Social Entrepreneurship Business Plan, Mental Health Crisis in America

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Bright Minds, Fresh Ideas Think Tank

FPP Coalition - Mental Health Crisis in America

June 30, 2021
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Executive Summary

Opportunity

**Problem Summary:** In a world with mental health, there have been constant problems trying to help people to overcome the mental illnesses that people have. From not having access to the right therapist to no transportation to treatment being expensive. Our business needs to exist because we are less expensive than other mental health platform counterparts. We are here to help intellectuals who can't afford the expensive therapy. Many therapy locations are extremely expensive that people who live in rural areas suffer as they can't afford it. What caused this service plan to come to life is because we are all interested in psychology and want to be able to come up with a service that can contribute to helping people better help the mental health crisis in America. Besides this, we also wanted to create a place where people can go when they want to talk to improve their mental health and heal themselves.

**Solution Summary:** Our company is a mental health website. It’s not any website but a website that allows people to choose which type of therapist they want treatment for. Our company is mainly virtual but the client has the option to meet in person if they want. The prices are affordable for people who live in rural areas. Specifically, if clients choose group session options, the cost for meetings with a professional will only cost $20. The project is going to solve the problem mentioned earlier because this means more people can afford and have access to therapy. Going to psychological wellness sites assists understudies with comprehension and perceived emotional well-being troubles, and to begin making the means towards recuperation.

**Market:** Our target customer is age 16-30, lives in a rural area/community, speaks English and etc. Mental health work is very beneficial and requires not only your time but also your emotional energy. Make sure you do your work and are self-aware, able to take good care of
yourself and the limits of health. Some customer needs would be the speed of the website, customer service, quality of the website, easy to use, etc. We plan to market by using brochures, social media, and radio.

**Skills needed:** Some of the key management personnel that we would have is a human resource manager who will oversee the recruiting of therapists, interviewing and hiring new staff, and compensation. The customer service employee will need to be able to receive and answer questions, requests, and complaints from the customer. The chief marketing officer will focus on customers and how they review our website and also focus on marketing our business to get it more known.

**Competition:** Heal Health’s main competitors are Telehealth, Amwell, Teladoc, MDLive, and Doctor On Demand. Our customers will consider BetterHealth and Telehealth as they are businesses most similar to ours, which both focus on providing a service. However, BetterHealth and Telehealth both have been around longer and have been able to build a reputation and customer base, rave reviews about the easy accessibility and low prices, but, some complaints were lags on their systems, and unprofessionally entering virtual rooms while in sessions when not meant to. Similar to theirs, Heal Health will provide therapists to mentally ill patients that lack the ability to have in-person therapy. What’s different about our company is that we will offer lower prices, free resources, such as worksheets, that can be accessed without a subscription, easy access to mental health care, loyalty premiums, and referral pro bonos. Additionally, upon expansion, we will open employment to people with mental illnesses as well as offer financial advisor aid sessions to aid those that have mental conditions that make it harder for them to perform everyday tasks.
Choose us: Our team is hardworking, attentive to the different facts involved in the mental health crisis, and empathetic to the topic. Team Achievers are the right people to build this business because we have ideas that help the solution on a micro and macro level.

Expectations

Forecast: We plan to grow our profit by about 60% per year. It will take about 4 years for the business to break even financially. Eventually, with the expansion of the app and later the internet cafe, we are planning to increase long-term growth by strategically placing the internet cafes in rural, low-income parts of the United States that are less likely to have access to the Internet and the needed devices to access the app. By this time, we will have gained more customers so we will be able to lower the costs of our sessions and really target low-income communities. Additionally, with the internet cafes, we will open employment to people with mental illnesses and work around their accommodation. We eventually plan on opening lessons with financial advisors so those with mental illnesses will better be able to manage their finances. Along with the financial advisors, therapists will be present to ensure that the clients can maximize the information absorbed.
Financial Highlights by Year:

![Financial Highlights by Year](Image)

**Financing Needed**

- **Loan of**
  - Development: 10.0%
  - Operations: 30.0%
  - Marketing: 60.0%
Company

Heal Health is a fully virtual company that aims to inspire optimism and give clients the tools they need to heal themselves physically and mentally. We are a startup company that will form the organization of an LLC. We choose an LLC because we can take advantage of LLC tax benefits, management flexibility, and minimal recordkeeping and reporting requirements. On our website, those who struggle with mental health issues can have access to therapists they need from a virtual standpoint. Additionally, a common trend with those who have mental health issues is reckless spending. Therefore, anyone who signs up and attends at least one session with a therapist has access to a financial advisor weekly zoom meetings where the advisor will give tips to prevent reckless spending and advice on how to manage one’s finances effectively. We currently have 6 therapies including psychoanalysis, behavioral, humanistic, cognitive behavior, marriage and family, and mindfulness-based cognitive therapy. To sign up for a meeting, clients will have to pay $10 before the meeting the first time they sign up. Clients who have attended more than one session are not required to pay the $10 fee and all clients must pay their bill within 30 days until charging late fees. We will also make sure there is a way for people to apply for financial assistance if they need it. In addition, since we will be employing the therapists, they will be on a set salary and our company, Heal Health, will be setting the prices at $100 per session. The price is set at $100 because we need to ensure we make revenue and once we receive more clients, the price can slowly decrease to offer more benefits to those in rural communities. Clients can pick their therapist from a list of therapists we have hired. We will have an option to be able to ask the client to provide what they are looking for in a therapist and match the client and therapist accordingly. It would be set up most similarly to a dating app. Specifically, clients will be able to take an assessment to choose which type of therapy and therapist would fit them best. If clients choose not to take the assessment, they will be able to
pick their therapy. Information regarding the therapist will include the therapist's name, gender, profile picture, specialties, characteristics of the therapist, religious preferences, and whether they are trans-friendly or not. There are going to be rules in place for the therapist to follow which include don’t help anybody that you know and always follow the HIPAA laws. Should our therapist reveal information they aren’t allowed to reveal, that therapist will be fired from our website effective immediately and must pay $1,000. Our homepage will include the description of the company, our mission statement, a resource page where it explains what mental health is, the different types of therapies with descriptions, how they go about the treatment, and the different types of mental health. As we begin to expand, we will add more therapies to expand our target people, build an app version of the website, expand an internet cafe, and partner with a bank to offer financial aid and help those that struggle. Thus, when we open up internet cafes we would also include the locations of the internet cafe on the website. We expect that possible customers will use our website because we are more cost-effective, there is flexibility, different types of therapy, documents for clients to use, and advice regarding financial planning. Since we have 3 co-founders, we will all act as CEO and delegate our duties into Human Resources Manager, Chief Marketing Officer, and Customer Service. This means we will only be hiring a Chief technology officer for 8 hours a week, 1 financial accounting employee who works full time, 1 financial advisor who works 8 hours a month because they will be hosting 2-hour financial advice sessions a week and then the 6 different therapists. We also expect therapists to work with us because they get more flexibility for hours without having to start their own business, there is no risk for loans, and they get their name out there by working with us.
Conclusion
Accounts of mental illness have always been high and the statistics aren’t changing, despite all the programs that are set up to treat mental illnesses with therapy, because what these programs do is they treat the symptoms, the small things that stem from larger problems. How is therapy going to help with depression if the reason the client is in such a state is due to the inability to be financially stable? What if they had ADHD or ADD that hinders their ability to obtain and keep a job? How will therapy help then? Our solution not only helps treat the problem on the micro-level, but eventually, it treats it on a macro level as well, by providing job opportunities with accommodations for those with mental illnesses, and providing opportunities to be better able to manage their finances.
Company Direction

Present Situation
We are currently in the start-up stage of the company life cycle. Since we are a virtual business, any changes in technology will help bring our website to more people and is, therefore, an opportunity.

S.W.O.T Analysis

<table>
<thead>
<tr>
<th>Strengths</th>
<th>Weaknesses</th>
</tr>
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<tbody>
<tr>
<td>○ Centered on Mental Health only</td>
<td>○ Cannot directly diagnose or provide treatment, can only direct</td>
</tr>
<tr>
<td>○ Plenty of Easy access resources</td>
<td>○ Tighter security</td>
</tr>
<tr>
<td>○ Background checks on therapists and employees</td>
<td>○ Other companies have had the same concept so hard to stand out</td>
</tr>
<tr>
<td>○ Employment health</td>
<td></td>
</tr>
<tr>
<td>○ Clients get to pick their schedules that work with the therapist</td>
<td></td>
</tr>
<tr>
<td>○ Provide job opportunities for those that may be mentally ill</td>
<td></td>
</tr>
<tr>
<td>○ Pro-bono services</td>
<td></td>
</tr>
<tr>
<td>○ Financial education</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Opportunities</th>
<th>Threats</th>
</tr>
</thead>
<tbody>
<tr>
<td>○ Expansion into an app</td>
<td>○ Other companies have more fundings</td>
</tr>
<tr>
<td>○ Expansion into an internet cafe</td>
<td>○ Other companies have been around longer so they are more widely known</td>
</tr>
<tr>
<td>○ Partner with a bank to offer financial aid and help to those that struggle.</td>
<td>○ Some therapists want to do their own thing instead of partner with us</td>
</tr>
<tr>
<td>○ Go to schools and workplaces to add to the system</td>
<td>○ Despite background checks, some bad therapists or employees can slip through</td>
</tr>
<tr>
<td>○ Partner with schools and other public places to hold close-to-home therapy sessions if needed.</td>
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Vision Statement
Our vision is to be the best virtual mental health service available. Being the best means providing culturally competent, holistic, and wellness-focused services that promote children's social-emotional development, prevent the development of mental health challenges and address social-emotional problems that currently exist so that every customer in our business can be healed and happy.

Mission Statement
“To inspire optimism and give clients the tools they need to heal themself physically and mentally.” - Heal Health

Heal Health is a website that aims to help low-income people in rural areas by providing pro-bono clients, coupons to make therapy cheaper, and provide and possess an online business to allow access to those with transportation issues. While the starting price for the business is expensive, as we receive more customers, we will slowly decrease the cost of therapy. The cost is expensive in the beginning to ensure that we can make revenue but regardless we are a social entrepreneurship business and we are here to help the people. We want to be accessible for people who can’t afford to travel for therapy. Additionally, we are planning for in-person meeting options to be added later once we set up the internet cafe around 10 years down the road upon expansion.
Strategic Goals

**Market Penetration:** Since 1 in 4 Americans are diagnosed to have a mental illness in the United States, that makes the market penetration 26%. (Mental).

**Market Expansion:** We will reach out to more businesses so that we can receive more clients when situations like a lot of stress or the death of a coworker arise. By reaching out to businesses, our target market from college students and a younger age group can change into having older people receive the benefits of therapy as well.

**Market Diversification:** As we begin to create profitable revenue, we plan to expand the number of therapies. We currently have 6 therapies including psychoanalysis, behavioral, humanistic, cognitive behavior, marriage and family, and mindfulness-based cognitive therapy. Additionally, we also intend to add an app to allow more access for people who may not have a computer or device to access the website. It will be more convenient for those who don’t have as much technology to use a cellphone to communicate with a therapist. Finally, we plan on creating internet cafes to accommodate those with a lack of technology to assist those in rural areas who don’t have access to local therapists and don’t have the technology necessary to receive that help.
Business Case

What is Mental Health?

Mental health is an individual state of well-being in which he or she understands their abilities, can cope with stress, work productively, and can make a contribution to their community. It’s important to recognize an individual’s “cognitive, behavioral, and emotional well-being” because it means understanding how people think, feel, and why they are behaving the way they are (What is). Mental illness on the other hand refers to a condition that impacts an individual's mood, behavior, thinking, or feelings. That’s not to say that people who have a mental illness can’t have periods of social, physical, and mental well-being. Mental health can affect “daily living, relationships, and physical health” regardless of a person’s age, sex, income, ethnicity. It’s also important to note that mental illnesses aren’t always chronic. For example, think of someone who has the flu, we wouldn’t say that they are perfectly healthy but rather that “they’re sick.” Thus, the situation someone has at a certain point in time can affect an individual’s mental health. Changes happen and that’s why people seek help from professionals to change their state of mind and try to feel better. When a person has a divorce from a spouse, this can result in a “temporary” period of depression. However, by discussing issues within the relationship and possibly seeing a therapist or taking medication, the depression can hopefully go away (Yes).

Three of the most common ways to have mental illness include inheriting traits, environmental exposure before birth, and brain chemistry. Inheriting traits refers to inheriting certain genes from blood relatives, increasing an individual’s risk for having mental illnesses. Environmental exposure revolves around the exposure to the environment of the individual such as drugs or alcohol consumed “while in the womb.” Lastly, brain chemistry is the part of the
brain that uses neurotransmitters to carry signals to other parts of the brain and body. Problems that can occur with this include neural networks with these chemicals being impaired or the nerve receptors and nerve symptoms function changing which can lead “to depression and other emotional disorders.” Nonetheless, “symptoms can be managed” for most illnesses through the use of psychotherapy and a combination of medications (Mayo).

Mental health is important but not everyone in the United States understands its importance which contributes to the Mental health crisis in America. A mental health crisis is when “a person's thoughts, emotions, and behaviors” can put themselves or somebody else in jeopardy of being harmed, for example cutting themselves or putting somebody in a dangerous situation like driving and texting while the other person is in the passenger seat (Zeller). It could also cause them to not be able to take care of themselves. In a survey conducted by Harris Poll on behalf of APA 84% of Americans agreed that the U.S. “has serious societal issues it needs to address” (DeAngelis). Some ways to identify a mental health crisis are “paranoia, loss of touch with reality, rapid mood swings” and many more things that contributed to the mental health crisis (Howto). There are many ways the United States can address this situation which includes increasing mental health funding, “providing better care and services in jail/prison”, making more community centers, and providing a well-built system that has compassionate care and support (goodtherapy).

The History of Mental Health

In the beginning, when mental health was first talked about, it had a very different perspective than what we know today with our current knowledge. Back in the older days, what we currently consider a “mental illness”, was instead commonly referred to as a form of supernatural unfortunate occurrences such as a possession by a demon, or punishment by an
otherworldly being. Due to this perspective, treatment options were more focused on “expelling” these possessions or punishments.

In spite of that, in the 18th and 19th centuries, more humanitarian views began to sprout. Specifically, protests rose about the conditions in which the mentally ill lived (Farreras). In England, around 1769, humanitarian reforms rose due to religious concerns with William Tuke urging the Yorkshire Society of Friends (Quaker) to establish the York Retreat that included patients being viewed as guests and not prisoners, and the standard to care to depend on dignity and courtesy along with more value of the physical work. Around 1817 and 1821, new private asylums established in the United States implemented psychogenic treatments such as compassionate care and psychical labor in asylums like the Friends Asylum in Frankford, Pennsylvania, and the Bloomingdale Asylum in New York City. However, in the second half of the 19th century, asylums in America became overcrowded and custodial. As a result of this overcrowding, asylums were viewed as unable to provide the space and attention necessary. At this time, the retired school teacher Dorthea Dix discovered how the hospitals reverted to the mistreatment of their patients, she advocated for the establishment of state hospitals. Consequently, between 1840 and 1880, Dix had a part in establishing over 30 mental institutions in the United States and Canada (Module). Around 1908 after the publication of Clifford Beers’ book A Mind That Found Itself, moral treatment gave way to the mental hygiene movement that rode on Pasteur’s breakthrough germ theory of the 1860s and 1870s and especially the early 20th century with the discovery of vaccines for cholera, syphilis, and typhus, and reverted to a somatogenic theory of mental illness (Farreras). In many cases, the results of the community-based mental health care programs reported positive treatment, but other cases reported individuals living in family homes, independent community living settings having significant
deficits in important aspects of health care, including vaccinations, cancer screenings, and routine medical checks (Finn).

It was around the twentieth century that Clifford W. Beers, a recent graduate of Yale College and newly-minted Wall Street financier, suffered from his first episode of bipolar disorder after the illness and death of his brother (*Our*). Due to this, Beers attempted to commit suicide but ended up seriously injured yet still alive, and was subjected to private and public hospitals in Connecticut for the next three years. Being in these institutions, Beers learned firsthand the lack of care and inhumane treatment people with mental illness received. In 1908, Beers published an autobiography that set a reform movement in motion and founded the Connecticut Society for Mental Hygiene which was later expanded to form the National Committee for Mental Hygiene.

Following this in the early 1960s, positive change for the mentally ill happened. Society began to accept that the mentally ill needed to be treated instead of locked up (Amadeo). In 1946, Congress passed the National Mental Health Act, which created the National Institute of Mental Health in 1949 to research ways to treat mental health in the community. To symbolize America’s mission of change, in 1953, Mental Health America commissioned the casting of the mental Health Bell from chains and shackles that restrained people with mental illnesses in decades past (*Our*). Then around 1954, the Food and Drug Administration approved Thorazine, also generically known as chlorpromazine to treat psychotic episodes. Although other available treatments at the time were electroshock therapy and lobotomies (Amadeo). Finally, in 1955, when the number of patients reached 559,000 in public mental health hospitals for a variety of reasons ranging from schizophrenia, bipolar disorder, depression, to dementia, brain trauma, autism, addiction, etc., Congress passed the Mental Health Study Act of 1955, which established
Joint Commission on Mental Illness and Health to evaluate the nation’s mental health situations. Mental Illness and Health was created and Funded by Congress (*Our*). In 1961, the commission published its findings in Action for Mental Health, recommending that community health centers be set up to treat people with less severe mental illnesses when finding that 20% of the population was estimated to suffer from some form of mental illness and distress (Amadeo). In 1963, President John F. Kennedy signed the Community of Mental Health Act, this act launched the country’s system of community mental health centers (Hart). This act provided federal funding to create community-based mental health facilities, they would then provide the prevention, early treatment, and ongoing care (Amadeo). However, this time was between the Vietnam War and an economic crisis so the program was never adequately funded (Pan).

Subsequently, President Lydon B. Johnson signed the Social Security amendments of 1965, creating Medicaid to fund health care for low-income families. Nevertheless, this did not pay for care in mental hospitals which meant that those patients were transferred into nursing homes and hospitals to receive federal funding (Amadeo). Then in 1967, the California Legislature passed the Lanterman-Petris-Short Act, which makes involuntary hospitalization of mentally ill people a harder time to be involuntarily hospitalized (Pan). One year after this law went into effect, the number of mentally ill people in the criminal-justice system doubled.

By 1977, only 650 community health centers were created, which was less than half of its target goal of 1,500 to 2,500 (Amadeo). This was especially unhelpful after the 1975 film “One Flew Over the Cuckoo’s Nest” hit theaters and turned people’s opinions against mental hospitals (Amadeo). Due to the lack of space, mental health care centers became overwhelmed and overflowed with patients with more serious challenges. Hence, President Jimmy Carter signed the mental health systems act of 1980, which dedicated $800 million over four years in grants to
expand the existing community health services (Hart). Even so, this only focused on the broad range of community mental health needs and lessened the federal government’s focus on the needs of those with chronic mental illness (Amadeo). This act was then repealed by President Reagan through the Omnibus Reconciliation Act of 1981 that shifted funding to the state through block grants. This grant process meant that the community mental health centers competed with other public needs. Federal mental health spending decreased by 30 percent (Pan). Not long after, President George H.W. Bush proclaimed in 1990 that it would be the “Decade of the Brain" which focused attention on the benefits of brain research and signs of the Americans with Disabilities Act (ADA), a landmark bill the prohibits discrimination against individuals with disabilities, this includes those that suffer from mental illnesses (Hart). Bill Clinton signed the first limited mental health parity law: the Mental Health Parity Act (MHPA) to begin addressing disparities in the coverage of mental illness. Shortly after this, Clinton hosted the first White House Conference on Mental Health in 1999 which signaled that reducing the stigma around mental health is important to the nation. It was then around 2002, that President George W. Bush appointed the New Freedom Commission on Mental Health; this is a committee of mental health experts that issued a report with 19 recommendations for improving services for children, youth, and adults living with mental illness. Bush proceeded to sign the Mentally Ill Offender Treatment and Crime Reduction Act (MIOTCRA) in 2004, which provided resources to communities for alternatives to incarceration for your and adults with mental illness and co-occurring substance use disorders. In addition to the MIOTCRA, Bush also signed the Paul Wellstone and Pete Domenici Mental Health Parity and Addictions Equity Act of 2008, which is a comprehensive federal law establishing the coverage of health insurance for mental health and substance abuse treatment must be equivalent to that for other medical conditions.
It wasn’t until the Great Recession in 2009 that forced the states to cut $4.35 billion on mental health spending in three years (Amadeo). Based on a survey taken in 2010, employee rates decreased with the increasing mental severity, due to people with serious mental illness less likely to be employed past the age of 49 (Ponte). With the help of President Barack Obama in 2010, the Patient Protection and Affordable Care Act (ACA) was signed to extend federal mental health parity to Medicaid managed care plans and to qualified health plans offered through insurance marketplaces or exchanges (Hart). By this time, there were 43,000 psychiatric beds in the United States, which meant about 12 beds per 100,000 people, which was the same ratio in 1850 (Pan). A year later Obama signed the Frank Melville Supportive Housing Investment act of 2010, which increases federal supportive housing resources for individuals with mental illness and other disabilities (Hart). In 2013, the White House hosted A National Conference on Mental Health and launched the National Dialogue on Mental Health. By 2016, the President’s proposed budget included a new $500 million investment to increase access to mental healthcare.

Why Should We Care?

In schools, children take P.E classes where they are taught about healthy eating habits and exercises. Without children being taught about mental health, they won’t understand the impact of things like bullying, insults, lies/rumors. In the past bullying happened a lot in schools because nobody talked about mental health. Throughout the years or generations, especially generation Z people started to talk about their mental health more and open up a little bit more about mental health. Since people started talking about mental health more bullying has stopped happening throughout the years because they taught kids that bullying can hurt other people's feelings which is why we shouldn't bully other people. Mental health should be taught just like physical health is taught; if mental health was taught in schools it would positively affect many
young kids. Knowing about mental health is a life skill that could help young people and prevent their mental illnesses from getting worse by learning about coping mechanisms that children can use when stressed. In addition, when mental health isn’t taken care of, the school can have detrimental effects. For example, with school shootings, people who aren’t in the right place or have the right mindset are the ones who are more susceptible to taking a gun to school. From the school’s perspective, they have been “inherently reactive, focusing on” more so the drill safety aspect of school such as school shootings (Walker). While it is a good thing to focus on drill safety, they don’t realize they don’t take into account why this is happening. Safety is important, but not focusing on a student’s mental health is why a child could bring a gun to school. Children in the right mindset aren’t going to bring a gun to school. A sane and happy person isn't going to shoot a school down but rather someone who needs help. Is it important to be safe if a school shooting happens? Yes. Despite that, there should be measures that try and prevent the source from happening instead of a reactive approach. Having a proactive approach can stop the problem from the source. Another way that schools have a negative perspective is through the lens they talk about mental health in. Whenever mental health is mentioned in schools it is more often than not an English class more specifically literature classes. In particular, when reading about mental health, it usually comes in a fictional story that they are reading and is usually shown in an “extremely negative or otherwise stereotypical light” (Daukoru). By classes discussing mental health from a stigmatized perspective, people aren’t getting the education they need about mental health. People don’t realize that there is a spectrum with mental illnesses and that it’s not always bad. There are good times and bad times and that should be known.

Restoring and preserving mental health is crucial because according to the National Alliance on Mental Illness, 1 in 5 people experience mental health problems each year. (What is)
Having good mental health can promote good decision making, “keep you healthy and prevent serious health conditions” which makes lives better. On the opposite spectrum, for those people who have an illness and don’t reach out for help from somebody specialized in that field of illnesses, it could lead to self-harming or harming others. Therefore, it’s important to have a good mental state. (WebMD 2021). In many cases, stigma is the reason why people don’t seek the help that they need. These people are afraid of what other people are going to think about them. The different types of stigmas include public, self, and institutional. Public stigma is the negative or discriminating feedback/attitudes/backlash that people have about mental illness. Self-stigma is when people who do have a mental illness are ashamed/embarrassed about their condition. Finally, Institutional stigma “is more systemic” (meaning that the laws and policies of the government and private organizations’ laws and policies could intentionally or unintentionally restrict chances for people with mental illnesses. Restricting their chances meaning “lower funding for mental illness research” and less help with health care/mental illness services. The different types of stigmas are important because many people with mental illnesses have their feelings invalidated and it’s important to recognize that people should ask for help so that they can receive that help.

It’s important to recognize that not everyone will understand the reality of mental health. There have been several cases of people believing they have a mental illness and discussing it with someone older than Generation Z getting told to “get over it” because “you’ll be okay”. While now it is inconsiderate to say that to someone, back in the old days that was considered normal. Even just two decades ago, the stressors in life were different from the stressors that young people face now which helps explain why the older generation doesn’t understand the importance of mental health. Take social media, for example, nowadays young people are
focused on getting likes and posting everything that is going on in their life to “one-up” the people they are following. At first glance, this may not seem like a problem but looking at one’s peers going out daily can negatively affect people because they may feel like they are not doing enough or not going out enough. It sets false expectations as to what a person should be doing.

People have real problems and need real help. For example, a professor at the University of Florida shared a personal story about someone committing suicide despite reaching out for help. The professor’s friend’s son was on a 72-hour hold in a mental institution because he was suicidal and “Baker acted.” He was released with medications and with a treatment plan but never received any information such as zoom links to access his appointments. The son asked for help by reaching out through emails and calling but never received a callback. The medication wasn’t working and his mom was in a different state. Since the mom is a nurse, she had to travel to different locations because of COVID-19 in order to earn money. Unfortunately, this young man committed suicide in late November. Because of the lack of guideline structure in these facilities, people aren’t getting the help that they need and this is only one example of many. The son did all the right things by reaching out for help and was still unhelped. Regardless, it is important to remember that mental health disorders don’t “define the entire person.” They are human beings with real feelings and this is just one aspect of them. Despite their symptoms impairing their ability to do “things that others are able to do,” they still have areas of strength.

(Yes)

Unfortunately with the society we live in, not everyone recognizes this. People with mental illnesses often feel the need to hide it. After talking with a male who worked with the military about mental health, it was learned that this person found out their mother had depression by the mother’s death certificate. He was unaware that she suffered from this disease
because “she always seemed happy”. In addition to this, more often than not, places will discriminate against those with mental illnesses. When soldiers were deployed and they came back, they did not want to report PTSD or mental illness because they thought it would remove them from the action. At some jobs, people don’t hire those with mental illnesses and discriminate against them. For him, when he first began working he saw there was someone against him at his work. That employee would try her best to find something he did wrong to get him fired. Eventually, he left because he was tired of someone always having it out for him and got PTSD from that type of situation where someone wants you gone. This same scenario can be applied in other cases with people with mental illness and not hiring them because of it. It’s important to realize that while people can have mental illnesses, there is a spectrum so not everyone is the same. There are different levels and it’s hard to measure the level to which mental illness affects a person of being incapable of doing their job. Therefore, people shouldn’t assume, discriminate or use mental illnesses as an excuse to not hire someone.

Mental health has had a huge impact on people, especially people who live in rural areas. In urban or suburban areas there are more resources around people in those communities but with rural areas, people are often cut off from the rest of the world which results in a lack of resources. Therefore, limitations of a rural location include some people not being able to get the right help or not finding a person that is qualified in that specific mental issue/health. There are many different types of therapists including “cognitive, behavioral, child, addiction, marriage,” and more but in rural areas having access to all of them isn’t always possible. On the opposite spectrum, those who don’t live in rural areas can be lucky. After talking to an OCPS teacher, it was shared that a student of his had “anxiety” and would have the fuel and transportation to drive from Orlando to Tampa weekly to see a therapist. That’s why it’s important to recognize that
sometimes even when you seek help, the result may not be as great because of the resources available. In rural areas, even if people seek the right qualified professional and the person seeking help is diagnosed with the correct mental illness and given a prescription to get their medicine, problems can still arise. In particular, a common trend with rural locations is that pharmacies don’t have the pills you need, or the person needing the pills cannot purchase it because it's too expensive. It’s important to note that the right type of insurance plays a role in the cost of the medication needed. Those who don’t have insurance or the right insurance that is covered for doctors, won’t be able to be seen by doctors which means not getting the pills and treatment the person may need to get better. When mental health is left unaddressed it could have a negative impact on “homelessness, poverty, employment, safety, and the local economy” (Unattended). Thus, people in rural areas are stuck and are unable to get as much help because of the lack of resources.

To conclude, those with mental health issues struggle to get the help they need. By the time these people realize they need help, the resources available become scarce. Due to the pandemic, many people’s mental health has decreased as a result of increased struggles such as losing their job or not having money to pay bills which increases the amount of stress people have and makes them more susceptible to drinking alcohol, doing drugs, worsening chronic health problems and mental health issues. According to the CDC, during late June of 2020 40% of U.S. adults reported struggling with mental health or substance abuse. While there have been donations from businesses to nonprofits, there isn’t a solution to the mental health crisis in America. Only recently there has been an increased number of people who believe that mental health issues are real and try to assist them (Weekly). In the 1980s, President Ronald Reagan defunded mental institutions which left those who had mental health issues homeless and without
care. The government was losing money so they decided to shut mental institutions across the country. Nothing was put in place to support these people and it’s still an ongoing issue because there is no large program doing that since which is why we created a sustainable solution that attacks the micro and macro levels. We are creating a social entrepreneurship business that helps those with a lack of access to resources be able to meet with the right type of therapist without transportation issues. Team Achievers will be creating an online platform that allows communication with people across different locations to meet and get help to those who have mental health issues. There will be some pro-bono options so that we can help those who cannot afford treatment. In addition, to try and aid those with mental health issues, we will provide a financial counselor within all the different subscription plans to decrease the amount of reckless spending and debt those with mental health issues may have.
Products and Services

Description
In a world with mental health, there have been constant problems trying to help people to overcome the mental illnesses that people have. From not having access to the right therapist to no transportation along with treatment being expensive. However, we have a solution. Team Achievers came up with a solution that can help solve these problems by creating a website. It’s not any website but a website that allows people to choose which type of therapist they want treatment for. There are 6 different types of therapy including humanistic, marriage, and cognitive behavioral therapy which illustrates that there are many different options but allowing the consumer to choose which one they believe is the best for them on a digital platform solves the problem for transportation and having the right type of therapist. We will also have the opportunity for people to have group therapy which can provide a sense of support to see other people going through the same thing. Out of the 6 therapies, there is not group therapy but the 6 therapists hired can have group sessions within their specialized area. This means like the marriage therapist can have a group session for those who are having relationship problems and this session would be cheaper for those in need. In the future, we intend to make an app that reflects all of the information once we gain enough revenue, resources, and experience. There will be an additional service to teach people with mental illness financial literacy for a free, or reduced price. The person teaching financial literacy will be accompanied by a therapist in order to accommodate and more effectively teach financial literacy. Participants can also choose to be taught by someone with a mental illness in order for the experience to be more relatable.

Product
Team Achievers will be creating a website in which people who struggle with mental health
issues can have access to therapists they need from a virtual standpoint. Additionally, we are planning to develop an in-person internet cafe that provides access for those who can not get on a computer or phone to access the website as well as give them an option to have more hands-on in-person therapy, such as music therapy once we have gained enough revenue and recognition as a company.

Service
We will be providing consumers with access to virtual therapy. Later on, once we develop our website, the internet cafe will provide a space for those who can not afford a device to access the website, the internet cafe is available so those types of people are able to access the website through issued devices. This space would be able to be utilized for more in-person or hands-on therapy.

Service Length
The service length depends on the length the customer wants to pay for therapy which could range from a week to years depending on how much the person and the therapist believe that the client needs help.

The benefit to the customer
Customer benefits will include access to a therapist, options for group therapy which means support from people who are going through the same thing as them, and resources that teach the person about what mental health is and its importance.

How to obtain the product
People can go onto our website called “Heal Health” and sign up for a meeting with a therapist. To sign up, people will have to pay $10 before the meeting the first time they sign up. Clients
who have attended more than one session are not required to pay the $10 fee. All clients must pay their bill within 30 days until charging late fees. We will also make sure there is a way for people to apply for financial assistance if they need it. If the person reschedules their appointment less than 48 hours before their appointment date then they will have to pay a $5 fee. If the person cancels the appointment 48 hours before their appointment date, they will have a credit for another session and a $5 fee for inconvenient rescheduling.

Product Pricing
The price range for a group session would be $20 per person. Since we will be employing the therapists, they will be on a set salary and our company, Heal Health, will be setting the prices at $100 per session.

Strengths of the Products and Services

**Location:** We are planning for everything to be fully virtual, with more in-person meeting options to be added later once we set up the internet cafe around 10 years down the road upon expansion.

**Questionnaire:** A questionnaire is a provided option for the client offered in the cases where they aren’t sure what type of therapy they need. The questionnaire would be provided in order to guide the client to the correct therapy. Some people do know what they want but others don’t know what they don’t want and this can help that. There are going to be rules in place for the therapist to follow which include not helping anybody that you know and always follow the HIPAA laws.

**Therapy:** We are planning to provide therapies that can take place through an online platform. Clients can pick their therapist from a list of therapists we have hired. Additionally, we will have
an option to be able to ask the client to provide what they are looking for in a therapist and match the client and therapist accordingly. It would be set up most similarly to a dating app. However, the questionnaire is optional, people can choose to take the assessment or be able to pick the therapy. On the website, we will include the therapist’s name, gender, profile picture, specialties, characteristics of the therapist, religion, trans-friendly or not, etc.

**Homepage:** For the homepage of the website we plan to include the description of the company, the mission statement, a resource page where it explains what mental health is, the different types of therapies with descriptions, how they go about the treatment, and the different types of mental health. Once we start up the website later down the line when we open up the internet cafes we would also include the locations of the internet cafe.

**Pro Bono:** Pro Bono treatment is something we plan on putting in place so that it can be beneficial to the people who can't afford therapy they can receive this care for free. The therapist does not get to choose who gets this option, only the CEO’S choice.

**Loyalty premium:** If they have been with us for a year they get the chance to have a membership loyalty premium meaning that they have been with us for a year and get 5% off on all future visits. Members that are loyal for one year are also allowed to have free access to a session on the computers once every month.

**Referral benefit:** We will give our clients their own referral code and it will send a notification to us if the person using their referral code sign up for our website. If the person refers someone to us, they get $10 off. There is a maximum of 5 times with a $10 referral fee. No one else will be allowed to use this coupon except the person who earned the money.
Reviews: When the therapy sessions are over the clients can fill out a survey based on the therapist’s performance. There will be questions like did the therapist ask certain required questions? Was the therapist attentive? How was the platform used to stream the lesson? What could be improved? Did the session start on time?

HIPAA laws: As most people know that people who work in the medical field have to follow the HIPAA laws. Therapists would also have to follow that same law.

Making sure all employees have training: The Human Resources Manager would train the new employees along with the therapists in what they can and cannot do, along with how they should act.

Weaknesses of the Product and Services

Therapist not obeying their contract with us: The therapist may reveal information that they aren’t allowed to reveal. If this occurs then the therapist is fired from our website and must pay $1,000.

People not having the technology for it: This is on a website which means public libraries can help people accessing our website.

Transferring information fee: The information for Heal Health will stay with Heal Health so if you want the information that one therapist said to you to be transferred that would be allowed. There would be a $5 fee for transferring the information. There will be a form that the client must fill out to allow permission for this task. Resources used inside of the therapy sessions, such as worksheets, will be publicly available on our resources page.
Documents: We will have document worksheets in resources page (self-help) tools. If a person decides to leave our program, they will still have access to the documents for up to a month and have the ability to save them onto their device.

Website getting hacked: Sometimes things get hacked and what we will try to do is make sure our information is downloaded, passwords will change monthly, use multifilter authentication, get a password manager, update everything, and wipe our digital footprint.

Personal information being leaked: Making sure that all clients with therapists sign an agreement that prevents suing for certain things that happen. We will try to prevent information from being leaked by identifying critical activity, monitoring access and activity, utilize encryption, lock down the network, and having endpoint security.

Glitches: When glitches occur, they tend to happen within the operating system, defects in a piece of software, or problems created by computer bugs or viruses. In these cases, we will have an IT person on standby to sort the problem out.

Information getting deleted: To account for information getting deleted, we will make sure that at the end of the day, an IT manager will download the information every single day and once a week put an updated version into a safe. If a user deletes their information, there will be a 30 day period the user can change their mind before it is deleted permanently.

Not having the correct information on the page: If there is something incorrect on our website page then we will contact the person who created the website to fix it. All 3 founders will double-check the website in the way we want it before launching to prevent issues.
The therapist misses their scheduled meeting: If this occurs, the consumer will get $5 off their next meeting with that same therapist and the therapist will be encouraged to keep track of their time by using a google calendar or some other measure that keeps them aware of their time.

**The therapist doesn’t respond to the customer:** Since the therapist is the one setting up the meeting there is a possibility that the therapist may not respond to the customer. To try and prevent this issue from happening, we will implement a mandatory part of our contract with the therapist that they respond within a week. Additionally, the therapist must set up an appointment that works with the client and the Human Resource Manager will send the zoom link, time, and date while also confirming that this is indeed the time they both scheduled together. In the cases that therapists still do not contact the client and properly perform their job, the client will have a credit on their account to use for a different session and we will let go of the therapist from their position on our website.

Why should people use our website?
- We are more cost-effective
- There is flexibility
- There are different types of therapy
- There are different ways for you to solve your problems
- There is more accessibility

**Why should therapists work with us?**
- They get more flexibility for hours without having to start their own business
- There is no risk for loans
- We provide advertisements for them
Market Analysis

Online Health Care
The global behavior/mental health market size was worth $1.36 billion USD in 2020 and is growing at a CAGR of 13.87% and is expected to reach $2.6 billion USD in 2025 (Behavior).


Telehealth

Telehealth is an On-Demand care that connects current physicians the patients are familiar with online, through apps such as Amwell, MDLive, etc (What is Telehealth?).

Telehealth has been in operation since around the 1950s (Nesbitt). Among the reviews, many good things about this service are that it has a customer representative, it’s great for coverage, it’s easy to connect and use, and responsive to the point Telehealth can offer their clients options and alternatives (What is Telehealth?). However, some complaints about the service were that there was a lag when operating on their platform when updating their Telehealth systems, it


initially causes problems, rooms are able to be interrupted by other staff and therapists often
forget to lock their rooms, and it is hard to tell when there is another user when there are multiple
room locations.

Weekly. (2020, October 30). Trends in the Use of Telehealth During the Emergence of the COVID-19
https://www.cdc.gov/mmwr/volumes/69/wr/mm6943a3.htm.

Teladoc

Teladoc is another online platform provided through Telehealth that provides services to
patients with or without healthcare insurance/providers (What is Telehealth?). Through this
platform, the physicians are able to send prescriptions to pharmacies and interpret laboratory
results sent directly to them by the testing facility. Teladoc also accepts both children and adults
as new patients. Teladoc’s services include treating skin conditions, non-emergency illness and
injuries, mental health consultations, sexual health consultations, and chronic disease
consultations. Their price ranges from $49 to $75 every day for physical problems and between
$90 to $229 for mental health services.
SteadyMD
SteadyMD is a fully online doctor’s office that allows physicians to see a limited number of patients each day and therefore is able to spend more time with each patient (What is Telehealth?). In addition, patients can contact doctors after hours and expect to receive rapid responses. SteadyMD services include urgent care for illnesses and injuries, chronic condition management, laboratory condition management, screening for chronic conditions and health problems, stress management, and lifestyle issues. Things that customers like about this service were the fact that members are paired with one primary care physician who remains the same for all visits (Barclay), memberships offer unlimited consultations and questions for a flat fee, they sort waiting times, there is a diverse team of doctors specializing in certain lifestyles, diets, or conditions, a dedicated app that promotes casual tone and open communication between patient and doctor, the ability to forward prescriptions and lab requests immediately to a local facility and immediately consider patient’s existing insurance network, a strong emphasis on preventive care, and services across the United States. Some things the customers did not like about Teladoc were the fact the subscriptions don’t cover the cost of medication, tests, or special care, it is more expensive than other on-demand telemedicine providers, after the first month, and membership fees are tied to one-year contracts.

Sesame Care
Sesame Care is another on-demand healthcare company that offers direct-to-patient care with no middleman or insurance required, patients can pick the type of doctor and clinician features they prefer, all clinicians are independent providers, clinicians may work their own medical practices for a clinic on Sesame (What is Telehealth?). Sesame services include board-certified specialists, dental, mental health, chronic condition, illness, and injury care, also imaging services, including
MRI and X-rays. Some customer complaints about Sesame care are the fact that after seeing the doctor the discounts no longer work and Sesame offered appointments the doctors didn’t have.

BetterHealth

BetterHealth is an online platform where all counselors are licensed, accredited professionals, and BetterHealth allows the user to connect with them in a safe and private online environment. Anything the user shares is confidential (Affordable). Clients pay a low rate fee for unlimited counseling with their counselor and Better Health is also convenient, the client can work at their own time and their own pace, and even contact their therapist as often as they need when they think they need help. Most clients like counselors that are empathetic, kind, and understanding. BetterHealth charges between $60-$90 a week, billed every 4 weeks.

Amwell

Amwell is an app available on iOS and Android systems that matches patients with doctors in their state (What is Telehealth?). Amwell Services include widely-acclaimed mental health therapy services, nutrition counseling and meal planning, 24/7 access to care, and prescriptions that are electronically sent to the pharmacy of the patient’s choice. Amwell charges $69 before health insurance is calculated.

MDLive

MDLive partners with health systems and independent providers across the United States so patients can access family medicine doctors, therapists, and board-certified specialists (What is Telehealth?). These resources treat allergies, acute illnesses, chronic conditions, and mental health issues. MDLive services additionally include 24/7 telehealth appointments, phone and video calls visits, urgent care services, and initial consultations, and ongoing mental health counseling.

Doctor on Demand

Doctor on Demand is a service that allows patients to save a physician to their favorites list, making it easier to choose the same provider for future visits. Video calls on Doctor on Demand are covered under Medicare’s Part B service plan. Doctor on Demand’s services include board-certified lactation consultants for new moms, management of chronic health conditions, urgent care for illnesses and injuries, preventive health services, and 24/7 access to care. Doctor on Demand charges $75 for a 15-minute consultation for medical services and $299 for initial 45-minute mental health consultations. Some things that Clients liked about Doctors on Demand were their upfront pricing, choice of support methods, highly-rated mobile apps, and 24/7 availability. Some complaints that were made about the service were their missing chat and email for support, delayed responses to support requests, difficulty escalating complaints, and limited time when prescribing medication.

Plush Care

Plush Care is a network with a lot of regional and national health insurance companies that offer same-day video visits through its website or app. The services that Plush Care includes are primary and urgent care, mental health treatment, new prescriptions and refills, ongoing care
for chronic health conditions, and board-certified specialists. The price Plush Care charges range between $15 and $99 for the copay of a monthly membership fee started by the patient’s health insurance.

HealthTap is a service that began in 2010 (HealthTap). Telehealth categories typically have two categories of online health services, the first is a free symptom checking tool that anyone can access anytime, this allows people to ask free anonymous medical questions and get an answer within one day and visits are billed to insurance. HealthTap services include answers to text messages, video visits, new and refilled prescriptions, 24/7 access to care on any device, and orders for lab tests and referrals to specialists. HealthTap offers free-based services that require a $10 monthly membership.
Market Plan

Products, Services, and Pricing
As a service provided for being a client with Heal Health, we will teach clients about financial literacy, direct clients to therapist resources, and set up virtual easy to use therapy sessions.

Free Marketing Plan
Marketing can be expensive but we aim to help people in the community which means that other locations might be more willing to help us raise awareness that Heal Health can benefit those with mental health issues. Our plan to maximize free marketing is going to nonprofits like NAMI to share posters. We also plan on visiting large businesses and going to their human resource department to share our information with their employees.

Catch Phrase
“Our subscription not only helps improve your mental health but teaches those who want therapy about financial literacy! No extra cost needed.”

Benefits for the clients
Some promos we have to benefit the people are every ten sessions done, one session is free, all resources are free on our website including documents potential customers may want, and there are coupons for $10 off each time a client refers a friend. However, clients can only get the $10 off a maximum of 5 times.

Social Media Plan
We plan on using Facebook and Instagram to promote our business.
Marketing materials
Some marketing materials we have are business cards, pamphlets, logos, social media, email, and the radio.

Distribution Plan
We will allow clients to have sessions with their therapist online. Virtual payment options are available. Furthermore, therapist emails are provided so potential clients can schedule a meeting with therapists. Once both the client and therapist decide on a time, the Human Resource Manager will schedule a meeting for the therapist and client to attend.

Target Customer
- Age - 16-30
- Income - $27,900 to $65,000 \((Income)\)
- Gender - Male, Female, non-binary, etc.
- Location - Rural, low-income areas
- Marital Status - Married or single
- Family Size - 2 to 4 (Statista)
- Occupation - Student to College Graduate
- Language - English
- Education - High School to Masters Degree \((Income)\)

Customer Needs
- Speed - A fast, easy access, easy navigation website
- Quality - High-quality therapists that do their job in helping the patients
- Location - Online, or easily accessible
- Comfort - Easily useable
- Price - Low price
- Value - Helps people in communities mentally and aids them to get the treatment they lack so they can be better in everyday life.
- Customer Service - A customer service line with an email and phone number to contact if there are any difficulties with the program, such as payment issues, therapist complaints, need for help, etc.
- Convenience - Access anywhere on the website
- Ease of use - Easy to access the website
Quality Plan

Participants
Some intellectuals that would have to be a part of our plan to help make the business grow and thrive are therapists who are here to help make the clients’ mental health better and be somebody clients can talk to. Besides this, other people who will be involved without business are clients who come to seek improvement in their mental and the website owners who make sure everything is on the right track.

Content
Our objective is to build a website that is inexpensive so that people with mental health issues who live in rural areas/communities can afford it and be able to seek help. We value that people have a healthy mindset because they can enjoy life and be able to cope better with problems life throws at them. Our vision is that many people will come to our website to seek help and talk to the therapist that we are in partnership with and for the website to do really well. The type of service model we plan to use is SaaS. Saas is short for software-as-a-device which “is a cloud-based method of providing software to users” (CLOUDFLARE). Instead of acquiring and installing a program, SaaS customers subscribe to it. A SaaS application may be accessed and used from any Internet-connected device. The program itself is hosted on cloud servers that may be located distant from the user's location. The guidelines and implementation plans support emotional wellness objectives, advancement of mental prosperity, the anticipation of mental problems, treatment of mental issues, and recovery to assist intellectually mentally ill people with accomplishing ideal social and mental working.
Context
Out of the social, political, and health system, Team achievers choose the social point of view because we aim to specifically help those who live in rural areas/communities.

Process
1. Come up with a Project Plan and Target dates
2. Assign who is going to do what
3. Business plan
4. Business Case and research
5. Put together our Social Entrepreneurship Business Plan
6. Put together a presentation for our pitch
7. To pitch our business case to investors as to why they should fund our project
8. Build our website
9. Find therapists who want to work with us
10. Promote/ad our website to receive customers

Ways we can improve
Ways we can always improve our website are to update the content regularly, add contact information prominently, add images and/or video, update our design to current standards, improve page speed and make it mobile responsive.

Quality Targets
Customer service is what we want to highlight so that people can like us and so that we are very helpful to our clients
Service Quality
To make sure that our service quality is at its best we can improve operational processes, identify problems quickly and systematically, establish valid and reliable service performance measures, and measure customer satisfaction and other performance outcomes.

Key responsibilities
- Making sure nobody steals money
- Customers are being cared for
- Making sure that everything is running smoothly and organized
- Making major corporate decisions
- Managing the overall operations and resources of a company
- Corporate operations and being the public face of the company
Budget

Start-Up Cost for LLC

- Announce your newly-formed LLC in a newspaper
- Put together an operating agreement
- Making the website
- Software
- To start an LLC business in Florida cost $125

Fixed costs

- **Website fees** - the monthly cost for having a website
- **Insurance** - periodic premiums paid to an insurance company
- **Accounting** - manages the finances of money and documents where the money goes
- **Advertising** – including the cost of website hosting and media campaigns. This is also a person who runs social media accounts to promote advertising.
- **Salaries** – fixed compensation amounts paid to employees regardless of the number of hours worked
- **Interest expense** – the cost of borrowing, as long as the loan agreement calls for a fixed rate of interest
- **Property taxes** – taxes charged by a local government
- **Depreciation** - Depreciation is an annual expense that takes into account the loss in value of equipment used in your business. Some examples of equipment that may be subject to depreciation include computers, office furniture, automobiles, and buildings that you own.
- **Other overhead costs** - Expense items that do not fall into any of the above categories or
cannot be clearly associated with a particular product or function are considered to be other overhead costs. These types of expenses may include insurance and bank fees.

- **Financial advisor** - the person who helps those with mental health issues manage their money
- **Company line** - the cost to have our company have a phone number

**Variable costs**
- The lawyer is in charge of litigation, investigation, compliance, mergers, and acquisitions.
- Credit card transaction fees
- Hourly wages for therapists

**Staffing**
- **3 Chief executive officer (CEO)** - The CEO is typically the big-picture person who controls the company's direction, vision, and culture. They will also be in charge of downloading data every day and once a week putting it in a safe as well as fixing things that may be wrong with the website. Because this is a small business, one of the 3 CEOs will work like a **Customer service employee** which means they will receive and answer questions, requests, and complaints from customers via the phone, email, social media, or in-person. Adds positive reviews to the website with the help of the IT person. The second CEO will act as a **Human Resource Manager** which means they will oversee the recruiting of therapists, interviewing and hiring of new staff, compensation, safety and health, and employee and labor relations. They will also schedule appointments between therapists and clients. Finally, the third CEO will act as a **Chief marketing officer (CMO)**. This CEO will focus on your customers and how they view your product or...
service, run ad campaigns and handle social media marketing.

- **1 Chief technology officer (CTO)**- They will oversee the integration and management of various systems. We will only hire them once a week to check and see if we have any problems and they work about 8 hours.

- **1 Finance Accounting employee**- maintaining payroll documentation, issuing and processing employee pay, commissions, benefits, ensuring the accuracy of all information, and adherence to government policies and guidelines. They also manage the preparation of balance sheets, financial statements, cash-flow reports, day-to-day record keeping, and reporting. At the end of the week, they will work to keep the budget (Staff Writer, *How*).

- **1 financial advisor**- assists clients on how to manage their money. Clients will have access to a webinar session so participants would get to attend a zoom meeting once a week educating them on how to handle their money. At the end of the session, clients can ask specific questions. The financial advisor would get paid 2 hours a week. Any client who has paid for a session within the week is eligible to attend.

Different Types of Therapy

1. **Psychoanalysis and psychodynamic therapies**: This approach focuses on changing problematic behaviors, feelings, and thoughts by discovering their unconscious meanings and motivations.

2. **Behavioral therapy**: This approach focuses on learning's role in developing both normal and abnormal behaviors.

3. **Humanistic Therapy**: This approach emphasizes people's capacity to make rational choices and develop to their maximum potential. Concern and respect for others are also
important themes.

4. **Cognitive Behavioral Therapy:** Cognitive behavioral therapy (CBT) is a short-term form of psychotherapy directed at present-time issues and based on the idea that the way an individual thinks and feels affects the way he or she behaves.

5. **Marriage and Family Therapy:** Marriage and Family Therapy (MFT) is a form of psychotherapy that addresses the behaviors of all family members and the way these behaviors affect not only individual family members but also relationships between family members and the family unit as a whole.

6. **Mindfulness-Based Cognitive Therapy:** Mindfulness-Based Cognitive Therapy (MBCT) is a modified form of cognitive therapy that incorporates mindfulness practices such as meditation and breathing exercises. Using these tools, MBCT therapists teach clients how to break away from negative thought patterns that can cause a downward spiral into a depressed state so they will be able to fight off depression (*Types*).
References


What is Software as a Service (SaaS)?. (n.d.). CloudFare. https://www.cloudflare.com/learning/cloud/what-is-saas/.


Appendices

Appendix A: Non-disclosure Statement

I. CONFIDENTIAL INFORMATION. The term "Confidential Information" means any information or material which is proprietary to the Owner, whether or not owned or developed by the Owner, which is not generally known other than by the Owner, and which the Recipient may obtain through any direct or indirect contact with the Owner. Regardless of whether specifically identified as confidential or proprietary, Confidential Information shall include any information provided by the Owner concerning the business, technology and information of the Owner and any third party with which the Owner deals, including, without limitation, business records and plans, trade secrets, technical data, product ideas, contracts, financial information, pricing structure, discounts, computer programs and listings, source code and/or object code, copyrights and intellectual property, inventions, sales leads, strategic alliances, partners, and customer and client lists. The nature of the information and the manner of disclosure are such that a reasonable person would understand it to be confidential.

A. "Confidential Information" does not include:

- matters of public knowledge that result from disclosure by the Owner;
- information rightfully received by the Recipient from a third party without a duty of confidentiality;
- information independently developed by the Recipient;
- information disclosed by operation of law;
- information disclosed by the Recipient with the prior written consent of the Owner;

and any other information that both parties agree in writing is not confidential.

II. PROTECTION OF CONFIDENTIAL INFORMATION. The Recipient understands and acknowledges that the Confidential Information has been developed or obtained by the Owner by the investment of significant time, effort and expense, and that the Confidential Information is a valuable, special and unique asset of the Owner which provides the Owner with a significant competitive advantage, and needs to be protected from improper disclosure. In consideration for the receipt by the Recipient of the Confidential Information, the Recipient agrees as follows:

A. No Disclosure. The Recipient will hold the Confidential Information in confidence and will not disclose the Confidential Information to any person or entity without the prior written consent of the Owner.

B. No Copying/Modifying. The Recipient will not copy or modify any Confidential Information without the prior written consent of the Owner.

C. Unauthorized Use. The Recipient shall promptly advise the Owner if the Recipient becomes aware of any possible unauthorized disclosure or use of the Confidential Information.

D. Application to Employees. The Recipient shall not disclose any Confidential Information to any employees of the Recipient, except those employees who are required to have the Confidential Information in order to perform their job duties in connection with the limited purposes of this Agreement. Each permitted employee to whom Confidential Information is disclosed shall sign a non-disclosure agreement substantially the same as this Agreement at the request of the Owner.
III. UNAUTHORIZED DISCLOSURE OF INFORMATION - INJUNCTION. If it appears that the Recipient has disclosed (or has threatened to disclose) Confidential Information in violation of this Agreement, the Owner shall be entitled to an injunction to restrain the Recipient from disclosing the Confidential Information in whole or in part. The Owner shall not be prohibited by this provision from pursuing other remedies, including a claim for losses and damages.

IV. NON-CIRCUMVENTION. For a period of five (5) years after the end of the term of this Agreement, the Recipient will not attempt to do business with, or otherwise solicit any business contacts found or otherwise referred by Owner to Recipient for the purpose of circumventing, the result of which shall be to prevent the Owner from realizing or recognizing a profit, fees, or otherwise, without the specific written approval of the Owner. If such circumvention shall occur the Owner shall be entitled to any commissions due pursuant to this Agreement or relating to such transaction.

V. RETURN OF CONFIDENTIAL INFORMATION. Upon the written request of the Owner, the Recipient shall return to the Owner all written materials containing the Confidential Information. The Recipient shall also deliver to the Owner written statements signed by the Recipient certifying that all materials have been returned within five (5) days of receipt of the request.

VI. RELATIONSHIP OF PARTIES. Neither party has an obligation under this Agreement to purchase any service or item from the other party, or commercially offer any products using or incorporating the Confidential Information. This Agreement does not create any agency, partnership, or joint venture.

VII. NO WARRANTY. The Recipient acknowledges and agrees that the Confidential Information is provided on an "AS IS" basis. THE OWNER MAKES NO WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO THE CONFIDENTIAL INFORMATION AND HEREBY EXPRESSLY DISCLAIMS ANY AND ALL IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. IN NO EVENT SHALL THE OWNER BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, OR CONSEQUENTIAL DAMAGES IN CONNECTION WITH OR ARISING OUT OF THE PERFORMANCE OR USE OF ANY PORTION OF THE CONFIDENTIAL INFORMATION. The Owner does not represent or warrant that any product or business plans disclosed to the Recipient will be marketed or carried out as disclosed, or at all. Any actions taken by the Recipient in response to the disclosure of the Confidential Information shall be solely at the risk of the Recipient.

VIII. LIMITED LICENSE TO USE. The Recipient shall not acquire any intellectual property rights under this Agreement except the limited right to use as set forth above. The Recipient acknowledges that, as between the Owner and the Recipient, the Confidential Information and all related copyrights and other intellectual property rights, are (and at all times will be) the property of the Owner, even if suggestions, comments, and ideas made by the Recipient are incorporated into the Confidential Information or related materials during the period of this Agreement.

IX. INDEMNITY. Each party agrees to defend, indemnify, and hold harmless the other party and its officers, directors, agents, affiliates, distributors, representatives, and employees from any and all third party claims, demands, liabilities, costs and expenses, including reasonable attorney's fees, costs and expenses resulting from the indemnifying party's material breach of any duty, representation, or warranty under this Agreement.

X. ATTORNEY'S FEES. In any legal action between the parties concerning this Agreement, the prevailing party shall be entitled to recover reasonable attorney's fees and costs.

XI. TERM. The obligations of this Agreement shall survive 5 years from the Effective Date or until the Owner sends the Recipient written notice releasing the Recipient from this Agreement. After that, the Recipient must continue to protect the Confidential Information that was received during the term of this Agreement from unauthorized use or disclosure for an additional 1 year.

XII. GENERAL PROVISIONS. This Agreement sets forth the entire understanding of the parties regarding confidentiality. Any amendments must be in writing and signed by both parties. This Agreement shall be construed under the laws of the State of Florida. This Agreement shall not be assignable by either party. Neither party may delegate its duties under this Agreement without the prior written consent of the other party. The confidentiality provisions of this Agreement shall remain in full force and effect at all times in accordance with the term of this Agreement. If any provision of this Agreement is held to be invalid, illegal or unenforceable, the remaining portions of this Agreement shall remain in full force and effect and construed so as to best effectuate the original intent and purpose of this Agreement.

XIII. WHISTLEBLOWER PROTECTION. This Agreement is in compliance with the Defend Trade Secrets Act and provides civil or criminal immunity to any individuals for the disclosure of trade secrets: (i) made in confidence to a federal, state, or local government official, or to an attorney when the disclosure is to report suspected violations of the law; or (ii) in a complaint or other document filed in a lawsuit if made under seal.
XIV. SIGNATORIES. This Agreement shall be executed by Anjiya Pirani, CEO, on behalf of Heal Health and Potential Investor and delivered in the manner prescribed by law as of the date first written above.

OWNER:

By: ___________________________ Date: ___________________________

Anjiya Pirani

RECIPIENT:

By: ___________________________ Date: ___________________________

Potential Investor
# Appendix B: Financial Planning

## Healt Health Income Statement

**For Month Ended XX, XXXX**

<table>
<thead>
<tr>
<th>Revenues</th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
<th>Year 4</th>
<th>Year 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue from services</td>
<td>$200,000.00</td>
<td>$180,000.00</td>
<td>$160,000.00</td>
<td>$140,000.00</td>
<td>$120,000.00</td>
</tr>
<tr>
<td>Revenue from Advertisements</td>
<td>$50,000.00</td>
<td>$40,000.00</td>
<td>$30,000.00</td>
<td>$20,000.00</td>
<td>$10,000.00</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td>$250,000.00</td>
<td>$220,000.00</td>
<td>$190,000.00</td>
<td>$160,000.00</td>
<td>$130,000.00</td>
</tr>
</tbody>
</table>

## Expenses

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
<th>Year 4</th>
<th>Year 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary Expense</td>
<td>$120,000.00</td>
<td>$100,000.00</td>
<td>$80,000.00</td>
<td>$60,000.00</td>
<td>$40,000.00</td>
</tr>
<tr>
<td>Travel</td>
<td>$20,000.00</td>
<td>$10,000.00</td>
<td>$5,000.00</td>
<td>$2,500.00</td>
<td>$1,250.00</td>
</tr>
<tr>
<td>Office Supplies</td>
<td>$5,000.00</td>
<td>$4,000.00</td>
<td>$3,000.00</td>
<td>$2,000.00</td>
<td>$1,000.00</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>$145,000.00</td>
<td>$114,000.00</td>
<td>$78,000.00</td>
<td>$54,500.00</td>
<td>$36,250.00</td>
</tr>
</tbody>
</table>

## Net Income

- Year 1: $8,000.00
- Year 2: $2,000.00
- Year 3: $6,000.00
- Year 4: $7,500.00
- Year 5: $8,750.00

## Healt Health Balance Sheet

**XX**

<table>
<thead>
<tr>
<th>Assets</th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
<th>Year 4</th>
<th>Year 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$242,160.00</td>
<td>$357,061.83</td>
<td>$547,911.51</td>
<td>$878,283.55</td>
<td>$1,476,656.44</td>
</tr>
<tr>
<td>Accounts Receivable</td>
<td>$121,000.00</td>
<td>$178,350.92</td>
<td>$273,955.75</td>
<td>$439,146.78</td>
<td>$738,429.22</td>
</tr>
<tr>
<td>Equipment</td>
<td>$4,615.90</td>
<td>$4,615.90</td>
<td>$4,615.90</td>
<td>$4,615.90</td>
<td>$4,615.90</td>
</tr>
<tr>
<td>Total Assets</td>
<td>$367,859.90</td>
<td>$540,084.69</td>
<td>$826,583.16</td>
<td>$1,322,050.32</td>
<td>$2,218,903.56</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
<th>Year 4</th>
<th>Year 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Payable</td>
<td>$242,160.00</td>
<td>$357,061.83</td>
<td>$547,911.51</td>
<td>$878,283.55</td>
<td>$1,476,656.44</td>
</tr>
<tr>
<td>Loans</td>
<td>$12,984.02</td>
<td>$12,984.02</td>
<td>$12,984.02</td>
<td>$12,984.02</td>
<td>$12,984.02</td>
</tr>
<tr>
<td>Unpaid Revenue</td>
<td>$57,450.92</td>
<td>$59,454.94</td>
<td>$59,454.94</td>
<td>$59,454.94</td>
<td>$59,454.94</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td>$362,595.95</td>
<td>$540,501.79</td>
<td>$540,501.79</td>
<td>$540,501.79</td>
<td>$540,501.79</td>
</tr>
</tbody>
</table>

## Owner's Equity

- Owner's Equity: $35,259.95
- Total Liabilities and Owner's Equity: $397,855.90
- **Total Liabilities and Owner's Equity**: $2,218,903.56

## Healt Health Cash Flow

**XX**

<table>
<thead>
<tr>
<th>Money Received</th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
<th>Year 4</th>
<th>Year 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash Sales</td>
<td>$242,160.00</td>
<td>$357,061.83</td>
<td>$547,911.51</td>
<td>$878,283.55</td>
<td>$1,476,656.44</td>
</tr>
<tr>
<td>Received From Accounts Receivable</td>
<td>$49,432.00</td>
<td>$121,080.00</td>
<td>$178,350.92</td>
<td>$273,955.75</td>
<td>$439,146.78</td>
</tr>
<tr>
<td><strong>Subtotal Money Received</strong></td>
<td>$290,592.00</td>
<td>$478,541.83</td>
<td>$726,262.42</td>
<td>$1,152,239.26</td>
<td>$1,915,803.22</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Money Spent</th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
<th>Year 4</th>
<th>Year 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash Spending</td>
<td>$242,160.00</td>
<td>$357,061.83</td>
<td>$547,911.51</td>
<td>$878,283.55</td>
<td>$1,476,656.44</td>
</tr>
<tr>
<td>Subtotal From Operations</td>
<td>$242,160.00</td>
<td>$357,061.83</td>
<td>$547,911.51</td>
<td>$878,283.55</td>
<td>$1,476,656.44</td>
</tr>
<tr>
<td><strong>Principal Repayment</strong></td>
<td>$12,984.02</td>
<td>$12,984.02</td>
<td>$12,984.02</td>
<td>$12,984.02</td>
<td>$12,984.02</td>
</tr>
<tr>
<td><strong>Current Notes</strong></td>
<td>$12,984.02</td>
<td>$12,984.02</td>
<td>$12,984.02</td>
<td>$12,984.02</td>
<td>$12,984.02</td>
</tr>
<tr>
<td><strong>Dividends</strong></td>
<td>$277,637.98</td>
<td>$385,705.08</td>
<td>$551,254.29</td>
<td>$812,220.62</td>
<td>$1,238,397.34</td>
</tr>
</tbody>
</table>

| Subtotal Money Spent            | $277,637.98  | $385,705.08  | $551,254.29  | $812,220.62  | $1,238,397.34|