

-DENTA-ETRIX Scorecard

Tom Sample, DDS, PC

For
11 Months Ending 11/30/02

METRIC DESCRIPTION	Exhibit No.	THIS MONTH				THIS YEAR				NOTES & COMMENTS
		ACTUAL	GOAL/BUDGET	VARIANCE	%	ACTUAL	GOAL/BUDGET	VARIANCE	%	
FINANCES:										
Gross Fees	1,3	65,507	59,257	6,250	9.5	619,874	651,828	-31,954	-5.2	Month is good but YTD is negative. Month is good but YTD is negative. Approaching Red Zone! Although expenses under budget, that is not enough to overcome revenue drop.
- Ins Adj		(2,000)	(1,500)	-500	-25.0	(24,100)	(20,600)	-3,500	-14.5	
- Courtesy Adj.		(1,200)	(1,500)	300	25.0	(16,400)	(19,400)	3,000	18.3	
- Other Adj.		(600)	(500)	-100	-16.7	(5,450)	(4,400)	-1,050	-19.3	
Net Production		61,707	55,757	5,950	9.6	573,924	607,428	-33,504	-5.8	
Net Collections	3	63,681	55,433	8,248	13.0	556,109	609,765	-53,656	-9.6	
Collection Ratio	3	103.2%	98.0%	5.2%	5.0	96.9%	98.0%	-1.1%	-1.1	
Overhead	3	29,410	28,938	472	1.6	308,611	318,318	-9,707	-3.1	
Overhead/Production Ratio		47.7%	51.9%	-4.2%	-8.9	53.8%	52.4%	1.4%	2.5	
Net Income Before Dr.	3,4	34,271	26,495	7,776	22.7	247,498	291,447	-43,949	-17.8	
Net Cash Before Dr.	3,5	30,000	25,000	5,000	16.7	225,000	275,000	-50,000	-22.2	

PRODUCTION:											
Doctor(s):											
Total Doctor(s)	6	48,506	43,222	5,284	10.9	438,609	475,444	-36,835	-8.4	Dr. prod. is down but hyg. is up. -3.3 -1.6 Although YTD exceeds goal, Ex. 9 shows an improving trend.	
Production per Day	6,7	2,695	2,940	-245	-9.1	2,535	2,620	-84	-3.3		
Actual/Available Hrs.	9	94.8%	97.0%	0	-2.4	95.5%	97.0%	0	-1.6		
# Failed Appts	6,10	4	5	-1	-25.0	64	55	9	14.1		
% Crown & Bridge	8	36.1%	40.0%	-3.9%	-10.9	38.0%	40.0%	-2.0%	-5.2		
Hygienist(s):											
Total Hygienist(s)	6	17,001	15,716	1,285	7.6	181,265	172,873	8,392	4.6		
Production per Day	6,7	531	622	-91	-17.1	587	575	12	2.0		
Actual/Available Hrs.	9	98.5%	95.0%	3.5%	3.6	96.3%	95.0%	1.3%	1.3		
# Failed Appts	6,10	14	15	-1	-7.1	175	165	10	5.7		
STM % of Hygiene	8	36.7%	33.0%	3.7%	10.0	36.3%	33.0%	3.3%	9.1		
Wage/Production %		35.0%	35.0%	0.0%	0.0	36.6%	35.0%	1.6%	4.3		
Recall % (Seen/Due)		92.3%	85.0%	7.3%	7.9	93.7%	85.0%	8.7%	9.3		
# New Patients	6	14	22	-8	-55.2	210	239	-29	-13.8		
# Units Crown & Bridge	6	25	21	4	17.5	211	227	-16	-7.5		

COLLECTIONS:											
Over the Counter %		35.0%	35.0%	0.0%	0.0	31.4%	35.0%	-3.6%	-11.6	Although not yet ideal, Exhibit 10 shows a positive trend in reducing age as well as the total AR.	
# Mo Prod. In A/R	11b					1.2	1.0	0.2	17.8		
A/R ageing:											
0-30 Days	11					30.9%	40.0%	-9.1%	-29.5		
30-60 Days	11					33.8%	30.0%	3.8%	11.3		
60-90 Days	11					23.5%	20.0%	3.5%	15.0		
> 90 Days	11					11.8%	10.0%	1.8%	15.0		

Variance Flags: -Good 0-10% -Great >10% -Not Good 0-10% -Bad >10%

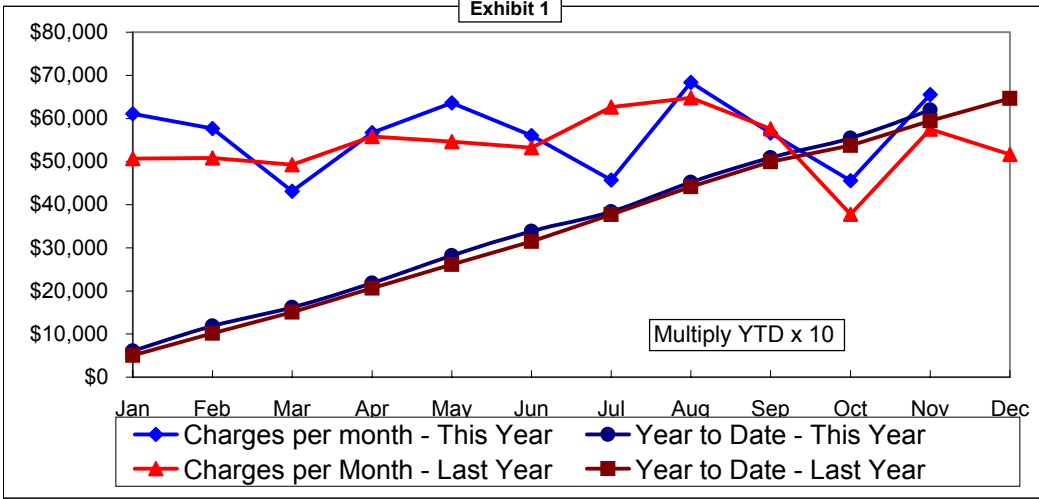
NOTES & COMMENTS:

1. According to your tax projection and Exhibit 2, you are on track with your estimated payments. You may recall that your estimated payments are purposely LESS than you will ultimately owe next April 15. This is due to the fact that you are relying on the "safe harbor" rule to pay the LEAST you legally have to pay to avoid penalties based on your prior year taxes. This means you are holding the governments' money longer. So, although you are scheduled to pay \$10,000 next April, you can't be penalized for underpayment.
2. You can still buy about \$13,000 more in equipment to reduce your taxes if you actually need some new equipment.
3. Don't forget to give us the wages and withholding tax amounts that you anticipate to be on your wife's W2 from the hospital this year.

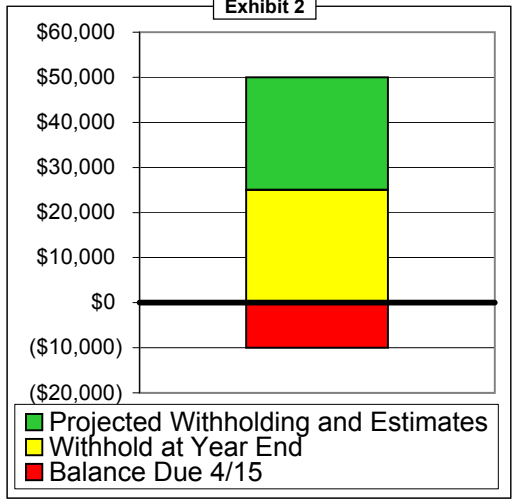
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11 Months Ending 11/30/02

MONTHLY & YEARLY CHARGES



INCOME TAX PROJECTION



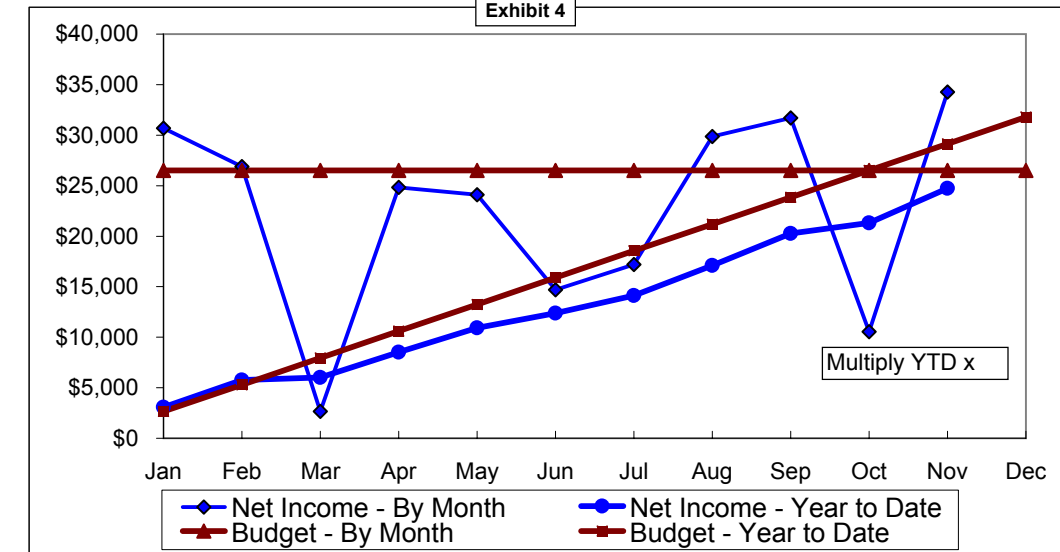
FINANCIAL SUMMARY

Exhibit 3

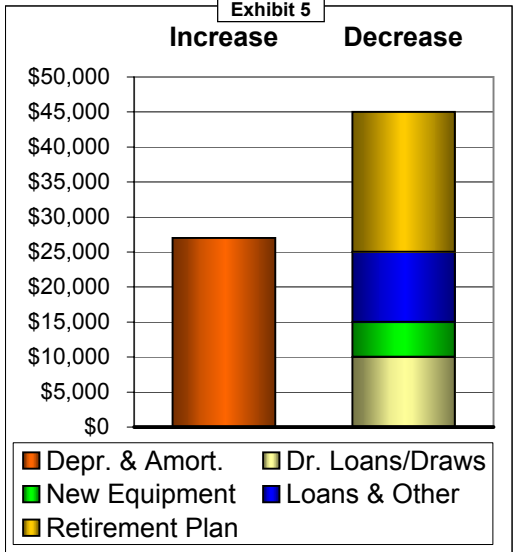
DESCRIPTION	LAST YR		THIS MONTH					THIS YEAR				
	Actual	%	Actual	%	Budget	Variance	%	Actual	%	Budget	Variance	%
Net Fees Charged	\$594,795	100.0	\$65,507	100.0	\$59,257	6,250	9.5	\$619,874	100.0	\$651,828	-\$31,954	-5.2
Accounts Receivable (Increase) Decrease	-31,985	-5.4	-1,826	-2.8	-3,824	1,998	109.4	-63,765	-10.3	-42,063	-21,702	-34.0
Net Fees Collected (90-100, Avg 97%)	562,810	94.6	63,681	97.2	55,433	8,248	13.0	556,109	89.7	609,765	-53,656	-9.6
OPERATING EXPENSES:												
Personnel (25-34, Avg 29%)	150,270	25.3	15,954	24.4	14,817	1,137	7.1	157,082	25.3	162,983	-5,901	-3.8
Production (10-18, Avg 14%)	62,859	10.6	4,509	6.9	6,470	-1,961	-43.5	67,473	10.9	71,168	-3,695	-5.5
Facility (4-10, Avg 7%)	25,264	4.2	2,303	3.6	2,648	-345	-15.0	25,131	4.6	29,124	-3,993	-15.9
Gen. & Admin. (4-10, Avg 7%)	29,501	5.0	2,492	3.8	2,532	-40	-1.6	32,783	4.6	27,854	4,929	15.0
Total Operating Expenses (Avg 58%)	267,894	45.0	25,258	38.6	26,466	-1,208	-4.8	282,469	127.4	291,129	-8,660	-3.1
Net Income Before Other Expenses	294,916	49.6	38,423	58.7	28,967	9,456	24.6	273,640	-37.7	318,637	-44,997	-16.4
OTHER EXPENSES:												
Equipment & Financing	3,812	0.6	0	0.0	829	-829	0.0	2,723	0.4	9,123	-6,400	-235.0
Associates	0	0.0	0	0.0	0	0	0.0	0	0.0	0	0	0.0
Budgeted Expenses	17,811	3.0	4,152	6.3	1,642	2,510	60.4	23,419	3.8	18,067	5,352	22.9
Total Other Expenses	21,623	3.6	4,152	6.3	2,472	1,680	40.5	26,142	4.2	27,189	-1,047	-4.0
NET INCOME BEFORE OWNER	273,293	45.9	34,271	52.3	26,495	7,776	22.7	247,498	39.9	291,447	-43,949	-17.8
Owner Cash Compensation	181,160	30.5	15,074	23.0	23,478	-8,404	-55.8	190,714	30.8	258,263	-67,549	-35.4
NET TAXABLE INCOME	92,133	15.5	19,197	29.3	3,017	16,180	84.3	56,784	9.2	33,184	23,600	41.6
Cash Flow Adjustments	-33,757	-5.7	374	0.6	-2,055	2,429	649.5	-42,934	-6.9	-22,607	-20,327	-47.3
NET CHANGE IN CASH	58,376	9.8	19,571	29.9	962	18,609	95.1	13,850	2.2	10,577	3,273	23.6

Variance Flags: -Good 0-10% -Great >10% -Not Good 0-10% -Bad >10%

MONTHLY & YEARLY NET INCOME BEFORE OWNER



YTD CASH FLOW ADJUSTMENTS



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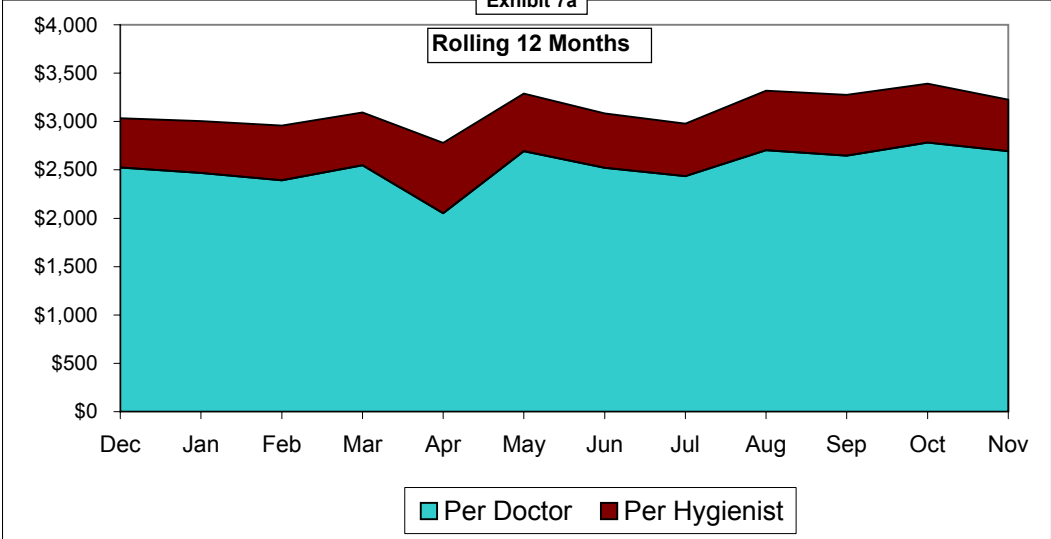
PRODUCTION SUMMARY

Exhibit 6

DESCRIPTION	LAST YR		THIS MONTH					THIS YEAR				
	Actual	%	Actual	%	Budget	Variance	%	Actual	%	Budget	Variance	%
DOCTOR: Number Dr: 1.00												
Total Charged	\$433,632	73.3	\$48,506	74.0	\$43,222	\$5,284	10.9	\$438,609	70.8	\$475,444	-\$36,835	-8.4
Charged/Day	2,370		2,695		2,940	-245	-9.1	2,535		2,620	-84	-3.3
Charged/Actual Hr.	290		335		382	-47	-14.2	313		341	-28	-8.9
Charged/Pt.	159		183		197	-14	-7.8	170		176	-6	-3.5
HYGIENE: Number Hyg: 1.70												
Total Charged	\$157,681	26.7	\$17,001	26.0	\$15,716	\$1,285	7.6	\$181,265	29.2	\$172,873	\$8,392	4.6
Charged/Day	524		531		622	-91	-17.1	587		575	12	2.0
Charged/Actual Hr.	68		63		77	-14	-21.8	72		73	-1	-1.7
Charged/Pt.	59		61		70	-8	-13.5	61		64	-3	-5.2
OTHER: # Active Pts: 1,765												
# New Patients	206		14		22	-8	-55.2	210		239	-29	-13.8
# Units C&B (incl inlays, veneers, etc.)	201		25		21	4	17.5	211		227	-16	-7.5
# Failed Appointments - Doctor	64		4		5	-1	-25.0	64		55	9	14.1
# Failed Appointments - Hygienist	175		14		15	-1	-7.1	175		165	10	5.7

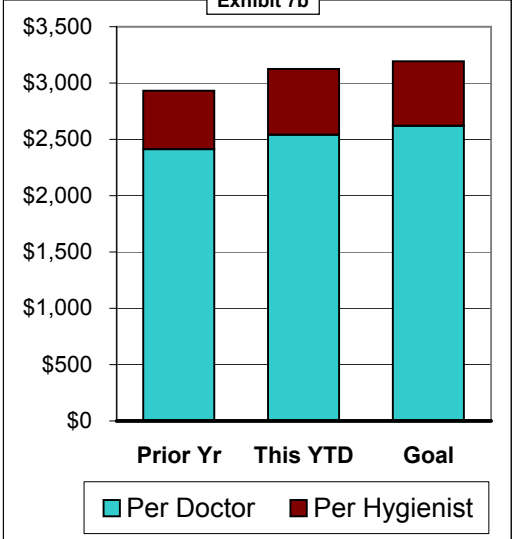
PRODUCTION PER DAY PER DOCTOR & PER HYGIENIST

Exhibit 7a



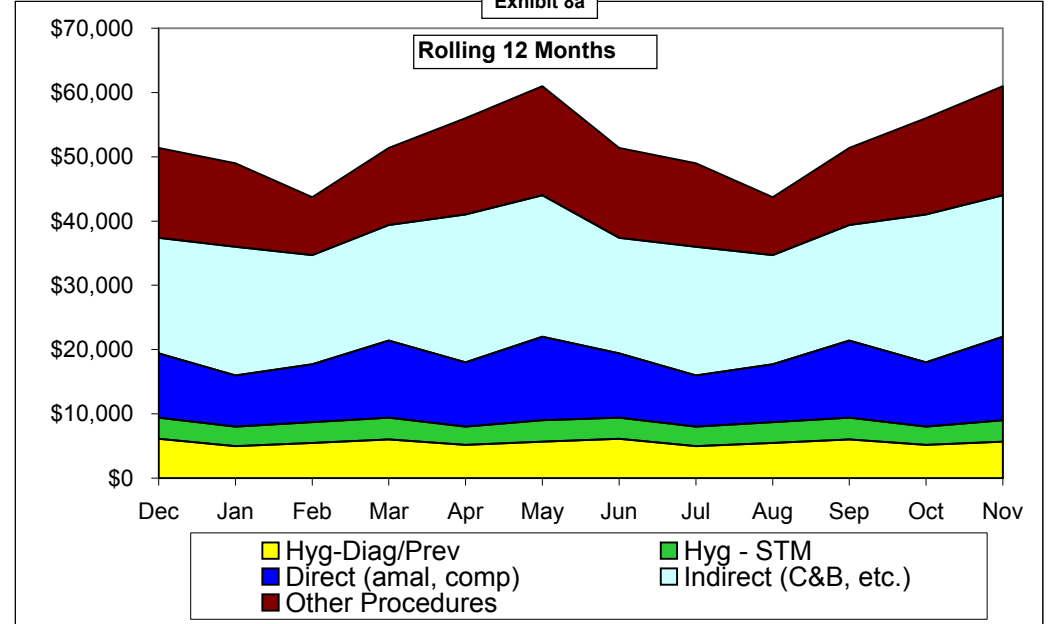
YTD AVG PRODUCTION PER DAY

Exhibit 7b



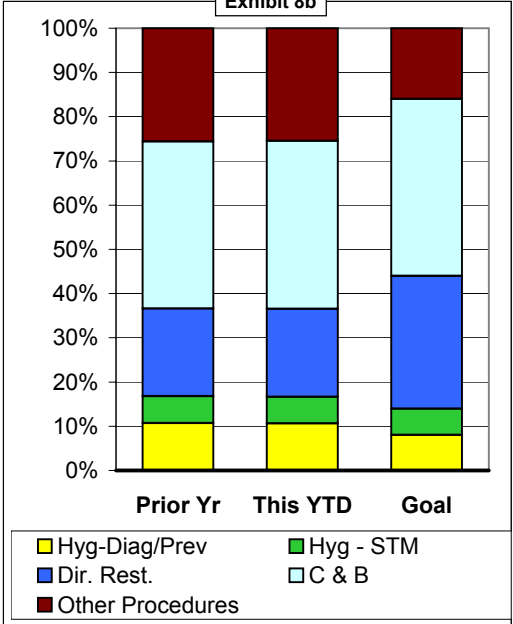
PRODUCTION BY PROCEDURE

Exhibit 8a



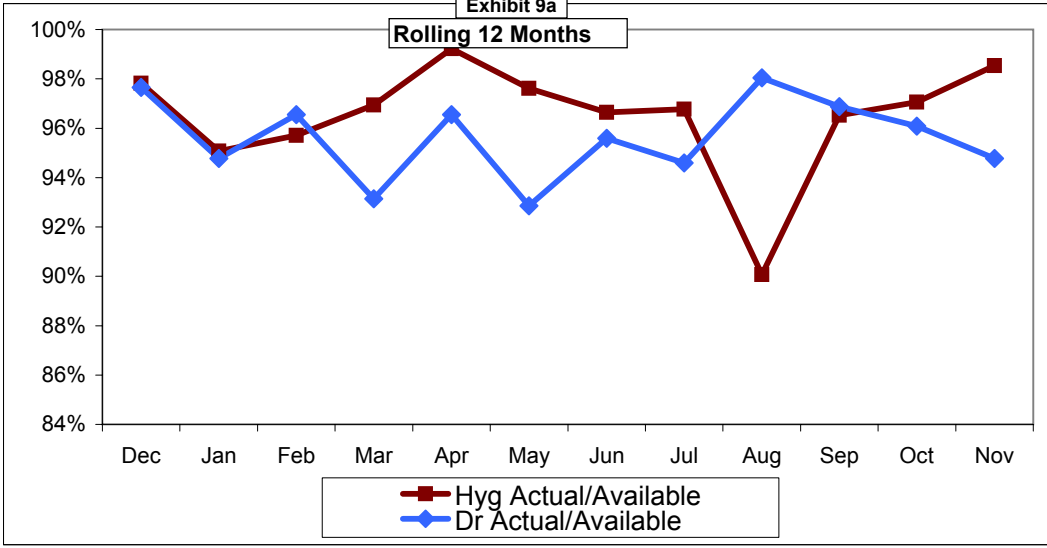
PROCEDURE ANALYSIS BY PCT.

Exhibit 8b

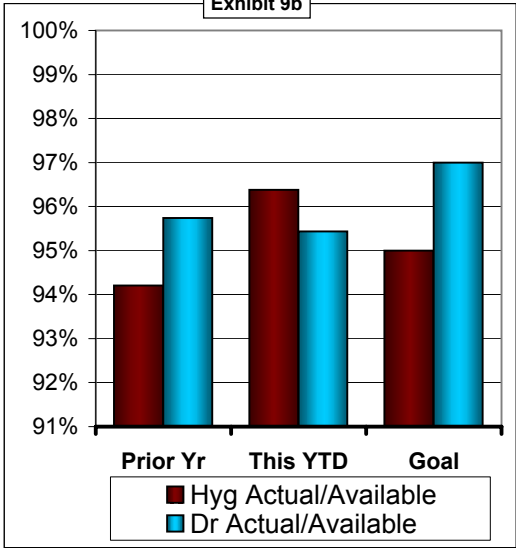


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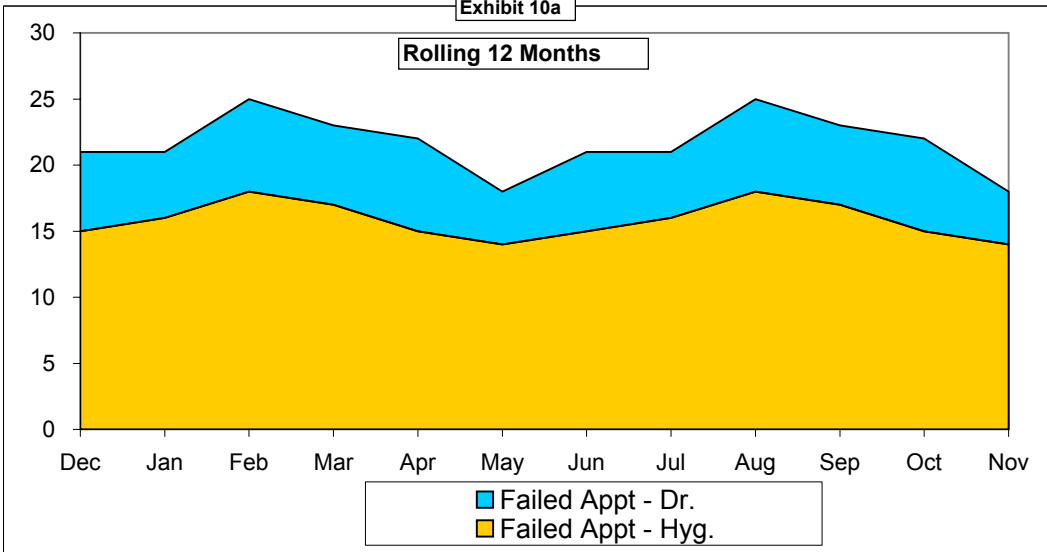
ACTUAL VS. AVAILABLE HRS. - DOCTOR & HYGIENE



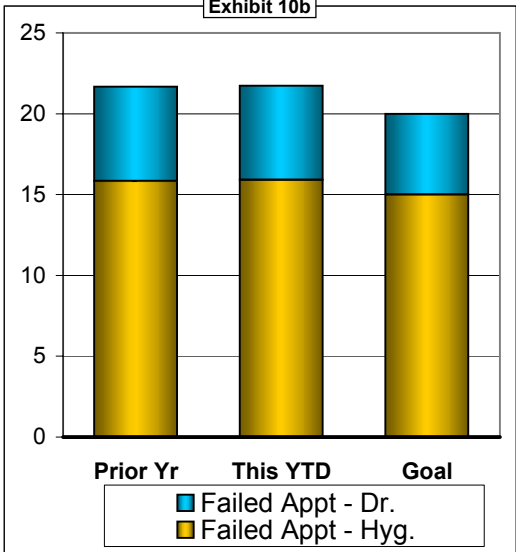
AVG. ACTUAL vs. AVAILABLE HRS.



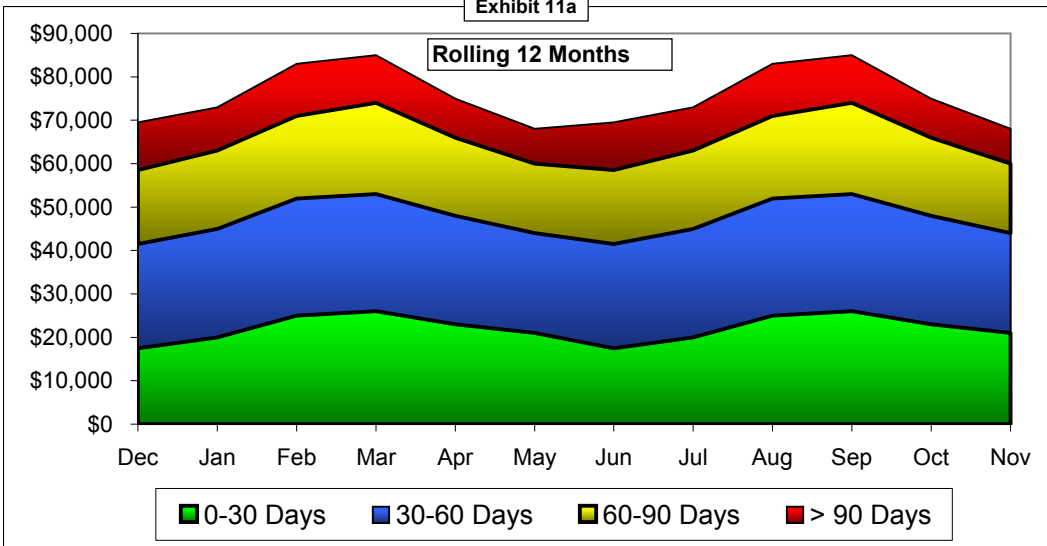
FAILED APPOINTMENTS - DOCTOR & HYGIENE



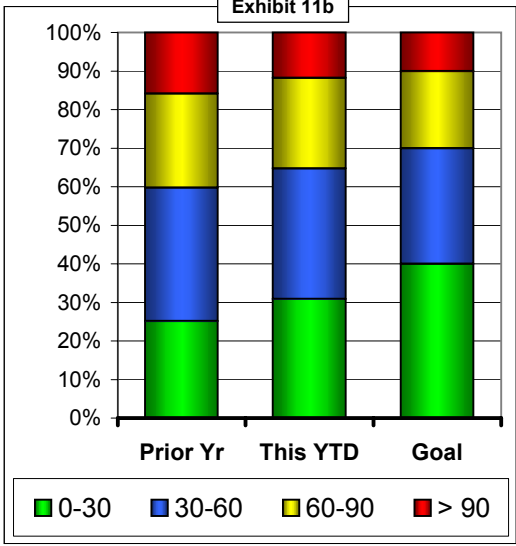
AVG. FAILED APPT. PER MO.



ACCOUNTS RECEIVABLE AGEING - DOLLARS



A/R AGEING - PERCENT



Mo Prod: 1.3 1.2 1.0