

Financial Infomatics Virgin Islands

BUSINESS PLAN

Date Prepared

January 2012

Proprietary & Confidential

EFTA01173442

Table of Contents

EXECUTIVE SUMMARY.....

MANAGEMENT AND ORGANIZATION.....

Management team.....

Corporate Professional Support.....

Capitalization.....

PRODUCT AND SERVICE PLAN.....

Purpose of the product or service.....

Product liability.....

Production.....

Facilities.....

Suppliers.....

MARKETING PLAN.....

Industry profile.....

Current size.....

Growth potential.....

Geographic location.....

Industry trends.....

Distribution networks.....

Basis of competition.....

Competition profile.....

Customer profile.....

Target market profile.....

Pricing profile.....

Marketing/Advertising.....

FINANCIAL PLAN.....

Sales Projections.....

Income Projections

Cash Requirements.....

Sources of Financing.....

Projected Year-End Income Statements

EXECUTIVE SUMMARY

In the not too distant future there will be as many people on the internet as populated the world only 20 years ago. Biomedical and DNA analysis is one of the fastest growing segments of internet searches and research.

In 2012, Financial Infomatics' Virgin Islands ("FIVI") will seek approval to operate as a Protected Cell Company within the University of the Virgin Islands Research and Technology Park. FIVI's goal is to build one of the world's largest DNA database and develop a data mining platform for the database to be available through the internet. With over 200 million profiled US internet users and up to 2 billion worldwide users the goal of discovering trends related to diseases and assisting in health preservation has vast possibilities.

FIVI's purpose is data acquisition and the development of predictive models using a comprehensive database to bridge the fields of data mining and bioinformatics. Bioinformatics is the use of computers to extract and analyze biological data, especially in researching the nucleotide sequences of DNA.

The FIVI target platform seeks to apply concepts, methodologies, and technologies to biomedical and financial informatics, including public health epidemiology, financial genetic algorithms, computational biology, genomics, proteomics, structural biology, disease modeling, and biomedical engineering. The purpose of DNA and biomedical data mining and graph data is to enhance the ability to access, interpret and utilize information related to biomedical and financial informatics in order to improve health and well being. Measured data provide valuable insight into product usage. It also brings challenges like large data files and it's crucial to make the most of measured data to understand product service, performance, and life.

FIVI will use accurate standard software architecture optimized for large data sets. The raw data will be separated from the metadata, increasing searching speed. There will be built-in automated analysis ensuring standard reports are readily available and we will use a security model that makes sure only the right people have access to the approved data and information. Users can even configure the on-line analysis routines - and build powerful queries and reports.

- the right data, report or analysis
- to the right user
- at the right time.

FIVI's platform will be based on databases and information to be kept on servers located in the U.S. Virgin Islands, specifically St. Thomas. Corporate enterprises have discovered that data mining is a valuable mechanism in analyzing customer, operational

and transactional data that they have collected and stored for many years for billing and auditing purposes which provides them with a mechanism that simulates the ability for larger enterprises to 'know your customers'. FIVI will deploy this mechanism to the human being creating a means for individuals to 'know your DNA'. The development of data mining methods is very sensitive and FIVI will adhere to privacy preservation and non-perfect matches. FIVI's strategy will be developed in consultation with leading privacy advocates and privacy professionals as part of its business process.

FIVI is currently raising \$_____. The Founder will invest approximately \$_____ in cash and \$_____ in equipment. Funds will be used for a build-out of office space, development of a secure server as well as other plant and equipment. FIVI's business scales are expected to increase quickly with attractive margins.

FIVI 3 YEAR REVENUE PROJECTION

(Thousands)	Year 1	Year 2	Year 3	Year 4
GROSS REVENUES	3000	3,600	4,500	5,625
OPERATING INCOME	1,049	1,564	2,375	3,406
STARTUP AND CAPEX	500	-	-	-
NET PROFIT	549	1,564	2,375	3,406

FIVI's founder, Mr. Jeffrey Epstein, is universally renowned for his complex mathematics skills and is an experienced entrepreneur who has built several highly profitable companies. He has successfully transferred these abilities to the world of high finance, having been one of the pioneers of derivative and option based investing. He looks now to shift his focus to the dynamic discipline of biomedical analysis. His relationships in the upper echelon of research and academia and advanced knowledge of both science and mathematics will enable FIVI to thrive in this technology-based environment.

MANAGEMENT AND ORGANIZATION

The Company will be managed by its Founder and Chief Executive Officer, Mr. Jeffrey Epstein. Mr. Epstein was born, raised and educated in New York City. He began his career teaching calculus and physics at the high school level and transitioned to his lucrative business career in 1976 at Bear Stearns & Company. He later founded his own financial consulting firm in 1981, which he brought to the Virgin Islands in 1999 when he opened Financial Trust Company, Inc. ("FTC"). FTC is a successful Virgin Islands Economic Development Commission Beneficiary and was recently approved for an extension of benefits by the EDC.

Mr. Epstein is a financial supporter of the sciences and through his three foundations: Epstein Interests, the J. Epstein Virgin Islands Foundation, Inc. and The C.O.U.Q. Foundation. His foundations have provided significant support to Harvard University's Program for Evolutionary Dynamics, which uses mathematics to study such subjects as evolutionary biology, viruses, and cancer. They have also funded, in part, the Institute for Advanced Study at Princeton University. The J. Epstein Virgin Islands Foundation has wholly sponsored and participated in scientific symposiums held in the U.S. Virgin Islands. Mr. Epstein and his foundations have also supported the research of Nobel laureates at postdoctoral and graduate levels. Additionally, Mr. Epstein's philanthropy has provided substantial support to individual scientists; including cognitive psychologists and scientists such as Marvin Minsky and Stephen Kosslyn, and Howard Gardner a theoretical biologist.

Mr. Epstein continues to passionately believe in the importance of academic research and continues to be an integral part in providing significant opportunities for scientific and technological explorations through his philanthropy. In his quest to bridge his support of the sciences, his pursuit of new frontiers and his financial acumen he became aware of the RT Park. Mr. Epstein believes that there would be perfect synergy between the RT Park/UVI model and FIVI's technology and science based venture.

FIVI management will include a team of professionals as follows: Chief Operating Officer, Chief Financial Officer, Director of Technology Integration, Chief Technology Officer, Network Engineer, Bioinformatic Analyst, Database Engineer, Accountant, and two administrative support staff.

Offices will be located within the University of the Virgin Islands Research and Development Park.

Infrastructure
Corporate Counsel:
Kellerhals Ferguson LLP

P.O. Box 608
St. Thomas, VI 00804

Proprietary & Confidential

Banking:
First Bank of Virgin Islands

St. Thomas, VI 00802

PRODUCT AND SERVICE PLAN

MARKETING PLAN

FINANCIAL PLAN