

Business Plan

Universal Clinic S.A
Branch in Coronado



Universal
CLINIC



Proposal by
Agroup Consulting

Prologue

After a few months of having opened our UNIVERSAL CLINIC branch in Panama City, we are pleased to present our new investment project for the second branch of the clinic in the town of Coronado, outside of Panama City.



We have considered this area because it is a highly commercial locality with many foreigners, who will be our target market in this new project.

We believe that as in Panama City, the results of this project will be prosperous in God's hands.



Our purpose:



To expand our company outside of Panama city and offer primary medical and dental services for the inhabitants of the region.

Although we are aware of other private institutions in Coronado that offer medical and dental services, we would be **the first clinic in the area with the following characteristics:**

- Fully bilingual clinic.
- Service of general medicine and dentistry in a single clinic.
- First and only clinic in the new shopping plaza "Terrazas de Coronado".





Business structure

For the beginning of our business, we will start by offering the basic services of general medicine, dentistry and their specialities.

01

We will also offer laboratory services but in partnership with a local laboratory. This will allow us to generate income from the service at 50% without the need to invest initially in the laboratory equipment.



02

Having become known as a new clinic in the region and having generated a database of patients, we will expand our capacity by purchasing our own laboratory equipment, in order to increase the income from this service.

03

For our last phase we are looking to incorporate new services such as cardiology, nutrition, pediatrics, psychology, etc. However this will depend on the successful development of the clinic and the patient demand in the area.



Location



➤ Coronado

We have chosen Coronado as an alternative for our expansion due to its high concentration of English and German speaking foreigners in the area. Since our service is intended to be offered in these languages it will make our clinic stand out in the region.



Terrazas de Coronado



Terrazas is a new commercial plaza located at the main entrance of Coronado. In this plaza are located important companies and businesses such as Do it center, Starbucks, Domino's pizza, Arrocha pharmacies, a movie theater and others.

Terrazas owners are very interested in our project, since we would be the only clinic in the place and the visitors of the plaza could take advantage of our medical services.

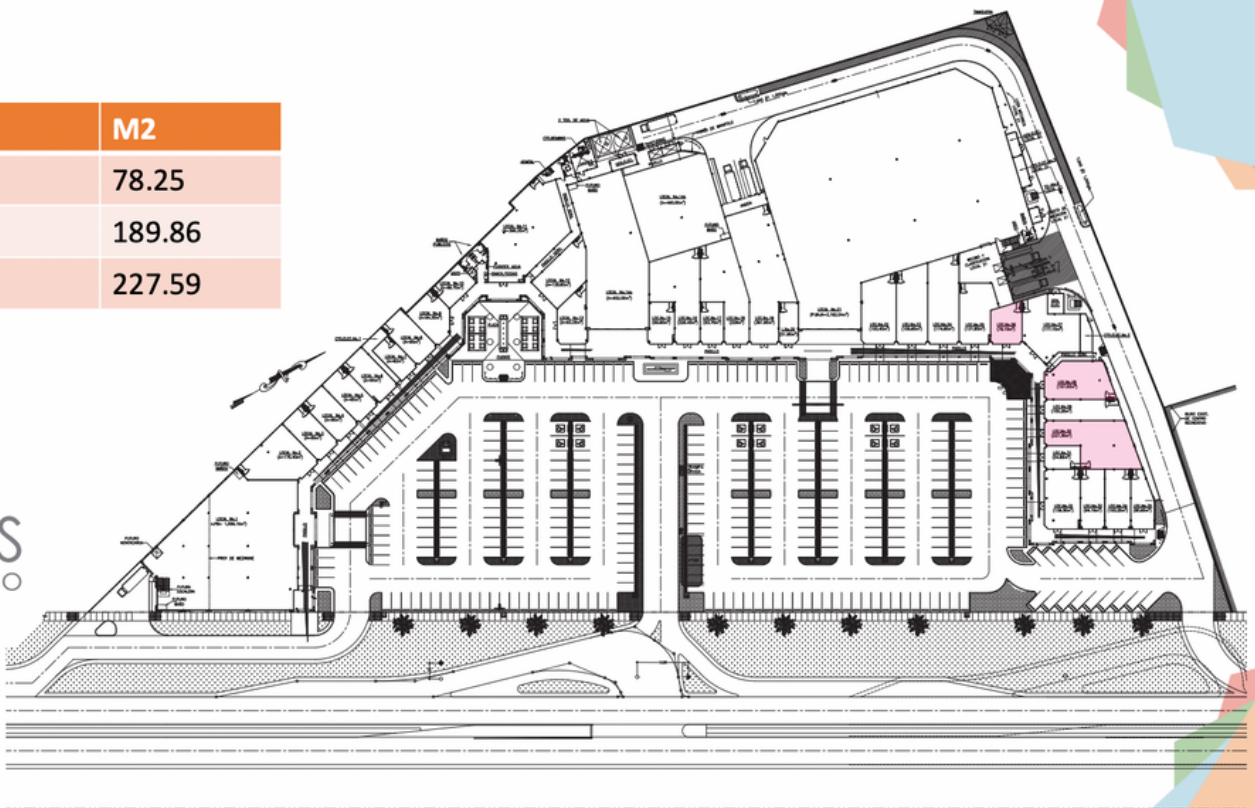
Drawings and commercial spaces

Please note that the spaces are new and will require a complete renovation to adapt them as a clinic. →

Our space would be the number 28 with 189.86 m²



Local	M2
26	78.25
28	189.86
30	227.59



TERRAZAS
DE CORONADO

Budget

Based on our first clinic founded in Panama City, we have now an estimated budget for the start up of this project. We thought that since the clinic was located outside of the capital city, the expenses and costs would be reduced, however to our surprise we found that in the region of Coronado the costs are much higher due to the financial capacity of the people living in the area.

For this reason, we have established the following budget for the start-up of our new clinic with a two-years financing period while the clinic generates sufficient income to cover its operating expenses.

Start-up costs

\$

Remodeling and retrofitting

construction, office partitions, furniture, etc 60,240.00

Clinic equipment

autoclave, dental units, stretchers, glucose meters, centrifuges, etc 55,600.00

Medical supplies

dental supplies, surgical and suturing instrumentation, etc 35,000.00

Operational costs

construction permits, advertising, legal fees 15,000.00

Fixed costs and expenses (24 months)

\$

Fixed costs

Payroll of doctors, administrators, nurses, rental, etc. (for 24 months) 120,000.00

Instrumentation and medical supplies

Laboratory payments, dental supplies, etc. 65,500.00

Financial Projections



Our market research is based on the experience of our administrators of UNIVERSAL CLINIC, who also have experience managing other medical and dental clinics, such as the well-known Hospital San Fernando.

After having made a study of the market in Coronado and its surroundings, we have compiled the following data:

**Monthly income from
a medical clinic in
Coronado:**

\$10,000.00

**Population in and around
Coronado**

31. 373 inhabitants

Investment risk

10%

Return on investment

5-6 years

Universal Clinic legal documents

REPUBLICA DE PANAMÁ
GOBIERNO NACIONAL
MINISTERIO DE
COMERCIO E INDUSTRIAS

AVISO DE OPERACIÓN

REPUBLICA DE PANAMÁ
MINISTERIO DE COMERCIO E INDUSTRIAS
DIRECCIÓN GENERAL DE COMERCIO INTERIOR

Aviso de Operación N°	Expedido a favor de
155716957-2-2021-2022-574290832 Branly Agudelo Jimenez Capital Invertido B/ 60,000.00	UNIVERSAL CLINIC, S.A. 155716957-2-2021 DV94

UNIVERSAL CLINIC
Yo, Branly Agudelo Jimenez, con Pasaporte No. AU797375, con domicilio en Pedregal, Calle La Florida, Casa 6, calidad de representante legal de UNIVERSAL CLINIC, S.A., con fecha de constitución 29-12-2021, esta ubicado en la provincia de PANAMÁ, Distrito de PANAMÁ, Corregimiento de PARQUE LEFEVRE, Urbanización Parque Lefevre, Telefonos 69999775, Calle Ave. Ernest T. Lefevre, Edificio, Plaza Santa Fe, Departamento 5.

Declaro lo siguiente:
El establecimiento denominado UNIVERSAL CLINIC, está ubicado en la Provincia de PANAMÁ, Distrito de PANAMÁ, Corregimiento de PARQUE LEFEVRE, Calle AVE. ERNESTO T. LEFEVRE, edificio: PLAZA SANTA FE, departamento: 5, Urbanización PARQUE LEFEVRE. Inicio de operaciones: 19-03-2022

Se dedicará a las actividades de:
(8690)-Otras actividades relacionadas con la salud humana (laboratorio clínico).

AVISO DE OPERACIONES:

This is the permission given by the state to operate as a company in Panama, after having created an LTD. ✓

REPUBLICA DE PANAMÁ
GOBIERNO NACIONAL
MINISTERIO DE SALUD
DIRECCIÓN GENERAL DE SALUD PÚBLICA
RESOLUCIÓN No. 0654
(De 05 de marzo de 2022)

LA DIRECTORA GENERAL DE SALUD PÚBLICA
en uso de sus facultades legales,

CONSIDERANDO:

Que la Constitución Política de Panamá en su Artículo 109, señala que es función esencial del Estado velar por la salud de la población de la República. El individuo, como parte de la comunidad, tiene derecho a la promoción, protección, conservación, restitución y rehabilitación de la salud y la obligación de conservarla, entendida ésta como el completo bienestar físico, mental y social;

Que el Decreto Ejecutivo N°. 176 de 27 de mayo de 2019, establece las actividades relacionadas con situaciones de alto riesgo público por sus implicaciones a la salud o al medio ambiente, los tipos de establecimientos que por su actividad son de interés sanitario y de igual manera señala el cumplimiento de las normas que para tales efectos, coepte o establezca el Ministerio de Salud, antes de iniciar el proceso para la obtención del Aviso de Operación en el Ministerio de Comercio e Industrias.

Que, de igual forma, el Decreto Ejecutivo N°. 176 de 27 de mayo de 2019, señala en el artículo 8, numeral 8, que las Clínicas ambulatorias o consultorios populares, se le considera actividad de alto riesgo, Categoría A, de responsabilidad del Departamento de Saneamiento Ambiental y, por ende, requieren de un Permiso Sanitario de Operación.

Que la Región Metropolitana de Salud recibió la documentación concerniente a la solicitud incoada, por parte del establecimiento de interés sanitario CLINICA UNIVERSAL CLINIC, propiedad de la sociedad UNIVERSAL CLINIC S.A., cuyo representante legal es BRANLY AGUDELO JIMENEZ, portador del pasaporte de Colombia No. AU797375 y Permiso de Permanencia Provisional emitido por Migración No. 1120824, con domicilio en Urbanización Avenida T Lefevre, Plaza Santa Fé, local No.6, Corregimiento de Parque Lefevre, Distrito de Panamá, Provincia de Panamá, a fin de verificar el cumplimiento de los requisitos contemplados para dicha actividad, y una vez constatada, fue remitida a la Dirección General de Salud Pública.

Que en atención a lo anterior, el Departamento de Saneamiento Ambiental de la Subdirección General de Salud Pública, por conducto de su personal técnico, verificó el cumplimiento de los requisitos sanitarios para la actividad y emite la Nota 221-DSA-SDGSA-22 de 07 de marzo de 2022, por lo tanto, el establecimiento de interés sanitario CLINICA UNIVERSAL CLINIC, cumple con la normativa sanitaria vigente, para que se dedique a la actividad denominada Clínicas ambulatorias o consultorios populares, establecida en el artículo 8, numeral 8 del Decreto Ejecutivo N°. 176 de 27 de mayo de 2019.

Que luego de la revisión documental y la verificación del cumplimiento de los requisitos exigidos para la actividad precitada, la Dirección General de Salud Pública, con fundamento en todo lo antes expuesto:

Health ministry permit MINSA:

This is the permission given by the state to operate as a Clinic in Panama. ✓

Investment



Our investment proposal is based on the method of sale of shares, according to the value of the capital to be established.

As you will be able to analyze according to our business plan a capital of \$351,340.00 is necessary for the opening and initial operation of our new clinic. However, our share value is estimated at \$5,500 each one, taking into account the productivity of the business in the next few years and the current value of our company

The minimum amount of shares to be sold for an investor is 10 shares for \$55,000.00 and the maximum amount is 40 shares for \$220,000.00.



Investment

ADVANTAGES:

- You will be the owner of 10% or 40% of a company in Panama forever.
- You will have the opportunity to continue investing in the clinics that we will open in Chiriqui - Panama, Paraguay, Argentina, Chile, among others.
- You can obtain a permanent residence card in Panama.



DISADVANTAGES:

- Time to return on investment: long term.



In case that you want to participate in our project please contact to us at info@agroup.consulting

If you would like to know more about Universal Clinic please visit their social media and website:

- <https://www.universal-clinic.com>
- Facebook Universalclinicpa
- Instagram Universalclinicc
- Youtube: Universal Clinic Panama

Thank
You!

Universal
CLINIC