

# PASCAS FOUNDATION (USA) LLC

## PASCAS FOUNDATION (USA) LLC

INDEX  
Sheet

STATEMENT of FINANCIAL POSITION	- progressive years	1			
STATEMENT of FINANCIAL PERFORMANCE	- progressive years	2			
STATEMENT of CASHFLOWS		3			
KEY PERFORMANCE INDICATORS (KPI's) A		4			
KEY PERFORMANCE INDICATORS (KPI's) B		5			
PRODUCTION		6			
PROFIT & LOSS		7			
FUNDING		8			
CAPITAL EXPENDITURE		9			
TAXATION RECONCILIATION		10			
VALUATION NOTES & LOAN to VALUE RATIOS		11			
VALUATION NOTES II		12			
CORPORATE RATINGS CRITERIA		13			
VALUE BASED MANAGEMENT		14			
NOPAT to FUTURE VALE		15			
SHAREHOLDER VALUE		16			
Monthly Cash Flow		17			
Quarterly Cash Flow		18			
Financial Factors		19			
Pascas Oversight Council + Humanity's Journey		20			
Office Equipment		21			
The Mansion - Minneapolis		22			
Social Housing		23			
Building Costs School		24			
Building Costs TAFE		25			
Building Costs University		26			
Building Costs Hospital		27			
Hospital Equipment		28			
Building Costs Clinics		29			
Scholarshp Grants		30			
Enterprise Agreement		31			
Schools Grant 1 2		32	33		
USA Population Demographic		34			
USA Cities		35			
USA States		36			
Map of Consciousness (MoC) 1 2 3 4		37	38	39	40
Feeling-Healing is the Pathway		41			
USA Wages		42			
USA Executive Wages		43			
USA Teachers Wages 1 2 3 4		44	45	46	47
USA Nurses Wages 1 2		48	49		
USA Doctors Wages 1 2		50	51		
USA Dentists & Optometrists		52			
Teacher's Qualifications DD-CODE		53			
Education Chain		54			
PASCAS University		55			
University Subjects		56			
Chaldi TAFE College		57			
Craft Creations		58			
Cooperative Enterprises 1 - TAFE Business Developments		59			
Cooperative Enterprises 2		60			
USA Weather		61			
Univerity Layout		62			
Sporting Fields - Universities and Schools		63			
Hospital Concept 1 2 3 4 5		64	65	66	67 68
Pascas Care Hospital		69			
Pascas Hospital Ship		70			
Pascas Care Clinic		71			
Pascas Mobile & Community		72			
Recommended Reading		73			
USA River Cities Map		74			
USA Gas Map		75			
USA Demographic Sectors		76			
USA Mississippi River Basin		77			





<b>PASCAS FOUNDATION (USA) LLC</b>				<b>\$ = USD</b>	31 Dec	<b>2</b>
<b>OPERATING STATEMENT</b>	2022	2023	2024	2025	2026	2027
<b>STATEMENT of FINANCIAL PERFORMANCE</b>		AUD1.00 =	USD 0.66	USD1.00 = EUR 1.03		
				USD1.00 = AUD 1.50		
REVENUE (being grant subsidy)	\$0	\$520,000	\$1,950,000	\$18,586,490	\$95,297,110	\$96,727,110
Less:						
DIRECT COSTS	0	140,232,440	317,920,620	585,792,660	987,354,244	1,395,324,704
ADMINISTRATION COSTS	0	4,218,600	7,547,250	10,322,257	15,941,341	17,319,991
PROFIT before STAFF INCENTIVE	0	-143,931,040	-323,517,870	-577,528,427	-907,998,475	-1,315,917,585
Less:						
STAFF INCENTIVE	0	0	0	0	0	0
NET PROFIT CONTRIBUTION before Scholarships Granted overseas	0	-143,931,040	-323,517,870	-577,528,427	-907,998,475	-1,315,917,585
	0	6,700,000	13,400,000	20,100,000	24,400,000	26,300,000
PROFIT before Interest & Depreciation	0	-150,631,040	-336,917,870	-597,628,427	-932,398,475	-1,342,217,585
Interest	0	0	0	0	0	0
Depreciation	0	35,166,258	91,744,972	197,620,388	323,404,388	487,188,388
Other costs - borrowing	0	0	0	0	0	0
<b>OPERATING PROFIT</b>	<b>0</b>	<b>-185,797,298</b>	<b>-428,662,842</b>	<b>-795,248,815</b>	<b>-1,255,802,863</b>	<b>-1,829,405,973</b>
Income Tax Expense	0	0	0	0	0	0
<b>PROFIT after Tax</b>	<b>0</b>	<b>-185,797,298</b>	<b>-428,662,842</b>	<b>-795,248,815</b>	<b>-1,255,802,863</b>	<b>-1,829,405,973</b>
<b>TOTAL GRANTS FUNDING received</b>	<b>0</b>	<b>1,104,300,000</b>	<b>1,722,700,000</b>	<b>3,037,400,000</b>	<b>4,212,100,000</b>	<b>5,565,500,000</b>
Less						
<b>Grants previously treated as Revenue</b>	<b>0</b>	<b>-520,000</b>	<b>-1,950,000</b>	<b>-18,586,490</b>	<b>-95,297,110</b>	<b>-96,727,110</b>
Dividends Paid	0	0	0	0	0	0
RETAINED EARNINGS	\$0	\$917,982,702	\$1,292,087,158	\$2,223,564,695	\$2,861,000,027	\$3,639,366,917

<b>KEY FINANCIAL DATA</b>	2023	2024	2025	2026	2027
<b>REVENUE</b>	\$520,000	\$1,950,000	\$18,586,490	\$95,297,110	\$96,727,110
<b>EBITDA</b>	-\$150,631,040	-\$336,917,870	-\$597,628,427	-\$932,398,475	-\$1,342,217,585
<b>DEPRECIATION</b>	\$35,166,258	\$91,744,972	\$197,620,388	\$323,404,388	\$487,188,388
<b>EBIT</b>	-\$185,797,298	-\$428,662,842	-\$795,248,815	-\$1,255,802,863	-\$1,829,405,973
<b>NET CASH GENERATED</b>	-\$150,774,040	-\$337,278,620	-\$600,841,975	-\$947,740,599	-\$1,342,503,585

**PASCAS FOUNDATION (USA) LLC  
PROJECTED CASH FLOW  
STATEMENT of CASHFLOWS**

	2021	2022	2023	2024	\$ = USD 2025	31 Dec 2026	2027	3
			AUD1.00 =	USD 0.66	USD1.00 =	EUR 1.03		
					USD1.00 =	AUD 1.50		
NET PROFIT		\$0	-\$185,797,298	-\$428,662,842	-\$795,248,815	-\$1,255,802,863	-\$1,829,405,973	
Interest		0	0	0	0	0	0	
Depreciation		0	35,166,258	91,744,972	197,620,388	323,404,388	487,188,388	
Prepaid Borrowing Costs		0	0	0	0	0	0	
Increase in Payables - Creditors		0	8,667	23,833	277,275	1,278,510	23,833	
Decrease in Stock & Stores		0	-108,333	-265,417	-2,104,449	-10,228,083	-190,667	
Decrease in Receivables - Debtors		0	-43,333	-119,167	-1,386,374	-6,392,552	-119,167	
<b>CASH FROM OPERATIONS</b>		<b>0</b>	<b>-150,774,040</b>	<b>-337,278,620</b>	<b>-600,841,975</b>	<b>-947,740,599</b>	<b>-1,342,503,585</b>	
<b>NON DISCRETIONARY EXPENSES</b>								
Creditors - Directors		0	0	0	0	0	0	
Taxation		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Principal of Borrowings Repaid		0	0	0	0	0	0	
Borrowings Repaid - current		0						
Borrowings Repaid - noncurrent		0	0					
<b>Total non discretionary</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>DISCRETIONARY EXPENSES</b>								
Dividends		0	0	0	0	0	0	
CapEx Land Building Acquisitions		0	875,856,450	1,384,167,850	2,330,085,400	3,144,300,000	4,094,300,000	
Plant & Equipment		0	1,100,000	10,100,000	105,600,000	100,000	100,000	
Office Building		0	5,000,000	0	0	0	0	
Intellectual Property		0	0	0	0	0	0	
Other		0						
Borrowing Costs		0	0	0	0	0	0	
<b>Total discretionary</b>		<b>0</b>	<b>-881,956,450</b>	<b>-1,394,267,850</b>	<b>-2,435,685,400</b>	<b>-3,144,400,000</b>	<b>-4,094,400,000</b>	
<b>FUNDS GENERATED</b>		<b>0</b>	<b>-1,032,730,490</b>	<b>-1,731,546,470</b>	<b>-3,036,527,375</b>	<b>-4,092,140,599</b>	<b>-5,436,903,585</b>	
<b>FUNDED by:</b>								
TOTAL GRANTS FUNDING		0	1,104,300,000	1,722,700,000	3,037,400,000	4,212,100,000	5,565,500,000	
Loans		0	0	0	0	0	0	
Equity Capital net raising		0	0	0	0	0	0	
Asset Sales		0	0	0	0	0	0	
<b>TOTAL FUNDING</b>		<b>0</b>	<b>1,104,300,000</b>	<b>1,722,700,000</b>	<b>3,037,400,000</b>	<b>4,212,100,000</b>	<b>5,565,500,000</b>	
Less								
<b>Grants previously treated as Revenue</b>			<b>-520,000</b>	<b>-1,950,000</b>	<b>-18,586,490</b>	<b>-95,297,110</b>	<b>-96,727,110</b>	
<b>NET CASH FLOW</b>		<b>0</b>	<b>71,049,510</b>	<b>-10,796,470</b>	<b>-17,713,865</b>	<b>24,662,291</b>	<b>31,869,305</b>	
<b>CLOSING CASH (DEBT)</b>	<b>\$0</b>	<b>\$0</b>	<b>\$71,049,510</b>	<b>\$60,253,040</b>	<b>\$42,539,175</b>	<b>\$67,201,466</b>	<b>\$99,070,771</b>	

<b>PASCAS FOUNDATION (USA) LLC</b>				<b>\$ = USD</b>	<b>31 Dec</b>	<b>4</b>
<b>KEY RATIOS</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>
<b>KEY PERFORMANCE INDICATORS (KPI's) A</b>		AUD1.00 =	USD 0.66	USD1.00 =	EUR 1.03	
				USD1.00 =	AUD 1.50	
SALES	\$0	\$520,000	\$1,950,000	\$18,586,490	\$95,297,110	\$96,727,110
EBIT (earnings before interest & tax)	0	-185,797,298	-428,662,842	-795,248,815	-1,255,802,863	-1,829,405,973
Operating profit after Tax (OPAT)	0	-185,797,298	-428,662,842	-795,248,815	-1,255,802,863	-1,829,405,973
Total assets	0	917,991,369	2,210,102,360	4,433,944,330	7,296,222,867	10,935,613,618
Total tangible assets	0	917,991,369	2,210,102,360	4,433,944,330	7,296,222,867	10,935,613,618
Net tangible assets (total SHF - intangible assets)	0	917,982,702	2,210,069,860	4,433,634,555	7,294,634,582	10,934,001,499
Total liabilities	0	8,667	32,500	309,775	1,588,285	1,612,119
Shareholders funds	0	917,982,702	2,210,069,860	4,433,634,555	7,294,634,582	10,934,001,499
Finance charges	0	0	0	0	0	0
	8.00%					
RETURN on SALES (EBIT / sales)	0.0%	-35730.2%	-21982.7%	-4278.6%	-1317.8%	-1891.3%
OPAT / Sales % (opat / sales)	0.0%	-35730.2%	-21982.7%	-4278.6%	-1317.8%	-1891.3%
Return on Assets % (opat / tangible assets)	0.0%	-20.2%	-19.4%	-17.9%	-17.2%	-16.7%
Return on Equity (EBIT / equity)	#DIV/0!	-20.2%	-19.4%	-17.9%	-17.2%	-16.7%
Liability ratio (total liabilities / equity)	#DIV/0!	0.0%	0.0%	0.0%	0.0%	0.0%
Debt Ratio (total liabilities / total assets)	#DIV/0!	0.0%	0.0%	0.0%	0.0%	0.0%
<b>NET INTEREST COVER</b> (profit+interest+tax+dep/interest)						
Gearing Ratio (total liabilities / tangible assets)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Secured Debt ratio (long term debt / equity)	#DIV/0!	0.0%	0.0%	0.0%	0.0%	0.0%
CURRENT RATIO (current assets / current liabilities)	#DIV/0!	8,215.5	1,870.4	150.3	55.3	74.5
Quick Assets Ratio (current assets-stock / current liabilities - OD)	#DIV/0!	8,203.0	1,858.9	142.3	47.3	66.5
Working Capital (current assets - current liabilities)	0	71,192,510	60,756,790	46,256,473	86,260,888	118,416,193
<b>LONG-TERM CREDIT RATING DATA</b>						
EBIT interest coverage (x)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EBITDA interest coverage (x)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Funds flow/total debt (%)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Free operating cash flow / total debt (%)	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!
Return on capital (%)	-40.5%	-27.4%	-23.9%	-21.4%	-20.1%	
Operating income / sales (%)	-28967.5%	-17277.8%	-3215.4%	-978.4%	-1387.6%	
Long-term debt / capital (%)	0.0%	0.0%	0.0%	0.0%	0.0%	
Total debt / capital (incl. STD) (%)	0.0%	0.0%	0.0%	0.0%	0.0%	

<b>PROJECTED - CREDIT RATING RANKING</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>
EBIT interest coverage (x)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EBITDA interest coverage (x)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Funds flow/total debt (%)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Free operating cash flow / total debt (%)	#REF!	#REF!	#REF!	#REF!	#REF!
Return on capital (%)	<B	<B	<B	<B	<B
Operating income / sales (%)	<B	<B	<B	<B	<B
Long-term debt / capital (%)	AAA	AAA	AAA	AAA	AAA
Total debt / capital (incl. STD) (%)	AAA	AAA	AAA	AAA	AAA

<b>Overall Projected Credit Rating</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>
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<b>PASCAS FOUNDATION (USA) LLC</b>		<b>\$ = USD</b>			<b>31 Dec</b>		<b>5</b>
<b>KEY RATIOS</b>	2023	2024	2025	2026	2027		
	AUD1.00 =	USD 0.66	USD1.00 =	EUR 1.03			
			USD1.00 =	AUD 1.50			
<b>KEY PERFORMANCE INDICATORS (KPI's) B</b>							
Current Assets	\$71,201,177	\$60,789,290	\$46,566,248	\$87,849,173	\$120,028,312		
Fixed Assets	\$846,790,192	\$2,149,313,070	\$4,387,378,082	\$7,208,373,694	\$10,815,585,306		
Total Assets	\$917,991,369	\$2,210,102,360	\$4,433,944,330	\$7,296,222,867	\$10,935,613,618		
<b>Ratio of Current Assets</b>	<b>7.8%</b>	<b>2.8%</b>	<b>1.1%</b>	<b>1.2%</b>	<b>1.1%</b>		
<b>Ratio of Fixed Assets</b>	<b>92.2%</b>	<b>97.2%</b>	<b>98.9%</b>	<b>98.8%</b>	<b>98.9%</b>		
Current Liabilities	\$8,667	\$32,500	\$309,775	\$1,588,285	\$1,612,119		
Long Term Liabilities	\$0	\$0	\$0	\$0	\$0		
Equity	\$917,982,702	\$2,210,069,860	\$4,433,634,555	\$7,294,634,582	\$10,934,001,499		
Total Liabilities	\$917,991,369	\$2,210,102,360	\$4,433,944,330	\$7,296,222,867	\$10,935,613,618		
<b>Equity to Fixed Assets Ratio A</b>	<b>108.4%</b>	<b>102.8%</b>	<b>101.1%</b>	<b>101.2%</b>	<b>101.1%</b>		
equity capital in relation to fixed assets							
<b>Equity to Fixed Assets Ratio B</b>	<b>108.4%</b>	<b>102.8%</b>	<b>101.1%</b>	<b>101.2%</b>	<b>101.1%</b>		
equity capital + long-term liabilities in relation to fixed assets							
<b>Debt Ratio</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>		
<b>Equity Ratio</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>		
<b>Liquidity</b>							
Cash	\$71,049,510	\$60,253,040	\$42,539,175	\$67,201,466	\$99,070,771		
Receivables - Debtors	\$43,333	\$162,500	\$1,548,874	\$7,941,426	\$8,060,593		
Current Assets	\$71,201,177	\$60,789,290	\$46,566,248	\$87,849,173	\$120,028,312		
Current Liabilities	\$8,667	\$32,500	\$309,775	\$1,588,285	\$1,612,119		
<b>Cash Ratio</b>	<b>819802.0%</b>	<b>185394.0%</b>	<b>13732.3%</b>	<b>4231.1%</b>	<b>6145.4%</b>		
<b>Quick Ratio</b>	<b>820302.0%</b>	<b>185894.0%</b>	<b>14232.3%</b>	<b>4731.1%</b>	<b>6645.4%</b>		
<b>Current Ratio</b>	<b>821552.0%</b>	<b>187044.0%</b>	<b>15032.3%</b>	<b>5531.1%</b>	<b>7445.4%</b>		
<b>WORKING CAPITAL DATA</b>							
Days stock held	72	66	45	45	45		
Days stores held	3	3	3	3	3		
Days debtors	30	30	30	30	30		
Days creditors	6	6	6	6	6		
<b>RETURN on FUNDS INVESTED (ROI)</b>							
LOAN / PROJECT FUNDS required	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000		
EBIT	-185,797,298	-428,662,842	-795,248,815	-1,255,802,863	-1,829,405,973		
<b>ROI ratio against Funding Request</b>	<b>-1858.0%</b>	<b>-4286.6%</b>	<b>-7952.5%</b>	<b>-12558.0%</b>	<b>-18294.1%</b>		
LOAN FUNDS + RETAINED EQUITY	917,982,702	2,210,069,860	4,433,634,555	7,294,634,582	10,934,001,499		
<b>ROI ratio against Loans + Equity</b>	<b>-20.2%</b>	<b>-19.4%</b>	<b>-17.9%</b>	<b>-17.2%</b>	<b>-16.7%</b>		
After Tax Profit before Dividends Paid	917,982,702	1,292,087,158	2,223,564,695	2,861,000,027	3,639,366,917		
Prior Year retained Equity	0	917,982,702	2,210,069,860	4,433,634,555	7,294,634,582		
<b>ROI based on Prior Year Equity</b>	<b>#DIV/0!</b>	<b>140.8%</b>	<b>100.6%</b>	<b>64.5%</b>	<b>49.9%</b>		
Standard & Poor's ratio for:	<b>EBIT</b>						
<b>RETURN ON CAPITAL =</b>	Average of beginning of year and end of year capital, including short-term debt, current maturities, long-term debt, non-current deferred taxes, and equity.						

		AUD1.00 =	USD 0.66	USD1.00 = EUR 1.03	USD1.00 = AUD 1.50			
		2021	2022	2023	2024	2025	2026	2027
<b>PRODUCTION</b>								
<b>REVENUE</b>	<b>relative to capital cost</b>					Achievable target pricing		0.0%
HIGH SCHOOL LAND & BUILDINGS		10%		\$0	\$0	\$7,328,520	\$7,328,520	\$7,328,520
TAFE / CRAFT CREATION sites		10%		\$0	\$0	\$7,877,970	\$7,877,970	\$7,877,970
UNIVERSITY multiple campus		10%		\$0	\$0	\$0	\$14,955,620	\$14,955,620
HOSPITAL LAND & BUILDINGS		15%		\$0	\$0	\$0	\$60,000,000	\$60,000,000
CLINICS HEALTH CENTRES		10%		\$520,000	\$1,820,000	\$3,120,000	\$4,420,000	\$5,720,000
CLINICS LAND & BUILDINGS		10%		\$0	\$130,000	\$260,000	\$390,000	\$520,000
COMMUNITY CENTRE		10%		\$0	\$0	\$0	\$260,000	\$260,000
MOBILE CLINIC		10%		\$0	\$0	\$0	\$65,000	\$65,000
SOCIAL HOUSING				\$0	\$0	\$0	\$0	\$0
Future Products average		10%		\$0	\$0	\$0	\$0	\$0
<b>RECURRENT COSTS GRANT</b>				\$520,000	\$1,950,000	\$18,586,490	\$95,297,110	\$96,727,110
Less dealer margin		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>PRODUCT SALES VOLUME</b>	once opened to public			<b>No.</b>		Achievable target volume		0.0%
HIGH SCHOOL LAND & BUILDINGS		1		0	0	1	1	1
TAFE / CRAFT CREATION sites		1		0	0	1	1	1
UNIVERSITY multiple campus		1		0	0	0	1	1
HOSPITAL LAND & BUILDINGS		1		0	0	0	1	1
CLINICS HEALTH CENTRES	per annum	5		2	7	12	17	22
CLINICS LAND & BUILDINGS	per annum	1		0	1	2	3	4
COMMUNITY CENTRE		1		0	0	0	1	1
MOBILE CLINIC		1		0	0	0	1	1
SOCIAL HOUSING		1		1	1	1	1	1
Royalty Payable		0%	0%	0%	0%	0%	0%	0%
<b>CONSUMABLES COST</b>	of revenue							
HIGH SCHOOL LAND & BUILDINGS	per centre	5%		\$0	\$0	\$366,426	\$366,426	\$366,426
TAFE / CRAFT CREATION sites	per centre	7%		0	0	551,458	551,458	551,458
UNIVERSITY multiple campus	per centre	7%		0	0	0	1,046,893	1,046,893
HOSPITAL LAND & BUILDINGS	per centre	12%		0	0	0	7,200,000	7,200,000
CLINICS HEALTH CENTRES	per centre	12%		62,400	218,400	374,400	530,400	686,400
CLINICS LAND & BUILDINGS	per centre	12%		0	15,600	31,200	46,800	62,400
COMMUNITY CENTRE	per centre	10%		0	0	0	26,000	26,000
MOBILE CLINIC	per centre	15%		0	0	0	9,750	9,750
SOCIAL HOUSING				0	0	0	0	0
<b>TOTAL CONSUMABLES COST</b>				\$62,400	\$234,000	\$1,323,484	\$9,777,727	\$9,949,327
Freight Inward Costs				5.0%	5.0%	5.0%	5.0%	5.0%
<b>EMPLOYEE COSTS</b>	of revenue					<b>\$ = USD</b>		
HIGH SCHOOL LAND & BUILDINGS	per centre	62%		\$0	\$0	\$4,543,682	\$4,543,682	\$4,543,682
TAFE / CRAFT CREATION sites	per centre	62%		0	0	4,884,341	4,884,341	4,884,341
UNIVERSITY multiple campus	per centre	62%		0	0	0	9,272,484	9,272,484
HOSPITAL LAND & BUILDINGS	per centre	62%		0	0	0	37,200,000	37,200,000
CLINICS HEALTH CENTRES	per centre	62%		322,400	1,128,400	1,934,400	2,740,400	3,546,400
CLINICS LAND & BUILDINGS	per centre	62%		0	80,600	161,200	241,800	322,400
COMMUNITY CENTRE	per centre	62%		0	0	0	161,200	161,200
MOBILE CLINIC	per centre	62%		0	0	0	40,300	40,300
SOCIAL HOUSING		0%		100,000,000	200,000,000	300,000,000	400,000,000	500,000,000
<b>TOTAL EMPLOYEE COSTS</b>				\$100,322,400	\$201,209,000	\$311,523,624	\$459,084,208	\$559,970,808
<b>OPERATING COSTS DIRECT</b>								
PASCAS OVERSIGHT COUNCIL				\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
HIGH SCHOOL LAND & BUILDINGS	per centre	20%		\$0	\$0	\$1,465,704	\$1,465,704	\$1,465,704
TAFE / CRAFT CREATION sites	per centre	20%		0	0	1,575,594	1,575,594	1,575,594
UNIVERSITY multiple campus	per centre	20%		0	0	0	2,991,124	2,991,124
HOSPITAL LAND & BUILDINGS	per centre	20%		0	0	0	12,000,000	12,000,000
CLINICS HEALTH CENTRES	per centre	20%		104,000	364,000	624,000	884,000	1,144,000
CLINICS LAND & BUILDINGS	per centre	20%		0	26,000	52,000	78,000	104,000
COMMUNITY CENTRE	per centre	20%		0	0	0	52,000	52,000
MOBILE CLINIC	per centre	20%		0	0	0	13,000	13,000
SOCIAL HOUSING		0%		37,500,000	112,500,000	262,500,000	487,500,000	787,500,000
<b>TOTAL OPERATING COSTS</b>				\$39,604,000	\$114,890,000	\$268,217,298	\$508,559,422	\$808,845,422

**PASCAS FOUNDATION (USA) LLC  
PRODUCTION continued:**

continuation of worksheet

6

Workers Compensation Insurance	on costs	2.5%	2.5%	2.5%	2.5%	2.5%
Superannuation	on costs	10.0%	10.0%	10.0%	10.0%	10.0%
Bank Fees	of sales	3.0%	3.0%	3.0%	3.0%	3.0%
Staff Incentive before tax		7.5%	7.5%	7.5%	7.5%	7.5%

Staff	Qty	Annual Salaries, (All taxes and insurance included), USD				
		Ratio of Administration cost growth				
<b>Salaries - Administration</b>	loading	0.5	1.0	1.2	1.4	1.6

PASCAS Foundation (USA) LLC						
Directors	2	30.0%	200,000	\$520,000		<b>Executive</b>
Executive - Schools, Univerity, Hospitals	3	30.0%	180,000	\$702,000		
Executive - Finance / Accountant	1	30.0%	150,000	\$195,000		
Executive - Economist	1	30.0%	150,000	\$195,000		
Executive Human Resources Manager	1	30.0%	140,000	\$182,000		
Human Resources Officers	2	30.0%	100,000	\$260,000		
General Operations Manager	2	30.0%	100,000	\$260,000		
Lawyer	3	30.0%	140,000	\$546,000		
Interpreter	1	30.0%	140,000	\$182,000		
Dietician	1	30.0%	100,000	\$130,000		
Nutrition Aide	1	30.0%	100,000	\$130,000		
Education Consultant	1	30.0%	100,000	\$130,000		
Curriculum Developer	1	30.0%	100,000	\$130,000		
Physychologist	1	30.0%	100,000	\$130,000		
Project Building Supervisor	1	30.0%	100,000	\$130,000		
Marketing Manager	1	30.0%	80,000	\$104,000		
Marketing Officers / Public Relations	1	30.0%	80,000	\$104,000		
Sales Manager	1	30.0%	80,000	\$104,000		
Production Manager	1	30.0%	80,000	\$104,000		
Information Technology Manager	1	30.0%	80,000	\$104,000		
Information Technology Officers	3	20.0%	60,000	\$216,000		
Technical Engineer	3	20.0%	60,000	\$216,000		<b>Directors</b>
Quality Control Officers	1	20.0%	60,000	\$72,000		<b>Non Exec</b>
Administrative Manager	1	20.0%	80,000	\$96,000		\$40,000
Secretary	2	20.0%	60,000	\$144,000		40,000
Shipping	3	20.0%	60,000	\$216,000		40,000
Other Staff	5	20.0%	40,000	\$240,000		40,000
Head of Security	1	20.0%	50,000	\$60,000		
Security	2	20.0%	40,000	\$96,000		
Non Executive Directors	4	30.0%	40,000	\$208,000		
Sub Contractors	2	20.0%	60,000	\$144,000		<u>\$160,000</u>
<b>Administration Salaries Total</b>	<b>54 (full time)</b>			<u><u>\$6,050,000</u></u>		



<b>PASCAS FOUNDATION (USA) LLC</b>				<b>\$ = USD</b>	31 Dec	USD1.00 = EUR 1.03		<b>7</b>
<b>PROFIT &amp; LOSS</b>		2021	2022	2023	2024	2025	2026	2027
<b>REVENUE</b>				AUD1.00 =	USD 0.66	USD1.00 = AUD 1.50		
HIGH SCHOOL LAND & BUILDINGS		\$0	\$0	\$0	\$0	\$7,328,520	\$7,328,520	\$7,328,520
TAFE / CRAFT CREATION sites		0	0	0	0	7,877,970	7,877,970	7,877,970
UNIVERSITY multiple campus		0	0	0	0	0	14,955,620	14,955,620
HOSPITAL LAND & BUILDINGS		0	0	0	0	0	60,000,000	60,000,000
CLINICS HEALTH CENTRES		0	0	520,000	1,820,000	3,120,000	4,420,000	5,720,000
CLINICS LAND & BUILDINGS		0	0	0	130,000	260,000	390,000	520,000
COMMUNITY CENTRE		0	0	0	0	0	260,000	260,000
MOBILE CLINIC		0	0	0	0	0	65,000	65,000
SOCIAL HOUSING		0	0	0	0	0	0	0
<b>TOTAL SALES / GRANTS</b>		<b>\$0</b>	<b>\$0</b>	<b>\$520,000</b>	<b>\$1,950,000</b>	<b>\$18,586,490</b>	<b>\$95,297,110</b>	<b>\$96,727,110</b>
Less:								
Royalty		0	0	0	0	0	0	0
<b>TOTAL REVENUE</b>		<b>\$0</b>	<b>\$0</b>	<b>\$520,000</b>	<b>\$1,950,000</b>	<b>\$18,586,490</b>	<b>\$95,297,110</b>	<b>\$96,727,110</b>
<b>OPERATING COSTS</b>								
Consumable variable to Total Revenue								
HIGH SCHOOL LAND & BUILDINGS		0	0	0	0	366,426	366,426	366,426
TAFE / CRAFT CREATION sites		0	0	0	0	551,458	551,458	551,458
UNIVERSITY multiple campus		0	0	0	0	0	1,046,893	1,046,893
HOSPITAL LAND & BUILDINGS		0	0	0	0	0	7,200,000	7,200,000
CLINICS HEALTH CENTRES		0	0	124,800	1,528,800	4,492,800	9,016,800	15,100,800
CLINICS LAND & BUILDINGS		0	0	0	15,600	62,400	140,400	249,600
COMMUNITY CENTRE		0	0	0	0	0	26,000	26,000
MOBILE CLINIC		0	0	0	0	0	9,750	9,750
SOCIAL HOUSING		0	0	0	0	0	0	0
<b>Total Consumable Costs</b>		<b>0</b>	<b>0</b>	<b>124,800</b>	<b>1,544,400</b>	<b>5,473,084</b>	<b>18,357,727</b>	<b>24,550,927</b>
<b>Total Employee Costs</b>		<b>0</b>	<b>0</b>	<b>100,322,400</b>	<b>201,209,000</b>	<b>311,523,624</b>	<b>459,084,208</b>	<b>559,970,808</b>
<b>Operating Costs Direct</b>		<b>0</b>	<b>0</b>	<b>39,604,000</b>	<b>114,890,000</b>	<b>268,217,298</b>	<b>508,559,422</b>	<b>808,845,422</b>
Freight Inwards		0	0	6,240	77,220	273,654	917,886	1,227,546
Professional Support Contractors		0	0	40,000	50,000	150,000	250,000	500,000
Repairs & Maintenance		0	0	15,000	25,000	30,000	35,000	50,000
Transport		0	0	120,000	125,000	125,000	150,000	180,000
<b>TOTAL DIRECT COSTS</b>		<b>\$0</b>	<b>\$0</b>	<b>\$140,232,440</b>	<b>\$317,920,620</b>	<b>\$585,792,660</b>	<b>\$987,354,244</b>	<b>\$1,395,324,704</b>
<b>ADMINISTRATION COSTS</b>								
Advertising		0	0	100,000	150,000	150,000	150,000	150,000
Travelling & Accommodation		0	0	160,000	180,000	220,000	250,000	280,000
Bank Fees		0	0	15,600	58,500	557,595	2,858,913	2,901,813
Debt Collection		0	0	2,600	9,750	92,932	476,486	483,636
Occupancy Costs		0	0	70,000	75,000	80,000	85,000	90,000
Repairs & Maintenance		0	0	20,000	25,000	30,000	35,000	40,000
General Expenses		0	0	75,000	100,000	100,000	100,000	100,000
Administration Salaries		0	0	3,025,000	6,050,000	7,260,000	8,470,000	9,680,000
Administration Other		0	0	280,000	400,000	900,000	1,000,000	1,000,000
Directors Fees		0	0	160,000	160,000	160,000	160,000	160,000
Research & Development		0	0	300,000	300,000	400,000	450,000	500,000
Sundry Expenses		0	0	10,400	39,000	371,730	1,905,942	1,934,542
<b>TOTAL ADMINISTRATION COSTS</b>		<b>0</b>	<b>0</b>	<b>4,218,600</b>	<b>7,547,250</b>	<b>10,322,257</b>	<b>15,941,341</b>	<b>17,319,991</b>
<b>TOTAL OPERATING COSTS</b>		<b>\$0</b>	<b>\$0</b>	<b>\$144,451,040</b>	<b>\$325,467,870</b>	<b>\$596,114,917</b>	<b>\$1,003,295,585</b>	<b>\$1,412,644,695</b>
<b>PROFIT before STAFF INCENTIVE</b>		<b>0</b>	<b>0</b>	<b>-143,931,040</b>	<b>-323,517,870</b>	<b>-577,528,427</b>	<b>-907,998,475</b>	<b>-1,315,917,585</b>
<b>STAFF INCENTIVE</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>NET PROFIT CONTRIBUTION before Scholarships Granted overseas</b>		<b>\$0</b>	<b>\$0</b>	<b>-\$143,931,040</b>	<b>-\$323,517,870</b>	<b>-\$577,528,427</b>	<b>-\$907,998,475</b>	<b>-\$1,315,917,585</b>
<b>Scholarships Granted overseas</b>		<b>0</b>	<b>0</b>	<b>6,700,000</b>	<b>13,400,000</b>	<b>20,100,000</b>	<b>24,400,000</b>	<b>26,300,000</b>
<b>NET PROFIT CONTRIBUTION</b>		<b>\$0</b>	<b>\$0</b>	<b>-\$150,631,040</b>	<b>-\$336,917,870</b>	<b>-\$597,628,427</b>	<b>-\$932,398,475</b>	<b>-\$1,342,217,585</b>

<b>PASCAS FOUNDATION (USA) LLC</b>		<b>\$ = USD</b>	31 Dec					<b>8</b>
	2021	2022	2023	2024	2025	2026	2027	
<b>FUNDING</b>			AUD1.00 =	USD 0.66	USD1.00 =	EUR 1.03		
					USD1.00 =	AUD 1.50		

**GRANT FUNDING**

INITIATING WORKING CAPITAL GRANT			\$215,000,000	\$313,000,000	\$563,000,000	\$948,000,000	\$1,348,000,000	
	\$11,828,800,000							
LAND & BUILDINGS			\$875,900,000	\$1,384,200,000	\$2,330,100,000	\$3,144,300,000	\$4,094,300,000	
PLANT & EQUIPMENT			\$1,100,000	\$10,100,000	\$105,600,000	\$100,000	\$100,000	
	\$117,000,000							
RECURRENT COSTS (subsidised client fees)			\$600,000	\$2,000,000	\$18,600,000	\$95,300,000	\$96,800,000	
SCHOLARSHIPS			\$6,700,000	\$13,400,000	\$20,100,000	\$24,400,000	\$26,300,000	
	\$90,900,000							
COMMERCIAL OFFICE			\$5,000,000	\$0	\$0	\$0	\$0	
<b>TOTAL GRANT FUNDINGS</b>			<b>\$0</b>	<b>\$1,104,300,000</b>	<b>\$1,722,700,000</b>	<b>\$3,037,400,000</b>	<b>\$4,212,100,000</b>	<b>\$5,565,500,000</b>
	\$15,642,000,000 total							

Financing:

Not-for-profit organisations do not have equity partners:

<b>Equity Capital</b>		\$0	\$0	\$0	\$0	\$0	\$0	
Share Placement Costs		\$0	\$0	\$0	\$0	\$0	\$0	
	5%							
Equity Capital net raising		\$0	\$0	\$0	\$0	\$0	\$0	

**\$0 Equity Capital AUD**  
**\$15,642,000,000 Grant Funding AUD**  
**\$15,642,000,000 Total Funding AUD**

<b>Principal Debt Amount</b>	example	0	\$10,000,000	\$0	\$0	\$0	\$0
Draw down Month		first 8 mths					
Interest Rate %		8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
	8%						
Capital Repayments (10% per annum)		0	0	0	1,000,000	1,000,000	1,000,000
	10%						
<b>FLAT PRINCIPAL REPAYMENTS</b>							
Balance	example	0	10,000,000	10,000,000	9,000,000	8,000,000	7,000,000
Principal reductions		0	0	0	1,000,000	1,000,000	1,000,000
	existing loan						
Interest		0	800,000	800,000	720,000	640,000	560,000
Total monthly payments			66,667	66,667	143,333	136,667	130,000

**PRINCIPAL & INTEREST AMORTISED**

Principal Amount	example	10,000,000	8,295,435	6,454,506	4,466,302	2,319,041	0
Amortised equally over years being	5	-2,504,565	-2,504,565	-2,504,565	-2,504,565	-2,504,565	-2,504,565
Interest Rate per annum fixed %	8%		800,000	663,635	516,360	357,304	185,523
Principal Reduction annually			1,704,565	1,840,930	1,988,204	2,147,260	2,319,041
Repayments Monthly of principal	12		142,047	153,411	165,684	178,938	193,253
Total monthly payments			208,714	208,714	208,714	208,714	208,714

RAIT PASCAS FOUNDATION (PNG) Inc is a not-for-profit Dividends are not payable under its constitution: This is an example practice:

Dividend (from prior year profit)							
As % net profit after tax		0.0%	0.0%	0.0%	20.0%	40.0%	50.0%

**PASCAS FOUNDATION (USA) LLC**

**\$ = USD**

31 Dec

**CAPITAL EXPENDITURE**

	2021	2022	2023	2024	2025	2026	2027
			AUD1.00 =	USD 0.75	USD1.00 =	EUR 1.03	
					USD1.00 =	AUD 1.50	
			(years to build and open)				
HUMANITY'S JOURNEY			\$20,000,000	\$30,000,000	\$50,000,000	\$50,000,000	\$0
HIGH SCHOOL LAND & BUILDINGS	2 yrs to build		\$36,642,600	\$36,642,600	\$0	\$0	\$0
TAFE / CRAFT CREATION sites	2 yrs to build		\$39,389,850	\$39,389,850			
UNIVERSITY multiple campus	3 yrs to build		\$49,852,067	\$49,852,067	\$49,852,067		
HOSPITAL LAND & BUILDINGS	3 yrs to build		\$133,333,333	\$133,333,333	\$133,333,333		
HOSPITAL SHIP	1 yr to build		\$0				
CLINICS HEALTH CENTRES	5 each year		\$13,000,000	\$13,000,000	\$13,000,000	\$13,000,000	\$13,000,000
CLINICS LAND & BUILDINGS	1 each year		\$1,300,000	\$1,300,000	\$1,300,000	\$1,300,000	\$1,300,000
COMMUNITY CENTRE	1 year				\$2,600,000		
MOBILE CLINIC	1 year			\$650,000			
SOCIAL HOUSING	ongoing		\$500,000,000	\$1,000,000,000	\$2,000,000,000	\$3,000,000,000	\$4,000,000,000
The MANSION - MINNEAPOLIS			\$2,338,600				
COOPERATIVE ENTERPRISES	ongoing development		\$80,000,000	\$80,000,000	\$80,000,000	\$80,000,000	\$80,000,000
Acquisition Cost			0	0	0	0	0
	0%						
<b>TOTAL LAND &amp; BUILDINGS</b>	<b>0</b>	<b>0</b>	<b>875,856,450</b>	<b>1,384,167,850</b>	<b>2,330,085,400</b>	<b>3,144,300,000</b>	<b>4,094,300,000</b>
(library costs are significant)							
STOCK On-Hand	0	0	0				
PLANT - SCHOOL FITUOUT	0	0	0	5,000,000	0	0	0
PLANT - TAFE FITOUT	0	0	0	5,000,000	0	0	0
PLANT - UNIVERSITY	0	0	0	0	30,000,000	0	0
PLANT - HOSPITAL	0	0	0	0	75,500,000	0	0
PLANT - CLINICS	0	0	100,000	100,000	100,000	100,000	100,000
PLANT - OFFICE & MOTOR VEHICL	0	0	1,000,000	0	0	0	0
<b>TOTAL PLANT</b>	<b>0</b>	<b>0</b>	<b>1,100,000</b>	<b>10,100,000</b>	<b>105,600,000</b>	<b>100,000</b>	<b>100,000</b>
OFFICE BUILDING	0	0	5,000,000	0	0	0	0
RESEARCH & DEVELOPMENT	0	0	0	0	0	0	0
INTELLECTUAL PROPERTY	0	0	0	0	0	0	0
CAPITALISED INTEREST	0	0	0	0	0	0	0
<b>BORROWING COSTS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	0.00%						
<b>TOTAL CAPITAL EXPENDITURE</b>	<b>\$0</b>	<b>\$0</b>	<b>\$881,956,450</b>	<b>\$1,394,267,850</b>	<b>\$2,435,685,400</b>	<b>\$3,144,400,000</b>	<b>\$4,094,400,000</b>

Plant A	100%	0					
Plant B	15%	0	1,100,000	11,200,000	116,800,000	116,900,000	117,000,000
Plant C	12%	0	0	0	0	0	0
Buildings	4% flat	0	875,856,450	2,260,024,300	4,590,109,700	7,734,409,700	11,828,709,700
Leases	0%						

Depreciation A	100.0%	0	0	0	0	0	0
Depreciation B	12.0%	0	132,000	1,344,000	14,016,000	14,028,000	14,040,000
Depreciation C	10.0%	0	0	0	0	0	0
Depreciation Building	4.0%	0	35,034,258	90,400,972	183,604,388	309,376,388	473,148,388
<b>Total Depreciation</b>		<b>0</b>	<b>35,166,258</b>	<b>91,744,972</b>	<b>197,620,388</b>	<b>323,404,388</b>	<b>487,188,388</b>

**DEPRECIATING BALANCES**

Year 1 Purchase	12.0%	1,100,000	968,000	836,000	704,000	572,000	440,000
Year 2 Purchase	12.0%		10,100,000	8,888,000	7,676,000	6,464,000	5,252,000
Year 3 Purchase	12.0%			105,600,000	92,928,000	80,256,000	67,584,000
Year 4 Purchase	12.0%				100,000	88,000	76,000
Year 5 Purchase	12.0%					100,000	88,000
Year 1 Purchase	10.0%	0	0	0	0	0	0
Year 2 Purchase	10.0%		0	0	0	0	0
Year 3 Purchase	10.0%			0	0	0	0
Year 4 Purchase	10.0%				0	0	0
Year 5 Purchase	10.0%					0	0

**Working capital ratios in sales-days for listed companies:**

		Stock	Debtors	Creditors			
Builders' suppliers		55	51	36			
Chemicals		88	56	28			
Food manufacturing		56	38	37			
Paper and packaging		70	52	28			
Retail		49	4	22			
Textiles		107	62	29			
	Adopted:						
Stock Month Sales		2.7	2.4	2.2	1.5	1.5	1.5
Stores Month Sales		0.2	0.1	0.1	0.1	0.1	0.1
Debtors Month Sales		1.0	1.0	1.0	1.0	1.0	1.0
Creditors Month Sales		0.2	0.2	0.2	0.2	0.2	0.2

<b>PASCAS FOUNDATION (USA) LLC</b>		<b>\$ = USD</b>					<b>31 Dec</b>	<b>10</b>
	2022	2023 AUD1.00 =	2024 USD 0.66	2025 USD1.00 =	2026 EUR 1.03	2027		
<b>TAXATION RECONCILIATION</b>				USD1.00 =	AUD 1.50			
Operating Profit	\$0	-\$185,797,298	-\$428,662,842	-\$795,248,815	-\$1,255,802,863	-\$1,829,405,973		
Adjustments:								
Add Back Depreciation	0	35,166,258	91,744,972	197,620,388	323,404,388	487,188,388		
Less Taxation based Depreciation 20.00%	0	220,000	2,240,000	23,360,000	23,380,000	23,400,000		
Adjusted Taxable Profit	0	-150,851,040	-339,157,870	-620,988,427	-955,778,475	-1,365,617,585		
Past Years Tax Losses b/f	0	0	-150,851,040	-490,008,910	-1,110,997,337	-2,066,775,812		
TAXABLE INCOME to be assessed	0	-150,851,040	-490,008,910	-1,110,997,337	-2,066,775,812	-3,432,393,397		
TAXABLE INCOME to be assessed on after deducting past tax losses	0	0	0	0	0	0		
Income Tax Expense 30.00%	0	0	0	0	0	0	0	
The standard VAT rate is 15% <a href="https://en.wikipedia.org/wiki/Taxation_in_Ukraine">https://en.wikipedia.org/wiki/Taxation_in_Ukraine</a>								
Taxation Paid	0	0	0	0	0	0	0	
Provision for Tax	0	0	0	0	0	0	0	
Future Tax	0	0	0	0	0	0	0	

NOTE: Income Tax credits from tax losses are not cash receipts in the year of loss.

CARRIED FORWARD TAX LOSSES	0	150,851,040	490,008,910	1,110,997,337	2,066,775,812	3,432,393,397	
Notional Value of Tax Losses at end of year: CARRIED FORWARD TAX CREDITS 30.00%		\$45,255,312	\$147,002,673	\$333,299,201	\$620,032,744	\$1,029,718,019	

#### Value-added tax (VAT)

There is no national sales tax in the US and therefore no standard rate. Sales or use tax rates vary by state, ranging from **2.9% to 7.25% at the state level.**

#### Company income tax

Under current law, corporations in the United States pay **federal corporate income taxes levied at a 21% rate plus state corporate taxes that range from zero to 11.5%, resulting in a combined average top tax rate of 25.8% in 2021.**

#### 2021 Single Filers Tax Brackets

If taxable income is:	The tax due is:
Not over \$9,950	10% of the taxable income
Over \$9,950 but \$40,525	\$995 plus 12% of the excess over \$9,950
Over \$40,525 but not over \$86,375	\$4,664 plus 22% of the excess over \$40,525
Over \$86,375 but not over \$164,925	\$14,751 plus 24% of the excess over \$86,375
Over \$164,925 but not over \$209,425	\$33,603 plus 32% of the the excess over \$164,925
Over \$209,425 but not over \$523,600	\$47,843 plus 35% of the excess over \$209,425
Over \$523,600	\$157,804.25 plus 37% of the excess over \$523,600

CAPITALISATION RATES could fall within these guidelines:

			LOAN to VALUE RATIOS		
			LVR		
Residential			90%		
Homes Units, Villas & Townhouses			80%		
Land Subdivisions			50%		
Office Building	5.00%	- 9.00%	75%	-	80%
Factories	9.25%	- 10.50%	75%	-	80%
Show Rooms / Warehouses	9.50%	- 10.50%	75%	-	80%
Shopping Centres	8.00%	- 11.50%	75%	-	80%
Hotel / Motels	16.00%	- 25.00%	70%		
Hospital / Convalescent Homes	11.50%	- 16.50%	65%		
Restaurants	20.00%	- 25.00%			
Renovation existing building			75%	-	100%
Specialised Security			65%		
Newsagencies - goodwill component only			50%		
Intellectual Property	note: value it and enter it into your balance sheet!!!!!!				

**VALUATION METHODOLOGIES**

- 1 Discounted cashflow / net present value ("DCF/NPV")
- 2 Capitalisation of future maintainable earnings ("FME/FCF")
- 3 Valuation of net tangible assets
- 4 Notional realisation of assets.
- 5 Capitalisation of future maintainable dividends.

CAPITALISATION RATE is a factor of perceived risk.

Old economy projects with their proven track record have market capitalisation rates as outlined above.

New technology that is proven to work and has a well researched marketing plan require a more conservative assessment of capitalisation rates, say:

	20.00%	-	25.00%
New technology that is still to be tested could require capitalisation at:	40.00%	-	47.50%

A valuation of untested technology could be valued with the discount rate based on "capital asset pricing model":

ER = RF + Beta(RM-RF) where:  
 ER = The expected return from equity after the corporate tax rate  
 RF= The pre-tax risk free rate of return  
 RM= The expected return from the market portfolio  
 RM-RF= The risk premium of the market portfolio relative to the risk free asset (commonly referred to as the "market risk premium")

Beta= The measure of a risky asset's level of risk to the market.  
 ER = 6.00% + .97(47.5%-6.00%) per annum = 46.25% (high risk) 38.98% (low risk)

It is assumed RF to be 6.00%, which represents the 10 year government bond rate.

It is assumed the market risk premium to be between a range of 40% (low) to 47.5% (high) for new technology.

The beta could be:		0.93	lower	0.88	upper	0.97
beta greater than 1, more risky than ASX, e.g.:	All industrials	1.49		1.21		1.77
Source:	Miscellaneous Industrials	1.19		1.02		1.36
Centre for Research in Finance	Tourism & leisure	1.12		0.91		1.32
Bs 02 9931 9200	Building materials	1.10		0.77		1.43
Fx 02 9662 1695	Gold	1.08		0.84		1.32
	Telecommunications	1.06		0.92		1.20
	Engineering	1.00		0.66		1.34
	Media	0.97		0.73		1.21
	Energy industries	0.86		0.68		1.04
	Healthcare & biotechnology	0.86		0.67		1.06
	Chemicals	0.76		0.57		0.95
	Infrastructure & utilities	0.68		0.47		0.90
	Transport	0.47		0.23		0.71
	Food & household goods					

**HURDLE RATES:** Term of investment is typically 3 to 7 years. Funding stages typically consist of:

Australian Venture Capital ind results 2000

			No deals	Av deal\$m	Av hurdle
SEED CAPITAL	required rate	50% +	per annum	Seed	82 0.9 105%
ROUND ONE / TWO	rates between	35% to 50%	per annum	Startup / Early	97 1.2 67%
EXPANSION	rates between	28% to 35%	per annum	Early Exp (\$4+m)	102 1.6 47%
				Expansion	202 2.2 35%
Why? Because funds are competing against lower risk opportunities, eg:				MBO/MBI	17 9.5 29%
ASX Top 100 (last 40 year average)	15.55%	per anm		Turnaround	14 2.6 26%
RISK FREE GOVERNMENT BONDS 5 yr	6.00%	per anm			

	Actual	Forecast	June 2001 appraisal by leading funds manager:
MARKET OUTLOOK	Past 5 yrs	Next 10 yrs	Macquarie Funds Management
<b>Australian Shares</b>	11.20%	11.00%	With earnings growing in line with the overall economy
<b>Small Company Stocks</b>	4.10%	13.00%	Small capitalisation stocks should perform strongly in the next five years, with the current high yields available supported by strong earnings growth from the emerging stocks in this sector.
<b>Listed Property</b>	12.60%	9.00%	The highest-yielding major asset class will continue to provide solid returns and provide a good hedge against the prospect of any increase in inflation.
<b>International Shares - including currency impact</b>	19.50%	11.00%	Earning growth in line with the overall economy, and limited prospects for further re-rating to increase valuations, will limit international equities to more modest returns.
<b>International Shares - excluding currency impact</b>	11.50%	10.00%	Currency impacts should have little effect on international equities in the medium to longer term.
<b>Cash</b>	5.80%	5.75%	Cash rates should match the growth in the economy over the long run.
<b>Australian Bonds</b>	9.60%	6.00%	Australian fixed interest will tend to provide a small margin over cash investments.
<b>International Bonds</b>	8.90%	5.00%	International bond investments will provide a similar average performance to their Australian counterparts.
<b>Alternative Assets</b>	14.20%	15.00%	Alternative assets will continue to provide high returns to compensate investors for the additional risk taken when investing in these long-term, illiquid securities.

P = Market multiplier of Earnings, E = Profit after Tax (PAT)

**AUSTRALIAN STOCK EXCHANGE (A.S.E.) Price / Earning (P/E) Ratio & Dividend Yield Series Global Industry Classification Standard (GICS)**

(note TwinTowers 11 Sep)	P/E ratio series		Dividend Yield series		INDEX	P/E ratio			Div Yield			
	25Dec01	28Aug01	25Dec01	28Aug01		30Oct06	2Jan04	31Jul02	30Oct06	2Jan 04	31Jul02	
<b>INDEX</b>					<b>INDEX</b>							
Alcohol and Tobacco	20.62	25.37	2.83	2.81	<b>All Ordinaries</b>	<b>13.79</b>	<b>16.40</b>	<b>18.33</b>	<b>3.76</b>	<b>3.88</b>	<b>3.82</b>	
Banks	18.15	15.56	4.13	3.97	S&P/ASX 20	13.38	18.56	20.38	3.68	3.89	3.91	
Building Materials	10.59	13.60	3.84	3.68	S&P/ASX 50	13.78	16.91	19.60	3.74	3.88	3.90	
Chemicals	12.29	13.86	4.14	5.25	S&P/ASX 100	13.65	17.07	19.22	3.76	3.94	3.85	
Development & Contractors	27.98	26.16	2.08	2.29	S&P/ASX 200	13.65	16.93	18.82	3.77	3.96	3.83	
Diversified Industrial	26.74	23.35	3.25	3.81	S&P/ASX 300	13.67	16.85	18.72	3.76	3.94	3.84	
Diversified Resources	16.23	16.55	3.31	3.02	S&P/ASX Midcap 50	12.96	18.18	17.30	3.87	4.37	3.61	
Energy	8.58	8.96	2.86	2.96	S&P/ASX Small Ords	13.79	14.83	14.85	3.70	3.80	4.02	
Engineering	21.07	22.42	3.47	3.66	Consumer Discretionary	20.25	25.60	21.13	3.75	2.09	3.57	
Food, H/hold Goods	11.68	11.83	3.51	3.72	Consumer Staples	14.20	18.59	17.96	3.25	3.71	3.23	
Gold	14.68	10.73	1.33	1.19	Energy	14.34	15.44	10.44	2.74	2.68	2.83	
Health & Biotech	35.91	38.93	1.69	2.81	Financials	12.65	14.28	16.69	4.51	5.31	4.73	
Infrastructure / Utility	25.82	16.61	3.45	3.61	Financial-ex-property	16.21	14.24	17.82	4.11	4.75	4.12	
Insurance	19.23	24.54	2.79	2.41	Health Care	34.06	40.74	27.38	1.66	2.59	2.17	
Invest & Finance Services	18.62	17.10	2.50	2.57	Industrials	14.06	17.12	30.92	4.19	3.84	2.70	
Media	26.55	19.19	3.83	4.12	Info Technology	23.63	47.07	14.76	2.11	2.28	2.93	
Miscellaneous Industries	14.84	15.47	3.06	2.58	Materials	12.70	18.97	26.33	2.28	2.49	3.07	
Other Metals	11.69	11.24	3.58	3.53	Property Trusts	7.31	14.41	13.11	5.85	7.40	7.35	
Paper & Packaging	14.86	13.13	4.43	4.80	Telecommunications	14.05	15.19	16.32	7.75	4.72	3.60	
Property Trusts	12.99	12.90	7.19	7.21	Utilities	21.67	17.21	18.36	6.76	5.01	4.82	
Retail	31.69	29.81	2.57	2.62								
Telecommunications	16.41	17.52	3.59	2.70								
Tourism & Leisure	18.61	19.15	4.00	3.99								
Transport	24.22	21.21	2.44	5.77								
<b>Market Average</b>	<b>17.88</b>	<b>16.91</b>	<b>3.63</b>	<b>3.56</b>								
<b>Resource Average</b>	<b>12.46</b>	<b>13.57</b>	<b>3.03</b>	<b>3.02</b>								
<b>Industrial Average</b>	<b>18.83</b>	<b>17.67</b>	<b>3.70</b>	<b>3.66</b>								

(GICS level 2 by Industry Groups)

{Companies making losses have been excluded from A.S.E. P/E series}

**NOTE: The average range of All Ordinaries PE ratios over the last 15 years has been around 10 to 15.**

REFLECTIONS	Close	Close	Close	Close	Close	Close	Close	Close	Close	Close	Close	Close	Close
	16 Jan 22	3 Sep 20	31 Dec 18	31 Dec 17	31 Dec 16	31 Dec 15	31 Dec 14	31 Dec 13	31 Dec 12	31 Dec 11	31 Dec 10	31 Dec 09	31 Dec 08
Dow Jones	35,912	29,100	23,327	25,219	19,762	17,603	17,983	16,504	13,104	12,287	11,570	10,548	9,034
(industrial average of 30 leading Wall Street stocks)													
Nasdaq	14,894	12,056	6,635	7,239	5,440	5,065	4,282	4,154	3,019	2,613	2,663	2,291	1,632
(composite index)													
Standard & Poor's 500	4,663	3,526	2,507	2,732	2,251	2,063	2,080	1,848	1,426	1,263	1,257	1,115	931
(larger sample of businesses)													
S&P-ASX 200	7,406	6,090	5,646	5,904	5,666	5,295	5,411	5,304	4,631	4,050	4,750	4,870	3,722
ASX All Ordinaries	7,728	6,301	5,709	6,004	5,719	5,344	5,388	5,353	4,664	4,111	4,846	4,882	3,659

## CORPORATE RATINGS CRITERIA

## STANDARD &amp; POOR'S

## Long-term credit ratings:

'AAA'	The obligor's capacity to meet its financial commitment on the obligation is extremely strong.
'AA'	An obligation rated 'AA' differs from the highest rated obligation only to a small degree. The obligor's capacity to meet its financial commitment on the obligation is very strong.
'A'	An obligation rated 'A' is somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions than obligations in higher rated categories. However, the obligor's capacity to meet its financial commitment on the obligation is still strong.
'BBB'	An obligation rated 'BBB' exhibits adequate protection parameters. However, adverse economic conditions or changing circumstances are more likely to lead to a weakened capacity of the obligor to meet its financial commitment on the obligation.
Investment Grade	
'BB', 'B', 'CCC', 'CC', 'C'	Obligations rated thus are regarded as having significant speculative characteristics. 'BB' indicates the least degree of speculation and 'C' the highest. While such obligations will likely have some quality and protective characteristics, these may be outweighed by large uncertainties or major exposures to adverse conditions.
Junk Bond Grade	
'BB'	Is less vulnerable to nonpayment than other speculative issues. However, it faces major ongoing uncertainties or exposure to adverse business, financial, or economic conditions that could lead to the obligor's inadequate capacity to meet its financial commitment on the obligation.
'B'	More vulnerable to nonpayment than 'BB', but the obligor currently has the capacity to meet its financial commitment on the obligation. Adverse business, financial, or economic conditions will likely impair the obligor's capacity or willingness to meet its financial commitment.
'CCC'	Is currently vulnerable to nonpayment, and is dependent upon favourable business, financial, and economic conditions for the obligor to meet its financial commitment on the obligation.
'CC'	An obligation rated 'CC' is currently highly vulnerable to nonpayment.
'C'	This rating may be used to cover a situation where a bankruptcy petition has been filed or similar action has been taken but payments on this obligation are being continued. C' is also used for preferred stock that is in arrears (as well as for junior debt of issuers rated CCC-' and 'CC').
'D'	It is used only where a default has actually occurred.

## KEY INDUSTRIAL FINANCIAL RATIOS:

US Industrial long-term debt: 3 year (1996 /1998) median	AAA	AA	A	BBB	BB	B
EBIT interest coverage (x)	12.9	9.2	7.2	4.1	2.5	1.2
EBITDA interest coverage (x)	18.7	14.0	10.0	6.3	3.9	2.3
Funds flow/total debt (%)	89.7%	67.0%	49.5%	32.2%	20.1%	10.5%
Free operating cash flow / total debt (%)	40.5%	21.6%	17.4%	6.3%	1.0%	-0.4%
Return on capital (%)	30.6%	25.1%	19.6%	15.4%	12.6%	9.2%
Operating income / sales (%)	30.9%	25.2%	17.9%	15.8%	14.4%	11.2%
Long-term debt / capital (%)	21.4%	29.3%	33.3%	40.8%	55.3%	68.8%
Total debt / capital (incl. STD) (%)	31.8%	37.0%	39.2%	46.4%	58.5%	71.4%

EBIT - Earnings before interest and taxes.

EBITDA - Earning before interest, taxes, depreciation, and amortisation.

EBIT interest coverage = 
$$\frac{\text{Earnings from continuing operations * before interest and taxes}}{\text{Gross interest incurred before subtracting (1) capitalised interest and (2) interest income}}$$

EBITDA interest coverage = 
$$\frac{\text{Earnings from continuing operations * before interest, taxes, depreciation and amortisation}}{\text{Gross interest incurred before subtracting (1) capitalised interest and (2) interest income}}$$

Funds from operations/total debt = 
$$\frac{\text{Net income from continuing operations plus depreciation, amortisation, deferred income taxes, and other noncash items}}{\text{Long-term debt plus current maturities, commercial paper, and other short-term borrowings}}$$

Free operating cash flow/total debt = 
$$\frac{\text{Funds from operations minus capital expenditure, minus (plus) the increase (decrease) in working capital (excluding changes in cash, marketable securities, and short-term debt)}}{\text{Long-term debt plus current maturities, commercial paper, and other short-term borrowings}}$$

Return on capital = 
$$\frac{\text{EBIT}}{\text{Average of beginning of year and end of year capital, including short-term debt, current maturities, long-term debt, non-current deferred taxes, and equity.}}$$

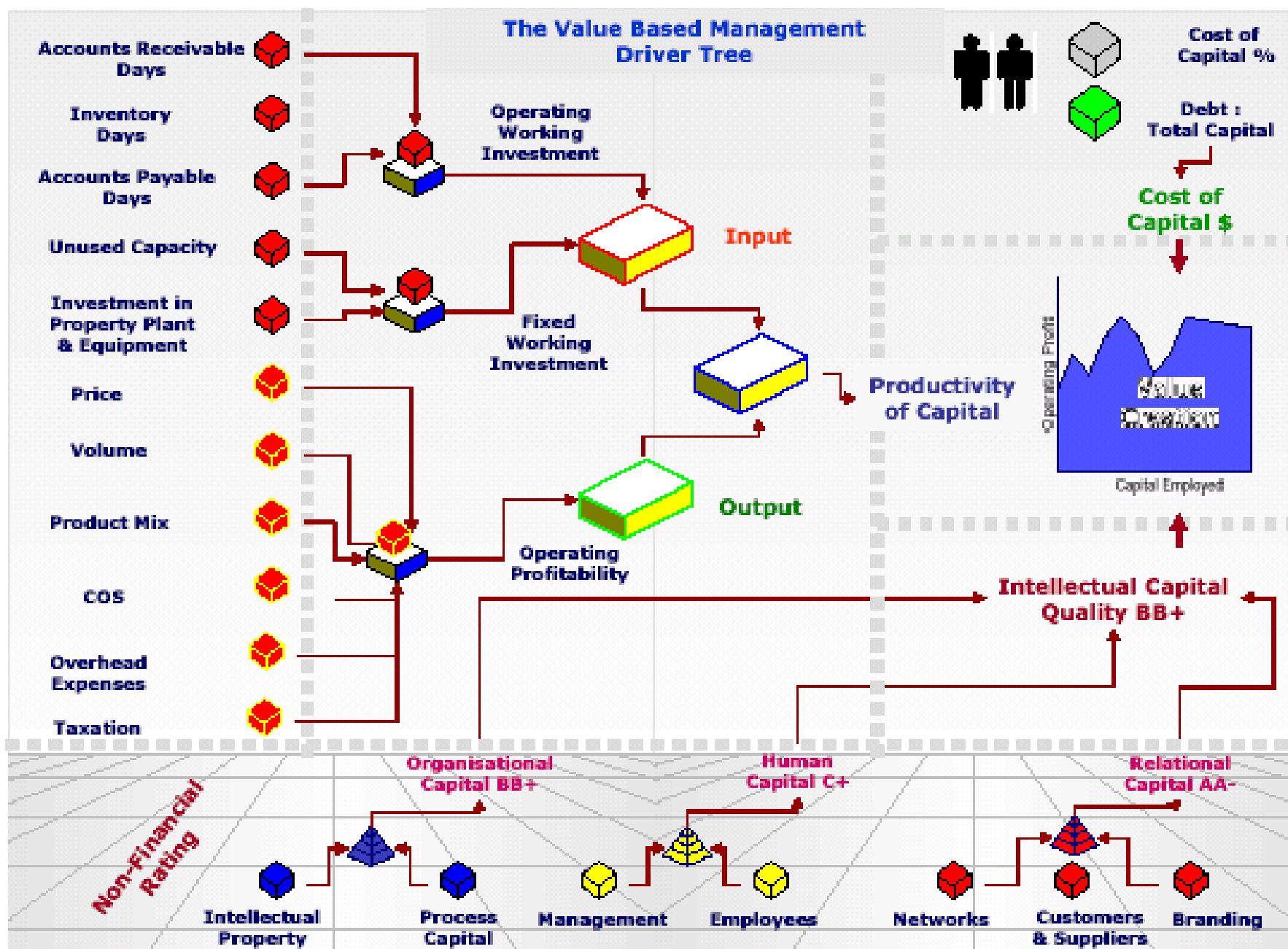
Operating income/sales = 
$$\frac{\text{Sales minus cost of goods manufactured (before depreciation and amortisation), selling, general and administrative, and research and development costs}}{\text{Sales}}$$

Long-term debt/capitalisation = 
$$\frac{\text{Long-term debt}}{\text{Long-term debt + shareholders' equity (including preferred stock) plus minority interest}}$$

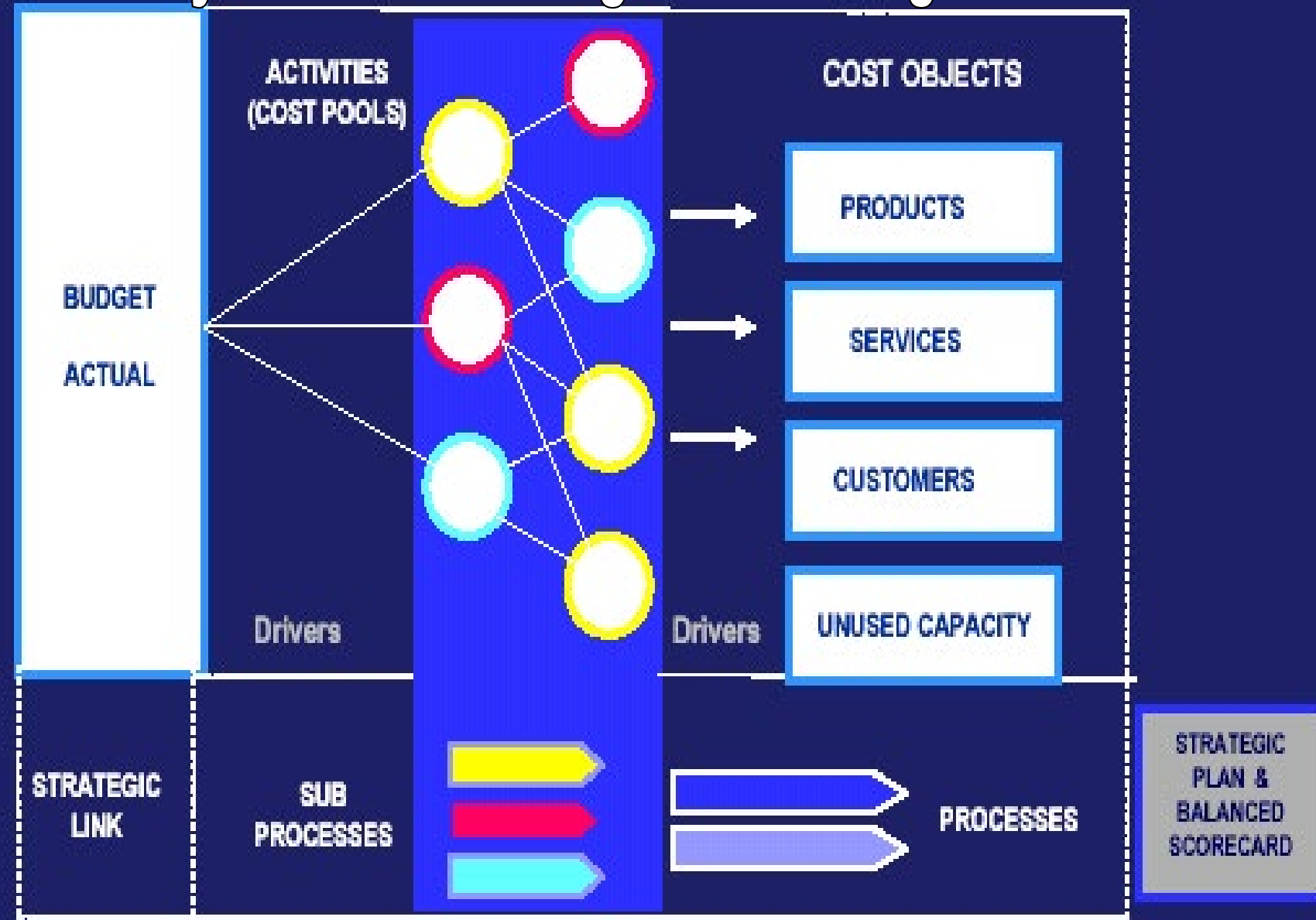
Total debt/capitalisation = 
$$\frac{\text{Long-term debt plus current maturities, commercial paper, and other short-term borrowings}}{\text{Long-term debt plus current maturities, commercial paper, and other short-term borrowings + shareholders' equity (including preferred stock) plus minority interest.}}$$

VALUE BASED MANAGEMENT

BASIS of this FINANCIAL MODEL



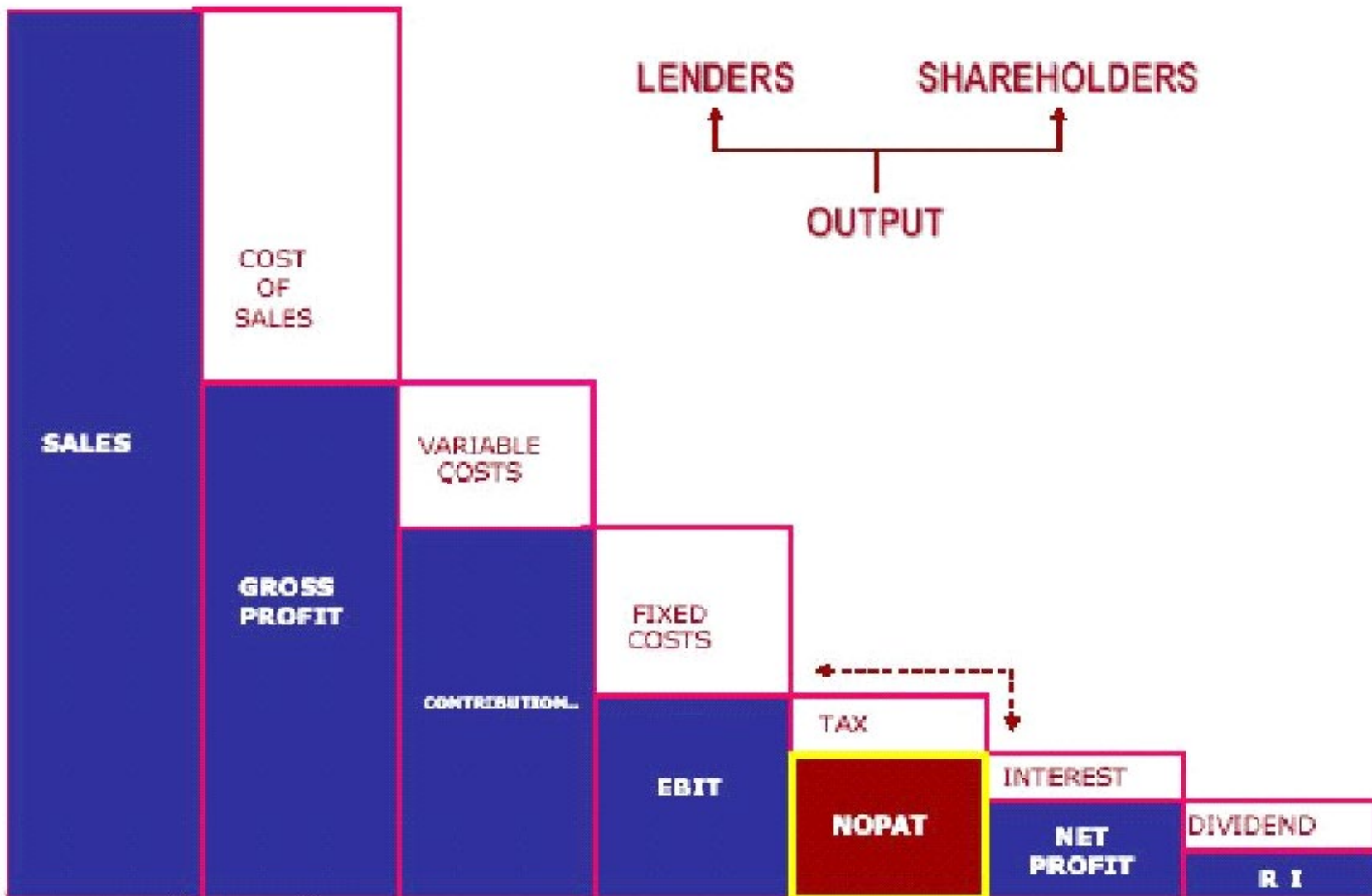
# Activity Based Costing - A Strategic Framework





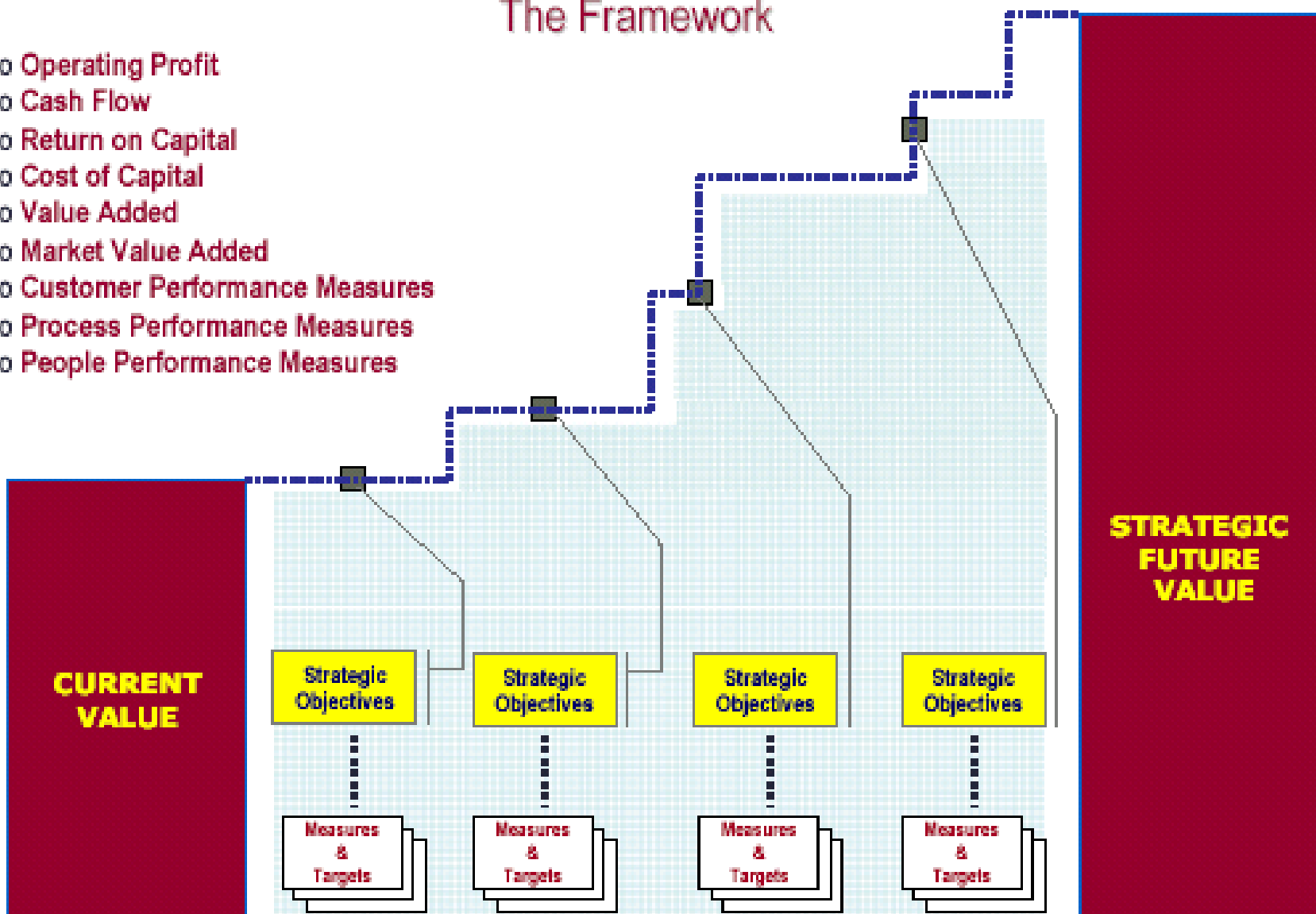
**NOPAT to FUTURE VALUE**

**Net Operating Profit after tax, before interest**



The Framework

- o Operating Profit
- o Cash Flow
- o Return on Capital
- o Cost of Capital
- o Value Added
- o Market Value Added
- o Customer Performance Measures
- o Process Performance Measures
- o People Performance Measures



The Balanced Scorecard & Intellectual Capital Rating

AUD1.00 = USD 0.66

USD1.00 = EUR 1.03

USD1.00 = AUD 1.50

**SHAREHOLDER VALUE**

see Valuation Notes:  
Adjust WACC with Bloombergs  
beta factor industry loadings:

NOPAT = Net operating profit after tax (and before interest)  
WACC = Weighted average cost of capital  
WACC benchmark - listed company **9.8%**  
unlisted company **12.0%**

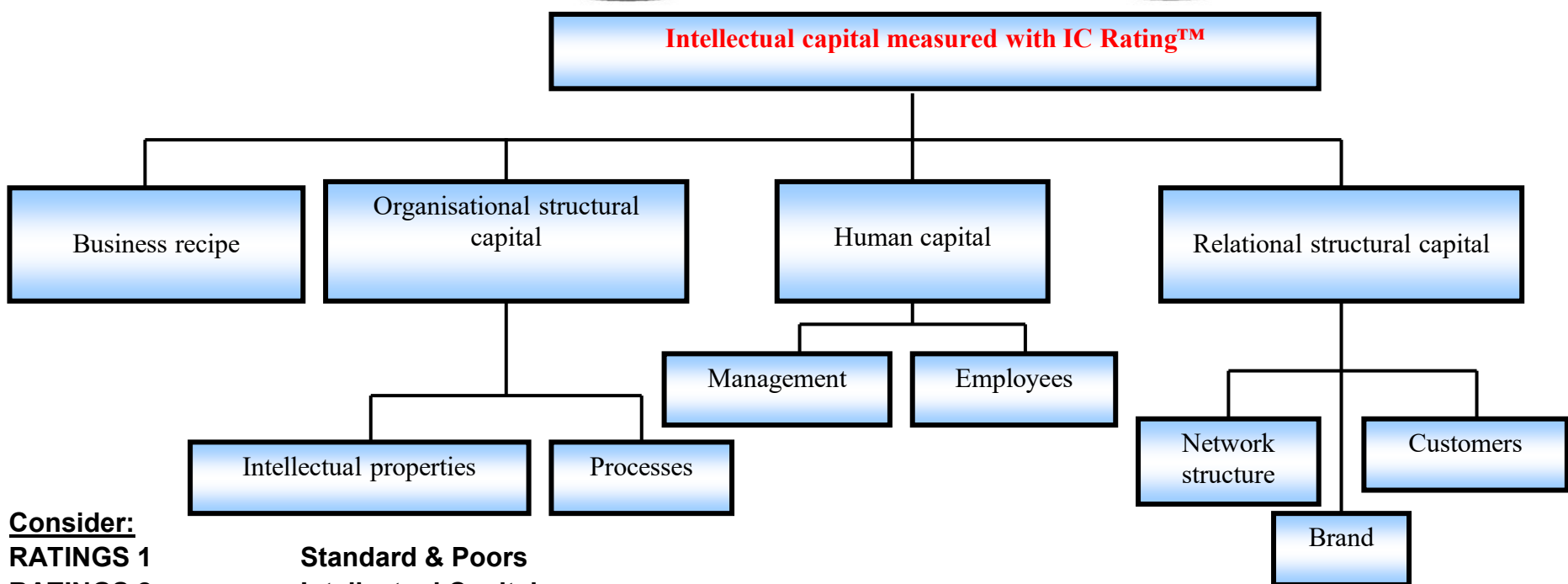
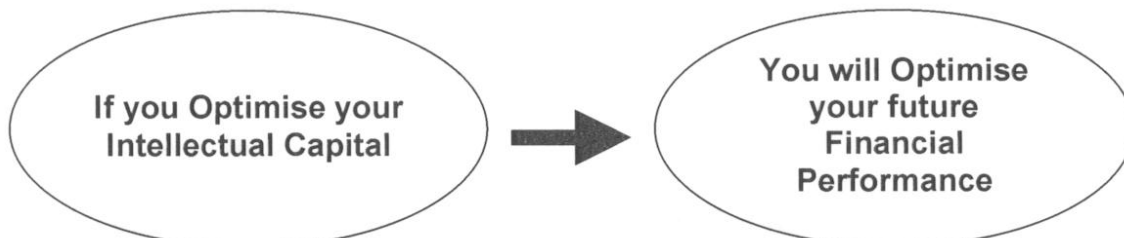
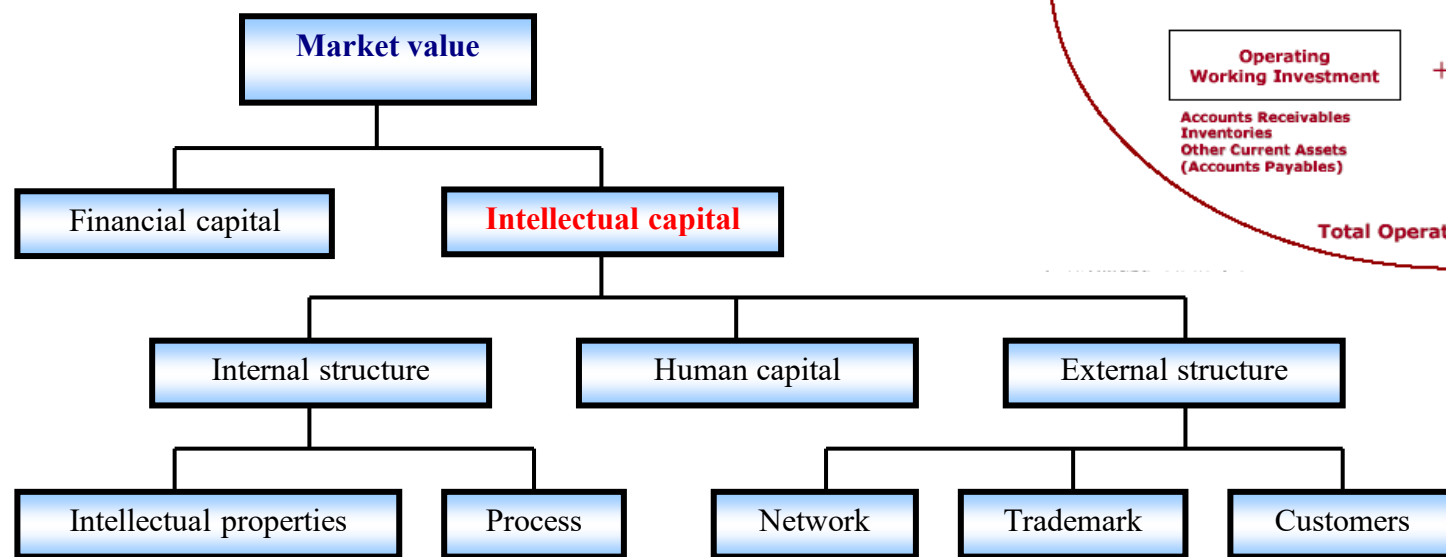
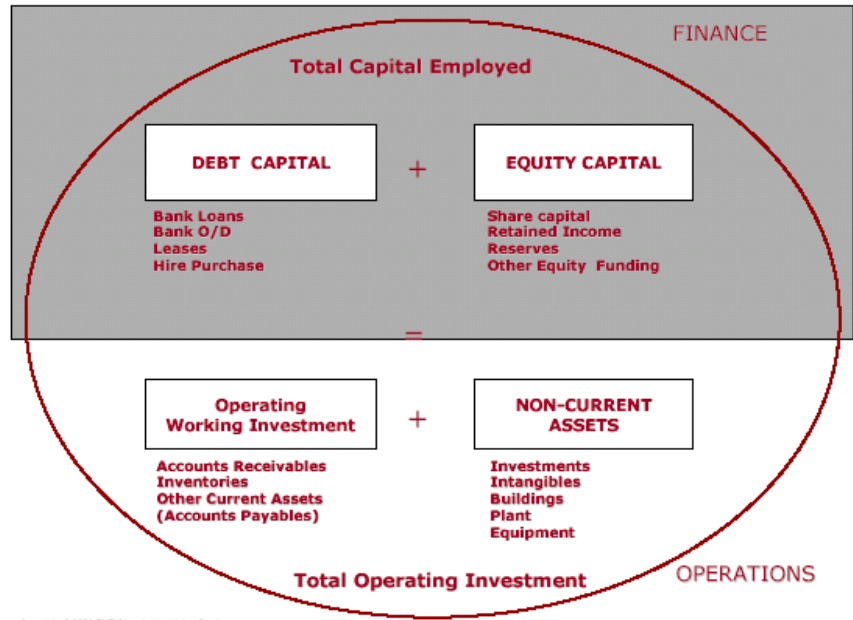
<b>NOPAT</b>	Profit before depreciation	2023	2024	2025	2026	2027
	Depreciation					-\$1,315,917,585
	Profit before interest and borrowing costs					487,188,388
	Less Taxation					-1,803,105,973
	<b>NOPAT =</b>					<b>-540,931,792</b>
						<b>-\$1,262,174,181</b>

Valuation as Private Entity Yield required **12.0%** -\$10,519,000,000  
Valuation as Private Entity discounted back to **\$0**

Valuation as Public Entity Yield required **9.80%** -\$12,880,000,000  
Valuation as Public Entity discounted back to **0.00%** **\$0**

PE base  
Adopted Value variance

**Annual requirement:**  
**INCOME GENERATED must exceed**  
**above benchmark rates on the**  
**TOTAL of CAPITAL EMPLOYED**  
**otherwise you are destroying value!**



Consider:  
RATINGS 1  
RATINGS 2  
RATINGS 3

Standard & Poors  
Intellectual Capital  
Corporate Social Responsibility



**PASCAS FOUNDATION (USA) LLC**

**MONTHLY CASH FLOW**

	TOTAL	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	16.6%	16.6%	16.7%	16.7%	16.7%	16.7%
<b>Sales Monthly</b>													
<b>TOTAL SALES</b>	\$520,000	\$0	\$0	\$0	\$0	\$0	\$0	\$86,320	\$86,320	\$86,840	\$86,840	\$86,840	\$86,840
<b>OUTGOINGS</b>													
Total Consumable Costs	124,800	0	0	0	0	0	0	20,717	20,717	20,842	20,842	20,842	20,842
Employee Costs	100,322,400	0	0	0	0	0	0	16,653,518	16,653,518	16,753,841	16,753,841	16,753,841	16,753,841
Operating Costs Direct	39,604,000	0	0	0	0	0	0	6,574,264	6,574,264	6,613,868	6,613,868	6,613,868	6,613,868
Other production costs	181,240	0	0	0	0	0	0	30,086	30,086	30,267	30,267	30,267	30,267
<b>TOTAL DIRECT COSTS</b>	140,232,440	0	0	0	0	0	0	23,278,585	23,278,585	23,418,817	23,418,817	23,418,817	23,418,817
<b>SCHOLARSHIPS GRANTED</b>	6,700,000	0	0	0	0	0	0	1,112,200	1,112,200	1,118,900	1,118,900	1,118,900	1,118,900
<b>ADMINISTRATION</b>													
Advertising	100,000	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333
Travelling & Accommodation	160,000	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333
Bank Fees	15,600	0	0	0	0	0	0	2,590	2,590	2,605	2,605	2,605	2,605
Debt Collection	2,600	217	217	217	217	217	217	217	217	217	217	217	217
Occupancy Costs	70,000	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833
Repairs & Maintenance	20,000	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667
General Expenses	75,000	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250
Administration Salaries	3,025,000	252,083	252,083	252,083	252,083	252,083	252,083	252,083	252,083	252,083	252,083	252,083	252,083
Administration Other	280,000	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333
Directors Fees	160,000	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333
Research & Development	300,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000
Sundry Expenses	10,400	867	867	867	867	867	867	867	867	867	867	867	867
STAFF INCENTIVE	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL ADMINISTRATION</b>	4,218,600	350,250	350,250	350,250	350,250	350,250	350,250	352,840	352,840	352,855	352,855	352,855	352,855
<b>TOTAL COSTS</b>	151,151,040	350,250	350,250	350,250	350,250	350,250	350,250	24,743,625	24,743,625	24,890,573	24,890,573	24,890,573	24,890,573
NET REVENUE	-150,631,040	-350,250	-350,250	-350,250	-350,250	-350,250	-350,250	-24,657,305	-24,657,305	-24,803,733	-24,803,733	-24,803,733	-24,803,733
PROGRESSIVE REVENUE	-150,631,040	-350,250	-700,500	-1,050,750	-1,401,000	-1,751,250	-2,101,500	-26,758,805	-51,416,109	-76,219,842	-101,023,575	-125,827,307	-150,631,040
<b>Grants treated as Revenue</b>	-520,000	0	0	0	0	0	0	-86,320	-86,320	-86,840	-86,840	-86,840	-86,840
WORKING CAPITAL	-143,000							-47,667	-47,667	-47,667			
Other costs - borrowing	0	0											
Taxation	0												0
<b>CAPITAL EXPENDITURE</b>													
CapEx Land Building Acquisitions	-875,856,450			-87,585,645	-87,585,645	-87,585,645	-87,585,645	-87,585,645	-87,585,645	-87,585,645	-87,585,645	-87,585,645	-87,585,645
Plant & Equipment	-1,100,000			-366,667	-366,667	-366,667							
Office Building	-5,000,000		-1,250,000	-1,250,000	-1,250,000	-1,250,000							
Intellectual Property	0	0											
FUNDS NEEDED		-350,250	-1,600,250	-89,552,562	-89,552,562	-89,552,562	-87,935,895	-112,376,936	-112,376,936	-112,523,884	-112,476,218	-112,476,218	-112,476,218
PROGRESSIVE FUNDS NEED		-350,250	-1,950,500	-91,503,062	-181,055,623	-270,608,185	-358,544,080	-470,921,016	-583,297,953	-695,821,837	-808,298,055	-920,774,272	-1,033,250,490
<b>TOTAL GRANTS FUNDING</b>	1,104,300,000	50,000,000		254,300,000			400,000,000				400,000,000		
CASH BALANCE	71,049,510	49,649,750	-1,600,250	164,747,438	-89,552,562	-89,552,562	312,064,105	-112,376,936	-112,376,936	-112,523,884	287,523,782	-112,476,218	-112,476,218
PROGRESSIVE CASH BALANCE	71,049,510	49,649,750	48,049,500	212,796,938	123,244,377	33,691,815	345,755,920	233,378,984	121,002,047	8,478,163	296,001,945	183,525,728	71,049,510

**PASCAS FOUNDATION (USA) LLC  
QUARTERLY CASH FLOW**

	AUD1.00 = Year of 2023				\$ = USD 31 Dec		USD1.00 = EUR 1.03 Year of 2024		USD1.00 = AUD 1.50		Year of 2025		18
	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Quarter 1	Quarter 2	Quarter 3	Quarter 4	
SALES													
HIGH SCHOOL LAND & BUILDINGS	0	0	0	0	0	0	0	0	1,832,130	1,832,130	1,832,130	1,832,130	
TAFE / CRAFT CREATION sites	0	0	0	0	0	0	0	0	1,969,493	1,969,493	1,969,493	1,969,493	
UNIVERSITY multiple campus	0	0	0	0	0	0	0	0	0	0	0	0	
HOSPITAL LAND & BUILDINGS	0	0	0	0	0	0	0	0	0	0	0	0	
CLINICS HEALTH CENTRES	130,000	130,000	130,000	130,000	455,000	455,000	455,000	455,000	780,000	780,000	780,000	780,000	
CLINICS LAND & BUILDINGS	0	0	0	0	32,500	32,500	32,500	32,500	65,000	65,000	65,000	65,000	
COMMUNITY CENTRE	0	0	0	0	0	0	0	0	0	0	0	0	
MOBILE CLINIC	0	0	0	0	0	0	0	0	0	0	0	0	
SOCIAL HOUSING	0	0	0	0	0	0	0	0	0	0	0	0	
<b>TOTAL SALES / GRANTS</b>	<b>\$130,000</b>	<b>\$130,000</b>	<b>\$130,000</b>	<b>\$130,000</b>	<b>\$487,500</b>	<b>\$487,500</b>	<b>\$487,500</b>	<b>\$487,500</b>	<b>\$4,646,623</b>	<b>\$4,646,623</b>	<b>\$4,646,623</b>	<b>\$4,646,623</b>	
<b>TOTAL DIRECT COSTS</b>	<b>35,058,110</b>	<b>35,058,110</b>	<b>35,058,110</b>	<b>35,058,110</b>	<b>79,480,155</b>	<b>79,480,155</b>	<b>79,480,155</b>	<b>79,480,155</b>	<b>146,448,165</b>	<b>146,448,165</b>	<b>146,448,165</b>	<b>146,448,165</b>	
<b>TOTAL DIRECT COSTS</b>	<b>35,058,110</b>	<b>35,058,110</b>	<b>35,058,110</b>	<b>35,058,110</b>	<b>79,480,155</b>	<b>79,480,155</b>	<b>79,480,155</b>	<b>79,480,155</b>	<b>146,448,165</b>	<b>146,448,165</b>	<b>146,448,165</b>	<b>146,448,165</b>	
<b>GROSS PROFIT CONTRIBUTION</b>	<b>-34,928,110</b>	<b>-34,928,110</b>	<b>-34,928,110</b>	<b>-34,928,110</b>	<b>-78,992,655</b>	<b>-78,992,655</b>	<b>-78,992,655</b>	<b>-78,992,655</b>	<b>-141,801,542</b>	<b>-141,801,542</b>	<b>-141,801,542</b>	<b>-141,801,542</b>	
<b>TOTAL ADMINISTRATION COSTS</b>	<b>1,054,650</b>	<b>1,054,650</b>	<b>1,054,650</b>	<b>1,054,650</b>	<b>1,886,813</b>	<b>1,886,813</b>	<b>1,886,813</b>	<b>1,886,813</b>	<b>2,580,564</b>	<b>2,580,564</b>	<b>2,580,564</b>	<b>2,580,564</b>	
<b>STAFF INCENTIVE</b>					<b>0</b>			<b>0</b>				<b>0</b>	
<b>PROFIT CONTRIBUTION</b>	<b>-\$35,982,760</b>	<b>-\$35,982,760</b>	<b>-\$35,982,760</b>	<b>-\$35,982,760</b>	<b>-\$80,879,468</b>	<b>-\$80,879,468</b>	<b>-\$80,879,468</b>	<b>-\$80,879,468</b>	<b>-\$144,382,107</b>	<b>-\$144,382,107</b>	<b>-\$144,382,107</b>	<b>-\$144,382,107</b>	
<b>SCHOLARSHIPS GRANTED</b>	<b>-\$1,675,000</b>	<b>-\$1,675,000</b>	<b>-\$1,675,000</b>	<b>-\$1,675,000</b>	<b>-\$3,350,000</b>	<b>-\$3,350,000</b>	<b>-\$3,350,000</b>	<b>-\$3,350,000</b>	<b>-\$5,025,000</b>	<b>-\$5,025,000</b>	<b>-\$5,025,000</b>	<b>-\$5,025,000</b>	
<b>WORKING CAPITAL</b>	<b>-35,750</b>	<b>-35,750</b>	<b>-35,750</b>	<b>-35,750</b>	<b>-90,188</b>	<b>-90,188</b>	<b>-90,188</b>	<b>-90,188</b>	<b>-803,387</b>	<b>-803,387</b>	<b>-803,387</b>	<b>-803,387</b>	
<b>Grants treated as Revenue</b>	<b>-130,000</b>	<b>-130,000</b>	<b>-130,000</b>	<b>-130,000</b>	<b>-487,500</b>	<b>-487,500</b>	<b>-487,500</b>	<b>-487,500</b>	<b>-4,646,623</b>	<b>-4,646,623</b>	<b>-4,646,623</b>	<b>-4,646,623</b>	
Interest	0			0				0				0	
Other costs - borrowing	0				0				0				
Creditors - Directors	0	0											
Taxation	0	0	0	0	0	0	0	0	0	0	0	0	
Dividends Paid				0				0				0	
<b>NET CASH FLOW</b>	<b>-37,823,510</b>	<b>-37,823,510</b>	<b>-37,823,510</b>	<b>-37,823,510</b>	<b>-84,807,155</b>	<b>-84,807,155</b>	<b>-84,807,155</b>	<b>-84,807,155</b>	<b>-154,857,116</b>	<b>-154,857,116</b>	<b>-154,857,116</b>	<b>-154,857,116</b>	
<b>CAPITAL EXPENDITURE</b>													
CapEx Land Building Acquisitions	-218,964,113	-218,964,113	-218,964,113	-218,964,113	-346,041,963	-346,041,963	-346,041,963	-346,041,963	-582,521,350	-582,521,350	-582,521,350	-582,521,350	
Plant & Equipment	-275,000	-275,000	-275,000	-275,000	-2,525,000	-2,525,000	-2,525,000	-2,525,000	-26,400,000	-26,400,000	-26,400,000	-26,400,000	
Office Building	-2,500,000	-2,500,000	0	0	0	0	0	0	0	0	0	0	
Intellectual Property	0				0				0				
<b>TOTAL GRANTS FUNDING</b>	<b>\$276,075,000</b>	<b>276,075,000</b>	<b>276,075,000</b>	<b>276,075,000</b>	<b>430,675,000</b>	<b>430,675,000</b>	<b>430,675,000</b>	<b>430,675,000</b>	<b>759,350,000</b>	<b>759,350,000</b>	<b>759,350,000</b>	<b>759,350,000</b>	
<b>LOAN REPAYMENTS</b>				0				0				0	
<b>NET QUARTER CASH FLOW</b>	<b>16,512,378</b>	<b>16,512,378</b>	<b>19,012,378</b>	<b>19,012,378</b>	<b>-2,699,118</b>	<b>-2,699,118</b>	<b>-2,699,118</b>	<b>-2,699,118</b>	<b>-4,428,466</b>	<b>-4,428,466</b>	<b>-4,428,466</b>	<b>-4,428,466</b>	
<b>OPENING BALANCE</b>	<b>0</b>	<b>16,512,378</b>	<b>33,024,755</b>	<b>52,037,133</b>	<b>71,049,510</b>	<b>68,350,393</b>	<b>65,651,275</b>	<b>62,952,158</b>	<b>60,253,040</b>	<b>55,824,574</b>	<b>51,396,108</b>	<b>46,967,641</b>	
<b>CLOSING BALANCE</b>	<b>\$16,512,378</b>	<b>\$33,024,755</b>	<b>\$52,037,133</b>	<b>\$71,049,510</b>	<b>\$68,350,393</b>	<b>\$65,651,275</b>	<b>\$62,952,158</b>	<b>\$60,253,040</b>	<b>\$55,824,574</b>	<b>\$51,396,108</b>	<b>\$46,967,641</b>	<b>\$42,539,175</b>	
<b>BALANCE SHEET BALANCE</b>				<b>\$71,049,510</b>				<b>\$60,253,040</b>				<b>\$42,539,175</b>	



# Pascas Oversight Council of Sri Lanka

Council of 12 or more to guide and oversee the transition and rollout of PASCAS FOUNDATION (Sri Lanka) Ltd

	2023	2024	2025	2026	2027
Remuneration and overhead on-costs	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000

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## *Humanity's Journey*

The development of the museum concept and displays.  
 Then the establishment of the museum at strategic locations

	2023	2024	2025	2026	2027
Museum construction costs "Humanity's Journey"	\$20,000,000	\$30,000,000	\$50,000,000	\$50,000,000	\$0

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Kindly review the Pascas Papers within the Library Download page at [www.pascashealth.com](http://www.pascashealth.com)

<http://www.pascashealth.com/index.php/library.html>

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STAFF NEEDS									
#	Staff	Qty	Desktop	Laptop	MFP	Cellphone	Laser printer	Color printer	Office furniture
1	PASCAS Foundation (Angola) Ltd Director	3		3	3	3	1	1	3
2	Executives - Schools, University, Hospitals	3	3			3	3		3
3	Chief Accountant	1	1		1	1	1		1
4	Economist - auditor	1	1			1	1		1
5	Lawyer	3	3			3	3		3
6	Interpreter	1		1		1		1	1
7	Executive Human Resources Manager	1	1			1			1
8	Human Resources Officers	2	2		2	2	1		2
9	General Manager	1	1			1	1		1
10	Marketing Manager	1	1			1	1		1
11	Marketing Officers	1	1			1	1		1
12	Sales Manager	1	1			1	1		1
13	Production Manager	1	1			1	1		1
14	Information Technology Manager	1	1			1	1		1
15	Information Technology Officers	3	3			3	1		3
16	Technical Engineer	1	1			1	1		1
17	Quality Control Officers	1	1			1	1		1
18	Administrative Manager	1		1		1	1		1
19	Secretary	2	2			2	2		2
20	Shipping	3				3			3
21	Head of Security	1	1			1	1		1
22	Security	4				4			4
23	Non Executive Directors	3	3			3	2	1	3
24	Other staff	5				5			5
25	Sub Contractors	2	2			2	1		2
<b>TOTAL:</b>		<b>47</b>	<b>30</b>	<b>5</b>	<b>6</b>	<b>47</b>	<b>26</b>	<b>3</b>	<b>47</b>
			<b>Cost per unit, USD (Average)</b>						
			<b>Desktop</b>	<b>Laptop</b>	<b>MFP</b>	<b>Cellphone</b>	<b>Laser printer</b>	<b>Color printer</b>	<b>Office furniture set</b>
			<b>643</b>	<b>1571</b>	<b>330</b>	<b>143</b>	<b>302</b>	<b>771</b>	<b>1285</b>
<b>TOTAL:</b>			<b>19,290</b>	<b>7,855</b>	<b>1,980</b>	<b>6,721</b>	<b>7,852</b>	<b>2,313</b>	<b>60,395</b>

**\$106,406**

Plus miscellaneous

100,000

say \$200,000

MULTIFUNCTION PERIPHERAL (MFP)

A multifunction peripheral (MFP) is a device that performs a variety of functions that would otherwise be carried out by separate peripheral devices. As a rule, a multifunction peripheral includes at least two of the following:

- Printer
- Scanner
- Copier
- Fax Machine



**PASCAS FOUNDATION (USA) LLC**  
**The MANSION - Minneapolis**  
**116 E 22nd Street, Minneapolis, MN 55404**  
<https://www.edinarealty.com/homes-for-sale/116-e-22nd-street-minneapolis-mn-55404-6169901>

**\$ = USD**  
AUD1.00 = USD 0.66

**31 Dec** USD1.00 = EUR 1.03  
USD1.00 = AUD 1.50



Built by Alfred Pillsbury in 1903 and located across Washburn Park from the Minneapolis Institute of Art, this beautiful English Tudor home showcases the grandeur of an earlier era while offering the modern amenities desired by today's homeowners. The main floor features stately rooms with original woodwork and a professional grade kitchen. The kitchen opens to a large (44x22) private terrace. An imported 17th Century library features original oak paneling, fireplace and plaster ceiling. Many possibilities for use as the area is zoned OR2/High Density Office Residential.

**Bedrooms:** 7  
**Lot Size:** 0.41 Acres  
**Year Built:** 1903  
**Garage:** Yes 3 space  
**Subdivision:** Pond & Pettibones Add

**Bathrooms:** 7  
**Square Feet:** 10,631 sq ft  
**Foundation:** 4,134 sq ft  
**Stories:** More Than 2 Stories  
**County:** Hennepin

<b>Main Floor</b>	<b>Upper Floor</b>	<b>Lower Floor</b>
<b>Great Room:</b> 31x26	<b>Bedroom 1:</b> 29x13	<b>Library:</b> 22x21
<b>Kitchen:</b> 26x14	<b>Bedroom 2:</b> 18x15	<b>Bathrooms</b>
<b>Living Room:</b> 22x16	<b>Bedroom 3:</b> 22x11	<b>Full Baths:</b> 6
<b>Office:</b> 21x17	<b>Bedroom 5:</b> 30x16	<b>1/2 Baths:</b> 1
<b>Sitting Room:</b> 14x13	<b>Sixth (6th) Bedroom:</b> 22x18	

**Other:** Bedroom 4 (21x16), Family Room (22x16)  
**Family:** 2 or More  
**Dining:** Eat In Kitchen, Living/Dining Room, Separate/Formal Dining Room  
**Bath Description:** Bathroom Ensuite, Full Basement, Full Master, Main Floor 1/2 Bath, Private Master, Upper Level Full Bath  
**Square Footage above:** 8,748 sq ft  
**Square Footage below:** 1,883 sq ft  
**Basement:** Full, Partial Finished  
**Fireplaces:** 5, Wood Burning  
**Additional Interior Features:** Exercise Room, Security System, Hardwood Floors, Natural Woodwork, 4 BR on One Level, Tile Floors, Master Bedroom Walk-In Closet, Kitchen Window

THIS is a loan, interest free for three (3) years.	Sales Price		\$1,795,000
Should the loan not be paid out in three years	Sales Tax and costs	8.00%	143,600
then the title will transfer to Pascas Foundation (USA) Inc	Furniture and Fitout		200,000
	Renovations		200,000

ACQUISITION, fitout and renovation say USD **\$2,338,600**





		2023	2024	2025	2026	2027
CONSTRUCTION BUDGET		<u>500,000,000</u>	<u>1,000,000,000</u>	<u>2,000,000,000</u>	<u>3,000,000,000</u>	<u>4,000,000,000</u>
BUILDINGS accumulating		<u>500,000,000</u>	<u>1,500,000,000</u>	<u>3,500,000,000</u>	<u>6,500,000,000</u>	<u>10,500,000,000</u>
OPERATING COSTS etc	7.50%	37,500,000	112,500,000	262,500,000	487,500,000	787,500,000
SUPPORT COUNSELLING etc		100,000,000	200,000,000	300,000,000	400,000,000	500,000,000

**PASCAS FOUNDATION (USA) LLC  
ESTIMATED BUILDING COSTS SCHOOL**

AUD1.00 = USD 0.66

**\$ = USD**

**31 Dec**

**24**

USD1.00 = EUR 1.03

USD1.00 = AUD 1.50

**HIGH SCHOOL  
TOTAL COMPLEX**

Metres  
Length

Metres  
Width

Total M<sup>2</sup>  
Floor Area

\$ M<sup>2</sup>  
Cost

TO BUILD  
A\$ Cost

SCHOOL building per m2				\$2,500	
building per m2 for Maths	\$1,200				
building per m2 for Technology	\$3,500				
Floor space per child (classroom, halls, toilets, admin, etc.)			33		
School student population			<b>600</b>		
Total building area and cost			19,800	\$2,500	\$49,500,000
Sporting fields and grounds					2,500,000
Total School Campus to be developed		students	3,000		
<b>TOTAL BUILDING STRUCTURES</b> (Cordell based estimates can be improved upon)		M <sup>2</sup>	<u>19,800</u>	\$2,626	<u>\$52,000,000</u>

**SITE WORKS**

Site Filling	20,000	M <sup>3</sup>		50	1,000,000
spaces circulation		1.5			
Parking Areas	200	15	296.8	4,452	100
per car space		5.3	2.8	14.84	
Site works			M <sup>2</sup>	800	100
Sporting Fields	20,000	M <sup>3</sup>		150	3,000,000
Services (electrical / sewer etc) transformers					5,000,000
Security fences					30,000
Security deposits Power Authority					10,000
Professional costs				6%	3,120,000
Contingency				5%	2,600,000
<b>TOTAL CONSTRUCTION</b>					<b>\$67,285,200</b>
<b>LAND COSTS</b>	30,000	M <sup>3</sup>		200	6,000,000

**LAND & BUILDINGS**

**\$73,285,200**

**RENTAL BUDGET**

19,800 M<sup>2</sup>

10.0% pr anm

\$370.13 M<sup>2</sup>

\$7,328,520



**PASCAS FOUNDATION (USA) LLC**  
**ESTIMATED BUILDING COSTS TAFE**  
**Technical And Further Education**  
**TAFE**  
**TOTAL COMPLEX**

**\$ = USD**

**31 Dec**

**25**

**Craft Creations**

AUD1.00 = USD 0.66

USD1.00 = EUR 1.03

USD1.00 = AUD 1.50

Metres Metres  
 Length Width

Total M<sup>2</sup>  
 Floor Area

\$ M<sup>2</sup> TO BUILD  
 Cost A\$ Cost

TAFE building per m2	similarly for Craft Creations			\$2,750	
building per m2 for Maths	\$1,200				
building per m2 for Technology	\$3,500				
Floor space per child (classroom, halls, toilets, admin, etc.)			33		
School student population			<b>600</b>		
Total building area and cost			19,800	\$2,750	\$54,450,000
Sporting fields and grounds buildings					2,500,000
Total TAFE Campus to be developed		students	3,000		
<b>TOTAL BUILDING STRUCTURES</b> (Cordell based estimates can be improved upon)		M <sup>2</sup>	<u>19,800</u>	\$2,876	<u>\$56,950,000</u>

**SITE WORKS**

Site Filling	20,000	M <sup>3</sup>		50	1,000,000
	spaces circulation	1.5			
Parking Areas	200	296.8	4,452	100	445,200
	per car space	5.3	14.84		
Site works		M <sup>2</sup>	800	100	80,000
Sporting Fields	20,000	M <sup>3</sup>		150	3,000,000
Services (electrical / sewer etc) transformers					5,000,000
Security fences					30,000
Security deposits Power Authority					10,000
Professional costs				6%	3,417,000
Contingency				5%	2,847,500
<b>TOTAL CONSTRUCTION</b>					<b>\$72,779,700</b>
<b>LAND COSTS</b>	30,000	M <sup>3</sup>		200	6,000,000

**LAND & BUILDINGS**

**\$78,779,700**

**RENTAL BUDGET**

19,800 M<sup>2</sup> \$397.88 M<sup>2</sup>  
 10.0% pr anm \$7,877,970



**PASCAS FOUNDATION (USA) LLC** **\$ = USD** **31 Dec** **26**  
**ESTIMATED BUILDING COSTS UNIVERSITY** AUD1.00 = USD 0.66 USD1.00 = EUR 1.03  
**(5 Campus = 1 University)** USD1.00 = AUD 1.50  
**HIGH SCHOOL equivalent +** **\$ M<sup>2</sup>** **TO BUILD**  
**TOTAL COMPLEX** **Cost** **A\$ Cost**

<b>UNIVERSITY building per m2</b>							
building per m2 for Maths	\$1,200						
building per m2 for Technology	\$3,500						
Floor space per child (classroom, halls, toilets, admin, etc.)				33			
University student population					<b>1,000</b>		
Total building area and cost				33,000	\$3,200		\$105,600,000
Sporting fields and grounds buildings							2,500,000
Total University Campus to be developed			students		5,000		
<b>TOTAL BUILDING STRUCTURES</b> (Cordell based estimates can be improved upon)			M <sup>2</sup>	<u>33,000</u>	<u>\$3,276</u>		<u>\$108,100,000</u>

**SITE WORKS**

Site Filling	20,000	M <sup>3</sup>			50		1,000,000
	spaces	circulation	1.5				
Parking Areas	200	15	296.8	4,452	100		445,200
	per car space	5.3	2.8	14.84			
Site works			M <sup>2</sup>	800	100		80,000
Sporting Fields	20,000	M <sup>3</sup>			150		3,000,000
Services (electrical / sewer etc) transformers							5,000,000
Security fences							30,000
Security deposits Power Authority							10,000
Professional costs					6%		6,486,000
Contingency					5%		5,405,000
<b>TOTAL CONSTRUCTION</b>							<b>\$129,556,200</b>
<b>LAND COSTS</b>	100,000	M <sup>3</sup>			200		20,000,000

**LAND & BUILDINGS** **\$149,556,200**

**RENTAL BUDGET** 33,000 M<sup>2</sup> \$453.20 M<sup>2</sup>  
10.0% pr anm **\$14,955,620**



**PASCAS FOUNDATION (USA) LLC****\$ = USD 31 Dec**

USD1.00 = EUR 1.03

**27**

AUD1.00 = USD 0.66

USD1.00 = AUD 1.50

**HOSPITAL COST****INVESTED FUNDS**

Central Location - Medium Rise - Prestige Structure				
LAND ACQUISITION	TEN HECTARES		\$20,000,000	
Stamp Duty	REQUIRED		1,200,000	
Legals & Commissions on purchase			100,000	
Land Cost				21,300,000
Headwork Charges				1,000,000
Civil Works				4,000,000
SITE COSTS				<u>\$26,300,000</u>

**HOSPITAL DEVELOPMENT**

	BEDS			
BUDGET COST OF BUILDING	<b>300</b>	\$600,000	180,000,000	
Professional Fees - Construction		12.0%	12,387,840	
BUILDING COSTS				192,387,840
TOTAL GENERAL AREA FITOUT	300	\$100,000	30,000,000	
TOTAL for Theatres	15	\$1,200,000	18,000,000	
IMAGING SYSTEMS TOTAL			19,000,000	
RADIOTHERAPY TOTAL			0	
EMERGENCY CENTRE			1,500,000	
MEDICAL CENTRE for Medical Practitioners			600,000	
MEDICAL CENTRE for Specialists			1,000,000	
MEDICAL CENTRE for Oncologist Specialists			2,200,000	
PAIN CLINIC			1,200,000	
PATHOLOGY LABORATORY			2,000,000	
HOSPITAL EQUIPMENT COSTS				75,500,000
Stockup			5,000,000	
Professional Fees - Industry Specialities			2,250,000	
Development Working Capital			2,000,000	
Pe-opening marketing and staffing costs			5,000,000	
Working Capital			5,000,000	
WORKING CAPITAL & FEES				<u>19,250,000</u>
TOTAL HOSPITAL DEVELOPMENT COSTS				\$313,437,840

MEDI-HOTEL with Step-Down Accommodation	ROOMS	per room		
room fitout	<b>150</b>	\$60,000	9,000,000	
balance			3,800,000	
Hotel total fitout				12,800,000

ASSOCIATED MEDICAL FACILITIES &amp; DIVISIONS 10,000,000

ASSET DEVELOPMENT COSTS \$336,237,840

Borrowing Costs &amp; Share Placement Costs 3.0% 10,087,135

INTEREST PROVISION - CONSTRUCTION 8.0% 26,899,027

INTEREST PROVISION - 3 Months Operation 6,000,000

**TOTAL PROJECT BUDGET** **\$379,224,002**

BUFFER { buffer offset against interest + provision } 20,775,998

**FUNDING STRUCTURE** **\$400,000,000**

**PASCAS FOUNDATION (USA) LLC  
HOSPITAL EQUIPMENT  
PLANT & EQUIPMENT**

**\$ = USD 31 Dec**  
AUD1.00 = USD 0.66

USD1.00 = EUR 1.03  
USD1.00 = AUD 1.50

28

EQUIPMENT & FITOUT BUDGETS	No	\$	Total \$
Wards - single with medical gas, ensuite etc	300	40,000	\$12,000,000
Ward area equipment			1,000,000
Day Theatre complex fitout for patients	30	25,000	750,000
Common Areas			1,500,000
Office and administration			300,000
Computer System, hardware and software			9,000,000
Telephone System			550,000
Fire Detection Systems			500,000
Signage			400,000
Sundry Provisions			<u>4,000,000</u>
<b>TOTAL GENERAL AREA FITOUT</b>	<b>300</b>	<b>100,000</b>	<b>\$30,000,000</b>
<b>THEATRES</b>			
Table		\$100,000	
Theatre Lights		100,000	
Instruments		200,000	
Image Intensifier		140,000	
Anaesthesia		170,000	
Endoscopy Instruments		120,000	
Autoclaves		100,000	
Sundry		270,000	
<b>Total per Theatre</b>		<b>\$1,200,000</b>	
Total for Main Theatres	10	12,000,000	
Total for Day Theatres	5	6,000,000	
<b>TOTAL for Theatres</b>			<b>18,000,000</b>
<b>IMAGING EQUIPMENT</b>			
MRI Flex Art		4,400,000	
Cardiac Catheter Lab		2,400,000	
CT Scanner Xpress SX		2,200,000	
CT Scanner Xspeed		1,800,000	
Angiography Unit		1,400,000	
Dual Head Gamma Camera		1,000,000	
Fluoroscopy Room		800,000	
General Ultrasound		600,000	
Cardiac Ultrasound		600,000	
Mobile Image Intensifier - main theatres		300,000	
Mobile Image Intensifier - day theatres		300,000	
Mammography Unit		250,000	
General Xray Room		400,000	
Tomography Room		200,000	
Mobile Xray Unit		100,000	
Laser Camera		100,000	
Monitoring Equipment, ECG/pressures		250,000	
Digital Agfa & Miscellaneous		150,000	
Additional Developments		1,750,000	
<b>IMAGING SYSTEMS TOTAL</b>			<b>19,000,000</b>
<b>RADIOTHERAPY UNIT</b>			
Linear Accelerator (10MEV) - Varian		0	
Linear Accelerator ( 6MEV) - Varian		0	
Support Equipment		0	
<b>RADIOTHERAPY TOTAL</b>			<b>0</b>
<b>EMERGENCY</b>			<b>1,500,000</b>
<b>MEDICAL CENTRE for Medical Practitioners</b>			<b>600,000</b>
<b>MEDICAL CENTRE for Specialists</b>			<b>1,000,000</b>
<b>MEDICAL CENTRE for Oncologist Specialists</b>			<b>2,200,000</b>
<b>PAIN CLINIC</b>			<b>1,200,000</b>
<b>PATHOLOGY LABORATORY</b>			<b>2,000,000</b>
<b>TOTAL FITOUT &amp; EQUIPMENT</b>			<b><u><u>\$75,500,000</u></u></b>

**PASCAS FOUNDATION (USA) LLC  
ESTIMATED BUILDING COSTS FIRST AID - CLINIC  
COMMUNITY CENTRE**

**\$ = USD**

**31 Dec**

**29**

AUD1.00 = USD 0.66

USD1.00 = EUR 1.03

USD1.00 = AUD 1.50

	Metres Length	Metres Width	Total M <sup>2</sup> Floor Area	\$ M <sup>2</sup> Cost	TO BUILD A\$ Cost
TOTAL COMPLEX					
building per m2				\$3,000	
budget including land					
CLINIC HEALTH CENTRE	Loading 30%				\$2,000,000
MEDICAL CLINIC	30%				1,000,000
COMMUNITY CENTRE	30%				2,000,000
MOBILE CLINIC	30%				500,000
TOTAL BUILDING STRUCTURES (Cordell based estimates can be improved upon)			M <sup>2</sup> <u>0</u>		<u>\$5,500,000</u>
SITE WORKS					
Site Filling	2,000		M <sup>3</sup>	50	100,000
	spaces	circulation	1.5		
Parking Areas	20	15	29.68	445	100
	per car space	5.3	2.8	14.84	44,520
Site works			M <sup>2</sup>	800	100
Services (electrical / sewer etc) transformers					80,000
Security fences					50,000
Security deposits Power Authority					30,000
					10,000
Professional costs				6%	330,000
Contingency				5%	275,000
<b>TOTAL CONSTRUCTION</b>					<b><u>\$6,419,520</u></b>
<b>LAND COSTS</b>	3,000		M <sup>3</sup>	200	600,000

Stamp duty waived by Government RAIT PASCAS FOUNDATION (PNG) Inc is a charity  
 PNG Special Agricultural and Business Leases (SABLs)  
 'State lease' lasting a maximum of **99 years**  
 Lease agreement administered under the PNG "Land Act 1996"  
 Acquiring land for public purposes in Papua New Guinea comes under "Land Act 1996"

**LAND & BUILDINGS**

**\$7,019,520**

**RENTAL BUDGET**

0 M<sup>2</sup> 10.0% pr anm \$701,952 M<sup>2</sup>



Load prime  
cost by  
30%

Doctors require a three- to four-year undergraduate Bachelor of Medicine program and a four-year postgraduate degree. They then spend up to two years interning and training as a resident before spending up to four years training as a fellow in their chosen speciality.

In Australia, you can expect to pay between AU\$11,000 and AU\$60,000 per year for your studies, depending on whether you have a Commonwealth Supported Place (CSP) or are paying full-fees in an accelerated program. Typical tuition fees for undergraduate medical programs are around AU\$57,760 to AU\$71,488 (February 2022). (Consider AU\$70,000)

The fees for an undergraduate (bachelor's) nursing course may range between AUD \$27,000 to \$35,000 per year. The Bachelor of Nursing is 3 years, full-time under the standard study plan. By fast-tracking you can complete the degree in 2 years, including clinical placements. For a traditional four-year bachelor of science in nursing (BSN) program, students can expect total tuition costs of at least \$40,000 (or much more).

Master of Teaching (Secondary)  
Indicative first year fee AU\$30,976  
Indicative total course fee AU\$63,500

University of Melbourne 2022

Secondary school teachers are responsible for teaching students in Year 7 through 12, who are generally between the age group of 12 and 18. These typically include four-year courses for individuals with a good Universities Admission Index (UAI) score and who have successfully completed Year 12. The courses combine practical and theory to give a well-rounded teaching experience.

		Total Tuition Fees				
		2022	2022	2022	2022	2022
Bachelor of Accounting		2022	\$135,600			
Bachelor of Information & Communications		2022	\$111,840			
Bachelor of Psychology		2022	\$108,480			
Bachelore of Nursing & Midwifery		2022	\$82,920			
Master of Teaching		2022	\$48,960			

SCHOLARSHIPS GRANTS		2023	2024	2025	2026	2027
Doctors	numbers	20	20	20	20	20
Nurses	numbers	40	40	40	40	40
Teachers	numbers	40	40	40	40	40
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Cumulative whilst at foreign university						
Doctors	numbers	20	40	60	80	100
Nurses	numbers	40	80	120	120	120
Teachers	numbers	40	80	120	160	160
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Tuition Fees						
Doctors	each per annum	\$70,000	\$70,000	\$70,000	\$70,000	\$70,000
Nurses	each per annum	\$35,000	\$35,000	\$35,000	\$35,000	\$35,000
Teachers	each per annum	\$35,000	\$35,000	\$35,000	\$35,000	\$35,000
Living Allowance Subsidy						
Doctors	each per annum	25,000	25,000	25,000	25,000	25,000
Nurses	each per annum	25,000	25,000	25,000	25,000	25,000
Teachers	each per annum	25,000	25,000	25,000	25,000	25,000
Total Individual Scholarship						
Doctors	each per annum	\$95,000	95,000	95,000	95,000	95,000
Nurses	each per annum	60,000	60,000	60,000	60,000	60,000
Teachers	each per annum	60,000	60,000	60,000	60,000	60,000
ANNUAL SCHOLARSHIP BUDGET						
Doctors	per annum	\$1,900,000	3,800,000	5,700,000	7,600,000	9,500,000
Nurses	per annum	2,400,000	4,800,000	7,200,000	7,200,000	7,200,000
Teachers	per annum	2,400,000	4,800,000	7,200,000	9,600,000	9,600,000
<b>TOTAL SCHOLARSHIPS</b>		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		\$6,700,000	\$13,400,000	\$20,100,000	\$24,400,000	\$26,300,000



**PASCAS FOUNDATION (USA) LLC  
ENTERPRISE AGREEMENT WAGE STRUCTURE**

**\$ = USD**

**31 Dec**

**31**

AUD1.00 = USD 0.66

USD1.00 = EUR 1.03

USD1.00 = AUD 1.50

	Annualised Daywork	Weekly	Hourly Overtime
<b>GENERAL OPERATIONS</b>			
1 Trainee Operator	\$22,880	\$440	\$13.10
2 Operator	\$24,960	\$480	\$14.30
3 Senior Operator	\$26,520	\$510	\$15.20
4 Plant Controller	\$27,560	\$530	\$15.80
5 Senior Plant Controller	\$29,120	\$560	\$16.70
6 Senior Plant / Trainer	\$30,160	\$580	\$17.30
7 Plant Specialist	\$33,800	\$650	\$19.35
<b>ADMINISTRATION</b>			
Secretarial / Clerical	\$26,000	\$500	\$14.90
Personal Assistant	\$31,200	\$600	\$17.85
Specialist	\$52,000	\$600	\$29.75

PRODUCTIVE HOURS per ANNUM	Weeks	Days	Hours
Weeks per year	52	260	
Less: Public Holidays (10)	2	10	76
Annual Holidays	4	20	152
Effective working weeks	46	230	
Hours worked per day			7.60
Hours worked per week			38
Employee annual productive hours per Annum			1,748

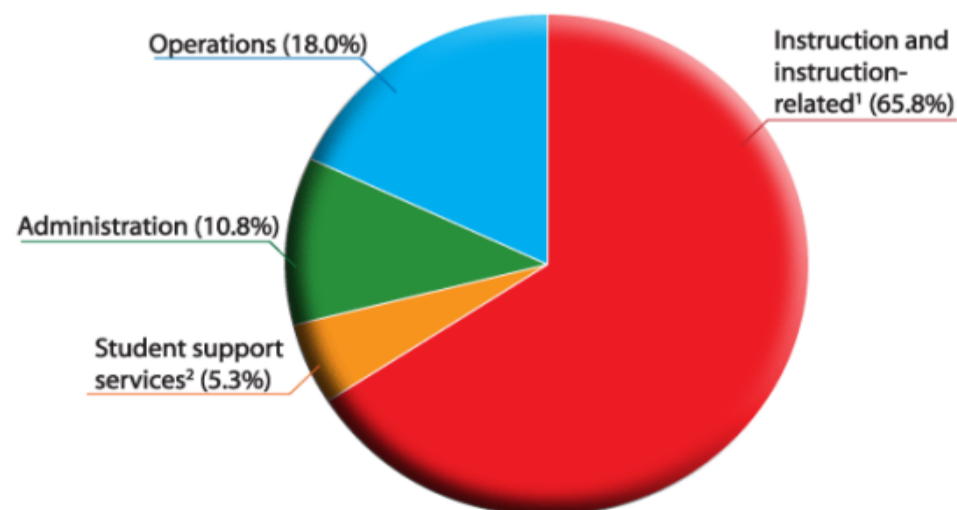
Overtime hours worked are paid at the rate being annual salary / productive hours pa

SHIFT PLATFORM	Day 7am-3pm	Night 3pm-11pm	Morning 11pm-7am
Shift Allowance	\$0.00	\$7.00	\$14.00

SUPERANNUATION		
Employer contribution as a % of ordinary time earnings	2006	9.00%
Financial Year ending on 30 June	2009	10.00%
<b>WORKERS COMPENSATION</b>		2.50%

AVERAGE WAGE Specialist	Base	On-Costs	TOTAL		
	\$26,520	20%	\$31,824		
Year	2023	2024	2025	2026	2027
Total Employees in Clinics & Schools	#####	#####	\$311,523,624	\$459,084,208	\$559,970,808
Employees Number	3,153	6,323	9,789	14,426	17,596
Employees Administration	27	54	65	76	86
<b>Total Employed</b>	<b>3,180</b>	<b>6,377</b>	<b>9,854</b>	<b>14,502</b>	<b>17,682</b>
<b>Sales per Clinic &amp; School Employee</b>	<b>\$165</b>	<b>\$308</b>	<b>\$1,899</b>	<b>\$6,606</b>	<b>\$5,497</b>

Percentage distribution of total current expenditures for public elementary and secondary education



Construction Costs and Descriptors Queensland Independent Schools Block Grant Authority

	Construction Costs (per m2)	Descriptors
GENERAL LEARNING AREA (Prep)	AUD Feb 2022  \$2,550	Includes general classroom or multipurpose area, teacher work areas and general storage.
GENERAL LEARNING AREA (P &S) GENERAL LEARNING AREA (C) WITHDRAWAL / STORAGE AREA	\$2,410 \$2,410 \$2,380	
FLEXIBLE LEARNING AREA	\$2,650	Includes wet areas and/or additional storage/joinery.
HEALTH and PHYS ED	\$2,380	Includes basic gym areas and equipment stores and basic change rooms.  *Excludes amenities.
SCIENCE	\$3,370	Includes laboratories and project/research labs, preparation rooms (high service costs), storage for laboratory equipment and chemicals. Basic building also reflects adjusted materials.
TECHNOLOGIES:  - Design and Tech./Digital Tech. Laboratory	\$2,990	Includes provision for increased technology capability in an adaptable workspace including equipment storage and associated joinery, such as for robotics or other practical activities.
TECHNOLOGIES:  - Food and fibre production - Food specialisations	\$3,260	Includes basic kitchen, pantry, laundry, storerooms and associated joinery.
TECHNOLOGIES:  - Hospitality Practices (VET and/or Applied Syllabuses)	\$3,890	Includes higher density of building services and extraction system, industry relevant fit out, as well as food store, laundry, storerooms and associated joinery.  *Excludes cold/cool room.

Functional Areas	Construction Costs (per m2)	Descriptors
TECHNOLOGIES e.g.: - Engineering principles and systems - Materials and technologies specialisation	AUD Feb 2022 \$2,630	Includes workshop areas, machine bays, spraying bays, wash areas, storerooms, materials storage/racking space and associated joinery.  *Excludes dust extraction system.
TECHNOLOGIES e.g.: - Engineering Skills (VET and/or Applied Syllabuses)	\$2,630	Includes workshop areas, machine bays, spraying bays, wash areas, storerooms, materials storage/racking space and associated joinery.  *Excludes dust extraction system.
THE ARTS:  - Dance - Drama - Media Arts - Music - Visual Arts	\$3,140 \$3,140 \$3,140 \$3,140  \$2,650	Includes acoustic treatments and additional services, such as dance floors, as well as practice rooms, band rooms, recording studios, green rooms, sound booths and storage rooms.  Visual Arts includes storage, associated joinery, wet areas and display areas.  *Excludes associated COLA.
ADMINISTRATION (P) ADMINISTRATION (S) ADMINISTRATION (C)	\$3,070 \$3,040 \$3,040	Reception, site server room, school management, business/finance and clerical support offices, work areas, secure and unsecure storage, board room/meeting rooms, staff room and amenities, sickbay, finishes and fixtures of appropriate quality, internal travel and other areas deemed necessary for the operation of the school.
AMENITIES (P) AMENITIES (S)	\$4,330	Includes toilets, urinals, disabled/ambulant toilets, showers, sinks, and cleaner rooms.  NOTE- rate for 2020 includes higher proportion of open space.
APPLIED TECHNOLOGIES	\$3,890	Higher density cabling for electrical and communications purposes resulting in a high heat load (such as a server room or comms space) requiring provision of air- conditioning. May also require acoustic treatment, due to the technology-based activity occurring within, such as Media Arts or Film and Television and New Media.  *Excludes wi-fi service.
COVERED LUNCH AREA	\$1,130	Attached or detached (close proximity to other serviced structure), on ground, paving, tilted roof.

**Construction Costs and Descriptors** Queensland Independent Schools Block Grant Authority

Functional Areas	Construction Costs (per m2)	Descriptors
COVERED OUTDOOR LEARNING AREA (COLA)	AUD Feb 2022 \$1,130	Attached or detached (close proximity to other serviced structure), on ground, paving, tilted roof, open aired. NOTE- COLA area up to 40m2, larger emphasis on lighting.
ENGINEERING - Plant Room	\$1,890	Includes plant rooms e.g., switchboard, air conditioning.
HPE SPORTS AREA	\$1,130	Attached or detached (close proximity to other serviced structure), on ground, paving, tilted roof. NOTE- painted floor, basic line marking, possible small stage for assembly purposes or block wall for ball sports, some lighting.
LIBRARY/RESOURCE CENTRE (P)	AUD Feb 2022 \$2,600	Includes all circulation spaces, reading rooms, individual study areas, work rooms, satellite libraries, storage rooms and associated joinery.
LIBRARY RESOURCE CENTRE (S) SENIOR STUDY CENTRE LIBRARY/RESOURCE CENTRE (C)	\$3,040 \$3,040 \$3,040	*Excludes any server room or other areas reliant on higher density cabling for electrical and communications purposes.
MULTIPURPOSE HALL	\$2,540	Includes large, open span structure, hardstand floors, basic line marking, and natural ventilation. *Excludes amenities and sprung floors.
PERFORMANCE HALL	\$3,290	Includes provision for higher standard of finishes, stage, basic lighting and curtaining. *Excludes amenities.

**TRAVEL ENCLOSED & STAIRWELLS**

**\$2,510**

Includes enclosed pedestrian travel, such as stairwells, corridors and hallways.

TRAVEL LINK	\$800	Based on detached structure, basic frame, roof, simple lighting, ground slab as covered pedestrian walkway between buildings.
TRAVEL UNENCLOSED	\$630	Based on attached structure, basic frame, roof, simple lighting, light ground pavement as pedestrian walkway between buildings. NOTE- also basic veranda on one side of building, 1st and/or 2nd floor, up to 3m wide. *Excludes uncovered paths. (refer Sundry Allowances- Landscaping)

Functional Areas	Construction Costs (per m2)	Descriptors
TUCKSHOP	AUD Feb 2022 \$4,940	Includes service areas such as service counter, roller doors, sink and food preparation areas such as benches and associated joinery. High intensity of building services and security. NOTE- Small area (10-20m2) *Excludes cold/cool room.

**UNDERCROFT**

**DORMITORY ACCOMMODATION (inc. ensuites)**

**\$ 850** Includes basic structure to building works above, basic lighting and minimal walls.

**\$2,840** Includes basic framed structure with dedicated ensuite.

DORMITORY ACCOMMODATION (inc. shared ensuites)	AUD Feb 2022 \$2,680	Includes basic framed structure, shared ensuite between multiple accommodation spaces (1, 2 or 4 beds sharing same service corridor). Higher density amenities.
SUPERVISORS ACCOMMODATION	\$2,840	Includes basic framed structure, with dedicated ensuite, kitchenette, area for single bed. NOTE- Studio type unit (35-45

the U.S. Census Bureau projects the United States population will be **332,403,650** on 1 January 2022

say **332,400,000**

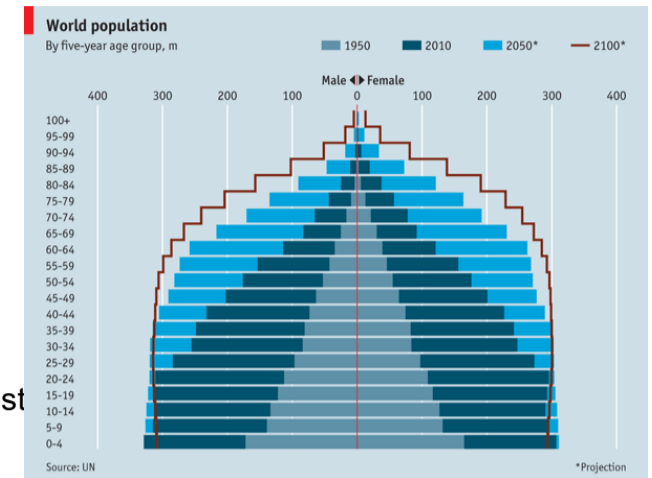
Predictions for the population of USA are 359.4 million in 2030, 458 million in 2050, and 434 million in 2100.

Births per Day	970
Deaths per Day	393

The median age in Sri Lanka is **34.0 years**.

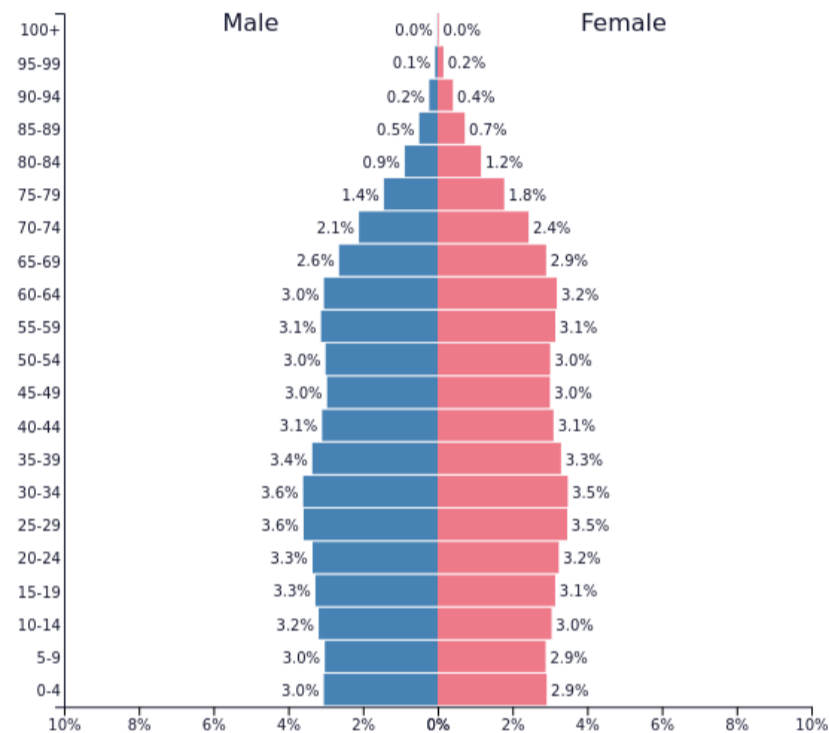
Age structure [https://www.indexmundi.com/united\\_states/age\\_structure.html](https://www.indexmundi.com/united_states/age_structure.html)

0-14 years:	18.46%	(male 31,374,555 / female 30,034,371)
15-24 years:	12.91%	(male 21,931,368 / female 21,006,463)
25-54 years:	38.92%	(male 64,893,670 / female 64,564,565)
55-64 years:	12.86%	(male 20,690,736 / female 22,091,808)
65 years and over:	16.85%	(male 25,014,147 / female 31,037,419) (2020 est)



**Religion in USA**

Protestant	42%
Catholic	21%
Mormon	2%
Orthodox	0.50%
Unaffiliated	18%
Atheist	5%
Agnostic	6%
Jewish	1%
Muslim	1%
Hindu	1%
Buddhist	1%
Other religion	1%
Unanswered	1%



<https://countryeconomy.com/demography/life-expectancy/usa>

PopulationPyramid.net

United States of America - 2022  
Population: 334,805,268

United States - Life expectancy at birth			
Date	Life expectancy - Women	Life expectancy - Men	Life expectancy
2020	80.20	74.50	77.28

### CORRUPTION PERCEPTIONS INDEX

67	=	United States of Ame...	27	74	↓	Canada	13
31	=	Mexico	124	73	↓	Australia	18

“ In authoritarian contexts where control rests with a few, social movements are the last remaining check on power. It is the collective power held by ordinary people from all walks of life that will ultimately deliver accountability.

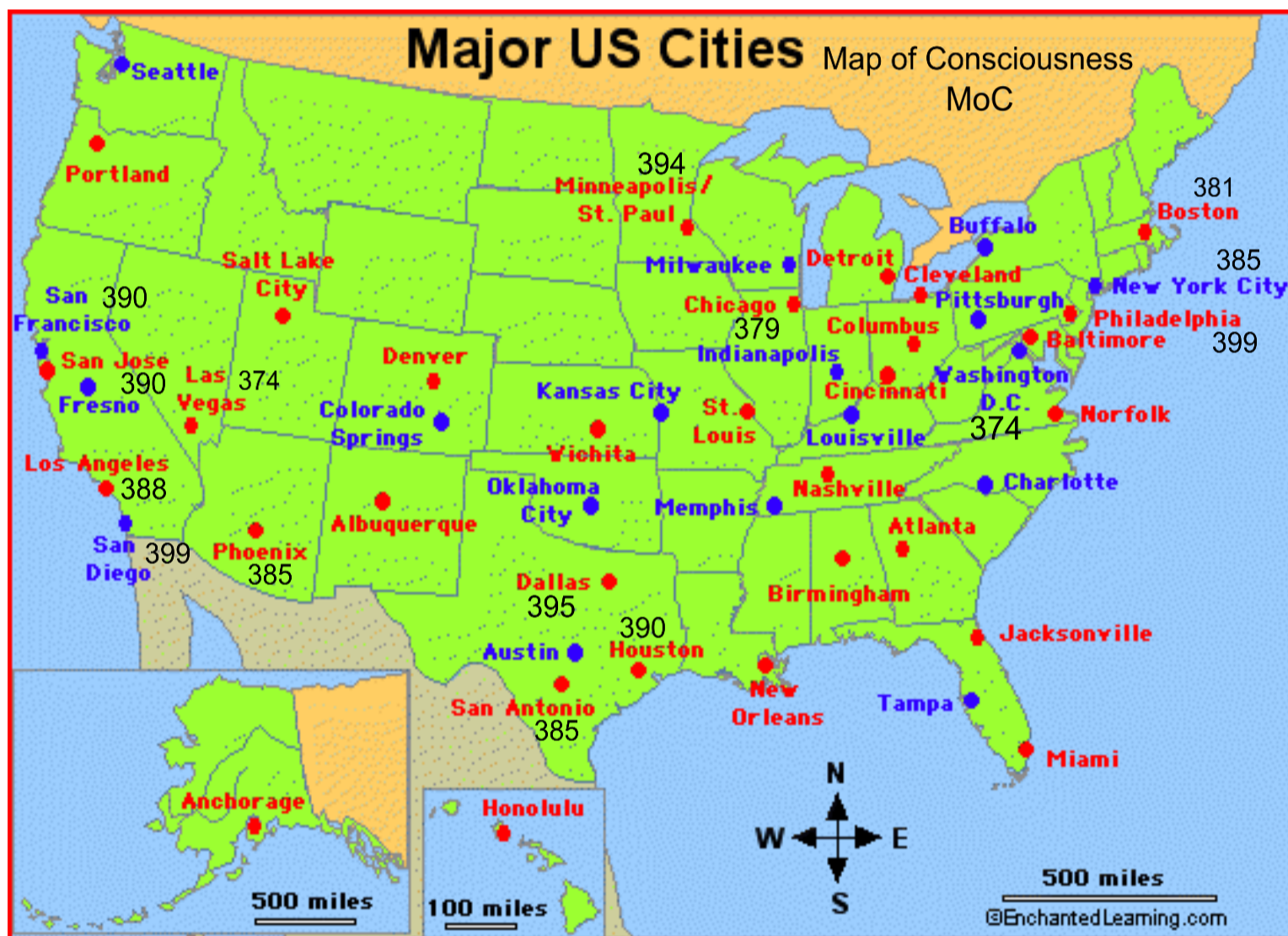
The US official poverty rate of 11.6% was also not statistically different between 2020 and 2021. And 29.9% of the population of USA — or 93.6 million — live close to poverty, with incomes less than two times that of their poverty thresholds.

- Problems in the country
- Women's and Girls' Rights. ...
  - Children's Rights. ...
  - Police Abuse. ...
  - Corruption. ...
  - Disability Rights. ...
  - Sexual Orientation and Gender Identity.

**Kickback Kings!**

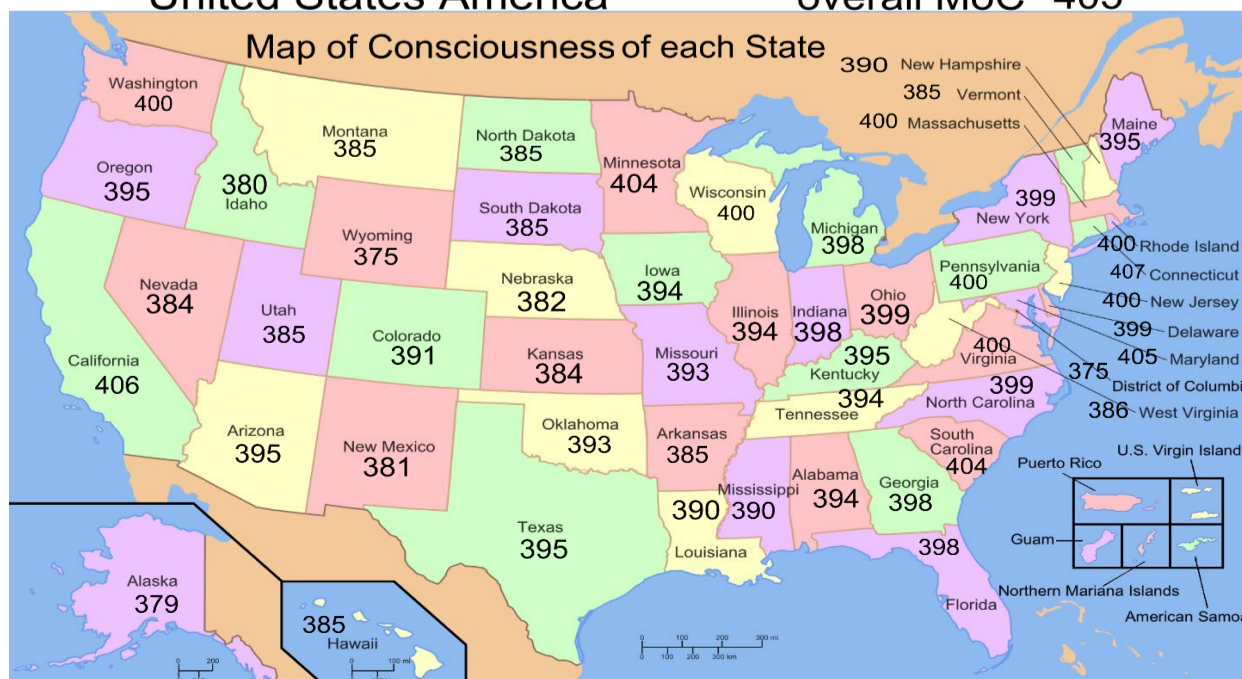
**The Kickback**

City size rank; City;	Population est. 2015	MoC
1 New York	8,550,405	385
2 Los Angeles	3,971,883	388
3 Chicago	2,720,546	379
4 Houston	2,296,224	390
5 Philadelphia	1,567,442	399
6 Phoenix	1,563,025	385
7 San Antonio	1,469,845	385
8 San Diego	1,394,928	399
9 Dallas	1,300,092	395
10 San Jose	1,026,908	390
13 San Francisco	864,816	390
22 Washington DC	672,228	374
23 Boston	667,137	381
28 Las Vegas	623,747	374
46 Minneapolis	410,939	394



Rank	State	2020 Census	Percent	Map of Consciousness
1	California	39,538,223	11.91%	406
2	Texas	29,145,505	8.74%	395
3	Florida	21,538,187	6.47%	398
4	New York	20,201,249	5.86%	399
5	Pennsylvania	13,002,700	3.86%	400
6	Illinois	12,801,989	3.82%	394
7	Ohio	11,799,448	3.52%	399
8	Georgia	10,711,908	3.20%	398
9	North Carolina	10,439,388	3.16%	399
10	Michigan	10,077,331	3.01%	398
11	New Jersey	9,288,994	2.68%	400
12	Virginia	8,631,393	2.57%	400
13	Washington	7,705,281	2.29%	400
14	Arizona	7,151,502	2.19%	395
15	Massachusetts	7,029,917	2.09%	400
16	Tennessee	6,910,840	2.06%	394
17	Indiana	6,785,528	2.03%	398
18	Maryland	6,177,224	1.85%	405
19	Missouri	6,154,913	1.82%	393
20	Wisconsin	5,893,718	1.75%	400
21	Colorado	5,773,714	1.74%	391
22	Minnesota	5,706,494	1.70%	404
23	South Carolina	5,118,425	1.55%	404
24	Alabama	5,024,279	1.48%	394
25	Louisiana	4,657,757	1.40%	390
26	Kentucky	4,505,836	1.35%	395
27	Oregon	4,237,256	1.27%	395
28	Oklahoma	3,959,353	1.19%	393
29	Connecticut	3,605,944	1.07%	407
30	Utah	3,205,958	0.97%	385
31	Iowa	3,271,616	0.95%	394
32	Nevada	3,104,614	0.93%	384
33	Arkansas	3,011,524	0.91%	385
34	Mississippi	2,961,279	0.90%	390
35	Kansas	2,937,880	0.88%	384
36	New Mexico	2,117,522	0.63%	381
37	Nebraska	1,961,504	0.58%	382
38	Idaho	1,839,106	0.54%	380
39	West Virginia	1,793,716	0.54%	386
40	Hawaii	1,455,271	0.43%	385
41	New Hampshire	1,377,529	0.41%	390
42	Maine	1,362,359	0.41%	395
43	Rhode Island	1,097,379	0.32%	400
44	Montana	1,084,225	0.32%	385
45	Delaware	989,948	0.29%	399
46	South Dakota	886,667	0.27%	385
47	North Dakota	779,094	0.23%	385
48	Alaska	733,391	0.22%	379
49	DC (Washington)	689,545	0.21%	375
50	Vermont	643,077	0.19%	385
51	Wyoming	576,851	0.17%	375
	<b>Total U.S.</b>	<b>331,449,281</b>		<b>405</b>

United States America overall MoC 405



## MAP OF CONSCIOUSNESS

*Map of Consciousness* from Dr David R Hawkins, M.D., Ph.D. "Power vs Force".

Level	Log
ENLIGHTENMENT	700-1000
PEACE	600
JOY	540
LOVE	500
REASON	400
ACCEPTANCE	350
WILLINGNESS	310
NEUTRALITY	250
COURAGE	200
PRIDE	175
ANGER	150
DESIRE	125
FEAR	100
GRIEF	75
APATHY	50
GUILT	30
SHAME	20

### PERSONALITY TRAITS:

Less than two dozen people on planet Earth.

Would not pick up a weapon let alone use it. These people gravitate to the health industry and humanitarian programs.

Debate and implement resolutions without argument and delay. 470

Debate and implement resolutions in due course. 440

Debate and implement resolutions with some degree of follow up generally needed. 410

Management supervision is generally necessary.

Politics become the hope for man's salvation.

Cause no harm to others starts to emerge. Power overrides force.

Illness is developed by those man erroneous emotions that calibrate 200 and lower.

Armies around the world function on pride. Force is now dominant, not power.

Harm of others prevails, self-interest prevails.

Totally self-reliant, not God reliant.

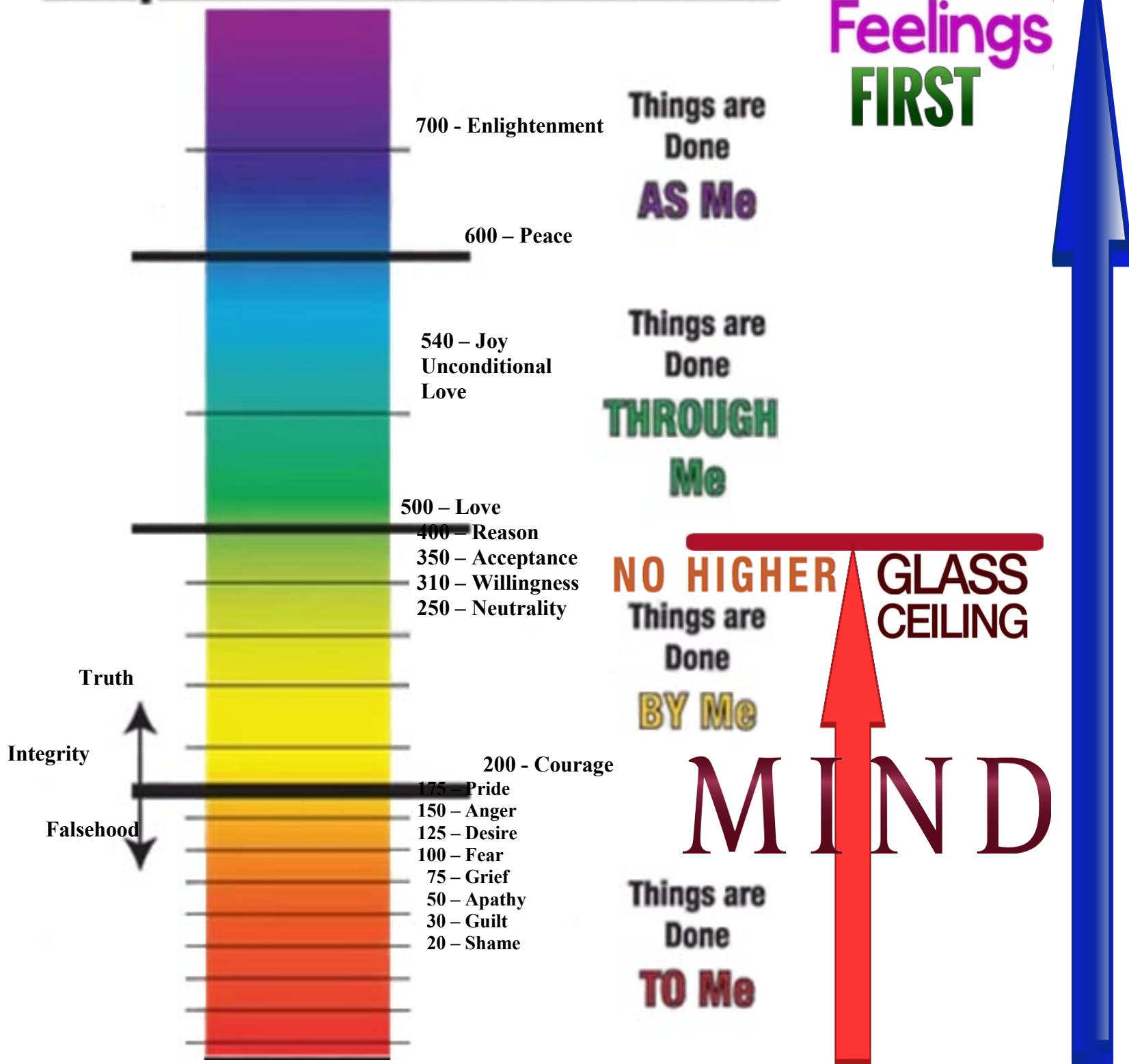
Fear dominates all motivation.

Suicide is possible and probable.

At these levels, seriously harming others for even trivial events appears to be justifiable.

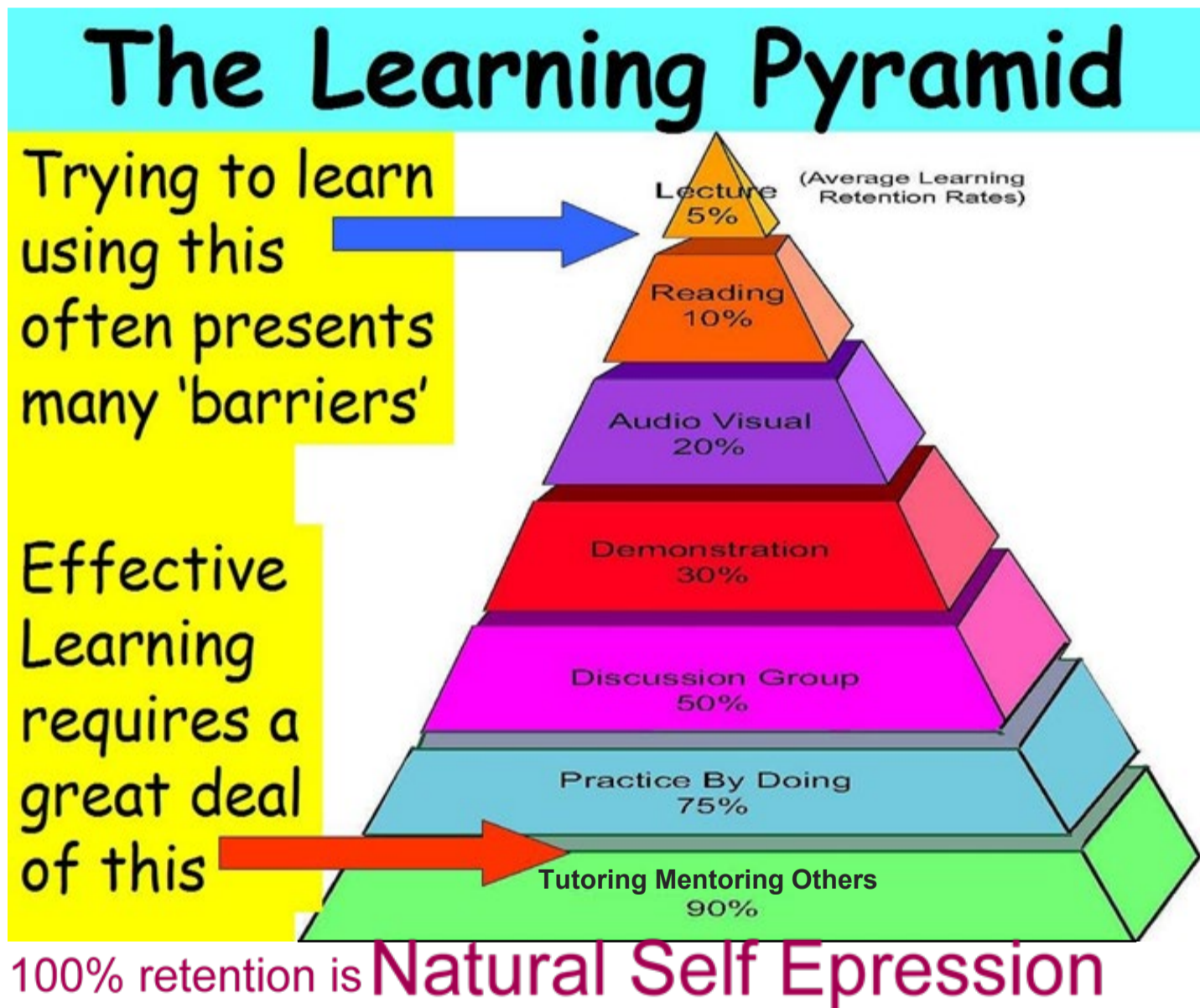
Poverty, unemployment, illness, etc., this is living hell on Earth.

# Map of Consciousness





Correlation of Levels of Consciousness – Soul Condition – and Society Problems				
Level of Consciousness	Rate of Unemployment	Rate of Poverty	Happiness Rate “Life is OK”	Rate of Criminality
600 +	0%	0.0%	100%	0.0%
500 - 600	0%	0.0%	98%	0.5%
400 - 500	2%	0.5%	79%	2.0%
300 - 400	7%	1.0%	70%	5.0%
200 - 300	8%	1.5%	60%	9.0%
100 - 200	50%	22.0%	15%	50.0%
50 - 100	75%	40.0%	2%	91.0%
< 50	95%	65.0%	0%	98.0%



**SRI LANKA Doctors Nurses Teachers Ratios**

	DOCTORS		NURSES & MIDWIVES		TEACHER / STUDENT	
	per 1,000 people		per 1,000 people		ratio	
Sri Lanka	2019	2.3	2019	2.3	2018	22
Singapore	2016	2.3	2017	6.2	2017	15
United States America	2018	2.6	2018	15.7	2017	14
Canada	2019	2.4	2019	11.8	2000	17
Australia	2018	3.8	2019	13.2	1999	18
Strongest Worldwide	2020	Austria 5.4	2019	Switzerland 18	2018	San Marino 7
<a href="https://data.worldbank.org/">https://data.worldbank.org/</a>		Africa 27		Africa 30		Africa 21
Weakest Worldwide		nations 0.1		nations 1.0		nations 40+
Heavily indebted poor countries		0.1		0.8		40+

MoC	No. of Countries	Average MoC	Average Life Expectancy	Human Development Index	Happiness Index	Education Index	Per Capita Income 2020
400s	10	406	78.50	0.939	6.8	.861	US\$54,010
300s	13	331	71.77	0.798	5.9	.684	US\$17,827
200s	10	232	69.45	0.759	5.8	.648	US\$16,972
High 100s	18	176	69.00	0.724	5.2	.639	US\$9,900
Low 100s	7	129	61.88	0.653	4.7	.567	US\$2,628
Below 100	11	66	52.73	0.564	4.2	.488	US\$2,658
WORLD		220	70				US\$10,900

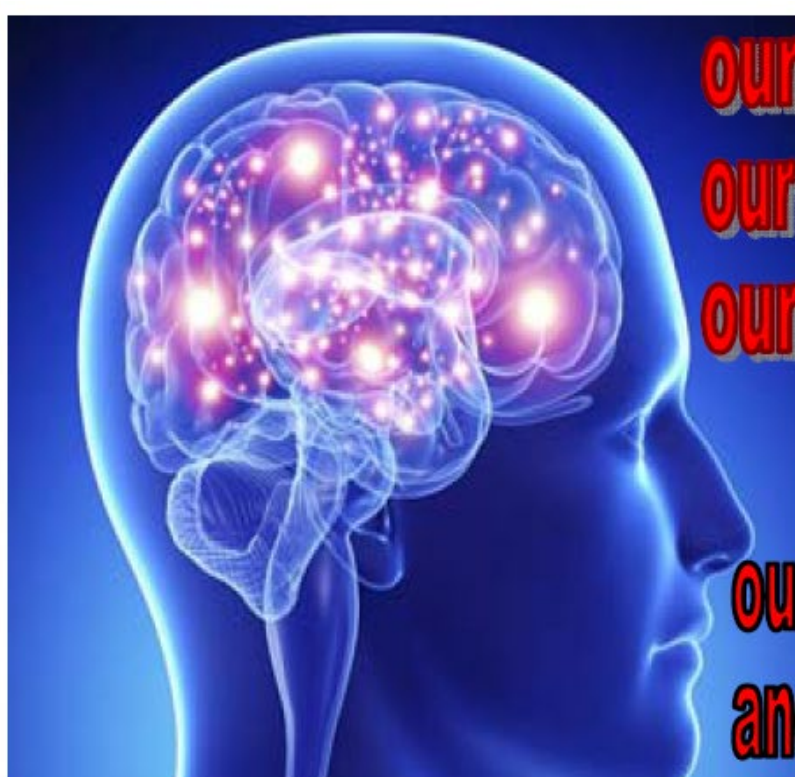
**When educators do not know what it is that they are teaching - that is the subject of Medicine!**

**Doctors do not know what the cause is of any illness - that is maybe why they have identified more than 10,000 illnesses and diseases!**

**Education and Health systems are now to EVOLVE!**

**The elephant in the room being: CHILDHOOD SUPPRESSION**

**The pathway forward is to embrace: FEELING-HEALING**



**our MIND is a CONTROL ADDICT!  
our MIND is addicted to UNTRUTH!  
our MIND cannot discern TRUTH!**

**our MIND is within our SPIRIT BODY  
and orchestrates our physical BRAIN.**

**ASSUMPTIONS are the product of our MIND!**

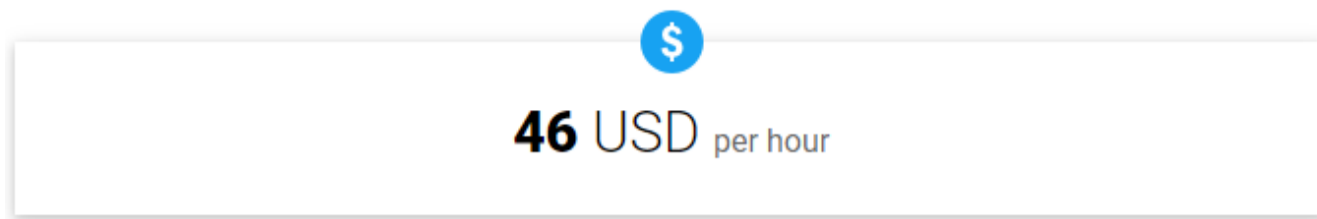
**HEALING** ends  
**MIND-CONTROL!**



**our SOUL is our TRUTH!  
our FEELINGS are our TRUTH!  
FEELINGS FIRST, mind to follow!**

**all we need is WITHIN.  
our MIND suppresses FEELINGS.**

### Average Hourly Wage in United States



Being  
 EUR 47.40  
 per hour

or  
 AUD 69.00  
 per hour

The average hourly wage (pay per hour) in **United States** is **46 USD**. This means that the average person in United States earns approximately 46 USD for every worked hour.

**Hourly Wage = Annual Salary ÷ ( 52 x 5 x 8 )**

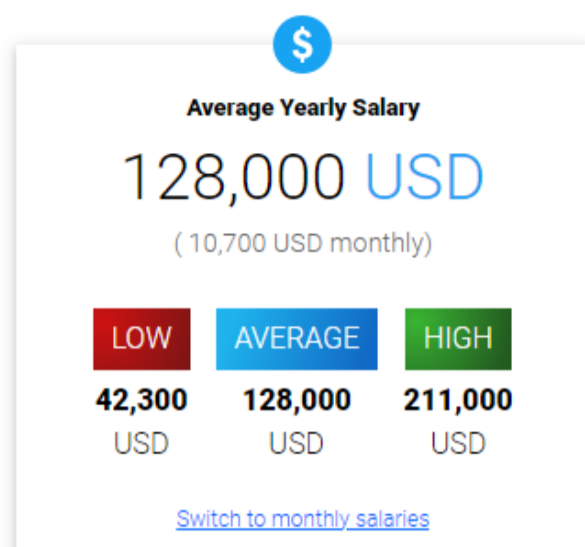
The federal minimum wage for covered nonexempt employees is US\$**7.25 per hour**. Many states also have minimum wage laws. In cases where an employee is subject to both the state and federal minimum wage laws, the employee is entitled to the higher of the two minimum wages.

Minnesota	minimum 2022	\$10.33	Annual increases begin 1/1/23
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<http://www.salaryexplorer.com/salary-survey.php?loc=229&loctype=1&job=24&jobtype=1>

A person working in **Executive and Management** in **United States** typically earns around **128,000 USD** per year. Salaries range from 42,300 USD (lowest average) to 211,000 USD (highest average, actual maximum salary is higher).



	USD	AUD
Low	42,300	63,450
Average	128,000	192,000
High	211,000	316,500

Annual Salary

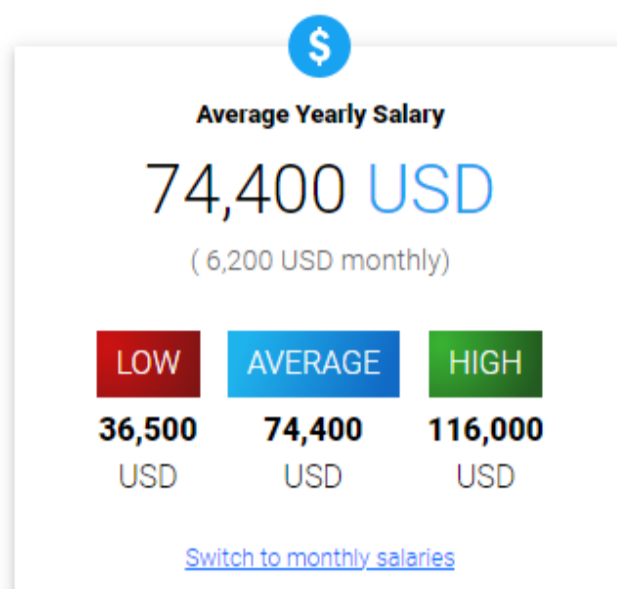
A person working as a **Chief Executive Officer** in **United States** typically earns around **US\$218,000** per year. Salaries range from **US\$114,000 (lowest)** to **US\$334,000 (highest)**.

Average	218,000	327,000
High	334,000	501,000

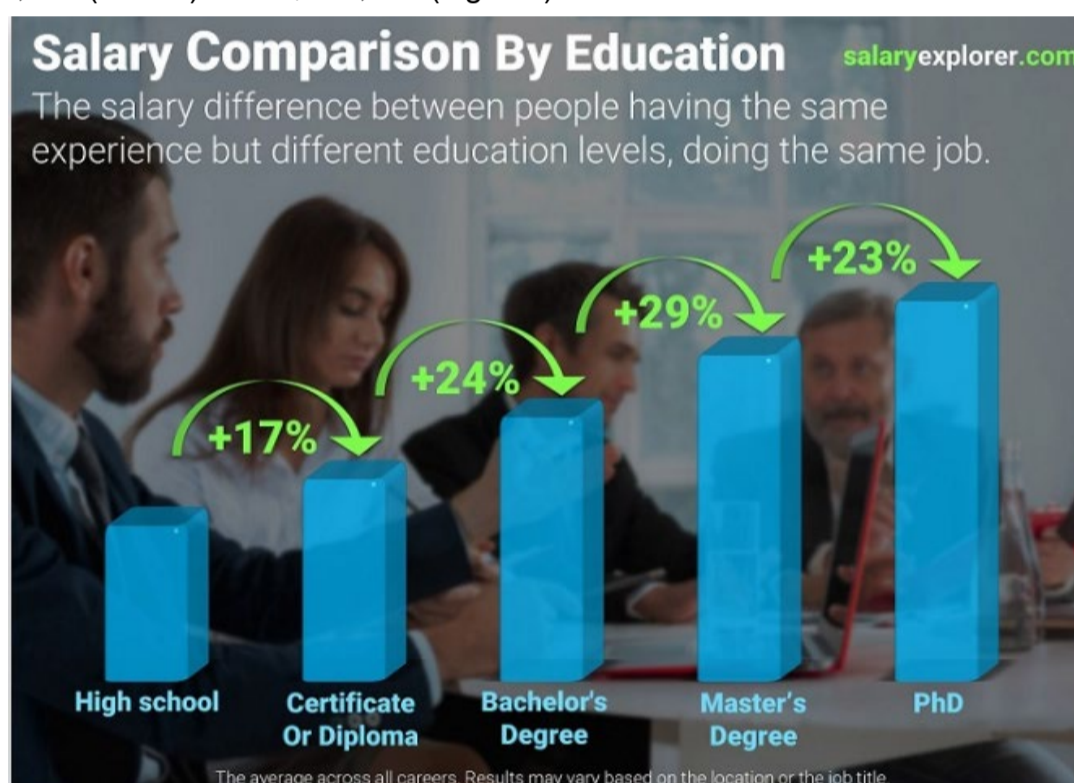
A person working as a **Chief Financial Officer** in **United States** typically earns around **US\$194,000** per year. Salaries range from **US\$98,700 (lowest)** to **US\$298,000 (highest)**.

Average	194,000	291,000
High	298,000	447,000

JOB TITLE	Average		
Account Coordinator	92,800 USD	Head of Middle Office	134,000 USD
Administration Manager	104,000 USD	Head of Projects	140,000 USD
Area Manager	99,300 USD	Head of Sustainability	120,000 USD
Asset Protection Associate	119,000 USD	Housing Manager	110,000 USD
Assistant Director	110,000 USD	HSE Manager	116,000 USD
Assistant Manager	118,000 USD	<a href="#">Key Account Manager</a>	125,000 USD
Assistant Operations Manager	129,000 USD	Knowledge Manager	144,000 USD
Assistant Project Manager	109,000 USD	Location Manager	141,000 USD
Assistant Section Head	96,000 USD	<a href="#">Logistics Manager</a>	106,000 USD
Assistant to CEO	99,500 USD	<a href="#">Management Consultant</a>	113,000 USD
Assistant Vice President	115,000 USD	Management Executive	159,000 USD
Associate Director	112,000 USD	Manager	138,000 USD
Bid Manager	122,000 USD	<a href="#">Managing Director</a>	176,000 USD
Branch Manager	121,000 USD	MIS Executive	147,000 USD
Business Development Manager	145,000 USD	Ocean Services Manager	154,000 USD
Business Operations Associate	118,000 USD	Operations Assistant	105,000 USD
Business Operations Lead	113,000 USD	Operations Director	158,000 USD
Campaign Manager	127,000 USD	Operations Executive	161,000 USD
Chairman of The Board	207,000 USD	<a href="#">Operations Manager</a>	159,000 USD
Chairman Office Manager	140,000 USD	Operations Supervisor	133,000 USD
Chief Corporate Officer	170,000 USD	Policy Administration Executive	118,000 USD
<a href="#">Chief Executive Officer</a>	218,000 USD	Private Sector Executive	130,000 USD
<a href="#">Chief Financial Officer</a>	194,000 USD	<a href="#">Product Development Manager</a>	149,000 USD
Chief of Staff	101,000 USD	Product Executive	127,000 USD
<a href="#">Chief Operating Officer</a>	168,000 USD	<a href="#">Production Executive</a>	142,000 USD
Chief Risk Officer	142,000 USD	Production Manager	138,000 USD
Client Services Manager	137,000 USD	Production Supervisor	118,000 USD
Commercial Project Manager	122,000 USD	Program Manager	152,000 USD
Commodity Broker	87,800 USD	Programme Coordinator	107,000 USD
Corporate Affairs Executive	125,000 USD	Project Control Manager	143,000 USD
Corporate Compliance Director	136,000 USD	Project Coordinator	86,100 USD
Corporate Director	147,000 USD	Project Management Officer	99,800 USD
Corporate Officer	101,000 USD	<a href="#">Project Manager</a>	108,000 USD
Corporate Partnerships Officer	104,000 USD	Project Portfolio Manager	116,000 USD
<a href="#">Country Manager</a>	166,000 USD	<a href="#">Quality Manager</a>	120,000 USD
Deputy Director	157,000 USD	R/D Director	123,000 USD
Director	172,000 USD	Regional Director	190,000 USD
<a href="#">Director of Accreditation</a>	137,000 USD	Regional Manager	150,000 USD
Director of Catering Services	126,000 USD	Relationship Manager	142,000 USD
Director of Client Services	136,000 USD	<a href="#">Retail District Manager</a>	105,000 USD
Director of Facilities Management	119,000 USD	<a href="#">Revenue Manager</a>	117,000 USD
<a href="#">Director of Operations</a>	144,000 USD	<a href="#">Risk and Capital Manager</a>	158,000 USD
Director of Process Simplification	116,000 USD	Risk Officer	109,000 USD
Director of Project Management	146,000 USD	Safety Manager	105,000 USD
Director of Revenue Management	134,000 USD	Section Head	105,000 USD
Director of Training and Development	134,000 USD	Service Manager	117,000 USD
Distribution Manager	148,000 USD	Shift Supervisor	89,500 USD
Division Manager	127,000 USD	Solutions Manager	107,000 USD
Duty Manager	125,000 USD	Supervisor	90,600 USD
Engagement Manager	157,000 USD	Supply Chain Manager	150,000 USD
Executive Director	219,000 USD	Surveyor	103,000 USD
Executive Manager	181,000 USD	Technical Manager	140,000 USD
Franchise Manager	181,000 USD	Territory Manager	139,000 USD
<a href="#">General Manager</a>	161,000 USD	Validation Manager	128,000 USD
Global Master Data Manager	146,000 USD	<a href="#">Vice President</a>	183,000 USD
		Zone Manager	147,000 USD



A person working as a **Teacher** in **United States** typically earns around **US\$74,400** per year. Salaries range from **US\$36,500** (lowest) to **US\$116,000** (highest).



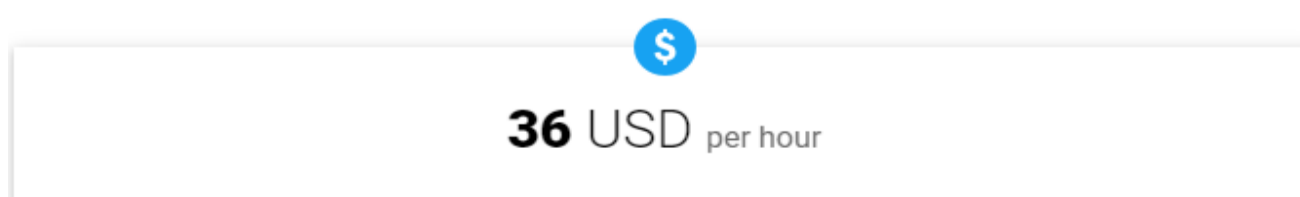
**Teacher average salary difference by education level in United States America**

Bachelor's Degree	54,000 USD
Master's Degree ▲ +60%	86,700 USD

A Master's degree program or any post-graduate program in **United States** costs anywhere from **US\$39,500** to **US\$118,000** and lasts approximately two years. That is quite an investment.

Male	76,200 USD
Female ▼ -5%	72,400 USD

**Teacher Average Hourly Wage in United States**



The average hourly wage (pay per hour) in **United States** is **36 USD**. This means that the average Teacher in United States earns approximately 36 USD for every worked hour.

**Hourly Wage = Annual Salary ÷ ( 52 x 5 x 8 )**

## UNITED STATES AMERICA Teachers Wages 2

USD1.00 = EUR 1.03

http://www.salaryexplorer.com/salary-survey.php?loc=229&amp;loctype=1&amp;job=50&amp;jobtype=1

## Teaching / Education Average Salaries in United States 2022

<a href="#">Academic Advisor</a>	101,000 USD	<a href="#">Geography Teacher</a>	77,400 USD
Academic Coach	103,000 USD	<a href="#">Head of Mathematics Department</a>	109,000 USD
Academic Manager	115,000 USD	<a href="#">Head of School</a>	137,000 USD
<a href="#">Academic Specialist</a>	89,200 USD	<a href="#">High School Teacher</a>	83,300 USD
Academic Staff	79,300 USD	<a href="#">History Teacher</a>	78,800 USD
<a href="#">Accompanist</a>	87,900 USD	Infant Teacher	59,300 USD
Achievement Coach	97,000 USD	Instructional Assistant	83,000 USD
<a href="#">Admissions Specialist</a>	92,300 USD	Instructor	92,200 USD
Agricultural Sciences Teacher	74,700 USD	<a href="#">Kindergarten Teacher</a>	66,400 USD
Anthropology Teacher	78,300 USD	Language Instructor For Expatriate	65,700 USD
<a href="#">Arabic Language Teacher</a>	73,000 USD	<a href="#">Law Teacher</a>	112,000 USD
<a href="#">Archeology Teacher</a>	80,800 USD	Learning Designer	94,600 USD
<a href="#">Architecture Teacher</a>	90,500 USD	<a href="#">Lecturer</a>	131,000 USD
<a href="#">Archivist</a>	70,600 USD	<a href="#">Librarian</a>	65,700 USD
<a href="#">Art Teacher</a>	77,900 USD	Library Assistant	52,500 USD
<a href="#">Assistant School Principal</a>	105,000 USD	Library Director	95,200 USD
<a href="#">Assistant Teacher</a>	67,300 USD	Library Specialist	69,700 USD
<a href="#">Biochemistry Professor</a>	145,000 USD	<a href="#">Life Sciences Teacher</a>	79,400 USD
<a href="#">Biology Teacher</a>	84,400 USD	Math Lecturer	137,000 USD
Bursary Scheme Manager	95,600 USD	<a href="#">Mathematics Teacher</a>	92,400 USD
Business Teacher	86,700 USD	Mentor	88,100 USD
<a href="#">Chemistry Teacher</a>	75,100 USD	<a href="#">Middle School Teacher</a>	87,900 USD
Child Care Coordinator	79,800 USD	<a href="#">Music Teacher</a>	73,400 USD
<a href="#">Child Care Worker</a>	66,200 USD	<a href="#">Nursery Manager</a>	124,000 USD
<a href="#">Clinical School Psychologist</a>	121,000 USD	Nursery Worker	47,800 USD
<a href="#">College Aide</a>	98,000 USD	Paraprofessional	108,000 USD
<a href="#">College and Career Readiness Specialist</a>	107,000 USD	Physical Education Specialist	90,300 USD
<a href="#">College President</a>	178,000 USD	<a href="#">Physical Education Teacher</a>	73,400 USD
Communications Teacher	80,600 USD	Physics Teacher	85,300 USD
Community Education Officer	70,700 USD	Political Science Teacher	87,900 USD
<a href="#">Computer Science Teacher</a>	80,600 USD	Post Doctoral Researcher	120,000 USD
<a href="#">Computer Teacher</a>	75,200 USD	<a href="#">Preschool Education Administrator</a>	90,700 USD
Creative Writing Trainer	99,300 USD	<a href="#">Preschool Teacher</a>	67,700 USD
Credit Counselor	103,000 USD	<a href="#">Primary School Teacher</a>	75,200 USD
<a href="#">Cultural Studies Teacher</a>	77,200 USD	<a href="#">Principal</a>	120,000 USD
<a href="#">Curriculum Developer</a>	107,000 USD	<a href="#">Product Specialist</a>	92,300 USD
Curriculum Specialist	105,000 USD	<a href="#">Professor - Accounting</a>	147,000 USD
Demonstrator	70,900 USD	<a href="#">Professor - Architecture</a>	140,000 USD
Deputy Controller of Examinations	97,600 USD	<a href="#">Professor - Biology</a>	139,000 USD
<a href="#">Director of Learning Technology</a>	113,000 USD	<a href="#">Professor - Business Administration</a>	140,000 USD
<a href="#">Distance Learning Coordinator</a>	87,800 USD	<a href="#">Professor - Chemical Engineering</a>	157,000 USD
<a href="#">Economics Lecturer</a>	138,000 USD	<a href="#">Professor - Chemistry</a>	144,000 USD
<a href="#">Education Administrator</a>	91,000 USD	<a href="#">Professor - Civil Engineering</a>	138,000 USD
<a href="#">Education Assistant Director</a>	102,000 USD	<a href="#">Professor - Communication</a>	140,000 USD
Education Assistant Principal	88,000 USD	<a href="#">Professor - Computer Science</a>	138,000 USD
Education Assistant Professor	115,000 USD	<a href="#">Professor - Dentistry</a>	148,000 USD
<a href="#">Education Consultant</a>	110,000 USD	<a href="#">Professor - Drama</a>	140,000 USD
Education Coordinator	84,000 USD	<a href="#">Professor - Economics</a>	155,000 USD
<a href="#">Education Counselor</a>	95,000 USD	<a href="#">Professor - Education</a>	142,000 USD
Education Director	148,000 USD	<a href="#">Professor - Electrical Engineering</a>	153,000 USD
Education Program Specialist	103,000 USD	<a href="#">Professor - English</a>	142,000 USD
Education Researcher	119,000 USD	<a href="#">Professor - Environmental Engineering</a>	142,000 USD
Education Resource Specialist	84,600 USD	Professor - Foreign Languages	135,000 USD
Education Services Facilitator	91,900 USD	<a href="#">Professor - Geological Sciences</a>	144,000 USD
Educational Psychologist	128,000 USD	<a href="#">Professor - History</a>	149,000 USD
<a href="#">EFL Teacher</a>	79,400 USD	<a href="#">Professor - Industrial Engineering</a>	138,000 USD
<a href="#">eLearning Trainer</a>	71,700 USD	<a href="#">Professor - Law</a>	154,000 USD
<a href="#">Elementary School Teacher</a>	65,900 USD	<a href="#">Professor - Legal Support</a>	141,000 USD
<a href="#">Engineering Lecturer</a>	140,000 USD	<a href="#">Professor - Liberal Arts</a>	137,000 USD
Engineering Teacher	110,000 USD	<a href="#">Professor - Marketing</a>	146,000 USD
<a href="#">English Teacher</a>	73,700 USD	<a href="#">Professor - Mathematics</a>	155,000 USD
<a href="#">ESL Teacher</a>	85,100 USD	<a href="#">Professor - Mechanical Engineering</a>	155,000 USD
Faculty Assistant	102,000 USD	<a href="#">Professor - Medical Administration</a>	161,000 USD
Foreign Language Teacher	70,300 USD	<a href="#">Professor - Medicine</a>	169,000 USD
<a href="#">GED Teacher</a>	75,000 USD	<a href="#">Professor - Music</a>	133,000 USD

<http://www.salaryexplorer.com/salary-survey.php?loc=229&loctype=1&job=50&jobtype=1>

<a href="#">Professor - Nursing</a>	140,000 USD
<a href="#">Professor - Pharmaceutical Sciences</a>	138,000 USD
<a href="#">Professor - Philosophy</a>	143,000 USD
<a href="#">Professor - Physical Therapy</a>	155,000 USD
<a href="#">Professor - Physics</a>	149,000 USD
<a href="#">Professor - Psychology</a>	139,000 USD
<a href="#">Professor - Rehabilitation</a>	133,000 USD
Professor - Social Work	135,000 USD
<a href="#">Professor - Sociology</a>	137,000 USD
Professor - Special Education	144,000 USD
Psychology Teacher	120,000 USD
Public Management Assistant Professor	115,000 USD
<a href="#">School Counselor</a>	108,000 USD
Science Educator	79,800 USD
<a href="#">Science Laboratory Assistant</a>	70,500 USD
<a href="#">Science Teacher</a>	81,000 USD
Secondary Mathematics Teacher	82,400 USD
<a href="#">Secondary School Teacher</a>	77,800 USD
<a href="#">Special Education Teacher</a>	82,500 USD
Special Needs Assistant	65,700 USD
<a href="#">Statistics Lecturer</a>	141,000 USD
<a href="#">Student Accounts Coordinator</a>	73,500 USD
<a href="#">Student Development Specialist</a>	91,100 USD
Student Employment Specialist	89,000 USD
Student Services	69,800 USD
Student Support Manager	97,400 USD
Substitute Teacher	67,800 USD
<a href="#">Teacher</a>	75,000 USD
Teacher Aide	62,500 USD
Teacher Trainer	95,100 USD
Training and Development Specialist	105,000 USD
Training Coordinator	75,400 USD
<a href="#">Tutor</a>	76,000 USD
<a href="#">University Teacher</a>	137,000 USD
Vocational Education Teacher	80,300 USD



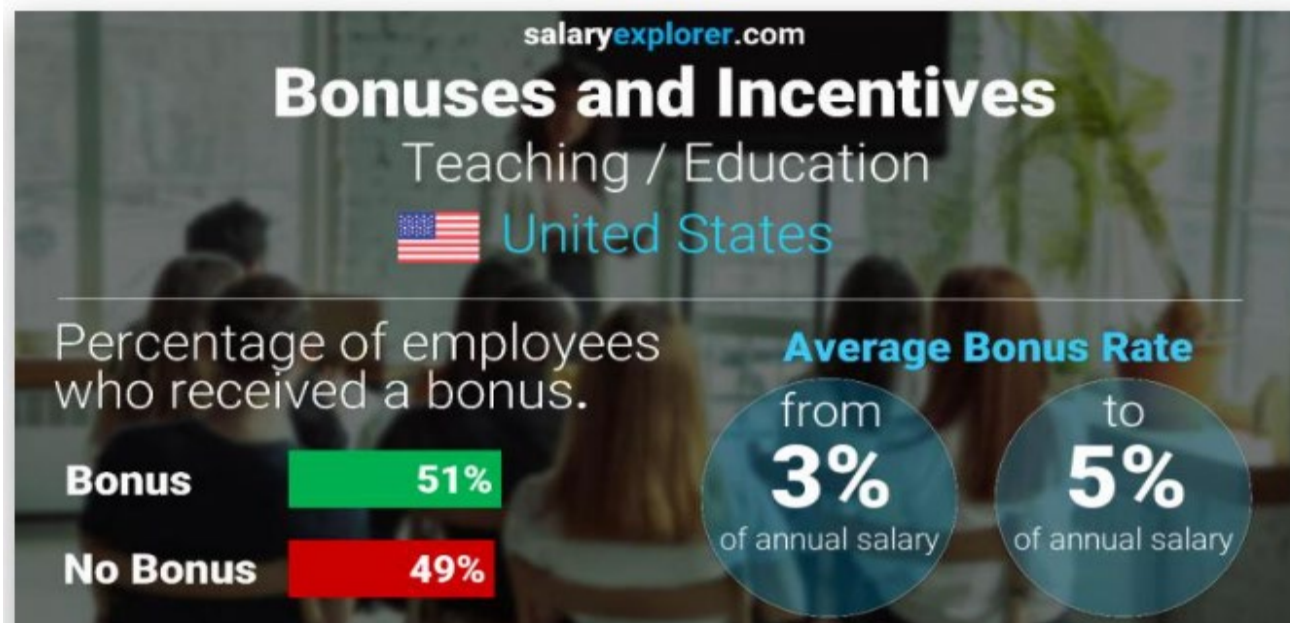
### Salary Comparison By State

<a href="#">Alabama</a>	101,000 USD	<a href="#">Montana</a>	92,900 USD
<a href="#">Alaska</a>	88,700 USD	<a href="#">Nebraska</a>	96,000 USD
<a href="#">Arizona</a>	106,000 USD	<a href="#">Nevada</a>	98,100 USD
<a href="#">Arkansas</a>	97,700 USD	<a href="#">New Hampshire</a>	94,100 USD
<a href="#">California</a>	112,000 USD	<a href="#">New Jersey</a>	109,000 USD
<a href="#">Colorado</a>	101,000 USD	<a href="#">New Mexico</a>	97,400 USD
<a href="#">Connecticut</a>	98,000 USD	<a href="#">New York</a>	114,000 USD
<a href="#">Delaware</a>	91,200 USD	<a href="#">North Carolina</a>	100,000 USD
<a href="#">District of Columbia</a>	89,300 USD	<a href="#">North Dakota</a>	81,900 USD
<a href="#">Florida</a>	111,000 USD	<a href="#">Ohio</a>	101,000 USD
<a href="#">Georgia</a>	109,000 USD	<a href="#">Oklahoma</a>	92,200 USD
<a href="#">Hawaii</a>	93,500 USD	<a href="#">Oregon</a>	92,300 USD
<a href="#">Idaho</a>	93,600 USD	<a href="#">Pennsylvania</a>	103,000 USD
<a href="#">Illinois</a>	111,000 USD	<a href="#">Rhode Island</a>	84,200 USD
<a href="#">Indiana</a>	106,000 USD	<a href="#">South Carolina</a>	94,500 USD
<a href="#">Iowa</a>	97,900 USD	<a href="#">South Dakota</a>	84,400 USD
<a href="#">Kansas</a>	98,000 USD	<a href="#">Tennessee</a>	98,400 USD
<a href="#">Kentucky</a>	101,000 USD	<a href="#">Texas</a>	105,000 USD
<a href="#">Louisiana</a>	101,000 USD	<a href="#">Utah</a>	89,300 USD
<a href="#">Maine</a>	93,200 USD	<a href="#">Vermont</a>	82,900 USD
<a href="#">Maryland</a>	105,000 USD	<a href="#">Virginia</a>	101,000 USD
<a href="#">Massachusetts</a>	105,000 USD	<a href="#">Washington</a>	99,800 USD
<a href="#">Michigan</a>	110,000 USD	<a href="#">West Virginia</a>	88,700 USD
<a href="#">Minnesota</a>	104,000 USD	<a href="#">Wisconsin</a>	97,200 USD
<a href="#">Mississippi</a>	97,700 USD	<a href="#">Wyoming</a>	82,400 USD
<a href="#">Missouri</a>	105,000 USD		



## Teaching / Education Bonus and Incentive Rates in United States

How much and how often are bonuses being awarded?



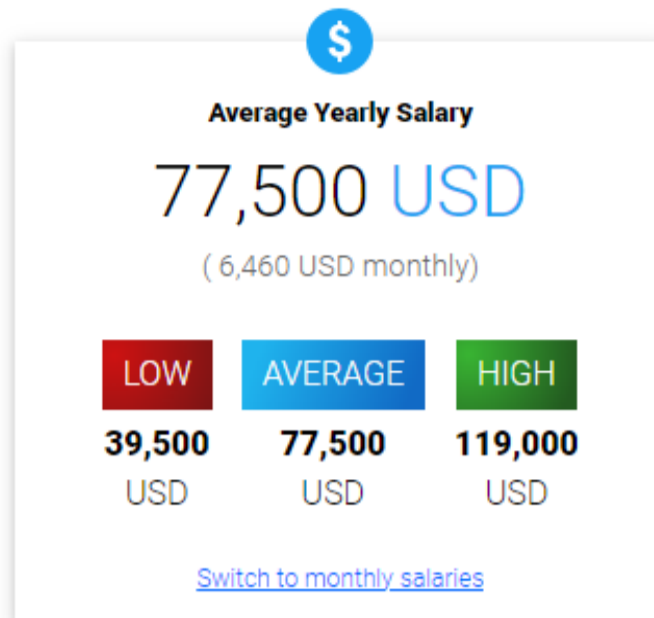
## Teaching / Education Hourly Average Wage in United States

**48 USD** per hour

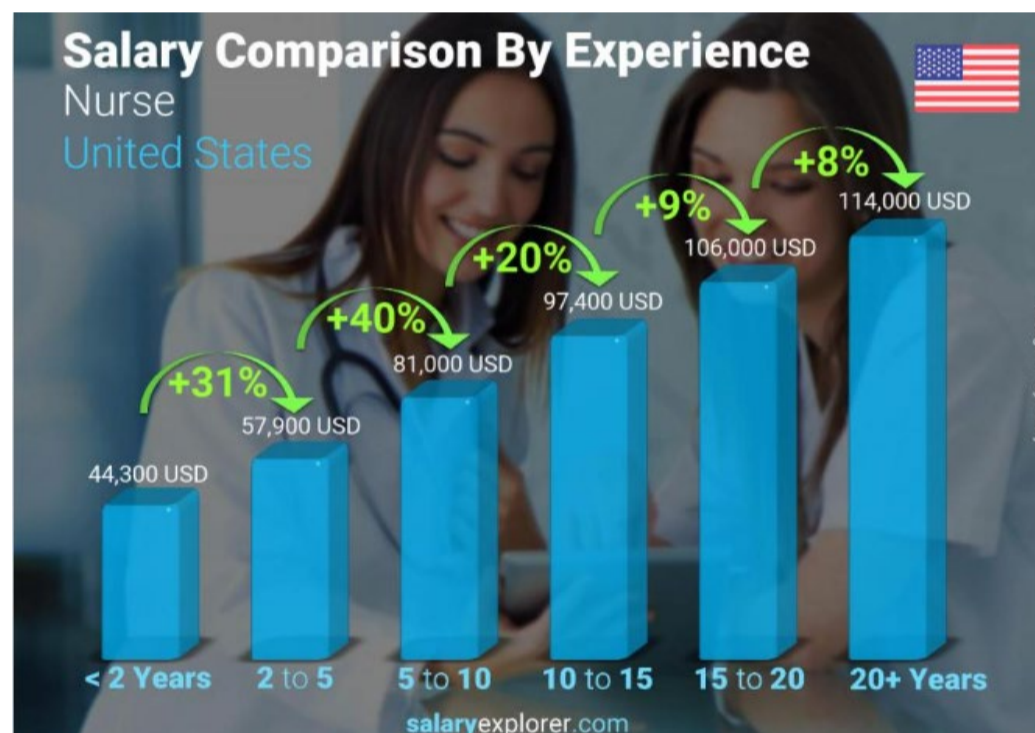
The average hourly wage (pay per hour) in **United States** is **48 USD**. This means that the average person in United States earns approximately 48 USD for every worked hour.

**Hourly Wage = Annual Salary ÷ ( 52 x 5 x 8 )**

<http://www.salaryexplorer.com/salary-survey.php?loc=229&loctype=1&job=865&jobtype=3>



A person working as a **Nurse** in **United States** typically earns around **US\$77,500** per year. Salaries range from **US\$39,500** (lowest) to **US\$119,000** (highest).



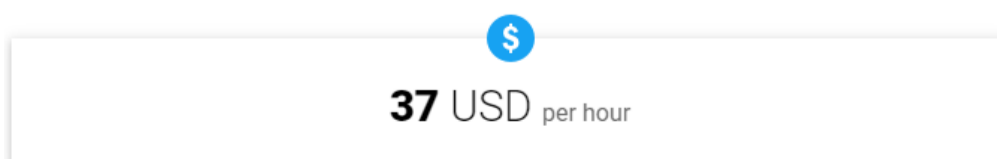
Male	<b>75,300 USD</b>
Female ▲ +6%	<b>79,800 USD</b>

**A Nurse** is considered to be a moderate bonus-based job due to the generally limited involvement in direct revenue generation, with exceptions of course. The people who get the highest bonuses are usually somehow involved in the revenue generation cycle.

**70%** of surveyed staff reported that they haven't received any bonuses or incentives in the previous year while 30% said that they received at least one form of monetary bonus.

Those who got bonuses reported rates ranging from **1%** to **3%** of their annual salary.

### Nurse Average Hourly Wage in United States



The average hourly wage (pay per hour) in **United States** is **37 USD**. This means that the average Nurse in United States earns approximately 37 USD for every worked hour.

**Hourly Wage = Annual Salary ÷ ( 52 x 5 x 8 )**

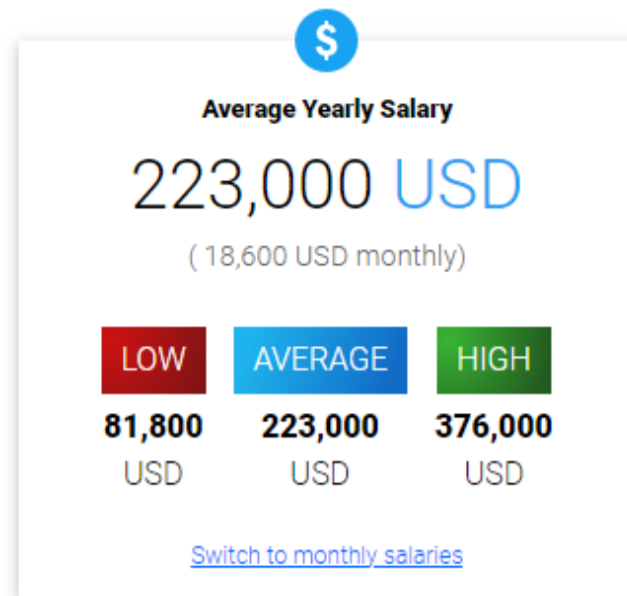
<http://www.salaryexplorer.com/salary-survey.php?loc=229&loctype=1&job=865&jobtype=3>

Acute Care Nurse	84,500 USD	▲	9%
Assistant Director of Nursing	139,000 USD	▲	79%
Case Manager	104,000 USD	▲	34%
Company Nurse	62,100 USD	▼	-20%
Critical Care Nurse	85,200 USD	▲	10%
District Nurse	80,100 USD	▲	3%
Head Nurse	93,600 USD	▲	21%
Home Nurse	70,300 USD	▼	-9%
ICU Registered Nurse	79,300 USD	▲	2%
Informatics Nurse Specialist	86,000 USD	▲	11%
Licensed Practical Nurse (LPN)	75,500 USD	▼	-3%
MDS Coordinator	86,600 USD	▲	12%
Mental Health Nurse	80,400 USD	▲	4%
Neonatal Nurse Practitioner	109,000 USD	▲	41%
Nurse	77,500 USD	▼	0%
Nurse Midwife	86,800 USD	▲	12%
Nurse Practitioner	92,900 USD	▲	20%
Nursing Assistant	69,900 USD	▼	-10%
Nursing Coordinator	84,900 USD	▲	10%
Nursing Director	176,000 USD	▲	130%
Nursing Services Instructor	87,200 USD	▲	13%
Nursing Supervisor	120,000 USD	▲	55%
Occupational Health Advisor	144,000 USD	▲	86%
Occupational Therapist	121,000 USD	▲	56%
Personal Support Worker	62,400 USD	▼	-19%
Psychiatric Nurse	72,600 USD	▼	-6%
Registered Nurse	80,400 USD	▲	4%
Respiratory Manager	149,000 USD	▲	92%
School Nurse	66,800 USD	▼	-14%
Staff Nurse	74,600 USD	▼	-4%
Theatre Manager	128,000 USD	▲	65%
Utilization Review Nurse	82,800 USD	▲	7%

### Salary Comparison By State

State	Average Salary
Alabama	77,500 USD
Alaska	65,400 USD
Arizona	82,900 USD
Arkansas	74,100 USD
California	81,700 USD
Colorado	78,700 USD
Connecticut	73,800 USD
Delaware	66,100 USD
District of Columbia	69,100 USD
Florida	83,000 USD
Georgia	78,700 USD
Hawaii	71,800 USD
Idaho	69,300 USD
Illinois	79,000 USD
Indiana	80,600 USD
Iowa	71,900 USD
Kansas	76,700 USD
Kentucky	76,400 USD
Louisiana	73,700 USD
Maine	72,400 USD
Maryland	79,000 USD
Massachusetts	76,300 USD
Michigan	84,500 USD
Minnesota	77,100 USD
Mississippi	70,100 USD
Missouri	80,200 USD
Montana	68,500 USD
Nebraska	68,300 USD
Nevada	74,400 USD
New Hampshire	68,900 USD
New Jersey	77,200 USD
New Mexico	73,300 USD
New York	82,600 USD
North Carolina	77,500 USD
North Dakota	67,600 USD
Ohio	80,700 USD
Oklahoma	78,200 USD
Oregon	75,600 USD
Pennsylvania	81,000 USD
Rhode Island	70,900 USD
South Carolina	76,800 USD
South Dakota	66,100 USD
Tennessee	82,200 USD
Texas	84,600 USD
Utah	69,400 USD
Vermont	68,600 USD
Virginia	80,500 USD
Washington	76,900 USD
West Virginia	72,900 USD
Wisconsin	77,100 USD
Wyoming	62,900 USD

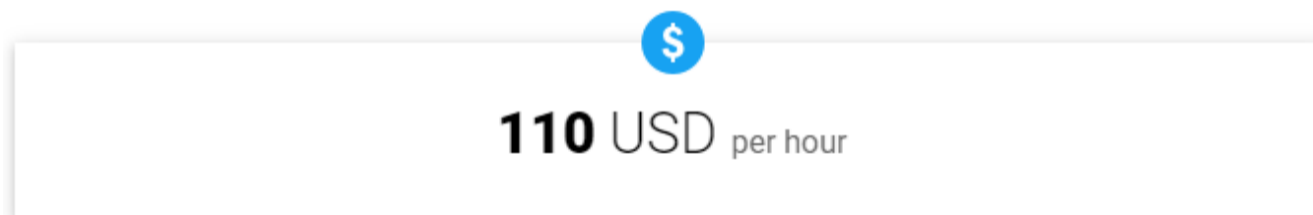
<http://www.salaryexplorer.com/salary-survey.php?loc=229&loctype=1&job=13&jobtype=2>



A person working in **Doctor / Physician** in **United States** typically earns around **US\$223,000** per year. Salaries range from **US\$81,800** (lowest average) to **US\$376,000** (highest average, actual maximum salary is higher).



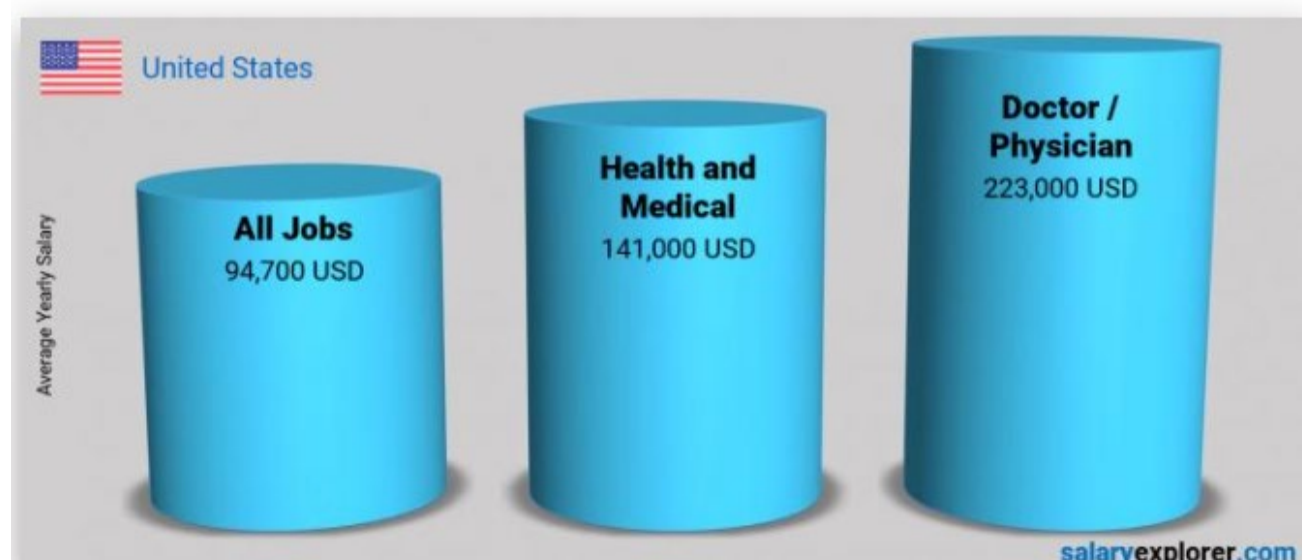
### Doctor / Physician Hourly Average Wage in United States



The average hourly wage (pay per hour) in **United States** is **110 USD**. This means that the average person in United States earns approximately 110 USD for every worked hour.

**Hourly Wage = Annual Salary ÷ ( 52 x 5 x 8 )**

### Doctor / Physician VS Other Jobs

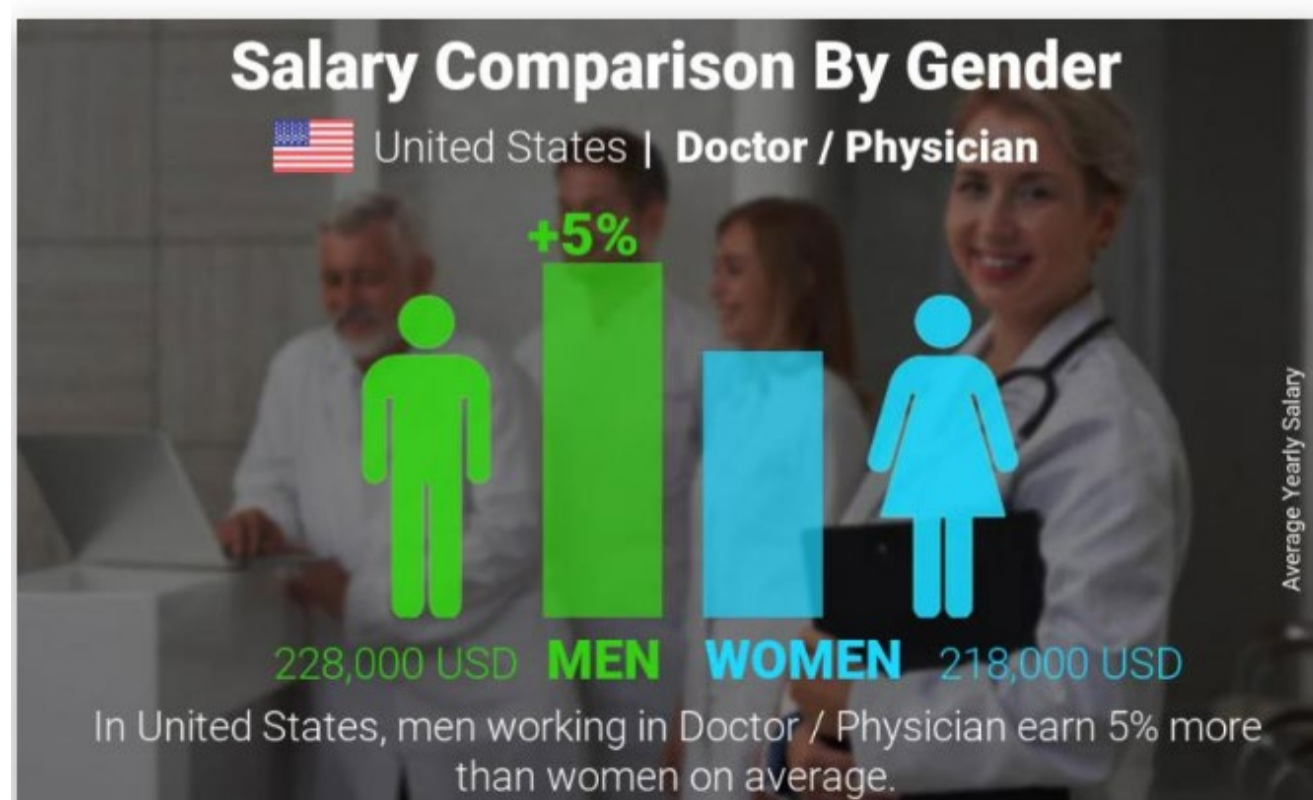


<http://www.salaryexplorer.com/salary-survey.php?loc=229&loctype=1&job=13&jobtype=2>

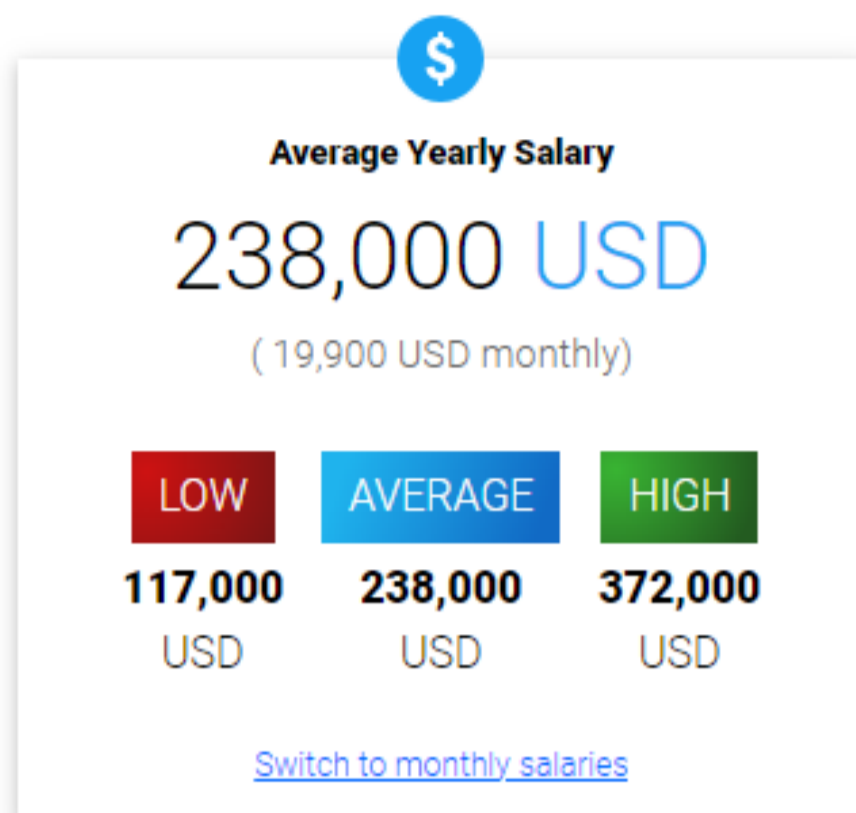
## Salaries for specific jobs

Advanced Nutrition Aide	131,000 USD	<a href="#">Physician - Generalist</a>	203,000 USD
Advanced Practice Provider	128,000 USD	<a href="#">Physician - Geriatrics</a>	180,000 USD
<a href="#">Allergist</a>	187,000 USD	<a href="#">Physician - Hematology / Oncology</a>	260,000 USD
Behavioral Health Specialist	107,000 USD	<a href="#">Physician - Immunology / Allergy</a>	285,000 USD
<a href="#">Chiropractor</a>	115,000 USD	<a href="#">Physician - Infectious Disease</a>	250,000 USD
<a href="#">Clinical Psychologist</a>	292,000 USD	<a href="#">Physician - Internal Medicine</a>	314,000 USD
<a href="#">Correctional Treatment Specialist</a>	179,000 USD	<a href="#">Physician - Maternal / Fetal Medicine</a>	234,000 USD
<a href="#">Counseling Psychologist</a>	224,000 USD	<a href="#">Physician - Nephrology</a>	295,000 USD
<a href="#">Dermatologist</a>	291,000 USD	<a href="#">Physician - Neurology</a>	304,000 USD
<a href="#">Dietitian</a>	182,000 USD	<a href="#">Physician - Nuclear Medicine</a>	240,000 USD
Doctor	231,000 USD	<a href="#">Physician - Obstetrics / Gynecology</a>	262,000 USD
<a href="#">Emergency Department Physician</a>	221,000 USD	<a href="#">Physician - Occupational Medicine</a>	208,000 USD
<a href="#">Exercise Physiologist</a>	218,000 USD	<a href="#">Physician - Ophthalmology</a>	182,000 USD
Forensic Pathologist	259,000 USD	<a href="#">Physician - Otolaryngology</a>	176,000 USD
<a href="#">General Medical Practitioner</a>	187,000 USD	<a href="#">Physician - Pain Medicine</a>	169,000 USD
Genetic Counselor	156,000 USD	<a href="#">Physician - Pathology</a>	221,000 USD
<a href="#">Internist</a>	288,000 USD	Physician - Pediatric Cardiology	255,000 USD
<a href="#">Interventionist</a>	285,000 USD	<a href="#">Physician - Pediatric Neonatology</a>	251,000 USD
<a href="#">Invasive Cardiologist</a>	391,000 USD	<a href="#">Physician - Pediatrics</a>	233,000 USD
<a href="#">Mental Health Therapist</a>	161,000 USD	Physician - Physiatry	237,000 USD
<a href="#">Naturopathic Physician</a>	278,000 USD	<a href="#">Physician - Podiatry</a>	224,000 USD
<a href="#">Neurologist</a>	297,000 USD	Physician - Pulmonary Medicine	182,000 USD
Neurophysiology Technologist	85,400 USD	Physician - Radiation Therapy	307,000 USD
<a href="#">Nuclear Medicine Physician</a>	256,000 USD	<a href="#">Physician - Radiology</a>	286,000 USD
<a href="#">Obstetrician / Gynecologist</a>	268,000 USD	<a href="#">Physician - Rheumatology</a>	260,000 USD
<a href="#">Occupational Health Safety Specialist</a>	130,000 USD	<a href="#">Physician - Sports Medicine</a>	265,000 USD
<a href="#">Ophthalmologist</a>	204,000 USD	<a href="#">Physician - Urology</a>	319,000 USD
<a href="#">Optometrist</a>	201,000 USD	<a href="#">Physician Assistant</a>	154,000 USD
<a href="#">Pediatrician</a>	238,000 USD	<a href="#">Physiotherapist</a>	176,000 USD
<a href="#">Physical Therapist</a>	153,000 USD	Podiatrist	183,000 USD
<a href="#">Physical Therapy Director</a>	182,000 USD	<a href="#">Preventive Medicine Physician</a>	220,000 USD
<a href="#">Physician - Anesthesiology</a>	350,000 USD	<a href="#">Psychiatrist</a>	255,000 USD
<a href="#">Physician - Cardiology</a>	349,000 USD	<a href="#">Psychologist</a>	264,000 USD
<a href="#">Physician - CCU</a>	204,000 USD	<a href="#">Psychometrician</a>	211,000 USD
<a href="#">Physician - Dermatology</a>	296,000 USD	<a href="#">Radiologist</a>	274,000 USD
<a href="#">Physician - Emergency Room</a>	207,000 USD	<a href="#">Registered Respiratory Therapist</a>	156,000 USD
<a href="#">Physician - Endocrinology</a>	272,000 USD	<a href="#">Skin Care Specialist</a>	141,000 USD
<a href="#">Physician - Family Practice</a>	195,000 USD	<a href="#">Urologist</a>	342,000 USD
<a href="#">Physician - Gastroenterology</a>	272,000 USD	<a href="#">Vision Rehabilitation Therapist</a>	163,000 USD

## Doctor / Physician Salary Comparison By Gender



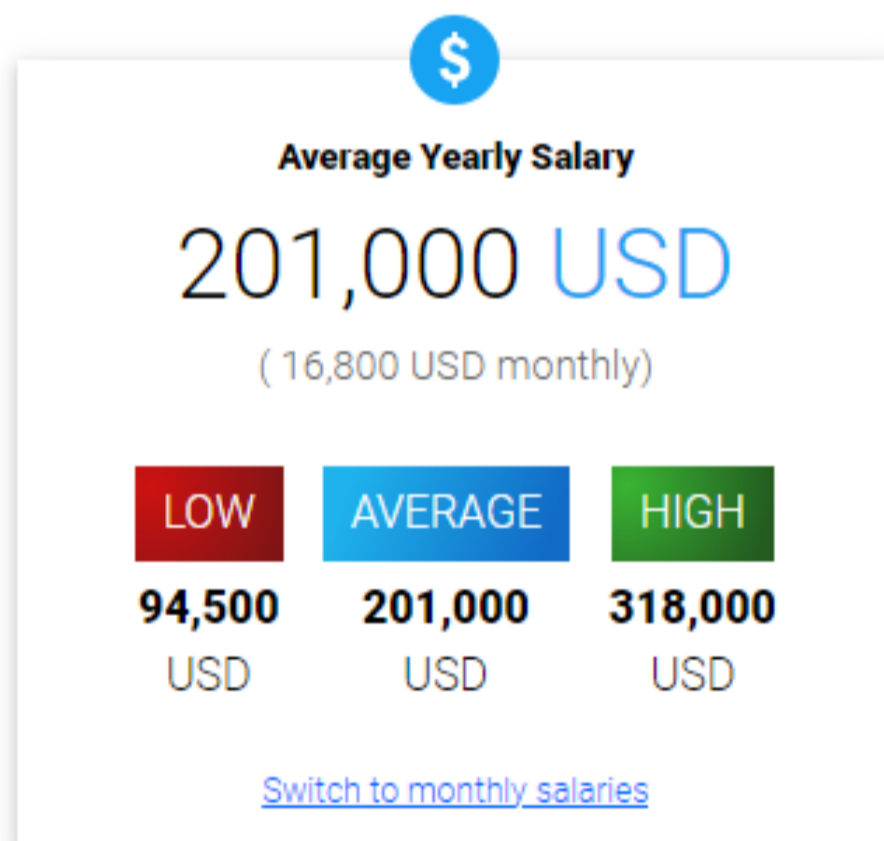
## Dentist



A person working as a **Dentist** in **United States** typically earns around **US\$238,000** per year. Salaries range from **US\$117,000** (lowest) to **US\$372,000** (highest).

Though gender should not have an effect on pay, in reality, it does. So who gets paid more: men or women? Male Dentist employees in USA earn 5% more than their female counterparts on average.

## Optometrist Ophthalmologist



A person working as an **Optometrist** in **United States** typically earns around **US\$201,000** per year. Salaries range from **US\$94,500** (lowest) to **US\$318,000** (highest).

Though gender should not have an effect on pay, in reality, it does. So who gets paid more: men or women? Male Optometrist employees in USA earn 6% more than their female counterparts on average.

## PROTECTING UKRAINE'S TEACHERS

When this was introduced, teachers had no pathway available for re-accreditation.

There are **approximately 20** languages spoken in Ukraine. According to the 2001 census, 67% of the population speak Ukrainian and 30% speak Russian as their first language. Ukrainian, the official language, belongs with Russian and Belarusian to the East Slavic branch of the Slavic language family.

A 'one-size-fits-all' approach is not always best in Ukraine, particularly for education. All schools and universities are required to teach in Ukrainian, although special exemptions apply to certain ethnic minority languages, to English and to other official languages of the European Union.

**People of age 20-35 – approximately 50% of them can speak english, but it depends of profession and place of living.** For example, in countryside this percent is extremely low. Teenagers – all pupils in Ukraine have english calsses at school, but of course it doesn't mean they can speak good.

# DD-CODE

The Digital Dictionary Code (DD-CODE™) is a program to teach reading and speaking skills to students of all ages and ability levels and regardless of mother tongue. DD-CODE™ translates the international phonetic symbols into a coloured letter and number code format which is universal for the visualisation of syllables and the sound to letter associations required for written English. The DD-Code can be applied to ANY language.

The product imparts adult-learned reading ability, which is normally learned over many years, to very young children.

**The DD-CODE is the only discovery, which can and is eliminating illiteracy all over the world, virtually overnight.**

**The DD-CODE (Digital Dictionary)** is a 1 to 1, sound to letter correspondence without any exception to the rule.

1. Training of educators to enable them to teach the reading writing of English takes ONE WEEK.
2. To enable ANYONE to read and write English fluently takes TWO weeks of full time education (5 hours a day for two weeks).

**UNIVERSAL SOUND TO LETTER CODE**  
The Digital Dictionary Sound to Letter Code is UNINERSAL  
for the 2 Million Words of Written and Spoken ENGLISH.

---

1. **VOWELS COLOURED RED** & CODED 1- 22 for SOUND.
2. **BLACK CONSONANTS SOUNDED PHONETICALLY.**  
(DIGRAPHS: ch/tʃ, sh/ʃ, thin/θ, that/ð & trea**S**ure: 3)
3. **CONSONANTS COLOURED BLUE** 'SOUND-SWITCH'  
to PHONETIC LETTER ABOVE.
4. **YELLOW LETTERS** and LETTER-**e** ENDINGS are not  
SOUNDED at all.

# UNITED STATES OF AMERICA

# PASCAS UNIVERSITY



## TAFE



## Technical And Further Education

## Craft Creations Family Shed

$x^2$  Year 10

$\Delta$  Year 11

$\sqrt{y}$  Year 12

$\leq$  Year 7

$\pencil$  Year 8

$\approx$  Year 9

$\infty$  Year 4

% Year 5

$\frac{1}{2}$  Year 6

$\cdot$  Year 1

$\nabla$  Year 2

$\pm$  Year 3



## KINDERGARTEN

## PRESCHOOL







Benchmark Land Area required:  
University of Queensland (Brisbane) 114 hectares

Incorporating sporting fields say 10 hectares

Main Building area 4 hectares to 20 hectares  
1 mile<sup>2</sup> is 259 hectares  
1 kilometre<sup>2</sup> 100 hectares

Urban university may be 3 hectares to 5 hectares  
Rural university 10 hectares to 150 hectares  
Agricultural university 1,000 hectares to 3,000 hectares

PASCAS UNIVERSITY CAMPUS 15,000 to 20,000 students  
consider individual campuses of **5,000 students each**

feed in schools:  
HIGH SCHOOLS Yrs 7 - 12 campus 3,000 to 5,000  
consider individual campuses of **600 students each**



PRIMARY SCHOOLS Yrs K - 6 campus 2,000 to 4,000  
consider individual campuses of **600 students each**



**KINDERGARTEN**

PRE-SCHOOL 100 children each

**PRESCHOOL**

# PASCAS UNIVERSITY

## HIGHER EDUCATION SUBJECT GROUPINGS:



**ANIMALS AND  
LAND**



**ARCHITECTURE,  
BUILDING AND  
CONSTRUCTION**



**ARTS,  
HUMANITIES  
AND LANGUAGES**



**CREATIVE ARTS,  
DESIGN AND  
MEDIA**



**ECONOMICS,  
COMMERCE,  
BUSINESS AND  
MANAGEMENT**



**EDUCATION AND  
TEACHING**



**ENGINEERING**



**HEALTH  
SCIENCES  
(ACADEMIC)**



**HEALTH  
SCIENCES  
(PROFESSIONAL)**



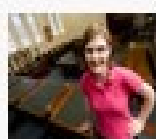
**HOSPITALITY,  
TOURISM AND  
EVENT  
MANAGEMENT**



**INFORMATION  
TECHNOLOGY  
AND COMPUTER  
SCIENCE**



**INTERNATIONAL  
RELATIONS AND  
DEVELOPMENT  
STUDIES**



**LAW AND  
CRIMINOLOGY**



**MARINE,  
ENVIRONMENT  
AND RENEWABLE  
ENERGY**



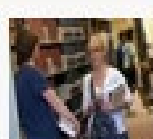
**MEDICINE**



**MULTIMEDIA  
MOVIES AND  
MUSIC**



**NURSING,  
MIDWIFERY AND  
PARAMEDICINE**



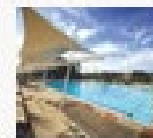
**PSYCHOLOGY**



**SCIENCE**



**SOCIAL WORK  
AND  
COUNSELLING**



**SPORTS AND  
EXERCISE  
SCIENCE**

# CHALDI TAFE COLLEGE

## Technical and Further Education



Building and construction



Child care



Sports and fitness



Technology, information and networking



Nursing and health



Creative



Agriculture and horticulture



Automotive



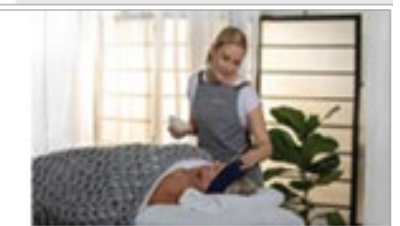
Business, justice and management



Community services



Hospitality and cookery



Beauty and hairdressing



By location



Online courses



Apprenticeships



TAFE at School

# Craft Creations



Fiber art

Oil painting



Magic



Papermaking



Patchwork



Taxidermy



Creative writing



Metalworking



Web design



Cardmaking



Needlework



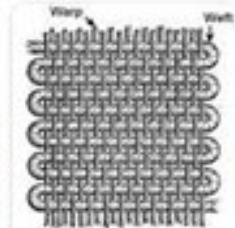
Quilting



Wood carving



Pyrography



Weaving



Upcycling



Photography



Calligraphy



Woodworking



Gardening



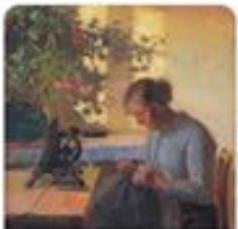
Watercolor painting



Toy



Quilling



Sewing



Knitting



Painting



Embroidery



Crochet



Handicraft



Drawing



Book Binding



Glassblowing



Brewing



Pottery



Scrapbooking



Origami



Cross-stitch



Floral design



Macramé



Pressed flower craft



Decoupage



Whittling



Leather crafting



Digital art



Needlepoint



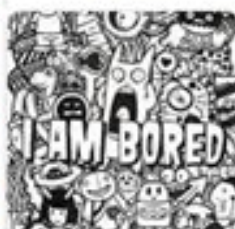
Knife making



Tatting



Carpenter



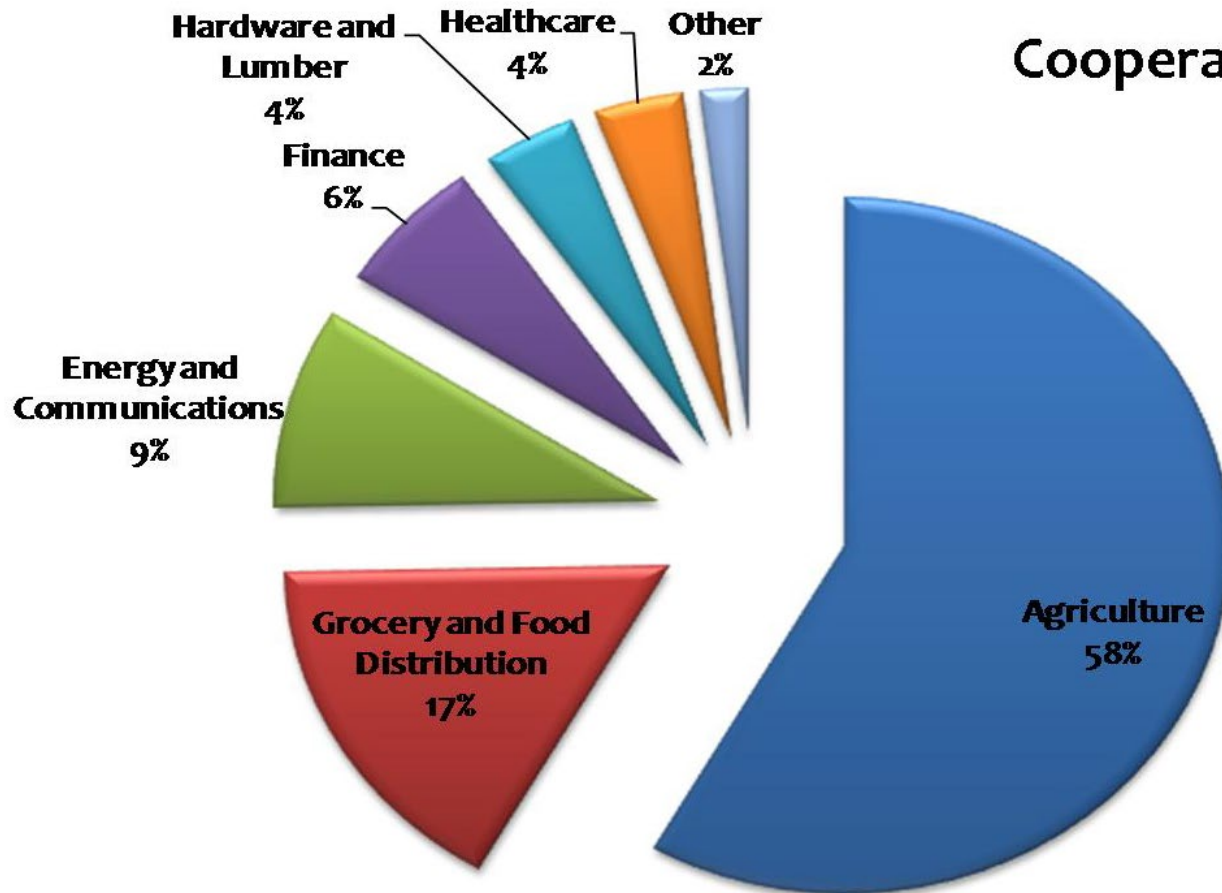
Doodle



Digital photography



Beadwork



## Cooperative Activity by Sector

## TYPES OF #COOPS

Co-operatives are a unique species inside the contemporary economic environment and are present in almost all its sectors

### 1 CONSUMER CO-OPERATIVES

Are owned and controlled by consumers. Have a strong focus on satisfying their members needs and provide a sale service focus on product quality and consumer protection.



### 2 HOUSING CO-OPERATIVES

Derive from consumer #coops, are owned by their residents and want to make sure that their members get good value for money and live together peacefully.



### 3 SOCIAL CO-OPERATIVES

Manage health and education services or are focus on the reintegration through work of disabled, long-term unemployed, former addicts...



### 4 PRODUCERS CO-OPERATIVES

Widespread #coops whose activities belong to the primary sector, including farming, fishing, forestry. Their members also process and sell their agricultural products.



### 5 FINANCIAL CO-OPERATIVES

Their members are often the account holders and they provide investment and funds for socially sustainable initiatives to support families and small enterprises



### 6 MULTI-STAKEHOLDERS CO-OPERATIVES

'Hybrid' kind of co-operative whose members represent more than one typical co-op ownership group, such as producers, consumers or workers. EROSKI (MONDRAGON GROUP) | Spain



### 7 EUROPEAN COOPERATIVE SOCIETY

Is an optional legal form and aims to facilitate co-operatives' cross-border and trans-national activities. Their members can't be based in one country and is required to unite residents from more than one country.



### ★ CO-OPERATIVE ENTREPRENEURSHIP

manage the venture, take risk and make decisions to create a business in a participatory way to obtain mutual benefit that is distribute with equity among them.



## PLANT BASED MEAT

### top meatless protein sources





Cooperative arrangements within communities may be focused upon small area enterprises through to whole of nation endeavours to bring to the global markets high volumes of quality goods derived through value adding processes applied to natural resources and regional produce from the land, river and sea, encapsulating all elements of farming and animal produce.

Microfinance typically engages a cooperative of around five women when financing home enterprises. A cooperative is particularly useful when local fishermen bring their catches together at canneries for preparation to market their fish to foreign markets.

The introduction of 'Craft Creations' is to enliven the community's recognition of their high quality traditional skills and then enable their customary craftware to be globally marketed through a cooperative of their own making.

This is all about cooperatives to bring to the fore traditional and innate skills that fulfil needs for people around the globe, not just the local village. A cooperative may embrace several nations.

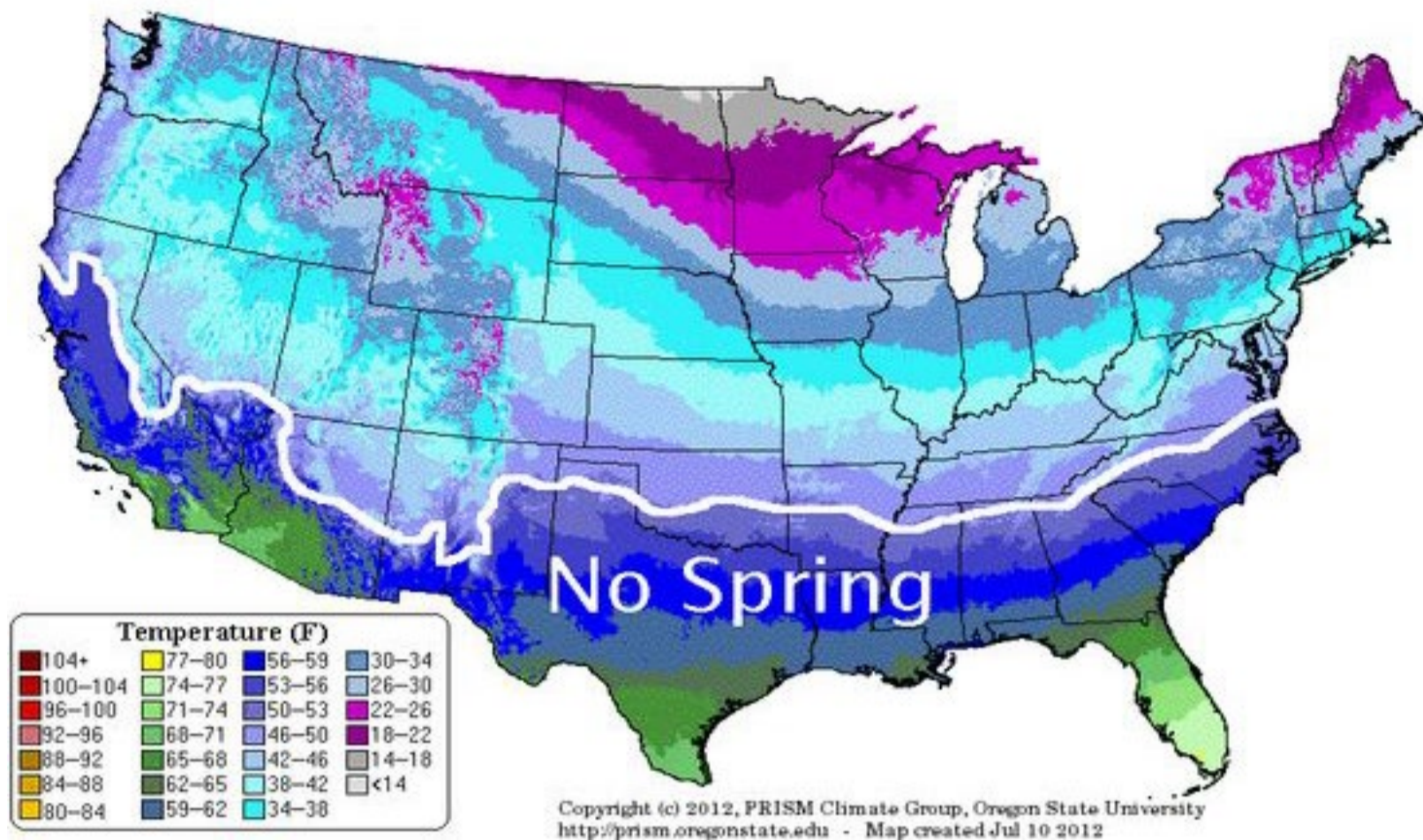
Natural resources that may be used in producing high quality goods in large volumes include:

- Forrest logs processed into high quality furniture in volume for large distribution chains.
- Timber offcuts for high strength laminated beams and reconstituted timber products.
- Local building systems utilising local resources for durable housing – local market solutions.
- Hydroponics particularly for produce that is not native to the area and its climate.
- Aquaculture in rivers, estuaries and sea to mitigate depletion of ocean resources.
- Traditional home produce being increased in volume to provide famine relief worldwide.
- Hemp production to be on scale to enable volumes sufficient for manufacturing processing.
- Cocoa, coffee, moringa, sandalwood, tea, vanilla, plus others, cropping to be of commercial scale, cooperatively run.
- All farming and animal produce come into the equation for cooperatives.

Funding availability per quarter    AU    **\$20,000,000**

**Value adding Natural Resources!**

**Maximum Temperature: January Climatology (1981-2010)**



**Chicago - Average temperatures (1991-2020)**

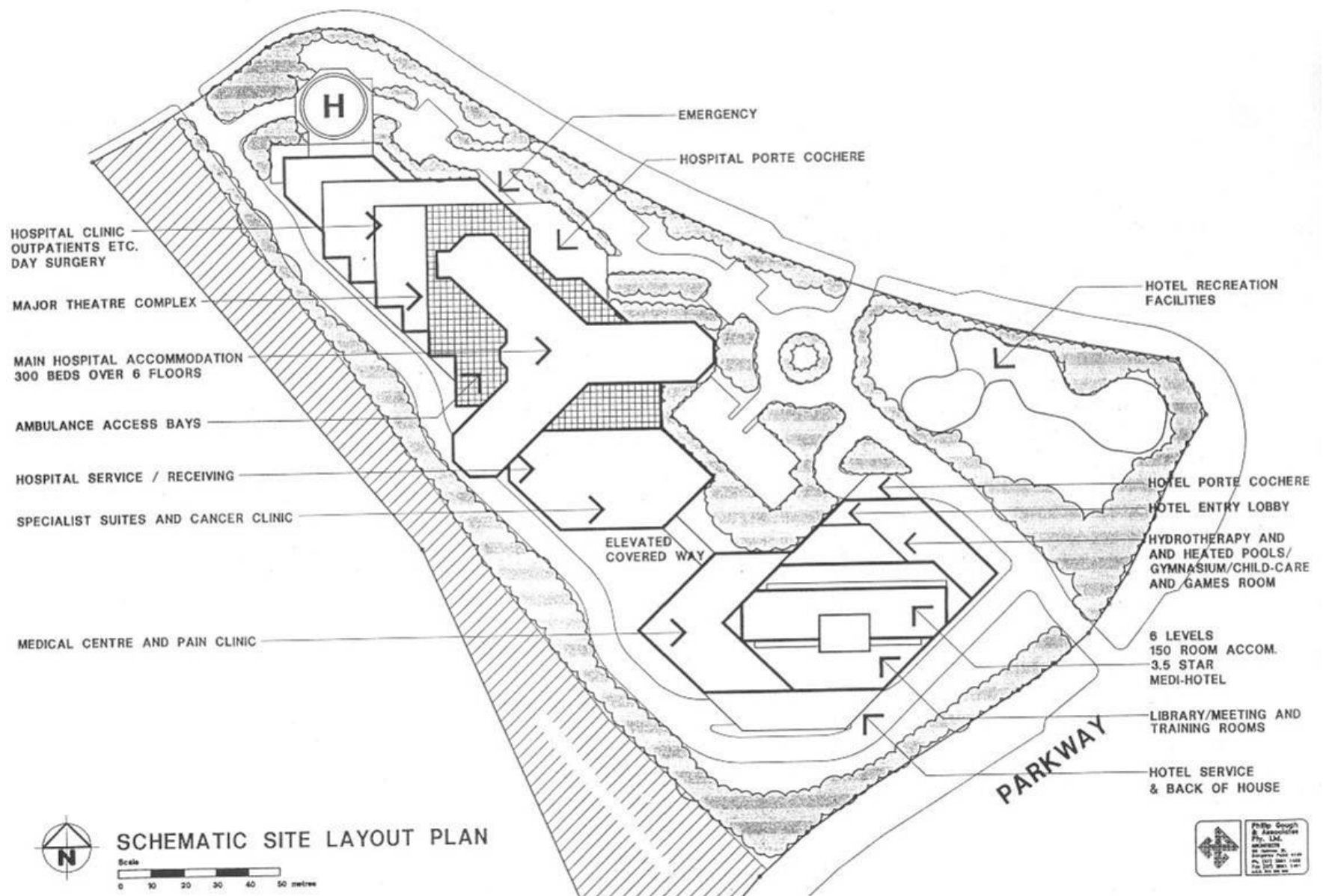
Month	Min (°C)	Max (°C)	Mean (°C)	Min (°F)	Max (°F)	Mean (°F)
January	-6.7	0.7	-3	20	33	26.6
February	-4.8	2.9	-1	23	37	30.2
March	0.1	9	4.6	32	48	40.2
April	5.5	15.9	10.7	42	61	51.3
May	11.5	22.3	16.9	53	72	62.4
June	17.1	27.3	22.2	63	81	72
July	20.1	29.5	24.8	68	85	76.6
August	19.4	28.2	23.8	67	83	74.9
September	15.2	24.7	20	59	77	68
October	8.5	17.8	13.2	47	64	55.7
November	2	9.8	5.9	36	50	42.6
December	-3.4	3.4	0	26	38	32
Year	7.1	16	11.55	44.8	60.9	53

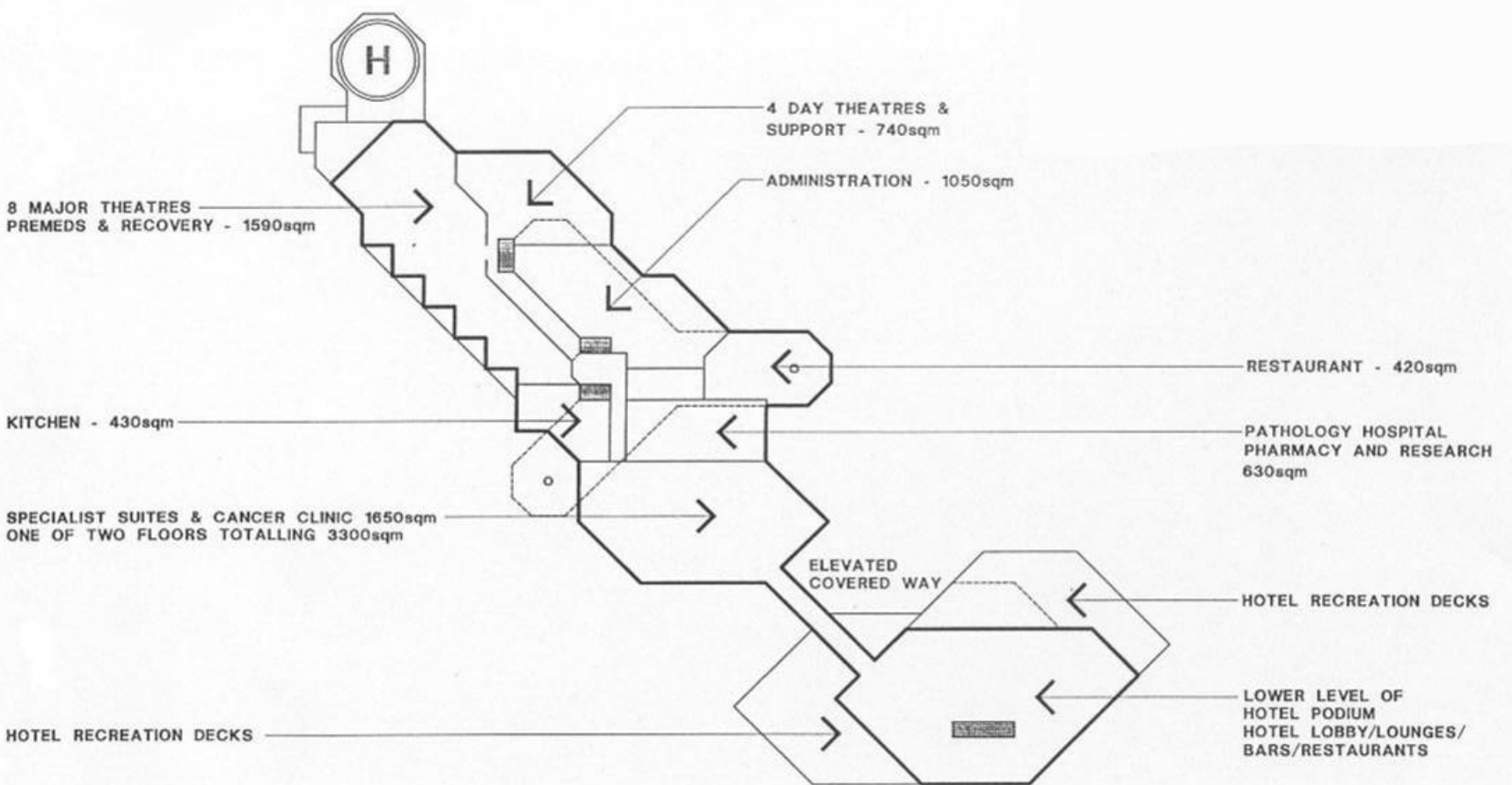
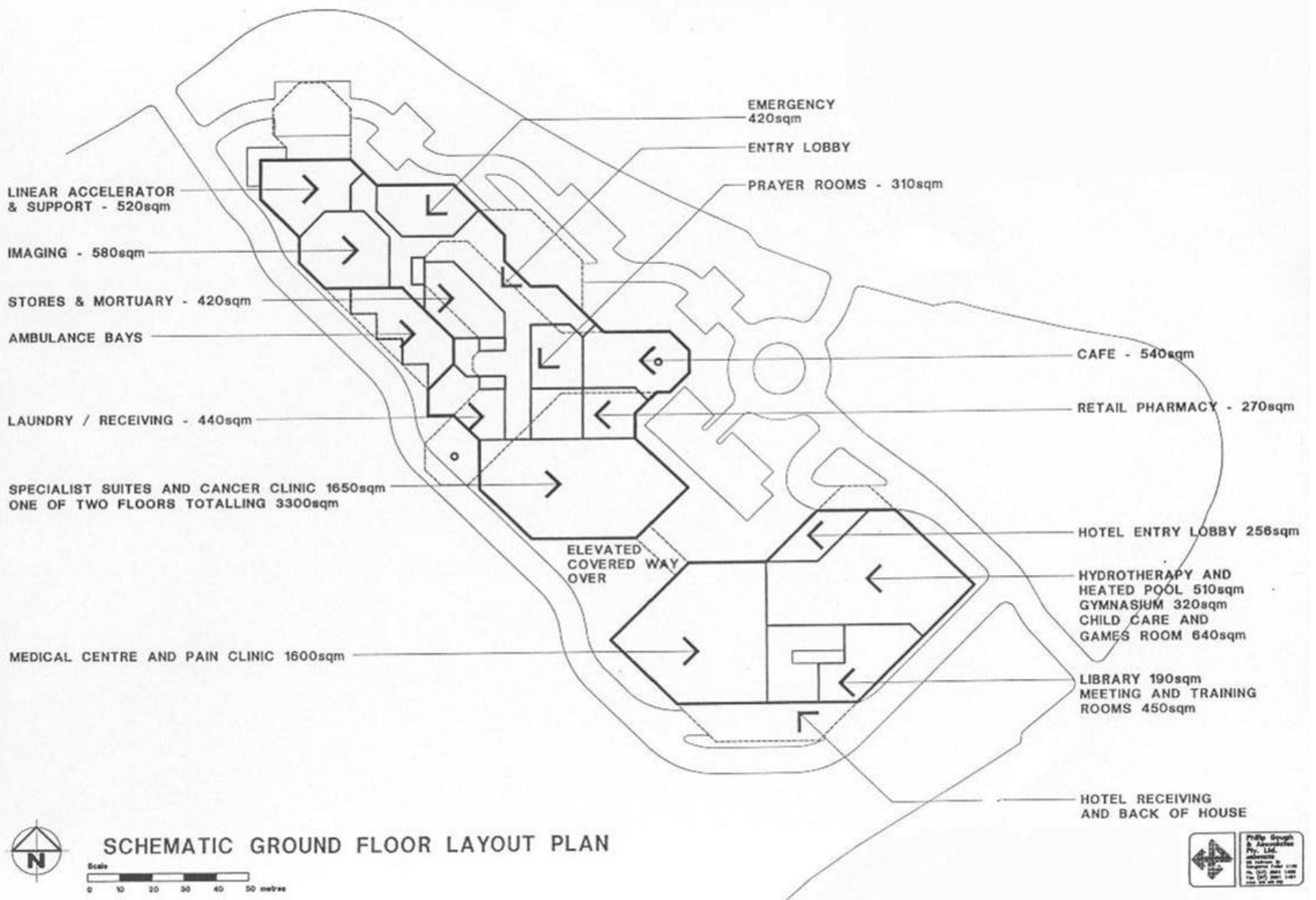
Master plan of Sunshine Coast, Queensland, University:

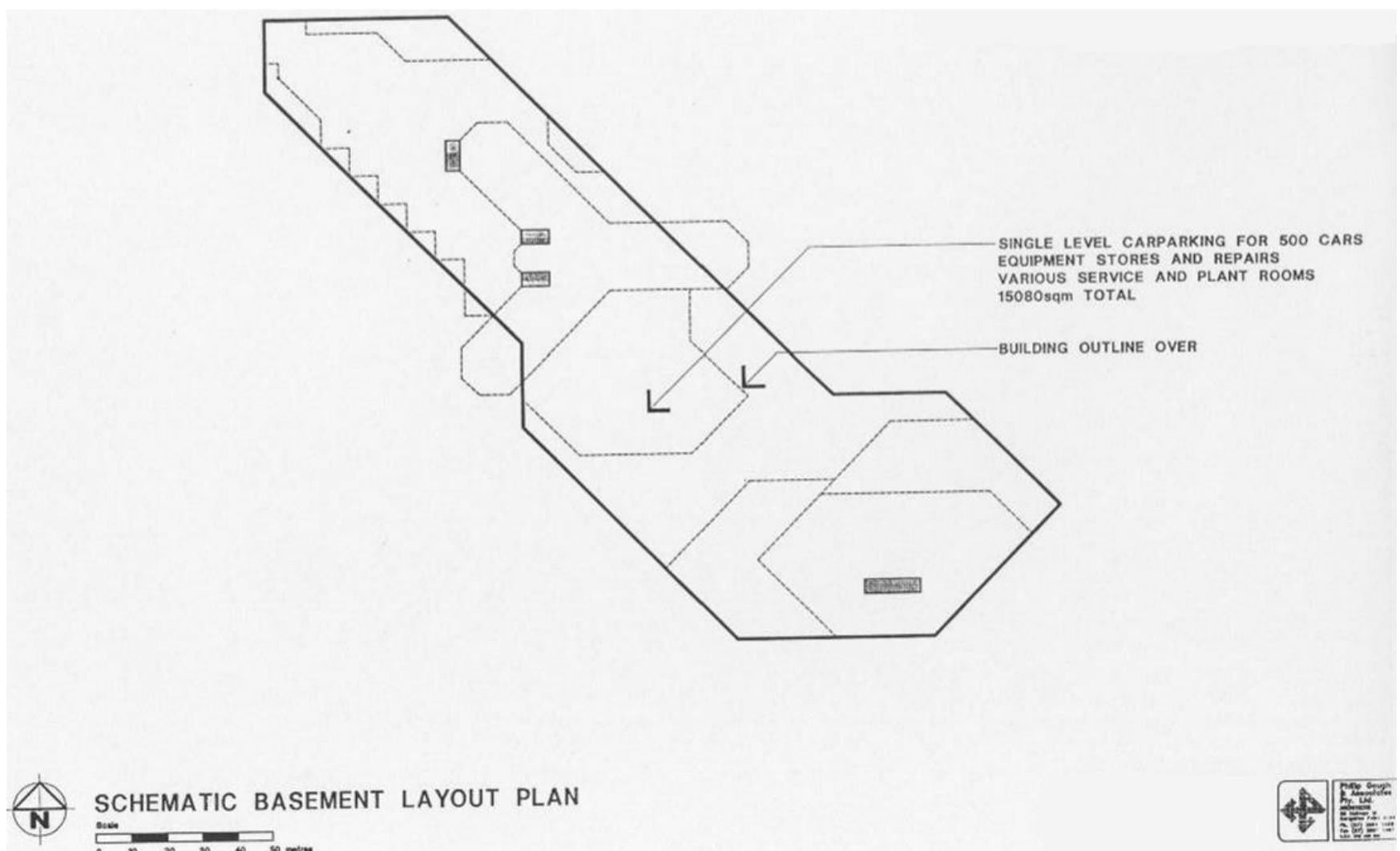
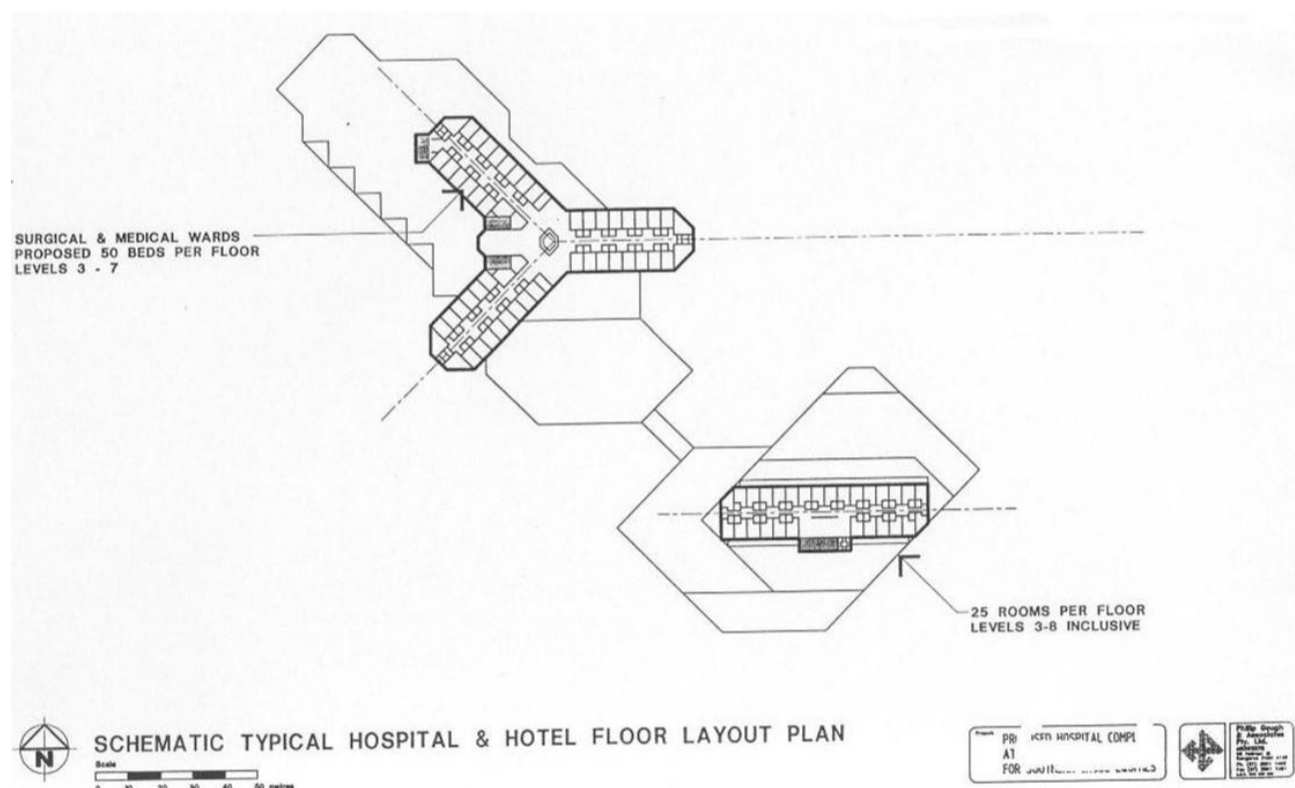
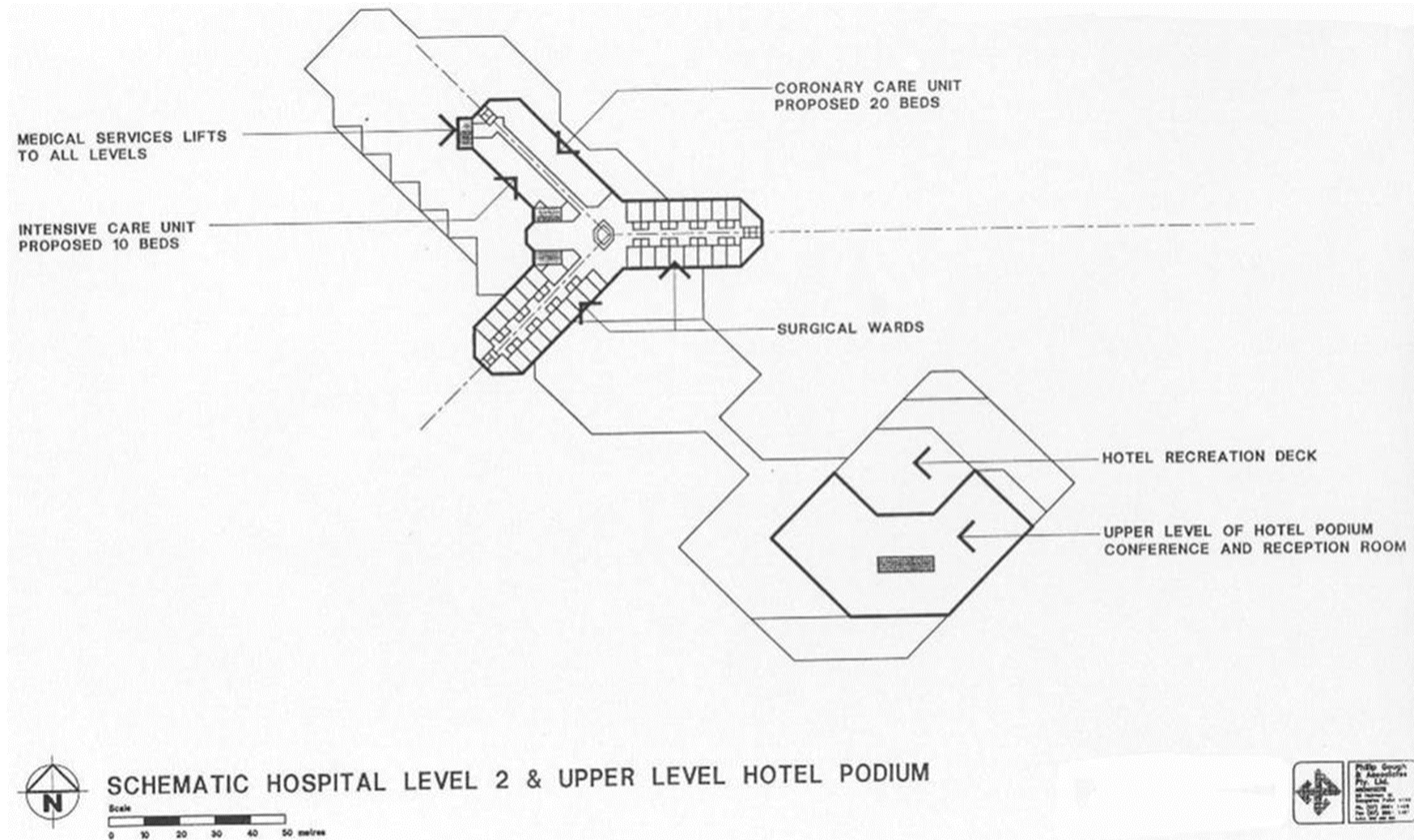




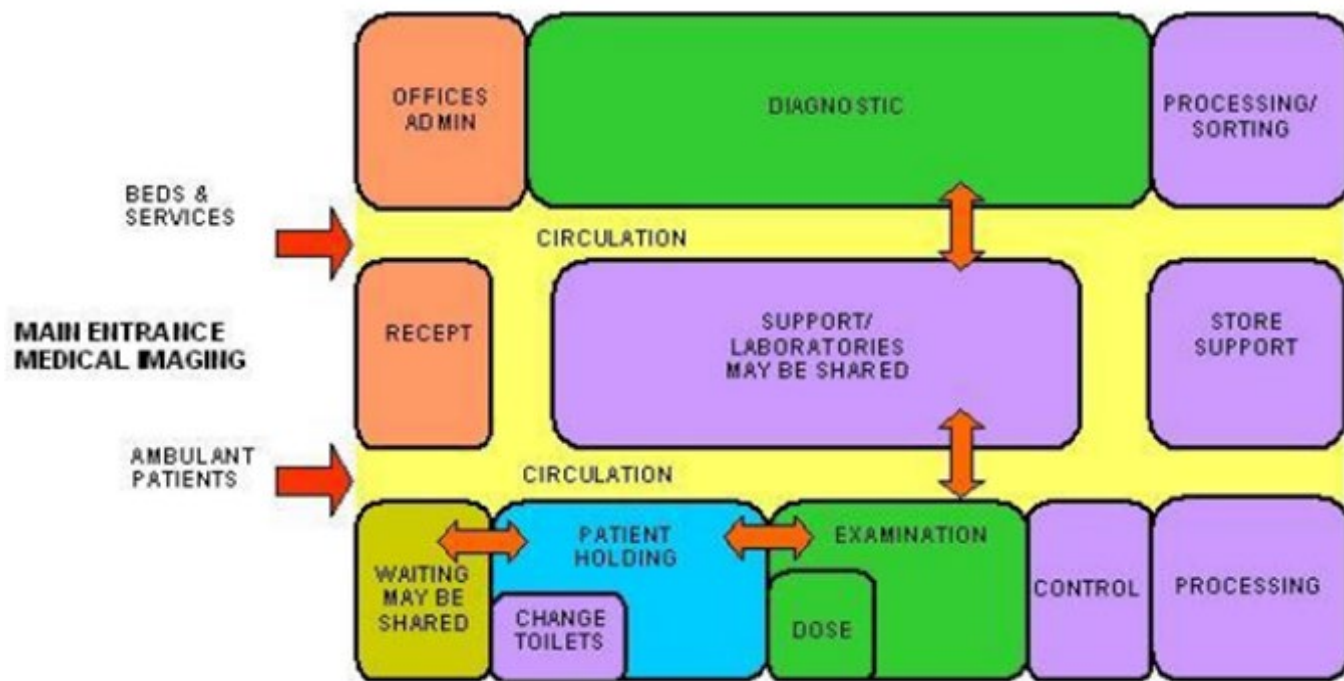








**Functional Relationship Diagram – Medical Imaging Unit – Nuclear Medicine**



**Modality:**

- Angiography
- Computed Tomography (CT)
- Echocardiography
- Fluoroscopy
- Magnetic Resonance Imaging (MRI)
- Mammography
- Nuclear Medicine
- Orthopantomogram (OPG)
- Positron emission tomography (PET)
- Radiography (X-ray)
- Ultrasound





DIAGNOSTIC UNIT







































# Pascas Care Hospital



## Pascas Care Medical Clinic

### Medical Specialties

 Geriatrics	 Obstetrics	 Postnatal Care	 pregnancy	 Cardiology	 Fetus
 Rhinology	 Pulmonology	 Dental Care	 Facial Plastic Surgery	 Gynecology	 Dermatology
 Otology	 Gastroenterology	 Hepatology	 Psychiatry	 Plastic Surgery	 Symptom Checker
 Human Brain	 Pelvic Bone	 Neurosurgery	 Chiropractic	 Hematology	 Osteology
 Breast Augmentation	 Breast Reduction	 Optometry	 Naturopathy	 Newborn	 Herbal Medicine
 Ear examination	 Eye Specialties	 Dermatology	 Neurology	 Orthopedics	 Pulmonology

## Pascas Care MEDICAL CENTRE



US \$29,480,000 Available to order (AU\$42 million – add helicopter, etc., budget AU\$50 million) 2022

These Hospital Cats are all fully self-contained with live on-board accommodation for the medical staff as well as the crew. Vessels come with standard fit out as below and can be fitted with state of the art medical equipment (at additional cost). These vessels are both modern in the Naval design as well as being a fully functional Hospital on the water. The 60-metre vessel has been designed for coastal use as well as being able to travel up rivers to isolated communities. Construction time for this vessel is approximately 9 months.

Uses: As a fully functional modern Mobile Hospital. Disaster relief such as for Flooding, Cyclone, Tsunami, Volcano and Earthquakes. As a training centre, working together with local land-based Hospitals. Assisting the Navy as emergency and rescue vessels. Assisting search and rescues operations on or near the water.

Standard 60-metre Hospital Cat Fit-out

- Operating Theatre x 4
- Scrub Rooms x 2
- Sterilization Room x 1
- X-Ray Department x 1
- Laboratory x 1
- Dental Clinic x 1
- Gynaecology x1
- Ophthalmology x 1
- Phlebotomy Station
- General Medicine x 4
- Pre-op and Post-op 4 + 4
- Overnight Ward x 8 patients
- ICU x 6
- Patient Waiting Room
- Medical + Crew Dining Area
- Medical + Crew Galley
- Administration Office
- Helipad (Helicopter is additional)
- Elevator Twin



Vessel Particulars

LOA: 60.00 metres WOA: 22.0 Height: 18. Draft: 2.60 metres

Patient Beds: 80 (wards)

Medical Staff Accommodation: 42 Berths

Ship's Crew Accommodation: 24 Berths

Vessels Levels

Below Deck: Engine room, Tank room and Ships crew accommodation.

Main Deck: Patient Waiting Room, X-Ray Department, Laboratory, Dental Clinic, Gynaecology, Ophthalmology, General Medicine, Overnight Ward, Pharmacy, Phlebotomy Station, ICU stations.

1st Level: Patient ward.

2nd Level: Operating theatres, Overnight beds, Equipment storage, PPE storage.

3rd Level: Medical staff accommodation, Galley + Dining area, Medical staff accommodation.

Top Deck: Bridge, Ventilation system, Helipad

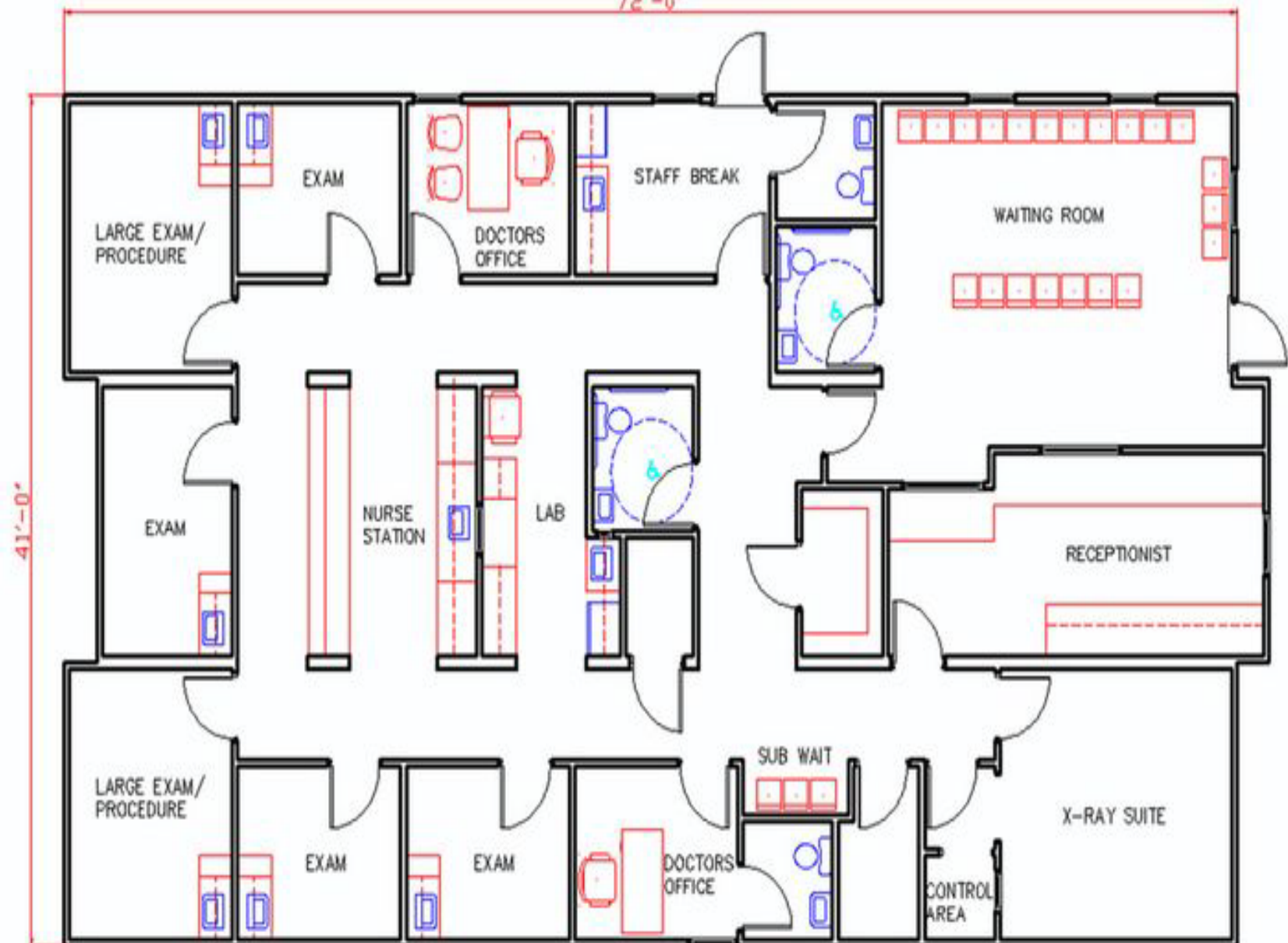
**Budget AU \$50,000,000**

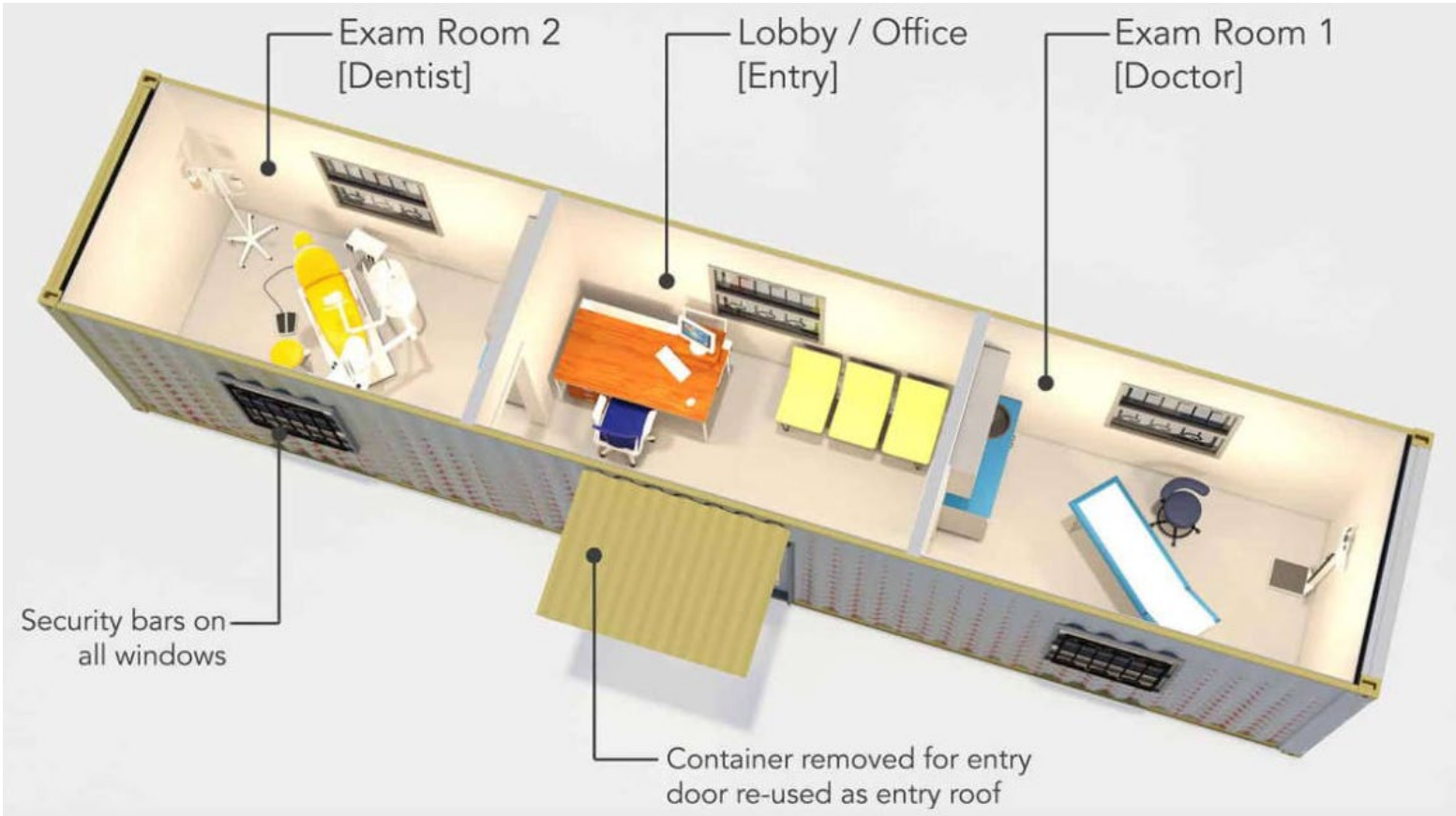


### 24x50 Medical office



72'-0"





[www.pascashealth.com](http://www.pascashealth.com)

go to

<https://www.pascashealth.com/index.php/library.html>

then scroll down to click on the link to open the PDF:

### **PASCAS INTRODUCTION NOTES**

Kindly consider any of the topics that takes your fancy elsewhere throughout the Pascas Care Library:

 [Pascas Foundation Overview.pdf](#)

### **PASCAS CARE LETTERS**

 [Pascas Care Letters One Pathway.pdf](#)


### **MEDICAL - SPIRITUAL REFERENCES**

 [Soul Light book 1 via James Moncrief.pdf](#)

 [Soul Light book 2 via James Moncrief.pdf](#)


### **MEDICAL - EMOTIONS**

 [Pascas Care Living Feelings First - Adults.pdf](#)

 [Pascas Care Living Feelings First - Children - Annexures.pdf](#)

 [Pascas Care Living Feelings First - Children - Discussions.pdf](#)

 [Pascas Care Living Feelings First - Children - Graphics.pdf](#)

 [Pascas Care Living Feelings First - Children.pdf](#)


 [Pascas Care Living Feelings First - Drilling Deeper - Structures.pdf](#)

 [Pascas Care Living Feelings First - Drilling Deeper.pdf](#)


 [Pascas Care Living Feelings First - Reference Centre.pdf](#)

### **CORPORATE ALLIANCE**

 [Chaldi Child Care Centre - Safe Space.pdf](#)

 [Chaldi College Free to Learn Instinctively.pdf](#)

 [Chaldi College Free to Learn Pathway.pdf](#)

 [Chaldi College Primary thru to High Feelings First.pdf](#)

 [Chaldi College Women & Girls' Education.pdf](#)

 [Chaldi College WW Education through Feelings.pdf](#)

 [Chaldi College WW Massive Open Online Courses.pdf](#)

 [Chaldi College WW technology & product information.pdf](#)


 [Chaldi University Postgraduate Feelings Degree.pdf](#)

 [Education Dynamics Technology & Product Information.pdf](#)

 [Pascas University and Global View.pdf](#)

 [Pascas University and the Meeting House.pdf](#)

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 [Pascas University Papua New Guinea Education Leadership.pdf](#)

 [Pascas University Postgraduate Feelings Degree.pdf](#)

 [Pascas University Universally Free Education.pdf](#)

### **MEDICAL**

 [Pascas Care Kinesiology Testing.pdf](#)

### **PASCAS CARE PARENTING**

 [Pascas Care Parenting Awareness.pdf](#)


 [Pascas Care Parenting Eureka Moment.pdf](#)


 [Pascas Care Parenting Feelings Supreme Guides.pdf](#)


 [Pascas Care Parenting Health Generation.pdf](#)

 [Pascas Care Parenting into the Abyss.pdf](#)


 [Pascas Care Parenting Rebellion.pdf](#)


 [Pascas Care Parenting Vaccinations.pdf](#)


 [Sam's Book Parenting and Feeling Healing Book I.pdf](#)

 [Sam's Book Parenting and Feeling Healing Book II.pdf](#)


 [Sam's Book Parenting and Feeling Healing Book III.pdf](#)


 [Sam's Book Parenting and Feeling Healing Book IV.pdf](#)

 [Sam's Book Parenting and Feeling Healing Book V.pdf](#)

 [Sam's Book Parenting and Feeling Healing Book VI.pdf](#)

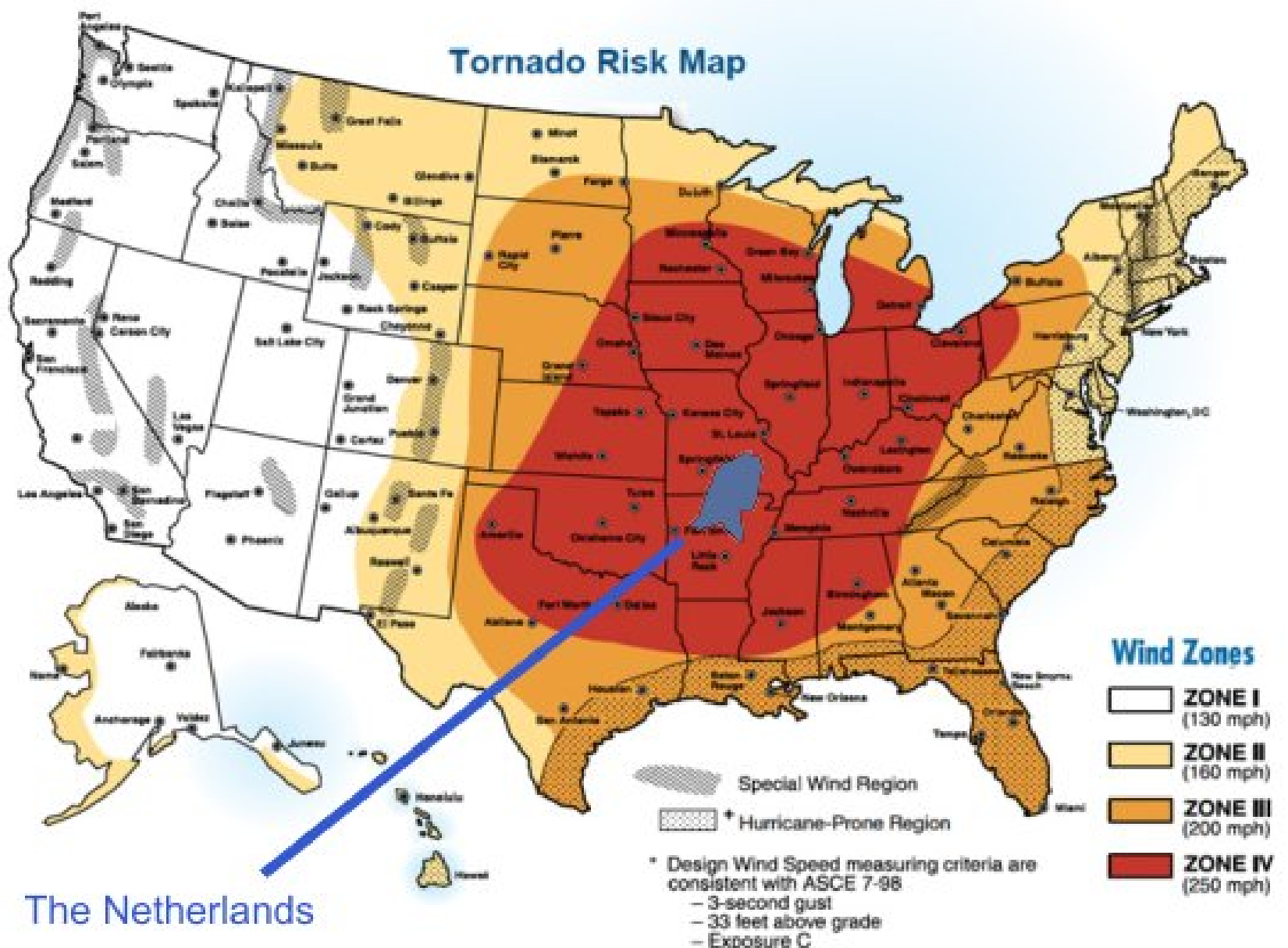
 [Sam's Book Parenting and Feeling Healing Book VII.pdf](#)

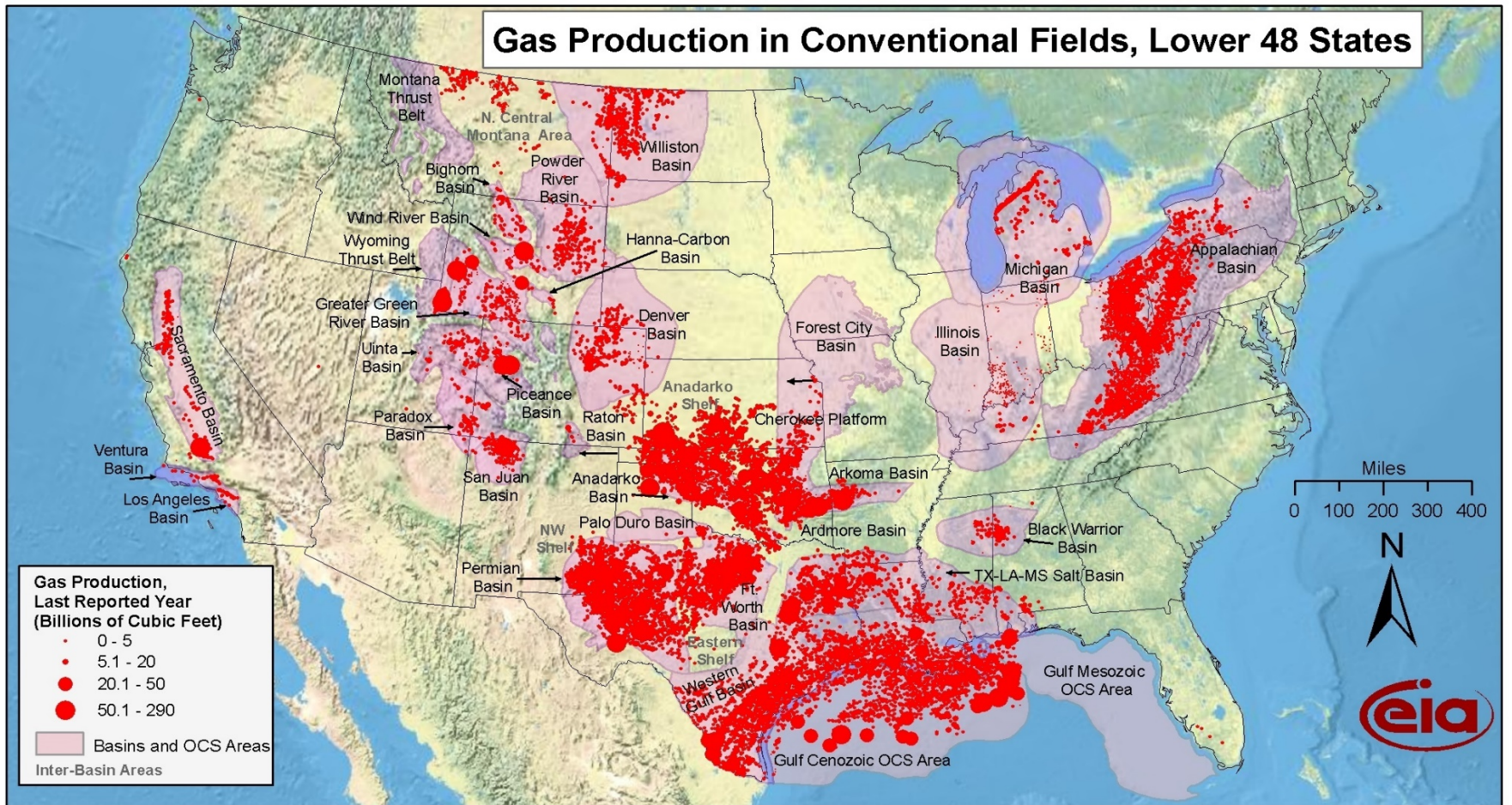
 [Sam's Book Parenting and Feeling Healing Book VIII.pdf](#)

 [Sam's Book Parenting and Feeling Healing Book IX.pdf](#)

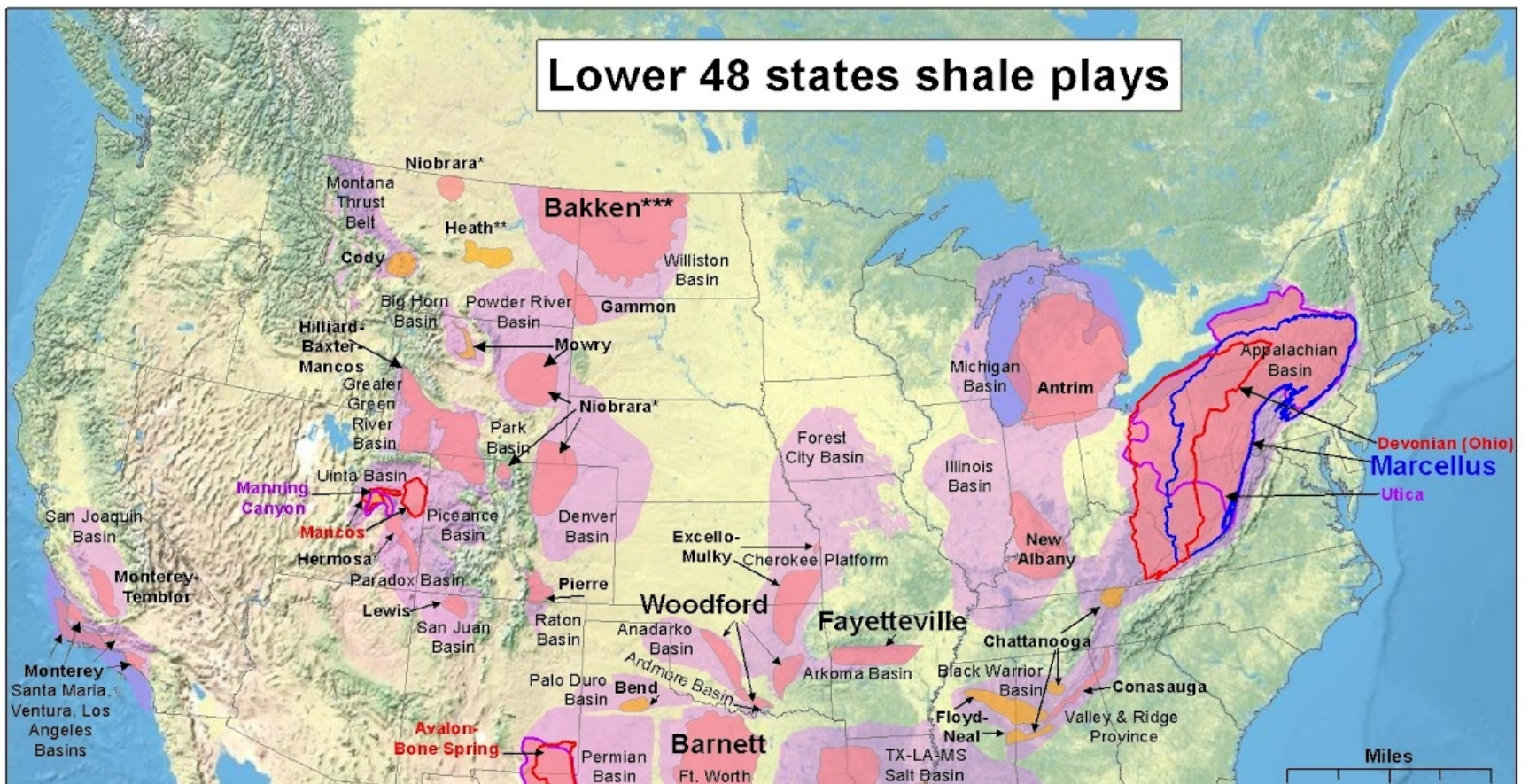
 [Sam's Essay I am allowed not to love my parents.pdf](#)

Most large cities in the US are either coastal with large harbors, a large river and a harbor on or near the coast, or have a port on the inland waterway system. But even for cities large or small that don't have a navigable port, they're still located on or near a river.

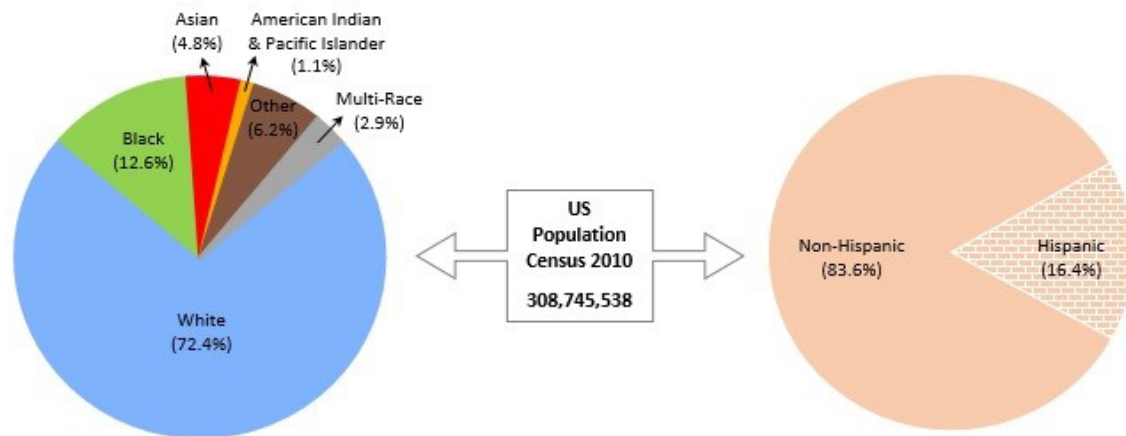




Source: Energy Information Administration based on data from HPDI, IN Geological Survey, USGS  
 Updated: April 8, 2009



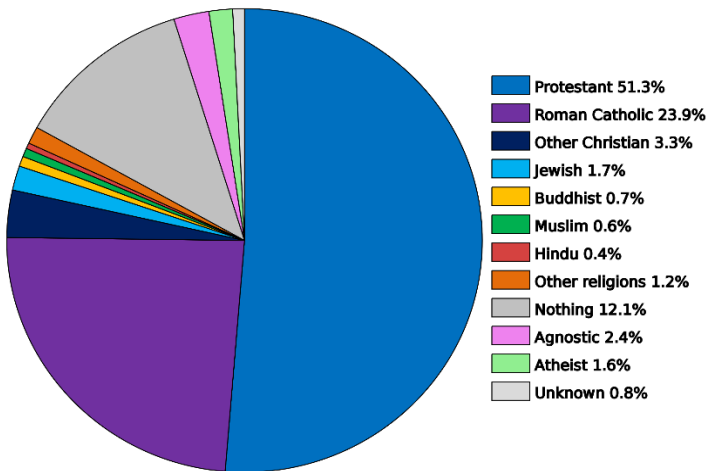
US Race versus Ethnicity



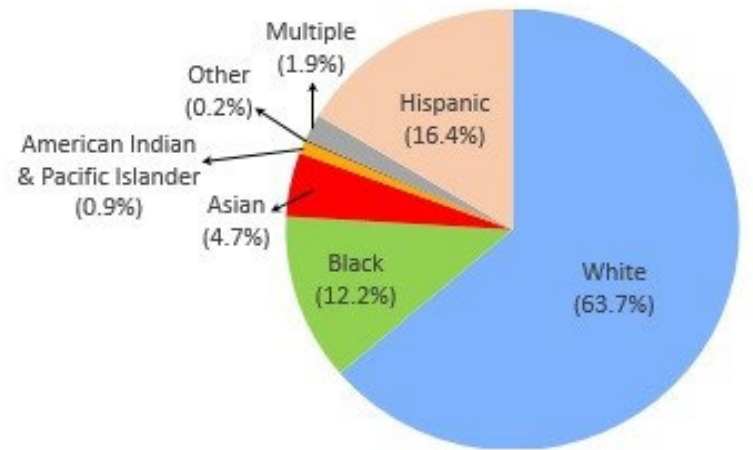
RACE

ETHNICITY

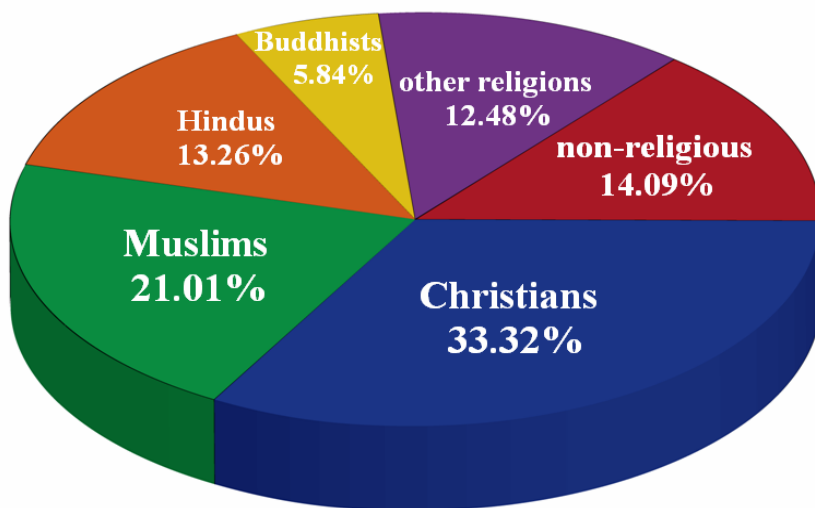
US Race and Ethnicity combined



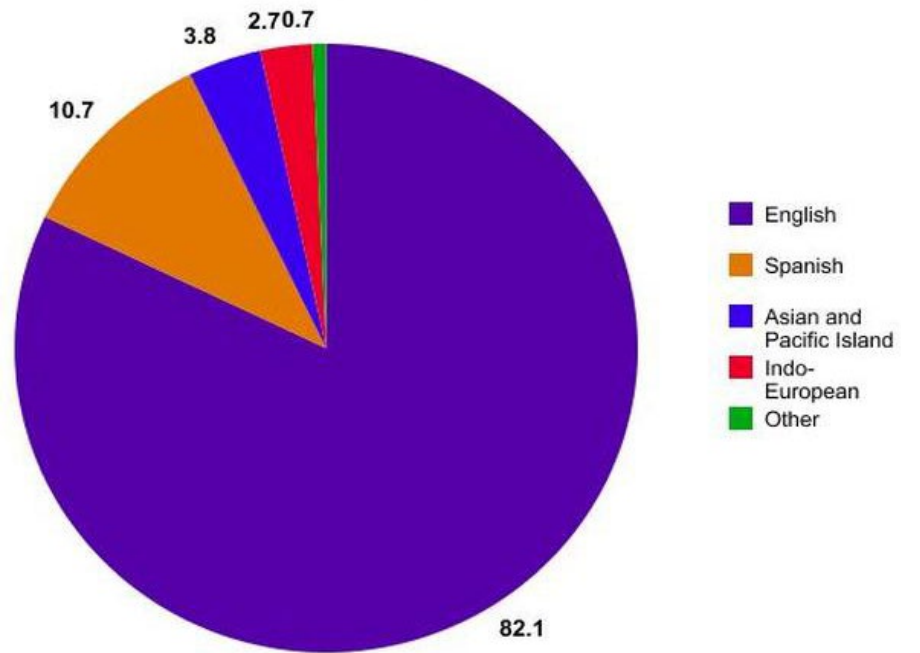
Religion in the United States



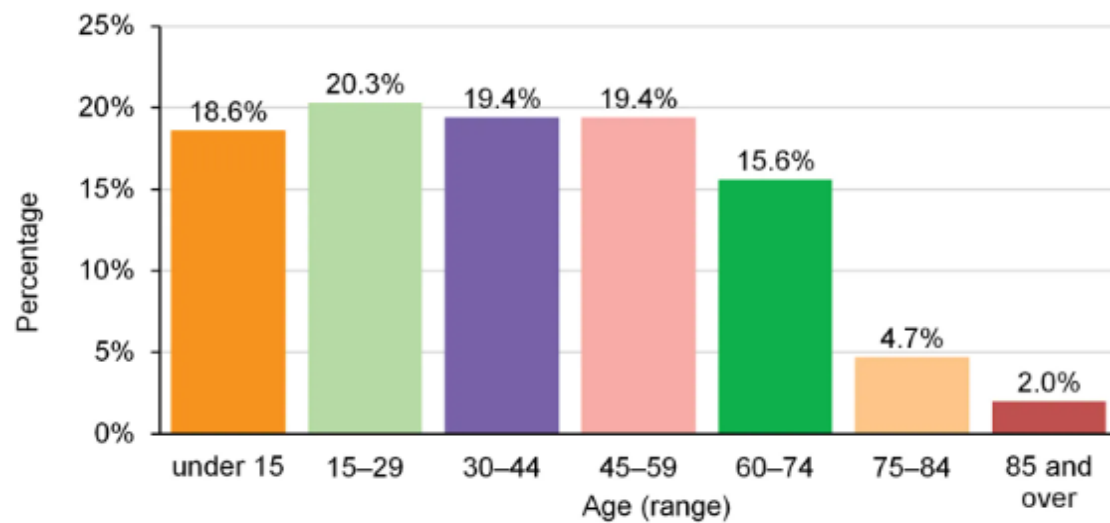
World Religions by percentage

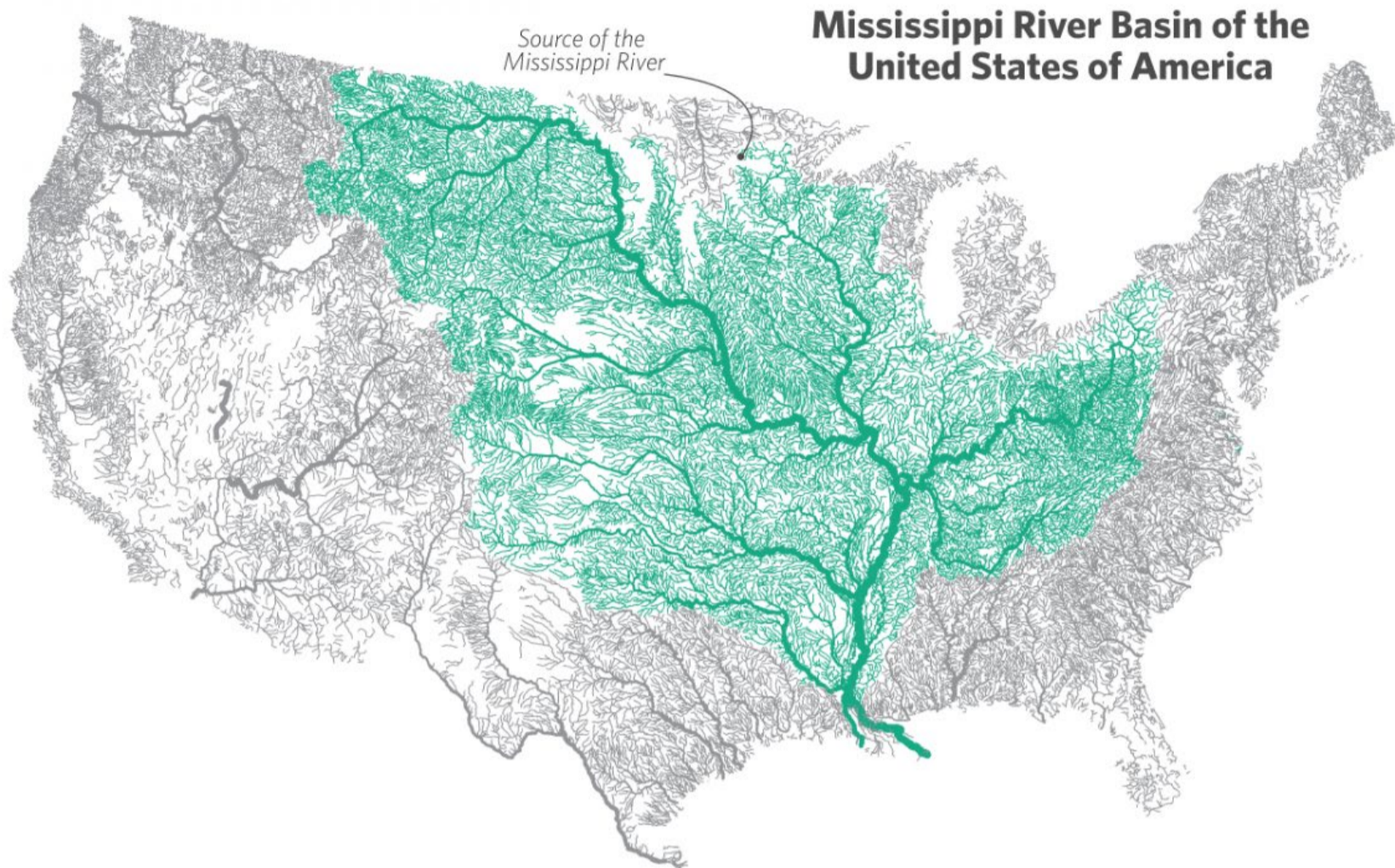


Languages Spoken in the USA



United States age breakdown (2018)





Data: NOHRSC

Copyright Stratfor 2016

## Natural Gas Reserves by Country

#	Country	Gas Reserves (MMcf)	World Share
1	<a href="#">Russia</a>	1,688,228,000	24.3%
2	<a href="#">Iran</a>	1,201,382,000	17.3%
3	<a href="#">Qatar</a>	871,585,000	12.5%
4	<a href="#">United States</a>	368,704,000	5.3%
5	<a href="#">Saudi Arabia</a>	294,205,000	4.2%
6	<a href="#">Turkmenistan</a>	265,000,000	3.8%
7	<a href="#">United Arab Emirates</a>	215,098,000	3.1%
8	<a href="#">Venezuela</a>	197,087,000	2.8%
9	<a href="#">Nigeria</a>	180,490,000	2.6%
10	<a href="#">China</a>	163,959,000	2.4%

