***Business Plan for our patent “ m AI- doc” BV***

***…. to become the most unique digital life changing health APP***

“Thanks to advances in computing power and data science( particularly AI and blockchain ), we have entered a new era of medicine,” said Michael Blum, associate vice chancellor for informatics at the University of California (UC), San Diego. “We now have a tremendous opportunity to improve the quality and efficiency of care, and prevention and prediction for an individual are finally going to be possible.”

Complete digitalization of Health is the name of the game and countries like Estonia have that already completely realized since several years.

Waiting for the rest of the world to follow that example, which will take a lot of time we presume, we dreamed of an intermediary and complementary digital solution by creating the potential software structure for a personal preventive health app on your smart phone and we started to launch it globally by laying down the international patents. These patents were fine tuned by Ir Vincent Rijkckaert, ceo of patent office Tipeas and chief patent Ir at IMEC.

MY **EXECUTIVE SUMMARY**

**1. What is the Customer Benefit?**

**- our solid and experienced starting basis**

We have had an experience in eHealth for more than 10 years, trying to make a success of our “Heart Link Online “solution based on the “Corbelt” which was developed by our partner Conscience in Erlangen Germany.

When, at the University Clinic in Jette-Brussels , our preventive heart monitoring solution was tested during half a day by the internationally famous cardiologist Dr. Pedro Brugada, he declared that thanks to our unique solution: ***our wireless online and in real time heart monitoring, alarming and eventually recuperating solution of the heart patient based on the received GPS coordinates****,* on a daily basis the life of 200 to 300 heart patients could be saved.

In all the clinics we visited the same optimistic final conclusion was made. We went as far as “The American Hospital in Dubai as the Centre for Advanced Health at the Harvard Medical School, then and still directed by Dr. Kvedar who is now, after 10 years preaching the urgent need of preventive health monitoring solutions. Preventive health services have been and are still for most of the medical actors, not an interesting deal.

The end of the story was mostly the same, as expressed in the later meeting with the direction of the clinics, “preventively monitoring at distance brings no income for the clinic and adds additional responsibilities to the organization”.

In order to get some results out of our years long fight, we wrote a paper called “ Medicine by Prevention-the telemonitoring solution””for our Belgian Minister of Health, being a medical doctor herself, and the super result will be that Belgium will probably be the first European country to refund “preventive health monitoring solutions”. Even the mostly ultra conservative medical world is beginning to slowly accept the new trend, especially because of the imminent financial compensation that will become law.

Now based on our long experience in health technologies worldwide, we dreamed of an over-compensation for the missed successes with our nevertheless unique medical technologies.

* **Now a unique business opportunity evolves due to a great break- through of new technologies like AI (artificial intelligence), DLA (deep learning algorithms) , Blockchain , Quantum Computers etc make our dreams of the past now realizable**

The explosive computer capacity as well as the phenomenal breakthrough of “Artificial Intelligence and the application Deep Learning Algorithms in Artificial Neural Networks” enables us now to develop the unique preventive health solution for everybody, and this on a global scale being the “the ultimate health App “m AI doc” for everybody’s smart phone.

Most recently Prof. Van Robaeys of the University of California-Berkley confirmed to me in a recent meeting in Belgium that only our approach – starting with a platform for all EHR (Personal Electronic Health Records) – could bring global success to a new APP solution.

Indeed, there are now more than 200.000 health monitoring devices on the world market, and with an exception for the still medically rather primitive Apple Watch, very few make money. In his view, a preventive health monitoring solution based on and starting from the universally available “Electronic Health Record(EHR)” of each person could and should become the best technological bet, challenge and moneymaker in the field of “ preventive personal health monitoring”.

***So that’s exactly what we are trying to realize.***

We started with our well known personal “Electronic Health Records Platform-EHR-P” where all health data of each patient are stored. All medical measurements by medical actors, clinics and personal health measurements will continuously arrive in the patients personal EHR file (silo) located into our HER data platform based on blockchain technology.

In order to realize the most unique and complete immediate evaluation of all those incoming personal health data, we will build on top of that platform, a” Multilayered Structure of Deep Learning Algorithms.

This concretely means that each time new health data of a person enter into his/her personal Electronic Health Record silo (EHR), these will be stored in our in blockchain platform . A Multilayered DLA (Deep Learning Algorithms) structure will instantly analyze the incoming data through all the interconnected DLA-layers operating within artificial neural networks.

This means that the analysis of the incoming personal data will be matched with all the recent medical info worldwide relating to the persons potential medical problems and consequently find and advise the best medical solutions (medicines, specialists, locations etc). This lifesaving information will be generated by your personal the **m AI doc – App (bold)** on the screen of your smart phone and eventually, if so programmed, simultaneously sent through in real time also on the computer screens of your personal medical actors involved in your health treatment and to the preprogrammed and authorized family members and friends.

Once we will be able to combine all those simple personal health data with the digital result of CT and MRI scans, personal gnome analysis, all laboratory data of the person etc. we will and should be able to reach our targeted 99.9% correct diagnosis and consequential medical treatment mix ( best medicines mix, personalized medicines, operation needed etc) almost instantly. This means the ultimate health dream of everybody…. our personal health being our most important asset of all.

More concretely, this means that each person, who installed and use our App and platform on his/her personal smart phone, will:

* health wise be advised and supervised by the best health specialists worldwide who are connected and integrated into our App
* leading instantly towards the most correct diagnosis and solutions
* in a permanent way when connected with our platform
* worldwide when connected
* with no time delay between not feeling well and the correct diagnosis and intervention(s) needed as will be generated on the screen of your smart phone

Our “Unique Selling Proposition (USP) or “Mission Statement “sounds as follows

***mAI-doc in everybody’s pocket anytime and everywhere at your service and being as intelligent as thousands medics altogether.***

**2. What is the Market?**

We will try to create a huge and international “demand pull” market due to the fact that our unique permanentpreventive personal health monitoring services are needed worldwide by:

1.-every human being

2.-as well in the developed countries (with hundreds of millions of potential clients) where everybody has a smart phone

3.-as in the developing countries ( with around 4 billion people who are still missing medical assistance and/or where medical services are still in a rather primitive stage, but where already an important part of the population possesses a smart phone on which our APP will be able to run. So we could create a kind of health monitoring and advisory solution for all those people now still deprived of even the most basic health assistance. In Africa for instance, there are around 100 million with a smart phone but little or no medical services whatsoever.

In addition, we could bring in a complementary way, the most fundamental health support, advice and basic medical education to those billions of people so that also prevention of deadly diseases like Ebola and Corona can finally be erased and prevented for the future.

Indeed, also for this part of the world population, the most valuable asset is their health, and they will do anything to stay healthy and live as long as possible. Our App will create an important added value to their personal health and prevention of diseases.

**3. What is the Revenue Model?**

Since our services will run free of charge to start with, there will be no resistance but huge enthusiasm for the immediate acceptance and use of our unique APP.

Complementary to that target we plan to charge minimal fees from all public, private and the medicinal and medical world which will reap huge profits from our APP users (for instance by paying for and using all our de-identified health data for their research on new medicines).

A consequence of the introduction of our APP-technology will be to make people more aware of guarding their health situation. Also the political authorities as well as all medical actors will aim at augmenting the health situation of their people and their clients respectively.

In addition, all governments ,where medical costs reach soon non-refundable levels, will now be able to master the re-organization of their health budgets with digital measurements and controlling tools and eliminate all misuses and frauds.

It is a commonly known rule that now only 70 % of all medical diagnoses and consequently prescribed medicines are correct. Consequently, this means that 30 % of the health budget is wasted or even stronger, makes the patients sicker or even make them die. Some sources mention that only 40 % of all medical diagnoses are correct…..hence 60 % are wrong . Hence, still a long way to go?!

**4. The Competitive Landscape and Positioning our Company in it**

The “International Patent Office “of Den Haag “(the Hague) informed our patent officer recently that we did not have to start worldwide “Search Requests” because their international examination of our patent proved that our fundamental idea of building a” Multilayered Structure of Deep Learning Algorithms- MSoDLA” on top of a container platform of Personal Electronic Health Records within a private blockchain structure was considered of being unique worldwide.

Based on this confirmation by the best info and authorized evaluation source available, we could actually conclude with quite high certainty that we are the only player on the world market with such a complete and unique health APP.

Nevertheless, we are also aware of the fact that we will have to share the world health monitoring market with a number of direct and indirect competitors who will try to imitate our APP- solution

Obviously, it is of primary importance that we permanently screen and analyze the evolutions in our rather competitive landscape. Consequently, our daily scanning of the world will have an impact on the strategy that our company will follow in order to reach the envisioned goals and conquer the world market in the fastest and most efficient way possible:

* ***a more deeper analysis of potentially direct and indirect competition.***

We are aware that there is potential competition for everything, even for our “unique health app”.

Therefore we take into account that there are actually existing and potential direct competitorssomewherein ourglobalized world theatre as well as substitute solutions which may gain part of the world market probably based on their popularity gained on their home market. This is particularly true for products developed in and entering into countries with a very high self-esteem such as the US and China. On the other hand is Europe, as a tame sitting duck, open for anybody and any new technology from wherever this new technology may come, even from Flanders-Belgium.

We also have to assess the possibility that **new companies** will enter or try to enter the regional and/ or the global market. Therefore we started by writing an extremely extensively detailed patent text and an extensive series of claims so that competitors entering the market with a similar solution can be stopped in time.

Additional updated patents are being developed in order to give almost total protectoion and value to our project.

In order to operate pro-actively, we cooperate with internationally specialized law firms and patent offices, so that we can concretely and successfully intervene and sue companies and persons trying to misuse our patented technologies.

Spending 3 to 5 hours daily to study all incoming international publications in our medical and software specialties like health monitoring, Artificial intelligence, Deep Learning Algorithms, private and public Blockchain technologies and applications in healthcare and mega health data etc., we are confident to follow up quite in detail and globally, all similar evolutions quite closely so that we understand if and where competition could pop up.

If I should wish to name all marginal competitors specifically I should need quite a few thousand pages because at this moment there are around 350.000 health monitoring devices with combined apps on the smart phone worldwide available.

* ***In fact all global competitors constitute a potential goldmine for our application and…….much more.***

Therefore, the positive consequences for our unique solution in the light of all of the above mentioned evolutions are as follows:

1.- it has made all people aware of the new tendency to preventively measure and monitor their health situation themselves. People are now more and more informed and aware of the real advantages of these innovations both in the developed and the developing world ( so far with little or no medical services).

In addition, all monitoring systems for body monitoring during personal sportive activities created similar needs for more sophisticate and complete health monitoring solutions.

2.- however, all these solutions only cover a particular part of your body and/or for specific situations like for sporting, staying at home, preventive alarming for elder people etc . In this context, there are for instance the multiple systems for heart monitoring, for jogging and normal walking, sleeping, physical recuperation after disease, revalidation etc.

3.- all the above users generate billions of valuable health data on a daily basis and those data, so far only minimally used for efficient and complete personal health monitoring, should become the input of our platform on which all mobile phone users can connect and transmit all their personal Electronic Health Records (EHR) worldwide to their personal silo which feeds into our basic blockchain protected personal health data platform.

Consider just this simple calculation: today 350.000 personal health monitoring devices with 365 days/year and average 5 measurements daily create already 638.750.000 personal health data measurements right now: a huge amount with enormous potential for managing predicatively and in real time our personal health situation in the most optimal way.

4.-connecting and transmitting all those personal health data into our basic and universally available EHR blockchain platform will create for all users of our APP the most unique medical information and advice. This can easily be compared to “the transformation of an actually medical dwarf – which is the stage of digitization of our healthcare services are still right now – into a gigantic source of medical knowledge.” This will be confirmed when looking at the huge potential and medical intelligence power that will originate when massive amounts of medical data will flow through our AI multi layered block of deep learning algorithms (DLA).

5. - once our platform will be operational, we will accumulate in our central data base the most valuable and largest personal health data lake in the world. Such data source is most urgently needed and still actually missing, for all medical and medicinal research on the globe. A marginal compensation for access to this depersonalized health data source, by all R&D companies will already generate sufficient financing for realizing all our technological and financial developments globally, as we plan to.

6.-in a complementary way, this strategy will also enable us to create important collaboration agreements with all the best medical partners available as well as to obtain any additional funding when and where needed, and furthermore give us all access needed to any authority which can promote us in our global expansion drive.

7.- finally, we like to stress the point that all existing health monitoring solutions now available in the world markets have medically a very limited diagnostic and advisory functionality. Just consider:

- there is no solution whatsoever that can inform a person instantly about his/her health or sickness situation based on instant personal health data monitored through his/her smartphone;

- there are no alarm functions available yet when predefined dangerous tunnel values of any human function are going to be reached;

- there is no function either where a human in need can be instantly located, immediately comforted and ASAP recuperated by the nearest by medical assistance.

Partially, we still are in an almost post middle-age technological situation with regard to “our personal health situation”…..our most important and unique asset.

Just have a look for instance at the features of all the hyped heart monitoring devices such as the most recent Apple Watch: well…..you can just control some heart specificities instantly and eventually see that your heart is going too fast, too slow or, if you are unlucky is going to stop soon.

Yet, nothing of the above features is available in this rather expensive health toy. However, positive is that their huge marketing campaign and ditto networks make them earn billions …..and as a matter of fact make valuable preparatory publicity for our APP to come.

* ***Just trying to confirm this rather blunt statement of mine***

1.-In its updating article on Healthcare CB-Insights wrote the following: “Actually the healthcare industry and services are plagued by inefficiencies, errors, bureaucracy, and high administrative costs.

2.- A report of the [**International Consortium of Investigative Journalists**](https://www.icij.org/) released on the same , stated: “the harm caused internationally by poorly-tested medical devices is huge

Their pretending announcement is therefore most alarming: “Business is booming for the $400 billion industry responsible for producing devices that can save and transform lives.”

Yet, people around the globe have continued to sharing shocking stories of harm caused by faulty products as regulators watch on. We have sifted through millions of records, documents and files pertaining to the industry. We have spoken to patients and their families, to doctors, surgeons, academics, regulators, and the industry too.

With the launch of our “m AI doc “unique health App we will now move quite into the opposite direction…..offering a complete and correct solution:

* **Our target will be : “** to develop a much better, completer and less expensive total health APP ( at no costs for the individual platform-connected user) that will bring our project all the targeted, concrete and real success boosts we plan to realize, and by the same token make disappear from the global medical scene all the poor technology in health monitoring.
* ***Just one more thing: a short personal story in the health monitoring***

When I started my “Heart Link Online N.V (limited).” company in Belgium, I had big dreams based on the following facts:

* I wrote my business plan, printed only one copy and gave it to a very good friend investor.
* After reading it, he informed me not to search for any other partner.
* within 1 month, on 7/9/2007 we set up an N.V (limited company) which was evaluated at 1 Mio € and my partner deposited 0,5 Million € into our company banking account.
* As proof of concept we contacted the most famous cardiologist at that moment of the university hospital UZ Jette (Brussels), Dr. Pedro Brugada.
* After testing our preventive heart monitoring solution, based on the Corbelt of our German technology partner, Dr. Brugada congratulated us extensively and assured us that with such revolutionary technology we should be able to detect, in time, imminent cardiac problems and would hence save, on a daily basis, the life of at least 200 to 300 people.
* When we finally met with the decision makers of the University Clinic, we got the cold message of “NO INTEREST” because preventive monitoring at distance, i.e. outside the clinic, would not create any income for the clinic and would add severe responsibility to the monitoring team inside the clinic. … so a cold ” point finis”.
* This message was repeated in almost all clinics where we did the same very convincing demo’s at that time, in Flanders, Wallonia and Brussels.
* Finally, we wrote a report for our Belgian Minister of Health Dr. Med. Maggie De Block about the urgent need for refunding in the framework of “Medicine by Prevention” all valuable preventive health monitoring solutions”. Our main argument was: “prevention is 80 % cheaper than post factum curative medical action”.
* The final positive result of this action on the one hand is that Belgium has become the first European country where certain preventive medical monitoring and interventions will be refunded.
* On the other hand, as one of the last countries in Europe, Belgium is working hard to get all our medical data finally digitized. All our surrounding countries, and even the last members of the European Union like the Baltic States, have already completed the total digitization of their healthcare data for more than a decennium.
* ***This also means that as regards our project – the development of the most complete preventive eHealth APP – we will have to train our learning algorithms most extensively with the digital health data of our surrounding European countries where all medical data are already digitally available …… despite the fact that back in 1974, Belgian Medics have won a “Noble prices “ in medicine…..***
* Finally, we are determined to answer the core question in our total set-up: why potential clients would prefer our newly developed ­APP? What’s in it for them? Our answer is crystal clear:
* ***“ our multilayered structure of deep learning algorithms will give the patient the most complete, online health information and advice no other system worldwide has been able to deliver so far”.***
* Since we have set out to increase the intelligence of our learning algorithms continuously, we will make sure to get the continuous medical data inflow into our system originating from as many countries as possible, where medical data have been completely digitized already. In this respect, we will immediately connect with health data authorities in France, the Netherlands, Germany and Estonia with our primal objective: that a huge “ personal health data lake in the cloud” will always feed our Deep Learning Algorithms so that they “ keep learning permanently”.

We plan to facilitate this cooperation by including into our team partners originating from those countries and by joining forces in EU sponsored AI projects. Also some of the global giants such as Microsoft, Amazon, etc. are most welcome to join.

**5.- Our company's Strengths, Weaknesses, Opportunities and Threats:**

**The SWOT-analysis.**

Our assessment of our strengths and weaknesses vis-à-vis our competitors.

-**Strengths**

* We compiled very extensive knowledge through all our partners, with respect to the newly developed application potentials of AI technology due to the explosive computer capacity which has become available.
* The introduction of the Quantum Computers will additionally increase the application capacities of AI steered solutions extensively.
* And most importantly we have a very strong patent position :the Patent Office of The Hague informed our patent writer that – according to their international search – our patent was unique so that we did not have to do any expensive global search anymore ourselves.
* We target to secure very large R&D budgets on Flemish, Belgian, European and international scale due to the uniqueness of our project.
* Our price advantage also is undeniably unique because from the start our APP will be available free of charge.
* However, in due course and as successes come, we will differentiate and complement our offer whereby the basic App will stay free of charge, yet more sophisticated offerings will require a connection fee.
* Once our App will be launched, important income streams will enable us to expand and gain international market share very rapidly due to the fact that the personal health data available in our platform will have gold value in creating new revolutionary AI steered health apps and applications for both our own and third party partners.

The excellent news is that for the use of our depersonalized data actual research projects of Big Pharma as well as numerous new spin-offs and venture companies worldwide have already contacted us and expressed interest in potential cooperation.

* For more than 10 years now we have developed a strong networking activity battling in the digital health sector, and have done this on an international scale. At the famous and prestigious annual international health fair “ Medica” in Dusseldorf we were welcomed and hailed as “the pioneers in the health monitoring”. On our advice and many years ago, the exhibition authorities even organized for the first time a special large booth to accentuate and promote the most recent international personal health monitoring solutions…with great success.

- **Weaknesses**

- It’s obvious that future developments of competitors cannot be completely foreseen. However, over a long period of time we have spent reading, evaluating and even contacting upcoming competition worldwide. Our attitude in this respect: if we cannot beat new entrants, we will arrange to join forces since our specific market is in fact a global one. In that respect, we have already made contacts and started negotiations with potential top partners in the Baltics, Singapore, UK, US, the EU, Canada and the UAE.

- Health is obviously the main asset of every human being who wants to stay alive as long as possible and this in the healthiest way. And sharing with the world market on a geographical basis is an additional tool for coming to good terms with new competitors. This could for instance be the case if competitors pop up in China, the US, the Middle East, Africa or South America. Besides direct competitors, they can deliver complementary and/or supplementary solutions so that together we can make the local as well as the local markets expand more rapidly in accepting and applying our personal health monitoring solution(s) offered.

- We strongly believe that our very extensive and strong international series of patents will be an extremely difficult entry barrier for competitors into parts or into the complete world market. The competitor’s entry barrier will be very high especially where the markets are characterized by heavy patent protection and highly specialized knowledge. We are convinced that we will fit into that picture, especially if along the process we can join forces in those markets with the big players.

-**Opportunities**

**-** Due to the huge number of medical devices in the world market (+ 250.000), all are generating huge numbers of personal health data too. The problem with these data is that mostly they are neither properly analyzed nor used for preventing potential health accidents of the patient in search for and applying a well organized preventive monitoring solution.

- When connected with our EHR platform, a huge input of medical knowledge will become available to the patient so that he/she will for sure become the best informed person about his/her proper health situation.

- At the same time, the EHR input of all connected patients will make simultaneously our Deep Learning Algorithms ( DLA) more and more intelligent through these continuous and huge influx of health data.

- This way a win-win situation for all parties concerned is being created while at the same time forging a very tight family relation among all parties involved and interconnected.

**- Threats**

- The medical world with its image as the most conservative and secretive clan in our “open” society.

- New legislation imposed in certain countries under instigation of the same medical world in order to block our entrée into their market and/or to limit the application possibilities of our universal APP.

- Communication technology breakdowns and/or legal action so that our actual global communication pipelines stop functioning properly.

**6. MARKETING STRATEGY**

We will reach and address our customers:

* first by using the huge number of popular communication channels actually available on the global scene . We will share our unique personal health monitoring services to our target groups by offering to download our APP on their smart phones free of charge;
* you tube films of enthusiastic users will create important market entry boosts eventually by adding opinions of famous people for instance in sports who became true believers in our APP;
* idem strategy on Face book, LinkedIn ( top 5 % of number if links), Tik Tok etc;
* we will also launch our APP through all the medical and health online publication and communication lines with whom over the years we have already established a collaborative relationship;
* medical organizations with continental and/or global impact will also assist us in our launch;
* all those launching channels will be given priority in their region and/or customer territory so that they can combine the free launch of our APP with their marketing activities of that moment within a similar targeted part of the population;
* actual contacts with top global players will surely lead towards firm agreements so that their huge global marketing power will help us to successfully enter the market;
* for special launching channels we may add special features to our App in order in increase the instant acceptance and degree of penetration in certain geographical , ethnic , religious and other potential market segments.

***All of these measures can be grouped under the "4 Ps" of the marketing-mix: Product, Price, Place and Promotion, hence we will address these 4 Ps as follows:***

* **Product:**  what characteristics must our product have in order to meet the relevant customer needs?

Here we have three unbeatable arguments:

1.- our App will be available free of charge

2.- it will safeguard your most important personal asset: your personal health

3.- online, in real time and with the largest health evaluation basis in the world

* **Price:** what price can we ask for our product? What is our pricing strategy and what objective are we pursuing with it?

1.-unbeatably offered at no costs, free of charge

2.- free updating and refining of our features

3.- free connectivity with internationally value-adding partners

* **Place:** how are we going to reach customers with our product?

through all of the globally available communication channels as we already extensively mentioned above

* **Promotion:** what communication means will we use to convince our customers of the benefit of our product or service?

idem: through all of the globally available communication channels we already extensively mentioned above

To conclude this part: due to the actually available communication labyrinth we can reach our potential users:

- through multiple channels so that they will become users quite fast and easily

- all those channels are mostly available worldwide and at no or little costs

- and finally, the mostly young users will convince the older generation to apply our APP for guarding their personal health situation. In fact, the young digital generation of today will probably our most important marketing promotion team for all the other generations especially after the corona pandemic.

- for the telecom industry the launch of our APP may create for them an ideal occasion to realize deeper market entry and greater market share especially among the older part of the population, but again under the impetus and with the help of the younger ones

**6.1. Product characteristics**

Our product should become the ultimate health monitoring APP, resulting from more than 10 years practical experience with our “Heart Link Online “ preventive heart telemonitoring solution as well as intensive learning from all new competitive and/or complementary health monitoring solutions worldwide.

Our unique and universal App will be built and operate according to and based upon the latest technological developments in our field: AI-DLA - softwares, EHR technologies, mega health data streams, IoT applications, blockchain for absolute medical data security, use of quantum computers, potential huge health Data Lakes in the cloud etc.

Our App will fulfill all health monitoring functions and apply within our multilayered structure of deep learning algorithms, operating in artificial neural networks, possibly the most revolutionary recent medical inventions like genome-DNA analysis, biometric face and disease recognition, private blockchain medical data security application, body intranet application etc.

All these interconnectivity applications will force the medical world to rapidly switch towards all latest digital health monitoring solutions so that patients will be able to fully be served by all updated and newest medical applications needed to safeguard their health will create a unique solution to monitor your personal health situation anytime and anywhere.

Thanks to our permanent analysis and follow up of the needs of our various targeted customer segments, we will consider whether we will – besides our actually standard APP service for all customer segment – develop and/or adjust our standard APP services in order to meet (so far unknown) needs of particular population, diseases and/or patients segments. This will then also lead towards gaining and expanding our global market penetration in an accelerated way.

**6.2. Pricing.**

To start with, our basic APP will be available “Free of Charge-GRATIS” for all users linking their EHR to our platform or building it up in their private data silo of our block chain platform.

Obviously, we will simultaneously create the most important income pipelines needed:

* to expand and refine our technological offer
* reach new customer segments willing to pay for extra services
* increase the value of our company
* stimulate maximally our partners so that we can attract the best specialists
* and compensate better than any competitor…
* … so that we can always create the best and newest additional solutions possible
* with an increasing number of additional features into our APP for staying maximally ahead of any global competitor.

Optimizing the income part of our APP

In order to determine the structure of the price-segmentation we will thus apply for our unique services it is clear that we have a choice between the following pricing strategies keeping in mind that the financially most healthy principle is that the price we will charge is, according to our market research, the price that the customer, organized in market-segments is prepared to pay to dominate their well defined segment.

Generally, we can distinguish between three methods of price setting:

* **Cost-Based Pricing.** The price you ask for your product or service is determined by its cost. The simplest approach is "cost-plus pricing" where you add a standard mark-up to the cost of the product.
* **Value-Based Pricing.** A product’s or service's price is set based on the buyer’s perception of value, rather than on the seller's cost. The price you can ask depends on how much the benefit of your product or service is worth to the customer. This amount represents the value of your product for the customer.
* **Competition-Based Pricing.** Here a company bases its price largely on competitors' prices, with less attention paid to its own costs or demand.

In the context of the “income part“ of our project, the pricing strategy we will adopt, willlargely depend on the objective of our “product segmentation and specialization strategy” we will develop in a later stage of our success path. The essential quest will always be “do we want to penetrate the market quickly with a low price *("penetration" strategy),* or do you want to get the highest possible return right from the start *("skimming" strategy)?*

Since we want to create a very positive human attitude towards our company, we believe that initially the “skimming” strategy will not be taken into consideration, notwithstanding the revolutionary healthcare solution we set out to introduce to the world market.

**6.3. Places of distribution.**

As already mentioned earlier and extensively, our APP services will reach the customer through the multiple communication channels presently available globally.

The moment our APP will be operational, we will be ready with our own specialized marketing and international promotional sales force to make our APP enter the world scene of health & wellnessprevention, and personalized medicines-mix per disease/patient.

This world market entry will take place in as many countries and market segments as possible and with as much multi lingual publicity as possible, in association with all our global partners.

In case we start a segmentation of the market both technologically and geographically, we will consider cooperation with intermediary technological, commercial and financial partners in order to accelerate our local market penetrations.

In this case, we will also adopt the well known **penetration strategy** ofsetting a low initial price in order to "penetrate" the market quickly and deeply so as to quickly attract a large number of paying users and win a large market share.

This penetration strategy will help us in setting a new standard/substandard/ variation of our APP product solutions on both the regional and the international markets/terr

**6.4. Promotion: communication strategies with our customer.**

It is obvious that our potential customers who will become users of our APP ought to be well informed first so that they get to know our product and its unique potentialities for their preventive health monitoring.

Earlier on in our business plan we already explained that with the presently available communication technologies we can easily reach – with almost one click – instantly millions of potential users of our APP. A short popular demo presentation on for instance “YouTube” will already instantly reach millions of interested people, looking for the latest APP being launched.

However, to be even more effective and successful, we will also use the traditional promotion tools as well, such as:

* applying a free of charge advertising solution by granting exclusive product launch interviews and demonstrations in the most exclusive traditional mass media, such as newspapers, magazines, television or radio supported by our local partners and/or sponsor;
* sales promotion campaigns based on demonstrations and detailed explanation of our unique free health services in trade shows, health technology seminars, demonstrations in the health technology centers of our partners etc.;
* personal selling’s in the framework of our APP demonstration at high technology happenings by famous people like movie stars, high tech entrepreneurs, top medical actors and even politicians who declare and testify to have in all the hectic a much more happier life thanks to their health safety feeling by using our APP;
* finally , the support and advice of a public relations person (later division) will be needed from the start. So a good relationship will be built with the company's various clients by obtaining favorable publicity, creating a good "corporate image", and handling unfavorable rumors, stories, and events.

The application of the latest and most advanced communication strategies will for sure yield the best results.

**7.- TECHNOLOGY: PRODUCTION AND R&D**

The core points in this section of our business plan are:

* Our software development process
* The technology and product roadmap, and
* How we are going to protect the knowledge built up in our company

**7.1. Software Development Process**

- Develop ourselves and/or subcontractors

In co-creation with our eHealth and top AI – DLA software partners we are in the process of making necessary choices with respect to whether our company is going to execute all tasks and activities itself or whether it is going to outsource some of the software development activities.

To make these decisions is one of the priorities of our starting team.

As a matter of fact, we have already started this process involving all our top contacts and potential future partners in AI-software development, financing, commercialization and marketing.

It goes without saying that if one of the top global players some of which already contacted us and showed interest for potential partnership should join, we could and will make a huge leap forward by benefiting from and using their special software developments and the expertise of their top scientists. This would and will undoubtedly speed up both the process and the introduction of a first operational trial version of our App to the preselected test markets.

Which giants do we have in mind?

Of course, Amazon, Apple, Facebook, Google, Philips, CalTech, the trio JP Morgan-Amazon-Berkshire etc.

**Sharing a confidential story ….**

In the course of my already long, super active and intensive professional life, let me refer to one particular case where I proved that almost any impossible dream can come true and become reality. One day, the lawyer of Rosseel Petroleumproducten in Bruges introduced me to the CEO of that company, Carlos Rosseel. The company expressed its ambition to apply for a crude oil contract with Aramco of Saudi Arabia.

The following happened…

* Based on my marketing studies in the US as a Fulbright Scholar and Research Assistant at the Business School University of Illinois , I started writing and documenting a presentation of this mini oil company as being a valuable partner for Aramco, not only the largest oil giant but also one of the biggest companies in the world.
* Simultaneously, but not on purpose, I became a very close friend and advisor of the Saudi Ambassador in Brussels by that time, H.E Ibrahim Bakr, one of the first ambassadors of the young Kingdom of Saudi Arabia.
* At that time Sheikh Ahmed Zaki Yamani, President of OPEC, came to Brussels to receive a Dr honoris causa from the ULB, and I got introduced to him by the Ambassador at the reception at the Embassy later on. There the famous Minister promised me to arrange for a small crude oil contract which we had to negotiate with his Deputy Minister of Oil, Sheikh Herzala.
* Months later and in cooperation with our financial partner Marc Rich of Glencore-Zug-CH, we could successfully conclude a crude oil deal, consisting of 3 VLCC just like one of the Oil Majors at that time.
* **a simple conclusion: yes, we can…….we will try to do it again …….if we go for it.**

This beautifully illustrates that having big dreams is the best starting platform for having all the courage and ambition needed to push the start button of a series of steps which we will take jointly with our partners in order to reach our “finale “, our final goal.

To name but a few stepping stones we have taken so far…

1.- We have designed a complete scheme (development tree) of all parts of our quite extensive patent with top AI specialists.

2.- Backed by the advice of these specialists in each of the three domains we will incorporate all of the important and unique features as defined in our patent. During the prospection process we searched for those specialists worldwide and we already identified and contacted such AI-DLA-Block chain specialists presently available in Belgium, Europe, the USA, Canada, Singapore, United Arab Emirates, India and China, and last but not least during a visit to the important software companies in Estonia .

3.- This provides us with the basic knowledge input for the initial software development team we will engage with and put them to work in several locations at the same time.

As a matter of fact, it always has been our dream that one day we should have development teams around the globe so that our development and research work can run 24/7 with top scientists of each continent. These people will help us to stay technologically ahead, to incorporate all local technological findings into our APP and last but not least, to be the best promoters for and watchdogs of our exclusively patented property position.

4.- As soon as financing is assured, the first operational step will be to set up a first development team that will work out a first operational APP with all of the initially essential layers of Deep Learning Algorithms already available to our team.

This means that we will develop our App progressively in different operational developmental stages:

4.1 - the starting APP will include the most essential health layers of our multilayered structure of Deep Learning Algorithms. The Genome layer for instance is in a first launch not only very complicated to develop but also useful only for those users who have their personal genome analysis already done at still high personal costs.

So in our first development stage we will launch a most popular “Volkswagen” for and usable by everybody worldwide.

4.2 - in the next stages, we will upgrade and differentiate our already existing DLA layers and/or add the additional still missing DLA layers based on the constructive input we receive in our first launching period.

4.3 - as the introduction evolves well, we will upgrade the App in such a way that users slowly get happy with it and the comfort of having a “Rolls Royce” technology in their hands.

4.4 – according to the successes and possible partial failures, a special team will permanently monitor, correct, adapt, and completely solve any technological, political or medical problem which might pop up sometime somewhere on our road to success.

4.5 – it is also quite certain that during our whole launching time specific requests, insights, and suggestions from our own teams as well as from partners and third parties will evolve so as to customize, adapt, and reorganize our APP for specific customer groups (such as sportsmen and women e.g.) and geographical areas, etc. Our technological, commercial and financial experts will certainly examine in-depth and eventually adapt our App specifically for those unique market segments.

5.- for the initial testing and optimally refining our APP solution we will call on a very mixed testing public in terms of age, intelligence, medical experience, geographical area etc. Furthermore, we will on regular basis interrogate these test people so that at the end of the initial testing period full satisfaction and perfect operation can be guaranteed to the larger public.

6.- at the end and in due time, when time is ripe, we will make our APP fully operational with all features included and start conquering the global market in cooperation with our partners of the different development units around the globe.

We are fully aware that at that moment we will have gained sufficient knowledge and experience as regards our software platform development process.

Indeed, we already have a whole list of European and international specialists badly needed for fine-tuning all the DLA-layers regarding all the medical and software related aspects of our APP project. More details on our intellectual top hit personality list will be disclosed when needed.

-Required equipment and infrastructure

As far as the location is concerned our first physical starting basis and HQ will be in Belgium in coordination with our technological and financial partners. Belgium, in proximity to railway station and airport, and set up in such a way it optimally reflects our targeted dreams.

At the incubation center “Digitizer”, Antwerpse stwg, Brussels, we have already been welcomed to establish our starting place within their premises. A top location in the Capital of Europe would obviously be a great first move, the more so since the Brussels government has financing availability.

In Flanders as well as in Wallonia, we have already been offered to cooperate with new AI center of excellence . Terms and conditions will be negotiated ASAP.

-Partnerships

Especially in our case of a starting company the question of how to work together with other companies is particularly relevant. Obviously, partnerships of all kind provide our new company with the chance to benefit from the strengths of already established companies as well as to concentrate on building up our own strengths.

Considering our necessary health data pipelines for the continuously training of our deep learning algorithms we will need non Belgian partners as well from the early beginning. Obviously, these partners in neighboring countries will assist us in accessing the health databases in Estonia, Singapore, France, Germany, Holland etc. Belgian authorities promised us that most of the medical data we will need should be digitized and available at the moment we will start.

Quite a few higher education centers where AI education is becoming a high priority have offered direct collaboration on our project development in order to co- create important software parts of our total project.

This strategy will enable us to create a very diverse group of highly intelligent creative minds and on different complementary levels of:

* AI related knowledge and experience
* in different geographical locations
* yet forming one big and tightly interconnected creative pool for our project

**7.2. Technological development towards our Final Product Roadmap**

After gaining more than 10 years expertise in the eHealth monitoring technology sector and even internationally being considered as a leading-edge pioneer in this field, the current level of our technological expertise we have been able to build up during all those long years is quite unique, extensive and internationally up- to-date.

We are very confident that the fact we could compose a unique patent – confirmed by IMEC top people as well as by the International Patent office of Den Haag – will underpin this statement and justify our firm belief in our success.

Meanwhile, still missing knowledge has been complemented by all our international technology partners as well as partners in the Research Consortia organized and financed by the eHealth division of the European Commission and in which we have been a Belgian partner.

And as already explained earlier, through our extensive network and countless meetings over the past 10 years, we have easily found and collected all the top specialists worldwide interested and engaged to join forces with us.

However, an extensive technology and product roadmap will indicate the amount of research and development efforts that is still needed before the first launch of our trial APP on our test market(s).

This map will include a "milestone plan" which will outline that particular technological or economic milestones will be reached within a predefined time frame. All of our important strategic investment decisions will be meticulously linked to the realization of these milestones. We also will specify the amount of man months of work as well as the amount of money needed to reach the specified milestones. A first offer for the total development of our APP has already been transmitted by a group of top AI specialists in Flanders and Estonia. We are waiting for similar offers from Singapore and an ideal partner country with expert people as well.

During the development time of our top product, we will continuously pay attention to the "make-or-buy" question. This means: focus on whether our company is going to perform all R&D tasks in-house or whether we are going to cooperate with other companies or research institutes as well as checking whether it might be advantageous or necessary to buy technological expertise from another company via licensing rather than do it ourselves.

**7.3. Intellectual Property**

As regards our unique all-encompassing patent around which we will build our APP- company, let all of our partners be assured that we will be fully respectful of and compliant with our Intellectual Property:

1. the already generated rights on intellectual property have been provisionally deposited on my personal name and address. This enables the legal and financial optimization of our relationships with our partners in due course. The exploitation rights will be transmitted to a new Belgian company called “ m AI doc B.V”
2. according to the International Patent Office in Den Haag there is no patent whatsoever worldwide nowadays that might obstruct our company's activities in the future.
3. the company's future technological expertise will be protected by filing patents for all of our important complementary and supplementary new technological developments originating during the process: there is already one important complementary patent in development and almost ready for deposit. This will generate the exact “personalized precision medicine-mix and cure” for specific disease(s) of the patient and according to his/her diagnosis generated by our” m AI doc” personal health APP.

**8. THE ORGANIZATION**

**8.1. Our organization & management ideas**

As a startup company it is neither necessary nor imperative to draw up a complicated blueprint of the organizational setup of our whole company.

Basically, what we envision is

(1) a flat organizational structure pertaining to all of the management levels,

(2) short and direct communication lines, and

(3) easy access to each other, a kind of auto-gestion, as I learned at the University of Belgrade in the sixties.

What really matters in the startup phase of our company and what is strategically key, are the clear allocation of tasks and responsibilities as well as the design of a simple horizontal organizational structure.

As our company will grow, we will be introducing quite a few flexible managerial levels into our structure, consisting of a chief executive officer, heads of the various functional units (R&D, production, marketing, finance, etc.), and the functional units' staff.

Quite organically we will draw up a simple organization chart that clearly indicates who is responsible for what and outlines the responsible manager(s) for specific and important/strategic organizational aspects, such as planning, outsourcing (e.g. accounting, legal advice, etc.).

Especially in the startup phase, our organization will be flexible in order to be able to quickly anticipate and respond to changing technological, financial and even political market circumstances, as we can expect in our volatile and destabilized world at the moment, particularly in the US, the Far East, the Middle East, and in some important countries of South America.

**8.2. Personnel planning**

With the hopefully rapid growth of our company, a detailed and systematic personnel planning will become pivotal in view of all the unique building blocks based on very complex and unique software developments in artificial intelligence, deep learning algorithms, artificial neural networks, and blockchain with regard to absolute and total personal medical data protection.

Therefore, unique software developments, multiple layers of deep learning algorithms as building blocks will require more and highly specialized top software brains. This means that new staff will be recruited, integrated into the organization and continuously trained, and this for sure on an international scale, as our APP will be deployed territory by territory.

Working out our recruitment plan, progressive territorial expansion plans and timelines will be designed indicating what type(s) of profile, required expertise and/or experience will be recruited and in which time span. Consequently, hire and integrate highly unique functions and responsibilities will be one of our top priorities in terms of our strategy and important tasks allocation. This will constitute the basis for absolute top success with our App to be built up within the planned time and budget frame.

**8.3. Location**

In view of the tight market for top AI specialists choosing the right location(s) will be one of the decisive factors in the success of our project.

We envision therefore the following guidelines in our decision making process as regards location:

* easy access to top skilled personnel ( the key factor in our project )
* proximity to promising and targeted markets
* receptive economic environment of the territories we plan to enter

Many high-tech companies which started initial spin-off companies in co-operation with a number of private partners are located close to the universities of UGent, VUB-ULB, K.U.Leuven, Antwerp, Hasselt, UCL-LLN, etc. Obviously, the universities offered the necessary infrastructure and facilities at their Innovation & Incubation Centers.

As already mentioned earlier, it was CEO Philippe Van Impe of the AI incubation center with a dynamic and internationally connected network who has offered us our first location in Brussels, the capital of Europe at the premises of Digityzer.

It is obvious that in the development process of our company new specialized centers, where the application of AI will be an important part of future international success and expansion, will in due course become additional starting locations as well. In this respect, we already discussed the local establishment of a potential center of excellence in AI-DLA-Blockchain with responsible politicians of the Belgian, Flemish, Walloon and Brussels Governments.

The next step is to connect them with their respective colleagues in the countries where important parts of our product will have to be developed, such as Estonia, Singapore, Holland,France, UAE etc

Moving and/or starting a new development unit outside Belgium will be taken into account as soon as circumstances will allow and/or oblige us to follow that expansion path. Especially those countries with a complete digitized health data system are of course of primary importance for the successful “learning and training of our complete layered platform of deep learning algorithms in artificial neural networks”. With this objective in mind, we have already established contact with potential direct and/or subcontracting partners in the Baltics (Estonia) , France (Paris), UAE, Holland , Germany, Singapore, Tunisia, Kenya (Nairobi), and the UK.

**8.4. Legal entity**

This aspect will be realized in cooperation with our financial and technology partners, while in parallel links with second country legal constructions will be examined in close cooperation with our top legal and international financial advisors.

**9. FINANCIAL PLAN**

In view of the fact that we will launch our APP on the global market, it is necessary to create a kind of step- by- step financial planning project.

For each step to be taken we will, based on the technological development plan, implement a detailed and dynamic financial plan.

In the annex, the business plan will be completed by a financial simulation whereby we envision to develop the completely operational APP under our proper financial and personnel structure as well as under our control and direction, and only located in 1 to 3 locations.

In this case, the financing stages will be organized as follows:

**Stages**

1.- **the development and test launching of our APP**

**2.- the fine-tuning and complete deployment of the APP**

**3.- introducing our APP to the global market, supported by our international partners**

**4.- value evaluation of our total project and accepting global minority partners.**

**5.-the launch of a second technological boost for our APP by creating complementary segmented markets both technologically and geographically**

***Our Financial Plan for realizing stage 1 will include the following items to be financed***

We envision for this stage 1 a maximum 1year time span with the following cost estimates and (provisionally) following figures:

* personnel expenses: ……………………………………………………..2000 € / month
* software development costs, computers and programs…250.000 € (offer DL4GROWTH-Gent)
* housing, equipment, food and publicity activities 1.500 €/ month
* transportation costs………………………………………………………..1.500 €/month
* marketing and all promotional activities………………………….2.000 €/month

We will evidently keep an updated cash flow program running so that at each moment we can evaluate our financial position showing the cash payments that are going in and out of the company: this is the most important financial part of planning and starting up our enterprise.

Financing year 2 and afterwards

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All issues outlined and discussed in this business plan so far have to be translated into numbers, usually for a time period of three to five years. This financial plan will consist of the traditional three major parts:

* The profit & loss statement
* The balance sheet
* The cash flow statement

We will finalize this financial planning in parallel with the software development plan, including a detailed timeline and cost line.

ADDENDA

1. Our Original Patent Description as basis for final patent text
2. The Development Tree with all connection levels
3. The Final(alized) Patent Texts
4. The Financial Plan of the development stages 2, 3,…will follow after contact with large potential partners (such as Google, Amazon, Microsoft, Facebook, etc.

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**To conclude: highlighting some of our leading ideas:**

**“A healthy disregard for the impossible,**

**combined with a desire to push further**

**….even when the impossible is accomplished.”**

***OUR ULTIMATE DREAM SCENARIO……………TO RAISE A BABY UNICORN***

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