

CUREA

A Business Plan

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This paper discusses the importance of having defensive tools against viruses and germs such as sanitizing and disinfecting products. It holds all ways to build a manufacture for producing such products from scratch in hopes of providing/offering a solution towards this issue.

### Abstract

Reason of writing In the light of the COVID-19's Pandemic, the purpose of this paper is to raise awareness towards the importance of maintaining a good level of hygiene and the rapidly increasing risk of germs and viruses spreading in public places. The coronavirus pandemic serves to remind us that advancement still lags far behind the speed and spread of the virus. There are various shortcomings in the responses of human society to viruses, both technically and institutionally. The paper also addresses the issue of how a balance can be achieved between maintaining sanitization level and using environmentally friendly products to do so.

Problem: Humanity's lack of awareness of the viruses is directly linked to the development of public health systems. It is the continued challenges of humanity with infectious diseases that have accelerated advances in medicine, improved our ability to avoid epidemics and contributed to continual changes in public health systems. Indeed, many developed countries have been caught poorly-prepared despite leading the world in medication, and having well-established programs for public health and disease prevention. A lack of awareness of what it takes to predict, plan and administer care during an outbreak is the critical cause.

Methodology: The paper provides a sense of direction, guidelines for preparation and data concerning to analyze the effectiveness of the measures taken to address this issue, which is, the sanitizing products industry.

Results/Implications: The paper will be instructive to developers, contractors and managers Corporations, and both original and subsequent buyers of sanitizing products. The data is generally providing proof of different techniques used in starting a manufacture.

## Introduction:

As we all know terribly well, harmful germs live virtually everywhere. These freeloading troublemakers hang out in almost every imaginable public spot and live with the devious mission of spreading their infectious and dangerous bacteria to any source of life with which they come into direct contact.

In the midst of the CoViD-19 pandemic, the world is facing a medical crisis and the role of adequate hygiene and hand sanitizers is unavoidable in controlling the spread of infection in public places and health institutions. A huge surge in demand for hand sanitization products has resulted in shortages in their availability.

Fortunately for us, we live in the 21st century, where we have developed a truly innovative defenses against germs and pathogens which give us the upper hand in one of the most enduring struggles of humanity. Across the country, schools, offices, churches, building sites, restaurants and public social events enjoy the immense benefits of a revolutionary weapon in the war against infectious bacteria

Compliance with proper hand hygiene will minimize absenteeism and related costs by 40%, although washing hands with soap and water is the safest way to ensure that hands are properly washed and germ-free, it is not always a feasible choice. There's one simple solution, though: hand sanitizer. Hand sanitizer is one of the best resources available according to the World Health Organization (WHO) and CDC, Hand sanitizer is one of the best methods for avoiding illness and transmitting germs. We will enable people s to improve their hand hygiene by placing hand sanitizer in strategic locations.

Disease Control and Prevention (CDC) and the World Health Organization (WHO) advise using an alcohol-based hand sanitizer when hand cleaning is not possible with soap and water. In addition, the CDC suggests that school children use hand sanitizing rubbers as an alternative to hand washing. Indeed, the American Journal of Infection Control conducted a study on the effects of using the hand sanitizer on academic failure. The results were breathtaking. Researchers found that the use of hand sanitizer gel in classrooms reduced academic failure a by 19.8 percent among 16 elementary schools and 6,000 students.

## Benefits of Having Sanitizer Dispensers:



- The best option is to have automated dispensers used in the provision. There is no interaction with automatic dispensers as opposed to manually operated forms that need direct contact if a worker has to use it.
- Many people are likely taking the time to keep their hands clean with an automated sanitizer dispenser. For a manually operated dispenser, this is not true; since many find it boring, and so prefer to avoid it. A touch-free sanitizer encourages usage and raises the number of people washing their hands, decreasing the number of infection transmissions among everyone.
- With sanitizer dispensers, as opposed to manually operated types where there is no uniformity, the amount of sanitizer that is dispensed is the same at every time. Because of this, with sanitizer dispensers, sanitizer which might otherwise be used for a day may be used for two to three days. This will likely increase the company's revenues and profits in the long run.
- It is approved by CDC. "Keeping hands clean is one of the most important steps we can take to prevent getting sick and spreading germs to others," the CDC tells us. Portable hand sanitizers will clean and disinfect hands within seconds.
- It is a fantastic teacher of good practices in wellness. If people spend the cold and flu season walking past a hand sanitizer, they are likely to stop and clean their mouth.
- Quiet mind. People will be less concerned about picking up the cold or flu with easy access to a sanitizer for hands. According to the Center for Disease Control, 36,000 people die each year from crippling or flu-like diseases.
- A number of studies have concluded that the risk of spreading gastrointestinal (stomach) and respiratory infection among families using hand sanitizers is decreasing.
- Hand sanitizers are commercially prepared and contain ingredients that help prevent dry skin. Using these products can lead to less dryness and discomfort on the skin than soap.
- Studies indicate that the addition of hand sanitizers to classrooms will minimize student absenteeism by 20 per cent due to illness. What is more, many kids think it's fun to use instant hand sanitizers.

## Key Locations for Hand Sanitizer



- Passes and exits. A single door handle might, possibly be the cause of a pervasive workplace disease. In reality, recent research found that 40 to 60 per cent of staff and visitors inside the facility picked up a virus put on a doorknob inside two to four hours. Besides constantly disinfecting door buttons, light switches and other elevated-touch surfaces in the workplace, also ensure a nearby hand sanitizing station is provided to limit the spread of infection.
- Cafeterias, food courts and break rooms. If food is eaten with germ-ridden hands, it is easy to digest the germs and become infected with a number of conditions. According to a report by NSF International, one of the zones with most germs in an office is the break-room and the kitchen. While hand sanitizer is no substitute for anyone preparing food, it can greatly reduce specific germs.
- Meeting rooms. Meeting rooms are frequently filled with staff, clients and other guests who exchange handshakes and share germs as a result. Through having an easy-to - access hand sanitizing station for visitors and staff, either at the door or at the table, it helps them to protect their hands from germs before and after the meeting.
- Employee desks. Desks, tablets, computer keyboards and computer mice are key points of transmission of germs since they are too much reached by men. Considering that employees spend most of their day at their desks, where they also eat, drink, and even cough and sneeze, desks become a "virus minefield" that can live on a surface for up to three days.
- Areas of great traffic. High-traffic areas such as airport terminals, shopping halls, and leisure centers can provide stations for hand hygiene to ensure tourists remain as safe as they can.

## CUREA

The demand for sanitizers and growing in nature and scale. When the industry expands, customers are becoming more mindful of the environmental effects of them.

[Curea](#) offers janitorial facilities, retail outlets and customers with a revolutionary line of environmentally friendly and Eco sustainable Sanitizers.

All [Curea's](#) products come in various sizes '78 mm -105 mm-136 mm-174 mm-193 mm'



The product line includes

- Hand Sanitizer Spray

Eliminates 99.99 percent of bacteria, thanks to 65 percent ethyl alcohol and its hero ingredient, sugarcane-derived squalene, so your hands stay super soft.



- Power Mist

The 67% hand sanitizer based on alcohol uses a smart spray system that equally distributes the spray through your hands so you don't miss any area



- Hand Sanitizer Gel

Curea's Hand Sanitizer features a relaxing blend of bergamot, jasmine, and cedarwood essential oils, as well as aloe vera to keep your hands moisturized. But most importantly, it kills 99.9% of germs and bacteria with 70% alcohol.



- Rinse-free Hand wash

Apply one drop of rinse-free hand wash onto the hands and apply evenly on both hands for an immediate clean and fresh feel.

Tiny, fancy bottle, which has a wonderful citrus and woody scent — thanks to key ingredients like mandarin rind, rosemary leaf, and cedar atlas.





- **Moisturizing Hand Sanitizer**

Made with aloe leaf, glycerin, essential nutrients to give dry skin some well-deserved relief, while killing germs with 77 % ethyl alcohol.



- **Touchless Sanitizer Dispensers**

Maintaining a germ-free environment is easy with a hand sanitizer dispenser unit.



## Market Analysis

Consumers expect healthy sanitizers for the environment in public spaces. Additionally, when bidding for contracts, cleaning companies find that biodegradable, environmentally friendly cleaners are a powerful selling point.

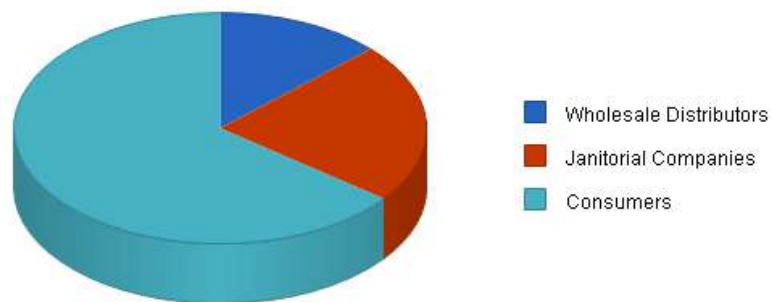
Last year it spent \$1.5 billion on industrial sanitizers. Of those sales, 15 percent of total sales is expressed by biodegradable, environmentally friendly sanitizers.

### I. Market Segmentation

**Curea** will focus on three customer groups:

1. Wholesale Distributors: This group is the key supplier of **Curea** to retail outlets and pivotal to their success.
2. Janitorial professionals: The capacity to add value to cleaners by new products or techniques is an important key to the Janitorial sector. We truly think **Curea** products are an important resource for skilled janitorial workers.
3. Consumers: Environmental concern has created a group of consumers who will use only biodegradable, environmentally friendly sanitizers in their homes.

Market Analysis (Pie)



### Market Analysis

		Year1	Year2	Year3	Year4	Year5	
Potential Customers	Growth						CAGR
Wholesale Distributors	4%	\$20,000	\$20,800	\$21,632	\$22,497	\$23,397	4.00%
Janitorial Companies	6%	\$35,000	\$37,100	\$39,326	\$41,686	\$44,686	6.00%
Consumers	10%	\$100,000	\$110,000	\$121,000	\$133,100	\$146,410	10.00%
Total	8.40%	\$1155,000	\$167,900	\$181,958	\$197,283	\$213,994	8.40%

## SWOT Analysis

<b><u>-Strengths-</u></b> (internal, positive factors) Strengths describe the positive attributes, tangible and intangible, of an organization. These are within our control.	<b><u>-Weaknesses-</u></b> (internal, negative factors) Weaknesses are aspects of a business that detract from the value we offer or place you at a competitive disadvantage
<ol style="list-style-type: none"><li>1. <b><u>Distinctive Capability:</u></b> Abilities to do something unusual in the market that is of worth.</li><li>2. <b><u>Brand:</u></b> Brand identity and label picture are rising competitive advantage forms.</li><li>3. <b><u>Technology:</u></b> Superior systems, applications and machines such as a train manufacturer with an automated assembly line that reduces costs, disruptions and quality issues.</li><li>4. <b><u>The effects of networks:</u></b> Some programs are more important, as they are used by more people. For instance, the worth of a social media platform mainly derives from the number of people who use it.</li></ol>	<ol style="list-style-type: none"><li>1. <b><u>Talents:</u></b> Missing skills and knowledge such as a publicity team that lacks digital advertising skills.</li><li>2. <b><u>Customer Relationships:</u></b> Customer relationship problems such as a sales department that saw considerable turnover so sales staff are strangers to key accounts.</li><li>3. <b><u>Positioning:</u></b> The value of our products' originality compared to other competitors.</li><li>4. <b><u>Security of information:</u></b> Weaknesses in data security, such as employees oblivious to the essential defensive computing methods.</li><li>5. <b><u>Finances:</u></b> A business' position financially. For example, a large debt that will have troubles repaying that debt if financial circumstances stiffen.</li></ol>

<p><b>-Opportunities-</b></p> <p>(external, positive factors)</p> <p>Opportunities are external attractive factors that represent reasons for a business to exist and prosper.</p>	<p><b>-Threats-</b></p> <p>(external, negative factors)</p> <p>Threats are external factors beyond our control that could put our business at risk. We may benefit from having contingency plans for them.</p>
<ol style="list-style-type: none"> <li>1. <b>Pricing:</b> A competitor charging increased prices in a way that puts them at risk to price competition.</li> <li>2. <b>Knowledge:</b> Growing experience and know-how such as a sales department that creates a prospect detection process that will make a substantial purchase within the next 6 months.</li> <li>3. <b>Branding:</b> An opportunity to use brand awareness and appearance to earn a living</li> <li>4. <b>Partnerships:</b> A chance to build and optimize new relationships. A chance to distribute products with a sales partner in another state/country, for example.</li> <li>5. <b>Reputation:</b> Possibilities to boost our reputation or make a good name for <b>Curea</b>.</li> </ol>	<ol style="list-style-type: none"> <li>1. <b>Competition:</b> A competitor's potential conduct. A rival, for example, who copies your new product thereby reducing its exclusive market value.</li> <li>2. <b>Entry into the market:</b> The potential of new competitors entering our market.</li> <li>3. <b>Approvals:</b> The possibility of something not getting approved. A threat to a construction project, for example, that local government will not approve the building permits.</li> <li>4. <b>Economic Conditions:</b> Changing economic conditions such as financial crises, higher interest rates and variances in the exchange rates.</li> <li>5. <b>Brand:</b> Threats to a brand with a productive marketing strategy, such as a competitor, that gets top of mind.</li> </ol>

## Sales Strategy

Our target clients are aware that potential customers like to use products that do not damage the environment. More pertinently, the use of **Curea** product line does not present any risk to human health.

There will be three main sales techniques for the products:

1. For Wholesale Distributors: For the first three months of the selling procedure, we will grant distributors a 20 per cent discount on wholesale buying. Our team will market distributors of **Curea**. Our team believes distributors will see the advantages of **Curea** products in institutions such as schools and hospitals.
2. For Janitorial Professionals: For the first six months of the selling procedure we will be offering janitorial professionals the wholesale price for **Curea's** products. Our team is going to market **Curea's** products to the Janitorial companies. Our team hopes these businesses can see the benefits of **Curea's** products as a cheaper and cleaner substitute to their current disinfectant materials.
3. For Consumers: Our team will be offering prices for consumers for **Curea's** products that are only 5 per cent above wholesale. **Curea** will be sold to customers thru the advertisements in surrounding environmental publications.

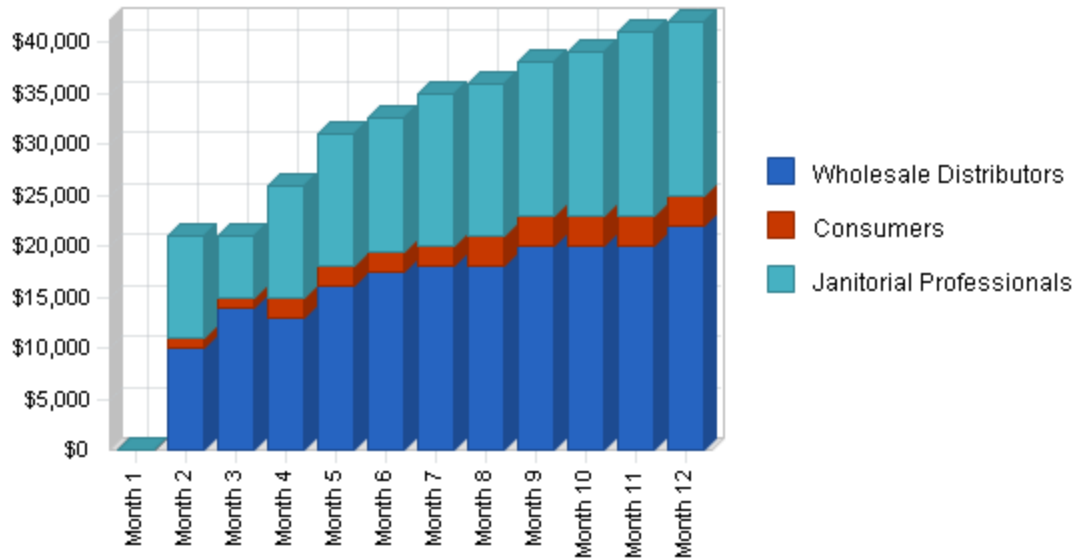
## Sales Forecast

There will be no sales for the first month, as the company will construct its operational activities. Our team expects the sales to rise rapidly mostly during the second and third months of execution.

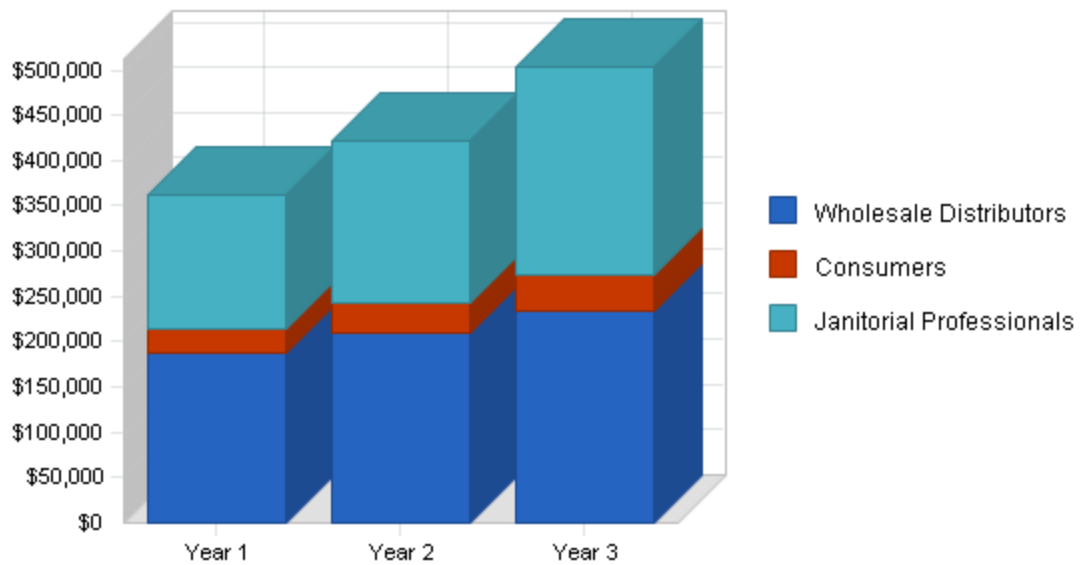
### Sales forecast for three years.

	Year1	Year2	Year3
<b>Sales</b>			
Wholesale Distributors	\$188,500	\$210,000	\$234,000
Consumers	\$25,000	\$32,000	\$40,000
Janitorial Professionals	\$149,000	\$180,000	\$230,000
<b>Total Sales</b>	<b>\$326,500</b>	<b>\$422,000</b>	<b>\$504,000</b>
<b>Direct Cost of Sales</b>	<b>Year1</b>	<b>Year2</b>	<b>Year3</b>
Wholesale Distributors	\$46,800	\$55,000	\$60,000
Consumer	\$5,000	\$6,000	\$7,000
Janitorial Professionals	\$32,800	\$43,000	\$52,000
<b>Subtotal Direct Cost of Sales</b>	<b>\$84,600</b>	<b>\$104,000</b>	<b>\$119,000</b>

Sales Monthly



Sales by Year



## II. Manufacturing

### 1. Technology

- **Hand sanitizer and hand gel filling capping labeling machines**

'Paixie' is one of the strongest, proof motor, hand gel, Hand sanitizer in China.

'Paixie' now has a huge experience in worldwide markets.

Characteristic:

- 1.Suitable filling material
- 2.Controlling system.
- 3.Different volume adjustment.
- 4.Bottle position correct device.
- 5.Filling nozzles.
- 6.Cleaning.

- **Low Noise Air Compressor**

This air compressor is used for filling labeling unit capping, and so on. Reinforcing design for key elements, low exhaust temperature, not simple deposition of carbon and high performance. Usage of locked safety valves guarantees protection at work.

- **Carton Box Packing Machine**

The key packing machine engine adopts frequency modulation, automated PLC control system. Every material in the system has an automatic recognition tool for detecting and rejecting unqualified goods.

Adopt human-computer system, it is easy to run, running speed and counting feature are displayed automatically.

Automatic packing instructions, customizable from one to four, instructions, customizable from one to four, instructions are sent automatically into the packet.

Sync will automatically print sticker batch from 2 to 4 rows.

Achieve sorts of configuration in the same unit, modification is simple and convenient.

Manufacture of appliances:

- 1- Outer surface: The outer surface of the equipment is covered by high-quality stainless-steel plate. The new pieces are chrome-plated and blackened and are treated with titanium; the manufacturing surface of exposed metals is smooth, there are no defects, scratches or corrosion.
- 2- Materials: Equipment materials which touch packaging are stainless steel, non-metallic materials. They are non-toxic, non-polluting and have an excellent chemical resistance; chrome-plated safety uses safe materials, and core elements use supporting steel to ensure the machine 's sustainability.
- 3- Fasteners: Our equipment's linked elements are solid and robust; air control system flow steady and no loss. Straps are rigid and do not loosen.

- **Semi-automatic Round Bottle Labeling machine**

Electrical control motion, high stability, with positioning system, simple to handle, can be labelled with various shapes and sizes of bottles.

## 2. Staffing

- **Robotics engineers**

**Robotics engineers:** “Install, deploy, test or maintain robotic or similar automated manufacturing systems.”

Instrumentation & Controls Technician
Process Control Technician
Programmable Logic Controllers Technicians

- **Mechatronics Engineers**

**Mechatronics Engineers:** “Research, design, build or test automation, smart systems, smart devices, or control manufacturing processes Project Engineer.”

Senior Design Engineer
Automation Engineer/Specialist

- **Production Managers**

**Production Managers:** “Line managers supervise the day-to-day processes at fabrication plants. They ensure production stays on schedule, they hire and manage workers, and they fix any problems with production. Many project managers may hold a bachelor's degree, usually in industrial or business engineering.”

Assembly Supervisor
Director of Quality Management
Distribution Manager

- **Inspector responsible for quality assurance**

**Quality Control:** “Review products and equipment for any risks, deformities or divergences. They generally work in factories, inspecting products. Most quality control inspectors require a high school diploma and receive training on-the-job. If they are required to inspect products using advanced technology and computers, they may need a greater degree, such as an associate's degree in quality.”

Customer Service Representative
Shipping and Receiving Manager
Inspector
Quality Assurance Manager
Shift Supervisor



- **Financial Department**

**Financing team:** “Includes managing the cash flow of the organization”, and guaranteeing that funding is available to meet the daily fees. This stage also involves the credit control policies for the clients and customers, guaranteeing that the organization is paid every month and that the providers of the company have a billing strategy. In several organizations some form of forecast will be prepared on a frequent basis to calculate the ongoing cash needs continually.”

Chief Financial Officer
Financial Accountant
Internal Auditor
Credit Controller
Management Accountant

# SALARIES

Per Month

## 1. Robotics Engineers

Instrumentation & Controls Technician	\$ 1,433
Process Control Technician	\$1,650
PLC Technicians	\$ 4,042

## 2. Mechatronic Engineers

Senior Design Engineer	\$1,273
Automation Engineer/Specialist	\$5,747

## 3. Production Managers

Assembly Supervisor	\$2,400
Director of Quality Management	\$2,885
Distribution Manager	\$2,246

## 4. Quality Control

Customer Service Representative	\$2,880
Shipping and Receiving Manager	\$2,240
Inspector	\$2,560
Quality Assurance Manager	\$2,880
Shift Supervisor	\$1,564

## 5. Financial Department

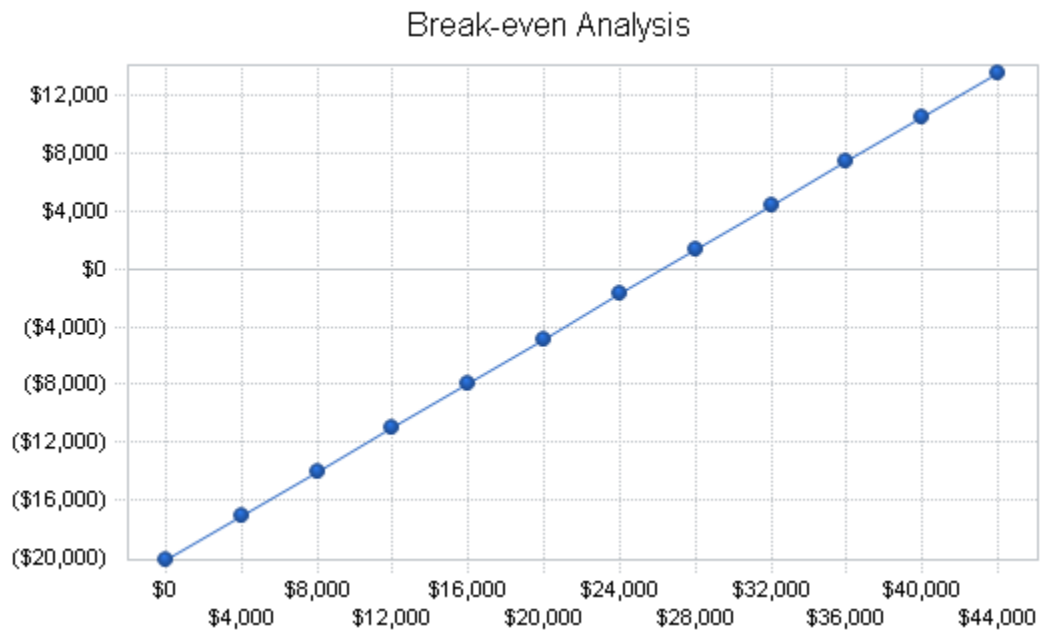
Chief Financial Officer	\$4,995
Financial Accountant	\$3,125
Internal Auditor	\$2,396
Credit Controller	\$2,805

### III. Financial Plan

The following is the financial plan of Curea:

#### 1. Analysis at break-even

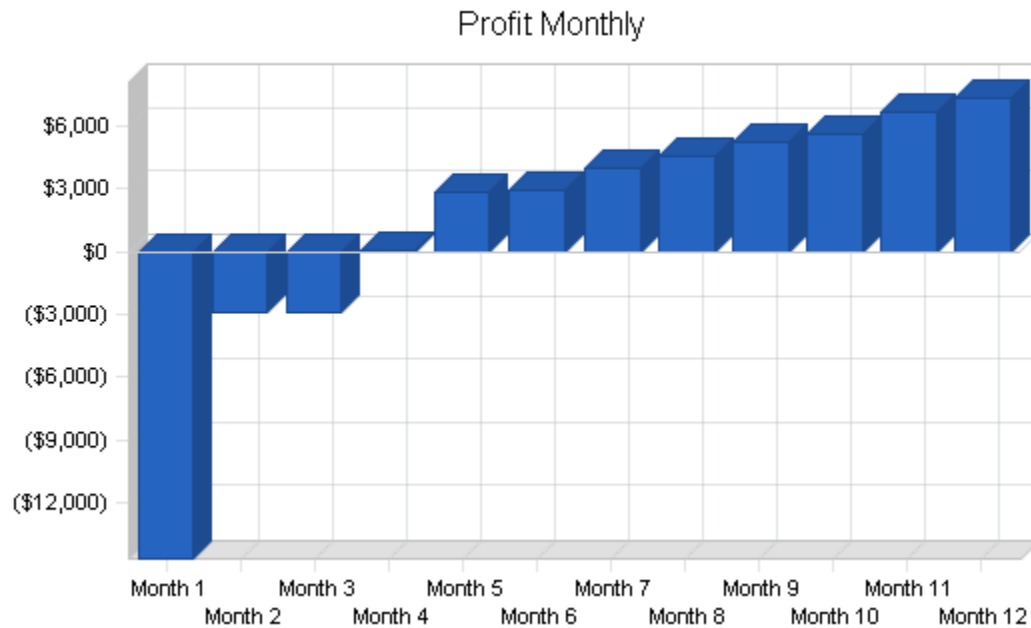
The monthly break-even point is roughly \$26,200.



Monthly Revenue Break-even	\$26,291
Assumption:	
Average Percent Variable Cost	23%
Estimated Monthly Fixed Cost	\$20,155

## 2. Projected Profit and Loss

The table and charts below will show the estimated profit and loss for the next 3 years.

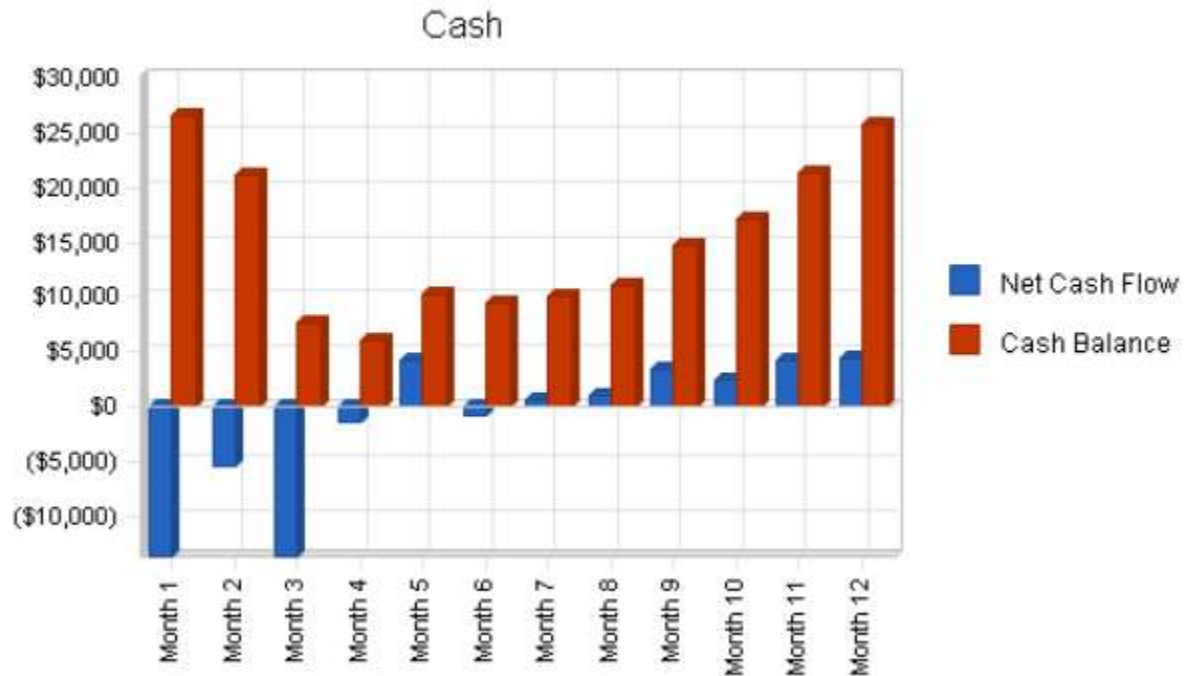


**PRO Forma Profit and Loss**

	<b>Year1</b>	<b>Year1</b>	<b>Year1</b>
Sales	\$362,500	\$422,000	\$504,000
Direct Cost of Sales	\$84,600	\$104,000	\$119,000
Other Production Expenses	\$0	\$0	\$0
<b>TOTAL COST OF SALES</b>	<b>\$48,600</b>	<b>\$104,000</b>	<b>\$119,000</b>
Gross Margin	\$277,900	\$318,000	\$385,000
Gross Margin %	76.66%	75.36%	76.39%
Expenses			
Payroll	\$147,600	\$162,000	\$174,000
Sales and Marketing and Other Expenses	\$18,000	\$36,000	\$46,000
Depreciation	\$2,880	\$2,880	\$2,880
Leased Equipment	\$0	\$0	\$0
Utilities	\$6000	\$6000	\$6000
Insurance	\$6000	\$6000	\$6000
Rent	\$36,000	\$36,000	\$36,000
Payroll Taxes	\$25,380	\$27,000	\$28,800
Other	\$0	\$0	\$0
Total Operating Expenses	\$241,860	\$275,880	\$299,680
Profit Before Interest and Taxes	\$36,040	\$42,120	\$85,320
EBITDA	\$38,920	\$45,000	\$88,200
Interest Expense	\$9,589	\$8,176	\$6,535
Tax Incurred	\$7,935	\$10,183	\$23,636
<b>Net Profit</b>	<b>\$18,516</b>	<b>\$23,761</b>	<b>\$55,150</b>
<b>Net Profit/Sales</b>	<b>5.11%</b>	<b>5.63%</b>	<b>10.94%</b>

### 3. Expected cash flow

The following chart and table exemplify 3 years of projected cash flow.



**PRO Forma Cash Flow**

	<b>Year1</b>	<b>Year1</b>	<b>Year1</b>
Cash Received			
Cash from Operations			
Cash Sales	\$181,250	\$211,000	\$252,000
Cash from Receivables	\$140,433	\$204,300	\$242,767
<b>SUBTOTAL CASH FROM OPERATIONS</b>	<b>\$321,683</b>	<b>\$415,300</b>	<b>\$494,767</b>
Additional Cash Received			
Sales Tax, VAT, HST/GST Received	\$0	\$0	\$0
New Current Borrowing	\$6,000	\$0	\$0
New Other Liabilities (interest-free)	\$0	\$0	\$0
New Long-term Liabilities	\$0	\$0	\$0
Sales of Other Current Assets	\$0	\$0	\$0
Sales of Long-term Assets	\$0	\$0	\$0
New Investment Received	\$0		
<b>SUBTOTAL CASH RECIEVED</b>	<b>\$327,683</b>	<b>\$415,300</b>	<b>\$494,767</b>
Expenditures	<b>Year1</b>	<b>Year2</b>	<b>Year3</b>
Expenditures from Operations			
Cash Spending	\$147,600	\$162,000	\$174,000
Bill Payments	\$178,786	\$238,011	\$270,914
<b>SUBTOTAL SPENT ON OPERATION</b>	<b>\$178,786</b>	<b>\$238,011</b>	<b>\$444,914</b>
Additional Cash Spent			
Sales Tax, VAT, HST/GST Paid Out	\$0	\$0	\$0
Principal Repayment of Current Borrowing	\$1,500	\$3,000	\$1,500
Other Liabilities Principal Repayment	\$0	\$0	\$0
Long-term Liabilities Principal Repayment	\$14,160	\$14,160	\$14,160
Purchase Other Current Assets	\$0	\$0	\$0
Purchase Long-term Assets	\$0	\$0	\$0
Dividends	\$0	\$0	\$0
<b>SUBTOTAL CASH SPENT</b>	<b>\$342,046</b>	<b>\$417,171</b>	<b>\$460,574</b>
<b>Net Cash Flow</b>	<b>(\$14,363)</b>	<b>(\$1,871)</b>	<b>\$34,193</b>
<b>Cash Balance</b>	<b>\$25,837</b>	<b>\$23,966</b>	<b>\$58,159</b>

#### 4. Projected Balance Sheet

The following table outlines three years of the estimated balance sheet.

##### PRO Forma Balance Sheet

	Year1	Year2	Year3
Assets			
Current Assets			
Cash	\$25,873	\$23,966	\$58,159
Accounts Receivable	\$40,817	\$47,516	\$56,749
Inventory	\$11,660	\$14,334	\$16,401
Other Current Assets	\$0	\$0	\$0
<b>TOTAL CURRENT ASSETS</b>	<b>\$78,314</b>	<b>\$85,816</b>	<b>\$131,309</b>
Long-term Assets			
Long-term Assets	\$50,000	\$50,000	\$50,000
Accumulated Depreciation	\$2,880	\$5,760	\$8,640
<b>TOTAL LONG-TERM ASSETS</b>	<b>\$47,120</b>	<b>\$44,240</b>	<b>\$41,360</b>
<b>TOTAL ASSETS</b>	<b>\$125,434</b>	<b>\$130,056</b>	<b>\$172,669</b>
Liabilities and Capital	Year1	Year2	Year3
Current Liabilities			
Accounts Payable	\$21,378	\$19,400	\$22,524
Current Borrowing	\$4,500	\$1,500	\$0
Other Current Liabilities	\$0	\$0	\$0
<b>SUBTOTAL CURRENT LIABILITIES</b>	<b>\$25,878</b>	<b>\$20,900</b>	<b>\$22,524</b>
Long-term Liabilities	\$85,840	\$71,680	\$57,520
<b>TOTAL LIABILITIES</b>	<b>\$111,718</b>	<b>\$92,580</b>	<b>\$80,044</b>
Paid-in Capital	\$163,000	\$163,000	\$163,000
Retained Earnings	(\$167,800)	(\$149,284)	(\$125,524)
Earnings	\$18,516	\$23,761	\$55,150
<b>TOTAL CAPITAL</b>	<b>\$13,716</b>	<b>\$37,476</b>	<b>\$92,626</b>
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>\$125,434</b>	<b>\$130,056</b>	<b>\$172,669</b>
<b>Net Worth</b>	<b>\$13,716</b>	<b>\$37,476</b>	<b>\$92,626</b>



## 5. Ratios to business

Below are business ratios for the years covered by this plan. Comparison of industrial profile ratios based on Standard Industrial Classification (SIC) code 2842, Polish and Sanitation Products, is shown.

### Ratio Analysis

	Year1	Year2	Year3	Industry Profile
Sales Growth	0.00%	16.41%	19.43%	1.10%
Percent of Total Assets				
Accounts Receivable	32.554%	36.54%	32.87%	25.90%
Inventory	9.30%	11.02%	9.50%	17.80%
Other Current Assets	0.00%	0.00%	0.00%	39.70%
Total Current Assets	62.43%	65.98%	76.05%	83.40%
Long-term Assets	37.57%	34.02%	23.95%	16.60%
<b>TOTAL ASSESTS</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>
Current Liabilities	20.63%	16.07%	13.04%	29.10%
Long-term Liabilities	68.43%	55.11%	33.31%	23.60%
Total Liabilities	89.07%	71.18%	46.36%	52.70%
<b>NET WORTH</b>	<b>10.93%</b>	<b>28.82%</b>	<b>53.64%</b>	<b>47.30%</b>
Percent of Sales				
Sales	100.00%	100.00%	100.00%	100.00%
Gross Margin	76.66%	75.36%	76.39%	41.60%
Selling, General & Administrative Expenses	75.66%	72.66%	67.94%	23.00%
Advertising Expenses	3.31%	7.11%	7.94%	2.80%
Profit Before Interest and Taxes	9.94%	9.98%	16.93%	5.00%
Main Ratios				
Current	3.03	4.11	5.83	2.51
Quick	2.58	3.42	5.10	1.51
Total Debt to Total Assets	89.07%	71.18%	46.36%	52.70%
Pre-tax Return on Net Worth	192.85%	90.57%	85.06	7.20%
Pre-tax Return on Assets	21.09%	26.10%	45.63%	15.30%
Additional Ratios	<b>Year1</b>	<b>Year2</b>	<b>Year3</b>	<b>n.a</b>
Net Profit Margin	5.11%	5.63%	10.94%	<b>n.a</b>
Return on Equity	135.00%	63.40%	59.54%	<b>n.a</b>
Activity Ratios				
Accounts Receivable Turnover	4.44	4.44	4.44	<b>n.a</b>

Collection Days	56	76	76	n.a
Inventory Turnover	10.35	8.00	7.74	n.a
Accounts Payable Turnover	9.36	12.17	12.17	n.a
Payment Days	27	32	28	n.a
Total Asset Turnover	2.89	3.24	2.92	n.a
Debt Ratios				
Debt to Net Worth	8.15	2.47	0.86	n.a
Current Liab. to Liab.	0.23	0.23	0.28	n.a
Liquidity Ratios				
Net Working Capital	\$52,436	\$64,916	\$108,786	n.a
Interest Coverage	3.76	5.15	13.06	n.a
Additional Ratios				
Assets to Sales	0.35	0.31	0.34	n.a
Current Debt/Total Assets	21%	16%	13%	n.a
Acid Test	1.00	1.15	2.58	n.a
Sales/Net Worth	26.43	11.26	5.44	n.a
Dividend Payout	0.00	0.00	0.00	n.a

- Appendix

## Sales Forecast

		MONTH	MONTH	MONTH	MONTH	MONTH	MONTH	MONTH	MONTH	MONTH	MONTH	MONTH	MONTH
		1	2	3	4	5	6	7	8	9	10	11	12
Sales													
Wholesale Distributors	0%	\$0	\$10,000	\$14,000	\$13,000	\$16,000	\$17,500	\$18,000	\$18,000	\$20,000	\$20,000	\$20,000	\$22,000
Consumers	0%	\$0	\$1,000	\$1,000	\$2,000	\$2,000	\$2,000	\$2,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
Janitorial Professionals	0%	\$0	\$10,000	\$6,000	\$11,000	\$13,000	\$13,000	\$15,000	\$15,000	\$15,000	\$16,000	\$18,000	\$17,000
TOTAL SALES		\$0	\$21,000	\$21,000	\$26,000	\$31,000	\$32,500	\$35,000	\$36,000	\$38,000	\$39,000	\$41,000	\$42,000
Direct Cost of Sales	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month	Month
	1	2	3	4	5	6	7	8	9	10	11	12	
Wholesale Distributors	\$0	\$2,000	\$3,000	\$2,800	\$3,500	\$4,000	\$4,500	\$4,500	\$5,500	\$5,500	\$5,500	\$5,500	\$6,000
Consumers	\$0	\$200	\$200	\$400	\$400	\$400	\$400	\$600	\$600	\$600	\$600	\$600	\$600
Janitorial Professionals	\$0	\$2,000	\$1,000	\$1,800	\$2,000	\$3,000	\$3,500	\$3,500	\$3,500	\$4,000	\$4,500	\$4,000	
Subtotal Direct Cost of Sales	\$0	\$4,200	\$4,200	\$5,000	\$5,900	\$7,400	\$8,400	\$8,600	\$9,600	\$10,100	\$10,600	\$10,600	

## General Assumptions

[illegible]

## PRO FORMA PROFIT AND LOSS

	MONTH 1	MONTH 2	MONTH 3	MONTH 4	MONTH 5	MONTH 6	MONTH 7	MONTH 8	MONTH 9	MONTH 10	MONTH 11	MONTH 12
Sales	\$0	\$21,000	\$21,000	\$26,000	\$31,000	\$32,500	\$35,000	\$36,000	\$38,000	\$39,000	\$41,000	\$42,000
Direct Cost of Sales	\$0	\$4,200	\$4,200	\$5,000	\$5,900	\$7,400	\$8,400	\$8,600	\$9,600	\$10,100	\$10,600	\$10,600
Other Production Expenses	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>TOTAL COST OF SALES</b>	<b>\$0</b>	<b>\$4,200</b>	<b>\$4,200</b>	<b>\$5,000</b>	<b>\$5,900</b>	<b>\$7,400</b>	<b>\$8,400</b>	<b>\$8,600</b>	<b>\$9,600</b>	<b>\$10,100</b>	<b>\$10,600</b>	<b>\$10,600</b>
Gross Margin	\$0	\$16,800	\$16,800	\$21,000	\$25,100	\$25,100	\$26,600	\$27,400	\$28,400	\$28,900	\$30,400	\$31,400
Gross Margin %	0.00%	80.00%	80.00%	80.77%	80.97%	77.23%	76.00%	76.11%	74.74%	74.10%	74.15%	74.76%
Expenses												
Payroll	\$12,300	\$12,300	\$12,300	\$12,300	\$12,300	\$12,300	\$12,300	\$12,300	\$12,300	\$12,300	\$12,300	\$12,300
Sales and Marketing and Other Expenses	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Depreciation	\$240	\$240	\$240	\$240	\$240	\$240	\$240	\$240	\$240	\$240	\$240	\$240
Leased Equipment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Utilities	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500
Insurance	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500
Rent	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
Payroll Taxes	15%	\$2,115	\$2,115	\$2,115	\$2,115	\$2,115	\$2,115	\$2,115	\$2,115	\$2,115	\$2,115	\$2,115
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Operating Expenses	\$20,155	\$20,155	\$20,155	\$20,155	\$20,155	\$20,155	\$20,155	\$20,155	\$20,155	\$20,155	\$20,155	\$20,155
Profit Before Interest and Taxes	(\$20,155)	(\$3,355)	(\$3,355)	\$845	\$4,945	\$4,945	\$6,445	\$7,245	\$8,245	\$8,745	\$10,245	\$11,245
EBITDA	(\$19,915)	(\$3,115)	(\$3,115)	\$1,085	\$5,185	\$5,185	\$6,685	\$7,485	\$8,485	\$8,985	\$10,485	\$11,485
Interest Expense	\$824	\$814	\$804	\$794	\$834	\$824	\$812	\$801	\$789	\$777	\$765	\$753
Taxes Incurred	(\$6,294)	(\$1,251)	(\$1,248)	\$15	\$1,233	\$1,236	\$1,690	\$1,933	\$2,237	\$2,391	\$2,844	\$3,148
Net Profit	(\$14,685)	(\$2,918)	(\$2,911)	\$36	\$2,878	\$2,884	\$3,943	\$4,511	\$5,219	\$5,578	\$6,636	\$7,345
Net Profit/Sales	0.00%	-13.90%	-13.86%	0.14%	9.28%	8.88%	11.27%	12.53%	13.74%	14.30%	16.19%	17.49%

## PRO FORMA CASH FLOW

		MONTH 1	MONTH 2	MONTH 3	MONTH 4	MONTH 5	MONTH 6	MONTH 7	MONTH 8	MONTH 9	MONTH 10	MONTH 11	MONTH 12
Cash Received													
Cash from Operations													
Cash Sales		\$0	\$10,500	\$10,500	\$13,000	\$15,500	\$16,250	\$17,500	\$18,000	\$19,000	\$19,500	\$20,500	\$21,000
Cash from Receivables		\$0	\$0	\$350	\$10,500	\$10,583	\$13,083	\$15,525	\$16,292	\$17,517	\$18,033	\$19,017	\$19,533
<b>SUBTOTAL CASH FROM OPERATIONS</b>		<b>\$0</b>	<b>\$10,500</b>	<b>\$10,850</b>	<b>\$23,500</b>	<b>\$26,083</b>	<b>\$29,333</b>	<b>\$33,025</b>	<b>\$34,292</b>	<b>\$36,517</b>	<b>\$37,533</b>	<b>\$39,517</b>	<b>\$40,533</b>
Additional Cash Received													
Sales Tax, VAT, HST/GST Received	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
New Current Borrowing		\$0	\$0	\$0	\$0	\$6,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
New Other Liabilities (interest-free)		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
New Long-term Liabilities		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Sales of Other Current Assets		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Sales of Long-term Assets		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
New Investment Received		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>SUBTOTAL CASH RECEIVED</b>		<b>\$0</b>	<b>\$10,500</b>	<b>\$10,850</b>	<b>\$23,500</b>	<b>\$32,083</b>	<b>\$29,333</b>	<b>\$33,025</b>	<b>\$34,292</b>	<b>\$36,517</b>	<b>\$37,533</b>	<b>\$39,517</b>	<b>\$40,533</b>
Expenditures	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	
Expenditures from Operations													
Cash Spending		\$12,300	\$12,300	\$12,300	\$12,300	\$12,300	\$12,300	\$12,300	\$12,300	\$12,300	\$12,300	\$12,300	\$12,300
Bill Payments		\$71	\$2,440	\$11,011	\$11,469	\$14,380	\$16,644	\$18,755	\$19,602	\$19,241	\$21,344	\$21,464	\$22,365
<b>SUBTOTAL SPENT ON OPERATIONS</b>		<b>\$12,371</b>	<b>\$14,740</b>	<b>\$23,311</b>	<b>\$23,769</b>	<b>\$26,680</b>	<b>\$28,944</b>	<b>\$31,055</b>	<b>\$31,902</b>	<b>\$31,541</b>	<b>\$33,644</b>	<b>\$33,764</b>	<b>\$34,665</b>
Additional Cash Spent													
Sales Tax, VAT, HST/GST Paid Out		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Principal Repayment of Current Borrowing		\$0	\$0	\$0	\$0	\$0	\$0	\$250	\$250	\$250	\$250	\$250	\$250
Other Liabilities Principal Repayment		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Long-term Liabilities Principal Repayment		\$1,180	\$1,180	\$1,180	\$1,180	\$1,180	\$1,180	\$1,180	\$1,180	\$1,180	\$1,180	\$1,180	\$1,180
Purchase Other Current Assets		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Purchase Long-term Assets		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Dividends		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>SUBTOTAL CASH SPENT</b>		<b>\$13,551</b>	<b>\$15,920</b>	<b>\$24,491</b>	<b>\$24,949</b>	<b>\$27,860</b>	<b>\$30,124</b>	<b>\$32,485</b>	<b>\$33,332</b>	<b>\$32,971</b>	<b>\$35,074</b>	<b>\$35,194</b>	<b>\$36,095</b>
Net Cash Flow		(\$13,551)	(\$5,420)	(\$13,641)	(\$1,449)	\$4,223	(\$791)	\$540	\$959	\$3,545	\$2,460	\$4,323	\$4,438
Cash Balance		\$26,649	\$21,228	\$7,588	\$6,139	\$10,362	\$9,572	\$10,111	\$11,071	\$14,616	\$17,076	\$21,399	\$25,837

PRO FORMA BALANCE SHEET

		MONTH 1	MONTH 2	MONTH 3	MONTH 4	MONTH 5	MONTH 6	MONTH 7	MONTH 8	MONTH 9	MONTH 10	MONTH 11	MONTH 12
Assets	Starting Balances												
Current Assets													
Cash	\$40,200	\$26,649	\$21,228	\$7,588	\$6,139	\$10,362	\$9,572	\$10,111	\$11,071	\$14,616	\$17,076	\$21,399	\$25,837
Accounts Receivable	\$0	\$0	\$10,500	\$20,650	\$23,150	\$28,067	\$31,233	\$33,208	\$34,917	\$36,400	\$37,867	\$39,350	\$40,817
Inventory	\$5,000	\$5,000	\$4,620	\$4,620	\$5,500	\$6,490	\$8,140	\$9,240	\$9,460	\$10,560	\$11,110	\$11,660	\$11,660
Other Current Assets	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
TOTAL CURRENT ASSETS	\$45,200	\$31,649	\$36,348	\$32,858	\$34,789	\$44,919	\$48,945	\$52,560	\$55,447	\$61,576	\$66,053	\$72,409	\$78,314
Long-term Assets													
Long-term Assets	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Accumulated Depreciation	\$0	\$240	\$480	\$720	\$960	\$1,200	\$1,440	\$1,680	\$1,920	\$2,160	\$2,400	\$2,640	\$2,880
TOTAL LONG-TERM ASSETS	\$50,000	\$49,760	\$49,520	\$49,280	\$49,040	\$48,800	\$48,560	\$48,320	\$48,080	\$47,840	\$47,600	\$47,360	\$47,120
TOTAL ASSETS	\$95,200	\$81,409	\$85,868	\$82,138	\$83,829	\$93,719	\$97,505	\$100,880	\$103,527	\$109,416	\$113,653	\$119,769	\$125,434
Liabilities and Capital	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	
Current Liabilities													
Accounts Payable	\$0	\$2,073	\$10,631	\$10,992	\$13,827	\$16,020	\$18,101	\$18,963	\$18,530	\$20,629	\$20,718	\$21,628	\$21,378
Current Borrowing	\$0	\$0	\$0	\$0	\$0	\$6,000	\$6,000	\$5,750	\$5,500	\$5,250	\$5,000	\$4,750	\$4,500
Other Current Liabilities	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
SUBTOTAL CURRENT LIABILITIES	\$0	\$2,073	\$10,631	\$10,992	\$13,827	\$22,020	\$24,101	\$24,713	\$24,030	\$25,879	\$25,718	\$26,378	\$25,878
Long-term Liabilities													
Long-term Liabilities	\$100,000	\$98,820	\$97,640	\$96,460	\$95,280	\$94,100	\$92,920	\$91,740	\$90,560	\$89,380	\$88,200	\$87,020	\$85,840
TOTAL LIABILITIES	\$100,000	\$100,893	\$108,271	\$107,452	\$109,107	\$116,120	\$117,021	\$116,453	\$114,590	\$115,259	\$113,918	\$113,398	\$111,718
Paid-in Capital	\$163,000	\$163,000	\$163,000	\$163,000	\$163,000	\$163,000	\$163,000	\$163,000	\$163,000	\$163,000	\$163,000	\$163,000	\$163,000
Retained Earnings	(\$167,800)	(\$167,800)	(\$167,800)	(\$167,800)	(\$167,800)	(\$167,800)	(\$167,800)	(\$167,800)	(\$167,800)	(\$167,800)	(\$167,800)	(\$167,800)	(\$167,800)
Earnings	\$0	(\$14,685)	(\$17,603)	(\$20,514)	(\$20,479)	(\$17,601)	(\$14,716)	(\$10,774)	(\$6,262)	(\$1,043)	\$4,535	\$11,171	\$18,516
TOTAL CAPITAL	(\$4,800)	(\$19,485)	(\$22,403)	(\$25,314)	(\$25,279)	(\$22,401)	(\$19,516)	(\$15,574)	(\$11,062)	(\$5,843)	(\$265)	\$6,371	\$13,716
TOTAL LIABILITIES AND CAPITAL	\$95,200	\$81,409	\$85,868	\$82,138	\$83,829	\$93,719	\$97,505	\$100,880	\$103,527	\$109,416	\$113,653	\$119,769	\$125,434
Net Worth	(\$4,800)	(\$19,485)	(\$22,403)	(\$25,314)	(\$25,279)	(\$22,401)	(\$19,516)	(\$15,574)	(\$11,062)	(\$5,843)	(\$265)	\$6,371	\$13,716

## Conclusion

The global coronavirus pandemic has shown just how insufficiently prepared the world for infectious disease outbreaks. Even many developed countries have been caught under-prepared despite leading the world in medicine, and having well-established programs for public health and disease prevention. A lack of awareness of what it takes to predict, plan and administer care during an outbreak is the critical cause.

The response system to the public health crisis is not only about treating disease, but also about our ability to implement extensive mobilization and organization at all levels of society. The system's flexibility and effectiveness depend upon the dissemination of basic virus knowledge. Problems that have occurred in the disease prevention of various countries are directly linked to awareness and lack of adequate knowledge of viruses.

Education has to be the top priority for improving the entire prevention and control system after the coronavirus pandemic. Relevant knowledge should be included in the elementary and middle school curriculum. This pandemic should be presented as a historical event and a public health crisis in full in textbooks.

Education has to be the top priority for improving the entire prevention and control system after the coronavirus pandemic. Relevant knowledge should be included in the elementary and middle school curriculum. This pandemic should be presented as a historical event and a public health crisis in full in textbooks.

Meanwhile, primary education about the virus needs to be accessible at various supervisory and management levels to all government staff. Infectious disease prevention would become critical requirements for government performance evaluation. Relevant education is a course that must be learnt in governance and management of business.

A program needs people to implement it, no matter how good it might be. They can only take comprehensive decisions when they acquire basic knowledge and reduce the possibility of negligence when similar crises occur. Even as they become more aware of their personal safety, managerial and grass-root staff will have a greater awareness of any emerging crisis, which will prompt them to respond in a timely manner and ensure smooth follow-up of reporting procedures.

When ordinary citizens have knowledge of the outbreak of the virus, they will make prompt and accurate decisions on facts, and can request information from relevant departments. Additionally, the authorities should organize both parties to respond more effectively to the crisis. A combination of raising awareness of viruses among people and developing medicine and vaccines would improve the capacity of humanity to cope with public health crises. Human beings will still have to coexist with viruses, after all. The more instinctively we grasp the enemy, the more we can plan to combat it.

## Highlights of this paper:

### General Abstract:

- Reason of writing
- Problem
- Methodology
- Result and Implications.

### Introduction

- Benefits of Having Sanitizer Dispensers
- Key locations.

### Factory Summary:

#### **Curea**

### Product line:

- Hand Sanitizer Spray
- Power Mist
- Hand Sanitizer Gel
- Rinse-free Hand Wash
- Moisturizing Hand Sanitizer.

### Market Analysis:

#### Market Segmentation:

- Wholesale Distributors
- Consumers
- Janitorial Professionals

#### Market Analysis

- Sales Strategy
- Sales Forecast

### Manufacturing:

#### Technology:

- Hand sanitizer and hand gel filling capping labeling machines
- Low Noise Air Compressor
- Carton Box Packing Machine
- Semi-automatic Round Bottle Labeling machine



### Staffing

#### **Robotics Technicians**

- Instrumentation & Controls Technician
- Process Control Technician
- Programmable Logic Controllers Technicians

#### **Mechatronics Engineers**

- Senior Design Engineer
- Automation Engineer/Specialist

#### **Production Managers**

- Assembly Supervisor
- Director of Quality Management
- Distribution Manager

### **Financial Plan:**

#### Break-even Analysis

- Projected Profit and Loss: Monthly – Yearly.
- PRO Forma Profit and Loss
- PRO From Cash Flow
- Projected Balance Sheet
- Ratios to Business

#### Appendix:

- Sales Forecast
- General Assumptions
- PRO Profit and Loss
- PRO Forma Cash Flow
- PRO Forma Balance Sheet

## Reference

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