

# PASCAS FOUNDATION (Rwanda) Ltd

## PASCAS FOUNDATION (Rwanda) Ltd

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<b>OPERATING STATEMENT</b>		2025	2026	2027	<b>\$ = USD</b>	30 Jun	
<b>STATEMENT of FINANCIAL PERFORMANCE</b>			AUD1.00 =	USD 0.65	2028	2029	2030
					RWF 900	USD1.00 =	RWF 1,400
REVENUE (being grant subsidy)	\$0	\$520,000	\$1,950,000	\$18,586,490	\$102,625,630	\$111,384,150	
Less:							
DIRECT COSTS	0	31,302,940	33,991,120	51,863,160	134,818,878	149,183,471	
ADMINISTRATION COSTS	0	4,804,100	8,628,250	11,601,457	17,821,810	19,801,728	
PROFIT before STAFF INCENTIVE	0	-35,587,040	-40,669,370	-44,878,127	-50,015,057	-57,601,050	
Less:							
STAFF INCENTIVE	0	0	0	0	0	0	0
NET PROFIT CONTRIBUTION before	0	-35,587,040	-40,669,370	-44,878,127	-50,015,057	-57,601,050	
<b>Scholarships Granted overseas</b>	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	-74,415,057	-83,901,050	
Interest	0	0	0	0	0	0	0
Depreciation	0	21,292,714	49,131,428	94,198,252	119,173,660	142,789,068	
Other costs - borrowing	0	0	0	0	0	0	0
<b>OPERATING PROFIT</b>	<b>0</b>	<b>-63,579,754</b>	<b>-103,200,798</b>	<b>-159,176,379</b>	<b>-193,588,717</b>	<b>-226,690,118</b>	
Income Tax Expense	0	0	0	0	0	0	0
<b>PROFIT after Tax</b>	<b>0</b>	<b>-63,579,754</b>	<b>-103,200,798</b>	<b>-159,176,379</b>	<b>-193,588,717</b>	<b>-226,690,118</b>	
<b>TOTAL GRANTS FUNDING received</b>	<b>0</b>	<b>620,000,000</b>	<b>731,200,000</b>	<b>984,200,000</b>	<b>801,300,000</b>	<b>777,900,000</b>	
Less							
<b>Grants previously treated as Revenue</b>	<b>0</b>	<b>-520,000</b>	<b>-1,950,000</b>	<b>-18,586,490</b>	<b>-102,625,630</b>	<b>-111,384,150</b>	
Dividends Paid	0	0	0	0	0	0	0
RETAINED EARNINGS	\$0	\$555,900,246	\$626,049,202	\$806,437,131	\$505,085,653	\$439,825,732	

<b>KEY FINANCIAL DATA</b>	2026	2027	2028	2029	2030
<b>REVENUE</b>	\$520,000	\$1,950,000	\$18,586,490	\$102,625,630	\$111,384,150
<b>EBITDA</b>	-\$42,287,040	-\$54,069,370	-\$64,978,127	-\$74,415,057	-\$83,901,050
<b>DEPRECIATION</b>	\$21,292,714	\$49,131,428	\$94,198,252	\$119,173,660	\$142,789,068
<b>EBIT</b>	-\$63,579,754	-\$103,200,798	-\$159,176,379	-\$193,588,717	-\$226,690,118
<b>NET CASH GENERATED</b>	-\$42,430,040	-\$54,430,120	-\$68,191,675	-\$91,222,885	-\$85,652,754

**PASCAS FOUNDATION (Rwanda) Ltd**  
**PROJECTED CASH FLOW**  
**STATEMENT of CASHFLOWS**

**\$ = USD**

30 Jun

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	2024	2025	2026	2027	2028	2029	2030
			AUD1.00 =	USD 0.65	RWF 900	USD1.00 =	RWF 1,400
NET PROFIT	\$0	-\$63,579,754	-\$103,200,798	-\$159,176,379	-\$193,588,717	-\$226,690,118	
Interest	0	0	0	0	0	0	0
Depreciation	0	21,292,714	49,131,428	94,198,252	119,173,660	142,789,068	
Prepaid Borrowing Costs	0	0	0	0	0	0	0
Increase in Payables - Creditors	0	8,667	23,833	277,275	1,400,652	145,975	
Decrease in Stock & Stores	0	-108,333	-265,417	-2,104,449	-11,205,219	-1,167,803	
Decrease in Receivables - Debtors	0	-43,333	-119,167	-1,386,374	-7,003,262	-729,877	
CASH FROM OPERATIONS	0	-42,430,040	-54,430,120	-68,191,675	-91,222,885	-85,652,754	
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	529,017,850	665,667,850	794,870,600	609,085,200	575,085,200	
Plant & Equipment	0	1,100,000	10,100,000	110,600,000	5,100,000	5,100,000	
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	-535,117,850	-675,767,850	-905,470,600	-614,185,200	-580,185,200	
FUNDS GENERATED	0	-577,547,890	-730,197,970	-973,662,275	-705,408,085	-665,837,954	
FUNDED by:							
TOTAL GRANTS FUNDING	0	620,000,000	731,200,000	984,200,000	801,300,000	777,900,000	
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	620,000,000	731,200,000	984,200,000	801,300,000	777,900,000	
Less							
Grants previously treated as Revenue		-520,000	-1,950,000	-18,586,490	-102,625,630	-111,384,150	
NET CASH FLOW	0	41,932,110	-947,970	-8,048,765	-6,733,715	677,896	
CLOSING CASH (DEBT)	\$0	\$0	\$41,932,110	\$40,984,140	\$32,935,375	\$26,201,660	\$26,879,556



**PASCAS FOUNDATION (Rwanda) Ltd**
**KEY RATIOS**
**KEY PERFORMANCE INDICATORS (KPI's) A**
**\$ = USD**
**30 Jun**
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	2025	2026	2027	2028	2029	2030
		AUD1.00 =	USD 0.65	RWF 900	USD1.00 =	RWF 1,400
SALES	\$0	\$520,000	\$1,950,000	\$18,586,490	\$102,625,630	\$111,384,150
EBIT (earnings before interest & tax)	0	-63,579,754	-103,200,798	-159,176,379	-193,588,717	-226,690,118
Operating profit after Tax (OPAT)	0	-63,579,754	-103,200,798	-159,176,379	-193,588,717	-226,690,118
Total assets	0	555,908,913	1,181,981,948	1,988,696,354	2,495,182,659	2,935,154,367
Total tangible assets	0	555,908,913	1,181,981,948	1,988,696,354	2,495,182,659	2,935,154,367
Net tangible assets (total SHF - intangible assets)	0	555,900,246	1,181,949,448	1,988,386,579	2,493,472,232	2,933,297,964
Total liabilities	0	8,667	32,500	309,775	1,710,427	1,856,403
Shareholders funds	0	555,900,246	1,181,949,448	1,988,386,579	2,493,472,232	2,933,297,964
Finance charges	0	0	0	0	0	0
	8.00%					
RETURN on SALES (EBIT / sales)	0.0%	-12226.9%	-5292.3%	-856.4%	-188.6%	-203.5%
OPAT / Sales % (opat / sales)	0.0%	-12226.9%	-5292.3%	-856.4%	-188.6%	-203.5%
Return on Assets % (opat / tangible assets)	0.0%	-11.4%	-8.7%	-8.0%	-7.8%	-7.7%
Return on Equity (EBIT / equity)	#DIV/0!	-11.4%	-8.7%	-8.0%	-7.8%	-7.7%
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%
<b>NET INTEREST COVER</b>						
(profit+interest+tax+dep/interest)						
Gearing Ratio (total liabilities / tangible assets)	0.0%	0.0%	0.0%	0.0%	0.1%	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	28.3	27.5
Quick Assets Ratio (current assets-stock / current liabilities - OD)	#DIV/0!	4,843.3	1,266.1	111.3	20.3	19.5
Working Capital (current assets - current liabilities)	0	42,075,110	41,487,890	36,652,673	46,726,786	49,156,386
<b>LONG-TERM CREDIT RATING DATA</b>						
EBIT interest coverage (x)		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EBITDA interest coverage (x)		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Funds flow/total debt (%)		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Free operating cash flow / total debt (%)		Err:508	Err:508	Err:508	Err:508	Err:508
Return on capital (%)		-22.9%	-11.9%	-10.0%	-8.6%	-8.4%
Operating income / sales (%)		-8132.1%	-2772.8%	-349.6%	-72.5%	-75.3%
Long-term debt / capital (%)		0.0%	0.0%	0.0%	0.0%	0.0%
Total debt / capital (incl. STD) (%)		0.0%	0.0%	0.0%	0.0%	0.0%

PROJECTED - CREDIT RATING RANKING	2026	2027	2028	2029	2030
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 (%)	Err:508	Err:508	Err:508	Err:508	Err:508
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 (Rwanda) Ltd**  
**KEY RATIOS**

**\$ = USD**

30 Jun

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2026

2027

2028

2029

2030

AUD1.00 =

USD 0.65

RWF 900

USD1.00 =

RWF 1,400

**KEY PERFORMANCE INDICATORS (KPI's) B**

Current Assets	\$42,083,777	\$41,520,390	\$36,962,448	\$48,437,213	\$51,012,789
Fixed Assets	\$513,825,136	\$1,140,461,558	\$1,951,733,906	\$2,446,745,446	\$2,884,141,578
Total Assets	\$555,908,913	\$1,181,981,948	\$1,988,696,354	\$2,495,182,659	\$2,935,154,367

<b>Ratio of Current Assets</b>	<b>7.6%</b>	<b>3.5%</b>	<b>1.9%</b>	<b>1.9%</b>	<b>1.7%</b>
<b>Ratio of Fixed Assets</b>	<b>92.4%</b>	<b>96.5%</b>	<b>98.1%</b>	<b>98.1%</b>	<b>98.3%</b>

Current Liabilities	\$8,667	\$32,500	\$309,775	\$1,710,427	\$1,856,403
Long Term Liabilities	\$0	\$0	\$0	\$0	\$0
Equity	\$555,900,246	\$1,181,949,448	\$1,988,386,579	\$2,493,472,232	\$2,933,297,964
Total Liabilities	\$555,908,913	\$1,181,981,948	\$1,988,696,354	\$2,495,182,659	\$2,935,154,367

<b>Equity to Fixed Assets Ratio A</b>	<b>108.2%</b>	<b>103.6%</b>	<b>101.9%</b>	<b>101.9%</b>	<b>101.7%</b>
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equity capital in relation to fixed assets

<b>Equity to Fixed Assets Ratio B</b>	<b>108.2%</b>	<b>103.6%</b>	<b>101.9%</b>	<b>101.9%</b>	<b>101.7%</b>
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equity capital + long-term liabilities in relation to fixed assets

<b>Debt Ratio</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.1%</b>	<b>0.1%</b>
<b>Equity Ratio</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>99.9%</b>	<b>99.9%</b>

**Liquidity**

Cash	\$41,932,110	\$40,984,140	\$32,935,375	\$26,201,660	\$26,879,556
Receivables - Debtors	\$43,333	\$162,500	\$1,548,874	\$8,552,136	\$9,282,013
Current Assets	\$42,083,777	\$41,520,390	\$36,962,448	\$48,437,213	\$51,012,789
Current Liabilities	\$8,667	\$32,500	\$309,775	\$1,710,427	\$1,856,403

<b>Cash Ratio</b>	<b>483832.0%</b>	<b>126105.0%</b>	<b>10632.0%</b>	<b>1531.9%</b>	<b>1447.9%</b>
<b>Quick Ratio</b>	<b>484332.0%</b>	<b>126605.0%</b>	<b>11132.0%</b>	<b>2031.9%</b>	<b>1947.9%</b>
<b>Current Ratio</b>	<b>485582.0%</b>	<b>127755.0%</b>	<b>11932.0%</b>	<b>2831.9%</b>	<b>2747.9%</b>

**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	-63,579,754	-103,200,798	-159,176,379	-193,588,717	-226,690,118
<b>ROI ratio against Funding Request</b>	<b>-635.8%</b>	<b>-1032.0%</b>	<b>-1591.8%</b>	<b>-1935.9%</b>	<b>-2266.9%</b>
LOAN FUNDS + RETAINED EQUITY	555,900,246	1,181,949,448	1,988,386,579	2,493,472,232	2,933,297,964
<b>ROI ratio against Loans + Equity</b>	<b>-11.4%</b>	<b>-8.7%</b>	<b>-8.0%</b>	<b>-7.8%</b>	<b>-7.7%</b>
After Tax Profit before Dividends Paid	555,900,246	626,049,202	806,437,131	505,085,653	439,825,732
Prior Year retained Equity	0	555,900,246	1,181,949,448	1,988,386,579	2,493,472,232
<b>ROI based on Prior Year Equity</b>	<b>#DIV/0!</b>	<b>112.6%</b>	<b>68.2%</b>	<b>25.4%</b>	<b>17.6%</b>

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.

	2024	2025	AUD1.00 = 2026	USD 0.65 2027	RWF 900 2028	USD1.00 = 2029	RWF 1,400 2030
<b>PRODUCTION</b>							
<b>REVENUE</b>							
	<b>relative to capital cost</b>				Achievable target pricing		0.0%
SCHOOL LAND & BUILDINGS	10%		\$0	\$0	\$7,328,520	\$14,657,040	\$21,985,560
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
<b>RECURRENT COSTS GRANT</b>			\$520,000	\$1,950,000	\$18,586,490	\$102,625,630	\$111,384,150
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%
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
CLINICS LAND & BUILDINGS	per annum	1	0	1	2	3
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%

<b>CONSUMABLES COST</b>	of revenue						
SCHOOL LAND & BUILDINGS	per centre	5%	\$0	\$0	\$366,426	\$732,852	\$1,099,278
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
HOPE FOR A GOOD LIFE			1,500,000	1,500,000	500,000	500,000	500,000
ORPHANAGES			27,210,000	27,210,000	27,210,000	27,210,000	27,210,000
<b>TOTAL CONSUMABLES COST</b>			\$28,772,400	\$28,944,000	\$29,033,484	\$37,854,153	\$38,392,179
Freight Inward Costs			5.0%	5.0%	5.0%	5.0%	5.0%

<b>EMPLOYEE COSTS</b>	of revenue				<b>\$ = USD</b>		
SCHOOL LAND & BUILDINGS	per centre	62%	\$0	\$0	\$4,543,682	\$9,087,365	\$13,631,047
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
<b>TOTAL EMPLOYEE COSTS</b>			\$322,400	\$1,209,000	\$11,523,624	\$63,627,891	\$69,058,173

<b>OPERATING COSTS DIRECT</b>							
PASCAS OVERSIGHT COUNCIL			\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
SCHOOL LAND & BUILDINGS	per centre	20%	\$0	\$0	\$1,465,704	\$2,931,408	\$4,397,112
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
<b>TOTAL OPERATING COSTS</b>			\$2,104,000	\$2,390,000	\$5,717,298	\$22,525,126	\$24,276,830

**PASCAS FOUNDATION (Rwanda) Ltd**  
**PRODUCTION continued:**

continuation of worksheet

6

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

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

**Salaries - Administration**

**PASCAS FOUNDATION (Rwanda) Ltd**

Directors	2	30.0%	160,000	\$416,000	<b>Executive</b>
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	
Psychologist	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	<b>Directors Non Exec</b>
Technical Engineer	3	20.0%	90,000	\$324,000	
Quality Control Officers	1	20.0%	90,000	\$108,000	
Administrative Manager	1	20.0%	90,000	\$108,000	
Secretary	2	20.0%	90,000	\$216,000	
Shipping	3	20.0%	90,000	\$324,000	
Other Staff	5	20.0%	80,000	\$480,000	
Head of Security	1	20.0%	80,000	\$96,000	
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	
					<u>\$250,000</u>

Administration Salaries Total 57 (full time) \$7,041,000

**PASCAS FOUNDATION (Rwanda) Ltd**

30 Jun

**\$ = USD****7****PROFIT & LOSS****REVENUE**

	2024	2025	2026	2027	2028	2029	2030
			AUD1.00 =	USD 0.65	RWF 900	USD1.00 =	RWF 1,400
SCHOOL LAND & BUILDINGS	\$0	\$0	\$0	\$0	\$7,328,520	\$14,657,040	\$21,985,560
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**

Less:

Royalty

**TOTAL REVENUE**

	\$0	\$0	\$520,000	\$1,950,000	\$18,586,490	\$102,625,630	\$111,384,150
	0	0	0	0	0	0	0
	\$0	\$0	\$520,000	\$1,950,000	\$18,586,490	\$102,625,630	\$111,384,150

**OPERATING COSTS**

Consumable variable to Total Revenue

SCHOOL LAND & BUILDINGS	0	0	0	0	366,426	732,852	1,099,278
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****Total Employee Costs****Operating Costs Direct****Freight Inwards****Professional Support Contractors****Repairs & Maintenance****Transport**

	0	0	27,334,800	28,754,400	32,683,084	45,934,153	52,493,779
	0	0	322,400	1,209,000	11,523,624	63,627,891	69,058,173
	0	0	2,104,000	2,390,000	5,717,298	22,525,126	24,276,830
	0	0	1,366,740	1,437,720	1,634,154	2,296,708	2,624,689
	0	0	40,000	50,000	150,000	250,000	500,000
	0	0	15,000	25,000	30,000	35,000	50,000
	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	\$134,818,878	\$149,183,471
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**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	3,078,769	3,341,525
Debt Collection	0	0	2,600	9,750	92,932	513,128	556,921
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	2,052,513	2,227,683

**TOTAL ADMINISTRATION COSTS**

	0	0	4,804,100	8,628,250	11,601,457	17,821,810	19,801,728
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**TOTAL OPERATING COSTS**

	\$0	\$0	\$36,107,040	\$42,619,370	\$63,464,617	\$152,640,687	\$168,985,200
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**PROFIT before STAFF INCENTIVE**

	0	0	-35,587,040	-40,669,370	-44,878,127	-50,015,057	-57,601,050
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**STAFF INCENTIVE**

	0	0	0	0	0	0	0
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**NET PROFIT CONTRIBUTION**

before

**Scholarships Granted overseas**

	\$0	\$0	-\$35,587,040	-\$40,669,370	-\$44,878,127	-\$50,015,057	-\$57,601,050
	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	-\$74,415,057	-\$83,901,050
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PASCAS FOUNDATION (Rwanda) Ltd		\$ = USD	30 Jun				8
	2024	2025	2026	2027	2028	2029	2030
FUNDING			AUD1.00 =	USD 0.65	RWF 900	USD1.00 =	RWF 1,400

#### GRANT FUNDING

	\$277,500,000						
INITIATING WORKING CAPITAL GRANT			\$77,500,000	\$40,000,000	\$40,000,000	\$60,000,000	\$60,000,000
	\$3,173,900,000						
LAND & BUILDINGS			\$529,100,000	\$665,700,000	\$794,900,000	\$609,100,000	\$575,100,000
PLANT & EQUIPMENT			\$1,100,000	\$10,100,000	\$110,600,000	\$5,100,000	\$5,100,000
	\$132,000,000						
RECURRENT COSTS (subsidised client fees)			\$600,000	\$2,000,000	\$18,600,000	\$102,700,000	\$111,400,000
SCHOLARSHIPS			\$6,700,000	\$13,400,000	\$20,100,000	\$24,400,000	\$26,300,000
	\$90,900,000						
COMMERCIAL OFFICE			\$5,000,000	\$0	\$0	\$0	\$0
<b>TOTAL GRANT FUNDINGS</b>			<b>\$0</b>	<b>\$620,000,000</b>	<b>\$731,200,000</b>	<b>\$984,200,000</b>	<b>\$801,300,000</b>
	\$3,914,600,000 total						

Financing:

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

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

**\$0 Equity Capital AUD**  
**\$3,914,600,000 Grant Funding AUD**  
**\$3,914,600,000 Total Funding AUD**

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

#### PRINCIPAL & INTEREST AMORTISED

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

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

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

PASCAS FOUNDATION (Rwanda) Ltd		\$ = USD	30 Jun				9
	2024	2025	2026	2027	2028	2029	2030
CAPITAL EXPENDITURE			AUD1.00 =	USD 0.65	RWF 900	USD1.00 =	RWF 1,400
	(years to build and open)						
JOURNEY for HUMANITY MUSEUM			\$20,000,000	\$30,000,000	\$50,000,000	\$50,000,000	\$0
SCHOOL LAND & BUILDINGS	2 yrs to build		\$36,642,600	\$36,642,600	\$73,285,200	\$73,285,200	\$73,285,200
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	ALL PROGRAMS MAY EXPAND!	
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	ALL PROGRAMS MAY EXPAND!	
MOBILE CLINIC	1 year			\$650,000			
ORPHANAGES	1 year		\$5,500,000	\$5,500,000	\$5,500,000	\$5,500,000	\$5,500,000
DISPLACED & REBELLING ASIST			\$100,000,000	\$100,000,000	\$100,000,000	\$100,000,000	\$100,000,000
SOCIAL HOUSING & SCHOOLING			\$110,000,000	\$220,000,000	\$330,000,000	\$330,000,000	\$330,000,000
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
TOTAL LAND & BUILDINGS	0%						
(library costs are significant)	0	0	529,017,850	665,667,850	794,870,600	609,085,200	575,085,200
STOCK On-Hand	0	0	0				
PLANT - SCHOOL FITUOUT	0	0	0	5,000,000	5,000,000	5,000,000	5,000,000
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	110,600,000	5,100,000	5,100,000
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		
TOTAL CAPITAL EXPENDITURE	0.00%						
	\$0	\$0	\$535,117,850	\$675,767,850	\$905,470,600	\$614,185,200	\$580,185,200
Plant A 100%	0						
Plant B 15%	0	0	1,100,000	11,200,000	121,800,000	126,900,000	132,000,000
Plant C 12%	0	0	0	0	0	0	0
Buildings 4% flat	0	0	529,017,850	1,194,685,700	1,989,556,300	2,598,641,500	3,173,726,700
Leases 0%							
Depreciation A	100.0%	0	0	0	0	0	0
Depreciation B	12.0%	0	132,000	1,344,000	14,616,000	15,228,000	15,840,000
Depreciation C	10.0%	0	0	0	0	0	0
Depreciation Building	4.0%	0	21,160,714	47,787,428	79,582,252	103,945,660	126,949,068
Total Depreciation		0	21,292,714	49,131,428	94,198,252	119,173,660	142,789,068
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%			110,600,000	97,328,000	84,056,000	70,784,000
Year 4 Purchase	12.0%				5,100,000	4,488,000	3,876,000
Year 5 Purchase	12.0%					5,100,000	4,488,000
Year 1 Purchase	10.0%	0	0	0	0	0	0
Year 2 Purchase	10.0%		0	0	0	0	0
Year 3 Purchase	10.0%			0	0	0	0
Year 4 Purchase	10.0%				0	0	0
Year 5 Purchase	10.0%					0	0
Working capital ratios in sales-days for listed companies:			Stock	Debtors	Creditors		
Builders' suppliers			55	51	36		
Chemicals			88	56	28		
Food manufacturing			56	38	37		
Paper and packaging			70	52	28		
Retail			49	4	22		
Textiles			107	62	29		
Adopted:							
Stock Month Sales		2.7	2.4	2.2	1.5	1.5	1.5
Stores Month Sales		0.2	0.1	0.1	0.1	0.1	0.1
Debtors Month Sales		1.0	1.0	1.0	1.0	1.0	1.0
Creditors Month Sales		0.2	0.2	0.2	0.2	0.2	0.2

<b>PASCAS FOUNDATION (Rwanda) Ltd</b>		<b>\$ = USD</b>					<b>10</b>
	2025	2026	2027	30 Jun 2028	2029	2030	
<b>TAXATION RECONCILIATION</b>		AUD1.00 =	USD 0.65	RWF 900	USD1.00 =	RWF 1,400	
Operating Profit	\$0	-\$63,579,754	-\$103,200,798	-\$159,176,379	-\$193,588,717	-\$226,690,118	
Adjustments:							
Add Back Depreciation	0	21,292,714	49,131,428	94,198,252	119,173,660	142,789,068	
Less Taxation based Depreciation 20.00%	0	220,000	2,240,000	24,360,000	25,380,000	26,400,000	
Adjusted Taxable Profit	0	-42,507,040	-56,309,370	-89,338,127	-99,795,057	-110,301,050	
Past Years Tax Losses b/f	0	0	-42,507,040	-98,816,410	-188,154,537	-287,949,594	
TAXABLE INCOME to be assessed	0	-42,507,040	-98,816,410	-188,154,537	-287,949,594	-398,250,644	
	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 27.50%	0	0	0	0	0	0	
The standard VAT rate is 18%							
<a href="https://en.wikipedia.org/wiki/Taxation_in_Uganda">https://en.wikipedia.org/wiki/Taxation_in_Uganda</a>							
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	188,154,537	287,949,594	398,250,644	
Notional Value of Tax Losses at end of year:							
CARRIED FORWARD TAX CREDITS 27.50%		\$11,689,436	\$27,174,513	\$51,742,498	\$79,186,138	\$109,518,927	



CAPITALISATION RATES could fall within these guidelines:

LOAN to VALUE RATIOS

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

#### VALUATION METHODOLOGIES

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

CAPITALISATION RATE is a factor of perceived risk.

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

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

20.00% - 25.00%

New technology that is still to be tested could require capitalisation at:

40.00% - 47.50%

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

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

Beta= The measure of a risky asset's level of risk to the market.

ER = 6.00% + .97(47.5%-6.00%) per annum = 46.25% (high risk) 38.98% (low risk)

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

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

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

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

Australian Venture Capital ind results 2000

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

Actual Forecast June 2001 appraisal by leading funds manager:

MARKET OUTLOOK

Australian Shares  
Small Company Stocks

Past 5 yrs Next 10 yrs Macquarie Funds Management  
11.20% 11.00% With earnings growing in line with the overall economy  
4.10% 13.00% Small capitalisation stocks should perform strongly in the next five years, with the current high yields available supported by strong earnings growth from the emerging stocks in this sector.

Listed Property

12.60% 9.00% The highest-yielding major asset class will continue to provide solid returns and provide a good hedge against the prospect of any increase in inflation.

International Shares -  
including currency impact

19.50% 11.00% Earning growth in line with the overall economy, and limited prospects for further re-rating to increase valuations, will limit international equities to more modest returns.

International Shares -  
excluding currency impact  
Cash

11.50% 10.00% Currency impacts should have little effect on international equities in the medium to longer term.  
5.80% 5.75% Cash rates should match the growth in the economy over the long run.

Australian Bonds

9.60% 6.00% Australian fixed interest will tend to provide a small margin over cash investments.

International Bonds

8.90% 5.00% International bond investments will provide a similar average performance to their Australian counterparts.

Alternative Assets

14.20% 15.00% Alternative assets will continue to provide high returns to compensate investors for the additional risk taken when investing in these long-term, illiquid securities.

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

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

(note TwinTowers 11 Sep)

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
	1 Jan 25	1 Jan 24	6 Jan 23	16 Jan 22	3 Sep 20	31 Dec 19	31 Dec 17	31 Dec 16	31 Dec 15	31 Dec 14	31 Dec 13	31 Dec 12	31 Dec 11
Dow Jones	42,512	37,690	32,930	35,912	29,100	23,327	25,219	19,762	17,603	17,983	16,504	13,104	12,287
(industrial average of 30 leading Wall Street stocks)													
Nasdaq	19,350	16,826	10,305	14,894	12,056	6,635	7,239	5,440	5,065	4,282	4,154	3,019	2,613
(composite index)													
Standard & Poor's 500	5,875	4,770	3,895	4,663	3,526	2,507	2,732	2,251	2,063	2,080	1,848	1,426	1,263
(larger sample of businesses)													
S&P-ASX 200	7,666	7,591	7,109	7,406	6,090	5,646	5,904	5,666	5,295	5,411	5,304	4,631	4,050
ASX All Ordinaries	8,471	7,830	7,308	7,728	6,301	5,709	6,004	5,719	5,344	5,388	5,353	4,664	4,111

## CORPORATE RATINGS CRITERIA

## STANDARD &amp; POOR'S

## Long-term credit ratings:

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

## KEY INDUSTRIAL FINANCIAL RATIOS:

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

EBIT - Earnings before interest and taxes.

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

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

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

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

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

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

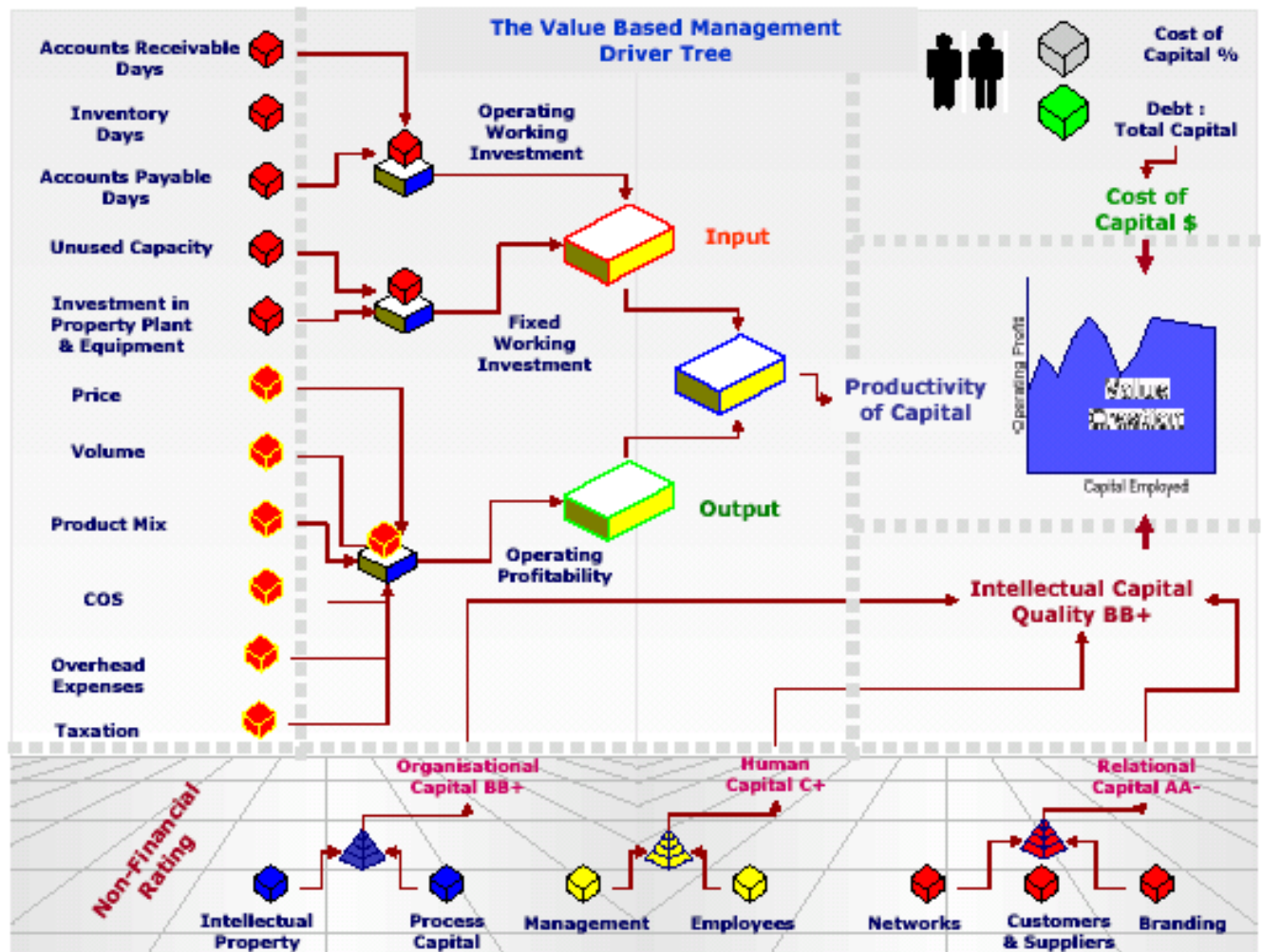
Operating income/sales = 
$$\frac{\text{Sales minus cost of goods manufactured (before depreciation and amortisation), selling, general and administrative, and research and development costs}}{\text{Sales}}$$

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

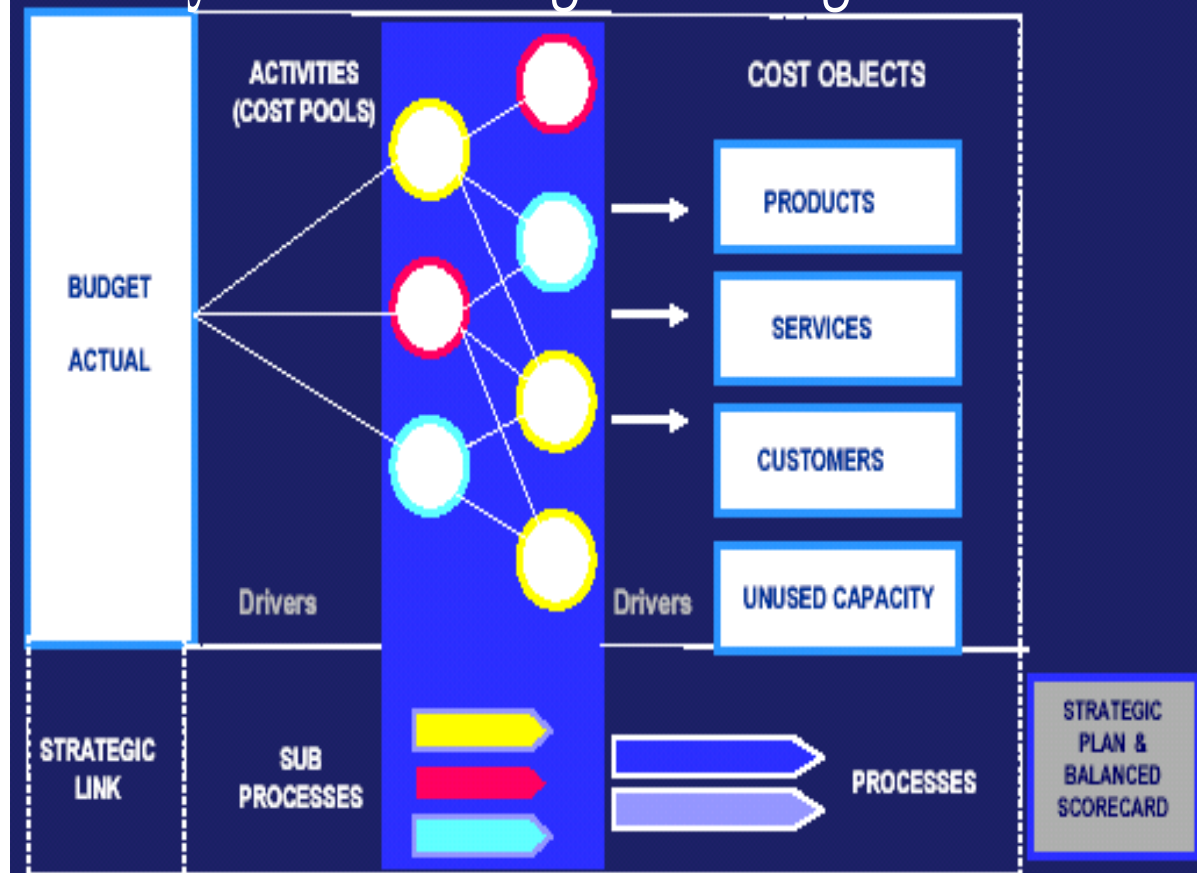
Total debt/capitalisation = 
$$\frac{\text{Long-term debt plus current maturities, commercial paper, and other short-term borrowings}}{\text{Long-term debt plus current maturities, commercial paper, and other short-term borrowings + shareholders' equity (including preferred stock) plus minority interest.}}$$

## VALUE BASED MANAGEMENT

## BASIS of this FINANCIAL MODEL

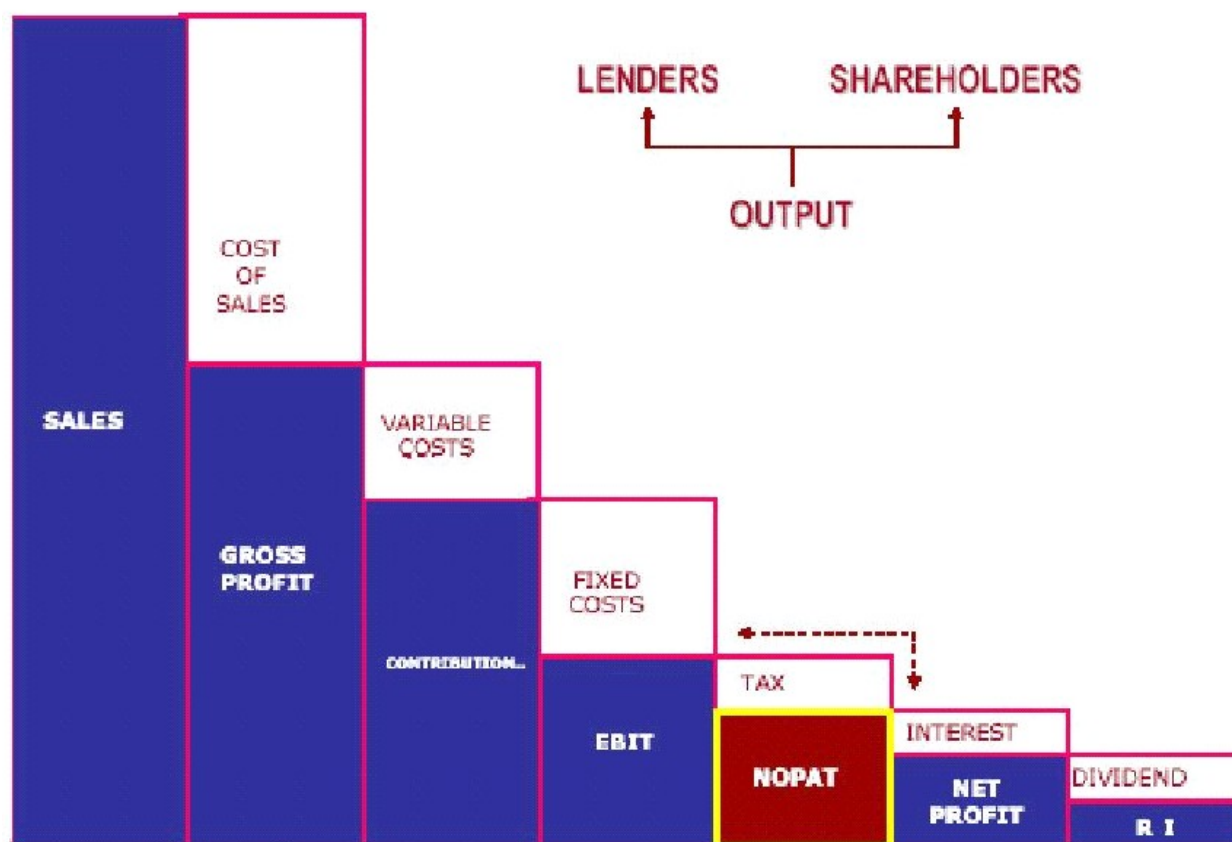


# Activity Based Costing - A Strategic Framework



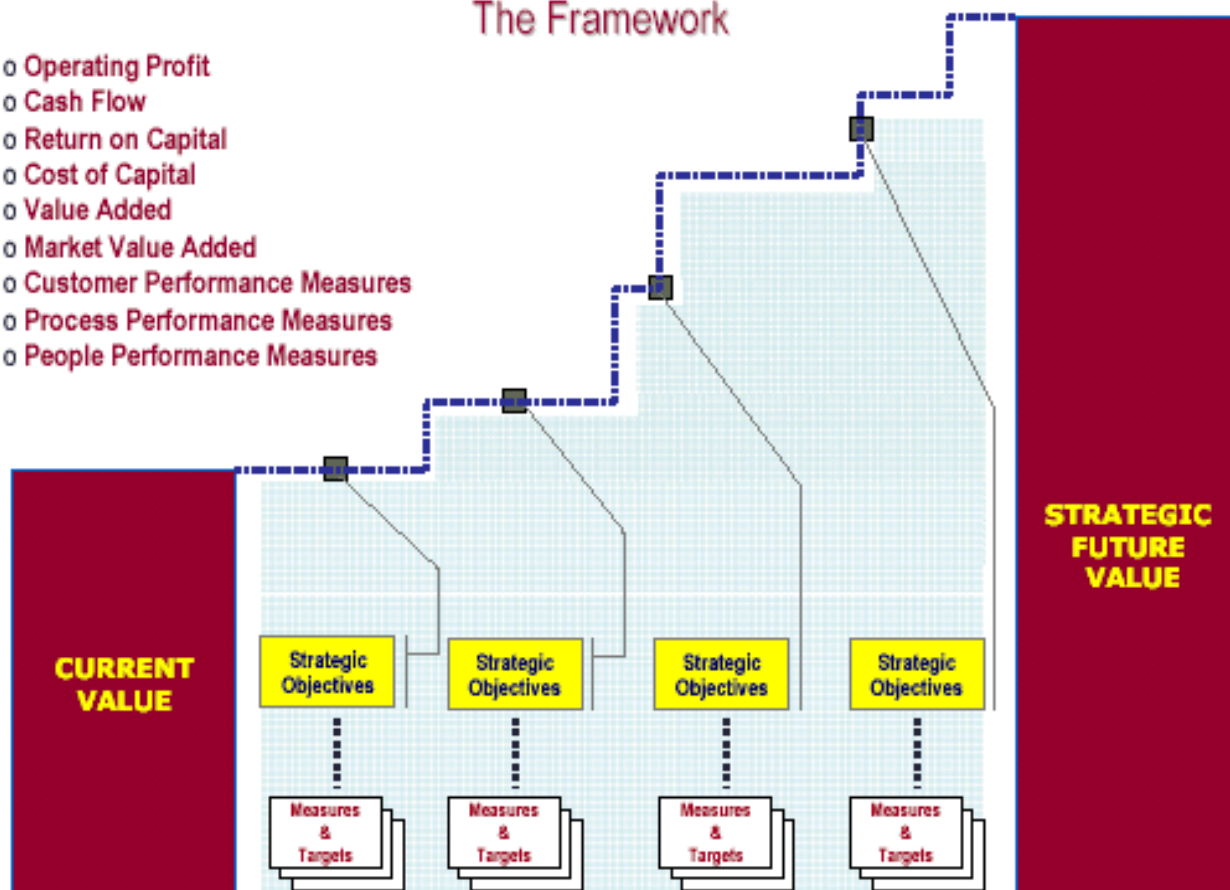
## NOPAT to FUTURE VALUE

Net Operating Profit after tax, before interest



## The Framework

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



## The Balanced Scorecard &amp; Intellectual Capital Rating

**SHAREHOLDER VALUE**

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

NOPAT =

WACC =

WACC benchmark - listed company

Net operating profit after tax (and before interest)

Weighted average cost of capital

**9.8%**unlisted company **12.0%****NOPAT**

Profit before depreciation

Depreciation

Profit before interest and borrowing costs

Less Taxation

NOPAT =

2030

-\$57,601,050

142,789,068

-200,390,118

-55,107,282

-\$145,282,835

Valuation as Private Entity

Yield required

**12.0%**

-\$1,211,000,000

Valuation as Private Entity

discounted back to

**\$0**

Valuation as Public Entity

Yield required

**9.80%**

-\$1,483,000,000

Valuation as Public Entity

discounted back to

0.00%

**\$0**

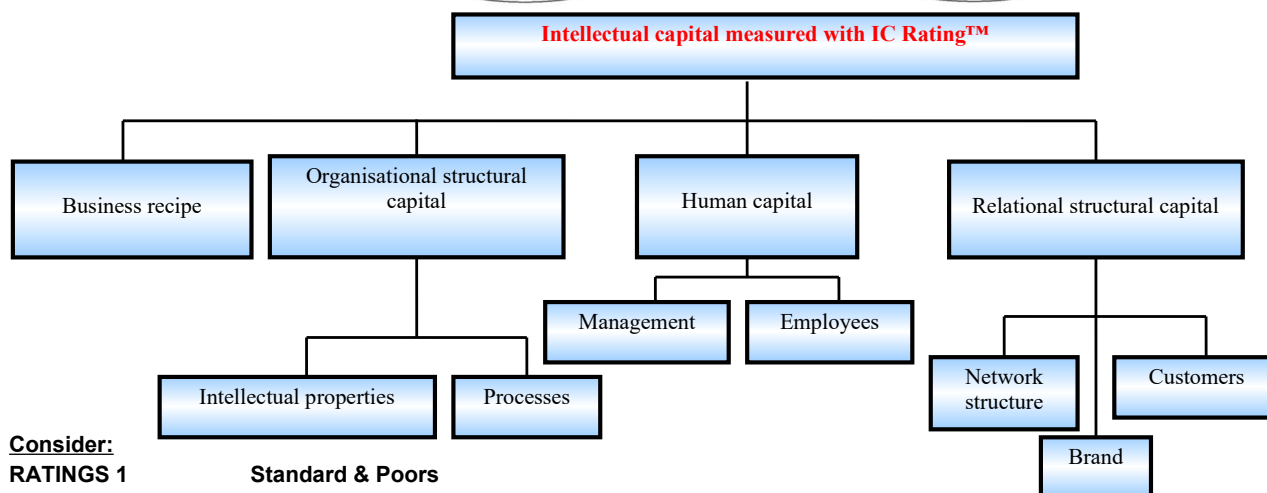
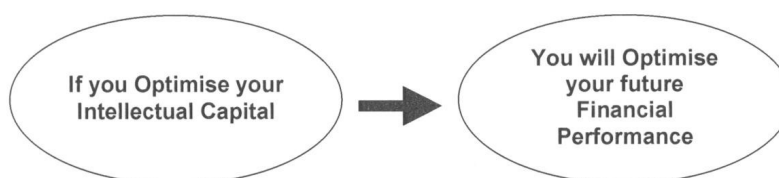
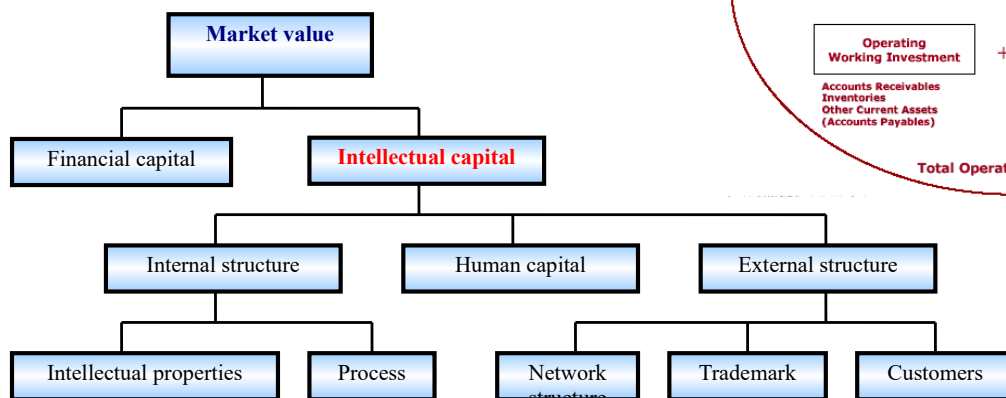
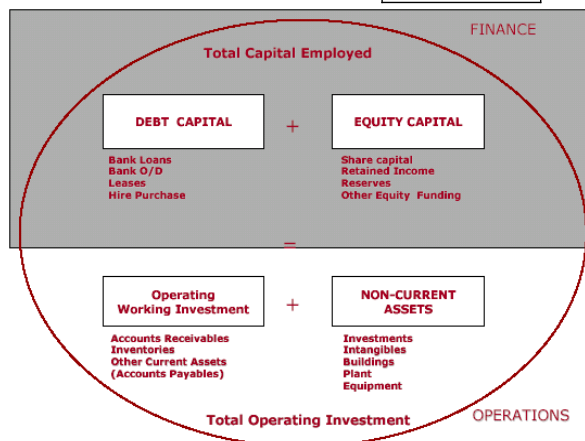
PE base

Adopted Value

variance

Annual requirement:

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



Consider:

RATINGS 1

RATINGS 2

RATINGS 3

Standard &amp; Poors

Intellectual Capital

Corporate Social Responsibility



AAA Outstanding



AA High



A Satisfactory



B Low



C Very Low



D Inadequate





**PASCAS FOUNDATION (Rwanda) Ltd**
**QUARTERLY CASH FLOW**

	\$ = USD				30 Jun		AUD1.00 =		USD 0.65	RWF 900	USD1.00 = RWF 1,400		18
	Year of				2026		Year of		2027		Year of		2028
	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													
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	-90,187	-90,187	-90,187	-90,187	-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											
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	-132,254,463	-132,254,463	-132,254,463	-132,254,463	-166,416,963	-166,416,963	-166,416,963	-166,416,963	-198,717,650	-198,717,650	-198,717,650	-198,717,650	
Plant & Equipment	-275,000	-275,000	-275,000	-275,000	-2,525,000	-2,525,000	-2,525,000	-2,525,000	-27,650,000	-27,650,000	-27,650,000	-27,650,000	
Office Building	-2,500,000	-2,500,000	0	0	0	0	0	0	0	0	0	0	
Intellectual Property	0				0				0				
TOTAL GRANTS FUNDING	\$155,000,000	155,000,000	155,000,000	155,000,000	182,800,000	182,800,000	182,800,000	182,800,000	246,050,000	246,050,000	246,050,000	246,050,000	
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	-2,012,191	-2,012,191	-2,012,191	-2,012,191	
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	38,971,949	36,959,758	34,947,566	
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	\$38,971,949	\$36,959,758	\$34,947,566	\$32,935,375	
BALANCE SHEET BALANCE				\$41,932,110				\$40,984,140				\$32,935,375	



The Gross Domestic Product (GDP) in Rwanda was worth 14.10 billion US dollars in 2023.

<https://tradingeconomics.com/rwanda/gdp>



The size of Rwanda's informal economy is estimated to be **31.4%** which represents approximately \$21 billion at GDP PPP levels. The minimum wage for employees in Rwanda is typically **12.50 RWF per hour**, amounting to 2,000 RWF per month for a typical 40 hour work week.

In August 2024 (Q3), the unemployment rate stood at 15.3 % indicating that roughly for every 7 persons in the labour force, there was one person unemployed.

Poverty in Rwanda is still significant; around **38%** of the population was living below the poverty line as of 2016.

Percentage of Burkina Faso's population calibrating at or below 200 MoC is **79%** - living in a desert of truth - the lack of truth!

<https://countryeconomy.com/demography/literacy-rate/rwanda>

	Adult Female	Adult Male	Adult Literacy
Rwanda	76.70%	81.03%	78.76%

#### Value-added tax (VAT)

Rwanda	VAT	18.0%
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#### Corporate income tax (CIT)

The Corporate Tax Rate in Uganda stands at	30.0%	Informal Economy	31.4%
--------------------------------------------	-------	------------------	-------

Kinyarwanda is the national language of Rwanda, and the first language of almost the entire population of the country.

It is one of the country's official languages alongside French, English, and Swahili.

As of January 2025

USD 1.00	=	RWF 1,400	RWF 1.00	=	USD 0.0007
AUD 1.00	=	RWF 900	RWF 1.00	=	AUD 0.0011

#### CURRENCY EXCHANGE RATES

The Australian Dollar buys:	1.1.25	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
US Dollar (cents)	61.88	68.03	67.62	72.16	72.60	70.40	79.00	72.36	73.05	81.20	85.10
Euro (cents)	59.75	61.58	64.28	63.22	61.30	61.31	64.00	69.00	69.00	70.00	60.53
£ Sterling	0.49	0.53	0.57	0.53	0.55	0.55	0.56	0.59	0.51	0.53	0.51
Canadian \$	0.89	0.90	0.92	0.91	0.95	0.96	0.99	0.98	1.01	0.95	0.90
China Yuan	4.52	4.83	4.64	4.58	4.97	4.84	5.02	5.03	4.98	5.03	5.39
East Caribbean Dollar	1.66	1.84	1.86								
Hong Kong Dollar	4.81	5.31	5.28	5.61	5.63	5.51	6.19	5.61	5.87	6.56	6.57
Indian Rupees	52.96	56.65	55.82	53.53	53.36	49.00	50.96	49.18	48.31	51.31	52.24
Indonesian Rupiah	10067	10472	10740	10500	10350	10145					
Japanese yen	97.32	95.96	90.72	82.40	77.03	77.23	84.05	84.47	92.00	98.00	89.06
Malaysian Ringgit	2.77	3.12	2.97	3.01	3.01	2.91					
New Zealand \$	1.11	1.08	1.08	1.06	1.08	1.05	1.07	1.04	1.09	1.05	1.03
Pakistan Rupee	172.00	192.00									
Philippine Pesos	35.94	37.69	38.20	37.00	35.30	36.96	41.40	37.99	34.31	36.33	36.04
PNG Kina	2.47	2.58	2.43	2.53	2.42	2.39	2.53	2.30	2.19	2.05	1.89
Russian Ruble	69.24	60.79	49.89	55.00	54.60	48.70					
Solomon Is Dollar	4.99	5.74	5.71	5.83	5.80	5.80	6.15	5.95	5.92	5.84	6.38
Singapore Dollar	0.85	0.90	0.91	0.97	0.99	0.96	1.04	1.05	1.08	1.13	1.07
South African Rand	11.69	12.45	11.77	11.07	12.17	10.11	9.20	10.26	11.28	9.51	8.76
Swiss franc	0.56	0.57	0.63	0.66	0.66	0.69	0.73	0.74	0.73	0.81	0.75
Tanzanian Shilling	1485	1,700									
Thai Bahts	21.25	22.39	23.25	23.94	22.80	22.69	24.77	25.93	26.27	26.72	27.04
Ukrainian Hryvnia	25.96	25.95	25.31	21.80	18.60	19.37					
Vanuatu Vatu	71.78	80.91	81.22	81.75	81.16	79.15					

# Pascas Oversight Council

## RWANDA

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

	2026	2027	2028	2029	2030
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

	2026	2027	2028	2029	2030
Museum construction costs "Journey for Humanity"					
"Humanity's Journey"	\$20,000,000	\$30,000,000	\$50,000,000	\$50,000,000	\$0

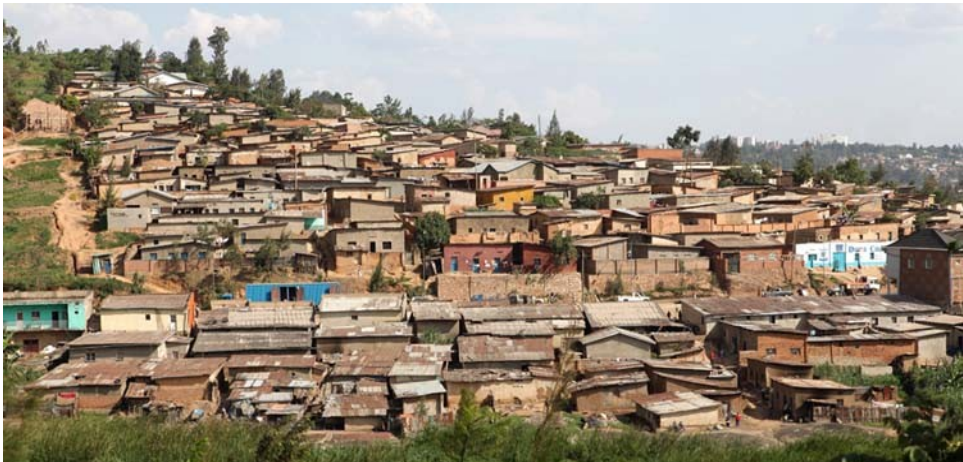
Kindly review the Pascas Papers within the Library Download page at [www.pascashealth.com](http://www.pascashealth.com)  
Medical Education "Pascas Park Journey for Humanity Museum"

<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](mailto:info@pascashealth.com)

STAFF NEEDS									
#	Staff	Qty	Desktop	Laptop	MFP	Cellphone	Laser printer	Color printer	Office furniture set
1	PASCAS Foundation (anywhere) 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 Exective 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.

		PARADISE VILLAGES				
		USD				
Housing, community living and schooling						
INITIAL PROGRAM		budget per annum				
		1.0	2.0	3.0	say	\$110,000,000
PROGRESSIVE ESCALATION THROUGHOUT PROVINCES		2026	2027	2028	2029	2030
Pascas Paradise Villages		110,000,000	220,000,000	330,000,000	330,000,000	330,000,000





# HOPE FOR A GOOD LIFE HGL

Hope for a good life (HGL) is a Local Non-Governmental Organization (NGO) located in Bugesera District with Legal Personality No350/RGB/NGO/LP/11/2018. As a background, HGL initially started in 2016 supporting vulnerable Children, women and youth in Bugesera District; and has a strong collaboration with local government and other development stakeholders.

## GOAL

1. Community: Providing counseling and reintegrate youths back into society, assistance them to create small income generating projects and providing them with education and vocational training. Support the vulnerable women especially, adolescent or teen mothers with small project that provide income generating activities. Fight against poverty in community through small development groups.
2. Help / Support Children: To protect street children and help other vulnerable children, alleviate their poverty and to rehabilitate these children by caring and strengthening their physical and mental health.
3. Peaceful family (Living in peace): Contributing to Society.

## MISSION

To support human beings fighting against bad conditions of life and their consequences for a brighter future. We transform the lives of vulnerable children and youth groups by meeting their basic and psychosocial needs, providing them with education and skills, restoring their hope and reintegrating them to become valuable members of the society.

## VISION

Every person lives with dignity and flourishes fully in every society.

## HOPE for a GOOD LIFE (HGL)

KK 15 Rd, 49 Kicukiro -Kigali, Rwanda Rwanda, Eastern province, Bugesera, Nyamata

HGL [info@hopeforagoodlife.org](mailto:info@hopeforagoodlife.org) 250 788 235 026

Harelimana Ally Clair [ally@hopeforagoodlife.org](mailto:ally@hopeforagoodlife.org) 250 788 836 467

## Hope For A Good Life

P.O BOX 99 Nyamata

Bugesera District

Nyamata City, Main Road from Kigali to Bugesera District Office,

around 25 Km from Rwanda Capital city of Kigali

Phone: +250 788 235 026

HGL Team is suggesting to add on activity upon the agreement with Pascas Foundation, Australia. That is about the construction project of Nursery and Primary School which can be implemented in its phase one with a budget of US\$695,525.

The Nursery / Primary School is to be a demonstration school of excellence for others to emulate.

	2026	2027	2028	2029	2030
<b>HOPE for a GOOD LIFE</b>					
<b>Action Plan</b>	###	500,000	500,000	500,000	500,000
<b>Nursery &amp; Primary School</b>	###	1,000,000			
<b>Action Plan</b>					
total	USD	###	1,500,000	500,000	500,000

The current fertility rate in Rwanda is 3.6446 births per woman

<https://www.hopeandhomes.org/blog/uwases-story-from-orphanage-to-adoptive-family/>

Now, Rwanda is on the cusp of being orphanage-free by 2026. As of March 2024, there are only nine orphanages still operating. Our team is working with the local government to close them and bring every child in Rwanda back to family.

<https://missionnewswire.org/rwanda-street-children-find-education-shelter-and-hope/>

UNICEF estimates that there are about 7,000 street children in the country while close to 300,000 live in families where a minor is the head of the household.

Close to 39% of Rwandans live in poverty, according to the World Bank. Rwanda is a rural, agrarian country with about 35% of the population engaged in subsistence agriculture with some mineral and agro-processing. Many of the country's orphaned children are the tragic result of a violent civil war. Half of all children drop out of primary school and 2.2 million people—face critical food shortages.



### Support for Orphan may expand throughout Rwanda

#### A starting point:

Possible present situation:

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

3,000 orphans anywhere in Rwanda

Food per day	Medicine per mth	Clothing per y
\$1.53	\$0.61	\$0.00
<b>\$10.00</b>	<b>\$285.00</b>	<b>\$250.00</b>
\$11.53	\$285.61	\$250.00
365	12	4

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

<b>Counsellor Carers</b>	Living Feelings First accredited	30	one per - this being in addition to existing staff / carers	
		100	children Pascas Counsellors	salary \$30,000 \$3,000,000

**ORPHANAGES ANNUAL RECURRENT COSTS \$27,210,000**

#### Water purification systems (per orphanage)

Equipment cost, USD	Installation cost, USD	Performance, litres/ hour	Once only Budget	
5,000 - 20,000	1,000 - 5,000	40 - 150		500,000

#### Major repair and renovation

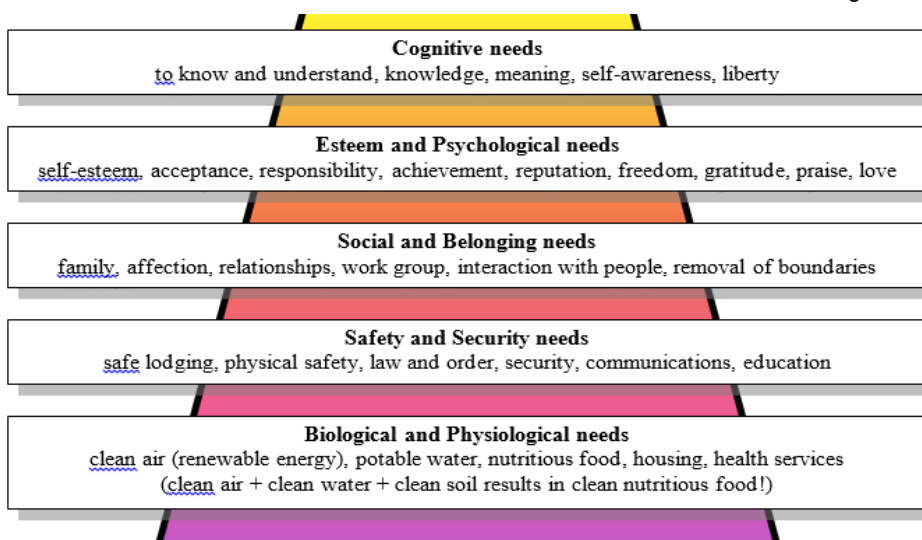
Major repair and renovation, USD, M2 (building from 3,500 to 7,500 square metres)	Budget	5,000,000
<b>ORPHANAGES ONCE ONLY CAPITAL COSTS</b>		<b>\$5,500,000</b>

Year 1 starter support: **\$32,710,000**

2026	2027	2028	2029	2030
<b>\$32,710,000</b>	<b>\$32,710,000</b>	<b>\$32,710,000</b>	<b>\$32,710,000</b>	<b>\$32,710,000</b>

We are not to impose our will upon another!

All displaced persons, rebels both from internally and external,  
are to be assisted to enhanced living conditions and standards.



## 'Submissiveness' Militants MoC 0 ~ 200



Map of Consciousness illustration based on the model created by Dr David R Hawkins

Rebels are to be encouraged to leave their weapons at the 'front door' and open themselves to prosper in harmony. Consequently, the support to be provided may at first be separated from those that are for displaced people. Integration is to unfold as appropriate. All are to be provided with the possibility of obtaining new skills. Literacy for all is the first obligation of support. Then appropriate skills training and opportunities for a stable life and living.

A great deal of TRUTH is to become available so that all can put aside the suppression that they are subjected to.

Assistance in rehabilitation, reconciliation and resettlement is to embrace all possibilities and options to be considered viable, robust and long term beneficial for the individual, the family and the community.

The refurbishment and re-establishment to full operational capacity of all facilities is to be considered and engaged.

	2026	2027	2028	2029	2030
Displaced & Rebelling Assistance	\$100,000,000	\$100,000,000	\$100,000,000	\$100,000,000	\$100,000,000

**PASCAS FOUNDATION (Rwanda) Ltd**  
**ESTIMATED BUILDING COSTS SCHOOL**

AUD1.00 = USD 0.65      \$ = USD      30 Jun      26  
RWF 900      USD1.00 =

**HIGH SCHOOL**  
**TOTAL COMPLEX**

	Metres Length	Metres Width	Total M <sup>2</sup> Floor Area	\$ M <sup>2</sup> Cost	TO BUILD A\$ Cost
SCHOOL building per m2				\$2,500	
building per m2 for Maths	\$1,200				
building per m2 for Technology	\$3,500				
Floor space per child (classroom, halls, toilets, admin, etc.)			33		
School student population			<b>600</b>		
Total building area and cost			19,800	\$2,500	\$49,500,000
Sporting fields and grounds					2,500,000
Total School Campus to be developed		students	3,000		

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

**SITE WORKS**

Site Filling	20,000	M³		50	1,000,000	
	spaces	circulation	2			
Parking Areas	200	15	297	4,452	100	445,200
	per car space	5	3	14.84		
Site works		M²		800	100	80,000
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%	3,120,000	
Contingency				5%	2,600,000	
TOTAL CONSTRUCTION						\$67,285,200

**LAND COSTS**      30,000      M<sup>3</sup>      200      6,000,000

**LAND & BUILDINGS**

**RENTAL BUDGET**      19,800 M<sup>2</sup>      \$370.13 M<sup>2</sup>  
10.0% pr anm      **\$7,328,520**





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

**Craft Creations**

AUD1.00 = USD 0.65  
 Metres Length Metres Width

**\$ = USD**

RWF 900  
 Total M<sup>2</sup>  
 Floor Area

**30 Jun**

AUD0.0011 = RWF 1

USD1.00 = RWF 1,400

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

**27**

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				<b>600</b>	
Total building area and cost				19,800	\$2,750 \$54,450,000
Sporting fields and grounds buildings					2,500,000
Total TAFE Campus to be developed		students		3,000	

TOTAL BUILDING STRUCTURES	M <sup>2</sup>	19,800	\$2,876	\$56,950,000
(Cordell based estimates can be improved upon)				

**SITE WORKS**

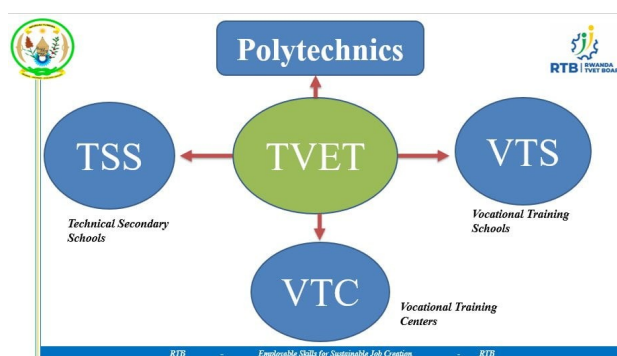
Site Filling	20,000	M <sup>3</sup>		50	1,000,000
	spaces	circulation	2		
Parking Areas	200	15	297	4,452	100 445,200
	per car space	5	3	14.84	
Site works			M <sup>2</sup>	800	100 80,000
Sporting Fields	20,000	M <sup>3</sup>		150	3,000,000
Services (electrical / sewer etc)					5,000,000
transformers					
Security fences					30,000
Security deposits Power Authority					10,000
Professional costs				6%	3,417,000
Contingency				5%	2,847,500
<b>TOTAL CONSTRUCTION</b>					<b>\$72,779,700</b>
<b>LAND COSTS</b>	30,000	M <sup>3</sup>		200	6,000,000

**LAND & BUILDINGS**

**RENTAL BUDGET**

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

**\$78,779,700**



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

**\$ = USD**

**30 Jun**

**28**

AUD0.0011 = RWF 1

AUD1.00 = USD 0.65 RWF 900

USD1.00 = RWF 1,400

Metres Metres Total M<sup>2</sup>  
Length Width Floor Area

\$ M<sup>2</sup> 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** M<sup>2</sup> 33,000 \$3,276 \$108,100,000  
(Cordell based estimates can be improved upon)

**SITE WORKS**

Site Filling 20,000 M<sup>3</sup> 50 1,000,000

spaces circulation 2

Parking Areas 200 15 297 4,452 100 445,200

per car space 5 3

Site works M<sup>2</sup> 800 100 80,000

Sporting Fields 20,000 M<sup>3</sup> 150 3,000,000

Services (electrical / sewer etc) transformers 5,000,000

Security fences 30,000

Security deposits Power Authority 10,000

Professional costs 6% 6,486,000

Contingency 5% 5,405,000

**TOTAL CONSTRUCTION** **\$129,556,200**

**LAND COSTS** 100,000 M<sup>3</sup> 200 20,000,000

**LAND & BUILDINGS**

33,000 M<sup>2</sup>

\$453.20 M<sup>2</sup>

**\$149,556,200**

**RENTAL BUDGET**

**10.0% pr anm**

**\$14,955,620**



<b>PASCAS FOUNDATION (Rwanda) Ltd</b>	<b>\$ = USD 30 Jun</b>	<b>29</b>
	AUD1.00 = USD 0.65 RWF 900 USD1.00 = RWF 1,400	
<b>HOSPITAL COST</b>	This could be 4 hospitals	
<b>INVESTED FUNDS</b>	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
<b>SITE COSTS</b>		<b>\$26,300,000</b>
<b>HOSPITAL DEVELOPMENT</b>		
	<b>BEDS</b>	
BUDGET COST OF BUILDING	<b>300</b>	\$600,000 180,000,000
Professional Fees - Construction		12.0% 12,387,840
BUILDING COSTS		192,387,840
TOTAL GENERAL AREA FITOUT	300	\$100,000 30,000,000
TOTAL for Theatres	15	\$1,200,000 18,000,000
IMAGING SYSTEMS TOTAL		19,000,000
RADIOTHERAPY TOTAL		0
EMERGENCY CENTRE		1,500,000
MEDICAL CENTRE for Medical Practitioners		600,000
MEDICAL CENTRE for Specialists		1,000,000
MEDICAL CENTRE for Oncologist Specialists		2,200,000
PAIN CLINIC		1,200,000
PATHOLOGY LABORATORY		2,000,000
HOSPITAL EQUIPMENT COSTS		75,500,000
Stockup		5,000,000
Professional Fees - Industry Specialities		2,250,000
Development Working Capital		2,000,000
Pe-opening marketing and staffing costs		5,000,000
Working Capital		5,000,000
WORKING CAPITAL & FEES		<b>19,250,000</b>
<b>TOTAL HOSPITAL DEVELOPMENT COSTS</b>		<b>\$313,437,840</b>
MEDI-HOTEL with Step-Down Accommodation	ROOMS	per room
room fitout	<b>150</b>	\$60,000 9,000,000
balance		3,800,000
Hotel total fitout		12,800,000
<b>ASSOCIATED MEDICAL FACILITIES &amp; DIVISIONS</b>		<b>10,000,000</b>
<b>ASSET DEVELOPMENT COSTS</b>		<b>\$336,237,840</b>
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
<b>TOTAL PROJECT BUDGET</b>		<b>\$379,224,002</b>
BUFFER	{ buffer offset against interest + provision }	20,775,998
<b>FUNDING STRUCTURE</b>		<b>\$400,000,000</b>



**PASCAS FOUNDATION (Rwanda) Ltd**  
**HOSPITAL EQUIPMENT**  
**PLANT & EQUIPMENT**

**\$ = USD 30 Jun**

**30**

AUD1.00 = USD 0.65 RWF 900 USD1.00 = RWF 1,400

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

**PASCAS FOUNDATION (Rwanda) Ltd**
**\$ = USD**
**30 Jun**
**31**
**ESTIMATED BUILDING COSTS FIRST AID - CLINIC -  
COMMUNITY CENTRE**

AUD0.0011 = RWF 1

AUD1.00 = USD 0.65

RWF 900

USD1.00 =

RWF 1,400

	Metres Length	Metres Width	Total Floor Area M <sup>2</sup>	\$ M <sup>2</sup> Cost	TO BUILD A\$ Cost
--	------------------	-----------------	---------------------------------------	---------------------------	----------------------

TOTAL COMPLEX					
building per m2				\$3,000	
budget including land					
CLINIC HEALTH CENTRE	Loading 30%				\$2,000,000
MEDICAL CLINIC	30%				1,000,000
COMMUNITY CENTRE	30%				2,000,000
MOBILE CLINIC	30%				500,000
TOTAL BUILDING STRUCTURES			M <sup>2</sup> 0		\$5,500,000

(Cordell based estimates can be improved upon)

**SITE WORKS**

Site Filling		2,000	M <sup>3</sup>	50	100,000
	spaces	circulation	2		
Parking Areas	20	15	30	445	100 44,520
	per car space	5	3	14.84	
Site works			M <sup>2</sup>	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
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<b>TOTAL CONSTRUCTION</b>					<b>\$6,419,520</b>
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<b>LAND COSTS</b>	3,000	M <sup>3</sup>		200	600,000
-------------------	-------	----------------	--	-----	---------

Stamp duty waived by Government

PASCAS FOUNDATION (Poland) Ltd is a charity

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

 0 M<sup>2</sup>

 M<sup>2</sup>

10.0% pr anm

\$701,952


 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		2026	2027	2028	2029	2030
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						
	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						
	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						
	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
<b>TOTAL SCHOLARSHIPS</b>		<b>\$6,700,000</b>	<b>\$13,400,000</b>	<b>\$20,100,000</b>	<b>\$24,400,000</b>	<b>\$26,300,000</b>

## ENTERPRISE AGREEMENT WAGE STRUCTURE

AUD1.00 = USD 0.65		RWF 900	USD1.00 =	RWF 1,400
		Annualised		Hourly
		Daywork	Weekly	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	2026	2027	2028	2029	2030
Total Employees in Clinics & Schools	\$322,400	\$1,209,000	\$11,523,624	\$63,627,891	\$69,058,173
Employees Number	3	11	103	567	615
Employees Administration	29	57	68	80	91
<b>Total Employed</b>	<b>32</b>	<b>68</b>	<b>171</b>	<b>647</b>	<b>706</b>
<b>Sales per Clinic &amp; School Employee</b>	<b>\$173,333</b>	<b>\$177,273</b>	<b>\$180,451</b>	<b>\$180,998</b>	<b>\$181,112</b>

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. ensuite)

\$ 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 ensuite)	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 Rwanda.

**Current population (as of Thursday, January 30, 2025)** 14,430,389

**Urban population: 18.0%** of total population, rural population 82.0% (2023)

Predictions for the population of Rwanda are 17.6 million in 2035, and 22.1 million in 2050.

Births per Day	442
Deaths per Day	101

<https://nationsgeo.com/population/africa/bf/>  
The median age in Rwanda is 19.4 years.

Age structure	<a href="https://www.indexmundi.com/rwanda/age_structure.html">https://www.indexmundi.com/rwanda/age_structure.html</a>
0-14 years:	39.95% (male 2,564,893 / female 2,513,993)
15-24 years:	20.10% (male 1,280,948 / female 1,273,853)
25-54 years:	33.06% (male 2,001,629 / female 2,201,132)
55-64 years:	4.24% (male 241,462 / female 298,163)
65 years and over:	2.65% (male 134,648 / female 201,710) (2020 est.)

Religion affiliations	Rwanda
Catholicism	40.00%
Pentecostal	21.00%
Protestant	15.00%
Seventh-day Adventist	12.00%
Other Christian	4.00%
Muslim	2.00%
None & Other	6.00%

Male population (48.78%) female (51.22%)

<http://srv1.worldometers.info/demographics/rwanda-demographics/>

Life expectancy 68.00 years

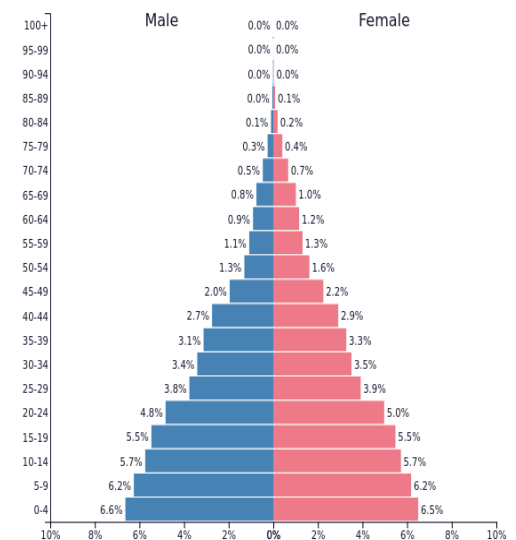
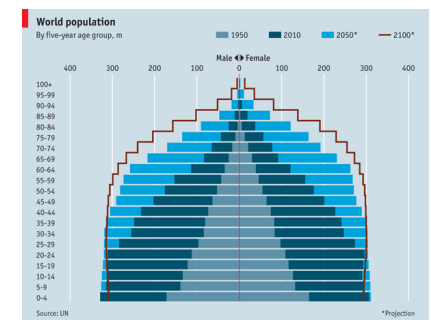
BOTH SEXES	FEMALES	MALES
<b>68.0 years</b> (life expectancy at birth, both sexes combined)	<b>70.1 years</b> (life expectancy at birth, females)	<b>65.7 years</b> (life expectancy at birth, males)

Adult Literacy Rate 79.00% Rwanda

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

Rwanda - Life expectancy at birth			
Date	Life expectancy - Women	Life expectancy - Men	Life expectancy
2022	69.24	64.81	67.13

say  
14,500,000



Rwanda - 2025  
PopulationPyramid.net  
Population: 14,569,340

<https://www.transparency.org/en/cpi/2023/index/rwa>

## CORRUPTION PERCEPTIONS INDEX

53	↑	Rwanda	49	26	=	Uganda	141	85	=	Singapore	4
40	↑	Tanzania	87	22	↑	Congo	158	78	↓	Germany	9
31	↓	Kenya	126	20	↑	Burundi	162	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**

## RWANDA Cities

AUD1.00 = USD 0.65

RWF 900

USD1.00 = RWF 1,400

	Name		Population	Map of Consciousness
1	Kigali,	Kigali	1,132,686	85
2	Gisenyi,	Western Province	172,357	70
3	Butare,	Southern Province	89,600	65
4	Gitarama,	Southern Province	87,613	70
5	Ruhengeri,	Northern Province	86,685	70
6	Byumba,	Northern Province	70,593	75
7	Cyangugu,	Western Province	63,883	75
8	Kibuye,	Western Province	48,024	70
9	Rwamagana,	Eastern Province	47,203	75
10	Kibungo,	Eastern Province	46,240	70
11	Kirambo,	Western Province	40,341	70
12	Kagano,	Western Province	39,994	65

**LAND AREA**

Burkina Faso	26,338 km <sup>2</sup>
land area 97% water area 3%	
New Zealand	268,020 km <sup>2</sup>
England	130,280 km <sup>2</sup>
Tasmania Aust	68,401 km <sup>2</sup>
Victoria Aust	227,444 km <sup>2</sup>

**Kigali** (Kinyarwanda pronunciation: [ci.gá.ri]) is the capital and largest city of Rwanda.



Name <b>Rwanda</b> Provinces / Districts	Status	Population Census 15/08/2022	Map of Consciousness (MoC)	Percent Calibrating MoC 100   MoC 200		Population in Severe Untruth Poverty
<a href="#">Est (Intara y'Iburasirazuba)</a>	<b>Province</b>	<b>3,563,145</b>	<b>60</b>	<b>60%</b>	<b>81%</b>	<b>2,556,150</b>
<a href="#">Bugesera</a>	District	551,103	65	61%	82%	451,900
<a href="#">Gatsibo</a>	District	551,164	60	62%	81%	446,440
<a href="#">Kayanza</a>	District	457,156	70	60%	81%	370,300
<a href="#">Kirehe</a>	District	460,860	70	59%	80%	368,690
<a href="#">Ngoma</a>	District	404,048	70	59%	80%	323,240
<a href="#">Nyagatare</a>	District	653,861	70	61%	82%	536,170
<a href="#">Rwamagana</a>	District	484,953	55	62%	83%	402,510
<a href="#">Kigali</a>	<b>City</b>	<b>1,745,555</b>	<b>85</b>	<b>59%</b>	<b>80%</b>	<b>1,396,450</b>
<a href="#">Gasabo</a>	District	879,505	80	60%	80%	703,600
<a href="#">Kicukiro</a>	District	491,731	80	60%	81%	398,300
<a href="#">Nyarugenge</a>	District	374,319	90	59%	79%	295,710
<a href="#">Nord (Intara y'Amajyaruguru)</a>	<b>Province</b>	<b>2,038,511</b>	<b>80</b>	<b>61%</b>	<b>79%</b>	<b>1,610,420</b>
<a href="#">Burera</a>	District	387,729	85	59%	78%	302,430
<a href="#">Gakenke</a>	District	365,292	85	59%	78%	284,930
<a href="#">Gicumbi</a>	District	448,824	80	60%	79%	354,570
<a href="#">Musanze</a>	District	476,522	75	61%	80%	381,220
<a href="#">Rulindo</a>	District	360,144	70	62%	80%	288,110
<a href="#">Ouest (Intara y'Iburengeruzi)</a>	<b>Province</b>	<b>2,896,484</b>	<b>70</b>	<b>60%</b>	<b>78%</b>	<b>2,259,260</b>
<a href="#">Karongi</a>	District	373,869	60	60%	79%	295,360
<a href="#">Ngororero</a>	District	367,955	65	60%	78%	287,000
<a href="#">Nyabihu</a>	District	319,047	70	59%	77%	245,670
<a href="#">Nyamasheke</a>	District	434,221	75	60%	76%	330,000
<a href="#">Rubavu</a>	District	546,683	70	60%	80%	437,350
<a href="#">Rusizi</a>	District	485,529	70	60%	79%	383,570
<a href="#">Rutsiro</a>	District	369,180	65	61%	78%	287,960
<a href="#">Sud (Intara y'Amajyepfo)</a>	<b>Province</b>	<b>3,002,699</b>	<b>70</b>	<b>61%</b>	<b>77%</b>	<b>2,312,080</b>
<a href="#">Gisagara</a>	District	397,051	75	62%	80%	317,640
<a href="#">Huye</a>	District	381,900	70	61%	78%	297,880
<a href="#">Kamonyi</a>	District	450,849	75	61%	78%	351,660
<a href="#">Muhanza</a>	District	358,433	60	60%	77%	276,000
<a href="#">Nyamagabe</a>	District	371,501	70	62%	76%	282,340
<a href="#">Nyanza</a>	District	365,718	70	60%	75%	274,290
<a href="#">Nyaruguru</a>	District	318,126	75	60%	74%	235,410
<a href="#">Ruhango</a>	District	359,121	75	61%	78%	280,110
<b>Rwanda</b>	<b>Republic</b>	<b>13,246,394</b>	<b>70</b>	<b>60%</b>	<b>79%</b>	
	<b>2025</b>	<b>14,500,000</b>	<b>70</b>	<b>60%</b>	<b>79%</b>	<b>11,455,000</b>

**Note:** The Map of Consciousness scale is from 1 to 1,000  
The Map of Consciousness (MoC) table is based on the common log of 10. It is not a numeric table.  
A calibration increase of 1 point is in fact a 10 fold increase in energy.  
A calibration increase of 10 points is in fact a 10,000,000,000 fold increase in energy.  
Thus the energy differentials are in fact enormous!



## 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.

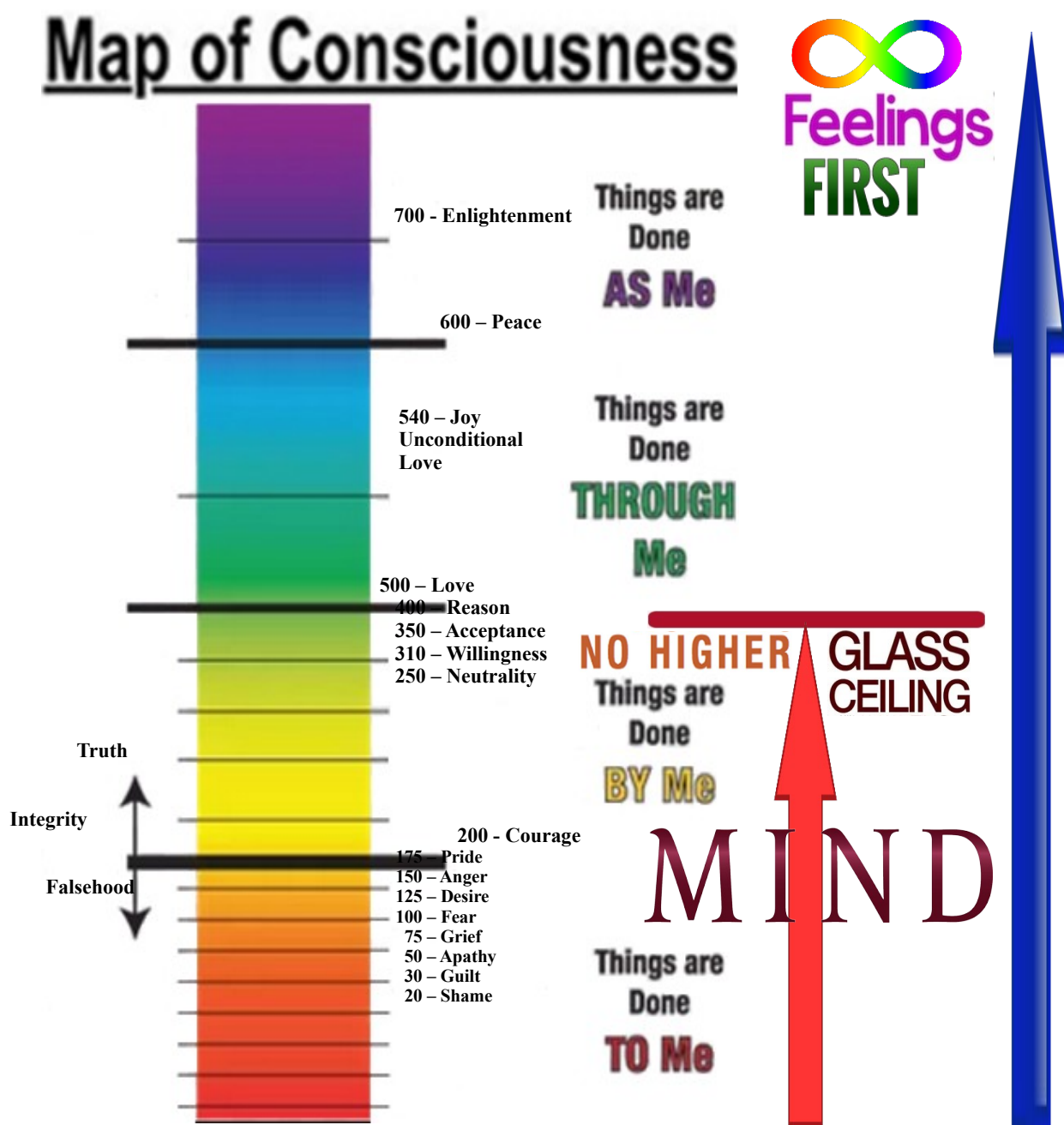
Totally self-reliant, not God reliant.

Fear dominates all motivation.

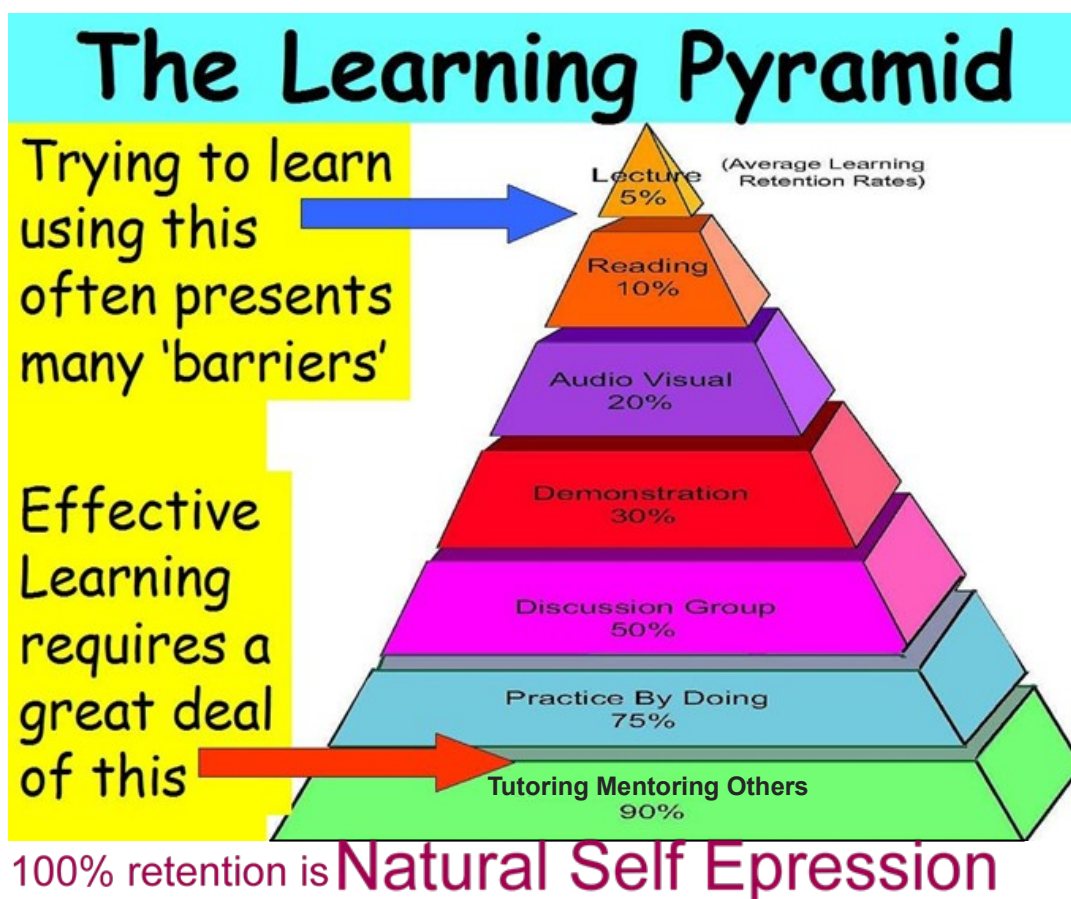
Suicide is possible and probable.

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%



RWANDA Doctors Nurses Teachers Ratios

	DOCTORS		NURSES & MIDWIVES		TEACHER / STUDENT	
	per 1,000 people		per 1,000 people		ratio	
Rwanda	2019	0.1	2019	0.9	2018	60
Uganda	2020	0.2	2020	1.7	2017	43
Kenya	2021	0.2	2018	1.2	2015	31
South Sudan	2018	0	2018	0.4	2015	47
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
Strongest Worldwide	2020	Austria 5.4	2019	Switzerland 18	2018	San Marino 7
<a href="https://data.worldbank.org/">https://data.worldbank.org/</a>		Africa 27		Africa 30		Africa 21
Weakest Worldwide		nations 0.1		nations 1.0		nations 40+



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 US\$2.85

## Average Hourly Wage in Rwanda

\$

**4,010** RWF per hour

The average hourly wage (pay per hour) for all employees in Rwanda is 4,010 RWF. This is the rate that the average individual gets paid for every worked hour.

Hourly Wage = Annual Salary / ( 52 x 5 x 8 )

The **cost of living in Rwanda is US\$684**, which is 1.43 times less expensive than the world average.

A family of four estimated monthly costs are \$1,582. (RWF1,817,062) without rent, while a single person estimated monthly costs are \$451.20 (RWF518,093) without rent. The average salary after taxes in Rwanda is \$392, which is enough to cover living expenses for 0.6 months. Rwanda is ranked 131st out of 197 countries by cost of living and the 138th best country to live in.

Average Rwandan salary – 8,340,000 RWF per annum

US\$6,000 per annum being US\$500 per month



## Salary Comparison By City

per annum

Kigali

717,000 RWF

## Grow Your Workforce in Rwanda

<https://www.globalexansion.com/countrypedia/rwanda>

Capital:  
Kigali

Language:  
Kinyarwanda, French

Monetary Unit  
Rwandan franc

### Labour Laws in Rwanda

**Annual Leave:** 18 days

**Maternity Leave:** 0 weeks

**Public Holidays:** 13

**Workweek:** 40 hours per week.

### Income Tax in Rwanda

Rwanda has progressive income tax rates from 0% to 30%.

Company income tax rate is 30%.

### Value Added Tax (VAT) in Rwanda

The standard VAT rate is 18%.

The size of Burkina Faso's **informal economy** is estimated to be **31.4%** which represents approximately US\$14 billion at GDP PPP levels.

### Social Security in Rwanda

In Rwanda, social security contributions are mandatory for both employers and employees, overseen by the Rwanda Social Security Board (RSSB).

#### Employer Contributions

Pension Scheme: 3% of the employee's gross salary.

Occupational Hazards: 2% of the employee's gross salary.

Maternity Fund: 0.3% of the employee's gross salary.

#### Employee Contributions

Pension Scheme: 3% of the employee's gross salary.

Maternity Fund: 0.3% of the employee's gross salary.

### Work Visas in Burkina Faso

Here is work visa information for Burkina Faso, download our guide for an extensive breakdown.

**H1 Skilled Worker Permit:** This is for foreign workers in professions experiencing local skill shortages.

Applicants need an official job offer and proof of qualifications.

**H2 Sponsored Skilled Worker Permit:** For skilled employees sponsored by organisations within Rwanda, typically requiring documentation from the employer confirming the necessity of the hire.

**H4 Semi-Skilled Worker Permit:** Designed for semi-skilled or artisan workers, this permit usually requires proof of relevant skills and job offers in sectors like construction and manufacturing.

### WOMEN EARNINGS GAP!

The World Economic Forum highlights women's rights in Rwanda in two categories, economic and political. Women hold 86% of the labor force participation and the wage gap is 88 cents for women in comparison to only 74 cents for women in the United States.

## Salary and Compensation Comparison By Gender / Rwanda

Though gender should not have an effect on pay, in reality, it does. So who gets paid more: men or women? In Rwanda, the average difference between the salary of male and female employees is 12% across all career fields.



## Government vs Private Sector Salary Comparison

Where can you get paid more, working in a private company or the government? The difference between the public or government sector salaries and the private sector salaries in Rwanda is 25% on average across all career fields.





**Salaries of accountants in Rwanda**<https://bdeex.com/rwanda/?type=finance>

Average salary in accounting and finance in Rwanda	per month	USD	Monthly Salary Net \$240
----------------------------------------------------	-----------	-----	-----------------------------

Average Salary in accounting and finance in Rwanda is from \$190 and up to \$360.

Average trader receives \$360, auditor - \$270, chief accountant earns \$260, lending manager in accounting and finance in Rwanda receives in the month \$250, financial analyst respectively \$220.

**Salaries in accounting and finance in Rwanda by profession**

		Monthly Salary Net
Trader	USD	\$360
Auditor		\$270
Chief accountant		\$260
Lending manager		\$250
Financial analyst		\$220
Accountant		\$200
Budgeting specialist		\$200
Foreign trade specialist		\$190
Economist		\$190

**Salaries for administrative personnel in Rwanda by profession**<https://bdeex.com/rwanda/?type=office>

Average salary for administrative personnel in Rwanda	per month	USD	\$180
		Monthly Salary Net	
HR director (human resources)	USD	\$310	
Assistant manager		\$190	
HR specialist		\$180	
Purchasing manager		\$180	
Head of household		\$160	
Clerk		\$150	
Warehouse manager		\$140	
Secretary		\$130	

**Salaries of programmers in Rwanda**<https://bdeex.com/rwanda/?type=it>**Average salary in the field of information technology in Rwanda**

		\$300
		Monthly Salary Net
Go developer	USD	\$420
Java developer		\$410
iOS developer		\$370
C# developer		\$350
Data scientist		\$350
Android developer		\$350
Python developer		\$330
C++ developer		\$330
.NET developer		\$320
PHP developer		\$290
Frontend developer		\$260
IT project Manager		\$250
System administrator		\$190
Equipment repair specialist		\$190
Technical support specialist		\$180
Tester		\$170

**Salaries of marketers in Rwanda**<https://bdeex.com/rwanda/?type=marketing>

Average salary in marketing in Rwanda	per month	USD	\$160
		Monthly Salary Net	
Marketing specialist	USD	\$190	
Event manager		\$180	
PR manager		\$180	
Driectologist		\$180	
SMM specialist		\$150	
SEO specialist		\$150	
Copywriter		\$140	
Content manager		\$130	
The targetologist		\$120	

Average Salary in medicine in Rwanda is per month USD Monthly Salary Net \$220

Average Salary in medicine in Rwanda is from \$140 and up to \$390.  
Average chief medical officer receives \$390, head of the department - \$290, dentist earns \$250, surgeon in medicine in Rwanda receives in the month \$250, orthodontist respectively \$240.

### Salaries in medicine in Rwanda by profession

We are calculating the average salary in medicine in Rwanda 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 Rwanda.

	Monthly Salary Net
Chief Medical Officer	USD \$390
Head of the Department	\$290
Dentist	\$250
Surgeon	\$250
Orthodontist	\$240
Endocrinologist	\$230
Urologist	\$230
Traumatologist	\$230
Neurologist	\$230
Ophthalmologist	\$220
Therapist	\$220
Dermatovenerologist	\$210
Pediatrician	\$210
Nutritionist	\$200
Psychiatrist	\$200
Psychologist	\$170
Nurse	\$170
Pharmacist	\$170
The orderly	\$150
Laboratory assistant	\$140
Paramedic	\$140

### Average Salaries in medicine in Rwanda in 2025 and 2024

On 1 January 2025 salary in medicine in Rwanda is \$220. In micro enterprises with up to 15 employees, the average salary is \$130, in small businesses with up to 100 employees - \$200, and in medium-sized companies with more than 100 employees \$240. In large in medicine in Rwanda enterprises with more than 250 employees, the salary is \$300. In the public domain in medicine in Rwanda the average salary is \$170. Average salary in medicine in Rwanda in 2024 was \$210 and in 2025 it was \$220. Growth in average salary in medicine in Rwanda for the year amounted to \$6.53.

	Monthly Salary Net
	2025
Large companies (250+)	\$300
Medium companies (up to 250)	\$240
Small companies (up to 100)	\$200
Micro enterprises (up to 15)	\$130
Public sphere	\$170

Salaries of teachers in Rwanda

		Monthly Salary Net
Average salary in the education system in Rwanda	per month	USD \$200

Average Salary in the education system in Rwanda is from \$130 and up to \$290.  
Average university teacher receives \$290, college teacher - \$260, school teacher earns \$230, sociologist in the education system in Rwanda receives in the month \$190, speech therapist respectively \$180.

Salaries in the education system in Rwanda by profession

We are calculating the average salary in the education system in Rwanda 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 Rwanda.

	Monthly Salary Net
University teacher	USD \$290
College teacher	\$260
School teacher	\$230
Sociologist	\$190
Speech therapist	\$180
Tutor	\$170
Translator	\$170
Social pedagogue	\$160
Kindergarten teacher	\$130

Average Salaries in the education system in Rwanda in 2025 and 2024

On 1 January 2025 salary in the education system in Rwanda is \$200. In micro enterprises with up to 15 employees, the average salary is \$120, in small businesses with up to 100 employees - \$180, and in medium-sized companies with more than 100 employees \$220. In large in the education system in Rwanda enterprises with more than 250 employees, the salary is \$280. In the public domain in the education system in Rwanda the average salary is \$160. Average salary in the education system in Rwanda in 2024 was \$190 and in 2025 it was \$200. Growth in average salary in the education system in Rwanda for the year amounted to \$5.9.

	Monthly Salary Net
	2025
Large companies (250+)	\$280
Medium companies (up to 250)	\$220
Small companies (up to 100)	\$180
Micro enterprises (up to 15)	\$120
Public sphere	\$160



## PROTECTING RWANDA'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.**

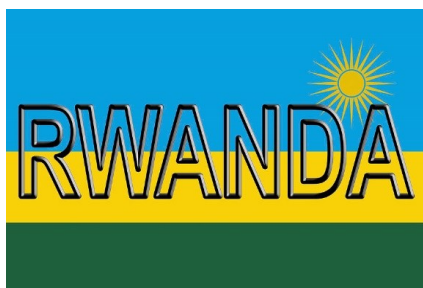
**The DD-CODE (Digital Dictionary)** is a 1 to 1, sound to letter correspondence without any exception to the rule.

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



# PASCAS UNIVERSITY

## TAFE

### Technical And Further Education

### Graft Creations Family Shed

$x^2$  Year 10

$\triangle$  Year 11

$\sqrt{y}$  Year 12


$\leq$  Year 7


 Year 8


$\approx$  Year 9

$\infty$  Year 4

% Year 5

 Year 6

 Year 1

 Year 2

$\pm$  Year 3



## KINDERGARTEN

## PRESCHOOL







Benchmark Land Area required:  
University of Queensland (Brisbane)

114 hectares

Incorporating sporting fields

say

10 hectares

Main Building area

4 hectares to

20 hectares

1 mile<sup>2</sup> is

259 hectares

1 kilometre<sup>2</sup>

100 hectares

Urban university may be

3 hectares to

5 hectares

Rural university

10 hectares to

150 hectares

Agricultural university

1,000 hectares to

3,000 hectares

PASCAS UNIVERSITY

CAMPUS

15,000 to

20,000 students

consider individual campuses of

**5,000 students each**

feed in schools:

HIGH SCHOOLS

Yrs 7 - 12

campus

3,000 to

5,000

consider individual campuses of

**600 students each**

$x^2$  Year 10

$\Delta$  Year 11

$\sqrt{y}$  Year 12

$\leq$  Year 7

$\text{pencil}$  Year 8

$\approx$  Year 9

PRIMARY SCHOOLS

Yrs K - 6

campus

2,000 to

4,000

consider individual campuses of

**600 students each**

$\infty$  Year 4

% Year 5

$\text{apple}$  Year 6

$\text{dots}$  Year 1

$\text{hand}$  Year 2

$\pm$  Year 3

**KINDERGARTEN**

PRE-SCHOOL

**100 children each**

**PRE SCHOOL**

# 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



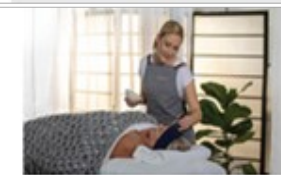
Business, justice  
and management



Community  
services



Hospitality and  
cookery



Beauty and  
hairdressing



By location



Online courses

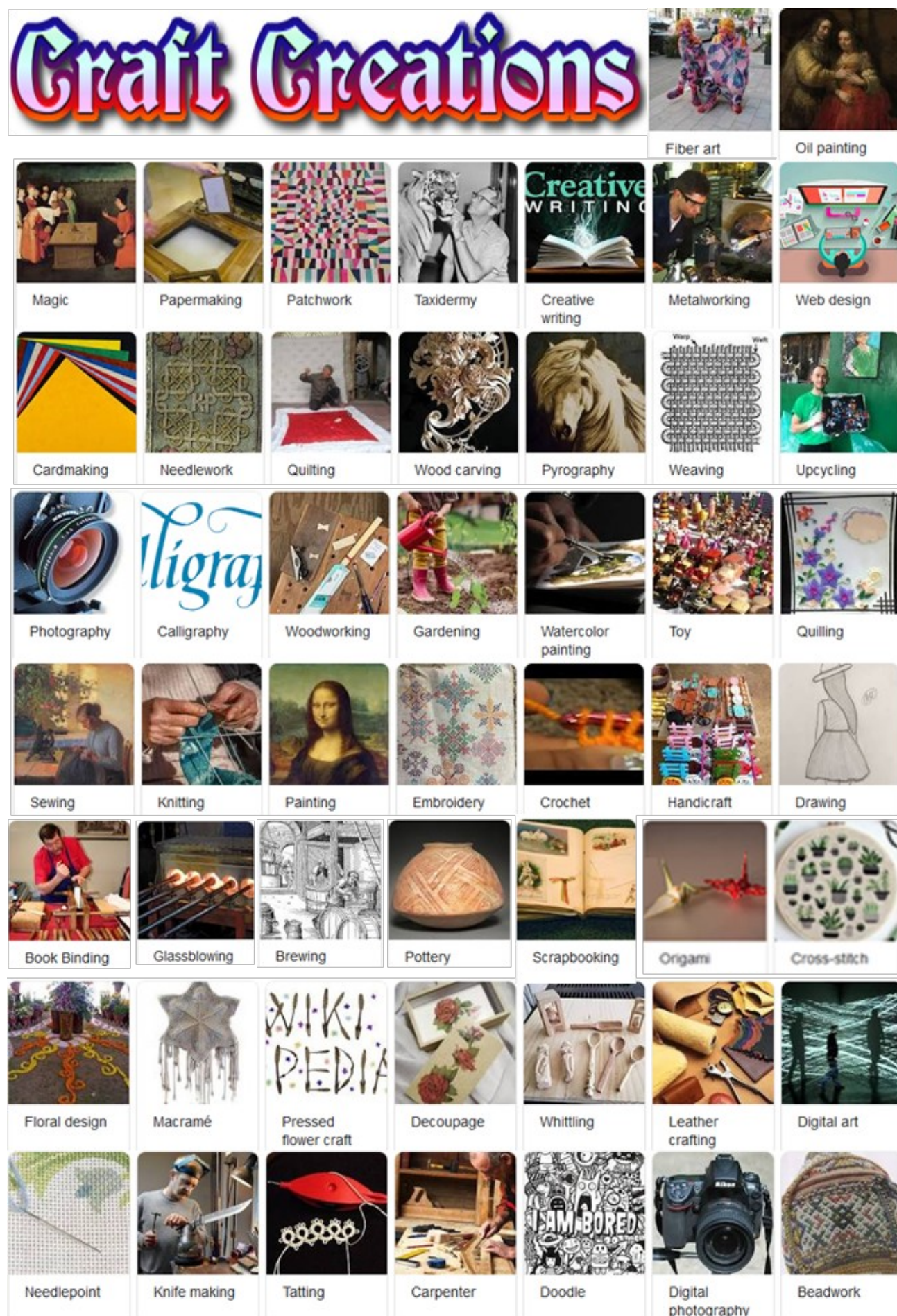


Apprenticeships

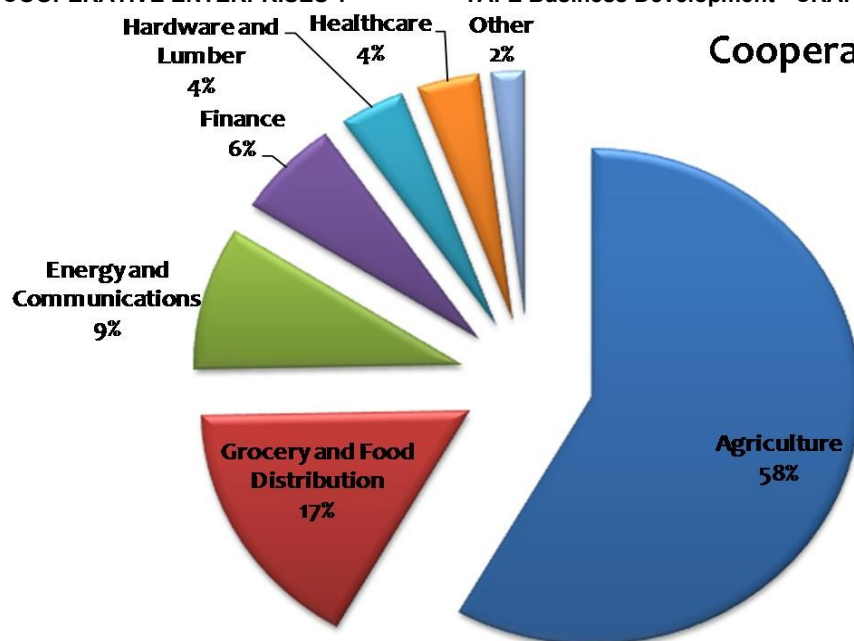


TAFE at School









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



nut butters  
8g / 2tbsp



oatmeal  
6g / per cup



Greek yogurt  
10g / per 100g



beans  
15g / per serving (180g)



eggs  
6g / per egg



nuts  
6g / per handful



cauliflower  
5g / per serving (180g)



broccoli  
5g / per serving (180g)



seeds  
6g / per handful



spinach  
5g / per serving (180g)



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

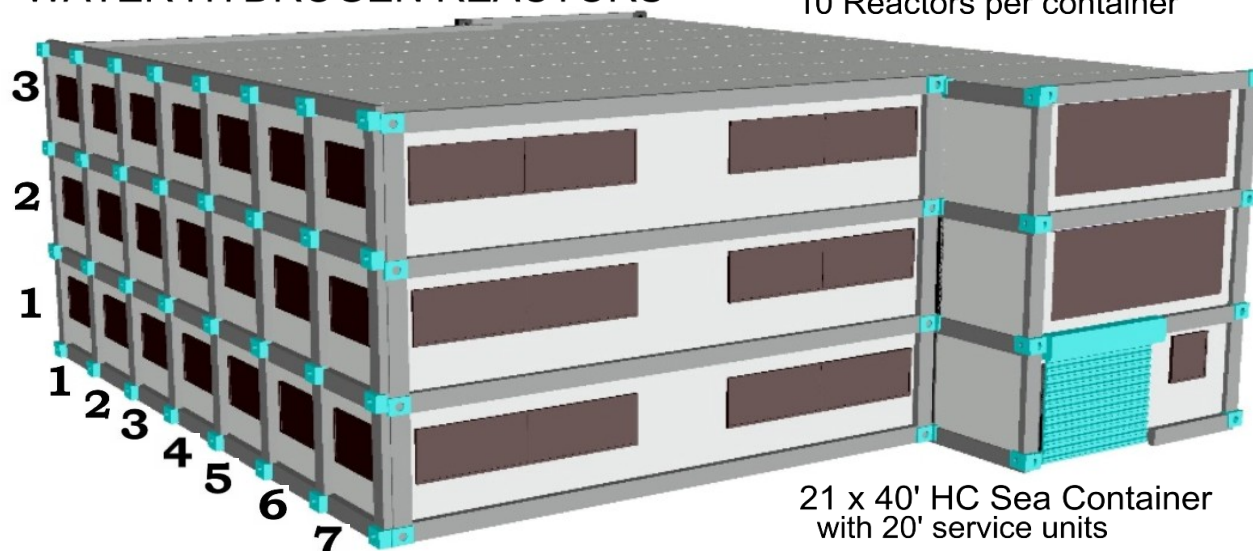
\$20,000,000

## Value adding Natural Resources!

# NATURALLY PERFECT WATER

## WATER HYDROGEN REACTORS

10 Reactors per container



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 <sup>3</sup> – no. within	10	210	210	
Grade A: Dirty – polluted or seawater processing minutes required per m <sup>3</sup> 5'	per day 2,000m <sup>3</sup>	per day 42,000m <sup>3</sup>	per anm 15,330,000m <sup>3</sup>	15.330
Grade B: Medium processing minutes required per m <sup>3</sup> 4'	3,000m <sup>3</sup>	63,000m <sup>3</sup>	22,995,000m <sup>3</sup>	22.995
Grade C: Better processing minutes required per m <sup>3</sup> 3'	4,000m <sup>3</sup>	84,000m <sup>3</sup>	30,660,000m <sup>3</sup>	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](http://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

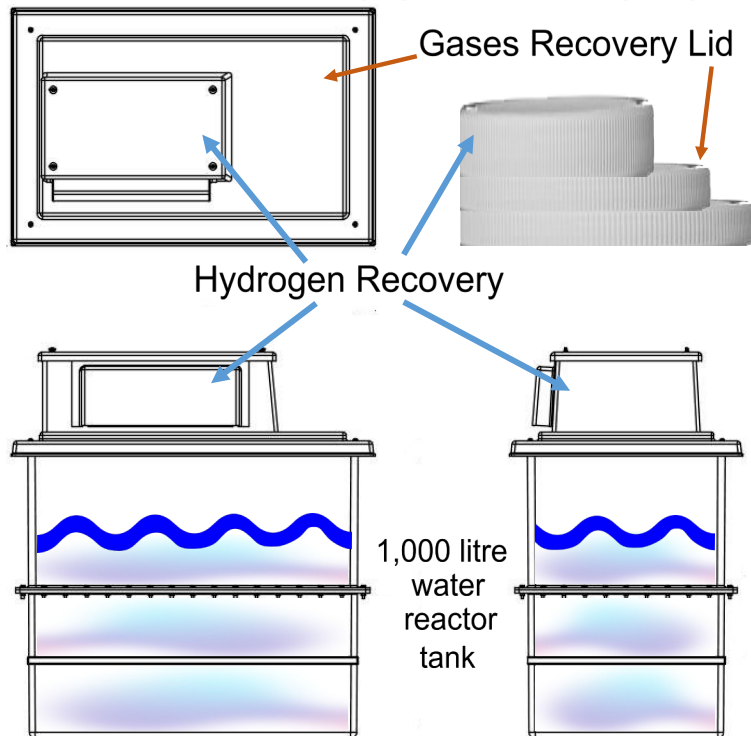
Reactor Water & Hydrogen 40' 210  
number per year

Water & Hydrogen Projects

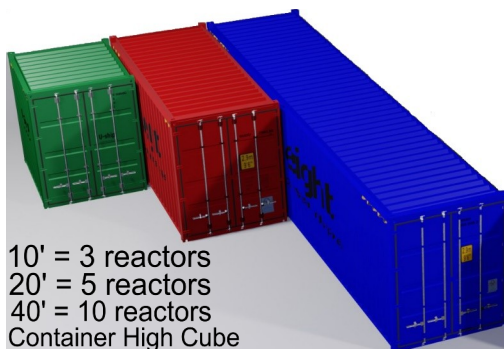
	2026	2027	2028	2029	2030
	16,000,000	16,000,000	16,000,000	16,000,000	16,000,000
	0	1	1	1	2
	\$0	\$16,000,000	\$16,000,000	\$16,000,000	\$32,000,000



## 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.



10' = 3 reactors  
20' = 5 reactors  
40' = 10 reactors  
Container High Cube

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 tempritures 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

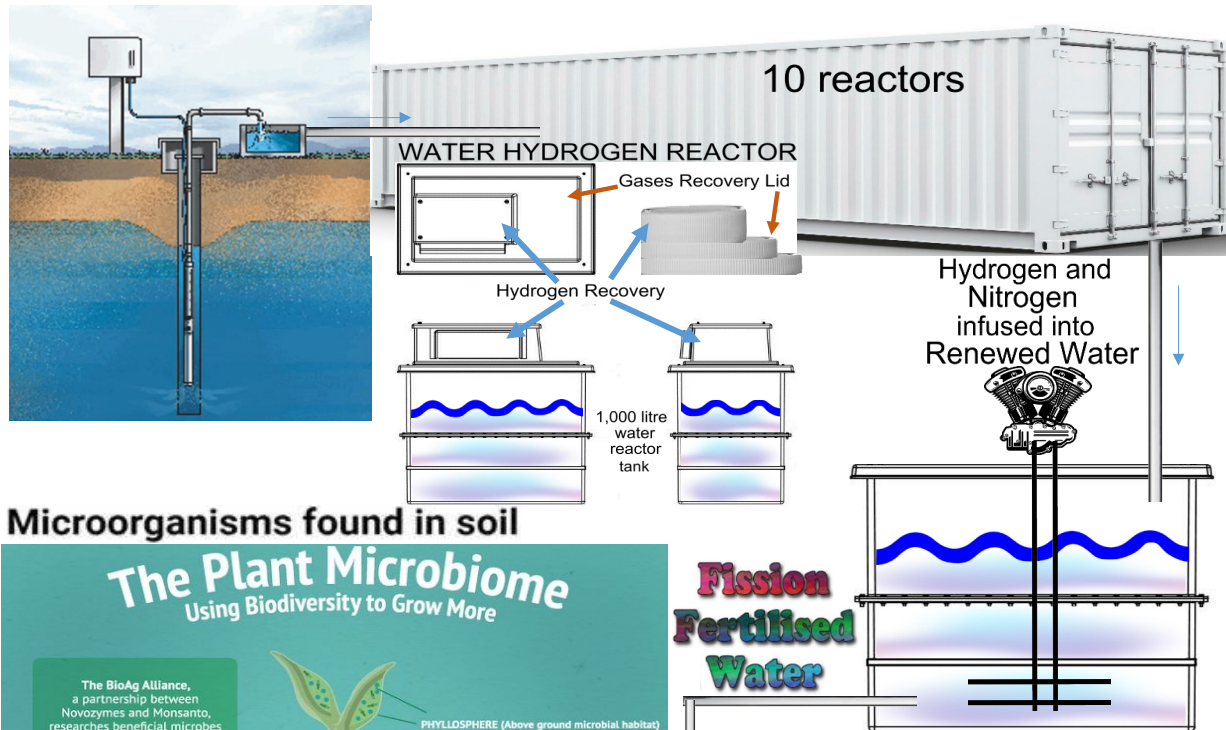
<https://www.youtube.com/watch?v=FDY2McKLvIM>

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?

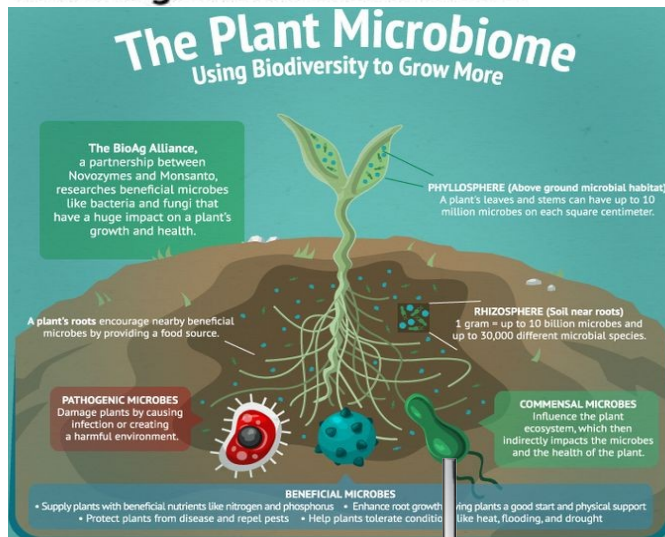


# Fission Fertiliser

## Fission Water infused with Fission Fertiliser



### Microorganisms found in soil





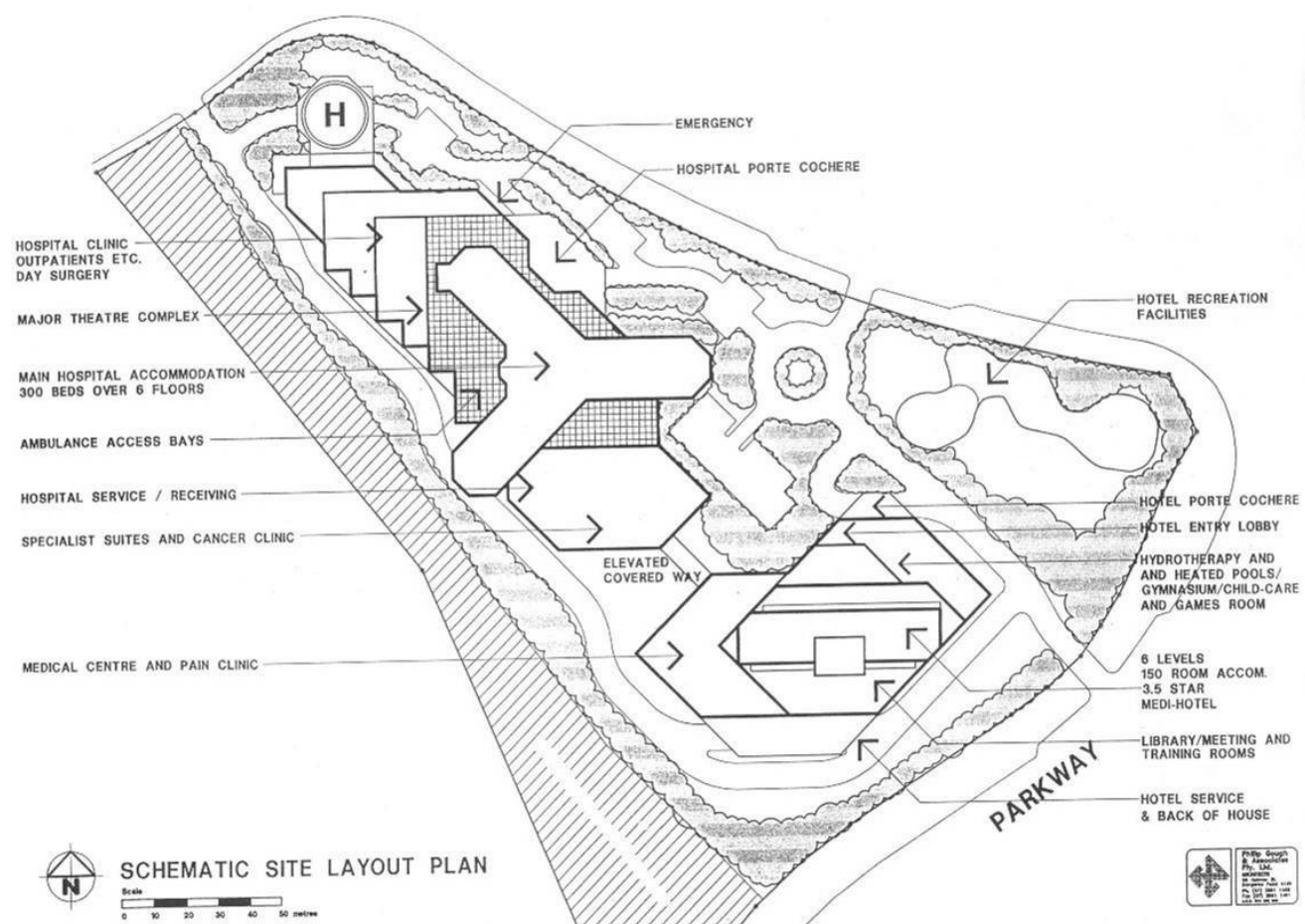


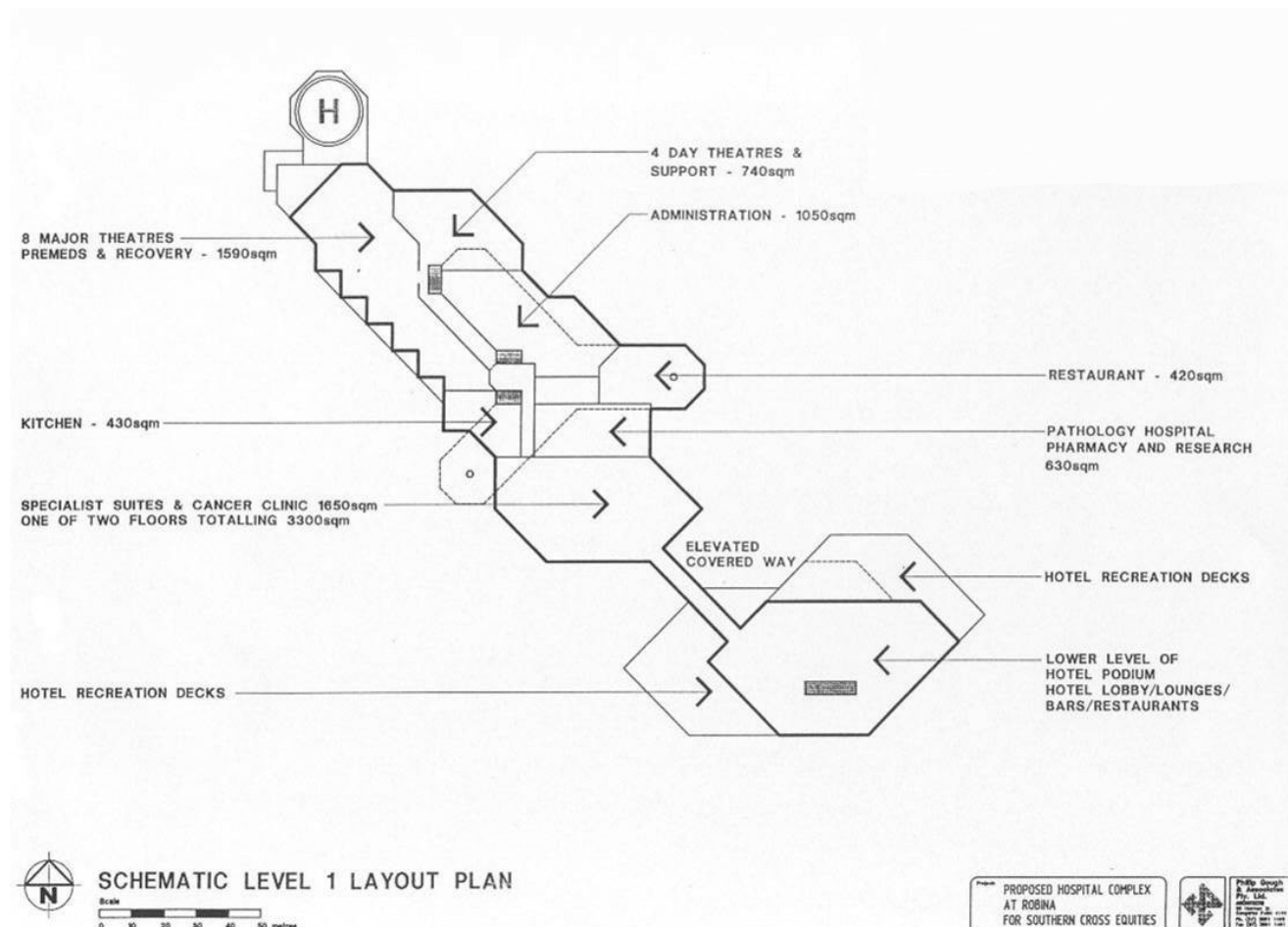
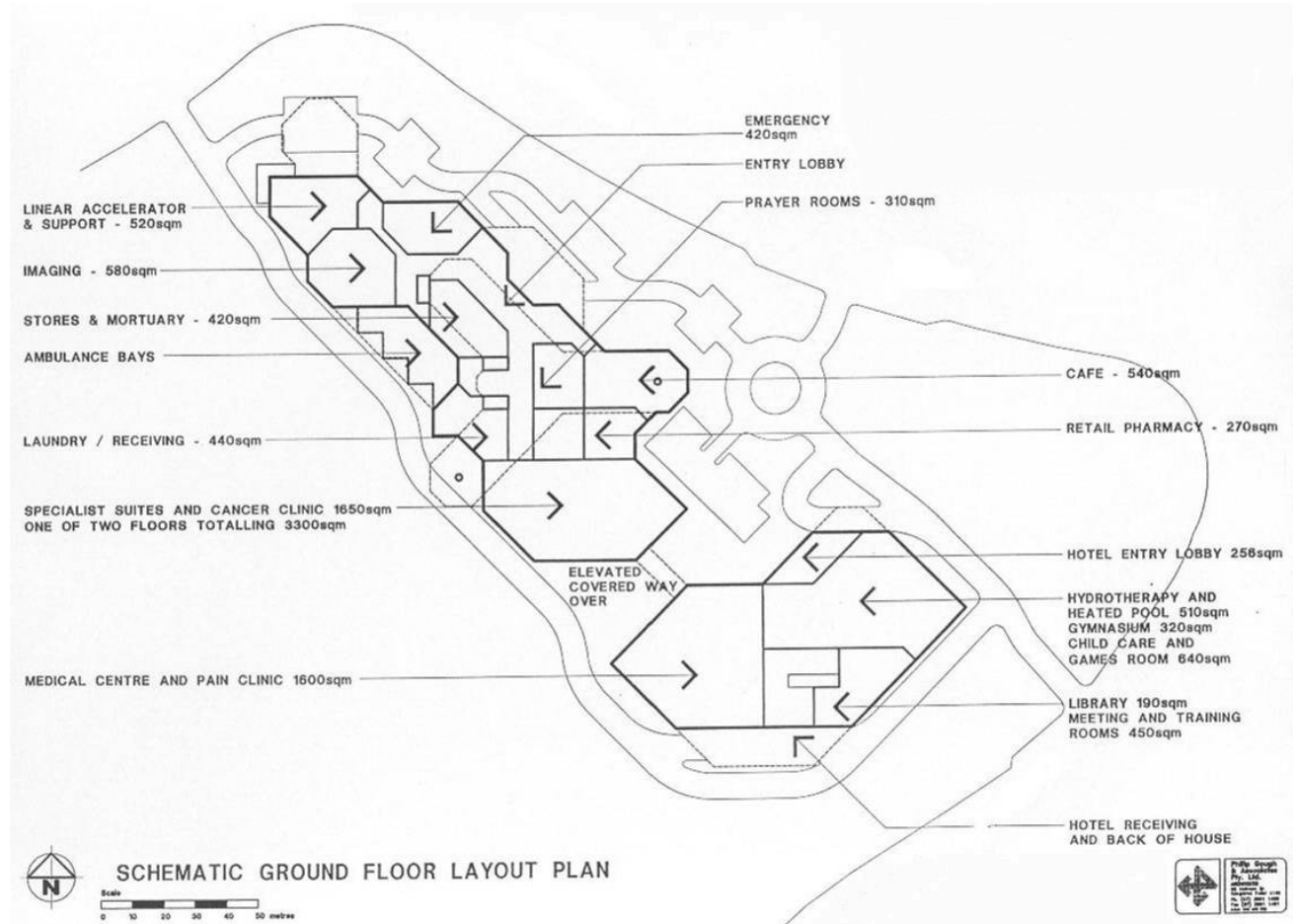


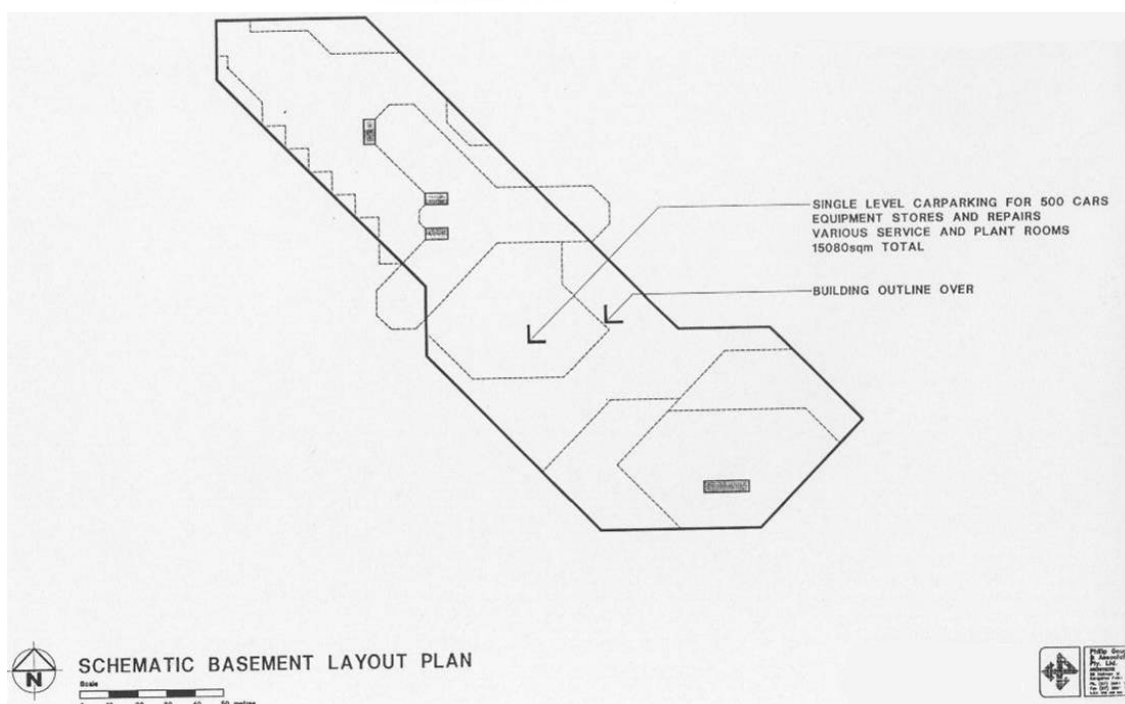
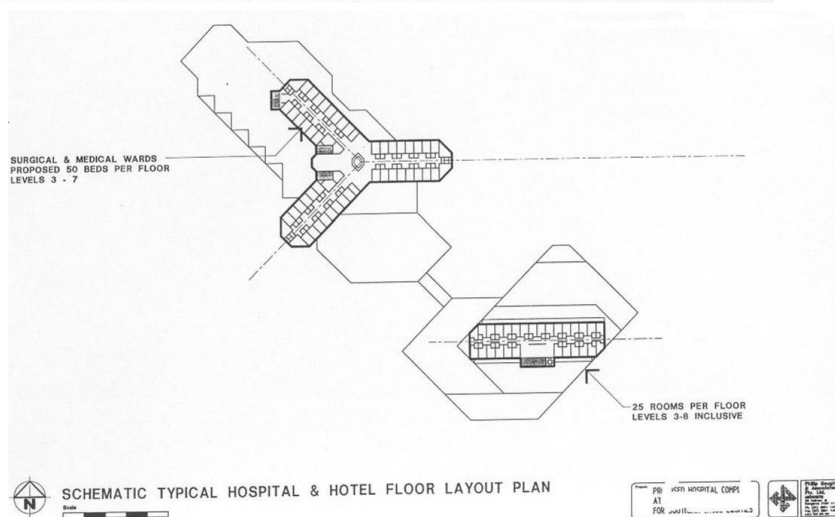
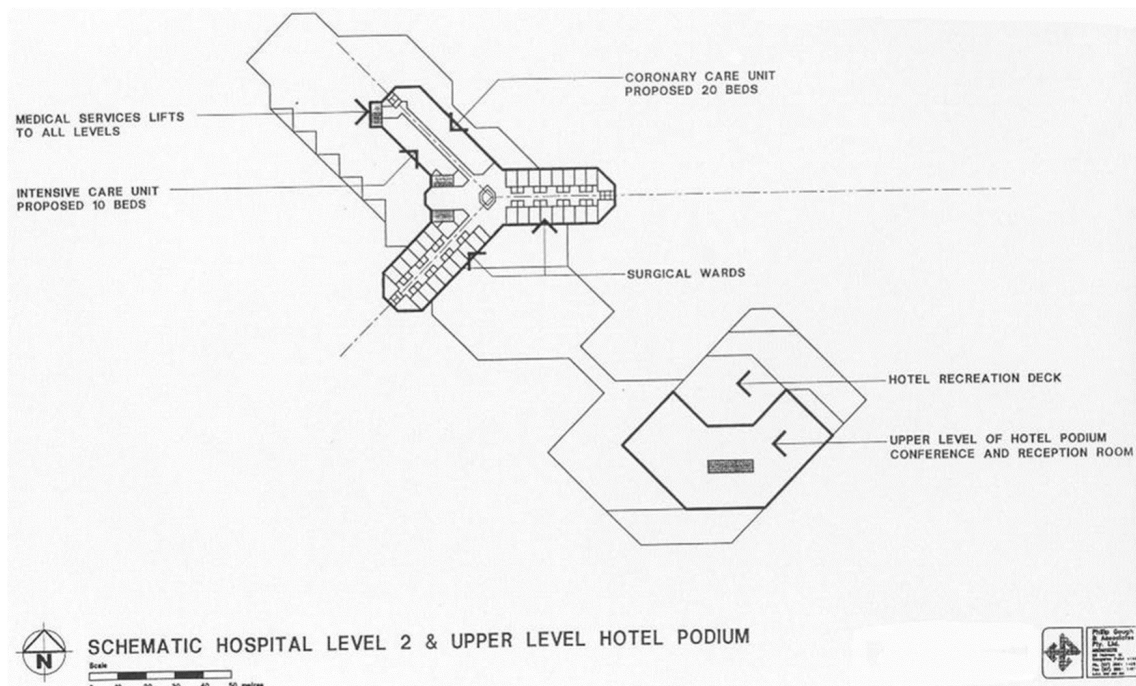


		Acres with surrounds	hectares			
Cricket field		3.30	1.50			
Football field		1.32	1.00			
Soccer		2.00	1.00			
Athletics			2.00			
Tennis / Netball / Basket Ball			1.00			
Olympic Swimming Pool			1.00			
Park and grounds			2.00			
Budget per hectare	develop	\$1,500,000	Total	9.50	Allow	hectares
				Developmental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



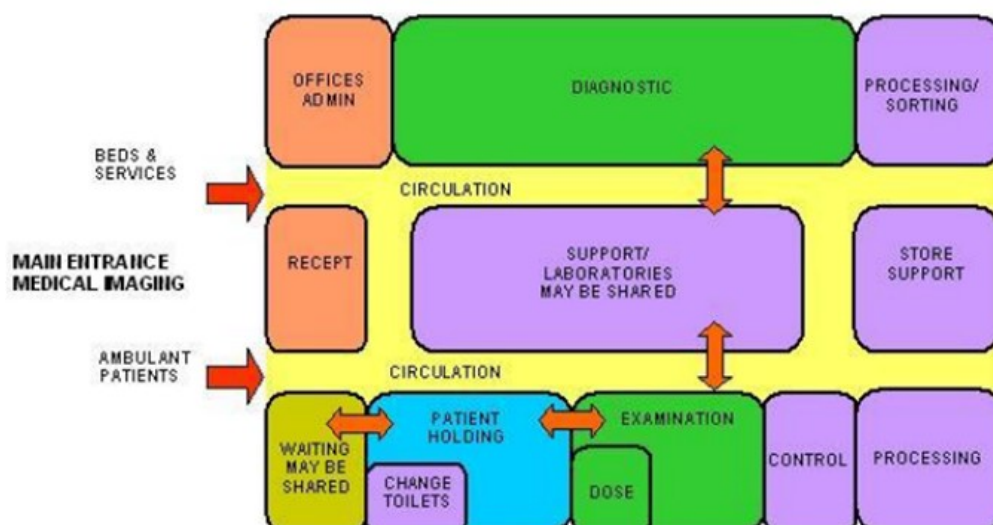








**Functional Relationship Diagram – Medical Imaging Unit – Nuclear Medicine**



**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**

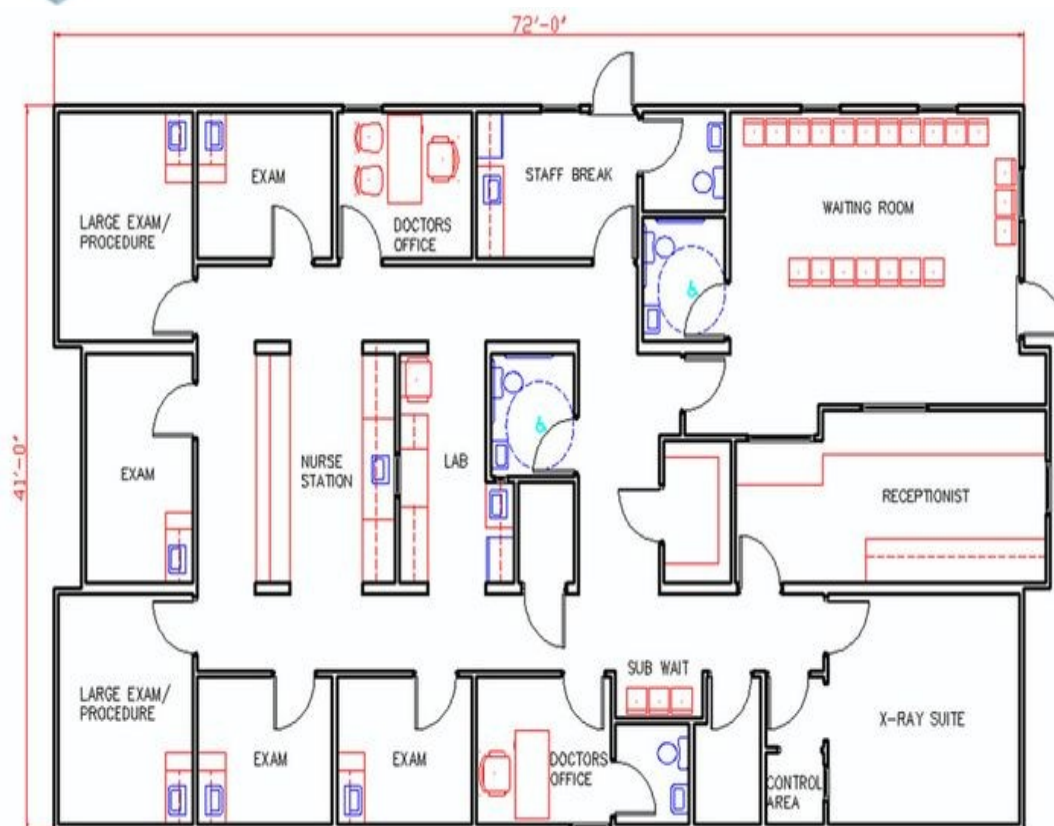
## Medical Specialties

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

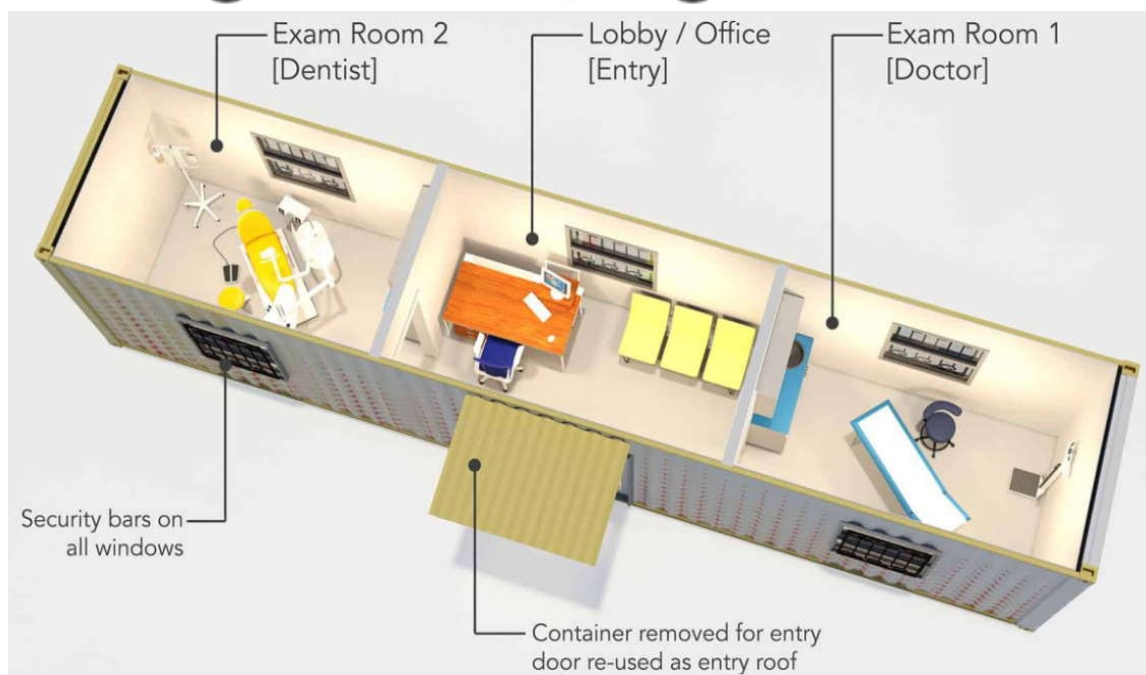
## Pascas Care MEDICAL CENTRE



## 24x50 Medical office







## RECOMMENDED READING

[www.pascashealth.com](http://www.pascashealth.com)    go to    **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](#)

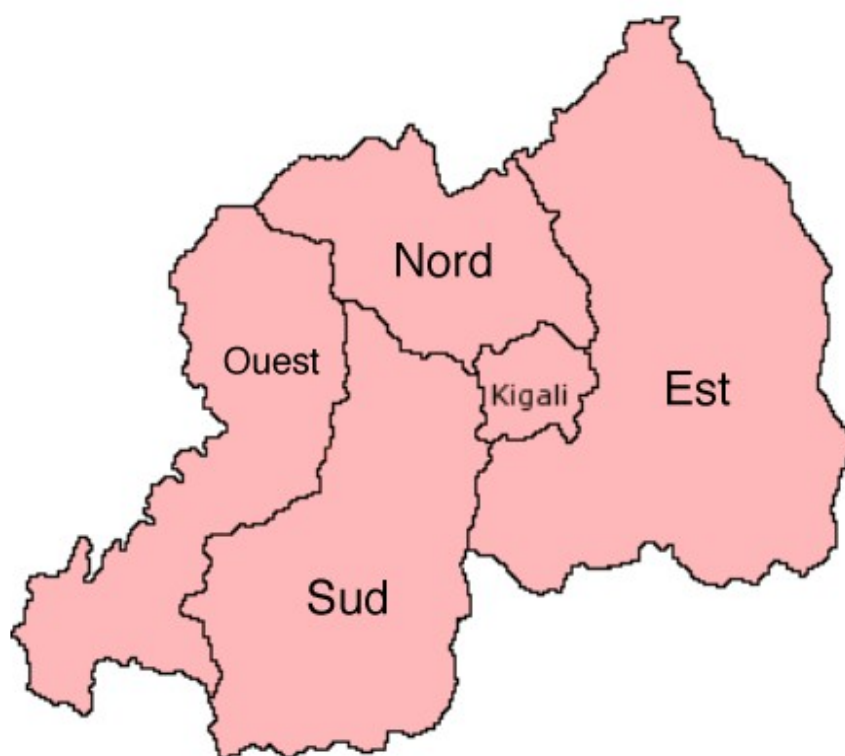
 [Sam's Book Parenting and Feeling Healing Book VII.pdf](#)

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

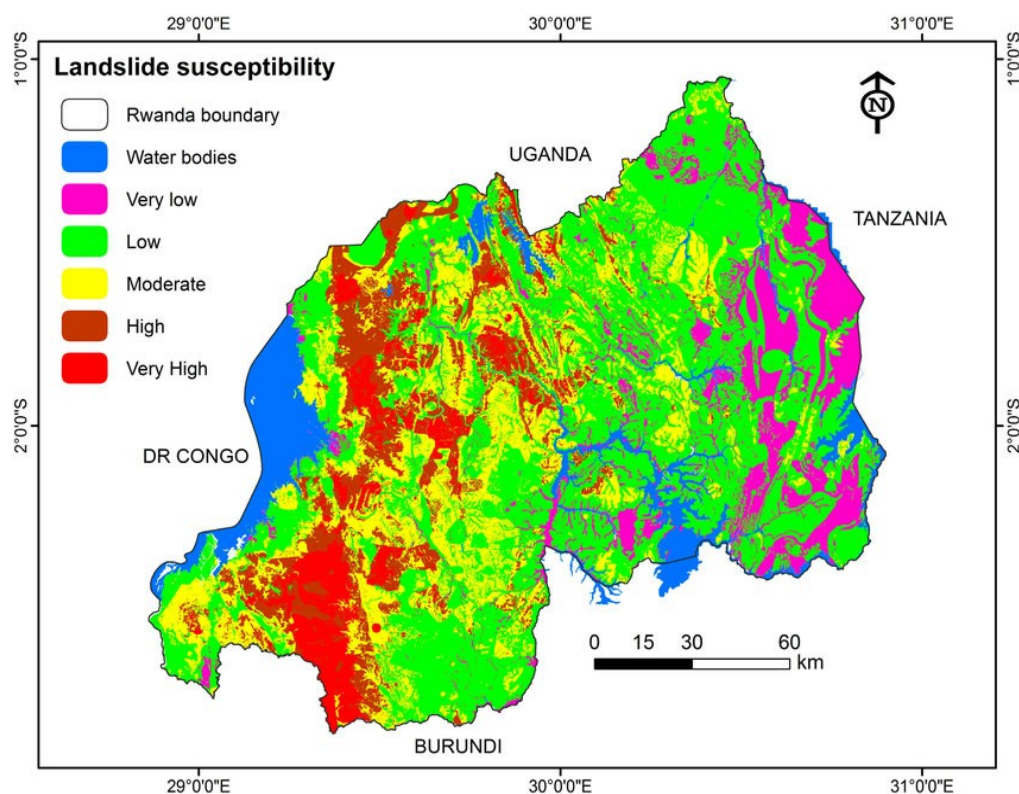
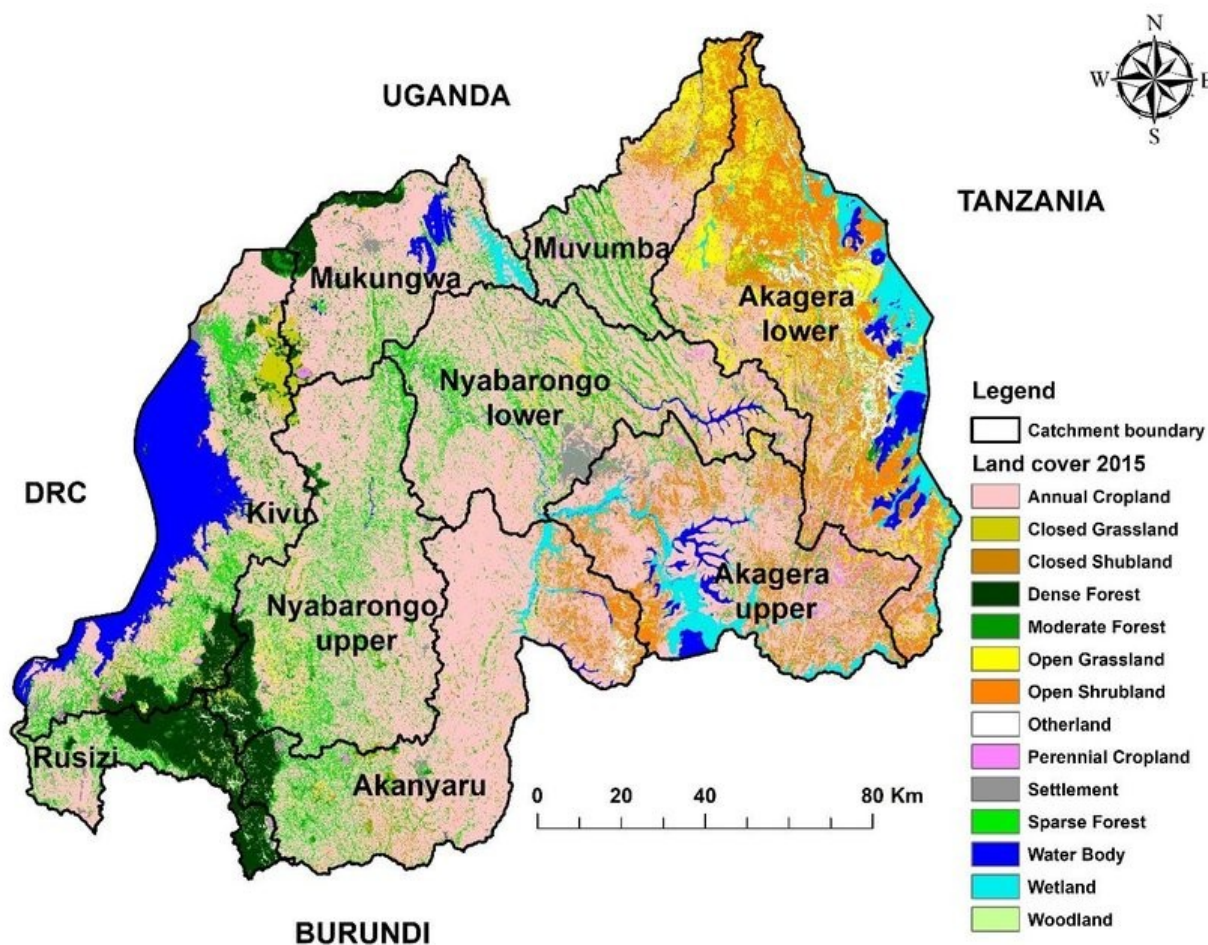
 [Sam's Book Parenting and Feeling Healing Book IX.pdf](#)

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

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







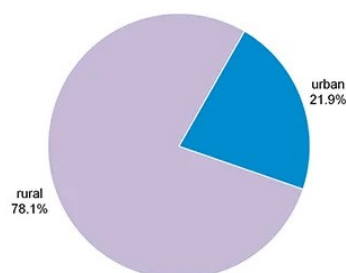
## The Surprising Solutions to the World's Water Crisis | The Future With Hannah Fry

<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?

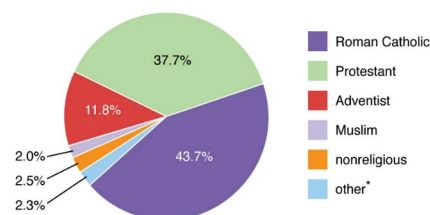


Rwanda urban-rural (2020)



© Encyclopædia Britannica, Inc.

Religious affiliation (2012)



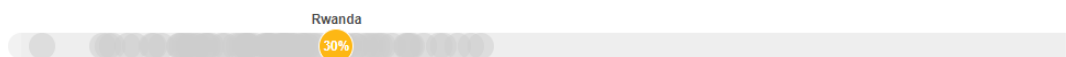
\*Many small, usually Christian-linked, schismatic religious groups have proliferated since the 1994 genocide.

## More men than women owned a business in 2020

The share of female business owners for Rwanda falls in the fourth quintile of all economies for which there are data. Share of business is calculated as the proportion of female or male newly registered limited liability company owners out of the total number of newly registered limited liability company owners in the economy in the calendar year. Data compiled from the most recent data point between 2016 and 2024

Share of business owners, by sex (% of total business owners)

Female

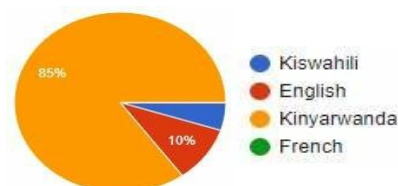


Male



<https://genderdata.worldbank.org/en/economies/rwanda>

Kinyarwanda is the national language of Rwanda, and the first language of almost the entire population of the country. It is one of the country's official languages alongside French, English, and Swahili.



<https://countryeconomy.com/demography/literacy-rate/rwanda>

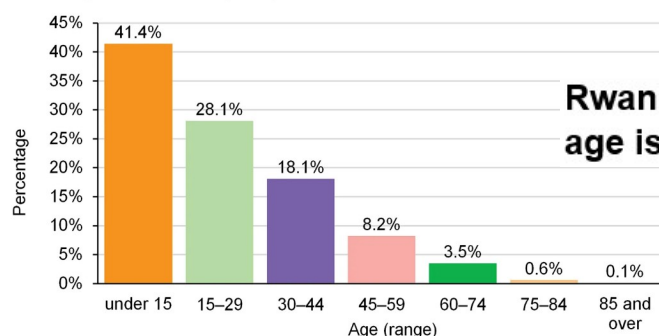
Rwanda - Literacy rate						
Date	Adult literacy rate female	Adult literacy rate male	Adult literacy rate	Adult literacy rate 15-24 female	Adult literacy rate 15-24 male	Adult literacy rate 15-24
2022	76.70%	81.03%	78.76%	92.37%	87.51%	89.97%

Adult literacy rate, by sex (% of people ages 15 and above)

Female Male



Rwanda age breakdown (2017)



Rwanda's population median age is 19.7 years (2024).

35.7% of girls and 28.9% of boys complete lower secondary school in Rwanda as of 2023 data

Percentage of women ages 15-49 who have ever experienced:

Any form of sexual violence

Intimate partner violence

22.4% 38%

## Population Density in Rwanda's 5 Provinces

Inhabitants per square kilometre\*

Northern Province

663

Western Province

693

Southern Province

547

Eastern Province

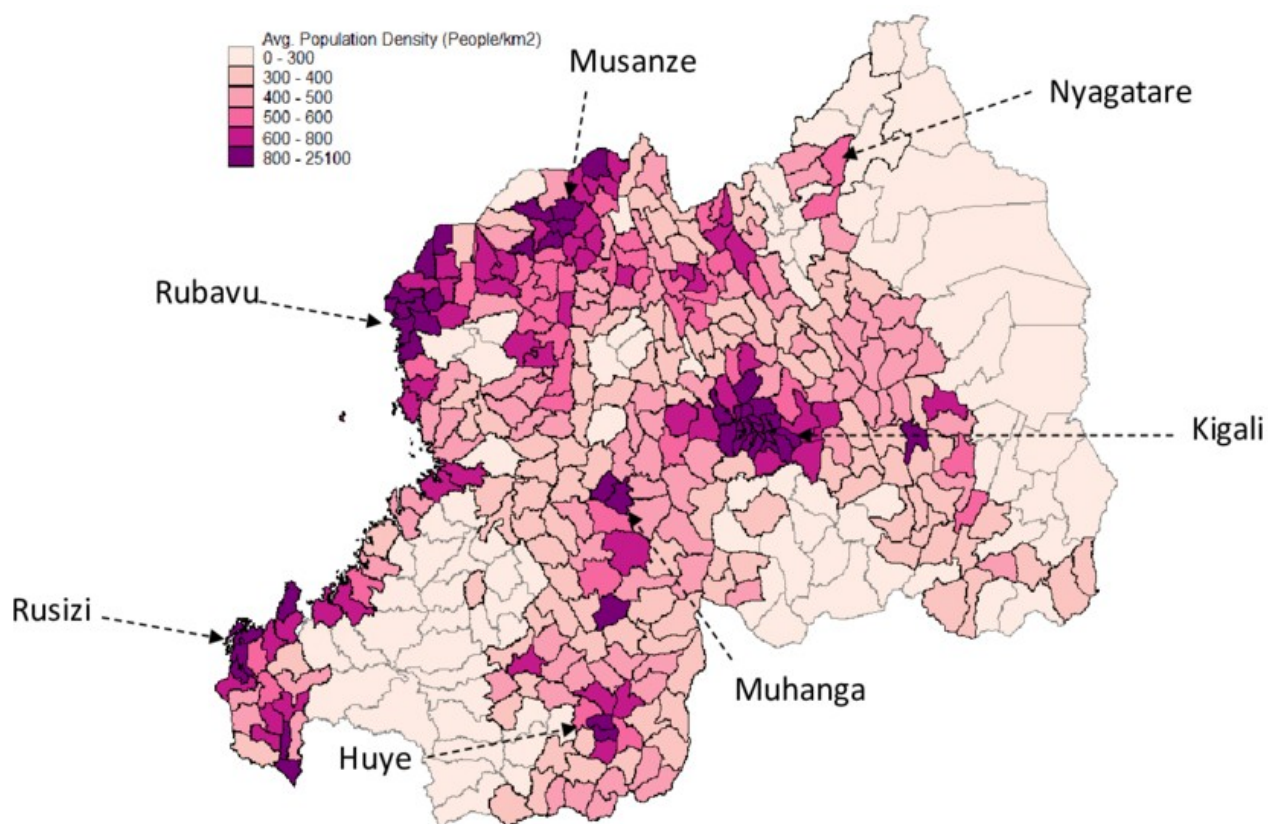
433

City of Kigali

2401

\*as of 2022

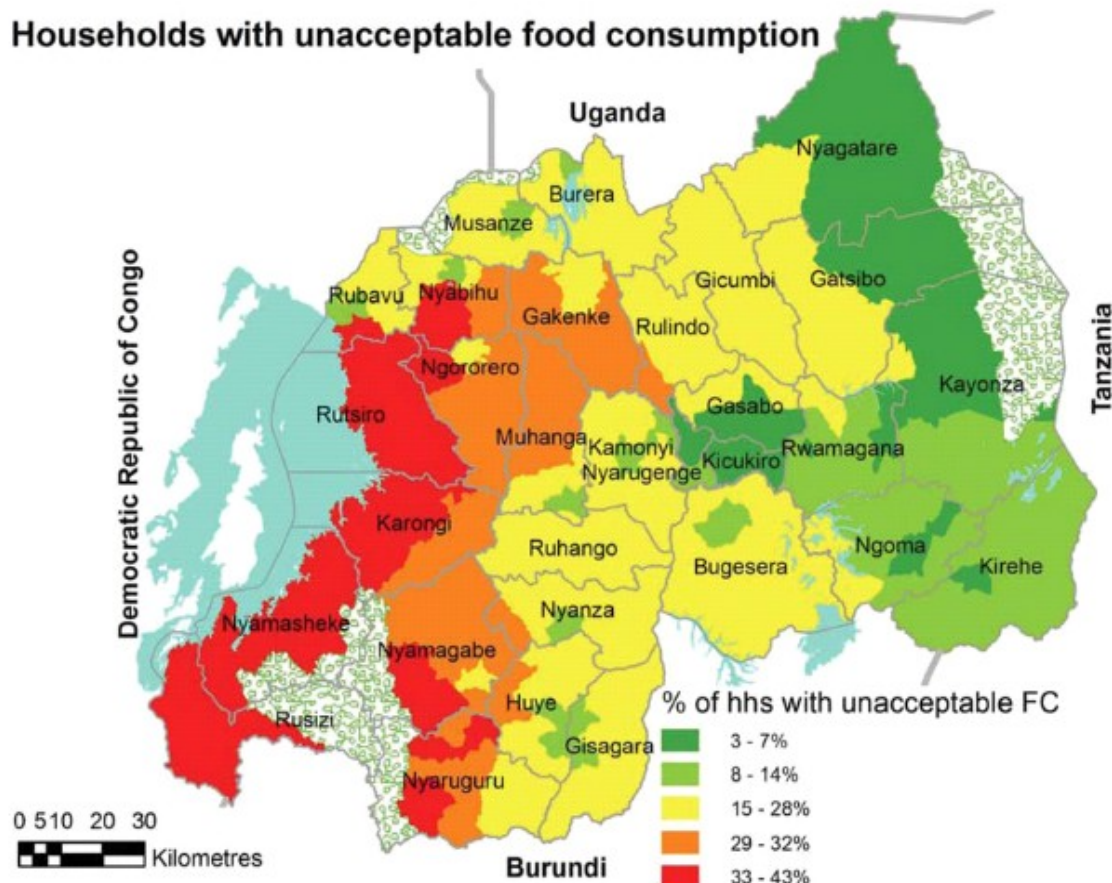
Source: [https://www.statistics.gov.rw/publication/main\\_indicators\\_2022](https://www.statistics.gov.rw/publication/main_indicators_2022)



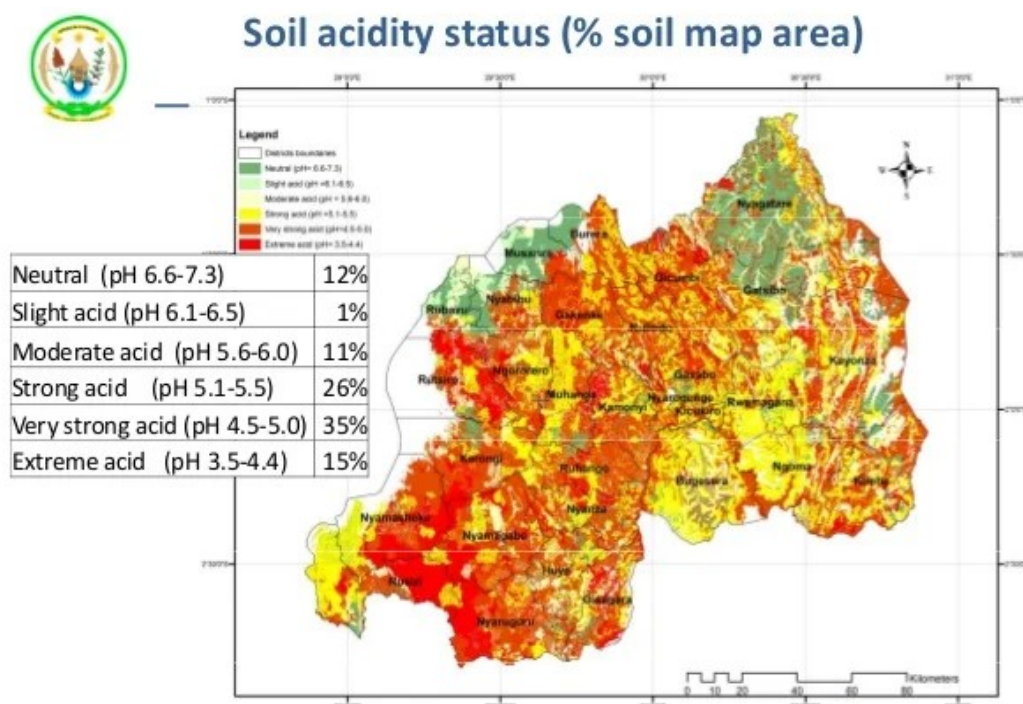
## Rwanda: Food Insecurity

At district level, Rutsiro (53%), Ngororero (44%), Rusizi (49%), Nyamasheke (37%) and Karongi (37%) have the highest percentages of households with unacceptable consumption. The poorer districts tend to have the highest share of households with poor food consumption and are located in the western and southern provinces. Almost three in four (70%) households with poor or borderline food consumption are in 13 districts Ngororero, Rutsiro, Karongi, Rusizi, Gatsibo, Nyamasheke, Nyamagabe, Bugesera, Nyanza, Burera, Gakenke, Rubavu and Rulindo.

### Households with unacceptable food consumption



### Soil acidity status (% soil map area)





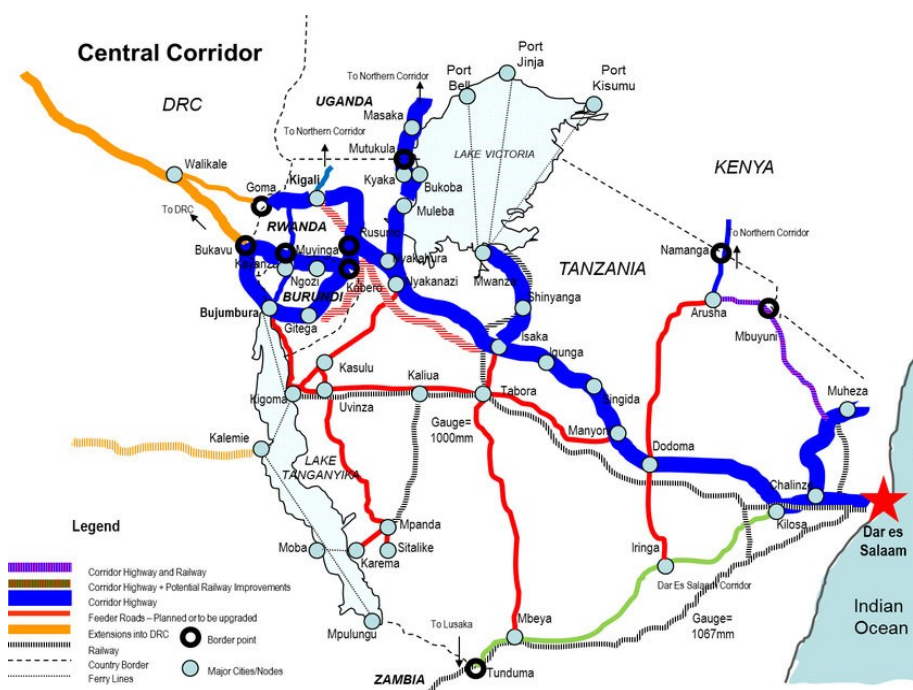


From Rwanda the **691 km railway line is to be** built from Rwanda hinterland to Dar es Salaam in Tanzania at a cost of US\$ 4 billion. It is also expected to extend to extend into Burundi.

With no previously existing railway network, Rwanda is developing its railway system from scratch.

The project is dependent on the construction of the Tanzanian and Ugandan SGR lines to the Rwandan border.

### Major Roads:

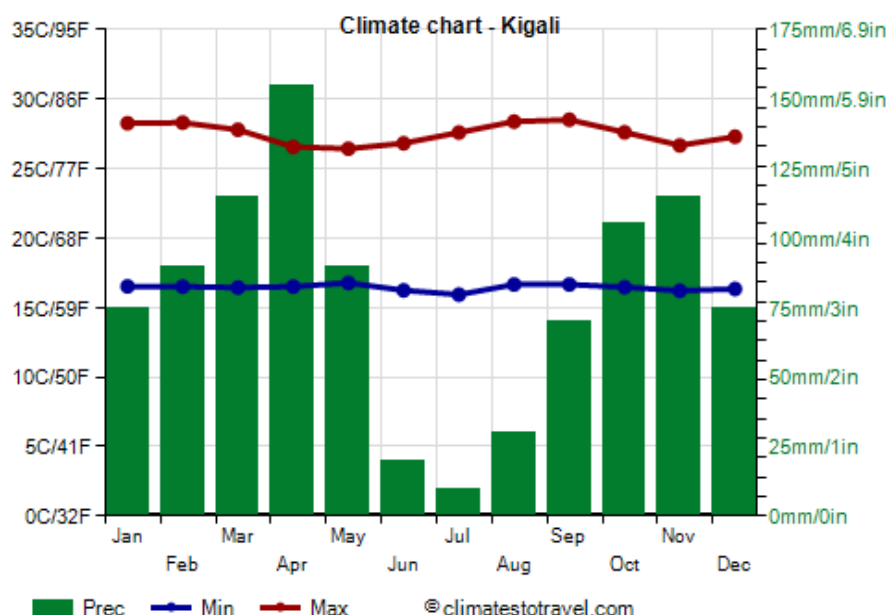


**RWANDA Climate**

AUD1.00 = USD 0.65 RWF 900 USD1.00 =

The **rains** are quite abundant, and range from 1,000 to 1,400 millimeters (40 to 55 inches) per year depending on area. There is a **dry season from June to August** (with July as the driest month) and a **rainy season from September to May**.

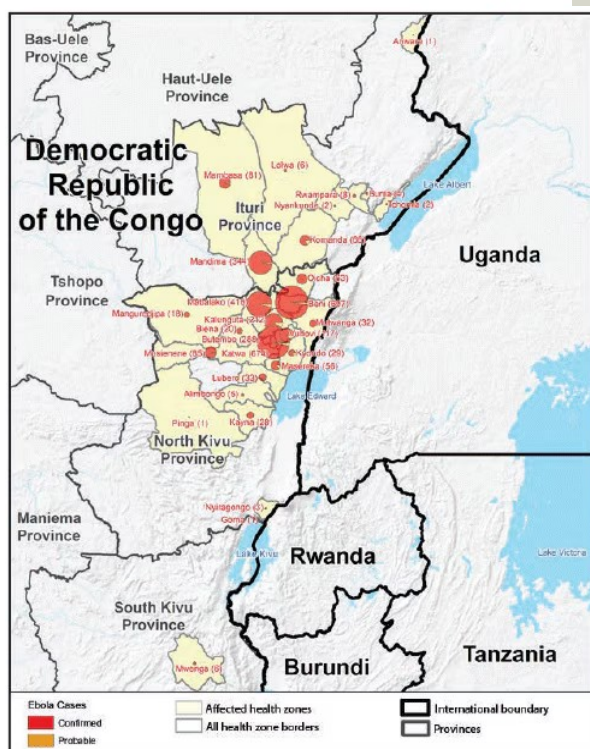
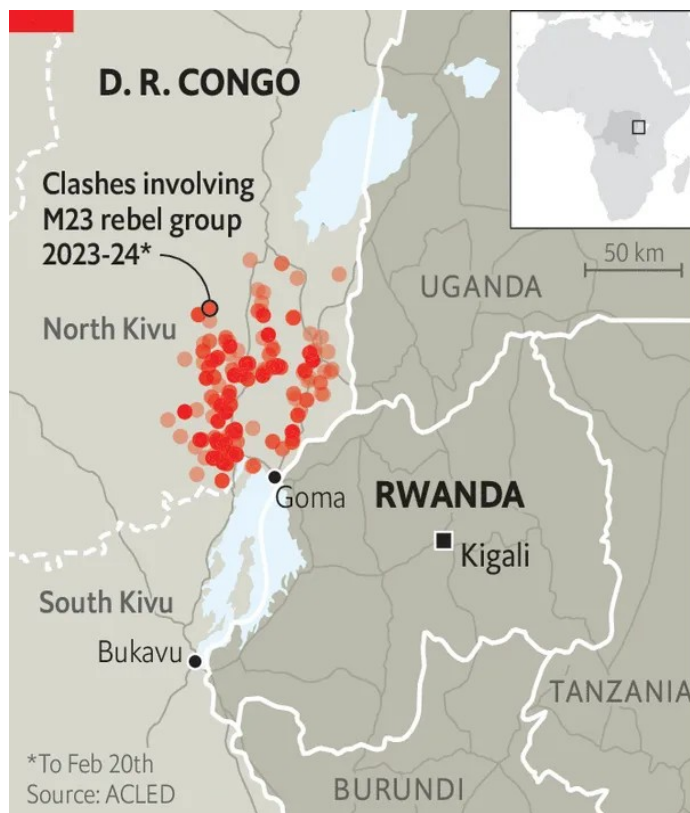
Most of the country is located on a **plateau**, around 1,500 meters (5,000 feet) above sea level. The altitude decreases below a thousand meters (3,300 feet) only in the westernmost part, along the Rusizi River, which marks the border with the Democratic Republic of the Congo, and which is therefore the only area where it can get hot, and the temperature can sometimes reach 35 °C (95 °F).



## Climate Kigali: Weather By Month

Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Nov	Oct	Dec	Year
Record high °C (°F)	29.68 (85.42)	30.7 (87.26)	30.7 (87.26)	29.68 (85.42)	25.59 (78.06)	26.61 (79.9)	29.68 (85.42)	32.75 (90.95)	32.75 (90.95)	31.73 (89.11)	26.61 (79.9)	27.63 (81.73)	32.75 (90.95)
Average high °C (°F)	24.51 (76.12)	24.98 (76.96)	24.46 (76.03)	22.91 (73.24)	21.85 (71.33)	22.59 (72.66)	24.3 (75.74)	25.54 (77.97)	25.45 (77.81)	24.24 (75.63)	23.07 (73.53)	23.24 (73.83)	23.93 (75.07)
Daily mean °C (°F)	21.27 (70.29)	21.74 (71.13)	21.3 (70.34)	20.15 (68.27)	19.33 (66.79)	19.72 (67.5)	21.1 (69.98)	22.42 (72.36)	22.55 (72.59)	21.49 (70.68)	20.43 (68.77)	20.35 (68.63)	20.99 (69.78)
Average low °C (°F)	14.78 (58.6)	14.99 (58.98)	14.9 (58.82)	14.55 (58.19)	14.25 (57.65)	13.65 (56.57)	14.31 (57.76)	16.04 (60.87)	16.54 (61.77)	15.82 (60.48)	14.88 (58.78)	14.48 (58.06)	14.93 (58.87)
Record low °C (°F)	11.26 (52.27)	12.28 (54.1)	12.28 (54.1)	11.26 (52.27)	10.23 (50.41)	10.23 (50.41)	10.23 (50.41)	13.31 (55.96)	13.31 (55.96)	13.31 (55.96)	12.28 (54.1)	11.26 (52.27)	10.23 (50.41)
Average precipitation mm (inches)	292.55 (11.52)	298.61 (11.76)	362.57 (14.27)	353.62 (13.92)	272.99 (10.75)	94.25 (3.71)	45.46 (1.79)	82.32 (3.24)	249.4 (9.82)	432.16 (17.01)	458.07 (18.03)	365.21 (14.38)	275.6 (10.85)
Average precipitation days (≥ 1.0 mm)	26.33	26.05	29.68	30.05	29.31	18.15	9.49	13.12	20.75	28.57	30.24	31.17	24.41
Average relative humidity (%)	79.62	78.98	83.0	89.25	90.33	80.7	65.17	59.02	65.51	77.45	85.96	85.91	78.41
Mean monthly sunshine hours	11.7	11.42	11.13	11.62	10.8	11.5	11.75	11.85	12.17	11.49	11.14	12.48	11.59

M23 took control of Goma  
January 25, 2025

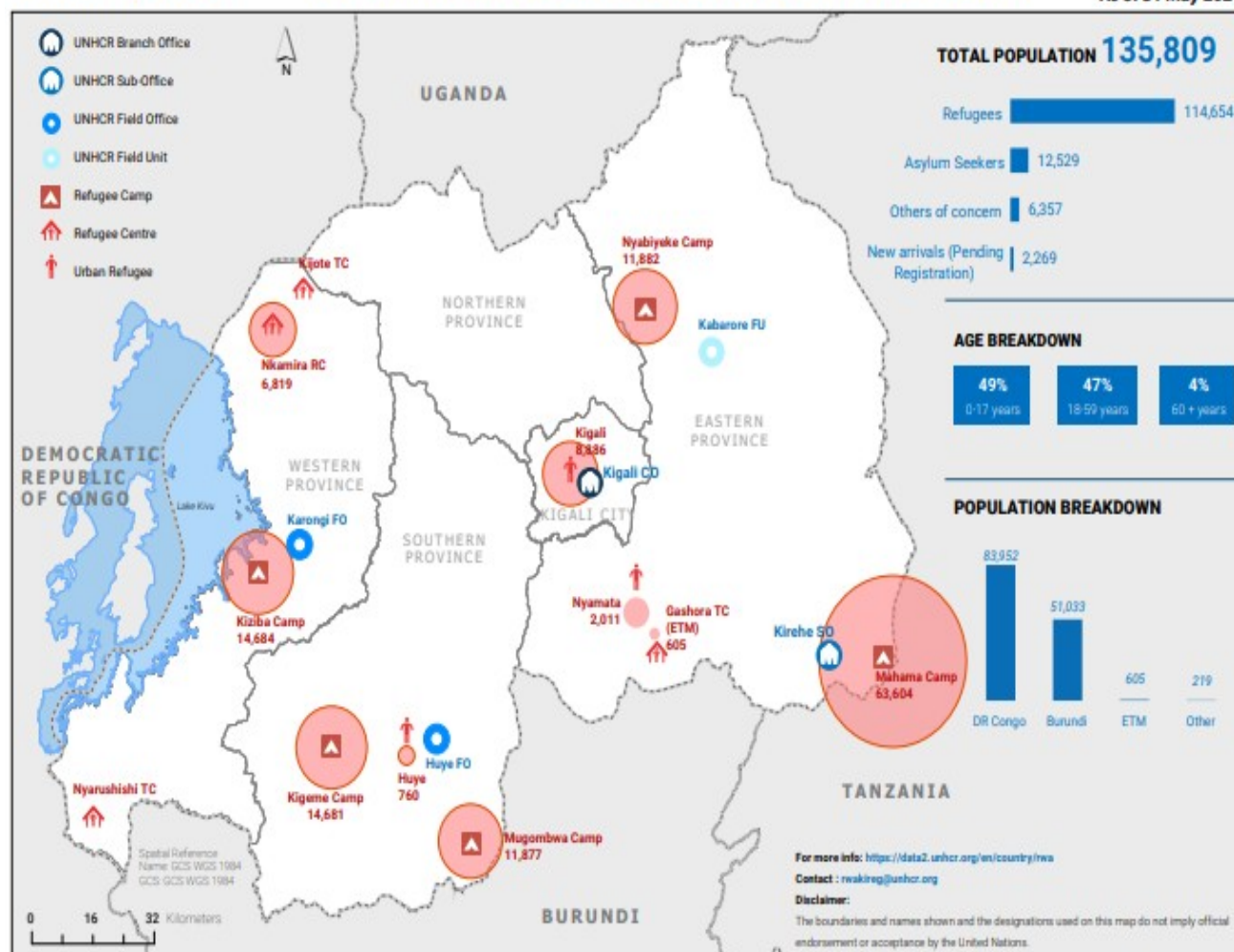


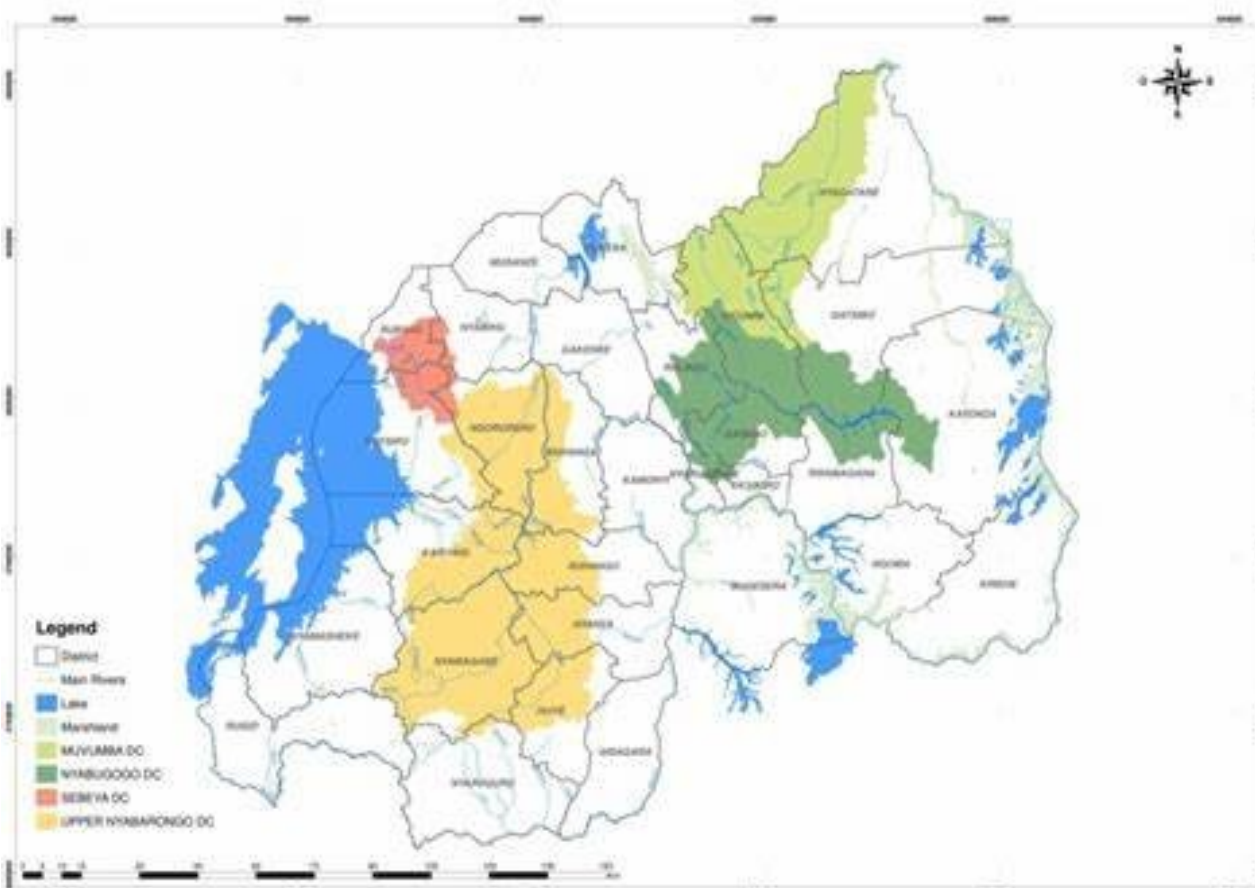
EBOLA is occurring in GOMA, on Rwanda's border





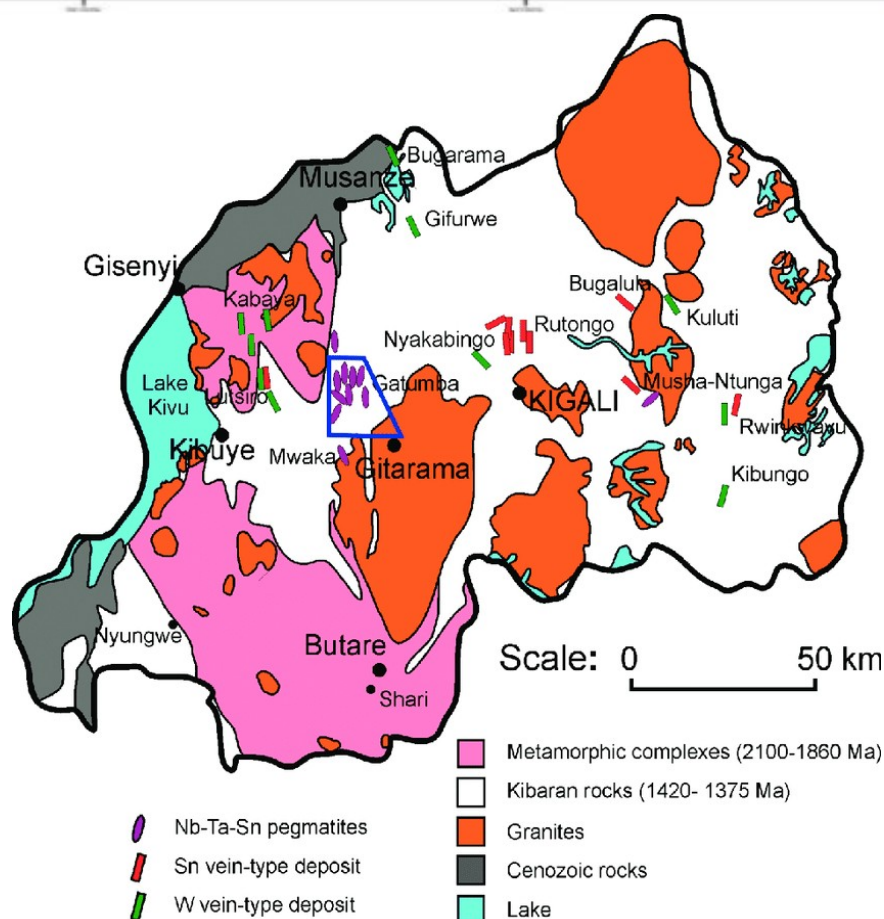
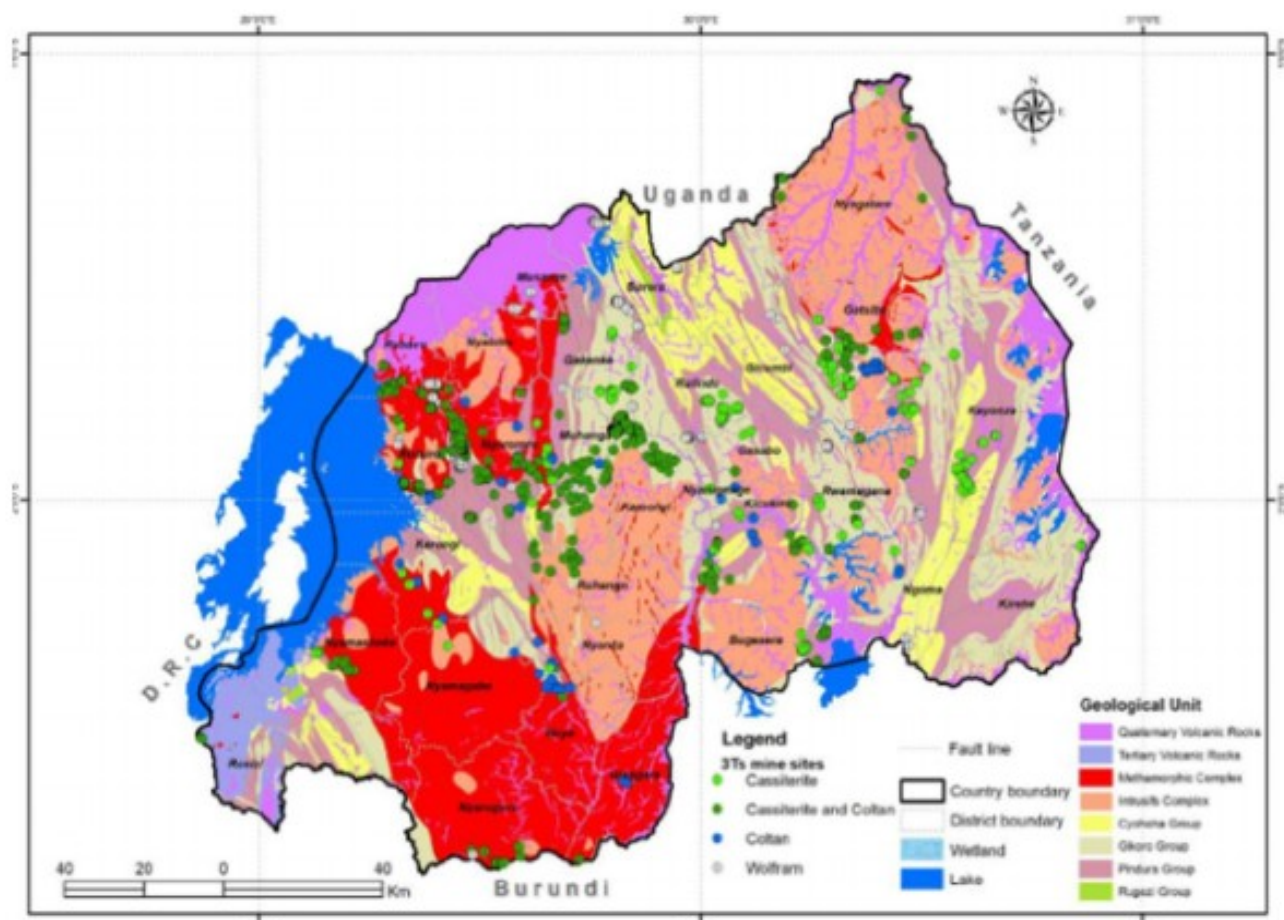
The boundaries and names shown and the designations used on this map do not imply official endorsement or acceptance by the United Nations.  
Creation date: 30 Mar 2020 Sources: HDX, UNHCR Feedback: [info@unhcr.org](mailto:info@unhcr.org) [www.unhcr.org](http://www.unhcr.org) [www.refworld.org](http://www.refworld.org)

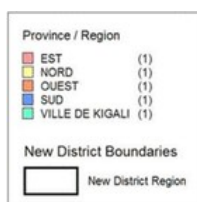






# Overview of mineral reserves availability in Rwanda:...



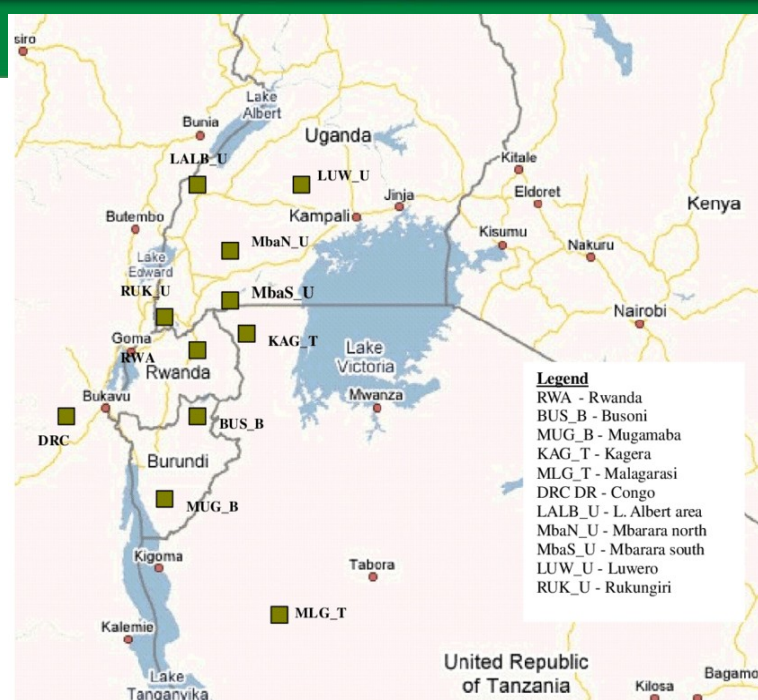
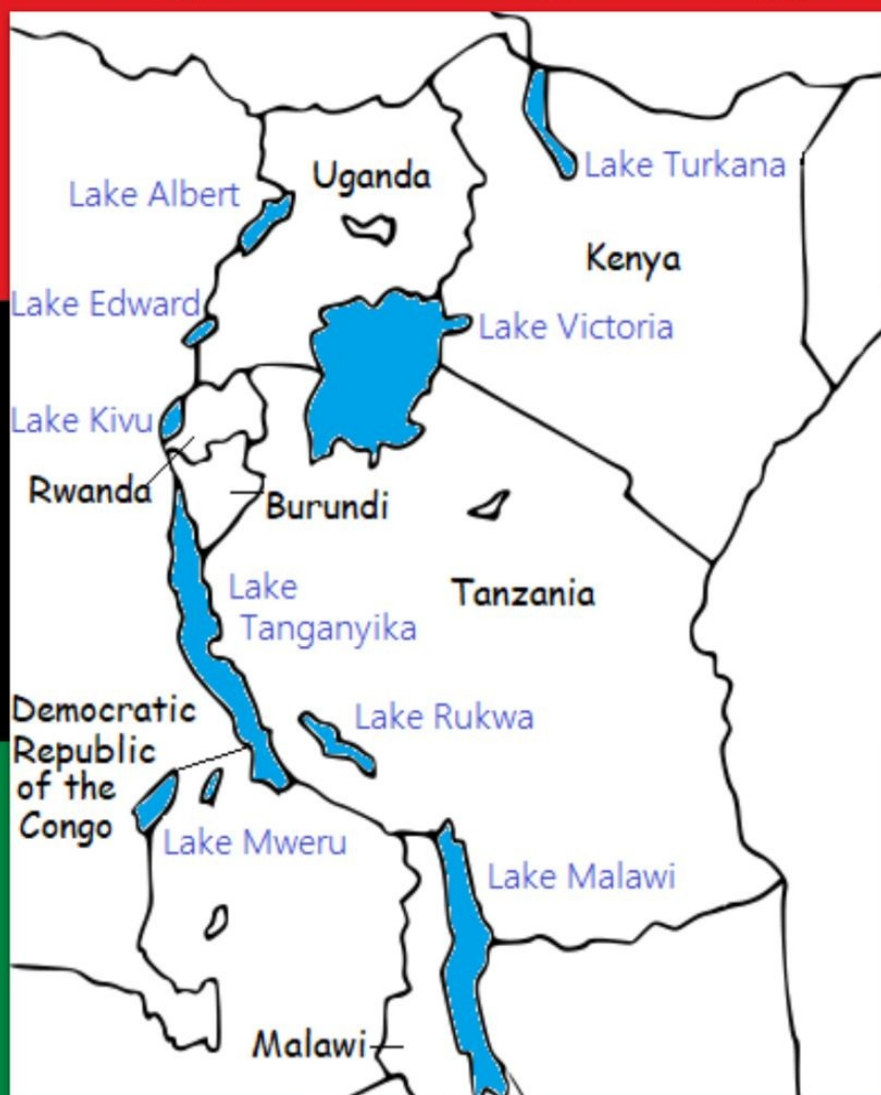


Rwanda -  
New Province / Regions and New Admin District Boundaries





# African Great Lakes





Urbanization-2050 – recommended structure according to NLUDMP-2050

