Virtual e-book

Health Business Proposals 2.1

15 Available Internet Projects

Implementation Strategies - Resources and Examples – Virtual Shares

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The latest version of this e-book is kept at www.business-ideas.com.ar/health-ebook

NETIC Infoservices – Net Business Development

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This site/file

Business-ideas.com.ar originated as a news aggregator, a system made famous by Digg.com. It creates a social network of readers that vote on news, to highlight good news and good writer/commenters. Digg.com was such a big success that started the Web 2.0 movement and created a model for social networking and news sites. Its main novelty was the ability to select good articles from the flood of spam and trash that users tend to send everywhere.

Every posting in the www.Business-ideas.com.ar aggregator site is an idea or proposal, and I expect the public will help us pick up the better ones. The platform also allows registered readers to publish their own proposals, in addition to voting and commenting.

The other component of the site is the e-book, containing all the articles and full proposals. The e-book is widely released to online bookstores and content markets. It comes in several versions, addressed to different publics.

> The site is not scholar or theoretical, it is intended as a dynamic résumé, business plan and public request for partners that can bring me capital and resources to carry out some of the proposals.

When my student employees complain about their Internet-ignorant or incompetent teachers, we end up saying "**he who knows, knows, and he who doesn't know, teaches**". I do not want to hear '**he who knows e-business, carries them out, he who doesn't know, blogs about them**". Thus, I am active on carrying out some of the proposals.

I am open to comments, new articles and corrections to my writing, but I prefer to hear "Let's do this business together".

About the author

I am a 52 y.o. MD, Medicine PhD, former biomedical scientist, former pharmaceutical advisor, working as an independent webmaster since 1996, with a special interest on developing new Internet businesses.

My knowledge in the field comes from my own experience and that of my clients, whom I always interrogate extensively on where they stand and how they got there. Besides there is my enthusiastic reading of every available literature on Net Business, Viral Marketing and Web Promotion and my average 12 daily hours online.

My most common activity is Web Promotion by means of search engine optimization (SEO). This means that I manage to get client websites in the top search engine results pages. The resulting traffic means long-term increased contacts and sales. It is a valuable starting asset to carry out the proposals in this ebook.

Previous to this book, I wrote several others on IT. I can provide a CV and extensive references to the seriously interested investors doing their due diligence research.

At this time, I want to develop a project of my own, with high growth and profit potential. This is a collection of some potentially valuable web bizz proposals.

History This writings originated from a series of articles on Cyberbusinesses, requested during 1997-98 by a Spanish language newsletter targeted to business people and entrepreneurs. The articles became an e-book, "Cibernegocios", widely distributed on the Web back then. The book became a blog called www.Netocios.com , which in Spanish sounds well and could be NetNess.com in English (or something like that but available). The next step was translating into

English, to take advantage of the wider and richer audience. Since 2000 I overcame the geographic limitations of a conventional business and have sold consulting to customers abroad.

To those who want to invest in any of these projects, we invite you to consider a joint venture or advisory services. We can provide more info and a scheme of a business plan.
Let's go right now to the Health Biz Proposals.

Why so many proposals?

I need to explain how I could be part of so many different Cyberbusiness as described in this book. After all, only one good business should be enough for a regular businessman. Unless your name is Jim Clark, and you can create Silicon Graphics in the morning, Netscape in the afternoon and Heltheon in the evening…

Everyone can have a seemingly brilliant idea, and some, like me, many ideas at a time. The Internet really opened multiple doors and made possible many new enterprises. I was waiting for this moment of Internet maturity (widespread connectivity, public awareness, media space) to arrive since I tried the first BBS back in 1985. Since then, some ideas that seemed feasible let way to proper websites. I followed them and often saw them fail. Why? Hard to tell. Time was not ripe, not enough paying users, logistics and payment barriers, legalities, oversized staff and budgets, lack of patience, wiser and faster competition.

On the other hand, I was astonished to see incredibly stupid ideas attracting public, growing in traffic, getting sponsors and become successful companies. I still do not understand why people would buy wallpapers and ringtones, or how most young users would spend most of their online time chatting. I do not conceive waiting for other people to type, spending time on unselected individuals or retyping phrases about myself over and over, instead of using a website. However, I am open-minded to any idea able to earn money, no matter how useless it might seem.

This book collects many proposals that came to my mind or were publicly suggested by others. Some require few resources, and I might have them quite ready by the time this book reaches your eyes. Others are waiting a significant investment and more time.

My chances of succeeding in one e-business increase if I try many options. Unlike the conventional business arena where you need to focus on a single issue, in the Net can and need to throw many seeds to find out which one is the fastest grower. For the committed investors, I also offer more chances to find an attractive opportunity.

Custom Projects

After reading the projects that follow, you will notice that many are related and have several common elements, like marketplaces, social networks, people matching and viral marketing. In some cases the original part of the business is the scope, like the type of clients or service. In others, the original is the mechanism and the programming. For that reason, is likely that after reading the book, a client will design and suggest its own proposal. We are open to those, and with authorization of the author, we can include them in future editions of the book or site.

Other kind of projects can be specifically directed to support an existing product from a company. In that case, we will try to assemble a website with all the proper tools and the best strategy for web success.

Those projects can have budgets from U$D 5,000 and up, be ready in 2 weeks or more, and have fixed or variable specifications. Just ask.

Are the M.B.A. the only ones entitled to give advice on starting a new business?

I do not think so. In fact, most Net successes have arisen from kids with no formal education.

The Internet represents a unique cataclysm in which many large dinosaurs will die out, and some small mammals, expeditious and adaptable, will occupy its place. The rules of the old economy are being reconsidered, in the light of the globally connected world. A traditional profession, a trajectory in a certain market or a position in a good company aren't enough credentials that assure success in this new ball game.

Fortunately, regardless the cyberbusiness that we choose, the tools to find gold are mostly the same: knowledge, concept, focus, software, hours of navigation, perseverance, some capital and a little (why not) luck.
Many new MBAs leave the University without formal education on Net business, other than chatting, social networking and common applications. They rarely know about eAdvertising, viral marketing, software distribution, teleworking or e-marketplaces.

Some day I will have plenty of Masters in eBusiness Administration to hire. Until then, I do a large part of the Web tasks myself, with my unrelated MD degree. Except for programming (VBasic, PHP, MySQL) for which I hire experts.

For those who value a degree, pay attention to my eHealth proposals. They come from a Doctor who has been long watching the confluence of Medicine and Computers.

No more e- words in here

Strictly speaking, this is an e-book on e-business, with plenty of e-marketing and e-strategies to attract e-readers to my e-proposals for more e-things. We are getting used to hear all these e-words to the point of saturation. But I once heard a lecturer announcing the disappearance of the e-words: no future business, economy or market will make sense without an Internet side.

> The e-words will not e-xist in tomorrow's e-world: few e-nterprises will survive without e-components, and the e-s will be obvious

Then, there will be no need to always include the e- prefix.

Old or new business?

The Internet makes possible to exploit old businesses (sale of products and services of the conventional economy) or new ones (based only on information transferring). For the first ones, the e-commerce infused new prospects. Thus many companies of the traditional world contemplated astonished how some Web enterprises without capital nor experience suddenly severed them a huge slice of the market. And when they tried to jump into the Internet they realized that they didn't know how.

In the Mesozoic era of businesses on the Internet (1996-1998) was common to work on a subject, still with few resources, and launch it rapidly to the Web in order to see what happened. It was that way that many sites took fly rapidly and became multimillionaire businesses, without going through the stage of theoretical formalization of business and without important initial investment: Napster.com, ICQ, Netscape, Yahoo, Amazon, were examples of it.

At this point, there is considerable competition in almost any imaginable field of e-business. However, there are still many open fields, either in the pure Net economy or in the brick and click junction. I focus my efforts into those businesses where little can achieve much, with the aid of a smart Internet strategy. Most are within the reach of the small entrepreneur and investor.

About Business Plans

Let me say I am quite skeptical regarding Business Plans.

Schematically, the original process for the Cyberbusinesses was:

idea→ **web site** → success → business plan → investors→ $$

As the most valuable niches got occupied, more strength was needed (capital, planning, contacts) in order to launch a new cyberbussiness.

In a second stage, during the boom of the dot coms (1999-2000), the chosen process for the cyberbusiness was:

Market analysis → idea→ business plan → investors → $$ → **web site** → success

Notice how the Web site goes from the second place in the first scheme to the sixth in the second.

In those e-gold rush days there was a surge in the number of BPs created by cyber-entrepreneurs, flooding the few self-declared investors with millions of words. There were even a bunch of software packages that could write a BP with the push of a button.

Most analysts were fooled by the nice BPs, with plenty of good unfounded wishes and little actual data. As a result, many major projects died and others remained exposed to the public in their true image: improvisation, disproportionate expectations, useless expenditures, lack of foresight and control. It turned out that the birth and growth of the majority of those projects had been produced purely with investor money, and when that money was used up, sites fell down like card castles.

I have to say that my zero-cost sites continue online since 1996 and some already give a modest profit, while the majority of our competitors launched with noise in 1998 and 1999 and have fallen down...

In the middle of 2003 the dot-com crisis began to heal, with the appearance of positive results for many very large sites, and more emphasis on market research with Net tools and views. Advertising was more focused, money was better spent, and the users were better heard.

Applying the logic of conventional business to web-business is simply wrong. In general, the process to create an e-business went back to the original: first the project and website, then the BP.

The connected economy has very fast response times, an incalculable number of possible niches and sub and sub-sub-markets, a very rich feedback from customers that can be analyzed with the proper tools, and often no background history to help predict the outcome.

The e-bizz are easier to carry out than to develop a classic business plan

Before starting with the individual business proposals there is a table with some financial estimates regarding market, investment required and chances of success. It is pure guessing, but the numbers can be refined if needed.

I prefer to spend $2000 and 2 months in an operational website rather than in writing a BP. But of course, if you really want one, I haven't erased the BP writing software.

Matching Businesses

The Net made possible a number of businesses that were too costly in the non-virtual, non networked world. Any 2 people willing to relate, buy/sell, exchange, hire/be hired, invest/develop or many other biz transactions are greatly helped by the online databases that can find the best match. The minimum requirement is a web host, a database programmer and even some pre-made tools. eBay.com and Amazon.com were the first successful websites using matching, and many others followed.

Matching has geographic, thematic, language, time, age, gender and other restrictions that can easily be entered in the database and the matching rules.

Matching can be the main element in a Net Bizz or an accessory to others. When matching involves more than 2 people, we talk about Social Networks. When matching is followed by transactions, we talk about eMarketPlaces.

There are still plenty of ideas for matching businesses with great potential that require minimal expense for implementation. Indeed, this site is a matching system between Investors and Proposals, with me in the middle as developer, strategist, partner or simple intermediary, for a fee.

Before buying anything perishable or time-sensitive, you should be able to check Online Opportunities and find it at half price

For instance, here are some time-sensitive matching businesses:

Perishable products e-Marketplace: a site where drug companies or pharmacies can advertise their stocks of about-to-expire products, for discount buyers. Also valid for dairy, fuel or other products.

- Home exchange for vacations
- Car-pooling
- Offer your garbage for recycling before disposing it
- Cancelled events apt for other uses or with reusable elements
- Movie sets usable before dismantling (for Class B Movie producers)
- Intellectual property products near to expiration date (books, movies, scripts)
- Sport match players (see my Soccer 5 proposal elsewhere)

The Net Bubble Explosion and the World Bubble Explosion

Today, 2008-09, the world financial crisis includes every sector in the economy. The banks, the auto makers and other affected sectors could learn from the experience of the Web sector, which learnt to evolve fast, corrected the early mistakes and managed to make lean, updated, user-focused products.

Since I have here the chance to briefly explain why the world economy imploded without apparent reason, here is my very simple reason.

The globalization process created by the connected economy created numerous information-based businesses such as mine in the Third Word. It also made extremely easy to move entire factories across borders and oceans, still keeping the control. Few IT workers in Europe or USA can earn U$D 5000 per month and compete with pairs in India, Rumania or Argentina at U$D 1000. And very few factory workmen can do the same with salaries 2500 vs. 500. With the advance of broad band connections and sensor devices, many other jobs will be soon moved abroad, as described in several examples later on this ebook. This fact explains why the crisis is being felt harder in developed countries like the USA or Western Europe.

I expect many disappointed real estate and bank investors will turn to the Internet in search of wiser ways to multiply their assets. The alternative is to keep the money in the bank at 0% interest rate, the same rate as the piggy-bank gets. So, most web investments can be better than that.

The World Financial crisis that started in 2008 responds to the globalization of the economy and the decreased competitiveness of First Work workmanship

e-Business Evaluation

An article named Will it fly? How to Evaluate a New Product Idea has a complete methodology to follow. Some aspects are:

- Tractability
- Obviousness
- Deepness
- Wideness
- Discoverability
- Monetizability
- Personally Compelling

The author compares Blogger, Google, Facebook, Twitter, Feedburner, HotOrNot, Scrabulous and Ebay regarding these factors, and it makes a lot of sense. However, analyzing the success factors "a posteriori" is not as easy as do it "a priori", this is, be predictive.

When a proposal first arrives to the analyst, there are a few standard questions to pose:

Project evaluation table

Technical feasibility	Commercial feasibility	Profitability	Market concentration	Copy Probability	Projection
Low - Average - High Depending of the executing group and of the	Low - Average – High Depending on the entrepreneur, the market and the	Low (maintains a family), Average (maintains a company), High (susceptible to grow	High (place for a few protagonists) or Low (place for many enterprising).	How difficult is to copy the business, from technical and commercial	Local, American or Global

	Matching	Social networking	Telework	Data richness	Data processing	Viral Marketing
available capitals.	finances.	and be expanded)		viewpoints		

All net-business have one or many of these components:

- Matching (as detailed previously
- Social networking (rarely primary, often secondary objective of the site)
- Telework (delivery of any service that can be provided over the Net)
- Data richness (when a website acts as a collector and organizer of large amounts of data)
- Data processing (when a website process data to transform them in useful information)
- Viral Marketing (elements that propagate the idea among Net users)

Thus, I include this table in some of the proposals:

	Matching	Social networking	Telework	Data richness	Data processing	Viral Marketing
Not needed	x			x		
Useful		x	x			x
Essential					x	

The deep analysis of the Net Biz Proposals in this site includes how these components are involved in each business. Usually, the more, the better.

In the Net Biz Aggregator in this site, the Categories include each of the above properties of the proposed businesses. You can click on one of them and find the proposals that include the desired component.

Every e-Business has a critical user mass that needs to be reached for the business to survive and grow. That mass is necessary to find a match whenever matching is involved, and to produce the first transactions that lead to profitability. Estimating that critical mass is part of a full business plan.

Developing a new e-business

Once we decide a business is good investing into, we elaborate a more detailed proposal; sign a preliminary agreement defining confidentiality, non-circumvention, property of the generated items and a work schedule.

The working plan often includes:

- Project definition - objectives
- Financing
- Naming – intellectual property registry
- contracts
- team integration
- market analysis
- design of features
- technologic options
- purchases
- programming
- creativity
- writing
- graphic design

- legal analysis
- e-commerce implementation
- web hosting
- beta testing
- quality assurance
- launching
- press releases
- permanent web promotion

Of course, I mention all these because my team can provide all these services.

Analysis of different businesses proposed in this ebook*

	Total yearly Market (trillion U$D)	% penetration, 1st year	Competition power (%)	Investment (needed thousand U$D)	Success chance %
Virtual Shares	1000	2	25	100	20
Security camera surveillance – Outsourcing Centre	3000	10	20	50	40
Sport Team Assembling	1	5	5	50	20
Hitchhikers Portal	0.1	5	5	50	10
Virtual Personal Trainer	0.1	5	50	20	10
Collective Writing Platform	100	15	5	200	40
Collective Music Platform	5	10	5	200	20
Complaint Board – Independently hosted quality control area for commerce sites	25	5	25	10	10
Politic Idea Aggregator – Voting Decision Maker	0.1	5	5	5	40
Expert Systems	5	5	5	500	10
Problem Solver Provider	5	5	15	250	30
Verifiable CVs	5	1	10	100	25
Health bizz1: EMR	100	1	40	50	25
Health bizz2: Telemedicine	500	2	40	50	30
Health bizz3: Medical Marketing	100	2	40	50	30
Health bizz4: Medical Knowledge Marketplaces	10	1	10	50	30
Health bizz5: Traceable Medicine	200	2	20	50	20
Health bizz6: Opportunities for Pharmaceutical companies	50	2	25	10	40
Psychological Testing and Treatment	50	2	25	200	30
Game Psy Descriptors (long project posted elsewhere)	1	1	5	10	20

*: Figures here are quick guesses and have absolutely no basis for real calculation. I threw dice when in doubt.

Why to develop e-business in Argentina?

Not only because of nice models available.

At this point I am based in Buenos Aires and prefer to develop projects from here, because I already have the technical resources such as programmers, marketers and strategists. I am in contact with a technical University (UTN-Reg.BsAs) for personnel and services and with technology transfer institutions for advanced consulting. Most of these projects can be developed anywhere where talented programmers can be found, and only a few ones would need to establish a base in places like New York or London.

Argentina has an important structure for higher education, receives students from most Latin American countries and exports talent everywhere. Many successful dot com companies originated here and spread all over. See http://www.eduargentina.org , http://www.startmeupargentina.com , http://www.inversiones.gov.ar/ for some background.

Nevertheless, I have a passport and I am open to proposals for work in incubators, universities or large Internet-related companies.

These projects are published with a candid attitude, with the confidence that I can generate more if needed. And of course, I am not telling the complete recipe for success, which I do not have anyhow, just seeding an interest in my services and my person, like in a dynamic resumé or brag book.

Let's go to the proposals now. Nobody knows if these projects "will fly", until we try… If we do not do it now, someone else will.

Health eBizz Proposals

Virtual Shares – Matching projects with investors

While generating e-businesses I explored all of the sites that match Entrepreneurs (inventors, web business developers, small business owners) with Investors. There are many, and none of them was of any use for me. However, they have a place in the e-economy and some of them eventually produce transactions. There are a lot of unwanted consequences of entering a project in those sites, including registration fees, spam, fake offerings of capital with a small fee required in advance, fancy services for the entrepreneur like courses and business plan assistance, fake degrees and the like. Once the project gets funded, or when the entrepreneur gives up and stops paying a fee, the project disappears from the site. It would be nice to be able to track the projects for at least 2 years, let several small investors join forces to start a project, see it evolve and measure the success rate of those matching sites. The projects alive in the system could benefit from the distributed knowledge coming from the Problem Solver Marketplace and the Futurologist Arena, two proposals described elsewhere in this book.

Investing in a Net project seems to be a all/nothing operation. Of course, nobody expects that a real-life investor will fork 10,000 or more without a lot of expensive research, due diligence requirements, planning and contracts. However, 500 investors could be ready to contribute $20 to a promising project with decent guaranties, achieving the same result in a very short time.

This Virtual Shares business needs to be developed to help finance this site and its probable spin-offs. The first step in acquiring shares is to vote (for or against) the proposals in the News Aggregator system located at www.business-ideas.com.ar. The votes will help other readers to estimate the value of the proposed business.

I am sure there will be many readers interested in betting a few dollars in some of these health proposals, but without the obligations arising from a formal partnership.

In order to issue shares, most countries have detailed and cumbersome legislation and requirements. For that reason, we keep all the matter within virtual boundaries, meaning that the shares traded here are in no way real. Any transaction arising from investors willing to partner with the author in the development of e-businesses will have to be treated separately, with specific contracts and documents.

Imagine a Reality Show where the participants are entrepreneurs carrying online projects.

In the meantime, contributions are treated as donations, and create a moral compromise on our part of further retribution. Moral compromises, I hope, are not enforceable, taxable or likely to create legal trouble. Virtual or moral shares offered in this site are payable as donations to my Paypal address.

The Reality Show structure is also an appealing alternative. Imagine a Reality Show where the participants are entrepreneurs carrying online **projects. Being public is the price to pay for contributions from viewers and sponsors. Online popularity, traffic and sales are measures of success, and increase chances of participants to climb to the next level. This proposal for a Reality Show is so neat that can be even ported to TV…**

Some businesses have, or can easily have, an associated domain name. We can register those domains to the name of the best bidder in an eBay.com auction. That provides an initial association between parties with a solid guaranty. A written compromise of keeping the new business within that domain and providing consulting can be a second step.

An alternative way to offer virtual shares for Internet businesses is **to create a special Domain Register that allows combined registrations, by more than one party. Since all the parties would be needed to transfer the domain, this creates a control mechanism for those domain-based businesses with 2 or more owners. It is the equivalent of business bank accounts that require two signatures on every check. This should be a separate business proposal, but I leave it here for now.**

Most business can be divided in parts, based on geographic boundaries, on items or type of clients. A contract can grant the rights of exploitation of that part of the business to an early contributor.

Another way to implement the virtual shares system is to base the business and website in a permissive country, like the Cayman or Bahamas Islands.

If the model turns to be successful, it can be sold to other websites offering business to the public. If most people enjoy picking up winners for a football match or a horse race, why they would not enjoy picking up winners for a business project?

Personal View	*I like the Reality Show on Tv, why not? I sent the idea to a local producer but got no answer. Mr. Trump has the Apprentice show which is close but not exactly the idea. American Inventor is more like it, but they have no continuity and there is little chance for the audience to participate. I could focus on Entrepreneurs at large, or Netpreneurs alone.*	*I will receive all kinds of objections to my shares project from corporate attorneys. However, there must be a loophole. Venture Capital is fully developed as science and business in the 1st World, but hardly existent in developing countries. So, Virtual Shares are a way for us South American entrepreneurs from to raise seed capital from the Web.*

Online Project Incubation

The Business Idea Aggregator (located at www.business-ideas.com.ar) and the Virtual Shares project are the two initial stages of a more comprehensive idea, which is the complete Online Project Incubation.

The idea of making a TV reality show for Entrepreneurs includes many components of the process that starts from an idea and finishes in a profitable company:
- selection of good projects
- selection of suitable entrepreneurs
- discussion on the goals, methods and resources
- writing the business plan
- entrepreneurship education
- promotion
- establishment of partnerships
- collection of support, in the forms of donations, deals or acquisition of virtual shares

Some of these activities can be done online, or supported by a web structure:
- Discussion in a Forum
- Ecommerce for Virtual Share acquisition
- Affiliated program to support the sale of shares
- Marketplace for Entrepreneurship Service Provider
- Project Status page

The Marketplace would match entrepreneurs with service providers:
- Management consultants
- Financers – Banks
- Risk investors
- Market researchers
- Business plan advisors
- Technology providers
- Software programmers and suppliers
- Translators – Writers – Illustrators - Web designers
- Patent experts and attorneys
- Manufacturers
- Marketers
- Distributors
- Final buyers for the product/service

Marketplaces are described elsewhere in this ebook. They provide a number of tools for buyers-sellers to conduct business.

Why would these service providers come to a virtual marketplace specially catering to entrepreneurs? A few, because their services are mainly directed to entrepreneurs, like market research, patents and business plans. Others, because here they can get paid with Virtual Shares of potentially valuable projects. Since most entrepreneurs are stranded for money, they are ready to part with a large part of their future income. Other benefits are the public exposure derived from supporters of unique, ambitious, high growth projects. Some providers could be interested in developing a valuable future customer. They can negotiate for a long-term supply contract with the entrepreneurs, conditioned to the success of their project.

The final buyers of the product/service to be developed can also support the project with an anticipated sale contract.

Expert Systems

Traditional expert systems are very complex and expensive. Some of them can help a company to find oil, to select a critical executive or guess the future price of shares. In the medical area, many algorithms are being developed for specific diagnostics and implemented in desktop software or the web. See an example in our site.

We developed the skeleton of a standard expert system called e-recommender.com that can model a decision tree. The designer needs only to establish questions and answers that lead to a decision, and the system creates the web pages that allow users to try the system.

The final options need to be pre-determined. The user can obtain partial answers, depending on how close in the tree they are to any of the final options. It runs in PHP – MySQL and it is 80% finished.

The system can run in one large server in many versions, one for each expert, and grow with knowledge provided by the experts. Those who use it for free allow every web user to try the system, bringing traffic to the site. The other form of commercialization is to sell the code to those who want to install it in their own servers.

This project is related to the "Medical Knowledge Marketplace", to the "Problem Solver Provider" and the Medical Bizz described elsewhere.

There is no competition so far to this business model and code.

Web 2.0 elements:

	Matching	Social networking	Telework	Data richness	Data processing	Viral marketing
Not needed	x			X		
Useful		x	x			
Essential					x	x

Imaging technology today can not only film houses, but render them in a 3D Autocad format. That can be all that a buyer could need to decide if the house is convenient for him to visit, and probably to buy.
I also propose that prizing properties would be taken as a scientific task, not a guts feeling. Given all the data, a prospective buyer will be easier to convince, decreasing costs and promoting sales.
The company could be started in a few locations at top markets, and then expand all over. The technology needs to be developed only once. In order to protect this business, I would reserve similar names, like 2%, 0.5% or 0.9% Realtors.
There are more options to carry out this business. One of them would be to focus on state-of-the-art services for existing realtors, without competing with them.

Problem Solver Provider

This would be a Consulting Marketplace, with all possible categories to help classify the offers and demands, and to allow efficient matching of problem posers and problem solvers. Both companies looking for solutions and individuals offering services can find each other and become partners.

This project would be a unique approach to the Technology Transfer process, where universities create knowledge that companies convert into profit. This process managed by conventional methods, journals, congresses, dissertations and conferences, is quite inefficient: great ideas or discoveries remain hidden for ages, and companies keep doing things in old fashioned ways for too long. Scientists are notoriously unable to market themselves, and could use help from an online web application that matches problems with problem-solvers.

The Marketplace approach does not cover all the aspects of Technology Transfer. There are cases of inventions or ideas offered by a scientist, consultant or problem solver. Those ideas, proposals or projects, according to the stage of development, usually are in need of a sponsor, investor or adopter. They are best managed by the Online Project Incubation and Virtual Shares mechanisms, described elsewhere in this ebook, but they also belong to the profile of the service providers.

Conversely, a Problem Solution Buyer (usually a company or government dependence) can have a profile page in the Consulting Marketplace, describing the fields of competence and the possible needs for new technologies or ideas. That would help the Problem Solution Sellers to make feasible proposals to the company.

The searchable profile for the service providers can be enhanced by addressing these issues:

- Which problems can I solve?
- What questions can I answer?
- Which categories of industrial activity should seek my services?
- Which keywords describe my assets?
- On what subjects can I write?
- Which projects I can manage
- Which personnel I can help select?

The main features of any marketplace are accounts with profiles, matching, biddings, accounts and transactions. A typical expert could have a profile page, with all his background and abilities. The system would make task adjudication simpler, providing tools for bidders that will help them put a price on their services, and calculate the odds of winning a bid. The history of every bidder in the system will be useful to define their profile and help the clients pick the write expert for the job. When someone bids for a project usually describes how his abilities could be used to solve the problem, and that description is useful as content for the site, and for personal marketing of the bidder. Keeping the biddings inside the web system is a definite advantage over email and phone interviews.

The statistics of the site, after a while, would provide very useful market information for science and technology managers and public officers.

Payment can be done inside or outside the system.

It is essential that the transactions are completed within the system, first to make sure both parts will pay their fees to the site, and second, to keep a public performance record of every part.

Web 2.0 elements:

	Matching	Social networking	Telework	Data richness	Data processing	Viral marketing
Not needed		x				
Useful						x
Essential	x		X	X	x	

There are already places like this, but they are not successful or have critical mass.

Of course, this is a very ambitious project. I would say that there are too many problems in the world to be easily classified. Thus, there are alternative ways to do match problems with solutions, like free text search, keywords, discussion forums or fuzzy searches.

A useful way to show one's expertise is to create an Expert System. But this is another project in this site.

Like other marketplaces, it would be useful to create separate areas for individuals or companies, to establish escrow

and arbitrage (dispute resolution) mechanisms, usage stats, content creation systems (wikis, blogs, forums), and other. These can be the keys to success in this e-business.

Personal View	*The author himself, as a scientist with Web 2.0 knowledge and a strong interest in technology transfer, seeks a role in this project, to help users define profiles, choose keywords, discover talents or opportunities, search partners and bring useful members to the site.*	*Ideal clients for this business are universities.*

Verifiable CVs

CVs (résumés) are not always easy to verify. Someone could be a graduate of an unknown or wrongly spelled school, have a degree named differently than usual, or provide references without an easy contact form. The use of links that would help verification, like links to authors in publications in other sites, is limited in standard résumés.

We intend to develop a CV website that will offer the most possible features from a menu, in order to standardize the qualifications of candidates.

There are a number of automatic verifications that could be done on a CV, with proper implementation. Most educational institutions and large companies would willingly establish a verification method, if a standard method is proposed. Many individuals with social network accounts could provide their user name in those networks to be used as an employment reference.

The result of googling oneself could be a feature in the résumé. Some data could help interpret the results, like links to sites elaborating on conflictive Google results.

There could be even a payment system for those institutions needing to collect a fee in exchange for information about a former student or employee.

For the special case of Medical Doctors, the CVs will be connected to a specific Social Network where doctors can virtually compete, get certifications and develop a history of public online telemedicine. See the article about Medical Knowledge Marketplace.

Other professions, like Engineers or Lawyers, could have similar mechanisms to enrich their résumés and make them interactive.

This project is related to "Problem Solver Provider", because a CV can have links to pages of the person in the marketplace, with his history and biddings in response to specific problems.

Project evaluation table

	Low	Average	High	Comment
Tech. feasibility		x		
Commercial feasibility			x	
Geo Projection				Worldwide
Competition		x		
Tractability				
Obviousness			x	
Deepness			x	
Wideness			x	
Discoverability			x	
Monetizability			x	
Personally compelling			x	

Health bizz1: EMR

(see separate blog at www.medicaladvice.com.ar/eHealth) – Online Electronic Medical Records (EMR) - Medical knowledge marketplace – Medical social-professional networks

The EMR issue is quite complex, because there is no standard yet, and thousands of competing applications try to conquer the big clients. Some are Open Source, some are free, many are sold. A few countries and states have decided to implement a single EMR application, to lower costs and focus all the development effort in a single product. However, not even Socialist countries have reached that goal.

> **The Electronic Medical Record (EMR) is the centre of many new health businesses. Health care is now 95% direct and 5% remote. In the near future, it will be the other way around**

The need for competition in this area is possibly paramount to achieve safety, usability, acceptance and other quality parameters.

EMR is also mentioned as EHR, Electronic Health Record, involving a wider data set. The only standard that has been established is for data exchange among the different EMR applications, and it is called HL7 (Health Level 7). This is a considerable advance in the field, and allows coexistence of many competing applications.

By request from a client I recently presented a paper at the Latin American Congress of Medical Informatics, INFOLAC http://infolac2008.com.ar , here in Buenos Aires. He produces an EMR product with some state-of-the-art features, and he wanted to introduce the subject into the med-info community. In parallel, I was looking for a product that I could use for remote consultation patients. So, finally both lines converged and I had resources to do a quite complete research on the subject. I was surprised to learn that, in spite of being in 2008 at full IT speed, most hospitals in Latin America and other places still keep medical records only in paper. The opportunity is ripe to advance in this matter.

The universal EMR will be the centre of many Health Information Processing activities. The EMR hosting service can be sold directly to consumers, to clinics or doctors, and can be the marketing vehicle for medical services or products.

Paid EMR will provide full confidentiality, but free or cheap EMR hosting can open the way or facilitate for:

- Recruitment of patients for clinical studies
- Patient referral services
- Diet Supervision and guidance
- Marketing of pharmaceutical products and medical devices.
- Application of Medical software to the data
- Medical record transcription, standardization and storage
- Organ donor networks
- Telemedicine – Global or partial medical, psychological or related services
- Expert systems processing the data to reach conclusions

Health bizz2: Telemedicine

Telemedicine refers to any medical action done at a distance. For some tasks this is a very easy, and does not really need the physical doctor-patient contact. Or the contact can be replaced by video cameras and touch-sensitive data gloves.

For instance, interpreting EKG, EEG or X Ray images is often done with the hard data alone. Actually, starting a marketplace for those interpretations could be a still virgin starting point. With Medicine going more and more the way of biochemical, electrical or other physical tests, there are always more data to be analyzed. Some of those data can be very complex, like the EEG, and benefit for computer treatment for signal improvement and processing. I am currently advisor in a project for Computerized Polygraph testing for the Federal Police in my country. Images

provided by X Ray, Tomography, Photography, Microscopy or Sonography can also be computer-enhanced, compared and stored, before expert interpretation, all of which can be done remotely. This opens the field of Telemedicine for almost every medical specialty.

The few exceptions are those practices where direct contact is required, like taking samples, feeling, smelling or operating. And still, some of them can be left to nurses, technicians or beginning physicians, with remote supervision by experienced professionals.

We are only scratching the surface of the immense, fast-growing medical information market

Developing software able to analyze instrumental data is another form of Telemedicine that already started to grow.

Health has always been a conservative area, doctors are known to be anti-computing technology, and lawyers are anxiously waiting to take action against every little mistake or data glitch. But still, there is a lot do in this area, with enormous potential for growth and wealth.

Personal View	*I took part in a successful project where overweight patients were followed by phone, to ensure they took the medication, followed the diet and lost weight. The phone calls really helped them to comply.*	*I cannot wait for Telemedicine to mature and allow me to work from home and collect as if I was in a fancy American clinic.*

Health bizz3: Medical Marketing

Doctors have ethical restrictions for doing marketing, and for that reason there are Patient Referral Services that with supposed objectivity advice patients as to which doctor to go. They have existed for a long time, but the web based ones are easier to run, more efficient and have wider reach.

Medical Marketing can sell the previous two medical businesses, EMR and Telemedicine. They can first convince the patients that they need an EMR, in order to recommend a specialist or sub-specialist. In order to produce the EMR a medical assistant and probably a doctor are necessary, so this is already Telemedicine. Once the patients have an online EMR, a remote doctor can provide some advice, maybe suppressing the original need for a physical encounter with a doctor.

Medical Marketing is currently applied to clinics or health organizations within a certain geographical area. However, some services are likely to be sold internationally, like Dentistry, laser eye optic correction, all kinds of cosmetic surgery and controversial surgeries like abortion, in vitro fertilization, cloning, sex change or virginity restoration.

Here in Argentina there are several opportunities for that, and the country already receives lots of Health Tourists. Let's do a simple math to find the balance point: a round trip airfare from North to South America can cost U$D 1200, and 3 days hotel maybe 200 more. Procedures that are not covered by medical insurance, and cost over 2000 in the US, are likely to cost from 20 to 40% here.

Personal View	*A step further would be to fit a boat with medical facilities and Argentine or other qualified and inexpensive doctors, and approach her to the coasts of Miami or London. The boat could carry the flag of some Medical Malpractice paradise, like Ruanda or Etiopia.*	*To round off the project we need a country that allows alcohol and casinos. Convalescence does not need to be boring. If patients do not come to you, you go to the patients…*

Health bizz4: Medical Knowledge Marketplaces

Once the patients have an online medical record (EMR) most patients can examined by online doctors, and in many cases those remote professionals can solve the problem. Of course we are excluding many cases in which human contact is necessary for physical or psychological reasons.

I conceive the near future of medical care as a connected, distributed space where only a few persons have direct contact with the patient, and a number of consultants examine the relevant data and make recommendations. The eHealth paradigm will make medicine ultra-specialized, a bit de-personalized, faster and cheaper than today.

Imagine a situation where a complicated case is exposed to an inexperienced doctor, far from a high complexity centre. Let 's assume that this patient has his data online, but physically-present doctor does not have a marketplace where to seek advice. He can maybe bother a friend once or twice, or even pay him. But this friend is no assurance of quality, availability or price.

There is not a site where patients or doctors can publish their cases (with the necessary EMR) and seek advice from online doctors. It would be ideal for isolated places where no doctor would visit, for second medical opinion and for 3rd World doctors willing to sell their knowledge in the 1st World.

Such marketplace would implement many mechanisms to validate doctors, and to assure quality responses. This concept intersects the Verifiable CV business described elsewhere.

In order to sell services online as Telemedicine, doctors will need a little more than a diploma and a license. The competition will be intense, and they will need to demonstrate their knowledge, plus cost-efficiency, availability, response time, technology and marketing. They will need ability to receive payment in many forms, offer guarantee and credit, thinks that they very rarely do in the real world, in traditional Medicine or even in the many popular TV series that depict the medical world.

A few forms of knowledge marketplaces within the Health area:

- Business-to-Consumer markets, where the patient demands service offers from all the possible providers;
- Business-to-Business markets, where clinics will find complementary institutions across the Net
- Auctions and reverse auctions, where medical services/hours are sold to the best buyer.
- Professional Social Networks, which proved their value in other marketplaces

These "medical knowledge marketplaces" should have at least these features:
- access to a reliable online EMR (electronic medical record) for patients
- a doctor's database, with a critical number of providers in any field. These providers do not need to travel to market their knowledge, because the transactions are essentially online.
- a companies database, ready to buy knowledge on given clinical cases, from doctors online. These companies will be validated in their contact data, and they will be required to pay any services bought thru the marketplace. Or face blacklisting.
- quality assurance service for doctors who want to validate their credentials by any necessary mean
- transaction platform, including bidding, alert mailing and auction.

 Other features present in current service eMarketplaces:
- forum
- contests
- tests - quizzes
- blacklist of those who broke the market rules
- product offerings
- group purchases
- physical meetings

This market would be ideal for isolated places where no doctor would visit, for second medical opinion and for 3rd World doctors willing to sell their knowledge in the 1st World. In the near future, it would be nonsensical NOT to have a Medical Knowledge Marketplace

Health bizz5: Traceable Medicine

This bizz takes elements of several others described here.

Medicine has always been defined as part art, part science. Art resists definition and can not be traced, while science is the opposite. As a part-time practicing doctor, I know that Medical care is far from being exact science and the doctor-patient interaction is hardly traceable. We doctors enjoy certain impunity from the fact that not everything we do and advice is recorded, and our errors most of the times, get covered with dirt… Even those facts that get written can be left in paper or in electronic format that is not integrated in larger databases.

For instance, let's compare several parts of patient-doctor interaction, in the old and modern ways of doing medicine:

	Standard-traditional-Old Way	Connected-traceable-telework-New Way
Patient selects Doctor	Word of mouth Advertising Managed care org. decides Whoever is available	Verifiable CV Knowledge Marketplace
Doctor selects patient	Clinicians accept everyone Specialists accept patients broadly within their specialty	Doctors search for patients in knowledge (medical service) marketplaces, which assure they stay within their proven abilities.
Initial interview	Spoken	Spoken + Audio record + full data entry in EMR. Telemedicine.
Medical Records	Paper or single PC	Electronic Medical Record (EMR) in a Database
Data collection	Analogical forms (paper, X Ray film, thermo sensitive paper)	Digital forms integrated into the EMR
Medical decisions	Doctor' call. Hunch. Coin toss. Infrequently, second medical opinion sought. Many times, from a friend or the first doctor who walks around.	Software assisted. Expert systems. Knowledge Marketplace. Telemedicine. Online qualification system for medical acts.
Outcome	Hopefully, everything Ok. Doctor performance is approximately estimated by those few that happen to know the case.	Permanently monitored by the Online Qualification System for Medical Acts.

Special examples of Traceable Medicine are clinical trials. When companies need to test new products or treatments define tests with extreme control of every variable, write strict protocols and appoint experts that ensure compliance. Everything is traceable. The results are solid enough to allow researchers to extract valid conclusions of general value.

Traceable Medicine will push health care away from art and into science. The result will be a less human patient-doctor relationship, but without doubt, success rates will be better and costs lower.

The "Online Qualification System for Medical Acts" does not exist and is a business by itself. It requires the EMR, for every participant being able to check patient data. Let's show some properties:

- can be complemented by Verifiable CVs, because the ratings that doctors obtain in this system can be added (if good…) to their CVs.

- would be a useful Medical Marketing tool for the service providers in the Medical Knowledge Marketplace, because those with a good record can be trusted and sell themselves better.

- will add credibility for those who participate in the Medical Social Networks.

- will be able to run Contests (with many marketing opportunities). Of course, the patient will stay anonymous.

- will be able to provide Certifications (a new business)

- instead of passing tests, obtaining certifications and solving quizzes for free or paying a fee, Doctors will do it and at the same time, get paid for their work

- large amounts of valuable data will be available for Public Health and Epidemiology technicians and experts, which will greatly improve Health Care in general.

Personal View	*I envision huge resistance from doctors to accept traceable medicine. They still fiercely resist using PCs to keep appointments and data. And the pen and paper generation still rules over the young and connected.*	*We doctors enjoy certain impunity from the fact that not everything we do and advice is recorded, and our errors most of the times, get covered with dirt*

Health bizz6: Opportunities for Pharmaceutical companies

The 5 previous proposals have many advertising and sponsorship places for drug companies. Doctors who are active online are likely to be more influential and see more patients that those who are hiding in their offices, and pharm sales reps need to identify them and see them, virtually or physically.

When a product is being discussed in a forum, the "virtual reps" can intervene defending the drug from attacks. Although it is not correct, they can do so anonymously or without identifying themselves as company members.

If a patient publishes his EMR online and releases his data, the companies can find candidates to buy certain products. Of course, while working with patient data there are a number of confidentiality issues to be addressed.

Activities where drug companies usually participate to reach doctors, like congresses and continuous education, are being progressively been transferred to the Web, creating optimal advertising spots.

Doctors that need financial help to develop an online presence can partner with drug companies and receive technology, advice and resources like web space or bandwidth.

Personal View	*In case all the proposals are rejected, here is where I focus on a more standard job as Online Bizz Developer for Pharmaceutical companies, since this is my area of expertise. Consider this as my CV, résumé or brag book.*	*Here could be an ad from any drug company with a vision for the future…*

Psychological Testing and Treatment

To this proposal apply the 3 medical businesses described above: Online EMR, Telemedicine, Marketing and Marketplaces.

Psychology is a discipline that can greatly benefit from the Internet, because there is no strict need for physical contact between patient and doctor. Of course, something is lost when human proximity is replaced by a webcam.

There are a number of clues from the environment, body language and details that help the psychologist to make a diagnosis. But psychological tests are objective and can be easily implemented and carried out online. The advantage of offering Web Psycho Testing is to centralize the tests, to assure uniformity, and to be able to chain the tests according to the results and following a predetermined algorithm, thus automating most of the diagnostic process.

Some tests were made as downloadable software, intended to be executed in the desktop PC of the acting psychologist, and others run in the server and can be solved online. The latter are less prone to manipulation and can be better controlled.

Children tests can take the form of games, for better acceptance. Some can be used to test the game addiction phenomenon, something that poses a problem on itself, and also can bring light in other, more serious addictions. There is a whole article on games as psy tests in this site, based on the idea that any game can be used as a test, and that the playing information of any user can be used by a psychologist.

Regarding therapy online, the psychoanalytic method is very suitable for online therapy, allowing one doctor to analyze the written thoughts of patients in a fraction of the time it takes to meet them and listen to them. Both email, messaging and forums can be used for this word exchange.

It is true that personal contact has a lot of information useful for the therapists, and that spoken language has peculiar mistakes (lapsus linguae) that are paramount for the Freudian psychoanalysis. However, the theory will need to evolve to cover the new ways of communication.

The quite rigid methodology and psychoanalytic mindset make online therapy migration a slow process. But my feeling is that almost all psy diagnosis and therapy will be online in 5-6 years. Argentina is the largest supplier of Freudian and Lacanian psychoanalysts in the world, so the conditions for starting this business here are optimal.

Game Psy Descriptors (long project posted elsewhere)

Virtual Sex

First, I apologize with readers whose sensitivity can be wounded by the nature of this virtual cyber business. I will try to use the most objective and neutral language as possible.

Whoever is interested in making Net money cannot ignore the millionaire sums that connected sex moves. Classic businesses are porn and prostitution. Virtual sex is still waiting to mature.

Computer masturbation has a great potential, once the proper interfaces are designed and approved. The provision of virtual sex does not seem to have electronic or mechanical difficulties. Many existing devices like pressure and temperature sensors, electric stimulators, vibrators, heaters and pumps can be adapted to the computer control.

Devices that cause ejaculation have been long used in bulls and horses for artificial insemination. There are a number of those devices for human use in the market, but they are not widely used. The obstacles are probably psychological, including moral and religious. Nothing that time and fashion can not change.

Of course few potential customers will publicly admit their interest in purchasing virtual sex devices or services. However, when the services come available many will probably buy them.

Electronic masturbation is not an appealing name, while Virtual Sex sounds modern and filled with possibilities. Masturbation is essentially solitary, and current computers do not qualify as company. But a computer with smart peripherals that stimulate and sense, and allows multiple ways of interaction with other human being/s can change the terminology.

Virtual sex is more permissive than real one, and many users protected by anonymity dare to do things like 3-some sex, swinging, fantasies and homosexuality. All these means challenges for the web designers and programmers,

market niches and in the end, money.

Ethical issues can hamper the diffusion of virtual sex, although there are a few "legitimate" uses for virtual sex. Think in prisoners, soldiers, astronauts or lovers separated by distance. Some sexual disorders could benefit from technology, such as impotence, premature ejaculation or lack of female orgasm.

Personal View	*Ethics apart, most consumers will probably be teenagers with a full computer at hand, not only a joystick…* *Virtual sex can become so widespread that could be prohibited for its negative influence in marriage and population growth. In the meantime, it seems a profitable business suited for a former medical investigator turned Net businessman, like the author.*	*I predict Windows 12 will come with Minesweeper, Solitaire, Pinball and Virtual Sex.*

Epilogue

The latest version of this e-book is kept at www.business-ideas.com.ar/health-ebook

Write to me to SS@FoundFirst.com if you want to participate in any way in these businesses. Purchase Virtual Shares. Donate. Comment on this book and link to it.

Let me know!

Sergio