



LUMINOUS
dentistry

ZOLA LUMINOUS CORP

BUSINESS PLAN

Mrs. Zoljargal Purevsuren

SEPTEMBER 2023

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ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

1. ENTREPRENEUR SUMMARY

1.1 INTRODUCTION

Mrs. Zoljargal Purevsuren, an accomplished Dentist Surgeon with a remarkable 12-year career in oral diagnosis, restorative dental treatment, pediatric dentistry operations, surgical procedures, dental hygiene control, and more, is poised to embark on a new entrepreneurial venture. With a solid track record of running a successful clinic, she brings not only her extensive dental expertise but also her invaluable 8 years of experience as an entrepreneur. Her profound knowledge of dentistry spans across various fields, encompassing orthodontics, oral and maxillofacial surgery, periodontics, prosthodontics, and endodontics. These comprehensive skills have equipped her with the necessary acumen and proficiency required to excel in her proposed endeavor.

The Endeavor proposed by Mrs. Zoljargal Purevsuren relies on developing ZOLA LUMINOUS CORP, a Dental Clinic Services firm that provides Dental Consultations And Diagnostic Services, Preventative And Aesthetic Cleaning And Whitening, Cavity Filling Procedure, Orthodontic Braces Appointment And Fixed Prosthodontics Crown, Bridges And Veneers planned to be headquartered in Massachusetts with two business units in Connecticut and Massachusetts.

Having dental care workers from different nations and cultural backgrounds significantly enhances the outreach and impact of preventive dental care in a continually diversifying U.S. population. The United States is a melting pot of cultures, languages, and traditions, with a growing number of people representing various ethnicities and backgrounds. In this context, having dental care professionals who understand and can communicate effectively with patients in their native languages fosters a sense of cultural competence and empathy. This bridge of language and cultural understanding breaks down barriers to seeking preventive dental consultations, as patients are more likely to feel comfortable discussing their oral health concerns and following through with recommended treatments when communication is seamless and culturally sensitive. Additionally, diverse dental care providers bring unique perspectives and insights into culturally specific oral health practices and beliefs, allowing them to tailor preventive care advice and recommendations to match each patient's individual needs, values, and preferences.

Furthermore, dental care workers from different nations contribute to a wider range of health education initiatives and community outreach programs. These professionals can design targeted campaigns that address specific cultural misconceptions, dispel myths, and promote the importance of regular dental check-ups and preventive measures. By leveraging their cultural backgrounds and understanding, they can develop educational materials that resonate with various communities, increasing awareness about oral health and its impact on overall well-being. This approach not only encourages more diverse populations to seek preventive dental consultations but also empowers individuals to take ownership of their oral health and make informed decisions based on their cultural context. Ultimately, the presence of diverse dental care professionals creates an environment of inclusivity, trust, and understanding, fostering a positive shift in attitudes towards dental care and preventive measures within the U.S. population. Mrs. Zoljargal Purevsuren believes that there is a niche market to serve differentiated services and this endeavor is set to offer each year free community dental consultations, treatments and educational lectures as described in section 2.3.

1804, Building 208, Udirldagiin academy street 17013, 18th khoroo, Khan-Uul district, Ulaanbaatar

Main Contact: Mrs. Zoljargal Purevsuren – Mobile+976 88662222

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PREPARED: September 2023

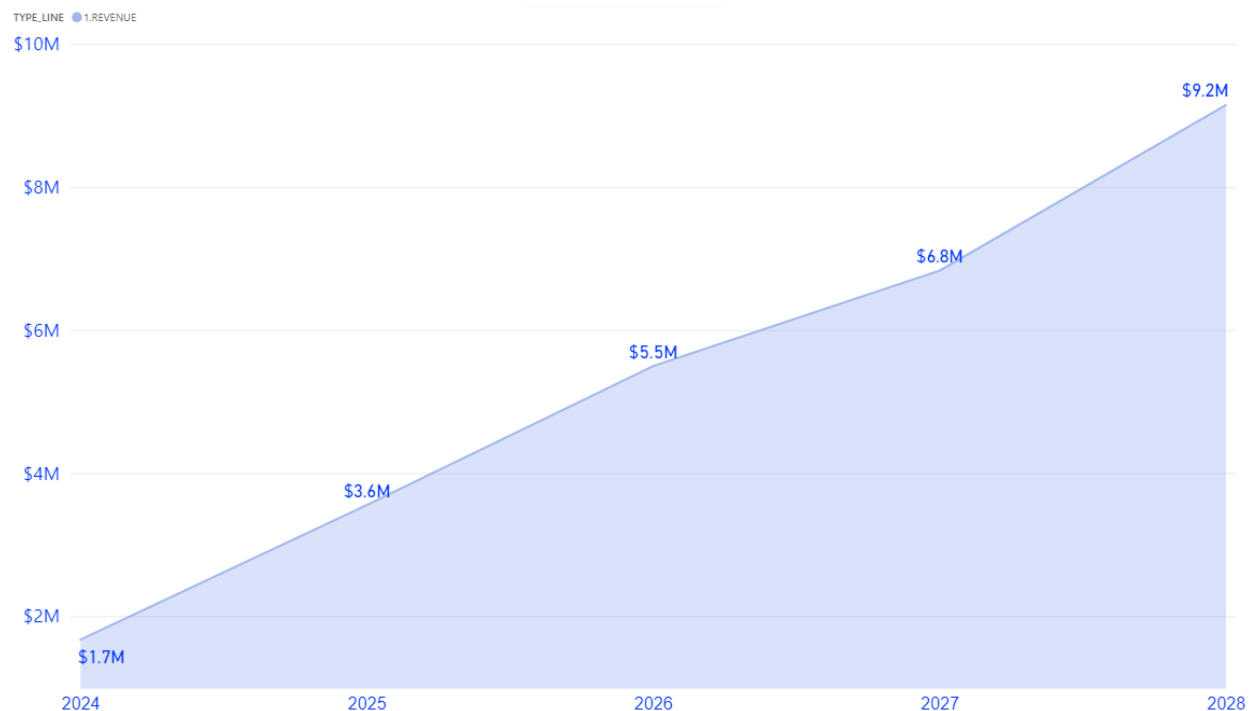


ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

Acting in Hub Zones while generating highly qualified jobs and improving the economy for the U.S. citizens starting in the States of Massachusetts and Connecticut.

Mrs. Zoljargal Purevsuren - ZOLA LUMINOUS CORP is set to impact the Dental Clinic Services industry with a Total Payment of Wages of 16.2 million dollars in a total of (5) years of operation, in the States of Massachusetts and Connecticut, generating (94) direct jobs for U.S. workers, helping the U.S. citizens improve their daily quality of life and safety. This Business Plan projects 26.7 million dollars in revenue for the first (5) years.



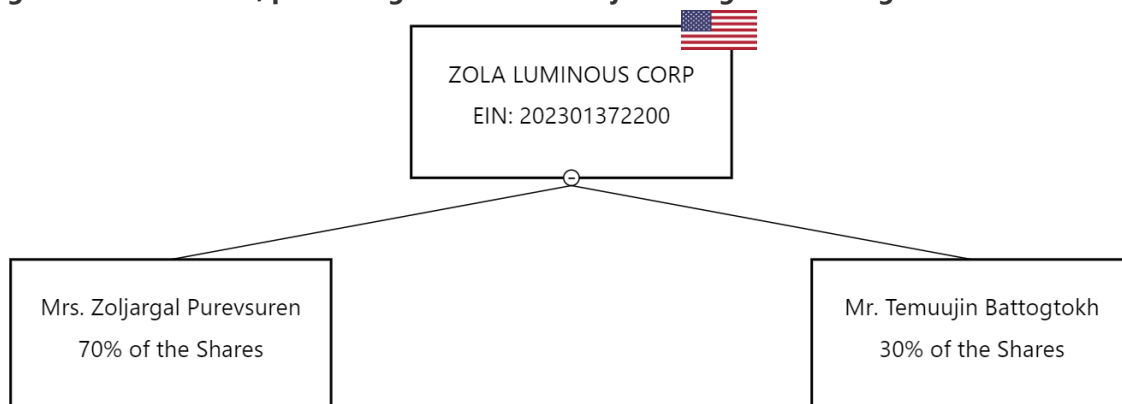


ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

1.2 OWNERSHIP

The company ZOLA LUMINOUS CORP was established in Malden, MA with Mrs. Zoljargal Purevsuren owning 70% of the Shares, partnering with Mr. Temuujin Battogtokh owning 30% of the shares.

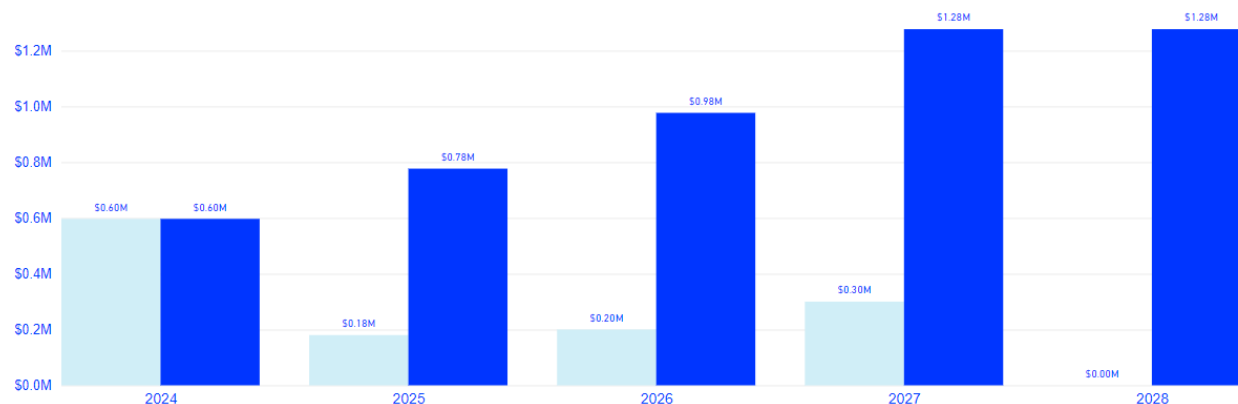


1.3 SUMMARY OF INVESTMENT

Mrs. Zoljargal Purevsuren is set to invest her funds alongside Mr. Temuujin Battogtokh in ZOLA LUMINOUS CORP, to develop the Endeavor, summing a total of \$596,820 (five hundred ninety-six thousand eight hundred twenty dollars) in the First Year. The decision taken is to Reinvest the Profit/Net Income from the Years (2),(3),(4), and (5) reaching the total investment at \$1,276,820 (one million two hundred and seventy-six thousand eight hundred and twenty dollars) in Five Years.

OPERATION	YEAR	Sum of OWNERS CAPITAL TO BE INVESTED	Sum of TOTAL BANK LOAN	Sum of TOTAL OWNERS INVESTMENT	TOTAL INVESTMENT
1	2024	\$596,820	\$0	\$596,820	\$596,820
2	2025	\$180,000	\$0	\$180,000	\$776,820
3	2026	\$200,000	\$0	\$200,000	\$976,820
4	2027	\$300,000	\$0	\$300,000	\$1,276,820
5	2028	\$0	\$0	\$0	\$1,276,820
Total		\$1,276,820	\$0	\$1,276,820	

Sum of TOTAL OWNERS INVESTMENT Sum of TOTAL INVESTMENT





ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

1.4 ORIGIN OF RESOURCES

Mrs. Zoljargal Purevsuren is set to invest, her savings Mr. Temuujiin Battogtokh which reach in Year (1), a total investment of \$596,820 (five hundred ninety-six thousand eight hundred twenty dollars), and will reinvest part of the Profit generated in Years (2),(3),(4) and (5), a total of at \$1,276,820 (one million two hundred and seventy-six thousand eight hundred and twenty dollars).

No government assistance will be required, nor capital from investors.



ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

2. BUSINESS AND PRODUCT DESCRIPTION

2.1 COMPANY DESCRIPTION

Mrs. Zoljargal Purevsuren founded ZOLA LUMINOUS CORP in the State of Massachusetts as a C Company. **The Endeavor proposed by Mrs. Zoljargal Purevsuren has no high investment required to implement the business, as proved ahead in the business plan, where the start-up costs will be handled through direct funds from personal savings, and the following Years be self-funded by revenue generated by the company fees.**

The analysis ahead of the demand for Dental Clinic Services for the U.S. The market for the new venture, executed by Mrs. Zoljargal Purevsuren, concluded that ZOLA LUMINOUS CORP will Focus on providing to the target demographic customers: Project Dental Clinic Services for start-ups and SBA companies.

ZOLA LUMINOUS CORP is a dynamic dental clinic based in Massachusetts that is set to launch a comprehensive range of services starting in 2024. Specializing in promoting oral health, THE clinic will offer an array of exceptional dental solutions tailored to meet the diverse needs of our patients.

At ZOLA LUMINOUS CORP, the core services will encompass dental consultations and diagnostic services, where the expert team of dentists will provide thorough assessments to identify any oral health concerns. The clinic is dedicated to preventive care and will offer top-notch preventative and aesthetic cleaning and whitening treatments, ensuring that our patients achieve and maintain optimal oral hygiene. ZOLA LUMINOUS CORP commitment to oral health extends to cavity filling procedures, utilizing advanced techniques and materials to restore teeth with precision and comfort. Additionally, our skilled orthodontists will provide orthodontic braces appointments, guiding patients towards beautifully aligned smiles and improved oral function. For those in need of fixed prosthodontics, the clinic excels in crafting crowns, bridges, and veneers that not only restore dental function but also enhance overall aesthetics.

ZOLA LUMINOUS CORP recognizes the importance of community engagement and will proudly contribute through pro bono community dental consultations, treatments, and educational lectures. Our mission goes beyond the clinic walls as we strive to make a positive impact on the oral health and well-being of our local community. With a dedication to excellence, patient-centered care, and community service, ZOLA LUMINOUS CORP aims to elevate oral health standards for all.

<https://www.luminous-dentistry.com/>



ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

2.2 COMPANY LOCATION AND EXPANSION PLAN

Mrs. Zoljargal Purevsuren has set the business strategy to provide Dental Clinic Services and used as a reference the government database from Small Business Administration - SBA HUBZone program (<https://www.sba.gov/federal-contracting/contracting-assistance-programs/hubzone-program>) to define the location for ZOLA LUMINOUS CORP in underutilized business zones in the States of Massachusetts and Connecticut.

Mrs. Zoljargal Purevsuren knows that establishing the ZOLA LUMINOUS CORP at SBA HUBZone areas will help to fuel small business growth in historically underutilized business zones even though ZOLA LUMINOUS CORP **does not qualify and does not intend to be eligible for the HUBZone Program**, which awards at least three percent of federal contract dollars to HUBZone-certified companies each Year.

Mrs. Zoljargal Purevsuren wants to take a stand and impact, generating jobs for U.S. workers in these Underutilized Areas, improving the wages and the working conditions for the U.S. Workers, helping the Local Community bring investments to the region and economic development. At the same time, providing Dental Clinic Services in the U.S., improving U.S. economy.

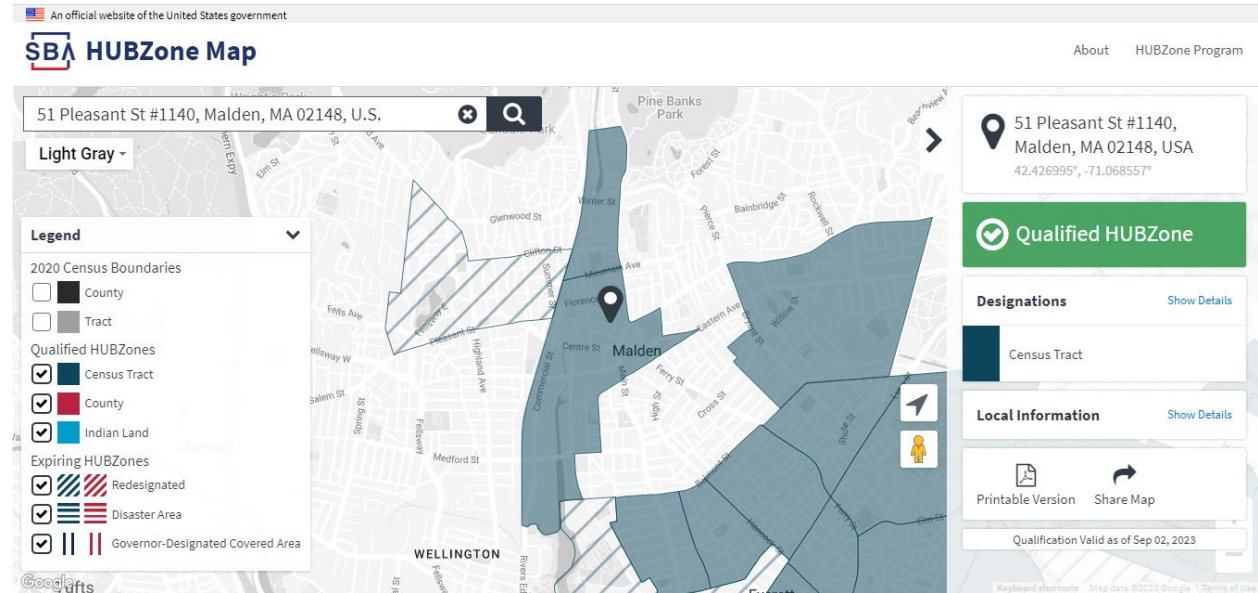


ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

2.2.1 MALDEN STATE OF MASSACHUSETTS:


Mrs. Zoljargal Purevsuren established her headquarters in 51 Pleasant St #1140, Malden, MA in the first year of operations in a qualified Hub Zone. The office will enable ZOLA LUMINOUS CORP to provide customized and premium dental clinic services.




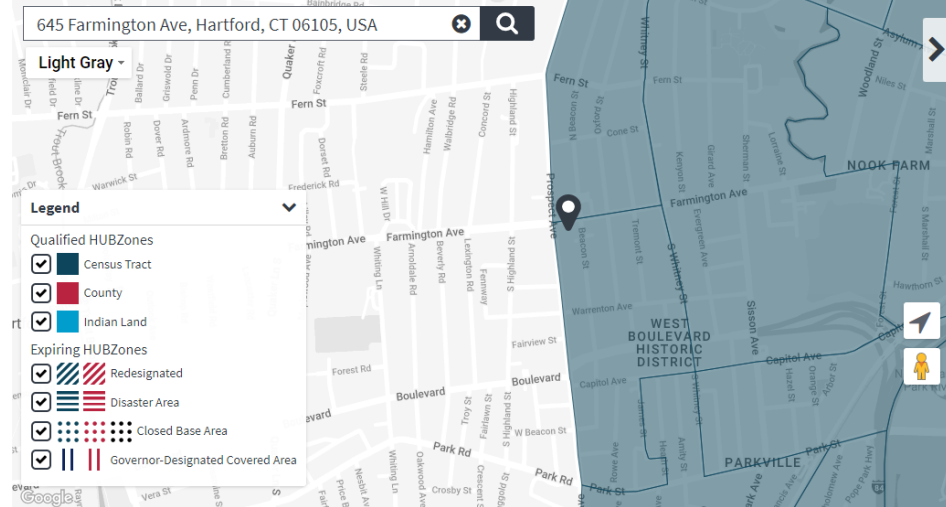
HUB ZONE AREA – MALDEN IN MASSACHUSETTS U.S.

2.2.2 HARTFORD STATE OF CONNECTICUT:

Mrs. Zoljargal Purevsuren is set to establish her second business unit in Hartford, CT in the second year of operations in a qualified Hub Zone. The Office will enable ZOLA LUMINOUS CORP to provide customized and premium dental clinic services.

 An official website of the United States government


[Help](#)
[HUBZone Program](#)



645 Farmington Ave, Hartford, CT 06119, USA
41.765342°, -72.715398°

Qualified HUBZone

Designations [Show Details](#)

Census Tract

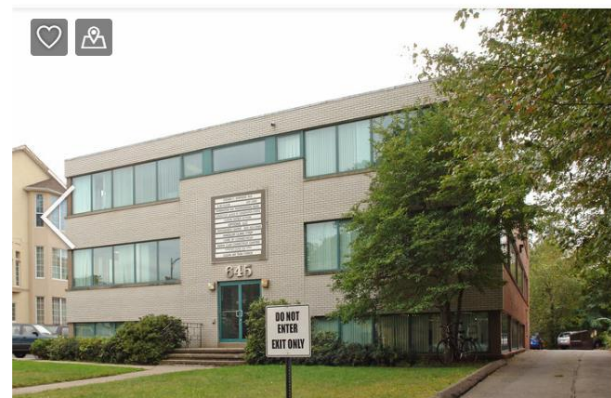
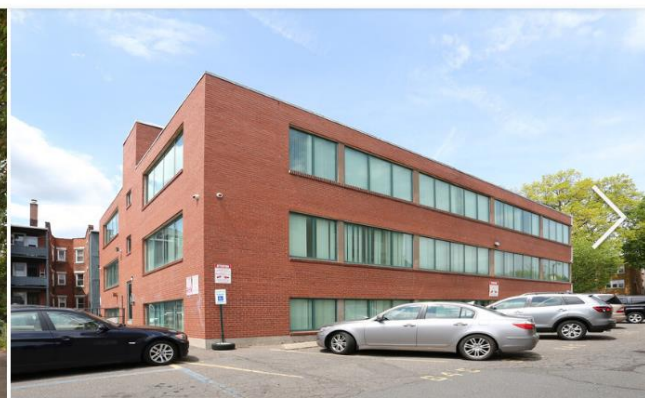
Local Information [Show Details](#)


Printable Version [Share Map](#)

Qualification is valid for today: Aug 09, 2022

HUB ZONE AREA – HARTFORD IN CONNECTICUT U.S.

645 Farmington Ave
6,000 SF of Space Available in Hartford, CT

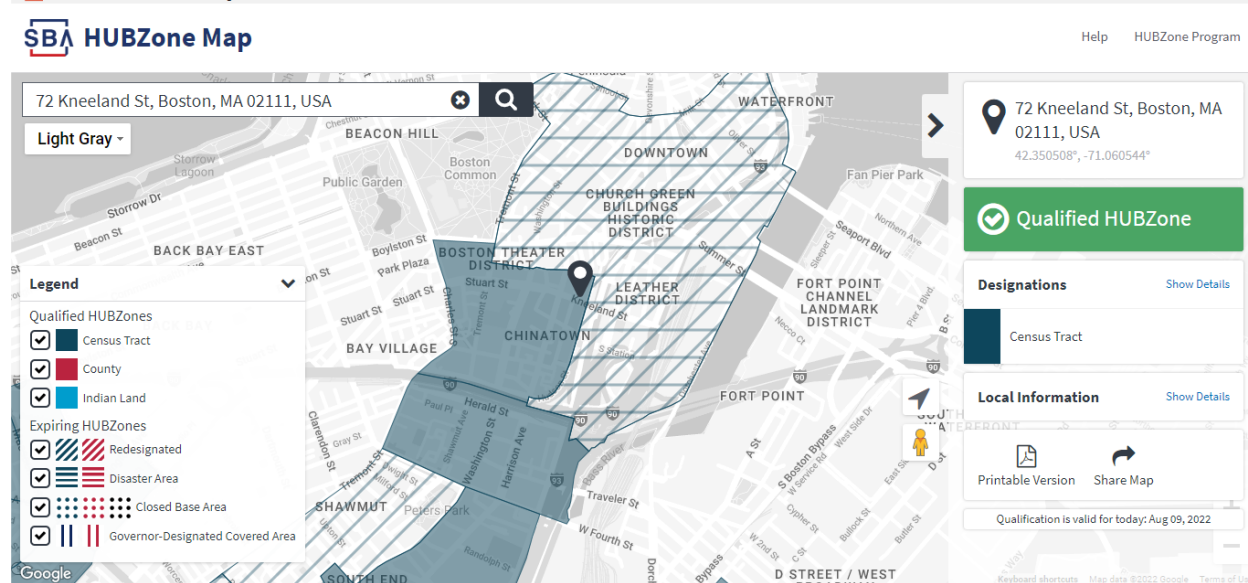
SPACE	SIZE	TERM	RATE	SPACE USE	CONDITION	AVAILABLE
3rd Fl, Ste 1	2,500 SF	1-5 Yrs	\$17.00 /SF/YR	Medical	Full Build-Out	Now 

An Example of an Office available in HARTFORD CT, in a Qualified SBA Hub Zone.

2.2.3 BOSTON STATE OF MASSACHUSETTS:

Mrs. Zoljargal Purevsuren is set to establish her third business unit in Boston, MA in the third year of operations in a qualified Hub Zone. The office will enable ZOLA LUMINOUS CORP to provide customized and premium dental clinic services.


An official website of the United States government

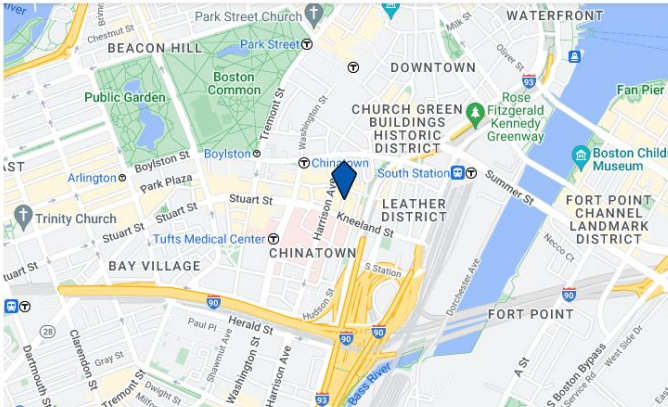


HUB ZONE AREA – BOSTON IN MASSACHUSETTS U.S.

72 Kneeland St

2,556 SF of Office/Medical Space Available in Boston, MA





SPACE	SIZE	TERM	RATE	SPACE USE	CONDITION	AVAILABLE
3rd Fl, Ste 301	2,556 SF	Negotiable	\$32.00 /SF/YR	Office/Medical	Full Build-Out	Now

An Example of an Office available in BOSTON MA, in a Qualified SBA Hub Zone

1804, Building 208, Udirldagiin academy street 17013, 18th khoroo, Khan-Uul district, Ulaanbaatar

Main Contact: Mrs. Zoljargal Purevsuren – Mobile+976 88662222

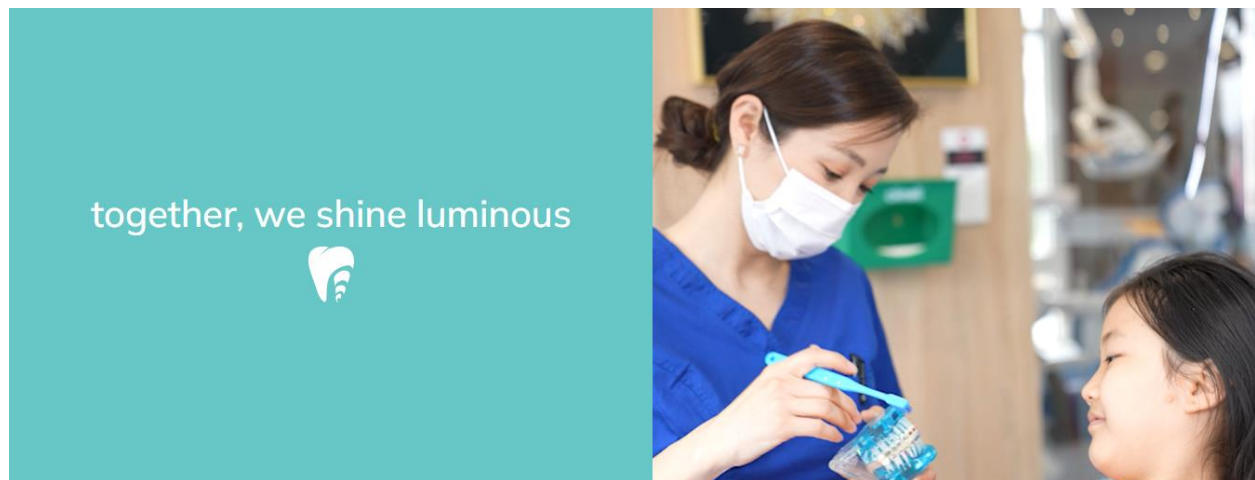
Email: zoluchka@icloud.com

PREPARED: September 2023

2.3 PRODUCTS AND SERVICES

DENTAL CONSULTATIONS AND DIAGNOSTIC SERVICES:

At ZOLA LUMINOUS CORP, our dental consultations and diagnostic services are the foundation of personalized care. Our skilled team of dentists will conduct comprehensive oral assessments, examining the health of teeth, gums, and surrounding structures. We'll take the time to listen to our patients' concerns and history, ensuring a thorough understanding of their oral health needs. We will utilize advanced imaging technology, such as X-rays and intraoral cameras, to gain a detailed view of the oral cavity and identify any underlying issues. Our dentists will explain their findings in clear terms, discussing treatment options, and addressing any questions or concerns. Our goal is to empower patients with the knowledge needed to make informed decisions about their oral health.



PREVENTATIVE AND AESTHETIC CLEANING AND WHITENING:

Our clinic places a strong emphasis on preventive care. Our preventive and aesthetic cleaning and whitening services are designed to maintain oral health and enhance the appearance of smiles. Our experienced dental hygienists will perform thorough professional cleanings, removing plaque, tartar, and stains that can lead to decay and discoloration. We will educate patients on proper oral hygiene techniques, tailored to their specific needs. Furthermore, we understand the importance of a bright smile, and our aesthetic cleaning and whitening treatments will effectively remove surface stains, leaving teeth visibly whiter and more radiant. Our approach combines oral health maintenance with cosmetic enhancement to create confident, healthy smiles.



ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR



CAVITY FILLING PROCEDURES:

Cavity filling procedures at ZOLA LUMINOUS CORP are conducted with precision and patient comfort in mind. Our skilled dentists will carefully assess the extent of the cavity, ensuring an accurate diagnosis. We offer a range of filling materials, including composite resin and porcelain, matched to the natural color of the teeth for a seamless result. The procedure begins with local anesthesia to ensure a painless experience. The decayed portion of the tooth is gently removed, and the area is thoroughly cleaned before the chosen filling material is placed. Our dentists will shape and polish the filling to blend seamlessly with the surrounding tooth structure. Throughout the process, patient comfort and satisfaction are our top priorities.



**think of us as your
trusted guide on
your dental care
journey.**

We will provide diverse kinds of dentistry in a calm atmosphere where you will always be heard. Our team will recognize that everyone is different, so we will craft each experience for each patient.



ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

ORTHODONTIC BRACES APPOINTMENT:

At ZOLA LUMINOUS CORP, we provide orthodontic braces appointments to guide patients towards beautifully aligned and well-functioning smiles. Our orthodontists will conduct a thorough examination, assessing the alignment of teeth and jaws. If braces are recommended, we will discuss various treatment options, such as traditional metal braces, ceramic braces, or clear aligners. During the appointment, braces will be carefully affixed to the teeth using dental adhesive. Our orthodontic team will provide detailed instructions on proper oral hygiene and care for braces. Periodic adjustments will be scheduled to ensure steady progress and optimal results. Our aim is to not only enhance the aesthetics of smiles but also improve oral health and function through proper teeth alignment.

FIXED PROSTHODONTICS CROWN, BRIDGES AND VENEERS:

ZOLA LUMINOUS CORP excels in providing fixed prosthodontics solutions, including crowns, bridges, and veneers. Our team of skilled prosthodontists will conduct a thorough assessment of the patient's oral condition, considering factors such as tooth structure, bite, and esthetic preferences. For dental crowns, we will carefully prepare the tooth to accommodate the crown, take precise impressions, and create customized restorations that restore both function and aesthetics. Bridges will be meticulously designed to replace missing teeth, anchored to adjacent teeth for stability. Veneers, on the other hand, will be crafted to enhance the appearance of front teeth, addressing concerns like discoloration, chips, or misalignment. Our commitment to quality and attention to detail ensures that each restoration seamlessly blends with the natural dentition, offering durability, functionality, and an improved smile.

THE COMMUNITY SERVICE COMMITMENT:

ZOLA LUMINOUS CORP is engaged in making an impact on the Community where it operates.

Our Community Pro Bono Program will encompass :

YEAR	DENTAL CONSULTATIONS AND DIAGNOSTIC SERVICES	PREVENTATIVE AND AESTHETIC CLEANING AND WHITENING	CAVITY FILLING PROCEDURES	EDUCATIONAL LECTURES
2024	150 Consultations	100 Appointments	50 Appointments	250 Hours
2025	200 Consultations	150 Appointments	100 Appointments	250 Hours
2026	250 Consultations	200 Appointments	150 Appointments	250 Hours
2027	300 Consultations	250 Appointments	200 Appointments	250 Hours
2028	400 Consultations	300 Appointments	250 Appointments	250 Hours



ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

The Program will Collaborate with local organizations, nonprofits, and community leaders to promote the program and gain their support. These partners can help spread awareness, provide resources, and assist in identifying potential beneficiaries.

ZOLA LUMINOUS CORP will develop with the partners a clear criteria for selecting patients for the program. Considering factors such as financial need, urgency of treatment, and availability.

To ensure fairness, ZOLA LUMINOUS CORP will establish a transparent application or registration process. This could involve submitting proof of income, providing a brief description of their dental issues, and explaining why they need pro bono services. ZOLA LUMINOUS CORP will set up a system for patients to book appointments. This could involve a dedicated phone line, online scheduling, or in-person registration events. Ensuring that patients are provided with clear instructions on appointment dates, times, and any preparations they need to make.



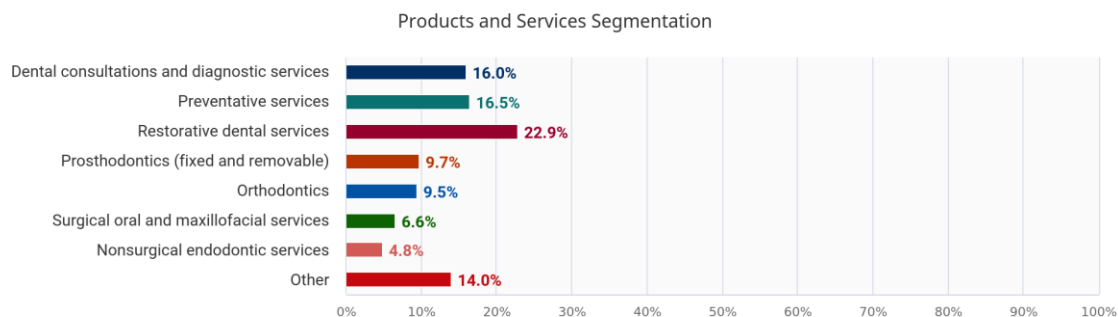
ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

2.4 PRODUCTS AND SERVICES IN THE INDUSTRY CONTEXT

Mrs. Zoljargal Purevsuren, as an entrepreneur, is set to implement the Endeavor and have a meaningful impact on the lives of U.S. citizens and companies. Based on the Reports of IBIS World, the segmentation of Products and Services, and the size of the industry demonstrates that the Products and Services are to be sold by ZOLA LUMINOUS CORP are aligned with the industry practice.

DENTISTS IN THE U.S: PRODUCTS AND SERVICES



INDUSTRY REVENUE

\$162.1bn

Dentists
Source: IBISWorld

*IBISWorld specializes in industry research with coverage of thousands of global industries. IBISWorld comprehensive data and in-depth analysis help businesses of all types gain quick and actionable insights on industries worldwide. They offer research on industries in the US, Canada, Australia, New Zealand, Germany, the UK, Ireland, China, and Mexico and industries that are truly global.

Dental visits and consultations

Dental visits and consultations are expected to account for 32.5% of total revenue in 2022. This product segment includes preventative services (16.5%), consultation, and diagnostic services (16.0%). The American Dental Association (ADA) recommends that patients visit the dentist regularly, typically about twice a year. This product segment includes basic dental services, such as cleanings, examinations and consultations for potential treatment. Over the past five years, the industry has contended with limited patient access to industry services. According to the ADA Health Policy Institute, dental care has the highest level of cost barriers compared with other healthcare services. As a result, demand is influenced significantly by the level of disposable income and the share of the population with benefits.



ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

Dental surgical intervention services

This product segment primarily includes oral and maxillofacial surgical services, along with implant services, surgical periodontal services, surgical endodontic services and other dental surgical intervention services. Together these services are expected to account for 6.6% of revenue in 2022. Endodontics refers to the filling of root canals. Oral and maxillofacial surgeons provide surgical and adjunctive treatments for diseased, injured or defective jaws and teeth. They can also replace missing teeth with dental implants, which are screw-shaped and placed in the jawbone to replace those lost. According to an annual American Academy of Cosmetic Dentistry (AACD) survey, the number of patients requesting dental implants is expected to rise steadily in the years ahead. Fixed prosthodontics is the specialized area of dentistry involved in replacing missing teeth using fixed restorations, such as crowns, bridges, inlays, onlays and veneers.

Prosthodontics

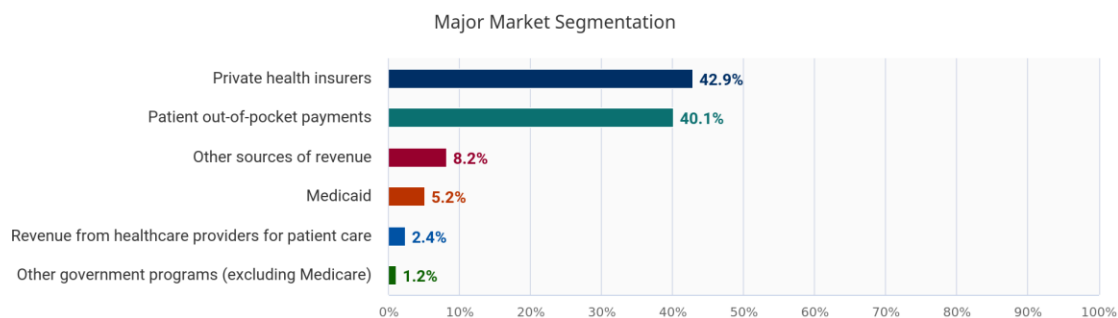
Periodontics deals with the diagnosis and treatment of gum diseases and the causes, processes and effects of these diseases. Most patients requiring this service are adults, as the incidence of gum disease increases with age. Prosthodontics is concerned with providing artificial supplements (e.g., dentures, crowns, bridges and artificial teeth for dental implants). Pediatric dentistry specializes in the treatment of children's teeth. Oral pathology deals with the nature, identification and management of diseases affecting the oral and maxillofacial regions. Demand for periodontal treatments has increased over the past five years as researchers have reported a link between gum disease and other serious ailments like heart attacks. A recent analysis by the American Heart Association debunked the connection, arguing that the professional treatment of gum disease or regular brushing and flossing has not proved to reduce the risk of heart disease or stroke. However, more recently, some studies have suggested a link between periodontitis and more severe COVID-19 cases. As a result, demand for periodontic care increased during the period, resulting in prosthodontics accounting for an estimated 9.7% of industry revenue in 2022.

Dental nonsurgical intervention services

Dental nonsurgical intervention services include a plethora of service offerings. In particular, this product segment includes restorative dental services (22.9%), nonsurgical endodontic services (4.8%), nonsurgical periodontal services, orthodontics (9.5%), maxillofacial prosthetics and other nonsurgical dental intervention services. Restorative dental services involve the diagnosis of issues relating to the health and function of patients' teeth and their smile, including the treatment of broken, damaged or decayed teeth, gums and tissue. Some of these procedures include dental implants, which are permanently set in the jaw to replace missing teeth or dental crowns that protect severely damaged or decayed teeth. Orthodontics is a branch of dentistry that specializes in treating malocclusions (improper bites), which may result from tooth

irregularity, disproportionate jaw relationships or both. Orthodontists use various medical dental devices, such as headgear, plates, braces and other devices, to help close wide gaps between the teeth, straighten crooked teeth or treat an improper bite. According to the Bureau of Labor Statistics, orthodontists comprise the largest dental specialists group. Dentists also provide neuromuscular dentistry services, which focus on correcting alignment issues with the jaw and bite. For example, a misaligned jaw, regular teeth grinding and other related issues can stress the temporomandibular joint (TMJ). Restorative dentistry also involves full-mouth reconstruction to help patients with severe dental problems using cosmetic and restorative dentistry solutions. This product segment is expected to have exhibited stagnant growth over the past five years.

DENTISTS IN THE U.S: MARKET SEGMENTATION



INDUSTRY REVENUE

\$162.1bn

Dentists
Source: IBISWorld

Private insurance providers: Private insurance providers are expected to make up the largest share of industry revenue, accounting for an estimated 42.9% of total revenue in 2022. According to the HPI and ADA report, private insurers have made up a steady share of dental expenditures. Overall, private insurers have been increasingly selective about the dental networks they are willing to cover. Moreover, private insurance providers have demanded performance measures, such as performance and quality data for dental practices. In addition, some insurance providers have used their large-scale operations to pressure dental providers to lower costs. Over the past five years, however, as more individuals purchased private dental insurance coverage, more insured individuals received basic treatments from the industry, such as preventive and diagnostic care.

Out-of-pocket: Out-of-pocket dental expenditures make up the second largest share of total revenue, at an estimated 40.1% in 2022. Out-of-pocket payments may come from individuals who lack dental benefits or those receiving treatments not covered under a dental benefits plan. For example, many dental insurance providers do not fully cover the cost of cosmetic services. This segment is susceptible to changes in



ZOLA LUMINOUS CORP

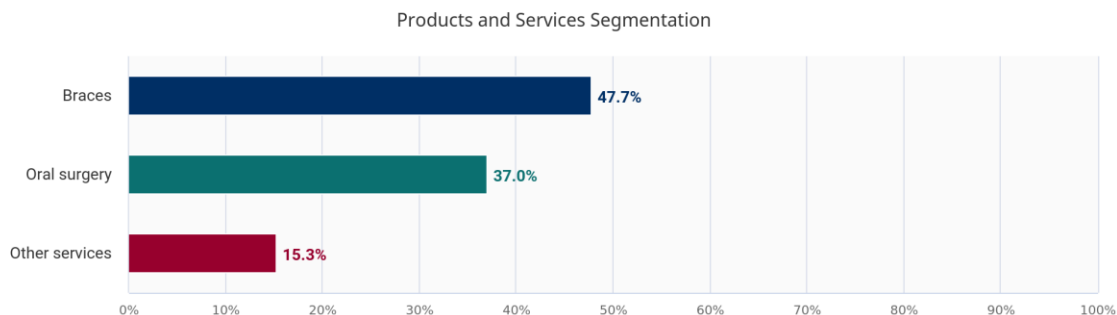
START-UP BUSINESS PLAN – ENDEAVOR

disposable income and unemployment because people are more likely to seek services and treatments that require out-of-pocket payments when they have more money to spend.

Government insurers: Government programs are collectively estimated to account for 6.4% of total revenue. This includes Medicaid, which accounts for an estimated 5.2% of revenue, and not Medicare, which does not cover dental services. Each state is required to provide dental benefits to children covered by Medicaid and the Children's Health Insurance Program (CHIP) but is given the flexibility to choose whether and to what extent to provide dental benefits for adults. Therefore, most of this segment is likely generated through dental services provided to children. However, in 2022, more than half the states offer some sort of dental coverage to adults, such as emergency dental services. Thus, this segment will likely rise as a share of revenue over the next five years.

Other patient care revenue: All other sources of patient care revenue are anticipated to account for 8.3% of total revenue in 2022. This includes revenue from healthcare providers for patient care and miscellaneous revenue sources.

ORTHODONTISTS IN THE U.S: PRODUCTS AND SERVICES



INDUSTRY REVENUE

\$11.5bn

Orthodontists
Source: IBISWorld

*IBISWorld specializes in industry research with coverage of thousands of global industries. IBISWorld comprehensive data and in-depth analysis help businesses of all types gain quick and actionable insights on industries worldwide. They offer research on industries in the US, Canada, Australia, New Zealand, Germany, the UK, Ireland, China, and Mexico and industries that are truly global.

Braces

Accounting for an estimated 47.7% of revenue in 2022, braces make up the majority of revenue for US orthodontists. Before a patient can be outfitted with braces, the patient will typically have one or more



ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

consultations with an orthodontist to diagnose the problem and discuss treatment and billing options. These appointments usually consist of the orthodontist taking photos and x-rays of the patient's teeth and jaw structure, as well as making plaster models of the teeth. These x-rays and plaster models are used to determine the type of braces needed to straighten the patient's teeth. There are myriad types of braces, and each type has both advantages and disadvantages. The most common type of braces includes traditional metal braces, ceramic braces, lingual braces (placed behind the teeth), Invisalign clear braces, Damon braces and smart brackets. Generally, the more discrete types of braces (Invisalign) cost more, as do braces that reduce the total amount of wear time (smart brackets). Over the past five years, this product segment has grown, thanks more adults and children alike demanding braces.

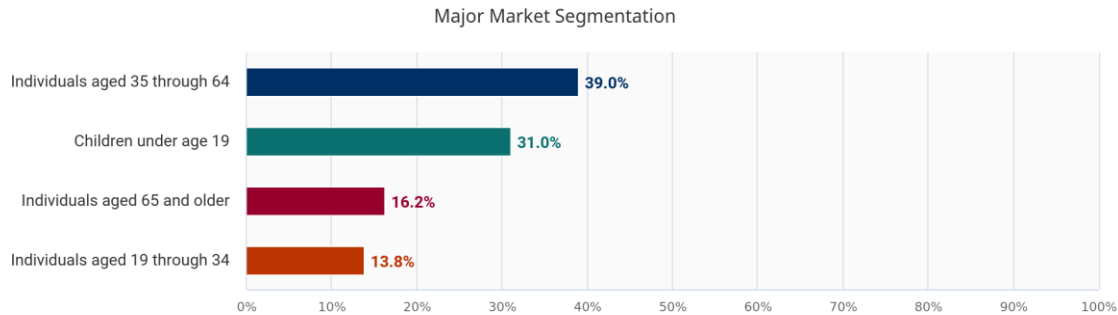
Oral surgery

Accounting for an estimated 37.0% of industry revenue, oral surgery makes up the second-largest service segment of industry revenue in 2022. Oral surgery, as related to orthodontics, generally involves the removal of teeth to make room for braces and to correct tooth placement and other related issues. In the past, orthodontists usually referred patients to an oral surgeon to perform tooth extractions; however, a growing number of industry operators are providing this service as a way to expand revenue. As a result, this product segment has exhibited growth over the past five years.

Other services

Other services offered by this industry include teeth cleaning, as well as teeth whitening and other cosmetic procedures. The share of revenue generated by these services has grown over the past five years as industry operators expand services. Collectively, these services are expected to generate 15.3% of revenue in 2022.

ORTHODONTISTS IN THE U.S: MARKET SEGMENTATION



INDUSTRY REVENUE

\$11.5bn

Orthodontists
Source: IBISWorld

Individuals aged 34 and under: Accounting for an estimated 44.8% of industry revenue in 2022, individuals aged 34 and under are the largest market for US orthodontists. This market segment is largely driven by demand for orthodontic treatment from young children and teenagers. Thanks to healthcare reform, children are now required to have dental insurance. As more pediatric patients have visited their dentist, they have become more aware of whether or not they require orthodontic treatments, boosting demand for industry services during the five-year period.

Individuals aged 35 to 64: Individuals aged 35 to 64 are the second-largest market for US orthodontists, accounting for an estimated 39.0% of industry revenue in 2022. Individuals within this market segment typically have higher disposable incomes than younger or older individuals, making them more likely to be able to afford orthodontic services. Moreover, over the past five years, this market segment has grown, thanks to the advent of new technologies that have made braces more discrete and shortened treatment times.

Individuals aged 51 and older: Individuals aged 65 and older are expected to account for 16.2% of industry revenue in 2022. While an increasing number of young and middle-aged adults are utilizing industry services, older adults are less likely to take advantage of orthodontic care. For example, braces and other industry services are typically only relevant for people with natural teeth. In addition, many retirees often live on fixed incomes, which can be a barrier to paying the high out-of-pocket costs associated with orthodontic care. Lastly, many individuals in this market segment place less of an emphasis on appearance and cosmetic procedures than younger people. Overall, this market segment has remained stagnant over the past five years; however, it is expected to grow over the next five years because more of these individuals will have natural teeth, which may necessitate the use of braces and other orthodontic treatments.



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ZOLA LUMINOUS CORP is set to provide (1) Dental Consultations And Diagnostic Services, (2) Preventative And Aesthetic Cleaning And Whitening, (3) Cavity Filling Procedure, (4) Orthodontic Braces Appointment And (5) Fixed Prosthodontics Crown, Bridges And Veneers in per appointment and per treatment revenue model.

3. INDUSTRY AND MARKET ANALYSIS

3.1 INDUSTRY ANALYSIS

Dentists

Strong bite: A relatively low unemployment rate will likely support accessibility of industry services. The Dentists industry comprises dental health practitioners primarily engaged in the independent practice of general or specialized dentistry or dental surgery. Over the five years to 2022, the industry experienced largely positive growth, as advances in dental technology and improved access to care for older adults resulted in greater gains. The industry benefited from rising disposable income and a relatively low unemployment rate, resulting in more consumers with healthcare coverage. Though the industry experienced substantial losses in 2020 amid the onset of the COVID-19 (coronavirus) pandemic, it has quickly recovered in recent years. As a result, over the five years to 2022, industry revenue is expected to rise an annualized 1.9% to \$162.1 billion, including an estimated increase of 6.1% in 2022 alone. Industry operators provide services in their own offices as private or group practices or the facilities of others, such as hospitals or HMO medical centers. Services provided by dentists include preventative, cosmetic, emergency or specialized care. Despite rising costs over the past five years, the average industry operator is expected to experience relatively high profit in 2022. The industry has historically experienced high margins, and though the coronavirus pandemic, which resulted in unemployment rate spikes, resulted in weaker returns, the industry quickly recovered. As a result, the industry is expected to continue expanding over the five years to 2022, with more operators entering the field. Over the five years to 2027, industry revenue is projected to grow, increasing at an annualized rate of 2.3% to \$181.3 billion. In particular, demand for industry services will come from older adults, who tend to need more serious and more frequent dental care as they age. In addition, the expansion of dental care through Medicaid will enable low-income adults to access the care they need. Since 90.0% of those with private benefits obtain them through an employer, a relatively low unemployment rate will also support coverage and thus accessibility of industry services. The average industry profit margin is anticipated to remain high, and membership in dental service organizations (DSOs) will likely continue to climb, particularly among younger practitioners graduating with high amounts of debt. The industry analysis will concentrate on the NAICS classification that is the Targeted Industry of the Endeavor proposed by **Mrs. Zoljargal Purevsuren**, which is providing cost-based solutions and strategies to support the NAICS Code 62121.

The Purchased Market Research obtained the industry information from the company IBIS World Industry Market Research, Reports, & Statistics (<https://www.ibisworld.com/>):

- **62121 – Dentists in the U.S.** - Dentists industry revenue is anticipated to expand an annualized 2.3% from \$162.1 billion for the next five years, while industry profit, measured as earnings before interest and taxes, is expected to decline.

Where the combined Market Size has a total volume of 162.1 Billion Dollars in 2022, with a growth rate of 1.9% per year compounded in the last five years, 179 thousand operating companies, generating 1 million direct jobs, with a total wage paid of 61.4 Billion Dollars, Dentists is niche strategic sector of the U.S. economy, the key to the ensure U.S. competitiveness in the global market.



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START-UP BUSINESS PLAN – ENDEAVOR

Orthodontists

Anchor in place: Despite low demand, the industry is expected to have room for growth. Once viewed as cosmetic procedures, orthodontic treatments have become routine in dentistry. Over the five years to 2022, the Orthodontists industry has benefited from favorable demographic trends and technological advances. According to Dental Economics, about 60.0% to 70.0% of adult Americans receive routine dental care. As more patients visited their dentist, they were more aware of needing orthodontic treatments, bolstering the number of patient referrals to orthodontists. Patients with crooked or crowded teeth, overbites or underbites, issues with jaw positioning may require industry services. If left untreated, these ailments may result in tooth decay, gum disease, headaches, earaches, or speaking, biting or chewing issues. While industry demand is typically high, it has been relatively stagnant during the period. This is partially due to the COVID-19 (coronavirus) pandemic, which resulted in restrictions on in-person health and dental care services in 2020. However, while industry revenue fell in 2020, it is expected to grow 1.3% in 2022, as the pandemic passes and people are once again able to receive in-person industry services. Historically, private dental clinics have been highly profitable, because many patients pay for orthodontic services out of pocket, which lowers administrative costs related to securing reimbursements. However, the industry's landscape has changed considerably. As the cost of dental education has increased during the period, many dental graduates have been less willing to start their own practices, due to high start-up costs. Rapid technological advancements have added to the capital outlay required; as a result, dental practice management companies (DPMCs) have become more prevalent. The industry has consolidated as DPMCs have acquired small, independent practices. Over the five years to 2022, industry revenue is expected to grow at an annualized rate of 0.4% to \$11.5 billion. Meanwhile, profit is expected to decline from 20.5% of industry revenue in 2016 to 19.4% in 2022, due to increased start-up costs. According to Dental Economics, about 35.0% to 40.0% of practices are operating below capacity, indicating growth potential for orthodontic practices. Over the five years to 2027, industry revenue is forecast to grow at an annualized rate of 1.0% to \$12.1 billion. Nevertheless, the industry will contend with rising external competition, mainly from companies that make do-it-yourself teeth aligning equipment. The industry analysis will concentrate on the NAICS classification that is the Targeted Industry of the Endeavor proposed by **Mrs. Zoljargal Purevsuren**, which is providing cost-based solutions and strategies to support the NAICS Code 621210.

The Purchased Market Research obtained the industry information from the company IBIS World Industry Market Research, Reports, & Statistics (<https://www.ibisworld.com/>):

- **621210 – Orthodontists in the U.S.** - Orthodontists industry revenue is anticipated to expand an annualized 1.0% from \$11.5 billion for the next five years, while industry profit, measured as earnings before interest and taxes, is expected to decline.

Where the combined Market Size has a total volume of 11.5 Billion Dollars in 2022, with a growth rate of 0.4% per year compounded in the last five years, 10 thousand operating companies, generating 83 thousand direct jobs, with a total wage paid of 5.7 Billion Dollars, Orthodontists is niche strategic sector of the U.S. economy, the key to the ensure U.S. competitiveness in the global market.



ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

KEY EXTERNAL DRIVERS

DENTISTS

PER CAPITA DISPOSABLE INCOME

Although health insurance and government health programs pay for a portion of dental services, patients are still financially responsible for a considerable portion of their dental expenditures. Patient out-of-pocket payments represent the second largest source of industry revenue, at an estimated 40.1%. As income levels increase, individuals are more likely to visit the dentist or purchase high margin cosmetic procedures. Per capita disposable income is expected to decrease in 2022.

FEDERAL FUNDING FOR MEDICARE AND MEDICAID

Medicare does not provide dental coverage. However, some adults and all kids covered under Medicaid do receive dental health benefits. This enables more individuals to receive dental coverage by reducing out-of-pocket expenses. According to the US Census, revenue from Medicaid accounts for 5.2% of total revenue. Federal funding for Medicare and Medicaid is expected to increase in 2022.

NATIONAL UNEMPLOYMENT RATE

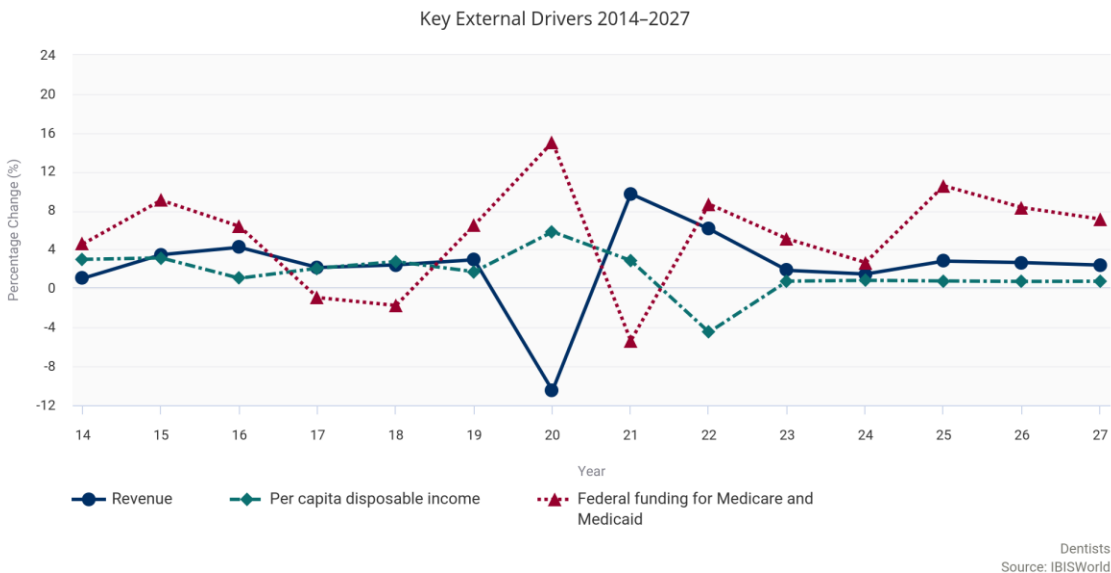
According to the National Association of Dental Plans (NADP), approximately 90.0% of Americans with private coverage get their benefits through an employer. As a result, a decrease in the unemployment rate, increases the number of individuals with private coverage and their ability to obtain dental care, driving revenue growth for the industry. In 2022, the national unemployment rate is expected to decrease, posing a potential opportunity for operators.

TOTAL HEALTH EXPENDITURE

This driver tracks total health expenditure in the United States, including public and private spending on activities that have the goal of promoting health and preventing disease. It includes expenditures for the services of dentists, other medical professionals and spending on medical products, supplies and drugs. Total health expenditure is anticipated to decrease in 2022, representing a potential threat to the industry.

NUMBER OF ADULTS AGED 65 AND OLDER

Growth in the number of elderly Americans increases demand for dental implants and other cosmetic dental procedures. As individuals age, dental health generally declines and requires more maintenance. The number of adults aged 65 and older is expected to increase in 2022.



ORTHODONTISTS

PER CAPITA DISPOSABLE INCOME

Although health insurance and government health programs pay for a portion of orthodontic treatments, patients are still financially responsible for a considerable portion of their dental expenditures. If consumers' disposable incomes decline, they will be unable to incur out-of-pocket dental expenditures. Per capita disposable income is expected to increase in 2022, presenting a potential opportunity for the industry.

NUMBER OF ADOLESCENTS AGED 10 TO 19

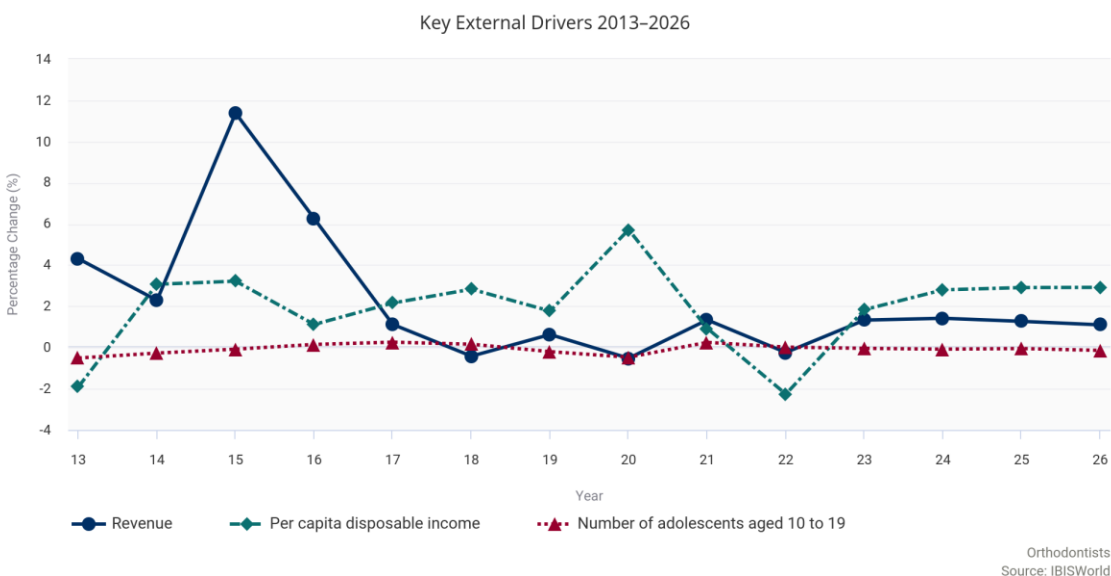
Children and teenagers are the primary recipients of orthodontic treatment, with many undergoing treatments as early as age 10. An increase in this demographic group will bolster demand for orthodontists. The number of adolescents aged 10 to 19 is expected to decrease in 2022.

NUMBER OF PEOPLE WITH PRIVATE HEALTH INSURANCE

Private health insurance coverage includes coverage either provided through employers or purchased directly from an insurer or health maintenance organization. This coverage lowers the out-of-pocket cost to individuals, increasing demand for dental services. The number of people with private health insurance is expected to decrease in 2022, posing a potential threat to the industry.

PER CAPITA SUGAR AND SWEETENER CONSUMPTION

Sugar is one of the most harmful things for an individual's teeth. As people consume more sugar and sweeteners, the more damage they are likely to do to their teeth, thus increasing their demand for orthodontic services. Per capita sugar and sweetener consumption is expected to decline in 2022.





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Key Success Factors

Dentists

Ensuring pricing policy is appropriate: Dentists must price services in accordance with clients' ability to pay, industry norms and per-service time requirements.

Maintenance of excellent customer relations: The development of good patient relations is essential to obtain a loyal customer base and referral business.

Easy access for clients: Location has proven to be extremely important in generating new patient referrals and encouraging patients to return for an easy visit.

Well-developed internal processes: The presence of practice and client management systems improves productivity and profitability. Managing instruments in the safest, most efficient manner is a key element in productivity, since patient treatment is so heavily dependent upon instruments.

Ability to quickly adopt new technology: The rapid introduction of new technology may assist a practice to quickly increase the range of services provided and improve productivity.

Orthodontists

Easy access for clients: Location is extremely important for generating new patient referrals.

Ability to quickly adopt new technology: The rapid introduction of new technology enables practices to quickly increase their range of services and improve productivity.

Maintenance of excellent customer relations: Developing good patient relations is essential to obtaining a loyal customer base and referral business.

Ensuring pricing policy is appropriate: Cosmetic dentists must price services in accordance with clients' ability to pay, industry norms and time requirements per service.



ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

3.2 THE COMPANY GOALS

The company goal within (5) five years is to develop from the flagship office in Malden, MA reaching an average of (1) Dental Consultations And Diagnostic Services; 6,000 per appointment (2) Preventative And Aesthetic Cleaning And Whitening; 10,000 per appointment (3) Cavity Filling Procedure; 5,000 per treatments (4) Orthodontic Braces Appointment; 2,500 per appointment And (5) Fixed Prosthodontics Crown, Bridges And Veneers; 900 per treatment in per appointment and per treatment revenue model by year 5.

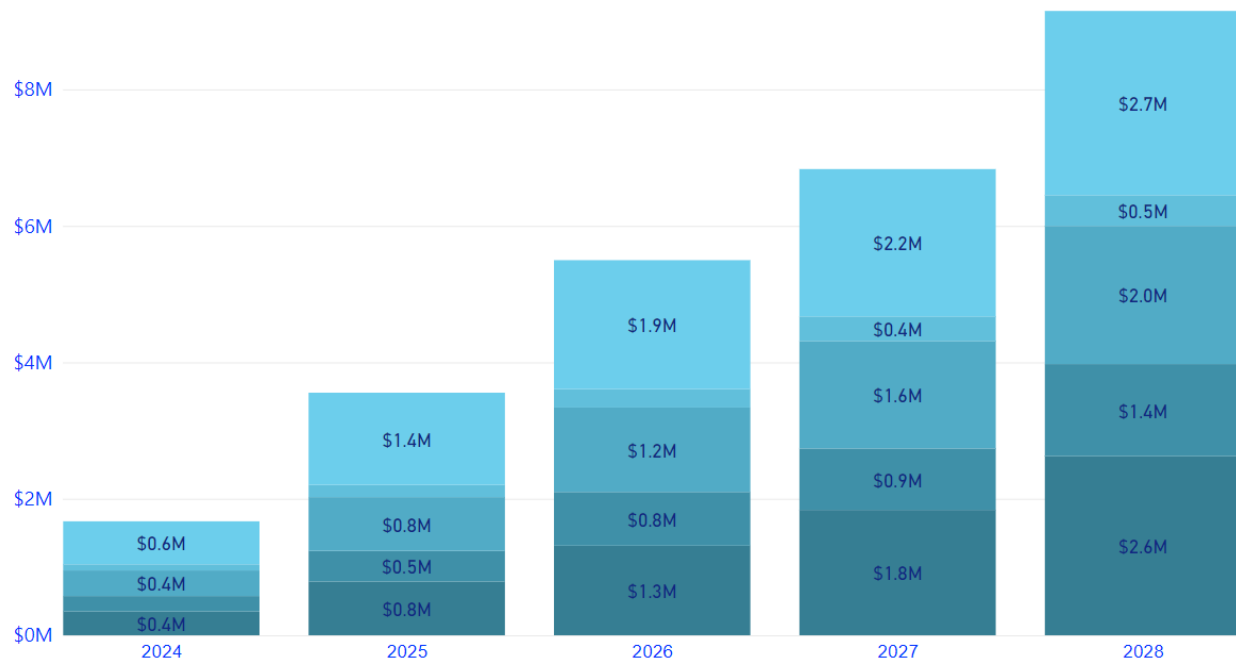
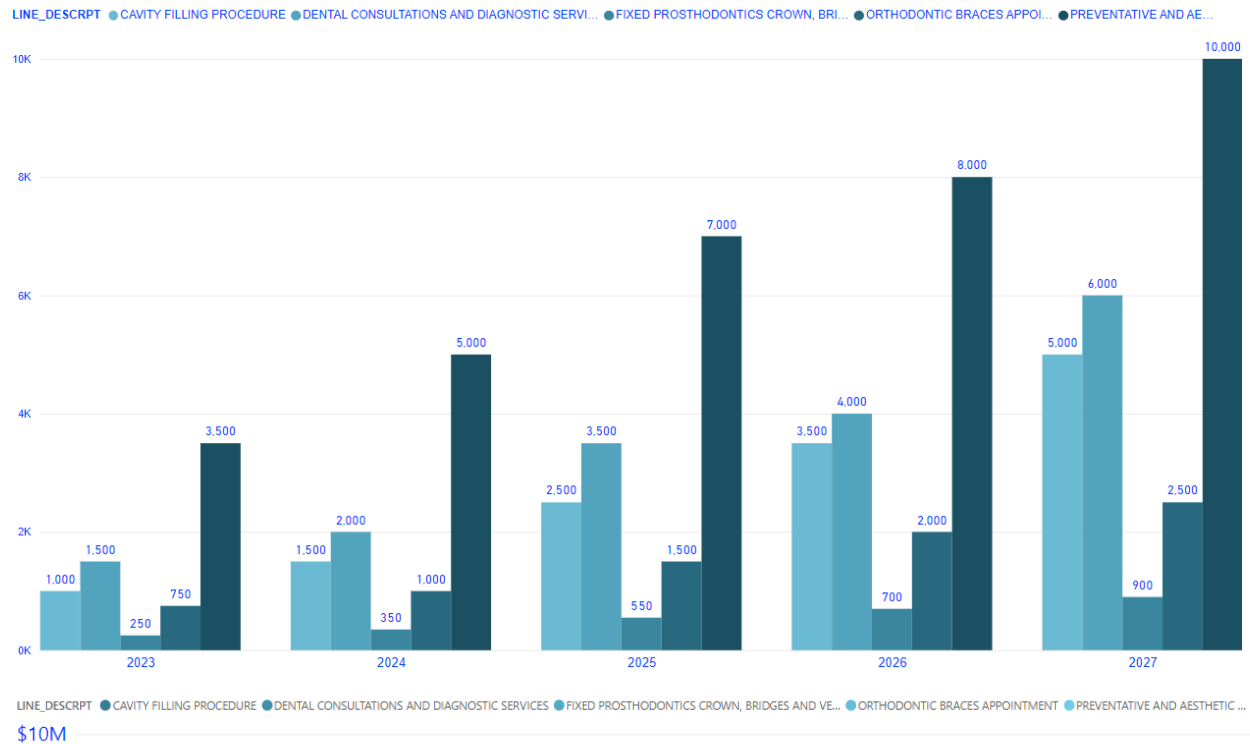
YEAR	SERVICE	REVENUE STREAM MODEL	REVENUE STREAM UNITS
2023	CAVITY FILLING PROCEDURE	Per Treatment	1,000
2023	DENTAL CONSULTATIONS AND DIAGNOSTIC SERVICES	Per Appointment	1,500
2023	FIXED PROSTHODONTICS CROWN, BRIDGES AND VENEERS	Per Treatment	250
2023	ORTHODONTIC BRACES APPOINTMENT	Per Appointment	750
2023	PREVENTATIVE AND AESTHETIC CLEANING AND WHITENING	Per Appointment	3,500
2024	CAVITY FILLING PROCEDURE	Per Treatment	1,500
2024	DENTAL CONSULTATIONS AND DIAGNOSTIC SERVICES	Per Appointment	2,000
2024	FIXED PROSTHODONTICS CROWN, BRIDGES AND VENEERS	Per Treatment	350
2024	ORTHODONTIC BRACES APPOINTMENT	Per Appointment	1,000
2024	PREVENTATIVE AND AESTHETIC CLEANING AND WHITENING	Per Appointment	5,000
2025	CAVITY FILLING PROCEDURE	Per Treatment	2,500
2025	DENTAL CONSULTATIONS AND DIAGNOSTIC SERVICES	Per Appointment	3,500
2025	FIXED PROSTHODONTICS CROWN, BRIDGES AND VENEERS	Per Treatment	550
2025	ORTHODONTIC BRACES APPOINTMENT	Per Appointment	1,500
2025	PREVENTATIVE AND AESTHETIC CLEANING AND WHITENING	Per Appointment	7,000
2026	CAVITY FILLING PROCEDURE	Per Treatment	3,500
2026	DENTAL CONSULTATIONS AND DIAGNOSTIC SERVICES	Per Appointment	4,000
2026	FIXED PROSTHODONTICS CROWN, BRIDGES AND VENEERS	Per Treatment	700
2026	ORTHODONTIC BRACES APPOINTMENT	Per Appointment	2,000
2026	PREVENTATIVE AND AESTHETIC CLEANING AND WHITENING	Per Appointment	8,000
2027	CAVITY FILLING PROCEDURE	Per Treatment	5,000
2027	DENTAL CONSULTATIONS AND DIAGNOSTIC SERVICES	Per Appointment	6,000
2027	FIXED PROSTHODONTICS CROWN, BRIDGES AND VENEERS	Per Treatment	900
2027	ORTHODONTIC BRACES APPOINTMENT	Per Appointment	2,500
2027	PREVENTATIVE AND AESTHETIC CLEANING AND WHITENING	Per Appointment	10,000
Total			74,500



LUMINOUS
dentistry

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YEAR	REVENUE STREAM	REVENUE UNIT	REVENUE QUANTITY	REVENUE UNIT VALUE	REVENUE
2024	DENTAL CONSULTATIONS AND DIAGNOSTIC SERVICES	Per Appointment	1,500	\$ 150	\$ 225,000
2024	PREVENTATIVE AND AESTHETIC CLEANING AND WHITENING	Per Appointment	3,500	\$ 180	\$ 630,000
2024	CAVITY FILLING PROCEDURE	Per Treatment	1,000	\$ 350	\$ 350,000
2024	ORTHODONTIC BRACES APPOINTMENT	Per Appointment	750	\$ 120	\$ 90,000
2024	FIXED PROSTHODONTICS CROWN, BRIDGES AND VENEERS	Per Treatment	250	\$ 1,500	\$ 375,000
2025	DENTAL CONSULTATIONS AND DIAGNOSTIC SERVICES	Per Appointment	3,000	\$ 150	\$ 450,000
2025	PREVENTATIVE AND AESTHETIC CLEANING AND WHITENING	Per Appointment	7,500	\$ 180	\$ 1,350,000
2025	CAVITY FILLING PROCEDURE	Per Treatment	2,250	\$ 350	\$ 787,500
2025	ORTHODONTIC BRACES APPOINTMENT	Per Appointment	1,500	\$ 120	\$ 180,000
2025	FIXED PROSTHODONTICS CROWN, BRIDGES AND VENEERS	Per Treatment	525	\$ 1,500	\$ 787,500
2026	DENTAL CONSULTATIONS AND DIAGNOSTIC SERVICES	Per Appointment	5,250	\$ 150	\$ 787,500
2026	PREVENTATIVE AND AESTHETIC CLEANING AND WHITENING	Per Appointment	10,500	\$ 180	\$ 1,890,000
2026	CAVITY FILLING PROCEDURE	Per Treatment	3,750	\$ 350	\$ 1,312,500
2026	ORTHODONTIC BRACES APPOINTMENT	Per Appointment	2,250	\$ 120	\$ 270,000
2026	FIXED PROSTHODONTICS CROWN, BRIDGES AND VENEERS	Per Treatment	825	\$ 1,500	\$ 1,237,500
2027	DENTAL CONSULTATIONS AND DIAGNOSTIC SERVICES	Per Appointment	6,000	\$ 150	\$ 900,000
2027	PREVENTATIVE AND AESTHETIC CLEANING AND WHITENING	Per Appointment	12,000	\$ 180	\$ 2,160,000
2027	CAVITY FILLING PROCEDURE	Per Treatment	5,250	\$ 350	\$ 1,837,500
2027	ORTHODONTIC BRACES APPOINTMENT	Per Appointment	3,000	\$ 120	\$ 360,000
2027	FIXED PROSTHODONTICS CROWN, BRIDGES AND VENEERS	Per Treatment	1,050	\$ 1,500	\$ 1,575,000
2028	DENTAL CONSULTATIONS AND DIAGNOSTIC SERVICES	Per Appointment	9,000	\$ 150	\$ 1,350,000
2028	PREVENTATIVE AND AESTHETIC CLEANING AND WHITENING	Per Appointment	15,000	\$ 180	\$ 2,700,000
2028	CAVITY FILLING PROCEDURE	Per Treatment	7,500	\$ 350	\$ 2,625,000
2028	ORTHODONTIC BRACES APPOINTMENT	Per Appointment	3,750	\$ 120	\$ 450,000
2028	FIXED PROSTHODONTICS CROWN, BRIDGES AND VENEERS	Per Treatment	1,350	\$ 1,500	\$ 2,025,000



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3.3 COMPETITION FRAMEWORK

Mrs. Zoljargal Purevsuren foresees a competitive outlook in a stable and mature market. The Unique value proposition: focus on a key relationship with clients, strong online service presence, and a premium customer experience adapted to the States of Massachusetts and Connecticut. This approach will make a difference to ZOLA LUMINOUS CORP's success in the TARGETED Market.

BASIS OF COMPETITION

Dentists

Competition in this industry is high and the trend is steady. Operators in the Dental Clinic Services industry Competition in this industry is Medium and the trend is Increasing. Due to limited competition from other healthcare providers, dentists primarily compete with other dentists. As a result, many dentists compete by marketing their services through outlets such as online advertising. Though many dentists establish their practice in high foot traffic areas to generate consistent referrals, marketing is also a key component in generating revenue growth. Other competitive strategies include patient fees and the range of services offered, which lowers dentists' need for outside referrals. Dentists also compete based on price by using new technologies to generate lower costs, which can be passed on to consumers through lower prices. Technological advancements, such as computerized imaging, digital X-ray, digital photography, interactive case presentation and new restorative materials increase efficiency and lower costs. These technological advances improve productivity, helping dentists to complete more procedures and maintain higher profit. Some dental operators also collaborate with physicians to expand the range of health services available at their location and to boost visibility. Dental operators must ensure that they comply with provisions contained in various dentist statutes; however, regulations and codes of practice may impose certain limitations related to how business is referred between operators. Some dental operators may encounter minimal competition from nonprofit providers. Several federal agencies provide direct services to specific, often disadvantaged populations or military personnel and their dependents. The US Departments of Defense, Transportation and Veterans Affairs, the US Department of Justice's Bureau of Prisons and the US Department of Health and Human Services' Indian Health Service provide oral healthcare directly to selected populations. In addition, some community health centers provide preventive and basic dental care. Community health centers are located in medically underserved urban and rural areas and target low-income, migrant, homeless and other disadvantaged populations. Individuals pay for dental services on a sliding fee scale, adjusted by their ability to pay. Better preventive care at home has also increased competition and suppressed revenue growth. Improved toothbrushes and formulas for toothpaste and mouthwashes with fluoride have led to healthier teeth and lower demand for traditional dental services. There is potential for increased competition from allied dental professionals, particularly as the range of services these occupations provide increases. While these professionals are usually required to work under



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the supervision of a dentist, they may, in the future, provide limited services on their account (i.e., when sound clinical research shows that this will not endanger public health and safety).

Orthodontists

Competition in this industry is medium and the trend is steady. The Orthodontists industry exhibits a moderate level of competition. Orthodontic practices typically operate within a localized area, and thus compete on the basis of price, range of services, certification, experience and reputation. Generating patient referrals is vital for orthodontic practices. Many orthodontists have expanded their online presence by developing websites and a social media presence to attract potential clients. Industry operators also compete on the basis of price. Some orthodontic practices offer either low-cost or free consultations, permitting patients to see x-rays of their mouth and photographs of their dentition. Next, orthodontic practices provide estimates of treatment costs, length and goals. In addition, operators compete on the basis of the scope of services offered. For instance, some orthodontic practices have expanded their service offering to include oral surgery, teeth cleaning, teeth whitening and other related services. The industry is subject to external competition, namely from companies that produce do-it-yourself teeth straightening kits. However, the American Association of Orthodontists has warned consumers of the potential dangers of using do-it yourself teeth straightening methods. As a result, external competition for the industry has been limited.



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Barriers to Entry

Dentists

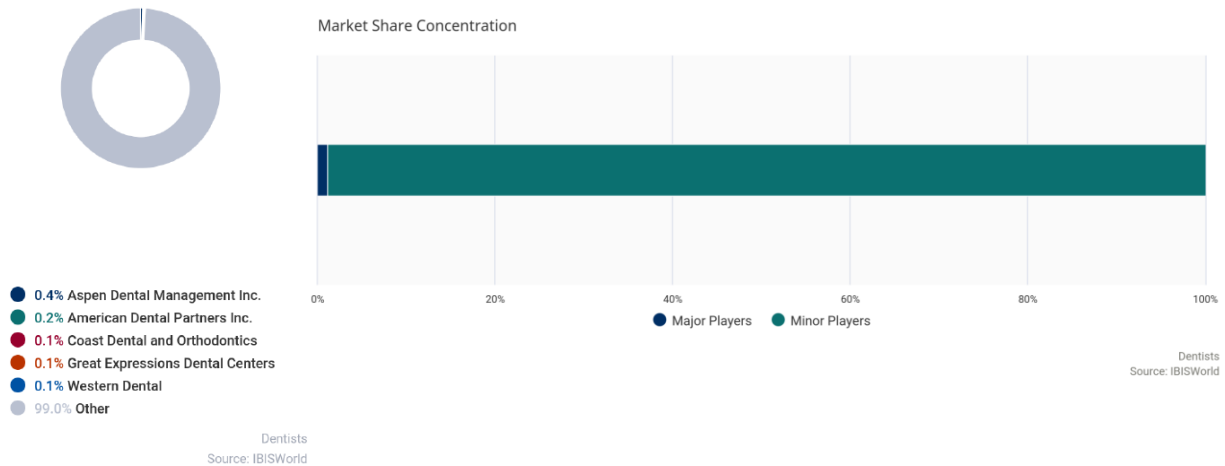
Barriers to entry in this industry are medium and the trend is steady. There are moderate barriers to entry into the Dentists industry. The cost of establishing a new practice ranges from \$300,000 to \$500,000, representing a potential barrier for new players. There are also high costs for equipping and establishing protocols and systems for a new practice. Although the industry exhibits high profitability, new entrants will have lower margins because it takes time to develop a reputation and build a consistent patient base. Instead of private practice, dental management service companies can ease costs for new players, which helps to reduce the barriers to entry slightly. Licensing and regulation create additional barriers to entry into the industry. New entrants must obtain licenses from state agencies to practice dentistry by completing an educational program and passing some assessment or examination. The level of training required to be a dentist is significant, especially for specialist practitioners who must attain additional qualifications on top of the basic tertiary dental qualification and prescribed clinical experience. To practice in the United States, dentists need to be certified as a Doctor of Dental Medicine (DMD), Doctor of Dental Surgery (DDS) or Doctor of Dental Science (DDS). Each licensed dentist must undergo eight years of training, consisting of a four-year undergraduate degree and another four years of doctoral training in dentistry. Additional post-graduate training is required to become a dental specialist. Reputation is another crucial factor in generating referrals from previous patients and other healthcare providers to build a steady patient base. Incumbents in the industry have a competitive advantage because a dentist's reputation must be established through years of practice. Patient loyalty can lengthen the time it takes for new players to build a viable customer base. Personal recommendations are also a vital factor in patients determining their dentist. Joining an established practice may provide a solution to these barriers.

Orthodontists

Barriers to entry in this industry are medium and the trend is steady. To practice orthodontics in the United States, industry players must be certified as a Doctor of Dental Medicine (DMD), Doctor of Dental Surgery (DDS) or Doctor of Dental Science (DDS). Furthermore, entrants must receive several more years of specialty training in the field of orthodontics. Additional certification may be required or warranted via state regulations or applicable industry associations. Capital requirements can also pose a barrier to prospective entrants. Establishing a new orthodontics practice can cost anywhere from \$300,000 to \$500,000 or more, depending on the location. Additional costs, such as x-ray machines and other medical equipment, may also be necessary.

THE DENTISTS BENCHMARK PLAYERS

Major Players



AspenDental™

ASPEN DENTAL MANAGEMENT INC (0.44% Market Share)

Aspen Dental Management Inc. is a private company with an estimated 5,000 employees. In the US, the company has a notable market share in at least one industry: Dentists, where they account for an estimated 0.4% of total industry revenue and are considered an All Star because they display stronger market share, profit and revenue growth compared to their peers.



AMERICAN DENTAL PARTNERS INC (0.19% Market Share)

American Dental Partners Inc. is a public company headquartered in Massachusetts with an estimated 2,651 employees. In the US, the company has a notable market share in at least one industry: Dentists, where they account for an estimated 0.2% of total industry revenue and are considered an All Star because they display stronger market share, profit and revenue growth compared to their peers.



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CoastDental®

COAST DENTAL AND ORTHODONTICS (0.14% Market Share)

Coast Dental and Orthodontics is a private company with an estimated 1,536 employees. In the US, the company has a notable market share in at least one industry: Dentists, where they account for an estimated 0.1% of total industry revenue and are considered an All Star because they display stronger market share, profit and revenue growth compared to their peers.



GREAT EXPRESSIONS DENTAL CENTERS (0.1% Market Share)

Great Expressions Dental Centers is a private company with an estimated 1,100 employees. In the US, the company has a notable market share in at least one industry: Dentists, where they account for an estimated 0.1% of total industry revenue and are considered an All Star because they display stronger market share, profit and revenue growth compared to their peers.



WESTERN DENTAL (0.09% Market Share)

Western Dental is a private company with an estimated 1,000 employees. In the US, the company has a notable market share in at least one industry: Dentists, where they account for an estimated 0.1% of total industry revenue and are considered an All Star because they display stronger market share, profit and revenue growth compared to their peers.



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COMPARABLE BUSINESS MODEL PLAYERS

*The
Main Street
Dentists, Inc.*

<https://www.themainstreetdentists.com/>

MAIN STREET DENTISTS INC

Main Street Dentists Inc. started in 1999, is located in Leesburg, FL, United States, and is part of the Offices of Dentists Industry. The company offers a Regular Exams and Cleanings, Pediatric Dentistry, Cosmetic Dentistry and Teeth Whitening. Main Street Dentists Inc has 5 total employees across all of its locations and generates \$ 461,718 in sales.



A&B Pediatric Dentistry

<https://www.abpediatricdentistry.com/>

A&B PEDIATRIC DENTISTS LLC

A&B Pediatric Dentists LLC started in 2016, is located in Ter Miramar, FL, United States, and is part of the Offices of Physicians Industry. The company offers dentist services for children. A&B Pediatric Dentists LLC has 9 total employees across all of its locations and generates \$824,714 thousand in sales.



<https://maifamilydentistry.com/>

MAI FAMILY & SEDATION DENTISTS

MAI FAMILY & SEDATION DENTISTS is located in Hudson, FL, and is part of Offices of Physicians Industry. The company offer a variety of services to meet dental needs: Emergency Dentist, Teeth Whitening, Tooth Extraction, Oral Surgery.

3.4 SWOT ANALYSIS

The Dental Clinic Services Industry is a medium market, with high/medium competition and low medium to entry. ZOLA LUMINOUS CORP is set to develop a market niche on the targeted client operational profiles, the SWOT analysis demonstrates the industry trends:



Mrs. Zoljargal Purevsuren has a deep understanding of the market conditions in the U.S. through extensive market research and a well-elaborated business plan. And working on the THREATS above with applied business strategies makes the ZOLA LUMINOUS CORP Business Plan Solid, to overcome the difficulties of a start-up project, and be successful in the market the next (5) years.

3.5 UNIQUE VALUE PROPOSITION

Mrs. Zoljargal Purevsuren's extensive knowledge and experience constitute a crucial component of ZOLA LUMINOUS CORP's unique value proposition. With a comprehensive academic background, including a Bachelor's in Dental Surgery and a Diploma of specialty in Oral and Maxillofacial, as well as her ongoing pursuit of a Master's in Medicine, she brings a solid foundation of expertise to the dental clinic.

Her role as the Chief Executive Officer and Dentist at SMART INTENTION LLC, a national clinic focused on dental care, showcases her dynamic abilities. Having operated esthetic treatments, performed minor surgeries, and managed general dental treatments, she has proven proficiency in diverse dental procedures. Her accomplishments, such as winning the "Healthy Teeth - Healthy Child" national program award and treating a significant number of patients, underscore her clinical excellence. Furthermore, her skills extend beyond clinical practice, as evidenced by her effective administrative and management capabilities, reflected in her consistent profit margins and innovative methods to enhance patient satisfaction.

Mrs. Zoljargal Purevsuren's international exposure, including her internship at KOBAYASHI DENTAL CLINIC in Tokyo, Japan, and her tenure at SEOUL YONSEI MEDICAL in Ulaanbaatar, Mongolia, have enriched her understanding of modern dental treatments, surgical procedures, and patient coordination. Her dedication



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to continuous professional development is evident through her participation in various workshops and courses, ranging from dental implants and sterilization techniques to Botox and filler training. Her commitment to providing comprehensive care is underscored by her involvement in dental seminars and conferences.

Incorporating Mrs. Purevsuren's multifaceted expertise, encompassing clinical skills, surgical proficiency, managerial competence, and commitment to ongoing education, ZOLA LUMINOUS CORP presents a holistic approach to dental care that ensures top-quality treatments, patient satisfaction, and a commitment to staying at the forefront of modern dentistry practices.

ZOLA LUMINOUS CORP is set to offer to a specific market niche: DENTAL CONSULTATIONS AND DIAGNOSTIC SERVICES, PREVENTATIVE AND AESTHETIC CLEANING AND WHITENING, CAVITY FILLING PROCEDURE, ORTHODONTIC BRACES APPOINTMENT AND FIXED PROSTHODONTICS CROWN, BRIDGES AND VENEERS TARGETING THE DENTAL CLINIC SERVICES SECTOR.

Mrs. Zoljargal Purevsuren, throughout her (12) years of experience in this highly demanding environment will be key to developing this market niche.



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4. MARKET ANALYSIS

4.1 MARKETING STRATEGY

Mrs. Zoljargal Purevsuren is currently working on business leads, through her sector network in the U.S. Mongolian Community and the U.S. chaining customer referrals. The social network of Mongolian entrepreneurs and U.S. entrepreneurs is key to propagating the chain effect on the sales pipeline.

Participating in SBA seminars, state, and industry associations, and networking with Mongolian entrepreneurs in the U.S. is one key piece of the marketing strategy. The ecosystem of seminars, and investment roadshows provides a constant fresh feed of opportunities to interact with the SBA market. **Those that can foster long-term relationships with clients maintain not only a strong client base but also boost a company's reputation. Mrs. Zoljargal Purevsuren relies on her networking with local and Mongolian communities to obtain future business through referrals and also through recommendations.**

4.2 SITE AND SOCIAL MEDIA

Mrs. Zoljargal Purevsuren understands the critical activity online marketing plays in this industry. The budget for each business unit allocates 8% of its Total Revenue as an expenditure on the Marketing Activities to develop the website, pay for Google Ads, social media insertions in channels like LinkedIn, Facebook, Twitter, Instagram, and YouTube. It aims to get as many referrals as possible for the word to mouth strategy, getting in touch with the new investment opportunities.

4.3 SEMINARS AND TRADITIONAL MEDIA

The traditional marketing campaigns will be developed using the 8% Budget spent on Marketing activities. They are set to be driven more on publication on Small Business Sector Magazines, with a circulation of an average of 50,000 units per month, posting the quality of service provided and commitment with productivity to bring new customers to ZOLA LUMINOUS CORP, building the reputation of the company, as well through seminars and webinars dedicated to medium and small industries.

5. KEY STAFF AND PERSONNEL

5.1 CV OF ZOLA LUMINOUS CORP FOUNDER.

Mrs. Zoljargal Purevsuren’s Educational Background and Work Experience demonstrate extensive practical Knowledge in her career, with (12) years of vast experience in international and multicultural contexts combining the best skills to implement the Endeavor proposed at ZOLA LUMINOUS CORP.

Her professional abilities are supported by her practical and academic background:



<http://www.mnums.edu.mn/>

Master of Medicine

2021-2023

Mongolian National University of Medical Sciences

Master thesis named “The study result of craniometrical parameters of facial bone during fetal development”.



<http://www.mnums.edu.mn/>

Diploma of specialty - Oral and Maxillofacial

2012-2014

Mongolian National University of Medical Sciences



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Bachelor's in Dental Surgery - Doctor
Health Sciences University of Mongolia

2006-2011

ENDEAVORS



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June 2023 - Present

<https://www.luminous-dentistry.com/>

Massachusetts, USA

A start-up located in a HUB zone, planned to providing comprehensive dental care.

Founder

Responsible for developing and implementing strategic plans for the establishment and growth of the dental clinic, ensuring compliance with Massachusetts regulations and requirements. Executing the business endeavor plan to initiate the operation of Luminous dental clinic and commence the provision of dental care as outlined in the business plan. Will ensure the clinic operates in accordance with industry standards, legal obligations, and best practices. Recruit, train, and manage a team of qualified dental professionals and support staff, fostering a positive and collaborative work environment.

SMART INTENTION LLC

January 2022 – Present

Ulaanbaatar, Mongolia

Specialized dental clinic providing pediatric dentistry and general treatment.

Dentist (Temporarily changed CEO role due to a focus on Master's studies)

Responsible for adeptly perform a wide range of dental treatments, including esthetic procedures, pediatric care, and minor oral surgeries. Regularly assess adherence to daily sterilization protocols and infection control measures. Earned recognition as the preferred dental care clinic by the local community of Bayangol district, attaining the esteemed "Recommended Dental Service" title. Established the clinic as the primary



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provider of teeth whitening services on a national scale, serving approximately 1200 clients. Distinguished Health Protection Leading Officer, officially recognized by the esteemed Ministry of Health for exceptional contributions to public health safeguarding and assistance. (2023).

SMART INTENTION LLC

June 2014 - December 2021

Ulaanbaatar, Mongolia

Specialized dental clinic providing pediatric dentistry and general treatment.

Owner, Chief executive officer

Responsible for founded and established Smart Intention LLC, a specialized dental clinic offering pediatric dentistry and general treatment services, from the ground up. Crafted and executed a visionary business plan, encompassing all aspects of clinic operations, patient care, and growth strategies. Led a team of over 30 medical staff members, comprising skilled doctors, nurses, and support personnel, fostering a collaborative and high-performing environment. Nurtured a culture of continuous improvement among staff members by implementing the 3M system: Measure, Monitor, Make things right. This systematic approach ensures the assessment of clinic processes, ongoing monitoring of performance, and prompt corrective actions when necessary. Spearheaded the development and implementation of comprehensive strategic plans to drive clinic expansion, ensure exceptional patient care, and maintain stringent regulatory compliance. Researched and implemented new treatment ideas that align with the clinic's standard of care in Mongolia, enhancing the range of services provided to patients. Created and executed effective marketing plans targeted towards dedicated customer segments, resulting in increased sales and enhanced patient engagement. Secured an Investment Grant worth over 59,000,000 tugrik (~\$35,000) from the previous dental clinic owner, Son Young Woo. The grant included dental equipment, techniques, and materials, which were instrumental in establishing the foundation of the clinic. Strategically planned and executed a comprehensive business and operational plan to obtain a Special Permit for running the dental clinic. This achievement was possible through meticulous examination of dental services and meeting specific qualifications set by the Ministry of Health of Mongolia. Led the clinic to receive the prestigious "Healthy Teeth - Healthy Child" award in 2019, surpassing competition from over 300 dental offices nationwide. This initiative, in collaboration with the Ministry of Health and the Mongolian government, restored the oral health of around 5,000 children, making a significant impact on dental healthcare. Created and executed comprehensive external and internal marketing plans, leading to the establishment of a dedicated sales division known as "case acceptance." Through strategic initiatives, increased the case acceptance rate from 10% to an impressive 75%, resulting in enhanced patient engagement and clinic growth. Introduced cutting-edge technologies such as panorama and periapical X-ray installations, which were highly valued by local clinics and patients. These advancements elevated the clinic's reputation and service offerings, contributing to a substantial increase of 50% in the customer base. Pioneered the clinic as the primary provider of the Boost whitening system and uVeneer esthetic dental treatment on a national scale. These innovative services served approximately 3000 clients, resulting in a notable 25% increase in monthly revenue. Demonstrated exceptional financial acumen and operational excellence by consistently maintaining a high profit margin of over 36.5% per year on average.



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WORK EXPERIENCE

SEOUL YONSEI MEDICAL

June 2011 - May 2015

Ulaanbaatar, Mongolia

VIP dental clinic specializing in Dental implant, Hollywood smile and Teeth whitening owned by South Korean dental corporation

Head of Dental Department

Responsible for guiding and directed the dental department's operations, overseeing a team of 15 skilled professionals and ensuring the delivery of top-quality dental care to our valued patients. Orchestrated treatment plans for VIP customers, including scheduling medical tests and providing personalized consulting services. Collaborated closely with the clinic's management to formulate and execute strategic plans that aligned with the clinic's vision and goals, contributing to the overall success and growth of the organization. Coordinated various tasks related to surgeries, ensuring smooth operation and patient care. Managed daily administrative tasks, including office supplies, procurement, inventory, compensation, rental bills, shareholder reporting, and contractual payments. Recruiting, training, and managing dental professionals, hygienists, assistants, and administrative staff. Fostering a positive work environment and promoting professional development. Devotedly upheld a commitment to providing exceptional patient care and service by continuously improving processes, optimizing workflow, and ensuring adherence to the highest standards of hygiene and sterilization. Secured an Investment Grant from clinic owner Son Young Woo, following the cessation of clinic operations in Mongolia. Successfully increased case acceptance, known as the sales division, by 35%, resulting in a significant one-fourth boost in monthly sales revenue. Demonstrated exceptional patient care by working with over 1,500 individuals, contributing to continuous improvement in customer retention and attracting new patients to the clinic.



KOBAYASHI DENTAL CLINIC

December 2012 - April 2013

<https://www.k-dc.net/>

Tokyo, Japan

Japanese dental clinic focused on the modern dental treatment.

Intern

Responsible for Acquired comprehensive knowledge of the operations and procedures at a leading Japanese dental clinic, gaining valuable insights into clinic management and best practices. Observed and assisted with various general dental treatments on a daily basis, including dental fillings, endodontic treatments, and dental hygiene and restoration procedures. Received training in the operation of specialized

1804, Building 208, Udirldagiin academy street 17013, 18th khoroo, Khan-Uul district, Ulaanbaatar

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Email: zoluchka@icloud.com

PREPARED: September 2023



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dental computer tomography equipment and effectively analyzed the test results. Developed expertise in pediatric dentistry operations, catering to the specific needs of younger patients and ensuring their comfort and well-being throughout the treatment process. Skillfully performed microscope-assisted root canal procedures, utilizing advanced technology to achieve precise and successful outcomes.

SEOUL YONSEI MEDICAL

June 2011 - November 2012

Ulaanbaatar, Mongolia

VIP dental clinic specializing in Dental implant, Hollywood smile and Teeth whitening owned by South Korean dental corporation

Dentist

Responsible for conducting a wide range of dental treatments, including fillings, restorations, and crown preparations, with a focus on delivering high-quality care and ensuring patient comfort. Serving as an interpreter between Dr. Son Young Woo and patients during dental procedures, facilitating effective communication and ensuring a smooth treatment experience. Orchestrated treatment plans for VIP customers, including scheduling medical tests and providing personalized consulting services. Assisting and observing implant surgeries and other esthetic dental treatments performed by Dr. Son Young Woo, gaining valuable insights and experience in complex procedures. Prescribed appropriate medications for patients. Successfully participated in and completed over 500 dental implant operations as both an assistant and primary doctor, demonstrating expertise and the ability to handle emergency surgical procedures. Distinguished as the most active surgeon assistant through successful participation in over 500 dental implant operations, resulting in the opportunity to attend "The Advanced Implant Surgery Course of Osseointegration" in Korea, with a two-way trip voucher awarded in 2012.

PROFESSIONAL QUALIFICATIONS

Subspecialty certificate - Sterilization Technician Training February 2021 - May 2021

The post-graduate subspecialty training program of National Center for Communicable Diseases of Mongolia

Botox, Filler, and PDO Thread lift training course October 2019 - September 2020

Mongolian Association of Maxillofacial Plastic and Reconstructive Surgery

Dental implant basic course October 2019 - September 2020

Mongolian Association of Maxillofacial Plastic and Reconstructive Surgery

PROFESSIONAL SEMINARS**A new treatment method for gingivitis and clinical result****November 2018***Course by "Tooth and gum protection project" NGO*

Ulaanbaatar, Mongolia

The quality of maternal and child care**October 2017***Course by Department of Training Policy and Coordination, Mongolian National University of Medical Sciences*

Ulaanbaatar, Mongolia

Treating and regenerating dental tissues with minimal damage**August 2017***Course by Ultradent Products, INC. USA*

Ulaanbaatar, Mongolia

Essential Ultradent products training**August 2017***Course by Ultradent Products, INC. USA*

Ulaanbaatar, Mongolia

Daegu International Dental Congress and Exhibition**June 2017***Course by MegaGen, one of the biggest dental implant manufacturer of South Korea, International Network of Education and Clinical research*

Seoul, South Korea

Complications of dental support during orthopedic treatment**September 2016***Course by School of Dentistry, Mongolian National University of Medical Sciences*

Ulaanbaatar, Mongolia

Surgical methods of treatment of dental canals**April 2016***Course by School of Dentistry, Mongolian National University of Medical Sciences*

Ulaanbaatar, Mongolia

Method of bone augmentation during emergency dental implants**March 2016***Course by School of Dentistry, Mongolian National University of Medical Sciences*

Ulaanbaatar, Mongolia

Labor relations & Law**November 2015***Course by Mongolian Healthcare Workers' Trade Union*

Ulaanbaatar, Mongolia

Modern trends in medicine treatment**September 2015***Course by University of Pharmaceutical Sciences*

Ulaanbaatar, Mongolia

Dental canal treatment, and diagnosis of viral oral Mucositis**July 2015***Course by School of Dentistry, Mongolian National University of Medical Sciences*

Ulaanbaatar, Mongolia

Modern advanced methods of dentistry and orthopedics**June 2015***Course by School of Dentistry, Mongolian National University of Medical Sciences*

Ulaanbaatar, Mongolia

The requirements for drug use and rational use of drugs**December 2014***Course by Mongolian Pharmacists Association & Institute of Professional Development, Mongolian National University of Medical Sciences*

Ulaanbaatar, Mongolia

Diseases of the oral mucosa, its diagnosis, and treatment**November 2014***Course by "Monos" Institute*

Ulaanbaatar, Mongolia

Dental X-Ray diagnostics and infection control trends**September 2014***Course by Institute of Professional Development, Mongolian National University of Medical Sciences*

Ulaanbaatar, Mongolia

ICPF workshop**September 2014***Course by International Cleft Lip and Palate Foundation*

Ulaanbaatar, Mongolia

**Rehabilitation treatment of cardiovascular disease, its importance
and movement therapy in children with cerebral palsy****June 2014***Course by Mongolian Society for Physical Rehabilitation*

Ulaanbaatar, Mongolia

The principles of treatment of ear nose throat problems**October 2013***The Joint course of National Center for Cancer Research & Association of Otolaryngologists*

Ulaanbaatar, Mongolia

New principles of modern treatment of some common diseases **September 2013***Course by "Monos" Institute*

Ulaanbaatar, Mongolia

Common diseases and the principles of its modern treatment **September 2012***Course by "Monos" Institute of Pharmacy*

Ulaanbaatar, Mongolia

The advanced implant surgery course of Osseointegration **May 2012***Course of the global academy of Osseointegration with International College of Dentistry*

Seoul, South Korea

The Rhetoric presentation skill course **April 2012***Mongolian Lecturer Center*

Ulaanbaatar, Mongolia

The principle guide of using a vitreous dental pin in the canal of the incisor **April 2012***School of Dentistry, Health Sciences University of Mongolia*

Ulaanbaatar, Mongolia

Ethical attitudes of medical staff **October 2011***Center for Oral and Maxillofacial Pathology / The principle guide of using a vitreous dental*

Ulaanbaatar, Mongolia

Communication skills, Health care service **September 2011***Course by "Problem-Based Center" NGO*

Ulaanbaatar, Mongolia

The development of evidence-based diagnosis and treatment tactics **2011***Course of Shastin Central Clinical Hospital & Mongolian Association of Neurologists*

Ulaanbaatar, Mongolia

ACADEMIC PUBLICATIONS**The Journal of Health Sciences** **2022****Mongolian National University of Medical Sciences**

Special edition | ISBN 99929-81-31-8 | Vol.18, № 6, (70)

The correlation between facial bone morphometric parameters during fetal development, p. 66-68

Journal of International Multidisciplinary Sciences
2022
Mongolian Dental Association

Special edition | Vol.1, № 1, (1)

The Result of General Facial Index and Upper Facial Index Determined During Fetal Development, p. 38-39

Pediatric Dentist's Academic Conference - 2
2022
School of Dentistry - Mongolian National University of Medical Sciences

Special edition | Vol.1, № 1, (1)

The Result of Study on Relationship Between Parameters of the Fetal Facial Bones and Process of Facial Shaping, p. 42-44

Academic Conference "Khureltogoot - 2022"
2022
Mongolian Young Scientists Association

The Facial Bone Morphometric Parameters During Fetal Development, p. 102-103

PROFESSIONAL AWARDS
Health Protection Leading Officer
January 2023

Recognized by the Ministry of Health for making a significant and valuable contribution to the safeguarding and assistance of public health.

Honorary Certification of Ministry of Health
October 2021
"Awarded for active and productive contribution to the protection of public health."
Certificate of Acknowledgement of Ulaanbaatar 141 Primary school
December 2020
"Awarded for voluntary medical examinations and counseling for students within the framework of the "Healthy Teeth - Healthy Child" national program."
Certificate of Acknowledgement of Ulaanbaatar 262 Kindergarten
October 2020
"Awarded for special attention paid to children's oral health and gratitude for the voluntary dental examinations and treatment."
Certificate of Honor of Bayangol district's council
December 2019
"Awarded for effectively running "Healthy Teeth - Healthy Child" national program of 2019 & voluntarily giving professional dental care to target group of 300+ children."
Honorary certificate Ulaanbaatar city council
February 2018
"Awarded by the Ulaanbaatar city council for expanding dental care field of Bayangol district's local community."



ZOLA LUMINOUS CORP

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Honorary certificate of Ulaanbaatar city council

February 2016

"For effectively running & operating in a specific field of healthcare."

Acknowledgement of Intellectual Academic Conference of Students

April 2009

"Awarded for successfully with research "Case study analysis of fractures of the zygomatic bones"

PROFESSIONAL WORKSHOPS

Subspecialty certificate - Sterilization

Technician Training

February 2021 - May 2021

Ulaanbaatar, Mongolia

The post-graduate subspecialty training program of National Center for Communicable Diseases of Mongolia

Dental implant basic course

October 2019 - September 2020

Ulaanbaatar, Mongolia

Course by Mongolian Association of Maxillofacial Plastic and Reconstructive Surgery

Botox, Filler, and PDO Thread lift training course

October 2019 - September 2020

Ulaanbaatar, Mongolia

Course by Mongolian Association of Maxillofacial Plastic and Reconstructive Surgery

VOLUNTEERING

Healthy teeth - Healthy Mongolia - 2022

June 2022 - July 2022

As part of the program's framework, over 6,500 individuals in the Khangai region of Mongolia received complimentary oral preventive examinations, diagnostics, and consultations, contributing to the promotion of dental health and well-being.

Healthy teeth - Healthy Mongolia - 2021

September 2021 - October 2021

Contributed to a research team by providing free comprehensive oral examinations and treatments for approximately 2,800 individuals across the 8 western provinces of Mongolia.

Healthy teeth - Healthy Children

2018-2020

Conducted annual oral examinations and provided preventive treatment for over 5,000 children in school No. 141 across 36 groups. Additionally, administered annual oral examinations and preventive treatment for more than 720 children in 12 groups of Kindergarten No. 262.



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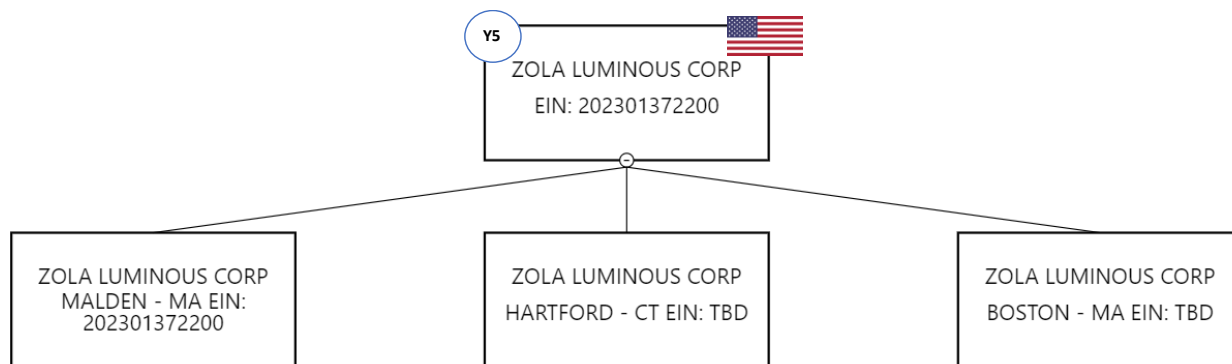
START-UP BUSINESS PLAN – ENDEAVOR

PROFESSIONAL LICENCES AND MEMBERSHIPS

Massachusetts Dental Society	Member since: August 2023
American Dental Association	Member since: August 2022
Mongolian Dental Association	Member since February 2020
Mongolian Association of Oral Maxillofacial Surgery	Member since October 2015

5.2 STAFF FIVE YEARS PLAN – BUSINESS UNITS

The staff plan described below reflects the Year (5) view, which is set to generate (94) Full-Time and Part-Time Job Employees and Contractors to U.S. workers in the states of Massachusetts and Connecticut (Year 5), reaching a total of (94) U.S. workers hired in (5) years.



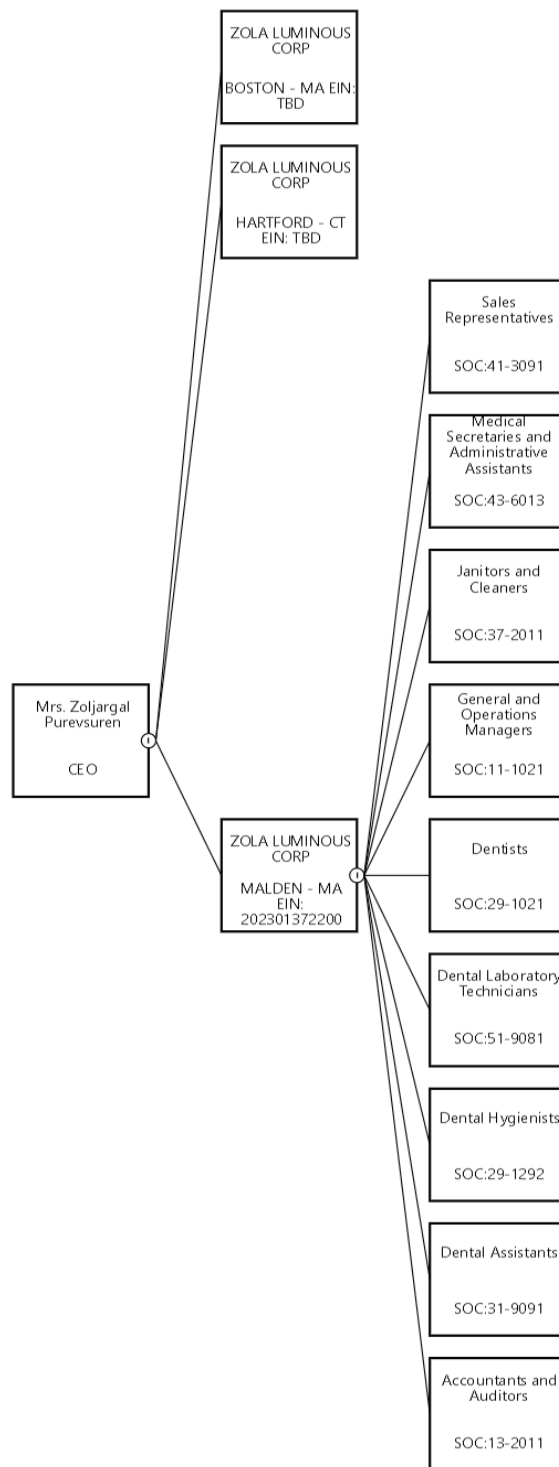
Below is the organization chart for the (3) business units, reflecting the complete staff structure in the year (5).



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START-UP BUSINESS PLAN – ENDEAVOR

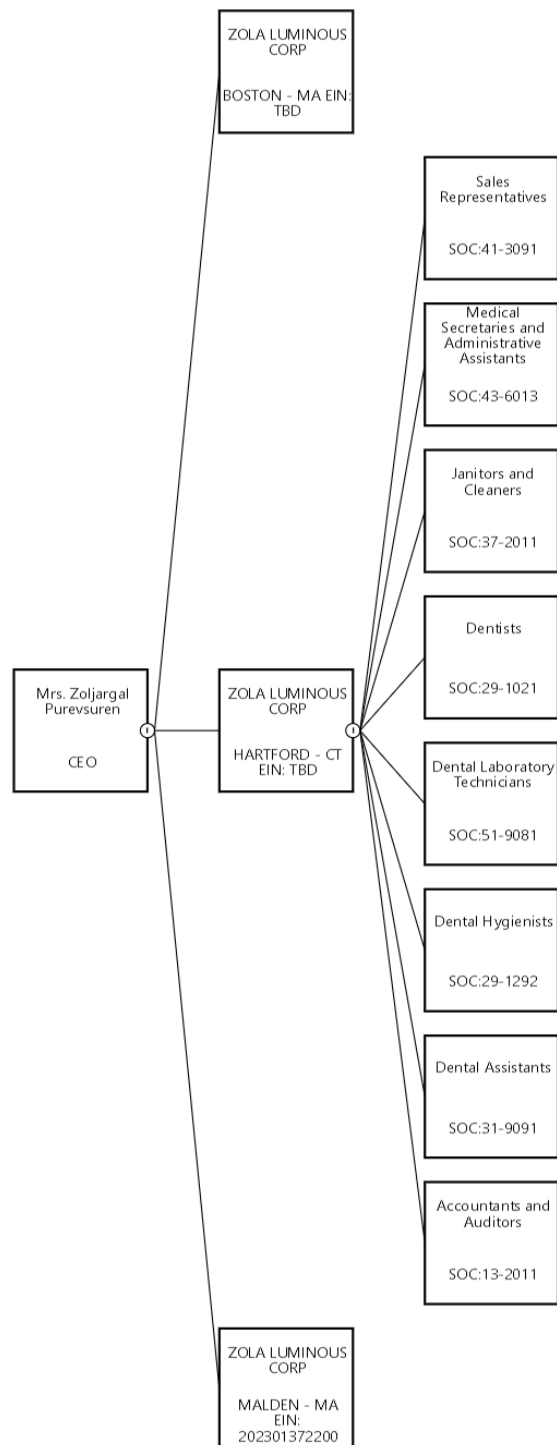
MASSACHUSETTS HEADQUARTERS



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CONNECTICUT BRANCH

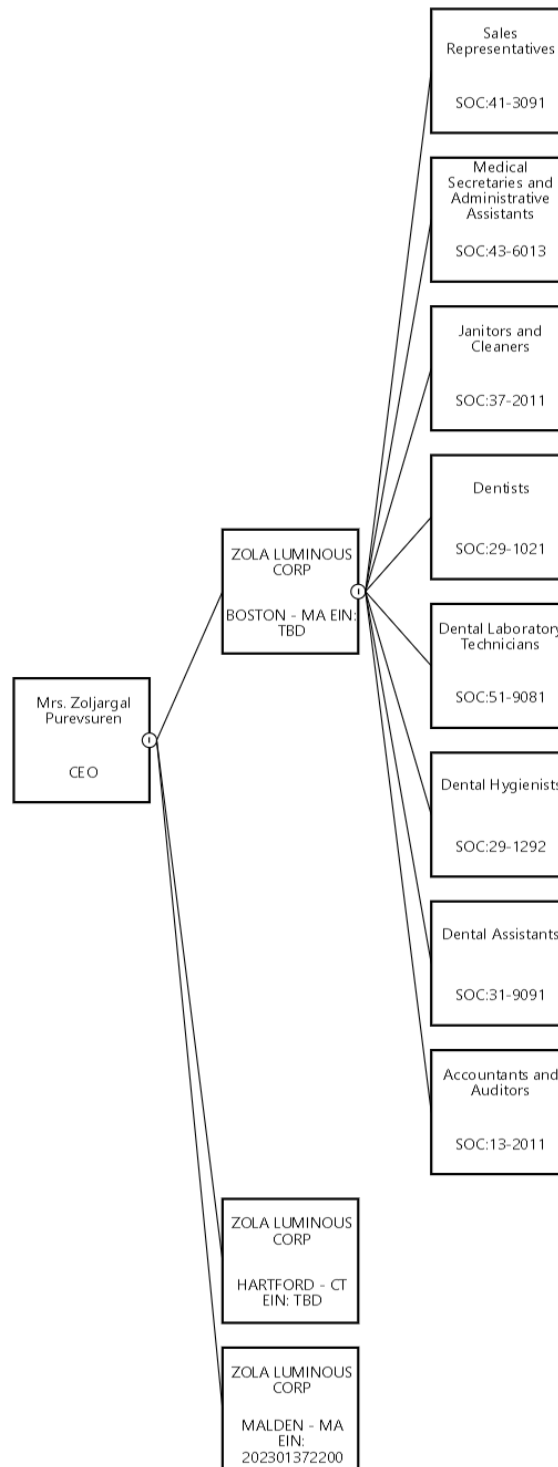




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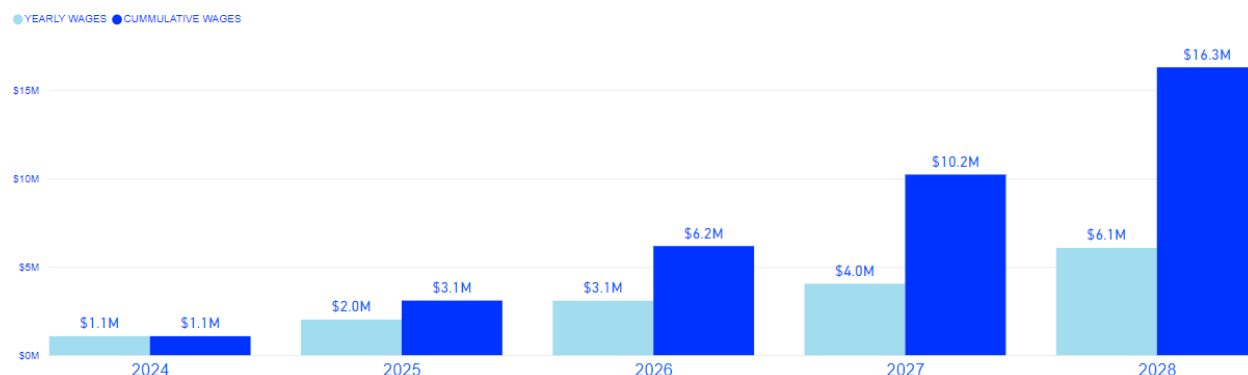
MASSACHUSETTS BRANCH



5.3 STAFF PLAN

The U.S. workers to be hired in (5) years will be a total of 94 employees (full-time and part-time), generating a total payment of wages of 16.2 million dollars in a total of the 5 years.

YEAR	EMPLOYEES	YEAR_WAGES	CUMULATIVE_WAGES
2024	18	\$1,075,135	\$1,075,135
2025	31	\$2,016,470	\$3,091,605
2026	49	\$3,083,790	\$6,175,395
2027	60	\$4,046,850	\$10,222,245
2028	94	\$6,068,800	\$16,291,045



The positions to be hired following the 2021 Standard Occupational Classification (SOC) system, a federal statistical standard used by federal agencies to classify workers into occupational categories (the U.S. Bureau of Labor Statistics - <https://www.bls.gov/soc/>), to define the roles, tasks very precisely, and detailed work activities.

INDIRECT JOBS CREATION

According to the latest Economic Policy Institute, Updated employment multipliers for the U.S. economy, for every 100 jobs created on Consulting, 142 indirect jobs are created.

	Industry	Jobs per 100 direct jobs			Total, indirect
		Direct jobs	Supplier jobs*	Induced jobs**	
148	Offices of dentists	100,0	56,9	86,0	142,9

So this Endeavor will generate a total of 132 indirect jobs.

The Economic Policy Institute (EPI) is a nonprofit, nonpartisan think tank created in 1986 to include the needs of low- and middle-income workers in economic policy discussions. EPI believes every working person deserves a good job with fair pay, affordable health care, and retirement security. To achieve this goal, EPI conducts research and analysis on the economic status of working America. EPI proposes public policies that protect and improve the economic conditions of low- and middle-income workers and assesses policies concerning how they affect those workers

<https://www.epi.org/publication/updated-employment-multipliers-for-the-u-s-economy/>



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START-UP BUSINESS PLAN – ENDEAVOR

PLANNED STAFF ALLOCATION

YEAR	LINE_DESCRPT	REVENUE MODEL	HOURLY CONVERSION	SIMULTANEITY FACTOR	REVENUE UNITS	R1	R2	R3	R4
2023	DENTAL CONSULTATIONS AND DIAGNOSTIC SERVICES	Per Appointment	0,60	1,00	1,500	0,45	0,00	0,45	0,00
2023	PREVENTATIVE AND AESTHETIC CLEANING AND WHITENING	Per Appointment	0,60	1,00	3,500	0,11	1,05	1,05	0,00
2023	CAVITY FILLING PROCEDURE	Per Treatment	1,50	1,00	1,000	0,75	0,00	0,75	0,38
2023	ORTHODONTIC BRACES APPOINTMENT	Per Appointment	0,60	1,00	750	0,23	0,00	0,23	0,00
2023	FIXED PROSTHODONTICS CROWN, BRIDGES AND VENEERS	Per Treatment	3,00	1,00	250	0,38	0,00	0,38	0,19
2024	DENTAL CONSULTATIONS AND DIAGNOSTIC SERVICES	Per Appointment	0,60	1,00	2,000	0,60	0,00	0,60	0,00
2024	PREVENTATIVE AND AESTHETIC CLEANING AND WHITENING	Per Appointment	0,60	1,00	5,000	0,15	1,50	1,50	0,00
2024	CAVITY FILLING PROCEDURE	Per Treatment	1,50	1,00	1,500	1,13	0,00	1,13	0,56
2024	ORTHODONTIC BRACES APPOINTMENT	Per Appointment	0,60	1,00	1,000	0,30	0,00	0,30	0,00
2024	FIXED PROSTHODONTICS CROWN, BRIDGES AND VENEERS	Per Treatment	3,00	1,00	350	0,53	0,00	0,53	0,26
2025	DENTAL CONSULTATIONS AND DIAGNOSTIC SERVICES	Per Appointment	0,60	1,00	3,500	1,05	0,00	1,05	0,00
2025	PREVENTATIVE AND AESTHETIC CLEANING AND WHITENING	Per Appointment	0,60	1,00	7,000	0,21	2,10	2,10	0,00
2025	CAVITY FILLING PROCEDURE	Per Treatment	1,50	1,00	2,500	1,88	0,00	1,88	0,94
2025	ORTHODONTIC BRACES APPOINTMENT	Per Appointment	0,60	1,00	1,500	0,45	0,00	0,45	0,00
2025	FIXED PROSTHODONTICS CROWN, BRIDGES AND VENEERS	Per Treatment	3,00	1,00	550	0,83	0,00	0,83	0,41
2026	DENTAL CONSULTATIONS AND DIAGNOSTIC SERVICES	Per Appointment	0,60	1,00	4,000	1,20	0,00	1,20	0,00
2026	PREVENTATIVE AND AESTHETIC CLEANING AND WHITENING	Per Appointment	0,60	1,00	8,000	0,24	2,40	2,40	0,00
2026	CAVITY FILLING PROCEDURE	Per Treatment	1,50	1,00	3,500	2,63	0,00	2,63	1,31
2026	ORTHODONTIC BRACES APPOINTMENT	Per Appointment	0,60	1,00	2,000	0,60	0,00	0,60	0,00
2026	FIXED PROSTHODONTICS CROWN, BRIDGES AND VENEERS	Per Treatment	3,00	1,00	700	1,05	0,00	1,05	0,53
2027	DENTAL CONSULTATIONS AND DIAGNOSTIC SERVICES	Per Appointment	0,60	1,00	6,000	1,80	0,00	1,80	0,00
2027	PREVENTATIVE AND AESTHETIC CLEANING AND WHITENING	Per Appointment	0,60	1,00	10,000	0,30	3,00	3,00	0,00
2027	CAVITY FILLING PROCEDURE	Per Treatment	1,50	1,00	5,000	3,75	0,00	3,75	1,88
2027	ORTHODONTIC BRACES APPOINTMENT	Per Appointment	0,60	1,00	2,500	0,75	0,00	0,75	0,00
2027	FIXED PROSTHODONTICS CROWN, BRIDGES AND VENEERS	Per Treatment	3,00	1,00	900	1,35	0,00	1,35	0,68

R1	Dentists
R2	Dental Hygienists
R3	Dental Assistants
R4	Dental Laboratory Technicians

YEAR	R1	R2	R3	R4
2024	4,00	1,80	4,00	0,60
2025	5,10	3,80	8,50	1,30
2026	8,40	5,30	13,10	2,10
2027	10,70	6,00	16,10	2,80
2028	14,80	7,50	21,60	3,90

MRS. ZOLJARGAL PUREVSUREN IS COMPUTED AS ONE DENTIST SURGEON

All the wages estimates on this Business Plan come from the U.S Bureau of Labor Statistics based on the latest release of National Occupational Employment and Wage Estimates.

https://www.bls.gov/oes/current/oes_nat.htm

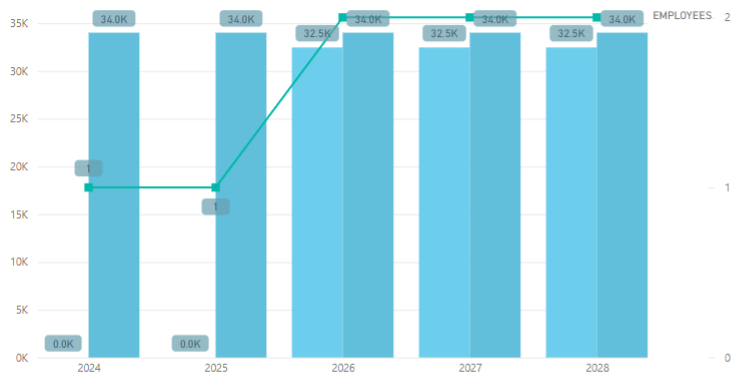
The wages computed in this business plan add the following employees' taxes:

FEDERAL_UNEMPLOYMENT	FEDERAL UNEMPLOYMENT COMPANY PART	0,50%
MEDICARE_COMPANY	MEDICARE COMPANY PART	1,22%
SOCIAL_SECURITY	SOCIAL SECURITY COMPANY PART	5,20%
UNEMPLOYMENT_COMPANY	UNEMPLOYMENT COMPANY PART	1,12%
EMPLOYER_TAXES	TOTAL EMPLOYER TAXES AND CONTRIBUTIONS	8,05%

Accountants and Auditors

TOTAL_WAGE and EMPLOYEES by YEAR and B_UNIT

B_UNIT ● Connecticut ● Massachusetts ■ EMPLOYEES



YEAR	2024			2025			2026			2027			2028		
POSITION	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES
Accountants and Auditors SOC-13-2011															
Connecticut	0.00	31.21	0	0.00	31.21	0	20.00	31.21	1	20.00	31.21	1	20.00	31.21	1
Massachusetts	20.00	32.70	1	20.00	32.70	1	20.00	32.70	1	20.00	32.70	1	20.00	32.70	1



LUMINOUS
dentistry

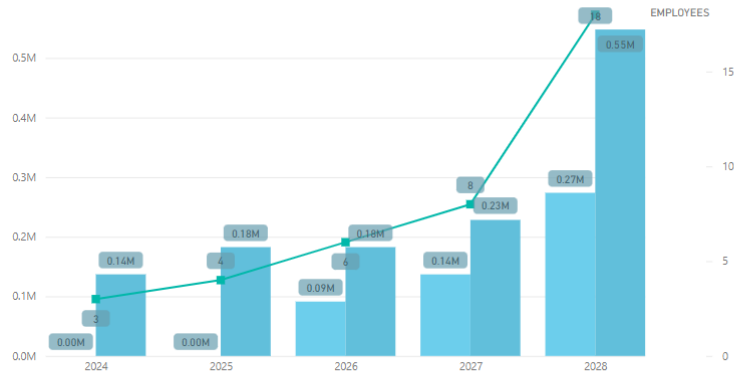
ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

Dental Assistants

TOTAL_WAGE and EMPLOYEES by YEAR and B_UNIT

B_UNIT Connecticut Massachusetts EMPLOYEES

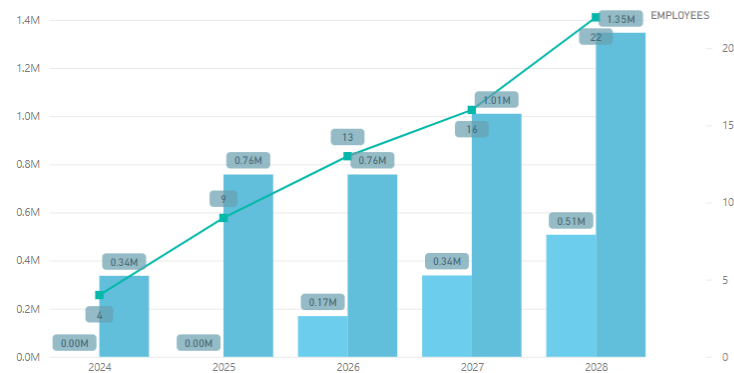


YEAR	2024			2025			2026			2027			2028		
POSITION	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES
Dental Assistants SOC-31-9091															
Connecticut	0.00	21.93	0	0.00	21.93	0	80.00	21.93	2	120.00	21.93	3	240.00	21.93	6
Massachusetts	120.00	21.94	3	160.00	21.94	4	160.00	21.94	4	200.00	21.94	5	480.00	21.94	12

Dental Hygienists

TOTAL_WAGE and EMPLOYEES by YEAR and B_UNIT

B_UNIT Connecticut Massachusetts EMPLOYEES



YEAR	2024			2025			2026			2027			2028		
POSITION	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES
Dental Hygienists SOC-29-1292															
Connecticut	0.00	40.64	0	0.00	40.64	0	80.00	40.64	4	160.00	40.64	4	240.00	40.64	6
Massachusetts	160.00	40.46	4	360.00	40.46	9	360.00	40.46	9	480.00	40.46	12	640.00	40.46	16



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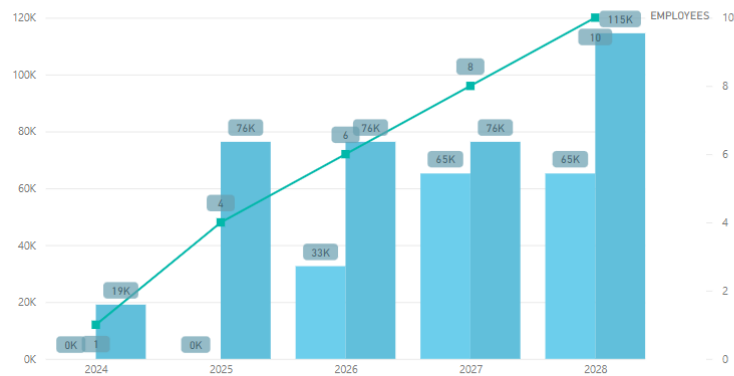
ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

Dental Laboratory Technicians

TOTAL_WAGE and EMPLOYEES by YEAR and B_UNIT

B_UNIT ● Connecticut ● Massachusetts ■ EMPLOYEES

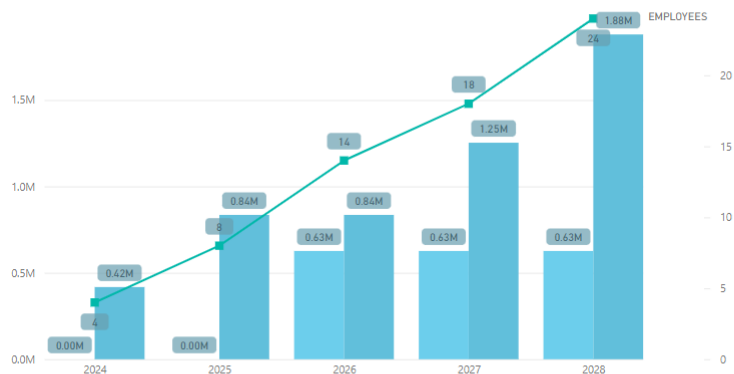


YEAR	2024			2025			2026			2027			2028		
POSITION	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES
Dental Laboratory Technicians SOC-51-9081															
Connecticut	0.00	15.67	0	0.00	15.67	0	40.00	15.67	2	80.00	15.67	4	80.00	15.67	4
Massachusetts	20.00	18.35	1	80.00	18.35	4	80.00	18.35	4	80.00	18.35	4	120.00	18.35	6

Dentists

TOTAL_WAGE and EMPLOYEES by YEAR and B_UNIT

B_UNIT ● Connecticut ● Massachusetts ■ EMPLOYEES



YEAR	2024			2025			2026			2027			2028		
POSITION	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES
Dentists SOC-29-1021															
Connecticut	0.00	50.20	0	0.00	50.20	0	240.00	50.20	6	240.00	50.20	6	240.00	50.20	6
Massachusetts	160.00	50.20	4	320.00	50.20	8	320.00	50.20	8	480.00	50.20	12	720.00	50.20	18



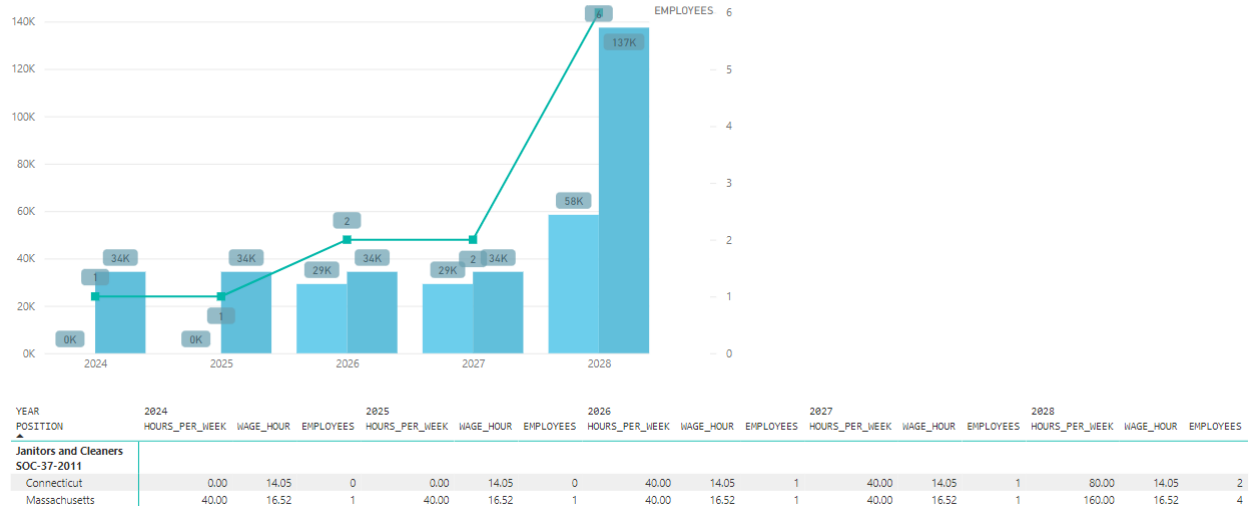
ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

Janitors and Cleaners

TOTAL_WAGE and EMPLOYEES by YEAR and B_UNIT

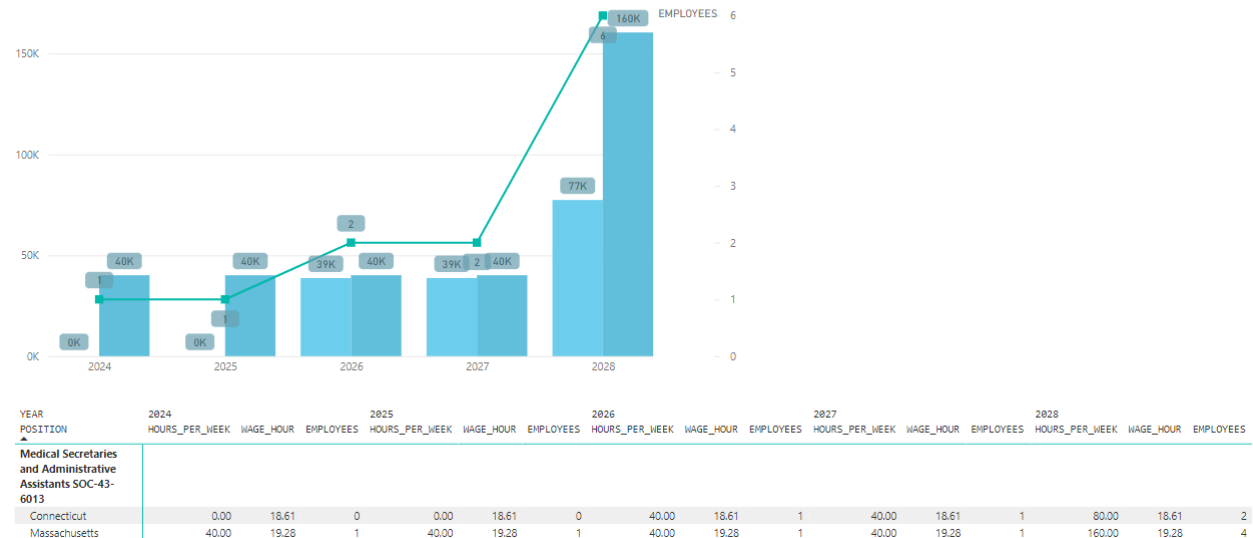
B_UNIT ● Connecticut ● Massachusetts ■ EMPLOYEES



Medical Secretaries and Administrative Assistants

TOTAL_WAGE and EMPLOYEES by YEAR and B_UNIT

B_UNIT ● Connecticut ● Massachusetts ■ EMPLOYEES





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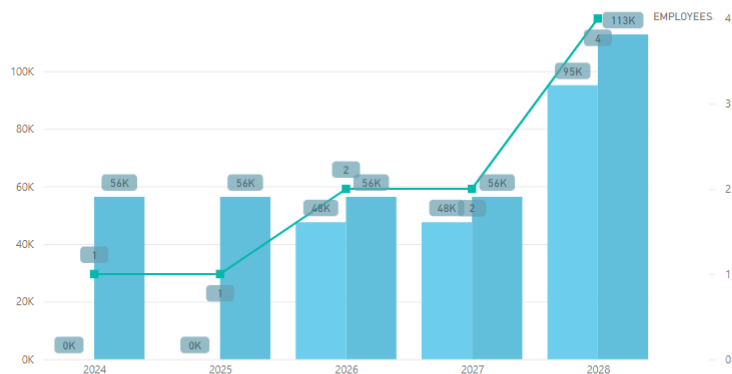
ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

Sales Representatives

TOTAL_WAGE and EMPLOYEES by YEAR and B_UNIT

B_UNIT ● Connecticut ● Massachusetts ■ EMPLOYEES



YEAR	2024	2024	2024	2025	2025	2025	2026	2026	2026	2027	2027	2027	2028	2028	2028
POSITION	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES	HOURS_PER_WEEK	WAGE_HOUR	EMPLOYEES
Sales Representatives															
SOC-41-3091															
Connecticut	0.00	22.87	0	0.00	22.87	0	40.00	22.87	1	40.00	22.87	1	80.00	22.87	2
Massachusetts	40.00	27.10	1	40.00	27.10	1	40.00	27.10	1	40.00	27.10	1	80.00	27.10	2



ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

MASSACHUSETTS HEADQUARTERS AND BRANCH

YEAR POSITION	2024 HOURS_P_WEEK	EMPLOYEES	2025 HOURS_P_WEEK	EMPLOYEES	2026 HOURS_P_WEEK	EMPLOYEES	2027 HOURS_P_WEEK	EMPLOYEES	2028 HOURS_P_WEEK	EMPLOYEES
Accountants and Auditors SOC-13-2011	20	1	20	1	20	1	20	1	20	1
Dental Assistants SOC-31-9091	40	3	40	4	40	4	40	5	40	12
Dental Hygienists SOC-29-1292	40	4	40	9	40	9	40	12	40	16
Dental Laboratory Technicians SOC-51-9081	20	1	20	4	20	4	20	4	20	6
Dentists SOC-29-1021	40	4	40	8	40	8	40	12	40	18
General and Operations Managers SOC-11-1021	40	2	40	2	40	2	40	2	40	2
Janitors and Cleaners SOC-37-2011	40	1	40	1	40	1	40	1	40	4
Medical Secretaries and Administrative Assistants SOC-43-6013	40	1	40	1	40	1	40	1	40	4
Sales Representatives SOC-41-3091	40	1	40	1	40	1	40	1	40	2

POSITION	2024	2025	2026	2027	2028
Accountants and Auditors SOC-13-2011	1	1	1	1	1
Dental Assistants SOC-31-9091	3	4	4	5	12
Dental Hygienists SOC-29-1292	4	9	9	12	16
Dental Laboratory Technicians SOC-51-9081	1	4	4	4	6
Dentists SOC-29-1021	4	8	8	12	18
General and Operations Managers SOC-11-1021	2	2	2	2	2
Janitors and Cleaners SOC-37-2011	1	1	1	1	4
Medical Secretaries and Administrative Assistants SOC-43-6013	1	1	1	1	4
Sales Representatives SOC-41-3091	1	1	1	1	2
Total	18	31	31	39	65

CONNECTICUT BRANCH

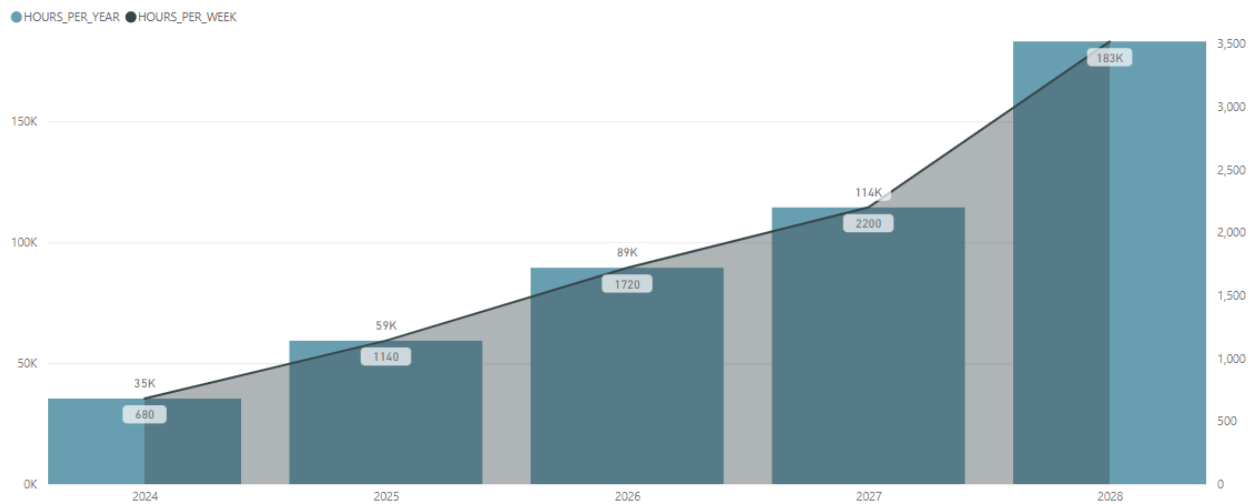
YEAR POSITION	2024 HOURS_P_WEEK	EMPLOYEES	2025 HOURS_P_WEEK	EMPLOYEES	2026 HOURS_P_WEEK	EMPLOYEES	2027 HOURS_P_WEEK	EMPLOYEES	2028 HOURS_P_WEEK	EMPLOYEES
Accountants and Auditors SOC-13-2011	0	0	0	0	20	1	20	1	20	1
Dental Assistants SOC-31-9091	0	0	0	0	40	2	40	3	40	6
Dental Hygienists SOC-29-1292	0	0	0	0	20	4	40	4	40	6
Dental Laboratory Technicians SOC-51-9081	0	0	0	0	20	2	20	4	20	4
Dentists SOC-29-1021	0	0	0	0	40	6	40	6	40	6
Janitors and Cleaners SOC-37-2011	0	0	0	0	40	1	40	1	40	2
Medical Secretaries and Administrative Assistants SOC-43-6013	0	0	0	0	40	1	40	1	40	2
Sales Representatives SOC-41-3091	0	0	0	0	40	1	40	1	40	2

POSITION	2024	2025	2026	2027	2028
Accountants and Auditors SOC-13-2011	0	0	1	1	1
Dental Assistants SOC-31-9091	0	0	2	3	6
Dental Hygienists SOC-29-1292	0	0	4	4	6
Dental Laboratory Technicians SOC-51-9081	0	0	2	4	4
Dentists SOC-29-1021	0	0	6	6	6
Janitors and Cleaners SOC-37-2011	0	0	1	1	2
Medical Secretaries and Administrative Assistants SOC-43-6013	0	0	1	1	2
Sales Representatives SOC-41-3091	0	0	1	1	2
Total	0	0	18	21	29

ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

YEAR	EMPLOYEES	HOURS_PER_WEEK	HOURS_PER_YEAR	TOTAL_WAGE
2024	18	680.00	35,360.00	1,075,135
2025	31	1,140.00	59,280.00	2,016,470
2026	49	1,720.00	89,440.00	3,083,790
2027	60	2,200.00	114,400.00	4,046,850
2028	94	3,520.00	183,040.00	6,068,800





ZOLA LUMINOUS CORP

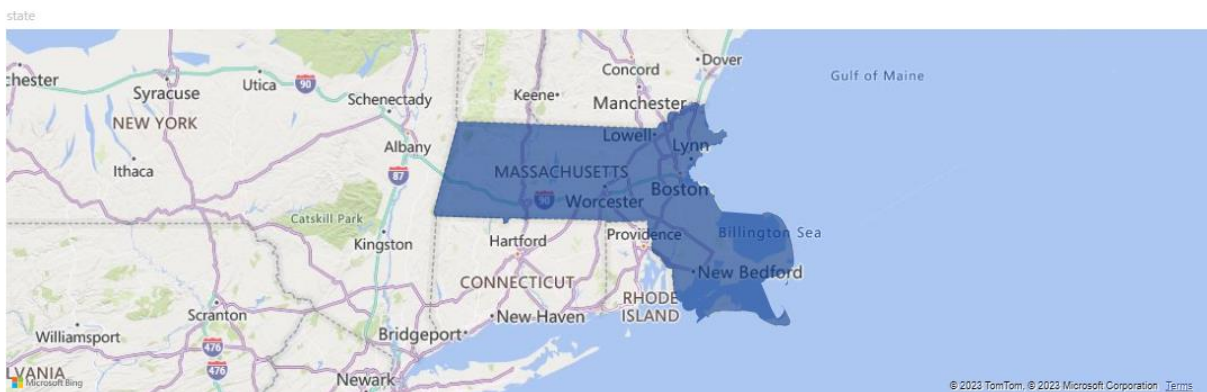
START-UP BUSINESS PLAN – ENDEAVOR



U.S. BUREAU OF LABOR STATISTICS

Occupational Employment Statistics

SOC CODE	SOC TITLE	TOT_EMP	FIRST QUARTILE HOUR WAGE	FIRST QUARTILE YEAR
11-1021	General and Operations Managers	119850	38.63	80350
13-2011	Accountants and Auditors	39020	32.7	68020
37-2011	Janitors and Cleaners, Except Maids and Housekeeping Cleaners	51480	16.52	34360
41-4011	Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products	10780	33.95	70620
43-6014	Secretaries and Administrative Assistants, Except Legal, Medical, and Executive	38670	19.39	40320
49-3031	Bus and Truck Mechanics and Diesel Engine Specialists	4770	26.95	56060
53-3032	Heavy and Tractor-Trailer Truck Drivers	30430	23.13	48100
53-3052	Bus Drivers, Transit and Intercity	4180	22.15	46080
53-7062	Laborers and Freight, Stock, and Material Movers, Hand	42780	16.97	35290



The Wages per hour in the chart above were based in the State of Massachusetts were based on the U.S. Bureau of Labor Statistics - Research Estimates by State and Industry – MAY 2023 - <https://www.bls.gov/oes/tables.htm> (accessed on May, 15th 2023).


U.S. BUREAU OF LABOR STATISTICS

Occupational Employment Statistics

SOC CODE	SOC TITLE	TOT_EMP	FIRST QUARTILE HOUR WAGE	FIRST QUARTILE YEAR
13-2011	Accountants and Auditors	15960	31.21	64920
37-2011	Janitors and Cleaners, Except Maids and Housekeeping Cleaners	28770	14.05	29220
41-4011	Sales Representatives, Wholesale and Manufacturing, Technical and Scientific Products	2730	28.61	59520
43-6014	Secretaries and Administrative Assistants, Except Legal, Medical, and Executive	24640	19.85	41290
49-3031	Bus and Truck Mechanics and Diesel Engine Specialists	2840	23.3	48460
53-3032	Heavy and Tractor-Trailer Truck Drivers	15150	22.25	46280
53-3052	Bus Drivers, Transit and Intercity	2460	23.6	49090
53-7062	Laborers and Freight, Stock, and Material Movers, Hand	26350	15.41	32040



The Wages per hour in the chart above were based in the State of Connecticut were based on U.S. Bureau of Labor Statistics - Research Estimates by State and Industry – MAY 2023 - <https://www.bls.gov/oes/tables.htm> (accessed on May, 15th 2023).



ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

5.4 JOBS AND ROLES DESCRIPTIONS

OWNER - CHIEF ENTREPRENEUR

CEO - Mrs. Zoljargal Purevsuren

General and Operations Managers – SOC Number: 11-1021

Job Description: Determine and formulate policies and provide overall direction of ZOLA LUMINOUS CORP within guidelines set up by a board of directors or similar governing body. Plan, direct, or coordinate operational activities at the highest level of management with subordinate entrepreneurs and staff managers. Review financial statements, sales or activity reports, or other performance data to measure productivity or goal achievement or to identify areas needing cost reduction or program improvement. Direct and coordinate activities of businesses or departments concerned with the production, pricing, sales, or distribution of products. Direct administrative activities directly related to making products or providing services. Prepare staff work schedules and assign specific duties. Monitor suppliers to ensure that they efficiently and effectively provide needed goods or services within budgetary limits.

Accountants and Auditors – SOC Number: 13-2011

Job Description: Examine, analyze, and interpret accounting records to prepare financial statements, give advice, or audit and evaluate statements prepared by others. Install or advise on systems of recording costs or other financial and budgetary data. Prepare detailed reports on audit findings. Inspect account books and accounting systems for efficiency, effectiveness, and accepted accounting procedures to record transactions. Confer with company officials about financial and regulatory matters. Review taxpayer accounts and conduct audits on-site, by correspondence, or by summoning taxpayers to Office. Reports to the CEO.

Dentists – SOC Number: 29-1021.00

Job Description: Examine, diagnose, and treat diseases, injuries, and malformations of teeth and gums. May treat diseases of nerve, pulp, and other dental tissues affecting oral hygiene and retention of teeth. May fit dental appliances or provide preventive care. Administer anesthetics to limit the amount of pain experienced by patients during procedures.

Dental Hygienists – SOC Number: 29-1292.00

Job Description: Administer oral hygiene care to patients. Assess patient oral hygiene problems or needs and maintain health records. Advise patients on oral health maintenance and disease prevention. May provide advanced care such as providing fluoride treatment or administering topical anesthesia.

Dental Assistants – SOC Number: 31-9091.00

Job Description: Perform limited clinical duties under the direction of a dentist. Clinical duties may include equipment preparation and sterilization, preparing patients for treatment, assisting the dentist during treatment, and providing patients with instructions for oral healthcare procedures. May perform administrative duties such as scheduling appointments, maintaining medical records, billing, and coding information for insurance purposes.



ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

Janitors and Cleaners – SOC Number: 37-2011

Job Description: Keep buildings in clean and orderly condition. Perform heavy cleaning duties, such as cleaning floors, shampooing rugs, washing walls and glass, and removing rubbish. Duties may include tending furnace and boiler, performing routine maintenance activities, notifying management of need for repairs, and cleaning snow or debris from sidewalk.

Sales Representatives – SOC Number: 41-3091

Job Description: Negotiate prices or terms of sales or service agreements. Prepare and submit sales contracts for orders. Visit establishments to evaluate needs or to promote product or service sales. Maintain customer records, using automated systems. Answer customers' questions about products, prices, availability, or credit terms.

Medical Secretaries and Administrative Assistants – SOC Number: 43-6013.00

Job Description: Perform secretarial duties using specific knowledge of medical terminology and hospital, clinic, or laboratory procedures. Duties may include scheduling appointments, billing patients, and compiling and recording medical charts, reports, and correspondence.

Dental Laboratory Technicians – SOC Number: 51-9081.00

Job Description: Construct and repair full or partial dentures or dental appliances. Apply porcelain paste or wax over prosthesis frameworks or setups, using brushes and spatulas. Build and shape wax teeth, using small hand instruments and information from observations or dentists' specifications. Create a model of patient's mouth by pouring plaster into a dental impression and allowing plaster to set.

6. ESTIMATE FINANCIAL CALCULATION

The Financial Calculations were based on the IBIS world report purchased to develop this business plan. The information obtained by quotes and estimates done in the market was the baseline for the financials.

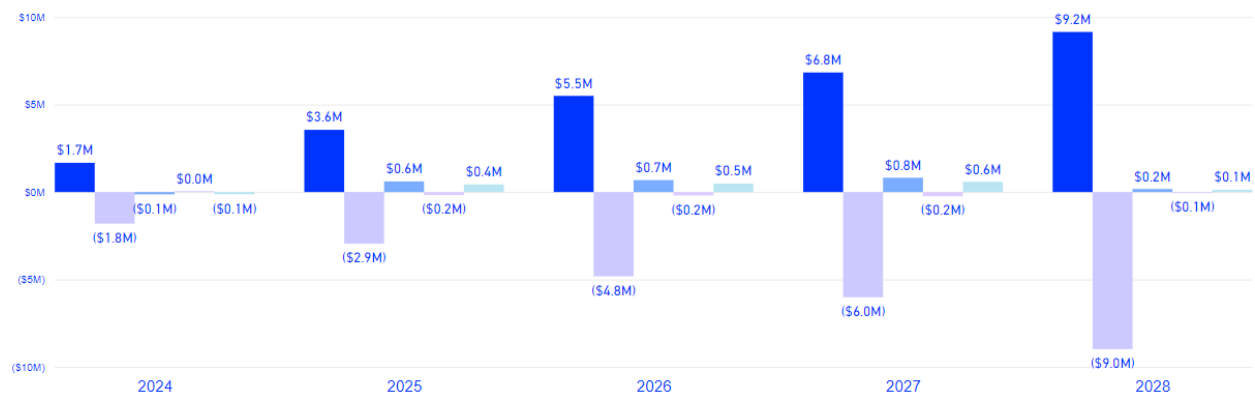
The Business Concept developed by Mrs. Zoljargal Purevsuren is in the first year of operation, establishing three business units in the states of Massachusetts and Connecticut.

ZOLA LUMINOUS CORP is set to generate a Total Revenue of 26.7 million dollars. The Net Income projected is 1.50 million dollars (5.63% of the net income margin), with an expected payment of 643 thousand dollars in federal taxes on income.

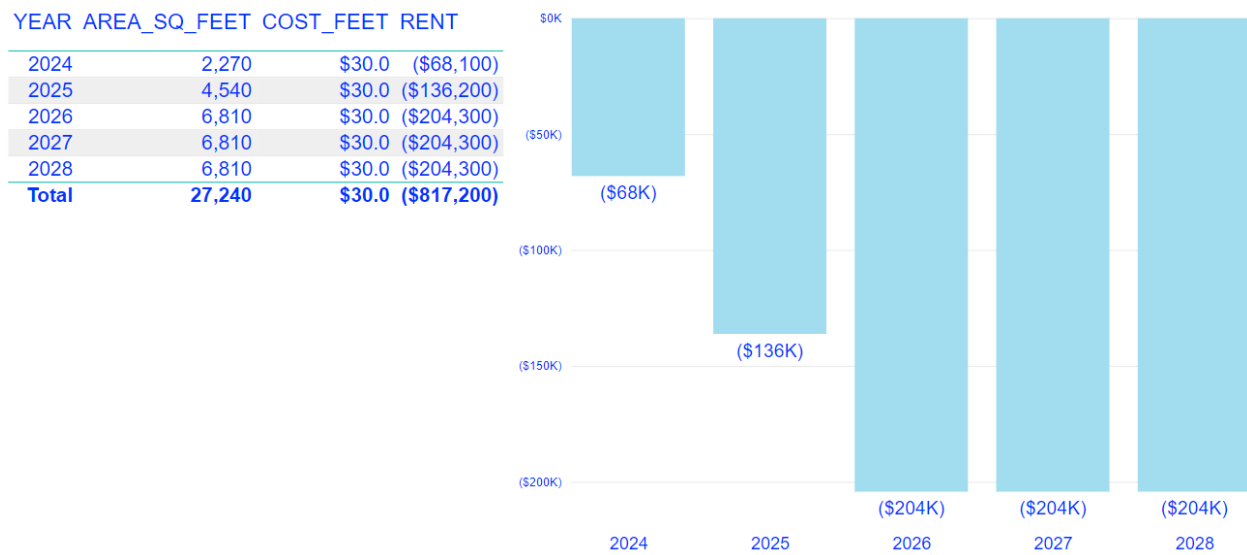
In the (5) years of operation – the forecast is to have a total revenue of 26.7 million by providing dental clinic services.

YEAR	1.REVENUE	2.COST	3.NET_PROFIT	4.TAX	5.NET_INCOME
2024	\$1,670,000	(\$1,802,545)	(\$132,545)	\$10,140	(\$122,405)
2025	\$3,555,000	(\$2,949,478)	\$605,522	(\$173,482)	\$432,040
2026	\$5,497,500	(\$4,816,719)	\$680,781	(\$195,044)	\$485,737
2027	\$6,832,500	(\$6,012,982)	\$819,518	(\$234,792)	\$584,726
2028	\$9,150,000	(\$8,975,207)	\$174,793	(\$50,078)	\$124,715

TYPE_LINE ● 1.REVENUE ● 2.COST ● 3.NET_PROFIT ● 4.TAX ● 5.NET_INCOME



Rental of Office is a relevant line of cost. **The value of the rent below already includes the Remodeling and adaptation costs to adapt/approve for the Operation.** Based on marketing research of commercial properties in the locations targeted:



In (5) Years ZOLA LUMINOUS CORP will have a Total rentable Space of 6,810 commercial Office Square feet, impacting Positive in the Local Communities, generating \$ 817,200 thousand in rental income in the community, and also developing the region commercially by attracting customers and will develop the local market, as grocery stores, restaurants, pharmacy, for instance.

To pay the fixed cost and to reach the BREAK-EVEN POINT, it was done a very conservative calculation based on the Industry Percentage Indicators of Revenue and expenses.

YEAR	TOTAL_COST	BREAK_EVEN	UNITS	REVENUE	REVENUE_PER_UNIT	UNITS_BREAK_EVEN	BREAK_EVEN_PERCENTAGE
2024	\$ (1,802,545)	\$ 1,802,545	7,000	\$ 1,670,000	\$ 238,6	7,556	108%
2025	\$ (2,949,478)	\$ 2,949,478	14,775	\$ 3,555,000	\$ 240,6	12,258	83%
2026	\$ (4,816,719)	\$ 4,816,719	22,575	\$ 5,497,500	\$ 243,5	19,779	88%
2027	\$ (6,012,982)	\$ 6,012,982	27,300	\$ 6,832,500	\$ 250,3	24,026	88%
2028	\$ (8,975,207)	\$ 8,975,207	36,600	\$ 9,150,000	\$ 250,0	35,901	98%

In Year (1) the break-even point is reached as the total sales of all services reach 108% of the Projected Forecast, making the first-year loss easily absorbed by the first-year investment, and on all the following years generating a forecasted positive margin. The \$596,820 investment and the subsequent \$600,000 re-investments at the subsequent operation years are to support the working capital, keeping a conservative approach to the Business Plan.



ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

The Initial Capital Investment Proposed by Mrs. Zoljargal Purevsuren of \$596,820 and part of the first-year revenue is enough to cover the Capital Budget (Start-Up Costs) and the initial working capital. The Strategic Decision of Reinvestment of the Profits covers the expansion plan needs of the Working Capital and Hiring Plan.

There is a \$370,000 CAPEX investment in the first year to implement the business, another part of the capital budget is allocated on other office equipment, telecom, and notebooks. Also, in general, office furniture and appliances.

CAPEX COST	2024	2025	2026	2027	2028	Total	CAPEX UNIT	2024	2025	2026	2027	2028	Total
CELL PHONE	(\$1,500)	(\$1,250)	(\$1,500)	(\$500)	(\$1,500)	(\$6,250)	CELL PHONE	6	5	6	2	6	25
CLINIC FURNITURE	(\$3,000)	(\$3,000)	(\$3,000)	(\$3,000)	(\$3,000)	(\$15,000)	CLINIC FURNITURE	2	2	2	2	2	10
DENTAL CHAIRS, X-RAY UNITS AND OTHER EQUIPMENT	(\$180,000)	\$0	(\$180,000)	\$0	(\$180,000)	(\$540,000)	DENTAL CHAIRS, X-RAY UNITS AND OTHER EQUIPMENT	1	0	1	0	1	3
LEASEHOLD UNIT ADAPTATIONS	(\$170,000)	\$0	(\$170,000)	\$0	(\$170,000)	(\$510,000)	LEASEHOLD UNIT ADAPTATIONS	1	0	1	0	1	3
LEGAL EXPENSES	(\$5,000)	\$0	(\$5,000)	\$0	\$0	(\$10,000)	LEGAL EXPENSES	1	0	1	0	0	2
NOTEBOOK	(\$9,000)	(\$7,500)	(\$9,000)	(\$3,000)	(\$9,000)	(\$37,500)	NOTEBOOK	6	5	6	2	6	25
OFFICE WIRING	(\$1,500)	(\$1,500)	(\$1,500)	(\$1,500)	(\$1,500)	(\$7,500)	OFFICE WIRING	1	1	1	1	1	5
Total	(\$370,000)	(\$13,250)	(\$370,000)	(\$8,000)	(\$365,000)	(\$1,126,250)	Total	18	13	18	7	17	73

The Office is set to be organized upon the modern concept of open space, with meeting rooms and other facilities.

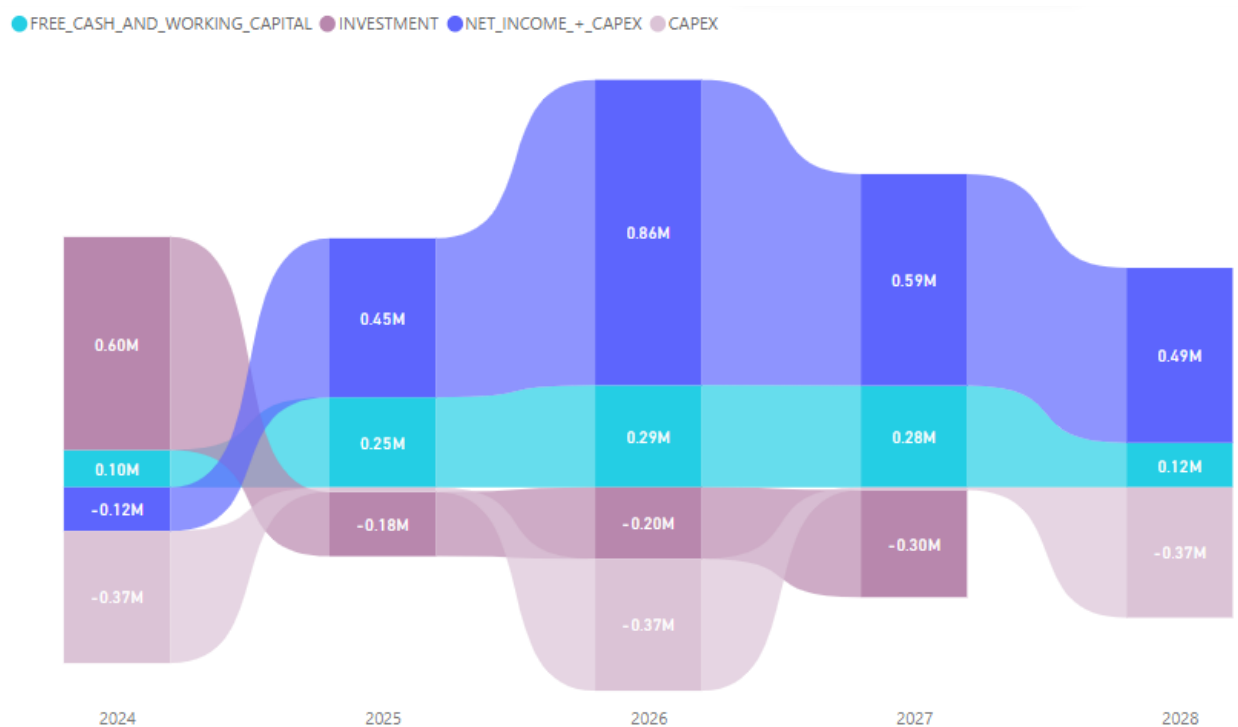
YEAR B_UNIT	2024		2025		2026		2027		2028		Total	
	AREA_COST	AREA	AREA_COST	AREA	AREA_COST	AREA	AREA_COST	AREA	AREA_COST	AREA	AREA_COST	AREA
CONNECTICUT UNIT	\$0	0	\$68,100	2,270	\$68,100	2,270	\$68,100	2,270	\$68,100	2,270	\$272,400	9,080
MASSACHUSETTS UNIT #1	\$68,100	2,270	\$68,100	2,270	\$68,100	2,270	\$68,100	2,270	\$68,100	2,270	\$340,500	11,350
MASSACHUSETTS UNIT #2	\$0	0	\$0	0	\$68,100	2,270	\$68,100	2,270	\$68,100	2,270	\$204,300	6,810
Total	\$68,100	2,270	\$136,200	4,540	\$204,300	6,810	\$204,300	6,810	\$204,300	6,810	\$817,200	27,240

YEAR AREA @SQ FEET	2024		2025		2026		2027		2028		Total	
	AREA_COST	AREA	AREA_COST	AREA	AREA_COST	AREA	AREA_COST	AREA	AREA_COST	AREA	AREA_COST	AREA
CAFETERIA	\$2,700	90	\$5,400	180	\$8,100	270	\$8,100	270	\$8,100	270	\$32,400	1,080
CLINIC SPACE	\$45,000	1,500	\$90,000	3,000	\$135,000	4,500	\$135,000	4,500	\$135,000	4,500	\$540,000	18,000
JANITORIAL CLOSET	\$300	10	\$600	20	\$900	30	\$900	30	\$900	30	\$3,600	120
MANAGEMENT OFFICE	\$4,500	150	\$9,000	300	\$13,500	450	\$13,500	450	\$13,500	450	\$54,000	1,800
MEETING ROOM	\$4,500	150	\$9,000	300	\$13,500	450	\$13,500	450	\$13,500	450	\$54,000	1,800
RECEPTION WAITING ROOM	\$7,500	250	\$15,000	500	\$22,500	750	\$22,500	750	\$22,500	750	\$90,000	3,000
RESTROOM	\$3,600	120	\$7,200	240	\$10,800	360	\$10,800	360	\$10,800	360	\$43,200	1,440
Total	\$68,100	2,270	\$136,200	4,540	\$204,300	6,810	\$204,300	6,810	\$204,300	6,810	\$817,200	27,240

The Profit and Loss Statement and the below demonstrate the viability of the proposed Endeavor, ZOLA LUMINOUS CORP, in the long run, results might improve, and the services might adapt, nevertheless, the business model to attend to the identified demand is sound.

ZOLA LUMINOUS CORP Profit and Loss Statement demonstrates a Profitable Operation in all the (5) Years with an average of 8.04% of Net Profit (% Income).

The Working Capital and the Start-Up costs are covered by the Equity invested in the Company by Mrs. Zoljargal Purevsuren, private funds plus the Reinvestment of the Net Profit.

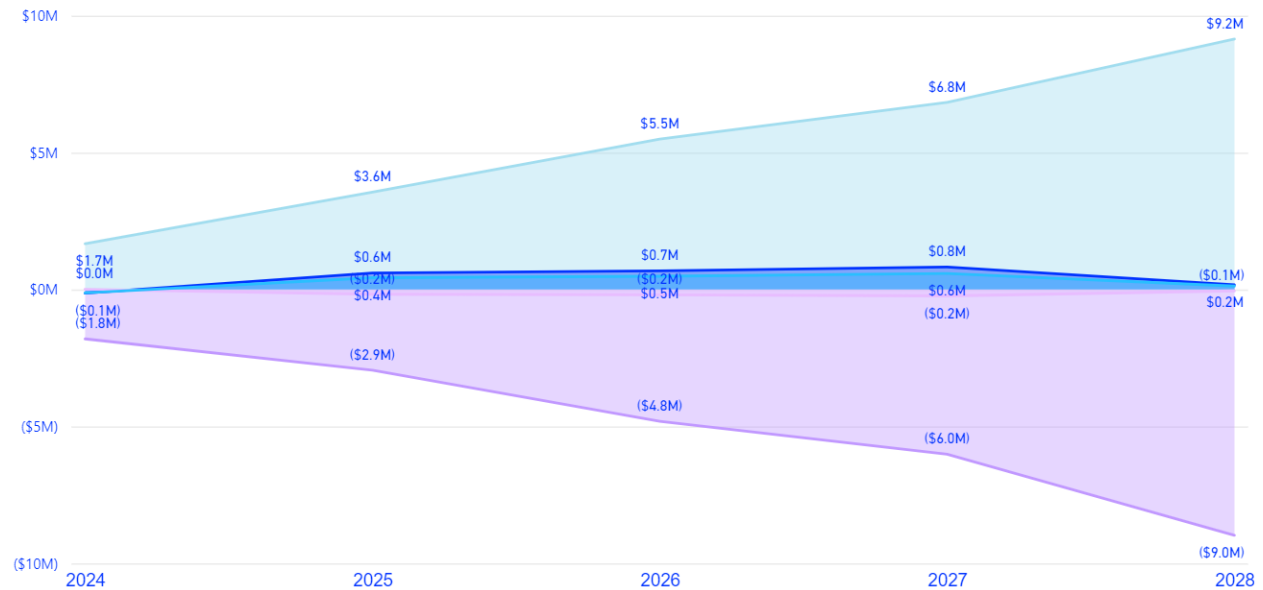


YEAR	NET_INCOME_+_CAPEX	CAPEX	INVESTMENT	FREE_CASH_AND_WORKING_CAPITAL
2024	-122,405	-370,000	596,820	104,414.69
2025	445,290	-13,250	-180,000	252,039.65
2026	855,737	-370,000	-200,000	285,737.44
2027	592,726	-8,000	-300,000	284,726.25
2028	489,715	-365,000	0	124,714.89

ZOLA LUMINOUS CORP
START-UP BUSINESS PLAN – ENDEAVOR

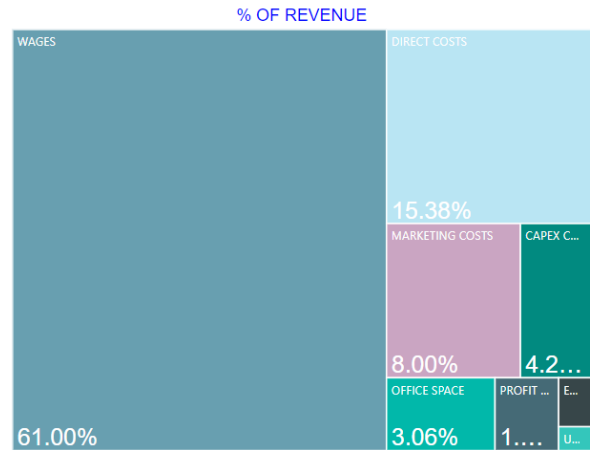
TYPE_LINE	2024	2025	2026	2027	2028
1.REVENUE					
CAVITY FILLING PROCEDURE	\$350,000	\$787,500	\$1,312,500	\$1,837,500	\$2,625,000
DENTAL CONSULTATIONS AND DIAGNOSTIC SERVICES	\$225,000	\$450,000	\$787,500	\$900,000	\$1,350,000
FIXED PROSTHODONTICS CROWN, BRIDGES AND VENEERS	\$375,000	\$787,500	\$1,237,500	\$1,575,000	\$2,025,000
ORTHODONTIC BRACES APPOINTMENT	\$90,000	\$180,000	\$270,000	\$360,000	\$450,000
PREVENTATIVE AND AESTHETIC CLEANING AND WHITENING	\$630,000	\$1,350,000	\$1,890,000	\$2,160,000	\$2,700,000
2.COST					
CAPEX COSTS	(\$370,000)	(\$13,250)	(\$370,000)	(\$8,000)	(\$365,000)
DIRECT COSTS	(\$150,700)	(\$488,493)	(\$702,336)	(\$1,186,734)	(\$1,577,657)
MARKETING COSTS	(\$133,600)	(\$284,400)	(\$439,800)	(\$546,600)	(\$732,000)
OFFICE SPACE	(\$68,100)	(\$136,200)	(\$204,300)	(\$204,300)	(\$204,300)
UTILITIES	(\$5,010)	(\$10,665)	(\$16,493)	(\$20,498)	(\$27,450)
WAGES	(\$1,075,135)	(\$2,016,470)	(\$3,083,790)	(\$4,046,850)	(\$6,068,800)
3.NET_PROFIT					
NET_PROFIT	(\$132,545)	\$605,522	\$680,781	\$819,518	\$174,793
4.TAX					
EMPLOYER MEDICARE AND SOCIAL SECURITY CONTRIBUTIONS	\$10,140	(\$46,322)	(\$52,080)	(\$62,693)	(\$13,372)
PROFIT TAX	\$0	(\$127,160)	(\$142,964)	(\$172,099)	(\$36,707)
5.NET_INCOME					
NET_INCOME	(\$122,405)	\$432,040	\$485,737	\$584,726	\$124,715

TYPE_LINE 1.REVENUE 2.COST 3.NET_PROFIT 4.TAX 5.NET_INCOME



ZOLA LUMINOUS CORP
START-UP BUSINESS PLAN – ENDEAVOR

TYPE_LINE	2024	2025	2026	2027	2028
2.COST					
CAPEX COSTS	22.2%	0.4%	6.7%	0.1%	4.0%
DIRECT COSTS	9.0%	13.7%	12.8%	17.4%	17.2%
MARKETING COSTS	8.0%	8.0%	8.0%	8.0%	8.0%
OFFICE SPACE	4.1%	3.8%	3.7%	3.0%	2.2%
UTILITIES	0.3%	0.3%	0.3%	0.3%	0.3%
WAGES	64.4%	56.7%	56.1%	59.2%	66.3%
3.NET_PROFIT					
NET_PROFIT	7.9%	17.0%	12.4%	12.0%	1.9%
4.TAX					
EMPLOYER MEDICARE AND SOCIAL SECURITY CONTRIBUTIONS	0.6%	1.3%	0.9%	0.9%	0.1%
PROFIT TAX	0.0%	3.6%	2.6%	2.5%	0.4%
5.NET_INCOME					
NET_INCOME	7.3%	12.2%	8.8%	8.6%	1.4%



IS LINE	LINE_VALUE
1.REVENUE	\$26,705,000
2.COST	(\$24,556,930)
3.NET_PROFIT	\$2,148,069
4.TAX	(\$643,257)
5.NET_INCOME	\$1,504,813

TYPE_LINE	RATIO
2.COST	91.96%
3.NET_PROFIT	8.04%
4.TAX	2.41%
5.NET_INCOME	5.63%

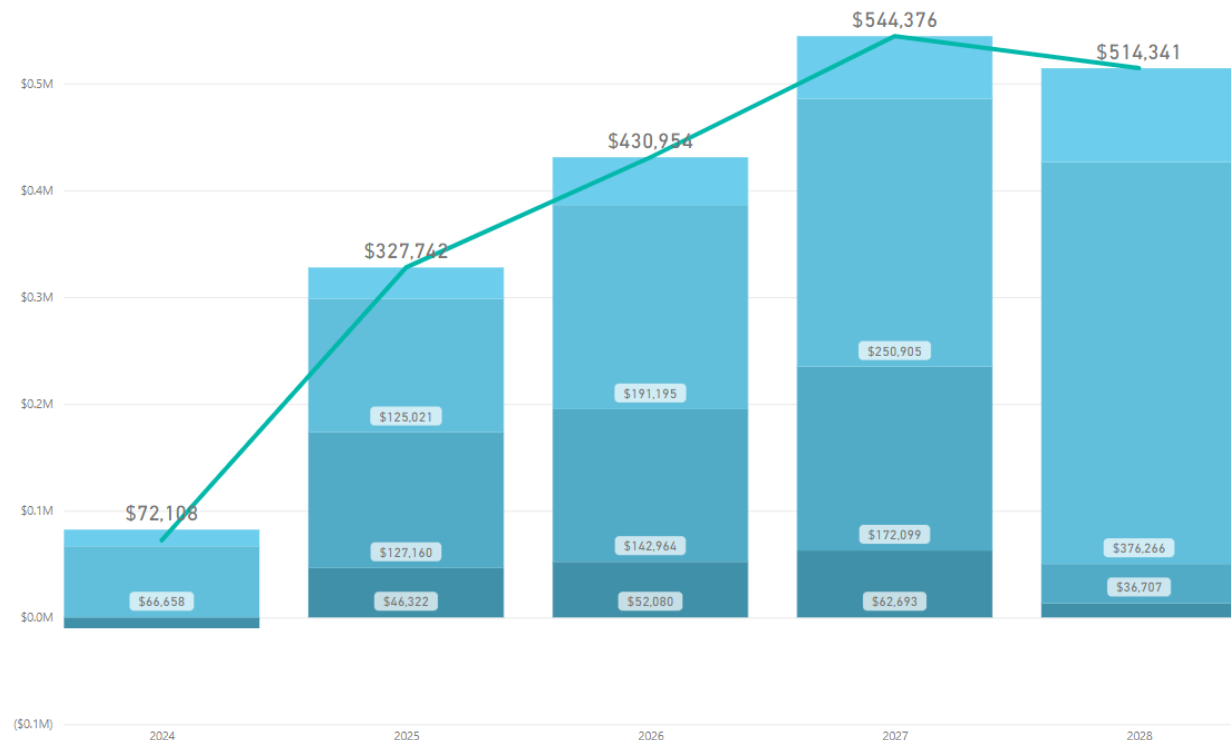
OPEX MAIN COSTS	2024	2025	2026	2027	2028
Clinical supplies	\$ 83,500	\$ 355,500	\$ 439,800	\$ 888,225	\$1,189,500
Equipment maintenance	\$ 20,000	\$ 42,575	\$ 65,838	\$ 81,826	\$ 109,581
Business and Personnel Insurance	\$ 15,000	\$ 30,000	\$ 100,000	\$ 100,000	\$ 120,000
Telecom and Utilities	\$ 7,200	\$ 7,200	\$ 14,400	\$ 14,400	\$ 21,600
External Labs and Prosthetics Fees	\$ 25,000	\$ 53,219	\$ 82,298	\$ 102,283	\$ 136,976
Total	\$ 150,700	\$ 488,493	\$ 702,336	\$ 1,186,734	\$1,577,657
Revenue year	\$1,670,000	\$3,555,000	\$5,497,500	\$ 6,832,500	\$9,150,000
DIRECT OPEX COST	9,0%	13,7%	12,8%	17,4%	17,2%

6.1 – TAX PAYMENTS ESTIMATION

ZOLA LUMINOUS CORP will also contribute to the U.S economy through direct and indirect tax payments. The following forecast is based on the following assumptions:

FEDERAL_TAX_ON_PROFIT	FEDERAL TAX ON PROFIT @21%	21.00%
FEDERAL_UNEMPLOYMENT	FEDERAL UNEMPLOYMENT COMPANY PART	0.50%
MEDICARE_COMPANY	MEDICARE COMPANY PART	6.20%
SOCIAL_SECURITY	SOCIAL SECURITY COMPANY PART	1.45%
UNEMPLOYMENT_COMPANY	UNEMPLOYMENT COMPANY PART	1.12%
EMPLOYER_TAXES	TOTAL EMPLOYER TAXES AND CONTRIBUTIONS	9.27%
MEDICARE_EMPLOYEE	MEDICARE EMPLOYEE PART	6.20%
SOCIAL_SECURITY_EMPLOYEE	SOCIAL SECURITY EMPLOYEE PART	1.45%
EMPLOYEE_TAXES	TOTAL EMPLOYEE TAXES AND CONTRIBUTIONS	7.65%

TAX COLLECTED ● EMPLOYER MEDICARE AND SOCIAL SECURITY CONTRIBUTIONS% ● FEDERAL TAX ON PROFIT @21% ● MEDICARE EMPLOYEE PART ● SOCIAL SECURITY EMPLOYEE PART — Value Forecast



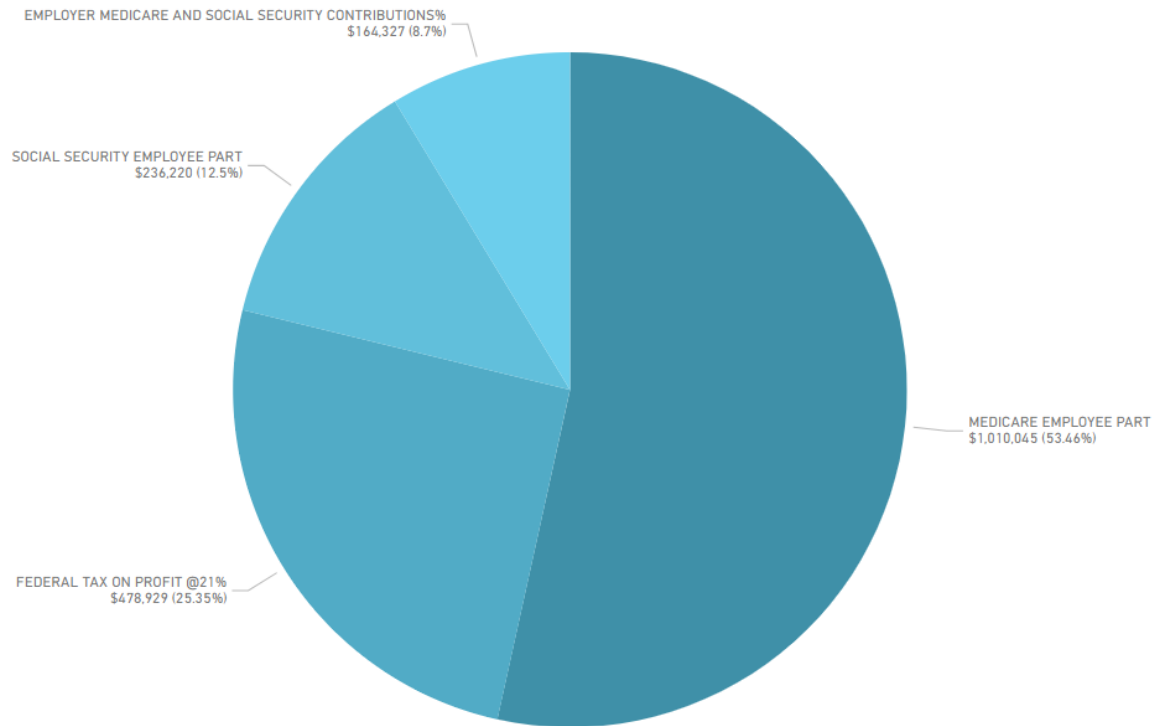
\$1,889,521
Value Forecast



ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

TAX COLLECTED ● MEDICARE EMPLOYEE PART ● FEDERAL TAX ON PROFIT @21% ● SOCIAL SECURITY EMPLOYEE PART ● EMPLOYER MEDICARE AND SOCIAL SECURITY CONTRIBUTIONS%





ZOLA LUMINOUS CORP

START-UP BUSINESS PLAN – ENDEAVOR

7. CONCLUSION

Mrs. Zoljargal Purevsuren has extensive work experience, evidence with the requirements and skill to advance the proposed Endeavor. Due to the record of her business achievements and expertise throughout over twelve (12) years of work experience, it is possible to conclude that Mrs. Purevsuren proved her ability to manage successfully ZOLA LUMINOUS CORP.

Moreover, Mrs. Zoljargal Purevsuren, acting as a Business Administrator expert is set to impact the U.S. economy by serving the States of Massachusetts and Connecticut a total of (1) Dental Consultations And Diagnostic Services; 6,000 per appointment (2) Preventative And Aesthetic Cleaning And Whitening; 10,000 per appointment (3) Cavity Filling Procedure; 5,000 per treatments (4) Orthodontic Braces Appointment; 2,500 per appointment And (5) Fixed Prosthodontics Crown, Bridges And Veneers; 900 per treatment in per appointment and per treatment revenue model by year 5.

With an expected payment of 1,889,521 thousand dollars in Federal Taxes on income, with Total Expenditures of 24.5 million dollars is ready to boost the local economies in the States of Massachusetts and Connecticut on the Underserved Business Zones.

The Impact of the proposed Endeavor is evident by generating (94) direct and (132) indirect jobs for U.S. workers across the States of Massachusetts and Connecticut which has the potential to attract investment and expand throughout the U.S. in the following years.

Also, the ZOLA LUMINOUS CORP is set to impact the DENTAL CLINIC SERVICES INDUSTRY with a Total Payment of Wages of 16.2 million dollars in a total of the (5) years of operation, generating (94) direct jobs and (132) indirect jobs for U.S. workers.

Mrs. Zoljargal Purevsuren will invest her funds saved throughout her career alongside Mr. Temuujiin Battogtokh to develop the Endeavor in a Total of \$596,820 in the First Year and with the Reinvestment from the profits generated in the Years (2), (3), (4), and Year (5). Reaching a total investment of \$1,276,820 in Five Years. Also is not counting on any government assistance to develop the Endeavor of ZOLA LUMINOUS CORP.

Mrs. Zoljargal Purevsuren is set to help the U.S. to stay competitive by bringing competitive services, helping develop the country, and U.S. Citizen Daily Lives.