

PASCAS FOUNDATION (India) Ltd UP

PASCAS FOUNDATION (India) Ltd UP

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PASCAS FOUNDATION (India) Ltd UP						\$ = USD		1 Apr - 31 Mar		1	
BALANCE SHEET		2022	2023	2024	2025	2026	2027	2028			
STATEMENT of FINANCIAL POSITION				AU\$1.00 =	USD 0.70	INR 55	USD1.00 =		INR 80		
				AU\$0.02 =	INR 1.0				India rupee		
				USD1.00 =	EUR 0.98						
CURRENT ASSETS											
Cash	\$0	\$0	\$42,883,777	\$27,382,473	\$22,423,575	\$20,569,591	\$26,132,421				
Stock	0	0	104,000	357,500	2,323,311	11,755,889	11,934,639				
Stores	0	0	4,333	16,250	154,887	783,726	795,643				
Receivables - Trade Debtors	0	0	43,333	162,500	1,548,874	7,837,259	7,956,426				
Other Current Assets	0	0	0	0	0	0	0				
Total Current Assets	0	0	43,035,443	27,918,723	26,450,648	40,946,465	46,819,128				
NON CURRENT ASSETS											
Land & Buildings	0	0	420,817,136	819,444,225	1,059,052,114	1,112,869,270	1,162,514,426				
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	426,785,136	834,168,225	1,165,360,114	1,205,249,270	1,240,954,426				
TOTAL ASSETS	\$0	\$0	\$469,820,579	\$862,086,948	\$1,191,810,762	\$1,246,195,735	\$1,287,773,554				
CURRENT LIABILITIES											
Bank Overdraft	0	0	0	0	0	0	0				
Creditors - Directors	0	0	0	0	0	0	0				
Payables - Trade Creditors	0	0	8,667	32,500	309,775	1,567,452	1,591,285				
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	1,567,452	1,591,285				
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	\$1,567,452	\$1,591,285				
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	469,811,913	862,054,448	1,191,500,987	1,244,628,283	1,286,182,269				
TOTAL SHAREHOLDERS FUNDS	\$0	\$0	\$469,811,913	\$862,054,448	\$1,191,500,987	\$1,244,628,283	\$1,286,182,269				
CHECK Liabilities	0	0	469,820,579	862,086,948	1,191,810,762	1,246,195,735	1,287,773,554				
Assets	0	0	469,820,579	862,086,948	1,191,810,762	1,246,195,735	1,287,773,554				
Total Debt	0	0	0	0	0	0	0				

PASCAS FOUNDATION (India) Ltd UP		\$ = USD				1 Apr - 31 Mar	
OPERATING STATEMENT		2023	2024	2025	2026	2027	2028
STATEMENT of FINANCIAL PERFORMANCE			AU\$1.00 =	USD 0.70	INR 55	USD1.00 =	INR 80
REVENUE (being grant subsidy)	\$0	\$520,000	\$1,950,000	\$18,586,490	\$94,047,110	\$95,477,110	
Less:							
DIRECT COSTS	0	39,802,940	42,491,120	83,463,160	158,907,869	166,878,329	
ADMINISTRATION COSTS	0	2,819,100	4,748,250	6,963,457	11,953,991	12,772,841	
PROFIT before STAFF INCENTIVE	0	-42,102,040	-45,289,370	-71,840,127	-76,814,750	-84,174,060	
Less:							
STAFF INCENTIVE	0	0	0	0	0	0	
NET PROFIT CONTRIBUTION	0	-42,102,040	-45,289,370	-71,840,127	-76,814,750	-84,174,060	
before							
Scholarships Granted overseas	0	6,700,000	13,400,000	20,100,000	24,400,000	26,300,000	
PROFIT before Interest & Depreciation	0	-48,802,040	-58,689,370	-91,940,127	-101,214,750	-110,474,060	
Interest	0	0	0	0	0	0	
Depreciation	0	17,666,047	36,218,095	60,326,844	64,510,844	68,694,844	
Other costs - borrowing	0	0	0	0	0	0	
OPERATING PROFIT	0	-66,468,087	-94,907,465	-152,266,971	-165,725,594	-179,168,904	
Income Tax Expense	0	0	0	0	0	0	
PROFIT after Tax	0	-66,468,087	-94,907,465	-152,266,971	-165,725,594	-179,168,904	
TOTAL GRANTS FUNDING received	0	536,800,000	489,100,000	500,300,000	312,900,000	316,200,000	
Less							
Grants previously treated as Revenue	0	-520,000	-1,950,000	-18,586,490	-94,047,110	-95,477,110	
Dividends Paid	0	0	0	0	0	0	
RETAINED EARNINGS	\$0	\$469,811,913	\$392,242,535	\$329,446,539	\$53,127,296	\$41,553,986	

KEY FINANCIAL DATA	2024	2025	2026	2027	2028
REVENUE	\$520,000	\$1,950,000	\$18,586,490	\$94,047,110	\$95,477,110
EBITDA	-\$48,802,040	-\$58,689,370	-\$91,940,127	-\$101,214,750	-\$110,474,060
DEPRECIATION	\$17,666,047	\$36,218,095	\$60,326,844	\$64,510,844	\$68,694,844
EBIT	-\$66,468,087	-\$94,907,465	-\$152,266,971	-\$165,725,594	-\$179,168,904
NET CASH GENERATED	-\$48,945,040	-\$59,050,120	-\$95,153,675	-\$116,306,874	-\$110,760,060

PASCAS FOUNDATION (India) Ltd UP
PROJECTED CASH FLOW
STATEMENT of CASHFLOWS

	2022	2023	2024	2025	2026	2027	2028
			AU\$1.00 =	USD 0.70	INR 55	USD1.00 =	INR 80
NET PROFIT	\$0	-\$66,468,087	-\$94,907,465	-\$152,266,971	-\$165,725,594	-\$179,168,904	
Interest	0	0	0	0	0	0	0
Depreciation	0	17,666,047	36,218,095	60,326,844	64,510,844	68,694,844	
Prepaid Borrowing Costs	0	0	0	0	0	0	0
Increase in Payables - Creditors	0	8,667	23,833	277,275	1,257,677	23,833	
Decrease in Stock & Stores	0	-108,333	-265,417	-2,104,449	-10,061,416	-190,667	
Decrease in Receivables - Debtors	0	-43,333	-119,167	-1,386,374	-6,288,385	-119,167	
CASH FROM OPERATIONS	0	-48,945,040	-59,050,120	-95,153,675	-116,306,874	-110,760,060	
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	438,351,183	433,501,183	285,918,733	104,300,000	104,300,000	
Plant & Equipment	0	1,100,000	10,100,000	105,600,000	100,000	100,000	
Office Building	0	5,000,000	0	0	0	0	
Intellectual Property	0	0	0	0	0	0	
Other	0						
Borrowing Costs	0	0	0	0	0	0	0
Total discretionary	0	-444,451,183	-443,601,183	-391,518,733	-104,400,000	-104,400,000	
FUNDS GENERATED	0	-493,396,223	-502,651,303	-486,672,408	-220,706,874	-215,160,060	
FUNDED by:							
TOTAL GRANTS FUNDING	0	536,800,000	489,100,000	500,300,000	312,900,000	316,200,000	
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	536,800,000	489,100,000	500,300,000	312,900,000	316,200,000	
Less							
Grants previously treated as Revenue		-520,000	-1,950,000	-18,586,490	-94,047,110	-95,477,110	
NET CASH FLOW	0	42,883,777	-15,501,303	-4,958,898	-1,853,984	5,562,830	
CLOSING CASH (DEBT)	\$0	\$0	\$42,883,777	\$27,382,473	\$22,423,575	\$20,569,591	\$26,132,421

PASCAS FOUNDATION (India) Ltd UP

\$ = USD

1 Apr - 31 Mar

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KEY RATIOS

2023

2024

2025

2026

2027

2028

KEY PERFORMANCE INDICATORS (KPI's) A

AU\$1.00 =

USD 0.70

INR 55

USD1.00 =

INR 80

SALES	\$0	\$520,000	\$1,950,000	\$18,586,490	\$94,047,110	\$95,477,110
EBIT (earnings before interest & tax)	0	-66,468,087	-94,907,465	-152,266,971	-165,725,594	-179,168,904
Operating profit after Tax (OPAT)	0	-66,468,087	-94,907,465	-152,266,971	-165,725,594	-179,168,904
Total assets	0	469,820,579	862,086,948	1,191,810,762	1,246,195,735	1,287,773,554
Total tangible assets	0	469,820,579	862,086,948	1,191,810,762	1,246,195,735	1,287,773,554
Net tangible assets (total SHF - intangible assets)	0	469,811,913	862,054,448	1,191,500,987	1,244,628,283	1,286,182,269
Total liabilities	0	8,667	32,500	309,775	1,567,452	1,591,285
Shareholders funds	0	469,811,913	862,054,448	1,191,500,987	1,244,628,283	1,286,182,269
Finance charges	0	0	0	0	0	0
	8.00%					
RETURN on SALES (EBIT / sales)	0.0%	-12782.3%	-4867.0%	-819.2%	-176.2%	-187.7%
OPAT / Sales % (opat / sales)	0.0%	-12782.3%	-4867.0%	-819.2%	-176.2%	-187.7%
Return on Assets % (opat / tangible assets)	0.0%	-14.1%	-11.0%	-12.8%	-13.3%	-13.9%
Return on Equity (EBIT / equity)	#DIV/0!	-14.1%	-11.0%	-12.8%	-13.3%	-13.9%
Liability ratio (total liabilities / equity)	#DIV/0!	0.0%	0.0%	0.0%	0.1%	0.1%
Debt Ratio (total liabilities / total assets)	#DIV/0!	0.0%	0.0%	0.0%	0.1%	0.1%
NET INTEREST COVER (profit+interest+tax+dep/interest)						
Gearing Ratio (total liabilities / tangible assets)	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Secured Debt ratio (long term debt / equity)	#DIV/0!	0.0%	0.0%	0.0%	0.0%	0.0%
CURRENT RATIO (current assets / current liabilities)	#DIV/0!	4,965.6	859.0	85.4	26.1	29.4
Quick Assets Ratio (current assets-stock / current liabilities - OD)	#DIV/0!	4,953.1	847.5	77.4	18.1	21.4
Working Capital (current assets - current liabilities)	0	43,026,777	27,886,223	26,140,873	39,379,013	45,227,843
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 (%)		-28.3%	-14.3%	-14.8%	-13.6%	-14.2%
Operating income / sales (%)		-9385.0%	-3009.7%	-494.7%	-107.6%	-115.7%
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 (India) Ltd UP
\$ = USD

1 Apr - 31 Mar

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KEY RATIOS

	2024	2025	2026	2027	2028
	AU\$1.00 =	USD 0.70	INR 55	USD1.00 =	INR 80

KEY PERFORMANCE INDICATORS (KPI's) B

Current Assets	\$43,035,443	\$27,918,723	\$26,450,648	\$40,946,465	\$46,819,128
Fixed Assets	\$426,785,136	\$834,168,225	\$1,165,360,114	\$1,205,249,270	\$1,240,954,426
Total Assets	\$469,820,579	\$862,086,948	\$1,191,810,762	\$1,246,195,735	\$1,287,773,554

Ratio of Current Assets	9.2%	3.2%	2.2%	3.3%	3.6%
Ratio of Fixed Assets	90.8%	96.8%	97.8%	96.7%	96.4%

Current Liabilities	\$8,667	\$32,500	\$309,775	\$1,567,452	\$1,591,285
Long Term Liabilities	\$0	\$0	\$0	\$0	\$0
Equity	\$469,811,913	\$862,054,448	\$1,191,500,987	\$1,244,628,283	\$1,286,182,269
Total Liabilities	\$469,820,579	\$862,086,948	\$1,191,810,762	\$1,246,195,735	\$1,287,773,554

Equity to Fixed Assets Ratio A equity capital in relation to fixed assets	110.1%	103.3%	102.2%	103.3%	103.6%
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Equity to Fixed Assets Ratio B equity capital + long-term liabilities in relation to fixed assets	110.1%	103.3%	102.2%	103.3%	103.6%
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Debt Ratio	0.0%	0.0%	0.0%	0.1%	0.1%
Equity Ratio	100.0%	100.0%	100.0%	99.9%	99.9%

Liquidity

Cash	\$42,883,777	\$27,382,473	\$22,423,575	\$20,569,591	\$26,132,421
Receivables - Debtors	\$43,333	\$162,500	\$1,548,874	\$7,837,259	\$7,956,426
Current Assets	\$43,035,443	\$27,918,723	\$26,450,648	\$40,946,465	\$46,819,128
Current Liabilities	\$8,667	\$32,500	\$309,775	\$1,567,452	\$1,591,285

Cash Ratio	494812.8%	84253.8%	7238.7%	1312.3%	1642.2%
Quick Ratio	495312.8%	84753.8%	7738.7%	1812.3%	2142.2%
Current Ratio	496562.8%	85903.8%	8538.7%	2612.3%	2942.2%

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	-66,468,087	-94,907,465	-152,266,971	-165,725,594	-179,168,904
ROI ratio against Funding Request	-664.7%	-949.1%	-1522.7%	-1657.3%	-1791.7%
LOAN FUNDS + RETAINED EQUITY	469,811,913	862,054,448	1,191,500,987	1,244,628,283	1,286,182,269
ROI ratio against Loans + Equity	-14.1%	-11.0%	-12.8%	-13.3%	-13.9%
After Tax Profit before Dividends Paid	469,811,913	392,242,535	329,446,539	53,127,296	41,553,986
Prior Year retained Equity	0	469,811,913	862,054,448	1,191,500,987	1,244,628,283
ROI based on Prior Year Equity	#DIV/0!	83.5%	38.2%	4.5%	3.3%

 Standard & Poor's ratio for:
RETURN ON CAPITAL =
EBIT

 Average of beginning of year and end of year capital, including short-term debt, current maturities, long-term debt, non-current deferred taxes, and equity.

	2022	2023	AU\$1.00 = 2024	USD 0.70 2025	INR 55 2026	USD1.00 = 2027	INR 80 2028
PRODUCTION REVENUE	relative to capital cost						
	Achievable target pricing						
PASCAS VILLAGE - RURAL			\$0	\$0	\$0	\$0	\$0
PASCAS SCHOOL - LUCKNOW			\$0	\$0	\$0	\$0	\$0
HIGH SCHOOL LAND & BUILDINGS		10%	\$0	\$0	\$7,328,520	\$7,328,520	\$7,328,520
TAFE / CRAFT CREATION sites		10%	\$0	\$0	\$7,877,970	\$7,877,970	\$7,877,970
UNIVERSITY multiple campus		10%	\$0	\$0	\$0	\$13,705,620	\$13,705,620
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	\$94,047,110	\$95,477,110
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				
PASCAS VILLAGE - RURAL			\$0	\$0	\$20,000,000	\$20,000,000	\$20,000,000
PASCAS SCHOOL - LUCKNOW			0	0	2,000,000	2,000,000	2,000,000
STANDARDS of LIVING SUPPORT			10,000,000	10,000,000	10,000,000	10,000,000	10,000,000
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	959,393	959,393
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			\$37,272,400	\$37,444,000	\$60,533,484	\$68,900,227	\$69,071,827
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	8,497,484	8,497,484
HOSPITAL LAND & BUILDINGS	per centre	62%	0	0	0	37,200,000	37,200,000
CLINICS HEALTH CENTRES	per centre	62%	322,400	1,128,400	1,934,400	2,740,400	3,546,400
CLINICS LAND & BUILDINGS	per centre	62%	0	80,600	161,200	241,800	322,400
COMMUNITY CENTRE	per centre	62%	0	0	0	161,200	161,200
MOBILE CLINIC	per centre	62%	0	0	0	40,300	40,300
ORPHANAGES		0%	0	0	0	0	0
TOTAL EMPLOYEE COSTS			\$322,400	\$1,209,000	\$11,523,624	\$58,309,208	\$59,195,808
OPERATING COSTS DIRECT							
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	2,741,124	2,741,124
HOSPITAL LAND & BUILDINGS	per centre	20%	0	0	0	12,000,000	12,000,000
CLINICS HEALTH CENTRES	per centre	20%	104,000	364,000	624,000	884,000	1,144,000
CLINICS LAND & BUILDINGS	per centre	20%	0	26,000	52,000	78,000	104,000
COMMUNITY CENTRE	per centre	20%	0	0	0	52,000	52,000
MOBILE CLINIC	per centre	20%	0	0	0	13,000	13,000
ORPHANAGES		0%	0	0	0	0	0
TOTAL OPERATING COSTS			\$104,000	\$390,000	\$3,717,298	\$18,809,422	\$19,095,422
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%

**PASCAS FOUNDATION (India) Ltd UP
PRODUCTION continued:**

Staff	Qty		Annual Salaries, (All taxes and insurance included), USD				
			Ratio of Administration cost growth				
Salaries - Administration	loading		0.5	1.0	1.2	1.4	1.6
PASCAS Foundation (India) Ltd							
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			
Psychologist	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 (India) Ltd UP

1 Apr - 31 Mar

\$ = USD

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PROFIT & LOSS

	2022	2023	2024	2025	2026	2027	2028
			AU\$1.00 =	USD 0.70	INR 55	USD1.00 =	INR 80
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	13,705,620	13,705,620
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 \$94,047,110 \$95,477,110

Less:

Royalty 0 0 0 0 0 0 0 0

TOTAL REVENUE \$0 \$0 \$520,000 \$1,950,000 \$18,586,490 \$94,047,110 \$95,477,110

OPERATING COSTS

Consumable variable to Total Revenue

PASCAS VILLAGE - RURAL			0	0	20,000,000	20,000,000	20,000,000
PASCAS SCHOOL - LUCKNOW			0	0	2,000,000	2,000,000	2,000,000
STANDARDS of LIVING SUPPORT			10,000,000	10,000,000	10,000,000	10,000,000	10,000,000
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	959,393	959,393
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 37,334,800 38,754,400 64,683,084 77,480,227 83,673,427

Total Employee Costs 0 0 322,400 1,209,000 11,523,624 58,309,208 59,195,808

Operating Costs Direct 0 0 104,000 390,000 3,717,298 18,809,422 19,095,422

Freight Inwards 0 0 1,866,740 1,937,720 3,234,154 3,874,011 4,183,671

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 \$39,802,940 \$42,491,120 \$83,463,160 \$158,907,869 \$166,878,329

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	2,821,413	2,864,313
Debt Collection	0	0	2,600	9,750	92,932	470,236	477,386
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	1,880,942	1,909,542

TOTAL ADMINISTRATION COSTS 0 0 2,819,100 4,748,250 6,963,457 11,953,991 12,772,841

TOTAL OPERATING COSTS \$0 \$0 \$42,622,040 \$47,239,370 \$90,426,617 \$170,861,860 \$179,651,170

PROFIT before STAFF INCENTIVE 0 0 -42,102,040 -45,289,370 -71,840,127 -76,814,750 -84,174,060

STAFF INCENTIVE 0 0 0 0 0 0 0

NET PROFIT CONTRIBUTION before Scholarships Granted overseas \$0 \$0 -\$42,102,040 -\$45,289,370 -\$71,840,127 -\$76,814,750 -\$84,174,060

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 -\$48,802,040 -\$58,689,370 -\$91,940,127 -\$101,214,750 -\$110,474,060

PASCAS FOUNDATION (India) Ltd UP **\$ = USD** 1 Apr - 31 Mar **8**
 2022 2023 2024 2025 2026 2027 2028
FUNDING AU\$1.00 = USD 0.70 INR 55 USD1.00 = INR 80

GRANT FUNDING

INITIATING WORKING CAPITAL GRANT		\$85,000,000	\$30,000,000	\$70,000,000	\$90,000,000	\$90,000,000
	\$1,366,600,000					
LAND & BUILDINGS		\$438,400,000	\$433,600,000	\$286,000,000	\$104,300,000	\$104,300,000
PLANT & EQUIPMENT		\$1,100,000	\$10,100,000	\$105,600,000	\$100,000	\$100,000
	\$117,000,000					
RECURRENT COSTS (subsidised client fees)		\$600,000	\$2,000,000	\$18,600,000	\$94,100,000	\$95,500,000
SCHOLARSHIPS		\$6,700,000	\$13,400,000	\$20,100,000	\$24,400,000	\$26,300,000
	\$90,900,000					
COMMERCIAL OFFICE		\$5,000,000	\$0	\$0	\$0	\$0
TOTAL GRANT FUNDINGS		\$0	\$536,800,000	\$489,100,000	\$500,300,000	\$312,900,000
	\$2,155,300,000 total					

Financing:

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

Equity Capital		\$0	\$0	\$0	\$0	\$0	\$0
Share Placement Costs		\$0	\$0	\$0	\$0	\$0	\$0
	5%						
Equity Capital net raising		\$0	\$0	\$0	\$0	\$0	\$0

\$0 Equity Capital AUD
\$2,155,300,000 Grant Funding AUD
\$2,155,300,000 Total Funding AUD

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

PRINCIPAL & INTEREST AMORTISED

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

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

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

PASCAS FOUNDATION (India) Ltd UP	\$ = USD	1 Apr - 31 Mar					10
	2023	2024	2025	2026	2027	2028	
TAXATION RECONCILIATION		AU\$1.00 =	USD 0.70	INR 55	USD1.00 =	INR 80	
Operating Profit	\$0	-\$66,468,087	-\$94,907,465	-\$152,266,971	-\$165,725,594	-\$179,168,904	
Adjustments:							
Add Back Depreciation	0	17,666,047	36,218,095	60,326,844	64,510,844	68,694,844	
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	-49,022,040	-60,929,370	-115,300,127	-124,594,750	-133,874,060	
Past Years Tax Losses b/f	0	0	-49,022,040	-109,951,410	-225,251,537	-349,846,287	
TAXABLE INCOME to be assessed	0	-49,022,040	-109,951,410	-225,251,537	-349,846,287	-483,720,347	
TAXABLE INCOME to be assessed on after deducting past tax losses	0	0	0	0	0	0	
Income Tax Expense 25.17%	0	0	0	0	0	0	
The standard VAT rate is 20% https://en.wikipedia.org/wiki/Taxation_in_Ukraine							
Taxation Paid	0	0	0	0	0	0	
Provision for Tax	0	0	0	0	0	0	
Future Tax	0	0	0	0	0	0	
CARRIED FORWARD TAX LOSSES	0	49,022,040	109,951,410	225,251,537	349,846,287	483,720,347	
Notional Value of Tax Losses at end of year: CARRIED FORWARD TAX CREDITS 25.17%		\$12,338,847	\$27,674,770	\$56,695,812	\$88,056,310	\$121,752,411	

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

India: Under the new tax slab announced by the Finance Ministry, corporations with annual turnover up to Rs 400 crore and not seeking any incentives or exemptions need to pay 22 per cent tax along with applicable cess and surcharge. This takes the effective corporate tax rate to 25.17%.

The rate of GST varies from 5% to 28% depending upon the category of goods and services, the general rate of tax being 18%.

CAPITALISATION RATES could fall within these guidelines:

LOAN to VALUE RATIOS

Residential				90%		LVR
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%
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New technology that is still to be tested could require capitalisation at:

40.00%	-	47.50%
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A valuation of untested technology could be valued with the discount rate based on "capital asset pricing model":

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

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

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

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

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

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

Australian Venture Capital ind results 2000

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

Actual Forecast June 2001 appraisal by leading funds manager:

MARKET OUTLOOK

Australian Shares
Small Company Stocks

Actual	Forecast	June 2001 appraisal
Past 5 yrs	Next 10 yrs	Macquarie Funds Management
11.20%	11.00%	With earnings growing in line with the overall economy
4.10%	13.00%	Small capitalisation stocks should perform strongly in the next five years, with the current high yields available supported by strong earnings growth from the emerging stocks in this sector.
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.
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.
11.50%	10.00%	Currency impacts should have little effect on international equities in the medium to longer term.
5.80%	5.75%	Cash rates should match the growth in the economy over the long run.
9.60%	6.00%	Australian fixed interest will tend to provide a small margin over cash investments.
8.90%	5.00%	International bond investments will provide a similar average performance to their Australian counterparts.
14.20%	15.00%	Alternative assets will continue to provide high returns to compensate investors for the additional risk taken when investing in these long-term, illiquid securities.

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

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

(note TwinTowers 11 Sep)

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

(GICS level 2 by Industry Groups)

(Companies making losses have been excluded from A.S.E. P/E series)

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

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

CORPORATE RATINGS CRITERIA**STANDARD & POOR'S****Long-term credit ratings:**

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

KEY INDUSTRIAL FINANCIAL RATIOS:

	3 year (1996 /1998) median	AAA	AA	A	BBB	BB	B
US Industrial long-term debt:							
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 = $\frac{\text{EBIT}}{\text{Average of beginning of year and end of year capital, including short-term debt, current maturities, long-term debt, non-current deferred taxes, and equity.}}$

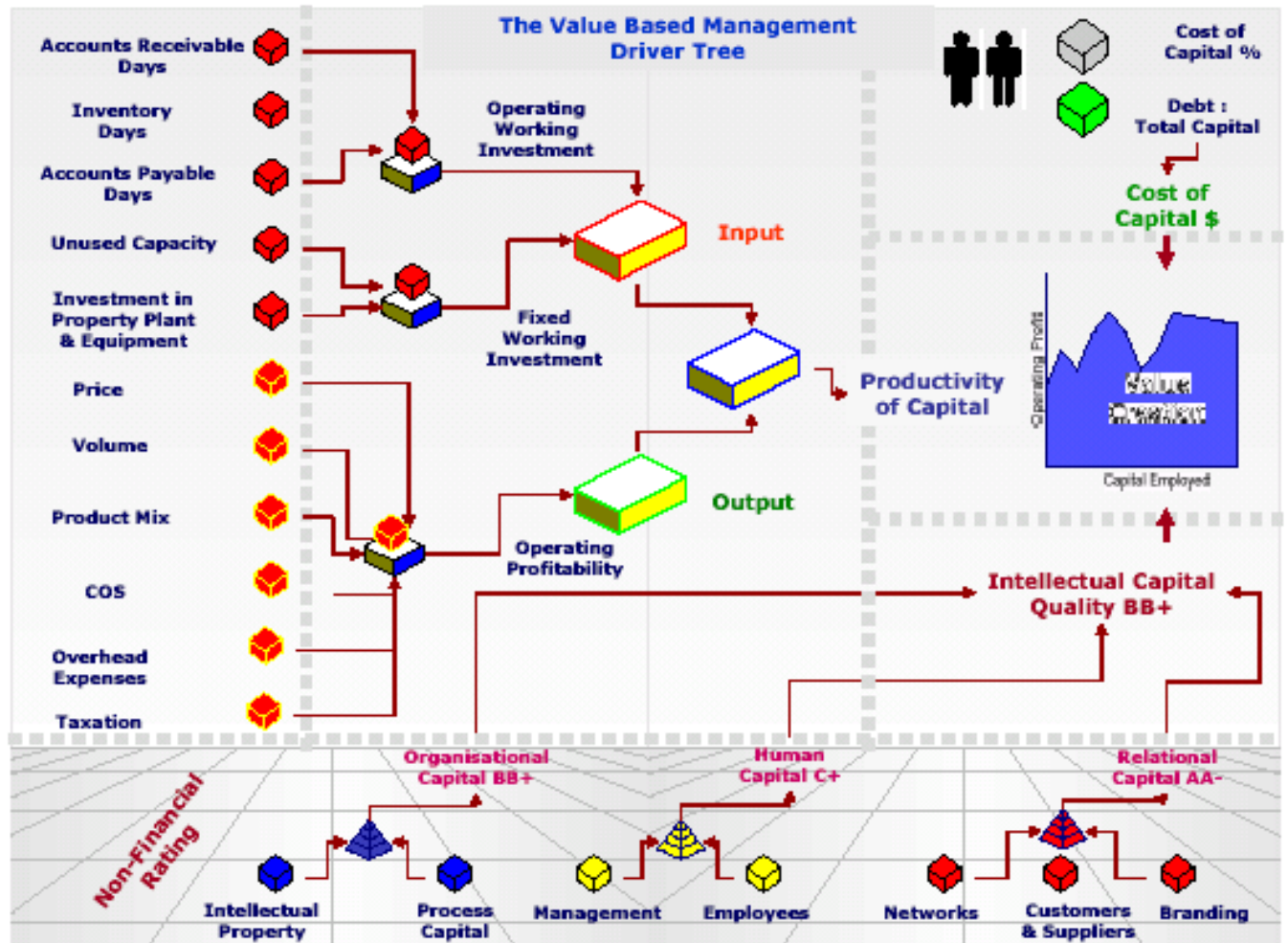
Operating income/sales = $\frac{\text{Sales minus cost of goods manufactured (before depreciation and amortisation), selling, general and administrative, and research and development costs}}{\text{Sales}}$

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

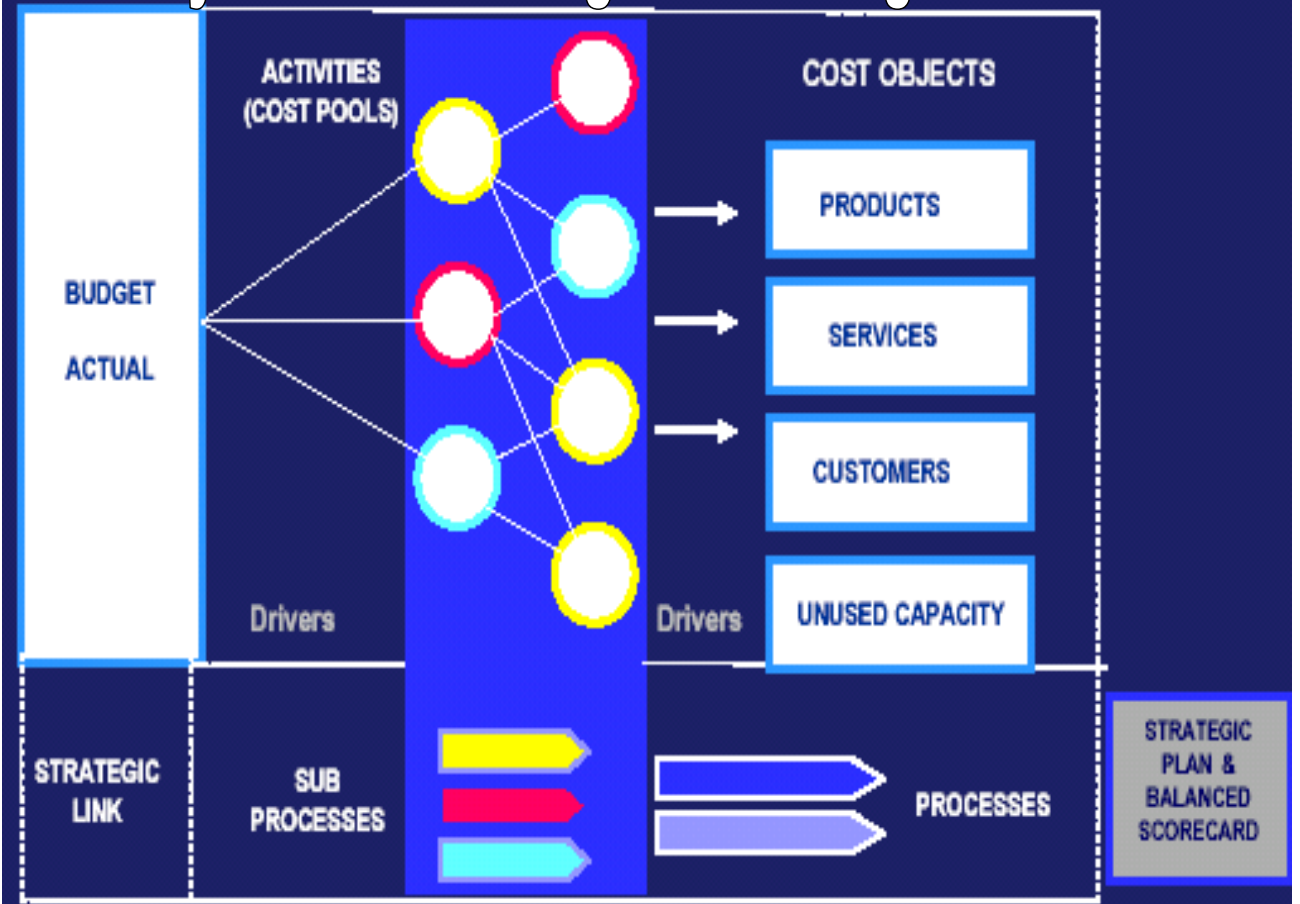
Total debt/capitalisation = $\frac{\text{Long-term debt plus current maturities, commercial paper, and other short-term borrowings}}{\text{Long-term debt plus current maturities, commercial paper, and other short-term borrowings + shareholders' equity (including preferred stock) plus minority interest.}}$

VALUE BASED MANAGEMENT

BASIS of this FINANCIAL MODEL

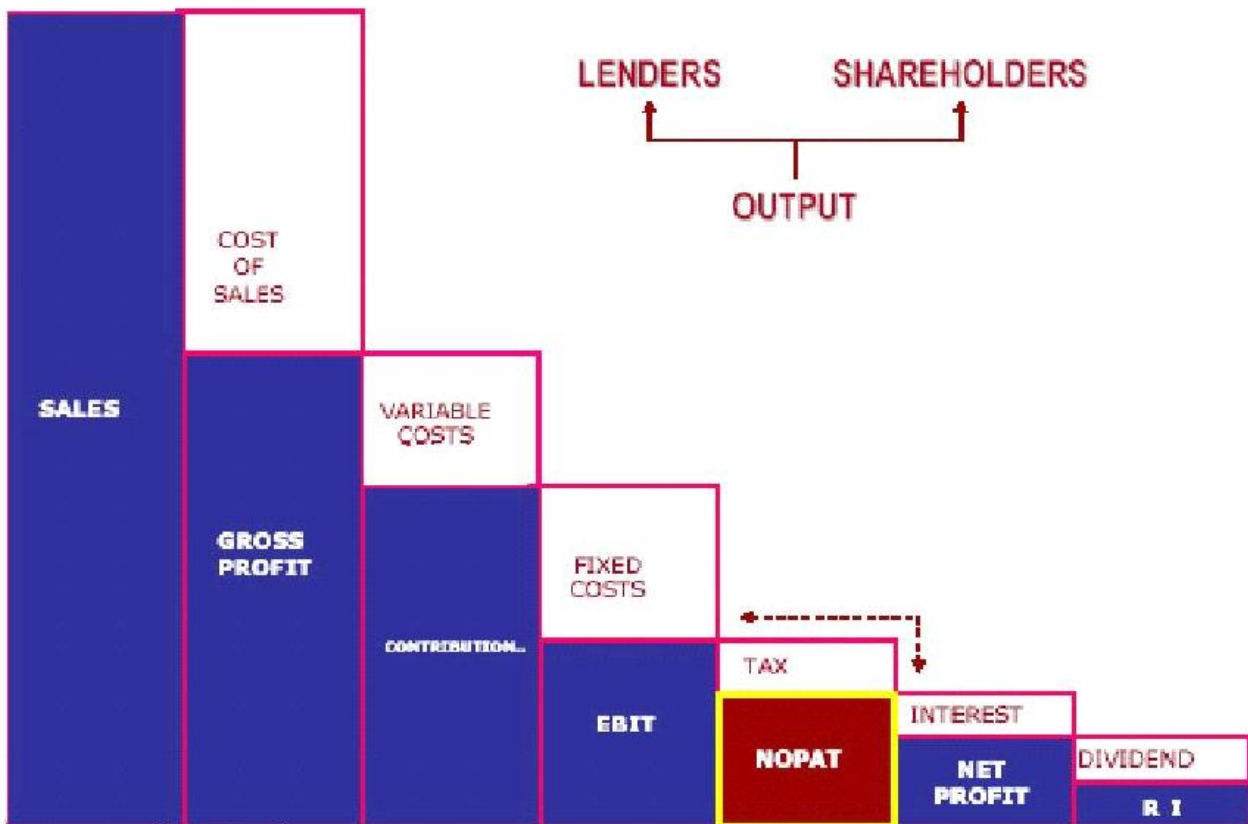


Activity Based Costing - A Strategic Framework



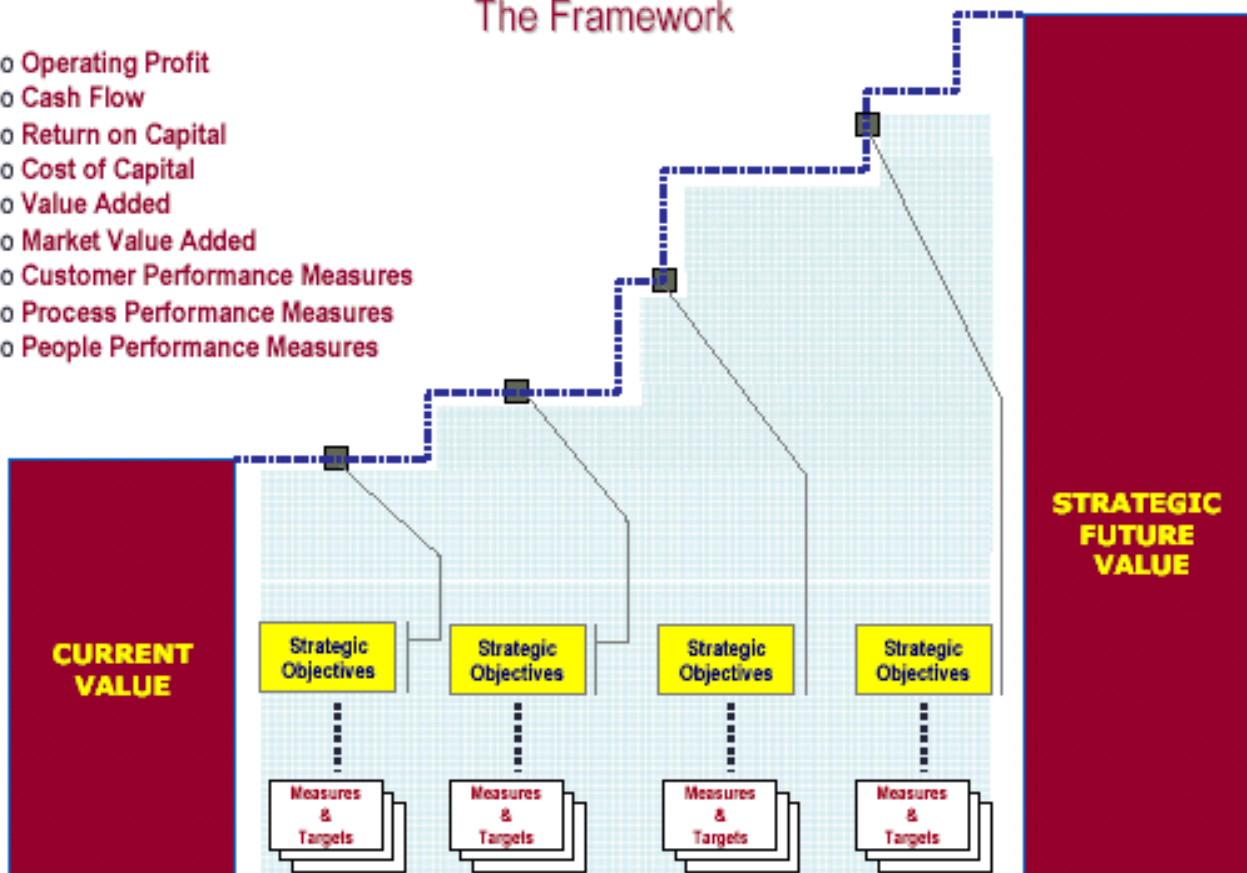
NOPAT to FUTURE VALUE

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

AU\$1.00 = USD 0.70 INR 55

USD1.00 = INR 80

SHAREHOLDER VALUE

see Valuation Notes:
Adjust WACC with Bloomberts
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%**

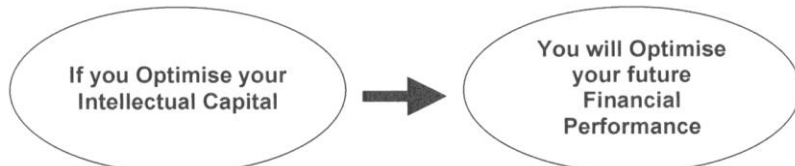
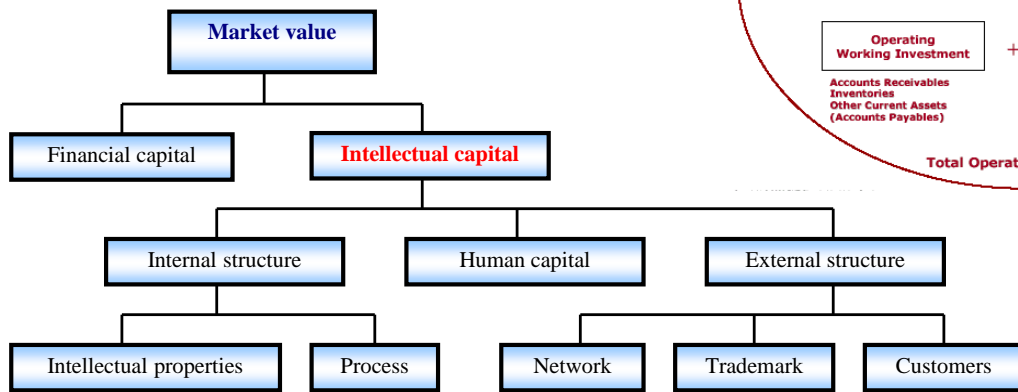
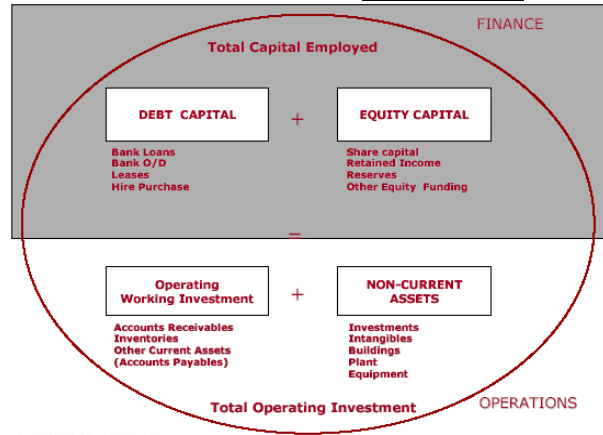
NOPAT	Profit before depreciation	2024	2025	2026	2027	2028	
	Depreciation						-\$84,174,060
	Profit before interest and borrowing costs						68,694,844
	Less Taxation						-152,868,904
	NOPAT =						<u>-38,477,103</u>
							<u>-\$114,391,801</u>

Valuation as Private Entity Yield required **12.0%** -\$954,000,000
Valuation as Private Entity discounted back to **\$0**

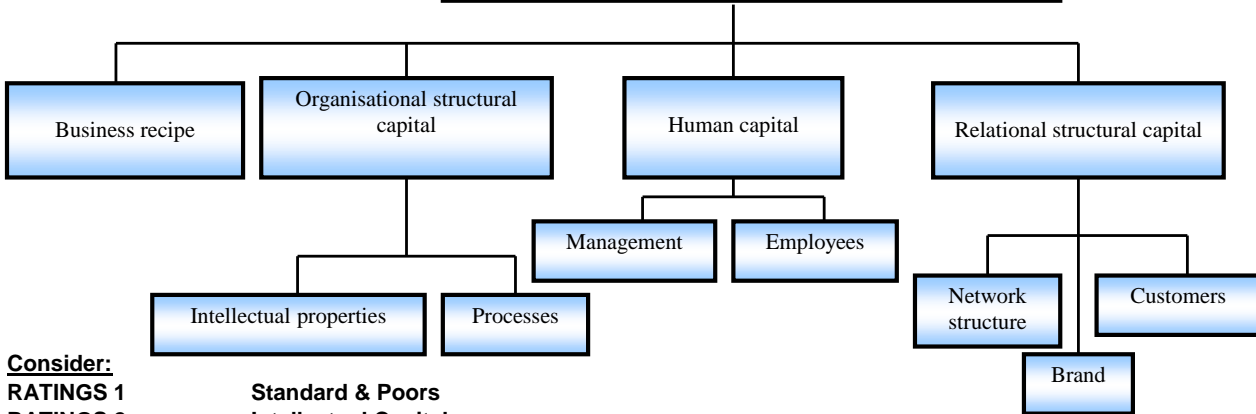
Valuation as Public Entity Yield required **9.80% #####**
Valuation as Public Entity discounted back to **0.00%** **\$0**

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!



Intellectual capital measured with IC Rating™



Consider:
RATINGS 1
RATINGS 2
RATINGS 3

Standard & Poors
Intellectual Capital
Corporate Social Responsibility



PASCAS FOUNDATION (India) Ltd UP

MONTHLY CASH FLOW

	TOTAL	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
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
OUTGOINGS													
Total Consumable Costs	37,334,800	0	0	0	0	0	0	6,197,577	6,197,577	6,234,912	6,234,912	6,234,912	6,234,912
Employee Costs	322,400	0	0	0	0	0	0	53,518	53,518	53,841	53,841	53,841	53,841
Operating Costs Direct	104,000	0	0	0	0	0	0	17,264	17,264	17,368	17,368	17,368	17,368
Other production costs	2,041,740	0	0	0	0	0	0	338,929	338,929	340,971	340,971	340,971	340,971
TOTAL DIRECT COSTS	39,802,940	0	0	0	0	0	0	6,607,288	6,607,288	6,647,091	6,647,091	6,647,091	6,647,091
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
ADMINISTRATION													
Advertising	100,000	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333	8,333
Travelling & Accommodation	160,000	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333
Bank Fees	15,600	0	0	0	0	0	0	2,590	2,590	2,605	2,605	2,605	2,605
Debt Collection	2,600	217	217	217	217	217	217	217	217	217	217	217	217
Occupancy Costs	70,000	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833
Repairs & Maintenance	20,000	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667	1,667
General Expenses	75,000	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250	6,250
Administration Salaries	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
Administration Other	280,000	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333
Directors Fees	160,000	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333	13,333
Research & Development	300,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000
Sundry Expenses	10,400	867	867	867	867	867	867	867	867	867	867	867	867
STAFF INCENTIVE	0	0	0	0	0	0	0	0	0	0	0	0	0
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
TOTAL COSTS	49,322,040	233,625	233,625	233,625	233,625	233,625	233,625	7,955,703	7,955,703	8,002,221	8,002,221	8,002,221	8,002,221
NET REVENUE	-48,802,040	-233,625	-233,625	-233,625	-233,625	-233,625	-233,625	-7,869,383	-7,869,383	-7,915,381	-7,915,381	-7,915,381	-7,915,381
PROGRESSIVE REVENUE	-48,802,040	-233,625	-467,250	-700,875	-934,500	-1,168,125	-1,401,750	-9,271,133	-17,140,515	-25,055,896	-32,971,278	-40,886,659	-48,802,040
Grants treated as Revenue	-520,000	0	0	0	0	0	0	-86,320	-86,320	-86,840	-86,840	-86,840	-86,840
WORKING CAPITAL	-143,000							-47,667	-47,667	-47,667			
Other costs - borrowing	0	0											
Taxation	0												0
CAPITAL EXPENDITURE													
CapEx Land Building Acquisitions	-438,351,183			-43,835,118	-43,835,118	-43,835,118	-43,835,118	-43,835,118	-43,835,118	-43,835,118	-43,835,118	-43,835,118	-43,835,118
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	-45,685,410	-45,685,410	-45,685,410	-44,068,743	-51,838,488	-51,838,488	-51,885,006	-51,837,340	-51,837,340	-51,837,340
PROGRESSIVE FUNDS NEED		-233,625	-1,717,250	-47,402,660	-93,088,070	-138,773,480	-182,842,223	-234,680,711	-286,519,199	-338,404,205	-390,241,544	-442,078,884	-493,916,223
TOTAL GRANTS FUNDING	536,800,000	50,000,000		116,800,000			190,000,000			180,000,000			
CASH BALANCE	42,883,777	49,766,375	-1,483,625	71,114,590	-45,685,410	-45,685,410	145,931,257	-51,838,488	-51,838,488	-51,885,006	128,162,660	-51,837,340	-51,837,340
PROGRESSIVE CASH BALANCE	42,883,777	49,766,375	48,282,750	119,397,340	73,711,930	28,026,520	173,957,777	122,119,289	70,280,801	18,395,795	146,558,456	94,721,116	42,883,777

**PASCAS FOUNDATION (India) Ltd UP
QUARTERLY CASH FLOW**

	Year of 2024				\$ = USD 1 Apr - 31 Mar				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	Quarter 1	Quarter 2	Quarter 3	Quarter 4
SALES																
HIGH SCHOOL LAND & BUILDINGS	0	0	0	0	0	0	0	0	0	1,832,130	1,832,130	1,832,130	1,832,130	1,832,130	1,832,130	1,832,130
TAFE / CRAFT CREATION sites	0	0	0	0	0	0	0	0	0	1,969,493	1,969,493	1,969,493	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	0	0	0	0
HOSPITAL LAND & BUILDINGS	0	0	0	0	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	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	65,000	65,000	65,000	65,000
COMMUNITY CENTRE	0	0	0	0	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	0	0	0	0
ORPHANAGES	0	0	0	0	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	\$4,646,623	\$4,646,623	\$4,646,623	\$4,646,623
TOTAL DIRECT COSTS	9,950,735	9,950,735	9,950,735	9,950,735	10,622,780	10,622,780	10,622,780	10,622,780	20,865,790	20,865,790	20,865,790	20,865,790	20,865,790	20,865,790	20,865,790	20,865,790
TOTAL DIRECT COSTS	9,950,735	9,950,735	9,950,735	9,950,735	10,622,780	10,622,780	10,622,780	10,622,780	20,865,790	20,865,790	20,865,790	20,865,790	20,865,790	20,865,790	20,865,790	20,865,790
GROSS PROFIT CONTRIBUTION	-9,820,735	-9,820,735	-9,820,735	-9,820,735	-10,135,280	-10,135,280	-10,135,280	-10,135,280	-16,219,167	-16,219,167	-16,219,167	-16,219,167	-16,219,167	-16,219,167	-16,219,167	-16,219,167
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	1,740,864	1,740,864	1,740,864	1,740,864
STAFF INCENTIVE					0	0	0	0	0	0	0	0	0	0	0	0
PROFIT CONTRIBUTION	-\$10,525,510	-\$10,525,510	-\$10,525,510	-\$10,525,510	-\$11,322,343	-\$11,322,343	-\$11,322,343	-\$11,322,343	-\$17,960,032	-\$17,960,032	-\$17,960,032	-\$17,960,032	-\$17,960,032	-\$17,960,032	-\$17,960,032	-\$17,960,032
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	-\$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	-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	-4,646,623	-4,646,623	-4,646,623	-4,646,623
Interest	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other costs - borrowing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Creditors - Directors	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Taxation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dividends Paid	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NET CASH FLOW	-12,366,260	-12,366,260	-12,366,260	-12,366,260	-15,250,030	-15,250,030	-15,250,030	-15,250,030	-28,435,041	-28,435,041	-28,435,041	-28,435,041	-28,435,041	-28,435,041	-28,435,041	-28,435,041
CAPITAL EXPENDITURE																
CapEx Land Building Acquisitions	-109,587,796	-109,587,796	-109,587,796	-109,587,796	-108,375,296	-108,375,296	-108,375,296	-108,375,296	-71,479,683	-71,479,683	-71,479,683	-71,479,683	-71,479,683	-71,479,683	-71,479,683	-71,479,683
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	-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	0	0	0	0
Intellectual Property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL GRANTS FUNDING	\$134,200,000	134,200,000	134,200,000	134,200,000	122,275,000	122,275,000	122,275,000	122,275,000	125,075,000	125,075,000	125,075,000	125,075,000	125,075,000	125,075,000	125,075,000	125,075,000
LOAN REPAYMENTS																
NET QUARTER CASH FLOW	9,470,944	9,470,944	11,970,944	11,970,944	-3,875,326	-3,875,326	-3,875,326	-3,875,326	-1,239,725	-1,239,725	-1,239,725	-1,239,725	-1,239,725	-1,239,725	-1,239,725	-1,239,725
OPENING BALANCE	0	9,470,944	18,941,888	30,912,833	42,883,777	39,008,451	35,133,125	31,257,799	27,382,473	26,142,749	24,903,024	23,663,300	22,423,575	21,183,850	19,944,125	18,704,400
CLOSING BALANCE	\$9,470,944	\$18,941,888	\$30,912,833	\$42,883,777	\$39,008,451	\$35,133,125	\$31,257,799	\$27,382,473	\$26,142,749	\$24,903,024	\$23,663,300	\$22,423,575	\$21,183,850	\$19,944,125	\$18,704,400	\$17,464,675
BALANCE SHEET BALANCE				\$42,883,777				\$27,382,473								\$22,423,575

STAFF NEEDS									
#	Staff	Qty	Desktop	Laptop	MFP	Cellphone	Laser printer	Color printer	Office furniture
1	PASCAS Foundation (India) 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									<u>100,000</u>
									say <u><u>\$200,000</u></u>

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

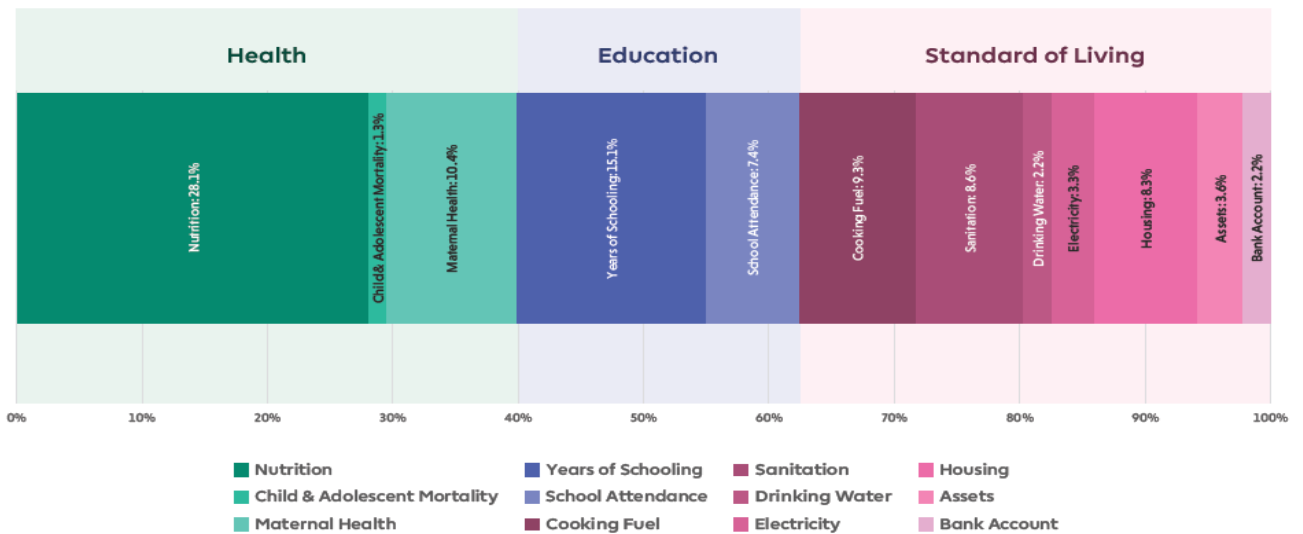
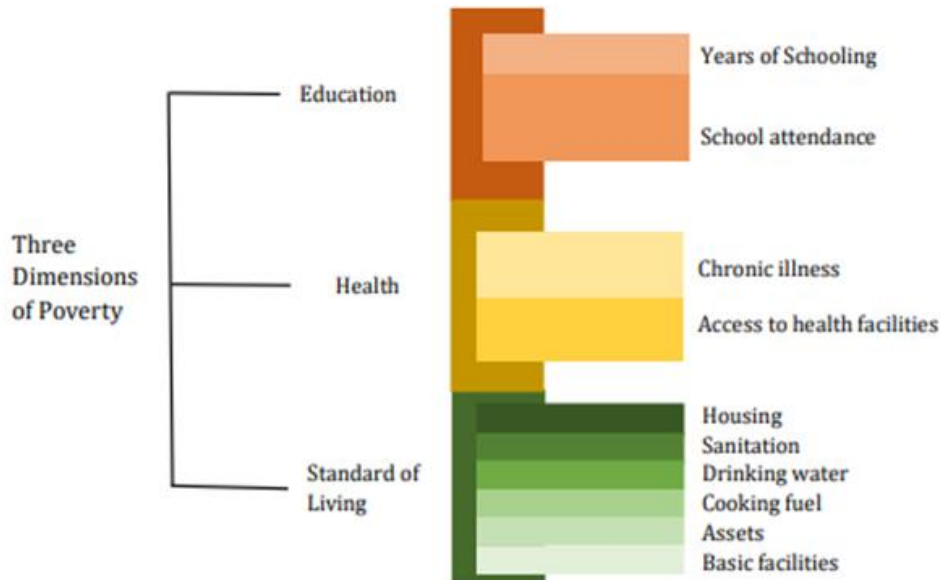


India Multidimensional Poverty Index

Oxford Poverty & Human Development Initiative (OPHI)

https://ophi.org.uk/wp-content/uploads/India_MPI_2021_REPORT.pdf

Structure of the National MPI



EDUCATION is the overarching profession that brings about health and prosperity as well as consciousness. Consequently humanity does not advance without education. It is education that brings about the teachers for its own profession as well as all others, including health.

HOWEVER, programs need to be considered address the lack in standards of living:

STANDARDS of LIVING SUPPORT	USD	2024	2025	2026	2027	2028
Provisional Budget while specific programs develop:		10,000,000	10,000,000	10,000,000	10,000,000	10,000,000

PASCAS VILLAGE – Agricultural College – outside of Lucknow

Agricultural College Student Can 3,000 students
Class Rooms 150 with numerous gathering pods for 12 students
Faculty to student ratio is to be 1 educator to 12 students
Subjects being the full range plus the major needs for agricultural sciences and industries.
Hands on agricultural pursuits in a range of crops and animal husbandry.
Even fish farming on a commercial scale.
Trade skills will be equivalent to the first and second years of apprenticeships.
Staff accommodation for around 400 plus visitors.

Secondary Student Campus 3,000 students ages 11 to 18 years
Class Rooms 150 with numerous gathering pods for 12 students
Faculty to student ratio is to be 1 educator to 12 students

PASCAS AREA HOSPITAL

Medical beds 500
Operating theatres 20
Consultation rooms 10 growing to 30

LUCKNOW MARY's SCHOOL

Primary Student Campus 2,000 students ages 3 to 10 years
Class Rooms 100 with numerous gathering pods for 12 students
Faculty to student ratio is to be 1 educator to 12 students

Secondary Student Campus 3,000 students ages 11 to 18 years
Class Rooms 150 with numerous gathering pods for 12 students
Faculty to student ratio is to be 1 educator to 12 students

Olympic sized swimming pool is incorporated.

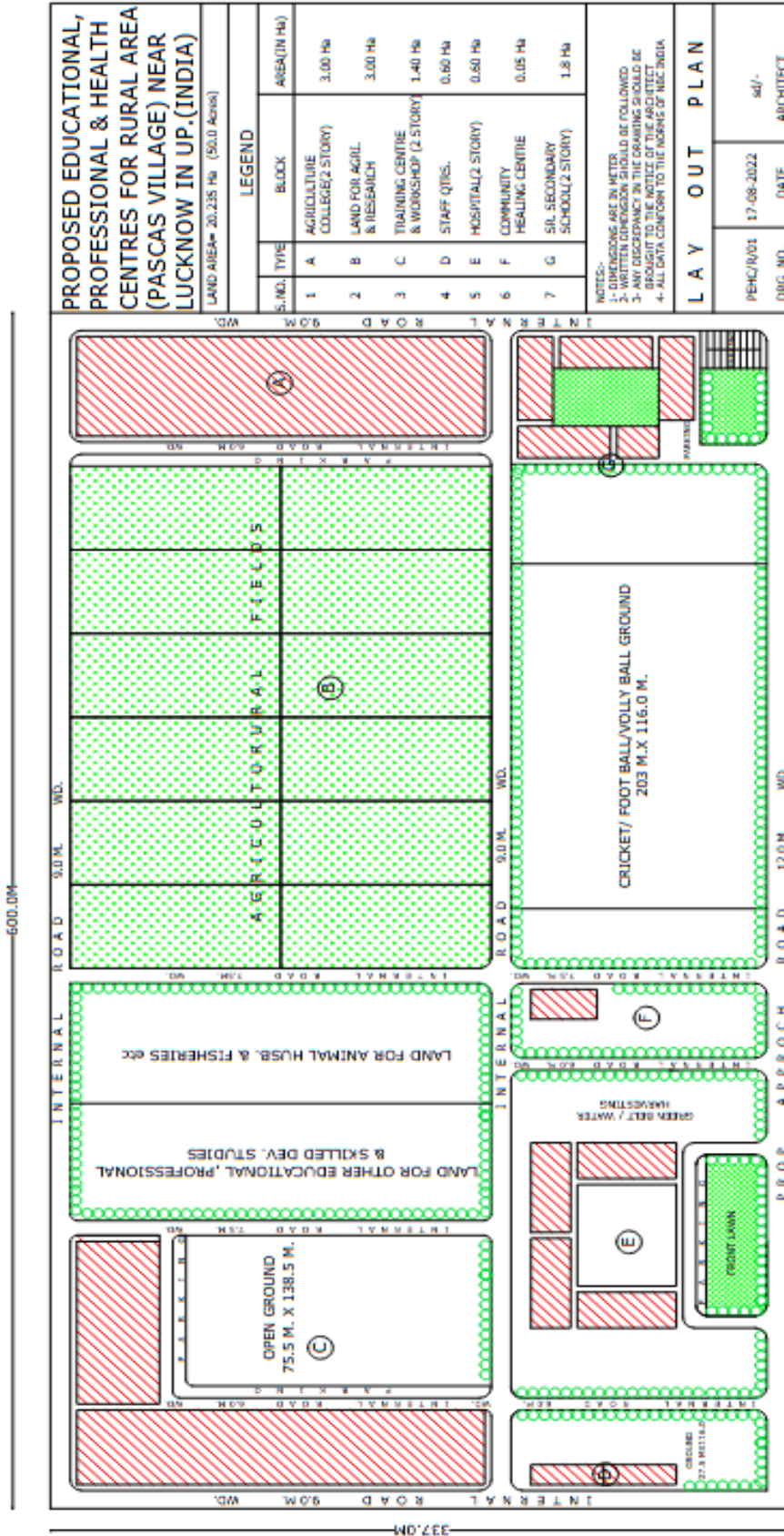
Every school and college will have special healing centres where every kind of psychological problems of students and teachers will be dealt and special care will be taken to understand the feelings of the students and teachers. For this purpose special training will be taken from the counsellors of Pascas.

PASCAS TAFE COLLEGE

Technical and Further Education

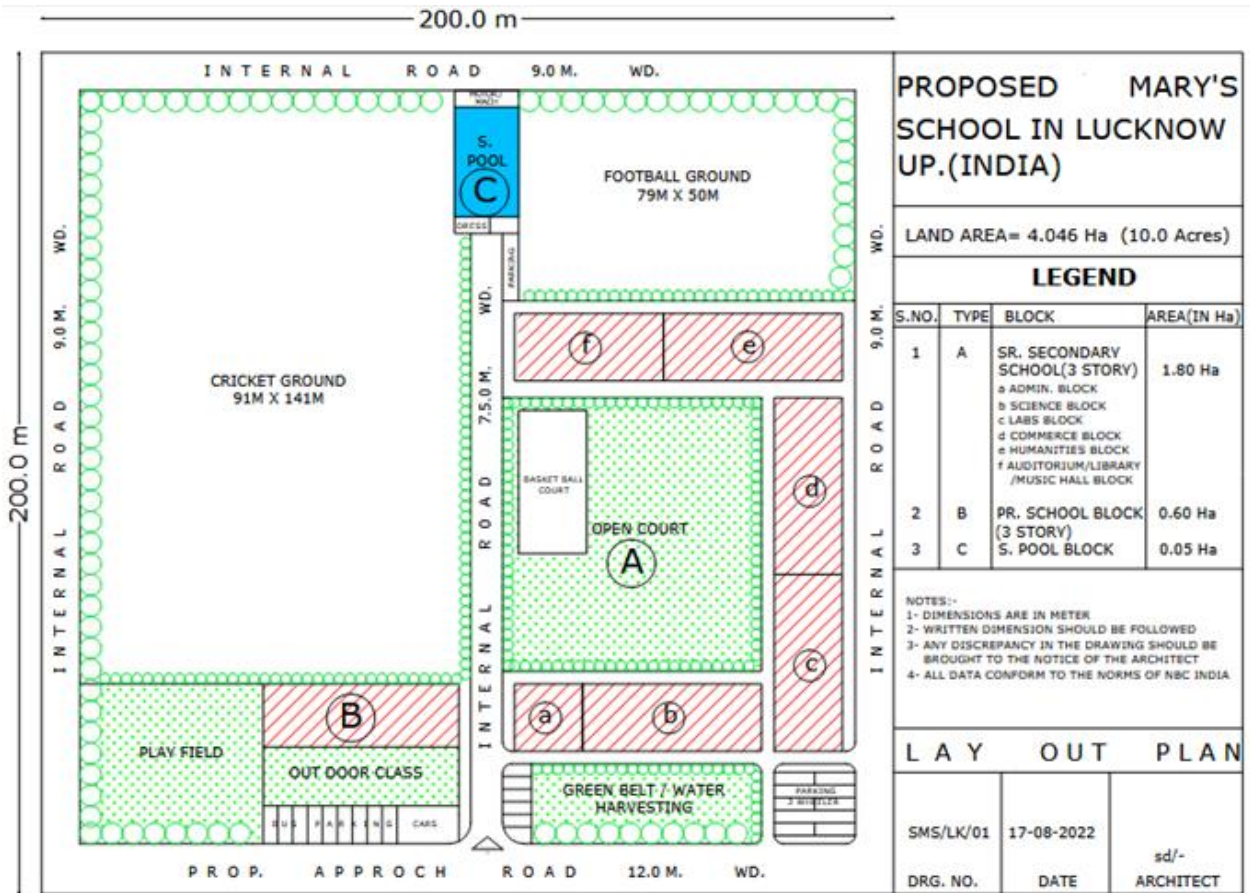


**Be an
Outsider**



PRELIMINARY ESTIMATE FOR PROPOSED EDUCATIONAL, PROFESSIONAL
& HEALTH CENTERS FOR RURAL AREA (PASCAS VILLAGE) IN UP INDIA

	INDIAN RUPEE		USD	AUD	USD
A - AREA OF LAND	50.0 ACRE	20.235 HA			
COST OF LAND @ RS. 4.0 CR./HA			501586.00	725448.52	LAND ONLY
TOTAL COST OF LAND	80.0 CR.		10034560	14508970.3	<u>\$10,034,560</u>
B - AREA OF BUILDINGS					
(a) AGRICULTURE COLLEGE	3.0 HA	PER UNIT ->	878024.00	1270447.5	
COST OF CONST. @ RS. 7.0 CR./HA	RS. 21.0 CR.		2633723.4	3811342.5	2,633,723
(b) LAND FOR AGRI & RESEARCH	3.0 HA	PER UNIT ->	313538.5	453840.5	
COST OF LAND DEVP. @ RS. 2.5 CR./HA	RS. 7.5 CR.		940587.75	1361521.5	940,587
(c) TRAINING CENTER AND WORKSHOP	1.40 HA	PER UNIT ->	878024.00	1270447.5	
COST OF CONST. @ RS. 7.0 CR./HA	RS. 9.8 CR.		1229034.66	1778709.8	1,229,034
(d) STAFF QTRS.	0.60 HA	PER UNIT ->	878024.00	1270447.5	
COST OF CONST. @ RS. 7.0 CR./HA	RS. 4.2 CR.		526712.13	762304.2	526,712
(e) HOSPITAL	0.60 HA	PER UNIT ->	878024.00	1270447.5	
COST OF CONST. @ RS. 7.0 CR./HA	RS. 4.2 CR.		526712.13	762304.2	526,712
(f) HEALING CENTER	0.05 HA	PER UNIT ->	878024.00	1270447.5	
COST OF CONST. @ RS. 7.0 CR./HA	RS. 0.35 CR.		43892.68	63520.24	43,892
(g) SR. SECONDARY SCHOOL	1.8 HA	PER UNIT ->	878024.00	1270447.5	
COST OF CONST. @ RS. 7.0 CR./HA	RS. 12.6 CR.		1580184.9	2286728.64	1,580,184
C - AREA OF OTHER OPEN GROUND	4.0 HA	PER UNIT ->	313538.5	453840.5	
COST OF LAND DEVP. @ RS. 2.5 CR./HA	RS. 10.0 CR.		1254115	1814910	1,254,115
D - LENGTH OF BOUNDARY WALL	2000.0 RM.	PER UNIT ->	188.11	272.22	
COST OF CONST. @ RS. 15000.0 RM	RS. 3.0 CR.		376215.6	544473	376,215
TOTAL RS. 72.65 CR.					
E- OTHER INCIDENTAL & CONTINGENCIES					
	ETC. @ 4% 2.90 CR.		363679.72	526299.5	<u>363,680</u>
	GR. TOTAL 75.55 CR.		9474483.74	13713798.22	9,474,854
	SAY 75.50 CR.		9468213.4	13704722.25	
(SAY RUPEES SEVENTY SIX CRORES)			PRIME BUILDINGS ONLY		9,500,000
NOTE: - THE ABOVE COST EXCLUDES ARCHITECTURAL & OTHER CHARGES			LAND & BUILDINGS		USD \$19,534,560
HOSPITAL FITOUT and EQUIPMENT					70,000,000
BUILDING BUFFER, including DISCUSSION PODS for General Expansion					20,000,000
FITOUT, EQUIPMENT and GENERAL STARTUP					20,000,000
BUFFER					<u>5,465,440</u>
RECURRENT COSTS	Year 1	Year 2	Year 3	Year 4	Year 5
	Build	Build	20,000,000	20,000,000	20,000,000
			USD		\$135,000,000



PRELIMINARY ESTIMATE FOR MARY'S SCHOOL IN LUCKNOW UP (INDIA)

	INDIAN RUPEE		USD	AUD	USD
A - AREA OF LAND	10.0 ACRE	4.046 HA			
COST OF LAND @ RS. 6.0 CR./HA		PER UNIT - >	752440.80	1089384.58	LAND ONLY
TOTAL COST OF LAND	24.27 CR.		3043545.37	4406560.64	\$3,043,545
B - AREA OF SR. SECONDARY SCHOOL	1.8 HA	PER UNIT - >	877825.2	1271298.46	
COST OF CONST. @ RS. 7.0 CR./HA	RS. 12.6 CR.		1580085.36	2288337.23	1,580,085
C - AREA OF PR. SCHOOL	0.6 HA	PER UNIT - >	877825.2	1271298.46	
COST OF CONST. @ RS. 7.0 CR./HA	RS. 4.2 CR.		526695.12	762748.98	526,695
D - AREA OF SWIMMING POOL	0.05 HA	PER UNIT - >	877825.2	1271298.46	
COST OF CONST. @ RS. 7.0 CR./HA	RS. 0.35 CR.		43885.45	63562.42	43,885
E - AREA OF OTHER OPEN GROUND	1.3 HA	PER UNIT - >	313467.5	453700.74	
COST OF LAND DEVP. @ RS. 2.5 CR./HA	RS. 3.25 CR.		407521.08	589810.96	407,521
D- LENGTH OF BOUNDARY WALL	800.0 RM.	PER UNIT - >	188.09	272.18	
COST OF COSTN. @ RS. 15000.0/RM	RS. 1.2 CR.		150448.52	217747.32	150,448
	TOTAL RS. 21.6 CR.		2708073.43	3919788.72	
E- OTHER INCIDENTAL & CONTINGENCIES					
	ETC. @ 4% RS. 0.86 CR.		107821.47	156065.66	107,821
	GRAND TOTAL RS. 22.46 CR.		2815895.55	4075423.99	2,816,455
	SAY RS. 22.50 CR.		2820944.25	4082682.09	
					BUILDING
					3,000,000

(SAY RUPEES TWENTY TWO CRORES FIFTY LACS)

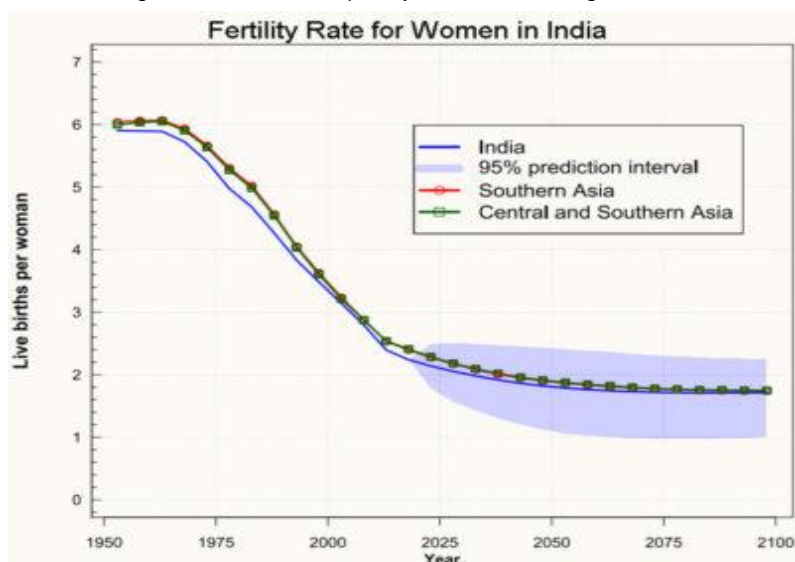
NOTE: - THE ABOVE COST EXCLUDES ARCHITECTURAL
& OTHER CHARGES

			LAND & BUILDING@	USD	\$6,043,545
			SCHOOL BUILDING BUFFER including DISCUSSION PODS		1,956,455
			LIBRARY for SCHOOL and VISITORS		1,000,000
			SCHOOL FITOUT and FURNITURE		2,000,000
			SCHOOL STARTUP COSTS		1,000,000
RECURRENT COSTS	Year 1 Build	Year 2 Build	Year 3 2,000,000	Year 4 2,000,000	Year 5 2,000,000
				USD	\$12,000,000

<https://borgenproject.org/girls-orphanages-in-india/>

Because of gender-based cultural bias and economic pressures, the majority of orphans in India are girls. According to UNICEF, India is home to 31 million orphaned children. The Times of India reports that nine out of 10 abandoned children are girls. In some parts of India, parents view girls as burdens because, for one, their dowries for marriage are costly.

For this reason, some girls face abandonment and are put into orphanages, adding to the already high number of existing orphaned girls. Shockingly, “nurses have been known to accept bribes to exchange baby girls for baby boys.” Furthermore, activists draw attention “to eight million missing girls” (possibly sixty million)— the estimated “number of female foetuses” possibly “aborted over the past decade due to their sex.” Due to the extensive number of orphaned girls, orphanages often do not have enough resources to adequately take care of the girls.



in India. India has the largest number of children living in residential care in the world. In total, **over 9,500** Child Care Institutions (CCIs), also known as orphanages, house nearly 400,000 children.

A starting point:

3,000 orphans anywhere in India

	Food	Medicin	Clothing	
Possible present situation:	per day	per mth	per qut	
Being provided per child Existing at this point	\$1.53	\$0.61	\$0.00	
Required per child	\$10.00	\$285.00	\$250.00	
Needed per child	<u>\$11.53</u>	<u>\$285.61</u>	<u>\$250.00</u>	
for year multiply by	365	12	4	
	10,950,000	10,260,000	3,000,000	24,210,000

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

ORPHANAGES ANNUAL RECURRENT COSTS \$27,210,000

Water purification systems (per orphanage)

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

Major repair and renovation

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

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

**PASCAS FOUNDATION (India) Ltd UP
ESTIMATED BUILDING COSTS SCHOOL**

\$ = USD

1 Apr - 31

28

AU\$1.00 =	USD 0.70	INR 55	USD1.00 =	INR 80
	AU\$0.02 =	INR 1.00		
Metres	Metres	Total M²	\$ M²	TO BUILD
Length	Width	Floor Area	Cost	A\$ Cost

**HIGH SCHOOL
TOTAL COMPLEX**

SCHOOL building per m2				\$2,500	
building per m2 for Maths	\$1,200				
building per m2 for Technology	\$3,500				
Floor space per child (classroom, halls, toilets, admin, etc.)			33		
School student population			600		
Total building area and cost			19,800	\$2,500	\$49,500,000
Sporting fields and grounds					2,500,000
Total School Campus to be developed		students	3,000		

TOTAL BUILDING STRUCTURES		M ²	<u>19,800</u>	\$2,626	\$52,000,000
(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) 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 (India) Ltd UP
ESTIMATED BUILDING COSTS TAFE
Technical And Further Education**

\$ = USD 1 Apr - 31 29

Craft Creations

AU\$0.02 = INR 1

AU\$1.00 = USD 0.70

INR 55

USD1.00 = INR 80

TAFE

Metres Metres Total M²
Length Width Floor Area

\$ M² TO BUILD
Cost A\$ Cost

TOTAL COMPLEX

TAFE building per m2	similarly for Craft Creations			\$2,750	
building per m2 for Maths	\$1,200				
building per m2 for Technology	\$3,500				
Floor space per child (classroom, halls, toilets, admin, etc.)			33		
School student population			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	spaces	20,000	M ³	50	1,000,000
	circulation	15	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) transformers					5,000,000
Security fences					30,000
Security deposits Power Authority					10,000
Professional costs				6%	3,417,000
Contingency				5%	2,847,500
TOTAL CONSTRUCTION					\$72,779,700
LAND COSTS		30,000	M ³	200	6,000,000

LAND & BUILDINGS

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

\$78,779,700

RENTAL BUDGET



PASCAS FOUNDATION (India) Ltd UP **\$ = USD** **1 Apr - 31** **30**
ESTIMATED BUILDING COSTS UNIVERSITY AU\$0.02 = INR 1.00
(5 Campus = 1 University) AU\$1.00 = USD 0.70 INR 55 USD1.00 = INR 80
HIGH SCHOOL equivalent + Metres Metres Total M² \$ M² TO BUILD
TOTAL COMPLEX Length Width Floor Area Cost A\$ Cost

UNIVERSITY building per m2						\$3,200	
building per m2 for Maths	\$1,200						
building per m2 for Technology	\$3,500						
Floor space per child (classroom, halls, toilets, admin, etc.)					33		
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>		\$3,276	<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) transformers							5,000,000
Security fences							30,000
Security deposits Power Authority							10,000
Professional costs					6%		6,486,000
Contingency					5%		5,405,000
TOTAL CONSTRUCTION							<u>\$129,556,200</u>
LAND COSTS		100,000	M ³		75		7,500,000

LAND & BUILDINGS

\$137,056,200

RENTAL BUDGET 33,000 M² \$415.32 M²
10.0% pr anm **\$13,705,620**



PASCAS FOUNDATION (India) Ltd UP

\$ = USD 1 Apr - 31 Mar

31

AU\$1.00 = USD 0.70 INR 55 USD1.00 = INR 80

This could be 4 hospitals of 75 beds each in 4 rural communities.

HOSPITAL COST

INVESTED FUNDS

Central Location - Medium Rise - Prestige Structure				
LAND ACQUISITION	TEN HECTARES		\$7,500,000	
Stamp Duty	REQUIRED		500,000	
Legals & Commissions on purchase			100,000	
Land Cost				8,100,000
Headwork Charges				1,000,000
Civil Works				4,000,000
				<hr/>
SITE COSTS				\$13,100,000

HOSPITAL DEVELOPMENT

	BEDS			
BUDGET COST OF BUILDING	300	\$600,000	180,000,000	
Professional Fees - Construction		12.0%	12,387,840	
				192,387,840
<hr/>				
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
<hr/>				
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 **\$300,237,840**

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 **\$323,037,840**

Borrowing Costs & Share Placement Costs 3.0% 9,691,135

INTEREST PROVISION - CONSTRUCTION 8.0% 25,843,027

INTEREST PROVISION - 3 Months Operation 6,000,000

TOTAL PROJECT BUDGET **\$364,572,002**

BUFFER { buffer offset against interest + provision } 35,427,998

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



HOSPITAL EQUIPMENT

AU\$1.00 =

USD 0.70

INR 55

USD1.00 =

INR 80

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
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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	
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Total for Day Theatres	5	6,000,000	
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TOTAL for Theatres			18,000,000
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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
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EMERGENCY			1,500,000
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MEDICAL CENTRE for Medical Practitioners			600,000
--	--	--	---------

MEDICAL CENTRE for Specialists			1,000,000
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MEDICAL CENTRE for Oncologist Specialists			2,200,000
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PAIN CLINIC			1,200,000
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PATHOLOGY LABORATORY			2,000,000
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TOTAL FITOUT & EQUIPMENT			\$75,500,000
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PASCAS FOUNDATION (India) Ltd UP **\$ = USD** **1 Apr - 31** **33**
ESTIMATED BUILDING COSTS FIRST AID - CLINIC- COMMUNITY CENTRE AU\$0.02 = INR 1.00

AU\$1.00 = USD 0.70 INR 55 USD1.00 = INR 80

	Metres Length	Metres Width	Total Floor Area M ²	\$ M ² Cost	TO BUILD A\$ Cost
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TOTAL COMPLEX				\$3,000	
building per m2 budget including land					
CLINIC HEALTH CENTRE	Loading 30%				\$2,000,000
MEDICAL CLINIC	30%				1,000,000
COMMUNITY CENTRE	30%				2,000,000
MOBILE CLINIC	30%				500,000
TOTAL BUILDING STRUCTURES (Cordell based estimates can be improved upon)			M ² 0		\$5,500,000

SITE WORKS					
Site Filling		2,000	M ³	50	100,000
	spaces	circulation	1.5		
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) transformers					50,000
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 M³ 200 600,000

Stamp duty waived by Government PASCAS FOUNDATION (India) Ltd is a charity

Acquiring land for public purposes in Papua New Guinea comes under "Land Act 1996"

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

RENTAL BUDGET 0 M² 10.0% pr anm \$701,952 M²



Load prime
cost by

30%

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

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

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

Master of Teaching (Secondary)
 Indicative first year fee AU\$30,976
 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	
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/>
Tuition Fees						
Doctors	each per annum	\$70,000	\$70,000	\$70,000	\$70,000	\$70,000
Nurses	each per annum	\$35,000	\$35,000	\$35,000	\$35,000	\$35,000
Teachers	each per annum	\$35,000	\$35,000	\$35,000	\$35,000	\$35,000
Living Allowance Subsidy						
Doctors	each per annum	25,000	25,000	25,000	25,000	25,000
Nurses	each per annum	25,000	25,000	25,000	25,000	25,000
Teachers	each per annum	25,000	25,000	25,000	25,000	25,000
Total Individual Scholarship						
Doctors	each per annum	\$95,000	95,000	95,000	95,000	95,000
Nurses	each per annum	60,000	60,000	60,000	60,000	60,000
Teachers	each per annum	60,000	60,000	60,000	60,000	60,000
ANNUAL SCHOLARSHIP BUDGET						
Doctors	per annum	\$1,900,000	3,800,000	5,700,000	7,600,000	9,500,000
Nurses	per annum	2,400,000	4,800,000	7,200,000	7,200,000	7,200,000
Teachers	per annum	2,400,000	4,800,000	7,200,000	9,600,000	9,600,000
TOTAL SCHOLARSHIPS		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		\$6,700,000	\$13,400,000	\$20,100,000	\$24,400,000	\$26,300,000

PASCAS FOUNDATION (India) Ltd UP

\$ = USD

1 Apr - 31 Mar

35

ENTERPRISE AGREEMENT WAGE STRUCTURE

AU\$1.00 = USD 0.70 INR 55 USD1.00 = INR 80

	Annualised Daywork	Weekly	Hourly Overtime
GENERAL OPERATIONS			
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

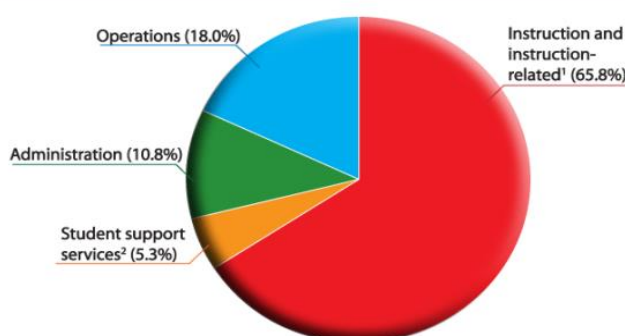
SHIFT PLATFORM	Day 7am-3pm	Night 3pm-11pm	Morning 11pm-7am
Shift Allowance	\$0.00	\$7.00	\$14.00

SUPERANNUATION	2006	9.00%
Employer contribution as a % of ordinary time earnings	2009	10.00%
Financial Year ending on 30 June		

WORKERS COMPENSATION 2.50%

AVERAGE WAGE Specialist	Base	On-Costs	TOTAL		
	\$26,520	20%	\$31,824		
Year	2024	2025	2026	2027	2028
Total Employees in Clinics & Schools	\$322,400	\$1,209,000	\$11,523,624	\$58,309,208	\$59,195,808
Employees Number	11	38	363	1,833	1,861
Employees Administration	28	56	67	78	90
Total Employed	39	94	430	1,911	1,951
Sales per Clinic & School Employee	\$47,273	\$51,316	\$51,202	\$51,308	\$51,304

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) LIBRARY RESOURCE CENTRE (S) SENIOR STUDY CENTRE LIBRARY/RESOURCE CENTRE (C)	AUD Feb 2022 \$2,600 \$3,040 \$3,040 \$3,040	Includes all circulation spaces, reading rooms, individual study areas, work rooms, satellite libraries, storage rooms and associated joinery. *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
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)

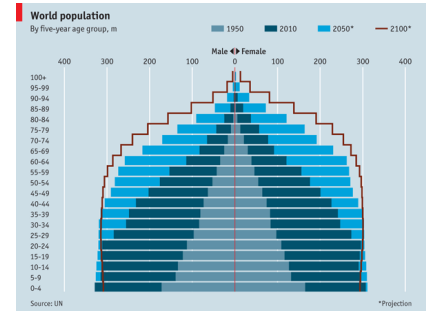
The current population of Angola .

As of 28 August 2022, the population of India was estimated to be 1,575,479,670,362 people. **say 1,575,500,000**

Predictions for the population of India are 1,515 million in 2030, 1,660 million in 2050, and 1,447 million 2100.

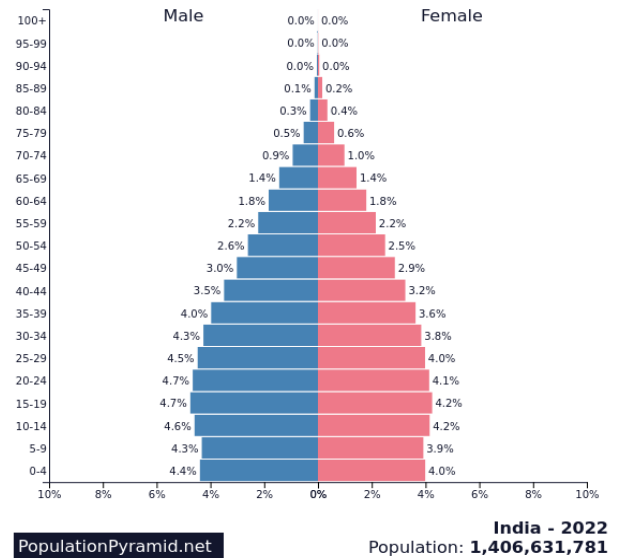
Births per Day	73,787
Deaths per Day	26,789

The median age in India is **28.7 years**.



Age structure	Percentage	Male	Female
0-14 years:	26.31%	185,017,089	163,844,572
15-24 years:	17.51%	123,423,531	108,739,780
25-54 years:	41.56%	285,275,667	265,842,319
55-64 years:	7.91%	52,444,817	52,447,038
65 years and over:	6.72% (2020 est)	42,054,459	47,003,975

Religion in India	Percentage
Hinduism	79.80%
Islam	14.20%
Christianity	2.30%
Sikhism	1.70%
Buddhism	0.70%
Jainism	0.40%
Other	0.90%
	100.00%



India - Historical Life Expectancy Data

Year	Life Expectancy	Growth Rate
2022	70.19	0.330%
2021	69.96	0.330%

CORRUPTION PERCEPTIONS INDEX

40	India	85	73	Australia	18
28	Pakistan	140	45	China	66

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.

According to Global MPI Reports 2019 and 2020, 21.9% of the population was poor in India the number of poor was pegged at 269.8 million. According to World Poverty Clock in 2022, roughly 6% or 83,068,597 (83 million) of India's population are living in poverty. According to Niti Aayog, 25% of the Population in India are Poor. Every fourth person of the total population of India is in poverty.

Problems in the country	Causes
Womens and Girls' Rights	Malnutrition
Children's Rights	Illiteracy
Police Abuse	Unemployment due to rapid growth of population
Corruption	Low level of economic development
Disability rights	Unequal distribution of resources and land
Sexual Orientation and Gender Identity.	Improper implementation of various welfare policies
	Farmers unable to repay the loan they borrowed.



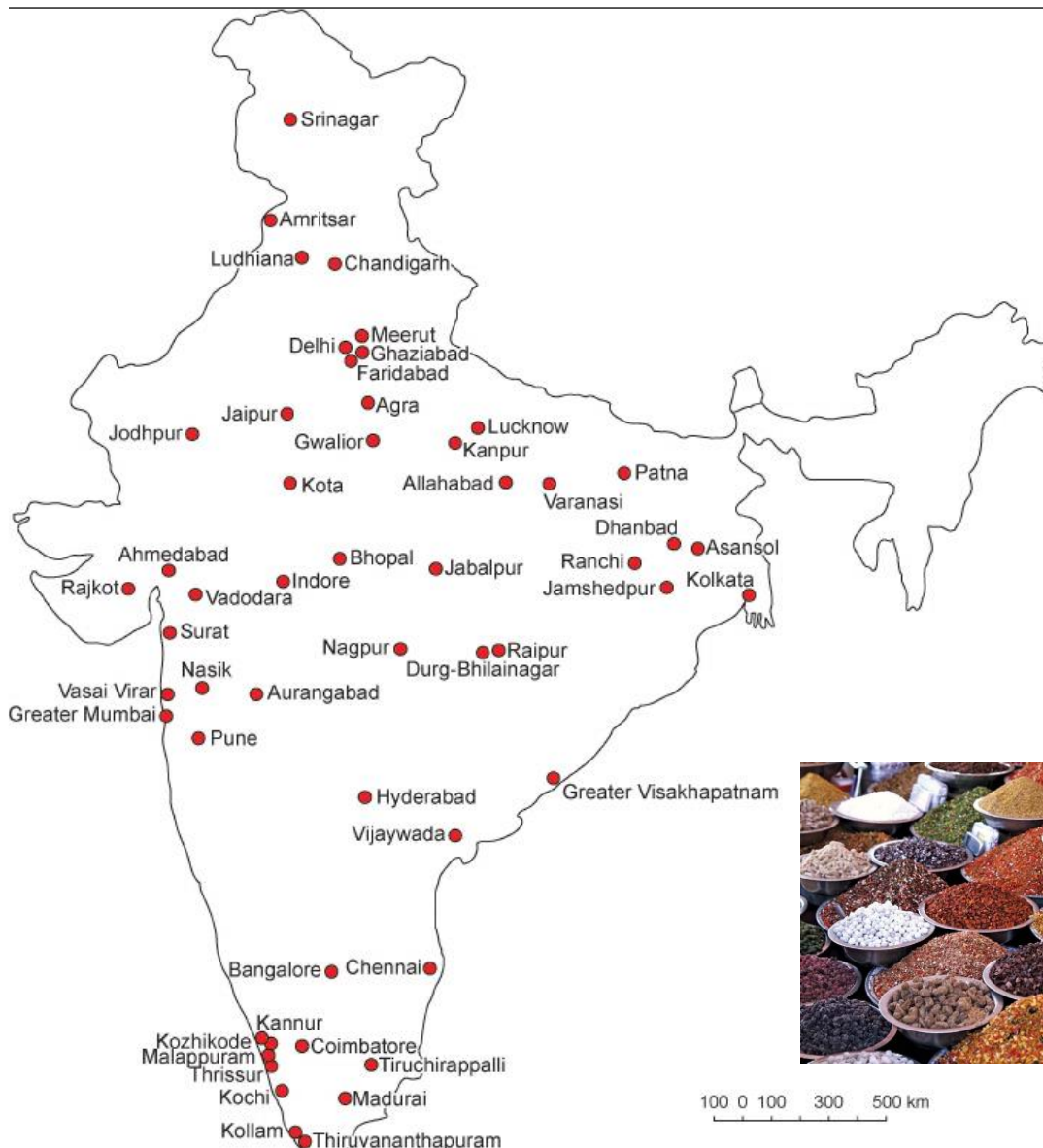
According to UNICEF, about 25% of children in India have no access to education. The number of children excluded from school is higher among girls than boys. Although women and men are treated equally under Indian law, girls and women, especially in the lower social caste, are considered inferior and are oppressed by their fathers, brothers and husbands. Without education, the chance of finding a living wage from employment in India is virtually hopeless.

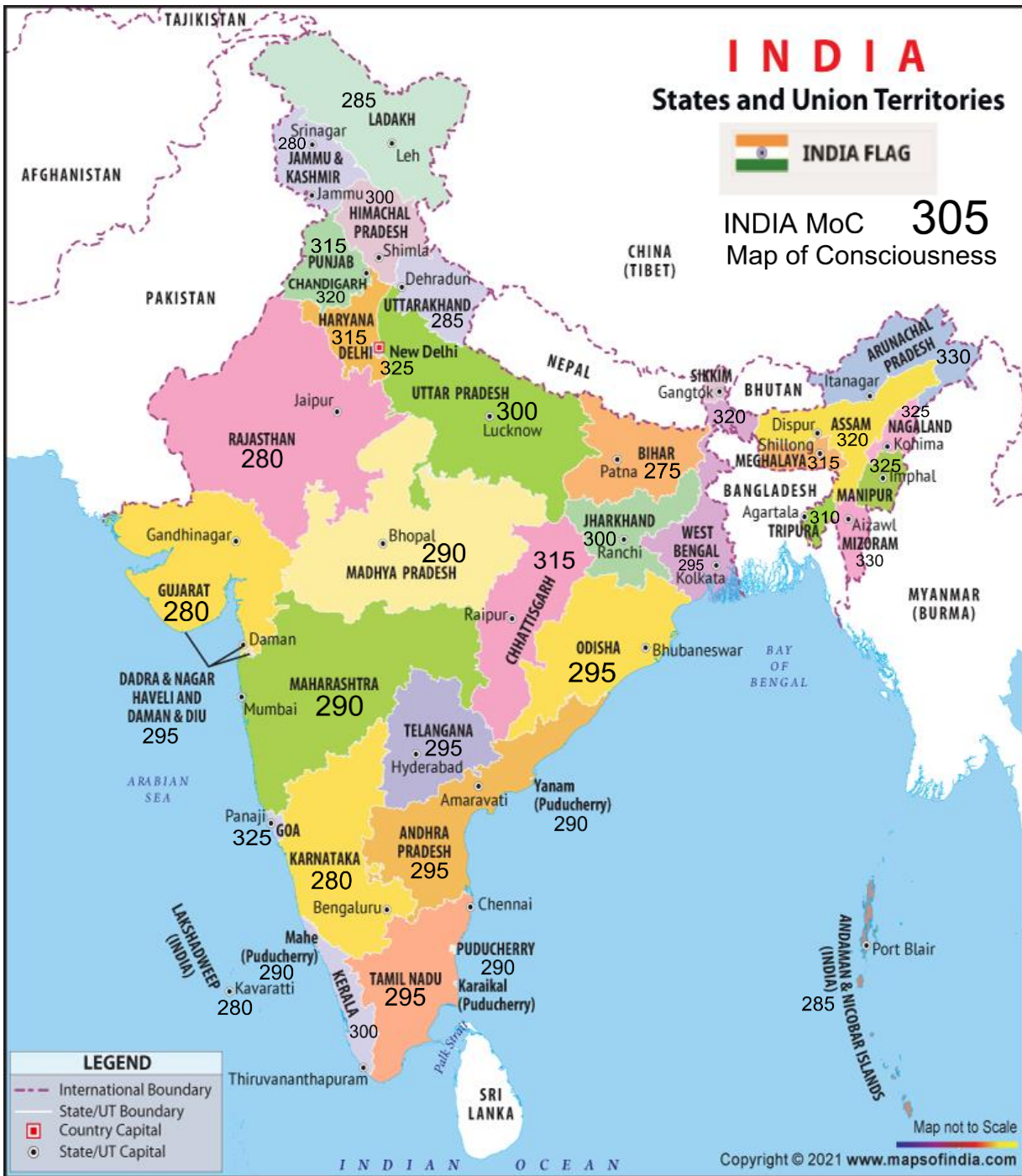
States like Bihar, Jharkhand and Uttar Pradesh have registered the highest poverty rate across India. These states have emerged as the 'poorest states' in India. 51.91% of the population in Bihar classified as poor, followed by Jharkhand (42.16%) and Uttar Pradesh (37.79%).

INDIA Map of Conscious

305

City	State/Territory	Metropolitan Population	City Proper Population	Map of Consciousness
1 Mumbai	Maharashtra	18,414,288	12,442,373	280
2 Delhi	Delhi	16,314,838	11,034,555	285
3 Kolkata	West Bengal	14,112,536	4,496,694	290
4 Chennai	Tamil Nadu	8,696,010	4,646,732	290
5 Bangalore	Karnataka	8,499,399	8,443,675	295
6 Hyderabad	Andhra Pradesh	7,749,334	6,731,790	295
7 Ahmedabad	Gujarat	6,352,254	5,577,940	300
8 Pune	Maharashtra	5,049,968	3,124,458	300
9 Surat	Gujarat	4,585,367	4,467,797	305
10 Jaipur	Rajasthan	3,046,163	3,046,163	305
11 Kanpur	Uttar Pradesh	2,920,067	2,765,348	320
12 Lucknow	Uttar Pradesh	2,901,474	2,817,105	315
13 Nagpur	Maharashtra	2,497,777	2,405,665	315
14 Indore	Madhya Pradesh	2,167,447	1,964,086	315
15 Patna	Bihar	2,046,652	1,684,222	305
16 Bhopal	Madhya Pradesh	1,883,381	1,798,218	315
17 Thane	Maharashtra	1,841,488	1,841,488	295
18 Vadodara	Gujarat	1,817,191	1,670,806	295
19 Visakhapatnam	Andhra Pradesh	1,728,128	1,728,128	310
20 Pimpri-Chinchwad	Maharashtra	1,727,692	1,727,692	320





MAP OF CONSCIOUSNESS

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

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

PERSONALITY TRAITS:

Less than two dozen people on planet Earth.

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

Debate and implement resolutions without argument and delay. 470

Debate and implement resolutions in due course. 440

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

Management supervision is generally necessary.

Politics become the hope for man's salvation.

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

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

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

Harm of others prevails, self-interest prevails.

Totally self-reliant, not God reliant.

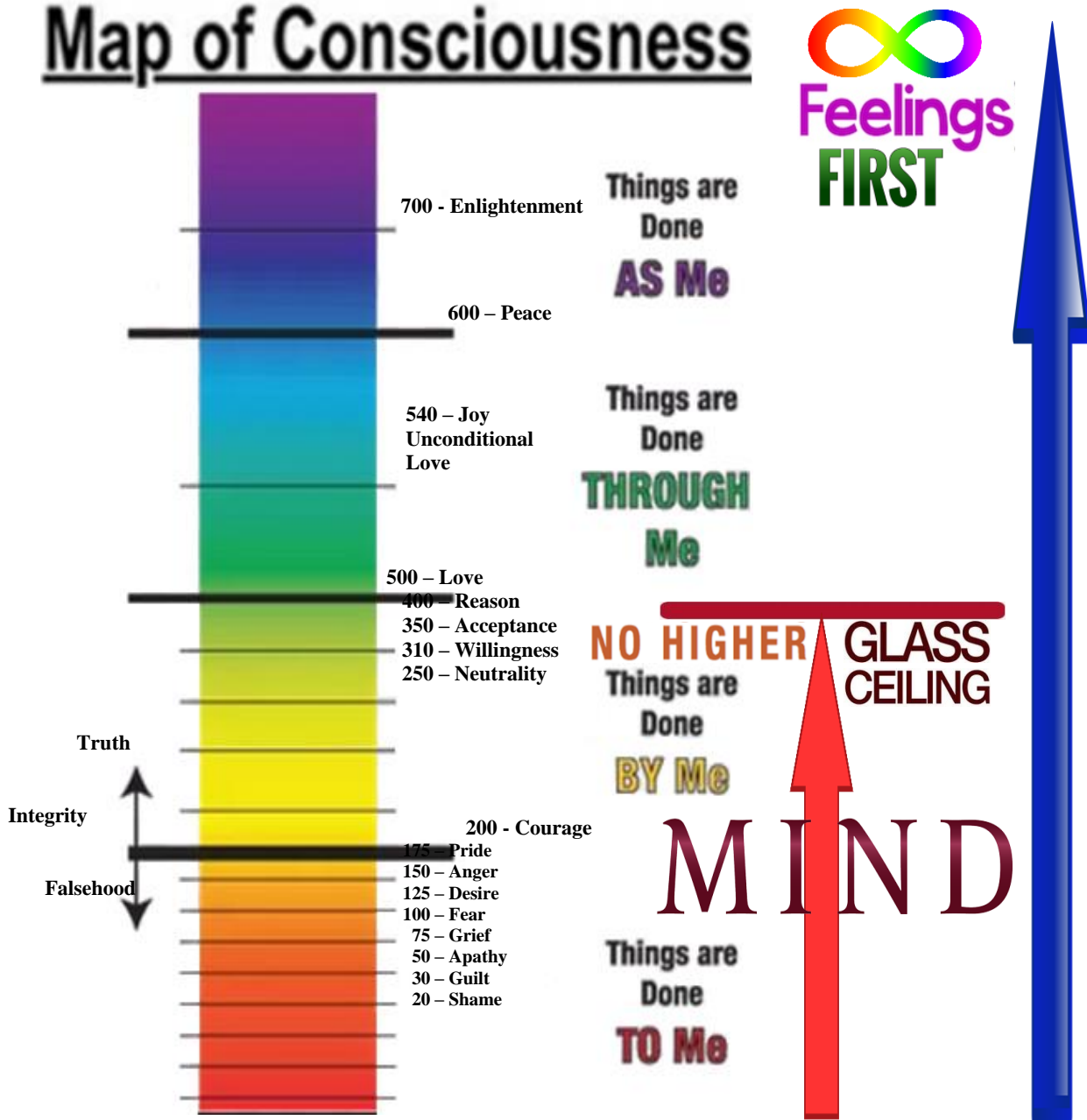
Fear dominates all motivation.

Suicide is possible and probable.

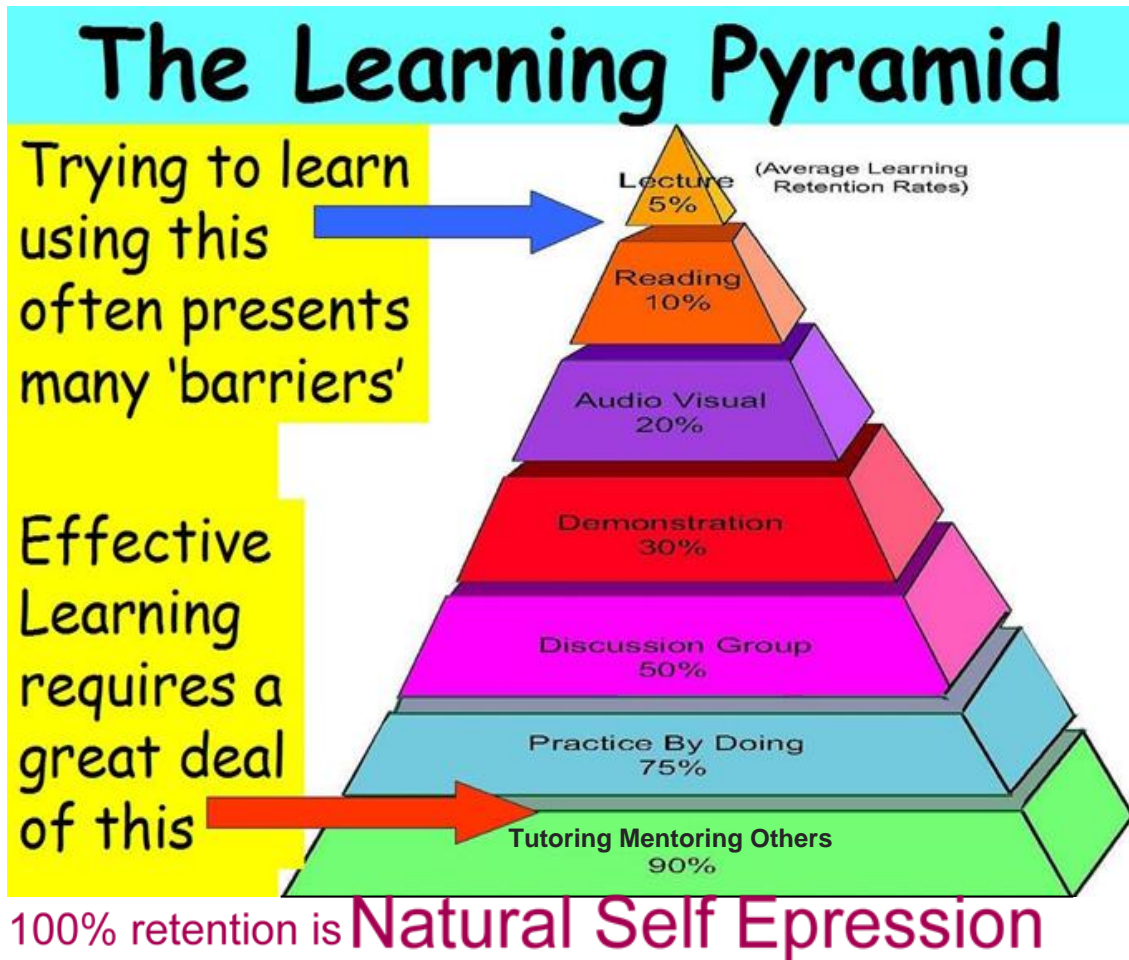
At these levels, seriously harming others for even trivial events appears to be justifiable.

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

Map of Consciousness



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



INDIA Doctors Nurses Teachers Ratios

	DOCTORS		NURSES & MIDWIVES		TEACHER / STUDENT ratio	
	per 1,000 people		per 1,000 people			
India	2017	1.34	2019	2.4	2017	33
Australia	2018	3.8	2019	13.2	1999	18
New Zealand	2018	3.4	2018	11.1	2017	15

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!

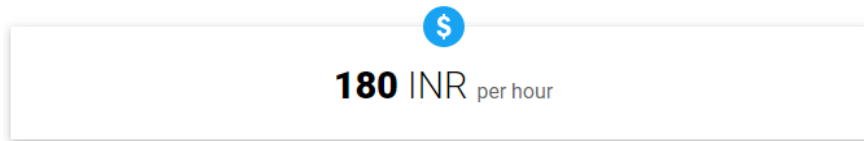
HEALING ends
MIND-CONTROL!



**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 India



The average hourly wage (pay per hour) in **India** is **180 INR**. This means that the average person in India earns approximately 180 INR for every worked hour.



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



Salaries for popular jobs

Job Title	Average Salary	Customer Service and Call Center	Switch to monthly salaries
Accounting and Finance			
Accountant	262,000 INR	Call Center Representative	143,000 INR
Accounting Assistant	205,000 INR	Customer Service Manager	513,000 INR
Accounting Manager	570,000 INR	Customer Service Representative	143,000 INR
Bookkeeper	177,000 INR	Engineering	
Chartered Accountant	342,000 INR	Civil Engineer	348,000 INR
Corporate Treasurer	513,000 INR	Electrical Engineer	371,000 INR
Financial Analyst	485,000 INR	Engineer	356,000 INR
Financial Manager	752,000 INR	Mechanical Engineer	359,000 INR
Internal Auditor	359,000 INR	Executive and Management	
Administration / Reception /		Chief Executive Officer	855,000 INR
Administrative Assistant	200,000 INR	Chief Financial Officer	787,000 INR
Office Manager	331,000 INR	General Manager	665,000 INR
Receptionist	182,000 INR	Project Manager	428,000 INR
Secretary	171,000 INR	Food / Hospitality / Tourism /	
Advertising / Graphic Design / Events		Chef	237,000 INR
Art Director	376,000 INR	Executive Chef	274,000 INR
Creative Director	376,000 INR	Hotel Manager	684,000 INR
Graphic Designer	239,000 INR	Receptionist	143,000 INR
Photographer	211,000 INR	Travel Agent	239,000 INR
Airlines / Aviation / Aerospace /		Waiter / Waitress	120,000 INR
Aerospace Engineer	485,000 INR	Health and Medical	
Air Traffic Controller	416,000 INR	Dentist	902,000 INR
Flight Attendant	262,000 INR	Dietitian	741,000 INR
Pilot	656,000 INR	Laboratory Technician	285,000 INR
Architecture		Nurse	296,000 INR
Architect	456,000 INR	Human Resources	
CAD Drafter	194,000 INR	Human Resources Manager	570,000 INR
Automotive		Human Resources Officer	228,000 INR
Mechanic	143,000 INR	Information Technology	
Service Advisor	262,000 INR	Computer Technician	290,000 INR
Banking		Database Administrator	375,000 INR
Bank Branch Manager	684,000 INR	Developer / Programmer	371,000 INR
Teller	143,000 INR	Information Technology Manager	627,000 INR
Bilingual		Network Engineer	328,000 INR
Teacher	290,000 INR	Law Enforcement / Security / Fire	
Translator	342,000 INR	Police Officer	228,000 INR
Business Planning		Legal	
Business Analyst	473,000 INR	Attorney	741,000 INR
Business Development Manager	599,000 INR	Legal Assistant	200,000 INR
Project Manager		Media / Broadcasting / Arts / Entertainment	
Project Manager	485,000 INR	Journalist	428,000 INR
Care Giving and Child Care		Pharmaceutical and Biotechnology	
Nanny	160,000 INR	Biomedical Engineer	323,000 INR
Nursery Teacher	143,000 INR	Pharmacist	485,000 INR
Construction / Building / Installation		Sales Retail and Wholesale	
Civil Engineer	353,000 INR	Cashier	143,000 INR
Construction Project Manager	627,000 INR	Sales Manager	656,000 INR
Health and Safety Officer	171,000 INR	Sales Representative	247,000 INR
		Teaching / Education	
		Elementary School Teacher	261,000 INR
		Secondary School Teacher	309,000 INR

Executive and Management Average Salaries in India 2022

<http://www.salaryexplorer.com/salary-survey.php?loc=100&loctype=1&job=24&jobtype=1>

Executive and Management in India typically earns around 518,000 INR per year.

Salaries range from 171,000 INR (lowest) to 835,000 INR (highest).

AU\$1.00 = USD 0.70 INR 55

USD1.00 = INR 80

USD 1.00 EUR 0.98 rupees

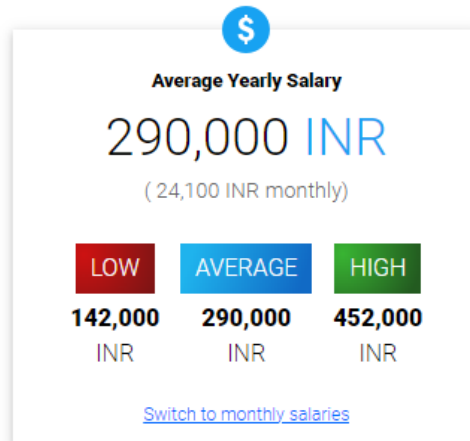


	USD	AUD
Low	2,137	3,109
Average	6,475	9,418
High	10,687	15,546

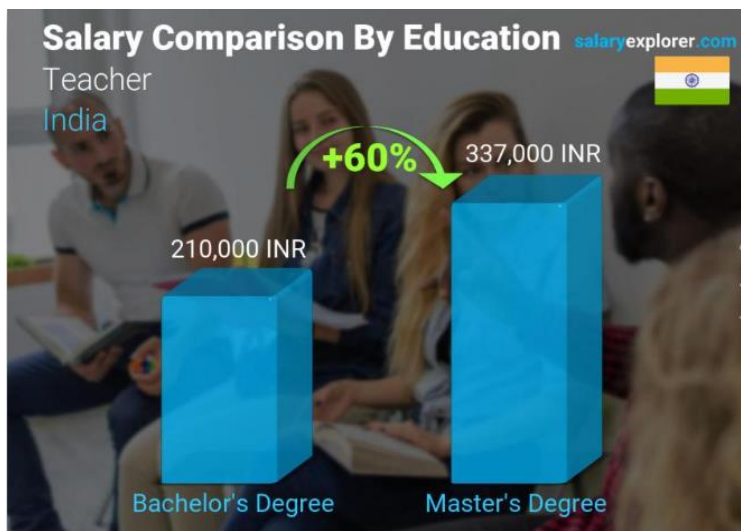
Annual Salary

[Switch to monthly salaries](#)

JOB TITLE	Average		
Account Coordinator	356,000 INR	Head of Projects	570,000 INR
Administration Manager	428,000 INR	Head of Sustainability	480,000 INR
Area Manager	399,000 INR	Housing Manager	456,000 INR
Asset Protection Associate	466,000 INR	HSE Manager	470,000 INR
Assistant Director	437,000 INR	Key Account Manager	475,000 INR
Assistant Manager	470,000 INR	Knowledge Manager	546,000 INR
Assistant Operations Manager	499,000 INR	Location Manager	532,000 INR
Assistant Project Manager	446,000 INR	Logistics Manager	442,000 INR
Assistant Section Head	371,000 INR	Management Consultant	451,000 INR
Assistant to CEO	413,000 INR	Management Executive	613,000 INR
Assistant Vice President	475,000 INR	Manager	570,000 INR
Associate Director	451,000 INR	Managing Director	684,000 INR
Bid Manager	508,000 INR	MIS Executive	570,000 INR
Branch Manager	489,000 INR	Ocean Services Manager	594,000 INR
Business Development Manager	546,000 INR	Operations Assistant	413,000 INR
Business Operations Associate	446,000 INR	Operations Director	637,000 INR
Business Operations Lead	461,000 INR	Operations Executive	617,000 INR
Campaign Manager	494,000 INR	Operations Manager	637,000 INR
Chairman of The Board	831,000 INR	Operations Supervisor	527,000 INR
Chairman Office Manager	546,000 INR	Policy Administration Executive	485,000 INR
Chief Corporate Officer	689,000 INR	Private Sector Executive	503,000 INR
Chief Executive Officer	855,000 INR	Product Development Manager	570,000 INR
Chief Financial Officer	787,000 INR	Product Executive	499,000 INR
Chief of Staff	399,000 INR	Production Executive	575,000 INR
Chief Operating Officer	641,000 INR	Production Manager	575,000 INR
Chief Risk Officer	551,000 INR	Production Supervisor	485,000 INR
Client Services Manager	551,000 INR	Program Manager	594,000 INR
Commercial Project Manager	466,000 INR	Programme Coordinator	409,000 INR
Commodity Broker	356,000 INR	Project Control Manager	594,000 INR
Corporate Affairs Executive	508,000 INR	Project Coordinator	352,000 INR
Corporate Compliance Director	556,000 INR	Project Management Officer	404,000 INR
Corporate Director	584,000 INR	Project Manager	428,000 INR
Corporate Officer	399,000 INR	Project Portfolio Manager	456,000 INR
Corporate Partnerships Officer	413,000 INR	Quality Manager	461,000 INR
Country Manager	665,000 INR	R/D Director	508,000 INR
Deputy Director	603,000 INR	Regional Director	784,000 INR
Director	665,000 INR	Regional Manager	589,000 INR
Director of Accreditation	565,000 INR	Relationship Manager	565,000 INR
Director of Catering Services	508,000 INR	Retail District Manager	404,000 INR
Director of Client Services	546,000 INR	Revenue Manager	451,000 INR
Director of Facilities Management	466,000 INR	Risk and Capital Manager	646,000 INR
Director of Operations	565,000 INR	Risk Officer	432,000 INR
Director of Process Simplification	446,000 INR	Safety Manager	428,000 INR
Director of Project Management	594,000 INR	Section Head	437,000 INR
Director of Revenue Management	523,000 INR	Service Manager	456,000 INR
Director of Training and Development	546,000 INR	Shift Supervisor	352,000 INR
Distribution Manager	584,000 INR	Solutions Manager	404,000 INR
Division Manager	499,000 INR	Supervisor	352,000 INR
Duty Manager	489,000 INR	Supply Chain Manager	603,000 INR
Engagement Manager	599,000 INR	Surveyor	399,000 INR
Executive Director	841,000 INR	Technical Manager	546,000 INR
Executive Manager	694,000 INR	Territory Manager	565,000 INR
Franchise Manager	722,000 INR	Validation Manager	485,000 INR
General Manager	665,000 INR	Vice President	689,000 INR
Global Master Data Manager	594,000 INR	Zone Manager	594,000 INR
Head of Middle Office	537,000 INR		



A person working in Teaching / Education in India typically earns around **290,000 INR** (US\$3,625) per year. Salaries range from **142,000 INR** (lowest average) to **452,000 INR** (highest average, actual maximum salary is higher).



Teacher average salary difference by education level in India



A Master's degree program or any post-graduate program in India costs anywhere from **160,000 Rupees** to **479,000 Rupees** and lasts approximately two years. That is quite an investment.



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

The average hourly wage (pay per hour) in India is 140 INR. This means that the average Teacher in India earns approximately 140 INR (US\$1.75) for every worked hour.

Teacher VS Other Jobs



http://www.salaryexplorer.com/salary-survey.php?loc=100&loctype=1&job=50&jobtype=1

Job Title	Average		
Academic Advisor	404,000 INR	GED Teacher	285,000 INR
Academic Coach	399,000 INR	Geography Teacher	304,000 INR
Academic Manager	466,000 INR	Head of Mathematics Department	428,000 INR
Academic Specialist	352,000 INR	Head of School	523,000 INR
Academic Staff	304,000 INR	High School Teacher	347,000 INR
Accompanist	332,000 INR	History Teacher	323,000 INR
Achievement Coach	399,000 INR	Infant Teacher	247,000 INR
Admissions Specialist	352,000 INR	Instructional Assistant	332,000 INR
Agricultural Sciences Teacher	309,000 INR	Instructor	356,000 INR
Anthropology Teacher	323,000 INR	Kindergarten Teacher	257,000 INR
Arabic Language Teacher	299,000 INR	Language Instructor For Expatriate	261,000 INR
Archeology Teacher	328,000 INR	Law Teacher	451,000 INR
Architecture Teacher	356,000 INR	Learning Designer	380,000 INR
Archivist	271,000 INR	Lecturer	542,000 INR
Art Teacher	295,000 INR	Librarian	261,000 INR
Assistant School Principal	413,000 INR	Library Assistant	214,000 INR
Assistant Teacher	271,000 INR	Library Director	371,000 INR
Biochemistry Professor	561,000 INR	Library Specialist	275,000 INR
Biology Teacher	323,000 INR	Life Sciences Teacher	309,000 INR
Bursary Scheme Manager	371,000 INR	Math Lecturer	570,000 INR
Business Teacher	332,000 INR	Mathematics Teacher	356,000 INR
Chemistry Teacher	309,000 INR	Mentor	352,000 INR
Child Care Coordinator	318,000 INR	Middle School Teacher	332,000 INR
Child Care Worker	257,000 INR	Music Teacher	295,000 INR
Clinical School Psychologist	466,000 INR	Nursery Manager	470,000 INR
College Aide	399,000 INR	Nursery Worker	195,000 INR
College and Career Readiness Specialist	423,000 INR	Paraprofessional	428,000 INR
College President	741,000 INR	Physical Education Specialist	347,000 INR
Communications Teacher	323,000 INR	Physical Education Teacher	285,000 INR
Community Education Officer	271,000 INR	Physics Teacher	328,000 INR
Computer Science Teacher	304,000 INR	Political Science Teacher	332,000 INR
Computer Teacher	304,000 INR	Post Doctoral Researcher	499,000 INR
Creative Writing Trainer	375,000 INR	Preschool Education Administrator	356,000 INR
Credit Counselor	389,000 INR	Preschool Teacher	261,000 INR
Cultural Studies Teacher	309,000 INR	Primary School Teacher	285,000 INR
Curriculum Developer	413,000 INR	Principal	456,000 INR
Curriculum Specialist	409,000 INR	Product Specialist	356,000 INR
Demonstrator	285,000 INR	Professor - Accounting	570,000 INR
Deputy Controller of Examinations	380,000 INR	Professor - Architecture	580,000 INR
Director of Learning Technology	428,000 INR	Professor - Biology	560,000 INR
Distance Learning Coordinator	352,000 INR	Professor - Business Administration	546,000 INR
Economics Lecturer	546,000 INR	Professor - Chemical Engineering	599,000 INR
Education Administrator	361,000 INR	Professor - Chemistry	589,000 INR
Education Assistant Director	413,000 INR	Professor - Civil Engineering	546,000 INR
Education Assistant Principal	342,000 INR	Professor - Communication	542,000 INR
Education Assistant Professor	451,000 INR	Professor - Computer Science	570,000 INR
Education Consultant	446,000 INR	Professor - Dentistry	594,000 INR
Education Coordinator	337,000 INR	Professor - Drama	546,000 INR
Education Counselor	371,000 INR	Professor - Economics	589,000 INR
Education Director	560,000 INR	Professor - Education	580,000 INR
Education Program Specialist	404,000 INR	Professor - Electrical Engineering	603,000 INR
Education Researcher	456,000 INR	Professor - English	546,000 INR
Education Resource Specialist	347,000 INR	Professor - Environmental Engineering	584,000 INR
Education Services Facilitator	366,000 INR	Professor - Foreign Languages	542,000 INR
Educational Psychologist	494,000 INR	Professor - Geological Sciences	560,000 INR
EFL Teacher	323,000 INR	Professor - History	565,000 INR
eLearning Trainer	290,000 INR	Professor - Industrial Engineering	560,000 INR
Elementary School Teacher	261,000 INR	Professor - Law	608,000 INR
Engineering Lecturer	532,000 INR	Professor - Legal Support	542,000 INR
Engineering Teacher	446,000 INR	Professor - Liberal Arts	565,000 INR
English Teacher	299,000 INR	Professor - Marketing	570,000 INR
ESL Teacher	323,000 INR	Professor - Mathematics	617,000 INR
Faculty Assistant	399,000 INR	Professor - Mechanical Engineering	603,000 INR
Foreign Language Teacher	290,000 INR	Professor - Medical Administration	608,000 INR

ANGOLA Teachers Wages 3

AU\$1.00 = USD 0.70 INR 55

USD1.00 = INR 80

http://www.salaryexplorer.com/salary-survey.php?loc=100&loctype=1&job=50&jobtype=1

Professor - Medicine	684,000 INR
Professor - Music	523,000 INR
Professor - Nursing	537,000 INR
Professor - Pharmaceutical Sciences	565,000 INR
Professor - Philosophy	570,000 INR
Professor - Physical Therapy	599,000 INR
Professor - Physics	617,000 INR
Professor - Psychology	560,000 INR
Professor - Rehabilitation	523,000 INR
Professor - Social Work	513,000 INR
Professor - Sociology	560,000 INR
Professor - Special Education	570,000 INR
Psychology Teacher	467,000 INR
Public Management Assistant Professor	475,000 INR
School Counselor	432,000 INR
Science Educator	332,000 INR
Science Laboratory Assistant	285,000 INR
Science Teacher	318,000 INR
Secondary Mathematics Teacher	328,000 INR
Secondary School Teacher	309,000 INR
Special Education Teacher	332,000 INR
Special Needs Assistant	271,000 INR
Statistics Lecturer	546,000 INR
Student Accounts Coordinator	304,000 INR
Student Development Specialist	371,000 INR
Student Employment Specialist	352,000 INR
Student Services	285,000 INR
Student Support Manager	380,000 INR
Substitute Teacher	261,000 INR
Teacher	285,000 INR
Teacher Aide	247,000 INR
Teacher Trainer	380,000 INR
Training and Development Specialist	409,000 INR
Training Coordinator	285,000 INR
Tutor	309,000 INR
University Teacher	546,000 INR
Vocational Education Teacher	309,000 INR

City	Average	
Agra	370,000 INR	Uttar Pradesh
Ahmedabad	458,000 INR	Gujarat
Bangalore	440,000 INR	
Delhi	464,000 INR	Capital
Ghaziabad	389,000 INR	
Hyderabad	476,000 INR	
Kolkata	445,000 INR	
Lucknow	421,000 INR	Uttar Pradesh
Mumbai	466,000 INR	
Nagpur	416,000 INR	
Vadodara	385,000 INR	
Visakhapatnam	383,000 INR	

INDIA Doctors Nurses Teachers Ratios

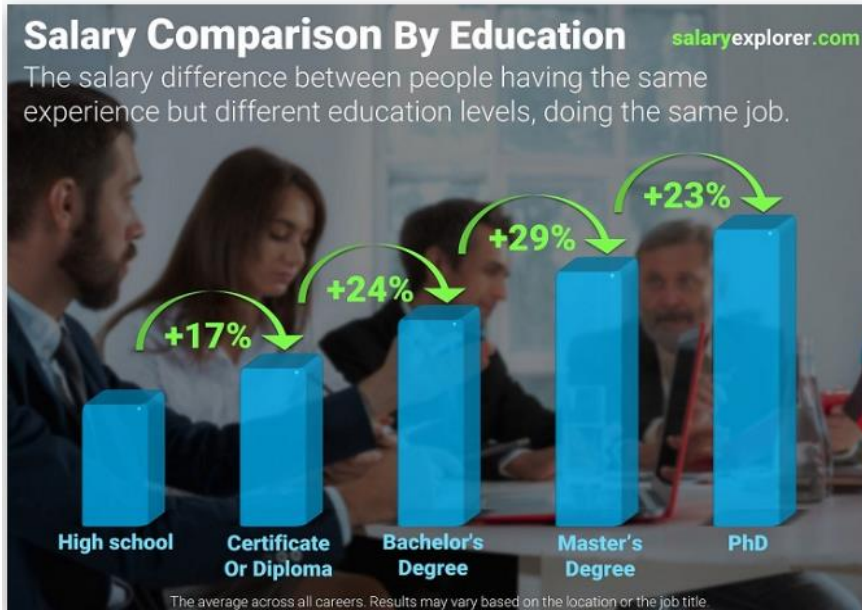
DOCTORS

NURSES & MIDWIVES

TEACHER / STUDENT

	per 1,000 people		per 1,000 people	ratio		
India	2017	1.34	2019	2.4	2017	33
Australia	2018	3.8	2019	13.2	1999	18
New Zealand	2018	3.4	2018	11.1	2017	15

Typical Salary Difference by Education for Most Careers



Male	418,000 INR
Female ▼ -6%	392,000 INR

Those who got bonuses reported rates ranging from **3%** to **6%** of their annual salary.

Received Bonus	53%
No Bonus	47%

Private Sector	372,000 INR
Public Sector ▲ +5%	392,000 INR

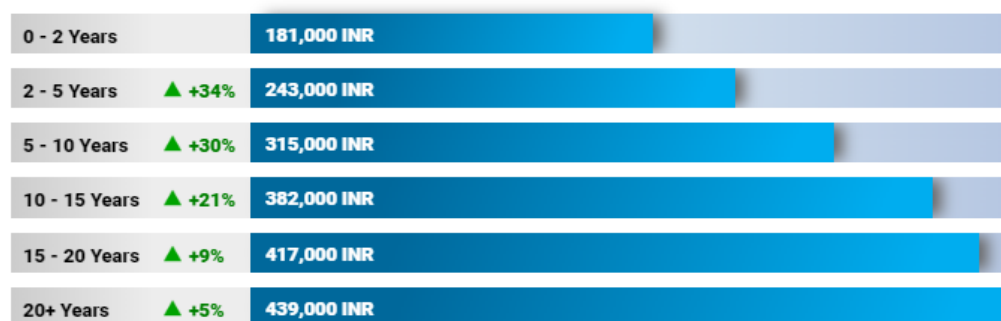
Registered Nurse Average Salary in India 2022

<http://www.salaryexplorer.com/salary-survey.php?loc=100&loctype=1&job=11010&jobtype=3>



A person working as a **Nurse** in India typically earns around **306,000 INR** per year (US\$3,825). Salaries range from **159,000 INR** (lowest) to **468,000 INR** (highest).

Registered Nurse average salary change by experience in India



Registered Nurse average salary difference by education level in India



A Master's degree program or any post-graduate program in India costs anywhere from 160,000 Rupees to 479,000 Rupees and lasts approximately two years. That is quite an investment. (US\$ to US\$)

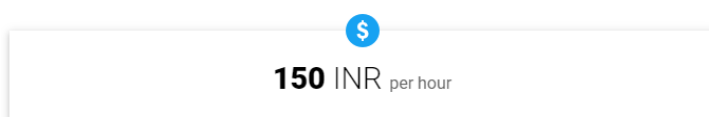


A **Nurse** is considered to be a **low** bonus-based job due to the generally limited involvement in direct revenue generation, with exceptions of course. The people who get the highest bonuses are usually somehow involved in the revenue generation cycle.

72% of surveyed staff reported that they haven't received any bonuses or incentives in the previous year while 28% said that they received at least one form of monetary bonus.

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

Registered Nurse Average Hourly Wage in India



per hour
US\$ 000

The average hourly wage (pay per hour) in **India** is **150 INR**. This means that the average Registered Nurse in India earns approximately 150 INR for every worked hour.

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

Registered Nurse Average Salary in India 2022

<http://www.salaryexplorer.com/salary-survey.php?loc=100&loctype=1&job=11010&jobtype=3>

Job Title	Average		
Acute Care Nurse	342,000 INR	▲	12%
Assistant Director of Nursing	542,000 INR	▲	77%
Case Manager	428,000 INR	▲	40%
Company Nurse	247,000 INR	▼	-19%
Critical Care Nurse	336,000 INR	▲	10%
District Nurse	302,000 INR	▼	-1%
Head Nurse	353,000 INR	▲	15%
Home Nurse	285,000 INR	▼	-7%
ICU Registered Nurse	325,000 INR	▲	6%
Informatics Nurse Specialist	328,000 INR	▲	7%
Licensed Practical Nurse (LPN)	299,000 INR	▼	-2%
MDS Coordinator	332,000 INR	▲	8%
Mental Health Nurse	316,000 INR	▲	3%
Neonatal Nurse Practitioner	433,000 INR	▲	41%
Nurse	296,000 INR	▼	-3%
Nurse Midwife	356,000 INR	▲	16%
Nurse Practitioner	371,000 INR	▲	21%
Nursing Assistant	271,000 INR	▼	-11%
Nursing Coordinator	353,000 INR	▲	15%
Nursing Director	713,000 INR	▲	130%
Nursing Services Instructor	342,000 INR	▲	12%
Nursing Supervisor	456,000 INR	▲	49%
Occupational Health Advisor	570,000 INR	▲	86%
Occupational Therapist	485,000 INR	▲	58%
Personal Support Worker	238,000 INR	▼	-22%
Psychiatric Nurse	291,000 INR	▼	-5%
Registered Nurse	306,000 INR	▼	0%
Respiratory Manager	587,000 INR	▲	92%
School Nurse	274,000 INR	▼	-10%
Staff Nurse	296,000 INR	▼	-3%
Theatre Manager	507,000 INR	▲	66%
Utilization Review Nurse	319,000 INR	▲	4%

Salary Comparison By City

City	Average
Agra	281,000 INR
Ahmadabad	324,000 INR
Bangalore	338,000 INR
Chennai	345,000 INR
Coimbatore	309,000 INR
Delhi	351,000 INR
Hyderabad	359,000 INR
Indore	322,000 INR
Jaipur	322,000 INR
Kolkata	322,000 INR
Lucknow	316,000 INR

Government vs Private Sector Salary Comparison

Where can you get paid more, working for a private company or for the government? Public sector employees in India earn 5% more than their private sector counterparts on average across all sectors.



Doctor / Physician Average Salaries in India 2022

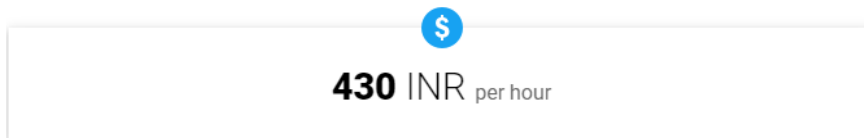
http://www.salaryexplorer.com/salary-survey.php?loc=100&loctype=1&job=13&jobtype=2



A person working in **Doctor / Physician** in India earns around **900,000 INR** per year. (US\$11,250)
 Salaries range from **331,000 INR** (lowest average) to **1,520,000 INR** (highest average, actual maximum salary is higher).



Doctor / Physician Hourly Average Wage in India

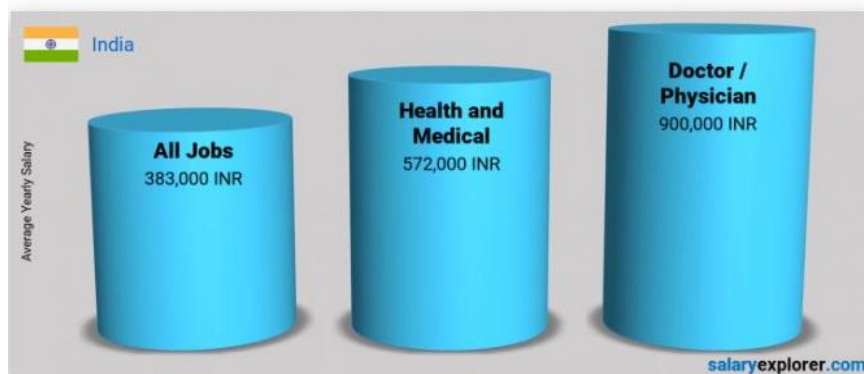


per hour
 US\$5.37

The average hourly wage (pay per hour) in **India** is **430 INR**. This means that the average person in India earns approximately 430 INR for every worked hour.

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

Doctor / Physician VS Other Jobs



INDIA Doctors Wages 2

Doctor / Physician Average Salaries in India 2022

http://www.salaryexplorer.com/salary-survey.php?loc=100&loctype=1&job=13&jobtype=2

AU\$1.00 = USD 0.70

AU\$1.00 = INR 55

USD1.00 = INR 80

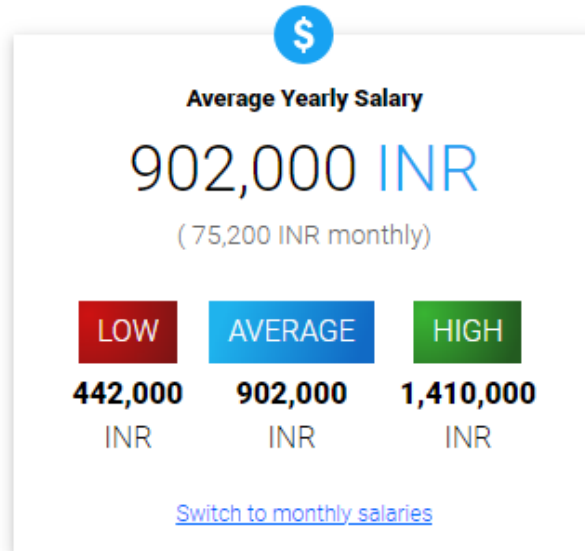
Salaries for specific jobs

Advanced Nutrition Aide	542,000 INR	Physician - Generalist	827,000 INR
Advanced Practice Provider	513,000 INR	Physician - Geriatrics	713,000 INR
Allergist	713,000 INR	Physician - Hematology / Oncology	998,000 INR
Behavioral Health Specialist	428,000 INR	Physician - Immunology / Allergy	1,140,000 INR
Chiropractor	456,000 INR	Physician - Infectious Disease	974,000 INR
Clinical Psychologist	1,190,000 INR	Physician - Internal Medicine	1,190,000 INR
Correctional Treatment Specialist	713,000 INR	Physician - Maternal / Fetal Medicine	950,000 INR
Counseling Psychologist	902,000 INR	Physician - Nephrology	1,160,000 INR
Dermatologist	1,140,000 INR	Physician - Neurology	1,160,000 INR
Dietitian	741,000 INR	Physician - Nuclear Medicine	988,000 INR
Doctor	950,000 INR	Physician - Obstetrics / Gynecology	1,040,000 INR
Emergency Department Physician	855,000 INR	Physician - Occupational Medicine	808,000 INR
Exercise Physiologist	902,000 INR	Physician - Ophthalmology	760,000 INR
Forensic Pathologist	998,000 INR	Physician - Otolaryngology	713,000 INR
General Medical Practitioner	741,000 INR	Physician - Pain Medicine	665,000 INR
Genetic Counselor	617,000 INR	Physician - Pathology	845,000 INR
Internist	1,190,000 INR	Physician - Pediatric Cardiology	1,040,000 INR
Interventionist	1,140,000 INR	Physician - Pediatric Neonatology	998,000 INR
Invasive Cardiologist	1,520,000 INR	Physician - Pediatrics	902,000 INR
Mental Health Therapist	665,000 INR	Physician - Psychiatry	983,000 INR
Naturopathic Physician	1,140,000 INR	Physician - Podiatry	902,000 INR
Neurologist	1,160,000 INR	Physician - Pulmonary Medicine	713,000 INR
Neurophysiology Technologist	331,000 INR	Physician - Radiation Therapy	1,170,000 INR
Nuclear Medicine Physician	988,000 INR	Physician - Radiology	1,170,000 INR
Obstetrician / Gynecologist	1,040,000 INR	Physician - Rheumatology	1,030,000 INR
Occupational Health Safety Specialist	530,000 INR	Physician - Sports Medicine	1,020,000 INR
Ophthalmologist	808,000 INR	Physician - Urology	1,320,000 INR
Optometrist	808,000 INR	Physician Assistant	617,000 INR
Pediatrician	902,000 INR	Physiotherapist	689,000 INR
Physical Therapist	617,000 INR	Podiatrist	713,000 INR
Physical Therapy Director	713,000 INR	Preventive Medicine Physician	902,000 INR
Physician - Anesthesiology	1,330,000 INR	Psychiatrist	998,000 INR
Physician - Cardiology	1,430,000 INR	Psychologist	998,000 INR
Physician - CCU	808,000 INR	Psychometrician	855,000 INR
Physician - Dermatology	1,140,000 INR	Radiologist	1,040,000 INR
Physician - Emergency Room	855,000 INR	Registered Respiratory Therapist	617,000 INR
Physician - Endocrinology	1,090,000 INR	Skin Care Specialist	570,000 INR
Physician - Family Practice	760,000 INR	Urologist	1,320,000 INR
Physician - Gastroenterology	1,030,000 INR	Vision Rehabilitation Therapist	617,000 INR

Doctor / Physician Salary Comparison By Gender



Dentist



A person working as a **Dentist** in **India** typically earns around **902,000 INR** per year. (US\$11,275)
Salaries range from **442,000 INR** (lowest) to **1,410,000 INR** (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 India earn 12% more than their female counterparts on average.

Optometrist Ophthalmologist



A person working as an **Optometrist** in **India** typically earns around **808,000 INR** per year. (US\$10,100)
Salaries range from **428,000 INR** (lowest) to **1,230,000 INR** (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 India earn 15% more than their female counterparts on average.

PROTECTING INDIA'S TEACHERS

Hindi and Urdu are official languages of Uttar Pradesh . But there some Regional languages and Mother Tongues spoken in Uttar Pradesh and these are the following :-

1. Khadi Boli/ Hindustani
2. Braj Bhasha
3. Kannauji
4. Bundeli
5. Bagheli
6. Awadhi
7. Bhojpuri

Hindi is the official and Urdu is the co-official state language, with English as an additional one. There are many recognised regional languages and dialects spoken by quite a large number of people spread over vast areas of this State.

There are more than 19,500 languages or dialects that are spoken in India as mother tongues according to the latest census. Ther are 121 languages which are spoken by 10,000 of more people in India.

43% of Indians speak the Hindi language, which includes many mother tongues such as Bhojpuri, Rajasthani & Hindi. Only about 26% of Indians speak Hindi as mother tongue under the broader Hindi language grouping (according to Census 2011)

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.

INDIA

UTTAR PRADESH

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	$\text{\textit{pencil}}$ Year 8	\approx Year 9
∞ Year 4	% Year 5	$\text{\textit{apple}}$ Year 6
$\text{\textit{dots}}$ Year 1	$\text{\textit{hand}}$ Year 2	\pm Year 3



KINDERGARTEN

PRESCHOOL





Benchmark Land Area required: University of Queensland (Brisbane)			114 hectares
Incorporating sporting fields	say		10 hectares
Main Building area	4 hectares	to	20 hectares
1 mile ² is	259 hectares		
1 kilometre ²	100 hectares		
Urban university may be	3 hectares	to	5 hectares
Rural university	10 hectares	to	150 hectares
Agricultural university	1,000 hectares	to	3,000 hectares

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

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

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

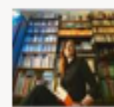
HIGHER EDUCATION SUBJECT GROUPINGS:



**ANIMALS AND
LAND**



**ARCHITECTURE,
BUILDING AND
CONSTRUCTION**



**ARTS,
HUMANITIES
AND LANGUAGES**



**CREATIVE ARTS,
DESIGN AND
MEDIA**



**ECONOMICS,
COMMERCE,
BUSINESS AND
MANAGEMENT**



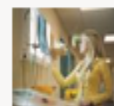
**EDUCATION AND
TEACHING**



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



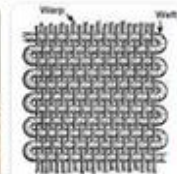
Quilting



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



Tating



Carpenter



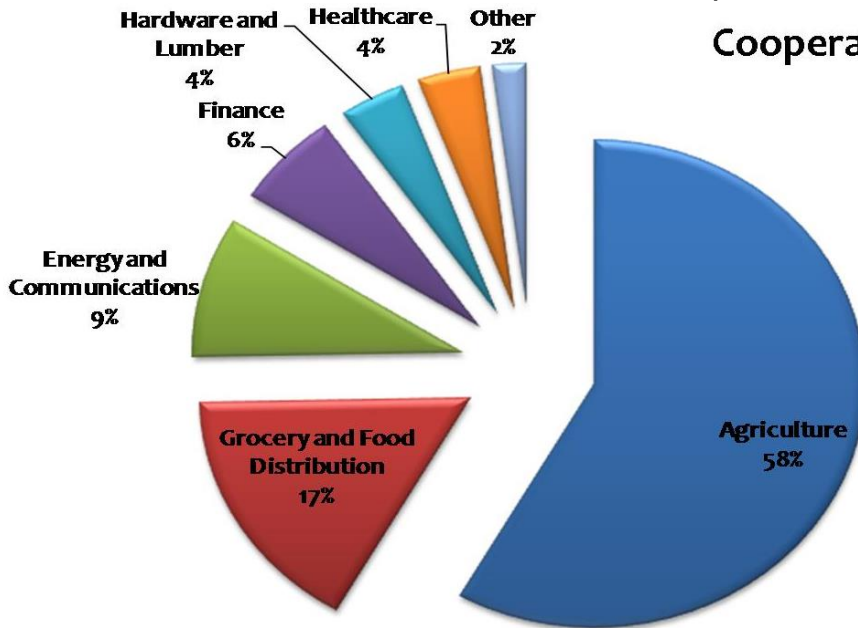
Doodle



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



10
VEGETABLES
that **PACK MORE**
PROTEIN THAN
MEAT





cooperative enterprise



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.

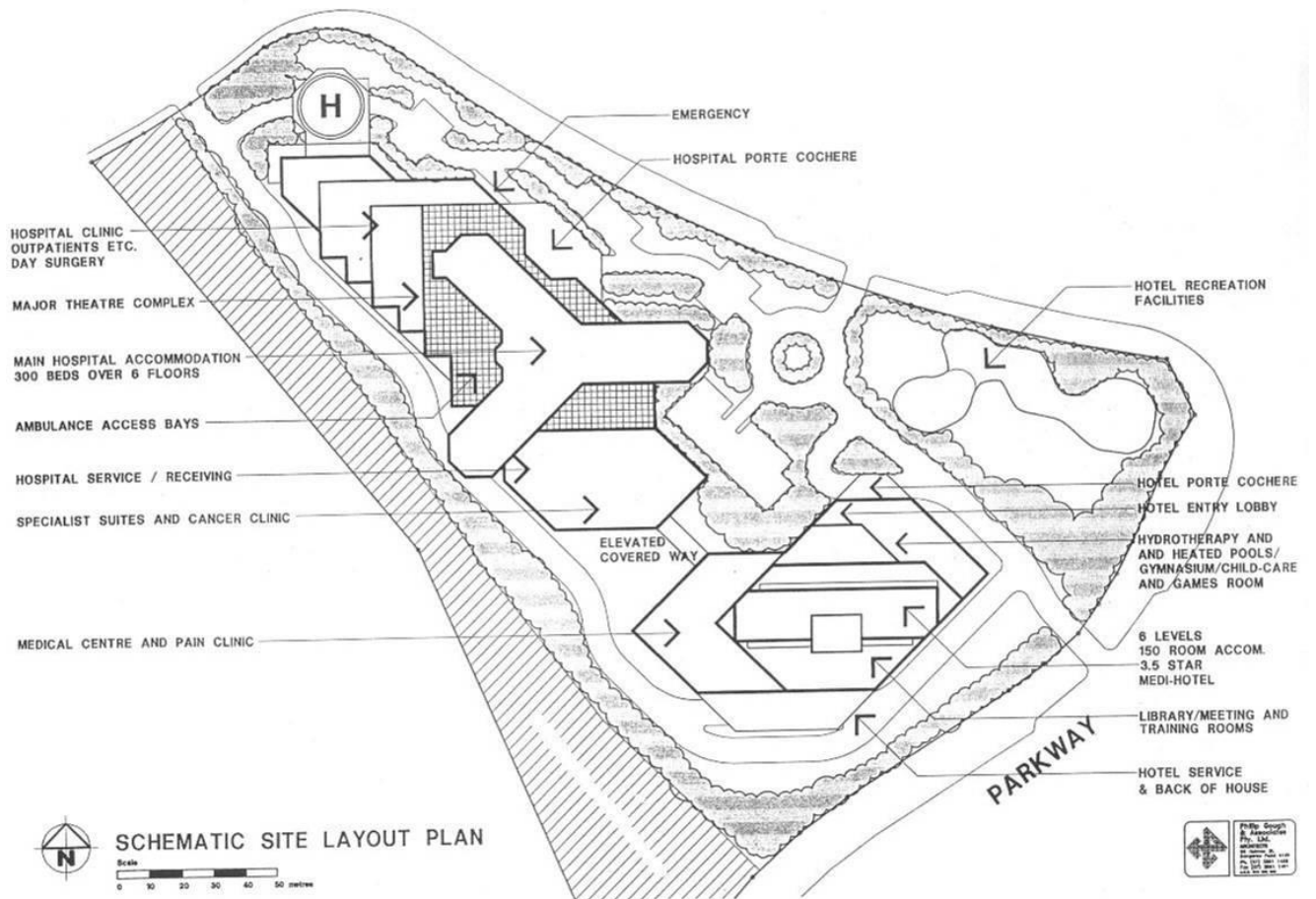
All farming and animal produce come into the equation for cooperatives.

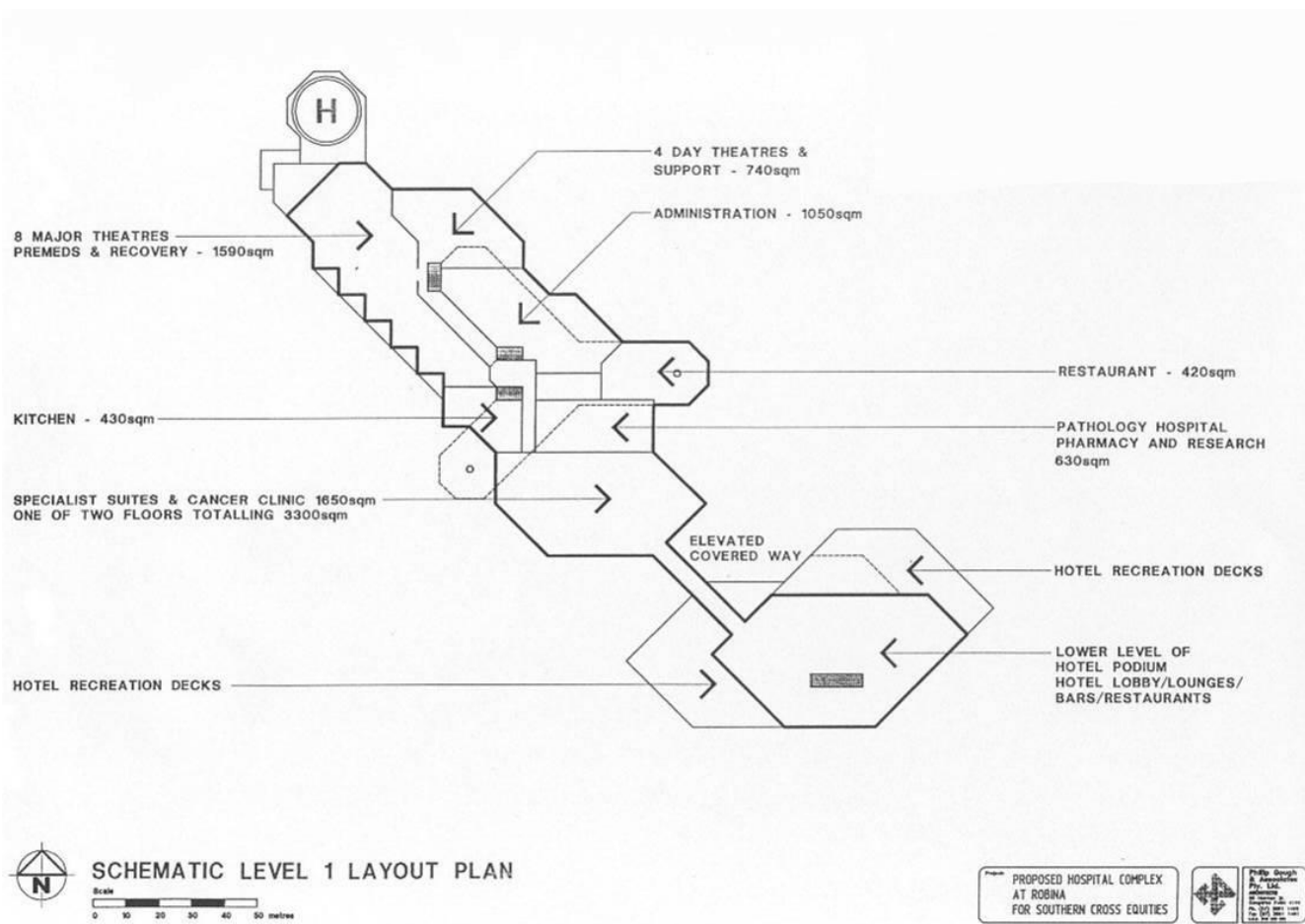
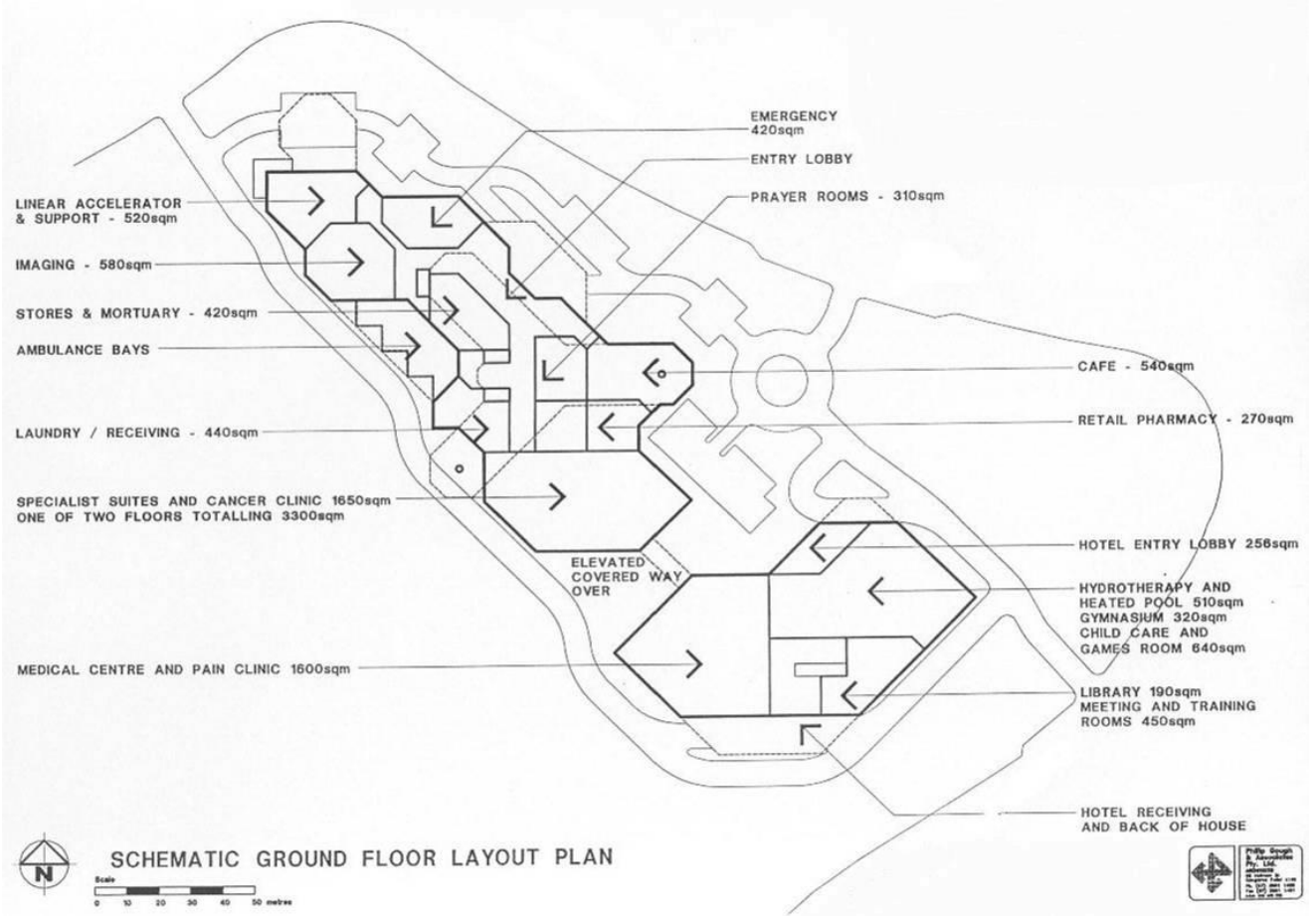
Funding availability per quarter AU **\$20,000,000**

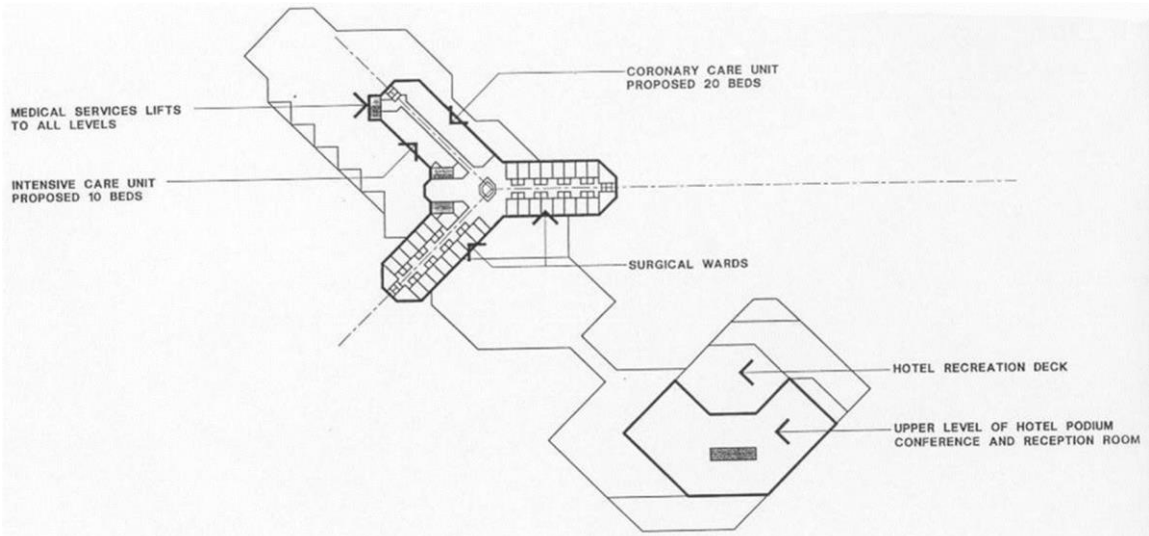
Value adding Natural Resources!

Master plan of Sunshine Coast, Queensland, University:

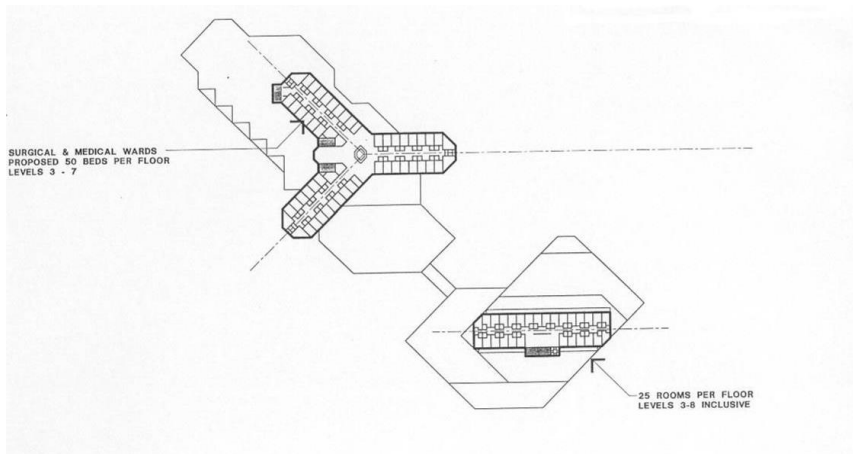




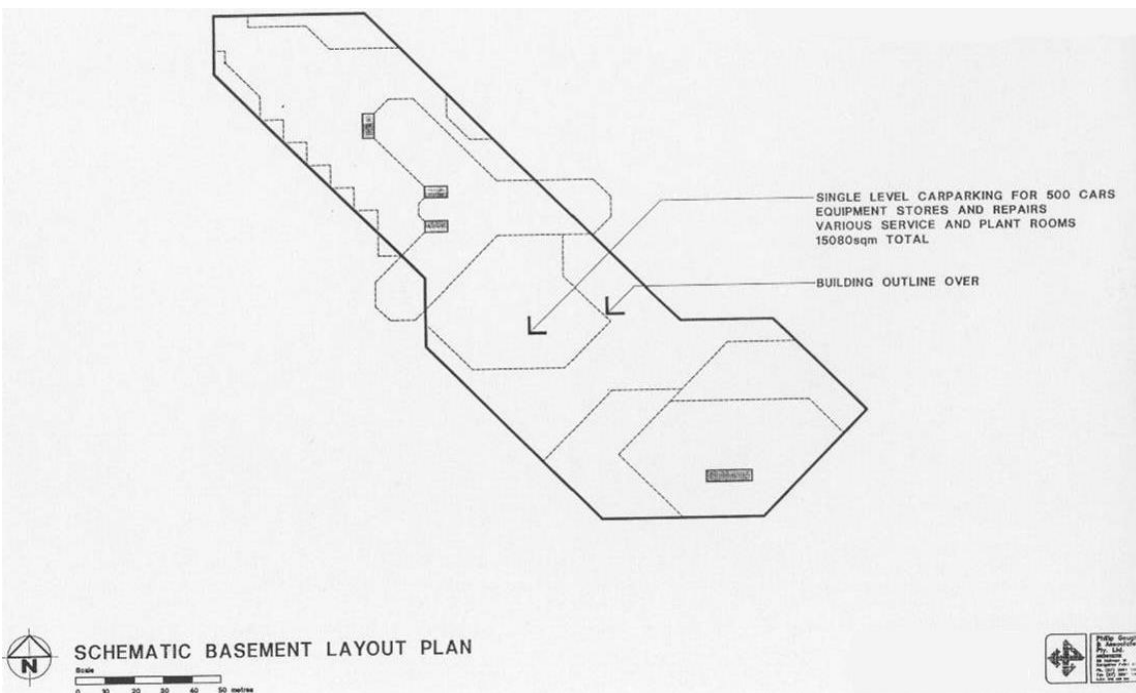
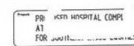




SCHEMATIC HOSPITAL LEVEL 2 & UPPER LEVEL HOTEL PODIUM



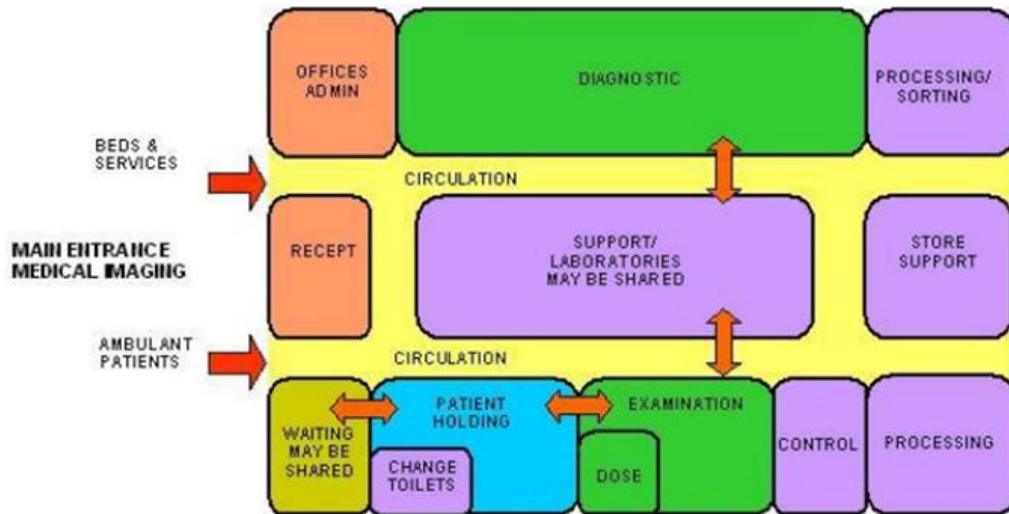
SCHEMATIC TYPICAL HOSPITAL & HOTEL FLOOR LAYOUT PLAN



SCHEMATIC BASEMENT LAYOUT PLAN



Functional Relationship Diagram – Medical Imaging Unit – Nuclear Medicine



Modality:

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





DIAGNOSTIC UNIT







































Pascas Care Hospital



Pascas Care
Medical Clinic

Medical Specialties

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

Pascas Care MEDICAL CENTRE



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

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

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

Standard 60-metre Hospital Cat Fit-out

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



Vessel Particulars

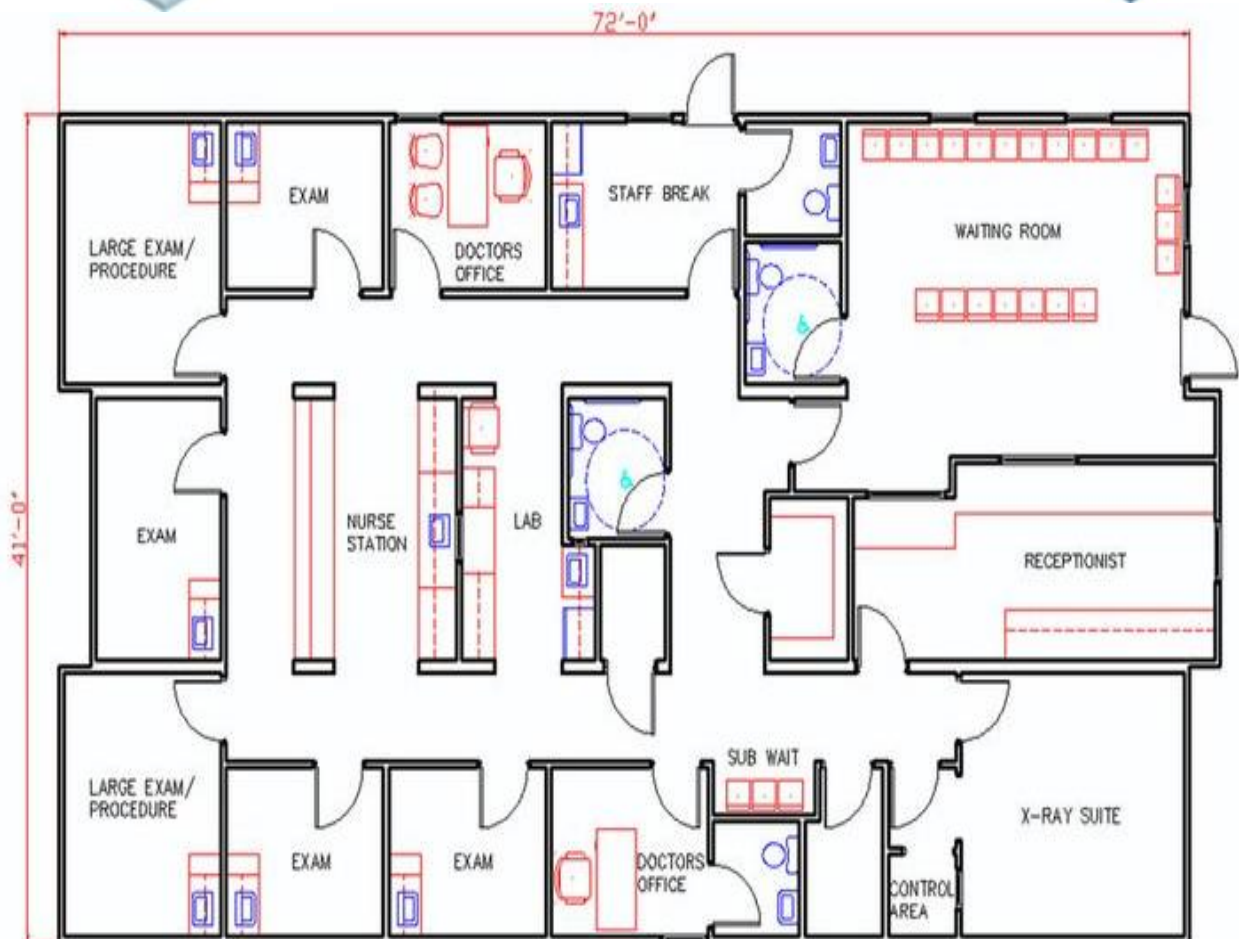
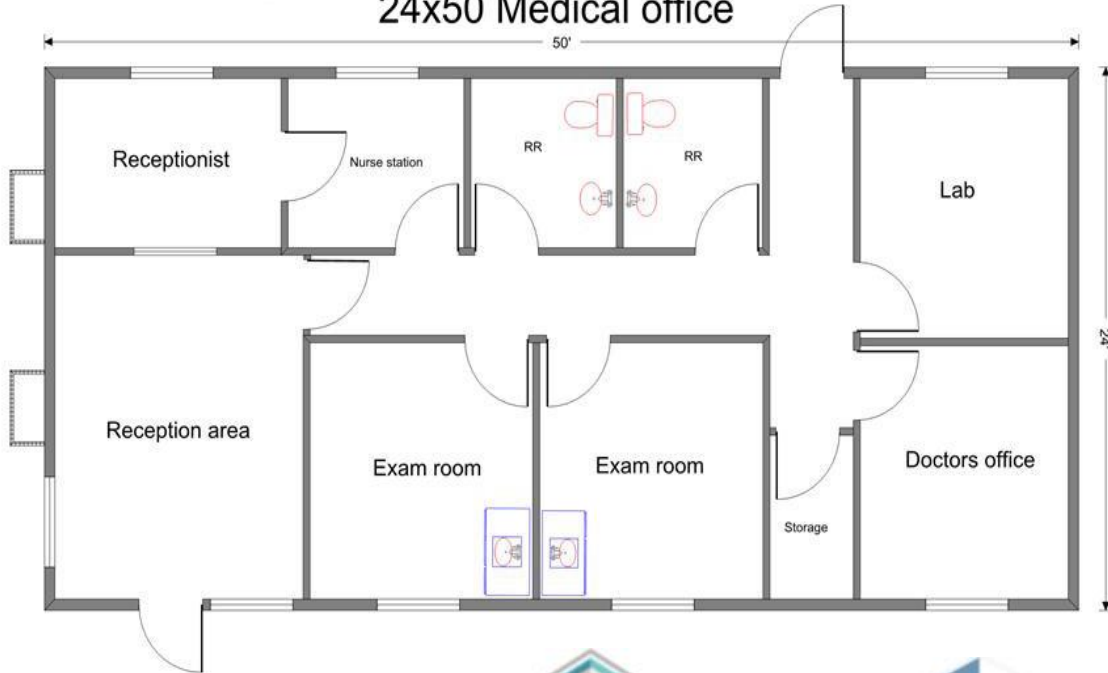
LOA: 60.00 metres WOA: 22.0 Height: 18. Draft: 2.60 metres
 Patient Beds: 80 (wards)
 Medical Staff Accommodation: 42 Berths
 Ship's Crew Accommodation: 24 Berths

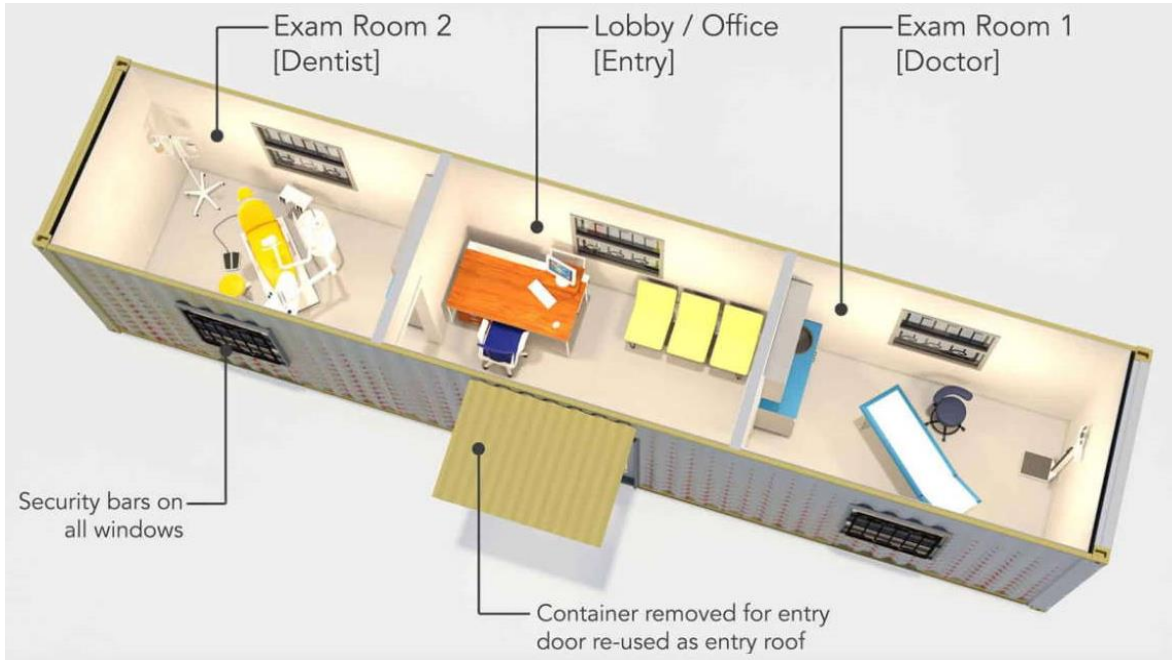
Vessels Levels

Below Deck: Engine room, Tank room and Ships crew accommodation.
 Main Deck: Patient Waiting Room, X-Ray Department, Laboratory, Dental Clinic, Gynaecology, Ophthalmology, General Medicine, Overnight Ward, Pharmacy, Phlebotomy Station, ICU stations.
 1st Level: Patient ward.
 2nd Level: Operating theatres, Overnight beds, Equipment storage, PPE storage.
 3rd Level: Medical staff accommodation, Galley + Dining area, Medical staff accommodation.
 Top Deck: Bridge, Ventilation system, Helipad

Budget AU \$50,000,000

24x50 Medical office





RECOMMENDED READING

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](#)

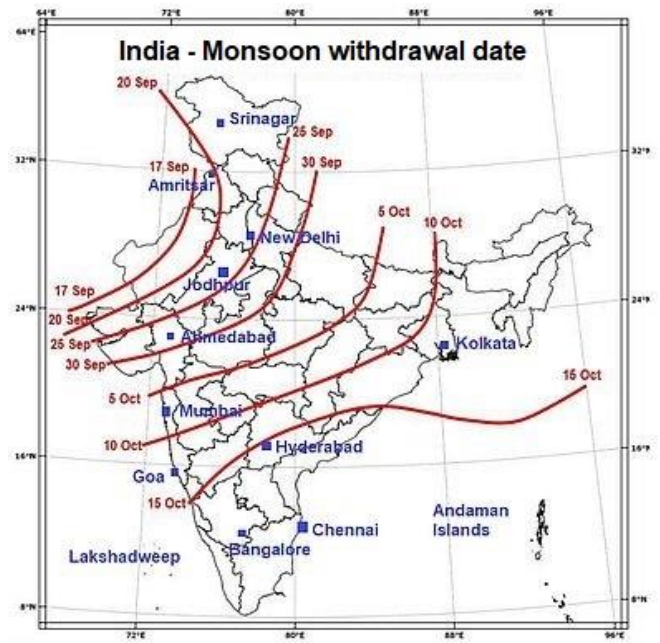
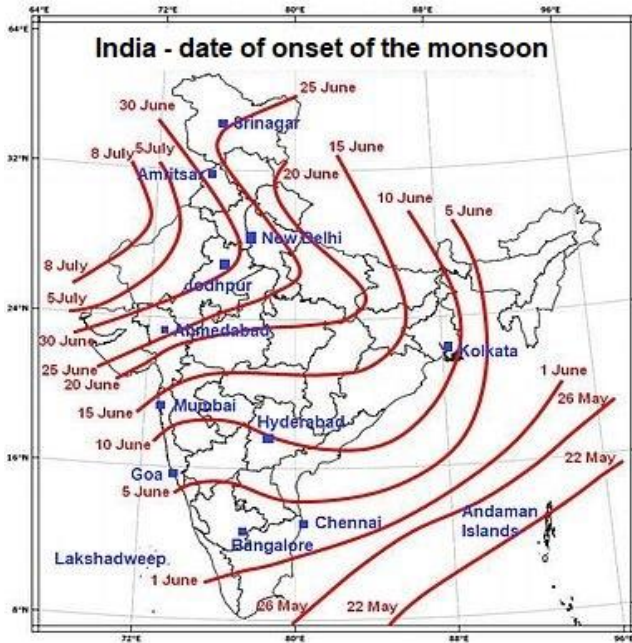
MEDICAL

 [Pascas Care Kinesiology Testing.pdf](#)

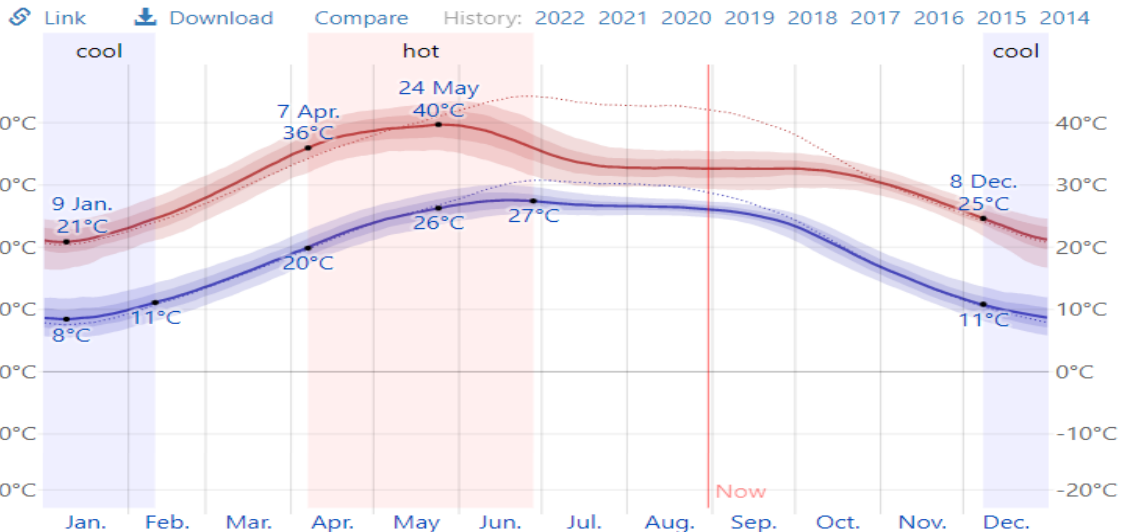
PASCAS CARE PARENTING

-  [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](#)

<https://www.climatestotravel.com/climate/india>



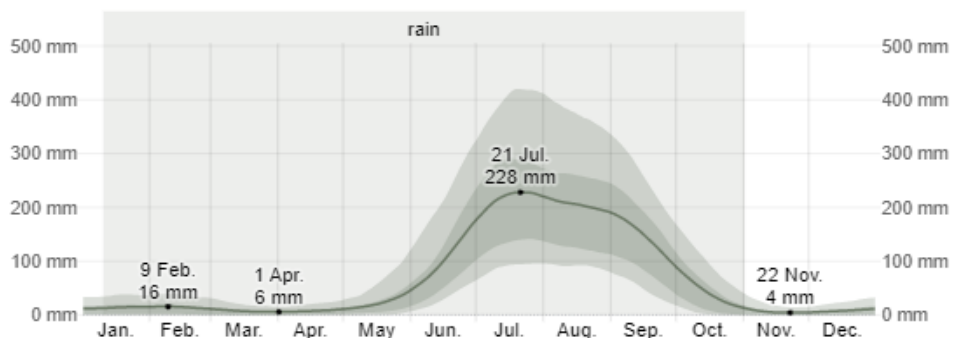
Average High and Low Temperature in Lucknow



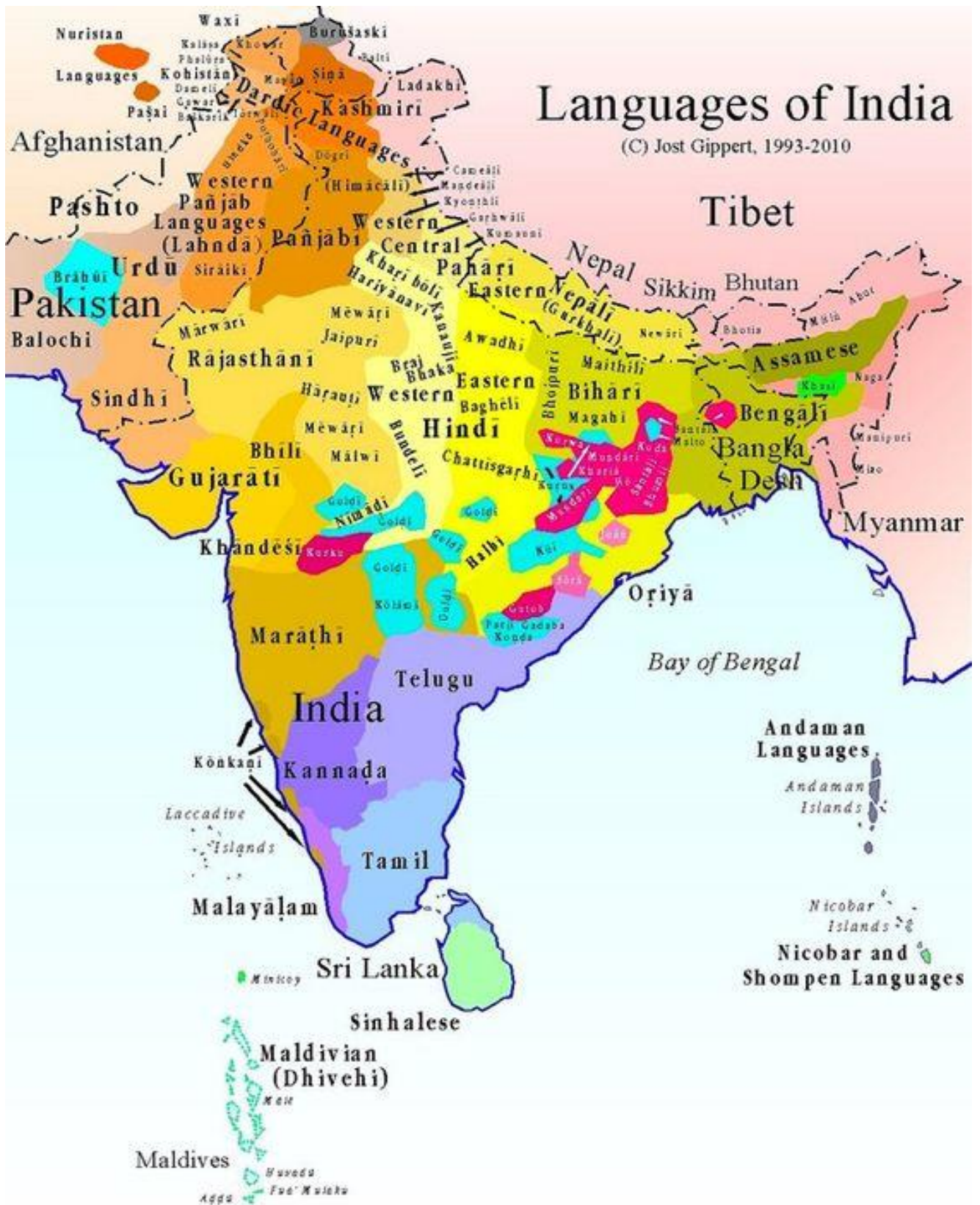
The daily average high (red line) and low (blue line) temperature, with 25th to 75th and 10th to 90th percentile bands. The thin dotted lines are the corresponding average perceived temperatures.

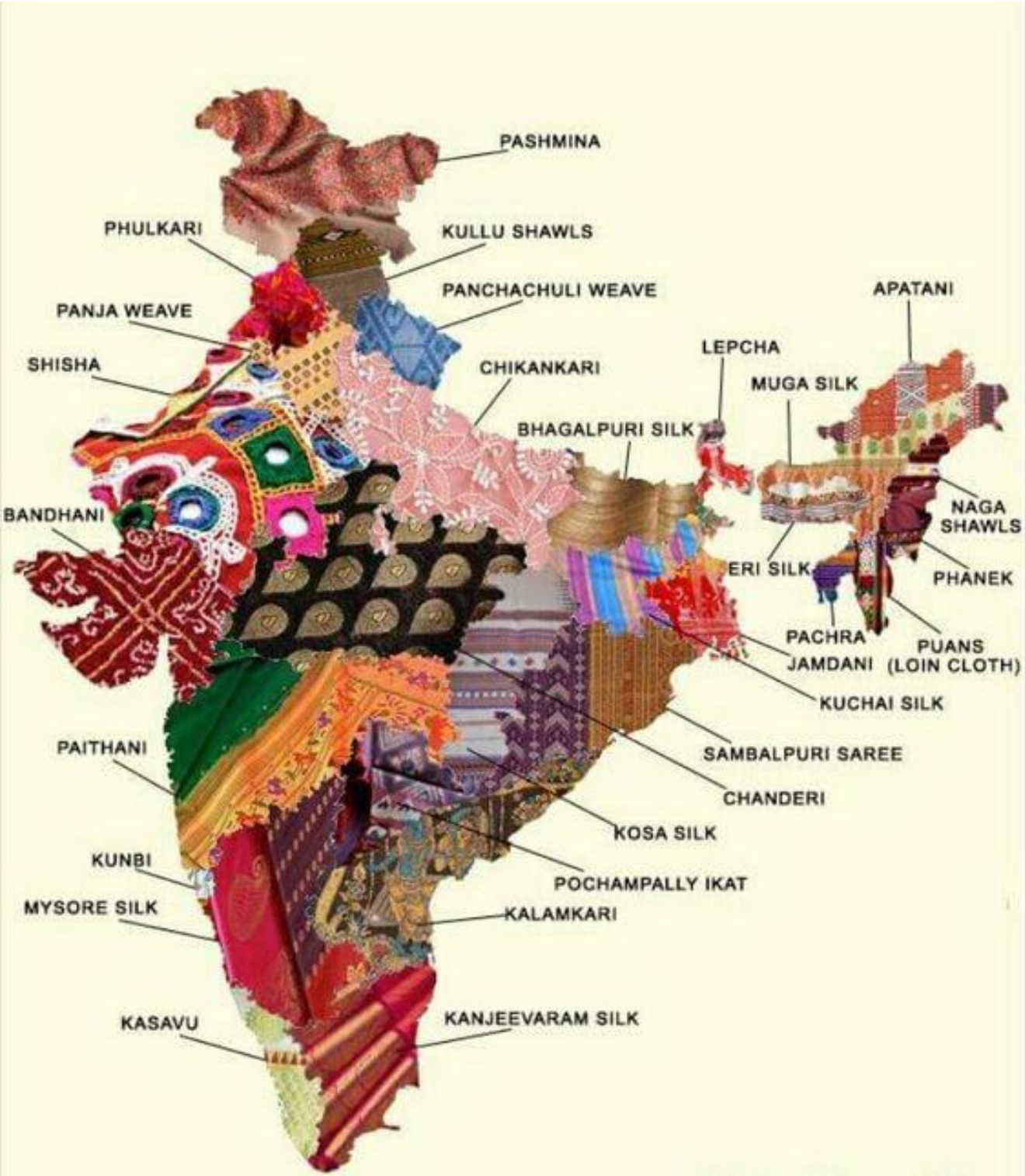
Average	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.
High	22°C	25°C	32°C	37°C	39°C	38°C	34°C	33°C	33°C	32°C	28°C	23°C
Temp.	14°C	18°C	24°C	30°C	33°C	33°C	30°C	29°C	28°C	25°C	20°C	16°C
Low	9°C	12°C	16°C	22°C	26°C	27°C	27°C	26°C	25°C	20°C	14°C	10°C

Average Monthly Rainfall in Lucknow

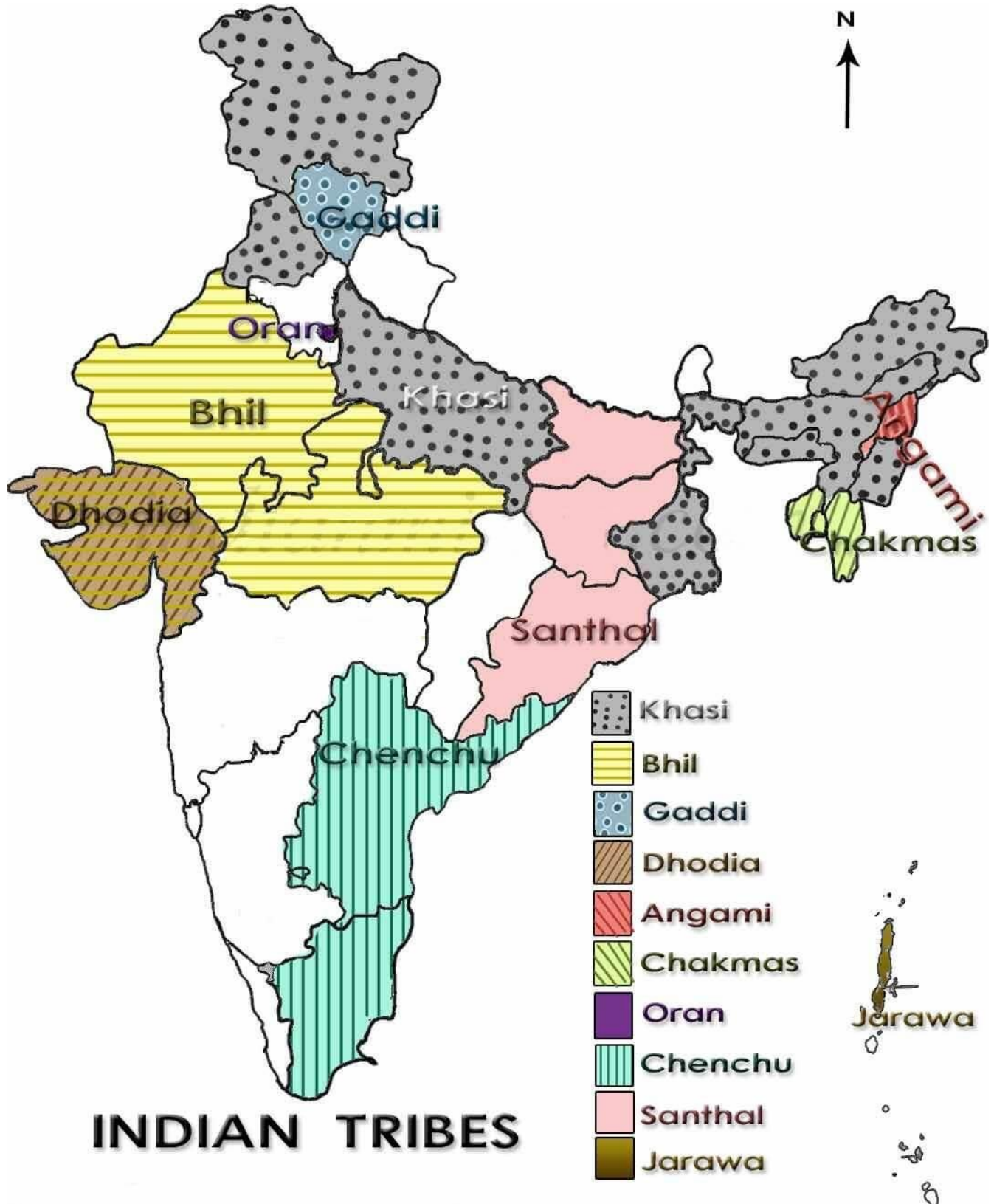




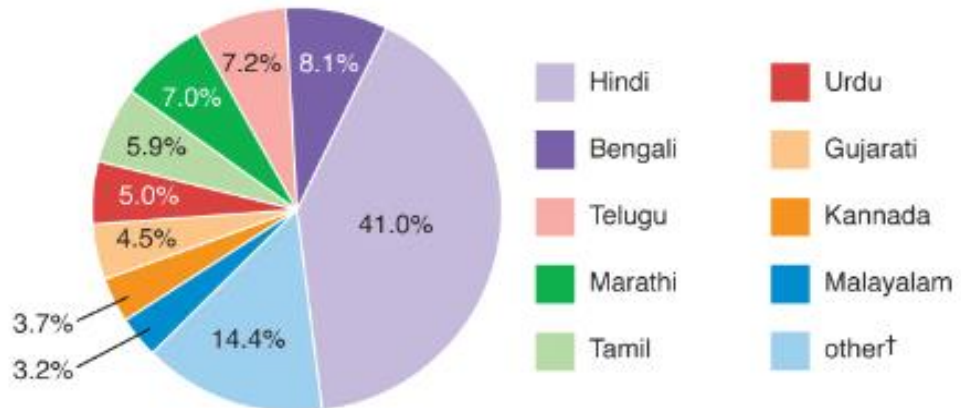




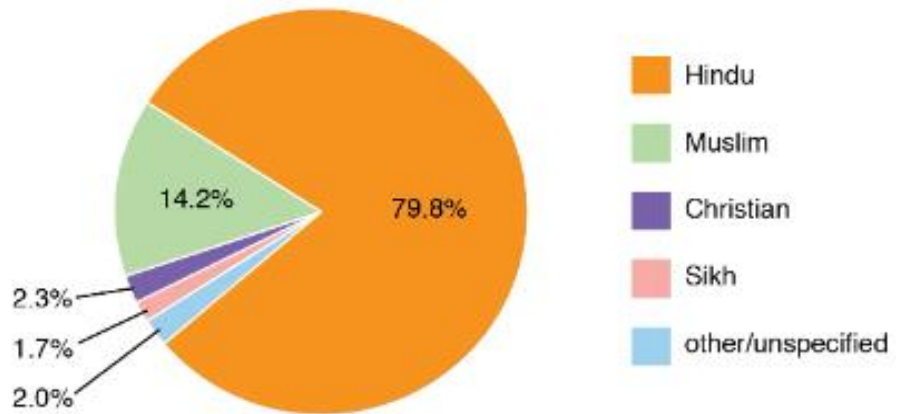
In India, 705 ethnic groups are recognised as Scheduled Tribes. In central India, the Scheduled Tribes are usually referred to as Adivasis, which literally means Indigenous Peoples. With an estimated population of 104 million, they comprise 8.6% of the total population. There are, however, many more ethnic groups that would qualify for Scheduled Tribe status but which are not officially recognised; as a result estimates of the total number of tribal groups are higher than the official figure. The largest concentrations of Indigenous Peoples are found in the seven states of north-east India, and the so-called "central tribal belt" stretching from Rajasthan to West Bengal.



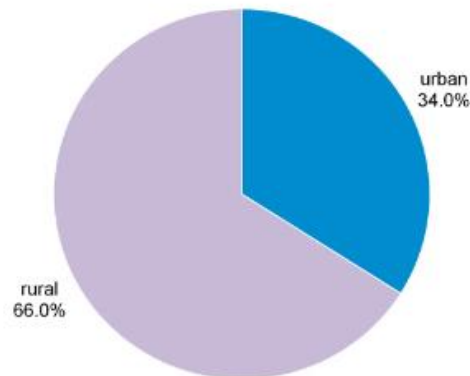
Linguistic composition (2001)*



Religious affiliation (2011)



India urban-rural (2018)



India age breakdown (2020)

