

PASCAS FOUNDATION (Caribbean SIDS) Inc

PASCAS FOUNDATION (Caribbean SIDS) Inc

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Saint Kitts
and Nevis



Antigua
and Barbuda



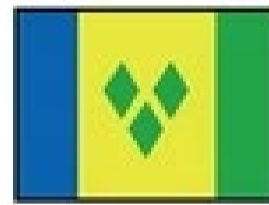
Montserrat



Dominica



Saint Lucia



Saint Vincent
and the Grenadi-



Grenada

**SMALL ISLAND
DEVELOPING STATES**

SIDS

CARIBBEAN

PASCAS FOUNDATION (Caribbean SIDS) Inc				\$ = USD		30 Jun		1		
BALANCE SHEET				2022	2023	2024	2025	2026	2027	2028
STATEMENT of FINANCIAL POSITION						AUD1.00 =	USD 0.70	XCD 1.90	USD1.00 =	XCD 2.70
						AUD0.54 =	XCD 1.00		East Caribbean Dollar	
						USD1.00 =	EUR 0.94			
CURRENT ASSETS										
Cash	\$0	\$0	\$43,907,110	\$44,329,140	\$33,393,575	\$30,493,966	\$35,361,171			
Stock	0	0	104,000	357,500	2,323,311	11,912,139	12,090,889			
Stores	0	0	4,333	16,250	154,887	794,143	806,059			
Receivables - Trade Debtors	0	0	43,333	162,500	1,548,874	7,941,426	8,060,593			
Other Current Assets	0	0	0	0	0	0	0			
Total Current Assets	0	0	44,058,777	44,865,390	37,420,648	51,141,673	56,318,712			
NON CURRENT ASSETS										
Land & Buildings	0	0	956,378,736	2,363,132,358	4,569,691,714	7,509,785,270	11,183,198,426			
Plant & Equipment	0	0	968,000	9,724,000	101,308,000	87,380,000	73,440,000			
Commercial Office	0	0	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000			
Intellectual Property	0	0	0	0	0	0	0			
Other (prepaid borrowing costs)	0	0	0	0	0	0	0			
Total Noncurrent Assets	0	0	962,346,736	2,377,856,358	4,675,999,714	7,602,165,270	11,261,638,426			
TOTAL ASSETS	\$0	\$0	\$1,006,405,513	\$2,422,721,748	\$4,713,420,362	\$7,653,306,943	\$11,317,957,138			
CURRENT LIABILITIES										
Bank Overdraft	0	0	0	0	0	0	0			
Creditors - Directors			0	0	0	0	0			
Payables - Trade Creditors	0	0	8,667	32,500	309,775	1,588,285	1,612,119			
Provisions Dividend	0	0	0	0	0	0	0			
Provisions Taxation	0	0	0	0	0	0	0			
Provisions Other	0	0	0	0	0	0	0			
Liabilities - Interest Bearing	0	0	0	0	0	0	0			
Total Current Liabilities	0	0	8,667	32,500	309,775	1,588,285	1,612,119			
NONCURRENT LIABILITIES										
Liabilities - Interest Bearing	0	0	0	0	0	0	0			
Borrowings	0	0	0	0	0	0	0			
Deferred Tax Liabilities	0	0	0	0	0	0	0			
Provision Other										
Other										
Total Noncurrent Liabilities	0	0	0	0	0	0	0			
TOTAL LIABILITIES	\$0	\$0	\$8,667	\$32,500	\$309,775	\$1,588,285	\$1,612,119			
SHAREHOLDERS FUNDS										
Asset Revaluation Reserve	0	0	0	0	0	0	0			
Capital - Contributed Equity	0	0	0	0	0	0	0			
Capital - Net Share Placement	0	0	0	0	0	0	0			
Retained Profits	0	0	1,006,396,846	2,422,689,248	4,713,110,587	7,651,718,658	11,316,345,019			
TOTAL SHAREHOLDERS FUNDS	\$0	\$0	\$1,006,396,846	\$2,422,689,248	\$4,713,110,587	\$7,651,718,658	\$11,316,345,019			
CHECK Liabilities	0	0	1,006,405,513	2,422,721,748	4,713,420,362	7,653,306,943	11,317,957,138			
Assets	0	0	1,006,405,513	2,422,721,748	4,713,420,362	7,653,306,943	11,317,957,138			
Total Debt	0	0	0	0	0	0	0			

PASCAS FOUNDATION (Caribbean SIDS) Inc OPERATING STATEMENT STATEMENT of FINANCIAL PERFORMANCE	2023	2024	\$ = USD 2025	30 Jun 2026	2027	2028	2
		AUD1.00 =	USD 0.70	XCD 1.90	USD1.00 =	XCD 2.70	
REVENUE (being grant subsidy)	\$0	\$520,000	\$1,950,000	\$18,586,490	\$95,297,110	\$96,727,110	
Less:							
DIRECT COSTS	0	173,802,940	351,491,120	619,363,160	1,020,924,744	1,428,895,204	
ADMINISTRATION COSTS	0	2,819,100	4,748,250	6,963,457	12,022,741	12,841,591	
PROFIT before STAFF INCENTIVE	0	-176,102,040	-354,289,370	-607,740,127	-937,650,375	-1,345,009,685	
Less:							
STAFF INCENTIVE	0	0	0	0	0	0	
NET PROFIT CONTRIBUTION before Scholarships Granted overseas	0	-176,102,040	-354,289,370	-607,740,127	-937,650,375	-1,345,009,685	
PROFIT before Interest & Depreciation	0	-182,802,040	-367,689,370	-627,840,127	-962,050,375	-1,371,309,685	
Interest	0	0	0	0	0	0	
Depreciation	0	39,981,114	101,468,228	210,252,044	340,944,444	507,636,844	
Other costs - borrowing	0	0	0	0	0	0	
OPERATING PROFIT	0	-222,783,154	-469,157,598	-838,092,171	-1,302,994,819	-1,878,946,529	
Income Tax Expense	0	0	0	0	0	0	
PROFIT after Tax	0	-222,783,154	-469,157,598	-838,092,171	-1,302,994,819	-1,878,946,529	
TOTAL GRANTS FUNDING received	0	1,229,700,000	1,887,400,000	3,147,100,000	4,336,900,000	5,640,300,000	
Less							
Grants previously treated as Revenue	0	-520,000	-1,950,000	-18,586,490	-95,297,110	-96,727,110	
Dividends Paid	0	0	0	0	0	0	
RETAINED EARNINGS	\$0	\$1,006,396,846	\$1,416,292,402	\$2,290,421,339	\$2,938,608,071	\$3,664,626,361	

KEY FINANCIAL DATA	2024	2025	2026	2027	2028
REVENUE	\$520,000	\$1,950,000	\$18,586,490	\$95,297,110	\$96,727,110
EBITDA	-\$182,802,040	-\$367,689,370	-\$627,840,127	-\$962,050,375	-\$1,371,309,685
DEPRECIATION	\$39,981,114	\$101,468,228	\$210,252,044	\$340,944,444	\$507,636,844
EBIT	-\$222,783,154	-\$469,157,598	-\$838,092,171	-\$1,302,994,819	-\$1,878,946,529
NET CASH GENERATED	-\$182,945,040	-\$368,050,120	-\$631,053,675	-\$977,392,499	-\$1,371,595,685

PASCAS FOUNDATION (Caribbean SIDS) Inc		\$ = USD					3
PROJECTED CASH FLOW	2022	2023	2024	2025	2026	2027	2028
STATEMENT of CASHFLOWS			AUD1.00 =	USD 0.70	XCD 1.90	USD1.00 =	XCD 2.70
NET PROFIT	\$0		-\$222,783,154	-\$469,157,598	-\$838,092,171	-\$1,302,994,819	-\$1,878,946,529
Interest	0	0	0	0	0	0	0
Depreciation	0	39,981,114	101,468,228	210,252,044	340,944,444	507,636,844	
Prepaid Borrowing Costs	0	0	0	0	0	0	0
Increase in Payables - Creditors	0	8,667	23,833	277,275	1,278,510	23,833	
Decrease in Stock & Stores	0	-108,333	-265,417	-2,104,449	-10,228,083	-190,667	
Decrease in Receivables - Debtors	0	-43,333	-119,167	-1,386,374	-6,392,552	-119,167	
CASH FROM OPERATIONS	0	-182,945,040	-368,050,120	-631,053,675	-977,392,499	-1,371,595,685	
NON DISCRETIONARY EXPENSES							
Creditors - Directors	0	0	0	0	0	0	0
Taxation	0	0	0	0	0	0	0
Interest	0	0	0	0	0	0	0
Principal of Borrowings Repaid	0	0	0	0	0	0	0
Borrowings Repaid - current	0						
Borrowings Repaid - noncurrent	0	0					
Total non discretionary	0	0	0	0	0	0	0
DISCRETIONARY EXPENSES							
Dividends	0	0	0	0	0	0	0
CapEx Land Building Acquisitions	0	996,227,850	1,506,877,850	2,402,795,400	3,267,010,000	4,167,010,000	
Plant & Equipment	0	1,100,000	10,100,000	105,600,000	100,000	100,000	
Office Building	0	5,000,000	0	0	0	0	
Intellectual Property	0	0	0	0	0	0	
Other	0						
Borrowing Costs	0	0	0	0	0	0	0
Total discretionary	0	-1,002,327,850	-1,516,977,850	-2,508,395,400	-3,267,110,000	-4,167,110,000	
FUNDS GENERATED	0	-1,185,272,890	-1,885,027,970	-3,139,449,075	-4,244,502,499	-5,538,705,685	
FUNDED by:							
TOTAL GRANTS FUNDING	0	1,229,700,000	1,887,400,000	3,147,100,000	4,336,900,000	5,640,300,000	
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	1,229,700,000	1,887,400,000	3,147,100,000	4,336,900,000	5,640,300,000	
Less							
Grants previously treated as Revenue		-520,000	-1,950,000	-18,586,490	-95,297,110	-96,727,110	
NET CASH FLOW	0	43,907,110	422,030	-10,935,565	-2,899,609	4,867,205	
CLOSING CASH (DEBT)	\$0	\$0	\$43,907,110	\$44,329,140	\$33,393,575	\$30,493,966	\$35,361,171

PASCAS FOUNDATION (Caribbean SIDS) Inc **\$ = USD** **30 Jun** **4**
KEY RATIOS 2023 2024 2025 2026 2027 2028
KEY PERFORMANCE INDICATORS (KPI's) A AUD1.00 = USD 0.70 XCD 1.90 USD1.00 = XCD 2.70

SALES	\$0	\$520,000	\$1,950,000	\$18,586,490	\$95,297,110	\$96,727,110
EBIT (earnings before interest & tax)	0	-222,783,154	-469,157,598	-838,092,171	-1,302,994,819	-1,878,946,529
Operating profit after Tax (OPAT)	0	-222,783,154	-469,157,598	-838,092,171	-1,302,994,819	-1,878,946,529
Total assets	0	1,006,405,513	2,422,721,748	4,713,420,362	7,653,306,943	11,317,957,138
Total tangible assets	0	1,006,405,513	2,422,721,748	4,713,420,362	7,653,306,943	11,317,957,138
Net tangible assets (total SHF - intangible assets)	0	1,006,396,846	2,422,689,248	4,713,110,587	7,651,718,658	11,316,345,019
Total liabilities	0	8,667	32,500	309,775	1,588,285	1,612,119
Shareholders funds	0	1,006,396,846	2,422,689,248	4,713,110,587	7,651,718,658	11,316,345,019
Finance charges	0	0	0	0	0	0
	8.00%					
RETURN on SALES (EBIT / sales)	0.0%	-42842.9%	-24059.4%	-4509.1%	-1367.3%	-1942.5%
OPAT / Sales % (opat / sales)	0.0%	-42842.9%	-24059.4%	-4509.1%	-1367.3%	-1942.5%
Return on Assets % (opat / tangible assets)	0.0%	-22.1%	-19.4%	-17.8%	-17.0%	-16.6%
Return on Equity (EBIT / equity)	#DIV/0!	-22.1%	-19.4%	-17.8%	-17.0%	-16.6%
Liability ratio (total liabilities / equity)	#DIV/0!	0.0%	0.0%	0.0%	0.0%	0.0%
Debt Ratio (total liabilities / total assets)	#DIV/0!	0.0%	0.0%	0.0%	0.0%	0.0%
NET INTEREST COVER (profit+interest+tax+dep/interest)						
Gearing Ratio (total liabilities / tangible assets)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Secured Debt ratio (long term debt / equity)	#DIV/0!	0.0%	0.0%	0.0%	0.0%	0.0%
CURRENT RATIO (current assets / current liabilities)	#DIV/0!	5,083.7	1,380.5	120.8	32.2	34.9
Quick Assets Ratio (current assets-stock / current liabilities - OD)	#DIV/0!	5,071.2	1,369.0	112.8	24.2	26.9
Working Capital (current assets - current liabilities)	0	44,050,110	44,832,890	37,110,873	49,553,388	54,706,593
LONG-TERM CREDIT RATING DATA						
EBIT interest coverage (x)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EBITDA interest coverage (x)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Funds flow/total debt (%)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Free operating cash flow / total debt (%)	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!
Return on capital (%)	-44.3%	-27.4%	-23.5%	-21.1%	-19.8%	
Operating income / sales (%)	-35154.2%	-18855.9%	-3377.9%	-1009.5%	-1417.7%	
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	2024	2025	2026	2027	2028
EBIT interest coverage (x)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EBITDA interest coverage (x)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Funds flow/total debt (%)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Free operating cash flow / total debt (%)	#REF!	#REF!	#REF!	#REF!	#REF!
Return on capital (%)	<B	<B	<B	<B	<B
Operating income / sales (%)	<B	<B	<B	<B	<B
Long-term debt / capital (%)	AAA	AAA	AAA	AAA	AAA
Total debt / capital (incl. STD) (%)	AAA	AAA	AAA	AAA	AAA

Overall Projected Credit Rating	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
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PASCAS FOUNDATION (Caribbean SIDS) Inc		\$ = USD			30 Jun		5	
KEY RATIOS		2024	2025	2026	2027	2028		
	AUD1.00 =	USD 0.70	XCD 1.90	USD1.00 =	XCD 2.70			
KEY PERFORMANCE INDICATORS (KPI's) B								
Current Assets	\$44,058,777	\$44,865,390	\$37,420,648	\$51,141,673	\$56,318,712			
Fixed Assets	\$962,346,736	\$2,377,856,358	\$4,675,999,714	\$7,602,165,270	\$11,261,638,426			
Total Assets	\$1,006,405,513	\$2,422,721,748	\$4,713,420,362	\$7,653,306,943	\$11,317,957,138			
Ratio of Current Assets	4.4%	1.9%	0.8%	0.7%	0.5%			
Ratio of Fixed Assets	95.6%	98.1%	99.2%	99.3%	99.5%			
Current Liabilities	\$8,667	\$32,500	\$309,775	\$1,588,285	\$1,612,119			
Long Term Liabilities	\$0	\$0	\$0	\$0	\$0			
Equity	\$1,006,396,846	\$2,422,689,248	\$4,713,110,587	\$7,651,718,658	\$11,316,345,019			
Total Liabilities	\$1,006,405,513	\$2,422,721,748	\$4,713,420,362	\$7,653,306,943	\$11,317,957,138			
Equity to Fixed Assets Ratio A	104.6%	101.9%	100.8%	100.7%	100.5%			
equity capital in relation to fixed assets								
Equity to Fixed Assets Ratio B	104.6%	101.9%	100.8%	100.7%	100.5%			
equity capital + long-term liabilities in relation to fixed assets								
Debt Ratio	0.0%	0.0%	0.0%	0.0%	0.0%			
Equity Ratio	100.0%	100.0%	100.0%	100.0%	100.0%			
Liquidity								
Cash	\$43,907,110	\$44,329,140	\$33,393,575	\$30,493,966	\$35,361,171			
Receivables - Debtors	\$43,333	\$162,500	\$1,548,874	\$7,941,426	\$8,060,593			
Current Assets	\$44,058,777	\$44,865,390	\$37,420,648	\$51,141,673	\$56,318,712			
Current Liabilities	\$8,667	\$32,500	\$309,775	\$1,588,285	\$1,612,119			
Cash Ratio	506620.5%	136397.4%	10780.0%	1919.9%	2193.5%			
Quick Ratio	507120.5%	136897.4%	11280.0%	2419.9%	2693.5%			
Current Ratio	508370.5%	138047.4%	12080.0%	3219.9%	3493.5%			
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	-222,783,154	-469,157,598	-838,092,171	-1,302,994,819	-1,878,946,529			
ROI ratio against Funding Request	-2227.8%	-4691.6%	-8380.9%	-13029.9%	-18789.5%			
LOAN FUNDS + RETAINED EQUITY	1,006,396,846	2,422,689,248	4,713,110,587	7,651,718,658	11,316,345,019			
ROI ratio against Loans + Equity	-22.1%	-19.4%	-17.8%	-17.0%	-16.6%			
After Tax Profit before Dividends Paid	1,006,396,846	1,416,292,402	2,290,421,339	2,938,608,071	3,664,626,361			
Prior Year retained Equity	0	1,006,396,846	2,422,689,248	4,713,110,587	7,651,718,658			
ROI based on Prior Year Equity	#DIV/0!	140.7%	94.5%	62.3%	47.9%			
Standard & Poor's ratio for:	EBIT							
RETURN ON CAPITAL =	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.							

PASCAS FOUNDATION (Caribbean SIDS) Inc

\$ = USD

30 Jun

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	2022	2023	AUD1.00 = 2024	USD 0.70 2025	XCD 1.90 2026	USD1.00 = 2027	XCD 2.70 2028
PRODUCTION REVENUE	relative to capital cost		Achievable target pricing				
HIGH SCHOOL LAND & BUILDINGS	10%		\$0	\$0	\$7,328,520	\$7,328,520	\$7,328,520
TAFE / CRAFT CREATION sites	10%		\$0	\$0	\$7,877,970	\$7,877,970	\$7,877,970
UNIVERSITY multiple campus	10%		\$0	\$0	\$0	\$14,955,620	\$14,955,620
HOSPITAL LAND & BUILDINGS	15%		\$0	\$0	\$0	\$60,000,000	\$60,000,000
CLINICS HEALTH CENTRES	10%		\$520,000	\$1,820,000	\$3,120,000	\$4,420,000	\$5,720,000
CLINICS LAND & BUILDINGS	10%		\$0	\$130,000	\$260,000	\$390,000	\$520,000
COMMUNITY CENTRE	10%		\$0	\$0	\$0	\$260,000	\$260,000
MOBILE CLINIC	10%		\$0	\$0	\$0	\$65,000	\$65,000
ORPHANAGES			\$0	\$0	\$0	\$0	\$0
Future Products average		10%	\$0	\$0	\$0	\$0	\$0
RECURRENT COSTS GRANT			\$520,000	\$1,950,000	\$18,586,490	\$95,297,110	\$96,727,110
Less dealer margin	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
PRODUCT SALES VOLUME	once opened to public		No.		Achievable target volume		0.0%
HIGH SCHOOL LAND & BUILDINGS		1	0	0	1	1	1
TAFE / CRAFT CREATION sites		1	0	0	1	1	1
UNIVERSITY multiple campus		1	0	0	0	1	1
HOSPITAL LAND & BUILDINGS		1	0	0	0	1	1
CLINICS HEALTH CENTRES	per annum	5	2	7	12	17	22
CLINICS LAND & BUILDINGS	per annum	1	0	1	2	3	4
COMMUNITY CENTRE		1	0	0	0	1	1
MOBILE CLINIC		1	0	0	0	1	1
ORPHANAGES		1	1	1	1	1	1
Royalty Payable	0%	0%	0%	0%	0%	0%	0%
CONSUMABLES COST	of revenue		\$ = USD				
HIGH SCHOOL LAND & BUILDINGS	per centre	5%	\$0	\$0	\$366,426	\$366,426	\$366,426
TAFE / CRAFT CREATION sites	per centre	7%	0	0	551,458	551,458	551,458
UNIVERSITY multiple campus	per centre	7%	0	0	0	1,046,893	1,046,893
HOSPITAL LAND & BUILDINGS	per centre	12%	0	0	0	7,200,000	7,200,000
CLINICS HEALTH CENTRES	per centre	12%	62,400	218,400	374,400	530,400	686,400
CLINICS LAND & BUILDINGS	per centre	12%	0	15,600	31,200	46,800	62,400
COMMUNITY CENTRE	per centre	10%	0	0	0	26,000	26,000
MOBILE CLINIC	per centre	15%	0	0	0	9,750	9,750
ORPHANAGES			27,210,000	27,210,000	27,210,000	27,210,000	27,210,000
TOTAL CONSUMABLES COST			\$27,272,400	\$27,444,000	\$28,533,484	\$36,987,727	\$37,159,327
Freight Inward Costs			5.0%	5.0%	5.0%	5.0%	5.0%
EMPLOYEE COSTS	of revenue		\$ = USD				
HIGH SCHOOL LAND & BUILDINGS	per centre	62%	\$0	\$0	\$4,543,682	\$4,543,682	\$4,543,682
TAFE / CRAFT CREATION sites	per centre	62%	0	0	4,884,341	4,884,341	4,884,341
UNIVERSITY multiple campus	per centre	62%	0	0	0	9,272,484	9,272,484
HOSPITAL LAND & BUILDINGS	per centre	62%	0	0	0	37,200,000	37,200,000
CLINICS HEALTH CENTRES	per centre	62%	322,400	1,128,400	1,934,400	2,740,400	3,546,400
CLINICS LAND & BUILDINGS	per centre	62%	0	80,600	161,200	241,800	322,400
COMMUNITY CENTRE	per centre	62%	0	0	0	161,200	161,200
MOBILE CLINIC	per centre	62%	0	0	0	40,300	40,300
SOCIAL HOUSING			100,000,000	200,000,000	300,000,000	400,000,000	500,000,000
STREET KIDS + KIDS CLUB			3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
ORPHANAGES		0%	0	0	0	0	0
TOTAL EMPLOYEE COSTS			\$103,322,400	\$204,209,000	\$314,523,624	\$462,084,208	\$562,970,808
OPERATING COSTS DIRECT							
PASCAS OVERSIGHT COUNCIL			\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
HIGH SCHOOL LAND & BUILDINGS	per centre	20%	\$0	\$0	\$1,465,704	\$1,465,704	\$1,465,704
TAFE / CRAFT CREATION sites	per centre	20%	0	0	1,575,594	1,575,594	1,575,594
UNIVERSITY multiple campus	per centre	20%	0	0	0	2,991,124	2,991,124
HOSPITAL LAND & BUILDINGS	per centre	20%	0	0	0	12,000,000	12,000,000
CLINICS HEALTH CENTRES	per centre	20%	104,000	364,000	624,000	884,000	1,144,000
CLINICS LAND & BUILDINGS	per centre	20%	0	26,000	52,000	78,000	104,000
COMMUNITY CENTRE	per centre	20%	0	0	0	52,000	52,000
SOCIAL HOUSING			37,500,000	112,500,000	262,500,000	487,500,000	787,500,000
MOBILE CLINIC	per centre	20%	0	0	0	13,000	13,000
STREET KIDS + KIDS CLUB			2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
ORPHANAGES		0%	0	0	0	0	0
TOTAL OPERATING COSTS			\$41,604,000	\$116,890,000	\$270,217,298	\$510,559,422	\$810,845,422

PASCAS FOUNDATION (Caribbean SIDS) Inc
PRODUCTION continued:

continuation of worksheet

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

Staff	Qty	Annual Salaries, (All taxes and insurance included), USD				
		loading	0.5	1.0	1.2	1.4

Salaries - Administration

PASCAS Foundation (Philippines) Inc						
Directors	2	30.0%	120,000	\$312,000		Executive
Executive - Schools, Univerity, Hospitals	3	30.0%	110,000	\$429,000		
Executive - Finance / Accountant	1	30.0%	80,000	\$104,000		
Executive - Economist	1	30.0%	60,000	\$78,000		
Executive Human Resources Manager	1	30.0%	60,000	\$78,000		
Human Resources Officers	2	30.0%	50,000	\$130,000		
General Operations Manager	2	30.0%	50,000	\$130,000		
Lawyer	3	30.0%	70,000	\$273,000		
Interpreter	1	30.0%	70,000	\$91,000		
Dietician	1	30.0%	50,000	\$65,000		
Nutrition Aide	1	30.0%	50,000	\$65,000		
Education Consultant	1	30.0%	50,000	\$65,000		
Curriculum Developer	1	30.0%	50,000	\$65,000		
Physychologist	1	30.0%	50,000	\$65,000		
Project Building Supervisor	1	30.0%	50,000	\$65,000		
Marketing Manager	1	30.0%	40,000	\$52,000		
Marketing Officers / Public Relations	1	30.0%	40,000	\$52,000		
Sales Manager	1	30.0%	40,000	\$52,000		
Production Manager	1	30.0%	40,000	\$52,000		
Information Technology Manager	1	30.0%	40,000	\$52,000		
Information Technology Officers	3	20.0%	30,000	\$108,000		
Technical Engineer	3	20.0%	30,000	\$108,000		Directors
Quality Control Officers	1	20.0%	30,000	\$36,000		Non Exec
Administrative Manager	1	20.0%	40,000	\$48,000		\$40,000
Secretary	2	20.0%	20,000	\$48,000		40,000
Shipping	3	20.0%	30,000	\$108,000		40,000
Other Staff	5	20.0%	16,000	\$96,000		40,000
Head of Security	1	20.0%	40,000	\$48,000		
Security	4	20.0%	20,000	\$96,000		
Non Executive Directors	4	30.0%	40,000	\$208,000		
Sub Contractors	2	20.0%	30,000	\$72,000		<u>\$160,000</u>
Administration Salaries Total	56 (full time)			<u>\$3,251,000</u>		

PASCAS FOUNDATION (Caribbean SIDS) Inc**\$ = USD**

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7**PROFIT & LOSS**

	2022	2023	2024	2025	2026	2027	2028
			AUD1.00 =	USD 0.70	XCD 1.90	USD1.00 =	XCD 2.70
REVENUE							
HIGH SCHOOL LAND & BUILDINGS	\$0	\$0	\$0	\$0	\$7,328,520	\$7,328,520	\$7,328,520
TAFE / CRAFT CREATION sites	0	0	0	0	7,877,970	7,877,970	7,877,970
UNIVERSITY multiple campus	0	0	0	0	0	14,955,620	14,955,620
HOSPITAL LAND & BUILDINGS	0	0	0	0	0	60,000,000	60,000,000
CLINICS HEALTH CENTRES	0	0	520,000	1,820,000	3,120,000	4,420,000	5,720,000
CLINICS LAND & BUILDINGS	0	0	0	130,000	260,000	390,000	520,000
COMMUNITY CENTRE	0	0	0	0	0	260,000	260,000
MOBILE CLINIC	0	0	0	0	0	65,000	65,000
ORPHANAGES			0	0	0	0	0
TOTAL SALES / GRANTS	\$0	\$0	\$520,000	\$1,950,000	\$18,586,490	\$95,297,110	\$96,727,110
Less:							
Royalty	0	0	0	0	0	0	0
TOTAL REVENUE	\$0	\$0	\$520,000	\$1,950,000	\$18,586,490	\$95,297,110	\$96,727,110
OPERATING COSTS							
Consumable variable to Total Revenue							
HIGH SCHOOL LAND & BUILDINGS	0	0	0	0	366,426	366,426	366,426
TAFE / CRAFT CREATION sites	0	0	0	0	551,458	551,458	551,458
UNIVERSITY multiple campus	0	0	0	0	0	1,046,893	1,046,893
HOSPITAL LAND & BUILDINGS	0	0	0	0	0	7,200,000	7,200,000
CLINICS HEALTH CENTRES	0	0	124,800	1,528,800	4,492,800	9,016,800	15,100,800
CLINICS LAND & BUILDINGS	0	0	0	15,600	62,400	140,400	249,600
COMMUNITY CENTRE	0	0	0	0	0	26,000	26,000
MOBILE CLINIC	0	0	0	0	0	9,750	9,750
ORPHANAGES			27,210,000	27,210,000	27,210,000	27,210,000	27,210,000
Total Consumable Costs	0	0	27,334,800	28,754,400	32,683,084	45,567,727	51,760,927
Total Employee Costs	0	0	103,322,400	204,209,000	314,523,624	462,084,208	562,970,808
Operating Costs Direct	0	0	41,604,000	116,890,000	270,217,298	510,559,422	810,845,422
Freight Inwards	0	0	1,366,740	1,437,720	1,634,154	2,278,386	2,588,046
Professional Support Contractors	0	0	40,000	50,000	150,000	250,000	500,000
Repairs & Maintenance	0	0	15,000	25,000	30,000	35,000	50,000
Transport	0	0	120,000	125,000	125,000	150,000	180,000
TOTAL DIRECT COSTS	\$0	\$0	\$173,802,940	\$351,491,120	\$619,363,160	\$1,020,924,744	\$1,428,895,204
ADMINISTRATION COSTS							
Advertising	0	0	100,000	150,000	150,000	150,000	150,000
Travelling & Accommodation	0	0	160,000	180,000	220,000	250,000	280,000
Bank Fees	0	0	15,600	58,500	557,595	2,858,913	2,901,813
Debt Collection	0	0	2,600	9,750	92,932	476,486	483,636
Occupancy Costs	0	0	70,000	75,000	80,000	85,000	90,000
Repairs & Maintenance	0	0	20,000	25,000	30,000	35,000	40,000
General Expenses	0	0	75,000	100,000	100,000	100,000	100,000
Administration Salaries	0	0	1,625,500	3,251,000	3,901,200	4,551,400	5,201,600
Administration Other	0	0	280,000	400,000	900,000	1,000,000	1,000,000
Directors Fees	0	0	160,000	160,000	160,000	160,000	160,000
Research & Development	0	0	300,000	300,000	400,000	450,000	500,000
Sundry Expenses	0	0	10,400	39,000	371,730	1,905,942	1,934,542
TOTAL ADMINISTRATION COSTS	0	0	2,819,100	4,748,250	6,963,457	12,022,741	12,841,591
TOTAL OPERATING COSTS	\$0	\$0	\$176,622,040	\$356,239,370	\$626,326,617	\$1,032,947,485	\$1,441,736,795
PROFIT before STAFF INCENTIVE	0	0	-176,102,040	-354,289,370	-607,740,127	-937,650,375	-1,345,009,685
STAFF INCENTIVE	0	0	0	0	0	0	0
NET PROFIT CONTRIBUTION before Scholarships Granted overseas	\$0	\$0	-\$176,102,040	-\$354,289,370	-\$607,740,127	-\$937,650,375	-\$1,345,009,685
NET PROFIT CONTRIBUTION	\$0	\$0	6,700,000	13,400,000	20,100,000	24,400,000	26,300,000
NET PROFIT CONTRIBUTION	\$0	\$0	-\$182,802,040	-\$367,689,370	-\$627,840,127	-\$962,050,375	-\$1,371,309,685

PASCAS FOUNDATION (Caribbean SIDS) Inc

\$ = USD

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	2022	2023	2024	2025	2026	2027	2028
			AUD1.00 =	USD 0.75	XCD 1.90	USD1.00 =	XCD 2.70
CAPITAL EXPENDITURE							
		(years to build and open)					
HUMANITY'S JOURNEY		4 yrs to build	\$20,000,000	\$30,000,000	\$50,000,000	\$50,000,000	\$0
HIGH SCHOOL LAND & BUILDINGS		2 yrs to build	\$36,642,600	\$36,642,600	\$0	\$0	\$0
TAFE / CRAFT CREATION sites		2 yrs to build	\$39,389,850	\$39,389,850			
UNIVERSITY multiple campus		3 yrs to build	\$49,852,067	\$49,852,067	\$49,852,067		
HOSPITAL LAND & BUILDINGS		3 yrs to build	\$133,333,333	\$133,333,333	\$133,333,333		
HOSPITAL SHIP		1 yr to build	\$50,000,000	\$50,000,000		\$50,000,000	
CLINICS HEALTH CENTRES		5 each year	\$13,000,000	\$13,000,000	\$13,000,000	\$13,000,000	\$13,000,000
CLINICS LAND & BUILDINGS		1 each year	\$1,300,000	\$1,300,000	\$1,300,000	\$1,300,000	\$1,300,000
COMMUNITY CENTRE		1 year			\$2,600,000		
MOBILE CLINIC		1 year		\$650,000			
SOCIAL HOUSING			\$500,000,000	\$1,000,000,000	\$2,000,000,000	\$3,000,000,000	\$4,000,000,000
ORPHANAGES		1 year	\$32,710,000	\$32,710,000	\$32,710,000	\$32,710,000	\$32,710,000
STREET KIDS REFUGE			\$40,000,000	\$40,000,000	\$40,000,000	\$40,000,000	\$40,000,000
COOPERATIVE ENTERPRISES		ongoing development	\$80,000,000	\$80,000,000	\$80,000,000	\$80,000,000	\$80,000,000
https://www.contactukraine.com/real-estate/buy-sell-fees-and-taxes							
Acquisition Cost			0	0	0	0	0
	0%						
TOTAL LAND & BUILDINGS	0	0	996,227,850	1,506,877,850	2,402,795,400	3,267,010,000	4,167,010,000
(library costs are significant)							
STOCK On-Hand	0	0	0				
PLANT - SCHOOL FITUOUT	0	0	0	5,000,000	0	0	0
PLANT - TAFE FITOUT	0	0	0	5,000,000	0	0	0
PLANT - UNIVERSITY	0	0	0	0	30,000,000	0	0
PLANT - HOSPITAL	0	0	0	0	75,500,000	0	0
PLANT - CLINICS	0	0	100,000	100,000	100,000	100,000	100,000
PLANT - OFFICE & MOTOR VEHICLES	0	0	1,000,000	0	0	0	0
TOTAL PLANT	0	0	1,100,000	10,100,000	105,600,000	100,000	100,000
OFFICE BUILDING	0	0	5,000,000	0	0	0	0
RESEARCH & DEVELOPMENT	0	0	0	0	0	0	0
INTELLECTUAL PROPERTY	0	0	0	0	0	0	0
CAPITALISED INTEREST	0	0	0	0	0	0	0
BORROWING COSTS	0	0	0	0	0	0	0
	0.00%						
TOTAL CAPITAL EXPENDITURE	\$0	\$0	\$1,002,327,850	\$1,516,977,850	\$2,508,395,400	\$3,267,110,000	\$4,167,110,000
Plant A 100%	0						
Plant B 15%	0	0	1,100,000	11,200,000	116,800,000	116,900,000	117,000,000
Plant C 12%	0	0	0	0	0	0	0
Buildings 4% flat	0	0	996,227,850	2,503,105,700	4,905,901,100	8,172,911,100	12,339,921,100
Leases 0%							
Depreciation A	100.0%	0	0	0	0	0	0
Depreciation B	12.0%	0	132,000	1,344,000	14,016,000	14,028,000	14,040,000
Depreciation C	10.0%	0	0	0	0	0	0
Depreciation Building	4.0%	0	39,849,114	100,124,228	196,236,044	326,916,444	493,596,844
Total Depreciation		0	39,981,114	101,468,228	210,252,044	340,944,444	507,636,844
DEPRECIATING BALANCES							
Year 1 Purchase	12.0%	1,100,000	968,000	836,000	704,000	572,000	440,000
Year 2 Purchase	12.0%		10,100,000	8,888,000	7,676,000	6,464,000	5,252,000
Year 3 Purchase	12.0%			105,600,000	92,928,000	80,256,000	67,584,000
Year 4 Purchase	12.0%				100,000	88,000	76,000
Year 5 Purchase	12.0%					100,000	88,000
Year 1 Purchase	10.0%	0	0	0	0	0	0
Year 2 Purchase	10.0%		0	0	0	0	0
Year 3 Purchase	10.0%			0	0	0	0
Year 4 Purchase	10.0%				0	0	0
Year 5 Purchase	10.0%					0	0
Working capital ratios in sales-days for listed companies:			Stock	Debtors	Creditors		
Builders' suppliers			55	51	36		
Chemicals			88	56	28		
Food manufacturing			56	38	37		
Paper and packaging			70	52	28		
Retail			49	4	22		
Textiles			107	62	29		
Adopted:							
Stock Month Sales		2.7	2.4	2.2	1.5	1.5	1.5
Stores Month Sales		0.2	0.1	0.1	0.1	0.1	0.1
Debtors Month Sales		1.0	1.0	1.0	1.0	1.0	1.0
Creditors Month Sales		0.2	0.2	0.2	0.2	0.2	0.2

PASCAS FOUNDATION (Caribbean SIDS) Inc		\$ = USD					10
	2023	2024	2025	30 Jun 2026	2027	2028	
TAXATION RECONCILIATION		AUD1.00 =	USD 0.70	XCD 1.90	USD1.00 =	XCD 2.70	
Operating Profit	\$0	-\$222,783,154	-\$469,157,598	-\$838,092,171	-\$1,302,994,819	-\$1,878,946,529	
Adjustments:							
Add Back Depreciation	0	39,981,114	101,468,228	210,252,044	340,944,444	507,636,844	
Less Taxation based Depreciation 20.00%	0	220,000	2,240,000	23,360,000	23,380,000	23,400,000	
Adjusted Taxable Profit	0	-183,022,040	-369,929,370	-651,200,127	-985,430,375	-1,394,709,685	
Past Years Tax Losses b/f	0	0	-183,022,040	-552,951,410	-1,204,151,537	-2,189,581,912	
TAXABLE INCOME to be assessed	0	-183,022,040	-552,951,410	-1,204,151,537	-2,189,581,912	-3,584,291,597	
TAXABLE INCOME to be assessed on after deducting past tax losses	0	0	0	0	0	0	
Income Tax Expense 25.00%	0	0	0	0	0	0	
VAT rate is 15%							
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	183,022,040	552,951,410	1,204,151,537	2,189,581,912	3,584,291,597	
Notional Value of Tax Losses at end of year: CARRIED FORWARD TAX CREDITS 25.00%		\$45,755,510	\$138,237,853	\$301,037,884	\$547,395,478	\$896,072,899	

CAPITALISATION RATES could fall within these guidelines:

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

VALUATION METHODOLOGIES

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

CAPITALISATION RATE is a factor of perceived risk.

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

New technology that is proven to work and has a well researched marketing plan require a more conservative

assessment of capitalisation rates, say:	20.00%	-	25.00%
New technology that is still to be tested could require capitalisation at:	40.00%	-	47.50%

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

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

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

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

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

The beta could be:		0.93	lower	0.88	upper	0.97
beta greater than 1, more	All industrials					
risky than ASX, e.g.:	Miscellaneous Industrials	1.49		1.21		1.77
Source:	Tourism & leisure	1.19		1.02		1.36
Centre for Research in Finance	Building materials	1.12		0.91		1.32
Bs 02 9931 9200	Gold	1.10		0.77		1.43
Fx 02 9662 1695	Telecommunications	1.08		0.84		1.32
	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\$m	Av hurdle
SEED CAPITAL	required rate 50% + per annum	Seed	82	0.9	105%
ROUND ONE / TWO	rates between 35% to 50% per annum	Startup / Early	97	1.2	67%
EXPANSION	rates between 28% to 35% per annum	Early Exp (\$4+m)	102	1.6	47%
		Expansion	202	2.2	35%
Why? Because funds are competing against lower risk opportunities, eg:		MBO/MBI	17	9.5	29%
ASX Top 100 (last 40 year average)	15.55% per anm	Turnaround	14	2.6	26%
RISK FREE GOVERNMENT BONDS 5 yr	6.00% per anm				

MARKET OUTLOOK	Actual	Forecast	June 2001 appraisal by leading funds manager:
	Past 5 yrs	Next 10 yrs	Macquarie Funds Management
Australian Shares	11.20%	11.00%	With earnings growing in line with the overall economy
Small Company Stocks	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	11.50%	10.00%	Currency impacts should have little effect on international equities in the medium to longer term.
Cash	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)	P/E ratio series		Dividend Yield series		INDEX	P/E ratio			Div Yield		
	25Dec01	28Aug01	25Dec01	28Aug01		30Oct06	2Jan04	31Jul02	30Oct06	2Jan 04	31Jul02
INDEX					All Ordinaries	13.79	16.40	18.33	3.76	3.88	3.82
Alcohol and Tobacco	20.62	25.37	2.83	2.81	S&P/ASX 20	13.38	18.56	20.38	3.68	3.89	3.91
Banks	18.15	15.56	4.13	3.97	S&P/ASX 50	13.78	16.91	19.60	3.74	3.88	3.90
Building Materials	10.59	13.60	3.84	3.68	S&P/ASX 100	13.65	17.07	19.22	3.76	3.94	3.85
Chemicals	12.29	13.86	4.14	5.25	S&P/ASX 200	13.65	16.93	18.82	3.77	3.96	3.83
Development & Contractors	27.98	26.16	2.08	2.29	S&P/ASX 300	13.67	16.85	18.72	3.76	3.94	3.84
Diversified Industrial	26.74	23.35	3.25	3.81	S&P/ASX Midcap 50	12.96	18.18	17.30	3.87	4.37	3.61
Diversified Resources	16.23	16.55	3.31	3.02	S&P/ASX Small Ords	13.79	14.83	14.85	3.70	3.80	4.02
Energy	8.58	8.96	2.86	2.96	Consumer Discretionary	20.25	25.60	21.13	3.75	2.09	3.57
Engineering	21.07	22.42	3.47	3.66	Consumer Staples	14.20	18.59	17.96	3.25	3.71	3.23
Food, H/hold Goods	11.68	11.83	3.51	3.72	Energy	14.34	15.44	10.44	2.74	2.68	2.83
Gold	14.68	10.73	1.33	1.19	Financials	12.65	14.28	16.69	4.51	5.31	4.73
Health & Biotech	35.91	38.93	1.69	2.81	Financial-ex-property	16.21	14.24	17.82	4.11	4.75	4.12
Infrastructure / Utility	25.82	16.61	3.45	3.61	Health Care	34.06	40.74	27.38	1.66	2.59	2.17
Insurance	19.23	24.54	2.79	2.41	Industrials	14.06	17.12	30.92	4.19	3.84	2.70
Invest & Finance Services	18.62	17.10	2.50	2.57	Info Technology	23.63	47.07	14.76	2.11	2.28	2.93
Media	26.55	19.19	3.83	4.12	Materials	12.70	18.97	26.33	2.28	2.49	3.07
Miscellaneous Industries	14.84	15.47	3.06	2.58	Property Trusts	7.31	14.41	13.11	5.85	7.40	7.35
Other Metals	11.69	11.24	3.58	3.53	Telecommunications	14.05	15.19	16.32	7.75	4.72	3.60
Paper & Packaging	14.86	13.13	4.43	4.80	Utilities	21.67	17.21	18.36	6.76	5.01	4.82
Property Trusts	12.99	12.90	7.19	7.21							
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
	6 Jan 23	16 Jan 22	3 Sep 20	31 Dec 18	31 Dec 17	31 Dec 16	31 Dec 15	31 Dec 14	31 Dec 13	31 Dec 12	31 Dec 11	31 Dec 10	31 Dec 09
Dow Jones	32,930	35,912	29,100	23,327	25,219	19,762	17,603	17,983	16,504	13,104	12,287	11,570	10,548
(industrial average of 30 leading Wall Street stocks)													
Nasdaq	10,305	14,894	12,056	6,635	7,239	5,440	5,065	4,282	4,154	3,019	2,613	2,663	2,291
(composite index)													
Standard & Poor's 500	3,895	4,663	3,526	2,507	2,732	2,251	2,063	2,080	1,848	1,426	1,263	1,257	1,115
(larger sample of businesses)													
S&P-ASX 200	7,109	7,406	6,090	5,646	5,904	5,666	5,295	5,411	5,304	4,631	4,050	4,750	4,870
ASX All Ordinaries	7,308	7,728	6,301	5,709	6,004	5,719	5,344	5,388	5,353	4,664	4,111	4,846	4,882

CORPORATE RATINGS CRITERIA

STANDARD & POOR'S

Long-term credit ratings:

<p>'AAA'</p> <p>'AA'</p> <p>'A'</p> <p>'BBB'</p> <p>Investment Grade</p> <hr/> <p>'BB', 'B', 'CCC', 'CC', 'C'</p> <p>Junk Bond Grade</p> <p>'BB'</p> <p>'B'</p> <p>'CCC'</p> <p>'CC'</p> <p>'C'</p> <p>'D'</p>	<p>The obligor's capacity to meet its financial commitment on the obligation is extremely strong.</p> <p>An obligation rated 'AA' differs from the highest rated obligation only to a small degree.</p> <p>The obligor's capacity to meet its financial commitment on the obligation is very strong.</p> <p>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.</p> <p>However, the obligor's capacity to meet its financial commitment on the obligation is still strong.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>An obligation rated 'CC' is currently highly vulnerable to nonpayment.</p> <p>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.</p> <p>C' is also used for preferred stock that is in arrears (as well as for junior debt of issuers rated CCC-' and 'CC').</p> <p>It is used only where a default has actually occurred.</p>
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KEY INDUSTRIAL FINANCIAL RATIOS:

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

EBIT - Earnings before interest and taxes.

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

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

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

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

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

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

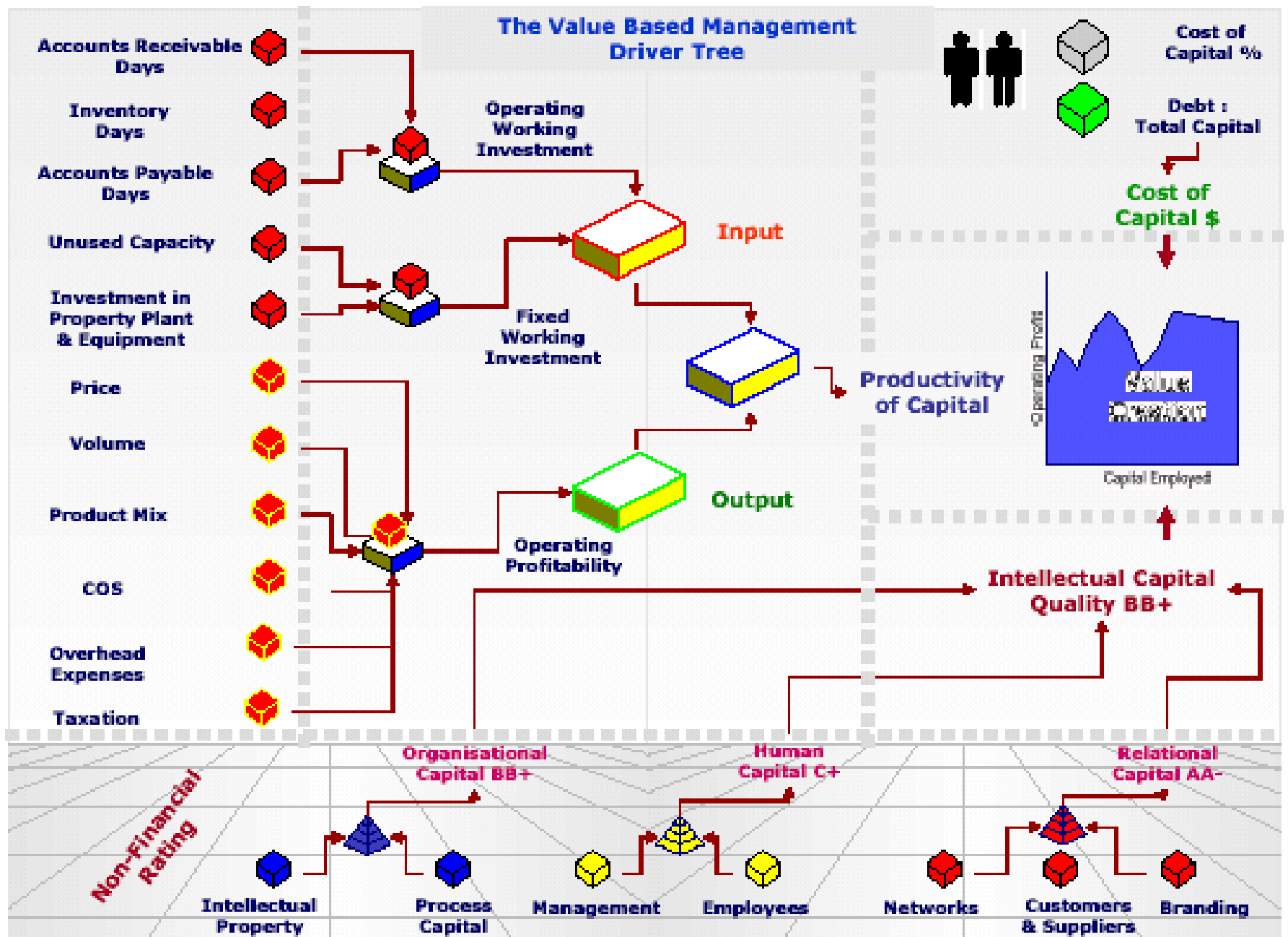
Operating income/sales =
$$\frac{\text{Sales minus cost of goods manufactured (before depreciation and amortisation), selling, general and administrative, and research and development costs}}{\text{Sales}}$$

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

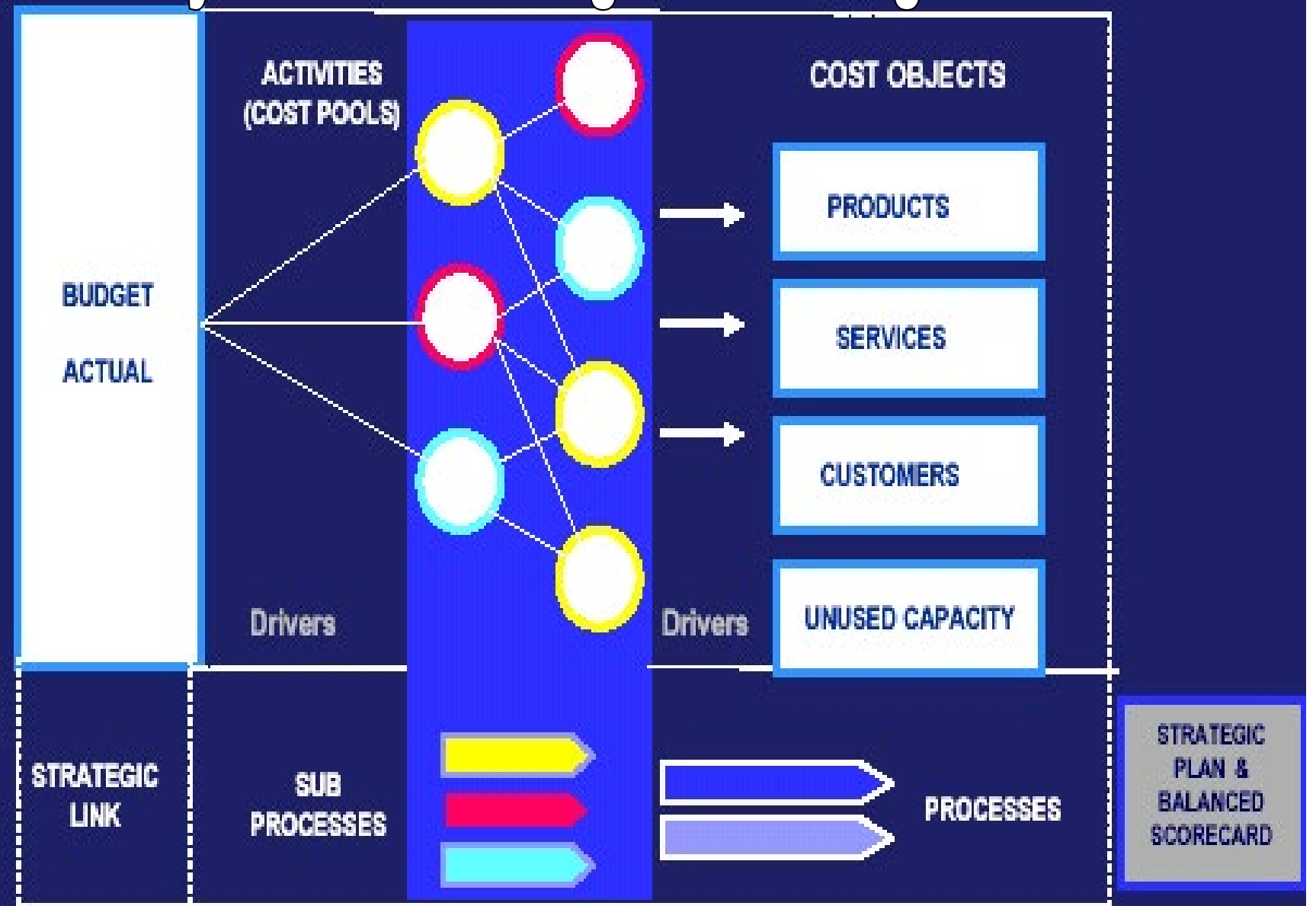
Total debt/capitalisation =
$$\frac{\text{Long-term debt plus current maturities, commercial paper, and other short-term borrowings}}{\text{Long-term debt plus current maturities, commercial paper, and other short-term borrowings + shareholders' equity (including preferred stock) plus minority interest.}}$$

VALUE BASED MANAGEMENT

BASIS of this FINANCIAL MODEL

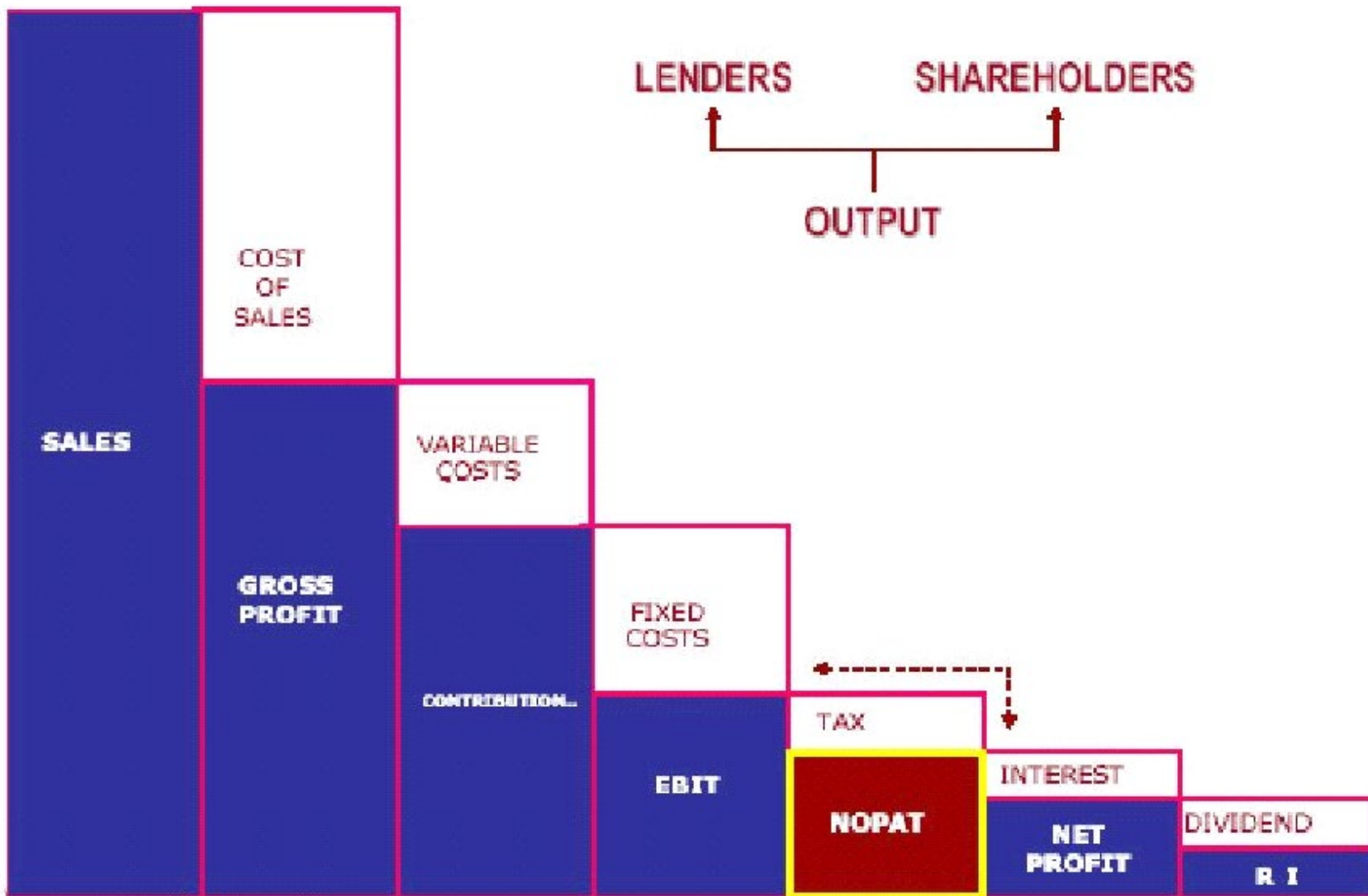


Activity Based Costing - A Strategic Framework



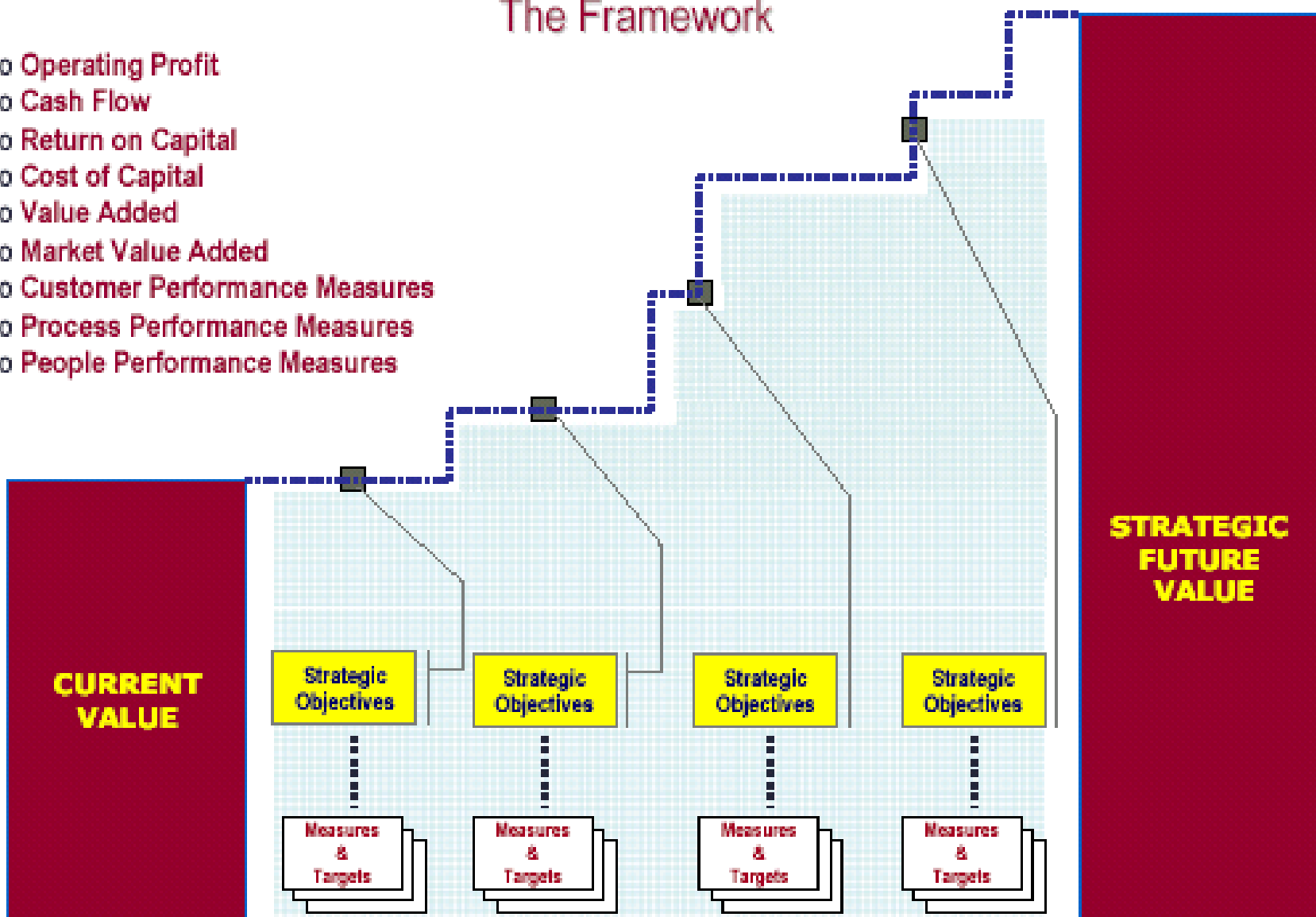
NOPAT to FUTURE VALUE

Net Operating Profit after tax, before interest



The Framework

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



The Balanced Scorecard & Intellectual Capital Rating

SHAREHOLDER VALUE

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

NOPAT = Net operating profit after tax (and before interest)
WACC = Weighted average cost of capital

WACC benchmark - listed company **9.8%** unlisted company **12.0%**

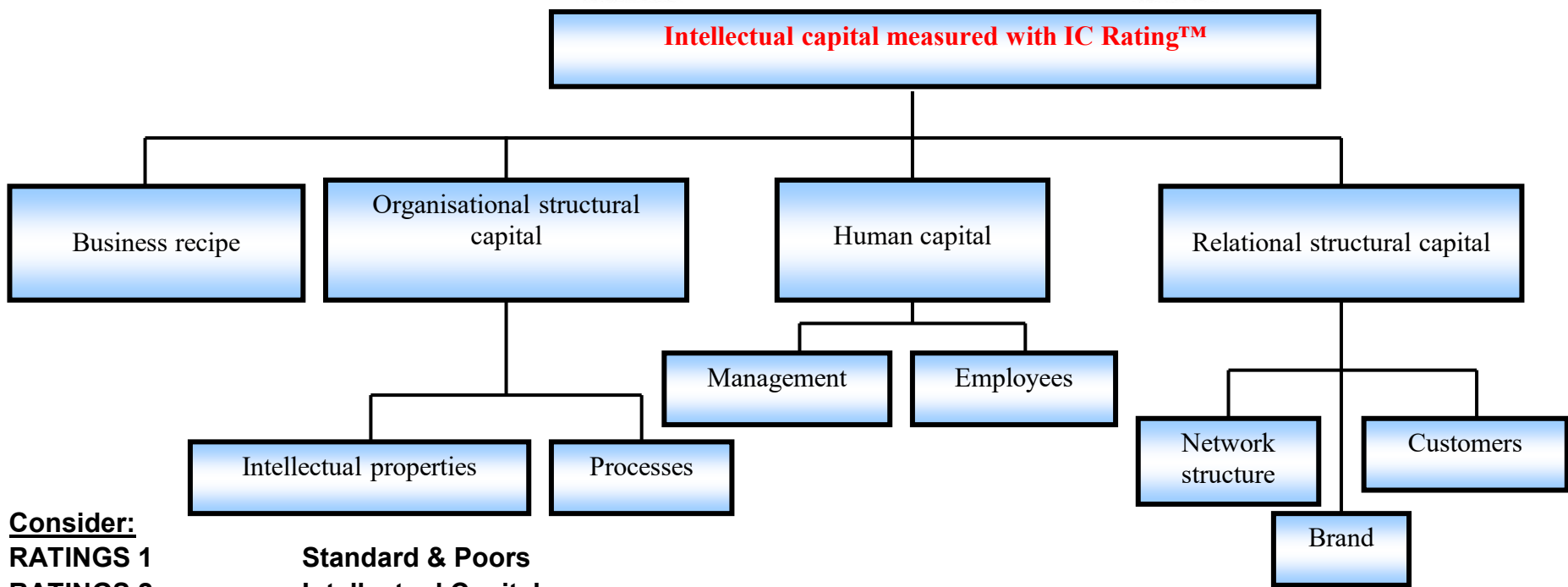
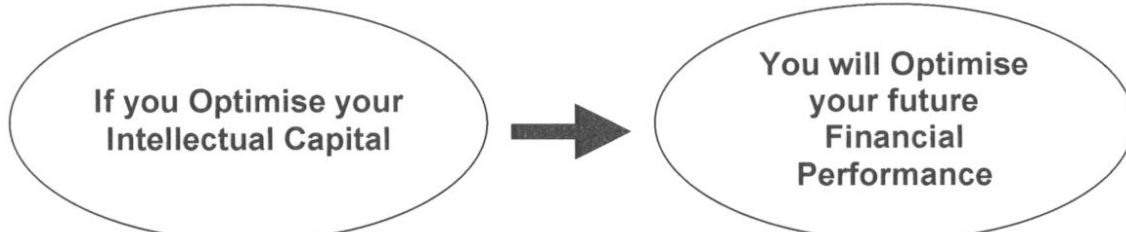
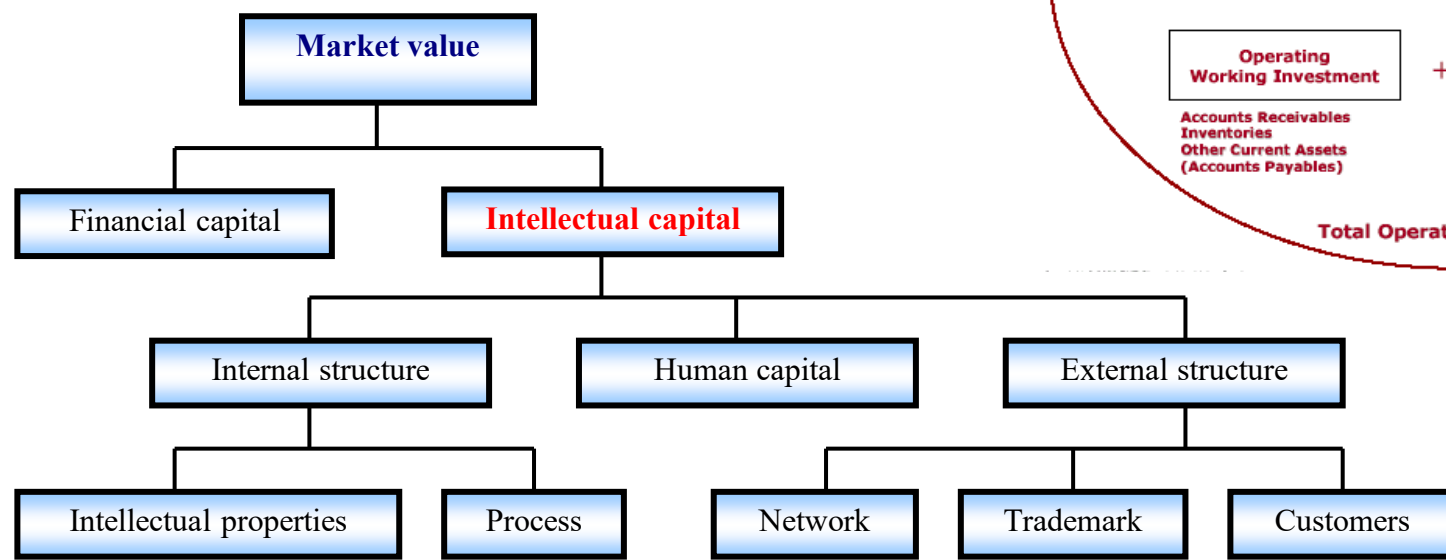
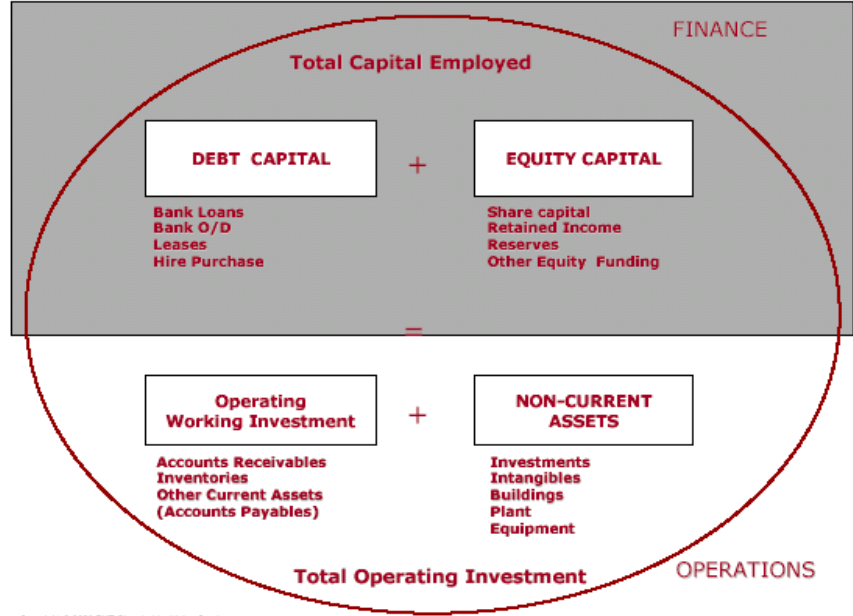
	2024	2025	2026	2027	2028
NOPAT					
Profit before depreciation					-\$1,345,009,685
Depreciation					507,636,844
Profit before interest and borrowing costs					-1,852,646,529
Less Taxation					-463,161,632
NOPAT =					-\$1,389,484,897

Valuation as Private Entity Yield required **12.0%** -\$11,580,000,000
Valuation as Private Entity discounted back to **\$0**

Valuation as Public Entity Yield required **9.80%** -\$14,179,000,000
Valuation as Public Entity discounted back to **0.00%** **\$0**

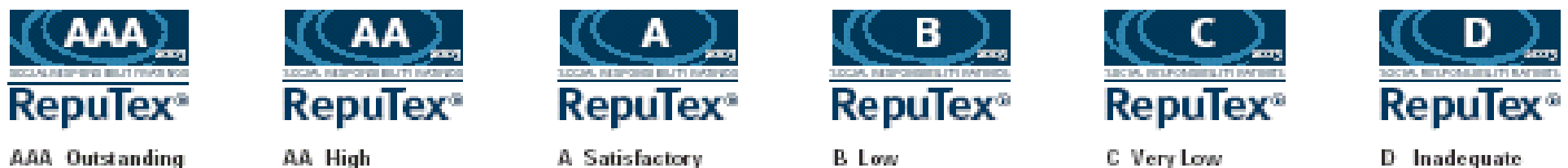
PE base
Adopted Value variance

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



Consider:
RATINGS 1
RATINGS 2
RATINGS 3

Standard & Poors
Intellectual Capital
Corporate Social Responsibility



PASCAS FOUNDATION (Caribbean SIDS) Inc

MONTHLY CASH FLOW

	TOTAL	Month 1	Month 2	Month 3	30 Jun Month 4	AUD1.00 = Month 5	USD 0.70 Month 6	XCD 1.90 Month 7	USD1.00 = XCD 2.70 Month 8	Month 9	Month 10	Month 11	Month 12	17
Sales Monthly	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	16.6%	16.6%	16.7%	16.7%	16.7%	16.7%	
TOTAL SALES	\$520,000	\$0	\$0	\$0	\$0	\$0	\$0	\$86,320	\$86,320	\$86,840	\$86,840	\$86,840	\$86,840	\$86,840
OUTGOINGS														
Total Consumable Costs	27,334,800	0	0	0	0	0	0	4,537,577	4,537,577	4,564,912	4,564,912	4,564,912	4,564,912	4,564,912
Employee Costs	103,322,400	0	0	0	0	0	0	17,151,518	17,151,518	17,254,841	17,254,841	17,254,841	17,254,841	17,254,841
Operating Costs Direct	41,604,000	0	0	0	0	0	0	6,906,264	6,906,264	6,947,868	6,947,868	6,947,868	6,947,868	6,947,868
Other production costs	1,541,740	0	0	0	0	0	0	255,929	255,929	257,471	257,471	257,471	257,471	257,471
TOTAL DIRECT COSTS	173,802,940	0	0	0	0	0	0	28,851,288	28,851,288	29,025,091	29,025,091	29,025,091	29,025,091	29,025,091
SCHOLARSHIPS GRANTED	6,700,000	0	0	0	0	0	0	1,112,200	1,112,200	1,118,900	1,118,900	1,118,900	1,118,900	1,118,900
ADMINISTRATION														
Advertising	100,000	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333
Travelling & Accommodation	160,000	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333
Bank Fees	15,600	0	0	0	0	0	0	2,590	2,590	2,605	2,605	2,605	2,605	2,605
Debt Collection	2,600	217	217	217	217	217	217	217	217	217	217	217	217	217
Occupancy Costs	70,000	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833
Repairs & Maintenance	20,000	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667
General Expenses	75,000	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250
Administration Salaries	1,625,500	135,458	135,458	135,458	135,458	135,458	135,458	135,458	135,458	135,458	135,458	135,458	135,458	135,458
Administration Other	280,000	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333
Directors Fees	160,000	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333
Research & Development	300,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000
Sundry Expenses	10,400	867	867	867	867	867	867	867	867	867	867	867	867	867
STAFF INCENTIVE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL ADMINISTRATION	2,819,100	233,625	233,625	233,625	233,625	233,625	233,625	236,215	236,215	236,230	236,230	236,230	236,230	236,230
TOTAL COSTS	183,322,040	233,625	233,625	233,625	233,625	233,625	233,625	30,199,703	30,199,703	30,380,221	30,380,221	30,380,221	30,380,221	30,380,221
NET REVENUE	-182,802,040	-233,625	-233,625	-233,625	-233,625	-233,625	-233,625	-30,113,383	-30,113,383	-30,293,381	-30,293,381	-30,293,381	-30,293,381	-30,293,381
PROGRESSIVE REVENUE	-182,802,040	-233,625	-467,250	-700,875	-934,500	-1,168,125	-1,401,750	-31,515,133	-61,628,515	-91,921,896	-122,215,278	-152,508,659	-182,802,040	-182,802,040
Grants treated as Revenue	-520,000	0	0	0	0	0	0	-86,320	-86,320	-86,840	-86,840	-86,840	-86,840	-86,840
WORKING CAPITAL	-143,000							-47,667	-47,667	-47,667				
Other costs - borrowing	0	0												
Taxation	0													0
CAPITAL EXPENDITURE														
CapEx Land Building Acquisitions	-996,227,850			-99,622,785	-99,622,785	-99,622,785	-99,622,785	-99,622,785	-99,622,785	-99,622,785	-99,622,785	-99,622,785	-99,622,785	-99,622,785
Plant & Equipment	-1,100,000			-366,667	-366,667	-366,667								
Office Building	-5,000,000		-1,250,000	-1,250,000	-1,250,000	-1,250,000								
Intellectual Property	0	0												
FUNDS NEEDED		-233,625	-1,483,625	-101,473,077	-101,473,077	-101,473,077	-99,856,410	-129,870,154	-129,870,154	-130,050,673	-130,003,006	-130,003,006	-130,003,006	-130,003,006
PROGRESSIVE FUNDS NEED		-233,625	-1,717,250	-103,190,327	-204,663,403	-306,136,480	-405,992,890	-535,863,044	-665,733,199	-795,783,871	-925,786,878	-1,055,789,884	-1,185,792,890	-1,185,792,890
TOTAL GRANTS FUNDING	1,229,700,000	50,000,000		259,700,000			480,000,000			440,000,000				
CASH BALANCE	43,907,110	49,766,375	-1,483,625	158,226,923	-101,473,077	-101,473,077	380,143,590	-129,870,154	-129,870,154	-130,050,673	309,996,994	-130,003,006	-130,003,006	-130,003,006
PROGRESSIVE CASH BALANCE	43,907,110	49,766,375	48,282,750	206,509,673	105,036,597	3,563,520	383,707,110	253,836,956	123,966,801	-6,083,871	303,913,122	173,910,116	43,907,110	43,907,110

PASCAS FOUNDATION (Caribbean SIDS) Inc

QUARTERLY CASH FLOW

	Year of 2024				Year of 2025				Year of 2026			
	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Quarter 1	Quarter 2	Quarter 3	Quarter 4
SALES												
HIGH SCHOOL LAND & BUILDINGS	0	0	0	0	0	0	0	0	1,832,130	1,832,130	1,832,130	1,832,130
TAFE / CRAFT CREATION sites	0	0	0	0	0	0	0	0	1,969,493	1,969,493	1,969,493	1,969,493
UNIVERSITY multiple campus	0	0	0	0	0	0	0	0	0	0	0	0
HOSPITAL LAND & BUILDINGS	0	0	0	0	0	0	0	0	0	0	0	0
CLINICS HEALTH CENTRES	130,000	130,000	130,000	130,000	455,000	455,000	455,000	455,000	780,000	780,000	780,000	780,000
CLINICS LAND & BUILDINGS	0	0	0	0	32,500	32,500	32,500	32,500	65,000	65,000	65,000	65,000
COMMUNITY CENTRE	0	0	0	0	0	0	0	0	0	0	0	0
MOBILE CLINIC	0	0	0	0	0	0	0	0	0	0	0	0
ORPHANAGES	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL SALES / GRANTS	\$130,000	\$130,000	\$130,000	\$130,000	\$487,500	\$487,500	\$487,500	\$487,500	\$4,646,623	\$4,646,623	\$4,646,623	\$4,646,623
TOTAL DIRECT COSTS	43,450,735	43,450,735	43,450,735	43,450,735	87,872,780	87,872,780	87,872,780	87,872,780	154,840,790	154,840,790	154,840,790	154,840,790
TOTAL DIRECT COSTS	43,450,735	43,450,735	43,450,735	43,450,735	87,872,780	87,872,780	87,872,780	87,872,780	154,840,790	154,840,790	154,840,790	154,840,790
GROSS PROFIT CONTRIBUTION	-43,320,735	-43,320,735	-43,320,735	-43,320,735	-87,385,280	-87,385,280	-87,385,280	-87,385,280	-150,194,167	-150,194,167	-150,194,167	-150,194,167
TOTAL ADMINISTRATION COSTS	704,775	704,775	704,775	704,775	1,187,063	1,187,063	1,187,063	1,187,063	1,740,864	1,740,864	1,740,864	1,740,864
STAFF INCENTIVE				0					0			0
PROFIT CONTRIBUTION	-\$44,025,510	-\$44,025,510	-\$44,025,510	-\$44,025,510	-\$88,572,343	-\$88,572,343	-\$88,572,343	-\$88,572,343	-\$151,935,032	-\$151,935,032	-\$151,935,032	-\$151,935,032
SCHOLARSHIPS GRANTED	-\$1,675,000	-\$1,675,000	-\$1,675,000	-\$1,675,000	-\$3,350,000	-\$3,350,000	-\$3,350,000	-\$3,350,000	-\$5,025,000	-\$5,025,000	-\$5,025,000	-\$5,025,000
WORKING CAPITAL	-35,750	-35,750	-35,750	-35,750	-90,188	-90,188	-90,188	-90,188	-803,387	-803,387	-803,387	-803,387
Grants treated as Revenue	-130,000	-130,000	-130,000	-130,000	-487,500	-487,500	-487,500	-487,500	-4,646,623	-4,646,623	-4,646,623	-4,646,623
Interest	0			0				0				0
Other costs - borrowing	0				0				0			
Creditors - Directors	0	0										
Taxation	0	0	0	0	0	0	0	0	0	0	0	0
Dividends Paid				0				0				0
NET CASH FLOW	-45,866,260	-45,866,260	-45,866,260	-45,866,260	-92,500,030	-92,500,030	-92,500,030	-92,500,030	-162,410,041	-162,410,041	-162,410,041	-162,410,041
CAPITAL EXPENDITURE												
CapEx Land Building Acquisitions	-249,056,963	-249,056,963	-249,056,963	-249,056,963	-376,719,463	-376,719,463	-376,719,463	-376,719,463	-600,698,850	-600,698,850	-600,698,850	-600,698,850
Plant & Equipment	-275,000	-275,000	-275,000	-275,000	-2,525,000	-2,525,000	-2,525,000	-2,525,000	-26,400,000	-26,400,000	-26,400,000	-26,400,000
Office Building	-2,500,000	-2,500,000	0	0	0	0	0	0	0	0	0	0
Intellectual Property	0				0				0			
TOTAL GRANTS FUNDING	\$307,425,000	307,425,000	307,425,000	307,425,000	471,850,000	471,850,000	471,850,000	471,850,000	786,775,000	786,775,000	786,775,000	786,775,000
LOAN REPAYMENTS				0				0				0
NET QUARTER CASH FLOW	9,726,778	9,726,778	12,226,778	12,226,778	105,508	105,508	105,508	105,508	-2,733,891	-2,733,891	-2,733,891	-2,733,891
OPENING BALANCE	0	9,726,778	19,453,555	31,680,333	43,907,110	44,012,618	44,118,125	44,223,633	44,329,140	41,595,249	38,861,358	36,127,466
CLOSING BALANCE	\$9,726,778	\$19,453,555	\$31,680,333	\$43,907,110	\$44,012,618	\$44,118,125	\$44,223,633	\$44,329,140	\$41,595,249	\$38,861,358	\$36,127,466	\$33,393,575
BALANCE SHEET BALANCE				\$43,907,110				\$44,329,140				\$33,393,575

FINANCIAL FACTORS

ORGANISATION of EASTERN CARIBBEAN STATES

	AUD1.00 =	USD 0.70	XCD 1.90	USD1.00 =	XCD 2.70	
	USD		Company	Social	VA	
	Population	GDP	Tax	Fund of	VAT	
	2021	2021	Rate	Salary		
	USD million					
St Kitts & Nevis	47,657	976	\$29,097	33%	5.0%	17.0%
Antigua & Barbuda	93,763	1,471	\$21,010	25%	5.5%	15.0%
Montserrat	4,992	75	\$14,000	20%		15.0%
Dominica	72,737	546	\$11,950	25%	7.0%	15.0%
St Lucia	179,857	1,765	\$14,332	30%		12.5%
St Vincent & Grenadines	103,948	890	\$15,045	30%		16.0%
Grenada	125,438	1,122	\$15,037	28%		15.0%

Personal income tax in Dominica

Dominica has a progressive income tax scale: **15% on the first EC\$20,000 (US\$7,400) of income; 25% on the next EC\$30,000 (US\$11,100) of income; 35% on the rest of the income.** Residents are entitled to a standard tax deduction of EC\$30,000.

Saint Lucia, Saint Kitts and Nevis, and Dominica recognised as the most renowned CBI programmes (citizenship by investment) in the GCC, while Portugal, Malta, and Spain among the most widely known RBI programmes (residency by investment).

St. Lucia's tax laws are also appealing. In St. Lucia, there is no tax on capital gains, inheritance, wealth, global income, and assets. The country's government has concentrated on tax rules that endorse foreign direct investments, and as a result, it has been able to use the spillover benefits to introduce new technologies and improve infrastructure in order to become a globally competitive nation.

Minimum Wage Comparison in the OECS

<https://stlucia-analyzer.medium.com/exploring-minimum-wages-in-st-lucia-3b722314b1e8>

Multiple countries within the Caribbean already have minimum wages established for workers

- Saint Lucia — Minimum wage for some sectors; EC\$300 per month (EC\$1.875 per hour) for office clerks; EC\$200 (EC\$1.25 per hour) for shop assistants; EC\$160 (EC\$1 per hour) for messengers
- Antigua and Barbuda — **EC\$8.20 per hour**
- Dominica — **EC\$4.00 per hour.**

Dominica has a Skilled Labour Force. Dominica's minimum wage was last raised in September of 2021. It varies according to the category of worker, with the lowest minimum wage set at about US\$1.33 an hour and the maximum set at around US\$2.03 an hour.

- Grenada — Minimum wage schedules set pay by occupation; for example, the minimum wage for domestic workers, for example, was EC\$4.50 per hour, while that for a security guard was EC\$8.00 per hour.
- Saint Kitts and Nevis — **EC\$9.00 per hour.**
- Saint Vincent and Grenadines — Set sector by sector; for example, **EC\$7 per hour** for agriculture workers (shelter not provided); EC\$5 per hour for industrial workers; and EC\$3.125 per hour for household domestic workers.

Rate of Poverty

Poverty in Eastern Caribbean countries remains relatively high with official poverty rates ranging from 18% to 30%. The lack of up-to-date socioeconomic data is a key area of concern in the OECS, with Grenada and St. Lucia being the only two countries with recent poverty and inequality data.

Dominica is a small island nation located in the Caribbean. With 29% of Dominica's population below the poverty line, poverty rates have slowly decreased since the early 2000s. Nevertheless, the country continuously faces setbacks that perpetuate the cycle of poverty for its people.

As at 1 January 2023

USD 1.00	=	XCD 2.70	XCD 1.00	=	USD 0.37
AUD 1.00	=	XCD 1.90	XCD 1.00	=	AUD 0.54

CURRENCY EXCHANGE RATES

The Australian Dollar buys:	6.1.23	16.1.22	1.9.20	31.12.18	31.12.17	31.12.16	31.12.15	31.12.14	31.12.13	31.12.12	31.12.11
US Dollar (cents)	67.62	72.16	72.60	70.40	79.00	72.36	73.05	81.20	85.10	100.19	101.62
Euro (cents)	64.28	63.22	61.30	61.31	64.00	69.00	69.00	70.00	60.53	74.64	74.09
£ Sterling	0.57	0.53	0.55	0.55	0.56	0.59	0.51	0.53	0.51	0.61	0.62
Canadian \$	0.92	0.91	0.95	0.96	0.99	0.98	1.01	0.95	0.90	0.98	0.98
China Yuan	4.64	4.58	4.97	4.84	5.02	5.03	4.98	5.03	5.39		
East Caribbean Dollar	1.85										
Hong Kong Dollar	5.28	5.61	5.63	5.51	6.19	5.61	5.87	6.56	6.57	7.66	7.46
Indian Rupees	55.82	53.53	53.36	49.00	50.96	49.18	48.31	51.31	52.24	52.43	49.17
Indonesian Rupiah	10740	10500	10350	10145							
Japanese yen	90.72	82.40	77.03	77.23	84.05	84.47	92.00	98.00	89.06	84.30	74.39
Malaysian Ringgit	2.97	3.01	3.01	2.91							
New Zealand \$	1.08	1.06	1.08	1.05	1.07	1.04	1.09	1.05	1.03	1.21	1.25
Philippine Pesos	38.20	37.00	35.30	36.96	41.40	37.99	34.31	36.33	36.04	38.92	40.64
PNG Kina	2.43	2.53	2.42	2.39	2.53	2.30	2.19	2.05	1.89	1.85	1.86
Russian Ruble	49.89	55.00	54.60	48.70							
Solomon Is Dollar	5.71	5.83	5.80	5.80	6.15	5.95	5.92	5.84	6.38	5.79	5.57
Singapore Dollar	0.91	0.97	0.99	0.96	1.04	1.05	1.08	1.13	1.07	1.20	1.24
South African Rand	11.77	11.07	12.17	10.11	9.20	10.26	11.28	9.51	8.76	8.22	7.72
Swiss franc	0.63	0.66	0.66	0.69	0.73	0.74	0.73	0.81	0.75	0.90	0.91
Thai Bahts	23.25	23.94	22.80	22.69	24.77	25.93	26.27	26.72	27.04	29.00	29.17
Ukrainian Hryvnia	25.31	21.80	18.60	19.37							
Vanuatua Vatu	81.22	81.75	81.16	79.15							

Pascas Oversight Council of the Caribbean

Council of 12 or more to guide and oversee the transition and rollout of PASCAS FOUNDATION (Caribbean SIDS) Inc

	2024	2025	2026	2027	2028
Remuneration and overhead on-costs	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000

Humanity's Journey

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

	2024	2025	2026	2027	2028
Museum construction costs "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/index.php/library.html>
Library Download – Pascas Papers
All papers may be freely shared. The fortnightly mailouts are free to all, to be added into the mailout list,
kindly provide your email address. info@pascashealth.com

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

\$106,406

Plus miscellaneous

100,000

say **\$400,000**

MULTIFUNCTION PERIPHERAL (MFP)

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

- Printer
- Scanner
- Copier
- Fax Machine





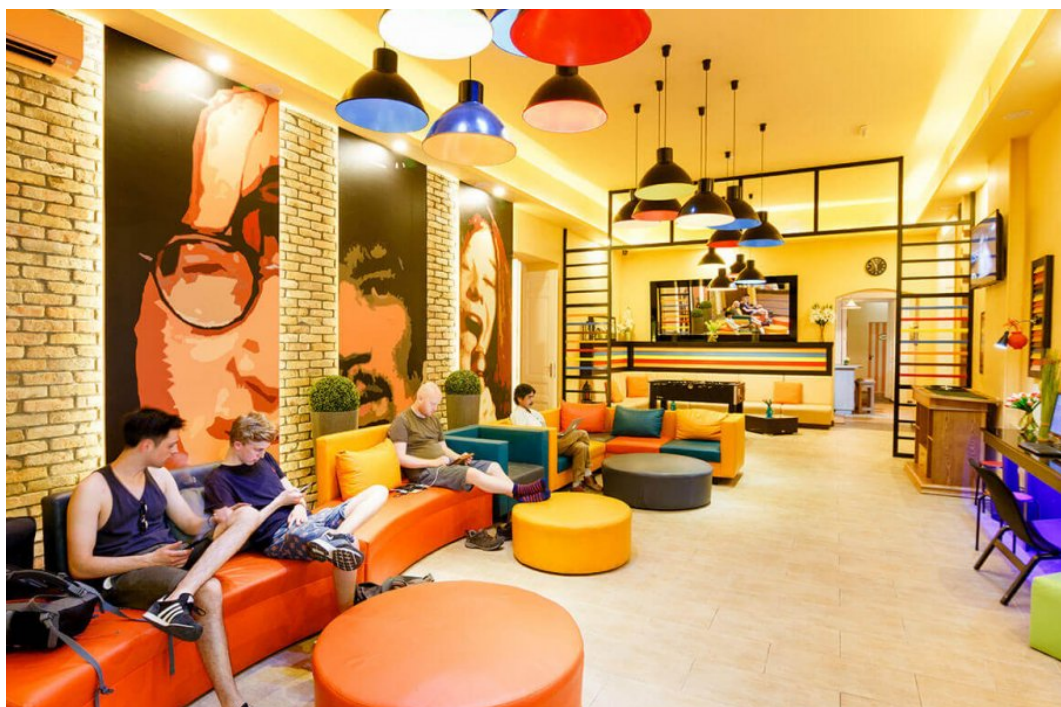
	2024	2025	2026	2027	2028
CONSTRUCTION BUDGET	500,000,000	1,000,000,000	2,000,000,000	3,000,000,000	4,000,000,000
BUILDINGS accumulating	500,000,000	1,500,000,000	3,500,000,000	6,500,000,000	10,500,000,000
OPERATING COSTS etc 7.50%	37,500,000	112,500,000	262,500,000	487,500,000	787,500,000
SUPPORT COUNSELLING etc	100,000,000	200,000,000	300,000,000	400,000,000	500,000,000

Kids-1st

Kids Club for Street Kids



"KIDS CLUB" may accommodate 200 \$25,000 each	\$5,000,000
cafeteria	2,000,000
community rooms	2,000,000
administration rooms	2,000,000
all adjunct to a school of 400 students	24,000,000



Capital Works	<u>\$35,000,000</u>
Annual recurrent costs	5,000,000

The school being for street kids with
 200 living as boarders on site - next to school
 200 living freely should they prefer
 students may also be from the local
 community

and / or and others:



Recurrent costs for general Childhope Philippines

60.0% employee	USD
40.0% costs	<u>\$5,000,000</u>

200 living in with 200 community living and schooling
 INITIAL PROGRAM budget per annum

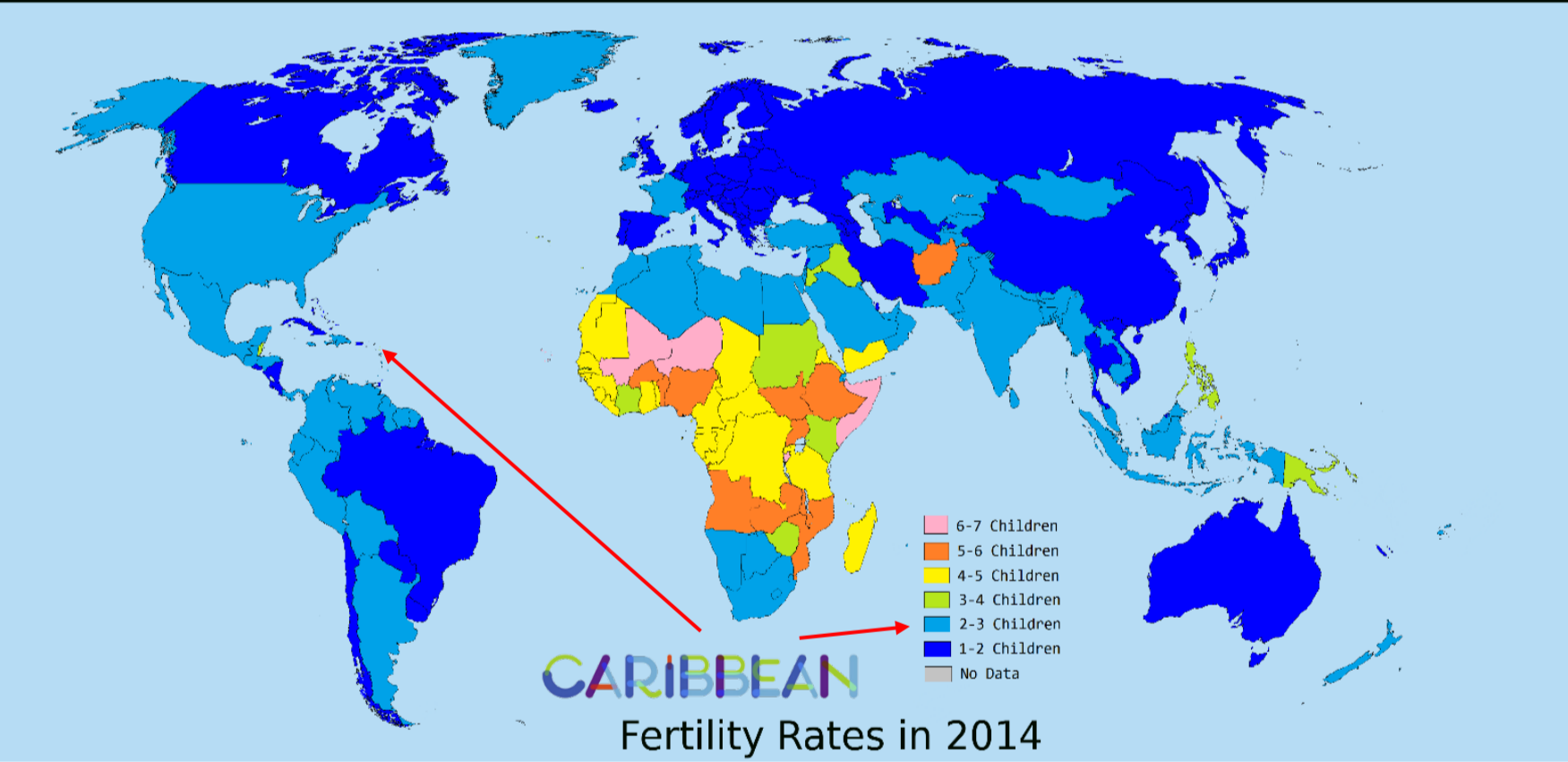
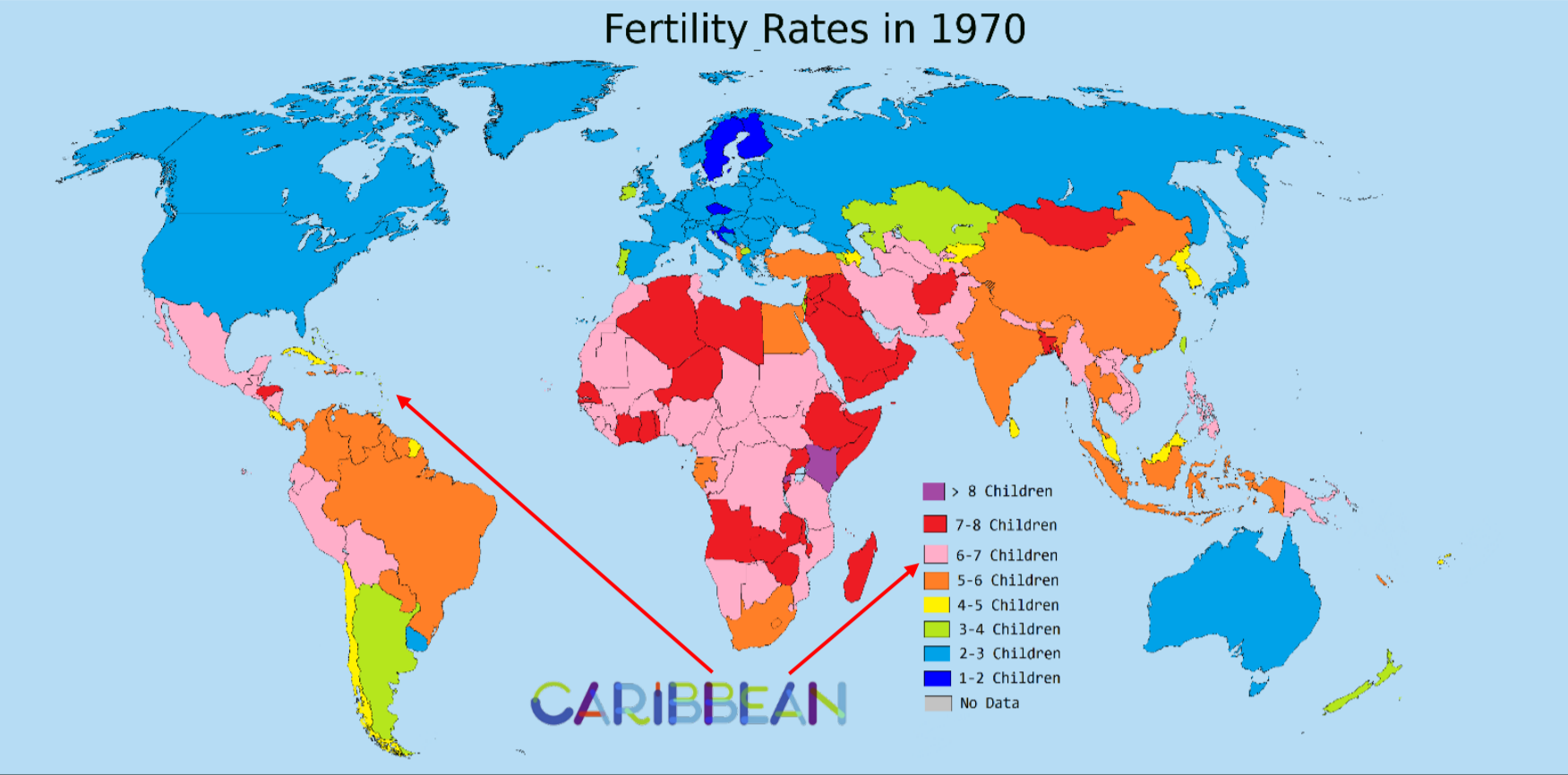
say	<u>USD</u> <u>\$40,000,000</u>
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Nearly 200,000 Dominican Republican children are officially considered orphans.
 Approximately 25,000 children in Haiti live in orphanages.
 Roughly 73,000 children on the island of Jamaica are **orphans**.
 In **Cuba**, about 400 children without family protection are currently living in institutions.
 Throughout the Caribbean, **35.4%** of the population in main urban areas are poor and **7.7%** are extremely poor.



Support for Orphanages may expand throughout Caribbean
A starting point:

Possible present situation:		3,000 orphans anywhere in the Caribbean		
Being provided per child	Existing at this point	Food per day	Medicine per mth	Clothing per qtr
	Required per child	\$1.53	\$0.61	\$0.00
	Needed per child	\$10.00	\$285.00	\$250.00
	for year multiply by	<u>\$11.53</u>	<u>\$285.61</u>	<u>\$250.00</u>
		365	12	4
		10,950,000	10,260,000	3,000,000
				24,210,000
Counsellor Carers	Living Feelings First accredited	one per 30 children	- this being in addition to existing staff / carers	salary
	Total required	100	Pascas Counsellors	\$30,000
				<u>\$3,000,000</u>
ORPHANAGES	ANNUAL RECURRENT COSTS			<u>\$27,210,000</u>
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
ORPHANAGES				<u>\$5,000,000</u>
ONCE ONLY CAPITAL COSTS				<u>\$5,500,000</u>
Year 1 starter support:				<u>\$32,710,000</u>



PASCAS FOUNDATION (Caribbean SIDS) Inc
ESTIMATED BUILDING COSTS SCHOOL

\$ = USD

30 Jun

26

AUD1.00 = USD 0.70 XCD 1.90

USD1.00 = XCD 2.70

AUD0.54 = XCD 1.00

HIGH SCHOOL
TOTAL COMPLEX

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

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

SITE WORKS

Site Filling	20,000	M ³		50	1,000,000
	spaces	circulation	1.5		
Parking Areas	200	15	296.8	4,452	100
	per car space	5.3	2.8	14.84	445,200
Site works			M ²	800	100
					80,000
Sporting Fields	20,000	M ³		150	3,000,000
Services (electrical / sewer etc) transformers					5,000,000
Security fences					30,000
Security deposits Power Authority					10,000
Professional costs				6%	3,120,000
Contingency				5%	2,600,000
TOTAL CONSTRUCTION					\$67,285,200
LAND COSTS	30,000	M ³		200	6,000,000

LAND & BUILDINGS

\$73,285,200

RENTAL BUDGET

19,800 M² \$370.13 M²
10.0% pr anm \$7,328,520



PASCAS FOUNDATION (Caribbean SIDS) Inc			\$ = USD	30 Jun	27	
ESTIMATED BUILDING COSTS TAFE			Craft Creations	AUD0.54 = XCD 1.00		
Technical And Further Education			AUD1.00 = USD 0.70	XCD 1.90	USD1.00 = XCD 2.70	
TAFE	Metres	Metres	Total	M ²	\$ M ²	TO BUILD
TOTAL COMPLEX	Length	Width	Floor Area		Cost	A\$ Cost
TAFE building per m2		similarly for Craft Creations			\$2,750	
building per m2 for Maths		\$1,200				
building per m2 for Technology		\$3,500				
Floor space per child				33		
(classroom, halls, toilets, admin, etc.)						
School student population				600		
Total building area and cost				19,800	\$2,750	\$54,450,000
Sporting fields and grounds buildings						2,500,000
Total TAFE Campus to be developed		students		3,000		
TOTAL BUILDING STRUCTURES			M ²	<u>19,800</u>	\$2,876	<u>\$56,950,000</u>
(Cordell based estimates can be improved upon)						
SITE WORKS						
Site Filling		20,000	M ³		50	1,000,000
	spaces	circulation		1.5		
Parking Areas	200	15	296.8	4,452	100	445,200
	per car space	5.3		2.8		
Site works			M ²	800	100	80,000
Sporting Fields		20,000	M ³		150	3,000,000
Services (electrical / sewer etc)						5,000,000
transformers						
Security fences						30,000
Security deposits Power Authority						10,000
Professional costs					6%	3,417,000
Contingency					5%	2,847,500
TOTAL CONSTRUCTION						\$72,779,700
LAND COSTS		30,000	M ³		200	6,000,000
LAND & BUILDINGS						\$78,779,700
RENTAL BUDGET		19,800 M ²		\$397.88 M ²		
		10.0% pr anm		\$7,877,970		



PASCAS FOUNDATION (Caribbean SIDS) Inc
ESTIMATED BUILDING COSTS UNIVERSITY
(5 Campus = 1 University)
HIGH SCHOOL equivalent +
TOTAL COMPLEX

\$ = USD

30 Jun

28

AUD0.54 = XCD 1.00

AUD1.00 = USD 0.70 XCD 1.90

USD1.00 = XCD 2.70

Metres Metres Total M²
 Length Width Floor Area

\$ M² TO BUILD
 Cost A\$ Cost

UNIVERSITY building per m2								
building per m2 for Maths								\$3,200
building per m2 for Technology								
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 ²		<u>33,000</u>	<u>\$3,276</u>	<u>\$108,100,000</u>
(Cordell based estimates can be improved upon)								
SITE WORKS								
Site Filling		20,000		M ³			50	1,000,000
	spaces	circulation		1.5				
Parking Areas	200	15		296.8	4,452		100	445,200
	per car space	5.3		2.8	14.84			
Site works				M ²	800		100	80,000
Sporting Fields		20,000		M ³			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%	6,486,000
Contingency							5%	5,405,000
TOTAL CONSTRUCTION								\$129,556,200
LAND COSTS		100,000		M ³			200	20,000,000

LAND & BUILDINGS

\$149,556,200

RENTAL BUDGET

33,000 M²

\$453.20 M²

10.0% pr anm

\$14,955,620



AUD1.00 = USD 0.70 XCD 1.90 USD1.00 = XCD 2.70

HOSPITAL COST

INVESTED FUNDS

This could be 4 hospitals of 75 beds each on 4 islands.

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

HOSPITAL DEVELOPMENT

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

TOTAL HOSPITAL DEVELOPMENT COSTS \$313,437,840

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

ASSOCIATED MEDICAL FACILITIES & DIVISIONS 10,000,000

ASSET DEVELOPMENT COSTS \$336,237,840

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

INTEREST PROVISION - CONSTRUCTION 8.0% 26,899,027

INTEREST PROVISION - 3 Months Operation 6,000,000

TOTAL PROJECT BUDGET \$379,224,002

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

FUNDING STRUCTURE \$400,000,000



PASCAS FOUNDATION (Caribbean SIDS) Inc \$ = USD		30 Jun		30		
HOSPITAL EQUIPMENT		AUD1.00 =	USD 0.70	XCD 1.90	USD1.00 =	XCD 2.70
PLANT & EQUIPMENT						
EQUIPMENT & FITOUT BUDGETS		No		Total		
			\$	\$		
Wards - single with medical gas, ensuite etc	300		40,000	\$12,000,000		
Ward area equipment				1,000,000		
Day Theatre complex fitout for patients	30		25,000	750,000		
Common Areas				1,500,000		
Office and administration				300,000		
Computer System, hardware and software				9,000,000		
Telephone System				550,000		
Fire Detection Systems				500,000		
Signage				400,000		
Sundry Provisions				4,000,000		
TOTAL GENERAL AREA FITOUT	300		100,000	\$30,000,000		
THEATRES						
Table			\$100,000			
Theatre Lights			100,000			
Instruments			200,000			
Image Intensifier			140,000			
Anaesthesia			170,000			
Endoscopy Instruments			120,000			
Autoclaves			100,000			
Sundry			270,000			
Total per Theatre			\$1,200,000			
Total for Main Theatres	10		12,000,000			
Total for Day Theatres	5		6,000,000			
TOTAL for Theatres				18,000,000		
IMAGING EQUIPMENT						
MRI Flex Art			4,400,000			
Cardiac Catheter Lab			2,400,000			
CT Scanner Xpress SX			2,200,000			
CT Scanner Xspeed			1,800,000			
Angiography Unit			1,400,000			
Dual Head Gamma Camera			1,000,000			
Fluoroscopy Room			800,000			
General Ultrasound			600,000			
Cardiac Ultrasound			600,000			
Mobile Image Intensifier - main theatres			300,000			
Mobile Image Intensifier - day theatres			300,000			
Mammography Unit			250,000			
General Xray Room			400,000			
Tomography Room			200,000			
Mobile Xray Unit			100,000			
Laser Camera			100,000			
Monitoring Equipment, ECG/pressures			250,000			
Digital Agfa & Miscellaneous			150,000			
Additional Developments			1,750,000			
IMAGING SYSTEMS TOTAL				19,000,000		
RADIOTHERAPY UNIT						
Linear Accelerator (10MEV) - Varian			0			
Linear Accelerator (6MEV) - Varian			0			
Support Equipment			0			
RADIOTHERAPY TOTAL				0		
EMERGENCY				1,500,000		
MEDICAL CENTRE for Medical Practitioners				600,000		
MEDICAL CENTRE for Specialists				1,000,000		
MEDICAL CENTRE for Oncologist Specialists				2,200,000		
PAIN CLINIC				1,200,000		
PATHOLOGY LABORATORY				2,000,000		
TOTAL FITOUT & EQUIPMENT				\$75,500,000		

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

building per m2				\$3,000	
budget including land	Loading				
CLINIC HEALTH CENTRE	30%				\$2,000,000
MEDICAL CLINIC	30%				1,000,000
COMMUNITY CENTRE	30%				2,000,000
MOBILE CLINIC	30%				500,000
TOTAL BUILDING STRUCTURES			M² 0		\$5,500,000
(Cordell based estimates can be improved upon)					

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

LAND COSTS	3,000	M ³	200	600,000
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Stamp duty waived by Government RAIT PASCAS FOUNDATION (PNG) Inc is a charity
 PNG Special Agricultural and Business Leases (SABLs)
 'State lease' lasting a maximum of **99 years**
 Lease agreement administered under the PNG "Land Act 1996"
 Acquiring land for public purposes in Papua New Guinea comes under "Land Act 1996"

LAND & BUILDINGS	\$7,019,520
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RENTAL BUDGET	0 M ²	10.0% pr anm	\$701,952	M ²
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Load prime cost by
30%

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

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

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

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

University of Melbourne 2022

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

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

SCHOLARSHIPS GRANTS		2024	2025	2026	2027	2028
Doctors	numbers	20	20	20	20	20
Nurses	numbers	40	40	40	40	40
Teachers	numbers	40	40	40	40	40
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Cumulative whilst at foreign university						
Doctors	numbers	20	40	60	80	100
Nurses	numbers	40	80	120	120	120
Teachers	numbers	40	80	120	160	160
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		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
TOTAL SCHOLARSHIPS		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		\$6,700,000	\$13,400,000	\$20,100,000	\$24,400,000	\$26,300,000

PASCAS FOUNDATION (Caribbean SIDS) Inc
ENTERPRISE AGREEMENT WAGE STRUCTURE

\$ = USD

30 Jun

33

AUD1.00 = USD 0.70 XCD 1.90 USD1.00 = XCD 2.70

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

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

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

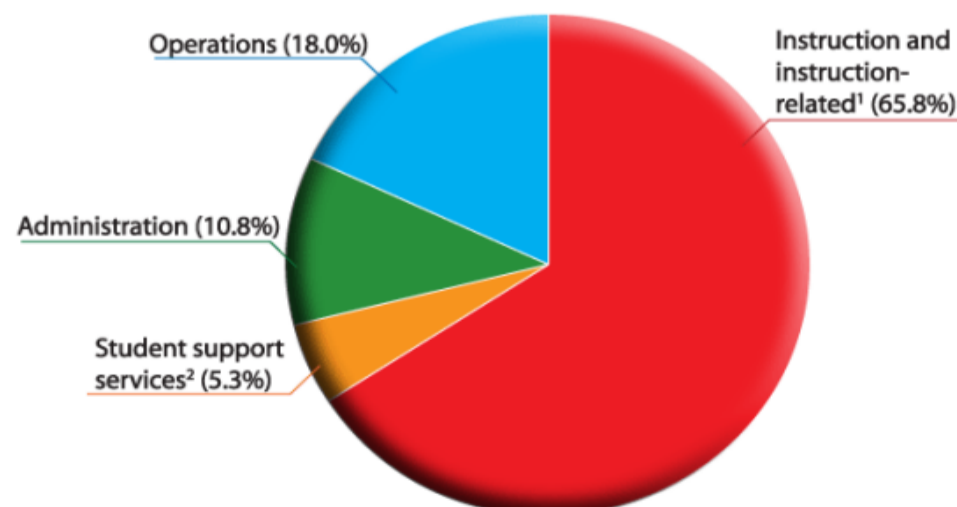
SHIFT PLATFORM	Day 7am-3pm	Night 3pm-11pm	Morning 11pm-7am
Shift Allowance	\$0.00	\$7.00	\$14.00

SUPERANNUATION	2006	2009
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 \$26,520	On-Costs 20%	TOTAL \$31,824			
Year	2024	2025	2026	2027	2028	
Total Employees in Clinics & Schools	\$103,322,400	\$204,209,000	\$314,523,624	\$462,084,208	\$562,970,808	
Employees Number	3,247	6,417	9,884	14,520	17,691	
Employees Administration	28	56	67	78	90	
Total Employed	3,275	6,473	9,951	14,598	17,781	
Sales per Clinic & School Employee	\$160	\$304	\$1,880	\$6,563	\$5,468	

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



Construction Costs and Descriptors Queensland Independent Schools Block Grant Authority

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

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

Construction Costs and Descriptors Queensland Independent Schools Block Grant Authority

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

TRAVEL ENCLOSED & STAIRWELLS

\$2,510

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

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

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

UNDERCROFT

DORMITORY ACCOMMODATION (inc. ensuites)

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

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

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

The current population of Dominica
As of 18 January 2023, the **population of Dominica** was estimated to be 72,439 people.

say
72,440

Predictions for the population of Dominica are 77,600 in 2030, and 76,700 in 2050.

Births per Day	3
Deaths per Day	2

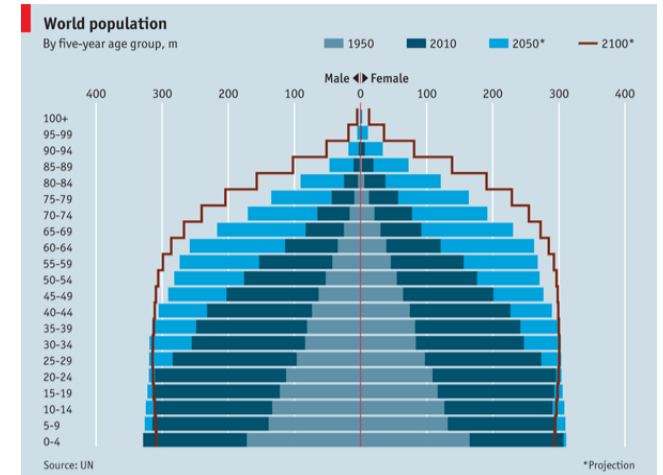
(peace time)

The median age in Dominica is **34.9 years**.

Age structure

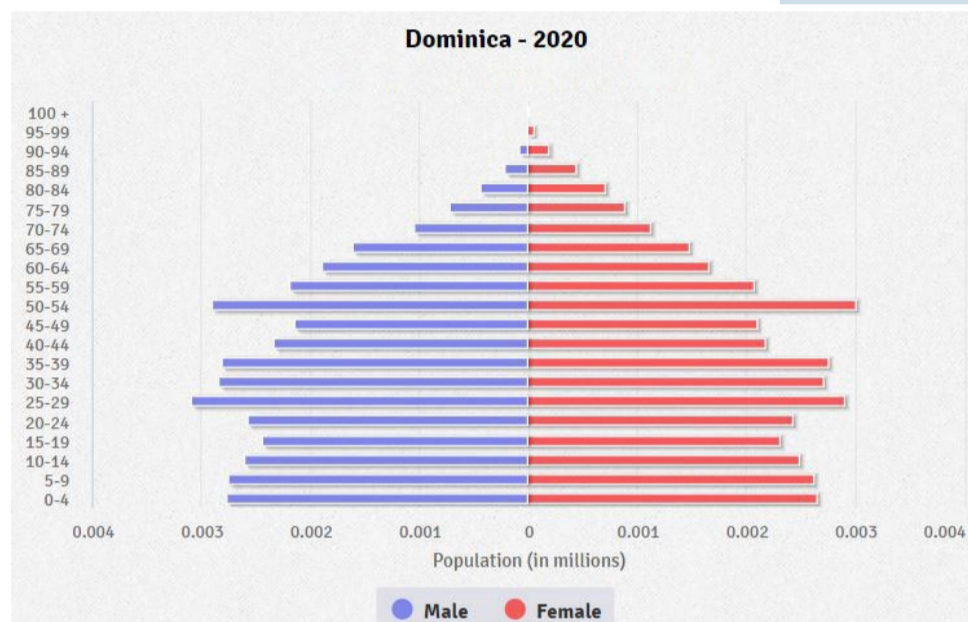
https://www.indexmundi.com/dominica/age_structure.html

0-14 years:	21.41%	(male 8,135 / female 7,760)
15-24 years:	13.15%	(male 5,017 / female 4,746)
25-54 years:	42.79%	(male 16,133 / female 15,637)
55-64 years:	10.53%	(male 4,089 / female 3,731)
65 years and over:	12.12%	(male 4,128 / female 4,867) (2020 est.)



Religions

Religion in Indonesia	
Roman Catholic	61.40%
Seventh Day Adventist	6.00%
Pentecostal	5.60%
Baptist	4.10%
Methodist	3.70%
Other Christian	2.40%
Rastafarian	1.30%
Other	9.40%
None	6.10%
	100.00%



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

Dominica - Life expectancy at birth			
Date	Life expectancy - Women	Life expectancy - Men	Life expectancy
2002	78.80	74.50	76.60

Expect	2020
Men	77.4
Women	74.4
	80.5

CORRUPTION PERCEPTIONS INDEX

73 ↓	Australia	18	59 =	Saint Vincent and the...	36	44 =	Jamaica	70
73 ↓	Japan	18	56 =	Saint Lucia	42	41 ↑	Trinidad and Tobago	82
67 =	United States of Ame...	27	55 =	Dominica	45	30 ↑	Dominican Republic	128
65 ↑	Barbados	29	53 =	Grenada	52	20 ↑	Haiti	164
64 ↑	Bahamas	30	46 ↓	Cuba	64	14 ↓	Venezuela	177

Dominica's poverty rate is higher than the average of 23% for the Eastern Caribbean. More specifically, **more than 1 in 3 or 38%** of children ages 0-17 and 36% of adolescents ages 10-19 were living in poverty, which is higher than the poverty rate for adults age 18+ years (24%).
1-Jul-21

“ 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

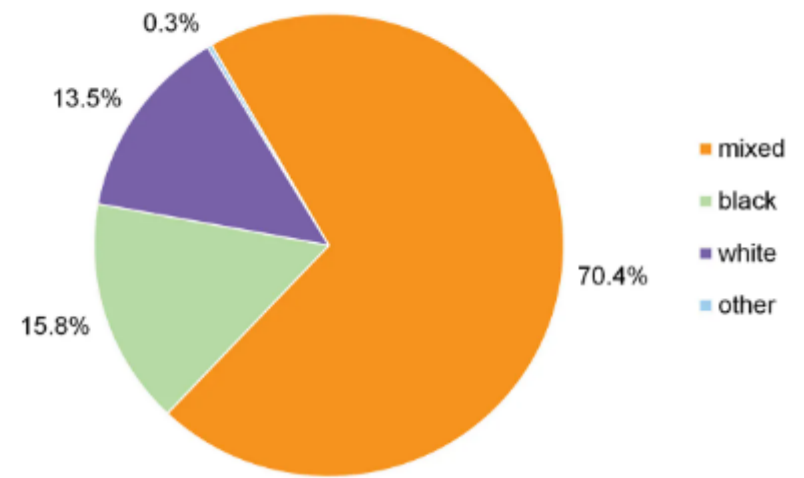
What number of Dominicans speak English?

Country	Population	Total English speakers
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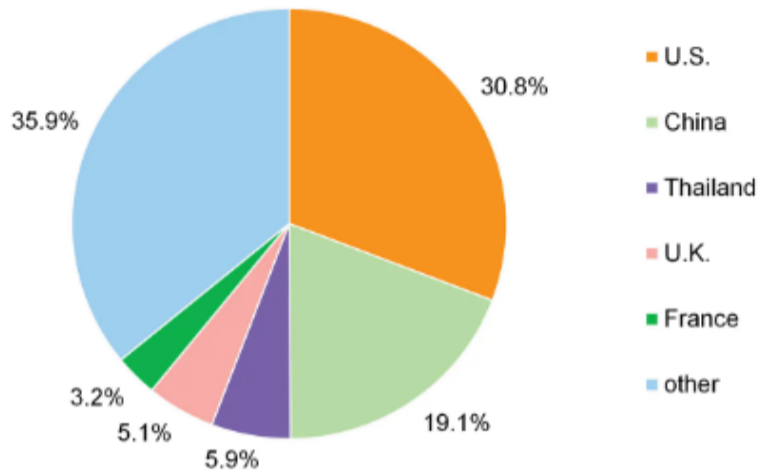
Dominica	72,400	68,000
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In fact, **94%** of people in Dominica speak English

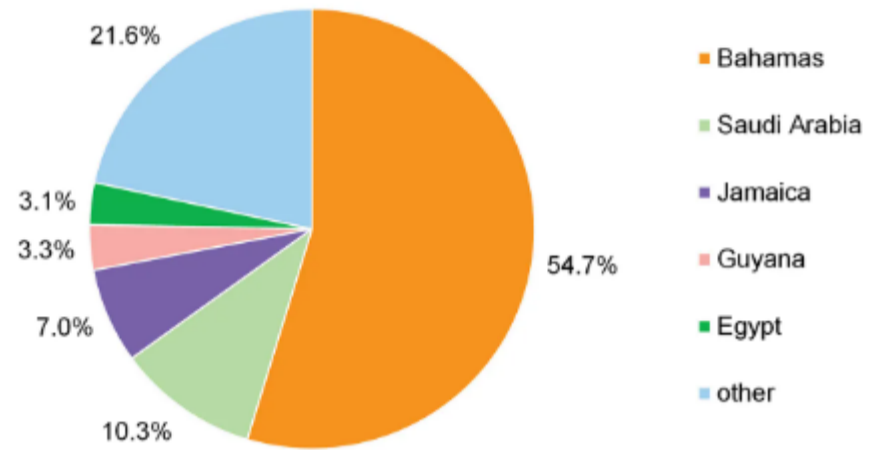
Dominican Republic ethnic composition (2014)



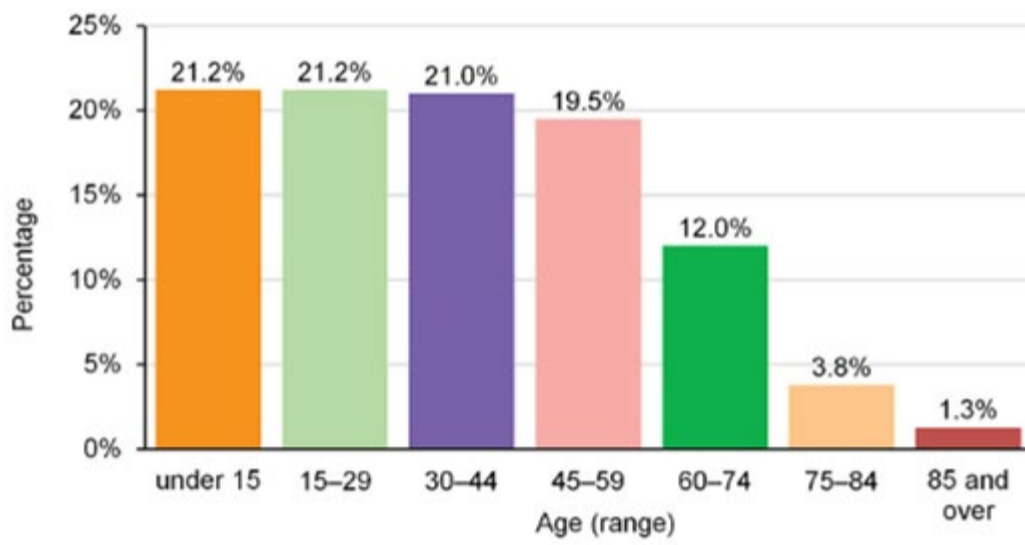
Dominica major import sources (2015)



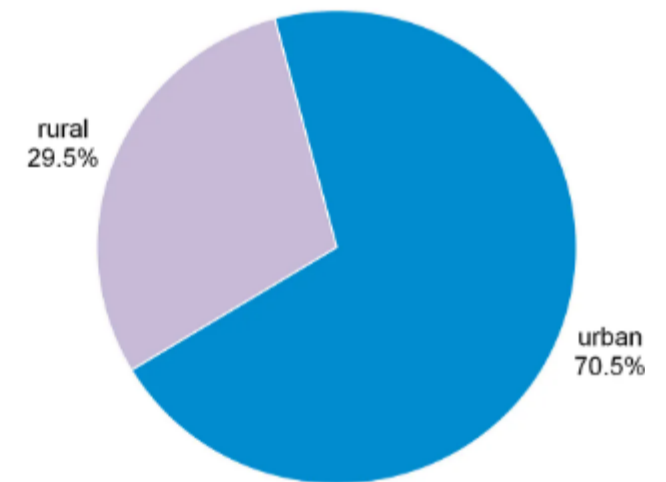
Dominica major export destinations (2015)



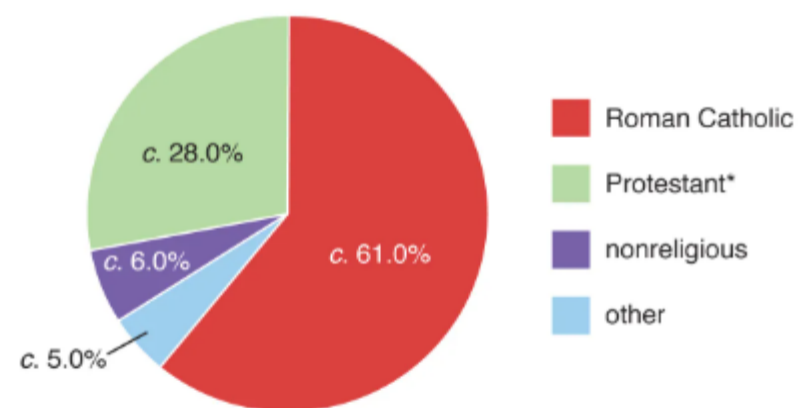
Dominica age breakdown (2020)



Dominica urban-rural (2018)



Religious affiliation (2001)



DOMINICA People

A majority of people could be by as:

African decent	86%
mixed	7%
Carib - indigenous	5%
Identify as white	2%

CARIBBEAN





The Caribbean countries are:	Population 2022	MoC	Per Capita Income IMF USD PPP 2021	Intelligence Quotient IQ
Anguilla	15,003	300		94
Antigua and Barbuda	93,763	300	\$21,010	99
Aruba	106,766	305	\$42,698	94
Bahamas, The	411,539	370	\$33,188	90
Barbados	281,635	340	\$15,111	96
Bermuda (outside Caribbean)		290	\$88,185	
British Virgin Islands	30,231	290		94
Cayman Islands	65,722	290	\$74,155	94
Cuba	11,204,418	280	N/a	90
Curacao	164,093	280	\$22,832	94
Dominica	72,737	290	\$11,950	96
Dominican Republic	11,281,678	290	\$20,462	96
Grenada	125,438	280	\$15,037	96
Guadeloupe	395,752	290		93
Haiti	11,653,399	80	\$3,153	96
Jamaica	2,825,822	310	\$10,542	94
Martinique	367,507	280		93
Montserrat	4,992	270		93
Netherlands Antilles	26,223	275		94
Puerto Rico	3,255,516	250	\$35,850	92
Saint Barthelemy	9,877	270		92
Saint Kitts & Nevis	47,657	270	\$29,097	92
Saint Lucia	179,857	280	\$14,332	92
Sint Maarten	38,666	275	\$35,973	92
Saint Vincent and the Grenadines	103,948	260	\$15,045	92
Trinidad & Tobago	1,532,599	300	\$25,308	95
Turks & Caicos Islands	38,717	280	\$20,337	94
US Virgin Islands	104,425	280	N/a	92
	44,437,980	280		
Caribbean small states			\$17,323	
World			\$18,603	

IQ Test Statistical Reports 2014 – 2020

<https://www.arealme.com/iq/average-iq-by-country.html>

Average IQ by country - Lynn & Vanhanen



CARIBBEAN

The Caribbean countries are:	Capitals	Population	MoC
Anguilla	The Valley	3,300	285
Antigua and Barbuda	Saint John's	24,200	290
Aruba	Oranjestad	28,300	290
Bahamas, The	Nassau	311,000	390
Barbados	Bridgetown	99,000	350
Bermuda (outside Caribbean)			
British Virgin Islands	Road Town	8,450	270
Cayman Islands	George Town	35,000	290
Cuba	Havana	2,146,000	280
Curacao	Willemstad	150,000	280
Dominica	Roseau	16,250	295
Dominican Republic	Santo Domingo	3,458,000	280
Grenada	St George's	36,800	280
Guadeloupe	Basse Terre	12,400	270
Haiti	Port-au-Prince	3,000,000	105
Jamaica	Kingston	600,000	285
Martinique	Fort De France	82,500	290
Montserrat	Plymouth	1,500	280
Netherlands Antilles (see above)	Willemstad		
Puerto Rico	San Juan	342,000	280
Saint Barthelemy	Gustavia	3,000	270
Saint Kitts & Nevis	Basseterre	14,000	280
Saint Lucia	Castries	65,700	290
Saint Maarten	Philipsburg	42,000	280
Saint Vincent and the Grenadines	Kingstown	24,500	285
Trinidad & Tobago	Port of Spain	545,000	290
Turks & Caicos Islands	Cockburn Town	4,800	270
US Virgin Islands	Charlotte Amalie	20,000	280



MAP OF CONSCIOUSNESS

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

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

PERSONALITY TRAITS:

Less than two dozen people on planet Earth.

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

Debate and implement resolutions without argument and delay. 470

Debate and implement resolutions in due course. 440

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

Management supervision is generally necessary.

Politics become the hope for man's salvation.

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

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

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

Harm of others prevails, self-interest prevails.

Totally self-reliant, not God reliant.

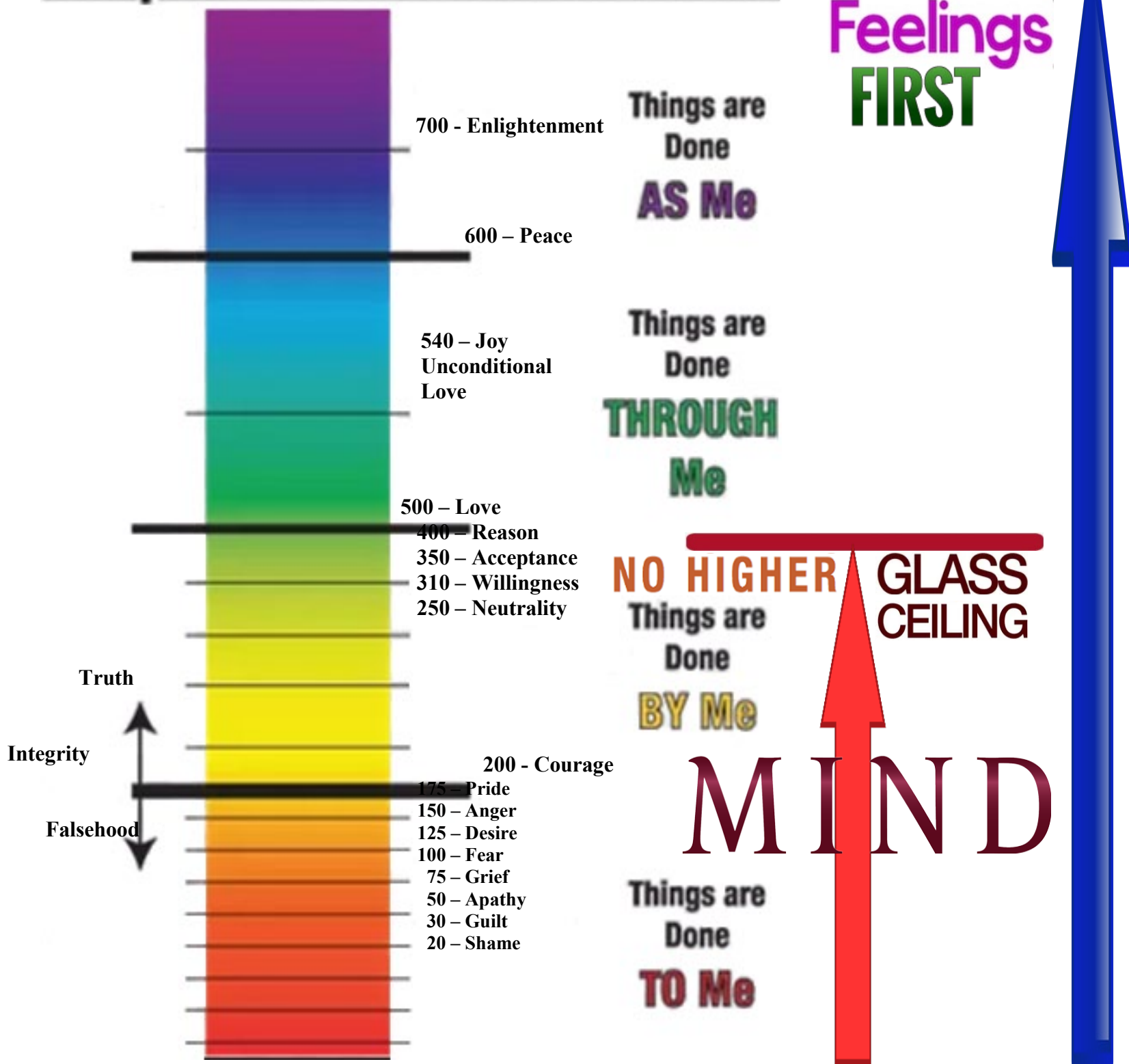
Fear dominates all motivation.

Suicide is possible and probable.

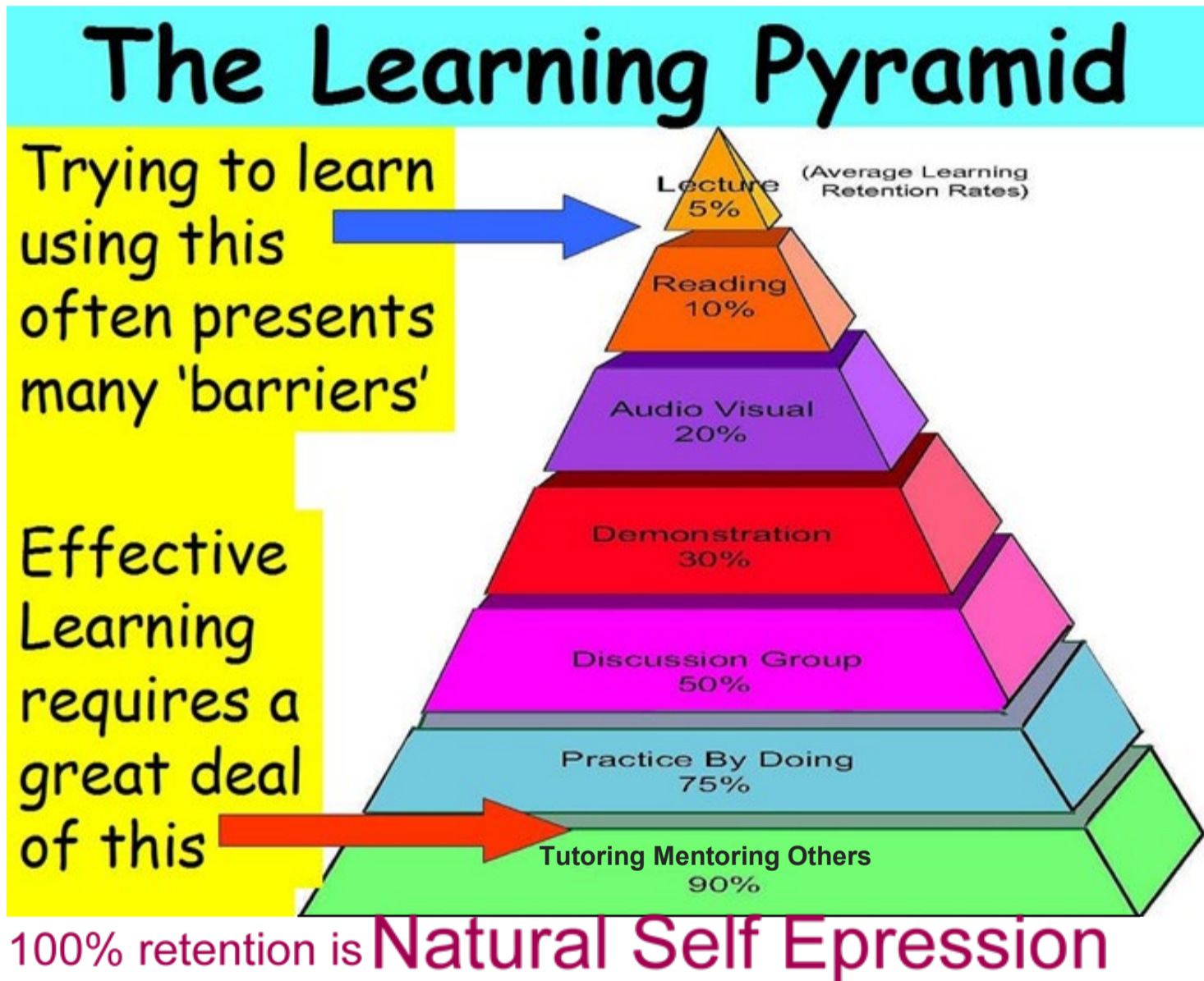
At these levels, seriously harming others for even trivial events appears to be justifiable.

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

Map of Consciousness



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%



CARIBBEAN SIDS (Small Island Developing States) Doctors Nurses Teachers Ratios

	DOCTORS	NURSES & MIDWIVES	TEACHER / STUDENT
	per 1,000 people	per 1,000 people	ratio
Antigua and Barbuda	2017 2.8	2018 4.5	2018 12
Dominica	2018 1.1	2017 6.1	2016 13
Grenada	2018 1.4	2017 3.1	2018 16
Saint Kitts and Nevis	2018 2.8	2015 4.2	2016 14
Saint Lucia	2017 0.6	2017 3.2	2018 15
Saint Vincent and the Grenadines	2012 0.9	2018 7	2018 14
Colombia	2018 3.8	2018 1.3	2018 23
Brazil	2019 2.3	2019 7.4	2017 20
Panama	2019 1.6	2019 3.2	2017 22
Peru	2018 0.8	2018 3	2018 17
Australia	2018 3.8	2019 13.2	1999 18
United States America	2018 2.6	2018 15.7	2017 14
Spain	2018 4	2018 6.1	2017 13
Strongest Worldwide	2020 Austria 5.4	2019 Switzerland 18	2018 San Marino 7
Weakest Worldwide	Africa 27 nations 0.1	Africa 30 nations 1.0	Africa 21 nations 40+

<https://data.worldbank.org/>

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

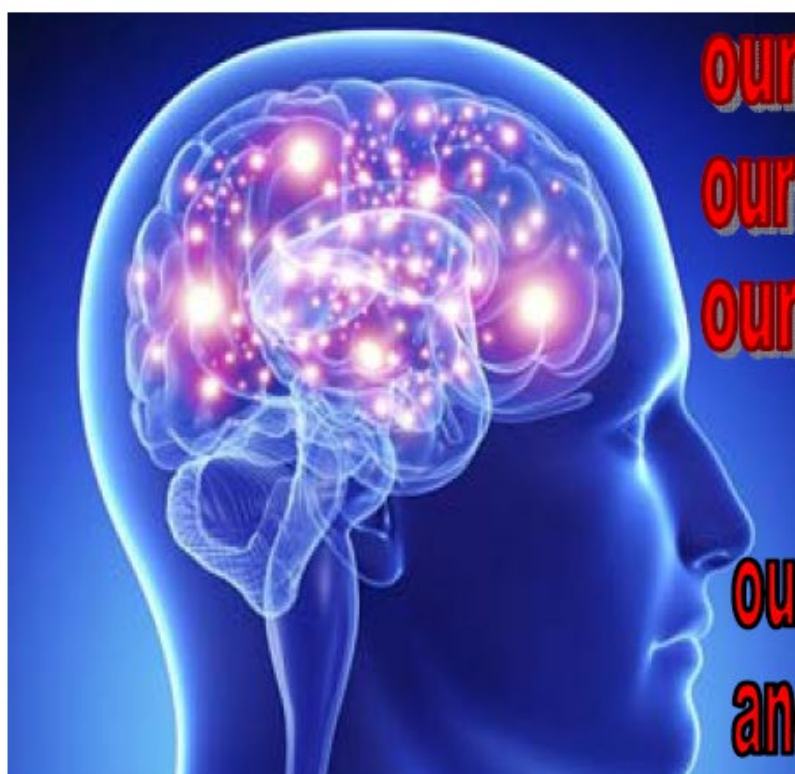
When educators do not know what it is that they are teaching - that is the subject of Medicine!

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

Education and Health systems are now to EVOLVE!

The elephant in the room being: CHILDHOOD SUPPRESSION

The pathway forward is to embrace: FEELING-HEALING



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

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

ASSUMPTIONS are the product of our MIND!

HEALING ends
MIND-CONTROL!



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

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

Average Hourly Wage in Saint Kitts and Nevis

\$
20 XCD per hour

Being
 USD 7.41
 per hour

or
 AUD 10.81
 per hour

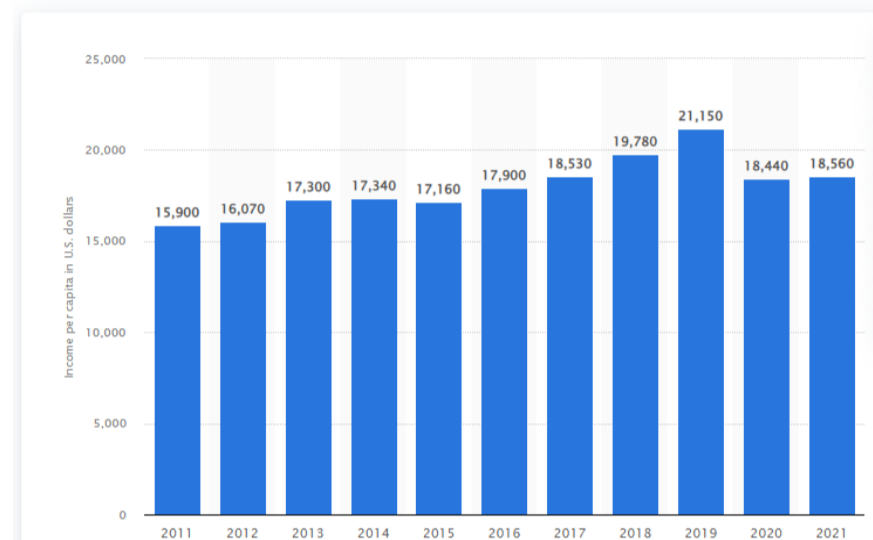
The average hourly wage (pay per hour) in **Saint Kitts and Nevis** is **20 XCD**. This means that the average person in Saint Kitts and Nevis earns approximately 20 XCD for every worked hour.

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

What is the minimum wage in Caribbean OECS (St Kitts & Nevis)
 Minimum Wage – Caribbean OECS St Kitts & Nevis is **9 XCD per hour** in 2022.

USD 3.33
 per hour

Gross national income per capita in Saint Kitts and Nevis
 (in U.S. dollars)



Highest Paying Careers in Saint Kitts and Nevis

1 Surgeons / Doctors 12,600 XCD	2 Judges 10,600 XCD
3 Lawyers 8,560 XCD	4 Bank Managers 8,050 XCD
5 Chief Executive Officers 7,550 XCD	6 Chief Financial Officers 7,050 XCD
7 Orthodontists 6,790 XCD	8 College Professors 6,040 XCD
9 Pilots 5,030 XCD	10 Marketing Directors 4,530 XCD

Average Monthly Salary salaryexplorer.com

Highest Paying Jobs in Management

1 Chief Executive Officer 7,550 XCD	2 Chairman of The Board 7,340 XCD
3 Chief Financial Officer 6,950 XCD	4 Regional Director 6,720 XCD
5 Executive Manager 6,120 XCD	6 Chief Corporate Officer 6,080 XCD
7 Managing Director 6,040 XCD	8 General Manager 5,870 XCD
9 Risk and Capital Manager 5,700 XCD	10 Chief Operating Officer 5,660 XCD

Saint Kitts and Nevis / Average Monthly Salary salaryexplorer.com

Highest Paying Jobs in Education

1 College Dean 6,540 XCD	2 Dean of Faculty 6,170 XCD
3 University Professor 6,040 XCD	4 University Lecturer 4,780 XCD
5 Head of School 4,610 XCD	6 Post Doctoral Researcher 4,400 XCD
7 Educational Psychologist 4,360 XCD	8 Academic Manager 4,210 XCD
9 Clinical School Psychologist 4,110 XCD	10 Principal 4,030 XCD

Saint Kitts and Nevis / Average Monthly Salary salaryexplorer.com

Highest Paying Jobs in Counseling

1 Psychologist 5,540 XCD	2 Director of Rehabilitation 5,280 XCD
3 Youth Development Manager 5,030 XCD	4 Guidance Director 4,930 XCD
5 Adoption Services Director 4,730 XCD	6 Mental Health Counselor 4,530 XCD
7 Supervising Counselor 4,330 XCD	8 Family Support Specialist 4,280 XCD
9 Youth Care Counselor 4,230 XCD	10 Employment Counselor 4,030 XCD

Saint Kitts and Nevis / Average Monthly Salary salaryexplorer.com

Salary Comparison By Gender

Saint Kitts and Nevis

+11%

3,600 XCD MEN **3,240 XCD WOMEN**

In Saint Kitts and Nevis, men earn 11% more than women on average across all career fields.

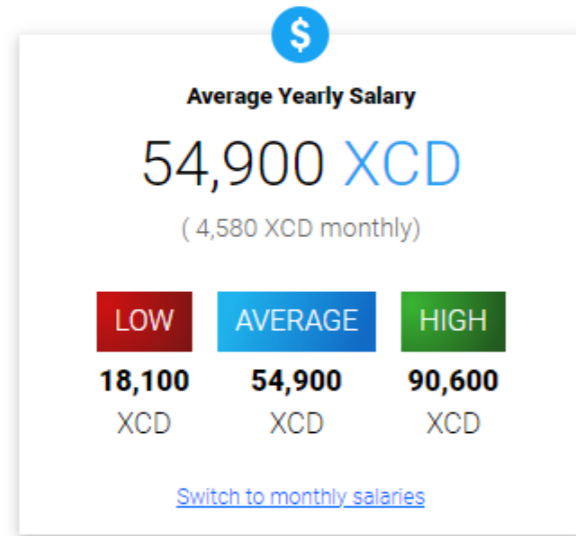
PASCAS FOUNDATION (Caribbean SIDS) Inc
CARIBBEAN OECS WAGES EXECUTIVE
Executive and Management Average Salaries in St Kitts & Nevis 2022

<http://www.salaryexplorer.com/salary-survey.php?loc=183&loctype=1&job=24&jobtype=>

A person working in **Executive and Management** in **Saint Kitts and Nevis** typically earns around **54,900 XCD** per year.

Salaries range from **18,100 XCD** (lowest average) to **90,600 XCD** (highest average, actual maximum salary is higher).

\$ = USD 30 Jun **47**
 AUD1.00 = USD 0.70 XCD 1.90
 USD 1.00 XCD 2.70
 USD 1.00 EUR 0.98 East Carib \$



	USD	AUD
Low	6,703	9,780
Average	20,333	29,700
High	33,555	49,000

Annual Salary

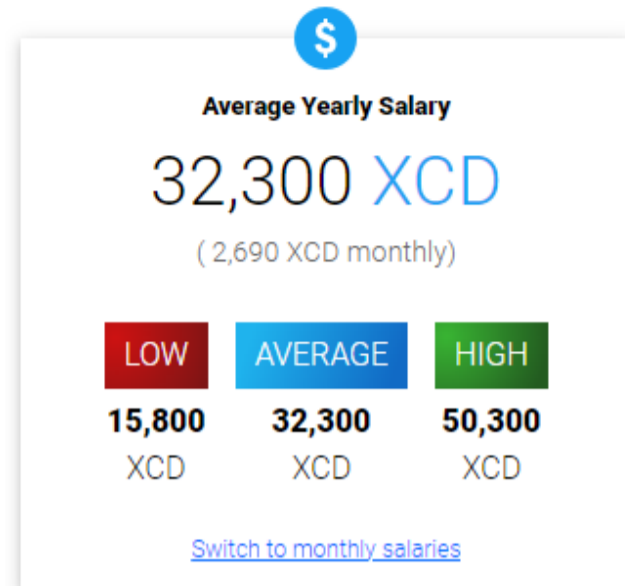
A person working as a **Chief Executive Officer** in St Kitts typically earns around **87,400 XCD** per year.

Average	32,370	47,250
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A person working as a **Chief Financial Officer** in St Kitts typically earns around **80,500 XCD** per year.

Average	29,815	43,500
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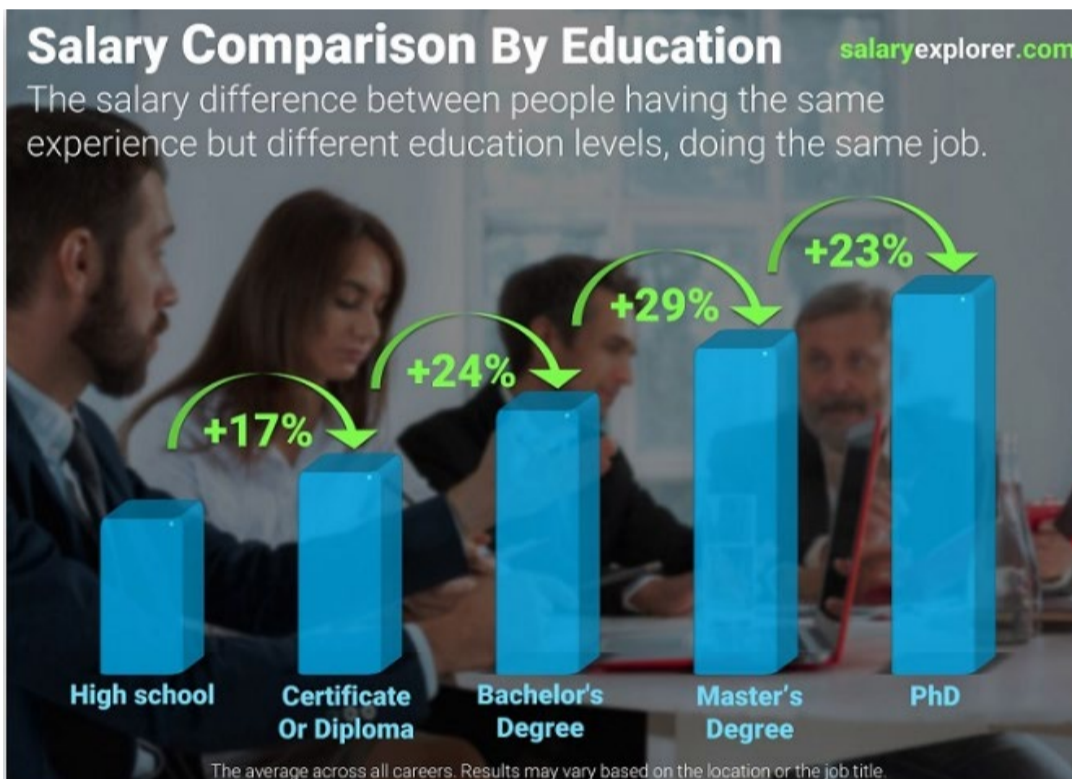
JOB TITLE	Average		
Account Coordinator	37,900 XCD	Head of Middle Office	56,700 XCD
Administration Manager	44,200 XCD	Head of Projects	58,400 XCD
Area Manager	40,700 XCD	Head of Sustainability	50,700 XCD
Asset Protection Associate	48,000 XCD	Housing Manager	44,800 XCD
Assistant Director	43,300 XCD	HSE Manager	45,900 XCD
Assistant Manager	49,200 XCD	Key Account Manager	50,000 XCD
Assistant Operations Manager	53,600 XCD	Knowledge Manager	56,900 XCD
Assistant Project Manager	47,400 XCD	Location Manager	55,800 XCD
Assistant Section Head	38,100 XCD	Logistics Manager	44,300 XCD
Assistant to CEO	43,700 XCD	Management Consultant	45,200 XCD
Assistant Vice President	51,000 XCD	Management Executive	61,800 XCD
Associate Director	46,900 XCD	Manager	61,200 XCD
Bid Manager	49,900 XCD	Managing Director	67,300 XCD
Branch Manager	50,900 XCD	MIS Executive	59,700 XCD
Business Development Manager	55,800 XCD	Ocean Services Manager	61,000 XCD
Business Operations Associate	46,500 XCD	Operations Assistant	40,800 XCD
Business Operations Lead	47,200 XCD	Operations Director	66,200 XCD
Campaign Manager	48,600 XCD	Operations Executive	66,200 XCD
Chairman of The Board	89,400 XCD	Operations Manager	67,300 XCD
Chairman Office Manager	57,800 XCD	Operations Supervisor	51,600 XCD
Chief Corporate Officer	69,200 XCD	Policy Administration Executive	47,500 XCD
Chief Executive Officer	87,400 XCD	Private Sector Executive	54,100 XCD
Chief Financial Officer	80,500 XCD	Product Development Manager	61,100 XCD
Chief of Staff	42,000 XCD	Product Executive	53,400 XCD
Chief Operating Officer	64,500 XCD	Production Executive	60,400 XCD
Chief Risk Officer	56,200 XCD	Production Manager	60,800 XCD
Client Services Manager	59,300 XCD	Production Supervisor	50,100 XCD
Commercial Project Manager	48,600 XCD	Program Manager	60,700 XCD
Commodity Broker	34,800 XCD	Programme Coordinator	42,700 XCD
Corporate Affairs Executive	53,000 XCD	Project Control Manager	60,000 XCD
Corporate Compliance Director	54,900 XCD	Project Coordinator	34,700 XCD
Corporate Director	62,700 XCD	Project Management Officer	41,700 XCD
Corporate Officer	42,800 XCD	Project Manager	44,200 XCD
Corporate Partnerships Officer	42,400 XCD	Project Portfolio Manager	46,300 XCD
Country Manager	71,600 XCD	Quality Manager	46,800 XCD
Deputy Director	63,700 XCD	R/D Director	54,200 XCD
Director	66,500 XCD	Regional Director	78,300 XCD
Director of Accreditation	58,700 XCD	Regional Manager	61,400 XCD
Director of Catering Services	51,900 XCD	Relationship Manager	55,500 XCD
Director of Client Services	54,700 XCD	Retail District Manager	42,900 XCD
Director of Facilities Management	46,700 XCD	Revenue Manager	47,300 XCD
Director of Operations	55,800 XCD	Risk and Capital Manager	68,600 XCD
Director of Process Simplification	45,000 XCD	Risk Officer	45,200 XCD
Director of Project Management	60,800 XCD	Safety Manager	44,600 XCD
Director of Revenue Management	55,300 XCD	Section Head	46,200 XCD
Director of Training and Development	58,500 XCD	Service Manager	45,700 XCD
Distribution Manager	61,500 XCD	Shift Supervisor	36,600 XCD
Division Manager	49,200 XCD	Solutions Manager	42,000 XCD
Duty Manager	51,400 XCD	Supervisor	37,500 XCD
Engagement Manager	58,500 XCD	Supply Chain Manager	62,700 XCD
Executive Director	87,100 XCD	Surveyor	40,400 XCD
Executive Manager	70,500 XCD	Technical Manager	53,300 XCD
Franchise Manager	70,900 XCD	Territory Manager	59,400 XCD
General Manager	67,700 XCD	Validation Manager	49,100 XCD
Global Master Data Manager	63,600 XCD	Vice President	72,300 XCD
		Zone Manager	61,300 XCD



per annum average USD 11,963

average AUD 17,460

A person working as a **Secondary School Teacher** in **Saint Kitts and Nevis** typically earns around **32,300 XCD** per year. Salaries range from 15,800 XCD (lowest) to 50,300 XCD (highest).



Teacher average salary difference by education level in Indonesia

Workers with a certificate or diploma earn on average 17% more than their peers who only reached the high school level.

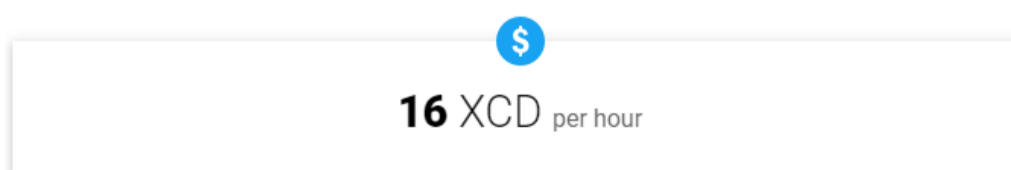
Employees who earned a Bachelor's Degree earn 24% more than those who only managed to attain a certificate or diploma.

Professionals who attained a Master's Degree are awarded salaries that are 29% more than those with a Bachelor's Degree.

Finally, PhD holders earn 23% more than Master's Degree holders on average while doing the same job.



Secondary School Teacher Average Hourly Wage in Saint Kitts and Nevis



per hour USD 5.93

AUD 8.65

The average hourly wage (pay per hour) in **Saint Kitts and Nevis** is **16 XCD**. This means that the average Secondary School Teacher in Saint Kitts and Nevis earns approximately 16 XCD for every worked hour.

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

<http://www.salaryexplorer.com/salary-survey.php?loc=183&loctype=1&job=5843&jobtype=3>

St Kitts & Nevis

Academic Advisor	41,500 XCD	▲	29%	Head of Mathematics Department	45,700 XCD	▲	42%
Academic Coach	39,300 XCD	▲	22%	Head of School	53,500 XCD	▲	66%
Academic Manager	48,900 XCD	▲	52%	High School Teacher	34,700 XCD	▲	8%
Academic Specialist	36,300 XCD	▲	12%	History Teacher	32,500 XCD	▲	1%
Academic Staff	30,900 XCD	▼	-4%	Infant Teacher	24,100 XCD	▼	-25%
Accompanist	35,500 XCD	▲	10%	Instructional Assistant	33,300 XCD	▲	3%
Achievement Coach	39,900 XCD	▲	24%	Instructor	38,300 XCD	▲	19%
Admissions Specialist	34,400 XCD	▲	7%	Kindergarten Teacher	25,700 XCD	▼	-20%
Agricultural Sciences Teacher	30,600 XCD	▼	-5%	Language Instructor For Expatriate	25,900 XCD	▼	-20%
Anthropology Teacher	33,800 XCD	▲	5%	Law Teacher	47,300 XCD	▲	47%
Arabic Language Teacher	30,100 XCD	▼	-7%	Learning Designer	38,800 XCD	▲	20%
Archeology Teacher	32,000 XCD	▼	-1%	Lecturer	58,200 XCD	▲	80%
Architecture Teacher	37,800 XCD	▲	17%	Librarian	25,900 XCD	▼	-20%
Archivist	26,800 XCD	▼	-17%	Library Assistant	22,900 XCD	▼	-29%
Art Teacher	29,300 XCD	▼	-9%	Library Director	36,400 XCD	▲	13%
Assistant School Principal	43,900 XCD	▲	36%	Library Specialist	27,000 XCD	▼	-16%
Assistant Teacher	26,900 XCD	▼	-17%	Life Sciences Teacher	31,200 XCD	▼	-3%
Biochemistry Professor	55,700 XCD	▲	73%	Math Lecturer	57,100 XCD	▲	77%
Biology Teacher	33,700 XCD	▲	4%	Mathematics Teacher	37,600 XCD	▲	16%
Bursary Scheme Manager	36,800 XCD	▲	14%	Mentor	35,500 XCD	▲	10%
Business Teacher	32,900 XCD	▲	2%	Middle School Teacher	35,500 XCD	▲	10%
Chemistry Teacher	31,700 XCD	▼	-2%	Music Teacher	31,700 XCD	▼	-2%
Child Care Coordinator	32,100 XCD	▼	-1%	Nursery Manager	49,900 XCD	▲	55%
Child Care Worker	25,400 XCD	▼	-21%	Nursery Worker	20,300 XCD	▼	-37%
Clinical School Psychologist	49,100 XCD	▲	52%	Paraprofessional	43,000 XCD	▲	33%
College Aide	42,700 XCD	▲	32%	Physical Education Specialist	36,900 XCD	▲	14%
College and Career Readiness Specialist	44,500 XCD	▲	38%	Physical Education Teacher	30,400 XCD	▼	-6%
College President	72,200 XCD	▲	120%	Physics Teacher	34,000 XCD	▲	5%
Communications Teacher	32,300 XCD	▲	0%	Political Science Teacher	33,000 XCD	▲	2%
Community Education Officer	28,300 XCD	▼	-12%	Post Doctoral Researcher	51,400 XCD	▲	59%
Computer Science Teacher	31,900 XCD	▼	-1%	Preschool Education Administrator	37,100 XCD	▲	15%
Computer Teacher	32,200 XCD	▼	0%	Preschool Teacher	26,900 XCD	▼	-17%
Creative Writing Trainer	38,300 XCD	▲	19%	Primary School Teacher	28,900 XCD	▼	-10%
Credit Counselor	40,600 XCD	▲	26%	Principal	48,400 XCD	▲	50%
Cultural Studies Teacher	32,600 XCD	▲	1%	Product Specialist	35,600 XCD	▲	10%
Curriculum Developer	40,500 XCD	▲	25%	Professor - Accounting	61,300 XCD	▲	90%
Curriculum Specialist	42,500 XCD	▲	32%	Professor - Architecture	61,300 XCD	▲	90%
Demonstrator	29,100 XCD	▼	-10%	Professor - Biology	58,300 XCD	▲	81%
Deputy Controller of Examinations	37,400 XCD	▲	16%	Professor - Business Administration	55,900 XCD	▲	73%
Director of Learning Technology	42,100 XCD	▲	30%	Professor - Chemical Engineering	60,200 XCD	▲	87%
Distance Learning Coordinator	36,200 XCD	▲	12%	Professor - Chemistry	58,200 XCD	▲	80%
Economics Lecturer	54,500 XCD	▲	69%	Professor - Civil Engineering	58,600 XCD	▲	82%
Education Administrator	38,700 XCD	▲	20%	Professor - Communication	57,200 XCD	▲	77%
Education Assistant Director	40,400 XCD	▲	25%	Professor - Computer Science	59,200 XCD	▲	83%
Education Assistant Principal	34,600 XCD	▲	7%	Professor - Dentistry	60,600 XCD	▲	88%
Education Assistant Professor	44,900 XCD	▲	39%	Professor - Drama	54,800 XCD	▲	70%
Education Consultant	46,100 XCD	▲	43%	Professor - Economics	58,100 XCD	▲	80%
Education Coordinator	35,400 XCD	▲	10%	Professor - Education	62,100 XCD	▲	92%
Education Counselor	38,200 XCD	▲	18%	Professor - Electrical Engineering	63,500 XCD	▲	97%
Education Director	56,800 XCD	▲	76%	Professor - English	56,600 XCD	▲	75%
Education Program Specialist	42,100 XCD	▲	30%	Professor - Environmental Engineering	59,500 XCD	▲	84%
Education Researcher	46,700 XCD	▲	45%	Professor - Foreign Languages	54,200 XCD	▲	68%
Education Resource Specialist	34,900 XCD	▲	8%	Professor - Geological Sciences	55,100 XCD	▲	71%
Education Services Facilitator	36,200 XCD	▲	12%	Professor - History	60,400 XCD	▲	87%
Educational Psychologist	53,100 XCD	▲	65%	Professor - Industrial Engineering	58,900 XCD	▲	82%
EFL Teacher	32,200 XCD	▼	0%	Professor - Law	62,900 XCD	▲	95%
eLearning Trainer	28,500 XCD	▼	-12%	Professor - Legal Support	55,000 XCD	▲	70%
Elementary School Teacher	28,000 XCD	▼	-13%	Professor - Liberal Arts	56,500 XCD	▲	75%
Engineering Lecturer	52,400 XCD	▲	62%	Professor - Marketing	58,800 XCD	▲	82%
Engineering Teacher	46,900 XCD	▲	45%	Professor - Mathematics	60,600 XCD	▲	88%
English Teacher	31,500 XCD	▼	-2%	Professor - Mechanical Engineering	64,400 XCD	▲	100%
ESL Teacher	31,800 XCD	▼	-1%	Professor - Medical Administration	63,800 XCD	▲	98%
Faculty Assistant	39,700 XCD	▲	23%	Professor - Medicine	70,600 XCD	▲	120%
Foreign Language Teacher	31,100 XCD	▼	-4%	Professor - Music	53,000 XCD	▲	64%
GED Teacher	29,400 XCD	▼	-9%	Professor - Nursing	53,500 XCD	▲	66%
Geography Teacher	31,700 XCD	▼	-2%	Professor - Pharmaceutical Sciences	55,400 XCD	▲	72%

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

87% of surveyed staff reported that they haven't received any bonuses or incentives in the previous year while **13%** said that they received at least one form of monetary bonus.

Those who got bonuses reported rates ranging from **0%** to **4%** of their annual salary.

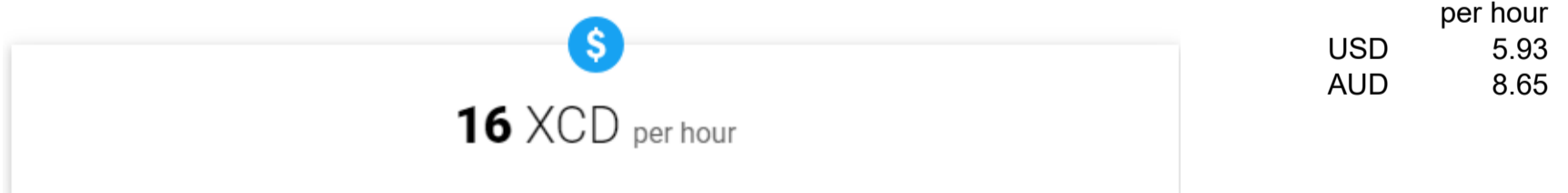


Secondary School Teacher average salary change by experience in Saint Kitts and Nevis



A Master's degree program or any post-graduate program in **Saint Kitts and Nevis** costs anywhere from **16,900** East Caribbean Dollar(s) to 50,700 East Caribbean Dollar(s) and lasts approximately two years. That is quite an investment.

Secondary School Teacher Average Hourly Wage in Saint Kitts and Nevis



The average hourly wage (pay per hour) in **Saint Kitts and Nevis** is **16 XCD**. This means that the average Secondary School Teacher in Saint Kitts and Nevis earns approximately 16 XCD for every worked hour.

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



per annum
 average USD 14,520
 average AUD 21,190

A person working in Nursing in Saint Kitts and Nevis typically earns around 39,200 XCD per year. Salaries range from 25,200 XCD (lowest average) to 75,500 XCD (highest average, actual maximum salary is higher).



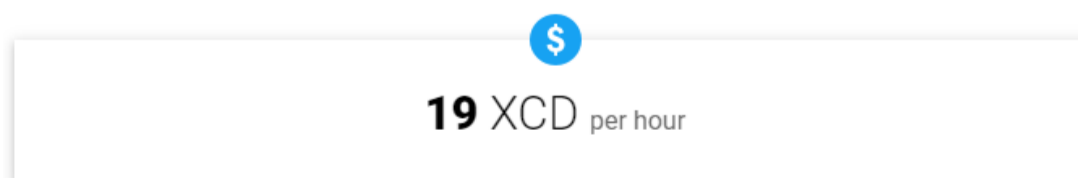
Male	35,800 XCD
Female ▲ +19%	42,600 XCD

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

61% of surveyed staff reported that they haven't received any bonuses or incentives in the previous year while **39%** said that they received at least one form of monetary bonus.

Those who got bonuses reported rates ranging from **4%** to **7%** of their annual salary.

Nursing Hourly Average Wage in Saint Kitts and Nevis



per hour
 USD 7.04
 AUD 10.27

The average hourly wage (pay per hour) in **Saint Kitts and Nevis** is **19 XCD**. This means that the average person in Saint Kitts and Nevis earns approximately 19 XCD for every worked hour.

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

<http://www.salaryexplorer.com/salary-survey.php?loc=183&loctype=1&job=12&jobtype=2>

Acute Care Nurse	35,300 XCD
Assistant Director of Nursing	56,300 XCD
Case Manager	41,900 XCD
Company Nurse	24,400 XCD
Critical Care Nurse	33,800 XCD
District Nurse	31,700 XCD
Head Nurse	36,100 XCD
Home Nurse	28,600 XCD
ICU Registered Nurse	32,700 XCD
Informatics Nurse Specialist	32,000 XCD
Licensed Practical Nurse (LPN)	29,900 XCD
MDS Coordinator	35,400 XCD
Mental Health Nurse	31,200 XCD
Neonatal Nurse Practitioner	46,100 XCD
Nurse	31,800 XCD
Nurse Midwife	37,600 XCD
Nurse Practitioner	38,400 XCD
Nursing Assistant	27,600 XCD
Nursing Coordinator	35,400 XCD
Nursing Director	70,200 XCD
Nursing Services Instructor	36,600 XCD
Nursing Supervisor	48,000 XCD
Occupational Health Advisor	59,600 XCD
Occupational Therapist	51,200 XCD
Personal Support Worker	23,900 XCD
Psychiatric Nurse	29,100 XCD
Registered Nurse	30,800 XCD
Respiratory Manager	59,600 XCD
School Nurse	28,300 XCD
Staff Nurse	30,200 XCD
Theatre Manager	51,600 XCD
Utilization Review Nurse	33,700 XCD

Salary Comparison By City

City	Average Salary
	n/a

Government vs Private

Where can you get paid more, working for a private company or for the government? Public sector employees in St Kitts earn 14% more than their private sector counterparts on average across all sectors.



Nurse average salary difference by education level in



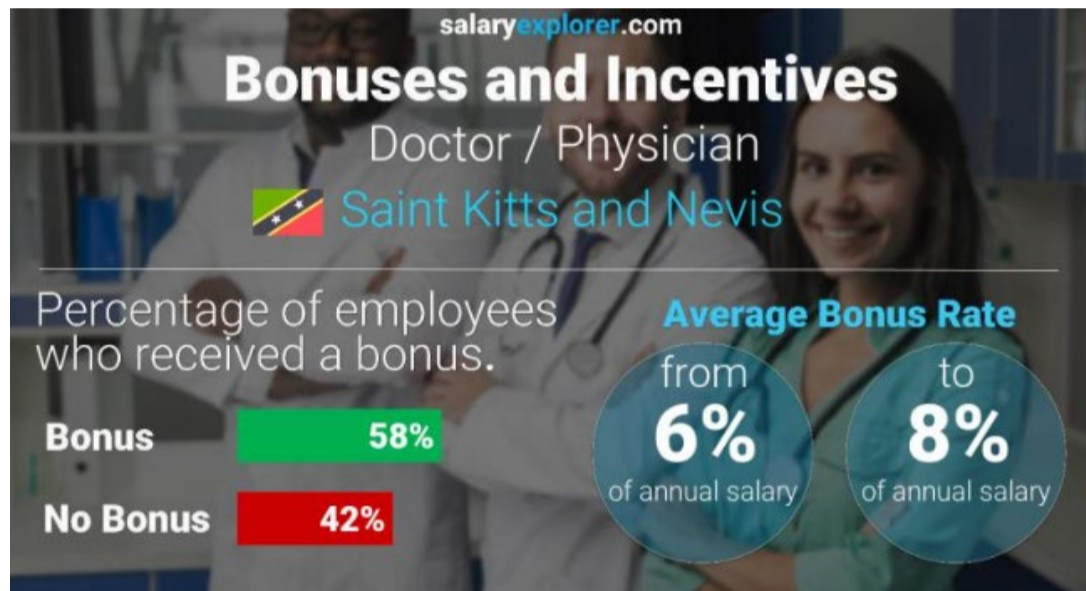
Doctor / Physician Average Salaries in Caribbean OECS 2022

http://www.salaryexplorer.com/salary-survey.php?loc=183&loctype=1&job=13&jobtype=2

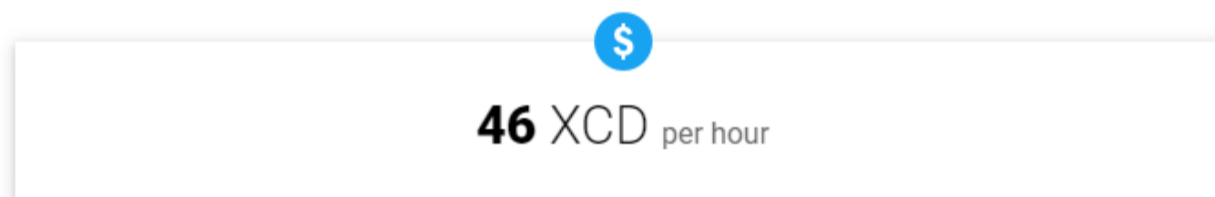


average per annum USD 35,333
 average AUD 51,570

A person working in Doctor / Physician in Saint Kitts and Nevis typically earns around 95,400 XCD per year. Salaries range from 35,000 XCD (lowest average) to 161,000 XCD (highest average, actual maximum salary is higher).



Doctor / Physician Hourly Average Wage in Saint Kitts and Nevis

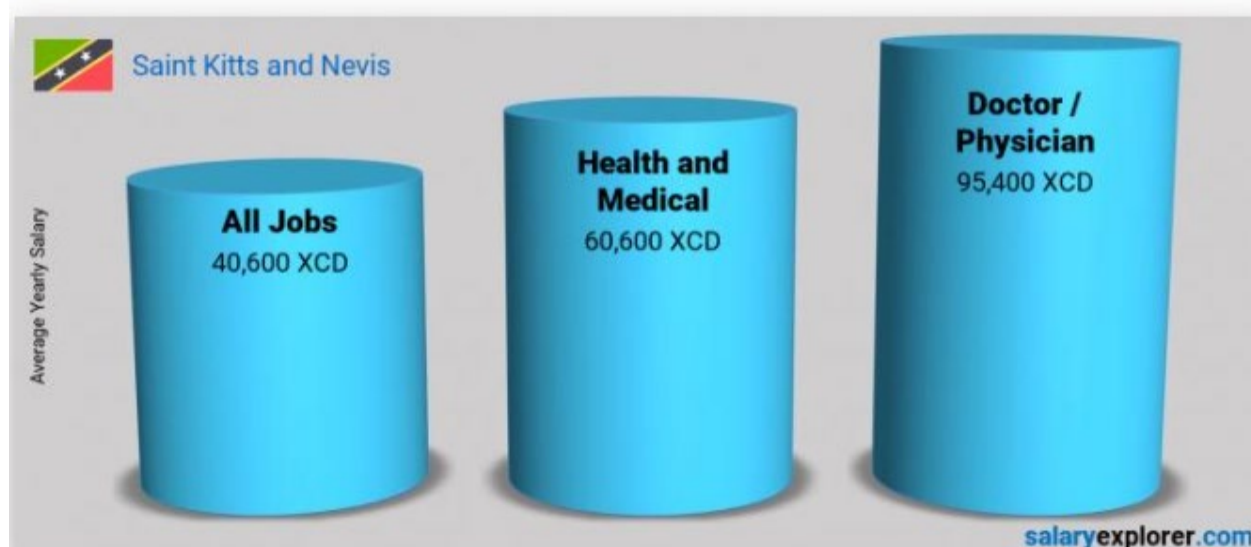


per hour US17.04

The average hourly wage (pay per hour) in Saint Kitts and Nevis is 46 XCD. This means that the average person in Saint Kitts and Nevis earns approximately 46 XCD for every worked hour.

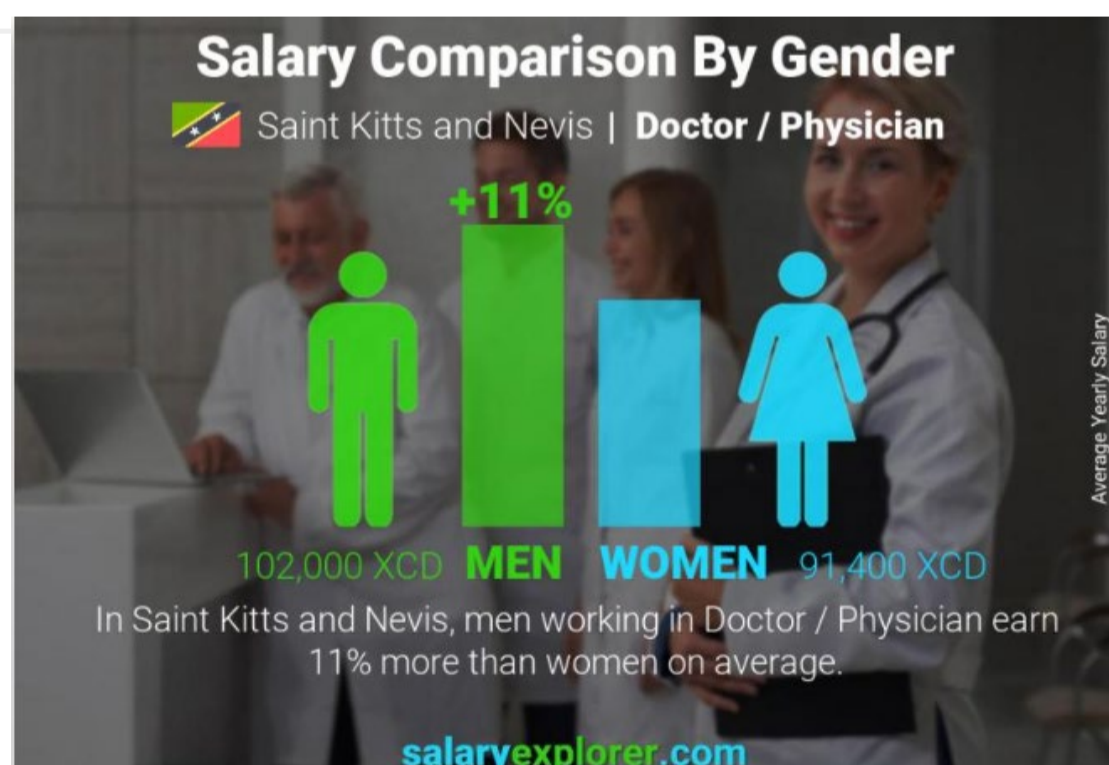
Hourly Wage = Annual Salary ÷ (52 x 5 x 8)

Doctor / Physician VS Other Jobs

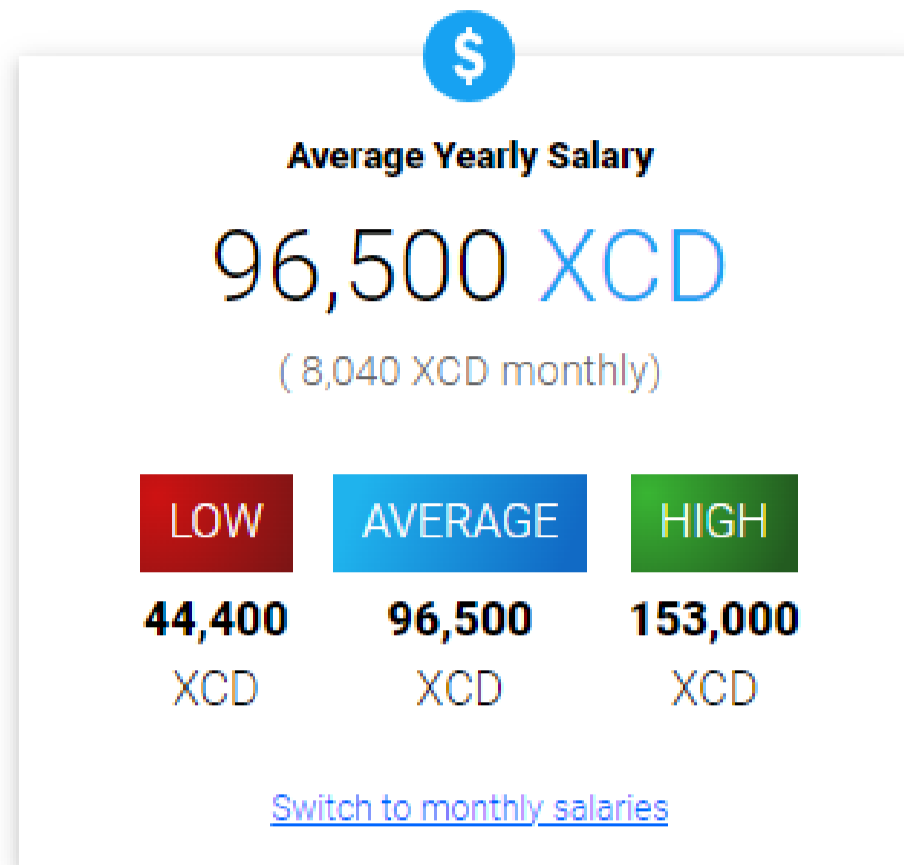


Salaries for specific jobs

Advanced Nutrition Aide	54,700 XCD	Physician - Generalist	82,300 XCD
Advanced Practice Provider	50,900 XCD	Physician - Geriatrics	69,700 XCD
Allergist	75,000 XCD	Physician - Hematology / Oncology	106,000 XCD
Behavioral Health Specialist	42,300 XCD	Physician - Immunology / Allergy	117,000 XCD
Chiropractor	45,500 XCD	Physician - Infectious Disease	98,500 XCD
Clinical Psychologist	118,000 XCD	Physician - Internal Medicine	118,000 XCD
Correctional Treatment Specialist	74,500 XCD	Physician - Maternal / Fetal Medicine	92,800 XCD
Counseling Psychologist	89,600 XCD	Physician - Nephrology	124,000 XCD
Dermatologist	120,000 XCD	Physician - Neurology	122,000 XCD
Dietitian	79,400 XCD	Physician - Nuclear Medicine	101,000 XCD
Doctor	100,000 XCD	Physician - Obstetrics / Gynecology	105,000 XCD
Emergency Department Physician	85,500 XCD	Physician - Occupational Medicine	80,100 XCD
Exercise Physiologist	88,700 XCD	Physician - Ophthalmology	74,100 XCD
Forensic Pathologist	97,800 XCD	Physician - Otolaryngology	75,500 XCD
General Medical Practitioner	78,100 XCD	Physician - Pain Medicine	69,300 XCD
Genetic Counselor	61,600 XCD	Physician - Pathology	86,600 XCD
Internist	128,000 XCD	Physician - Pediatric Cardiology	105,000 XCD
Interventionist	120,000 XCD	Physician - Pediatric Neonatology	98,700 XCD
Invasive Cardiologist	158,000 XCD	Physician - Pediatrics	97,000 XCD
Mental Health Therapist	67,700 XCD	Physician - Physiatry	104,000 XCD
Naturopathic Physician	112,000 XCD	Physician - Podiatry	93,900 XCD
Neurologist	116,000 XCD	Physician - Pulmonary Medicine	72,900 XCD
Neurophysiology Technologist	34,600 XCD	Physician - Radiation Therapy	117,000 XCD
Nuclear Medicine Physician	102,000 XCD	Physician - Radiology	115,000 XCD
Obstetrician / Gynecologist	111,000 XCD	Physician - Rheumatology	111,000 XCD
Occupational Health Safety Specialist	54,300 XCD	Physician - Sports Medicine	108,000 XCD
Ophthalmologist	80,600 XCD	Physician - Urology	137,000 XCD
Optometrist	84,700 XCD	Physician Assistant	63,000 XCD
Pediatrician	89,000 XCD	Physiotherapist	69,100 XCD
Physical Therapist	65,900 XCD	Podiatrist	72,100 XCD
Physical Therapy Director	74,800 XCD	Preventive Medicine Physician	90,900 XCD
Physician - Anesthesiology	137,000 XCD	Psychiatrist	99,300 XCD
Physician - Cardiology	145,000 XCD	Psychologist	107,000 XCD
Physician - CCU	80,600 XCD	Psychometrician	89,900 XCD
Physician - Dermatology	112,000 XCD	Radiologist	102,000 XCD
Physician - Emergency Room	91,100 XCD	Registered Respiratory Therapist	66,300 XCD
Physician - Endocrinology	115,000 XCD	Skin Care Specialist	56,100 XCD
Physician - Family Practice	78,300 XCD	Urologist	142,000 XCD
Physician - Gastroenterology	104,000 XCD	Vision Rehabilitation Therapist	60,900 XCD



Dentist



per annum
 average USD 35,740
 average AUD 52,162

A person working as a **Dentist** in **St Kitts and Nevis** typically earns around **96,500 XCD** per year. Salaries range from **44,400 XCD** (lowest) to **153,000 XCD** (highest).

Though gender should not have an effect on pay, in reality, it does. So who gets paid more: men or women? Male Dentist employees in Indonesia earn **19%** more than their female counterparts on average.

Optometrist Ophthalmologist



per annum
 average USD 29,850
 average AUD 43,570

<http://www.salaryexplorer.com/salary-survey.php?loc=183&loctype=1&job=10781&jobtype=3>

A person working as an **Optometrist** in **St Kitts and Nevis** typically earns around **80,600 XCD** per year. Salaries range from **39,500 XCD** (lowest) to **126,000 XCD** (highest).

Though gender should not have an effect on pay, in reality, it does. So who gets paid more: men or women? Male Optometrist employees in Indonesia earn **10%** more than their female counterparts on average.

PROTECTING CARIBBEAN TEACHERS

There are six official languages spoken in the Caribbean and many more unofficial languages. Among the official languages are Dutch, English, French, Haitian Creole, Papiamentu, and Spanish. There are six official languages spoken in the Caribbean and many more unofficial languages. Among the official languages are Dutch, English, French, Haitian Creole, Papiamentu, and Spanish.

Most languages spoken in the Caribbean are either European languages (namely **English, Spanish, French, and Dutch**) or European language-based creoles.

A 'one-size-fits-all' approach is not always best in the Caribbean, particularly for education.

Lessons in the Caribbean schools are held in English as it is an official language of the region.

You might be surprised to know that only about **15%** of people in the Caribbean speak English. According to a 2001 census, 62% speak Spanish, 25% speak French, and 5% speak Dutch.

DD-CODE

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

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

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

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

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

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

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

CARIBBEAN PASCAS UNIVERSITY



TAFE



Technical And Further Education Graft Creations Family Shed

- x^2 Year 10
- Δ Year 11
- \sqrt{y} Year 12
- \leq Year 7
-  Year 8
- \approx Year 9
- ∞ Year 4
- % Year 5
-  Year 6
- \cdot 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 mile² is 259 hectares
1 kilometre² 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**

X² Year 10
△ Year 11
√y Year 12
≤ Year 7
📖 Year 8
≈ Year 9

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

∞ Year 4
% Year 5
🍏 Year 6
📍 Year 1
👶 Year 2
± Year 3

KINDERGARTEN

PRE-SCHOOL 100 children each

PRESCHOOL

PASCAS UNIVERSITY

HIGHER EDUCATION SUBJECT GROUPINGS:



**ANIMALS AND
LAND**



**ARCHITECTURE,
BUILDING AND
CONSTRUCTION**



**ARTS,
HUMANITIES
AND LANGUAGES**



**CREATIVE ARTS,
DESIGN AND
MEDIA**



**ECONOMICS,
COMMERCE,
BUSINESS AND
MANAGEMENT**



**EDUCATION AND
TEACHING**



ENGINEERING



**HEALTH
SCIENCES
(ACADEMIC)**



**HEALTH
SCIENCES
(PROFESSIONAL)**



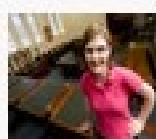
**HOSPITALITY,
TOURISM AND
EVENT
MANAGEMENT**



**INFORMATION
TECHNOLOGY
AND COMPUTER
SCIENCE**



**INTERNATIONAL
RELATIONS AND
DEVELOPMENT
STUDIES**



**LAW AND
CRIMINOLOGY**



**MARINE,
ENVIRONMENT
AND RENEWABLE
ENERGY**



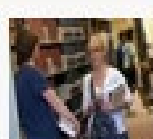
MEDICINE



**MULTIMEDIA
MOVIES AND
MUSIC**



**NURSING,
MIDWIFERY AND
PARAMEDICINE**



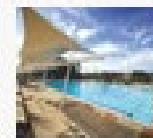
PSYCHOLOGY



SCIENCE



**SOCIAL WORK
AND
COUNSELLING**



**SPORTS AND
EXERCISE
SCIENCE**

CHALDI TAFE COLLEGE

Technical and Further Education



Building and construction



Child care



Sports and fitness



Technology, information and networking



Nursing and health



Creative



Agriculture and horticulture



Automotive



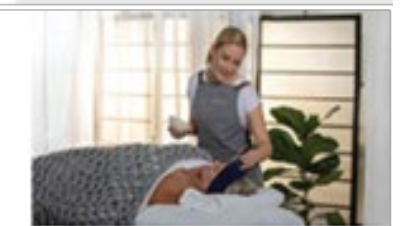
Business, justice and management



Community services



Hospitality and cookery



Beauty and hairdressing



By location



Online courses



Apprenticeships



TAFE at School

Craft Creations



Fiber art

Oil painting



Magic



Papermaking



Patchwork



Taxidermy



Creative writing



Metalworking



Web design



Cardmaking



Needlework



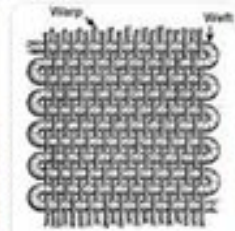
Quilting



Wood carving



Pyrography



Weaving



Upcycling



Photography



Calligraphy



Woodworking



Gardening



Watercolor painting



Toy



Quilling



Sewing



Knitting



Painting



Embroidery



Crochet



Handicraft



Drawing



Book Binding



Glassblowing



Brewing



Pottery



Scrapbooking



Origami



Cross-stitch



Floral design



Macramé



Pressed flower craft



Decoupage



Whittling



Leather crafting



Digital art



Needlepoint



Knife making



Tatting



Carpenter



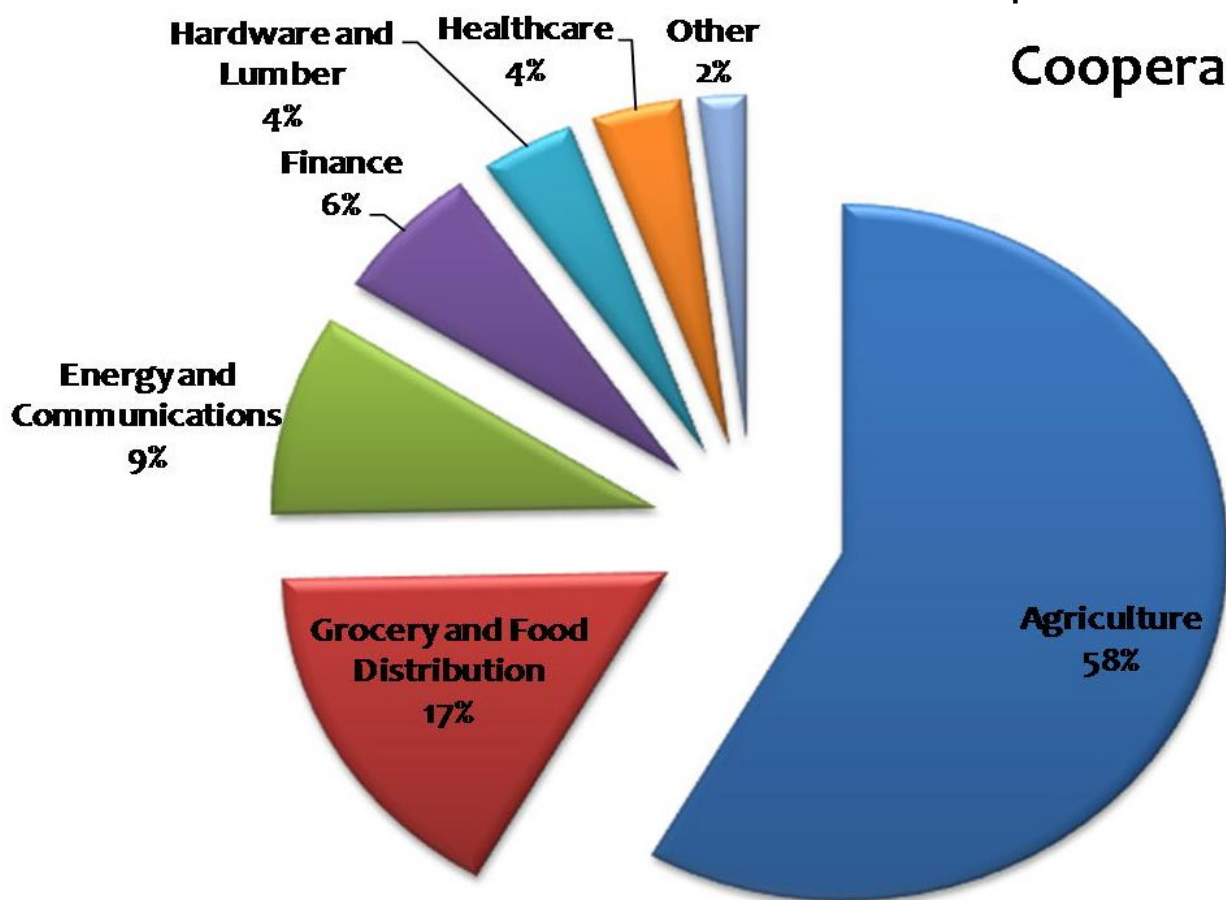
Doodle



Digital photography



Beadwork



Cooperative Activity by Sector

TYPES OF #COOPS

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

- 1 CONSUMER CO-OPERATIVES**
 Are owned and controlled by consumers. Have a strong focus on satisfying their members needs and provide a sale service focus on product quality and consumer protection.
 - 2 HOUSING CO-OPERATIVES**
 Derive from consumer #coops, are owned by their residents and want to make sure that their members get good value for money and live together peacefully.
 - 3 SOCIAL CO-OPERATIVES**
 Manage health and education services or are focus on the reintegration through work of disabled, long-term unemployed, former addicts...
 - 4 PRODUCERS CO-OPERATIVES**
 Widespread #coops whose activities belong to the primary sector, including farming, fishing, forestry. Their members also process and sell their agricultural products.
 - 5 FINANCIAL CO-OPERATIVES**
 Their members are often the account holders and they provide investment and funds for socially sustainable initiatives to support families and small enterprises
 - 6 MULTI-STAKEHOLDERS CO-OPERATIVES**
 'Hybrid' kind of co-operative whose members represent more than one typical co-op ownership group, such as producers, consumers or workers. EROSKI (MONDRAGON GROUP) | Spain
 - 7 EUROPEAN COOPERATIVE SOCIETY**
 Is an optional legal form and aims to facilitate co-operatives' cross-border and trans-national activities. Their members can't be based in one country and is required to unite residents from more than one country.
- ★ **CO-OPERATIVE ENTREPRENEURSHIP**
 manage the venture, take risk and make decisions to create a business in a participatory way to obtain mutual benefit that is distribute with equity among them.



PLANT BASED MEAT

top meatless protein sources

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
broccoli 5g / per serving (180g)	cauliflower 5g / per serving (180g)	seeds 6g / per handful
		spinach 5g / per serving (180g)





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

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

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

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

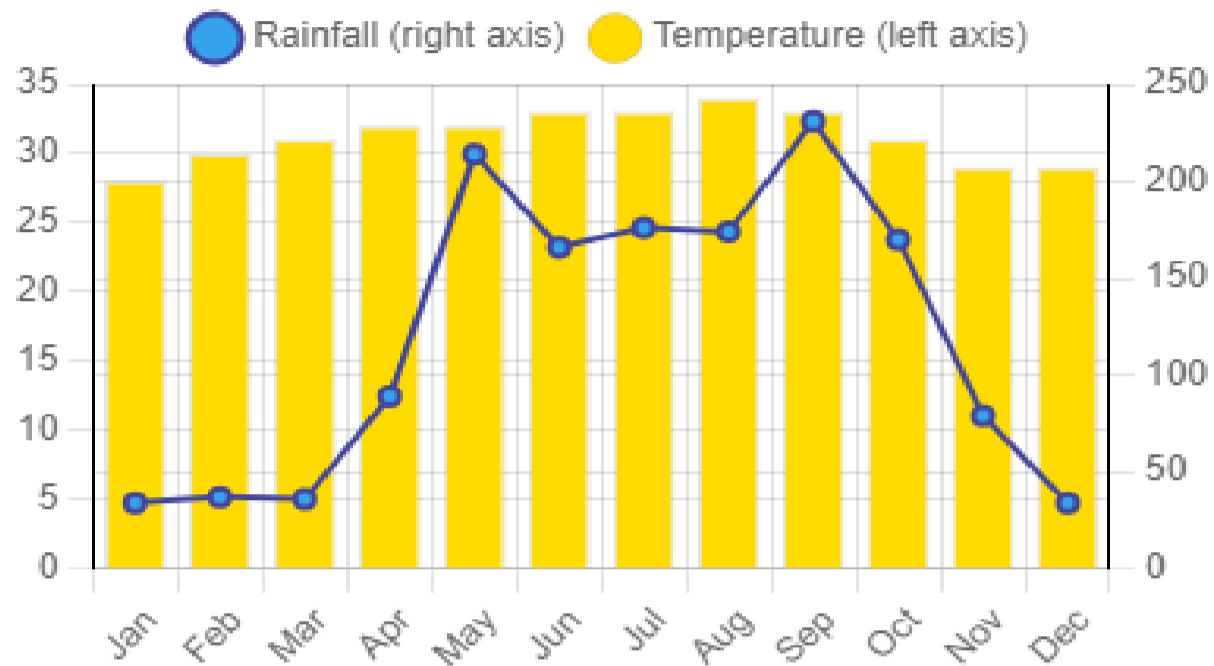
Natural resources that may be used in producing high quality goods in large volumes include:

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

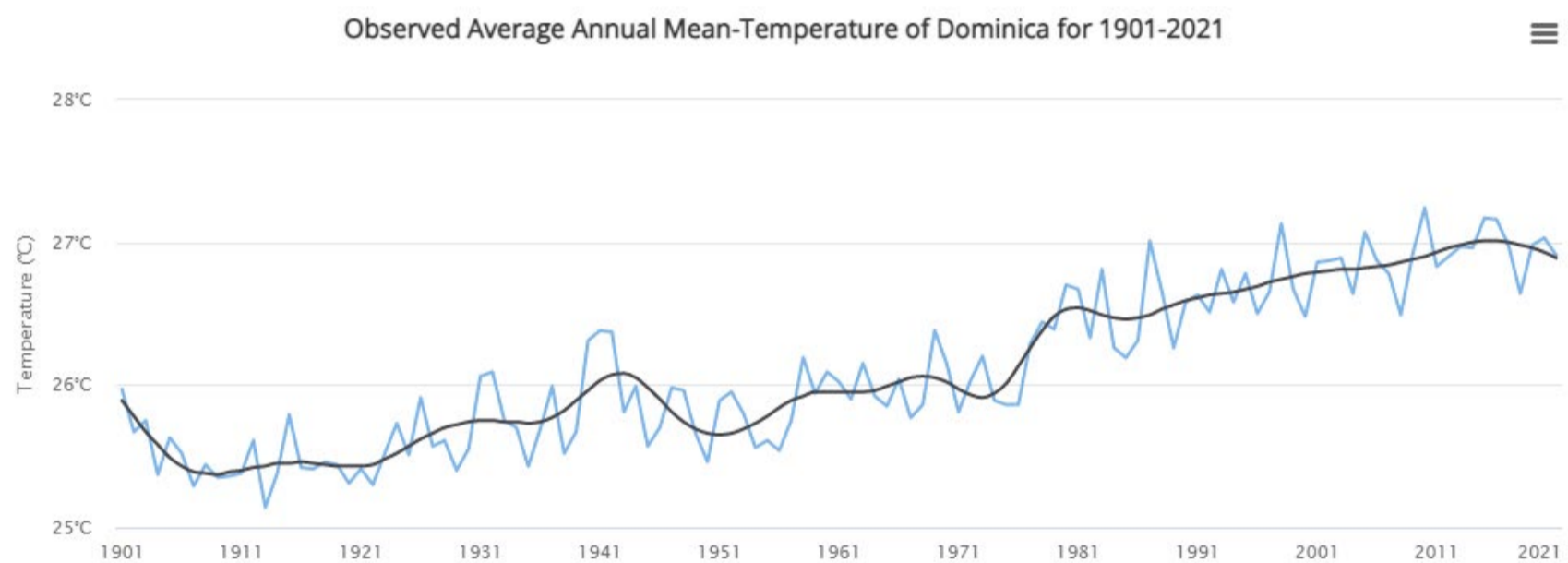
Funding availability per quarter AU \$20,000,000

Value adding Natural Resources!

The Caribbean climate is tropical, moderated to a certain extent by the prevailing north-east trade winds. Individual climatic conditions are strongly dependent on elevation. The long rainy season lasts from May to October and the dry season from December to March.



The most extreme form of weather in the region is the tropical cyclone. In the Caribbean, tropical cyclones are called hurricanes. This is a powerful storm with winds of 74 miles per hour (120 kilometres) or more.



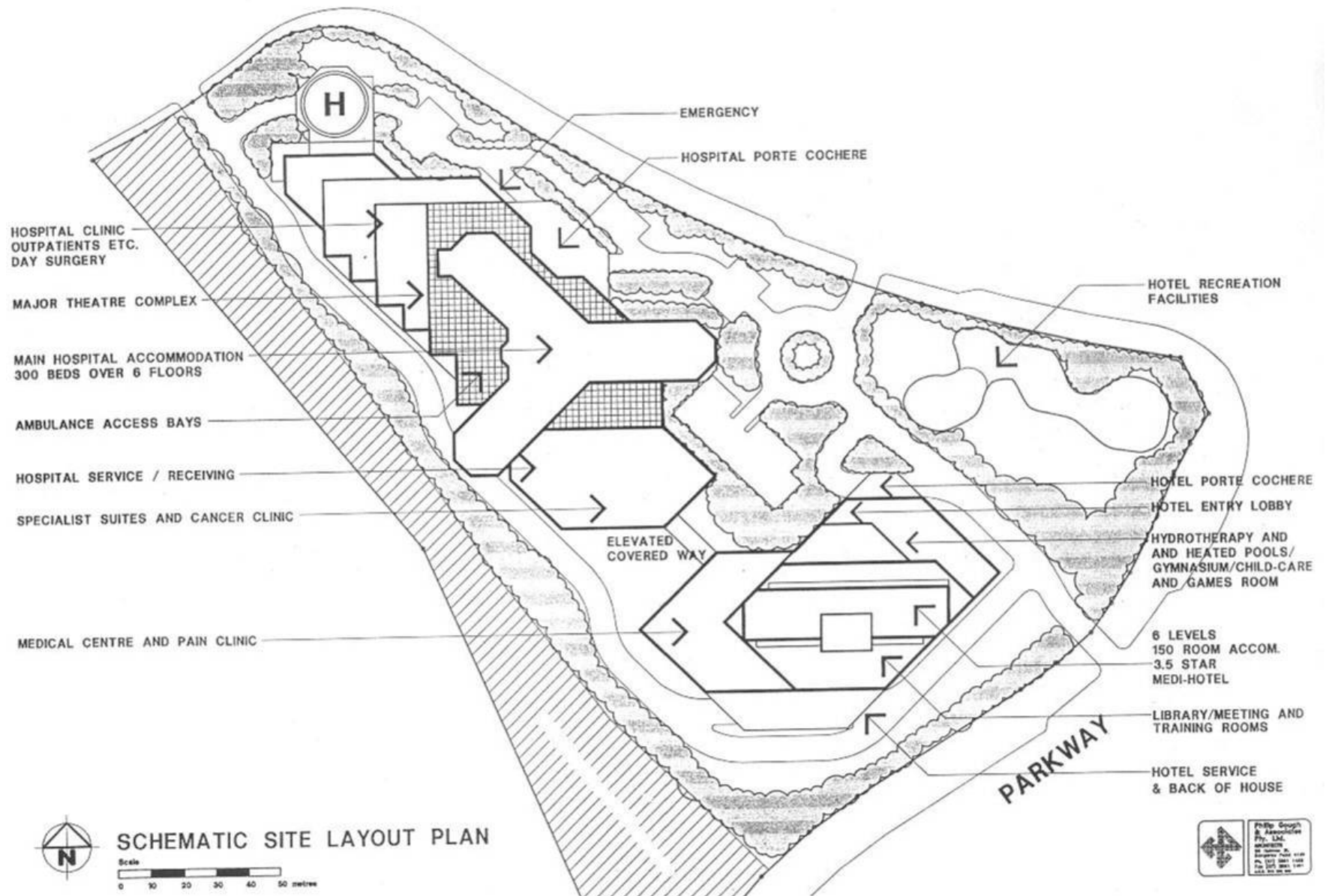
<https://climateknowledgeportal.worldbank.org/country/dominica/climate-data->

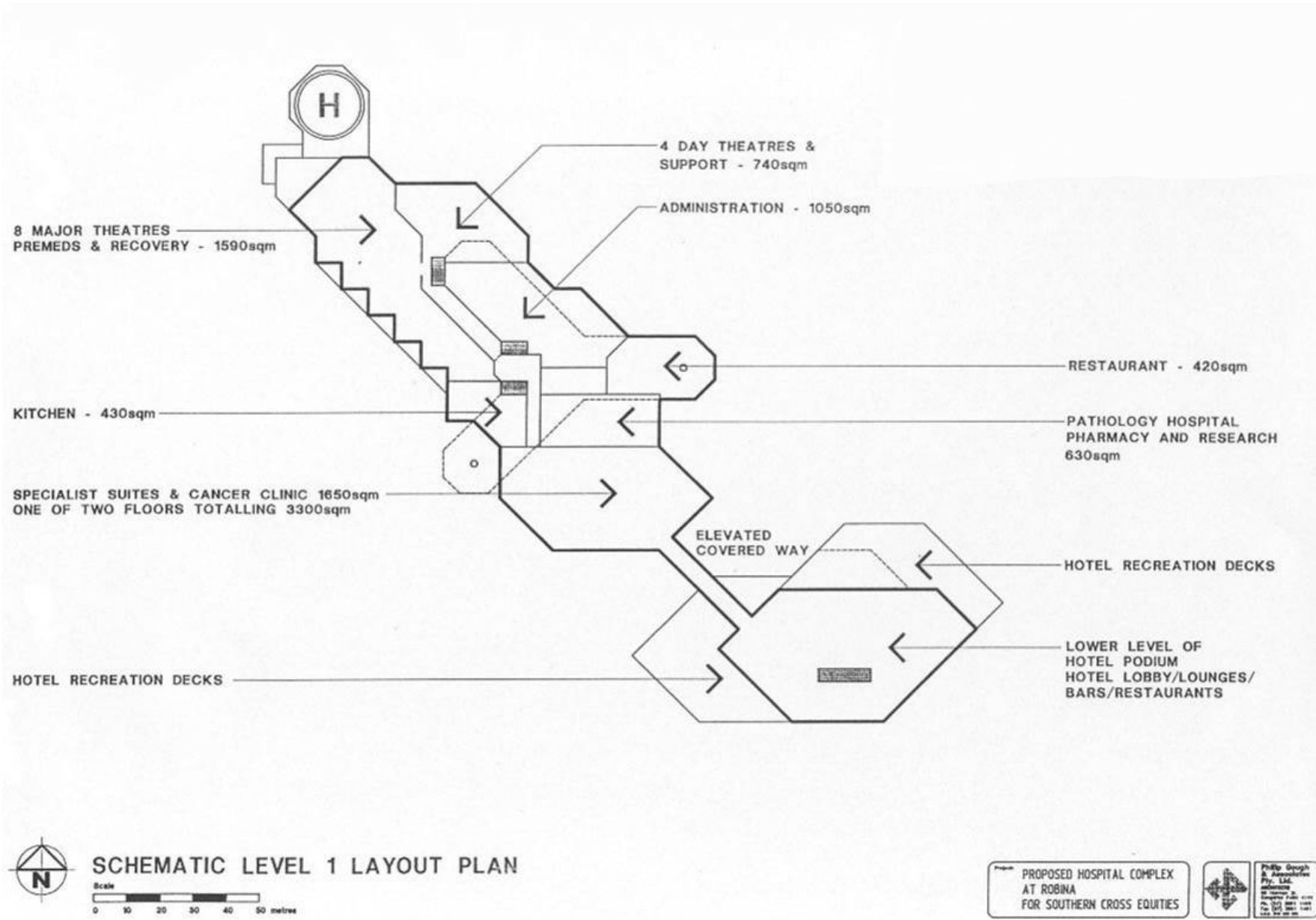
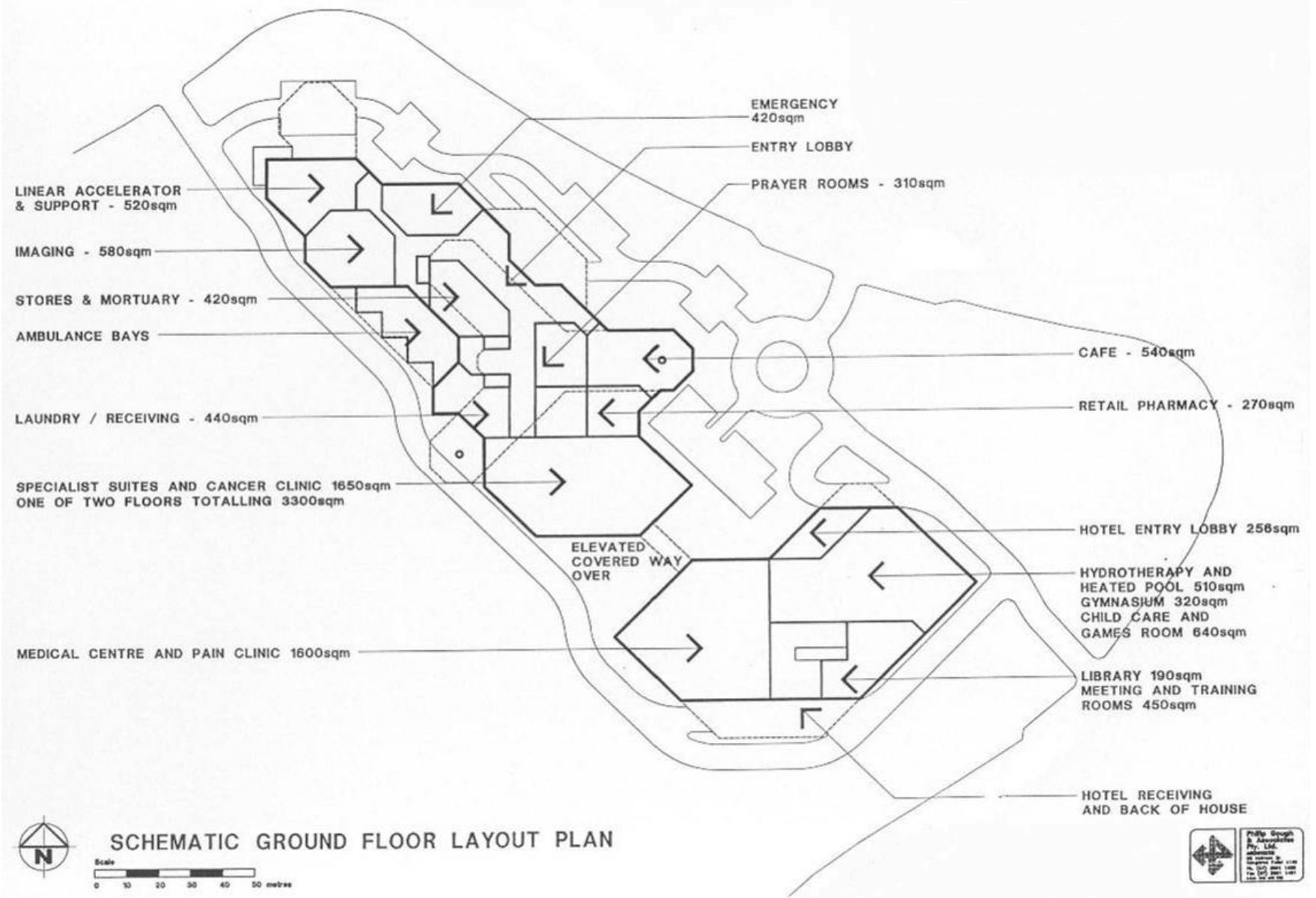
Climate Change Knowledge Portal

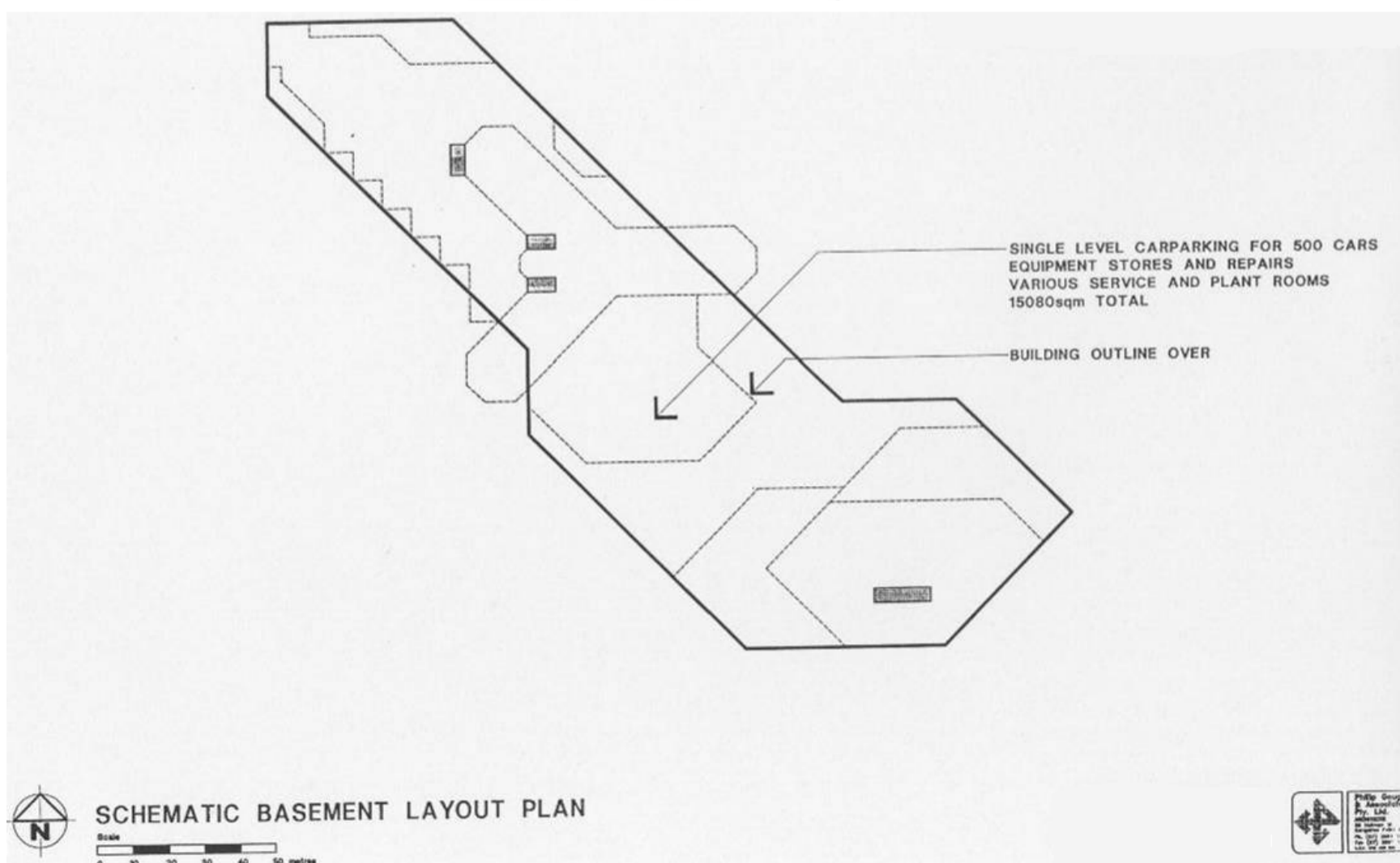
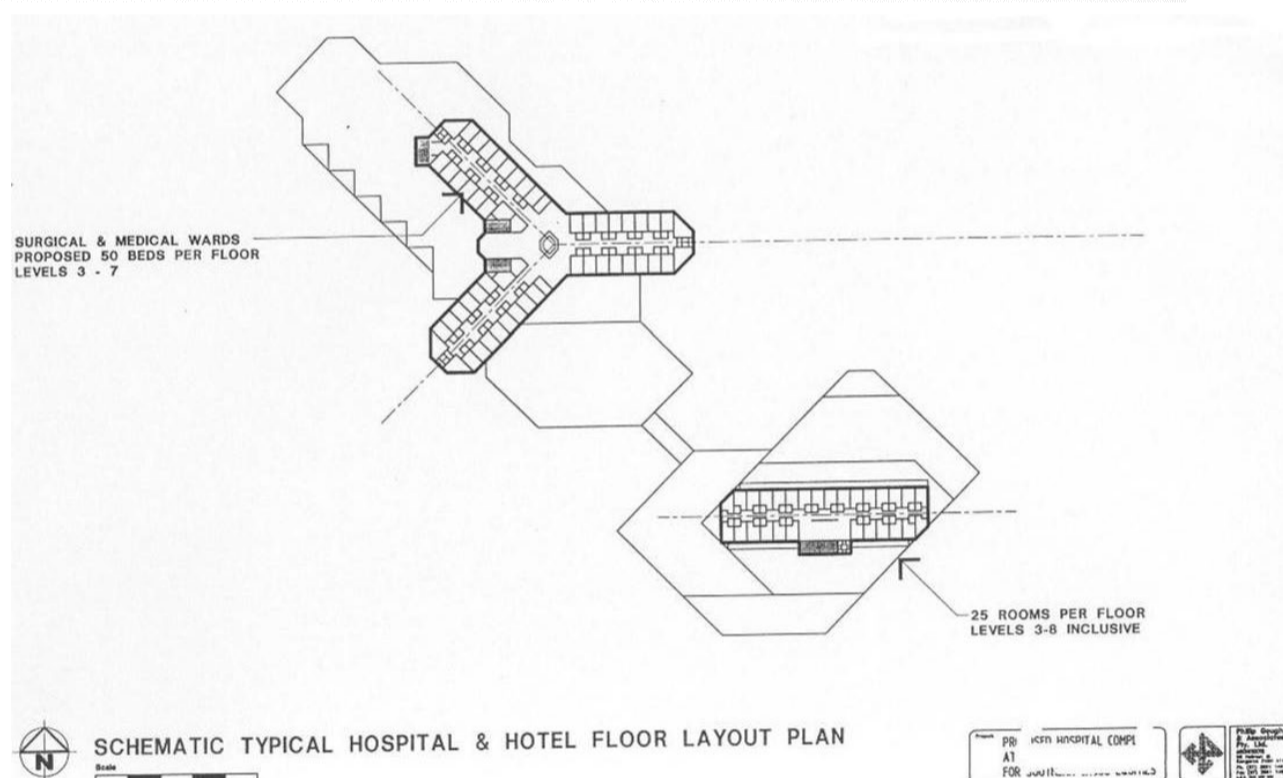
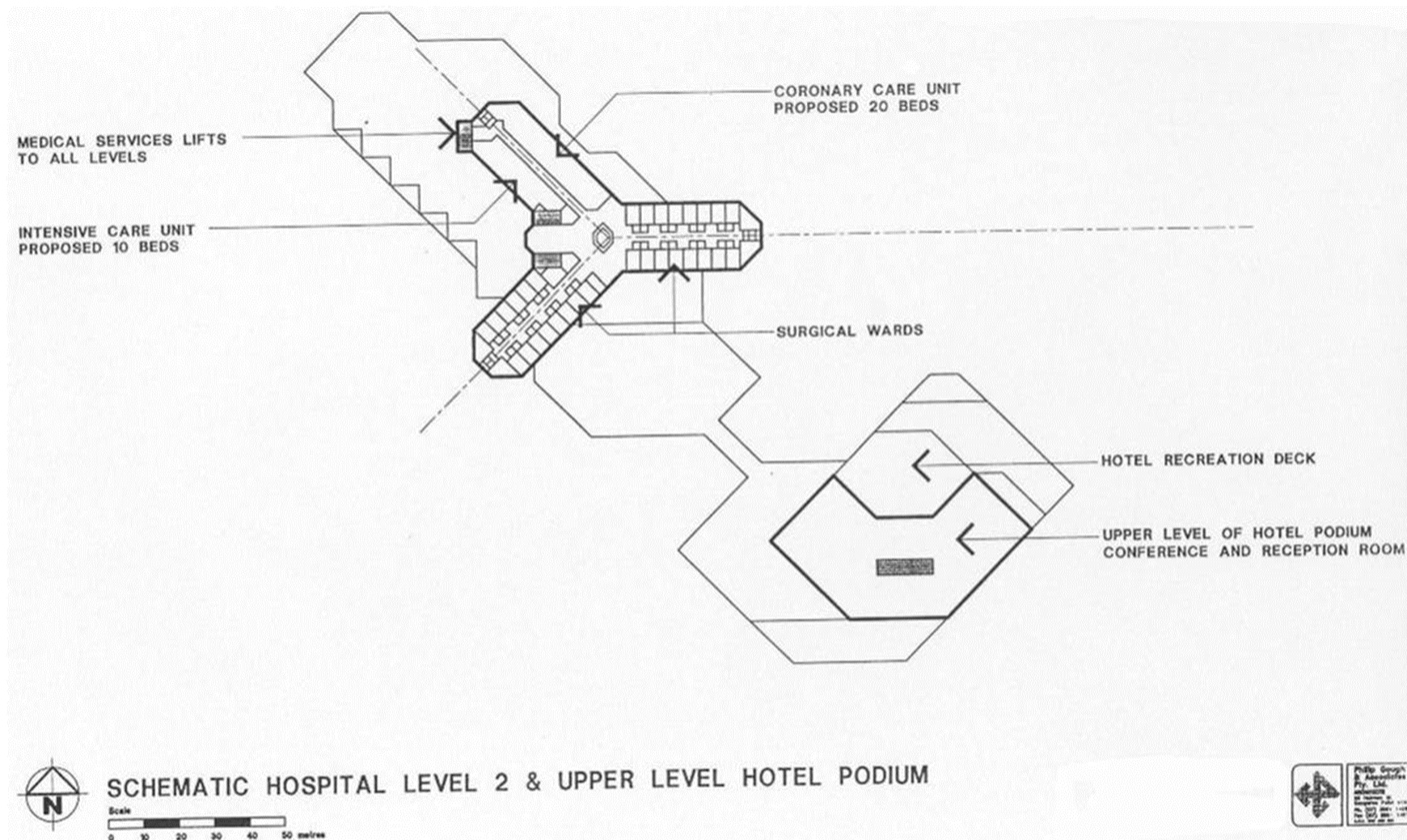
Dominica’s climate is characterized as tropical maritime with dominant influences being the Atlantic Ocean, the Caribbean Sea, and the northeasterly trade winds. As a result of its mountainous terrain the island possesses a number of micro-climates. Rainfall is distributed between a dry season from December to May and a rainy season from June to November. The western Caribbean coast is in the rain shadow of the various mountain ranges and average rainfall along that coast is significantly less than in interior locations. Dominica’s rugged topography results in considerable amounts of orographic rainfall making the island susceptible to landslides particularly in mountainous areas. The dry season is from February to April and the rainy season is from June to October. The spring months, from February to April and the rainy season is from June to October. The spring months, from February to April, are the driest. The heaviest rains fall during late summer and fall (August to December). The average yearly rainfall ranges from about 1,900 mm (along the coast) to 5,000 mm (inland). Hurricanes coming in from the Atlantic Ocean can be expected during summer months, usually between June and October. The peak of hurricane season is late August to early September. The island’s climate is characterized by consistently warm year-round temperatures with a daytime average of 26°C in coastal areas decreasing to 19-21°C in mountainous areas, while night-time temperatures vary from 18-22°C on the coast and 10-12°C at higher elevations. Average annual temperature is 27°C.

Master plan of Sunshine Coast, Queensland, University:

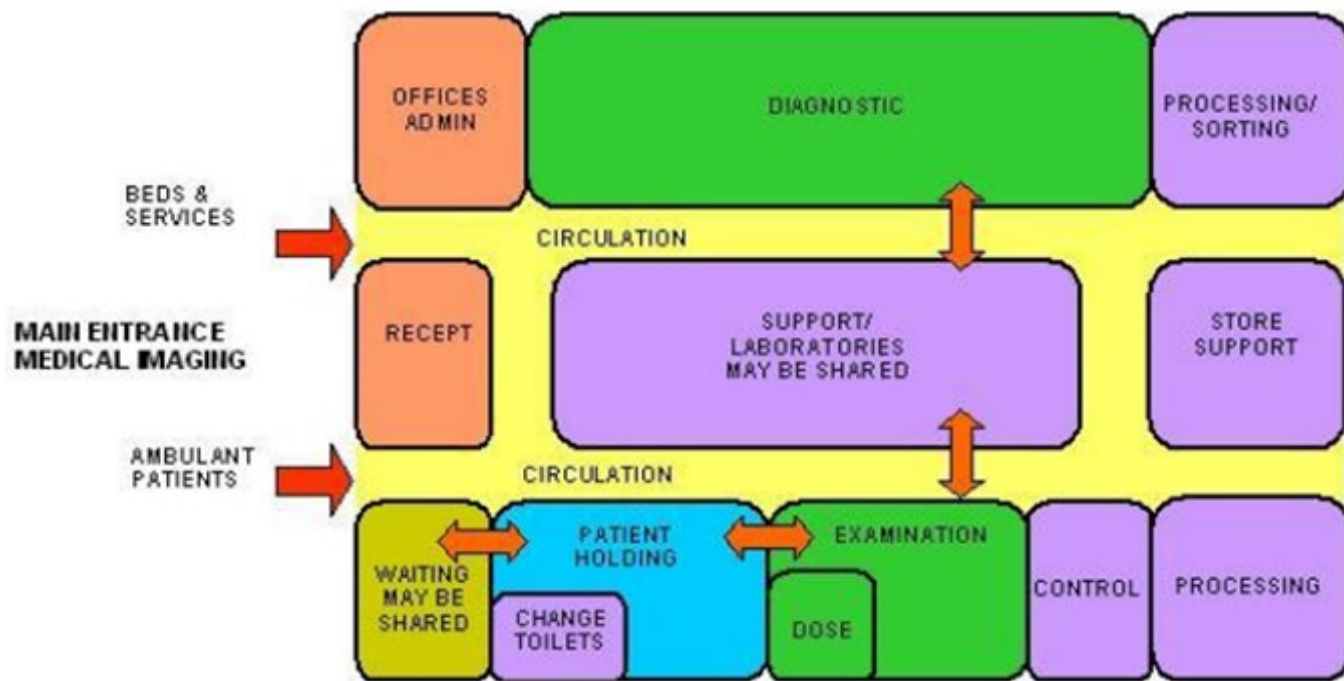








Functional Relationship Diagram – Medical Imaging Unit – Nuclear Medicine



Modality:

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





DIAGNOSTIC UNIT







































Pascas Care Hospital



Pascas Care Medical Clinic

Medical Specialties

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

Pascas Care MEDICAL CENTRE



PASCAS HOSPITAL SHIP

AUD1.00 = USD 0.70 XCD 1.90 USD1.00 = XCD 2.70

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

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

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

Standard 60-metre Hospital Cat Fit-out

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



Vessel Particulars

LOA: 60.00 metres WOA: 22.C Height: 18. Draft: 2.60 metres

Patient Beds: 80 (wards)

Medical Staff Accommodation: 42 Berths

Ship's Crew Accommodation: 24 Berths

Vessels Levels

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

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

1st Level: Patient ward.

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

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

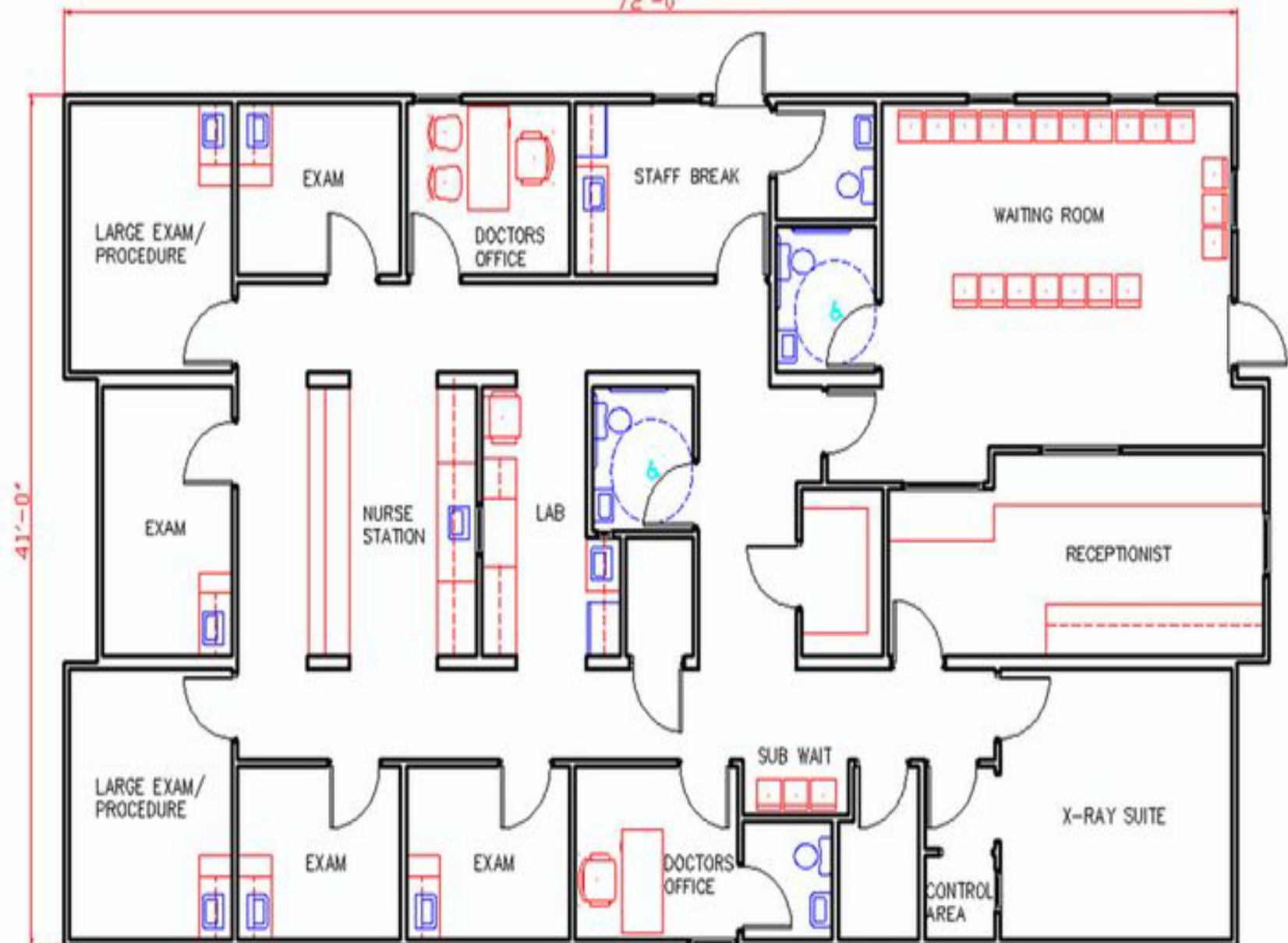
Top Deck: Bridge, Ventilation system, Helipad

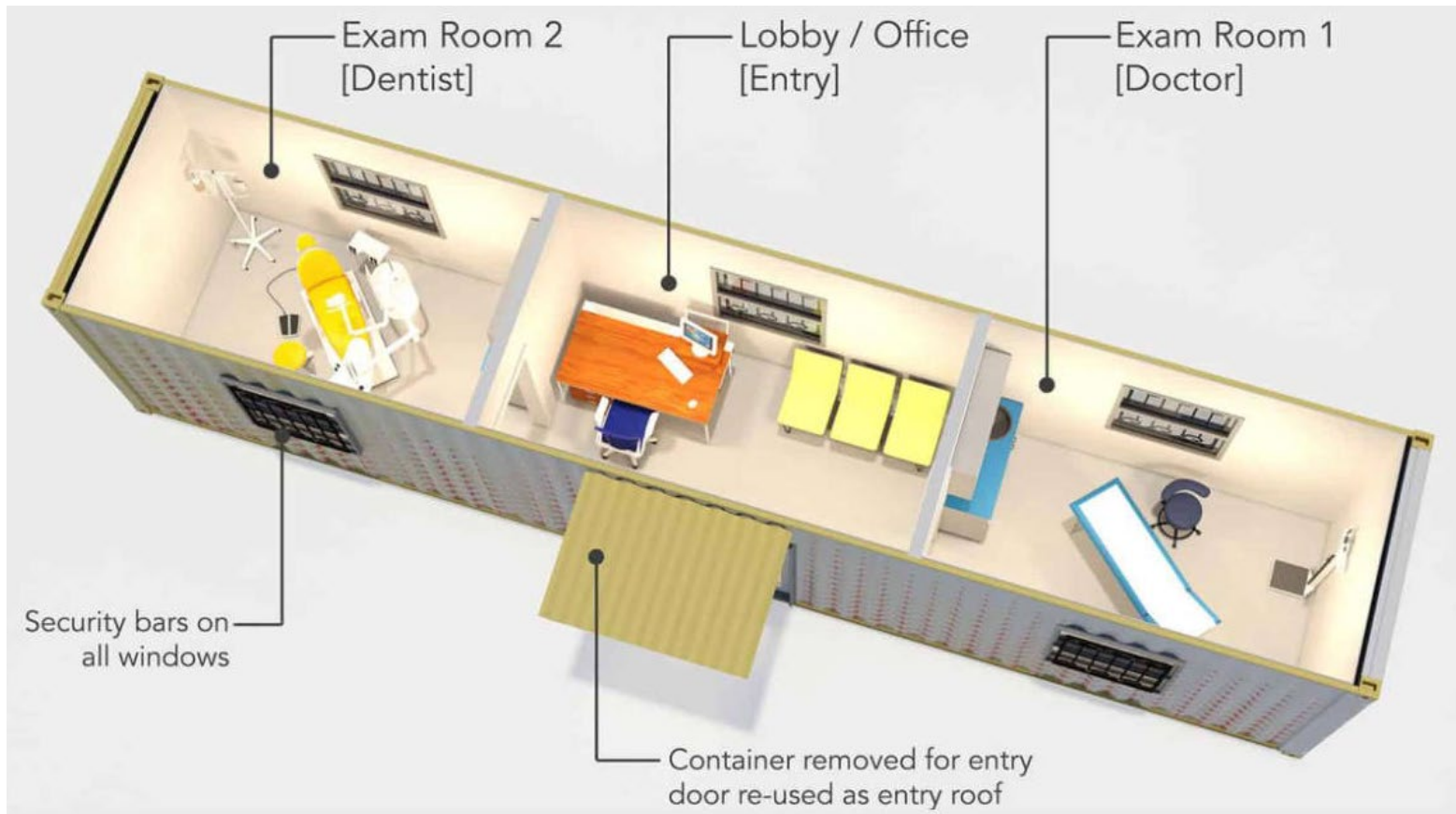
Budget AU \$50,000,000

24x50 Medical office



72'-0"





RECOMMENDED READING

AUD1.00 = USD 0.70 XCD 1.90

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](#)

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 PARENTING

 [Pascas Care Parenting Awareness.pdf](#)

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

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

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

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

 [Pascas Care Parenting Rebellion.pdf](#)

 [Pascas Care Parenting Vaccinations.pdf](#)

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

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

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

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

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

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

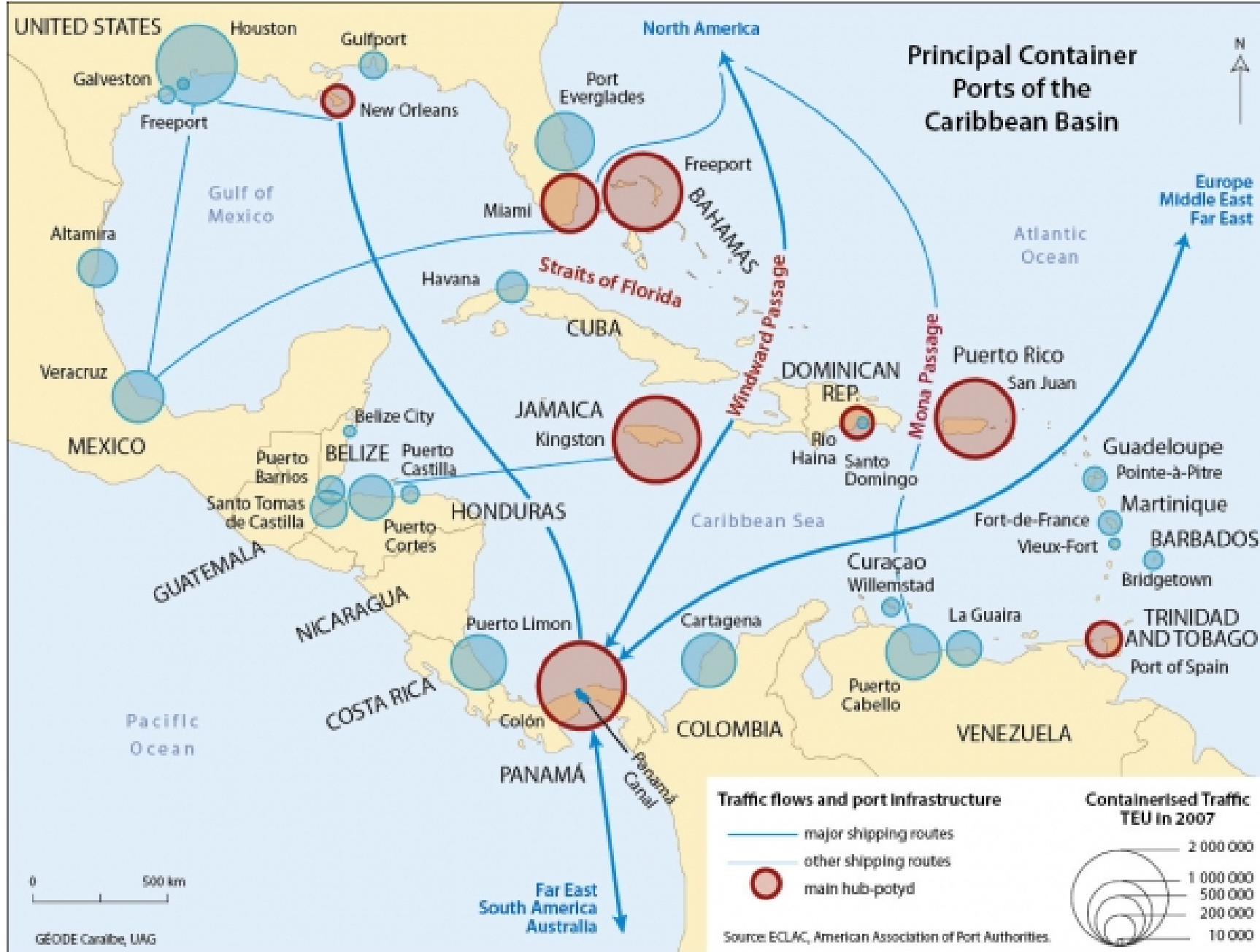
 [Sam's Book Parenting and Feeling Healing Book VII.pdf](#)

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

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

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

CARIBBEAN

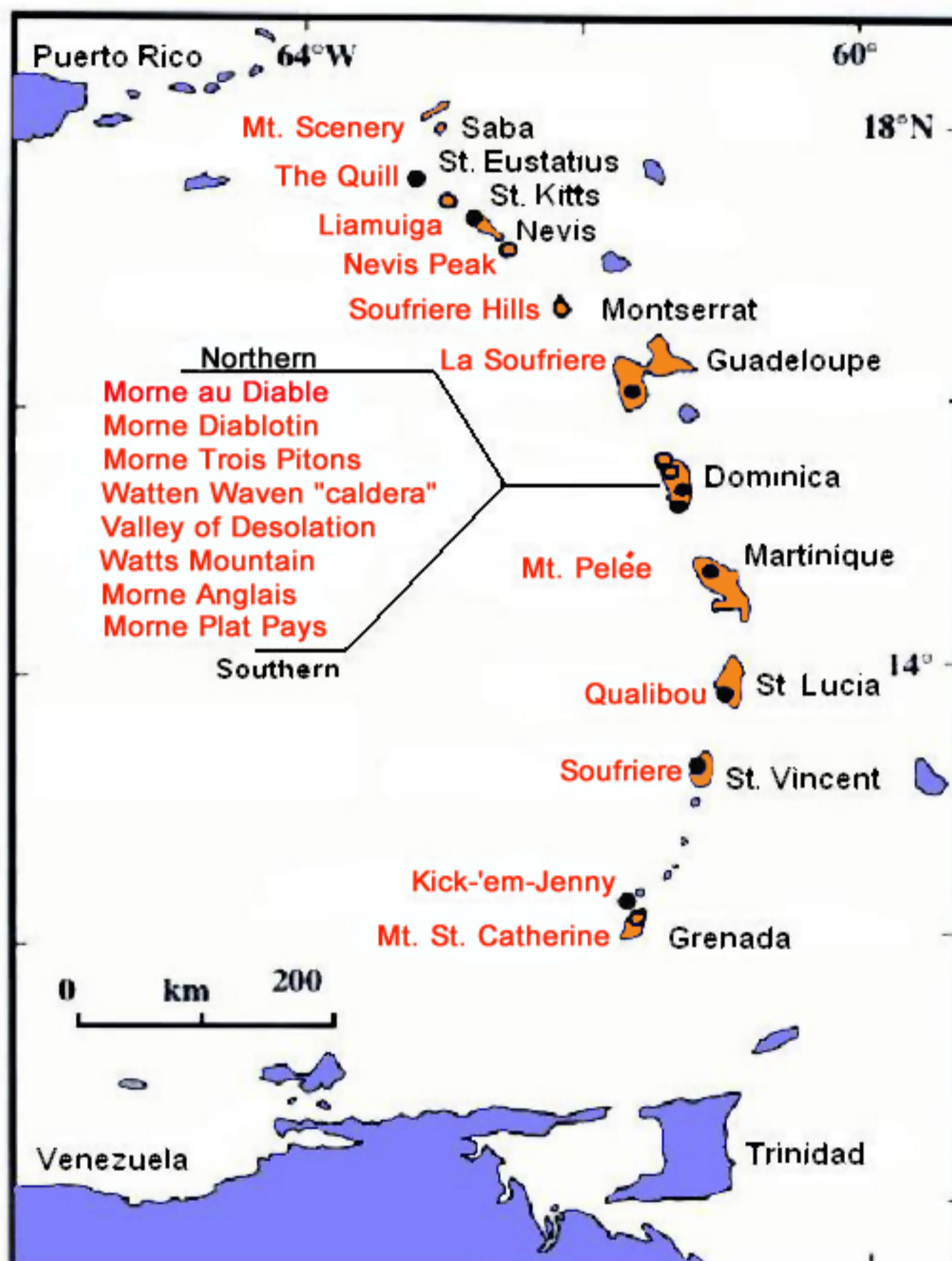


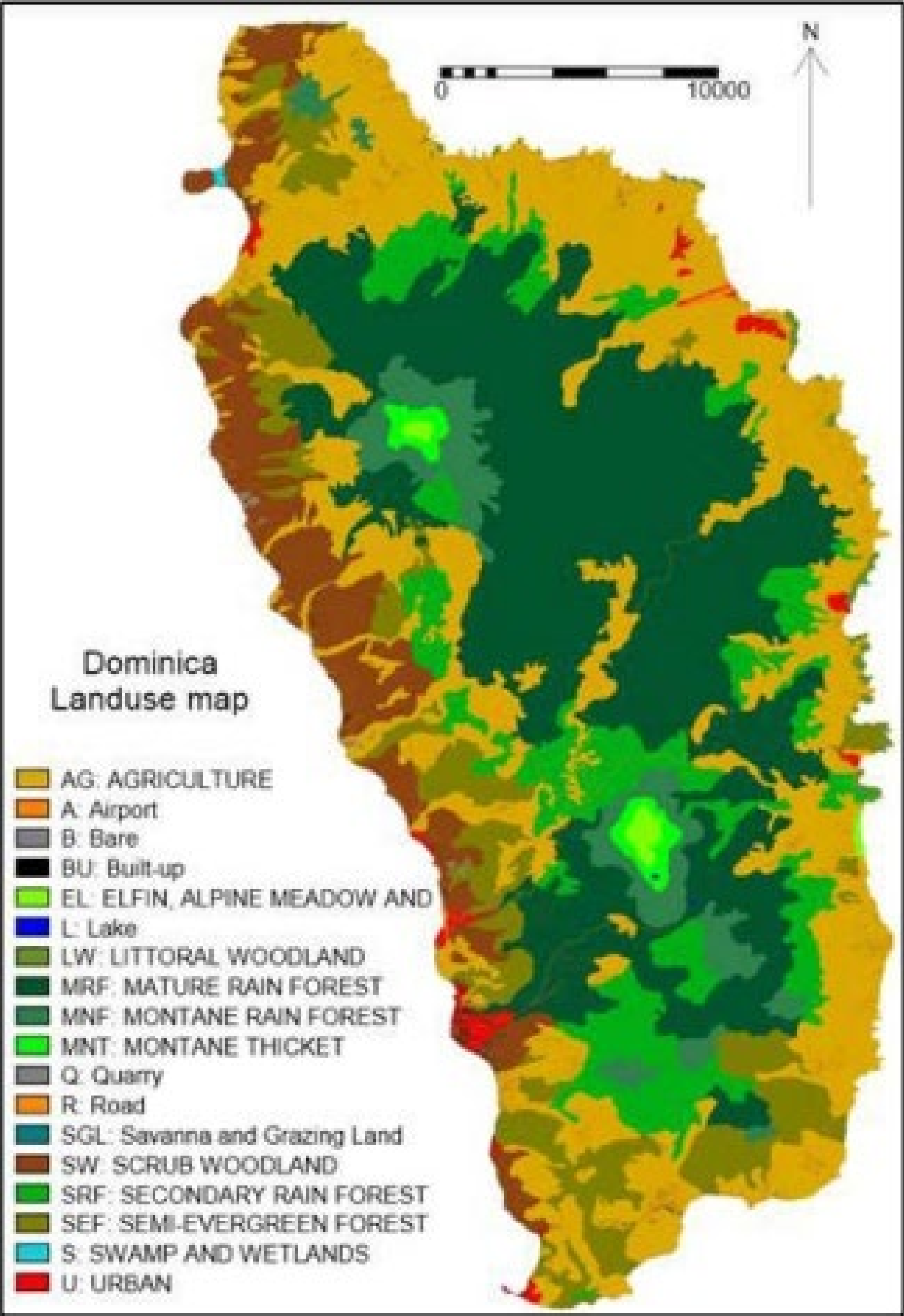
CARIBBEAN AIRPORTS



CARIBBEAN

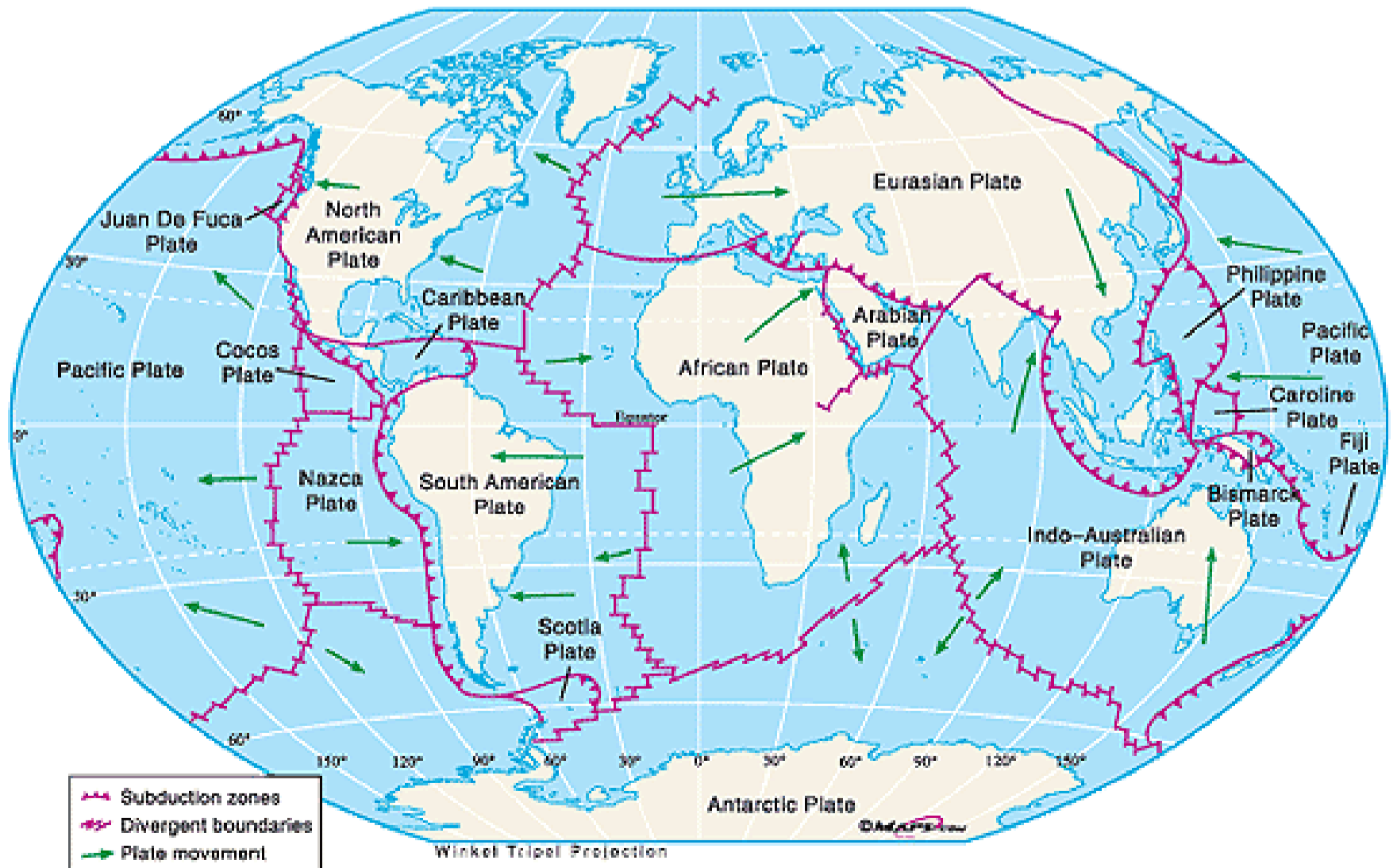
Island Arcs of the Lesser Antilles and Volcanoes









Earth's Tectonic Plates

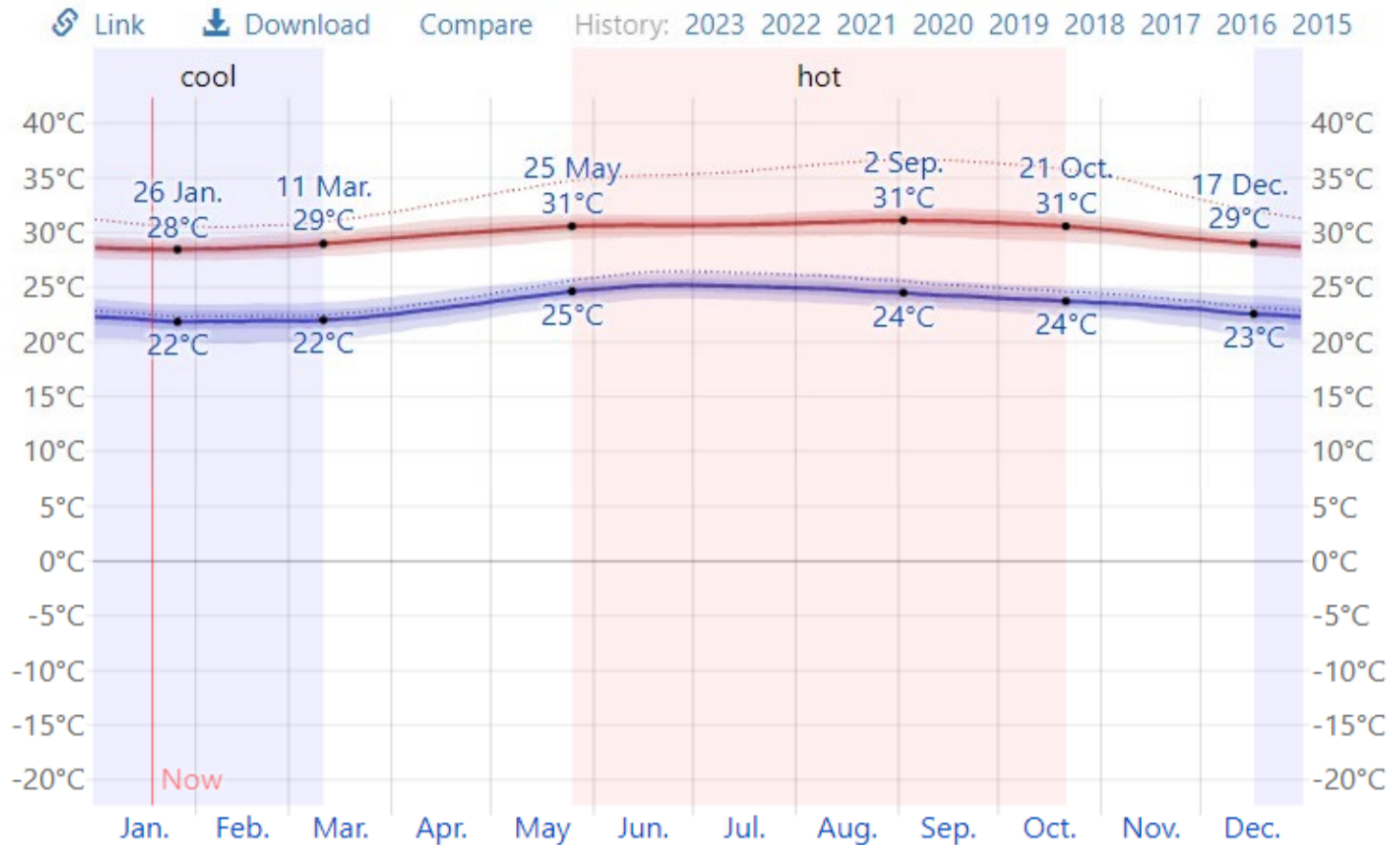




- Afro-Caribbean (English-Creole) 
- Afro-Caribbean (Spanish-Creole) 
- Afro-Caribbean (French-Creole) 
- Afro-Caribbean (Dutch-Creole) 
- Indo-Caribbean 



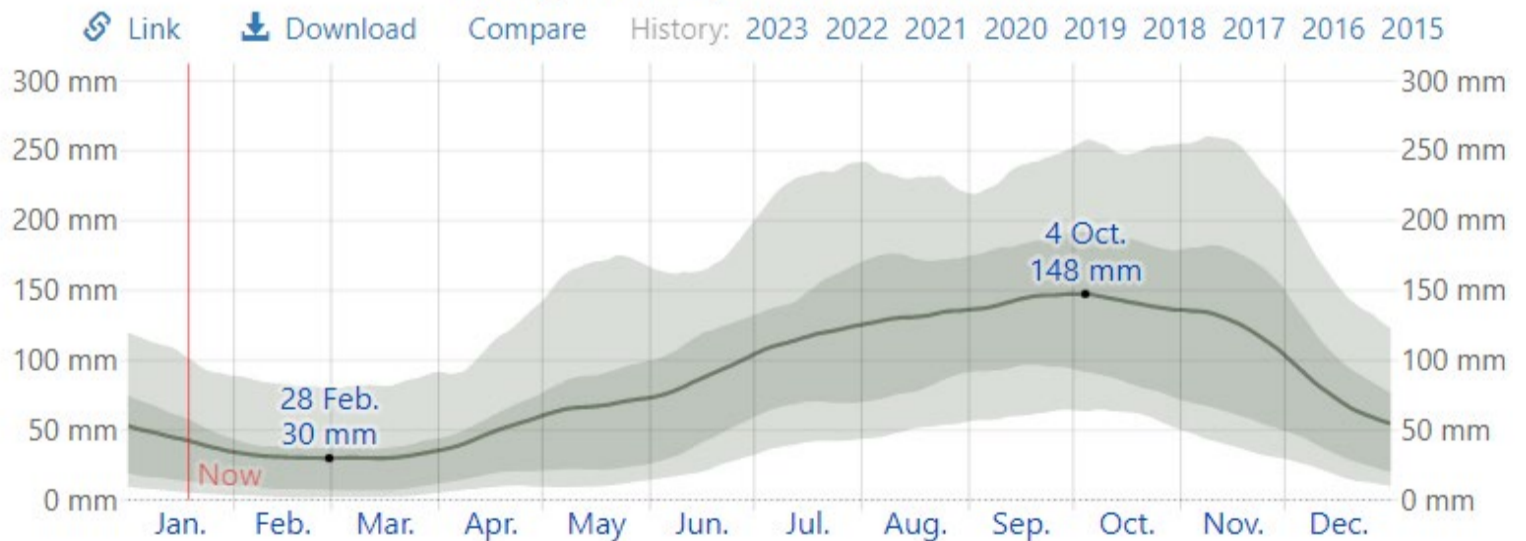
Average High and Low Temperature in Dominica



The daily average high (red line) and low (blue line) temperature, with 25th to 75th and 10th to 90th percentile bands. The thin dotted lines are the corresponding average perceived temperatures.

Average	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.
High	29°C	29°C	29°C	30°C	30°C	31°C	31°C	31°C	31°C	31°C	30°C	29°C
Temp.	25°C	25°C	25°C	26°C	27°C	28°C	28°C	28°C	27°C	27°C	26°C	25°C
Low	22°C	22°C	22°C	23°C	24°C	25°C	25°C	25°C	24°C	24°C	23°C	23°C

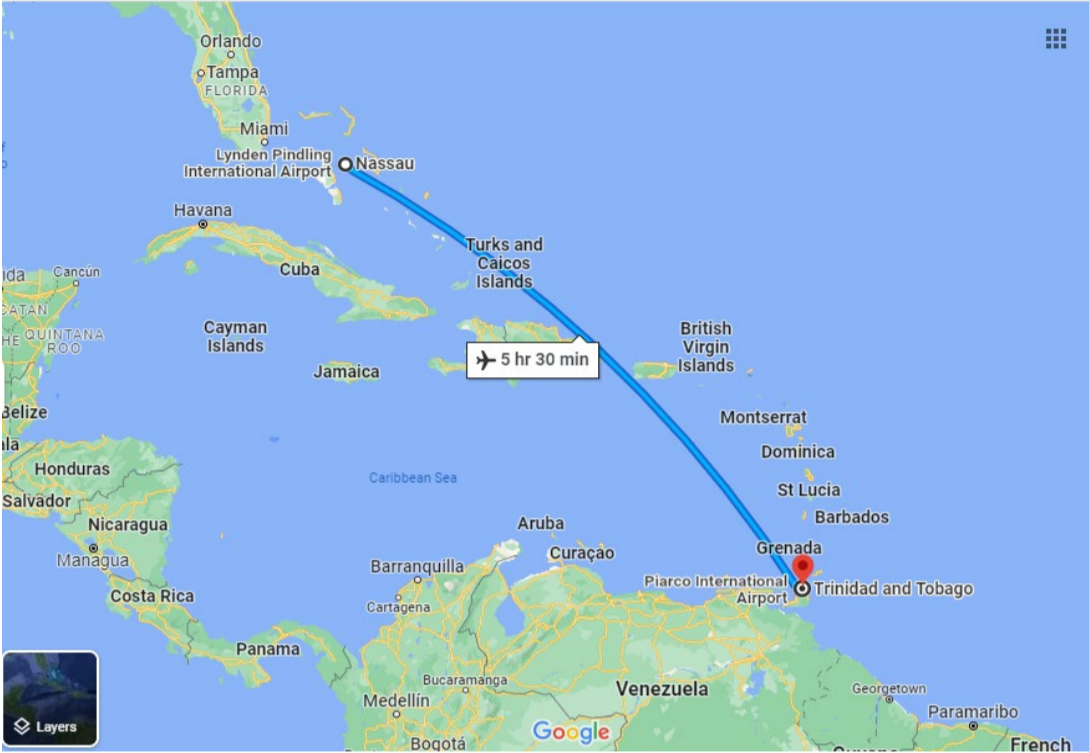
Average Monthly Rainfall in Dominica



The average rainfall (solid line) accumulated over the course of a sliding 31-day period centered on the day in question, with 25th to 75th and 10th to 90th percentile bands. The thin dotted line is the corresponding average snowfall.

In a general sense, the Caribbean can be taken to mean all the nations in and around the Caribbean Sea that lie within an area that stretches from The Bahamas in the north to Guyana in the south, and Suriname in the east to Belize in the west. This is an expanse (mostly of ocean) which measures about 1,000 miles (1,600 kilometres) from north to south, and over 2,500 miles (4,000 kilometres) from east to west.

Distance from Nassau to Trinidad and Tobago 2,331 km



Distance from Havana to Trinidad and Tobago 2,632 km

