



ABN 94 166 405 394

“Living Longer Living Better” Needs Investors like you.

Dear Investor

Did you know that by the year 2025 Australia, will need over 700,000 carers according to the 2012 study *Living Longer Living Better* by the Australian Government! As a result of this study, funding has now been legislated.

Aged Care is the next fastest growing market in Australian history: *The Baby Boomers have done it again!*

We, at In Home Care Solutions Pty Ltd (**IHCS**) (Trading as Edu-Travel Australia) along with our sister “Education Company” Nursing Solutions Inc. (**NSI**), in the Philippines are offering you an 10% return on your investment to help ageing Australians get companion carers to look after them. These carers will come from the Philippines where the culture is a caring one and where Filipino carers are the most sought-after nationality second to none.

OVERVIEW

This program is for Nursing Graduates who want to take our Australian qualified course, “Certificate III in Individual Support” but cannot, for some reason, get the initial fees together, but can obtain support once they are in Australia.

Under the Student Visa sub-class 500, the student can work up to 40 hours per fortnight on course and unlimited in designated college holidays. They will be earning a minimum of A\$21/hour. Currently the average take home pay of our students, who are already in Australia, is around A\$2,000 plus per month.

Detailed screening will be undertaken of the student and their supporting family.

The final decision rests with Robert Farrow, President of NSI and Managing Director of IHCS, who *must* agree that the student is qualified to undertake the program *and* will benefit from it.

INVESTMENT DETAILS AND ROI.

- Investor will pledge \$8,500 per student payable to IHCS in Melbourne.

This amount is payable in 3 parts:

- \$600 paid to IHCS mobilization fee, at time of student acceptance by Educare College
- \$2,500 payable to Educare College for the Certificate III individual support online training package, including practicum in Australia
- \$5,400 paid out as follows:



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- \$1850 to Educare college for the deposit of the Certificate IV course either in Aged Care or Childcare when the student has their SC500 student visa granted
 - \$650 to Department of Home affairs for the SC500 Student Visa
 - Approximately \$1,000 to NIB for Overseas Health cover
 - Approximately \$750 airfare to Brisbane (return trip required)
 - \$1,000 payable for home stay unless student has other arrangements
 - Balance paid to student for local needs.
- Upon arriving in Australia, the student will, with IHCS staff assistance, open a bank account and after 6 months will start to repay the investor, via IHCS, into their designated bank account.
 - The student will repay A\$278 per month over 36 months (@11%) a total \$10,018. 1% is taken by IHCS for administration fee.
 - Also, should the investor or any member of their family need an Age Care worker, they will have first right of employment under the then current legislation criteria. This will be built into the contract of agreement with the student. (Conditions apply)

The conditions to be agreed by the student and family are: -

- Repayment of A\$278 per month, starting in month 6 or prior if employed sooner.
- Parent pledges support prior to course start date for:
 - Genuine access to funds for the SC500-visa process.
 - Guarantor for \$3,850 to be paid back, should the student be refused a SC500 visa for any reason. (\$2,600 + \$650 +\$600)

CONDITIONS OF OFFER

Prior to registration, applicants must satisfy the following criteria.

- Must have good English: prefer IELTS 7 (minimum 5.5) prior to applying for the SC500 visa.
- Good health: a doctor's certificate is mandatory
- Graduate BSN (Batchelor of Science in Nursing)
- Sound financial situation: preferably with a Western country family member supporter or a local family member supporter both who will meet Australian SC500 student Visa requirements.
- 21 – 35 years of age: **applicants over 30** should also have a minimum of 2-year's paid experience



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- Valid passport
- 2-years committed enrolment with the Australian RTO
- NBI (Police) clearance
- Guarantor for \$3,850

HOW IT WORKS

Currently each student has 2 interviews. At the second interview, if we believe they qualify, they will be conditionally offered the program.

- They must supply evidence of the above “Conditions of Offer”.
- They must pay their registration fee.
- Once the contract is signed, normal processing takes place. When the visa is issued IHCS:
 - Opens a bank account in Australia in the student’s name.
 - Assists the student to deposit a minimum of A\$2,000 into their account
 - Enrols them in a Direct Debit payment program at an agreed start date.
- When they have landed in Australia, IHCS will ensure the Direct Debit program is activated at the agreed date.

RISK FACTORS

There is very little risk associated with this program because:

- it is underwritten by the student’s sponsor; and
- only current qualified nurses under the age of 35 will be accepted by us and so far, all 11 nurses we have offered to the department of immigration have so far been granted a visa.

In addition:

- If the student defaults on their payment for any non-legitimate reason they will be sent home under the SC500 student Visa rules “Failure to pay school fees”
- Payment will be by a Direct Debit arrangement that is, bank to Bank.

IN CONCLUSION

The risk factors are minimal, and the ROI is virtually guaranteed.

We believe the plan benefits all stakeholders and provides a service to the Australian Aging community while also providing much needed employment to Filipino Nurses.



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Please give this program your most serious consideration and do not hesitate to contact me should you need to.

Thanking you, in expectation of your positive response.

Robert Farrow - President NSi, Managing Director IHCS

Contact: Phone +61 438 373 965 Email: robert@ihcs.org.au

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