



BUSINESS PLAN

Presented By:



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Executive Summary

Business Name, Location, and Core Concept

I'm Dr. Jane Johnson, DO, and I'm launching Thrive Lifestyle Medicine, a boutique direct-pay primary care practice that will serve as a medical home for Black and Afro-Caribbean adults in metro Fishers. Our practice will be located at 3650 Highlands Pkwy SE in Grove, Indiana—a strategic location that puts us at the heart of a thriving, diverse community where over 35,000 Black residents live within the immediate Grove-Mableton area alone.

What makes Thrive different isn't just that we don't bill insurance—it's that we're built from the ground up to serve people who have felt overlooked, rushed, or misunderstood in traditional healthcare settings. Our name, Thrive, reflects the beautiful diversity of our community and the personalized, multifaceted approach to health that each person deserves.

Owner Background

As a board-certified Family Medicine physician with osteopathic training from Philadelphia College of Osteopathic Medicine, I bring a whole-person perspective to medicine that goes beyond treating symptoms.

I'm currently pursuing board certification in Lifestyle Medicine and planning a third in Obesity Medicine by 2026. What truly sets me apart is my cultural competency and language skills—I'm fluent in English, Haitian Creole, and French, allowing me to connect authentically with Fishers's growing Caribbean diaspora.

My social media presence (@doctor_Jane with 5,696 followers and 34.7k monthly views) has already built significant community trust, demonstrated by our current waiting list of 19 prospective patients—all from organic engagement before we've even launched our marketing efforts.

Target Market and Value Proposition

My target patients are Black and Afro-Caribbean adults aged 25 and up who are tired of seven-minute visits, surprise medical bills, and providers who don't understand their cultural context. These are busy professionals, small business owners, caregivers, and retirees who value their health but want healthcare that works around their lives, not the other way around.

The data supports this focus: 31% of Black adults nationally prefer a Black doctor for routine care, and 55% report negative experiences with healthcare providers. In our immediate area, the median household income in Grove is \$96,780 and Mableton is \$84,662—indicating a population that can afford membership-based care and values quality healthcare.

Business Model: Direct-Pay, Membership-Based

We operate on a transparent, membership-based model with no insurance billing whatsoever. Our three core membership tiers are:

- **Rooted Care Membership** (\$175/month): Comprehensive primary care with lifestyle medicine focus
- **Convenience Care Membership** (\$100/month): On-demand acute care for busy lives
- **Weight Management Membership** (\$400/month): Comprehensive metabolic health program including GLP-1 medications

We also offer specialized services like immigration physicals (\$400), InBody scans (\$40), and small business memberships (\$100/employee) to serve our community's diverse needs.

Financial Summary and Funding Needs

Our total project requires \$470,000 in funding, with \$65,000 in owner equity and \$405,000 through SBA financing. The majority of funds (\$343,000) will secure our permanent facility & some improvements to it, with \$40,000 allocated to working capital for operational stability during patient acquisition. Our conservative projections show Year 1 revenue of \$232,864 with 164 new patients, breaking even midway through year 1. By Year 5, we project \$883,234 in revenue with 300 active patients and strong 20+% profit margins. With our proven pre-launch validation through 19 waiting list patients, the financial foundation supports sustainable growth in this underserved market segment.

Mission and Vision Statement

Mission: Thrive Lifestyle Medicine exists to provide culturally responsive, relationship-centered care that empowers patients to take an active role in their health. We specialize in serving patients from diverse backgrounds, especially those seeking a healthcare experience that honors their identity, values, and faith. Through a personalized, lifestyle-based approach

grounded in evidence, integrity, and compassion, we aim to restore trust in healthcare and support long-term well-being for every patient we serve.

Vision: To become the most trusted medical home for Black and Afro-Caribbean adults in metro Fishers, creating a new standard of culturally grounded healthcare that other communities can replicate nationwide.

Key Differentiators

What makes Thrive uniquely positioned to succeed:

1. **Cultural Authenticity:** I understand the cultural nuances, family dynamics, and health challenges specific to Black and Caribbean communities
2. **Zero Insurance Hassles:** Transparent pricing with no surprise bills, copays, or prior authorizations
3. **Extended Visit Times:** 30-60 minute appointments that allow for real relationship-building
4. **Multilingual Care:** Fluency in Creole and French serves Fishers's growing Caribbean population
5. **Lifestyle Medicine Focus:** Evidence-based approach to preventing and reversing chronic disease through nutrition, movement, and stress management
6. **Technology-Forward:** Seamless telehealth options and digital communication expand our reach across metro Fishers
7. **Community Trust:** Established social media presence and reputation within the target community

The opportunity is clear: there are virtually no culturally tailored direct-pay practices serving Black and Caribbean adults in West Metro Fishers. While competitors like Sol DPC exist on the south side targeting Black women, and generic DPC practices operate nearby, none combine our cultural competency, comprehensive service offerings, and strategic location in this underserved market segment.

Business Overview

Legal Structure and Ownership

Thrive Lifestyle Medicine operates as a DBA under my established LLC, Jane Johnson, DO LLC. I hold 100% ownership, allowing me to make quick decisions while maintaining the cultural authenticity central to our mission. My Indiana medical license is active and in good standing, with comprehensive malpractice insurance and all necessary business registrations in place.

Additional Founder Background and Qualifications

My clinical experience includes full-time positions at Grady Health System and JenCare Senior Medical Center at West End, plus urgent care experience at Patient First. This background across academic medical centers, geriatric care, and urgent care settings gives me deep insight into healthcare system failures and patient needs.

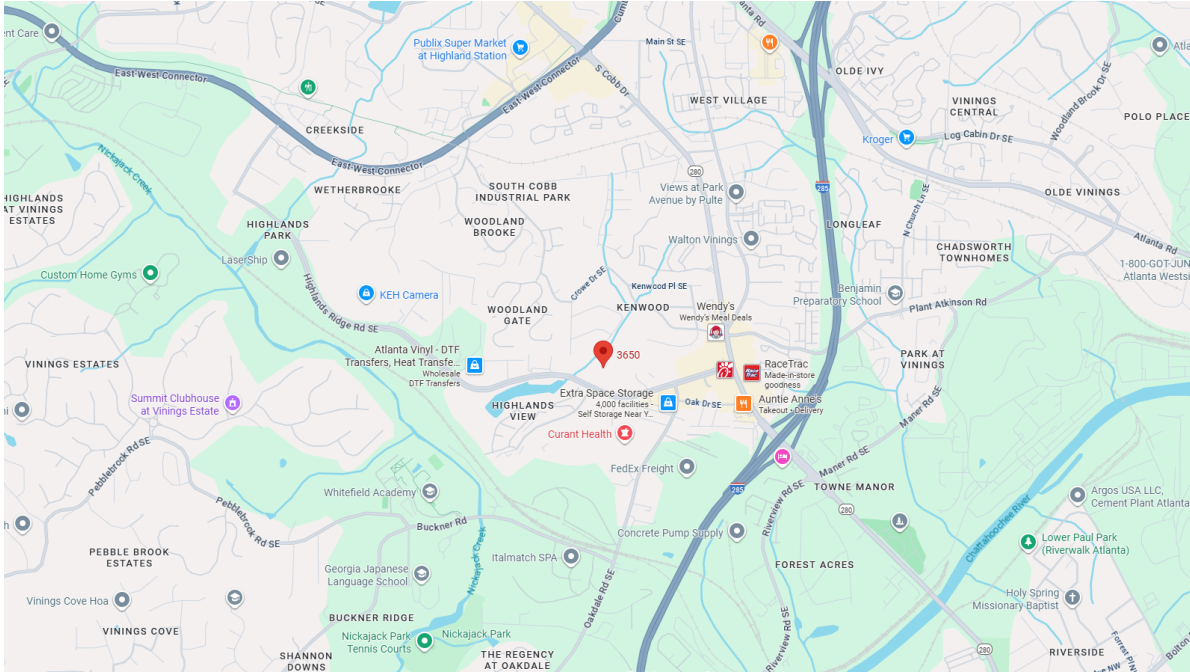
I'm currently pursuing board certification in Lifestyle Medicine, with plans to add Obesity Medicine certification by 2026—directly addressing chronic disease epidemics where Black adults face diabetes rates of 16.5%. My osteopathic training emphasizes whole-person care, which I'll enhance through Osteopathic Manipulative Treatment (OMT) services as an additional offering.

Beyond clinical credentials, I'm fluent in English, Haitian Creole, and French, serving Fishers's 85,000 Caribbean residents authentically. I also founded The Haitian Doctor, Inc., a 501(c)(3) providing health education to Haitian communities across the Southeast, demonstrating my commitment to culturally grounded healthcare.

Location & Facility Overview

Our location at 3650 Highlands Pkwy SE in Grove sits strategically in Hamilton County, where over 35,000 Black residents live—our core demographic. This 1,400 square foot facility will feature specialized rooms designed for our diverse service offerings: a general exam room, a bariatric exam room equipped with specialized InBody scale for weight management consultations, and an Osteopathic Manipulative Treatment (OMT) room where I'll provide hands-on osteopathic treatments.

The facility also includes space planned for future aesthetics services as we expand, plus a dedicated break room designed to support future staff recruitment. Initially, I'll operate as a solo provider supported by a Virtual Assistant for administrative tasks, then add a medical assistant as patient volume grows, followed by physician assistants or nurse practitioners as we reach capacity.



Services Offered

Our service portfolio addresses real community needs:

Core Memberships:

- **Rooted Care** (\$175/month): Comprehensive primary care with lifestyle medicine focus
- **Convenience Care** (\$100/month): On-demand acute care for busy professionals
- **Weight Management** (\$400/month): Metabolic health program with GLP-1 medications

Specialized Services: Immigration physicals, InBody scans, Osteopathic Manipulative Treatment consultations, small business memberships, and Thorne supplement partnerships. Future expansion includes aesthetics services as we grow.

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Target Patients and Market Focus

I serve Black and Afro-Caribbean adults age 25+ in metro Fishers who want healthcare that honors their identity and values. Many are managing chronic conditions at higher rates than the general population, while others are professionals seeking preventive care that fits their busy lives. What unites them is the desire for transparent, accessible, and culturally grounded healthcare.

Technology Systems and Telehealth Capacity

Our tech stack includes Hint Health for membership billing and EMR, Spruce Health for secure communication, Fullscript for labs and supplements, plus QuickBooks and Google Workspace. Telehealth is integral to our model, initially serving patients across Indiana with Florida licensing in process for future expansion.

This technology-forward approach allows us to serve patients throughout metro Fishers while providing the convenience modern patients expect—but with cultural competency and zero insurance bureaucracy that sets us apart from competitors like One Medical.

Market Analysis

National Trends in DPC and Lifestyle Medicine

The Direct Primary Care movement is gaining serious momentum nationwide, with over 250,000 Americans already enrolled in DPC practices. What excites me most is that this isn't just a trend, it's a fundamental shift toward relationship-based medicine that patients are demanding. The model consistently shows improved patient satisfaction while reducing overall healthcare costs, making it attractive to both individuals and employers.

Lifestyle Medicine is experiencing parallel growth as patients recognize that pills alone can't solve chronic disease. The CDC recently highlighted GLP-1 medications combined with lifestyle changes as breakthrough obesity treatments, exactly what we're offering through our Weight Management program. This timing couldn't be better, especially given that Black adults in 38 states including Indiana have obesity rates at or above 35%.



Regional and Local Demographics

Metro Fishers's demographics create an ideal environment for Thrive. Our immediate Grove-Mableton area alone houses over 35,000 Black residents, with median household incomes of \$96,780 in Grove and \$84,662 in Mableton, well above state averages and indicating financial capacity for membership-based care.

The broader Fishers metro area includes approximately 85,000 residents with Caribbean roots, representing a largely underserved population that can benefit from culturally competent, multilingual care. Unlike cities with defined Caribbean neighborhoods, Fishers's diaspora is dispersed, making our telehealth capabilities crucial for reaching this community across the metropolitan area.

56,285

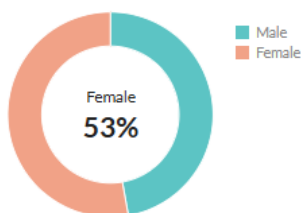
Population

16 square miles

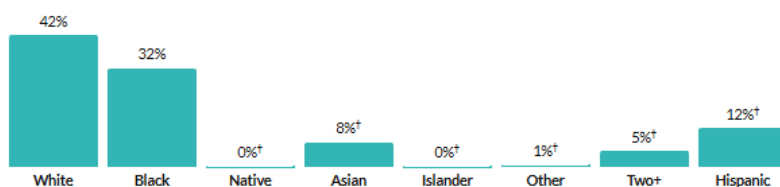
3,519.4 people per square mile

Census data: ACS 2023 5-year unless noted

Sex



Race & Ethnicity



Income

\$63,475

Per capita income

about 1.4 times the amount in the Atlanta-Sandy Springs-Roswell, GA Metro Area: \$44,798

more than 1.5 times the amount in Georgia: \$39,525

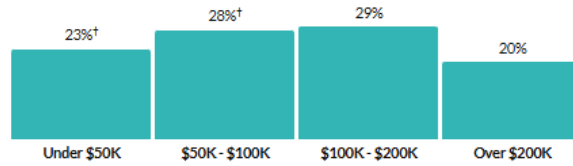
\$96,780

Median household income

about 10 percent higher than the amount in the Atlanta-Sandy Springs-Roswell, GA Metro Area: \$86,338

about 1.3 times the amount in Georgia: \$74,664

Household income



42,403

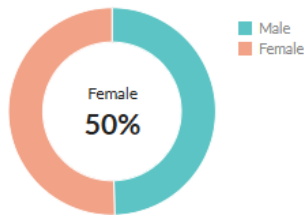
Population

20.4 square miles

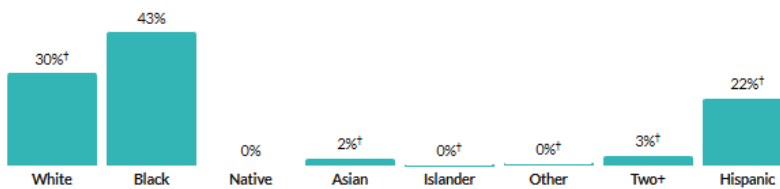
2,076.8 people per square mile

Census data: ACS 2023 5-year unless noted

Sex



Race & Ethnicity



Income

\$41,024

Per capita income

about 90 percent of the amount in the Atlanta-Sandy Springs-Roswell, GA Metro Area: \$44,798

a little higher than the amount in Georgia: \$39,525

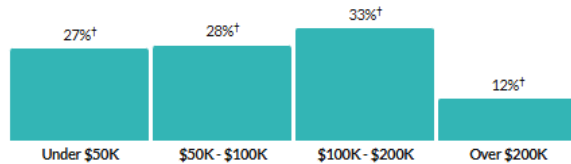
\$84,662

Median household income

about the same as the amount in the Atlanta-Sandy Springs-Roswell, GA Metro Area: \$86,338

about 10 percent higher than the amount in Georgia: \$74,664

Household income



Healthcare Access Disparities and Cultural Needs

The data tells a sobering story: 55% of Black adults nationally report negative healthcare experiences, feeling disrespected or unheard by providers. In Indiana specifically, Black adults face diabetes rates of 16.5%, significantly higher than other populations. These aren't just statistics to me; they represent the patients I see every day who've been failed by traditional healthcare systems that don't understand their cultural context or address their specific health challenges.

Hamilton County has historically faced physician shortages compared to wealthier areas like Buckhead and Sandy Springs, where most concierge practices cluster. This geographic disparity creates opportunity for culturally focused care in an underserved area. And we know

the population of Black adults in the nearby area will continue to increase.

Ethnicity	3 miles		4 miles		5 miles	
	Current	2030 Forecast	Current	2030 Forecast	Current	2030 Forecast
White	27,472	26,258 (-4.4%)	52,625	50,825 (-3.4%)	71,440	69,870 (-2.2%)
Black	27,623	30,272 (+9.6%)	48,845	53,325 (+9.2%)	80,850	86,304 (+6.7%)
American Indian	185	203 (+9.7%)	468	517 (+10.5%)	791	860 (+8.7%)
Asian	3,778	3,865 (+2.3%)	6,546	6,737 (+2.9%)	10,458	10,846 (+3.7%)
Native Hawaiian / Pacific Islander	31	28 (-9.7%)	52	49 (-5.8%)	73	68 (-6.8%)
Other	2,084	2,316 (+11.1%)	5,537	6,067 (+9.6%)	10,304	11,270 (+9.4%)
2+ Races	5,007	5,580 (+11.4%)	10,051	11,204 (+11.5%)	14,990	16,623 (+10.9%)
% Hispanic	7.555%	8.26% (+9.3%)	10.022%	10.803% (+7.8%)	11.342%	12.186% (+7.4%)

Competitor Landscape and Positioning

Within our 20-minute radius, direct-pay competition exists but isn't saturated. About You Family Medicine in Grove charges \$99/month for basic family care, while Cassia Optimal Health in nearby Vinings offers boutique wellness services. Stand Up Family Medicine in Marietta charges \$129-149/month for adults.

The key insight is that none of these practices specifically target Black and Afro-Caribbean adults with culturally grounded care. Sol DPC on Fishers's south side comes closest, focusing on Black women's health, but serves a different geographic area. This leaves a clear gap in West Metro Fishers for our specialized approach.

High-end concierge practices like MDVIP and PartnerMD charge \$2,000-2,500 annually (roughly \$200+/month), making our \$175 Rooted Care membership competitively positioned between basic DPC and premium concierge services.

Local Demand Trends

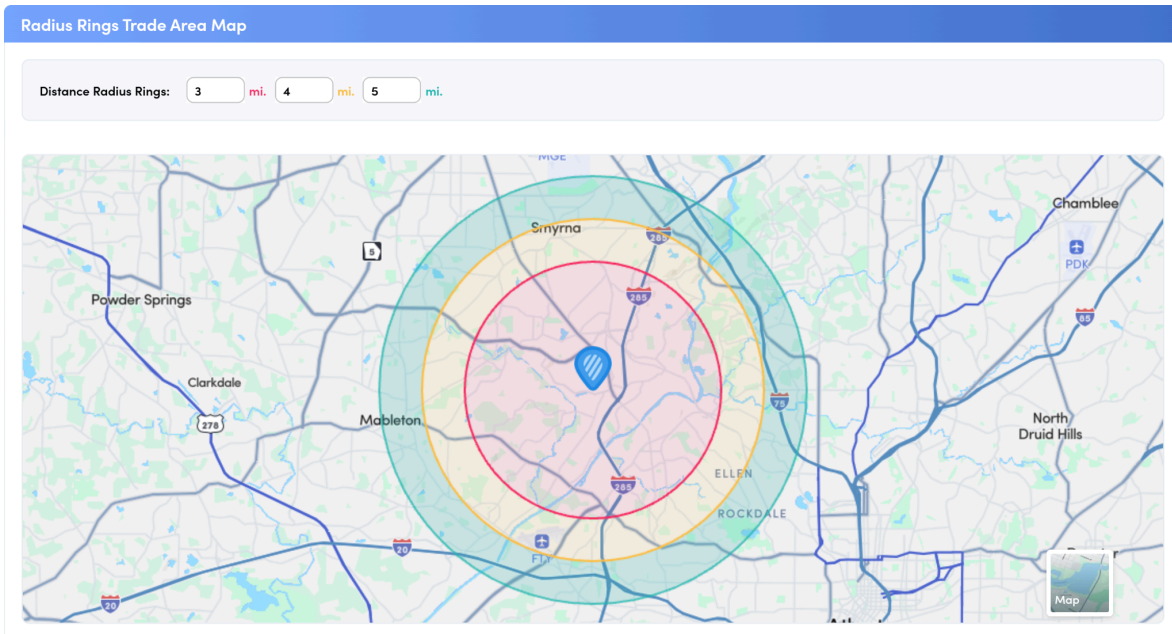
Several factors indicate strong local demand, validated by early market response. Small businesses throughout Hamilton County struggle with healthcare costs, our \$100/employee small business memberships address this pain point directly. The presence of Caribbean restaurants, grocery stores, and cultural festivals demonstrates a vibrant community seeking services that understand their background.

Most importantly, we have concrete evidence of market demand: 19 prospective patients have already joined our waiting list through organic social media engagement alone, before any formal marketing efforts. My @doctor_Jane Instagram account has grown to 5,696 followers

with 34.7k monthly views and gained 126 new followers organically last month, demonstrating genuine community interest in culturally competent healthcare.

The Cumberland/Vinings commercial area employs thousands of professionals who could benefit from convenient, culturally competent care. Our telehealth capabilities expand this reach significantly, allowing us to serve busy professionals throughout metro Fishers who connect with our mission but can't easily visit during traditional office hours.

When we look at the consumer spending trends in the immediate area, we can see a positive trend.



Radius Rings Trade Consumer Spend

3 Miles 4 Miles 5 Miles

Consumer Spending	Current Year	2030 Forecast	Current Year	2030 Forecast	Current Year	2030 Forecast
Total Retail	\$569,313k	\$613,989k (+7.8%)	\$1,182M	\$1,280M (+8.3%)	\$2,065M	\$2,236M (+8.3%)
Food	\$96,712k	\$103,299k (+6.8%)	\$199,737k	\$214,300k (+7.3%)	\$348,878k	\$374,441k (+7.3%)
Alcohol	\$9,219k	\$9,944k (+7.9%)	\$18,846k	\$20,373k (+8.1%)	\$30,030k	\$32,508k (+8.3%)
Housing	\$266,360k	\$287,962k (+8.1%)	\$553,788k	\$600,938k (+8.5%)	\$968,570k	\$1,051M (+8.5%)
Apparel	\$25,209k	\$27,319k (+8.4%)	\$51,844k	\$56,449k (+8.9%)	\$91,909k	\$100,075k (+8.9%)
Transportation	\$132,935k	\$142,986k (+7.6%)	\$275,039k	\$296,797k (+7.9%)	\$478,610k	\$516,253k (+7.9%)
Health	\$59,406k	\$64,015k (+7.8%)	\$116,270k	\$126,119k (+8.5%)	\$192,766k	\$209,355k (+8.6%)
Entertainment	\$42,178k	\$45,292k (+7.4%)	\$83,552k	\$90,045k (+7.8%)	\$136,530k	\$147,194k (+7.8%)
Personal Care	\$10,495k	\$11,344k (+8.1%)	\$21,718k	\$23,618k (+8.7%)	\$37,944k	\$41,311k (+8.9%)

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Products and Services

Service Tiers Breakdown

Rooted Care Membership (\$175/month) This is our flagship offering, comprehensive primary care with a lifestyle medicine foundation. Members receive unlimited office visits, secure messaging access, chronic disease management, preventive care, and exclusive discounts on supplements and services. What sets this apart is the time I spend with each patient: 30-60 minute appointments that allow for real relationship building and thorough health discussions. This isn't just treating symptoms; it's partnering with patients to address root causes of health issues through nutrition, movement, stress management, and cultural considerations that mainstream medicine often overlooks.

Convenience Care Membership (\$100/month) Perfect for busy professionals who need reliable access to acute care without emergency room hassles. This covers on-demand visits for issues like colds, UTIs, minor injuries, and prescription refills. Members can reach me via secure messaging or schedule same-day appointments, often through telehealth for maximum convenience. It's ideal for patients who are generally healthy but want a trusted provider they can access quickly when issues arise.

Weight Management Membership (\$400/month) This comprehensive metabolic health program addresses the obesity crisis affecting over 35% of Black adults in Indiana. The membership includes physician-led support, regular body composition analysis via InBody scans, GLP-1 medications (cost included), and culturally tailored lifestyle guidance. This isn't a cookie-cutter weight loss program, it's medically supervised care that addresses the unique factors affecting metabolic health in our community, from cultural food traditions to stress-related eating patterns.

Add-On Services

InBody Body Composition Scans (\$200/scan) provide precise analysis beyond basic weight measurements, tracking muscle mass, fat percentage, and metabolic data. This technology helps patients and me make informed decisions about health interventions.

Immigration Physicals (\$400/case) serve our diverse immigrant population with complete I-693 medical examinations. As a certified civil surgeon, I can provide these essential services conveniently within our culturally welcoming environment.

Osteopathic Manipulative Treatment (\$200/consultation) leverages my DO training to provide hands-on treatments that address musculoskeletal dysfunction. With PCOM's presence

in Indiana, there's established awareness and demand for OMT services that often rivals chiropractic care.

Thorne Supplements Partnership offers patients 10% discounts on physician-grade supplements while generating 25% commission revenue for the practice, a win-win that supports patient health and practice sustainability.

Wellness + Supplement Guidance (\$200 consultation) provides targeted nutritional counseling for patients seeking specific health optimization without full membership commitment.

Future Aesthetics Services will be added as we grow, either through my own certification or by bringing on specialized providers to serve patients seeking cosmetic treatments in our culturally competent environment.

Value Proposition Per Service Type

Each service tier addresses specific pain points I've identified in our community. Rooted Care delivers the comprehensive, unhurried care that busy professionals and those managing chronic conditions desperately need. Convenience Care removes barriers for those wanting quick, reliable access without insurance hassles. Weight Management tackles a critical health crisis with cutting-edge medical intervention combined with cultural understanding.

Our add-on services fill gaps that traditional healthcare often ignores, from immigration needs to precise body composition tracking that goes beyond outdated BMI measurements.

Revenue Streams and Pricing Structure

Monthly Recurring Revenue:

- Rooted Care: \$175 × projected member base
- Convenience Care: \$100 × projected member base
- Weight Management: \$400 × projected member base
- Small Business: \$100 × employees enrolled

One-Time Services:

- Non-member visits: \$200/visit
- Immigration physicals: \$400/case
- InBody scans: \$200/scan
- Wellness consultations: \$200/session
- OMT treatments: \$200/consultation
- Future aesthetics services: [Pricing to be determined]

Passive Revenue:

- Thorne supplement commissions: 25% of patient purchases

This diversified revenue structure provides stability through recurring memberships while capturing additional income from specialized services. The pricing positions us competitively between basic DPC practices (\$75-129/month locally) and high-end concierge care (\$200+/month), delivering premium value at accessible rates for our target demographic.

Marketing and Sales Strategy

Branding and Social Media Presence

My brand foundation is already established and validated through my @doctor_Jane Instagram presence with 5,696 followers, generating 34.7k monthly views. This isn't just about numbers, we gained 126 new followers organically last month and already have 19 people on our waiting list, all from authentic relationships built through health education and cultural celebration content.



My social media strategy focuses on transparent communication about healthcare challenges our community faces, and this approach has proven effective before any formal marketing budget. The Thrive brand represents the beautiful diversity of our patients while emphasizing the personalized, multifaceted approach each person deserves. I'll continue leveraging Instagram while expanding to LinkedIn for professional networking and Facebook to reach broader community segments.

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Patient Acquisition Strategy

Referral Network Development: I'm building relationships with complementary healthcare providers, wellness professionals, and community leaders who serve our target demographic. This includes partnerships with Black-owned businesses, Caribbean cultural organizations, and faith communities where trust-based referrals carry significant weight.

Digital Marketing: Beyond social media, our website () will serve as an educational hub showcasing our services, cultural competency, and patient testimonials. Search engine optimization will target keywords like "Black doctor Fishers," "Caribbean healthcare," and "direct pay primary care Grove."

Community Engagement: I'll participate in health fairs, Caribbean cultural festivals, and professional networking events throughout metro Fishers. Speaking engagements at churches, community centers, and business organizations will demonstrate our expertise while building trust within the community.

Niche Marketing to Black and Afro-Caribbean Communities

My multilingual capabilities, fluency in English, Haitian Creole, and French, open doors to authentic community engagement that competitors can't replicate. I'll develop culturally specific content addressing health topics relevant to our community, from managing diabetes with traditional Caribbean foods to stress management for busy professionals navigating workplace dynamics.

Partnerships with Caribbean restaurants, grocery stores, and cultural centers will help us reach community members where they already gather. I'll also collaborate with Black-owned businesses, hair salons, barbershops, and other trusted community spaces where health conversations naturally occur. Our telehealth expansion to Florida (licensing in process) will further extend our reach to Caribbean communities throughout the Southeast.

Retention Strategy

Relationship-Centered Care: The foundation of our retention is delivering on our promise of unhurried, culturally competent care. When patients feel truly heard and understood, often for the first time in their healthcare journey, they become loyal advocates who refer family and friends.

Member-Only Perks: Beyond healthcare services, members receive exclusive discounts on Thorne supplements, priority scheduling, and access to wellness group sessions. These benefits create additional value while fostering community among our patients.

Proactive Communication: Regular check-ins, birthday messages, and health milestone celebrations maintain connections between visits. Our secure messaging system ensures patients always have access to their trusted provider.

Partnerships with Wellness Professionals

I'm developing a network of culturally competent specialists, nutritionists, mental health counselors, and fitness professionals who share our values. Rather than generic referrals, I'll connect patients with providers who understand their cultural context and health goals.

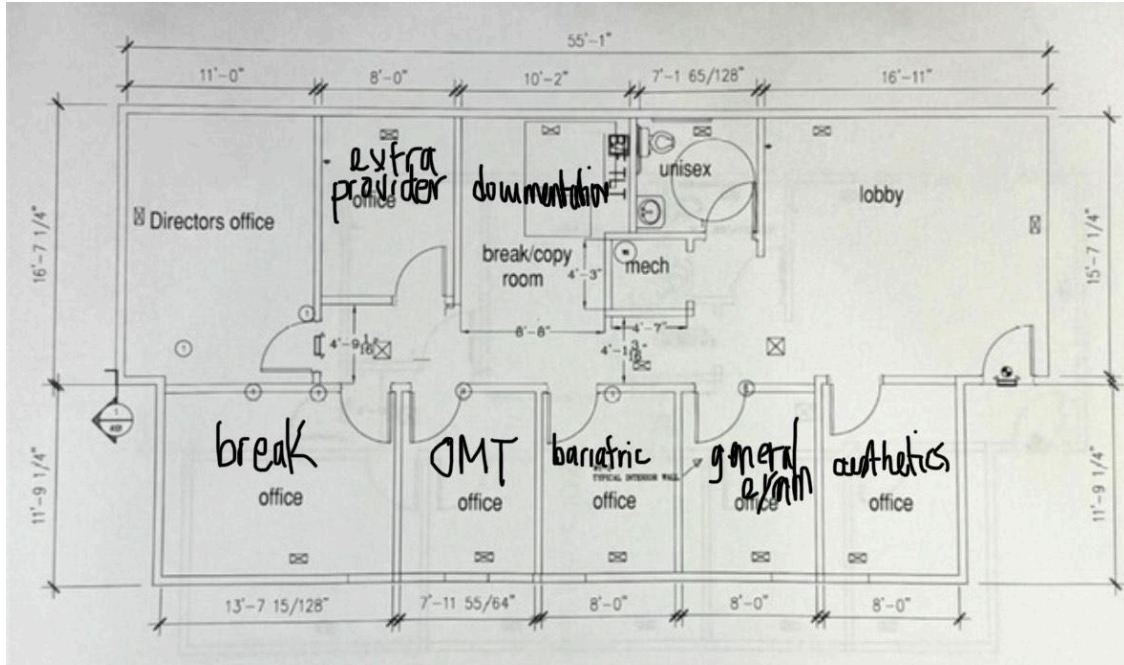
Potential partnerships include collaborations with local chefs for culturally appropriate nutrition education, doulas for maternal health support, and massage therapists or acupuncturists for holistic wellness approaches. These partnerships enhance patient care while creating cross-referral opportunities that benefit everyone involved.

The key to our marketing success lies in authenticity, we're not trying to be everything to everyone, but rather the trusted healthcare home for a specific community that has been underserved. By staying true to our mission and consistently delivering exceptional, culturally grounded care, our reputation will drive sustainable growth through the most powerful marketing tool available: satisfied patients sharing their positive experiences.

Operations Plan

Facility Layout and Operational Model

Our 1,000-1,500 square foot facility at 3650 Highlands Pkwy SE is designed for both efficiency and specialized care delivery. The layout includes a general exam room for routine visits, a dedicated bariatric exam room equipped with specialized InBody scale for weight management consultations, and an Osteopathic Manipulative Treatment (OMT) room where I'll provide hands-on osteopathic treatments.



Future expansion space includes a room designed for aesthetics services once we add those offerings, plus a dedicated break room specifically planned to support staff recruitment as we grow. The common area serves as documentation space and potential lab area near patient rooms.

I'm launching as a solo provider, which allows me to maintain the personal touch central to our mission while keeping overhead low. My first hire will be a Virtual Assistant for administrative tasks and patient communications. As we reach 50-75 active members, I'll add an on-site medical assistant.

Tech Stack

Our technology infrastructure is built for seamless patient experience and operational efficiency:

Hint Health serves as our membership billing platform and EMR system, specifically designed for DPC practices. It handles recurring payments, patient records, and compliance documentation while integrating with our other systems.

Spruce Health provides secure, HIPAA-compliant messaging that allows patients to reach me directly via text or app messaging. This eliminates phone tag and gives patients the immediate access they expect from a premium healthcare experience.

Fullscript manages our lab ordering and supplement recommendations, streamlining the process while providing patients access to physician-grade products with member discounts.

QuickBooks handles all financial management, from expense tracking to tax preparation, while **Google Workspace** provides secure file storage, scheduling, and communication tools that meet HIPAA requirements.

Day-to-Day Workflows

My typical day begins with reviewing overnight messages and lab results before patients arrive. Morning appointments are often longer visits for comprehensive care or chronic disease management, while afternoon slots accommodate acute care needs and follow-ups.

Between patient visits, I respond to secure messages, review test results, and coordinate with specialists when needed. The beauty of the DPC model is that I'm not rushing between patients or fighting insurance denials, I can focus entirely on delivering quality care and building relationships.

Administrative tasks like membership billing, appointment scheduling, and basic patient communications will be handled through our integrated systems. As we grow, these functions will transition to support staff, but initially, the streamlined technology allows me to manage everything efficiently.

Telehealth and Hybrid Care Model

Telehealth is integral to serving our geographically dispersed community across Indiana, with Florida licensing in process for future expansion. Many Convenience Care visits can be handled virtually, from UTI treatments to medication refills, saving patients time while maintaining quality care standards.

For Rooted Care members managing chronic conditions, I'll alternate between in-person comprehensive visits and virtual check-ins for ongoing monitoring. This hybrid approach maximizes convenience while ensuring hands-on care when needed. Weight Management program participants will have regular virtual coaching sessions supplemented by periodic in-person visits for InBody scans and detailed assessments.

As we expand our telehealth reach to Florida and potentially other states, we'll be able to serve the broader Caribbean diaspora throughout the Southeast, leveraging my multilingual capabilities to reach underserved communities across state lines.

Compliance and Regulatory Considerations

All operations will maintain strict HIPAA compliance through our technology platforms and office procedures. My active Indiana medical license covers all services we provide, and I maintain comprehensive malpractice insurance appropriate for our service mix.

As a certified civil surgeon, I'm authorized to perform immigration physicals with proper documentation and compliance protocols. Our supplement partnerships through Fullscript ensure we're operating within FDA guidelines for physician recommendations.

Business operations comply with all local zoning requirements for medical facilities, including proper medical waste disposal and ADA accessibility standards. Our direct-pay model eliminates insurance billing complexities while maintaining transparent pricing that meets Indiana medical practice regulations.

Financial Plan

Funding Requirements & Use of Funds

My total project funding requirement is \$470,000, structured through a combination of personal investment and SBA financing. I'm contributing \$65,000 in owner equity, with the remaining \$405,000 funded through an SBA loan. This capital structure demonstrates my personal commitment while leveraging favorable SBA terms to minimize borrowing costs.

Use of Funds Breakdown:

- Condo Purchase and Improvements: \$338,509
- Working Capital: \$40,000
- Medical Equipment: \$20,395
- Office Equipment and Technology: \$6,929
- Furniture and Fixtures: \$13,985
- Real Estate Improvements: \$5,300
- Loan fees: \$25,500

This allocation prioritizes securing our permanent location while ensuring adequate working capital for operations during the patient acquisition phase. The substantial working capital reserve provides financial stability as we build our membership base.

Projection Overview

Our financial projections are built on conservative patient acquisition assumptions while leveraging the predictable recurring revenue model that makes DPC practices financially attractive. We project starting with 164 new patients in Year 1, growing to 300 active patients by Year 5, with a sustainable 15% annual churn rate and 7-year average patient relationships.

Profit and Loss at a Glance															
	2026			2027			2028			2029			2030		
Revenue	\$	232,861	100%	\$	681,741	100%	\$	833,701	100%	\$	858,102	100%	\$	883,234	100%
Cost of Goods Sold	\$	10,744	5%	\$	31,979	5%	\$	39,149	5%	\$	39,784	5%	\$	40,437	5%
Gross Profit	\$	222,117	95%	\$	649,762	95%	\$	794,552	95%	\$	818,318	95%	\$	842,797	95%
Operating Expenses	\$	165,029	71%	\$	244,158	36%	\$	518,188	62%	\$	530,040	62%	\$	543,242	62%
Net Income	\$	45,670	20%	\$	324,483	48%	\$	221,092	27%	\$	230,622	27%	\$	239,644	27%
EBITDA	\$	111,877	48%	\$	463,373	68%	\$	333,694	40%	\$	345,121	40%	\$	355,861	40%

The membership mix assumes 40% Rooted Care (\$175/month), 30% Convenience Care (\$100/month), and 30% Weight Management (\$400/month), generating average monthly revenue per member of \$220-\$248 across the projection period. This diversified membership structure provides revenue stability while capturing different market segments.

Summary Data															
	2026			2027			2028			2029			2030		
New Patients		164		181		45		45		45		45		45	
Average Active Patients		78		242		300		300		300		300		300	
Average Revenue per Patient per Year	\$	2,995	\$	2,817	\$	2,779	\$	2,860	\$	2,944					
Average Total Pay per Doctor	\$	-	\$	-	\$	264,713	\$	271,979	\$	279,463					
Average Total Pay per Medical Staff	\$	-	\$	70,590	\$	72,528	\$	74,524	\$	76,579					
Annual Churn Rate		15%		15%		15%		15%		15%		15%		15%	
Avg Patient Relationship Length (Year)		7		7		7		7		7		7		7	
Patient Lifetime Value	\$	19,964	\$	18,778	\$	18,527	\$	19,069	\$	19,627					
Total Marketing Spend	\$	21,200	\$	14,026	\$	14,453	\$	14,893	\$	15,346					
Patient Acquisition Cost	\$	130	\$	78	\$	321	\$	331	\$	341					

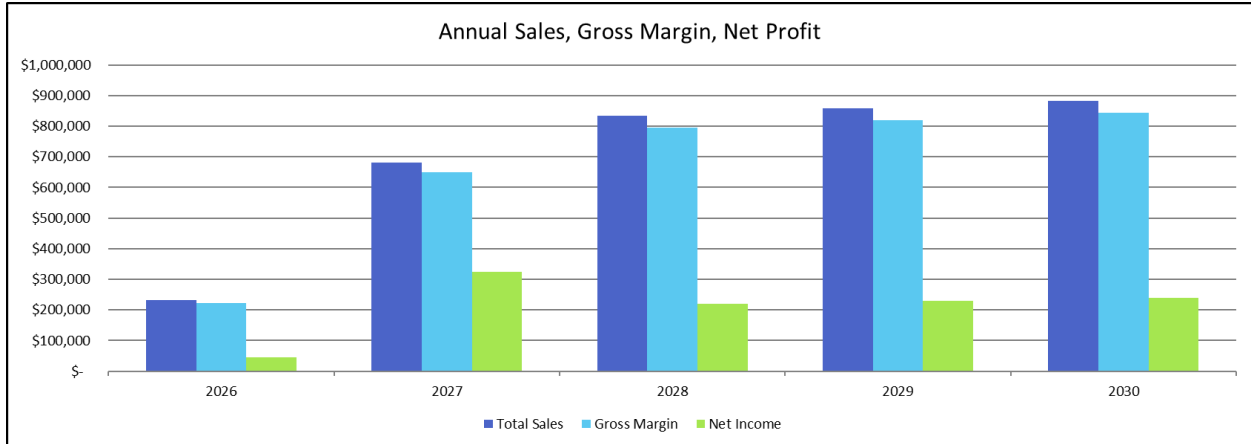
Revenue Forecast

Year 1 (2026): \$232,861 total revenue

- Membership Revenue: \$195,019
- Additional Services: \$32,564
- Retail Revenue: \$5,278

5-Year Growth Trajectory:

- 2027: \$681,741 (193% growth)
- 2028: \$833,701 (22% growth)
- 2029: \$858,102 (3% growth)
- 2030: \$883,234 (3% growth)



Revenue streams include membership fees, one-time services (immigration physicals, InBody scans, OMT treatments), and supplement commissions. The initial rapid growth reflects our patient acquisition ramp, stabilizing as we reach optimal capacity around 300 active patients.

Operating Expenses

Our lean operational model keeps overhead manageable while maintaining service quality. Year 1 operating expenses total \$165,029, scaling to \$543,242 by Year 5 as we add staff and grow operations.

Key Expense Categories:

- Doctor Salary doesn't begin until year 2
- Medical Staff: Starting Year 2 at \$60,000 annually
- Virtual Assistant: \$35,000 starting Year 1
- Building/Insurance: ~\$19,000 annually
- Marketing: \$21,200 Year 1, stabilizing around \$15,000
- Loan Interest: \$36,196 declining to \$27,530

The expense structure reflects our staffing progression from solo provider to team-based care as patient volume justifies additional personnel.

For the Year Ended September 30,	2026	2027	2028	2029	2030
Cost of Goods Sold					
Direct Materials	10,744	31,979	39,149	39,784	40,437
Total Cost of Goods Sold	\$ 10,744	\$ 31,979	\$ 39,149	\$ 39,784	\$ 40,437
Operating Expenses					
Sales and Marketing	21,200	14,026	14,453	14,893	15,346
General and Admin	15,266	28,981	33,795	34,791	35,816
Office Expenses	8,200	7,416	7,638	7,868	8,104
Building Expenses	9,696	9,987	10,286	10,595	10,913
Insurance	9,200	9,476	9,760	10,053	10,355
Permits and Dues	5,500	3,605	4,213	3,825	4,454
Doctor Salaries	-	-	264,713	271,979	279,463
Medical Staff Salaries	-	70,590	72,528	74,524	76,579
Admin Salaries	41,178	42,308	43,472	44,671	45,906
Loan Interest Expense	36,982	39,961	39,521	39,035	38,498
Depreciation and Amortization	17,808	17,808	17,808	17,808	17,808
Total Operating Expenses	\$ 165,029	\$ 244,158	\$ 518,188	\$ 530,040	\$ 543,242

Staffing Breakdown

Year 1: Solo provider model with Dr. Jane handling clinical care and most administrative functions. She plans to not take a traditional salary to keep as much cash in the business operations as possible.

Year 1: Add Virtual Assistant (\$35,000) to handle scheduling, patient communications, and administrative tasks, allowing focus on patient care.

Year 2: Add RN/Office Manager (\$60,000) to support clinical operations and practice management as we reach a higher active patient load.

This progression ensures we maintain excellent patient-to-provider ratios while controlling labor costs during the growth phase.

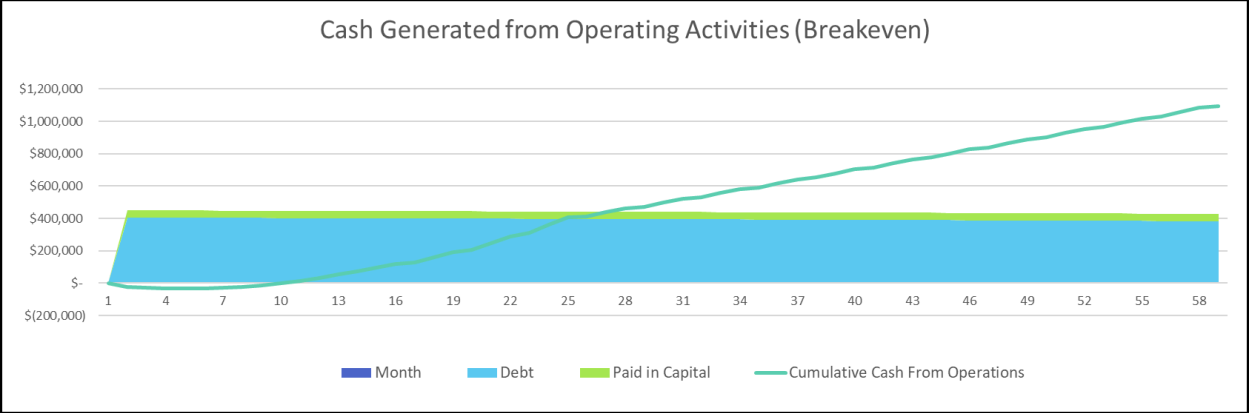
Break-Even Analysis

We project breaking even on a monthly cash flow basis in Year 1 midway, with positive net income ending the year at \$45,670. The practice reaches strong profitability by Year 2 with 48% net margins, stabilizing to 27% by Year 5.

Key Metrics:

- Break-even patient count: ~130 active members
- Break-even timeline: Month 7-11
- Patient Lifetime Value: \$18,879-\$19,627
- Patient Acquisition Cost: \$78-\$130 early when establishing patient base

Our diversified revenue model and predictable membership income provide multiple pathways to profitability, with the Weight Management program's higher fees accelerating break-even timing.



5-Year Projected Income Statement (P&L)

Mozaik Lifestyle Medicine Income Statement					
For the Year Ended September 30,	2026	2027	2028	2029	2030
Sales					
Preventative Care	31,086	35,345	9,071	9,343	9,623
Follow-Up Visit	739	2,368	3,024	3,114	3,208
Wellness Visit	739	2,368	3,024	3,114	3,208
Membership Revenue	195,019	625,232	798,221	822,168	846,833
Retail Revenue	5,278	16,428	20,363	20,363	20,363
Total Sales	\$ 232,861	\$ 681,741	\$ 833,701	\$ 858,102	\$ 883,234
Cost of Goods Sold					
Direct Materials	10,744	31,979	39,149	39,784	40,437
Total Cost of Goods Sold	\$ 10,744	\$ 31,979	\$ 39,149	\$ 39,784	\$ 40,437
Gross Margin	\$ 222,117	\$ 649,762	\$ 794,552	\$ 818,318	\$ 842,797
Percent	95%	95%	95%	95%	95%
Operating Expenses					
Sales and Marketing	21,200	14,026	14,453	14,893	15,346
General and Admin	15,266	28,981	33,795	34,791	35,816
Office Expenses	8,200	7,416	7,638	7,868	8,104
Building Expenses	9,696	9,987	10,286	10,595	10,913
Insurance	9,200	9,476	9,760	10,053	10,355
Permits and Dues	5,500	3,605	4,213	3,825	4,454
Doctor Salaries	-	-	264,713	271,979	279,463
Medical Staff Salaries	-	70,590	72,528	74,524	76,579
Admin Salaries	41,178	42,308	43,472	44,671	45,906
Loan Interest Expense	36,982	39,961	39,521	39,035	38,498
Depreciation and Amortization	17,808	17,808	17,808	17,808	17,808
Total Operating Expenses	\$ 165,029	\$ 244,158	\$ 518,188	\$ 530,040	\$ 543,242
Pre-Tax Income	\$ 57,087	\$ 405,604	\$ 276,365	\$ 288,278	\$ 299,555
Income Tax	11,417	81,121	55,273	57,656	59,911
Net Income	\$ 45,670	\$ 324,483	\$ 221,092	\$ 230,622	\$ 239,644
EBITDA	\$ 111,877	\$ 463,373	\$ 333,694	\$ 345,121	\$ 355,861

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5-Year Projected Cash Flow Statement

Mozaik Lifestyle Medicine Statement of Cash Flows					
For the Year Ended September 30,	2026	2027	2028	2029	2030
Cash at Beginning of Period	\$ -	\$ 23,002	\$ 188,763	\$ 420,371	\$ 663,754
Cash Receipts from Operating Activities					
Cash From Sales	220,915	671,495	833,052	857,433	882,545
Cash Payments for Operating Activities					
Cash paid for Inventory	(12,254)	(33,080)	(39,191)	(39,827)	(40,437)
Cash paid for Sales and Marketing	(20,970)	(14,019)	(14,446)	(14,885)	(15,338)
Cash paid for General and Admin	(14,910)	(28,790)	(33,779)	(34,774)	(35,799)
Cash paid for Office Expenses	(8,080)	(7,412)	(7,635)	(7,864)	(8,100)
Cash paid for Building Expenses	(9,534)	(9,982)	(10,281)	(10,590)	(10,908)
Cash paid for Insurance	(9,180)	(9,338)	(9,756)	(10,048)	(10,350)
Cash paid for Permits and Dues	(5,500)	(3,545)	(4,203)	(3,831)	(4,444)
Cash paid for Doctor Salaries	-	-	(260,301)	(271,858)	(279,339)
Cash paid for Medical Staff Salaries	-	(69,414)	(72,495)	(74,490)	(76,545)
Cash paid for Admin Salaries	(40,491)	(42,289)	(43,453)	(44,651)	(45,886)
Cash paid for Loan Interest Expense	(36,312)	(39,968)	(39,528)	(39,043)	(38,507)
Cash paid for Income Tax	(8,563)	(63,695)	(61,735)	(57,060)	(59,347)
Net Cash from Operating Activities	\$ 55,121	\$ 349,964	\$ 236,249	\$ 248,511	\$ 257,547
Cash from Financing and Investing					
Cash from New Loans	405,000	-	-	-	-
Cash from New Investments	45,000	-	-	-	-
Cash paid on Loan Principal	(3,501)	(4,202)	(4,642)	(5,128)	(5,665)
Cash paid for Fixed Assets	(408,618)	-	-	-	-
Net Cash from Financing and Investing	\$ 37,881	\$ (4,202)	\$ (4,642)	\$ (5,128)	\$ (5,665)
Cash Before Dividends	93,002	368,763	420,371	663,754	915,636
Cash paid for Dividends	(70,000)	(180,000)	-	-	-
Net Cash Inflow (Outflow)	\$ 23,002	\$ 165,761	\$ 231,607	\$ 243,383	\$ 251,882
Cash at End of Period	\$ 23,002	\$ 188,763	\$ 420,371	\$ 663,754	\$ 915,636
Debt Service Coverage Ratio	2.30	8.83	6.24	6.51	6.70

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5-Year Projected Balance Sheet

Mozaik Lifestyle Medicine Balance Sheet					
For the Year Ended September 30,	2026	2027	2028	2029	2030
Assets					
Current Assets					
Cash	23,002	188,763	420,371	663,754	915,636
Accounts Receivable	11,946	22,192	22,841	23,510	24,198
Inventory	1,887	3,262	3,315	3,370	3,370
Total Current Assets	\$ 36,834	\$ 214,218	\$ 446,527	\$ 690,633	\$ 943,204
Fixed Assets					
Building and Improvements	343,809	343,809	343,809	343,809	343,809
Office Equipment	6,929	6,929	6,929	6,929	6,929
Medical Equipment	20,395	20,395	20,395	20,395	20,395
Furniture and Fixtures	13,985	13,985	13,985	13,985	13,985
Loan Fees	25,500	25,500	25,500	25,500	25,500
Accumulated Depreciation	(17,808)	(35,616)	(53,425)	(71,233)	(89,041)
Total Fixed Assets Net	\$ 392,810	\$ 375,002	\$ 357,193	\$ 339,385	\$ 321,577
Total Assets	\$ 429,644	\$ 589,219	\$ 803,720	\$ 1,030,018	\$ 1,264,780
Liabilities and Equity					
Current Liabilities					
Accounts Payable	5,475	24,769	22,821	23,625	24,408
Total Current Liabilities	\$ 5,475	\$ 24,769	\$ 22,821	\$ 23,625	\$ 24,408
Long-Term Liabilities					
Long-Term Loans	401,499	397,297	392,655	387,527	381,861
Total Long-Term Liabilities	\$ 401,499	\$ 397,297	\$ 392,655	\$ 387,527	\$ 381,861
Total Liabilities	\$ 406,974	\$ 422,066	\$ 415,475	\$ 411,151	\$ 406,269
Shareholders' Equity					
Paid In Capital	45,000	45,000	45,000	45,000	45,000
Retained Earnings	(22,330)	122,153	343,245	573,867	813,511
Total Equity	\$ 22,670	\$ 167,153	\$ 388,245	\$ 618,867	\$ 858,511
Total Liabilities and Equity	\$ 429,644	\$ 589,219	\$ 803,720	\$ 1,030,018	\$ 1,264,780