

La Trobe University, Bendigo
&
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PharmHealth Pharmacy

Business Plan



PharmHealth.

YOUR FIRST CHOICE IN HEALTHCARE

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1. EXECUTIVE SUMMARY

I. Mission Statement

Through a tailored health care approach, we wish to provide innovative pharmacy services that improves physical and mental health of the Greater Shepparton community. Our mission is to reduce mental health stigma through a range of innovative and community focused health services.

II. Vision Statement

By integrating farmers and agricultural workers in a new way, we are encouraging our patients to utilize our services and receive the most out of their health. By individualising health plans, we ensure our patients feel comfortable approaching us with any concern.

III. Executive Summary

At PharmHealth, our main purpose is improving the mental health of those in the farming and agriculture community within the rural Shepparton area. We aim to decrease suicide rates, which are currently one farmer every four days, by providing a tailored health care approach and by reducing the stigma around mental health. We stand strong by our core values of trust, loyalty, accessibility, communication and community spirit. Our services provide an individualised approach, as PharmHealth understands that the health needs of an individual differ from person to person. Our patient centred approach to community pharmacy enables us to provide health care with a difference. PharmHealth understands that one of the reasons many farmers and agriculture workers do not want to come into the pharmacy, is that they feel their privacy will be compromised and therefore other community members will know about their health concerns. We have developed an innovative service with five components, as well as a unique community outreach incentive. With the addition of these programs we aim for our net profit to increase by 20% in the first year. Following this initial inflation in revenue, we intend for these programs to continue to provide a steady increase in gross sales and profit, whilst providing a vital service to the community. Investors can be assured that PharmHealth is accessing a niche market that will only grow as time progresses.



IV. Business Overview, Demographics and Location

Located in the heart of Shepparton, PharmHealth is the centre point for all surrounding regions. Our location in the core of Shepparton's busiest shopping strip facilitates our outreach programs and enables patients to access our pharmacy with ease. We are also able to have a strong relationship with the local general practitioners as we are in close proximity to many of Shepparton's medical clinics.

2. PHARMACY DESCRIPTION

I. Innovative Professional Service

Despite the agricultural sector accounting for over 11% of total employment in the Greater City of Shepparton, there is currently no health service that provides outreach to farmers. Considering the recent dairy crisis and figures indicating that one farmer commits suicide every four days in Australia, we believe that we have identified a niche in the healthcare market. Many farming communities surrounding Shepparton, such as Kialla, Toolamba, Dookie and Cosgrove, lack access to a pharmacy without travelling to Shepparton. As such, many farmers are required to travel large distances to access a pharmacy and a lack of time is often affects their healthcare.

Farmers often delegate the role of collecting prescriptions to a family member, making it extremely difficult to understand how successful their medication regime is and as a consequence this limits a positive rapport with the pharmacist. Many agricultural workers in these smaller communities are self-conscious about accessing pharmacy services. This is as they are concerned with their privacy being breached and members of the local community becoming aware that they are accessing health care professionals. This stigma further impedes the ability for a pharmacist to deliver optimal healthcare to members of rural communities.

We at PharmHealth believe that our innovative program, PharmerCare, will make a significant impact on the lives of farmers in the Greater Shepparton region. PharmerCare is a new multifaceted health care program developed by PharmHealth to improve the optimal delivery of healthcare to members of rural communities surrounding Shepparton. This will be done through five main methods; free health clinics at regional field days, a Pharm2Farm program within busy periods, home medication reviews, late night pharmacy opening hours for consultations and teleconferencing/video. By bringing our services to the front door, we hope to achieve a decrease in mental health related problems, as well as increasing medication compliance.

1. Field days are an opportunity for farmers to view exhibits on how to make their business grow, featuring machinery demonstrations, livestock updates and cropping demonstrations. This event is a fantastic opportunity to engage with farming and agriculture workers. By identifying possible physical and mental health issues in private booths, we will encourage better health management, organise teleconferencing appointments and inform farmers about our Wednesday night sessions.

2. The Pharm2Farm program operates within the busiest times of the year for farmers. During the cropping season, farmers work for long hours and may place their health as a lower priority. Our Pharm2Farm care program organises delivery of medication and other products, as well as counselling during these busy times for a small monthly fee. We hope to overcome this lack of motivation to ensure the patient's medication regimens are sustained and their health is maintained. We give our patients the autonomy to opt into the program over busy periods, for a fee of \$14.99 a month.

3. PharmHealth also offers home medicine reviews for those living out of town. The patient is in the comfort of their own home where they will have all their medications on site, increasing the accuracy of information provided to the patient to match their specific requirements. This environment also allows for an in-depth insight into the patient's health management and removes the barriers impeding effective communication. As such, a better pharmacist/patient relationship may be forged and therefore patient health will be optimised. As our pharmacists are trained in mental health, this program may serve as a first-line method of identifying mental health difficulties and as such, operate as an effective referral service.

4. From 6pm to 10pm every Wednesday night, the pharmacy is only open to those who have a consultation appointment. By allowing the patient to feel comfortable and assured of their privacy, we hope that they will find the confidence to come into the pharmacy in their own time knowing that their health is our top priority. To ensure staff and patient safety, a dispense technician and a pharmacist will be present on each Wednesday night that PharmHealth operates.

5. The final component of the PharmerCare program at PharmHealth is a confidential teleconferencing service. This is crucial for those who live in agricultural areas for whom it may be impractical to travel to the pharmacy for an appointment. This service allows the patient to contact us at a suitable time, assured that their health care is still being closely monitored without the requirement to travel to Shepparton. For our patients that do not speak English as their first language, we will utilise the Translating and Interpreting Phone Service to facilitate free and clear communication.

By offering these services we hope to reduce the stigma and create conversations around mental health in the farming community. We anticipate that our innovative service will help improve the understanding of the importance of the physical and mental health of those within the agricultural industry. Together at PharmHealth, we strive to reduce the suicide rates in the farming community. PharmHealth aims to start the conversation towards a better life.

II. Community Outreach Initiative

Mental health issues are becoming increasingly evident within many rural communities in Australia. Mental illnesses are experienced by almost one in five Australians, with only 35% of people with a mental health disorder utilising a health service to address their healthcare needs. Furthermore, of those who utilise a service, 29% of the population did not have their information needs adequately met. Mental illness is an extremely broad category of health but it seems to not be addressed as it should be, especially within the Shepparton and more rural farming communities.

Traditionally, patients have entered a pharmacy with only their physical health requirements in mind. PharmHealth hope to revolutionise healthcare provision to encompass the overall wellbeing of our patients. With the advancements in so many aspects of healthcare within pharmacy, we believe mental health is lagging. Therefore, our focus is to maintain the whole health of our patients, not only physical health, but mental health.

We have designed a PharmHealth Club, incorporating healthcare professionals from multiple disciplines to allow for a complete health experience. This is a loyalty card program that is available to all members of the community. At PharmHealth, we tackle not only mental health but also look at the bigger picture including the associated conditions that come with a decline in mental health. Upon initiating the program, a patient will receive their first session free. These sessions can be accessed from a vast variety of health professionals including psychologists, nutritionists, physiotherapists, and a local gym. Following this, session payments will be made for future sessions; each purchase will accumulate 10 points and once 100 points have been accumulated it can be redeemed for \$20 in store credit. This reward-based system will provide incentive to patients to continue to utilise the PharmHealth Club to optimise their health care.

Patients will receive discounts with each of these service providers and may be referred based on their individual healthcare needs. We also will have a psychologist and nutritionist that will come in and provide their counselling services on site one-day week, alternating fortnightly. They will pay a rental fee to utilise one of our counselling rooms and have patients make appointments on a case-by-case basis. With our strong relationship with the local doctors we will be able to advise them of patients that may require referrals. The PharmHealth Club provides a mutually beneficial relationship between healthcare providers and patients. PharmHealth will also achieve our mission to provide complete and tailored healthcare to our patients. Our community initiative aims to improve physical and mental health of the whole community through strong relationships between professionals and patients. The lifestyle and general health of our patients can be addressed through meal plans and exercise routines and sessions. Group exercise sessions can be organised based on individual needs. Individual or group education sessions targeting general health, mental health, sleep issues, pain management, diabetes, heart disease, eating habits and exercise will be available.

We understand that looking good helps us feel great, so in light of this we will also have a beauty night bi-annually that is exclusive to our PharmHealth Club members. This will be to provide beauty services and advice on products in store, with a beauty professional conducting make up demonstrations. They will also be able to have their makeup done, ready for night out. This aims to increase engagement with the community by giving back to the community.

To further meet the needs of the Greater Shepparton community, we are signing the Stop Sigma pledge with the Murray Primary Health Network. By implementing the Stop Mental Illness Stigma Charter in our workplace, we are working towards making mental health an accepted health concern in the community and opening communication channels around mental health.

These initiatives go hand in hand with mental health and working towards improving quality of life. We also provide these services for the friends, family members and carers of those with serious mental health conditions, as they are usually a main support in the treatment of these patients. We aim to be the centre of healthcare within the rural Shepparton community. When a patient doesn't feel that they have support from other people in their life, they should know that we are the first choice in their healthcare journey.

3. MARKETING AND SALES STRATEGIES

There are many marketing strategies that need to be considered when approaching a regional area. The target market is predominantly exposed to newspaper, radio and social media. When attempting to target the agricultural market, it is vital that our advertisement is in the agricultural area of the newspaper, as well as on Facebook events for Field Days. As a part of our PharmerCare program, clients will have access to our website with a log on and an easy booking system. This way, our patients can monitor their progression, as well as book Wednesday night consultations and Pharm2Farm months. If a client has limited internet access, we also encourage over the phone bookings. The website will also display updates about the programs and seasonal sales.

In addition to our own innovative ideas, we incorporate the 4 P's of marketing: product, price, promotion and place. Our product is our innovative idea, PharmerCare. We are targeting an area of the market that we do not feel is currently getting the most out of what our pharmacy offers, and their own health. Our product targets those in agricultural areas, and is tailored to the individual's health needs and concerns. Price is considered by engaging with our associated health programs, our clients can build up points that lead to a \$20 voucher. This is a great initiative for those who are not currently accessing our other affiliated services but also encourages patients to come to us for all their pharmacy needs. Place is incorporated due to our location within a busy shopping strip in Shepparton and walking proximity to many medical clinics, we are in the perfect location. Those already living within the city can reach us easily, but those out of town can find us in the centre. Located in the heart of Shepparton, we have an even distribution of rural areas surrounding us, allowing maximum capacity for our outreach program. Promotion will occur through radio, newspaper and applications. The combination of these methods will allow us to reach the whole community, regardless of internet access and technology fluency of the patient. We know that those in rural and agricultural areas have different access to variable kinds of media and as such we will make sure that we can reach everyone.

4. MANAGEMENT AND PERSONNEL SUMMARY

I. STAFF SUMMARY

PharmHealth pharmacy prides itself in all staff, including pharmacy assistants, dispensing technicians and pharmacists completing their mental health first aid training. This training will allow the pharmacists and other team members to take the first step when a patient's mental health is deteriorating, especially with consultations to those in the farming community.

Pharmacist in Charge - Sandra Minas

Sandra ensures the proper supervision of professional services and supports staff members in every way possible to create the best outcomes for our patients. Sandra is extremely passionate about everything that PharmHealth stands for and uses this to strive to achieve everything to the highest standard. She also delegates staff responsibilities with the knowledge of each staff member's specific strengths and skill sets and oversees the productivity of the pharmacy. With her experience, leadership, communication and interpersonal skills she can work with multidisciplinary members of staff and stakeholders to deliver an integrative healthcare destination for the Shepparton community.

Pharmacist and Marketing Manager – Ingrid Carey

With a strong passion for the community and close ties to a rural farming upbringing, Ingrid believes she has the knowledge and innovation when it comes to our target market. Ingrid has worked within the community for many years, bringing an abundance of experience and knowledge with her. As a fully qualified pharmacist and as a businesswoman, her caring nature and approachable aura allows her to understand what the public are looking for in a trusting service, and how to deliver it.

Pharmacist and Operations Manager - Eleanor Stewart

Eleanor is passionate about implementing and evaluating policies and procedures to maximise the efficiency of the PharmHealth business. Eleanor's meticulous attention to detail and passion for optimising the delivery of professional services stand her in good stead to oversee the day-to-day operations of the pharmacy. Eleanor's priority as a pharmacist and operations manager is to build solid relationships with

customers and the community. Hailing from rural Victoria, Eleanor has an excellent understanding of the barriers that prevent the delivery of optimal health care in rural and regional areas of Australia.

Pharmacist and Financial Advisor - Shefali Parekh

Every pharmacy's economic situation is unique, and Shefali keeps that in mind when providing financial advice. With years of financial expertise and a background in pharmacy, Shefali brings a unique perspective and skill set to PharmHealth. She believes personalised service is essential. As a caring advisor, she is dedicated to working with PharmHealth to make sure their financial growth reflects the business goals and healthcare provided.

5. OPERATIONS MANAGEMENT

I. Key Performance Indicators

PharmerCare Program:

- Within our first year we would like to conduct 25 teleconferencing consulting sessions. We hope to increase this by 10 in the next year
- Within 6 months of initiating program we hope to have 50% of our total HMRs through the PharmerCare program
- During November to February in the first year, we aim to sign up 8 months of Pharm2Farm clients, and double this by the next harvest season.

Marketing:

- Increase patients with scripts on file by 5% every quarter
- 5% growth in the number of people sign up to our Health Club every quarter

Staff:

- Staff meetings every month

II. Information Technology Outline

PharmHealth will regularly review and update IT systems to ensure efficient, accurate and profitable provision of healthcare to the Shepparton community.

Software:

- Fred Dispense® is a simple, streamlined and practical dispensing program completed with 24-hour technical support services.
- Fred Office®- Integrated administration software complete with 24-hour technical support services.
- Fred POS - Point of sale system that can be integrated with other pharmacy software. 24-hour technical support provided.
- Guildcare®- Software platform that efficiently hosts Australia's most significant range of professional services.
- Xero® - The Xero online accounts management system will be implemented to maximise efficiency of payroll and finance management

Resources:

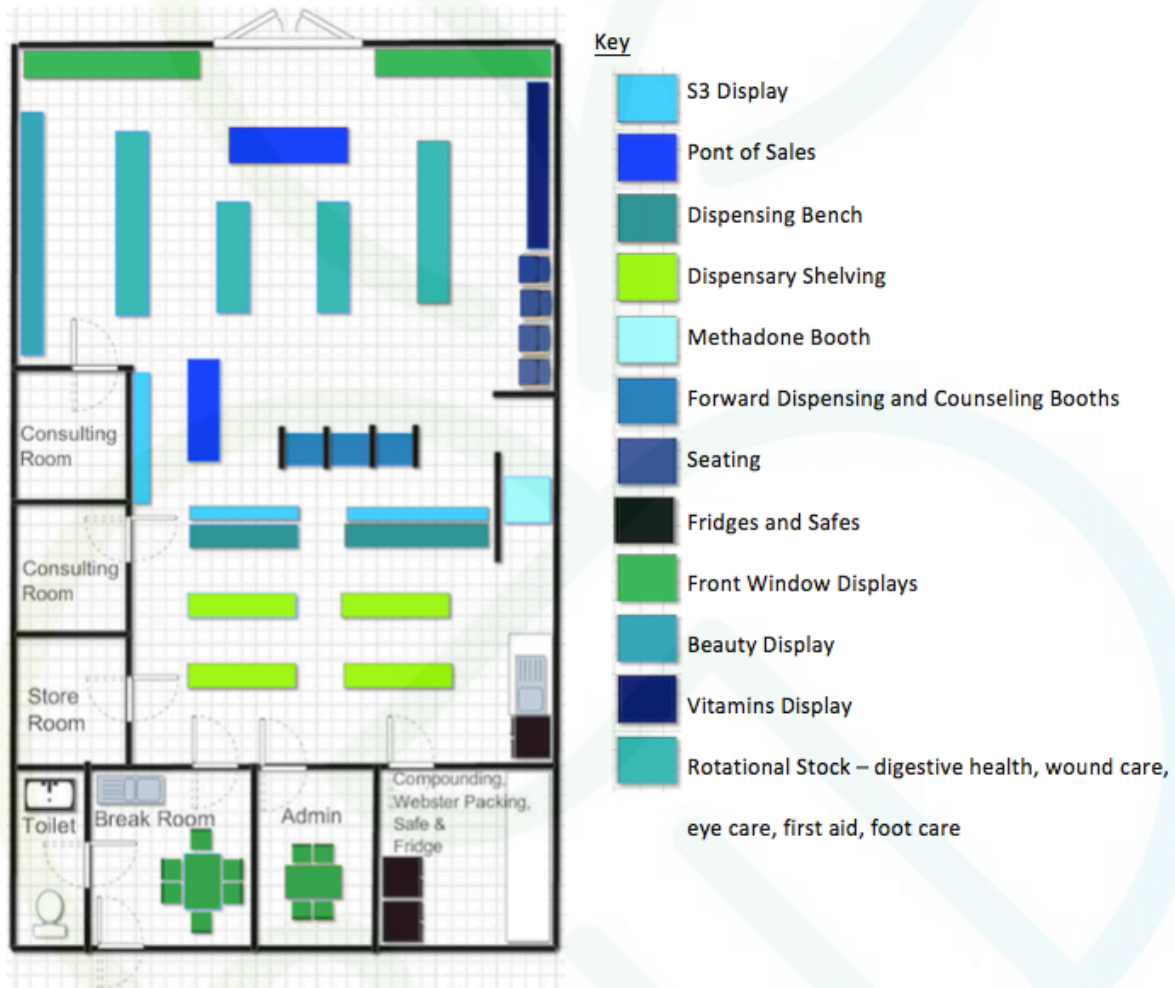
Portable access to medicines information will be available to all PharmHealth staff on portable tablets. Electronic resources that will be able to be accessed will include the Australian Medical Handbook, Australian Pharmaceutical Formulary, eMIMS, AusDI and the Therapeutic Guidelines. Access to portable medicines information is imperative in the implementation of our innovative service.

Plans:

- Guildcare NG®- Additional business tools and upgraded access to cloud-based technology enabling access while on rural outreach visits
- myPharmacyLink - A fully customisable app that extends the Guildcare NG system directly to the patient. Patients can review their medications history, order medications, access information surrounding medications and view reports from Professional Services.

III. Management Information System

The management system we have chosen to use is Fred Point of Sales (Fred POS) and Fred Office. These Fred products are our systems of choice due to their many user-friendly features. These characteristics include accurate inventory management, fast and flexible reporting, centralised control of inventory, pricing, suppliers, promotions and customer information and finally, flexible payments in conjunction with loyalty programs. All computers are out of customer sight. Utilising Fred POS and Fred Office enables individual staff logins with passwords and we routine information back-ups.



IV. Details of Premises

PharmHealth operates for a total of 63 hours across 7 days of the week. The pharmacy premise is designed to optimise patient care and utilisation of the 159 m2 operating area. The open nature of the pharmacy aims to improve communication between patients and members of staff. We at PharmHealth pride ourselves in our forward dispensing pharmacy area that enables every patient to communicate directly with the pharmacist to improve healthcare delivery. The focus of our pharmacy is the health and well being of our patients and so the dispensary is situated in the middle of the pharmacy to allow us to drive our services, especially our mental health services, such as counselling, vitamins, methadone and beauty. The incorporation of two private counselling rooms allows for confidential communication with patients, these rooms also include private teleconference facilities able to be utilised in our delivery of the PharmedCare program. These rooms will also be utilised in the delivery of professional services and the onsite psychologist. Product placement will be rotated on a seasonal basis to maximise patient care, integrate pharmacist counselling and increase total sales. For example, immune boosters and other vitamins will be positioned with cold and flu preparations during the flu season to maximise their sale.

V. Risk management outline

The development of a risk management strategy is essential to protect pharmacy owners, employees and customers. Eleanor, PharmHealth's operations manager, is responsible for the development of risk management procedures to identify and prevent risks, to minimise negative outcomes for the pharmacy. Risk management strategies will be developed to minimise harm in all areas including dispensing, privacy and confidentiality, work health and safety, registration, professional conduct and environmental threats. These policies, procedures and guidelines will be readily available to all staff members and adequate education surrounding the risk management procedures will be provided. The pharmacy will maintain registration through the Victorian Pharmacy Authority and maintain accreditation with the Pharmacy Guild of Australia's Quality Care Pharmacy Program. Professional conduct will be maintained through regular review of codes of conduct and the completion of staff performance reviews to optimise professionalism, performance and efficiency. Regular anonymous surveys of staff will be conducted to allow for feedback on relevant risk management strategies to be heard and improved. All staff members performing the dispensing function must follow a dispensing protocol. This dispensing protocol includes prescription scanning, a patient history check, product selection using the original prescription and a final check. The dispensary layout is also regularly reviewed and amended according to PDL practice alerts to minimise product selection errors. Policies outlining product stocktakes will be implemented to prevent the illegal supply of medications and allow for greater harm minimisation for members of the public and staff. Pharmacy operations will be conducted in accordance with the Victorian Pharmacy Authority Guidelines (2016). These guidelines outline the legal requirements for the pharmacy premises including dispensary, storage of S8 medications and security measures. Privacy and confidentiality are a priority at PharmHealth, with extensive processes in place to protect staff and the community. For example, the ability for two private counselling rooms to be utilised within the pharmacy will enable the delivery of sensitive information and counselling to be discussed in a private and confidential setting. PharmHealth believes that the optimal method for negating negative outcomes is risk prevention, and as such place high value on the implementation and management of a risk management strategy.

6. FINANCIAL FORECASTS

Cost of the pharmacy

EBITDA	\$318,625
Multiple *8	\$2,528,808

The pharmacy will be purchased for \$2,528,808. To allow for working capital, a \$2,628,808 loan is required including a \$657,202 contribution from the working proprietors (\$164,300.50 per proprietor).

Predicted Income

	2017	2018	2019	2020
Total Prescription Sales	\$1,811,358	\$1,817,361	\$1,926,403	\$2,061,251
Total Non-Prescription Sales	\$951,882	\$991,287	\$1,025,370	\$1,060,705
Total Sales	\$2,763,240	\$2,808,648	\$2,951,772	\$3,121,955
Cost of Goods Sold	\$1,752,234	\$1,741,361	\$1,830,098	\$1,935,612
Gross Margin	\$1,011,006	\$1,067,286	\$1,121,674	\$1,186,343
Other Income	\$43,319	\$65,971	\$93,969	\$127,807
Gross Margin + Other Income	\$1,054,325	\$1,133,257	\$1,215,642	\$1,314,150
Total Revenue	\$2,806,559	\$2,874,618	\$3,045,741	\$3,249,762

Predicted Expenses

	2017	2018	2019	2020
Salaries and Wages	\$369,417	\$362,760	\$377,270	\$392,361
Rent Paid	\$148,352	\$148,352	\$148,352	\$148,352
Outgoings - Rental & Rates	\$21,793	\$8,623.86	\$9,137	\$9,749
Accounting	\$8,450	\$11,498	\$12,182	\$12,999.05
Advertising	\$26,533	\$34,495	\$36,549	\$38,997.15
Bank Charges	\$7,050	\$8,623.86	\$9,137.22	\$9,749.29
Computer Expenses	\$13,076	\$14,373.09	\$14,660.56	\$14,660.56
Depreciation	\$30,328	\$31,620.81	\$33,503.16	\$35,747.39
Electricity, Water, Heating	\$13,094	\$14,373.09	\$15,228.71	\$16,248.81
Insurance	\$8,472	\$8,623.86	\$9,137.22	\$9,749.29
Interest Paid	\$59,292	\$94,416.00	\$86,694.00	\$51,964.73
Leasing Expenses	\$7,991	\$5,749.24	\$6,091.48	\$6,499.52
Motor Vehicle Expenses	\$6,869	\$8,623.86	\$9,137.22	\$9,749.29
Postage, Freight, Printing	\$9,472	\$10,061.17	\$10,660.09	\$11,374.17
Repairs, Maintenance, Service	\$4,553	\$14,373.09	\$15,228.71	\$16,248.81
Subs and Registrations	\$8,692	\$8,623.86	\$9,137.22	\$9,749.29
Superannuation	\$35,018	\$34,462.18	\$35,840.67	\$37,274.30
Telephone	\$4,893	\$5,749.24	\$6,091.48	\$6,499.52
Training	\$2,464	\$4,311.93	\$3,045.74	\$3,249.76
Abnormal Expenses	\$2,732	\$5,174.31	\$5,482.33	\$5,849.57
Payroll Tax	\$5,332	\$0.00	\$0.00	\$0.00
Workers' Compensation	\$3,159	\$2,902.08	\$3,018.16	\$3,138.89
Other Expenses	\$30,512	\$22,996.95	\$24,365.93	\$25,998.10
Total Expenses	\$827,544	\$860,788.22	\$879,951.24	\$876,209.81

Summary Of Financial Outcomes

	2017	2018	2019	2020
Total Revenue	\$2,806,559	\$2,874,618.91	\$3,045,741.40	\$3,249,762.35
Total Expenses	\$827,544	\$860,788.22	\$879,951.24	\$876,209.81
Gross Profit	\$226,781	\$272,468.99	\$335,691.27	\$437,940.22
Tax Paid (28.5%)	\$64,632.585	\$77,653.66	\$956,72.01	\$124,812.96
Net Profit	\$162,149	\$194,816	\$240,019	\$313,127.26

- a) Increase in prescription sales due to increased foot traffic, change to a forward dispensing model (greater access to pharmacists) and the implementation of the PharmerCare program.
- b) Increase in non-prescription sales due to the rotation of stock, the focus on sale of vitamins and implementation of PharmHealth Club.

- c) The significant predicted increase in other income is due to the implementation of an opioid substitution program (\$35/week), the Pharm2Farm delivery service (\$14.99/month) and the rental of counseling rooms to other health professionals (\$200/day, one day per week).
- d) Increase in advertising cost associated with integration of new marketing strategies into the business model
- e) Bank charges calculated at 0.3% of total revenue
- f) Increase in motor vehicle expenses due to outreach services
- g) Superannuation has been calculated as 9.5% of salaries and wages
- h) Telephone costs increased due to use of telephone for TIS service and as part of the PharmerCare program
- i) Training cost higher in 2018 due to Mental Health First Aid training
- j) Payroll tax removed as in Victoria payroll tax is only paid if wages exceed the monthly threshold of \$47,916, and the annual threshold of \$575,000 as of 1 July 2016.
- k) A tax rate of 28.5% was applied in accordance with The Australian Small Business Company Tax Rate

7. SWOT ANALYSIS

A SWOT analysis is crucial in assessing the abilities of our business model, determining how both internal and external factors will affect our business growth, and how to maximise progress.

SWOT Analysis		
Internal	<p>Strengths</p> <p>Location: By being in the heart of a rural area, we are able to attract customers from a wide catchment area, maximising store traffic.</p> <p>Capabilities: We are accessing a part of the market that is not currently being fully utilised.</p> <p>Innovative: Targeting a part of the community that is not currently aware of all the current service at the pharmacy.</p> <p>Values: Our strong values encourage all members of the community to feel comfortable approaching us with any health concern. No problem is too big or too small.</p> <p>Quality: Customers know upon walking into our store they always receive 100% from all our staff.</p> <p>Innovation: We know that farmers are extremely difficult to physically get into the pharmacy; therefore, we go to them. Our Pharm2Farm delivery in busy times and teleconferencing ensures our clients are keeping their health at optimum levels.</p>	<p>Weaknesses</p> <p>Travel: Some farmers and agricultural workers may not have time or the urge to travel into the pharmacy for services that are not available at another closer location.</p> <p>Farmers not coming into the pharmacy: We know that even though with all our encouragement, farmers are still going to send their wives and family members into the pharmacy to collect prescriptions and other products.</p>
External	<p>Opportunities</p> <p>New Customers: Customers who do not previously access the pharmacy at all are now given the opportunity to better their health.</p> <p>New market: By tackling an area of the market this is not currently utilized to its full capabilities, our programs only have room to grow.</p> <p>Growth: Building trust within the community allows us to grow our business even further, as more clients will be inclined to utilise our services.</p>	<p>Threats</p> <p>Seasonality: Work hours of busy farmers and agriculture workers can limit their time to access the pharmacy during different seasons of the year.</p> <p>Internet Access: Some clients living in rural areas may not have sufficient internet access for online booking systems or Skype sessions.</p>