



Clarity is Key.



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1.0 Executive Summary

One of the more pressing issues in the American medical system is the 21 million US residents who don't speak sufficient English to interact with hospital personnel. The result of this lack of communication is a large number of patients being misdiagnosed, not understanding prescription instructions, and generally receiving poor service from healthcare providers. The Civil Rights Act along with several state statutes mandate that all persons requiring medical interpretation receive such service. However, the reality is far different from regulation.

Currently, the most common solution for a limited English proficiency (LEP) patient is *ad hoc* interpretation by family members or a passing hospital staff. Unfortunately, a great deal of data exists suggesting that such interpretation exacerbates the likelihood of a misinterpretation (and thereby clinical errors) through summarization, interpretive sanitization or false translation.

A number of facilities solve this problem with the use of on-site or on-call interpreters. These professionals are the currently the best available solution for LEP patients because they can appreciate the context of the situation while maintaining a clear line of communication. However, in a busy hospital there is no way that an in-person interpreter can keep up with the volume of demand for their services. Further, an interpreter for a less-than-common language will have to be summoned to the facility at substantial expense. The effective result of these limitations is that interpreters are kept only for vital pre-op consultations and not utilized for triage, therapy or general ER services.

The third option is for a facility is to use phone-based interpretation systems. With these systems, an interpreter (in 180+ languages) is effectively patched in between the patient and staff member and interprets from audio-only cues. The difficulty with this model is that the interpreter cannot sense the nuance of the situation in the same manner as an in-person



interpreter. As a result, misinterpretations are common and the system generally depends on moving the patient to a fixed phone, finding the appropriate phone number and then proceeding. In combination, the difficulties with these approaches result in a lower bed turnover rate for hospitals and therefore a lower level of efficiency. There is an extreme need in the healthcare industry to create an interpretation system that can be accurate *and* scalable.

To address this serious and growing problem, Trans Global Linguistics (TGL) is developing a visual, on-demand video interpretation system that will rapidly address the growing need in hospitals for readily available, easy to use, portable and cost effective interpretation. TGL's portable Interpretab system will offer the context and accuracy advantages of in-person services at a comparable price to on-demand phone-based offerings. The objective of this system is to reduce patient flow roadblocks and thereby increase the patient turn rate of hospitals while adding value to the patient care experience.

We expect to enjoy attractive revenues due to the volume of service minutes that our multiple interface system will provide in each location entered. The following abbreviated Income Statement highlights our expected performance. Additional detail is available in Exhibits I-VI.

Yearly	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue	607,908.00	1,405,866.98	1,708,840.10	2,050,608.12	2,460,729.75
Total operating expenses	(739,268.57)	(1,351,338.95)	(1,627,044.49)	(1,593,596.97)	(1,895,036.37)
IBIT	(131,360.57)	54,528.03	81,795.61	457,011.15	565,693.38
Net Income	(131,360.57)	54,528.03	80,058.54	319,907.81	395,985.37

There are two possible exits for investors in Trans Global Linguistics: acquisition or an initial public offering. Acquisition is extremely likely due to the weakening state of the audio interpretation market. Facing margin decay of 5% or more per year the mainstream audio



providers will be looking to diversify and offer a new service with greater value to their clients.

(See Exhibit X)

2.0 The Company: Trans Global Linguistics

Trans Global Linguistics LLC (the “Company” or “Trans Global Linguistics” or TGL) was founded by Kevin Williams and Jamie Wedow with a mission of leveraging emergent IP technologies to provide scalable high-quality video interpretation services in hospitals and other contexts. TGL anticipates support by the Thunderbird Garvin School of International Management (“Thunderbird”) and its Center for Entrepreneurship. In exchange for a 10% equity stake in the Company, Thunderbird will offer the support of its faculty and student body. TGL will initially be located at the Thunderbird campus at 15249 N. 59th Avenue Glendale, AZ 85306-6000 USA.

2.1 Product

The Company’s primary product will be a visual interpretation system that will rapidly address the growing need in hospitals for readily available, easy to use, portable and cost effective interpretation. TGL has developed an interface and service combination that will be on-demand while providing greater depth of interpretation service by allowing the interpreter to detect nuances in patient communication that might be of vital importance to the physician or staff member.

The Interpretab hardware interface, the “front–end” of the interpretation system, is based on a domestically manufactured “ruggedized” tablet computer, combined with a touch-based intuitive interface currently in internal development. The backend of this system will use advanced IP integration technology to route calls, provide billing and duration information and diagnostic data on the exchange.

Unlike phone or existing video systems, the TGL system is by nature portable and optimized to make use of the IP networks used by most hospitals as well as the 3G/EDGE systems used in advanced facilities. Unlike phone systems, TGL provides a comforting image of a native speaker ready to understand as well as interpret. Unlike the other video-based systems, TGL's interpreters are prepared for their video appearance with studio lighting systems, industry-grade camera equipment and neutral backdrops. TGL intends on making the Interpretab as widely available as possible under the assumption that the more tablets are in a hospital the more likely they are to create service revenue.

2.2 Service

TGL will offer interpretation services, initially in Spanish, through a video context conveyed on either the Interpretab, the web, or on traditional videoconferencing hardware. In order to use the Interpretab the user simply taps the touch-sensitive screen through two straightforward menus to identify the language spoken by the patient. Within seconds a professional medical interpreter appears on the vivid screen ready to interpret.

Interpreters will broadcast from specially designed mini-studios within a centralized video call center. These call-studios are designed to eliminate noise and other interference and are equipped with high-grade lighting and microphone equipment. The result of this design is a video persona of exceptionally high quality that ensures a personal experience for the patient and an exceptionally high level of comprehension for the interpreter

2.3 Business Model

The Company's key objective is to demonstrate a practical test of the TGL system in an actual hospital environment. This test will illustrate the ease of use of the Interpretab and the impact that instantaneous video language support can have on hospital efficiency. We expect

that a successful test will lead to rapid adaptation of the service in other facilities within the same hospital network.

In order to facilitate rapid growth and utilization of the service, TGL intends on retaining ownership of the Interpretab computers and supplying them to our client facilities based on need. The result for our clients is a value-added service with little or no implementation cost that promotes systemic efficiency and overall service quality.

Actual interpretation services will be offered on a per minute service fee basis with an on-demand “pay as you go” design. Thus, clients will only pay for the minutes they use and not incur substantial subscription fees. Volume discounts will be offered for customers based on number of minutes used.

Following a test period with abbreviated hours, the service will offer on-demand consecutive interpretation 24 hours per day, 365 days per year. Because of the massive complications and capital burn rate associated with maintaining a full staff of interpreters in the 180 commonly spoken languages in the US¹, TGL will initially focus on only the Spanish language for VMI services. All other languages as well as 24 hour overflow will be covered by a contracted audio-only party². When a language other than Spanish is necessary or when all TGL interpreters are in-use the Interpretab will act as a portable IP telephone enabling more convenient person-to-person communication than traditional fixed phone systems. We see this as a mutually beneficial relationship with a contractor as the appropriate party will have a decentralized operation geographically separated from the TGL operations. With a decentralized system, the contractor will not be able to use sufficient bandwidth to power their VMI system (and therefore compete with TGL) but will benefit from expanded markets. In the case of

¹ 2000 Census

² Management is currently seeking a suitable contracted party to handle additional languages and overflow for the company.

American Sign Language (ASL), TGL will develop a special relationship with one of the already video-based ASL interpretation providers.

2.4 Management Team

At its inception, TGL will run an extremely streamlined management structure relying on the skill and passion of the founders and the support of their respective asset networks. Key internal needs are for general financial control, operations, strategic planning, technological development and marketing implementation. The Management team consists of Kevin Williams and Jamie Wedow who will share authority in the operation. Mr. Williams with an MBA and background in organizational development and project management will act as President and Mr. Wedow, a technical strategist and implementer will act as Chief Operating and Technology Officer. Additionally, Sapin Patel (MBA) will act as a part-time Chief Financial Officer, design appropriate capital structuring arrangements and co-develop the company's internal control system. Joshua Sherwood (MBA) will act as a part-time Chief Marketing Officer to assist with the design and implementation of TGL's market entry strategy.

2.5 Advisory Board

The management team relied so far extensively on the advice of its board of advisors and will continue to do so in the future. The Company is in a particularly advantageous position as a prospective participant in the Thunderbird Entrepreneurial Incubator. The result of this participation is liberal access to the world renowned Thunderbird faculty and staff. In addition to this advisory board we have assembled a variety of experienced professionals in the medical, legal, investment, media and banking industries including:

Brent Wilson- (JD) President Howe's Entertainment Inc., With over 40 years of executive experience and a long track record of global organizational development, we are extremely

pleased to have access to Mr. Wilson's counsel and unique perspectives on media-related strategy and leadership.

Sean Johnson- Mayo Clinic Administrator. Mr. Johnson has enthusiastically shared his point of view on the TGL concept and assisted the team in addressing issues related to hospital throughput rates, insurance issues and technological challenges.

John Larson (MBA, MA)- A Harvard-trained medical interpreter with 22 years of experience has provided a great deal of insight into trends in medical interpretation and identified numerous scenarios for the TGL concept.

2.6 Ethics

The founders of Trans Global Linguistics have a proven history in responsible management and will create a sustainable business that provides a valuable and important service to our clientele and employees. We will adhere to the spirit of all applicable laws, regulations and standards to the fullest of our ability. Further, we will strive to create a community atmosphere of innovation dedicated to the belief that our business has the potential to improve and even save lives.

2.7 Current Status

The management has held a series of proof of concept meetings with a large IP switching corporation for backend requirements, a manufacturer of tablet PCs for hardware interface requirements and consulted with a law firm specializing in patent and trademark law. Through our work with the IP switching corporation we have developed a key relationship with Extreme Integration, a systems integration company specializing in hospital networks. This relationship should open the door to opportunities with the hospitals themselves.

Organizationally, the company is in the process of applying to become a part of the Thunderbird Entrepreneurial Incubator. This program will be invaluable to the company as it will provide not only administrative support but also access to the world famous Thunderbird faculty.

2.8 Entry and Growth Strategy

Working closely with its software and hardware providers TGL has determined that the most appropriate entrance strategy will be to first enter a test and initial revenue stage in TGL's home state of Arizona. Beyond the conveniences offered by testing the system near our physical location, Arizona offers several benefits. First, Arizona is one of the top 10 states for new immigrants with an accompanying growth in the percentage of the population classified as limited in LEP. Additionally, our integration provider, Extreme, has a close working relationship with the Arizona healthcare community and a long track record of integrating local network systems with applications such as ours. Combined with our research into Arizona demographic trends we will be able to use contacts through Extreme to target specific facilities with both a demonstrated need for interpretation services and the necessary technological infrastructure to allow full functionality of the product. Moreover, since Extreme has existing relationships with these facilities, we anticipate only limited technological complications associated with enabling our fully compatible system. Further, Extreme has confirmed that many facilities are eager to exploit technologies and services that take advantage of expensive upgrades made to hospital technological infrastructure. TGL is currently targeting an audio-only provider of interpretation services to contract overflow and non-Spanish interpretation.

2.9 Office Equipment and Personnel

TGL will have no need of physical office space until testing runs of the technology begin in September 2006. Development and sales work will to be performed in the Thunderbird Incubator facility. Following the completion of product design the venture will begin to make investments in a small physical location. This location will require extensive bandwidth and physical room to grow the organization.

In order to offer interpretation services for a small group of hospitals TGL will initially require 6 part time employees, two of whom will have additional supervisory roles. As TGL intends to promote VMI services as an easy and instantaneous interpretation system it is imperative that the organization have sufficient interpreters that the probability of a user reaching a busy signal instead of an interpreter is effectively reduced to zero. Based on our estimated tablet usage rate (>1.39%/day) we have determined that we must have an initial interpreter utilization rate of no greater than 25% (Thus, at any given moment an interpreter has a 75% opportunity of availability). However, as services expand and number of interpreters rise, the relative utilization rate of those interpreters will rise as well. The result will be a steady increase in cost and service efficiency.

2.10 Future Development Plans

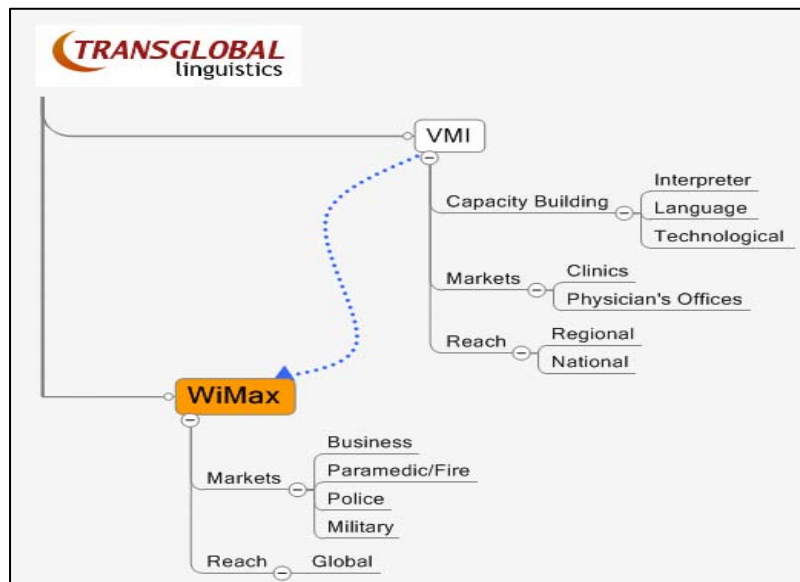
As capacity and cash flow increases, the company will be able to expand its portfolio of languages offered based on client needs and demographic trends. We expect second generation offerings to include Mandarin, Tagalog, and Vietnamese. Additional hospital expansion will focus on states with extremely high increases in LEP population. (See Exhibit VII and VIII)

Video Conferencing

The Video Conferencing industry is currently undergoing a push for standardization that experts expect will significantly broaden its appeal and usage in business³. We intend for our service to be a simple plug-in for the major providers of video conferencing services.⁴

One of the most exciting aspects of the TGL model is that once we have established a working base of languages we will be able to rapidly expand outside of medical-only interpretation. In fact, the development of WiMAX technologies offers substantial opportunities for our interpretation services outside the medical community. WiMAX is predicted to be widely available in the United States within the next 2 years and will offer exponential gains in wireless bandwidth. It is vital that TGL

position itself to be the first in the interpretation industry to take advantage of such developments. These technologies will eventually enable use of our interpretation service from nearly any video enabled handheld device on the



planet. Taking full advantage of emergent technologies TGL predicts that it will be able to offer instantaneous video interpretation to any video enabled hand-held device (e.g. PDAs) in twenty or more languages within four years of operation.

³ Frost and Sullivan, *World Videoconferencing Infrastructure Systems Markets*, December 5, 2005

⁴ The top videoconferencing providers include: Wire One Communications, Global Crossing, Glowpoint, AT&T MCI (*Id*)

International Development

In conjunction with the expansion of the business to include additional sectors and language the company plans to take advantage the cost benefits of localized language services. Specifically, when Spanish interpretation reaches a level 50 interpreters at a high rate of utilization TGL will open a satellite facility in one of the more technologically developed districts of Mexico such as the state of Jalisco. Domestic capacity would be gradually switched to new languages to reduce TGL's dependency on 3rd party contractors. Accordingly, as need grows for these other languages, TGL will open satellite facilities in Southeast Asia to reduce expenses for Mandarin, Tagalog, and Vietnamese.

3.0 Market

3.1 Description Of Industry

The Medical Interpretation industry is currently composed of three basic service types: traditional in-person interpretation services, audio-only phone based services and video medical interpretation (VMI). TGL aims to capture market share from phone-based services by offering a more complete and convenient product at a comparable price.

(2005 Industry revenues in parenthesis)

In-person interpretation services (~\$20 million)

In-person interpretation is considered to be the most accurate and appropriate mechanism for communicating with a non-English-speaking patient. In general, an on-staff or on-call interpreter attends to one patient at a time communicating directly between the parties. Fees for this service range from \$22-40/hour depending on the locality. The major constraint with this model of service is that it is inherently limited to the number of interpreters on hand. In facilities

without a resident interpreter wait times may exceed 4 hours and anecdotes abound of waits for minor care totaling over 12 hours. Hundreds of firms exist that provide trained interpreters to facilities within a day's travel. Others provide activity or conference-specific interpretation.

TGL is superior to this model because it immediately provides as many interpreters as the facility has Interpretabs or desktop machines. Our interpreters don't need to run from end to end of the facility; they are on-hand when needed. Further, TGL will eventually offer up to 180 languages available on every tablet.

Phone-based services (*\$250 million*)

Phone-based services are used by approximately 95% of facilities requiring interpretation. These services, generally operating through a call-dispatch center, can offer an array of languages and operate through a common phone line. Service fees vary but range from \$1/minute for non-profit operated systems to \$4.50/min for Language Line, the largest medical interpretation company in the US. Most of these services offer volume discounts based on subscription fees. The primary advantage of this type of service is the instant access to a great number of languages. The downside, according to the US Department of Health and Human Services, is that a phone interpreter has access to considerably less communicative nuance than an on-site interpreter⁵. Further, although phones are nearly ubiquitous in a hospital they are not 100% portable. TGL will have the same level of access convenience as the phone-based service with the added benefit of visual context and true portability.

Video-Based Services (*No data available- type was introduced in 2005*)

VMI eliminates the problems with waiting for an interpreter as well as the contextual difficulties that arise from phone-based interpretation. A few trial runs have been made by non-

⁵Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons, 67 FR 41455, <http://www.hhs.gov/ocr/lep/revisedlep.html>

profit entities- notably the Hispanic access organization “HablamosJuntos” (We Speak Together) with VMI that have resulted in an 80% customer satisfaction and program adoption rate⁶. Language Line Inc of Monterey CA, began to offer VMI services commercially in March of 2006 and has only begun to penetrate the market.

3.2 Market Growth

Non-English Speakers- The number of non-English speakers in the US is increasing rapidly. Since the 1990 census, six states have had increases in non-English speakers of over 100% and the mean increase for all states is in excess of 47%⁷. According to the 2000 census, 45 million people in the United States speak a language other than English at home, and 19 million are LEP. (See Exhibit VII)

Hospitals- Despite the increased patient load of the American healthcare system, the number of hospitals has remained essentially flat for the past four years. Instead, of building new facilities, many healthcare networks are investing in time saving measures.

Interpretation Services- In 2005, St. Luke’s Health Initiatives, a not-for-profit health advocacy organization, completed a study on interpretation services in the state of Arizona. Findings included a high number of respondents intending on increasing interpreter capacity and indications that the LEP population in Arizona could be as high as 40%.

3.3 Pricing

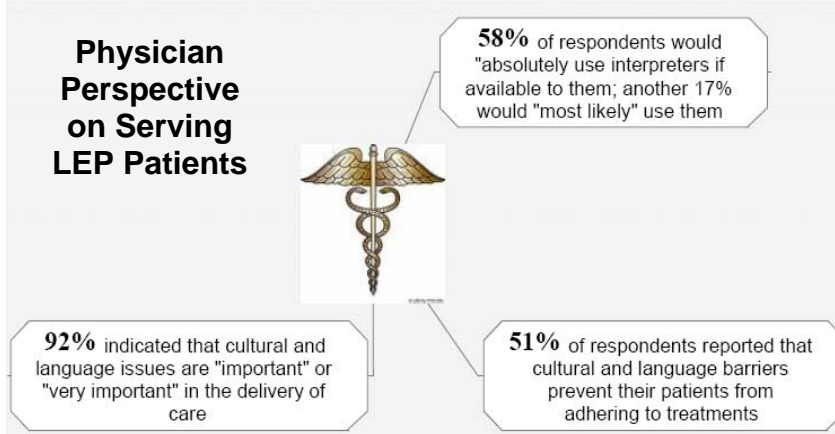
TG Linguistics expects to price Spanish video interpretation services at the level of the market’s premium audio-only service at \$4.50 per minute. Additional non-English interpretation services and 24 hour overflow service will be contracted to a third party through the Interpretab interface and be billed at an industry average \$2.50/ minute. In year 2, TGL expects to introduce

⁶ http://www.hablamosjuntos.org/resource_guide_portal/pdf/14PP_CNAHEC_VMI_report.pdf
⁷ 2000 Census

service plans for clients with a large need for interpretation. Service plans will be available in exchange for a monthly fee that offers reduced rates on Interpretab minutes on a scaled basis. Additionally, up to five Interpretab units will be provided for locations based on usage requirements. Additional units may be leased as needed by clients for a nominal fee.

3.4 Customer

The initial customer for TG Linguistics will be mid-sized hospitals located within one of the areas identified by the Census as having an above-average proportion of non-English speakers. These Hospitals have bottlenecks and inefficient systems that are often attributed to language barriers they face on a daily basis. This results in a decrease in patient turnover and the ability to see patients who have commercial insurances and/or cash for payment. With our interpretations network in place, these hospitals can provide a much more streamlined system that helps patients flow more seamlessly through the hospital process. Additionally, hospitals must see emergency patients without questioning their insurance status (EMPALA Federal Regulation). These frequently non-paying customers are very typically the same customers that will be utilizing the TGL system. From the client point of view, our system allows these patients to be seen more rapidly and thus free up capacity for other paying patients. Other issues that will be important to stress include increased patient satisfaction, increased doctor satisfaction and fewer returns.



http://www.slhi.org/publications/policy_primers/pdfs/pp-2004-04.pdf

Despite the bureaucratic nature of a hospital, Doctors, Nurses, and Residents remain the decision makers because they will ultimately choose to adopt a technology or not. Because of this influence we

will work as closely as possible with practitioners to demonstrate the simplicity and benefits of the system.

3.5 Sales

Most hospitals in the United States operate in healthcare networks comprised of 5 to as many as 100 facilities. Hospitals in a network generally operate under shared purchasing and administration. The result of this structure is that TGL should gain access to multiple client sites after proving its concept in an individual location. However, when projecting our sales (Exhibit VI) we utilized slow, location by location growth rather than rapid expansion. Further, sales figures are based on an initial Interpretab utilization rate of 1.39% (units 98.61% idle) with each tablet generating 20 minutes of activity per 24 hours.

In order to facilitate rapid growth and utilization of the service, TGL intends on retaining ownership of the Interpretabs and supplying them to our client facilities based on need. The result for our clients is a value-added service with little or no implementation cost that promotes systemic efficiency and overall service quality.

4.0 Technology

The technology behind the TGL interpreter network is built on readily available hardware and a proprietary software system currently in development. The system is based on standard network protocols (TCP/IP, 802.11x) and is flexible enough to accommodate future wireless technologies (3G, EDGE, etc.).

At its heart, the system utilizes advanced IP integration to route voice & video traffic across the network via TCP/IP. This provides a high degree of customization, allowing us to tailor our service to the needs of individual clients. It also gives us full reporting and accounting capabilities, granting us the means to closely monitor our utilization rates and plan our growth accordingly. The system also allows for rapid scalability, allowing us to add interpreters to match demand. Additionally, we can connect to a phone network via a gateway, allowing seamless access to 3rd party audio only interpretation should the need arise.

Our internal interpreter access points are Tandberg 1000 MXP video units designed for integration with the IP system. These units will be set up in professionally lit and sound isolated “mini studios”, and will provide a high quality video and audio signal output to end client. They also integrate seamlessly with our call management systems, allowing calls to be managed and routed from a single point to any number of call center locations. (See Exhibit IX)

The Interpretab will serve as the client’s access point to the interpretation network. In its current version, the Interpretab is a ruggedized tablet PC running a modified version of WindowsXP. The units weigh less than 5lbs and offer a battery life of over 6 hours. The embedded cameras offer a DVD quality video image (720x480 resolution) with a target frame rate of 30fps. Audio is provided via a built in microphone and speaker system. Depending on the needs of the client, the Interpretab can be configured to connect wirelessly for maximum

portability or be stationary and connected via hard-line. Future versions of the tablet will feature longer battery life, and the ability to connect across broadband cellular networks.

The Interpretab interface software is currently under development. The primary design goal has been to create a system that is extremely intuitive to the end user, regardless of native language. The interface relies on symbols and flags to represent navigation and language options. The system is web based and written in Cold Fusion, allowing for platform independent access. Due to this design choice, clients are able to connect in to the interpretation network from any PC or Macintosh system with a capable network connection.

5.0 Organization Plan

5.1 Principal Shareholders

Founders- Kevin Williams and Jamie Wedow will share authority in the operation with Mr. Williams with an MBA and background in organizational development and project management acting as President and Mr. Wedow, a technical strategist and implementer acting as Chief Operating and Technology Officer. Mr. Williams and Mr. Wedow are poised to invest \$122,000 each in pursuit of this venture in exchange for common stock.

Institutional Stakeholders- Thunderbird Center for Entrepreneurship- The Thunderbird Entrepreneurial Incubator has preliminarily accepted TGL as part of its entering class of new ventures. In exchange for administrative support, technical and business guidance and networking assistance, the center will be awarded an equity stake in the venture of 10% in preferred stock. As this is the first year of operation for the center, the Director, Dr. Robert Hisrich is extremely motivated to ensure that these first ventures have the resources and counsel they require succeeding.

Outside investors- TGL is seeking outside investors to contribute \$150,000 in exchange for preferred stock. We intend to negotiate with the investor(s) on the eventual conversion of stock issuance to common status based on cumulative growth.

6.0 Risks

Trans Global Linguistics faces a set of risks inherent to the development of a new process for an existing service as well as the standard, general risks faced by any new business venture. There are two major categories of risk to the success of the business that TGL will address going forward:

1. Competition. TGL is focused on the development of a scalable video medical interpretation service. Management believes that the decentralized nature of most of the audio interpretation providers will prevent their immediate movement into this market space. However, TGL is aware that some of the mainstream industry companies have been developing fixed VMI systems with limited success. We believe that our product is superior to these fixed models but will continue to carefully monitor their progress.
2. Intellectual Property. Although TGL has gone through considerable effort to determine the status of process patents on VMI interfaces and hardware the possibility remains that a situation could develop where TGL is in violation of intellectual property rights. We will take every reasonable step to ensure that our process and system is fully licensable.

In response to these risks TGL has prepared a detailed risk assessment, mitigation and contingency planning strategy available on request.

7.0 Conclusion

TGL is actively taking advantage of a convergence in technology, demographics and regulatory controls to develop a product that will add value to patients and hospital facilities



alike. Further, the TGL concept positions the venture to leverage the next generation of wireless technologies and become the first, fully portable, video interpretation system in the world. In order to bring our vision to reality, we are seeking an angel investor to contribute \$150,000 help finance development and staff requirements for the first year of operation.

Exhibits

Exhibit I- 5 Year Pro Forma Income Statement

Yearly	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue	607,908.00	1,405,866.98	1,708,840.10	2,050,608.12	2,460,729.75
Operating expenses:					
Cost of Entrance ⁸	(69,750.00)	(182,762.71)	(222,149.21)	(205,060.81)	(246,072.97)
Cost of Contract ⁹	(58,767.00)	(140,586.70)	(170,884.01)	(164,048.65)	(196,858.38)
Sales and marketing	(59,057.25)	(140,586.70)	(170,884.01)	(205,060.81)	(246,072.97)
Wage Expense	(390,844.32)	(562,346.79)	(683,536.04)	(615,182.44)	(738,218.92)
Insurance Expense	(62,000.00)	(126,528.03)	(153,795.61)	(153,795.61)	(184,554.73)
Leasing Expense	(65,400.00)	(72,000.00)	(72,000.00)	(86,400.00)	(86,400.00)
General and administrative	(33,450.00)	(126,528.03)	(153,795.61)	(164,048.65)	(196,858.38)
Total operating expenses	(739,268.57)	(1,351,338.95)	(1,627,044.49)	(1,593,596.97)	(1,895,036.37)
Operating income	(131,360.57)	54,528.03	81,795.61	457,011.15	565,693.38
Interest Expense	0.00	0.00	0.00	0.00	0.00
IBIT	(131,360.57)	54,528.03	81,795.61	457,011.15	565,693.38
Provision for income taxes	0.00	0.00	(1,737.07)	(137,103.35)	(169,708.02)
Net Income	(131,360.57)	54,528.03	80,058.54	319,907.81	395,985.37

Exhibit II- 5 Year Pro Forma Balance Sheet

Balance Sheet	Year 1	Year 2	Year 3	Year 4	Year 5
Cash	26,009.33	166,130.84	213,640.04	496,830.66	848,755.40
Account Receivable	236,630.10	151,036.62	183,585.95	220,303.14	264,363.77
Total Assets	262,639.43	317,167.46	397,225.99	717,133.80	1,113,119.17
Line of Credit	0.00	0.00	0.00	0.00	0.00
Preferred Stock	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00
Common stock@par value	244,000.00	244,000.00	244,000.00	244,000.00	244,000.00
Retained Earnings	(131,360.57)	(76,832.54)	3,225.99	323,133.80	719,119.17
Total Liabilities & SHE	262,639.43	317,167.46	397,225.99	717,133.80	1,113,119.17

⁸ Cost of Entrance includes training, network development and distribution of interpreters

⁹ Non-Spanish language services and overflow usage.

Exhibit IIIa Pro Forma Statement of Cash Flows (Monthly, Yr 1)

Cash Flows	Sep-06	Oct-06	Nov-06	Dec-06	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07
Revenues¹⁰	0	5,906	11,430	23,622	35,433	32,004	47,244	63,225	78,399	88,515	104,532	117,599
Net Income	(34,098)	(31,427)	(33,535)	(18,531)	(24,058)	(22,916)	(21,834)	(8,560)	3,193	9,442	18,678	23,287
Change in A/R		(5,906)	(10,249)	(18,974)	(23,774)	(10,897)	(17,221)	(26,801)	(34,055)	(28,648)	(30,179)	(29,927)
CFFO	(34,098)	(37,332)	(43,784)	(37,505)	(47,832)	(33,813)	(39,056)	(35,362)	(30,862)	(19,206)	(11,502)	(6,640)
Common Stock Issued	50,000	6,000 ¹¹	6,000	40,000 ¹²	6,000	6,000	15,000	40,000	30,000	20,000	15,000	10,000
Preferred Stock	150,000											
ST Notes	0	0	0	0	0	0	0	0	0	0	0	0
CFFI	200,000	6,000	6,000	40,000	6,000	6,000	15,000	40,000	30,000	20,000	15,000	10,000
Beginning Cash		165,902	134,570	96,786	99,281	57,449	29,636	5,580	10,219	9,356	10,151	13,649
Ending Cash	165,902	134,570	96,786	99,281	57,449	29,636	5,580	10,219	9,356	10,151	13,649	17,009
A/R Schedule												
Revenues		5,906	11,430	23,622	35,433	32,004	47,244	63,225	78,399	88,515	104,532	117,599
A/R		5,906	17,336	39,776	70,561	90,907	117,043	150,245	192,221	236,392	281,056	324,302
A/R rec. 30 days			(1,181)	(2,286)	(4,724)	(7,087)	(6,401)	(9,449)	(12,645)	(15,680)	(17,703)	(20,906)
A/R rec. 60 days				(2,362)	(4,572)	(9,449)	(14,173)	(12,802)	(18,898)	(25,290)	(31,360)	(35,406)
A/R rec. 90 days					(2,362)	(4,572)	(9,449)	(14,173)	(12,802)	(18,898)	(25,290)	(31,360)
Total A/R		5,906	16,154	35,128	58,903	69,799	87,020	113,822	147,877	176,524	206,704	236,630
Change in A/R		5,906	10,249	18,974	23,774	10,897	17,221	26,801	34,055	28,648	30,179	29,927

¹⁰ See Exhibit VI for more detail on Revenue

¹¹ Reinvestment of founder's salaries

¹² Additional founder investment (As required)

Exhibit IIIb Pro Forma Statement of Cash Flows (Yr2-Yr5)

Cash Flows	Year 2				Year 3				Year 4	Year 5
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4		
Net Income	11,356.00	12,823.80	14,364.99	15,983.24	17,682.40	19,466.52	21,339.85	21,569.77	319,907.81	395,985.37
Change in A/R	106,158.99	(6,523.56)	(6,849.73)	(7,192.22)	(7,551.83)	(7,929.42)	(8,325.89)	(8,742.19)	(36,717.19)	(44,060.63)
CFFO	117,514.99	6,300.24	7,515.26	8,791.02	10,130.57	11,537.10	13,013.95	12,827.58	283,190.62	351,924.74
Financing										
Common Stock Issued ¹³	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Preferred Stock										
ST Notes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CFFI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Beginning Cash Balance	26,009.33	143,524.32	149,824.56	157,339.82	166,130.84	176,261.41	187,798.51	200,812.46	213,640.04	496,830.66
Ending Cash¹⁴	143,524.32	149,824.56	157,339.82	166,130.84	176,261.41	187,798.51	200,812.46	213,640.04	496,830.66	848,755.40
A/R Schedule										
Revenues	326,177.78	342,486.66	359,611.00	377,591.55	396,471.12	416,294.68	437,109.41	458,964.89		
A/R	562,807.88	472,957.77	496,605.66	521,435.95	547,507.74	574,883.13	603,627.29	633,808.65		
A/R rec. this Qtr	(195,706.67)	(205,492.00)	(215,766.60)	(226,554.93)	(237,882.67)	(249,776.81)	(262,265.65)	(275,378.93)		
A/R rec. previous Qtr	(236,630.10)	(130,471.11)	(136,994.67)	(143,844.40)	(151,036.62)	(158,588.45)	(166,517.87)	(174,843.77)		
A/R	130,471.11	136,994.67	143,844.40	151,036.62	158,588.45	166,517.87	174,843.77	183,585.95		
Change in A/R	(106,158.99)	6,523.56	6,849.73	7,192.22	7,551.83	7,929.42	8,325.89	8,742.19		

¹³ TGL does not expect to issue additional common or preferred stock beyond Yr1.

¹⁴ Cash is held in anticipation of future expansion

Exhibit IVa Pro Forma Income Statement, Yr1 Assumptions

Year 1 Quarterly Income Statement	Quarter 1	Quarter 2	Quarter 3	Quarter 4
Revenue	17,336	91,059	188,868	310,646
Operating expenses:	0	0	0	0
Cost of Entrance	(15,500)	(7,750)	(23,250)	(23,250)
Cost of Contract	(3,140)	(16,491)	(18,132)	(21,005)
Sales and marketing	0	(9,106)	(18,887)	(31,065)
Wages Expense	(62,106)	(83,317)	(110,901)	(134,520)
Insurance Expense	(7,000)	(13,500)	(18,500)	(23,000)
Leasing Expense	(18,600)	(18,600)	(18,600)	(18,600)
General and administrative	(10,050)	(7,800)	(7,800)	(7,800)
Total operating expenses	(116,395)	(156,564)	(216,070)	(259,239)
Operating income	(99,060)	(65,505)	(27,202)	51,406
Interest Expense	0	0	0	0
IBIT	(99,060)	(65,505)	(27,202)	51,406
Provision for income taxes	0	0	0	0
Net Income	(99,060)	(65,505)	(27,202)	51,406

Assumptions

Revenues: Predicted using the detailed calculations shown in Exhibit V. Revenues will grow at 5% per quarter after first year.

Cost of Revenue: Calculated using cost structure shown in Exhibit V for the first year. Second year onwards we predict to be a constant 13%.

Cost of Contract: Calculated using cost structure as show in Exhibit V. After first year it is assumed to 10% of revenues (as TGL will have 24 hour VMI services). We predict that contact services t will cost us \$1.50/ minute and we will charge the customer at \$3.00/min. We will offer this service when ever we are overcapacity or a request is made for a non-Spanish language.

Sales & Marketing: Is a function of sales. We will hire manufacture's representatives from the fourth month of operations and base their incentive as a function of revenues generated from their clients. We approximate this figure to equal 10% of our sales.

Wage Expense: Detail calculations are shown in Exhibit V. It includes salary of supervisors and managers. It also includes 18% employment benefits and taxes. From second year on we predict wage expense to equal 40% of our revenues.

Insurance Expense: Is a function of total employees working. Each employee is insured up to \$1 million in errors and omissions insurance. Further, this figure also includes medical benefits of \$1500/ months for managerial positions. Following the first year we predict insurance to comprise 9% of our revenues.

Leasing Expense: Is calculated predicting rent and equipment lease. It remains constant, as we plan to do contract for the first three years.

General & Administrative Expense: It will remain constant, includes Legal, accounting, and miscellaneous expenses. Breakdown for the first year is given in Exhibit V. From second year we predict SG&A to be 9% of our revenues.

Interest Expense: Interest Expense is charges at 10% APR. It is a function of the amount borrowed from line of credit.

Tax Rate: The expected tax rate is 35%. We will carry over losses from yr1 to offset taxes for yr2 and yr3

Investments: Jamie and Kevin will invest \$244,000, and \$100,000 will be invested by angel investor. Common stock will be issued to Jamie and Kevin. Preferred Stock will be issued to the investor. Kevin and Jamie will each invest every month for the 11 months starting from second month to help the financing. Stock will be issued for their investments.

Bank Line of Credit: We will borrow from bank whenever our cash on hand decreases less than \$5000.

Accounts Receivables: As a new entrant firm, we will have soft A/R policies. We will receive 20% of our sales in 30 days, 40% in 60 days, and 40% in 90 days during first year. From second year, we will receive 40% of our sale revenues in same quarter, and the remaining 60% in the following quarter.

Payables: We will pay all accounts at the end of the month to maximize cash discounts.

Equipment: We will lease all the required equipment for the first three years to minimize our cash expenditure.

Dividends: No dividends will be issued to the stock holders in the first three years.

Exhibit IVb Quarterly Pro Forma Income Statement, Yr2/Yr3

Year 2 Quarterly Income Statement	Quarter 1	Quarter 2	Quarter 3	Quarter 4
Revenue	326,177.78	342,486.66	359,611.00	377,591.55
Operating expenses:				
Cost of Entrance	(42,403.11)	(44,523.27)	(46,749.43)	(49,086.90)
Cost of Contract	(32,617.78)	(34,248.67)	(35,961.10)	(37,759.15)
Sales and marketing	(32,617.78)	(34,248.67)	(35,961.10)	(37,759.15)
Wage Expense	(130,471.11)	(136,994.67)	(143,844.40)	(151,036.62)
Insurance Expense	(29,356.00)	(30,823.80)	(32,364.99)	(33,983.24)
Leasing Expense	(18,000.00)	(18,000.00)	(18,000.00)	(18,000.00)
General and administrative	(29,356.00)	(30,823.80)	(32,364.99)	(33,983.24)
Total operating expenses	(314,821.78)	(329,662.86)	(345,246.01)	(361,608.31)
Operating income	11,356.00	12,823.80	14,364.99	15,983.24
Interest Expense	0.00	0.00	0.00	0.00
IBIT	11,356.00	12,823.80	14,364.99	15,983.24
Provision for income taxes	0.00	0.00	0.00	0.00
Net Income	11,356.00	12,823.80	14,364.99	15,983.24

Year 3 Quarterly Income Statement	Quarter 1	Quarter 2	Quarter 3	Quarter 4
Revenue	396,471.12	416,294.68	437,109.41	458,964.89
Operating expenses:				
Cost of Entrance	(51,541.25)	(54,118.31)	(56,824.22)	(59,665.44)
Cost of Contract	(39,647.11)	(41,629.47)	(43,710.94)	(45,896.49)
Sales and marketing	(39,647.11)	(41,629.47)	(43,710.94)	(45,896.49)
Wage Expense	(158,588.45)	(166,517.87)	(174,843.77)	(183,585.95)
Insurance Expense	(35,682.40)	(37,466.52)	(39,339.85)	(41,306.84)
Leasing Expense	(18,000.00)	(18,000.00)	(18,000.00)	(18,000.00)
General and administrative	(35,682.40)	(37,466.52)	(39,339.85)	(41,306.84)
Total operating expenses	(378,788.72)	(396,828.16)	(415,769.57)	(435,658.05)
Operating income	17,682.40	19,466.52	21,339.85	23,306.84
Interest Expense	0.00	0.00	0.00	0.00
IBIT	17,682.40	19,466.52	21,339.85	23,306.84
Provision for income taxes		0.00	0.00	(1,737.07)
Net Income	17,682.40	19,466.52	21,339.85	21,569.77

Exhibit IVc Pro Forma Income Statement, Monthly

Year 1	Sept.	October	Nov.	December	January	February	March	April	May	June	July	August
Revenue	0.00	5,905.50	11,430.00	23,622.00	35,433.00	32,004.00	47,244.00	63,225.00	78,399.00	88,515.00	104,532.00	117,598.50
Operating expenses:												
Cost of Entrance	(7,750.00)	0.00	(7,750.00)	0.00	(7,750.00)	0.00	(7,750.00)	(7,750.00)	(7,750.00)	(7,750.00)	(7,750.00)	(7,750.00)
Cost of Contract		(1,069.50)	(2,070.00)	(4,278.00)	(6,417.00)	(5,796.00)	(8,556.00)	(4,275.00)	(5,301.00)	(5,985.00)	(7,068.00)	(7,951.50)
Sales and marketing	0.00	0.00	0.00	(2,362.20)	(3,543.30)	(3,200.40)	(4,724.40)	(6,322.50)	(7,839.90)	(8,851.50)	(10,453.20)	(11,759.85)
Wage Expense	(16,048.00)	(23,212.96)	(22,844.80)	(23,212.96)	(28,480.48)	(31,624.00)	(33,748.00)	(38,137.60)	(39,015.52)	(40,686.40)	(44,283.04)	(49,550.56)
Insurance Expense		(3,500.00)	(3,500.00)	(3,500.00)	(4,500.00)	(5,500.00)	(5,500.00)	(6,500.00)	(6,500.00)	(7,000.00)	(7,500.00)	(8,500.00)
Leasing Expense	(4,700.00)	(4,700.00)	(4,700.00)	(4,700.00)	(4,700.00)	(5,200.00)	(5,700.00)	(6,200.00)	(6,200.00)	(6,200.00)	(6,200.00)	(6,200.00)
General and administrative	(4,100.00)	(3,350.00)	(2,600.00)	(2,600.00)	(2,600.00)	(2,600.00)	(2,600.00)	(2,600.00)	(2,600.00)	(2,600.00)	(2,600.00)	(2,600.00)
Total operating expenses	(32,598.00)	(35,832.46)	(43,464.80)	(40,653.16)	(57,990.78)	(53,920.40)	(68,578.40)	(71,785.10)	(75,206.42)	(79,072.90)	(85,854.24)	(94,311.91)
Operating income	(32,598.00)	(29,926.96)	(32,034.80)	(17,031.16)	(22,557.78)	(21,916.40)	(21,334.40)	(8,560.10)	3,192.58	9,442.10	18,677.76	23,286.59
Interest Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IBIT	(32,598.00)	(29,926.96)	(32,034.80)	(17,031.16)	(22,557.78)	(21,916.40)	(21,334.40)	(8,560.10)	3,192.58	9,442.10	18,677.76	23,286.59
Provision for income taxes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Income	(32,598.00)	(29,926.96)	(32,034.80)	(17,031.16)	(22,557.78)	(21,916.40)	(21,334.40)	(8,560.10)	3,192.58	9,442.10	18,677.76	23,286.59

Exhibit V Sources and Uses of Funds

Source and Use of Funds												
Months	September	October	November	December	January	February	March	April	May	June	July	August
Source of Funds												
Cash on Hand	0	167,402	137,570	101,286	105,281	64,949	38,136	14,580	19,219	18,356	19,151	22,649
Issue of Common Stocks	50,000	6,000	6,000	40,000	6,000	6,000	15,000	40,000	30,000	20,000	15,000	10,000
Issue of Preferred Stocks	150,000	0	0	0	0	0	0	0	0	0	0	0
line of Credit	0	0	0	0	0	0	0	0	0	0	0	0
Accounts Receivables	0	0	1,181	4,648	11,659	21,107	30,023	36,424	44,344	59,867	74,353	87,672
Total Source	200,000	173,402	144,751	145,934	122,939	92,056	83,159	91,004	93,563	98,224	108,503	120,321
Use of funds												
Cost of Entrance	(7,750)	0	(7,750)	0	(7,750)	0	(7,750)	(7,750)	(7,750)	(7,750)	(7,750)	(7,750)
Cost of Contract	0	(1,070)	(2,070)	(4,278)	(6,417)	(5,796)	(8,556)	(4,275)	(5,301)	(5,985)	(7,068)	(7,952)
Marketing Expense	0	0	0	(2,362)	(3,543)	(3,200)	(4,724)	(6,323)	(7,840)	(8,852)	(10,453)	(11,760)
Wages	(16,048)	(23,213)	(22,845)	(23,213)	(28,480)	(31,624)	(33,748)	(38,138)	(39,016)	(40,686)	(44,283)	(49,551)
Insurance	0	(3,500)	(3,500)	(3,500)	(4,500)	(5,500)	(5,500)	(6,500)	(6,500)	(7,000)	(7,500)	(8,500)
Leasing Expense	(4,700)	(4,700)	(4,700)	(4,700)	(4,700)	(5,200)	(5,700)	(6,200)	(6,200)	(6,200)	(6,200)	(6,200)
G&A	(4,100)	(3,350)	(2,600)	(2,600)	(2,600)	(2,600)	(2,600)	(2,600)	(2,600)	(2,600)	(2,600)	(2,600)
Interest Expense	0	0	0	0	0	0	0	0	0	0	0	0
Taxes Payable	0	0	0	0	0	0	0	0	0	0	0	0
Total Expense	(32,598)	(35,832)	(43,465)	(40,653)	(57,991)	(53,920)	(68,578)	(71,785)	(75,206)	(79,073)	(85,854)	(94,312)
Remaining Cash	167,402	137,570	101,286	105,281	64,949	38,136	14,580	19,219	18,356	19,151	22,649	26,009

Exhibit VI Detailed Breakdown of Ops	Sep-06	Oct-06	Nov-06	Dec-06	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07
Hospitals Entered	1	0	1	0	1	0	1	1	1	1	1	1
Total Hospitals	1	1	2	2	3	3	4	5	6	7	8	9
Entry Cost	(7,750)	0	(7,750)	0	(7,750)	0	(7,750)	(7,750)	(7,750)	(7,750)	(7,750)	(7,750)
Minutes (used) (1.39% utilization)	0	1,550	3,000	6,200	9,300	8,400	12,400	15,000	18,600	21,000	24,800	27,900
Revenue	0	5,906	11,430	23,622	35,433	32,004	47,244	63,225	78,399	88,515	104,532	117,599
Days in month	30	31	30	31	31	28	31	30	31	30	31	31

Interpreter Costs

The following is an example of calculations used to determine overall interpretation costs

6AM -12PM (sample shift)	Training	388	750	1,550	2,325	2,100	3,100	3,750	4,650	5,250	6,200	6,975
Interpreters	6	2	2	2	3	4	4	4	4	5	5	6
Minutes	0	22,320	21,600	22,320	33,480	40,320	44,640	43,200	44,640	54,000	55,800	66,960
Cost	2,880	4,464	4,320	4,464	6,696	8,064	8,928	8,640	8,928	10,800	11,160	13,392
Revenue Generated by Interpreters		1,569	3,038	6,278	9,416	8,505	12,555	15,188	18,833	21,263	25,110	28,249
Contracted minutes		39	75	155	233	210	310	375	465	525	620	698
Revenue Generated by Contract ¹⁵		116	225	465	698	630	930	1,125	1,395	1,575	1,860	2,093
Contract Cost		58	113	233	349	315	465	563	698	788	930	1,046
Total Revenues by Interpreters		3,767	7,290	15,066	22,599	20,412	30,132	54,675	67,797	76,545	90,396	101,696
Total Contract Revenues		2,139	4,140	8,556	12,834	11,592	17,112	8,550	10,602	11,970	14,136	15,903
Total Contract Cost		1,070	2,070	4,278	6,417	5,796	8,556	4,275	5,301	5,985	7,068	7,952
Total Available Minutes ¹⁶		44,640	43,200	44,640	66,960	80,640	89,280	108,000	111,600	118,800	133,920	156,240
Utilization Rate ¹⁷		3%	7%	14%	14%	10%	14%	14%	17%	18%	19%	18%
Total Interpreters	6	4	4	4	6	8	8	10	10	11	12	14
Total Interpreter Cost	2,880	8,928	8,640	8,928	13,392	16,128	17,856	21,600	22,320	23,760	26,784	31,248
Supervisor Cost	360	372	360	372	372	336	372	360	372	360	372	372
Expense Wage	4,248	11,413	11,045	11,413	16,680	19,824	21,948	26,338	27,216	28,886	32,483	37,751
Salary	11,800	11,800	11,800	11,800	11,800	11,800	11,800	11,800	11,800	11,800	11,800	11,800
Hospital Set-up	7,750	0	7,750	0	7,750	0	7,750	7,750	7,750	7,750	7,750	7,750
Total Contract Cost	0	1,070	2,070	4,278	6,417	5,796	8,556	4,275	5,301	5,985	7,068	7,952
Lease Expense	(Rent and Equipment)											
Total Lease	4,700	4,700	4,700	4,700	4,700	5,200	5,700	6,200	6,200	6,200	6,200	6,200
SG&A	(Includes Internet fees, Legal/Accounting service fees, Utility costs and Miscellaneous expenses)											
Total	4,100	3,350	2,600	2,600	2,600	2,600	2,600	2,600	2,600	2,600	2,600	2,600

¹⁵ Contracted Minutes are determined by the availability of TGL interpreters and/or the probability that a non-Spanish language is requested (~10%)

¹⁶ Maximum minutes based on interpreter working hours

¹⁷ Utilization rate of interpreters. With low numbers of staff TGL must keep utilization rate low to maximize probability of available interpreter.

Exhibit VII Potential Market for Medical Interpretation

	US	Arizona	Illinois	California	
Outpatient Hospital Visits per 1000 US residents ¹	1,946	942	2,229	1,324	
Emergency Hospital Visits per 1000 US residents ²	383	304	389	280	
Current US Limited English Proficiency (LEP) population ³	21,320,401	539,937	1,054,722	6,277,779	
Potential LEP Outpatient Visits	41,489,500	508,621	2,350,975	8,311,779	
Potential LEP Emergency Visits	8,165,714	164,141	410,287	1,757,778	
Average Interaction (time per patient from all essential staff) ⁴	20	20	20	20	
Potential Service Minutes	993,104,279	13,455,230	55,225,244	201,391,150	
Target Market		5%	10%	10%	5%
Targeted Service minutes	49,655,214	1,345,523	5,522,524	10,069,558	
Revenue					
At 4/min (20%)	39,724,171	1,076,418	4,418,020	8,055,646	
At 3/min (50%)	74,482,821	2,018,285	8,283,787	15,104,336	
At 2/min (30%)	29,793,128	807,314	3,313,515	6,041,735	
	144,000,120	3,902,017	16,015,321	29,201,717	

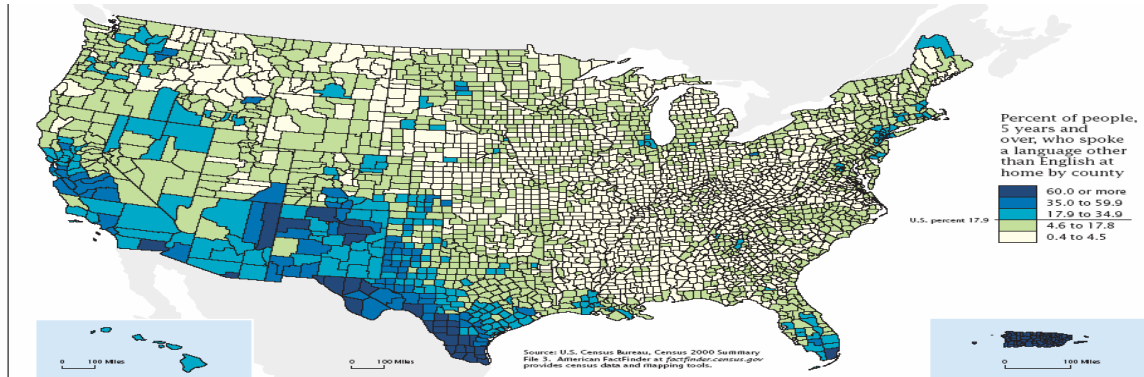
¹ Hospital Outpatient Visits per 1,000 Population, 2004, Kaiser Family Foundation, StateHealthFacts.org <http://www.statehealthfacts.org/cgi-bin/healthfacts.cgi?action=compare&category=Providers+%26+Service+Use&subcategory=Hospitals&topic=Outpatient+Visits>

² Hospital Emergency Room Visits per 1,000 Population, 2004, Kaiser Family Foundation, StateHealthFacts.org <http://www.statehealthfacts.org/cgi-bin/healthfacts.cgi?action=compare&category=Providers+%26+Service+Use&subcategory=Hospitals&topic=Emergency+Room+Visits>

³ Language Use and English-Speaking Ability: 2000" US Census Bureau, 2003, <http://www.census.gov/prod/2003pubs/c2kbr-29.pdf>

⁴ Based on interviews: 3/29/06 John Lubin (Medical Interpreter); 3/29/06 Lisa Abels, MD; 2/20/06 Susan Weldon (CRT)

Exhibit VIII Demographic information on selected states



source: <http://www.census.gov/prod/2003pubs/c2kbr-29.pdf>

State	Illinois	Arizona	New Jersey	California	North Carolina
Growth Rate (Non-English population)¹⁸	48%	75%	42.4%	43.9%	150%
Number speaking poor English (million)¹⁹	1,054,000	539,000	873,000	6,278,000	297,000
Number of Hospitals SIC 8062	276	89	147	570	156
Number of Clinics²⁰ with sales > 1 million	89	35	21	286	52
Private Physician offices with sales > 1 million	1,068	515	1081	2,750	932

¹⁸ "Language Use and English-Speaking Ability: 2000" US Census Bureau, 2003, <http://www.census.gov/prod/2003pubs/c2kbr-29.pdf>

¹⁹ *Id*

²⁰ SIC codes 80110202 (Clinic Operated by Physicians); 80110205 (Primary Care Medical Clinic; 80110401 (Psychiatric Clinic); 80930200 (Respiratory Health Clinic); 80930201 (Respiratory Therapy Clinic 80110202 80110205 80110401 80930200 80930201 Data: Dunn & Bradstreet "Million Dollar Database"

Exhibit X- Firm Present Value (5 years)

Valuation						
DCF Method	2007	2008	2009	2010	2011	
CFFO	(367,990.67)	140,121.51	47,509.20	283,190.62	351,924.74	
Cost of Equity	25%					
Continuing Value	10%				2,580,781.42	
CFFO ans CV	(367,990.67)	140,121.51	47,509.20	283,190.62	2,932,706.16	
PV	896,593.97	(294,392.54)	89,677.77	24,324.71	115,994.88	960,989.16
Ending Cash @ the end					848,755.40	
PV of Cash					278,120.17	
Entity Value					1,174,714.14	
Multiplier Effect						
Revenues	607,908.00	1,405,866.98	1,708,840.10	2,050,608.12	2,460,729.75	
Terminal 2x					4,921,459.50	
Cash					848,755.40	
Total	607,908.00	1,405,866.98	1,708,840.10	2,050,608.12	8,230,944.64	
-					2,697,115.94	
Entity Value					2,697,115.94	
Multiplier of EBI	(131,360.57)	54,528.03	81,795.61	457,011.15	565,693.38	
Terminal Value multiplier = 7					3,959,853.69	
Cash					848,755.40	
Total	(131,360.57)	54,528.03	81,795.61	457,011.15	5,374,302.46	
PV	(105,088.46)	34,897.94	41,879.35	187,191.77	1,761,051.43	
Entity Value					1,919,932.03	
Average (PV)					1,930,587.37	



KEVIN WILLIAMS

1567 Colonial Terrace North, #205 Arlington, VA, 22209; Kevin.Williams@TGlinguistics.com

Kevin Williams is President and co-founder of Trans Global Linguistics LLC. A certified Project Management Professional (PMP), he received his MBA from Thunderbird, The Garvin School of International Management and a BA in organizational communications from Northern Arizona University. While attending Thunderbird, Mr. Williams helped develop the first oath of professional responsibility for business students, served on the student government and honor council and won the Thunderbird Business Plan Competition.

Mr. Williams has a cost accounting, management and project implementation background in organizational development, entrepreneurship, international regulatory controls, customs and security, and has a developed expertise in Corporate Social Responsibility (CSR) control structures, CSR Monitoring Design/Implementation, Philanthropic Accountability/Verification and CSR Program Integration.

MAJOR PROFESSIONAL ACCOMPLISHMENTS

As a project manager and team leader, Mr. Williams has participated in the planning and execution of large and complex international projects.

Cal Safety Compliance Corporation (CSCC)

Los Angeles, CA

Developed consultation methodologies to address transshipment, supply-chain security and intellectual property issues in global operations through a revision of all applicable practices. This led to a complete redesign of the firm's transshipment (customs fraud) detection and mitigation methodology. The redesign process included the design and construction of automated visual basic audit tools and associated database tracking tools and the authoring of a complete methodological breakdown of the complex practice. The project culminated in a global rollout and training performed by Mr. Williams on-site at the firm's Hong Kong, Chinese and Indonesian locations.

Designed "one-day" consultation for consumer products manufacturing facilities in China. The resulting product incorporated basic managerial structure review and establishment of accountability structures.

United Nations, Office of the Global Compact

New York, NY

Successfully managed redesign of virtual training module to enhance usability, content and capacity of globally distributed toolkit to better sell the idea of the Global Compact in a cross-cultural medium. This process involved the assessment of existing products and leading 10-member team of decentralized international professionals from conception to distribution of a finished product.

United States Department of Commerce, Import Administration

Washington D.C.

Mr. Williams enforced US Antidumping/Countervailing laws and regulations, co-led and designed extensive on-site investigations of cost and sales data in India, China and domestic locations. This involved complex forensic reconstructions of financial data from voucher level to financial statement in antagonistic global settings.

- Performed quantitative, qualitative and financial analysis of sales and production cost data for a range of diverse products including: chemicals, ferroalloys, steel products, pencils, PET film and hand tools
- Reconstructed factory to customer transportation system, thorough shipping document review and on-site verification; developed a thorough knowledge of import/export requirements and documentation
- Created statistical analysis programs (SAS) to determine company/industry specific dumping margins

20704 N. 90th Pl #1068, Scottsdale, AZ 85255 Jamie.Wedow@TGlinguistics.com

Jamie Wedow is Chief Technology Officer and co-founder of Trans Global Linguistics LLC. He received his BS in Computer Systems Engineering from Arizona State University and has performed postgraduate certification studies in Oracle 8i DBA and Solaris 9 Systems Administration at the University of Arizona. Mr. Wedow has over 10 years of technical experience in the media, legal, government and design fields. Mr. Wedow is also owner and operator of Jamie Wedow Photography, offering high-end design and photography for architectural, modeling and business clients.

Mr. Wedow's main experiences have been in system administration, web design, intranet design, database programming and system support. He also has significant experience in project management and as a team leader.

MAJOR PROFESSIONAL ACCOMPLISHMENTS

Fennemore Craig LLP

Phoenix, AZ

Sr. Analyst/Programmer

- Headed design and development of a firm wide Data Warehouse using SQL Server 2005. Allowed enhanced reporting and data analysis through use of OLAP design methodologies.
- Played a lead role in the design and implementation of a firm portal and client extranet using Hummingbird EIP (Java, XML-Based) software. This project allowed clients to access their case documents and account information in a secured and controlled environment from across the Internet.
- Redesigned the firm intranet to take advantage of the enhanced reporting abilities and added functionality of the firm portal. Designed a complete site management utility using Cold Fusion to allow for administration by non-technology oriented individuals.
- Administered and maintained Versys Systems' Intellipad, a SQL based CRM solution.

Proskauer Rose LLP

New York, NY

Analyst/Programmer

- Supervised development of a firm-wide corporate Intranet, servicing 1500+ users located in five international offices.
- Managed a team of three professionals consisting of two junior developers and one NT engineer.
- Worked on many aspects of design - from hardware selection and configuration, to middleware and database setup, to design and coding of several key web applications on Cold fusion/IIS/SQL7.0 and J2EE/Jrun/IIS Platforms.
- Converted several existing intranet processes to SQL stored procedures and assisted in day to day database administration.

The Arizona Republic

Phoenix, AZ

Web Developer

- Created and developed need-specific sites and web-based applications for the Arizona Republic Creative Development Team clientele and AzCentral.com.
- Worked with a wide array of platform technologies, writing applications in ASP/SQL, XML, Javascript, JSP/Servlets, and Cold fusion.

Fermi National Atomic Accelerator Laboratories

Batavia, IL

Web Developer

- Engineered, coded, and deployed an Extranet for Fermilab's VMS division (www-visualmedia.fnal.gov).
 - Produced content for the site in the form of photography and detailed documentation of events and accelerator components.
 - Played the role of general Internet consultant for several major laboratory projects.
-

Rhino Productions

Tempe, AZ

Web Developer

- Helped to build one of Arizona's top web shops. Worked closely with clients and other members of design staff to create graphic content, ASP, JavaScript and HTML page coding.
-

US Web/CKS

Phoenix, AZ

Web Developer

- Worked with other members of the US Web team to design and implement a wide variety of web products.
- Performed heavy HTML coding, Photoshop layout work, and some ASP template creation.

RELEVANT SKILLS

MSSQL 2005
MS T-SQL
HTML Web Programming
Cold Fusion
ASP
Relational Database Design
PL/SQL, Oracle
Oracle Backup & Recovery
Solaris OS Administration

Linux
Java
C++
Apache Tomcat
Flash
Digital Design (Photoshop, etc.)
Visual Basic
Microsoft Office
Microsoft Access