

BUSINESS PLAN

2024



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EXECUTIVE SUMMARY

Business Name: TenaFirst Plus

Location: Bole Subcity, Woreda 04, House Number 310, Addis Ababa, Ethiopia

Industry: Digital Health and Telemedicine

Website: www.tenafirst.com

Mobile App: <https://play.google.com/store/apps/details?id=tenaplus.ahaduweb.com>

Contact Center: 6037

About TenaFirst Plus

TenaFirst Plus is a pioneering telemedicine and digital health platform based in **Addis Ababa, Ethiopia**, that is redefining how healthcare is delivered. It provides affordable, accessible healthcare by connecting patients with healthcare professionals through digital solutions. Our platform bridges the gap between medical professionals and patients, enabling remote consultations and services across Ethiopia and neighboring East African countries.

Founded by **Abrham Assefa**, TenaFirst Plus is the first telemedicine company in Ethiopia, launched in **January 2023**. It offers users a convenient way to consult with doctors, nurses, therapists, nutritionists, and pharmacists. Patients can request lab tests, order from

pharmacies, and receive diagnoses and prescriptions online, eliminating the barriers of geographical distance and the time constraints of traditional healthcare.

Services Provided

We provide healthcare services through four primary channels:

- ❖ **Video Calling TeleConsultation:** Face-to-face consultations with doctors and specialists.
- ❖ **Audio Calling TeleConsultation:** Voice consultations for those in need of medical advice.
- ❖ **OnClinic / OnSite Services:** For those who prefer in-person consultations at a healthcare facility.
- ❖ **Homecare Services:** Bringing healthcare professionals directly to patients' homes for personalized care.

Target Areas

TenaFirst Plus operates in Ethiopia, with services available in the following cities and countries:

- **Ethiopia:** Addis Ababa (Capital), Hawassa, Adama, Bahir Dar
- **East Africa:** Tanzania, Uganda, Djibouti, Rwanda

Our Platform

The TenaFirst Plus platform is fully commercialized, with over 570 registered physicians, specialty doctors and more than 2500 plus registered patients. Our services are accessible via two methods:

- **Mobile App:** A user-friendly app where patients can book appointments, consult doctors, and access health services.
- **Call Center (6037):** Designed for users without smartphones, where they can call to schedule consultations and access medical services.
- Our platform is **available 24/7**, providing patients with access to more than 80 specialties, including general practitioners, therapists, pharmacists, and nutritionists.

Vision, Mission, and Values

Vision: To build a digital platform that connects people to healthcare services and improves healthcare accessibility across Ethiopia and East Africa.

Mission: To improve patient lives by offering timely access to healthcare services and specialty providers through digital solutions.

Core Values

- Excellence
- Innovation
- Tenacity
- Empathy
- Integrity
- Creativity

- Agility

The Problem We're Solving

Ethiopia faces significant challenges in healthcare delivery, especially in rural areas. These include:

- Limited access to healthcare due to distance and low infrastructure.
- High medical costs, including referral costs abroad, chronic disease treatment, and high medication prices.
- Sociocultural barriers such as traditional beliefs, gender inequality, stigma around certain illnesses, and low health literacy.
- A high unemployment rate among physicians, with many doctors leaving the country due to low pay and challenging working conditions.

TenaFirst Plus aims to resolve these issues by providing digital access to healthcare, connecting rural and underserved populations to the healthcare system, and offering cost-effective and accessible medical consultations.

Target Market

- Ethiopia's population is over 130 million, with 60 million mobile money users and 76 million+ internet/phone-enabled devices.
- More than 230,000 healthcare professionals across the country.
- Diplomatic communities, such as the 126+ embassies in Addis Ababa.
- AU, ECA, and other international employees living in Ethiopia.

- 100,000+ registered foreigners residing in Addis Ababa.

Team Overview

- **Abrham Assefa – CEO & Founder:** A Computer Science graduate from Addis Ababa University (2010), Abrham developed a solution to address Ethiopia's healthcare challenges after a personal experience with medical access difficulties.
- **Mr. Markos Yohannes – Lawyer:** Legal counsel specializing in the healthcare and digital industries.
- **Fantu Gola Siyoom- Senior Advisory :** Senior Advisor specializing in the banking industry and served as board member of Abay Bank.
- **Mr. Dagmawi Abebe – Software Engineer:** Responsible for developing the platform's architecture and technical framework.
- **Walegn Temsegen – Software Engineer:** Co-developer of the platform.
- **Faskia Tesfamariam – Secretary:** Administrative management and support.
- **Dr. Tsion Daniel – Medical Doctor:** Ensures the quality and medical integrity of the platform's healthcare services.
- **Mihert Kidane – Health Officer:** Supervises health-related operations.
- **Solomon Gete – Medical Doctor:** Assists in managing patient interactions and healthcare delivery.
- **Dr. Selamawit Teferi – Doctor:** Specialist providing consultations.

- **Dr. Basile Tegene – Doctor:** Specialist consultant on the platform.

Business Objectives

- Improve patient outcomes by providing timely and effective care.
- Increase patient engagement and satisfaction through user-friendly services.
- Provide remote and rural patients with access to care, improving their healthcare experiences.
- Leverage limited physician resources and reduce the overall cost of care delivery.
- Reduce hospital readmissions through better follow-up care.
- Offer 24/7 access to specialists across various medical fields.

Financial Projections and Revenue Model

Revenue Model:

TenaFirst Plus operates on a commission-based model, charging a 30% fee on healthcare professionals' consultation fees. For example, for a doctor's consultation fee of \$1.98 per 30 minutes, the platform retains 30% (\$0.59), while the doctor receives 70% (\$1.39).

Additional revenue streams include:

- **Call Center Dial Fee:** \$0.03 per minute.

- **Vendor Subscriptions:** Laboratories, pharmacies, emergency hospitals, and ambulance services pay \$14.12 annually for registration.

Projected Revenue:

In the first year, If we target 5%(around 11,500) of healthcare professionals (HCPs) and assume that one half (50%) which is 5,750 HCP consults one patient per day at a fee of 250 birr, we estimate generating \$11,592.74 daily, \$347,782.25 monthly and \$4,173,387.1 annually. In the second year, by targeting 10% of HCP's we will generate \$8.35 million and for the third year , by targeting 30% of HCP's, we will generate \$33.4 million.

Competition

TenaFirst Plus faces competition from several other digital health platforms in Ethiopia, including:

- WeCare
- Redat
- YeneHealth
- LSSYA
- Amakari

Looking for Investment

TenaFirst Plus is seeking an investment of \$500,000 to expand operations, improve infrastructure, and increase marketing efforts. We are open to grants and funding opportunities to grow the platform and better serve the East African region.

Contact Information

Address: Bole Subcity, Woreda 04, House Number 310, Addis Ababa, Ethiopia

Call Center: 6037

Website: www.tenafirst.com

TenaFirst Plus is committed to improving healthcare accessibility for everyone, providing quality care with empathy, innovation, and tenacity.

BUSINESS OPPORTUNITIES

Market Size & Growth Potential

- **Telemedicine Market in East Africa:** The telemedicine market in East Africa is projected to grow at a compound annual growth rate (CAGR) of approximately 15-20% from 2024 to 2028, driven by rising demand for healthcare access in rural areas.
- **East Africa Telemedicine Revenue:** The region's telemedicine market size is expected to reach over \$500 million by 2028, with Ethiopia, Uganda, and Tanzania contributing the largest shares.

Country-Specific Opportunities

- **Ethiopia:**
 - Population: 126 million (2024), with over 80% living in rural areas lacking access to healthcare facilities.
 - Mobile Penetration: Mobile phone usage at 48% provides a foundation for telemedicine adoption.
 - Healthcare Gap: The doctor-to-patient ratio is 1:10,000, indicating a severe shortage of healthcare professionals, making telemedicine critical for filling this gap.

- **Tanzania:**

- Population: 68 million (2024), with over 60% in rural areas.
- Healthcare Infrastructure: Tanzania faces a shortage of specialists, with only 1 doctor per 20,000 people.
- Internet Penetration: 50% mobile internet penetration, creating a robust platform for telemedicine expansion.

- **Uganda:**

- Population: 48 million, with 70% in rural locations.
- Healthcare Challenges: Over 60% of healthcare services are in urban areas, making telemedicine crucial for rural populations.
- Digital Growth: 23 million internet users as of 2023, with telemedicine emerging as a solution to urban-rural healthcare imbalances.

- **Djibouti:**

- Population: 1.2 million, with a small but growing demand for digital health services.
- Government Initiatives: Strong government backing for digital health under the “Djibouti Vision 2035” plan encourages telemedicine integration.
- Connectivity: With 70% internet penetration, telemedicine can bridge gaps in specialist care.

- **Rwanda:**
 - Population: 14 million.
 - Healthcare Priorities: Rwanda is seen as a leader in digital health initiatives, with 50% of healthcare consultations expected to be conducted via digital platforms by 2025.
 - Mobile Penetration: 80% mobile penetration, offering a strong foundation for telemedicine growth.

Technology & Mobile Infrastructure

- **Mobile Phone Penetration:** Across East Africa, mobile phone penetration is expected to reach 55% by 2024, a critical enabler for telemedicine services.
- **Internet Access:** Increasing internet penetration rates, ranging from 30-70% across target countries, are fueling digital healthcare innovation.

Market Drivers

- **Rural Healthcare Needs:** With over 70% of the population in the target countries living in rural areas, telemedicine addresses the significant gap in access to healthcare services.
- **Cost-Effective Healthcare Delivery:** Telemedicine reduces healthcare costs by up to 30%, particularly in underserved areas with limited healthcare infrastructure.
- **Government Support:** Governments in Ethiopia, Rwanda, and Djibouti are pushing

for increased investment in digital healthcare services, including telemedicine platforms, under various national health strategies.

Competitive Landscape

- **Few Established Telemedicine Providers:** There are few telemedicine providers in the region, allowing TenaFirst Plus to establish an early mover advantage by leveraging localized knowledge and scalable technology platforms
- **Partnership Opportunities:** Significant opportunity to partner with NGOs, government agencies, and international healthcare organizations working on expanding healthcare access across rural East Africa.

Target Demographics & Service Potential

- **Target Users:** Over 50 million people in rural areas in the five countries could benefit from telemedicine services due to lack of local healthcare infrastructure.
- **Focus Areas:** Chronic disease management, maternal and child health services, and mental health are the primary areas where telemedicine can provide substantial value, addressing critical healthcare shortages.

This analysis highlights the significant market opportunities for TenaFirst Plus to expand telemedicine services in East Africa, driven by the region's need for healthcare access and the increasing adoption of digital technology.

BUSINESS DESCRIPTION

Business Name: TenaFirst Plus

Location: TenaFirst Plus is located at Bole Subcity, Woreda 04, House number 310, Addis Ababa, Ethiopia.

Industry: TenaFirst Plus operates in the digital health and telemedicine industry, providing remote healthcare services.

Key Personnel: Led by CEO and Founder Mr. Abrham Assefa, alongside key team members including Mr. Markos Yohannes (Lawyer), Mr. Dagmawi Abebe and Walelgn Temsegen (Software Engineers), and several healthcare professionals.

Product/Service Offerings: The platform offers teleconsultation via video and audio calls, on-clinic services, homecare services, lab test requests, and prescription ordering.

Target Areas: TenaFirst Plus focuses on Ethiopia's major cities like Addis Ababa, Hawassa, Adama, and Bahirdar, with plans to expand into Tanzania, Uganda, Djibouti, and Rwanda.

Target Market: The service caters to individuals in both urban and rural areas, with a focus on underserved populations, and supports over 130 million people in Ethiopia and surrounding East African countries.

Competition: TenaFirst Plus competes with platforms like WeCare, Redat, YeneHealth, and Amakari within the Ethiopian telemedicine industry.

Website Platform: Accessible via the TenaFirst Plus website at <https://tenafirst.com>, offering detailed information and online services.

Application Platform: The TenaFirst Plus app, available on Google Play, provides users access to healthcare professionals for consultations and other health services.

Investment Requirement: TenaFirst Plus is seeking an investment of \$500,000 to expand and enhance its service offerings.

Business Overview

TenaFirst Plus is a pioneering telemedicine platform based in Addis Ababa, Ethiopia, offering affordable, accessible healthcare through digital solutions. By utilizing teleconsultation services via video and audio calls, on-site services, home care, and pharmacy orders, TenaFirst Plus connects patients to a wide range of healthcare professionals, including doctors, nurses, therapists, and pharmacists. Our goal is to overcome geographical and infrastructural barriers to provide timely, high-quality healthcare to underserved communities in Ethiopia and across East Africa.

Who We Are

We are a digital health company committed to revolutionizing healthcare access in Ethiopia and the surrounding East African region. By leveraging cutting-edge technology, we bring healthcare closer to patients, whether they live in rural areas or busy urban centers. TenaFirst Plus is more than a telemedicine platform—it's a comprehensive healthcare solution that integrates medical consultations, lab testing, and pharmacy services, creating an end-to-end healthcare experience.

Leadership and Team

TenaFirst Plus is led by CEO and Founder Mr. Abrham Assefa, who holds a degree in computer science from Addis Ababa University and has a decade of experience in digital solutions. The leadership team includes Mr. Markos Yohannes, our legal expert, Mr. Dagmawi Abebe and Mr. Walelgn Temsegen, skilled software engineers, and several healthcare professionals such as Dr. Esete G/Mariam, Mihert Kidane, and Dr. Nahom Asnake, all working to ensure that TenaFirst Plus delivers top-notch healthcare. Our team brings together expertise from both the technology and healthcare sectors, creating a strong foundation for future growth.

Founding Vision

TenaFirst Plus was born from the personal experience of our founder, Mr. Abrham Assefa, who saw the challenges of accessing timely healthcare. After visiting multiple hospitals in search of a doctor, he realized the need for a platform that could streamline healthcare access for millions of Ethiopians facing similar difficulties. Our vision is to bridge the gap between patients and healthcare providers through innovative digital solutions, improving the quality of healthcare and patient outcomes in Ethiopia and beyond.

Business Objective

Our objective is to make healthcare more accessible, affordable, and efficient. By connecting patients with healthcare professionals remotely, we aim to reduce the need for travel, lower healthcare costs, and improve access to medical services for people in remote

areas. We also strive to reduce hospital readmissions, enhance specialist efficiency, and improve overall patient satisfaction.

Market Opportunity

With Ethiopia's population exceeding 130 million and a growing number of mobile and internet users, the market for digital health services is expanding rapidly. The telemedicine industry has untapped potential, especially in underserved rural areas where healthcare access is limited. TenaFirst Plus is well-positioned to seize this opportunity, targeting major cities in Ethiopia, such as Addis Ababa, Hawassa, Adama, and Bahirdar, and expanding into East African countries like Tanzania, Uganda, Djibouti, and Rwanda.

Why Us

TenaFirst Plus stands out for its comprehensive range of healthcare services, ease of use, and strong network of over 500 healthcare professionals across 80+ specialties. Our platform provides patients with an all-in-one solution for their healthcare needs, making it simple to consult doctors, request lab tests, and order medications from anywhere, at any time. We are not just building a telemedicine platform; we are building a bridge to better healthcare access for millions.

Financial Projections

In the first year, If we target 5%(around 11,500) of healthcare professionals (HCPs) and assume that one half (50%) which is 5,750 HCP consults one patient per day at a fee of \$1.98 , we estimate generating \$11,592.74 daily, \$347,782.25 monthly and \$4,173,387.1 annually. In the second year, by targeting 10% of HCP's we will generate \$8.35 million.

With plans to scale our operations, we expect significant growth in the following years, with revenues reaching \$33.4 million by the third year, targeting 30% of healthcare providers.

Future Steps to Success

To achieve our long-term vision, we will focus on the following key steps:

- Expand service coverage to more rural areas in Ethiopia and across East Africa.
- Grow the healthcare provider network to include more specialties and professionals.
- Invest in marketing and awareness campaigns to reach more users in underserved regions.
- Enhance the platform's features by integrating AI diagnostics and multilingual support.
- Establish strategic partnerships with hospitals, labs, pharmacies, and government agencies.
- Continuously improve user experience based on feedback from patients and healthcare providers.
- Seek additional funding to scale operations and enhance technological infrastructure.

VISION STATEMENT

At, TenaFirst Plus, our vision is to revolutionize healthcare accessibility in Ethiopia and East Africa by creating a seamless, digital platform that connects people with healthcare providers, ensuring timely, affordable, and high-quality care for all, regardless of location. We aspire to bridge the gap between patients and healthcare services, empowering healthier communities through innovative digital solutions.

MISSION STATEMENT

Our mission at TenaFirst Plus is to improve healthcare access and patient outcomes by leveraging digital solutions that connect individuals to a wide range of healthcare professionals. We are committed to providing affordable, high-quality medical services through teleconsultations, home care, and onsite support, ensuring that everyone—especially those in underserved regions—receives timely and effective care. Through innovation, empathy, and excellence, we strive to make healthcare accessible to all.

GOALS AND OBJECTIVES

Goal 1: Enhance Healthcare Accessibility in Ethiopia and East Africa

Objectives

- Objective 1: Register 11,500 healthcare professionals on the TenaFirst Plus platform

within the first year to expand service coverage.

- Objective 2: Expand teleconsultation services to four major Ethiopian cities and four East African countries within the first two years.
- Objective 3: Provide affordable healthcare access to at least 60,000 registered patients by the end of the first year, growing to 180,000 by the third year.

Goal 2: Improve Patient Outcomes through Digital Healthcare Solutions

Objectives

- Objective 1: Reduce the time to access medical consultations by 50% for patients in rural areas by offering 24/7 teleconsultation services.
- Objective 2: Lower hospital readmission rates by 20% through ongoing virtual follow-ups and home care services by the second year.
- Objective 3: Increase patient satisfaction to 90% by improving the platform's user experience and expanding the range of healthcare services available.

Goal 3: Establish TenaFirst Plus as a Leading Telemedicine Platform in East Africa

Objectives

- Objective 1: Secure strategic partnerships with at least 2500 pharmacies, 100 laboratories, and 50 hospitals by the second year to create a comprehensive healthcare ecosystem.
- Objective 2: Achieve an annual revenue of \$4.2 million by the end of the first year, scaling up to \$8.35 million by the second year.
- Objective 3: Capture 25% of Ethiopia's telemedicine market share by the third year through targeted marketing and strategic growth initiatives.

KEYS TO SUCCESS

- ✓ Achieve a target of 10,000 healthcare providers in the first year, with each consulting at least one patient daily, generating an estimated \$4.7 million in annual revenue.
- ✓ Expand into four major Ethiopian cities (Addis Ababa, Hawassa, Adama, Bahirdar) and four East African countries (Tanzania, Uganda, Djibouti, Rwanda) within the first two years.
- ✓ Secure a minimum of 60,000 registered patients in the first year, increasing to 180,000 by the third year.
- ✓ Reduce the average healthcare cost for rural patients by 30% by eliminating the need for long-distance travel to access healthcare services.
- ✓ Partner with 100+ pharmacies, labs, and hospitals by the second year, creating a comprehensive healthcare ecosystem on the platform.

- ✓ Maintain a physician-to-patient ratio on the platform that exceeds the WHO recommendation of 1:10,000, improving access in underserved areas.
- ✓ Register more than 1,000 healthcare providers in rural areas by the second year, improving access for rural populations.
- ✓ Increase user satisfaction to 90% by regularly enhancing the platform's features and user experience based on feedback.
- ✓ Achieve a daily consultation volume of at least 1,500 via our call center (6037) within the first six months of operation.
- ✓ Ensure 24/7 access to healthcare specialists, reducing emergency response times by up to 50% in targeted areas.
- ✓ Implement multi-language support to accommodate the diverse linguistic needs of Ethiopia, where over 80 languages are spoken.
- ✓ Increase the platform's monthly revenue to \$392,000 by the end of the first year through a commission-based business model.
- ✓ Reduce hospital readmission rates by 20% by offering continuous virtual monitoring and follow-up care.
- ✓ Grow the team of verified and licensed healthcare professionals to 1,500+ by the third year to expand service offerings and coverage.
- ✓ Establish strategic partnerships with government agencies like the Ethiopian Ministry of Health to ensure regulatory compliance and expand services.

- ✓ Attain a 25% market share in Ethiopia's growing telemedicine industry by the third year through aggressive marketing and partnership strategies.

PRODUCTS & SERVICES

At TenaFirst Plus, we provide a comprehensive range of healthcare services through digital solutions, including TeleConsultation, homecare, diagnostics, and pharmacy orders. Our offerings are designed to improve healthcare accessibility, particularly for those in remote areas, by leveraging both modern technology and a network of qualified healthcare professionals. With a variety of service options and affordable pricing, we ensure that all users can receive the care they need, regardless of their location.

TeleConsultation Services

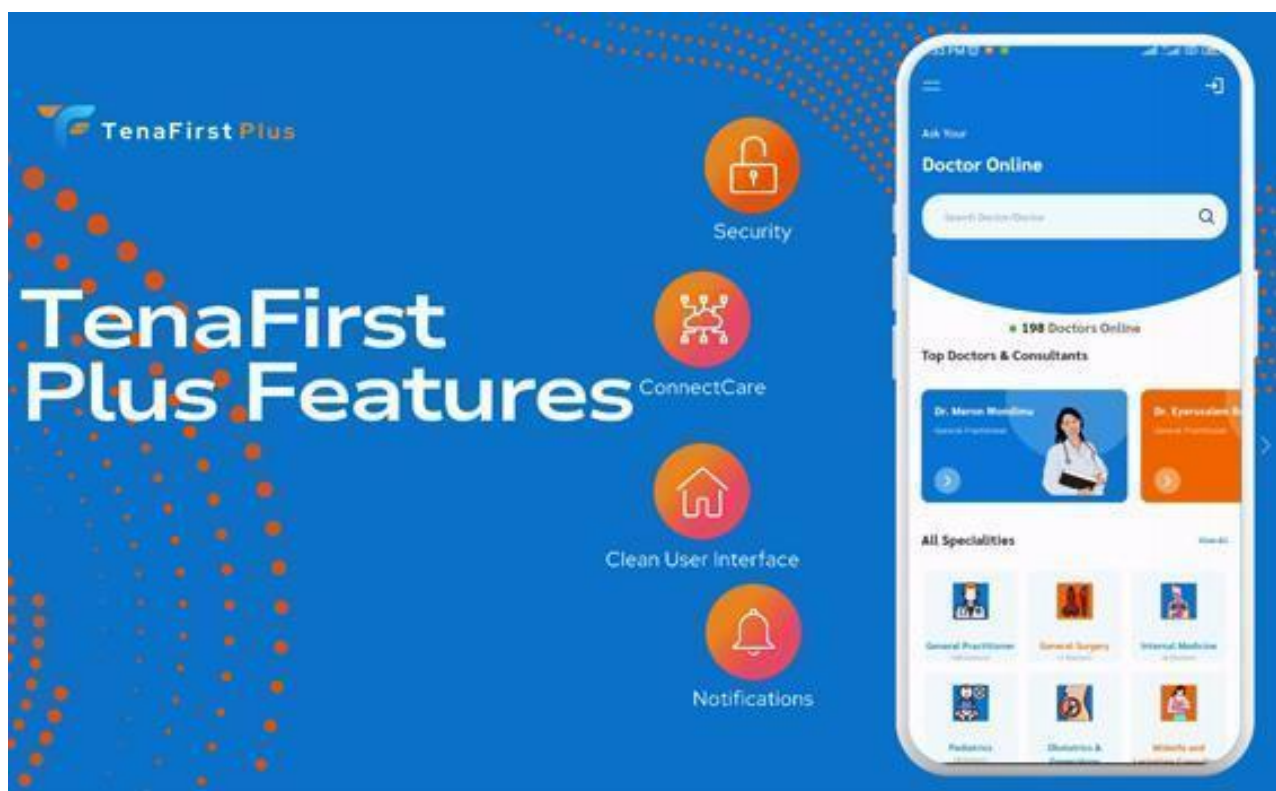
TenaFirst Plus offers convenient teleconsultation services that allow users to connect with healthcare professionals from the comfort of their homes or offices. The platform provides access to a wide range of medical experts, including doctors, nurses, therapists, nutritionists, pharmacists, and more, ensuring comprehensive care. Our teleconsultation services are delivered through four primary channels:

- ❖ Video Calling: Patients can engage in real-time face-to-face consultations with healthcare providers for a more personal and detailed diagnosis.
- ❖ Audio Calling: For users with limited bandwidth or those who prefer voice consultations, we offer reliable audio calling services.

- ❖ In-App Messaging: A secure chat feature that allows users to communicate with doctors, ask follow-up questions, and receive guidance through written communication.
- ❖ E-Prescriptions: After consultations, patients can receive electronic prescriptions from licensed doctors, making it easy to access necessary medications.

OnClinic/OnSite Services

For patients who require physical examinations, TenaFirst Plus provides OnClinic and OnSite services. Users can book appointments with partner clinics and hospitals through the platform for in-person consultations, diagnostics, and treatments. This service is particularly beneficial for patients who need specialized tests, physical exams, or surgical interventions that cannot be done remotely.



Homecare Services

Our platform offers home-based healthcare services for patients who need medical care but cannot visit a clinic or hospital. These services include:

- ❖ **Nursing Care:** Licensed nurses provide care for patients at home, including wound care, post-surgery care, and chronic illness management.
- ❖ **Home Visits by Doctors:** Patients can schedule home visits with physicians for diagnoses, check-ups, and ongoing care.
- ❖ **Physiotherapy:** Home-based physiotherapy sessions are available for patients recovering from injuries, surgeries, or chronic conditions.
- ❖ **Palliative Care:** We provide compassionate end-of-life care services for patients with terminal illnesses in the comfort of their homes.

Lab Test Requests

Patients can request lab tests through TenaFirst Plus without needing to visit a clinic. Our platform allows users to schedule sample collections from home, with results delivered digitally to the patient's account. This service ensures timely access to diagnostic information, reducing delays in treatment.

Pharmacy Orders

TenaFirst Plus is integrated with partner pharmacies, enabling patients to order prescribed medications online and have them delivered directly to their doorstep. This service simplifies access to essential medications, especially for patients in remote areas or those with mobility issues.

Emergency Services

In collaboration with ambulance services and emergency hospitals, TenaFirst Plus offers a quick-response system for medical emergencies. Patients or their families can use the platform to request an ambulance or locate the nearest emergency hospital, ensuring rapid care when it matters most.

Health and Wellness Consultation

Our platform goes beyond conventional medical services by offering consultations with nutritionists, dietitians, and fitness experts. Users can seek personalized advice on maintaining a healthy lifestyle, managing weight, or addressing specific dietary concerns, contributing to overall wellness.

Medical Device and Equipment Rentals

TenaFirst Plus offers a range of medical devices for rent, such as oxygen concentrators, blood pressure monitors, and mobility aids. This service is ideal for patients who require temporary medical equipment during recovery or for chronic condition management.

Mental Health Services

We provide mental health consultations with licensed psychologists and psychiatrists, addressing issues such as anxiety, depression, stress, and other mental health concerns. Patients can schedule private sessions through video or audio calls, ensuring confidentiality and support.

Call Center Support (6037)

Recognizing that not all users have smartphones or internet access, TenaFirst Plus offers healthcare support via our call center. Users can dial 6037 to request consultations, make appointments, or seek healthcare advice. This service extends our reach to Ethiopia's rural areas, where internet connectivity may be limited.

Multi-Language Support

To accommodate Ethiopia's linguistic diversity, TenaFirst Plus offers multi-language support for all our services, ensuring that users from different regions and linguistic backgrounds can access healthcare without communication barriers.

Healthcare Provider Network

Our platform is a robust network of over 500 registered healthcare professionals, including specialists across 80+ medical disciplines. We stringently verify every professional on our platform to ensure they are fully licensed and qualified, providing top-tier care across all services.

These diverse products and services make TenaFirst Plus a comprehensive healthcare platform, addressing the needs of patients in urban and rural areas, while bridging the gap between providers and patients through digital innovation.

Pricing Strategy for TenaFirst Plus

At TenaFirst Plus, our pricing strategy is designed to offer affordable and accessible healthcare services to all, while ensuring competitive pricing for healthcare providers. We maintain a balance between quality care and affordability, especially for users in rural and underserved areas. Our pricing is structured to cater to different user needs across the services we offer. Below is a detailed breakdown of the costs associated with each service:

TeleConsultation Services

Video Calling TeleConsultation:

- Starting from \$1.98 for a 30-minute session with a general physician.
- Specialized consultations (e.g., with cardiologists or dermatologists) range from \$3.6 - \$7.2 depending on the doctor's expertise and specialty.

Audio Calling TeleConsultation:

- Priced at \$1.98 per 30-minute consultation with a physician, offering a lower-cost alternative for areas with limited internet access.

In-App Messaging:

- \$1.98 birr per messaging session, with follow-up questions allowed within 48 hours of the initial consultation.

E-Prescription Fee:

- Issued at \$1.98 birr per prescription, ensuring patients can conveniently receive medications through partner pharmacies.

OnClinic/OnSite Services

Clinic Consultation:

- Patients can book appointments with doctors at affiliated clinics starting from \$3.68 per visit, depending on the medical facility and type of consultation.

Diagnostic Tests and Specialist Appointments:

- Prices vary depending on the service but typically range from \$1.98 - \$4.23 for specialist consultations and diagnostic tests, such as ultrasound or blood work.

Homecare Services

Nursing Care at Home:

- Starting at \$12.1 per visit for basic nursing care, such as wound dressing or post-surgery care. Prices increase based on the complexity of the care required.

Doctor Home Visits:

- \$12.1 per visit for in-home doctor consultations, which includes diagnostics,

follow-up checkups, and care planning.

Physiotherapy Sessions:

- Priced from \$12.1 per session, offering home-based therapy for patients recovering from surgery or managing chronic conditions.

Palliative Care:

- Customized packages starting from \$28,22 per week, depending on the level of care needed, including regular doctor and nurse visits.

Lab Test Requests

Home Sample Collection:

- Starting from \$20.16 per collection. Lab tests, such as blood tests, vary in cost, typically ranging from \$12.1 - \$28.22 , depending on the test's complexity.

Test Results Delivery:

- Results delivered digitally are included in the cost of the test, with a small fee of \$2.8 for hard copy delivery, if required.

Pharmacy Orders

Medication Delivery:

- A service charge of \$1.98 birr is applied for home delivery of medications, with medication costs varying based on the pharmacy pricing.

Emergency Services

Ambulance Requests:

- Ambulance services are charged at \$28.22 per trip within Addis Ababa, with rates increasing for out-of-city services based on distance.

Health and Wellness Consultations

Nutritionist and Dietitian Consultations:

- Priced at \$1.98 per session, focusing on personalized diet plans, weight management, and nutritional advice.

Medical Device and Equipment Rentals

Oxygen Concentrators:

- Rental starts from 1,100 birr per day, depending on availability and demand.

Mobility Aids:

- Starting from \$7.25 per day for items such as crutches and wheelchairs.

Mental Health Services

Psychologist and Psychiatrist Consultations:

- \$2.82 birr per 30-minute session for psychologist consultations, and \$4.03 birr for psychiatric consultations.

Call Center Support (6037)

Call Center Consultation Fee:

- \$0.028 per minute. Users without internet access can dial 6037 and connect with doctors for consultations.

Vendor Subscriptions

Laboratories, Pharmacies, and Emergency Hospitals:

- Service providers pay an annual subscription fee of \$14.51 to be listed on our platform and receive orders or requests for services.

Our pricing strategy reflects our commitment to providing affordable, high-quality healthcare services. By offering transparent, competitive rates across a range of healthcare solutions, we aim to break down barriers to medical care in Ethiopia and beyond. Whether through video consultations, homecare visits, or lab tests, TenaFirst Plus ensures that accessible, expert healthcare is within reach for everyone.

MARKET ANALYSIS

Market Overview

TAM, SAM, and SOM Analysis

Total Addressable Market (TAM)

The Total Addressable Market (TAM) represents the entire potential market demand for telemedicine services across East Africa. Based on the market research:

- **Market Size:** The telemedicine market in East Africa is projected to reach over \$500 million by 2028.
- **Growth Rate:** The sector is expected to grow at a CAGR of 15-20% from 2024 to 2028.
- **Population:** The combined population of Ethiopia, Tanzania, Uganda, Djibouti, and Rwanda is approximately 257 million, with a significant portion residing in rural areas with limited access to healthcare.
- **Penetration Potential:** With increasing mobile phone and internet penetration, the TAM includes all individuals in these countries who lack adequate healthcare access, estimated to be around 70% of the population in rural areas.

Serviceable Available Market (SAM)

The Serviceable Available Market (SAM) focuses on the segment of the TAM that can be served by the business based on its capabilities and geographic reach:

- **Geographic Focus:** Our primary focus is on Ethiopia, Tanzania, Uganda, and Rwanda due to their substantial rural populations and emerging telemedicine opportunities.
- **Healthcare Gaps:** In these countries, telemedicine can address the severe shortage

of healthcare professionals and inadequate healthcare infrastructure.

- **Market Potential:** The SAM includes individuals in these countries who are likely to adopt telemedicine services due to the absence of local healthcare facilities. For instance:
 - **Ethiopia:** With a doctor-to-patient ratio of 1:10,000 and mobile penetration at 48%, a significant portion of the rural population is within the SAM.
 - **Tanzania:** With only 1 doctor per 20,000 people and 50% mobile internet penetration, telemedicine has substantial potential.
 - **Uganda:** A high proportion of the population (70%) is rural, creating a sizable SAM.
 - **Rwanda:** With 80% mobile penetration and a forward-looking digital health agenda, Rwanda represents a promising segment.

Serviceable Obtainable Market (SOM):

The Serviceable Obtainable Market (SOM) reflects the portion of the SAM that the business can realistically capture within the initial phase of its operations:

- **Initial Market Share:** Based on competitive analysis and our unique value proposition, we estimate capturing approximately 5-10% of the SAM in the first three years.

- **Projected Users:**

- Year 1: Targeting 10,000 healthcare professionals (HCPs) consulting one patient per day, leading to an initial daily revenue of \$19,800 USD
- Year 2: Expanding to 20,000 HCPs with projected monthly sales of \$39,600 USD
- Year 3: Scaling to 60,000 HCPs, aiming for monthly revenue of \$118,800 USD

- **Revenue Targets:**

- Year 1: Annual revenue of \$7,227,000 USD
- Year 2: Annual revenue of \$14,454,000 USD
- Year 3: Annual revenue of \$43,362,000 USD

In conclusion, our analysis indicates a vast TAM with significant growth potential driven by increasing demand for telemedicine in East Africa. By focusing on the SAM and realistically targeting a portion of it as our SOM, we are poised to capture a substantial market share, leveraging early-mover advantages and addressing critical healthcare gaps in the region.

Market Size

The East African telemedicine market is experiencing substantial growth, driven by an increasing need for accessible healthcare solutions in rural areas. As of 2024, the market size is projected to reach over \$500 million by 2028, reflecting a robust demand for digital

healthcare services. This growth is underpinned by the region's high rural population percentage, which creates a significant opportunity for telemedicine providers to bridge the healthcare access gap.

- **Market Growth:** The telemedicine market in East Africa is expected to grow at a CAGR of 15-20% from 2024 to 2028.
- **Revenue Potential:** The market is projected to exceed \$500 million by 2028.
- **Population Coverage:** Approximately 70% of East Africa's population resides in rural areas, presenting a substantial target market for telemedicine services.

Market Trends

The telemedicine sector in East Africa is evolving rapidly, driven by several key trends. There is an increasing adoption of mobile technology, with a significant rise in mobile phone penetration and internet access, facilitating telemedicine services. Additionally, governments are actively supporting digital health initiatives, which boosts the adoption and integration of telemedicine platforms across the region.

- **Technological Adoption:** Mobile phone penetration is expected to reach 55% by 2024, supporting the growth of telemedicine.
- **Government Support:** Initiatives like "Djibouti Vision 2035" and national health strategies in Ethiopia and Rwanda are promoting telemedicine.
- **Digital Growth:** Internet penetration rates are increasing, ranging from 30-70%,

fueling the expansion of telemedicine services.

Market Segmentation

The East African telemedicine market can be segmented into several key areas based on geographic location, healthcare needs, and technological readiness. Geographic segmentation includes countries such as Ethiopia, Tanzania, Uganda, and Rwanda, each with distinct healthcare challenges and opportunities. Additionally, market segmentation by healthcare need focuses on chronic disease management, maternal and child health, and mental health services, which are critical in rural areas.

- **Geographic Segmentation:** The market is segmented by countries like Ethiopia, Tanzania, Uganda, and Rwanda, each with unique needs and growth potential.
- **Healthcare Needs:** Key segments include chronic disease management, maternal and child health, and mental health services.
- **Technological Readiness:** Segmentation based on mobile and internet penetration levels influences the adoption and scalability of telemedicine services.

Industry Analysis

The telemedicine industry in East Africa is characterized by a growing demand for digital healthcare solutions and limited competition. Despite the high potential, the sector faces challenges such as inadequate healthcare infrastructure and varying levels of technological

adoption across countries. The industry is poised for significant growth due to increasing rural healthcare needs and supportive government policies.

Demand and Growth: The industry is driven by high demand for accessible healthcare in rural areas, with a projected market size of over \$500 million by 2028.

- **Challenges:** Issues include inconsistent healthcare infrastructure and technological disparities across the region.
- **Competitive Landscape:** Limited competition and significant opportunities for partnerships with NGOs and government agencies offer a strategic advantage for new entrants.

Market Research Summary

East Africa presents a burgeoning market for telemedicine, with the sector projected to experience a compound annual growth rate (CAGR) of 15-20% from 2024 to 2028. This growth is driven by a critical need for healthcare access in rural areas, where traditional healthcare infrastructure is lacking. The market is expected to surpass \$500 million by 2028, reflecting substantial potential for digital health solutions. Key drivers include increasing mobile phone penetration, supportive government policies, and rising internet access, which collectively enhance the feasibility and adoption of telemedicine services.

The market segmentation highlights significant opportunities across countries like Ethiopia, Tanzania, Uganda, and Rwanda, each facing unique healthcare challenges and varying levels of technological readiness. Ethiopia, with its severe doctor-to-patient ratio and

growing mobile penetration, and Tanzania, with a high rural population and increasing internet access, are particularly promising. Additionally, government initiatives in countries such as Djibouti and Rwanda underscore the supportive regulatory environment conducive to telemedicine growth.

For our business, TenaFirst Plus, this market landscape presents a compelling opportunity to capitalize on the region's urgent need for accessible healthcare. With a focus on chronic disease management, maternal and child health, and mental health services, we are well-positioned to address the significant healthcare gaps in rural East Africa. Leveraging the increasing digital infrastructure and government support, TenaFirst Plus can establish a strong foothold in this rapidly expanding market and contribute meaningfully to improving healthcare access across the region.

TARGET MARKET

TenaFirst Plus targets a diverse market that spans various demographics, psychographics, and behavioral factors. Our services are designed to meet the needs of individuals across different income levels, age groups, and geographical locations, including both urban and rural areas. By focusing on accessibility, affordability, and convenience, we cater to those seeking reliable healthcare solutions through digital platforms and homecare services.

Demographics

Our target demographic encompasses individuals and families from various backgrounds and age groups, including:

- Age: Primarily adults aged 18-65, including seniors who may require regular medical consultations and homecare services.
- Gender: All genders.
- Income Level: Middle to low-income individuals and families, as well as expatriates and employees of international organizations.
- Location: Urban and rural areas in Ethiopia, including major cities like Addis Ababa, Hawasa, Adama, and Bahirdar, with expansion into East African countries such as Tanzania, Uganda, Djibouti, and Rwanda.
- Occupation: Working professionals, including those in remote or underserved regions, as well as the elderly and those with mobility issues.

Psychographics

Our target audience shares common psychographic characteristics, including:

- Lifestyle: Individuals seeking convenient and accessible healthcare solutions due to busy schedules or limited mobility. This includes people who prioritize health and wellness and are open to using technology for managing their health.
- Values: High value placed on affordability, convenience, and quality healthcare. The target market values efficient and timely access to medical services without the need for extensive travel.
- Attitudes: Positive attitudes towards digital health solutions and a willingness to adapt to new technologies that enhance healthcare accessibility.

Behavioral Factors

Key behavioral factors influencing our target market include:

- **Healthcare Utilization:** Regular users of healthcare services who may experience barriers to accessing traditional medical facilities due to distance, lack of availability, or cost. Includes individuals who frequently use online services for consultations and diagnostics.
- **Technology Adoption:** Users who are comfortable with mobile apps and online platforms for accessing services. This also includes individuals who may use call centers for consultations due to limited smartphone access.
- **Buying Behavior:** Preference for cost-effective healthcare solutions and willingness to pay for convenience and comprehensive service coverage.

Customer Needs

Our target market seeks solutions that address their specific needs and desires, including:

- **Accessibility:** The need for accessible healthcare services without the requirement of traveling long distances, particularly important for those in rural or underserved areas.
- **Affordability:** Affordable pricing for consultations, homecare services, and medical supplies, ensuring that healthcare is financially accessible to a broad audience.
- **Convenience:** Easy-to-use platforms for booking consultations, ordering medications, and receiving lab test results. The ability to access various healthcare services from home or work is crucial.

- **Quality Care:** High-quality medical consultations and reliable service delivery from licensed healthcare professionals, ensuring trust and effectiveness in the provided services.

By addressing the unique needs of our target market, TenaFirst Plus ensures that high-quality, accessible healthcare is within reach for everyone. Our approach not only meets the demands of modern healthcare consumers but also bridges gaps in service availability and affordability, enhancing the overall well-being of our users and expanding access to essential medical care.

SWOT Analysis

The SWOT analysis for TenaFirst Plus highlights our strengths, such as being the first telemedicine platform in Ethiopia with a robust network of healthcare professionals, while also addressing key weaknesses like limited market penetration and competition. It identifies opportunities in expanding markets and technological advancements, alongside potential threats from economic instability and regulatory changes. This comprehensive analysis helps us understand our position in the market and strategize effectively.

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none"> • First-Mover Advantage: TenaFirst Plus is the first telemedicine platform in Ethiopia, establishing a strong brand presence and capturing 	<ul style="list-style-type: none"> • Technology Dependence: Reliance on digital infrastructure which may be limited in rural areas, affecting service delivery in low-connectivity regions.

<p>market share early in the digital health sector.</p> <ul style="list-style-type: none"> ● Extensive Network: Over 570 registered healthcare professionals and service providers, offering a broad range of specialties and consultations. ● Diverse Service Modalities: Offers multiple service channels including video, audio, and homecare consultations, catering to different user needs and preferences. ● Affordable Pricing: Competitive pricing with consultations starting from (\$2.75) per session, making healthcare accessible to a wide audience. ● Government and Institutional Partnerships: Collaboration with the Ethiopian Ministry of Health and regional health offices for validation and technical support, enhancing credibility and operational support. 	<ul style="list-style-type: none"> ● High Competition: Growing competition from other telemedicine platforms such as WeCare and YeneHealth, which may dilute market share and pressure pricing strategies. ● Market Penetration: Limited initial user base with only 840 registered patients, which may impact revenue growth and service scalability in the early stages. ● Regulatory Challenges: Navigating and complying with evolving healthcare regulations and standards in Ethiopia and across East Africa can be complex and time-consuming. ● Limited Physical Presence: Lack of physical clinics or offices in remote areas may hinder service delivery and patient trust compared to established local healthcare providers.
<p>OPPORTUNITIES</p>	<p>THREATS</p>
<ul style="list-style-type: none"> ● Expanding Market: Growing demand for telemedicine in East Africa, with an estimated 60 million mobile money users and 76 million internet-enabled devices, providing a large potential user base. 	<ul style="list-style-type: none"> ● Economic Instability: Economic fluctuations in Ethiopia and East Africa could impact users' ability to afford telemedicine services, affecting revenue and market growth.

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| <ul style="list-style-type: none">● Health Infrastructure Gaps: Opportunity to address gaps in rural and underserved areas where traditional healthcare infrastructure is lacking, particularly with limited physician availability.● Increased Health Awareness: Rising health literacy and awareness about digital health solutions create a favorable environment for the adoption of telemedicine services.● Partnerships and Grants: Potential to secure additional funding or partnerships with international health organizations and NGOs to expand service offerings and improve technological capabilities.● Technological Advancements: Leveraging advancements in mobile technology and AI to enhance service delivery, improve user experience, and offer innovative health solutions. | <ul style="list-style-type: none">● Cybersecurity Risks: Increased risk of data breaches and cyber-attacks as digital health services handle sensitive patient information, requiring robust security measures.● Regulatory Risks: Potential changes in health regulations and policies that may impact telemedicine operations or introduce new compliance requirements.● Competitive Pressure: New entrants and established competitors in the telemedicine space could erode market share and pressure pricing structures.● Technology Adoption Barriers: Resistance to digital health solutions among certain demographics or regions due to technological illiteracy or traditional healthcare preferences. |
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Understanding our SWOT analysis equips TenaFirst Plus with the insights needed to leverage our strengths, address weaknesses, seize emerging opportunities, and mitigate potential threats. By navigating these factors strategically, we aim to enhance our service delivery, expand our market reach, and maintain a competitive edge in the evolving telemedicine landscape.

SALES AND MARKETING PLAN

Our sales and marketing strategy for TenaFirst Plus is designed to attract and retain customers by leveraging a mix of digital and traditional marketing channels, offering competitive pricing, and providing comprehensive service options. By focusing on our unique value propositions and utilizing diverse advertising methods, we aim to enhance visibility, drive customer engagement, and streamline service delivery.

Product or Service Offerings

- **TeleConsultation Services:** Offer video, audio, and text consultations with a wide range of healthcare professionals, including doctors, nurses, therapists, and nutritionists. Unique Selling Proposition (USP): Comprehensive and accessible healthcare through multiple digital modalities, ensuring convenience and affordability.
- **Homecare Services:** Provide in-home visits by healthcare professionals for those who cannot travel. USP: Personalized care delivered directly to the patient's home, offering a high level of convenience.
- **Lab Tests and Pharmacy Orders:** Facilitate ordering of lab tests and medications through the platform. USP: Streamlined process for obtaining lab results and prescriptions without needing to visit multiple locations.
- **On-Clinic Services:** Offer in-person consultations at designated clinics. USP: Hybrid model that combines the convenience of digital consultations with the option for

physical visits when necessary.

Pricing Strategy

- ❖ Video/Audio Consultation: \$1.98 per 30 minutes.
- ❖ Homecare Visits: Starting at \$12.1 per visit, depending on the type and duration of care required.
- ❖ Lab Tests: Prices vary based on test type; average cost is \$5.6 per test.
- ❖ Pharmacy Orders: Price depends on medication; convenience fee of \$1.98 per order.
- ❖ On-Clinic Services: \$1.98 per consultation, with additional charges for any procedures or tests.

Marketing Strategy

- Website: Utilize the TenaFirst Plus website for service information, booking appointments, and customer support.
- Social Media: Active presence on platforms like Facebook, Twitter, and Instagram for engaging with users, promoting services, and sharing health tips.
- Email Campaigns: Send regular newsletters with updates, health information, and promotions.
- Traditional Media: Advertise in local newspapers and magazines to reach a broader

audience.

- Sales Promotions: Offer initial free consultations or discounts on first-time services to attract new users.
- Flyers and Ads: Distribute promotional flyers in key locations and design online ads targeting specific demographics.

Sales and Distribution

- Online Platform: Centralize service delivery through the TenaFirst Plus app and website, allowing users to book and manage consultations, order tests, and access homecare services.
- Payment Mechanisms: Support various payment methods, including mobile money, credit/debit cards, and cash on delivery for homecare services.
- Post-Sales Support: Provide customer support through call centers and online chat for assistance with services and handling inquiries or issues.

Through a well-rounded approach to sales and marketing, including strategic pricing and effective use of various promotional channels, TenaFirst Plus is positioned to successfully reach and serve its target audience. Our commitment to providing accessible and affordable healthcare solutions will support growth and ensure sustained customer satisfaction and loyalty.

OPERATIONAL PLAN

The operational plan for TenaFirst Plus outlines our strategic approach to managing day-to-day activities, optimizing service delivery, and scaling operations efficiently. By detailing our project timeline, equipment needs, daily routines, and reliance on external services, we aim to ensure smooth and effective execution of our business objectives and growth strategies.

Project Timeline

Q4 2024:

- ✓ Expand service offerings and onboard additional healthcare professionals.
- ✓ Launch targeted marketing campaigns in Addis Ababa and major towns.
- ✓ Optimize the platform based on user feedback and operational data.

Q1 2025:

- ✓ Begin expansion into East African countries: Tanzania, Uganda, Djibouti, and Rwanda.
- ✓ Initiate partnerships with local health organizations and institutions.
- ✓ Enhance features and functionalities of the TenaFirst Plus app based on market trends and user needs.

Q2 2025:

- ✓ Evaluate and refine marketing strategies based on performance metrics.

- ✓ Introduce new services or features, such as advanced diagnostic tools or AI-driven health assessments.
- ✓ Expand the call center team to handle increasing demand.

Q3 2025:

- ✓ Assess financial performance and make necessary adjustments to pricing strategies.
- ✓ Explore opportunities for additional funding or strategic partnerships to support growth.
- ✓ Implement improvements in customer support and service delivery based on user feedback.

Production and Equipment

- Platform Development: Continue refining the TenaFirst Plus app and website with the latest updates and features using in-house and external software development resources.
- Equipment: Maintain and upgrade servers, cloud storage solutions, and high-speed internet connections to ensure platform reliability and performance.
- Customer Support: Utilize call center infrastructure and customer relationship management (CRM) tools to manage interactions and track service quality.

Daily Activities

- ✓ Morning: Review daily performance metrics and address any urgent technical issues or user complaints.

- ✓ Midday: Coordinate with the marketing team to implement ongoing campaigns and analyze their effectiveness.
- ✓ Afternoon: Engage with healthcare professionals for onboarding and support, and update platform content as needed.
- ✓ Evening: Conduct team meetings to review progress, plan for upcoming tasks, and address any operational challenges.

Outside Sources

- Web Development and Maintenance: Partner with web development firms for ongoing updates and feature enhancements.
- Marketing Services: Utilize external marketing agencies for digital advertising, content creation, and social media management.
- Customer Support: Engage third-party call center services to manage high volumes of customer interactions and provide 24/7 support.
- Administrative Support: Use business center services for office space and administrative tasks as needed, including handling paperwork and compliance.

With a clear operational plan in place, TenaFirst Plus is well-positioned to execute its strategies efficiently, adapt to market demands, and achieve its expansion goals. By leveraging both internal resources and external partnerships, we will maintain operational excellence and drive sustained growth and success.

FINANCIAL PLAN

Investment Requirement

- Total Investment Needed: \$500,000 USD

Assumptions

The financial projections are based on certain assumptions and rationale:

- Each Healthcare Professional (HCP) will consult with at least one patient daily.
- The average consultation fee remains stable at \$1.98 birr.
- Growth rates in HCP market penetration and revenue generation follow the outlined projections.

Monthly Expenses

Expense	Cost (USD)
Employees (10)	\$1,742.65
Server Fee	\$41.39
Google Maps API	\$49.66
House Rent	\$17.06
Advertisement and Marketing	\$2,614.38
Insurance	\$20.69

Total Monthly Expenses	\$4,724.82
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Yearly Expenses

Expense	Cost (USD)
Employees (10)	\$20,911.53
Server Fee	\$5,958.30
Google Maps API	\$7,150.94
House Rent	\$2,457.44
Advertisement and Marketing	\$31,372.59
Insurance	\$889.04
Total Yearly Expenses	\$68,739.83

Startup Expenses

Expense	Cost (USD)
Office Setup	\$1,306.72
Equipment Purchase	\$1,742.65
Initial Marketing	\$4,356.63
Platform Development	\$8,713.26
Total Startup Expenses	\$16,119.26

Projected Revenue and Net Profit (Five Years)

Assumptions:

- Each HCP charges a minimum fee of \$1.98 per patient.
- Each HCP consults one patient per day.
- Commission is divided into 30% service charge and 70% HCP commission.

Net Profit Projections

HCP (%)	Daily Sales (\$)	Monthly Sales (USD)	Yearly Sales (USD)	Service Charge (30%)	HCP Commission (70%)
5%	\$11,500	\$345,000	\$4,140,000	\$1,242,000	\$2,898,000
10%	\$22,770	\$683,100	\$8,197,200	\$2,459,160	\$5,738,040
30%	\$68,310	\$2,049,300	\$24,591,600	\$7,377,480	\$17,214,120
50%	\$113,850	\$3,415,500	\$40,986,000	\$12,295,800	\$28,690,200

Revenue Projections:

Based on our target of 5% of the healthcare professional (HCP) market, which equates to 10,000 HCPs, and an average consultation fee of \$1.98 per session, we project:

- Daily Revenue: 10,000 HCPs * \$1.98 = \$11,500
- Monthly Revenue: \$11,500 * 30 days = \$345,000

- Annual Revenue: \$345,000 * 12 months =\$4,140,000

As we scale, our revenue projections are:

- Year 1 (5% HCP):\$4,140,00
- Year 2 (10% HCP): \$8,197,200
- Year 3 (30% HCP): \$24,591,600
- Year 4 (50% HCP): \$40,986,000

Projected Revenue and Net Profit for Next Four Years

Year	Revenue (USD)	Yearly Expenses (USD)	Gross Profit (USD)	Gross Margin
1	\$4,140,000	\$68,739.83	\$4,071,260.17	98.5%
2	\$8,197,200	\$130,707.08	\$8,066,492.92	98.6%
3	\$24,591,600	\$261,414.16	\$24,330,185.84	98.9%
4	\$40,986,000	\$392,121.29	\$40,593,878.71	98.1%

Projected Profit and Loss

Year	FY1	FY2	FY3	FY4	FY5
Sales	\$ 655,290	\$ 714,266	\$ 778,535	\$ 792,005	\$ 810,350
Cost of Goods Sold	\$ 65,529	\$ 71,427	\$ 77,855	\$ 79,000	\$ 80,000

Operating Income	\$	\$	\$	\$	\$
	589,761	642,839	700,680	713,005	730,350
Expenses					
Payroll Expenses	\$	\$	\$	\$	\$
	243,000	250,290	273,712	282,000	295,000
General & Administrative	\$	\$	\$	\$	\$
	14,400	14,976	15,575	16,753	18,545
Marketing Expenses	\$	\$	\$	\$	\$
	13,761	15,000	16,350	17,500	18,000
Professional fees	\$	\$	\$	\$	\$
	25,000	25,000	25,750	25,950	26,000
Insurance Costs	\$	\$	\$	\$	\$
	7,500	7,560	7,600	7,800	8,000
Travel and Vehicle Costs	\$	\$	\$	\$	\$
	15,000	16,500	18,150	19,000	19,500
Rent and Utilities	\$	\$	\$	\$	\$
	17,500	18,735	19,850	19,520	21,000
Payroll Taxes	\$	\$	\$	\$	\$
	36,450	37,544	41,057	42,000	43,505
Total Operating Costs	\$	\$	\$	\$	\$
	372,611	385,605	418,044	430,523	449,550
EBITDA	\$	\$	\$	\$	\$
	217,150	257,234	282,636	282,482	280,800
Federal Income Tax	\$	\$	\$	\$	\$
	71,660	84,887	93,270	93,219	92,664
State income Tax	\$	\$	\$	\$	\$
	10,858	12,862	14,132	14,124	14,040

Depreciation	\$ 5,893	\$ 5,893	\$ 5,893	\$ 5,893	\$ 5,893
Net Profit	-\$212,061. 20)	-\$100,000)	-\$20,000)	\$30,000	\$80,000

Projected Balance Sheet

		FY1	FY2	FY3	FY4	FY5
ASSETS						
	Cash	\$ 154,257	\$ 348,760	\$ 573,195	\$ 838,550	\$ 1,149,286
	Accounts receivable	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
	Inventory	\$ 30,000	\$ 33,072	\$ 36,459	\$ 40,192	\$ 44,308
	Total Current Assets	\$ 184,257	\$ 381,832	\$ 609,654	\$ 878,742	\$ 1,193,594
	Fixed assets	\$ 180,950	\$ 180,950	\$ 180,950	\$ 180,950	\$ 180,950
	Depreciation	\$ 27,160	\$ 54,320	\$ 81,480	\$ 108,640	\$ 135,800
	Net fixed assets	\$ 153,790	\$ 126,630	\$ 99,470	\$ 72,310	\$ 45,150
TOTAL ASSETS		\$ 338,047	\$ 508,462	\$ 709,124	\$ 951,052	\$ 1,238,744
LIABILITIES & EQUITY						

	Debt	\$ 315,831	\$ 270,713	\$ 225,594	\$ 180,475	\$ 135,356
	Accounts payable	\$ 10,800	\$ 11,906	\$ 13,125	\$ 14,469	\$ 15,951
	Total Liability	\$ 326,631	\$ 282,618	\$ 238,719	\$ 194,944	\$ 151,307
	Share Capital	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
	Retained earnings	\$ 11,416	\$ 225,843	\$ 470,405	\$ 756,108	\$ 1,087,437
	Total Equity	\$ 11,416	\$ 225,843	\$ 470,405	\$ 756,108	\$ 1,087,437
TOTAL LIABILITIES & EQUITY		\$ 338,047	\$ 508,462	\$ 709,124	\$ 951,052	\$ 1,238,744

Projected Cashflow Statement

		FY1	FY2	FY3	FY4	FY5
CASH FLOW FROM OPERATIONS						
	Net Income (Loss)	\$ 11,416	\$ 214,427	\$ 244,562	\$ 285,703	\$ 331,329
	Change in working capital	(\$ 19,200)	(\$ 1,966)	(\$ 2,167)	(\$ 2,389)	(\$ 2,634)
	Depreciation	\$ 27,160	\$ 27,160	\$ 27,160	\$ 27,160	\$ 27,160

	Net Cash Flow from Operations	\$ 19,376	\$ 239,621	\$ 269,554	\$ 310,473	\$ 355,855
CASH FLOW FROM INVESTMENTS						
	Investment	(\$ 350,000)	\$ 0	\$ 0	\$ 0	\$ 0
	Net Cash Flow from Investments	(\$ 350,000)	\$ 0	\$ 0	\$ 0	\$ 0
CASH FLOW FROM FINANCING						
	Cash from equity	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
	Net Cash Flow from Financing	\$ 315,831	(\$ 45,119)	(\$ 45,119)	(\$ 45,119)	(\$ 45,119)
	Cash from debt	\$ 315,831	(\$ 45,119)	(\$ 45,119)	(\$ 45,119)	(\$ 45,119)
	Net Cash Flow	\$ 154,257	\$ 194,502	\$ 224,436	\$ 265,355	\$ 310,736
	Cash at Beginning of Period	\$ 0	\$ 154,257	\$ 348,760	\$ 573,195	\$ 838,550
	Cash at End of Period	\$ 1,54,257	\$ 348,760	\$ 573,195	\$ 838,550	\$ 1,149,286

Financial Monitoring and Adaptation

- Monthly Reviews: Analyze revenue streams, expense reports, and financial metrics to ensure alignment with projections.
- Quarterly Adjustments: Adapt strategies based on market conditions and financial performance.
- Annual Audits: Conduct thorough financial audits to validate long-term viability and identify areas for improvement.

Contingency Plan

- Revenue Shortfalls: Implement cost-cutting measures and explore alternative revenue streams.
- Operational Disruptions: Develop partnerships with backup service providers and ensure robust IT infrastructure.
- Market Changes: Stay agile and responsive to market trends and customer feedback to adapt business strategies accordingly.

This financial plan provides a comprehensive overview of our projected revenue, required investment, expenses, and profitability. By regularly monitoring financial performance and maintaining flexibility, TenaFirst Plus aims to achieve sustainable growth and operational success.

CONCLUSION

In conclusion, our business plan outlines a compelling strategy for capturing a significant share of the healthcare consulting market, driven by a well-defined target audience, robust financial projections, and a clear operational framework. With our focus on providing high-quality services and leveraging a scalable model, we are poised for substantial growth and profitability. To realize this vision, we invite investors to join us in this venture, offering a unique opportunity to be part of a transformative project with strong revenue potential and a dedicated team. We are confident in our approach and look forward to forging partnerships that will drive success and make a meaningful impact in the healthcare consulting industry. Contact us to explore investment opportunities and collaborate on bringing this ambitious project to fruition.