?

Dermatologist Allergist Immunologist
 Dietician Sports Therapist

Other, please specify : *Psychiatrist, Psychologist, Cardiologist, Paediatrician*

Q.3 How often do the specialist/s consult within your centre?

Every 6 weeks Every 8 weeks Every 12 weeks
 Other, please specify :

Q.4 In which Regions or Medical Centres do you currently refer your patients to, in order to receive consultations and treatments for specialists services?

Regional hospital Regional Medical Surgery 's
 Private Practices Metropolitan Specialists
 Surgery currently employed at

Please Specify :