



DAUGHTER *for hire LLC*
A helping hand for senior living

Business Plan

November 2015

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EXECUTIVE SUMMARY

Purpose of the Business Plan

Overview

Daughter for Hire was established in December of 2012 by Kathleen Rutishauser as a sole proprietorship. The business was established as a non-medical senior companion care services company, providing services in Oneida and Herkimer counties in New York State. It was Kathleen's intention to work full time providing companion care services to the elderly in the Mohawk Valley. It quickly became apparent before the end of the first quarter of 2013 that there was a greater need for assistance than one person could handle in approximately forty hours. The company continued to grow in revenue, number of clients and number of employees for the remainder of 2013.

It became clear to Kathleen that with a demand for services, there needed to be more dedicated time in the management of the business, as opposed to the owner handling appointments herself each day. After a period of discussion, late in the third quarter of 2013, Kathleen and Denise Flihan came to a verbal agreement regarding the ownership of the business and jointly made the decision to partner in Daughter for Hire LLC beginning January 1, 2014. The operating agreement was signed on January 1, 2014 and Kathleen and Denise work closely in the management of the company

The business currently is privately owned and run by two co-owners, Kathleen Rutishauser and Denise Flihan. The business operates in a new office in Clinton, New York.

Both owners have extensive backgrounds in finance, management, supervisory management, and business development. Denise and Kathleen have taken advantage of professional relationships to include their accountant, attorney, trademark attorney, commercial insurance consultant, the Mohawk Valley Business Women's Network, the Women's Business Center (WBC) of New York State and the Small Business Development Center (SBDC).

The company's services include, but are not limited to:

1. Helping seniors within their homes
2. Grocery Shopping
3. Assisting seniors with transport to and from medical appointments
4. Meal preparation
5. Light housekeeping

Currently, Daughter for Hire has a staff of forty providing these services and over three hundred seniors are being assisted. This provides independence for the client and peace of mind for the family.

The workforce has changed over the past five decades where women now make up almost fifty percent of the workforce. Women who would have once filled the role of caregiver for their family, are now working, creating a void in the continuum of care. In addition, many of the children of our Mohawk Valley seniors have moved from the area, leaving the seniors without the network of support that they often need as they age.

Daughter for Hire is a local company, which has been very helpful in terms of leveraging the owner's network of referral sources. Structurally, everything that the company needs to run effectively has been finalized. The Daughter for Hire website is in place, Policies and Procedures are standardized and signed off on by all employees, ongoing training is provided, and the workflow process is running smoothly.

From a competitive standpoint, Daughter for Hire operates from a position of strength. The owners manage the business together, operate with no debt, and hire strategically as the company takes on clients. The owners are well connected with the business community and significant referral sources and have enjoyed an excellent reputation. Development of important centers of influence occurs on a regular and scheduled basis.

Mission

Daughter for Hire's mission is to provide caring, compassionate and dependable non-medical assistance to seniors. The focus is on assisting seniors with everyday living, thereby allowing them to remain independent for as long as they safely can.

Daughter for Hire's assistance represents the difference between our seniors aging safely in their own homes or progressing on, possibly prematurely, to a live-in group care facility. The company provides assistance to help people, and manages the operations in such a way so as to make it profitable to do so.

Keys to Success

The Daughter for Hire Keys to Success can be narrowed down to five areas:

- 1.** The employees are the company's greatest asset. The impression that the owners make in meeting with prospective clients, the impression that the caregivers make each and every day, and the customer service experience leads to the Daughter for Hire's reputation. Understanding how critical the caregiver is to the business, the company carefully screens, holds high standards for employee conduct, and provides regular training and feedback.
- 2.** The owners have lived and worked in the Mohawk Valley for decades, and have strong business development backgrounds. Denise and Kathleen are very well connected to the channels of distribution which generate referrals for the business. The ability to regularly call on and to develop relationships leading to referrals has been critical to the success of the business.
- 3.** The Daughter for Hire brand is more than the logo. The Daughter for Hire name evokes a sense of kindness, compassion, professionalism and dependability in the people that they meet. The caregivers, the owners, the web site, the company reputation and printed marketing materials have led to this brand recognition.
- 4.** The ability for the owners to work seamlessly towards common goals has been important in terms of support, breadth of experience, and being in a position to leverage more opportunities. Though Denise and Kathleen have some separate functions, they regularly work together to focus on the client experience, operations and achieving the company goals.
- 5.** The owners realize that the services that they provide each day are not a commodity. Though the list may look like tasks, our focus is on socialization, companionship and safety for all of our clients. Kathleen and Denise build relationships while their caregivers are helping our clients with their daily living. Communication is key to the success of our client relationships, and they pride themselves on the company's proactivity in terms of helping their clients with any issues that may arise in their lives, in addition to what the company has been charged to do.

BUSINESS DESCRIPTION

Business Name: Daughter for Hire, LLC

Business Location: 6 Williams Street, Clinton, NY 13323

Status of business: Existing Business

Legal entity: LLC

Products and/or services offered:

The Daughter for Hire services include:

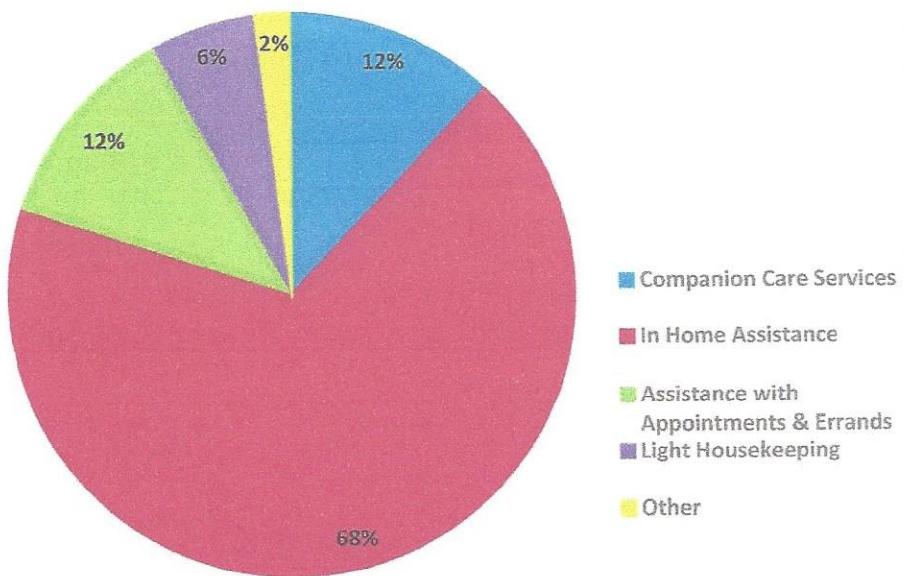
- Household Services and Assistance including medication reminders, meal planning and preparation, light housekeeping, laundry, changing bedding, overnight stays, standby services, 24 hour care, and respite care.
- Companionship including going out for meals and entertainment, reading together, playing cards and other games of interest, going for walks and attending social events.
- Accompaniment to appointments and engagements including medical appointments and physical therapy, church services, attorney and accountant appointments, senior centers, social engagements, family visits and other excursions that require our assistance in order for our clients to attend.
- Errands including grocery shopping, banking, picking up prescriptions, bill payment and going to the post office.
- Holiday preparation including helping to decorate, sending out cards, preparing holiday meals and purchasing and wrapping gifts.
- Service Coordination including repair services, snow removal, lawn maintenance and landscaping, downsizing and moving as well as household maintenance
- Financial Assistance including assistance with bill paying, banking, insurance claims and billing issues and analysis.

Analysis of Current Services

What Daughter for Hire has experienced is that there is usually one area that is most problematic for the senior, and prompts the senior or a family member to contact us. The care may initially focus on that one issue or need, yet in working with the client, other needs are made apparent to us.

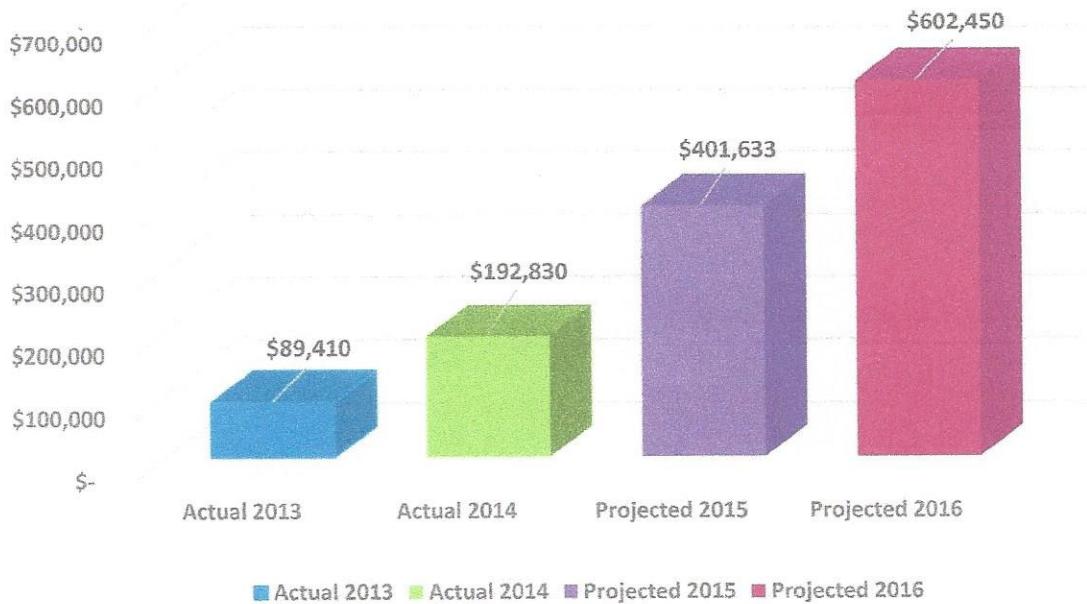
For example, a client may contact the company to assist with grocery shopping, and in working with the client, often find that there is expired food in the refrigerator, or that they are not eating well. The caregivers communicate with the client, the family, and Daughter for Hire management to keep everyone up to date on how the client is doing. Daughter for Hire provides well over one hundred services, though the following chart shows the breakdown between services for 2015 in terms of percentage of sales.

DAUGHTER FOR HIRE SERVICES
AS A PERCENTAGE OF SALES



Sales History and Forecast

DAUGHTER FOR HIRE ANNUAL SALES



The company has used the last quarter actual sales through 11/18/15 to project sales for the remaining 45 days of 2015 as displayed above. The projected sales for 2015, are \$401,633.00 in comparison to actual sales in 2014 of \$192,830.00, which equates to growth of 108%.

The need is great in Oneida and Herkimer counties. Daughter for Hire is in growth mode, as evidenced by the increase in the number of clients served from 2014 to 2015 of over 300%. Given the current rate of growth, an analysis of the market, and Daughter for Hire's strategic initiatives, we project that in 2016 we will produce \$602,450.00 in sales.

*Historical Financials are provided as supporting documents at the end of this plan.

COMPETITION

Seniors are faced with investigating the services that can be offered by the Office for the Aging, Department of Social Services, in home medical care companies, and companion care services companies, at a time when they are least able to sift their way through the wealth of information.

The competition, which includes individuals providing services "under the table", can often times charge less than the company does, as they do not have the overhead that Daughter for Hire carries.

As a sales strategy and for the security and peace of mind of the clients, all caregivers are bonded and insured. Our insurance includes liability, disability, and workman's compensation. Our company carefully screens employees through the interviewing process, reference checks and a national criminal background check. The employees are actively managed and follow Daughter for Hire policies and procedures.

The Daughter for Hire competitive advantage is based in part on the company's large investment in human capital. Daughter for Hire is a company made up of caring people. Denise and Kathleen place a large amount of importance on helping seniors by hiring and retaining a skilled and compassionate work force that provides services to their clients, at a reasonable rate, with an unconditional guarantee. The company's calling card is the warmth, dependability and effectiveness of the employees.

The core criteria for hiring the caregivers is

1. Honesty
2. Integrity
3. Patience
4. Caring Nature
5. Compassion
6. A Pleasing Personality

The focus has been to build a team that represents the kind of people that the clients would like to have in their homes.

Daughter for Hire employs its caregivers rather than to work with independent contractors. The company views this as an advantage as it provides them with the ability to direct the level of professionalism and control that is required to

effectively meet the client's expectations. The caregivers are trained to present themselves in a professional manner at all times. The caregivers are trained to know the expectations of their clients, and to provide them with the tools necessary to exceed their client's and the family's expectations.

Working with employees allows Daughter for Hire to be in charge of scheduling which is critical to the success of the business and to meeting the client's ever changing needs. With the team of caregivers, the company is able to respond to urgent situations quickly. In the event of an emergency situation, Denise and Kathleen work with the families to understand the client's needs and coordinate care as quickly as possible without compromising quality.

In the event a caregiver is sick or if a caregiver is needed in a crisis situation, the company has a team of caregivers to choose from to meet that need. The clients and their families do not have to worry about replacing a sick caregiver or filling an emergency shift. Daughter for Hire removes that worry with their ability to quickly respond to an urgent situation.

To support the high level of professionalism, each Daughter for Hire caregiver is provided with a beautiful uniform shirt with the Daughter for Hire embroidered logo clearly visible and a logoed name tag. This uniform serves three purposes.

1. It helps the clients easily identify a Daughter for Hire caregiver
2. It supports a professional appearance
3. It serves to promote the Daughter for Hire brand

BUSINESS PROCESS

Communication

Integral to the successful care of the clients, is communication. Communication with the clients and their families is critical. Daughter for Hire recognizes the importance of communicating with the public for new business development, as well as with their clientele to maintain and grow their client base.

Initial Client Contact

All new clients receive an initial visit by Denise or Kathleen to become acquainted with the company, and for the owners to learn more about the client needs. The scope of work is identified and a standardized intake form is completed to ensure all of the appropriate information is gathered for each client. This initial meeting also helps the owners to determine which of the caregivers would be most complementary to the client's personality and needs. After that initial meeting, the owners send out a thank you note and follow up with a phone call to ensure that the first experience was a good one.

1. At this point a caregiver(s) is selected based upon the client's needs, personality and number of hours of assistance required. The caregiver(s) selected will remain with that client until services are no longer needed. This is to allow the client and the caregiver(s) to develop a relationship and feel comfortable with one another.
2. Once a caregiver(s) is selected and the care plan completed, the care plan is reviewed by the client and their family.
3. Once approved, the care plan is sent to the client, the family, and the caregiver(s) for their information and reference. Once a caregiver or care team is selected, they review the care plan with one of the members and prepare for their shift(s) as required.
4. Once the care plan is finalized, the company formulates a communication procedure. The communication procedure is customized to the needs of the client, their families and the scope of services provided. The team communicates with clients and/or families no less than on a weekly basis. For those clients who may require a significant amount of care or around the clock care, the company develops a shift summary communication. This daily communication details the events that took place while the caregiver was with a client.

Denise or Kathleen attend the initial appointment with the caregiver in order to introduce the client to the caregiver, and review client expectations. If there are any areas of concern, they are taken care of early on, ensuring client

satisfaction. The company has a regular schedule of client interaction to learn of any changes with the client and again, to make sure that the company is exceeding their expectations.

The company's closing ratio for new client interactions is almost 100%, however the key is to increase the number of "at bats" to work to make prospective clients aware of the company's existence and ability to solve their problems.

The company recognizes that each client relationship is unique and tailors the services to provide their clients with the best possible care. It's not a job, it truly is a calling for the owners.

MARKETING

Industry Overview

The Industry that Daughter for Hire is classified under is Services for the Elderly and Persons with Disabilities (NAICS Code 624120). This industry comprises establishments primarily engaged in providing nonresidential social assistance services to improve the quality of life for the elderly, persons diagnosed with intellectual and developmental disabilities, or persons with disabilities. These establishments provide for the welfare of these individuals in such areas as day care, nonmedical home care or homemaker services, social activities, group support, and companionship.

The Senior Companion Care services is a growing field. According to the U.S. Census Bureau, between 2007 and 2030 the number of Americans age 65 and older is projected to grow by 89 percent (compared to just 21 percent for the overall population).

The escalating expense of assisted living or nursing home living can range from \$9,000 to \$15,000 per month. Understandably, most seniors want to age in place at home. With just a minimal amount of assistance, most seniors can safely stay at home and maintain their independence.

Daughter for Hire's actual clients are senior citizens of approximately sixty five years of age and above. In the company's marketing efforts, they target both senior citizens themselves, as well as individuals in the forty to sixty year old demographic who likely has a family member who falls in the sixty five plus age bracket.

According to the American Community Survey in 2009, for people aged 65 and older living at home, approximately 20% of that population have mobility issues. They may have difficulty going outside of the house alone to go to doctor's appointments and shop, they quite often they may no longer drive.

Based upon data from the 2000 U.S. Census, there are approximately 50,000 people aged 65 and above in Oneida and Herkimer counties. According to New York State Plan on Aging, 27% of that population have the resources available to pay for long term care. That equates to an approximate target market of 13,500 seniors in the target market. The company's current market share, after two full years in the territory is approximately 2%. There is a large potential for growth in the geographic area.

In actuality, the population of 50,000 needs assistance to continue to age safely in their own homes. Whether the services needed are paid for out of pocket, or by Medicare or Medicaid, there is great need in our area that must be fulfilled in order to avoid progression to a long term group living facility if it can be avoided.

Daughter for Hire currently addresses the needs of the 13,500 prospective seniors who can afford to pay out of pocket for assistance, and with the company initiatives for 2016, the owners will be in a position to service the estimated remaining 36,500.

Market Segmentation

The profile of the client:

- Most often a widow/widower, though the company has a smaller percentage of married clients
- Age 65 and above
- Has children locally, who are unable to help due to time constraints, or in some cases are unwilling to help
- Has children that live out of the area and are unable to provide consistent help
- Middle class or above
- Financially stable
- Many clients no longer drive
- Physically may be recuperating from a fall, or surgery, or has chronic illness or injury
- Memory issues such as Dementia and Alzheimer's are prevalent in many clients
- Diminishing desire or ability to make meals, take care of the home, and to take care of their physical needs

Marketing Strategy

A large part of the marketing strategy for Daughter for Hire is focused on getting the word out about the company and services and generating referrals. While the marketing materials, web site and advertising support the Daughter for Hire brand, the focus is on reaching prospective clients, their family members and centers of influence who are in a position to refer clients to Daughter for Hire. A regular contact schedule ensures that each of the various channels is contacted and updated on a regular basis. Educating, updating and staying top of mind is critical to the level and quality of referrals.

The marketing strategy is structured to combine in person meetings with referral sources and centers of influence (See Channels of Distribution on the next page), along with regular contact with people in the community to keep Daughter for Hire top of mind. Both Denise and Kathleen are very active in the community and hold leadership positions on the boards and organizations that they serve. They view each interaction as an opportunity for them to represent Daughter for Hire.

Channels of Distribution:

- Prospective Clients
 - Church
 - Senior Citizen Centers
 - Red Hat Society
 - Funeral Homes
 - Mohawk Valley Institute for Learning in Retirement
 - Senior Health and Wellness Fairs
- Family Members
 - Word of Mouth
 - Discharge Planners at Rehabilitation Facilities
- Centers of Influence
 - Local Hospitals
 - Rehabilitation Facilities
 - Oneida and Herkimer Counties Office for the Aging
 - Gerontologists and Primary Care Physicians
 - Home Care and Medical Supply Companies
 - Oneida and Herkimer Medical Societies
 - Visiting Nurses
 - Compass- networking group for and about seniors
 - Independent Living Facilities
 - Senior Apartment Complexes
 - Assisted Living Facilities
 - Senior Citizen Centers
 - Rotary
 - Funeral Homes
 - Mohawk Valley Business Women's Network
 - Greater Utica Chamber of Commerce
 - NYS Women's Ties
 - Elder Net
 - Businesses that work with seniors
 - Business contacts, colleagues and peers

Daughter for Hire reaches their clients and family members by working closely with the various centers of influence, and by being present where the seniors may visit. The owner's diligence in regularly checking in and updating the people who are in a position to recommend and refer clients to us, in addition to excellent feedback from the client after they have worked with us, has been the most effective way for us to increase the company's client base.

Awareness

Sales literature and information is currently distributed to current and potential clients in the form of a rack cards and flyers. These cards are placed within distribution centers which include doctor offices, hospitals, senior centers, accountants, attorneys and financial planning offices. The company works closely with hospitals and rehabilitation facilities to educate their discharge personnel about the Daughter for Hire services so that they can refer those services to potential clients.

In addition to printed marketing materials, advertising, sponsorship and the web site, the owners believe that the best way to reach new clients is through the regular in person contacts with their channels of distribution. However, what has led to the overall regular addition of new clients, is the reputation. Denise and Kathleen place a high value on the client experience before and during the company's time with the client. The experience for the client and their family has grown the company's reputation in a very positive way.

Pricing

The pricing is standardized. Daughter for Hire operates with a minimum two hour shift, and have clients that need us for anywhere from 2-24 hours a day. The overhead of billing time and meetings make it much more cost effective to have longer shifts. The employees would prefer longer shifts so as to not spend an inordinate amount of time in the car traveling to and from appointments. The ideal shift is the client who needs us 24 hours a day and 7 days a week. The company puts together a team that generally works the same shifts each week, and has the familiarity with the client. The services are covered by many long term care policies, however are not covered by Medicare or Medicaid. The company's target client is generally middle class and above and in a position to pay out of pocket for their services.

The charge for the complete line of services ranges from \$20 - \$25 per hour based on the type of services required and the number of hours of assistance needed per week. On average, the company provides services for \$20 an hour with a two hour minimum requirement. The pricing is competitive and based upon a market analysis of Oneida and Herkimer County. The owners have focused on the pricing services fairly and have not had pushback in terms of hourly rate.

Company Goals and Objectives:

On January 1, 2015 the owners met to discuss their focus for 2015. Kathleen and Denise identified five goals for Daughter for Hire for the coming year. They are:

1. **Revenue-** As they did in 2014, the owners planned to double the company revenue in 2015. Based on their results year to date, they are on target with their goal and expect to double sales over 2014. The sales forecast included in the Marketing and Sales Strategy section on page 8 outlines the actual revenues and projected revenue goals.
2. **Trademark-** Daughter for Hire is currently awaiting final approval for the trademarking of the Daughter for Hire logo and tag line. The logo is a visual explanation of the company which shows warmth, and depicts two of the company's services. In addition, the "heart" on the woman's dress is a symbol of the caring that is a part of everything that the company does. The owners have an eye on future expansion and possible franchising, and the trademark will be imperative for the protection of the company brand.
3. **Partnership-** The owners began conversation with a statewide homecare services company in 2014 to work together to increase the span of products and services offered. This company is regularly selling and delivering medical equipment, and homecare supplies to seniors in the company's footprint. They are well connected and have contracts with the local hospitals, and rehabilitation facilities which would help to expand the company market share. In addition, they have full New York State licensing to provide personal care services, and the ability to receive Medicare and Medicaid reimbursement. Daughter for Hire is also positioned to take on products such as Medication Management Systems, Fall Detection and Medical Alerts which are needed by every client that the company assists.
4. **Woman Owned Business (WBE) certification and designation-** The owners will complete their WBE application by the end of 2015. Having this designation will place the company in the position to bid on New York State contracts where Governor Cuomo has mandated that 30% of all New York State contracts be awarded to a certified NYS WBE. In partnership with the aforementioned home care company, as a WBE, Daughter for Hire will be in a good position to bid on home medical equipment, medication management systems, medical alerts and fall detection systems.

5. Expansion of Market Territory- A further benefit of a "virtual office" for Daughter for Hire is that the business can expand without the cost of office space or real estate. Both owners have considerable contacts in the Albany (Capital District) and Syracuse markets. The business is scalable in that once the company begins to obtain clients in a new market, they can concurrently balance the work force by hiring. With critical mass in a new market, an administrator would be hired to manage the calls, employees and service delivery in a new market. The company is currently doing market research to determine the timing and viability of expansion options.

OWNERS, MANAGEMENT & EMPLOYEES

Kathleen Rutishauser – 50% owner Kathleen Rutishauser is co-owner and founder of Daughter for Hire LLC. The company was formed in 2012 as a sole proprietorship, with the intention of helping seniors on a relatively small scale. Within the first two months of operation, it became evident that there was a large and somewhat unmet need in terms of assistance for seniors. The mission statement has remained constant and revolves around providing the optimal level of services to seniors in the community to allow them to age in place safely and happily, rather than to move to assisted living earlier than they would like or need.

For thirty years prior to forming Daughter for Hire, Ms. Rutishauser held various managerial and leadership roles in investments, banking, sales and telecommunications.

Kathleen holds a bachelor's degree in finance from Siena College, and has served on a number of boards throughout her time in the Mohawk Valley, including The Utica Zoological Society, The YWCA, The National Center for Missing and Exploited Children Advisory Board, the Mohawk Valley Bicycling Club, and Mohawk Valley Business Women's Network The Ride for Missing Children for thirteen years, and is a member of the Mission in Motion Cycling Team, which raises funds for Lourdes Hospital in Binghamton to provide a mobile mammography unit for the community. Kathleen volunteers as a mentor to over 25 high school girls as part of the YWCA Salute to Outstanding Women Mentorship Program.

Denise Flihan – 50% owner Denise Flihan is co-owner of Daughter for Hire LLC. Denise joined Daughter for Hire as a member in 2014 to work alongside Kathleen to strategically grow the business and expand the service territory. Together Flihan and Rutishauser work side by side to manage the business operations, the clients and the company's employees.

For twenty-five years prior to joining Daughter for Hire, Ms. Flihan held various managerial and leadership roles in banking, business development and fundraising. Throughout Ms. Flihan's career, she has been directly involved with, and responsible for, the development and advancement of the companies she represented.

Denise holds a bachelor's degree in accounting from SUNY IT, now known as SUNY Polytechnic Institute. She has served on a number of boards and committees throughout her career in the Mohawk Valley, including The American Heart Association, Go Red for Women, The Children's Dyslexia Center of CNY, The Arc Oneida-Lewis Chapter Foundation Board, The Peacemaker Program, and the Mohawk Valley Business Women's Network. Denise has been active in a leadership role for The American Heart

Association's Go Red for Women Committee for seven years, and as a mother of a child with Dyslexia, helps to identify funds and promote the Children's Dyslexia Center of CNY, which provides free tutoring for children with dyslexia. Denise was honored in April of 2015 by the Utica YWCA's "Salute to Outstanding Women" as an award recipient for her achievements in business and industry and her contributions to the community.

Employees

As you will note in the Organization and Management section on the next page, the company is structured to operate with the co-owners handling the management of the company to include sales, client management, human resources, scheduling, payroll, employee training and marketing.

Daughter for Hire was structured in such a way as to place a high level of importance on the company's greatest asset; the employees. The owners understand that the company reputation, client satisfaction and ultimately overall success rests with the client-caregiver experience. The Daughter for Hire caregiver is different than the typical caregiver, they are professional, polished, dependable, experienced and compassionate. They dress in the company short sleeve or long sleeve shirts; which bear the company logo and company colors. They follow the Daughter for Hire policies and procedures, and have been trained to handle any issues that they may face. There is an open line of communication between the employees and the owners.

Currently there are 40 caregivers on staff providing assistance to over 300 area seniors and their families.

In February 2015 the members hired a part-time administrative assistant to help with the day to day activities of the business so that the members can concentrate on the continued growth and strategic development of the business. The Administrative Assistant's primary responsibility is to prepare the caregivers weekly schedule, and handle many of the administrative needs of the business. Daughter for Hire utilizes a web-based program called ShiftPlanning. This program allows us to see caregiver availability on an hourly basis. Schedules are posted on Wednesday for the following week. ShiftPlanning allows the caregiver to receive their schedule instantly on their smart phone or computer. Caregivers can use this system to request time off and Administration can use this system to track hours worked.

As the business continues to grow, the intention is to hire a Client Services Coordinator whose primary responsibility will be to meet with the clients and their families, complete the in-take information and develop the client care.