

PASCAS FOUNDATION (Jordan) Ltd

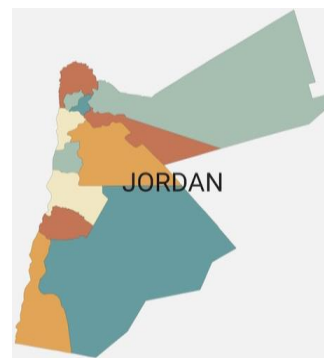
PASCAS FOUNDATION (Jordan) Ltd

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JORDAN



PASCAS FOUNDATION (Jordan) Ltd				\$ = USD	31 Dec	2
OPERATING STATEMENT				2027	2028	2029
STATEMENT of FINANCIAL PERFORMANCE				JOD 0.46	USD1.00 =	JOD 0.71
	2024	2025	2026			
		AUD1.00 =	USD 0.65			
REVENUE (being grant subsidy)	\$0	\$520,000	\$1,950,000	\$18,586,490	\$95,297,110	\$96,727,110
Less:						
DIRECT COSTS	0	31,302,940	33,991,120	51,863,160	128,424,744	136,395,204
ADMINISTRATION COSTS	0	4,804,100	8,628,250	11,601,457	17,418,741	18,995,591
PROFIT before STAFF INCENTIVE	0	-35,587,040	-40,669,370	-44,878,127	-50,546,375	-58,663,685
Less:						
STAFF INCENTIVE	0	0	0	0	0	0
NET PROFIT CONTRIBUTION before	0	-35,587,040	-40,669,370	-44,878,127	-50,546,375	-58,663,685
Scholarships Granted overseas	0	6,700,000	13,400,000	20,100,000	24,400,000	26,300,000
PROFIT before Interest & Depreciation	0	-42,287,040	-54,069,370	-64,978,127	-74,946,375	-84,963,685
Interest	0	0	0	0	0	0
Depreciation	0	17,292,714	36,511,428	65,026,844	73,450,844	80,514,844
Other costs - borrowing	0	0	0	0	0	0
OPERATING PROFIT	0	-59,579,754	-90,580,798	-130,004,971	-148,397,219	-165,478,529
Income Tax Expense	0	0	0	0	0	0
PROFIT after Tax	0	-59,579,754	-90,580,798	-130,004,971	-148,397,219	-165,478,529
TOTAL GRANTS FUNDING received	0	520,000,000	515,700,000	580,400,000	390,100,000	359,500,000
Less						
Grants previously treated as Revenue	0	-520,000	-1,950,000	-18,586,490	-95,297,110	-96,727,110
Dividends Paid	0	0	0	0	0	0
RETAINED EARNINGS	\$0	\$459,900,246	\$423,169,202	\$431,808,539	\$146,405,671	\$97,294,361

KEY FINANCIAL DATA	2025	2026	2027	2028	2029
REVENUE	\$520,000	\$1,950,000	\$18,586,490	\$95,297,110	\$96,727,110
EBITDA	-\$42,287,040	-\$54,069,370	-\$64,978,127	-\$74,946,375	-\$84,963,685
DEPRECIATION	\$17,292,714	\$36,511,428	\$65,026,844	\$73,450,844	\$80,514,844
EBIT	-\$59,579,754	-\$90,580,798	-\$130,004,971	-\$148,397,219	-\$165,478,529
NET CASH GENERATED	-\$42,430,040	-\$54,430,120	-\$68,191,675	-\$90,288,499	-\$85,249,685

PASCAS FOUNDATION (Jordan) Ltd
PROJECTED CASH FLOW
STATEMENT of CASHFLOWS

	2023	2024	2025	2026	2027	31 Dec 2028	2029
			AUD1.00 =	USD 0.65	JOD 0.46	USD1.00 =	JOD 0.71
					\$ = USD		3
NET PROFIT	\$0		-\$59,579,754	-\$90,580,798	-\$130,004,971	-\$148,397,219	-\$165,478,529
Interest	0	0	0	0	0	0	0
Depreciation	0	17,292,714	36,511,428	65,026,844	73,450,844	80,514,844	
Prepaid Borrowing Costs	0	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	
CASH FROM OPERATIONS	0	-42,430,040	-54,430,120	-68,191,675	-90,288,499	-85,249,685	
NON DISCRETIONARY EXPENSES							
Creditors - Directors	0	0	0	0	0	0	0
Taxation	0	0	0	0	0	0	0
Interest	0	0	0	0	0	0	0
Principal of Borrowings Repaid	0	0	0	0	0	0	0
Borrowings Repaid - current	0						
Borrowings Repaid - noncurrent	0	0					
Total non discretionary	0	0	0	0	0	0	0
DISCRETIONARY EXPENSES							
Dividends	0	0	0	0	0	0	0
CapEx Land Building Acquisitions	0	429,017,850	450,167,850	396,085,400	210,300,000	176,300,000	
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	0
Intellectual Property	0	0	0	0	0	0	0
Other	0						
Borrowing Costs	0	0	0	0	0	0	0
Total discretionary	0	-435,117,850	-460,267,850	-501,685,400	-210,400,000	-176,400,000	
FUNDS GENERATED	0	-477,547,890	-514,697,970	-569,877,075	-300,688,499	-261,649,685	
FUNDED by:							
TOTAL GRANTS FUNDING	0	520,000,000	515,700,000	580,400,000	390,100,000	359,500,000	
Loans	0	0	0	0	0	0	0
Equity Capital net raising	0	0	0	0	0	0	0
Asset Sales	0	0	0	0	0	0	0
TOTAL FUNDING	0	520,000,000	515,700,000	580,400,000	390,100,000	359,500,000	
Less							
Grants previously treated as Revenue		-520,000	-1,950,000	-18,586,490	-95,297,110	-96,727,110	
NET CASH FLOW	0	41,932,110	-947,970	-8,063,565	-5,885,609	1,123,205	
CLOSING CASH (DEBT)	\$0	\$0	\$41,932,110	\$40,984,140	\$32,920,575	\$27,034,966	\$28,158,171

PASCAS FOUNDATION (Jordan) Ltd
KEY RATIOS
KEY PERFORMANCE INDICATORS (KPI's) A
\$ = USD
31 Dec
4

	2024	2025	2026	2027	2028	2029
		AUD1.00 =	USD 0.65	JOD 0.46	USD1.00 =	JOD 0.71
SALES	\$0	\$520,000	\$1,950,000	\$18,586,490	\$95,297,110	\$96,727,110
EBIT (earnings before interest & tax)	0	-59,579,754	-90,580,798	-130,004,971	-148,397,219	-165,478,529
Operating profit after Tax (OPAT)	0	-59,579,754	-90,580,798	-130,004,971	-148,397,219	-165,478,529
Total assets	0	459,908,913	883,101,948	1,315,187,762	1,462,871,943	1,560,190,138
Total tangible assets	0	459,908,913	883,101,948	1,315,187,762	1,462,871,943	1,560,190,138
Net tangible assets (total SHF - intangible assets)	0	459,900,246	883,069,448	1,314,877,987	1,461,283,658	1,558,578,019
Total liabilities	0	8,667	32,500	309,775	1,588,285	1,612,119
Shareholders funds	0	459,900,246	883,069,448	1,314,877,987	1,461,283,658	1,558,578,019
Finance charges	0	0	0	0	0	0
	8.00%					
RETURN on SALES (EBIT / sales)	0.0%	-11457.6%	-4645.2%	-699.5%	-155.7%	-171.1%
OPAT / Sales % (opat / sales)	0.0%	-11457.6%	-4645.2%	-699.5%	-155.7%	-171.1%
Return on Assets % (opat / tangible assets)	0.0%	-13.0%	-10.3%	-9.9%	-10.1%	-10.6%
Return on Equity (EBIT / equity)	#DIV/0!	-13.0%	-10.3%	-9.9%	-10.2%	-10.6%
Liability ratio (total liabilities / equity)	#DIV/0!	0.0%	0.0%	0.0%	0.1%	0.1%
Debt Ratio (total liabilities / total assets)	#DIV/0!	0.0%	0.0%	0.0%	0.1%	0.1%
NET INTEREST COVER						
(profit+interest+tax+dep/interest)						
Gearing Ratio (total liabilities / tangible assets)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
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!	4,855.8	1,277.6	119.3	30.0	30.5
Quick Assets Ratio (current assets-stock / current liabilities - OD)	#DIV/0!	4,843.3	1,266.1	111.3	22.0	22.5
Working Capital (current assets - current liabilities)	0	42,075,110	41,487,890	36,637,873	46,094,388	47,503,593
LONG-TERM CREDIT RATING DATA						
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 (%)	-25.9%	-13.5%	-11.8%	-10.7%	-11.0%	-11.0%
Operating income / sales (%)	-8132.1%	-2772.8%	-349.6%	-78.6%	-87.8%	-87.8%
Long-term debt / capital (%)	0.0%	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%	0.0%

PROJECTED - CREDIT RATING RANKING	2025	2026	2027	2028	2029
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

Overall Projected Credit Rating	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
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PASCAS FOUNDATION (Jordan) Ltd
KEY RATIOS
\$ = USD
31 Dec
5
2025
2026
2027
2028
2029
AUD1.00 =
USD 0.65
JOD 0.46
USD1.00 =
JOD 0.71
KEY PERFORMANCE INDICATORS (KPI's) B

Current Assets	\$42,083,777	\$41,520,390	\$36,947,648	\$47,682,673	\$49,115,712
Fixed Assets	\$417,825,136	\$841,581,558	\$1,278,240,114	\$1,415,189,270	\$1,511,074,426
Total Assets	\$459,908,913	\$883,101,948	\$1,315,187,762	\$1,462,871,943	\$1,560,190,138

Ratio of Current Assets	9.2%	4.7%	2.8%	3.3%	3.1%
Ratio of Fixed Assets	90.8%	95.3%	97.2%	96.7%	96.9%

Current Liabilities	\$8,667	\$32,500	\$309,775	\$1,588,285	\$1,612,119
Long Term Liabilities	\$0	\$0	\$0	\$0	\$0
Equity	\$459,900,246	\$883,069,448	\$1,314,877,987	\$1,461,283,658	\$1,558,578,019
Total Liabilities	\$459,908,913	\$883,101,948	\$1,315,187,762	\$1,462,871,943	\$1,560,190,138

Equity to Fixed Assets Ratio A	110.1%	104.9%	102.9%	103.3%	103.1%
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equity capital in relation to fixed assets

Equity to Fixed Assets Ratio B	110.1%	104.9%	102.9%	103.3%	103.1%
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equity capital + long-term liabilities in relation to fixed assets

Debt Ratio	0.0%	0.0%	0.0%	0.1%	0.1%
Equity Ratio	100.0%	100.0%	100.0%	99.9%	99.9%

Liquidity

Cash	\$41,932,110	\$40,984,140	\$32,920,575	\$27,034,966	\$28,158,171
Receivables - Debtors	\$43,333	\$162,500	\$1,548,874	\$7,941,426	\$8,060,593
Current Assets	\$42,083,777	\$41,520,390	\$36,947,648	\$47,682,673	\$49,115,712
Current Liabilities	\$8,667	\$32,500	\$309,775	\$1,588,285	\$1,612,119

Cash Ratio	483832.0%	126105.0%	10627.3%	1702.1%	1746.7%
Quick Ratio	484332.0%	126605.0%	11127.3%	2202.1%	2246.7%
Current Ratio	485582.0%	127755.0%	11927.3%	3002.1%	3046.7%

WORKING CAPITAL DATA

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

RETURN on FUNDS INVESTED (ROI)

LOAN / PROJECT FUNDS required	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
EBIT	-59,579,754	-90,580,798	-130,004,971	-148,397,219	-165,478,529
ROI ratio against Funding Request	-595.8%	-905.8%	-1300.0%	-1484.0%	-1654.8%
LOAN FUNDS + RETAINED EQUITY	459,900,246	883,069,448	1,314,877,987	1,461,283,658	1,558,578,019
ROI ratio against Loans + Equity	-13.0%	-10.3%	-9.9%	-10.2%	-10.6%
After Tax Profit before Dividends Paid	459,900,246	423,169,202	431,808,539	146,405,671	97,294,361
Prior Year retained Equity	0	459,900,246	883,069,448	1,314,877,987	1,461,283,658
ROI based on Prior Year Equity	#DIV/0!	92.0%	48.9%	11.1%	6.7%

Standard & Poor's ratio for:

RETURN ON CAPITAL =
EBIT

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 0.65	JOD 0.46	USD1.00 =	JOD 0.71
	2023	2024	2025	2026	2027	2028	2029
PRODUCTION							
REVENUE							
	relative to capital cost				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
ORPHANAGES			\$0	\$0	\$0	\$0	\$0
Future Products average	10%		\$0	\$0	\$0	\$0	\$0
RECURRENT COSTS GRANT			\$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%
PRODUCT SALES VOLUME							
	once opened to public		No.		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
ORPHANAGES	1		1	1	1	1	1
Royalty Payable	0%	0%	0%	0%	0%	0%	0%
CONSUMABLES COST							
		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
ORPHANAGES			27,210,000	27,210,000	27,210,000	27,210,000	27,210,000
TOTAL CONSUMABLES COST			\$27,272,400	\$27,444,000	\$28,533,484	\$36,987,727	\$37,159,327
Freight Inward Costs			5.0%	5.0%	5.0%	5.0%	5.0%
EMPLOYEE COSTS							
		of revenue			\$ = USD		
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
ORPHANAGES		0%	0	0	0	0	0
TOTAL EMPLOYEE COSTS			\$322,400	\$1,209,000	\$11,523,624	\$59,084,208	\$59,970,808
OPERATING COSTS DIRECT							
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
ORPHANAGES		0%	0	0	0	0	0
TOTAL OPERATING COSTS			\$2,104,000	\$2,390,000	\$5,717,298	\$21,059,422	\$21,345,422

PASCAS FOUNDATION (Jordan) Ltd
PRODUCTION continued:

continuation of worksheet

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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				
Salaries - Administration	loading		0.5	1.0	1.2	1.4	1.6
PASCAS FOUNDATION (Jordan) Ltd							
Directors	2	30.0%	160,000	\$416,000	Executive		
Executive - Schools, Univerity, Hospitals	3	30.0%	140,000	\$546,000			
Executive - Finance / Accountant	1	30.0%	140,000	\$182,000			
Executive - Economist	1	30.0%	140,000	\$182,000			
Executive Human Resources Manager	1	30.0%	140,000	\$182,000			
Human Resources Officers	2	30.0%	110,000	\$286,000			
General Operations Manager	2	30.0%	120,000	\$312,000			
Lawyer	3	30.0%	120,000	\$468,000			
Interpreter	1	30.0%	110,000	\$143,000			
Dietician	1	30.0%	100,000	\$130,000			
Nutrition Aide	1	30.0%	90,000	\$117,000			
Education Consultant	1	30.0%	110,000	\$143,000			
Curriculum Developer	1	30.0%	110,000	\$143,000			
Physychologist	1	30.0%	110,000	\$143,000			
Project Building Supervisor	1	30.0%	110,000	\$143,000			
Marketing Manager	1	30.0%	100,000	\$130,000			
Marketing Officers / Public Relations	1	30.0%	100,000	\$130,000			
Sales Manager	1	30.0%	100,000	\$130,000			
Production Manager	1	30.0%	90,000	\$117,000			
Information Technology Manager	1	30.0%	90,000	\$117,000			
Information Technology Officers	3	20.0%	90,000	\$324,000			
Technical Engineer	3	20.0%	90,000	\$324,000	Directors		
Quality Control Officers	1	20.0%	90,000	\$108,000	Non Exec		
Administrative Manager	1	20.0%	90,000	\$108,000	\$50,000		
Secretary	2	20.0%	90,000	\$216,000	50,000		
Shipping	3	20.0%	90,000	\$324,000	50,000		
Other Staff	5	20.0%	80,000	\$480,000	50,000		
Head of Security	1	20.0%	80,000	\$96,000	50,000		
Security	4	20.0%	80,000	\$384,000			
Non Executive Directors	5	30.0%	50,000	\$325,000			
Sub Contractors	2	20.0%	80,000	\$192,000			
Administration Salaries Total	57	(full time)		\$7,041,000			

PASCAS FOUNDATION (Jordan) Ltd
PROFIT & LOSS

	2023	2024	31 Dec 2025	2026	\$ = USD 2027	2028	2029
			AUD1.00 =	USD 0.65	JOD 0.46	USD1.00 =	JOD 0.71
REVENUE							
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
ORPHANAGES			0	0	0	0	0
TOTAL SALES / GRANTS	\$0	\$0	\$520,000	\$1,950,000	\$18,586,490	\$95,297,110	\$96,727,110
Less:							
Royalty	0	0	0	0	0	0	0
TOTAL REVENUE	\$0	\$0	\$520,000	\$1,950,000	\$18,586,490	\$95,297,110	\$96,727,110
OPERATING COSTS							
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
ORPHANAGES			27,210,000	27,210,000	27,210,000	27,210,000	27,210,000
Total Consumable Costs	0	0	27,334,800	28,754,400	32,683,084	45,567,727	51,760,927
Total Employee Costs	0	0	322,400	1,209,000	11,523,624	59,084,208	59,970,808
Operating Costs Direct	0	0	2,104,000	2,390,000	5,717,298	21,059,422	21,345,422
Freight Inwards	0	0	1,366,740	1,437,720	1,634,154	2,278,386	2,588,046
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
TOTAL DIRECT COSTS	\$0	\$0	\$31,302,940	\$33,991,120	\$51,863,160	\$128,424,744	\$136,395,204
ADMINISTRATION COSTS							
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	3,520,500	7,041,000	8,449,200	9,857,400	11,265,600
Administration Other	0	0	280,000	400,000	900,000	1,000,000	1,000,000
Directors Fees	0	0	250,000	250,000	250,000	250,000	250,000
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
TOTAL ADMINISTRATION COSTS	0	0	4,804,100	8,628,250	11,601,457	17,418,741	18,995,591
TOTAL OPERATING COSTS	\$0	\$0	\$36,107,040	\$42,619,370	\$63,464,617	\$145,843,485	\$155,390,795
PROFIT before STAFF INCENTIVE	0	0	-35,587,040	-40,669,370	-44,878,127	-50,546,375	-58,663,685
STAFF INCENTIVE	0	0	0	0	0	0	0
NET PROFIT CONTRIBUTION before Scholarships Granted overseas	\$0	\$0	-\$35,587,040	-\$40,669,370	-\$44,878,127	-\$50,546,375	-\$58,663,685
NET PROFIT CONTRIBUTION	\$0	\$0	6,700,000	13,400,000	20,100,000	24,400,000	26,300,000
NET PROFIT CONTRIBUTION	\$0	\$0	-\$42,287,040	-\$54,069,370	-\$64,978,127	-\$74,946,375	-\$84,963,685

PASCAS FOUNDATION (Jordan) Ltd		\$ = USD	31 Dec				8
FUNDING	2023	2024	2025	2026	2027	2028	2029
			AUD1.00 =	USD 0.65	JOD 0.46	USD1.00 =	JOD 0.71

GRANT FUNDING

	\$277,500,000						
INITIATING WORKING CAPITAL GRANT		\$77,500,000	\$40,000,000	\$40,000,000	\$60,000,000	\$60,000,000	
	\$1,662,000,000						
LAND & BUILDINGS		\$429,100,000	\$450,200,000	\$396,100,000	\$210,300,000	\$176,300,000	
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	
TOTAL GRANT FUNDINGS		\$0	\$520,000,000	\$515,700,000	\$580,400,000	\$390,100,000	\$359,500,000

\$2,365,700,000 total

Financing:

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

Equity Capital		\$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
\$2,365,700,000 Grant Funding AUD
\$2,365,700,000 Total Funding AUD

Principal Debt Amount	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%						
FLAT PRINCIPAL REPAYMENTS							
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 (Jordan) Ltd			\$ = USD	31 Dec			9
	2023	2024	2025	2026	2027	2028	2029
CAPITAL EXPENDITURE			AUD1.00 =	USD 0.75	JOD 0.46	USD1.00 =	JOD 0.71
	(years to build and open)						
JOURNEY for HUMANITY MUSEUM			\$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		
WATER & HYDROGEN PROJECTS	1 yr to build		\$0	\$16,000,000	\$16,000,000	\$16,000,000	\$32,000,000
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			
ORPHANAGES	1 year		\$5,500,000				
SOCIAL HOUSING & SCHOOLING			\$110,000,000	\$110,000,000	\$110,000,000	\$110,000,000	\$110,000,000
COOPERATIVE ENTERPRISES	ongoing development		\$20,000,000	\$20,000,000	\$20,000,000	\$20,000,000	\$20,000,000
Acquisition Cost			0	0	0	0	0
	0%						
TOTAL LAND & BUILDINGS	0	0	429,017,850	450,167,850	396,085,400	210,300,000	176,300,000
(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 VEHICLE	0	0	1,000,000	0	0	0	0
TOTAL PLANT	0	0	1,100,000	10,100,000	105,600,000	100,000	100,000
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
BORROWING COSTS	0	0	0	0	0		
	0.00%						
TOTAL CAPITAL EXPENDITURE	\$0	\$0	\$435,117,850	\$460,267,850	\$501,685,400	\$210,400,000	\$176,400,000
Plant A 100%	0						
Plant B 15%	0	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	0
Buildings 4% flat	0	0	429,017,850	879,185,700	1,275,271,100	1,485,571,100	1,661,871,100
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	17,160,714	35,167,428	51,010,844	59,422,844	66,474,844
Total Depreciation		0	17,292,714	36,511,428	65,026,844	73,450,844	80,514,844
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

PASCAS FOUNDATION (Jordan) Ltd	\$ = USD	31 Dec				10
	2024	2025	2026	2027	2028	2029
TAXATION RECONCILIATION		AUD1.00 =	USD 0.65	JOD 0.46	USD1.00 =	JOD 0.71
Operating Profit	\$0	-\$59,579,754	-\$90,580,798	-\$130,004,971	-\$148,397,219	-\$165,478,529
Adjustments:						
Add Back Depreciation	0	17,292,714	36,511,428	65,026,844	73,450,844	80,514,844
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	-42,507,040	-56,309,370	-88,338,127	-98,326,375	-108,363,685
Past Years Tax Losses b/f	0	0	-42,507,040	-98,816,410	-187,154,537	-285,480,912
TAXABLE INCOME to be assessed	0	-42,507,040	-98,816,410	-187,154,537	-285,480,912	-393,844,597
	0	0	0	0	0	0
TAXABLE INCOME to be assessed on after deducting past tax losses	0	0	0	0	0	0
Income Tax Expense 20.00%	0	0	0	0	0	0
The standard VAT rate is 16% https://en.wikipedia.org/wiki/Taxation_in_Ukraine						
Taxation Paid	0	0	0	0	0	0
Provision for Tax	0	0	0	0	0	0
Future Tax	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	42,507,040	98,816,410	187,154,537	285,480,912	393,844,597
Notional Value of Tax Losses at end of year:						
CARRIED FORWARD TAX CREDITS 20.00%		\$8,501,408	\$19,763,282	\$37,430,907	\$57,096,182	\$78,768,919

Actual Forecast June 2001 appraisal by leading funds manager:

MARKET OUTLOOK

Australian Shares

Small Company Stocks

Listed Property

International Shares -
including currency impact

International Shares -
excluding currency impact

Cash

Australian Bonds

International Bonds

Alternative Assets

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			P/E ratio	P/E ratio	P/E ratio	Div Yield	Div Yield	Div Yield
INDEX	25Dec01	28Aug01	25Dec01	28Aug01	INDEX	30Oct06	2Jan04	31Jul02	30Oct06	2Jan 04	31Jul02
Alcohol and Tobacco	20.62	25.37	2.83	2.81	All Ordinaries	13.79	16.40	18.33	3.76	3.88	3.82
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							
Market Average	17.88	16.91	3.63	3.56							
Resource Average	12.46	13.57	3.03	3.02							
Industrial Average	18.83	17.67	3.70	3.66							

(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	Close
	1 Jan 24	6 Jan 23	16 Jan 22	3 Sep 20	31 Dec 11	31 Dec 11	31 Dec 16	31 Dec 15	31 Dec 11	31 Dec 13	31 Dec 11	31 Dec 11	31 Dec 11	31 Dec 10
Dow Jones	37,690	32,930	35,912	29,100	23,327	25,219	19,762	17,603	17,983	16,504	13,104	12,287	11,570	
(industrial average of 30 leading Wall Street stocks)														
Nasdaq	16,826	10,305	14,894	12,056	6,635	7,239	5,440	5,065	4,282	4,154	3,019	2,613	2,663	
(composite index)														
Standard & Poor's 500	4,770	3,895	4,663	3,526	2,507	2,732	2,251	2,063	2,080	1,848	1,426	1,263	1,257	
(larger sample of businesses)														
S&P-ASX 200	7,591	7,109	7,406	6,090	5,646	5,904	5,666	5,295	5,411	5,304	4,631	4,050	4,750	
ASX All Ordinaries	7,830	7,308	7,728	6,301	5,709	6,004	5,719	5,344	5,388	5,353	4,664	4,111	4,846	

CORPORATE RATINGS CRITERIA

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

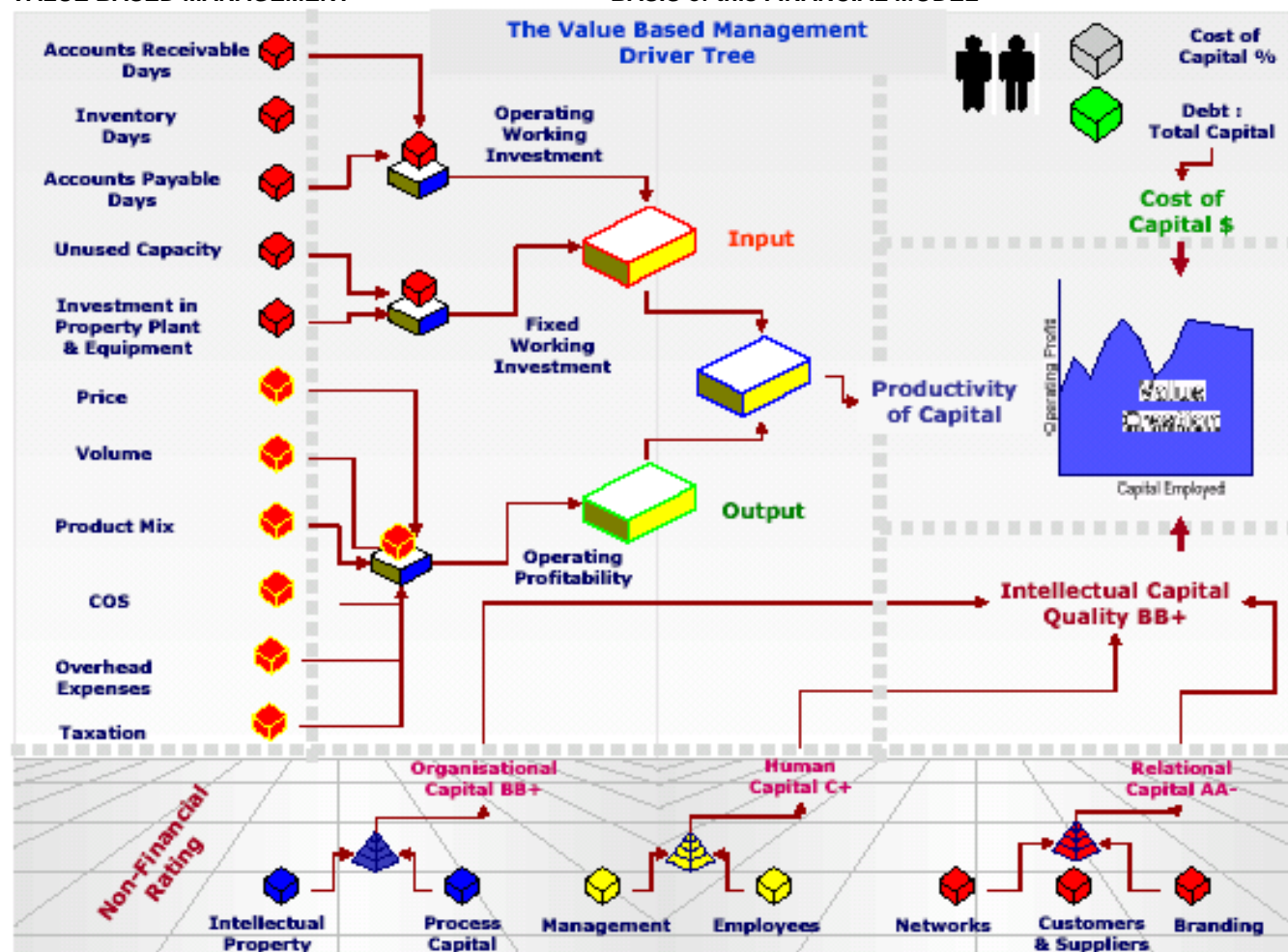
Operating income/sales =
$$\frac{\text{Sales minus cost of goods manufactured (before depreciation and amortisation), selling, general and administrative, and research and development costs}}{\text{Sales}}$$

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

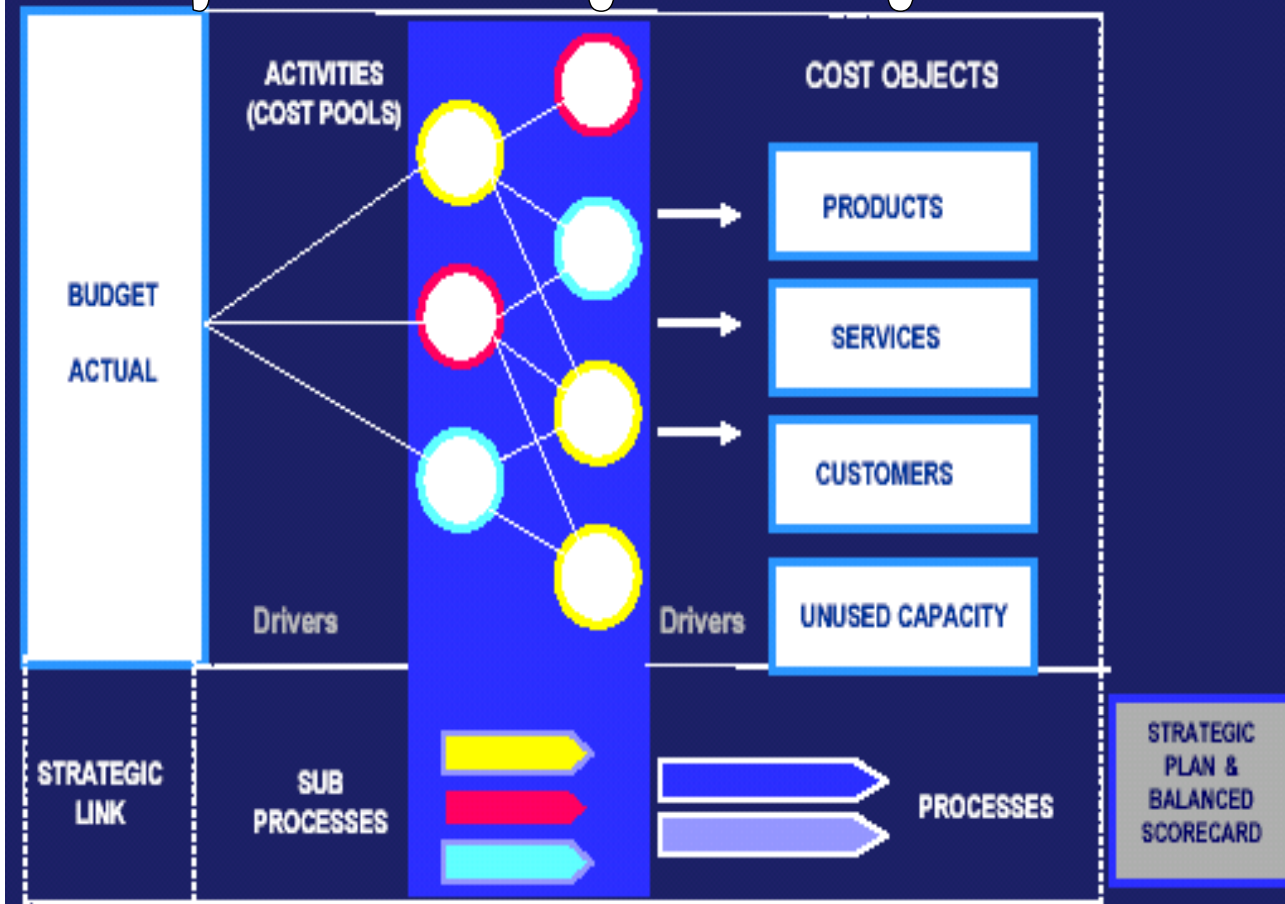
Total debt/capitalisation =
$$\frac{\text{Long-term debt plus current maturities, commercial paper, and other short-term borrowings}}{\text{Long-term debt plus current maturities, commercial paper, and other short-term borrowings + shareholders' equity (including preferred stock) plus minority interest.}}$$

VALUE BASED MANAGEMENT

BASIS of this FINANCIAL MODEL

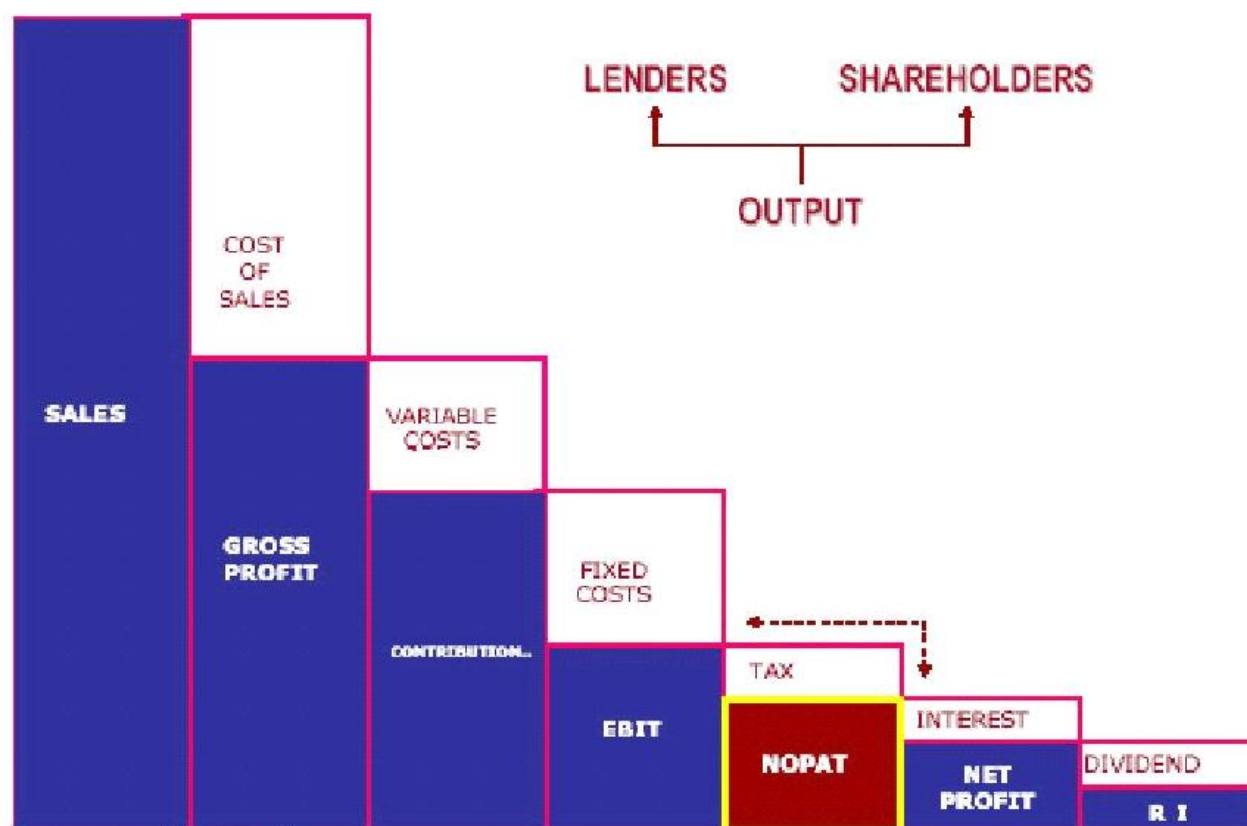


Activity Based Costing - A Strategic Framework



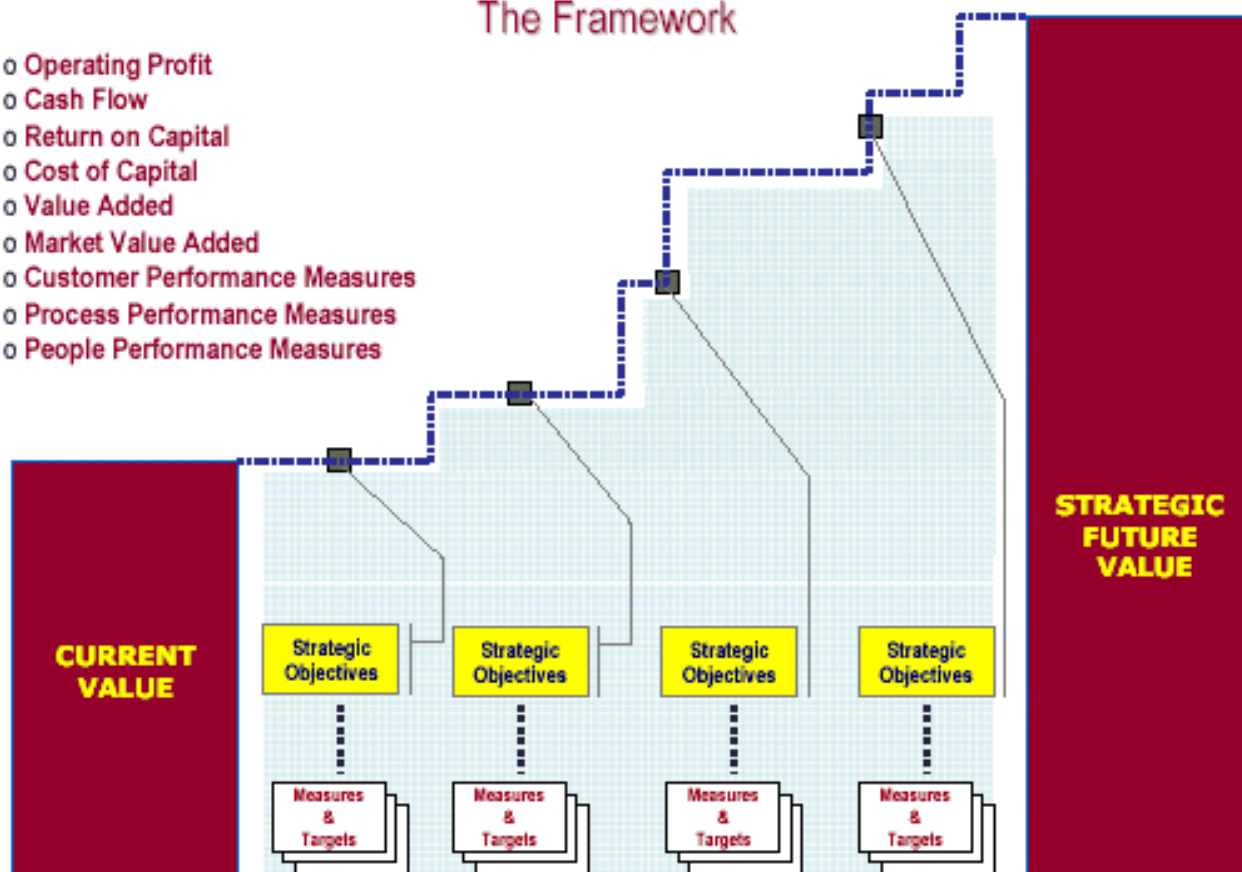
NOPAT to FUTURE VALUE

Net Operating Profit after tax, before interest



The Framework

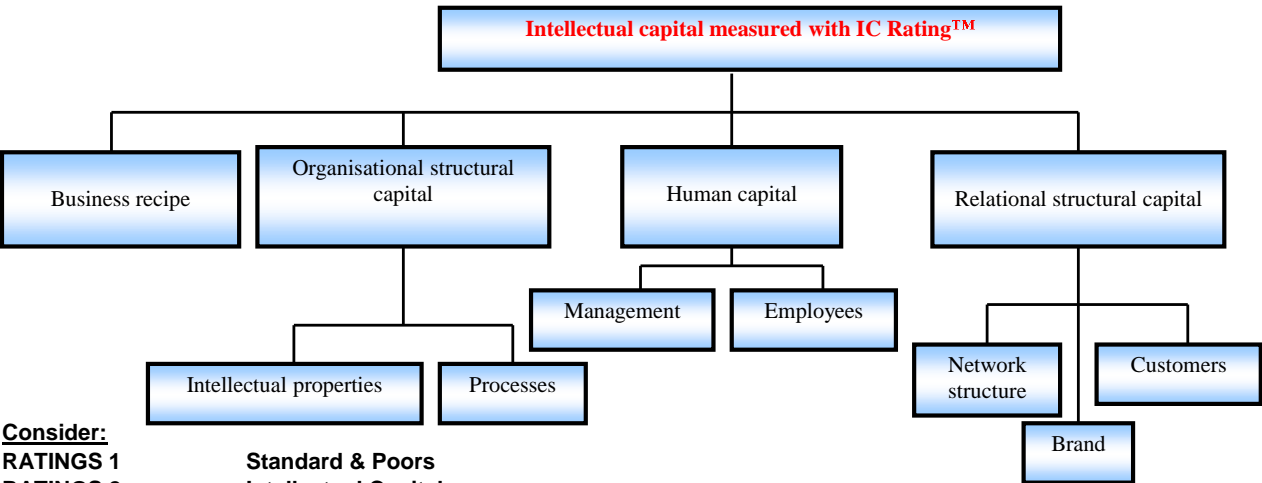
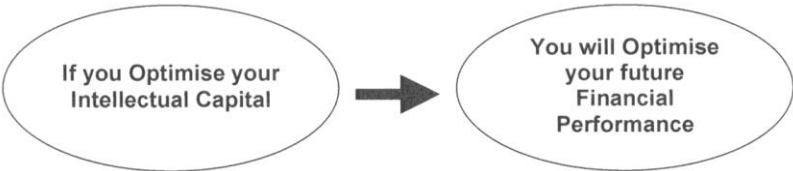
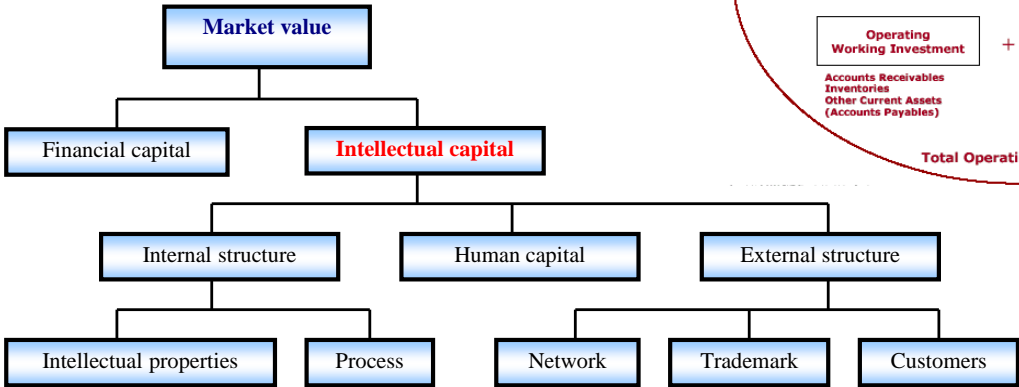
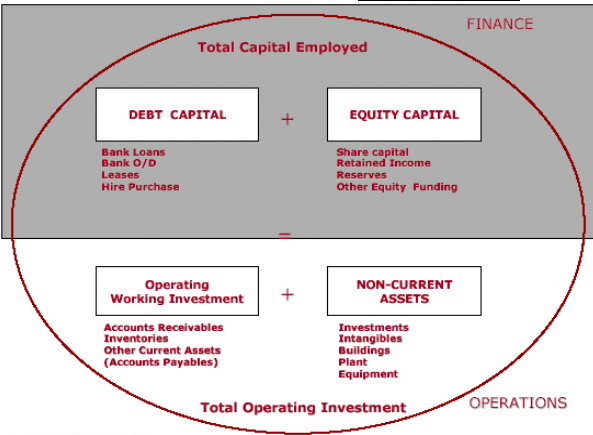
- o Operating Profit
- o Cash Flow
- o Return on Capital
- o Cost of Capital
- o Value Added
- o Market Value Added
- o Customer Performance Measures
- o Process Performance Measures
- o People Performance Measures



The Balanced Scorecard & Intellectual Capital Rating

SHAREHOLDER VALUE		NOPAT =		Net operating profit after tax (and before interest)		
see Valuation Notes:		WACC =		Weighted average cost of capital		
Adjust WACC with Bloombergs		WACC benchmark - listed company		9.8%		unlisted company 12.0%
beta factor industry loadings:		2025	2026	2027	2028	2029
NOPAT		Profit before depreciation				-\$58,663,685
		Depreciation				80,514,844
		Profit before interest and borrowing costs				-139,178,529
		Less Taxation				-27,835,706
		NOPAT =				<u><u>-\$111,342,823</u></u>
Valuation as Private Entity		Yield required		12.0%	-\$928,000,000	
Valuation as Private Entity		discounted back to			\$0	
Valuation as Public Entity		Yield required		9.80% #####	PE base	
Valuation as Public Entity		discounted back to		0.00%	\$0	
					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



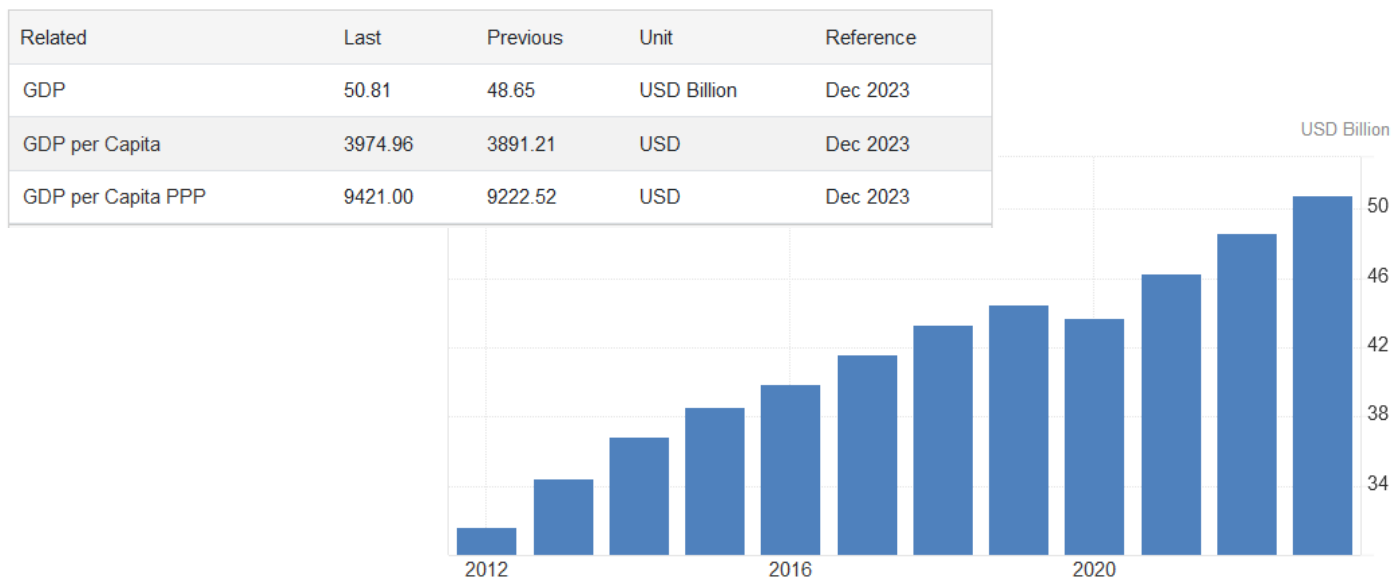
PASCAS FOUNDATION (Jordan) Ltd													17
MONTHLY CASH FLOW													
Sales Monthly	TOTAL	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	16.6%	16.6%	16.7%	16.7%	16.7%	16.7%
	\$520,000	\$0	\$0	\$0	\$0	\$0	\$0	\$86,320	\$86,320	\$86,840	\$86,840	\$86,840	\$86,840
TOTAL SALES													
OUTGOINGS													
Total Consumable Costs	27,334,800	0	0	0	0	0	0	4,537,577	4,537,577	4,564,912	4,564,912	4,564,912	4,564,912
Employee Costs	322,400	0	0	0	0	0	0	53,518	53,518	53,841	53,841	53,841	53,841
Operating Costs Direct	2,104,000	0	0	0	0	0	0	349,264	349,264	351,368	351,368	351,368	351,368
Other production costs	1,541,740	0	0	0	0	0	0	255,929	255,929	257,471	257,471	257,471	257,471
TOTAL DIRECT COSTS	31,302,940	0	0	0	0	0	0	5,196,288	5,196,288	5,227,591	5,227,591	5,227,591	5,227,591
SCHOLARSHIPS GRANTED	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
ADMINISTRATION													
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	3,520,500	293,375	293,375	293,375	293,375	293,375	293,375	293,375	293,375	293,375	293,375	293,375	293,375
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	250,000	20,833	20,833	20,833	20,833	20,833	20,833	20,833	20,833	20,833	20,833	20,833	20,833
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
TOTAL ADMINISTRATION	4,804,100	399,042	399,042	399,042	399,042	399,042	399,042	401,631	401,631	401,647	401,647	401,647	401,647
TOTAL COSTS	42,807,040	399,042	399,042	399,042	399,042	399,042	399,042	6,710,119	6,710,119	6,748,138	6,748,138	6,748,138	6,748,138
NET REVENUE	-42,287,040	-399,042	-399,042	-399,042	-399,042	-399,042	-399,042	-6,623,799	-6,623,799	-6,661,298	-6,661,298	-6,661,298	-6,661,298
PROGRESSIVE REVENUE	-42,287,040	-399,042	-798,083	-1,197,125	-1,596,167	-1,995,208	-2,394,250	-9,018,049	-15,641,849	-22,303,146	-28,964,444	-35,625,742	-42,287,040
Grants treated as Revenue	-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
CAPITAL EXPENDITURE													
CapEx Land Building Acquisitions	-429,017,850			-42,901,785	-42,901,785	-42,901,785	-42,901,785	-42,901,785	-42,901,785	-42,901,785	-42,901,785	-42,901,785	-42,901,785
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		-399,042	-1,649,042	-44,917,493	-44,917,493	-44,917,493	-43,300,827	-49,659,571	-49,659,571	-49,697,590	-49,649,923	-49,649,923	-49,649,923
PROGRESSIVE FUNDS NEED		-399,042	-2,048,083	-46,965,577	-91,883,070	-136,800,563	-180,101,390	-229,760,961	-279,420,532	-329,118,121	-378,768,044	-428,417,967	-478,067,890
TOTAL GRANTS FUNDING	520,000,000	50,000,000		120,000,000			170,000,000				180,000,000		
CASH BALANCE	41,932,110	49,600,958	-1,649,042	75,082,507	-44,917,493	-44,917,493	126,699,173	-49,659,571	-49,659,571	-49,697,590	130,350,077	-49,649,923	-49,649,923
PROGRESSIVE CASH BALANCE	41,932,110	49,600,958	47,951,917	123,034,423	78,116,930	33,199,437	159,898,610	110,239,039	60,579,468	10,881,879	141,231,956	91,582,033	41,932,110

PASCAS FOUNDATION (Jordan) Ltd
QUARTERLY CASH FLOW

	\$ = USD				31 Dec				AUD1.00 =	USD 0.65	JOD 0.46	USD1.00 = JOD 0.71	18
	Year of 2025				Year of 2026				Year of 2027				
	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	
ORPHANAGES	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL SALES / GRANTS	\$130,000	\$130,000	\$130,000	\$130,000	\$487,500	\$487,500	\$487,500	\$487,500	\$4,646,623	\$4,646,623	\$4,646,623	\$4,646,623	
TOTAL DIRECT COSTS	7,825,735	7,825,735	7,825,735	7,825,735	8,497,780	8,497,780	8,497,780	8,497,780	12,965,790	12,965,790	12,965,790	12,965,790	
TOTAL DIRECT COSTS	7,825,735	7,825,735	7,825,735	7,825,735	8,497,780	8,497,780	8,497,780	8,497,780	12,965,790	12,965,790	12,965,790	12,965,790	
GROSS PROFIT CONTRIBUTION	-7,695,735	-7,695,735	-7,695,735	-7,695,735	-8,010,280	-8,010,280	-8,010,280	-8,010,280	-8,319,167	-8,319,167	-8,319,167	-8,319,167	
TOTAL ADMINISTRATION COSTS	1,201,025	1,201,025	1,201,025	1,201,025	2,157,063	2,157,063	2,157,063	2,157,063	2,900,364	2,900,364	2,900,364	2,900,364	
STAFF INCENTIVE					0				0			0	
PROFIT CONTRIBUTION	-\$8,896,760	-\$8,896,760	-\$8,896,760	-\$8,896,760	-\$10,167,343	-\$10,167,343	-\$10,167,343	-\$10,167,343	-\$11,219,532	-\$11,219,532	-\$11,219,532	-\$11,219,532	
SCHOLARSHIPS GRANTED	-\$1,675,000	-\$1,675,000	-\$1,675,000	-\$1,675,000	-\$3,350,000	-\$3,350,000	-\$3,350,000	-\$3,350,000	-\$5,025,000	-\$5,025,000	-\$5,025,000	-\$5,025,000	
WORKING CAPITAL	-35,750	-35,750	-35,750	-35,750	-90,188	-90,188	-90,188	-90,188	-803,387	-803,387	-803,387	-803,387	
Grants treated as Revenue	-130,000	-130,000	-130,000	-130,000	-487,500	-487,500	-487,500	-487,500	-4,646,623	-4,646,623	-4,646,623	-4,646,623	
Interest	0			0				0				0	
Other costs - borrowing	0				0				0				
Creditors - Directors	0	0			0	0	0	0	0	0	0	0	
Taxation	0	0	0	0	0	0	0	0	0	0	0	0	
Dividends Paid				0				0				0	
NET CASH FLOW	-10,737,510	-10,737,510	-10,737,510	-10,737,510	-14,095,030	-14,095,030	-14,095,030	-14,095,030	-21,694,541	-21,694,541	-21,694,541	-21,694,541	
CAPITAL EXPENDITURE													
CapEx Land Building Acquisitions	-107,254,463	-107,254,463	-107,254,463	-107,254,463	-112,541,963	-112,541,963	-112,541,963	-112,541,963	-99,021,350	-99,021,350	-99,021,350	-99,021,350	
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			0	0			0	
TOTAL GRANTS FUNDING	\$130,000,000	130,000,000	130,000,000	130,000,000	128,925,000	128,925,000	128,925,000	128,925,000	145,100,000	145,100,000	145,100,000	145,100,000	
LOAN REPAYMENTS				0				0				0	
NET QUARTER CASH FLOW	9,233,028	9,233,028	11,733,028	11,733,028	-236,993	-236,993	-236,993	-236,993	-2,015,891	-2,015,891	-2,015,891	-2,015,891	
OPENING BALANCE	0	9,233,028	18,466,055	30,199,083	41,932,110	41,695,118	41,458,125	41,221,133	40,984,140	38,968,249	36,952,358	34,936,466	
CLOSING BALANCE	\$9,233,028	\$18,466,055	\$30,199,083	\$41,932,110	\$41,695,118	\$41,458,125	\$41,221,133	\$40,984,140	\$38,968,249	\$36,952,358	\$34,936,466	\$32,920,575	
BALANCE SHEET BALANCE				\$41,932,110				\$40,984,140				\$32,920,575	

The Financial Year for Jordan is 1 January - 31 December

Jordan's Gross Domestic Product (GDP) was worth US\$ 50.81 billion in 2023



The minimum wage rate in Jordan is **268 Jordanian dinars (US\$377) per month** for workers in all sectors.

Unemployment Rate in Jordan remained unchanged at 21.40% in the second quarter of 2024 from 21.40% in the first quarter of 2024.

Unemployment Rate in Jordan averaged 16.34 percent from 2005 until 2024.

The available data on monetary poverty illustrated that in 2017-18 around 16% of the Jordanian population was living under the national poverty line, while a regional study in 2023 indicated that around 14% of children in Jordan were living in multidimensional poverty.

Jordan has an adult literacy rate of 98.42%, with the male literacy rate at 98.71% and the female literacy rate at 98.13%

Value-added tax (VAT)

Jordan (Last reviewed 03 June 2024) Sales tax: 16.0%

Corporate income tax (CIT)

The Corporate Tax Rate in Jordan stands at 20.0%

Informal Economy

15.0%

Jordan's official language is Arabic. English is the most commonly used second language and is widely spoken by middle and upper-class Jordanians.

As of November 2024

USD 1.00 = JOD 0.71 JOD 1.00 = USD 1.40
AUD 1.00 = JOD 0.46 JOD 1.00 = AUD 2.18

CURRENCY EXCHANGE RATES

The Australian Dollar buys:	1.1.24	6.1.23	16.1.22	1.9.20	31.12.18	31.12.17	31.12.16	31.12.15	31.12.14	31.12.13	31.12.12
US Dollar (cents)	68.03	67.62	72.16	72.60	70.40	79.00	72.36	73.05	81.20	85.10	100.19
Euro (cents)	61.58	64.28	63.22	61.30	61.31	64.00	69.00	69.00	70.00	60.53	74.64
£ Sterling	0.53	0.57	0.53	0.55	0.55	0.56	0.59	0.51	0.53	0.51	0.61
Canadian \$	0.9	0.92	0.91	0.95	0.96	0.99	0.98	1.01	0.95	0.90	0.98
China Yuan	4.83	4.64	4.58	4.97	4.84	5.02	5.03	4.98	5.03	5.39	
East Caribbean Dollar	1.84	1.86									
Hong Kong Dollar	5	5.28	5.61	5.63	5.51	6.19	5.61	5.87	6.56	6.57	7.66
Indian Rupees	56.65	55.82	53.53	53.36	49.00	50.96	49.18	48.31	51.31	52.24	52.43
Indonesian Rupiah	10472	10740	10500	10350	10145						
Japanese yen	95.96	90.72	82.40	77.03	77.23	84.05	84.47	92.00	98.00	89.06	84.30
Malaysian Ringgit	3	2.97	3.01	3.01	2.91						
New Zealand \$	1.08	1.08	1.06	1.08	1.05	1.07	1.04	1.09	1.05	1.03	1.21
Pakistan Rupee	192										
Philippine Pesos	38	38.20	37.00	35.30	36.96	41.40	37.99	34.31	36.33	36.04	38.92
PNG Kina	2.58	2.43	2.53	2.42	2.39	2.53	2.30	2.19	2.05	1.89	1.85
Russian Ruble	60.79	49.89	55.00	54.60	48.70						
Solomon Is Dollar	5.74	5.71	5.83	5.80	5.80	6.15	5.95	5.92	5.84	6.38	5.79
Singapore Dollar	0.90	0.91	0.97	0.99	0.96	1.04	1.05	1.08	1.13	1.07	1.20
South African Rand	12.45	11.77	11.07	12.17	10.11	9.20	10.26	11.28	9.51	8.76	8.22
Swiss franc	0.57	0.63	0.66	0.66	0.69	0.73	0.74	0.73	0.81	0.75	0.90
Tanzanian Shilling	1,700										
Thai Bahts	22.39	23.25	23.94	22.80	22.69	24.77	25.93	26.27	26.72	27.04	29.00
Ukrainian Hryvnia	25.95	25.31	21.80	18.60	19.37						
Vanuatu Vatu	80.91	81.22	81.75	81.16	79.15						

Pascas Oversight Council

JORDAN

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

	2025	2026	2027	2028	2029
Remuneration and overhead on-costs	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000

Journey for Humanity

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

	2025	2026	2027	2028	2029
Museum construction costs "Journey for Humanity" "Humanity's Journey"	\$20,000,000	\$30,000,000	\$50,000,000	\$50,000,000	\$0

Kindly review the Pascas Papers within the Library Download page at www.pascashealth.com
Medical Education "Pascas Park Journey for Humanity Museum"

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

Library Download – Pascas Papers

All papers may be freely shared. The fortnightly mailouts are free to all, to be added into the mailout list,
kindly provide your email address. info@pascashealth.com

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
TOTAL:		47	30	5	6	47	26	3	47
			Cost per unit, USD (Average)						
			Desktop	Laptop	MFP	Cellphone	Laser printer	Color printer	Office furniture set
			643	1571	330	143	302	771	1285
TOTAL:			19,290	7,855	1,980	6,721	7,852	2,313	60,395
									\$106,406



SOCIAL HOUSING

PASCAS VILLAGE - SANCTUARY PARADISE



The Healing Power of “Bello” – Beautiful – is to be mirrored within every Sanctuary Paradise Village with accommodation being available for those from all walks of life – veterans, homeless, troubling adolescents, domestic violence victims, any and all who ultimately are to benefit from Feeling Healing. The population of women, men and children to be no more than 1,000.

The current fertility rate of women in Jordan is approximately 2.6 to 2.8 births per woman.

<https://www.qrf.org/en/who-we-are/affiliated-organisations/al-aman-fund-future-orphans>

There are around **72,000 orphaned children in Jordan**, according to figures provided by the Ministry of Social Development. Of these, 23,000 are in need of support. The Population and Family Health Survey of 2017-2018 revealed that 3% of children in Jordan under the age of 18 are orphans due to losing one or both parents. Additionally, 112,016 children in Jordan are not attending Grades 1 to 10.



Support for Orphanages may expand throughout Poland
A starting point:

3,000 orphans anywhere in Jordan

Possible present situation:

Being provided per child Existing at this point
Required per child
Needed per child
for year multiply by

Food per day	Medicine per mth	Clothing per qut
\$1.53	\$0.61	\$0.00
\$10.00	\$285.00	\$250.00
\$11.53	\$285.61	\$250.00
365	12	4

10,950,000 10,260,000 3,000,000 24,210,000

Counsellor Carers

Living Feelings First accredited
Total required

one per - this being in addition to existing staff / carers
30 children salary
100 Pascas Counsellors \$30,000

\$3,000,000

ORPHANAGES

ANNUAL RECURRENT COSTS

\$27,210,000

Water purification systems (per orphanage)

Equipment cost, USD Installation cost, USD
5,000 - 20,000 1,000 - 5,000

Performance, litres/ hour
40 - 150

Once only
Budget

500,000

Major repair and renovation

Major repair and renovation, USD, M2 (building from 3,500 to 7,500 square metres)

Budget

5,000,000

ORPHANAGES

ONCE ONLY CAPITAL COSTS

\$5,500,000

Year 1 starter support:

\$32,710,000

PASCAS FOUNDATION (Jordan) Ltd
ESTIMATED BUILDING COSTS SCHOOL

AUD1.00 = USD 0.65

\$ = USD
JOD 0.46

31 Dec
USD1.00 = JOD 0.71

24

HIGH SCHOOL
TOTAL COMPLEX

	Metres Length	Metres Width	Total M ² Floor Area	\$ M ² 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			600		
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		

TOTAL BUILDING STRUCTURES	M ²	<u>19,800</u>	\$2,626	<u>\$52,000,000</u>
(Cordell based estimates can be improved upon)				

SITE WORKS

Site Filling	20,000	M ³	50	1,000,000
Parking Areas	spaces circulation	1.5		
	200	296.8	4,452	100 445,200
	per car space	5.3	2.8	14.84
Site works		M ²	800	100 80,000
Sporting Fields	20,000	M ³	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
TOTAL CONSTRUCTION				\$67,285,200
LAND COSTS	30,000	M ³	200	6,000,000

LAND & BUILDINGS

\$73,285,200

RENTAL BUDGET

19,800 M²
10.0% pr anm

\$370.13 M²
\$7,328,520



PASCAS FOUNDATION (Jordan) Ltd
ESTIMATED BUILDING COSTS TAFE
Technical And Further Education
TAFE
TOTAL COMPLEX

Craft Creations
 AUD1.00 = USD 0.65 JOD 0.46
 Metres Metres Total M²
 Length Width Floor Area

\$ = USD
31 Dec
 AUD2.18 = JOD 1.00
 USD1.00 = JOD 0.71
\$ M² 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				33	
(classroom, halls, toilets, admin, etc.)					
School student population				600	
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		

TOTAL BUILDING STRUCTURES M² 19,800 \$2,876 \$56,950,000
 (Cordell based estimates can be improved upon)

SITE WORKS

Site Filling	20,000	M³	50	1,000,000
spaces circulation	1.5			
Parking Areas	200	296.8	4,452	100
per car space	5.3	2.8	14.84	
Site works		M²	800	100
Sporting Fields	20,000	M³	150	3,000,000
Services (electrical / sewer etc)				5,000,000
transformers				
Security fences				30,000
Security deposits Power Authority				10,000
Professional costs			6%	3,417,000
Contingency			5%	2,847,500

TOTAL CONSTRUCTION **\$72,779,700**

LAND COSTS 30,000 M³ 200 6,000,000

LAND & BUILDINGS **\$78,779,700**

RENTAL BUDGET 19,800 M² \$397.88 M²
 10.0% pr anm **\$7,877,970**



PASCAS FOUNDATION (Jordan) Ltd
ESTIMATED BUILDING COSTS UNIVERSITY
(5 Campus = 1 University)
HIGH SCHOOL equivalent +
TOTAL COMPLEX

\$ = USD

31 Dec

26

AUD2.18 = JOD 1.00

AUD1.00 = USD 0.65

JOD 0.46

USD1.00 = JOD 0.71

Metres Metres Total M²
Length Width Floor Area

\$ M² TO BUILD
Cost A\$ Cost

UNIVERSITY building per m2

\$3,200

building per m2 for Maths \$1,200

building per m2 for Technology \$3,500

Floor space per child

33

(classroom, halls, toilets, admin, etc.)

University student population

1,000

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

TOTAL BUILDING STRUCTURES

M²

33,000

\$3,276

\$108,100,000

(Cordell based estimates can be improved upon)

SITE WORKS

Site Filling

20,000

M³

50

1,000,000

spaces circulation

Parking Areas

200

15

296.8

4,452

100

445,200

per car space

5.3

2.8

14.84

800

100

80,000

Site works

M²

Sporting Fields

20,000

M³

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

TOTAL CONSTRUCTION

\$129,556,200

LAND COSTS

100,000

M³

200

20,000,000

LAND & BUILDINGS

\$149,556,200

RENTAL BUDGET

33,000 M²

\$453.20 M²

10.0% pr anm

\$14,955,620



THE UNIVERSITY OF
JORDAN



PASCAS FOUNDATION (Jordan) Ltd	\$ = USD 31 Dec	27
	AUD1.00 = USD 0.65 JOD 0.46 USD1.00 = JOD 0.71	
HOSPITAL COST	This could be 4 hospitals	
INVESTED FUNDS	of 75 beds each on 4 islands.	\$ \$
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		\$26,300,000
HOSPITAL DEVELOPMENT		
	BEDS	
BUDGET COST OF BUILDING	300	\$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		19,250,000
TOTAL HOSPITAL DEVELOPMENT COSTS		\$313,437,840
MEDI-HOTEL with Step-Down Accommodation	ROOMS	per room
room fitout	150	\$60,000 9,000,000
balance		3,800,000
Hotel total fitout		12,800,000
ASSOCIATED MEDICAL FACILITIES & DIVISIONS		10,000,000
ASSET DEVELOPMENT COSTS		\$336,237,840
Borrowing Costs & 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 (Jordan) Ltd
HOSPITAL EQUIPMENT
PLANT & EQUIPMENT
EQUIPMENT & FITOUT BUDGETS

\$ = USD 31 Dec

28

AUD1.00 =

USD 0.65

JOD 0.46

USD1.00 =

JOD 0.71

	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			4,000,000
TOTAL GENERAL AREA FITOUT	300	100,000	\$30,000,000
THEATRES			
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	
Total per Theatre		\$1,200,000	
Total for Main Theatres	10	12,000,000	
Total for Day Theatres	5	6,000,000	
TOTAL for Theatres			18,000,000
IMAGING EQUIPMENT			
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	
IMAGING SYSTEMS TOTAL			19,000,000
RADIOTHERAPY UNIT			
Linear Accelerator (10MEV) - Varian		0	
Linear Accelerator (6MEV) - Varian		0	
Support Equipment		0	
RADIOTHERAPY TOTAL			0
EMERGENCY			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
TOTAL FITOUT & EQUIPMENT			\$75,500,000

PASCAS FOUNDATION (Jordan) Ltd **\$ = USD** **31 Dec** **29**
ESTIMATED BUILDING COSTS FIRST AID - CLINIC - AUD2.18 = JOD 1.00
COMMUNITY CENTRE AUD1.00 = USD 0.65 JOD 0.46 USD1.00 = JOD 0.71

	Metres	Metres	Total	M ²	\$ M ²	TO BUILD
	Length	Width	Floor Area		Cost	A\$ Cost

TOTAL COMPLEX					\$3,000	
building per m2						
budget including land						
CLINIC HEALTH CENTRE	30%					\$2,000,000
MEDICAL CLINIC	30%					1,000,000
COMMUNITY CENTRE	30%					2,000,000
MOBILE CLINIC	30%					500,000
TOTAL BUILDING STRUCTURES			M ²	0		\$5,500,000
(Cordell based estimates can be improved upon)						

SITE WORKS						
Site Filling		2,000	M ³		50	100,000
	spaces	circulation				
Parking Areas	20	15	29.68	445	100	44,520
	per car space	5.3	2.8	14.84		
Site works			M ²	800	100	80,000
Services (electrical / sewer etc)						50,000
transformers						
Security fences						30,000
Security deposits Power Authority						10,000
Professional costs					6%	330,000
Contingency					5%	275,000
TOTAL CONSTRUCTION						\$6,419,520

LAND COSTS	3,000	M ³		200	600,000
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Stamp duty waived by Government PASCAS FOUNDATION (Poland) Ltd is a charity

LAND & BUILDINGS	\$7,019,520
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RENTAL BUDGET

0 M²
10.0% pr anm **\$701,952** M²



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

University of Melbourne 2022

Indicative total course fee AU\$63,500

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	
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		2025	2026	2027	2028	2029
Doctors	numbers	20	20	20	20	20
Nurses	numbers	40	40	40	40	40
Teachers	numbers	40	40	40	40	40
		100	100	100	100	100
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
		100	200	300	360	380
Tuition Fees						
Doctors	each					
Doctors	per annum	\$70,000	\$70,000	\$70,000	\$70,000	\$70,000
Nurses	per annum	\$35,000	\$35,000	\$35,000	\$35,000	\$35,000
Teachers	per annum	\$35,000	\$35,000	\$35,000	\$35,000	\$35,000
Living Allowance Subsidy						
Doctors	each					
Doctors	per annum	25,000	25,000	25,000	25,000	25,000
Nurses	per annum	25,000	25,000	25,000	25,000	25,000
Teachers	per annum	25,000	25,000	25,000	25,000	25,000
Total Individual Scholarship						
Doctors	each					
Doctors	per annum	\$95,000	95,000	95,000	95,000	95,000
Nurses	per annum	60,000	60,000	60,000	60,000	60,000
Teachers	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
TOTAL SCHOLARSHIPS		\$6,700,000	\$13,400,000	\$20,100,000	\$24,400,000	\$26,300,000

PASCAS FOUNDATION (Jordan) Ltd
\$ = USD
31 Dec
31
ENTERPRISE AGREEMENT WAGE STRUCTURE

AUD1.00 = USD 0.65 JOD 0.46 USD1.00 = JOD 0.71

		Annualised Daywork	Weekly	Hourly Overtime
GENERAL OPERATIONS				
1 Trainee Operator	(Australian structure)	\$72,800	\$1,400	\$41.65
2 Operator		\$88,400	\$1,700	\$50.60
3 Senior Operator		\$93,600	\$1,800	\$53.55
4 Plant Controller		\$98,800	\$1,900	\$56.55
5 Senior Plant Controller		\$104,000	\$2,000	\$59.50
6 Senior Plant / Trainer		\$114,400	\$2,200	\$65.45
7 Plant Specialist		\$156,000	\$3,000	\$89.25

ADMINISTRATION

Secretarial / Clerical	\$57,200	\$1,100	\$32.75
Personal Assistant	\$67,600	\$1,300	\$38.70
Specialist	\$83,200	\$1,600	\$47.60

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%

WORKERS COMPENSATION

2.50%

**AVERAGE WAGE
Specialist**
Base On-Costs TOTAL
\$93,600 20% \$112,320

Year 2025 2026 2027 2028 2029

Total Employees in Clinics & Schools \$322,400 \$1,209,000 \$11,523,624 \$59,084,208 \$59,970,808

Employees Number	3	11	103	527	534
Employees Administration	29	57	68	80	91

Total Employed
32 68 171 607 625
Sales per Clinic & School Employee
\$173,333 \$177,273 \$180,451 \$180,829 \$181,137

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.

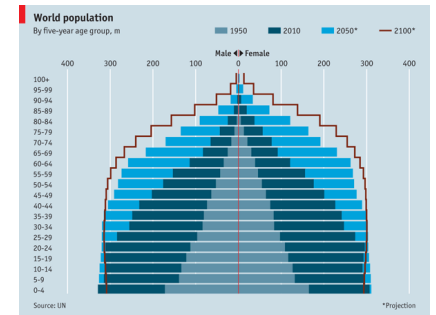
\$2,840 Includes basic framed structure with dedicated ensuite.

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 current population of Jordan.
As of November 2024, the population of Poland was estimated to be 11,760,559 people.
Urban population: 84.10% of total population, rural population 15.90% (2024)
Predictions for the population of Jordan are 12.4 million in 2030, and 16 million in 2050.

Births per Day	287	
Deaths per Day	40	The median age in Jordan is 24.50 years.
	(peace time)	
Age structure	https://www.indexmundi.com/jordan/age_structure.html	
0-14 years:	33.05%	(male 1,837,696 / female 1,738,935)
15-24 years:	19.77%	(male 1,126,567 / female 1,012,812)
25-54 years:	38.39%	(male 2,250,328 / female 1,903,996)
55-64 years:	5.11%	(male 290,633 / female 262,827)
65 years and over:	3.67%	(male 194,464 / female 202,386) (2020 est.)

say
11,500,000



Religions	
Religion in Jordan	
Muslim	97.10% official; predominantly Sunni
Christian	2.10%
Buddhist	0.40%
Hindu	0.10%
Unspecified	0.30%

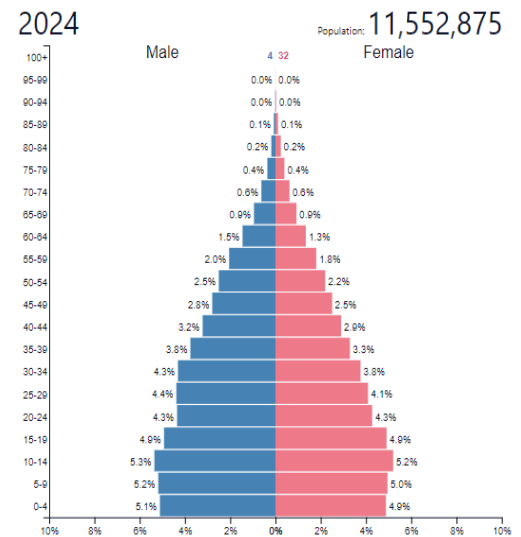
<https://countrymeters.info/en/Jordan>
1.06 (6,046,586 men to 5,713,652 women) Why this abnormality?
<https://www.worldometers.info/demographics/jordan-demographics/>
Life expectancy 78.00 years

BOTH SEXES	FEMALES	MALES
78.0 years (life expectancy at birth, both sexes combined)	80.3 years (life expectancy at birth, females)	75.9 years (life expectancy at birth, males)

Literacy 96.70%

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

Jordan ▼
2024



Jordan - Life expectancy at birth			
Date	Life expectancy - Women	Life expectancy - Men	Life expectancy
2022	76.68	72.12	74.22

CORRUPTION PERCEPTIONS INDEX

62 ↓	Israel	33	24 ↓	Iran	149	85 =	Singapore	4
46 ↓	Jordan	63	24 =	Lebanon	149	78 ↓	Germany	9
13 =	Syria	177	23 =	Iraq	154	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.

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

The Biggest Cities In Jordan

Rank	Name Of City	Population	MoC
1	Amman	1,036,330	190
2	Zarqa	395,227	195
3	Irbid	250,645	190
4	Russeifa	227,735	190
5	Al-Quwaysimah	135,500	180
6	Wadi as-Ser	122,032	180
7	Tila al-Ali	113,197	190
8	Khuraybat as-Suq	84,975	180
9	Aqaba	80,059	185
10	as-Salt	73,528	190

LAND AREA	
Jordan	89,342 km ²
Israel	20,770 km ²
Portugal	92.230 km ²
England	130,280 km ²
Tasmania Aust	68,401 km ²
Victoria Aust	227,444 km ²

Amman is Jordan's most populous city with more than one million people.

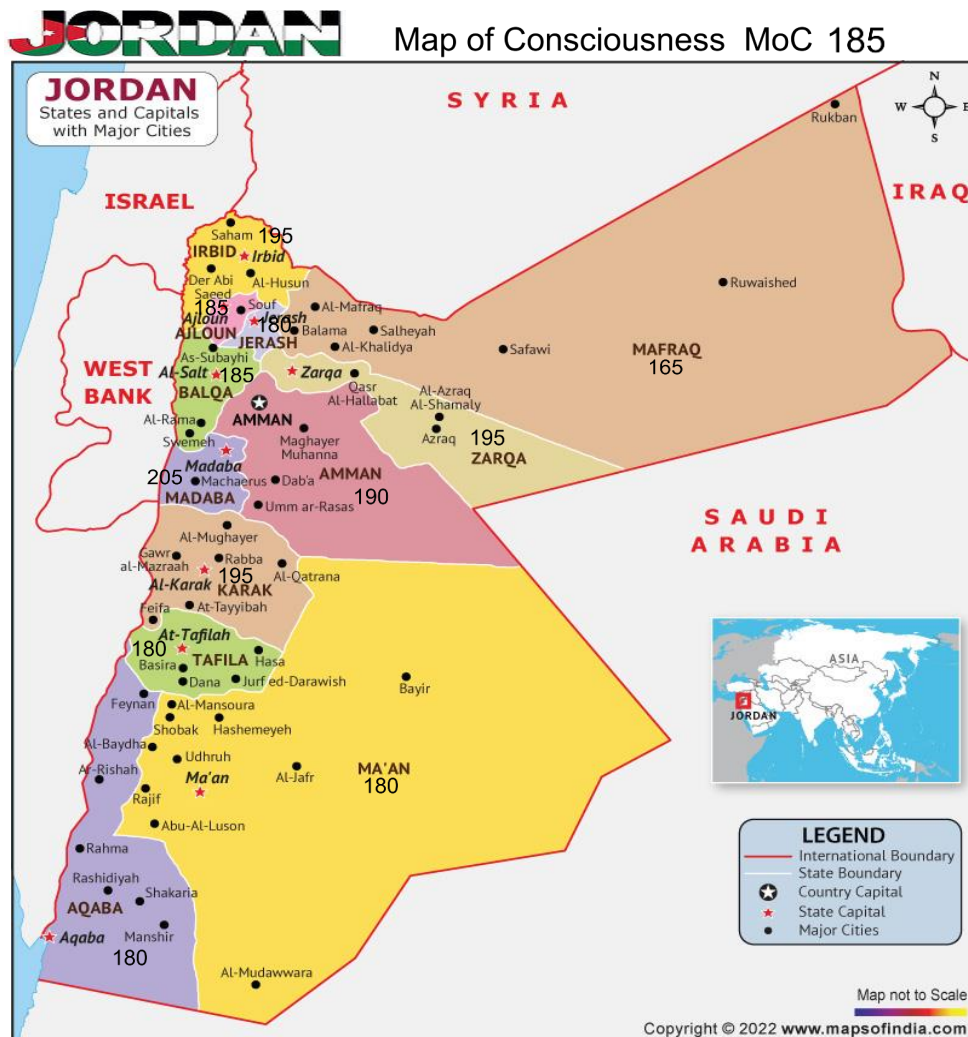


Jordan Population 2024

November (Live) 11,567,431

Governorate	Population (2022)	MoC	Density	Capital
North Region				
1 Irbid	2,050,300	195	1,304/km ²	Irbid
2 Ajloun	204,000	185	485.7/km ²	Ajloun
3 Jerash	274,500	180	669.5/km ²	Jerash
4 Mafrqa	637,000	165	23.99/km ²	Mafrqa
Central Region				
5 Balqa	569,500	185	508.5/km ²	Salt
6 Amman	4,642,000	190	612.5/km ²	Amman
7 Zarqa	1,581,000	195	332.1/km ²	Zarqa
8 Madaba	219,100	205	233.1/km ²	Madaba
South Region				
9 Karak	366,700	195	104.9/km ²	Al Karak
10 Tafilah	111,500	180	50.48/km ²	Tafilah
11 Ma'an	183,500	180	5.589/km ²	Ma'an
12 Aqaba	217,900	180	31.56/km ²	Aqaba
HK of Jordan: (total)	11,057,000	185	124.5/km²	Amman

[Jordan](#) is divided into twelve historical regions ([almanatiq altaarikhia](#)), further subdivided into districts (liwa), and often into sub-districts (qada).



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.

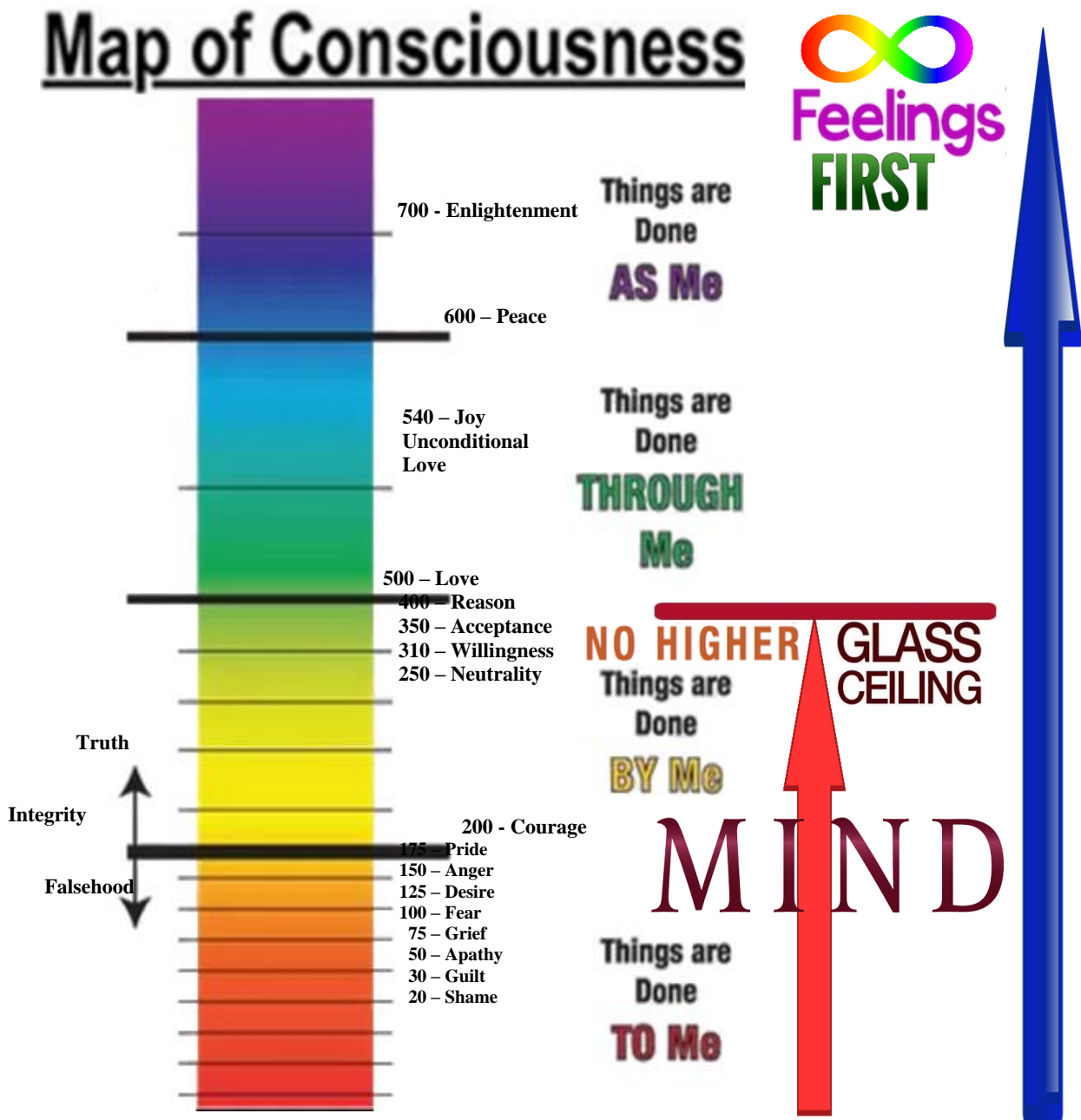
Totally self-reliant, not God reliant.

Fear dominates all motivation.

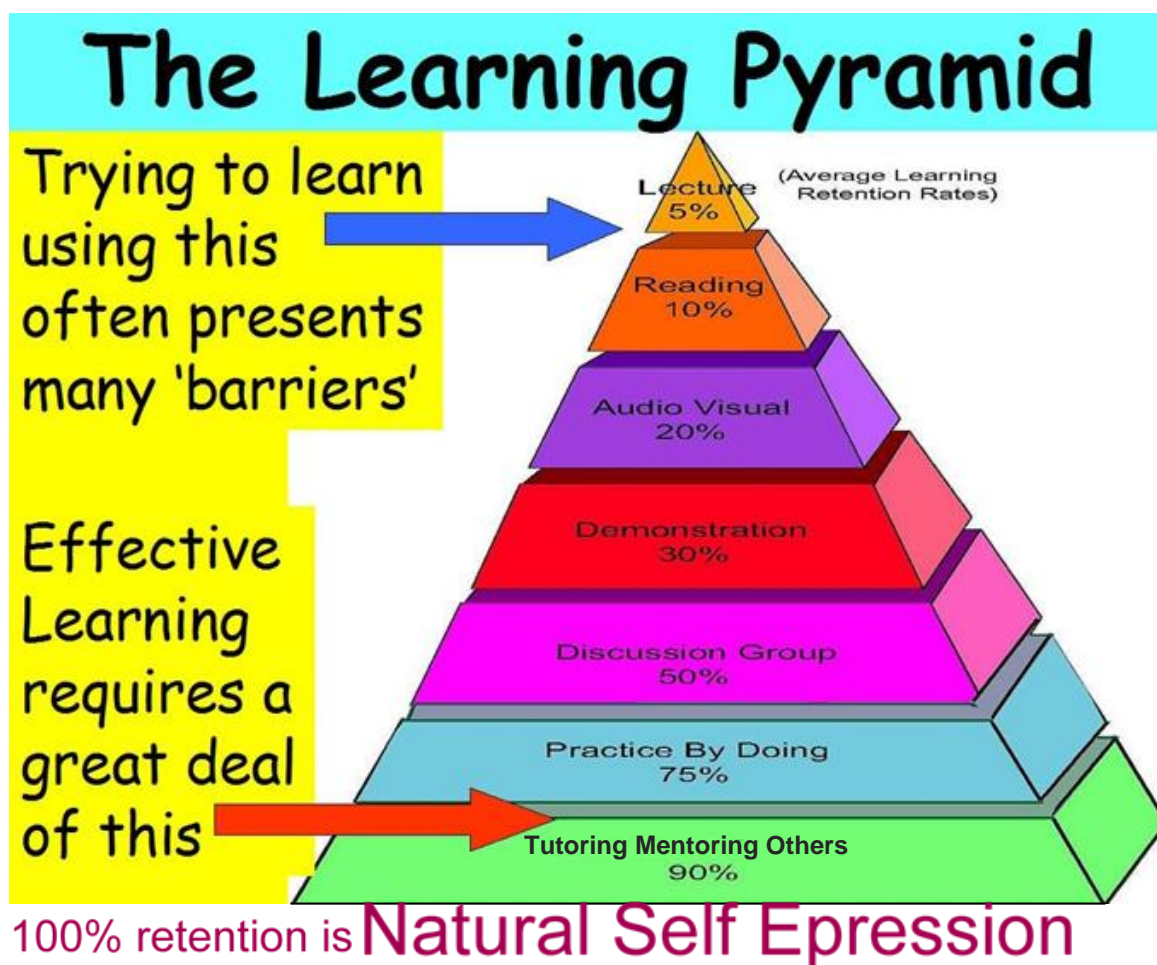
Suicide is possible and probable.

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

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



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%



JORDAN Doctors Nurses Teachers Ratios

	DOCTORS		NURSES & MIDWIVES		TEACHER / STUDENT ratio	
	per 1,000 people		per 1,000 people		ratio	
Jordan	2019	2.5	2019	3.2	2018	19
Israel	2021	3.7	2021	5.6	2016	12
Saudi Arabia	2021	2.8	2021	5.6	2018	14
China	2020	2.4	2020	3.3	2018	16
India	2020	0.7	2020	1.7	2017	33
Australia	2018	3.8	2019	13.2	1999	18
United States America	2018	2.6	2018	15.7	2017	14
Spain	2018	4	2018	6.1	2017	13
Strongest Worldwide	2020	Austria 5.4	2019	Switzerland 18	2018	San Marino 7
https://data.worldbank.org/		Africa 27		Africa 30		Africa 21
Weakest Worldwide		nations 0.1		nations 1.0		nations 40+

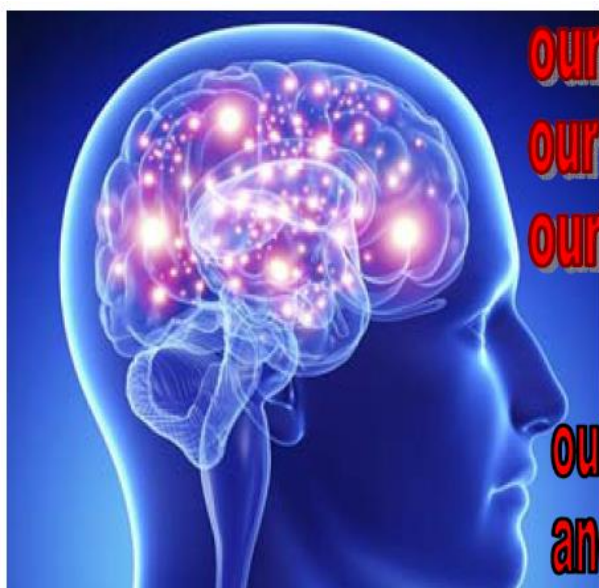
WORLDWIDE relationship of MoC calibration with Life Experiences Life Expectancy, Development, Happiness, Education, Income							
MoC	No. of Countries+ Territories	Average MoC	Average Life Expectancy	Human Development Index	Happiness Index	Education Index	Per Capita Income 2021
400s	22	405	82.2	0.924	7.1	.890	US\$63,032
300s	71	343	77.2	0.794	6.1	.741	US\$30,154
200s	50	251	72.7	0.676	5.3	.610	US\$16,560
High 100s	38	174	70.5	0.659	5.0	.600	US\$12,516
Low 100s	21	119	67.1	0.587	4.6	.501	US\$7,081
Below 100	14	74	65.3	0.565	4.4	.501	US\$6,377
WORLD	216	220	73.3				US\$17,110

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.

Hourly wage

About \$1.76 USD

Dividing the monthly minimum wage of 260 JOD by 208 hours gives us an approximate hourly rate of 1.25 JOD, or about \$1.76 USD.

In Jordan, the average salary can vary significantly based on occupation, experience, education, and other factors. As a developing country with a growing economy, Jordan has witnessed fluctuations in its wage structure over the years. According to recent data, the average salary in Jordan typically ranges from around 600 JOD (Jordanian Dinar) to 800 JOD per month, which translates to approximately 850 to 1,130 USD at the current exchange rates.

The cost of living in Jordan is \$871, which is 1.26 times less expensive than the world average. Jordan ranked 107th out of 197 countries by cost of living and the 74th best country to live in.

The average salary after taxes in Jordan is \$594, which is enough to cover living expenses for 0.7 months.



Salary Comparison By City

Population

Cost of Living

Amman	4,010,000	1,004 per month
Irbid	1,910,000	630
Aqaba	140,000	694
Al-Salt	108,000	692
Jerash	50,700	598
Al-Karak	32,200	707
Ma'an	30,000	777
Tafilah	23,500	640

Grow Your Workforce in Jordan

<https://www.globalexpansion.com/countrypedia/jordan>

Capital:
Amman

Language:
Arabic

Monetary Unit
Jordanian dinar

Labour Laws in Jordan

- **Annual Leave:** 14 days
- **Maternity Leave:** 10 weeks
- **Public Holidays:** 8
- **Workweek:** 8 hours per day.

Income Tax in Jordan

Income Tax in Jordan is progressive at the rates of 5% to 30%.

Value Added Tax (VAT) in Jordan

The standard VAT rate is 16%.

Social Security in Jordan

In Jordan, the social security contributions for employers and employees are structured as follows:

Social security contributions are levied at a rate of 21.75% on gross salary except overtime.

The employer's share is 14.25%, and the employee's share is 7.5%.

The social security system provides retirement and death benefits as well as certain benefits for work-related injuries.

Work Visas in Jordan

The visas available to legally work in Jordan are as follows:

Temporary Work Permit

Valid for up to 1 year

Intended for foreign nationals performing short-term work or training in Jordan.

Resident Work Permit

Valid for 3 years, renewable.

Intended for foreign nationals employed in a specific position for a specific employer in Jordan.

Non-Resident Work Permit

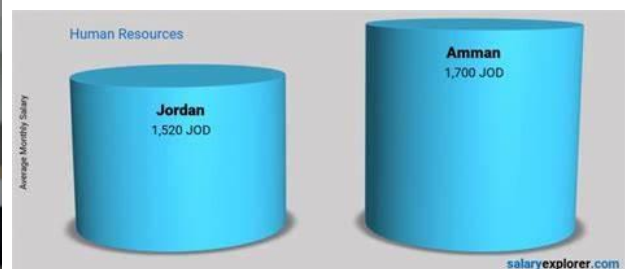
Valid for up to 1 year.

Intended for foreign nationals working in Jordan but not residing there permanently.

Work Visa

Allows entry to Jordan for work.

Valid for 30 days, obtained through the Jordanian embassy or consulate.



Salaries of accountants in Jordan

<https://bdeex.com/jordan/?type=finance>

Average salary in accounting and finance in Jordan per month USD \$640

Average Salary in accounting and finance in Jordan is from \$510 and up to \$980.

Average trader receives \$980, auditor - \$720, chief accountant earns \$700, lending manager in accounting and finance in Jordan receives in the month \$670, financial analyst respectively \$600.

Salaries in accounting and finance in Jordan by profession

	Monthly Salary Net
Trader	USD \$980
Auditor	\$720
Chief accountant	\$700
Lending manager	\$670
Financial analyst	\$600
Accountant	\$540
Budgeting specialist	\$540
Foreign trade specialist	\$510
Economist	\$510

Salaries for administrative personnel in Jordan by profession

<https://bdeex.com/jordan/?type=office>

Average salary for administrative personnel in Jordan per month USD \$490

	Monthly Salary Net
HR director (human resources)	USD \$850
Assistant manager	\$510
HR specialist	\$490
Purchasing manager	\$480
Head of household	\$430
Clerk	\$400
Warehouse manager	\$380
Secretary	\$360

Salaries of programmers in Jordan

<https://bdeex.com/jordan/?type=it>

Average salary in the field of information technology in Jordan

	Monthly Salary Net
	\$810
Go developer	USD \$1,130
Java developer	\$1,100
iOS developer	\$1,000
C# developer	\$960
Data scientist	\$960
Android developer	\$960
Python developer	\$900
C++ developer	\$890
.NET developer	\$860
PHP developer	\$800
Frontend developer	\$700
IT project Manager	\$690
System administrator	\$520
Equipment repair specialist	\$510
Technical support specialist	\$480
Tester	\$470

Salaries of marketers in Jordan

<https://bdeex.com/jordan/?type=marketing>

Average salary in marketing in Jordan per month USD \$430

	Monthly Salary Net
Marketing specialist	USD \$520
Event manager	490
PR manager	480
Driectologist	480
SMM specialist	410
SEO specialist	400
Copywriter	380
Content manager	340
The targetologist	330

Average Salary in medicine in Jordan is per month USD \$590

Average Salary in medicine in Jordan is from \$370 and up to \$1 060. orthodontist respectively \$660.
Average chief medical officer receives \$1 060, head of the department - \$800, dentist earns \$690,
surgeon in medicine in Jordan receives in the month \$680,

Salaries in medicine in Poland by profession

We are calculating the average salary in medicine in Jordan based on vacancies posted in the public domain
on sites and services for job search, as well as information from users living in in medicine in Jordan.

	Monthly Salary Net
Chief Medical Officer	USD \$1,060
Head of the Department	\$800
Dentist	\$690
Surgeon	\$680
Orthodontist	\$660
Endocrinologist	\$630
Urologist	\$630
Traumatologist	\$620
Neurologist	\$620
Ophthalmologist	\$600
Therapist	\$600
Dermatovenerologist	\$580
Peadiatrician	\$570
Nutritionist	\$550
Psychiatrist	\$540
Psychologist	\$470
Nurse	\$470
Pharmacist	\$470
The orderly	\$420
Laboratory assistant	\$390
Paramedic	\$370

Average Salaries in medicine in Jordan in 2024 and 2023

On 1 November 2024 salary in medicine in Jordan is \$590. In micro enterprises with up to 15 employees, the average salary is \$350, in small businesses with up to 100 employees - \$530, and in medium-sized companies with more than 100 employees \$650. In large in medicine in Jordan enterprises with more than 250 employees, the salary is \$830. In the public domain in medicine in Jordan the average salary is \$470. Average salary in medicine in Jordan in 2023 was \$570 and in 2024 it was \$590. Growth in average salary in medicine in Jordan for the year amounted to \$18.

	2024
Large companies (250+)	\$830
Medium companies (up to 250)	\$650
Small companies (up to 100)	\$530
Micro enterprises (up to 15)	\$350
Public sphere	\$470

Average salary in the education system in Jordan per month USD \$530

Average Salary in the education system in Jordan is from \$340 and up to \$780.
Average university teacher receives \$780, college teacher - \$720, school teacher earns \$620, sociologist in the education system in Jordan receives in the month \$510, speech therapist respectively \$490.

Salaries in the education system in Jordan by profession

We are calculating the average salary in the education system in Jordan based on vacancies posted in the public domain on sites and services for job search, as well as information from users living in in the education system in Jordan.

	Monthly Salary Net
University teacher	USD \$780
College teacher	\$720
School teacher	\$620
Sociologist	\$510
Speech therapist	\$490
Tutor	\$470
Translator	\$460
Social pedagogue	\$420
Kindergarten teacher	\$340

Average Salaries in the education system in Jordan in 2024 and 2023

On 1 October 2024 salary in the education system in Jordan is \$530. In micro enterprises with up to 15 employees, the average salary is \$320, in small businesses with up to 100 employees - \$480, and in medium-sized companies with more than 100 employees \$590. In large in the education system in Jordan enterprises with more than 250 employees, the salary is \$750. In the public domain in the education system in Jordan the average salary is \$430. Average salary in the education system in Jordan in 2023 was \$520 and in 2024 it was \$530. Growth in average salary in the education system in Poland for the year amounted to \$16.

	2024
Large companies (250+)	\$750
Medium companies (up to 250)	\$590
Small companies (up to 100)	\$480
Micro enterprises (up to 15)	\$320
Public sphere	\$430



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.



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 & treasure: 3)
3. **CONSONANTS COLOURED BLUE** 'SOUND-SWITCH' to PHONETIC LETTER ABOVE.
4. **YELLOW LETTERS** and LETTER-**e** ENDINGS are not SOUNDED at all.

JORDAN PASCAS UNIVERSITY



TAFE



Technical And Further Education Craft Creations Family Shed

x^2 Year 10	Δ Year 11	\sqrt{y} Year 12
\leq Year 7	$\text{\textcolor{brown}{pencil}}$ Year 8	\approx Year 9
∞ Year 4	% Year 5	$\text{\textcolor{brown}{apple}}$ Year 6
$\text{\textcolor{brown}{dots}}$ Year 1	$\text{\textcolor{brown}{hand}}$ 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 ² is	259 hectares		
1 kilometre ²	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

\times^2 Year 10

\triangle Year 11

\sqrt{y} Year 12

\leq Year 7


 Year 8


\approx Year 9


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

∞ Year 4

$\%$ Year 5

 Year 6

 Year 1

 Year 2

\pm Year 3

KINDERGARTEN

PRE-SCHOOL 100 children each

PRESCHOOL

PASCAS UNIVERSITY

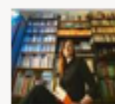
HIGHER EDUCATION SUBJECT GROUPINGS:



**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

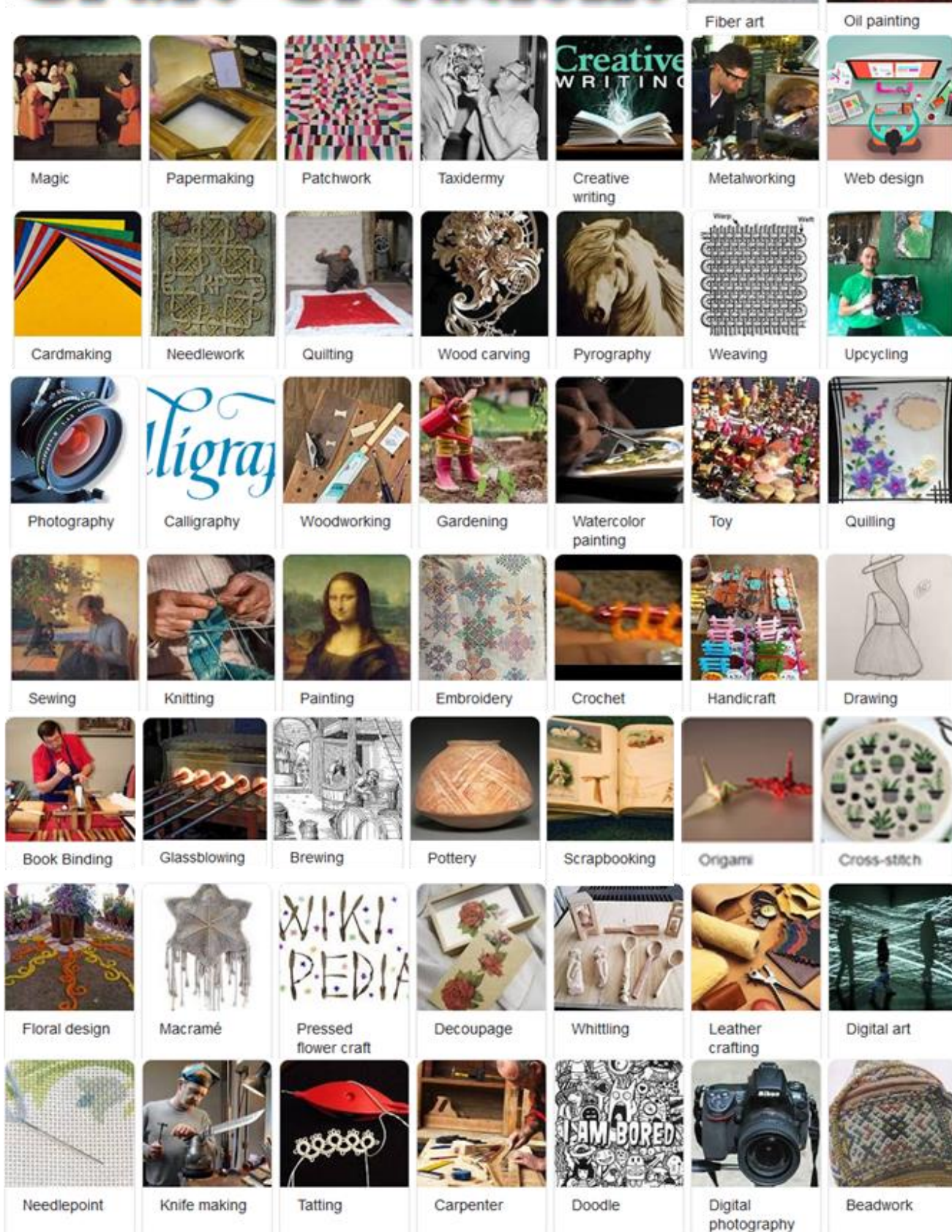


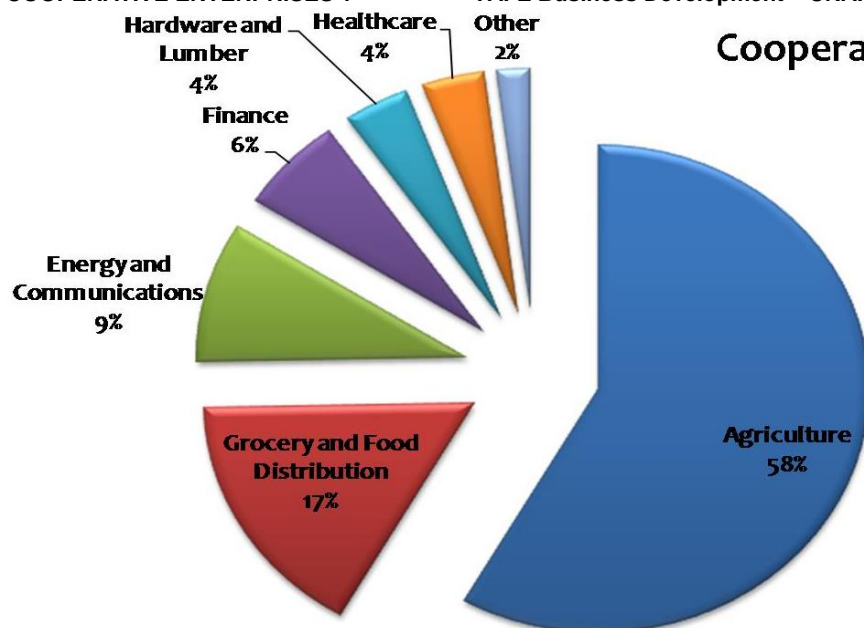
Apprenticeships



TAFE at School

Craft Creations





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



10 VEGETABLES that PACK MORE PROTEIN THAN MEAT





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

AU

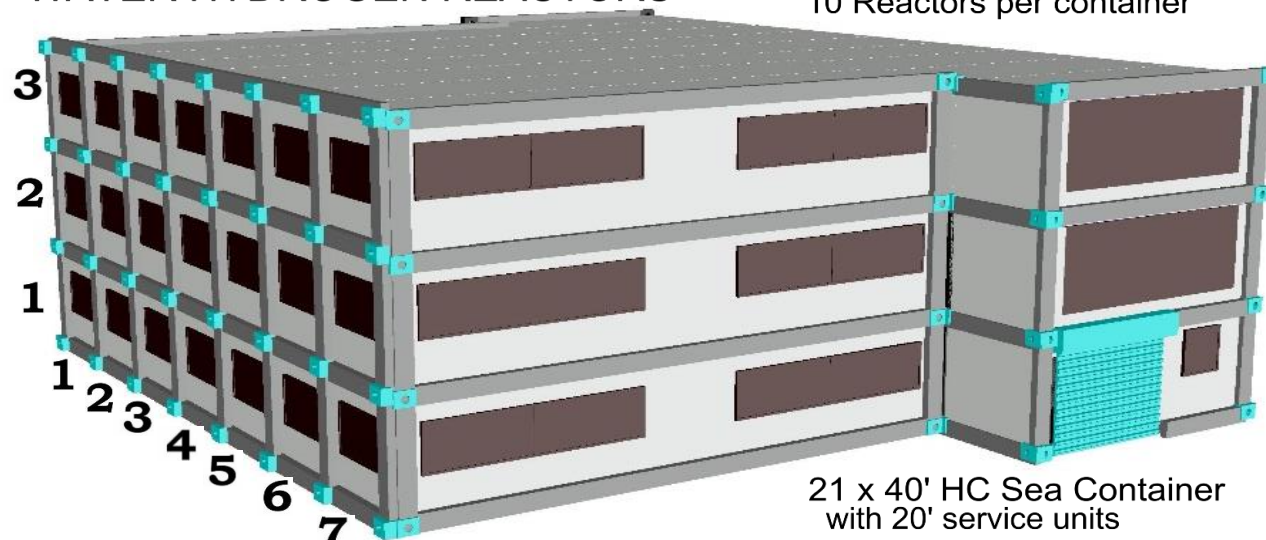
\$20,000,000

Value adding Natural Resources!

NATURALLY PERFECT WATER

WATER HYDROGEN REACTORS

10 Reactors per container



21 x 40' HC Sea Container
with 20' service units

REACTOR CONTAINERS	High Cube	21 x 40'	21 x 40'	Per anm
21 sea containers – 210 reactors	40'	210	210	<u>gigalitre</u>
Reactor capacity is 1m ³ – no. within	10	210	210	
Grade A: Dirty – polluted or seawater processing minutes required per m ³ 5'	per day 2,000m ³	per day 42,000m ³	per anm 15,330,000m ³	15.330
Grade B: Medium processing minutes required per m ³ 4'	3,000m ³	63,000m ³	22,995,000m ³	22.995
Grade C: Better processing minutes required per m ³ 3'	4,000m ³	84,000m ³	30,660,000m ³	30.660

Water Renewal settings incorporate around 50 variables and options:

Grade A: Dirty – polluted		Heavily polluted
		Pristine clean / mineral 350 ppm±
Grade A: Dirty – seawater		Salt laden water
		Pristine clean / mineral 350 ppm±
Grade A: Dirty – seawater		Salt laden water
		Hydrogen
Grade B: Medium		Generally brackish
		Pristine clean / mineral 350 ppm±
Grade C: Better		Not in a potable state
		Pristine clean / mineral 350 ppm±

Kindly go to www.pascashealth.com, then Library Download page, scroll down to:

Corporate Alliances and click on to open

Fission Hydrogen & Water Technology & Product Information

then to:

Medical and click on to open

Pascas Care Kinesiology Submissiveness

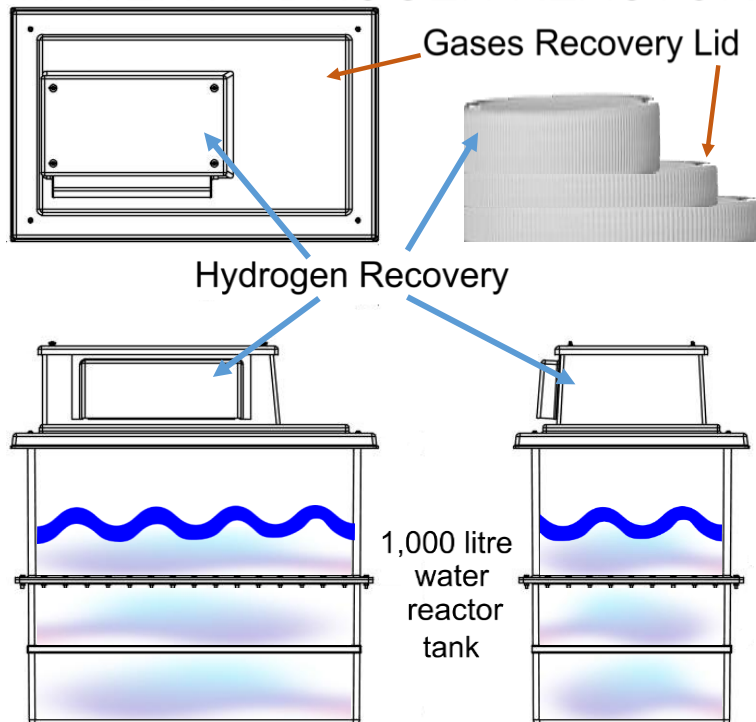
WATER & HYDROGEN PROJECTS

Reactor Water & Hydrogen 40' 210
number per year

Water & Hydrogen Projects

2025	2026	2027	2028	2029
16,000,000	16,000,000	16,000,000	16,000,000	16,000,000
0	1	1	1	2
\$0	\$16,000,000	\$16,000,000	\$16,000,000	\$32,000,000

WATER HYDROGEN REACTOR



From 1 centimetre of rising water 3,600 litres to 36,000 litres of hydrogen may be recovered per hour. That is before pressurisation, consider 22,000 litres is captured per hour being the equivalent of 2 kilograms of hydrogen. When used as part of a fuel cell, 1 kilograms of hydrogen can produce up to 23 kWh of electrical energy. Thus one Water Hydrogen Reactor may release around 2 kilograms of hydrogen per hour enabling a fuel cell to deliver up to 46 kWh of electrical energy per hour.



Thus the potential power supply could be:

10' = 3 * 46 kWh per hour being 138 kWh
20' = 5 * 46 kWh per hour being 230 kWh
40' = 10 * 46 kWh per hour being 460 kWh
And the city configuration being:
112 * 40' containers delivering through
1,120 reactors * 46 kWh per hour 51,520 kWh

The hydrogen is produced at 1 bar above Nm3, collected into a low-pressure storage tank, then pressurised into a 350 or 700 Bar large storage tank, ready for use. At this point it is ready to provide Hydrogen to fuel Jenbacher J420 engines driving 2,000 KW generators, these can be lined up in any number, or another option is to use Fuel Cells to produce the electricity required. The Cold Fission Hydrogen producing Generators, require 20- 30% of the Hydrogen gas produced to drive the Hydrogen producing equipment, Hydrogen Producing Hydrogen, how green can you get! The remaining 70% is to provide free electricity to drive the Desalination, Sewage water renewal plants, or produce enough purified water for a city of a million people. This technology is totally green.

The difference between **Energy Hungry Electrolysis Systems** is that electrolysis uses High temperatures of 700 to 1,000 degrees C and High Pressure of 120 to 200 Bar of pressure to separate the Hydrogen and Oxygen. COLD FISSION Technology requires only 1 Bar of pressure and around 30 degrees C of temperature. COLD FISSION destroys the electrons of the Oxygen water which releases the two (H1) atoms, this happens many thousands of times per second in the H2O Fission Reaction Chambers, Cold Fission require only 10% of the energy required by Electrolysis. Cold Fission Reactions, Hydrogen Production from electron destruction.

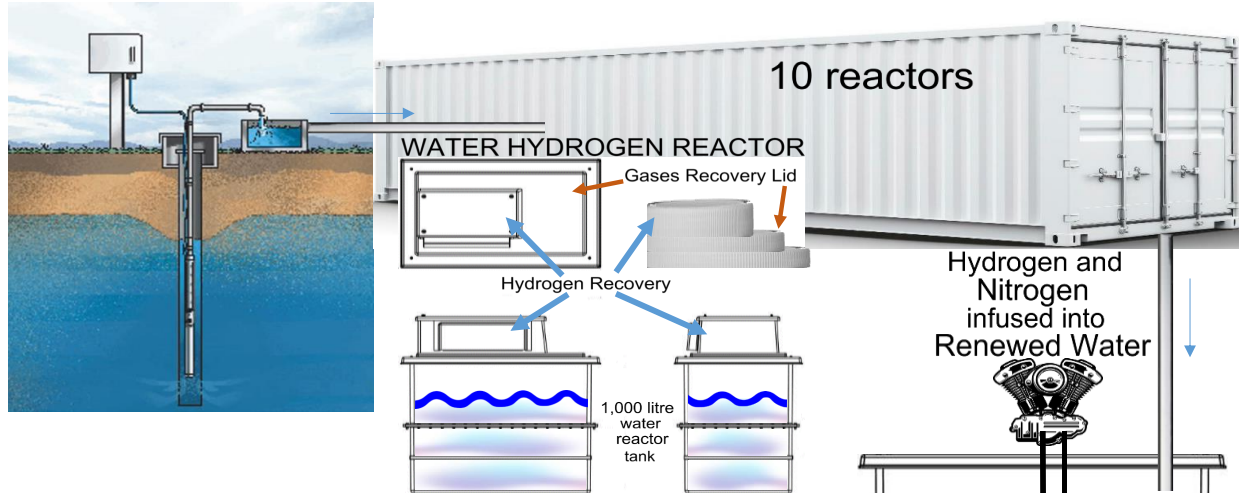
The Surprising Solutions to the World's Water Crisis | The Future With Hannah Fry

<https://www.youtube.com/watch?v=FDY2McKLvIM>

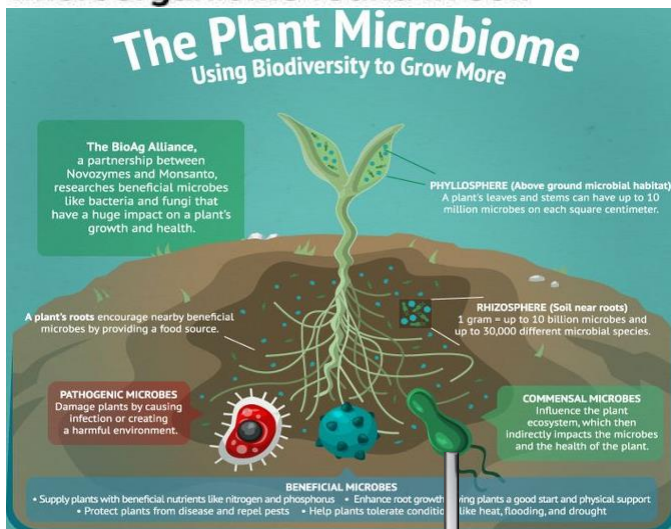
Our survival depends on water, yet global reserves are rapidly shrinking. It's now replaced oil as the most likely cause of global conflict. Can technology help secure humanity's future water needs?

Fission Fertiliser

Fission Water infused with Fission Fertiliser



Microorganisms found in soil



Fission Fertilised Water

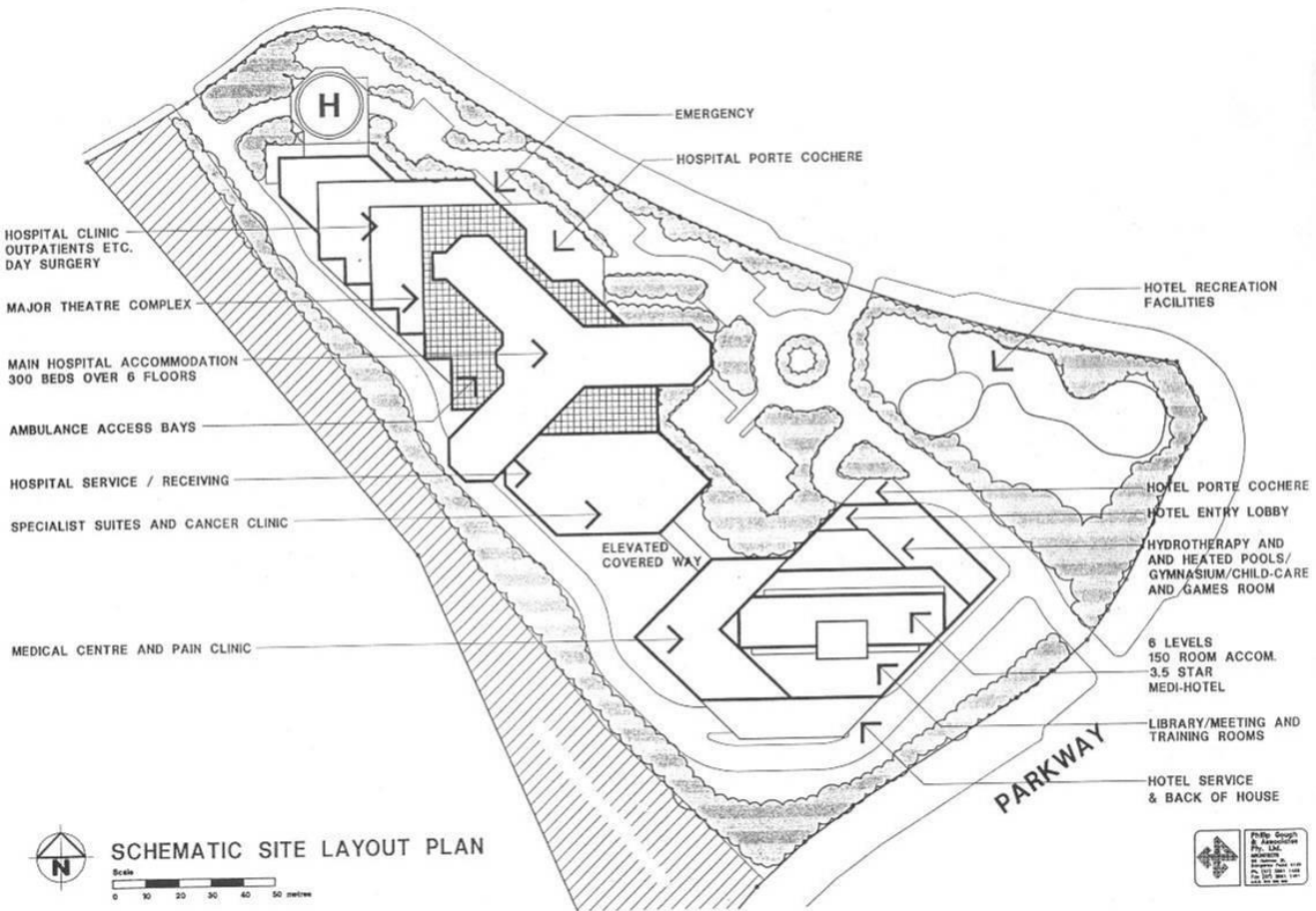


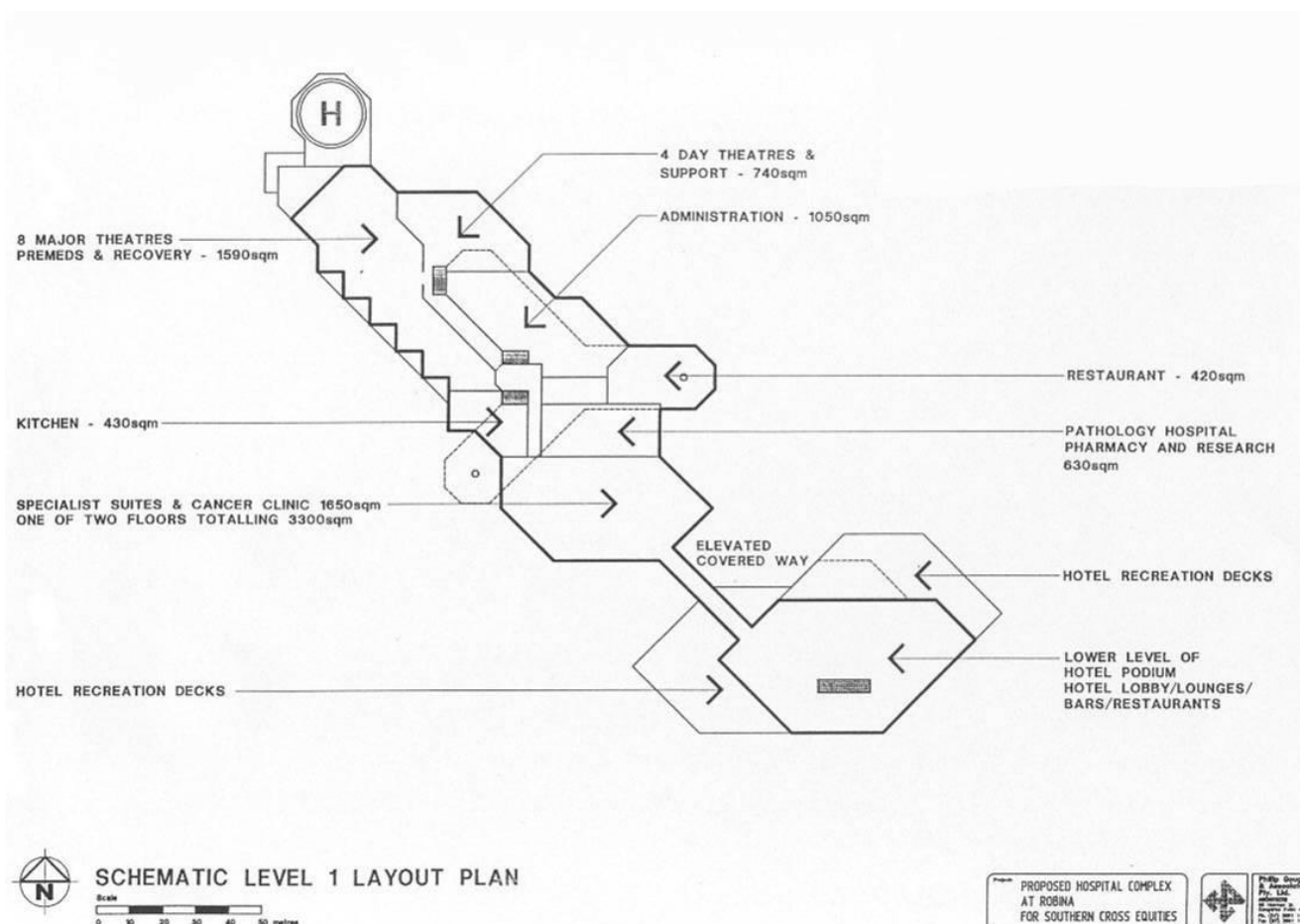
Master plan of Sunshine Coast, Queensland, University:

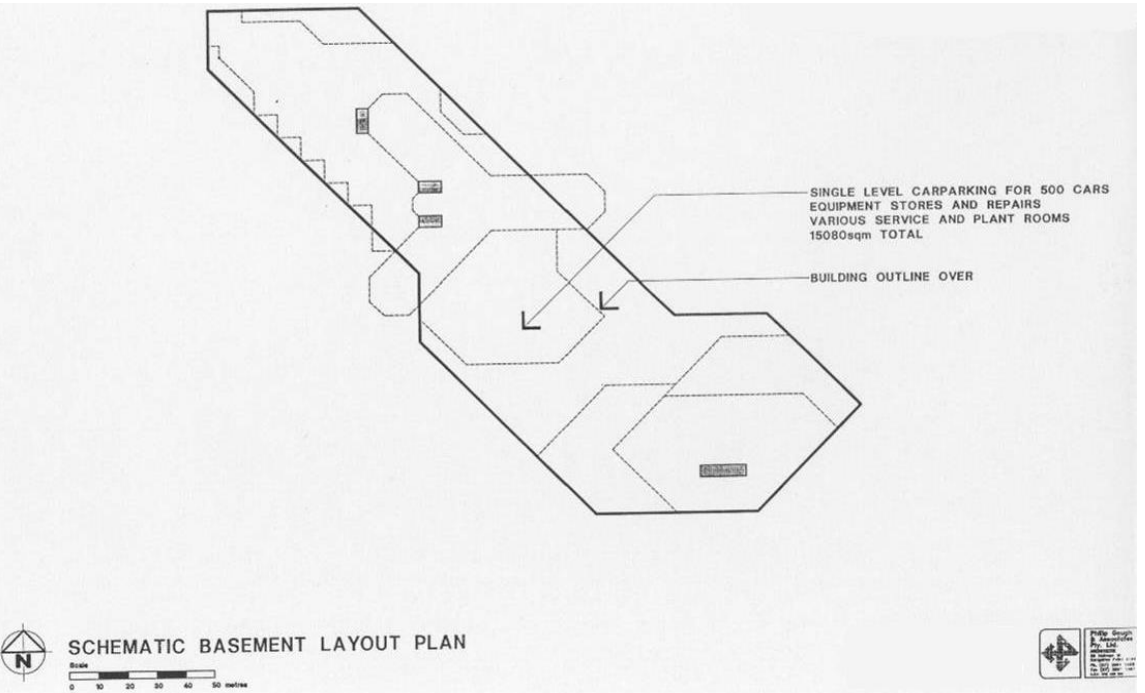
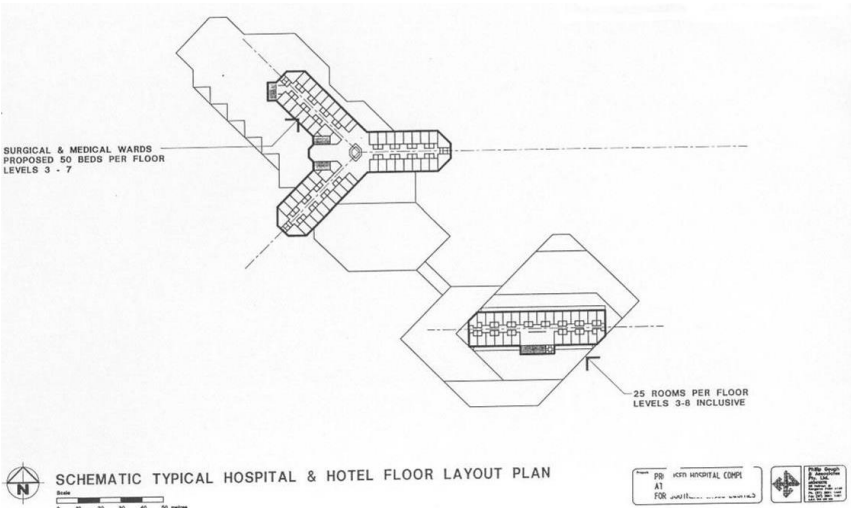
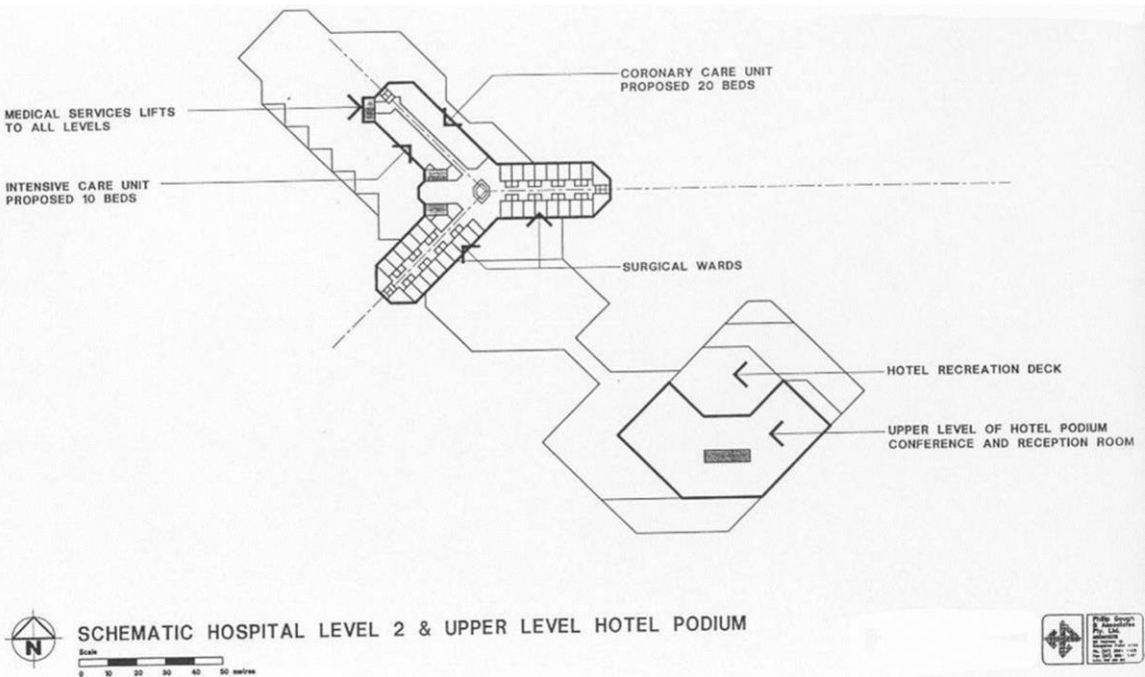




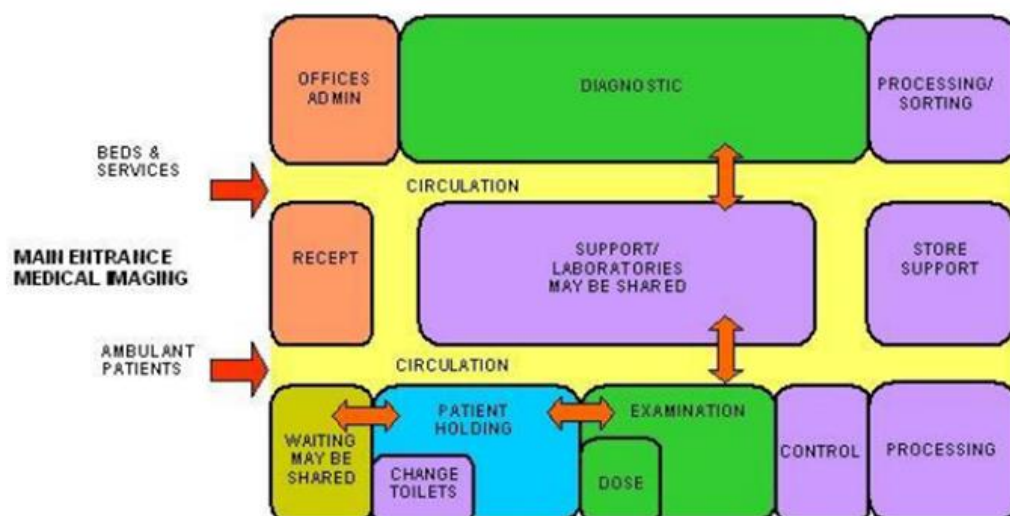
	Acres with surrounds		hectares	
Cricket field	3.30		1.50	
Football field	1.32		1.00	
Soccer	2.00		1.00	
Athletics			2.00	
Tennis / Netball / Basket Ball			1.00	
Olympic Swimming Pool			1.00	
Park and grounds			2.00	
Budget per hectare	develop	\$1,500,000	Total	9.50
			Developmental Costs	Allow
				hectares
				10.00
				\$15,000,000







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

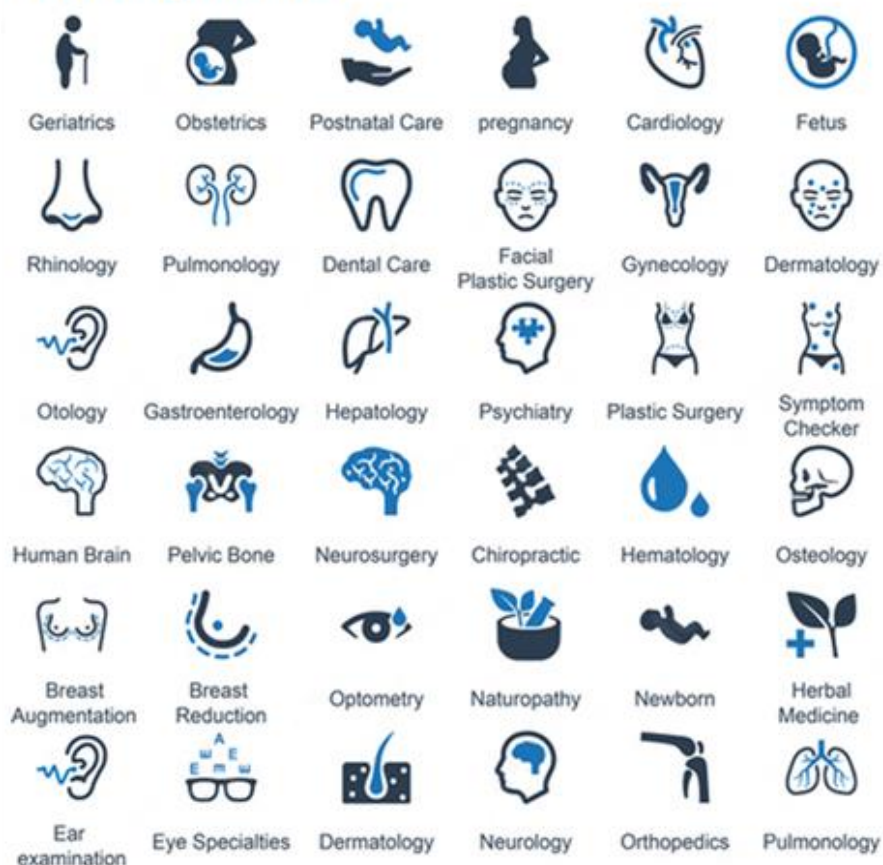


Pascas Care Hospital



Pascas Care
Medical Clinic

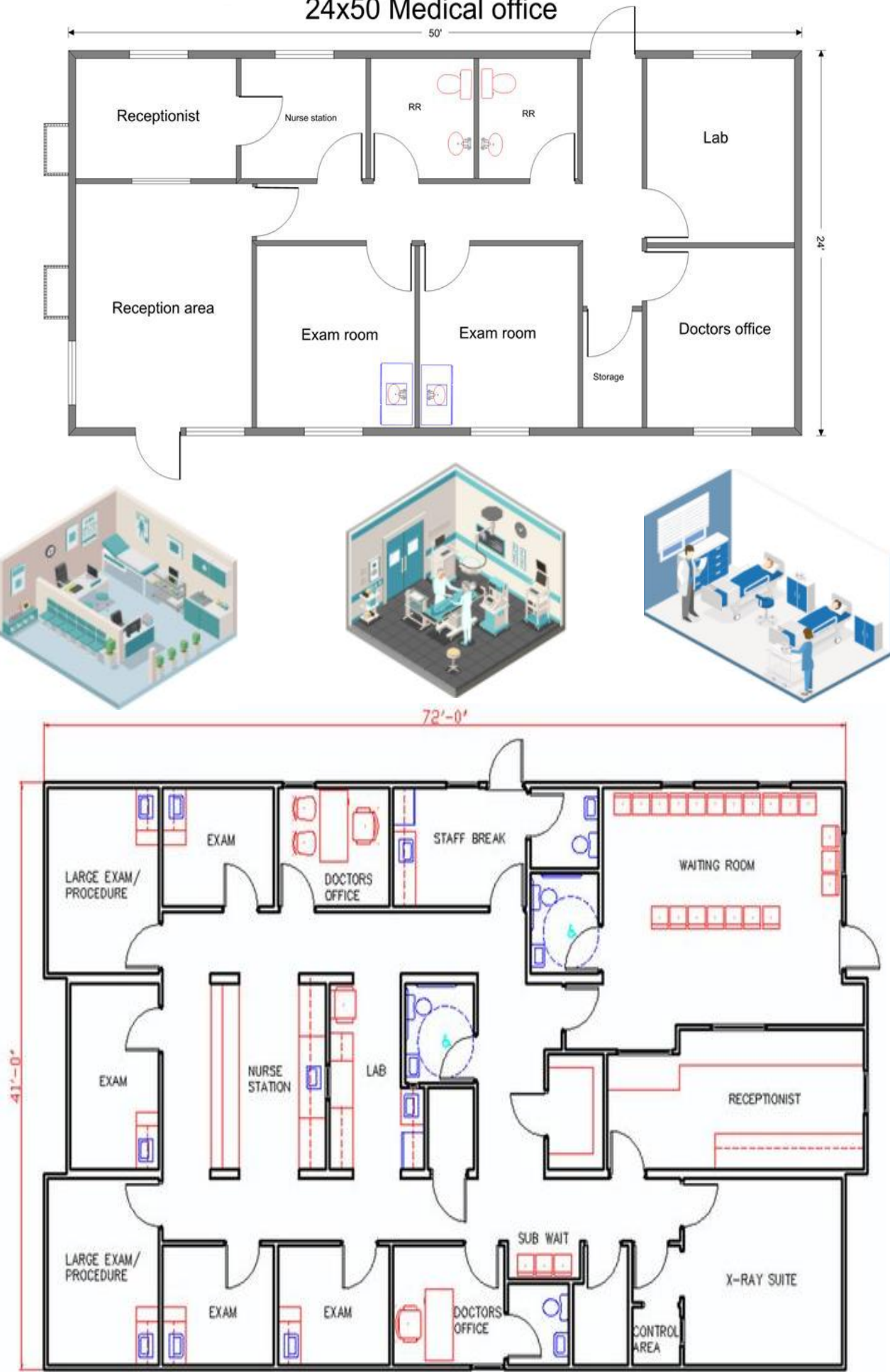
Medical Specialties

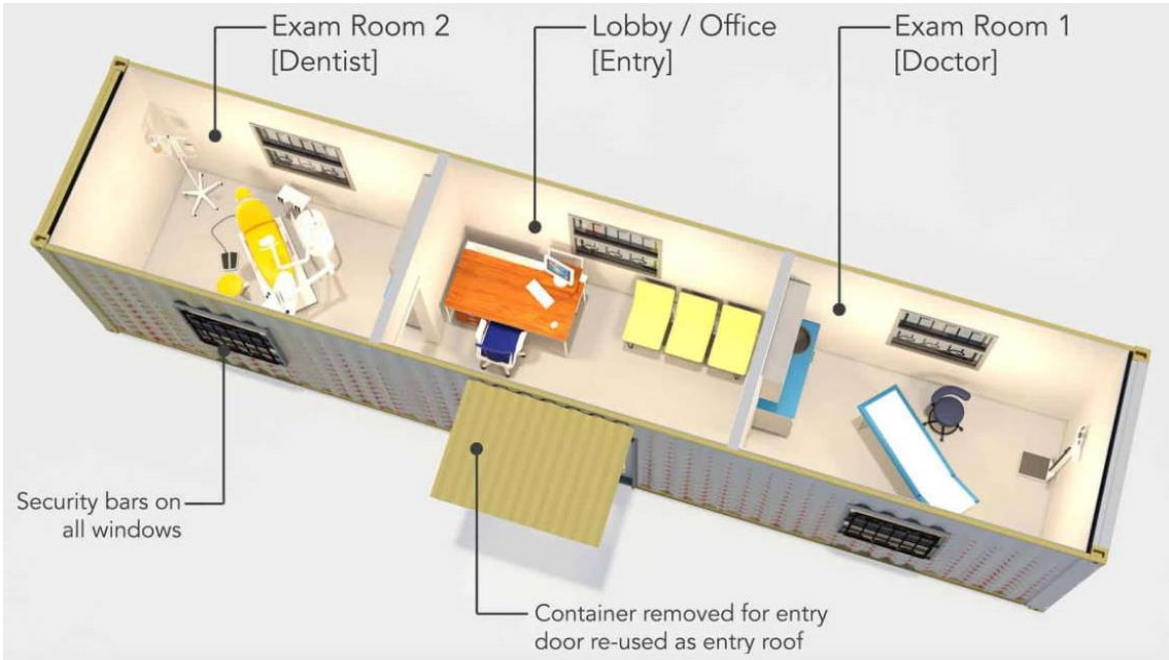


Pascas Care
MEDICAL CENTRE



24x50 Medical office





RECOMMENDED READINGwww.pascashealth.com

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Library Download












page

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

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

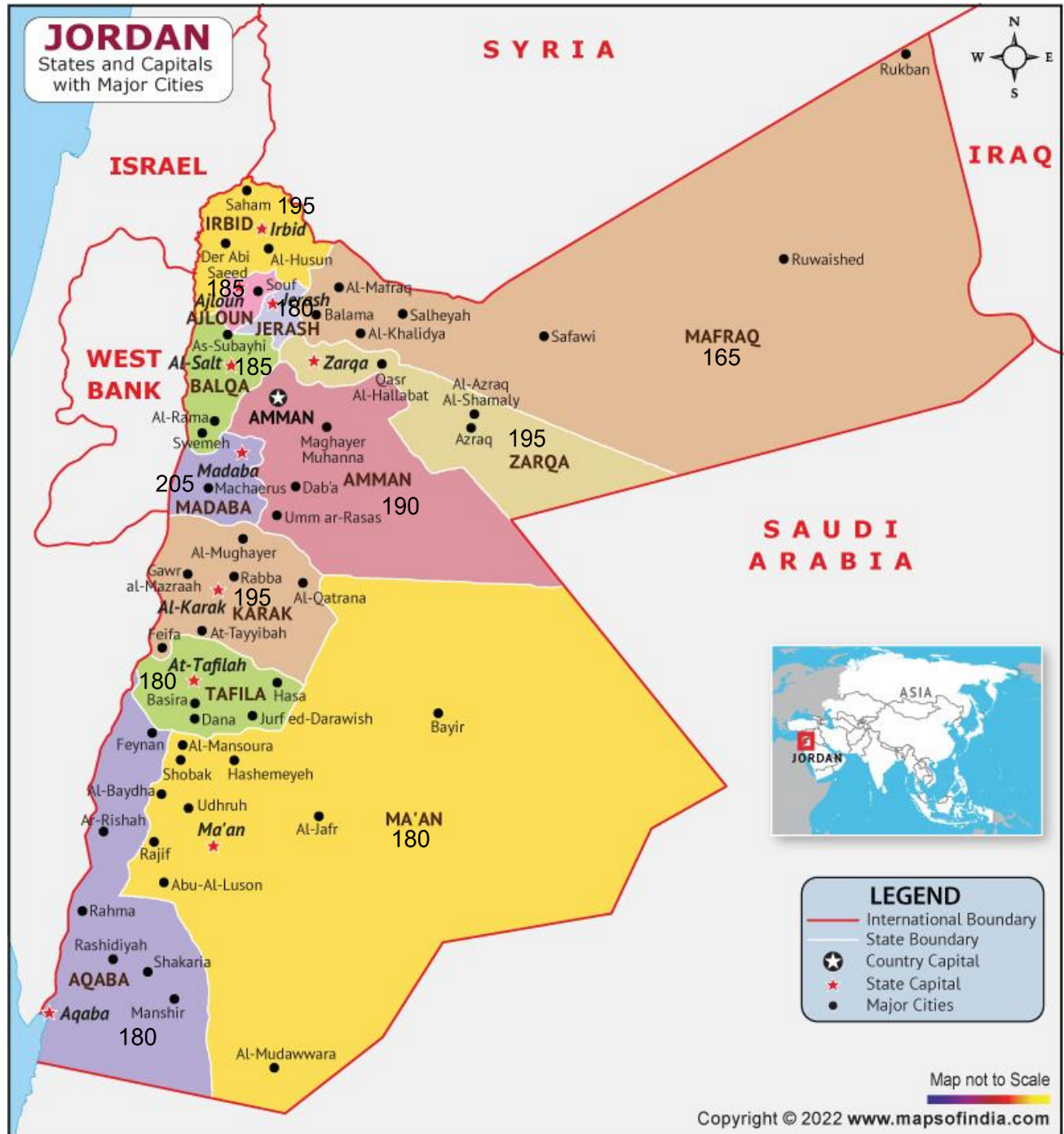
PASCAS INTRODUCTION NOTES

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](#) [Pascas Care Letters Worldwide Survey.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](#) [Pascas University Education with Zelmar.pdf](#) [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 Kinesiology Personality Traits.pdf](#) [Pascas Care Kinesiology Videos.pdf](#) [Pascas Care Kinesiology Submissiveness.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 Book Parenting and Feeling Healing Book X.pdf](#) [Sam's Essay I am allowed not to love my parents.pdf](#)



Map of Consciousness MoC 185

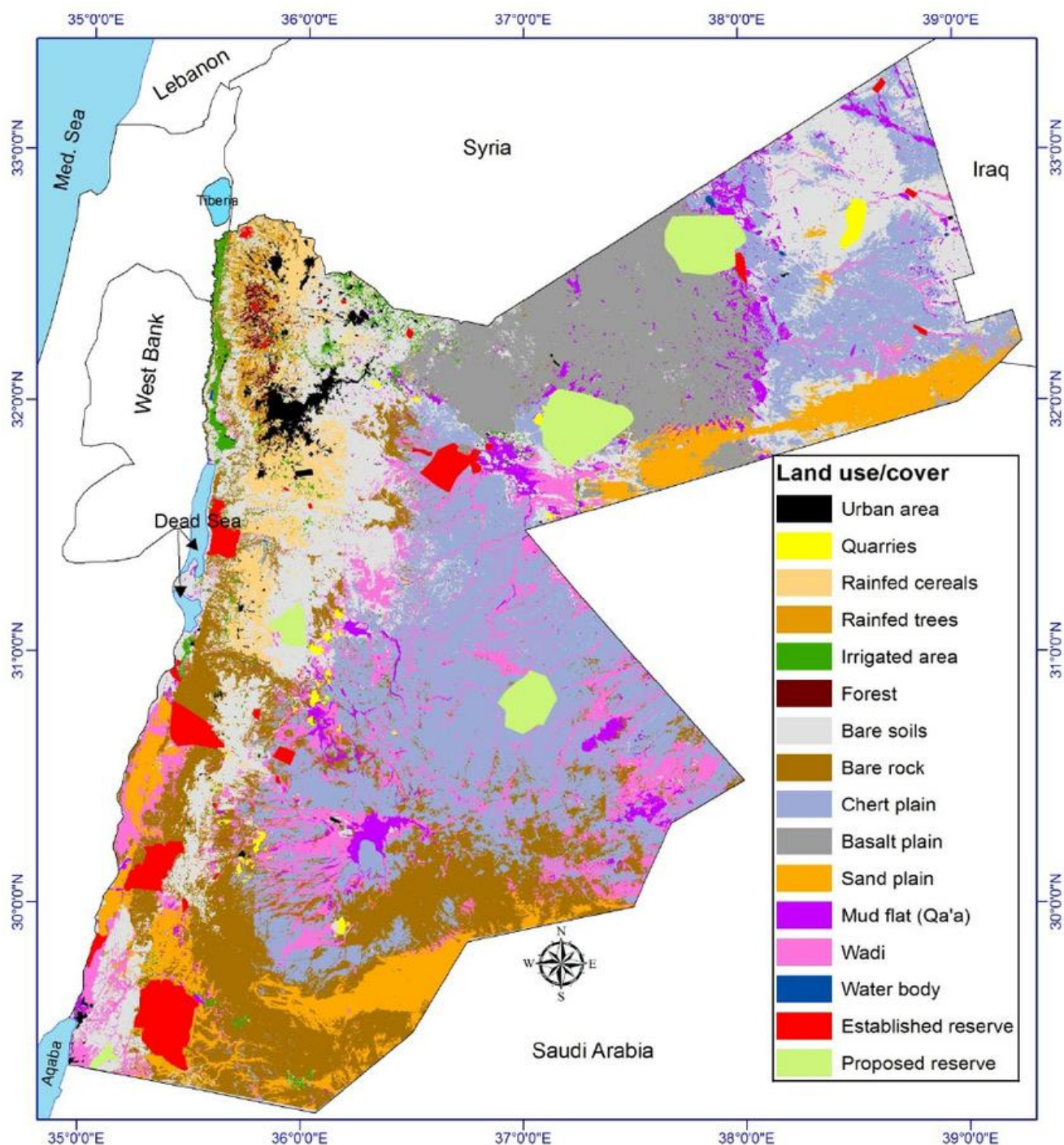


Population Density

The population density in Jordan is 130 per Km² (337 people per mi²).
The total land area is 88,780 Km² (34,278 sq. miles).
84.1 % of the population is urban (9,717,492 people in 2024).
The median age in Jordan is 24.5 years.

JORDAN MAP



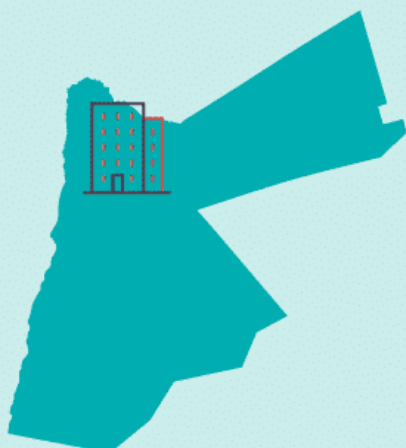


The Surprising Solutions to the World's Water Crisis | The Future With Hannah Fry

<https://www.youtube.com/watch?v=FDY2McKLvIM>

Our survival depends on water, yet global reserves are rapidly shrinking. It's now replaced oil as the most likely cause of global conflict. Can technology help secure humanity's future water needs?

Urbanisation in Jordan: Key Figures



91.6% of Jordan's population live in urban areas, but those areas cover only 3.8% of the country

1/4 of the country's population is living in Amman in 2021, compared to 1/2 in 1950

83% of Jordan's refugee population (744,795) lived in urban areas in 2019

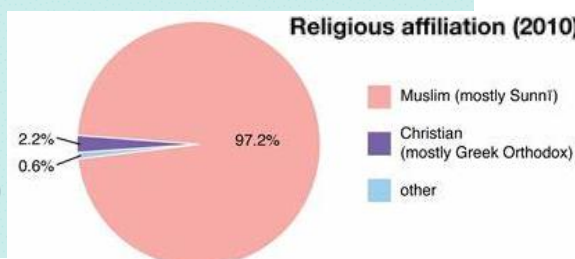
90% is the amount up to which air pollution in Jordanian towns is caused by road traffic

40% is the amount of GHG reduction the City of Amman has pledged to reach by 2030 (compared to 2014)

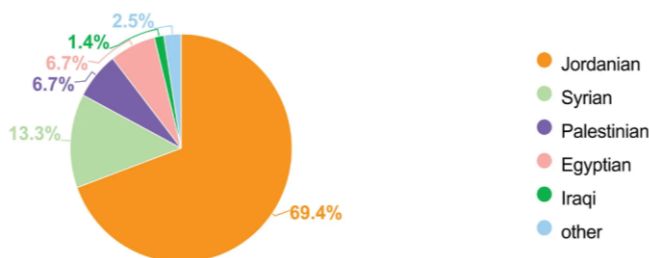
Sources:

UN DESA, Population Division (2018) World Urbanization Prospects: The 2018 Revision
The World Bank | Data: Urban land area (sq. km) - Jordan (2013)
UNHCR Jordan: UNHCR continues to support refugees in Jordan throughout 2019 (2019)
Amman Municipality: The Amman Climate Plan (2019)
FES: The Mobility Transition in the MENA Region (2020)

Religious affiliation (2010)



2015 Jordan ethnic composition

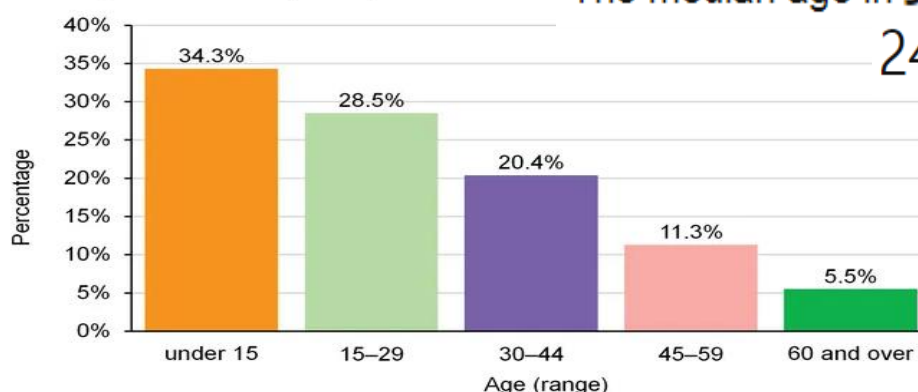


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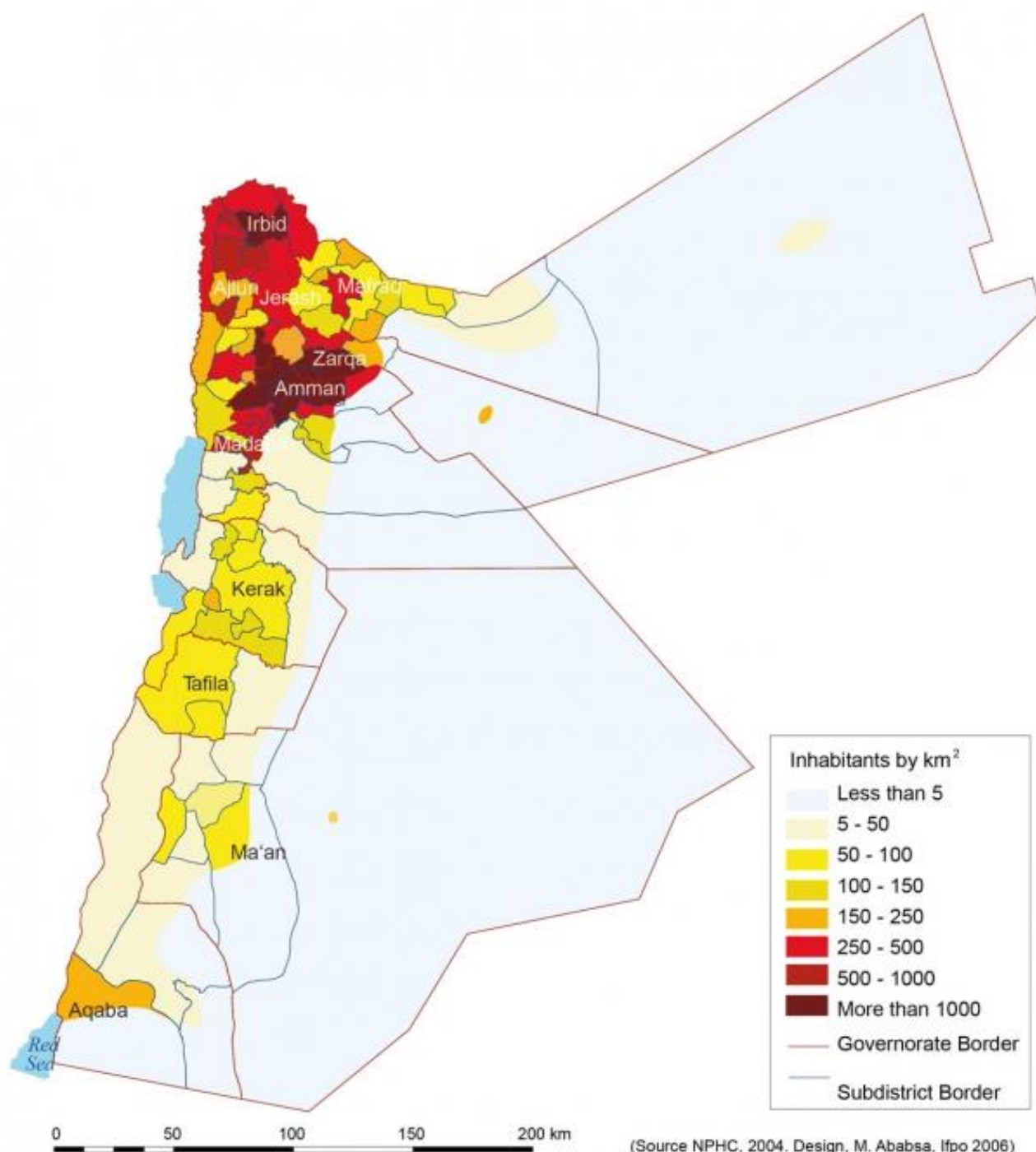
JORDAN LANGUAGE

- ✓ The official language is Arabic.
- ✓ English, though without an official status, is widely spoken throughout the country and is the de facto language of commerce and banking, as well as a co-official status in the education sector.
- ✓ The spoken language is Jordanian Levantine.
- ✓ Less commonly found are *citation* needed Turkish, Serbo-Croatian, Greek, and Bosnian.

Jordan age breakdown (2020*)



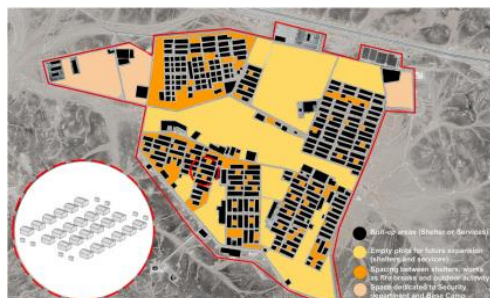
The median age in **Jordan** is **24.5 years**



JORDAN Refugee Camps

AUD1.00 = USD 0.65 JOD 0.46 USD1.00 = JOD 0.71

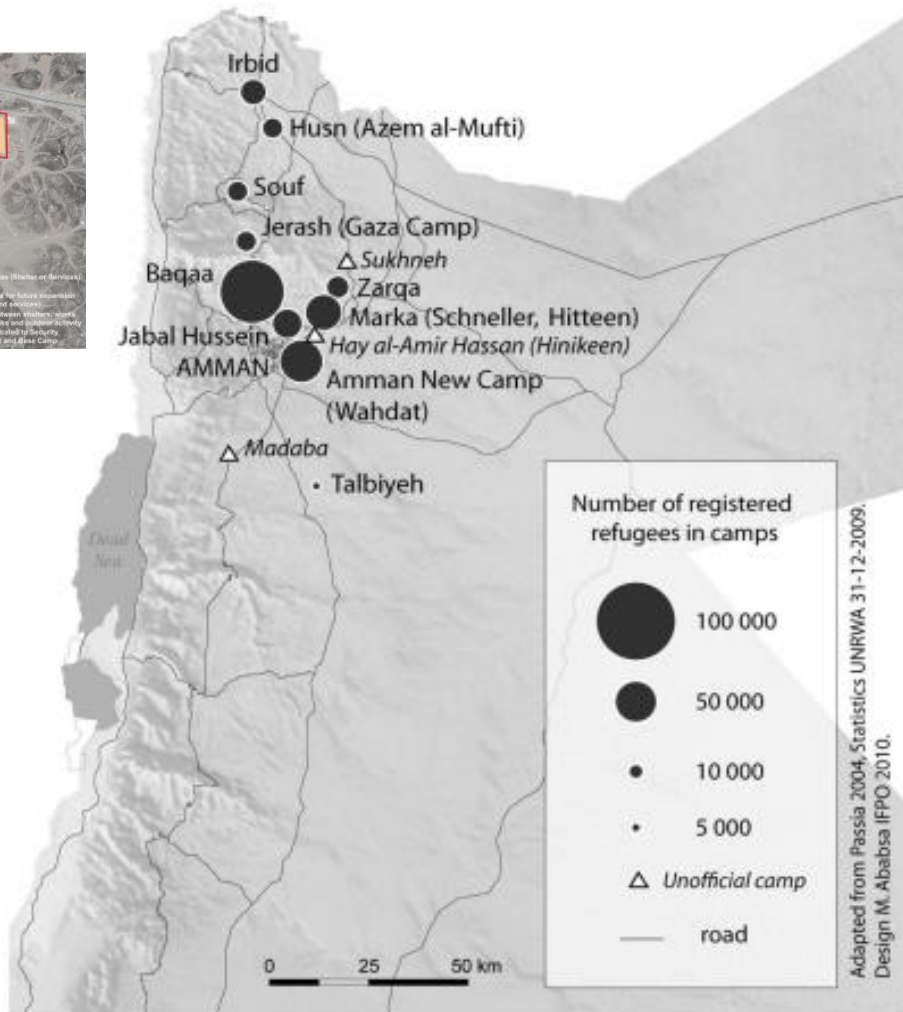
Regionally, Jordan is considered one of the most refugee-welcoming countries, as today it hosts around three million refugees and asylum seekers.



Only 18% of refugees in Jordan live in refugee camps.

Jordan has 10 Palestinian refugee camps and 5 refugee camps for Syrians.

15 refugee camps in all.



Adapted from Passia 2004, Statistics UNRWA 31-12-2009, Design M. Ababsa IFPO 2010.

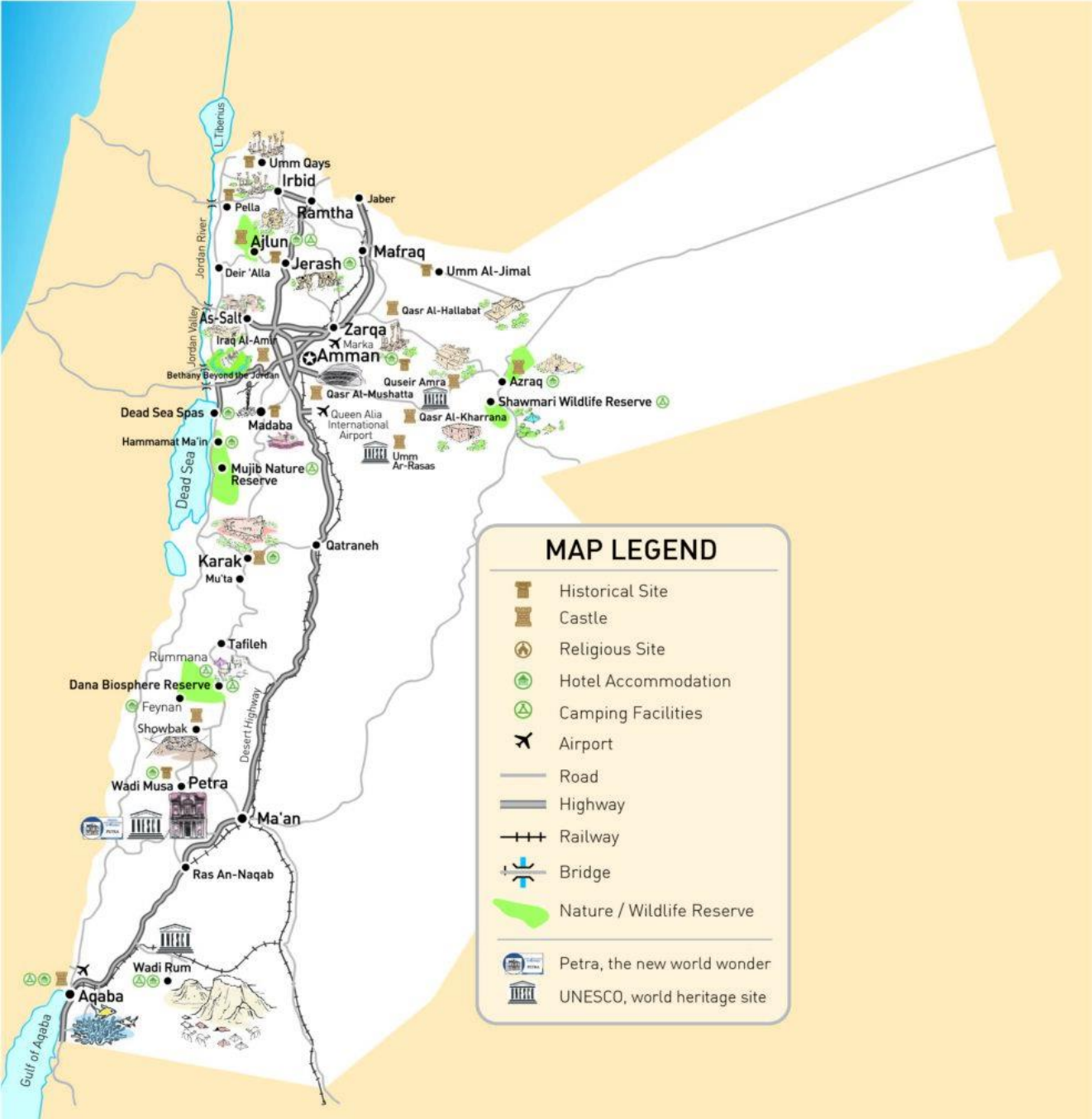
JORDAN's fifth largest city is a REFUGEE CAMP

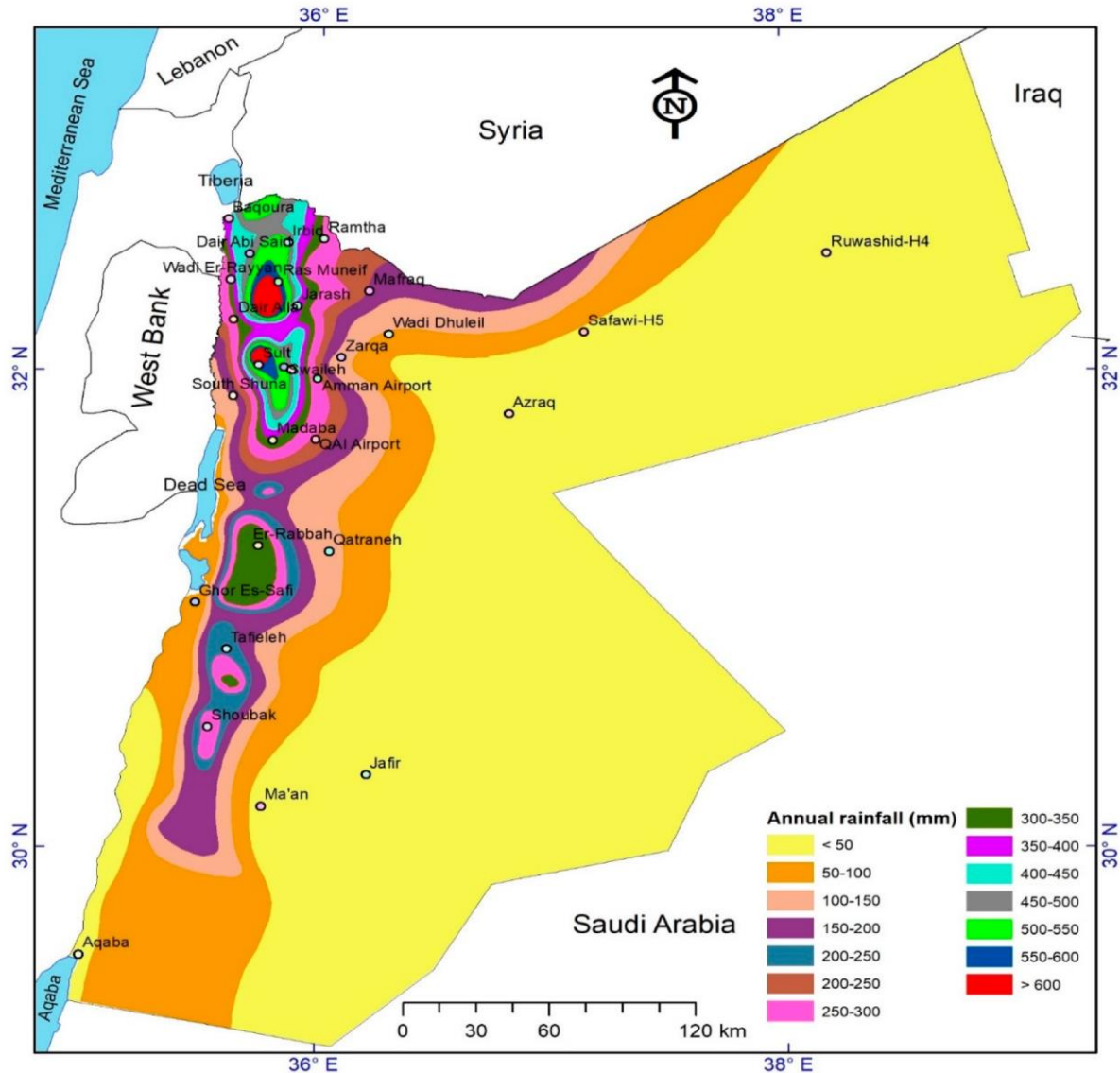


1 Transitional Shelter

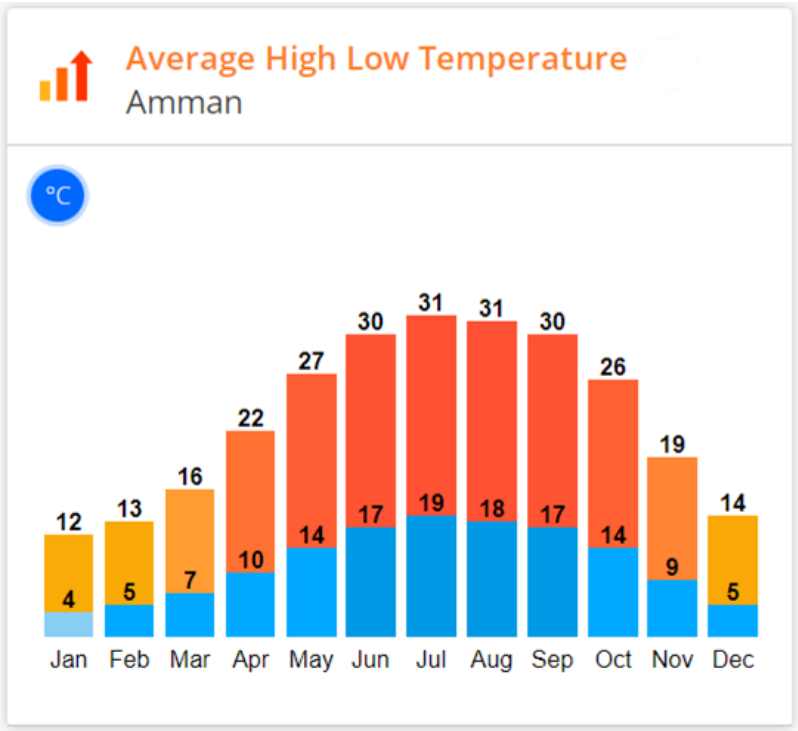


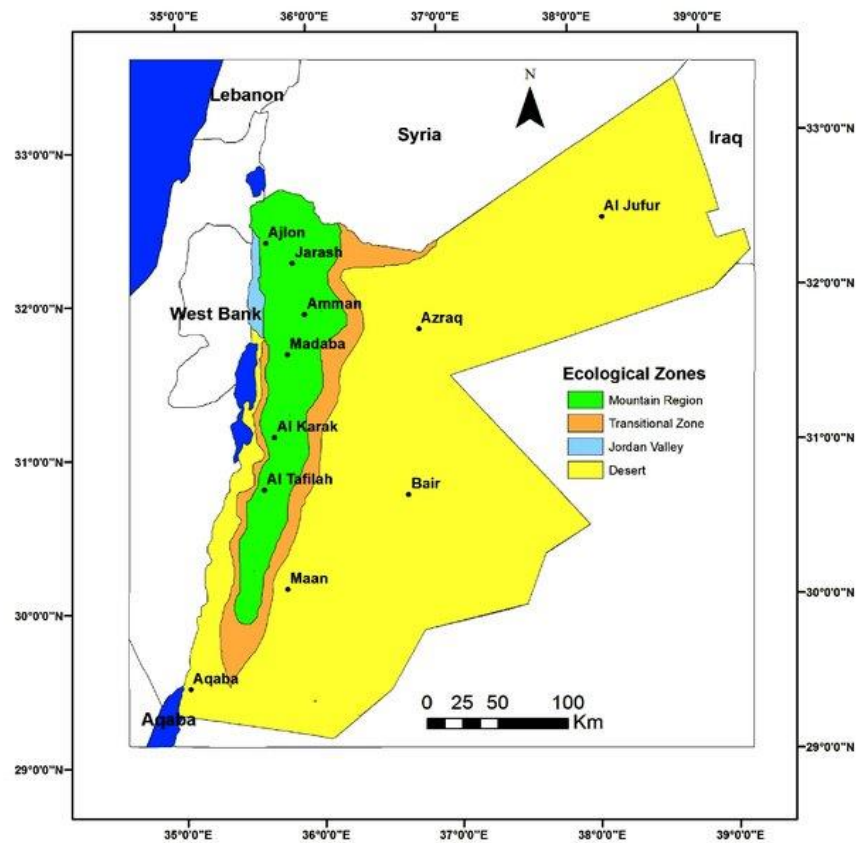
2 Construction phase



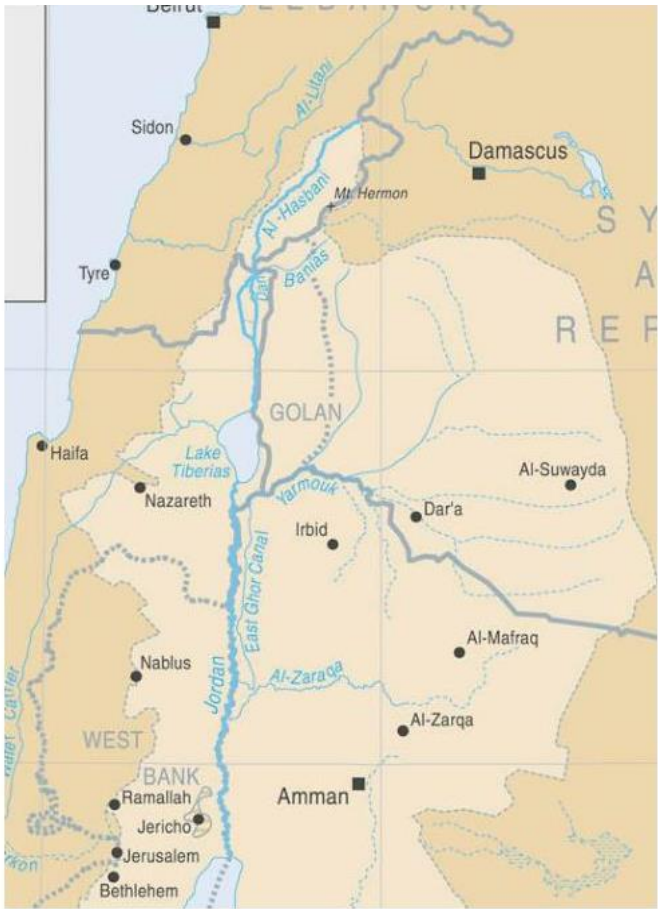


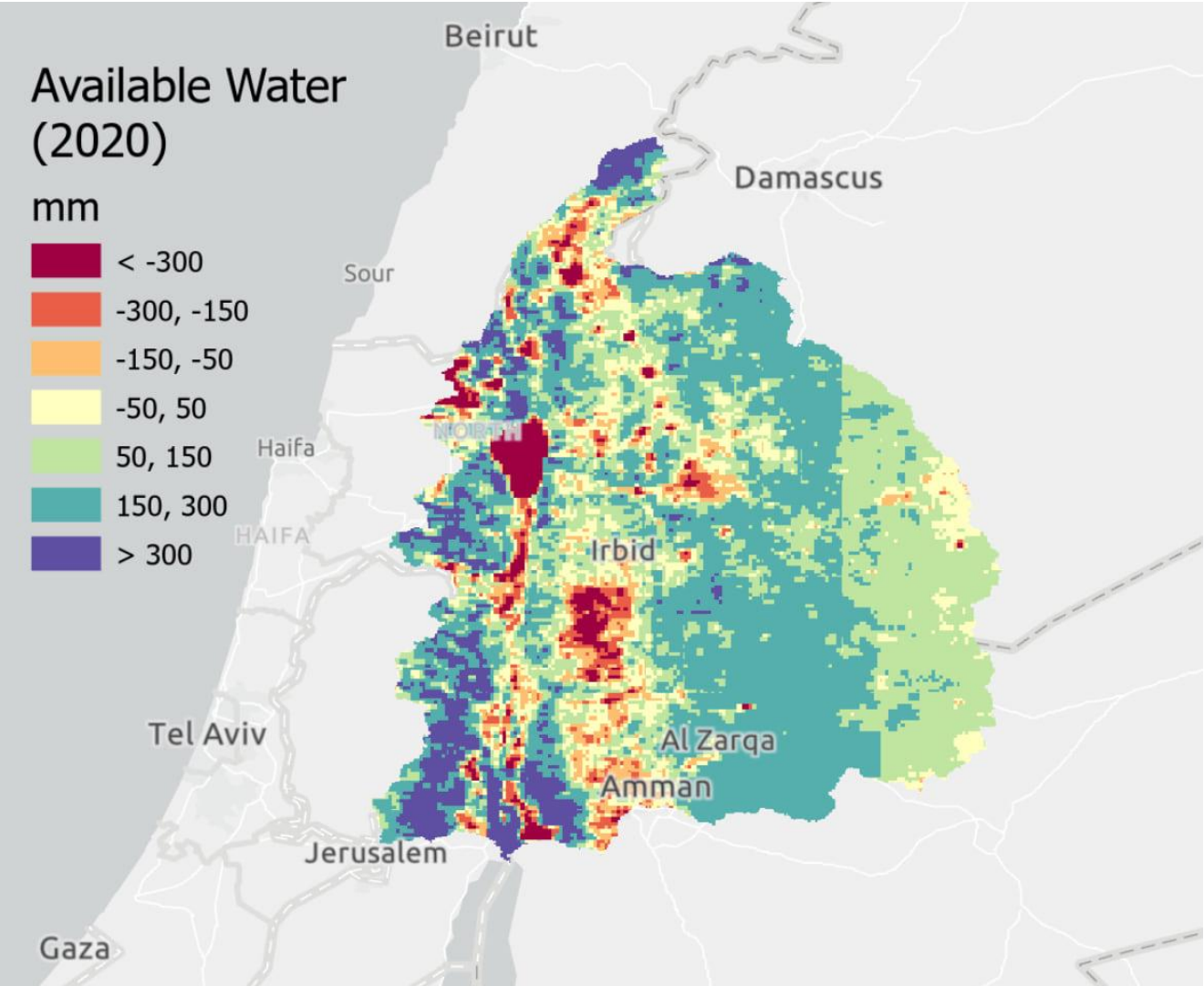
WEATHER BY MONTH // WEATHER AVERAGES AMMAN





Jordan River Basin







Jordan used to incorporate the West Bank prior to the British Plan for Israel



Hashemite Kingdom of Jordan
al-Mamlakah al-Urduniyah al-Hashimiyah

Allāh, al-Waṭan, al-Malik
God, Country, The King



JORDAN



Hashemite Kingdom of Jordan
al-Mamlakah al-Urduniyah al-Hashimiyah

Allah, al-Waqt, al-Malik
God, Country, The King

