

## **Business Plan Guidance – DynamicNFC Med Inc.**

DynamicNFC Med Inc. is a growth-oriented Canadian healthcare technology company focused on solving real challenges in eldercare and emergency response using smart wearable devices integrated with secure digital infrastructure.

### **Value Proposition**

#### **"When Memory Fades, Technology Remembers."**

DynamicNFC Med Inc. provides **wearable NFC wristbands** and a **secure hospital integration platform** that allows first responders, caregivers, and medical professionals to access a vulnerable patient's critical health information instantly, without requiring an app, login, or manual documentation.

- Faster emergency response and triage
- Better care coordination across institutions
- Lower risks for individuals with Alzheimer's or dementia

Also, according to the rights that the user has given, any person who tags the NFC wristband will have the right to reach the emergency contact person. Also, a message will go to the emergency contact with GPRS positioning details when a tap happens.

### **Business Model**

#### **1. B2C (Consumer) Sales**

- NFC wristbands are sold directly to families via:
  - Partnered pharmacies
  - Long-term care homes
  - E-commerce website
- Features include: An optional GPS tracking device and personalization

## 2. B2B (Institutional) Licensing

- Subscription-based SaaS platform for:
  - Hospitals
  - Memory care facilities
  - EMS organizations
- Features include: medical dashboard, remote updates, audit trails, and API integrations

## 3. Additional Revenue Streams

- Custom integration for provincial EHR (electronic health record) systems
- Data analytics for health partners
- White-label licensing to other healthcare startups

## Revenue Model & Growth Projections

Year	B2B (Institutional) Licensing			B2C (Consumer) Sales		Total Revenue \$
	Product Volume (# Bands)	Licensing	Estimated Revenue \$	Product Volume (# Bands)	Estimated Revenue \$	
Y1	1,000.00	5	\$85,000	1,500.00	\$75,000	\$160,000
Y2	10,000.00	20	\$420,000	5,500.00	\$275,000	\$695,000
Y3	30,000.00	50	\$1,200,000	15,000.00	\$750,000	\$1,950,000

Table 1 / Revenue Stream

Revenue will be driven by NFC band sales, SaaS licensing, and customization contracts, with a break-even target by the end of Year 2.

### Canadian Viability & Scalability

DynamicNFC Med Inc. is exceptionally well-positioned for growth in Canada, supported by robust demographic trends, funding opportunities, privacy frameworks, and digital health infrastructure.

### Aging Population & Dementia Prevalence

- As of January 2025, approximately **771,939 Canadians** are living with dementia—a significant increase from previous years.<sup>1</sup>
- Ontario alone accounts for over **200,000 Ontarians aged 65+ living with dementia**, with projections nearing **250,000 by 2025**.<sup>2</sup>
- Around **61% of seniors with dementia** live at home, emphasizing the need for reliable, community-based solutions.<sup>3</sup>

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## Strong Government Support for Health Tech

- Canada has launched the **Digital Health Innovation Fund**, allocating up to **\$25M** by 2027 to support SMEs developing digital health technologies.<sup>4</sup>
- Canada Health Infoway's 2025 Connected Care Innovation Grant supports interoperability and digital health adoption among care providers.<sup>5</sup>
- Significant federal investment—over **\$2.45B**—has been directed to accelerate EMR adoption and digital efficiency improvements.<sup>6</sup>

## Privacy & Regulatory Alignment

- Canada's **PIPEDA** governs personal data, including health data, ensuring rigorous standards. Our system will comply with **ICLG Business Reports**.<sup>7</sup>
- Provincial acts like Ontario's **PHIPA** complement PIPEDA, requiring consent, secure handling of patient data, and breach notifications.

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<sup>1</sup> <https://alzheimer.ca/en/about-dementia/what-dementia/dementia-numbers-canada>

<sup>2</sup> [https://en.wikipedia.org/wiki/Alzheimer\\_Society\\_of\\_Ontario](https://en.wikipedia.org/wiki/Alzheimer_Society_of_Ontario)

<sup>3</sup> <https://www.cihi.ca/en/dementia-in-canada/dementia-care-across-the-health-system/dementia-in-home-and-community-care>

<sup>4</sup> <https://www.dhdp.ca/funding-opportunities/digitalhealthinnovationfund>

<sup>5</sup> <https://www.infoway-inforoute.ca/en/featured-initiatives/centre-for-clinical-innovation-in-digital-health/connected-care-innovation-grant>

<sup>6</sup> [https://en.wikipedia.org/wiki/Canada\\_Health\\_Infoway](https://en.wikipedia.org/wiki/Canada_Health_Infoway)

<sup>7</sup> <https://iclg.com/practice-areas/digital-health-laws-and-regulations/canada>

### Digital Health Infrastructure & Interoperability

- Canada has built a strong **digital health ecosystem** with secure cloud infrastructure, interoperable EHRs, APIs, and HIEs. DynamicNFC Med Inc. targets to align with these components.<sup>8</sup>
- Organizations like **Canada Health Infoway** support product interoperability and EMR integration—a promising environment for our platform.<sup>9</sup>

### Scalability Across Provinces & Systems

- Adoption of EMRs by **85% of primary care providers** demonstrates platform readiness.
- DynamicNFC Med Inc. can naturally scale across care settings (home, EMS, hospitals, care homes) and provinces via digital funding or interoperability mandates.

### Summary

By aligning with Canada's demographic needs, funding landscape, privacy laws, and digital health infrastructure, **DynamicNFC Med Inc. is a scalable, policy-aligned, and growth-oriented venture**. The platform is viable within Canada and primed for national and international expansion.

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<sup>8</sup> <https://www.industryandbusiness.ca/how-canadas-digital-health-networks-are-transforming-patient-care/>

<sup>9</sup> [https://en.wikipedia.org/wiki/Canada\\_Health\\_Infoway](https://en.wikipedia.org/wiki/Canada_Health_Infoway)

**Corporate Financing Statement – DynamicNFC Med Inc.****Debt Obligations**

DynamicNFC has **no outstanding debt obligations** and has **not entered into any loan, promissory note, or credit agreement** with external lenders.

**Binding Agreements**

DynamicNFC has **no binding agreements** involving financial obligations, revenue sharing, or convertible instruments. The founder holds all internal equity, and no third-party financing contracts or SAFE/convertible notes have been signed to date.

**Capital Raised**

To date, DynamicNFC is targeting:

- **\$450,000** in founder capital

**Total Capital Raised / Targeted: \$450,000**

**Projected Use of Proceeds**

The total \$450,000 in funds raised will be strategically allocated to achieve critical milestones over the next 12-18 months, leading to market entry and initial revenue generation.

Use of Funds	Allocation
Product Development	40%
Regulatory Compliance	20%
Pilot Deployments	25%
Marketing & Outreach	15%

- **Product Development: 40% (\$180,000)**

- Completion of the Minimum Viable Product (MVP) for the NFC wristbands and the secure hospital integration platform, including final hardware design and software development.
- Integration of optional GPS tracking device functionality and personalization features.
- Development of the medical dashboard, remote update capabilities, audit trails, and core API integrations for the B2B SaaS platform.
- **Regulatory Compliance: 20% (\$90,000)**
  - Engagement with legal and regulatory consultants to ensure full compliance with Canadian privacy frameworks such as PIPEDA and provincial acts like Ontario's PHIPA.
  - Preparation for and pursuit of medical device certifications (e.g., ISO 13485) required for healthcare technology, positioning the company for a scalable go-to-market push.
- **Pilot Deployments: 25% (\$112,500)**
  - Initiate pilot programs in Ontario with selected long-term care homes and EMS organisations to gather user feedback and validate product efficacy in real-world settings.
  - Initial deployment costs for NFC wristbands and platform integration for pilot partners.
- **Marketing & Outreach: 15% (\$67,500)**
  - Development of initial marketing collateral and establishment of an e-commerce website.
  - Targeted outreach to partnered pharmacies, long-term care homes, and initial B2B institutions (hospitals, memory care facilities, EMS organisations).

These proceeds will support the launch of DynamicNFC's first MVP, initiate pilot programs in Ontario, and help meet privacy and medical certification requirements (HIPAA/PIPEDA/ISO), positioning the company for a scalable go-to-market push.

Burn Rate and Runway Based on the projected use of proceeds, the estimated monthly burn rate for the initial 12-18 months is approximately \$25,000 - \$37,500, providing a runway of roughly 12-18 months to achieve the outlined milestones and prepare for a larger seed or Series A funding round.

Future Funding Outlook Upon successful completion of MVP launch, pilot programs, and initial certifications, DynamicNFC Med Inc. anticipates seeking a Series A funding round within 18-24 months to support national and international expansion, aggressive market penetration, and further product enhancements.

## Customers

DynamicNFC Med Inc. is dedicated to addressing critical challenges in eldercare and emergency response by serving two distinct, yet interconnected, customer segments:

**B2C (Consumer) and B2B (Institutional).** Our solution provides instant access to vital health information, leading to faster emergency response, better care coordination, and reduced risks for vulnerable individuals.

### 1. B2C (Consumer) Segment: Families & Caregivers of Vulnerable Individuals

- **Problem:** Families and informal caregivers of individuals with Alzheimer's or dementia, or other chronic conditions, face significant anxiety regarding wandering risks, emergencies, and the constant need to relay critical health information during urgent care scenarios<sup>4</sup>. They need a simple, reliable solution that provides peace of mind and enables quick, accurate information access.
- **Customer Personas:**
  - **The Anxious Adult Child:** Often managing care for an ageing parent with dementia, this individual is tech-savvy enough to seek solutions online but prioritizes ease of use for the elder. They value reliability, discreet monitoring, and immediate emergency contact features. Their primary concern is their loved one's safety and reducing their stress.
  - **The Proactive Senior/Care Recipient:** While less common for advanced dementia, some individuals in early stages of cognitive decline, or with other chronic conditions, may proactively seek solutions to empower their caregivers and ensure their safety, valuing independence and a sense of control.
- **Value Proposition:** Wearable NFC wristbands provide instant access to personal ID, emergency contacts, and critical health data without requiring an app, login, or manual documentation,



making it incredibly user-friendly for any first responder or caregiver. Features like optional GPS tracking and personalization further enhance safety and usability.

- **User Journey (B2C):**

1. **Awareness:** Caregivers learn about DynamicNFC through digital campaigns (e.g., social media ads targeting eldercare groups, SEO for "dementia safety solutions"), recommendations from long-term care homes or pharmacies, or community workshops.
2. **Consideration:** They visit DynamicNFC's e-commerce website to learn more, read testimonials (especially from pilot programs), and compare features. They might also consult with a pharmacist or care home administrator.
3. **Purchase:** Order placed via the e-commerce website for direct delivery, or purchased directly at a partnered pharmacy or long-term care home.
4. **Onboarding:** Easy wristband activation, linking it to the patient's profile and emergency contacts via a simple web interface.
5. **Ongoing Use:** Caregivers and emergency contacts receive GPRS-positioned notifications upon wristband taps.

## 2. B2B (Institutional) Segment: Healthcare Providers & Facilities

- **Problem:** Hospitals, memory care facilities, and EMS organizations face emergency department delays, delayed admissions, and inefficient access to patient medical history, allergies, and medications during critical moments. They need integrated, secure solutions that enhance patient safety, streamline information flow, and improve care coordination.
- **Decision-Making Unit (DMU):**
  - **Patient Safety & Quality Improvement Managers:** Highly prioritize solutions that reduce risks (e.g., wandering, medication errors) and improve patient outcomes.
  - **IT Directors/Chief Digital Officers:** Focus on seamless integration with existing EHR systems, data security, interoperability, and scalability.

- **Nursing & Clinical Directors:** Concerned with ease of use for their staff, immediate access to information at the point of care, and reducing administrative burden.
- **Procurement/Finance:** Evaluate cost-effectiveness, ROI, and long-term value.
- **Value Proposition:** A subscription-based SaaS platform that integrates with existing hospital systems, providing a secure medical dashboard, remote updates, audit trails, and API integrations to ensure instant access to medical history, allergies, and medications, supporting faster and more informed clinical decisions.
- **User Journey (B2B):**
  1. **Lead Generation:** Identified through industry conferences, direct outreach by DynamicNFC's B2B sales team, or referrals from pilot partners.
  2. **Initial Engagement:** Business Development Managers connect with key DMU members and conduct discovery calls to understand specific needs and challenges.
  3. **Demonstration & Proposal:** Personalized demonstrations of the SaaS platform and its integration capabilities, followed by a tailored proposal outlining pricing and implementation.
  4. **Pilot Program/Trial:** A limited pilot program might be implemented for larger institutions to validate the solution's efficacy and integration.
  5. **Contracting & Implementation:** Negotiation of licensing agreements, followed by technical integration with EHR systems and staff training.
  6. **Ongoing Support:** Dedicated account management, technical support, and regular updates for the SaaS platform.

## Suppliers

DynamicNFC Med Inc. recognizes the critical importance of a robust and reliable supply chain to ensure the quality, scalability, and timely delivery.

- **Manufacturing Strategy (NFC Wristbands):**
  - DynamicNFC will initially partner with a specialized contract manufacturer in Canada to produce the NFC wristbands. This approach allows us to maintain high quality control, leverage local expertise, and ensure compliance with Canadian regulations. As volume increases, we will explore diversifying manufacturing geographically to mitigate supply chain risks.
  - **Key Component Suppliers:**
    - **NFC Chips:** Sourced from a reputable global semiconductor manufacturer, ensuring reliability and security.
    - **Wristband Materials:** High-grade, medical-safe, and durable silicone or equivalent materials will be sourced from certified North American or European suppliers.
    - **Optional GPS Modules:** Miniaturized, low-power GPS modules will be sourced from a leading global provider known for accuracy and efficiency.
- **Software & Platform Dependencies:**
  - **Cloud Infrastructure:** We will utilize a primary cloud service provider (e.g., Google Cloud, AWS) to host our secure digital infrastructure, ensuring scalability, robust data security, and compliance with Canadian data residency requirements.
  - **EHR Integration & APIs:** Our platform will be designed for interoperability, leveraging existing API standards and working closely with organizations like Canada Health Infoway to ensure seamless integration with provincial EHR (electronic health record) systems and Health Information Exchanges (HIEs).
  - **Data Analytics Tools:** Third-party tools or custom-developed modules will be used for data analytics to extract insights for health partners.

- **Logistics & Fulfillment:**

- For B2C sales, DynamicNFC will initially manage direct-to-consumer shipping from a central warehouse. We will explore partnerships with third-party logistics (3PL) providers as volume scales.
- For B2B sales and partnered pharmacies/long-term care homes, bulk shipments will be managed directly or via a dedicated distributor.

- **Risk Mitigation:** We will implement a multi-vendor strategy for critical components where feasible and maintain buffer inventory for key items to safeguard against supply disruptions. Regular audits of manufacturing partners will ensure quality and ethical sourcing.

## **Overall Marketing, Sales, and Distribution Strategy**

DynamicNFC Med Inc. will employ a multi-channel strategy, meticulously tailored to each customer segment (B2C and B2B) to maximize market penetration and brand awareness.

### **1. B2C (Consumer) Marketing & Sales Strategy**

- **Marketing Focus:** Emphasize the NFC wristbands' peace of mind, ease of use, and life-saving potential.
  - **Digital Marketing:**
    - **SEO & Content Marketing:** Develop blog posts, guides, and articles on eldercare safety, dementia management, and emergency preparedness to attract organic traffic from caregivers searching for solutions.
    - **Social Media Marketing:** Targeted campaigns on platforms frequented by caregivers (e.g., Facebook groups for dementia support, Instagram for family-focused content) with compelling visuals and testimonials.
    - **Paid Advertising:** Google Ads (search and display) and social media ads targeting relevant demographics and interests.

- **Partnerships & Referrals:**
  - **Partnered Pharmacies:** Develop strong relationships with pharmacies by providing co-marketing materials (brochures, display stands), staff training, and competitive reseller margins. Pharmacists serve as trusted advisors in the community.
  - **Long-Term Care Homes:** Collaborate with LTC facilities to offer the wristbands to residents' families, potentially through resident welcome kits or direct referrals from care staff.
  - **Community Outreach:** Engage with local Alzheimer's societies, senior centres, and community health organisations through workshops, presentations, and informational booths.
- **E-commerce Website:** A user-friendly, secure e-commerce platform with clear product information, FAQs, customer reviews, and a streamlined checkout process.
- **Sales Process:** Direct-to-consumer sales via the e-commerce platform and point-of-sale systems in partnered pharmacies and long-term care homes. A dedicated customer support team will handle inquiries and post-purchase support.
- **Distribution:**
  - **E-commerce:** Direct shipping to customers from our central fulfilment centre.
  - **Retail Partners:** Batch shipments to partnered pharmacies and long-term care homes, managed through established distribution agreements.

## 2. B2B (Institutional) Marketing & Sales Strategy

- **Marketing Focus:** Highlight security, interoperability, efficiency gains, and enhanced patient safety benefits of the SaaS platform.
  - **Thought Leadership:** Develop whitepapers, case studies (from successful pilot deployments), and webinars demonstrating the platform's impact on patient outcomes, operational efficiency, and compliance.

- **Industry Events:** Participate in key healthcare technology and medical conferences (e.g., e-Health, Digital Health Week) to showcase the platform, network with decision-makers, and present findings from pilot programs.
- **Direct Outreach:** Targeted outreach to hospital administrators, IT directors, and patient safety managers through personalized emails, LinkedIn InMail, and cold calling by a specialized B2B sales team.
- **Public Relations:** Secure features in healthcare industry publications and digital health news outlets.
- **Sales Process:** A structured enterprise sales cycle:
  1. **Lead Generation & Qualification:** Identify potential institutional clients through market research, industry events, and inbound inquiries.
  2. **Discovery & Needs Assessment:** B2B sales team conducts in-depth meetings to understand the institution's specific challenges, existing infrastructure, and integration requirements.
  3. **Customized Demonstration & Proposal:** Tailored demonstrations of the SaaS platform, showcasing relevant features (medical dashboard, remote updates, audit trails, API integrations), followed by a detailed proposal outlining solution architecture, implementation plan, and tiered pricing options.
  4. **Pilot Program & Validation:** Offer a structured pilot program (e.g., for 3-6 months) to a subset of units or departments to validate technical integration, user adoption, and ROI.
  5. **Contract Negotiation & Close:** Work with legal and procurement teams to finalize licensing agreements.
  6. **Implementation & Onboarding:** Dedicated implementation specialists guide the institution through technical integration with EHRs <sup>16</sup> and provide comprehensive staff training.

- **Distribution:** Subscription-based SaaS model with cloud-based deployment. API integrations will facilitate seamless data exchange with existing EHR and HIE systems.
- **Pricing Strategy (B2B SaaS):** Tiered subscription model based on factors such as:
  - Number of active patient profiles/NFC wristbands managed.
  - Number of integrated hospital departments or facilities.
  - Access to advanced features (e.g., premium analytics, dedicated support).
  - This provides flexibility for institutions of varying sizes and needs, starting with a base subscription and scaling up.

### 3. Key Performance Indicators (KPIs)

- **Marketing:** Website traffic, lead generation (MQLs, SQLs), social media engagement, content downloads, partnership inquiries.
- **Sales:** B2C conversion rates (e-commerce, retail), B2B pipeline value, sales cycle length, new client acquisition rate, average revenue per user/institution.
- **Distribution:** Inventory turnover, order fulfilment accuracy, on-time delivery rates, channel partner satisfaction.
- **Overall:** Customer Acquisition Cost (CAC) for both B2C and B2B segments, Customer Lifetime Value (LTV), Churn Rate (B2B SaaS), and Net Promoter Score (NPS) for overall customer satisfaction.

## **Employees and Benefit Plans – DynamicNFC Med Inc.**

### **1. Employment & Consulting Agreements**

DynamicNFC Med Inc. is currently in its pre-operational development stage and does not have formal employment contracts for general employees.

The company will be operated by a team of **six active shareholders**, including founder Ozzy Alparslan and five additional shareholder-investors. These five new shareholders each acquire **11% of the company shares** (totalling 55%). They are actively seeking Permanent Residency (PR) in Canada through the **Canada Startup Visa (SUV) program**, leveraging a Letter of Support thanks to **Innovation Factory**.

All six active shareholders are committed to **full-time participation** in the company's operations and **business development**, which will **continue without interruption** once PR status is obtained. Their collective responsibilities include:

- **Coding and software development:** Leading the technical build-out of the NFC medical solutions.
- **Product architecture:** Designing and overseeing the technical structure and scalability of the product.
- **Business strategy:** Defining market entry, growth trajectories, and long-term vision.
- **Company operations (technical and commercial):** Managing day-to-day technical execution, commercial partnerships, and overall business administration.

Formal consulting or employment agreements for all individuals involved, including the active shareholders in their operational capacities, will be executed as needed after incorporation and funding are finalized.



## 2. Shareholder Structure

Upon investment:

- **The five new shareholder-investors will hold 55% of the company shares collectively**, with each holding **11%** of the company. These shareholders leverage this ownership for their Canada Startup Visa applications through Innovation Factory.
- **45%** of shares will remain with founder Ozzy Alparslan.

All six shareholders will have **voting rights** proportionate to their shareholding, ensuring active participation in governance. They are aligned with long-term growth and active involvement in the business. A comprehensive shareholder agreement clearly defines roles, responsibilities, decision-making processes, and ongoing active management commitments.

## 3. Stock Options & Incentive Plans

No separate employee stock option pool has been created at this stage beyond the equity allocated to active shareholders.

In future financing rounds, a stock option pool (up to **10–45%**) will be considered to attract and retain non-shareholder key hires, including:

- Compliance Officers
- Sales Managers
- Regulatory or Advisory board members

## 4. Bonus Structures

No formal bonus or profit-sharing program is currently in place.

After SaaS revenue begins and sales roles are introduced, the company plans to establish performance-based cash incentives for B2B customer acquisition and retention.

## 5. Retirement & Benefits (Planned)

No employee benefits, health insurance, or pension plans have been implemented yet.

Upon team expansion in Canada, DynamicNFC intends to offer a competitive and compliant benefits package, including:

- **Mandatory CPP contributions:** (Canada Pension Plan) – Required employer and employee contributions.
- **Mandatory EI premiums:** (Employment Insurance) – Employer and employee contributions.
- **Provincial Health Insurance:** Ensuring all employees are registered (e.g., through OHIP in Ontario, where Innovation Factory is located) and understanding its interplay with private plans.
- **Workers' Compensation Insurance:** (e.g., WSIB in Ontario) – Mandatory provincial insurance covering workplace injuries.
- **Optional RRSP matching:** (Registered Retirement Savings Plan) – A strong incentive for employees to save for retirement, with employer contribution matching, enhancing competitiveness.
- **Comprehensive Health and Dental Insurance:** This is provided by third-party group benefits providers, covering prescription drugs, paramedical services, vision care, and basic dental.
- **Remote Work/Home Office Stipends:** Where applicable, reflecting modern work practices and providing practical support for a distributed team.
- **Paid Time Off (PTO):** Beyond statutory vacation, flexible PTO policies will be implemented to support employee well-being and work-life balance.

- **Professional Development/Training Stipends:** Investing in employee growth and skill enhancement relevant to the rapidly evolving medical NFC sector.

### Summary (Highly Revised for SUV & Innovation Factory Focus)

Six co-investing shareholders fundamentally drive DynamicNFC, all committed to **full-time, active management and business development**, a commitment that will endure post-Permanent Residency.

Five shareholders, each holding an **11% equity stake**, actively seek PR in Canada via the **Startup Visa (SUV) program**, strategically partnering with **Innovation Factory** as their Designated Organisation.

The company's immediate focus includes securing the critical Letter of Support from Innovation Factory and formalizing a comprehensive shareholder agreement. This agreement will meticulously define the active operational roles, responsibilities, compensation, **vesting schedules for all shareholders**, and clear governance structures with **proportionate voting rights**, ensuring compliance with SUV requirements and fostering long-term dedication. Equity has been strategically distributed to meet individual SUV ownership criteria.

DynamicNFC will systematically implement formal employment agreements, a competitive benefits package (including all mandatory Canadian contributions and planned optional benefits like RRSP matching and health insurance), and performance-based incentives for future key hires.

The integrated human capital, immigration, and partnership plan with Innovation Factory forms the robust foundation for DynamicNFC's growth, operational stability, and successful establishment of its innovative medical NFC solution in Canada and on the global stage.

**Business Financial Information – DynamicNFC Med Inc.****Audited Financial Statements and Notes**

Today, **DynamicNFC Med Inc. does not have audited financial statements, quarterly reports, or financial notes**, as the company is pre-seed. However, complete financial tracking will be maintained through QuickBooks, and a certified accountant will document and review all transactions.

- **Audits will begin** upon initial revenue and investor readiness, expected by **Q4 2027**
- All financial records will be available for internal review and due diligence upon request.

**Capital Budget (FY2025–FY2026)**

DynamicNFC Med Inc. targets **\$450,000** in initial capital over its first 12–18 months. These funds are allocated to meet critical early-stage milestones, including MVP completion, pilot launches, and regulatory compliance.

**Capital Use Allocation:**

Category	Allocation %	Budget \$
Product Development	40%	\$180,000
Regulatory Compliance	20%	\$90,000
Pilot Deployments	25%	\$112,500
Marketing & Outreach	15%	\$67,500
<b>Total</b>	<b>100%</b>	<b>\$450,000</b>

This budget supports:

- NFC wristband and platform MVP development
- Legal alignment with **PIPEDA/PHIPA**
- Pilot programs in Ontario
- Brand and website launch for B2C and B2B channels

## Five-Year Financial Projections Summary

- Five-Year Profit & Loss Forecast

Year / \$	Y1 (2026)	Y2 (2027)	Y3 (2028)	Y4 (2029)	Y5 (2030)
B2B Volume (# Bands)	1,000	10,000	30,000	33,000	36,300
Licensing (# Contracts)	5	20	50	55	61
<b>B2B Revenue</b>	<b>\$85,000.00</b>	<b>\$420,000.00</b>	<b>\$1,200,000.00</b>	<b>\$1,320,000.00</b>	<b>\$1,452,000.00</b>
B2C Volume (# Bands)	1,500	5,500	15,000	16,500	18,150
<b>B2C Revenue</b>	<b>\$75,000.00</b>	<b>\$275,000.00</b>	<b>\$750,000.00</b>	<b>\$825,000.00</b>	<b>\$907,500.00</b>
<b>Total Revenue</b>	<b>\$160,000.00</b>	<b>\$695,000.00</b>	<b>\$1,950,000.00</b>	<b>\$2,145,000.00</b>	<b>\$2,359,500.00</b>
COGS	\$94,000.00	\$312,750.00	\$675,000.00	\$776,250.00	\$869,400.00
<b>Gross Profit</b>	<b>\$66,000.00</b>	<b>\$382,250.00</b>	<b>\$1,275,000.00</b>	<b>\$1,368,750.00</b>	<b>\$1,490,100.00</b>
<b>Margin %</b>	<b>41%</b>	<b>55%</b>	<b>65%</b>	<b>64%</b>	<b>63%</b>
Product Development	\$48,000.00	\$60,000.00	\$72,000.00	\$75,600.00	\$79,380.00
Pilot Deployments	\$30,000.00	\$37,500.00	\$45,000.00	\$36,000.00	\$28,800.00
Depreciation	\$3,050.00	\$4,058.75	\$7,345.31	\$8,447.11	\$9,714.18
Management and office salaries and benefits	\$102,625.00	\$159,650.00	\$248,555.00	\$273,410.50	\$300,751.55
Regulatory Compliance	\$24,000.00	\$30,000.00	\$36,000.00	\$32,400.00	\$29,160.00
Marketing & Outreach	\$18,000.00	\$22,500.00	\$27,000.00	\$31,050.00	\$35,707.50
<b>Operating Expenses</b>	<b>\$225,675.00</b>	<b>\$313,708.75</b>	<b>\$435,900.31</b>	<b>\$456,907.61</b>	<b>\$483,513.23</b>
<b>Net Income</b>	<b>-\$159,675.00</b>	<b>\$68,541.25</b>	<b>\$839,099.69</b>	<b>\$911,842.39</b>	<b>\$1,006,586.77</b>
	-100%	10%	43%	43%	43%

Figures are based on the strategic roadmap outlined in the business plan and include realistic scaling of B2B licensing contracts and B2C wristband sales.

- Five-Year Balance Sheet Forecast

Balance Sheet Item (\$)	Y1 (2026)	Y2 (2027)	Y3 (2028)	Y4 (2029)	Y5 (2030)
<b>ASSETS</b>					
Cash	\$149,675.00	\$195,474.00	\$1,019,647.00	\$1,915,212.00	\$2,894,763.00
Accounts Receivable	\$30,000.00	\$75,000.00	\$112,500.00	\$150,000.00	\$202,500.00
Property, Plant & Equipment	\$27,450.00	\$30,195.00	\$33,214.50	\$36,535.95	\$40,189.55
<b>TOTAL ASSETS</b>	<b>\$207,125.00</b>	<b>\$300,669.00</b>	<b>\$1,165,361.50</b>	<b>\$2,101,747.95</b>	<b>\$3,137,452.55</b>
<b>LIABILITIES</b>					
Accounts Payable	\$13,800.00	\$30,703.00	\$48,813.50	\$65,315.95	\$85,765.54
Income Taxes Payable	\$0.00	\$8,100.00	\$15,583.00	\$23,625.00	\$32,293.00
<b>TOTAL LIABILITIES</b>	<b>\$13,800.00</b>	<b>\$38,803.00</b>	<b>\$64,396.50</b>	<b>\$88,940.95</b>	<b>\$118,058.55</b>
<b>EQUITY</b>					
Common Stock / Contributed	\$450,000.00	\$450,000.00	\$450,000.00	\$450,000.00	\$450,000.00
Retained Earnings	-\$256,675.00	-\$188,134.00	\$650,965.00	\$1,562,807.00	\$2,569,394.00
<b>TOTAL EQUITY</b>	<b>\$193,325.00</b>	<b>\$261,866.00</b>	<b>\$1,100,965.00</b>	<b>\$2,012,807.00</b>	<b>\$3,019,394.00</b>
<b>TOTAL LIABILITIES + EQUITY</b>	<b>\$207,125.00</b>	<b>\$300,669.00</b>	<b>\$1,165,361.50</b>	<b>\$2,101,747.95</b>	<b>\$3,137,452.55</b>



- **Five-Year Cash Flow Forecast**

Cash Flow Item (\$)	Y1 (2026)	Y2 (2027)	Y3 (2028)	Y4 (2029)	Y5 (2030)
<b>Cash Flow from Operating Activities</b>					
Net Income (from P&L)	-\$159,675	\$68,541	\$839,099	\$911,842	\$1,006,587
Depreciation (from P&L)	\$3,050	\$4,058.75	\$7,345.31	\$8,447.11	\$9,714.18
(Increase) / Decrease in Accounts Receivable	-\$30,000	-\$45,000	-\$37,500	-\$37,500	-\$52,500
Increase / (Decrease) in Accounts Payable	\$13,800	\$16,903.50	\$18,110.50	\$16,502.45	\$20,449.59
Increase / (Decrease) in Income Taxes Payable	\$0	\$8,100	\$7,483	\$8,042	\$8,668
Net Cash from Operating Activities (CFO)	-\$172,825	\$52,603.25	\$834,537.81	\$907,333.56	\$992,918.77
<b>Cash Flow from Investing Activities</b>					
Purchase of Property, Plant & Equipment (CAPEX)	-\$30,500	-\$6,803.75	-\$10,364.81	-\$11,768.56	-\$13,367.78
Net Cash from Investing Activities (CFI)	-\$30,500	-\$6,803.75	-\$10,364.81	-\$11,768.56	-\$13,367.78
<b>Cash Flow from Financing Activities</b>					
Issuance of Common Stock / Contributed	\$450,000	\$0	\$0	\$0	\$0
Net Cash from Financing Activities (CFF)	\$450,000	\$0	\$0	\$0	\$0
<b>Net Change in Cash</b>	<b>\$246,675</b>	<b>\$45,799.50</b>	<b>\$824,173</b>	<b>\$895,565</b>	<b>\$979,551</b>
<b>Beginning Cash Balance</b>	<b>\$0</b>	<b>\$149,675</b>	<b>\$195,474.50</b>	<b>\$1,019,647.50</b>	<b>\$1,915,212.50</b>
<b>Ending Cash Balance</b>	<b>\$246,675</b>	<b>\$195,474.50</b>	<b>\$1,019,647.50</b>	<b>\$1,915,212.50</b>	<b>\$2,894,763.50</b>

The projected P&L, Balance Sheet and Cash Flow for DynamicNFC Med Inc. over the 2026-2030 demonstrates a robust and consistently healthy financial position, directly reflecting the company's strategic roadmap and projected profitability.

Key strengths include a rapidly growing cash reserve, indicative of strong cash flow generation, and significant equity accumulation driven by increasing retained earnings.

*All these forecasts provide a clear and credible overview of DynamicNFC's financial trajectory and its potential for long-term value creation.*