

Maryland Area		General Dentistry	
FINANCIAL DATA SUMMARY FOR PRACTICE 9430			
The following statistics are based on assumptions that the subject practice will continue to be operated as it has been in the past. Variations from past performance are 1) increase in fees for each year; 2) no production increase occurs; and 3) overhead expenses increase each year. Fee and overhead increases are based on estimates of inflation and can be adjusted.			
The purpose of this summary is to demonstrate the individual practice revenues and profitability of this particular practice.			
<b>PRACTICE FINANCIAL SUMMARY</b>			
AMOUNT OF INCOME PERSONALLY GENERATED BY PURCHASER		\$910,406	
COMPENSATION FOR PURCHASER FOR HIS/HER PRODUCTION. CONSIDER A GENEROUS COMMISSION RATE OF 35%		\$318,642	
NOW CONSIDER THE PRACTICE PROFIT. THIS IS AN AMOUNT OVER AND ABOVE THE COMPENSATION FOR PURCHASER'S PRODUCTION.			
THE PROFIT IS THE BENEFIT OF OWNERSHIP OF THE PRACTICE. ONLY PRACTICE OWNERS REALIZE PRACTICE PROFIT.			
IN THIS PRACTICE, THE PROFIT, AFTER ALL EXPENSES AND SALARY COMPENSATION TO THE PURCHASER IS PAID AMOUNTS TO		\$421,536	
THE PROFIT - NOT INCLUDING PURCHASER SALARY, DIVIDED BY THE TOTAL LOAN FOR THE PRACTICE PRICE AND WORKING CAPITAL, REPRESENTS THE RATE OF		18%	
TO COMPARE THIS OPPORTUNITY TO OTHER OPPORTUNITIES, WHETHER THEY ARE ASSOCIATESHIPS OR OTHER PRACTICES TO PURCHASE, LOOK AT SEVERAL KEY DATA POINTS.			
			SUBJECT PRACTICE
1. HOW DOES THE ALTERNATIVE COMPARE WITH BEFORE TAX DOLLARS (AFTER DEBT SERVICE)			\$421,536

Maryland Area General Dentistry						
FINANCIAL DATA FOR PRACTICE 9430						
The following summary illustrates a projected year's income and expenses for the subject practice which incorporates an increase in fees and overhead expense but no increase in production. This summary is not a representation or warranty of future practice performance. Purchasers should obtain qualified legal and accounting counsel prior to any purchase decisions. NOTE: Practice price does not include accounts receivable.						
<b>PRACTICE INCOME</b>						
EXPECTED GROSS COLLECTIONS				\$1,300,579	100.0%	
HYGIENE COMPONENT				\$390,174	30.0%	
DENTIST COMPONENT				\$910,406	70.0%	
RETAINED SELLER						
ASSOCIATE						
PURCHASER				\$910,406	70.0%	
<b>VARIABLE EXPENSES</b>						
WAGES, PAYROLL TAX, ETC.				\$318,079	24.5%	
LABORATORY				\$57,745	4.4%	
CLINICAL SUPPLIES				\$98,591	7.6%	
OTHER VARIABLE EXPENSE				\$83,283	6.4%	
				<b>TOTAL VARIABLE EXPENSE</b>	<b>\$557,698</b>	<b>42.9%</b>
<b>FIXED EXPENSES</b>						
PHONE, UTILITIES				\$11,938	0.9%	
LEGAL & ACCOUNTING				\$18,644	1.4%	
INSURANCE				\$16,393	1.3%	
OTHER FIXED EXPENSE				\$67,841	5.2%	
				<b>TOTAL FIXED EXPENSE</b>	<b>\$114,816</b>	<b>8.8%</b>
<b>DEBT SERVICE FOR PRACTICE AND BULDING</b>						
INTEREST				\$66,417	5.1%	
PRINCIPAL				\$140,114	10.8%	
				<b>TOTAL DEBT SERVICE</b>	<b>\$206,530</b>	<b>15.9%</b>
<b>SUMMARY</b>						
EXPECTED COLLECTIONS				\$1,300,579	100.0%	
EXPECTED EXPENSES				\$672,514	51.7%	
PRACTICE DEBT SERVICE				\$206,530	15.9%	
<b>EXPCTD NET INCOME AFTER EXPENSES AND DEBT &amp; PERCENT OF PERSONAL PROD.</b>				<b>\$421,536</b>	<b>46%</b>	
PURCHASER PRODUCED PRODUCTION				\$910,406	70.0%	

Maryland Area	
DATA FOR PRACTICE NUMBER	9430
The following data is provided by the owner of the practice. It is believed to the best of the owner's knowledge to be a true and accurate representation of the facts of the practice. It is the responsibility of any purchaser to verify all information contained herein and to seek qualified counsel in the interpretation and verification thereof.	
OFFICE DATA	
SQUARE FOOTAGE OF OFFICE	1,454
EXPANDABLE FOOTAGE	
CURRENT MONTHLY RENTAL i.e. "1200"	\$11,500
PRICE PER SQUARE FOOT	\$94.91
IS OFFICE HANDICAPPED ACCESSIBLE?	Yes
NUMBER OF PARKING SPACES	3
PROXIMITY OF PARKING PLACES	
# EQUIPPED OPS	4
NUMBER OF PLUMBED BUT UNEQUIPPED OPERATORIES	
NUMBER OF OPERATORIES USED PRIMARILY BY DENTIST(S)	2
NUMBER OF OPERATORIES USED PRIMARILY BY HYGIENIST(S)	2
NUMBER OF UNPLUMBED AND EMPTY OPERATORIES	
DO YOU OWN YOUR BUILDING? YES OR NO	YES
DO YOU WISH TO SELL THE BUILDING? YES OR NO	YES
	836,050
IF NOT APPRAISED, ESTIMATED BUILDING PRICE	
IF NOT SOLD, MONTHLY RENTAL AMOUNT	
ANNUAL REAL ESTATE TAXES	\$8,200
ANNUAL REAL ESTATE INSURANCE COST	\$3,200
DATE OF LEASE i.e. "6/1/2016"	
DATE LEASE ENDS - i.e. "1/1/2020"	
IS THERE AN OPTION TO PURCHASE?	
RENEWAL OPTIONS	
BUILDING VALUE TO BE USED	\$836,050
PURCHASER MORTGAGE INTEREST RATE	3.75%
PURCHASER MORTGAGE TERM - YEARS	20
PURCHASER MONTHLY PAYMENT	\$4,957
PURCHASER CURRENT MONTHLY RENT	
PRICE PER SQUARE FOOT	\$40.91
WORK SCHEDULE	

<b>PRACTICE DATA</b>	
MANAGEMENT CONSULTANT IN LAST 5 YRS? IF SO WHO?	
RESULTS	
DESCRIBE INTERNAL MARKETING	
DESCRIBE EXTERNAL MARKETING	Very little
HAS GROSS CHANGED SIGNIFICANTLY? WHY?	Yes, we're up by \$100,000 since 2020
LIST SEDATIONS USED - NITROUS, DOCS, IV SEDATION	Nitrous Oxide
IS YOUR PRACTICE MERCURY FREE - NO AMALGAM?	Yes
WHAT TYPE RECALL SYSTEM	MOJO
WHAT TYPE COMPUTER SYSTEM	Eaglesoft
<b>PURCHASER MUST PERSONALLY VERIFY PATIENT POPULATION DATA &amp; REDUCED FEE PLANS</b>	
ESTIMATE NUMBER OF PTS LAST 18 MONTHS	1,112
AVERAGE NUMBER OF NEW PATIENTS PER MONTH	30
AVERAGE NUMBER PTS TREATED PER DAY BY DENTIST(S)	12
AVERAGE NUMBER PTS TREATED PER DAY BY HYGIENIST(S)	15
HOW FAR AHEAD IS DENTIST SCHEDULED?	4 Weeks
HOW FAR AHEAD IS HYGIENIST SCHEDULED?	4 Weeks
<b>PRACTICE DATA</b>	
% INCOME FROM CASH	16%
% OF PATIENTS PAYING CASH	16%
% INCOME FROM INSURANCE	84%
% OF PATIENTS WITH INSURANCE	84%
% PRACTICE INCOME FROM CAPTITATION	
% OF PATIENTS WITH CAPITATION	
% PRACTICE INCOME FROM MEDICAID	
% OF PATIENTS WITH MEDICAID	
% PRACTICE INCOME FROM REDUCED FEE PLANS	
% OF PATIENTS WITH REDUCED FEE PLANS	
<b>SCHEDULING DATA</b>	
MONDAY	8 AM - 5 PM
TUESDAY	8 AM - 5 PM

<b>WHAT PERCENTAGE OF THE PRACTICE INCOME IS:</b>	
HYGIENIST PRODUCTION	30%
OPERATIVE	15%
PEDODONTICS	5%
ORTHODONTICS	5%
IMPLANTS	5%
REMOVABLE PROSTHETICS	
FIXED PROSTHETICS	15%
ENDODONTICS	10%
PERIODONTICS	
ORAL SURGERY	5%
COSMETIC	10%
TMJ TREATMENT	
SOFT TISSUE MANAGEMENT	
OTHER	
TOTAL	100%
WHAT SERVICES ARE REFERRED OUT?	Third molars (impacted)
<b>REVENUES SOURCES</b>	
IS ANY OF YOUR REPORTED INCOME FROM ANY OTHER	
SOURCE THAN PATIENT TREATMENT FROM THIS PRACTICE?	
IF SO HOW MUCH IN CURRENT PERIOD?	
IF SO , HOW MUCH FOR LAST YEAR?	
IF SO HOW MUCH FOR THE PREVIOUS YEAR?	
WHAT IS THE SOURCE OF THIS OTHER INCOME?	
<b>FEE SCHEDULE</b>	
ADULT PROPHY 01110	\$149
TWO SURFACE ANTERIOR COMPOSITE 02331	\$285
CORE BUILD-UP 02950	\$305
CROWN - GOLD/PORCELAIN 02750	\$1,400
ANTERIOR CANAL ROOT CANAL 03310	\$750
PANORAMIC X-RAY 00330	\$60
TWO SURFACE POSTERIOR COMPOSITE 02392	\$215
CROWN - PORCELAIN CERAMIC 02740	\$1,000
LABIAL PORCELAIN VENEER 02962	\$1,600
BICUSPID ROOT CANAL 03320	\$1,400

STAFF DATA						
POSITION	YEAR HIRED	STAY	BENEFITS	ANNUAL SALARY	HOURLY SALARY	ANNUAL COST OF BENEFITS
RECEPTIONIST	2020	Yes		\$21,000		
OFFICE MANAGER	2015	Yes		\$80,000		\$4,000
INSURANCE						
OTHER FRONT DESK						
BOOKKEEPER						
ASSISTANT	2015	No		\$42,000		
ASSISTANT	2020	Yes		\$36,000		
ASSISTANT	2010	Yes		\$3,000		
ASSISTANT						
ASSISTANT						
HYGIENIST	2010	Yes		\$45,000		10% Commission
HYGIENIST	2015	Yes		\$36,000		10% Commission
HYGIENIST						
HYGIENIST						
LAB TECHNICIAN						
LAB TECHNICIAN						
ASSOCIATE	2019	Yes		\$30,000		40% Commission-Periodontal
ASSOCIATE						
ASSOCIATE						
WHAT BENEFITS DO YOU PROVIDE FOR THE STAFF?				Health insurance for Full Time; 2 weeks paid vacation		
COST OF BENEFITS PROVIDED FOR EACH EMPLOYEE						
DO YOU HIRE ANY UNPAID FAMILY MEMBERS?				No		
WHAT POSITION DO THEY HOLD?						
WHAT IS THE ESTIMATED MARKET VALUE OF THEIR JOB?						
ARE THERE ANY EMPLOYEES WHO ARE PAID MORE OR LESS						
THAN THE NORMAL SALARY FOR THEIR POSITION?						
WHAT POSITIONS AND WHAT IS AMOUNT OF OVER/UNDER						

<b>CONFORMITY DATA</b>	
DOES YOUR PRACTICE MEET OSHA STANDARDS? WHY NOT?	Yes
DOES YOUR PRACTICE MEET HIPAA STANDARDS? WHY NOT?	Yes
ANY DISCIPLINARY ACTION IN LAST 7 YRS? EXPLAIN	No
ANY PRACTICE LAWSUITS FILED IN PAST TEN YRS. EXPLAIN	No
DESCRIBE ANY HEALTH PROBLEMS WHICH WOULD AFFECT YOUR PRACTICE OF DENTISTRY?	No
<b>INSURANCE EXPLANATION</b>	
TOTAL EXPENSE FOR INSURANCE IN CURRENT PERIOD	\$10,900
HOW MUCH OF TOTAL IS FOR OWNER HEALTH INSURANCE?	
HOW MUCH OF TOTAL IS FOR STAFF HEALTH INSURANCE?	\$5,000
HOW MUCH OF TOTAL IS FOR OTHER OWNER BENEFITS?	
HOW MUCH OF TOTAL IS FOR MALPRACTICE INSURANCE?	\$2,700
HOW MUCH FOR TOTAL IS FOR BUILDING INSURANCE?	\$3,200
<b>TAXES AND LICENSES EXPLANATION</b>	
TOTAL EXPENSE FOR TAXES	
HOW MUCH OF TOTAL IS FOR PAYROLL TAXES?	
HOW MUCH OF TOTAL IS FOR STAFF PAYROLL TAX?	
HOW MUCH OF TOTAL IS FOR OWNER PAYROLL TAX?	
HOW MUCH OF TOTAL IS AD VALOREM (PRACTICE EQUIP)?	
HOW MUCH OF TOTAL IS FOR REAL ESTATE TAXES?	
<b>PENSION EXPLANATION AND 401k COMBINED</b>	
TOTAL EXPENSES FOR PENSION PLAN	
HOW MUCH OF TOTAL IS FOR STAFF	
HOW MUCH OF TOTAL IS FOR OWNER?	