

Application for Motor Common Carrier of Persons in Paratransit Service

THIS APPLICATION IS TO BE USED FOR COMMON CARRIER PASSENGER SERVICE WHEN PROVIDING TRANSPORTATION ON A NONEXCLUSIVE, ADVANCE RESERVATION BASIS.

1. **Legal Name of Applicant** (Individual, Partnership or Corporation)

Ark Life Services Limited Liability Company

- If you are an individual who has not formed any type of corporate entity, you should enter your name **as it will appear on your insurance documents**.
- If you are filing for a partnership, but **not a limited liability partnership**, the names of all partners must be entered on this line. Those names should be entered **as they will appear on your insurance documents**. This includes husbands and wives filing jointly.
- If you are filing for a corporate entity (corporation, limited liability company, or limited liability partnership), **even if you are the sole shareholder member**, you must enter the name **exactly as it appears on the registration papers from the Corporation Bureau of the Pennsylvania Department of State**.

2. **Trade Name** (Attach a copy of fictitious name registration if applicable)

This is any name which you will be operating under which differs from the **LEGAL NAME OF APPLICANT**. A **TRADE NAME** is considered a **FICTITIOUS NAME** if the identity of the applicant cannot be readily determined. *EXAMPLE: John Doe is the applicant and wants to use the name "Johnboy Vans" as his trade name. People cannot readily determine that John Doe is the actual operator; therefore, the name is fictitious and must be registered as such. Trade names such as "John Doe Vans" or "J. Doe Vans" are not considered fictitious and would not have to be registered.*

3. **Do you currently hold PUC Authority?** ___ YES **Previous Authority?** ___ If

YES, at PUC No. A-2025-3053956 _____

4. **Are you a business entity registered with the PA Dept. of State?** ___

If NO, you must register (see checklist on how to register)

If YES, provide your PA Corporation Bureau Entity ID Number 0014007616 _____

(See checklist and indicate type of business entity registered)

5. **If either a corporation or limited liability company, please list members (LLC) or shareholders and officers (corporation).**

Rosemary Oluwo _____
Idowu Yeku _____

6. **Mailing Address**

Two Bala Plaza Suite 300-556
Street Address

Bala Cynwyd PA 19004 _____ Montgomery
City, State and Zip Code County

267-5515502 _____ info@arklifeservicespa.com
Telephone Number E-mail Address

This is the e-mail address to which the Commission will send all official documents issued by the Commission until further notice.

7. **Physical Address** (If different than mailing address. Do not use a post office box.)

7354 Ridge Avenue Unit 16
Street Address

Philadelphia PA _____ Philadelphia
City, State and Zip Code County

267-551-5502 _____ info@arklifeservicespa.com
Telephone Number E-mail Address

The address entered here should reflect the actual location of the business. This is the address the Commission needs in order to dispatch Enforcement Officers to inspect equipment. If left blank, it will be assumed that the **PHYSICAL ADDRESS** is the same as the **MAILING ADDRESS**

8. **Attorney** (if applicable)

Attorney's Name & Telephone Number for this Filing

Attorney's Address E-mail Address

An attorney's name should only be entered if an attorney is filing the application for a client and the application is being sent under the attorney's cover letter.

9. **Does applicant have a USDOT Number?**

_____ X No _____ Yes, at No. _____

10. **Describe the service area proposed by this application.**
(Use the space below or attach additional sheet if space provided is not sufficient).

To transport persons, as a common carrier, by motor vehicle, persons in paratransit service, from points between Philadelphia and Delaware Counties (currently), and now including Montgomery County and from points in said counties to other to points in Pennsylvania, and return.

Examples:

- *To transport people whose personal convictions prevent them from owning or operating motor vehicles from points in Lancaster County to points in PA, and return.*
- *To transport people from the city and county of Philadelphia to correctional facilities in PA, and return.*
- *To transport people in wheelchair and stretcher vans from points in the city of Pittsburgh to points in Allegheny County, and return.*
- *To transport people between points in Northumberland County.*

11. **Certification:**

Applicant certifies that it is not now engaged in unauthorized intrastate transportation for compensation between points in Pennsylvania and will not engage in said transportation unless and until authorization is received from the Pennsylvania Public Utility Commission.

Applicant further certifies that it understands the requirements of the Pennsylvania Public Utility Commission, especially as they relate to safety and insurance and that it may be subject to civil penalties, suspension or cancellation of the Certificate for failure to comply with Commission requirements.

Applicant further certifies that it understands that it is subject to an annual assessment based upon its reported gross Pennsylvania intrastate revenues; said assessment to help defray expenses incurred in regulating Motor Common Carriers of Persons in Paratransit Service; and acknowledges that failure to report revenue and pay its annual assessment may result in civil penalties, suspension or cancellation of the certificate.

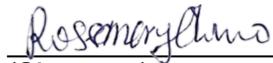
Verification of Application

I/We hereby state that the statement(s) made in this application is/are true and correct to the best of my/our knowledge and belief.

The undersigned understands that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

ROSEMARY OLUWO

(Print Name)



(Signature)

11/12/2025

(Date)

The verification of the application must be completed by the applicant appearing on Line 1 of the application by the named individual, all partners if a partnership, a member (if a limited liability company), or by the President or Secretary (if a corporation).

VERIFIED STATEMENT OF APPLICANT

THE FOLLOWING INFORMATION IS REQUIRED BY THE COMMISSION TO DETERMINE THE APPLICANT'S FITNESS TO OPERATE. STATEMENTS SHOULD BE TYPED OR PRINTED. ILLEGIBLE STATEMENTS WILL DELAY YOUR APPLICATION.

Ark Life Service Limited Liability Company

Legal Name of Applicant

Trade Name, if any

Two Bala Plaza Suite 300-55667, Bala Cynwyd PA 19004

Street Address (principal place of business)

City or Municipality

State

Zip Code

The Verified Statement of the Applicant factual details about your proposed transportation service. Your Verified Statement must answer all of the items listed below and on the following pages. Provide as much information as possible to prevent delay in processing your application. If you need more space to provide your answer, please attach additional pages identifying the appropriate item number.

1. Identify the person making the Verified Statement on behalf of the applicant. If an employee/officer of applicant is making the statement, give name, title, business address and telephone number.

ROSEMARY OLUWO
CEO/MEMBER
7354 Ridge Avenue Unit 16,
Philadelphia PA 19126
2675515502

2. List the applicant's affiliation (owner, manager, controls) with any other carrier, with the description of affiliation.

N/A

3. Describe the applicant's business experience, particularly any experience relating to the operation of a transportation service. If practical experience is lacking, please provide an explanation and description of any education or training that you believe may be relevant.

SEE ATTACHMENT 1

4. Describe your facilities, record maintenance plan and your communication network. Please include a description of your physical location, to including office machines that will be utilized, and the facility to house vehicles. As a carrier of household goods in use, applicant should include a description of storage facilities, if applicable. Please include an explanation of your plan to maintain records required by the PUC, as well as normal business records. In regard to your communication network, please explain how you will receive customer requests for transportation, how you will dispatch the vehicles to fulfill the request, and how you will maintain continuous communication with your drivers.

SEE ATTACHMENT 2

5. Please state the number of drivers you intend to use or hire in your business and explain why that number of drivers is appropriate for the size of the territory you will be serving. In addition, please explain:
 - a. Your hiring standards for drivers;
 - b. Your system for conducting criminal background checks;
 - c. Your driver training program;
 - d. Your system for conducting driver license checks;
 - e. Your policies regarding alcohol and drug use by your drivers.

SEE ATTACHMENT 3

6. Please state the number of vehicles you plan to use in your business and why that number is appropriate to provide reasonable and efficient service to the territory you will be serving. If you have already obtained vehicles for your business, please list them in the chart below.

SEE ATTACHMENT 4

YEAR	MAKE	MODEL	<u>SEATING CAPACITY*</u>	VEHICLE ID #	MILEAGE
2025	Toyota	Sienna	6	5TDKRKEC9SS272091	300

*Vehicles with seating capacity of more than 15 passengers, including driver, can't be used in paratransit service.

7. Describe your vehicle safety program. Please include the following in your explanation:
 - a. Your periodic vehicle maintenance plan
 - b. Your system for ensuring your vehicles will continuously comply with applicable Pennsylvania vehicle equipment standards (67 Pa. Code, Chapter 175).

SEEN ATTACHMENT 5

8. Please explain what steps you have taken to determine if you can obtain insurance and pay the required insurance premiums.

SEE ATTACHMENT 6

9. State whether the applicant has been convicted of a misdemeanor or felony. If applicant is partnership, limited liability partnership, corporation, or limited liability company this question applies to all members, officers, and/or shareholders. If "YES", explain.

_____ YES _____ X NO

10. Financial Data. Complete the "Statement of Financial Position", which follows this page. Please feel free to also provide additional information explaining why you believe you have sufficient funds to ensure your transportation business can provide reliable service to the public in a safe manner.

SEE ATTACHMENT 7

Verification of Statement

The undersigned deposes and says that he/she is authorized to and does make this verification and that the facts set forth therein are true and correct to the best of his/her knowledge, information, and belief. The undersigned understands that false statements herein are made subject to penalties of 18 Pa. C. S. Section 4904 relating to unsworn falsification to authorities.

Rosemary Oluwo
 (Signature)
 ROSEMARY OLUWO
 (Name and Title, printed or typed)

11/12/15
 (Date)

Statement of Financial Position (Balance Sheet)
As of (date) 11/11/25 _____
(Must be less than 6 months old)

ASSETS

Current Assets		
Cash	\$15,000	
Other Current Assets (specify)		
Total Current Assets		
Tangible Assets		
Motor Vehicle Equipment	\$70000	
Property (buildings, land, etc.)	\$5000	
Office Equipment		
TOTAL ASSETS		
		<u>\$90,000</u>

LIABILITIES

Current Liabilities (Due within one year of date)		
Loans		
Credit cards/revolving credit	\$2000	
Other Liabilities (Attach schedule)		
Total Current Liabilities		
Long Term Liabilities (Due after one year of date)		
Mortgage		
Long term commercial loan		
Other Liabilities (Attach Schedule)		
Total Long-Term Liabilities		
TOTAL LIABILITIES		<u>\$2000</u>

Attachment 1

Question 3

Describe the applicant's business experience, particularly any experience relating to the operation of a transportation service. If practical experience is lacking, please provide an explanation and description of any education or training that you believe may be relevant.

Business Experience and Relevant Qualifications

Ark Life Services, LLC is currently authorized under Docket No. A-2025-3053956 to provide wheelchair-accessible and ambulatory paratransit service within Philadelphia and Delaware Counties. The company has completed several private-pay trips and is actively developing partnerships with healthcare facilities and community organizations to establish recurring service contracts.

This application seeks to expand service into Montgomery County to accommodate requests from prospective clients and facilities whose patients and family members reside or receive care there.

The business is managed by its two co-owners, who also serve as drivers and bring combined experience in healthcare, transportation coordination, law and business administration. Ark Life will continue operating with its current wheelchair-accessible vehicle during the initial phase of expansion, with plans to acquire an additional van and hire drivers as trip volume increases in the first quarter of 2026.

Attachment 2

Question 4

Describe your facilities, record maintenance plan and your communication network. Please include a description of your physical location, to including office machines that will be utilized, and the facility to house vehicles. As a carrier of household goods in use, applicant should include a description of storage facilities, if applicable. Please include an explanation of your plan to maintain records required by the PUC, as well as normal business records. In regard to your communication network, please explain how you will receive customer requests for transportation, how you will dispatch the vehicles to fulfill the request, and how you will maintain continuous communication with your drivers.

Facilities, Record Maintenance Plan, and Communication Network

Physical Location and Office Setup

Ark Life Services, LLC maintains 7354 Ridge Ave, Unit 16, Philadelphia PA 19128, which serves as the administrative and recordkeeping location for the company. All dispatching, scheduling, and client coordination are managed from this home address of the owners. The company utilizes secure, cloud-based digital systems (Bambi dispatch software and HIPAA-compliant storage) to maintain trip manifests, invoices, and client records in accordance with PUC and privacy regulations.

Ark Life also retains a professional business address at Two Bala Plaza, Bala Cynwyd, Pennsylvania, which is used for official correspondence, marketing materials, client communications and in-person client meetings.

The company currently operates one wheelchair-accessible vehicle that meets all PUC safety and insurance requirements. The vehicle is stored at the owner's home address when not in use. As the business expands into Montgomery County, Ark Life anticipates adding an additional accessible van and driver in early 2026 to meet projected trip volume. The current administrative structure and operational systems are sufficient to support the requested territorial expansion.

The company's current principal place of business is equipped with the following:

- Computers and printers – Used for scheduling, dispatching, invoicing, and maintaining digital records.
- Telephone System and VoIP Services – For handling incoming transportation requests and dispatch communication.
- Secure Email System – To exchange documentation with healthcare providers, insurance companies, and regulatory agencies.
- Two-lock mechanism for storing physical copies of records to comply with HIPAA regulations.
- Cloud-Based Storage and Backup System – Used for secure digital recordkeeping and redundancy, ensuring compliance with state and federal regulations.

Vehicle Storage Facility

Vehicles are stored at the owner's home and principal address at 7354 Ridge Avenue Unit 16, Philadelphia PA 19128, which provides a flexible and cost-effective solution for storage while ensuring vehicle security.

Record Maintenance Plan

We maintain all required records in compliance with PUC regulations, HIPAA, and general business standards. Our record-keeping system includes:

1. Passenger Trip Logs – Recorded in Bambi dispatch software, which tracks trip details, pickup/drop-off times, locations, and fare information.
2. Driver Records – Background checks, drug test results, licenses, training certifications (including PASS training), and driving performance reviews.
3. Vehicle Maintenance Logs – Regular maintenance schedules, inspections, and repair documentation to ensure vehicle safety and compliance.
4. Billing and Financial Records – Stored electronically using Bambi and Stripe for invoicing and revenue tracking and Xero for bookkeeping to ensure accurate financial management.
5. HIPAA-Compliant Medical Records – Any medical transportation records will be stored securely, using a two-lock system for physical records and encrypted cloud storage for digital records.

Communication Network

Our communication system is designed to ensure efficient coordination between customers, dispatchers, and drivers to provide seamless transportation services:

Receiving Customer Requests:

Customers can request transportation via:

- Phone Calls – Our business will have a phone line for trip scheduling.
- Online Booking System – Customers will have the option to schedule rides through our website, with Stripe as the payment processor for seamless and secure transactions.
- Partner Referrals – Facilities such as hospitals, nursing homes, and behavioral health centers can book on behalf of their patients through our Bambi portal.

Dispatching Vehicles

We use Bambi dispatch software to:

- Assign trips efficiently based on real-time availability.
- Track vehicle locations and optimize routes to reduce wait times.
- Store and manage invoices and revenue records in one centralized system.
- Send automated trip reminders to both drivers and customers.

Maintaining Communication with Drivers

To ensure continuous communication and safety, drivers will be equipped with:

- The Bambi App on their Phones – Drivers will receive trip assignments, updates, and communicate directly through the app.
- GPS Tracking and Dash Cams – Vehicles will be monitored in real time for safety, driver accountability, and route optimization.
- Two-Way Communication via the Bambi App – Allowing for instant updates, emergency alerts, and trip adjustments.

With a well-equipped office, a secure recordkeeping system, and an integrated communication network using Bambi for dispatch, invoicing, and revenue tracking, Xero for bookkeeping, Stripe for online booking payments, and for GPS tracking and dash cams, we will efficiently manage transportation requests, dispatch vehicles, and maintain compliance with PUC, HIPAA, and industry best practices.

Attachment 3

Question 5: Please state the number of drivers you intend to use or hire in your business and explain why that number of drivers is appropriate for the size of the territory you will be serving.

Since we are starting with two vehicles, we intend to hire two full-time drivers and one part-time driver initially, in addition to the two owners, who serve as drivers. This staffing level is appropriate for the operational radius we will be serving in the Philadelphia area, allowing us to meet demand while ensuring timely service for our passengers. As the business grows, we plan to scale our workforce accordingly to maintain service quality.

a. Hiring Standards for Drivers

All drivers must meet the following criteria before being hired:

- Possess a valid Pennsylvania driver's license with a clean driving record.
- Have at least one year of experience in professional driving, preferably in medical transportation, paratransit, or customer service-related roles.

- Pass a criminal background check and drug screening (details below).
- Obtain CPR and First Aid certification within the first 30 days of employment.
- Complete PASS (Passenger Assistance Safety and Sensitivity) training to ensure compliance with ADA standards and proper passenger assistance techniques.
- Demonstrate strong customer service skills and the ability to assist passengers with disabilities and mobility challenges.

b. System for Conducting Criminal Background Checks

We will conduct comprehensive criminal background checks through a third-party screening provider before hiring any driver. This background check will include:

- State and federal criminal history
- Sex offender registry check
- Motor Vehicle Report (MVR) history
- Verification of past employment

Drivers with felony convictions, DUIs, violent offenses, or crimes against vulnerable populations will not be eligible for employment.

c. Driver Training Program

All new hires will undergo a structured training program, which includes:

- Defensive driving training to ensure safe driving practices.
- PASS (Passenger Assistance Safety and Sensitivity) training, a nationally recognized program that teaches proper passenger handling techniques, wheelchair securement, lift operation, and ADA compliance.
- Emergency procedures training, including CPR, First Aid, and how to handle medical emergencies.
- Company policies and customer service training to ensure professional and respectful interactions with all passengers.

Drivers will also be required to shadow an experienced driver before being allowed to transport passengers independently.

d. System for Conducting Driver License Checks

We will perform initial and periodic driver license checks through the Pennsylvania Department of Motor Vehicles (DMV) to ensure all drivers:

- Have a valid and active driver's license.

- Have a clean driving record with no major violations (e.g., DUI, reckless driving, excessive speeding).
- License checks will be conducted at the time of hire and every six months thereafter.

e. Policies Regarding Alcohol and Drug Use by Drivers

To ensure the safety of passengers and compliance, we will enforce a zero-tolerance drug and alcohol policy for all drivers. This policy includes:

- Pre-employment drug screening as a condition of hiring.
- Random drug and alcohol testing conducted periodically throughout employment.
- Post-accident drug and alcohol testing if a driver is involved in an accident. ● Immediate termination for any driver who tests positive for illegal substances or is found to be under the influence while on duty.

Drivers will also be required to self-report any prescription medications that could impair their ability to drive safely.

Attachment 4

Question 6

Please state the number of vehicles you plan to use in your business and why that number is appropriate to provide reasonable and efficient service to the territory you will be serving. If you have already obtained vehicles for your business, please list them in the chart below.

Number of Vehicles and Justification

We have started our NEMT business with one wheelchair-accessible vehicle, a wheelchair-modified Toyota Sienna, with plans to purchase a second vehicle as trip volume increases.

This number of vehicles is appropriate for the operational radius we will be serving as it allows us to:

1. Provide Consistent and Reliable Service – One vehicle will be sufficient to meet initial demand while we establish our operations. The second vehicle will be added once trip volume increases, ensuring we can accommodate more passengers without excessive wait times.
2. Efficiently Manage Trip Volume – Our initial projections estimate approximately 180 trips per month per vehicle. One vehicle, operated by multiple drivers in shifts, will be able to handle this demand, with the second vehicle improving

flexibility and capacity as we expand.

3. Scale Responsibly Without Overcommitting Resources – Starting with one vehicle minimizes upfront costs while allowing us to refine our operational processes. As ridership grows, adding a second vehicle will ensure efficient and timely transportation without unnecessary downtime.

As demand increases, we will continue evaluating vehicle usage and add additional vehicles as necessary to maintain efficiency and service quality.

Attachment 5

Question 7

Describe your vehicle safety program. Please include the following in your explanation:

- a. Your periodic vehicle maintenance plan**
- b. Your system for ensuring your vehicles will continuously comply with applicable Pennsylvania vehicle equipment standards (67 Pa. Code, Chapter 175).**

Ensuring the safety and reliability of our vehicles is a top priority. We have implemented a comprehensive vehicle safety program that includes regular maintenance, inspections, and compliance with Pennsylvania vehicle equipment standards (67 Pa. Code, Chapter 175).

a. Periodic Vehicle Maintenance Plan

To maintain our fleet in optimal condition, we will implement a preventive maintenance schedule based on manufacturer recommendations and industry best practices. Our maintenance plan includes:

1. Daily Vehicle Inspections (Pre- and Post-Trip Checks)
 - Drivers are required to conduct a pre-trip and post-trip inspection of their assigned vehicle, checking for:
 - Tire condition and pressure
 - Fluid levels (oil, coolant, brake fluid, transmission fluid)
 - Lights, turn signals, and hazard indicators
 - Brake function
 - Seatbelts and wheelchair restraints
 - Any visible signs of damage or wear
 - Any issues detected will be immediately reported through our fleet

management system, and vehicles will be removed from service until necessary repairs are completed.

2. Routine Preventative Maintenance Schedule

- Oil changes and fluid checks: Every 5,000 miles or per manufacturer guidelines.
- Brake inspections and replacements: Every 10,000 miles or as needed.
- Tire inspections, rotations, and replacements: Every 7,500 miles or as required.
- Comprehensive vehicle safety inspection: Performed quarterly by a certified mechanic.
- Annual state inspections and emissions testing to meet Pennsylvania requirements.

3. GPS and Diagnostic Monitoring

- We will use GPS tracking with diagnostic alerts to monitor vehicle performance in real time.
- Alerts will notify us of engine diagnostics, battery health, and vehicle performance issues, allowing proactive maintenance before breakdowns occur.

4. Emergency Repairs and Roadside Assistance

- In case of unexpected mechanical failure, we will have a roadside assistance plan in place for quick response.
- Vehicles will be immediately replaced with a backup unit if necessary to avoid service disruption.
- As part of our emergency plan, we will establish partnerships with other NEMT companies to provide backup transportation in case of vehicle breakdowns or service disruptions. This ensures uninterrupted service for our passengers, even in unforeseen circumstances.

b. Compliance with Pennsylvania Vehicle Equipment Standards (67 Pa. Code, Chapter 175)

We will ensure continuous compliance with 67 Pa. Code, Chapter 175, which governs the inspection and equipment standards for commercial vehicles in Pennsylvania. Our compliance strategy includes:

1. Annual State Inspections

- All vehicles will undergo mandatory annual safety and emissions inspections as required by Pennsylvania law.
- Inspections will be conducted by a licensed Pennsylvania inspection station, ensuring compliance with state regulations.

2. Regular Internal Inspections

- In addition to state-mandated inspections, we will conduct quarterly internal inspections to confirm compliance with:
 - Brake system safety requirements
 - Functional lighting and signaling devices
 - Proper seatbelt and wheelchair restraint system operation
 - Suspension and steering system integrity
 - Exhaust and emissions control standards

3. Driver Compliance and Training

- All drivers will be trained on Pennsylvania's vehicle equipment standards and required to report any mechanical or equipment issues immediately.
- Drivers will complete vehicle safety refresher training every six months to stay updated on compliance protocols.

4. Documentation and Record-Keeping

- All maintenance logs, inspection reports, and repair records will be stored digitally in Bambi and Samsara to ensure easy access for regulatory audits.
- These records will be reviewed periodically to ensure consistent compliance with Pennsylvania regulations.

Attachment 6

Question 8

Please explain what steps you have taken to determine if you can obtain insurance and pay the required insurance premiums.

Ark Life Services, LLC currently maintains all required insurance coverage for its existing PUC authority under Docket No. A-2025-3053956. The company's insurance is issued through a carrier authorized to provide commercial auto liability and general liability coverage for paratransit operations in Pennsylvania.

Before expanding into Montgomery County, the company has confirmed with its insurance provider that the existing policy can be readily amended to include additional service territory. The company remains in good standing with its insurer and has consistently met all premium payment obligations.

Premiums are budgeted and paid on a monthly basis as part of Ark Life's operating expenses, and the company has verified through its insurance agent that future expansions and the addition of vehicles can be accommodated without interruption in coverage. Ark Life is financially capable of maintaining all required insurance levels under 52 Pa. Code § 32.11 and will continue to file Form E with the Commission as

required.

Attachment 7

Question 10

Financial Data. Complete the “Statement of Financial Position”, which follows this page. Please feel free to also provide additional information explaining why you believe you have sufficient funds to ensure your transportation business can provide reliable service to the public in a safe manner.

Statement of Financial Position & Financial Preparedness

We have carefully structured our financial plan to ensure that our NEMT business is well-funded, financially stable, and capable of providing safe and reliable transportation services.

1. Initial Funding Sources

Our initial funding sources include:

- Personal Investment: \$110,000
- Business Financing (Currently Being Pursued) with the support and mentorship of the SBDC (Small Business Development Center)
- Revenue Reinvestment to support long-term growth and sustainability

These funds are used for vehicle acquisition, insurance, licensing, and operational setup, ensuring that we can meet all regulatory and financial obligations from the outset.

2. Startup and Operating Budget

We have structured our budget to balance startup costs and ongoing expenses while maintaining a sustainable profit margin.

Estimated Startup Costs:

- Vehicle Purchase/Financing: \$70,000 (Wheelchair-Modified Toyota Sienna)
- Insurance Premiums: Estimated at \$1910 per month
- Office Setup and Equipment: \$5,000
- Licensing, Permits, and Legal Fees: \$1,500
- Initial Fuel & Maintenance Reserves: \$2,000

Projected Monthly Expenses & Revenue:

- Total Estimated Monthly Revenue: \$23,328
- Total Estimated Monthly Expenses: \$9,992
- Projected Monthly Profit Before Taxes: \$13,336

These financial projections confirm that our business model is viable, and we have the necessary capital to cover initial costs, maintain safe operations, and reinvest in growth.

3. Ensuring Long-Term Financial Stability

We have budgeted for:

- Insurance compliance,
- Routine vehicle maintenance and compliance with Pennsylvania vehicle standards (67 Pa. Code, Chapter 175).
- Bambi dispatch software for operational efficiency.
- Backup partnerships with other NEMT providers to ensure uninterrupted service in case of vehicle breakdowns.

Through careful budgeting and revenue reinvestment, we are confident that our NEMT business is financially prepared to provide safe and reliable transportation services in compliance with PUC regulations.