

Section One: Issuers' Initial Disclosure Obligations

Part A General Company Information

Item I The exact name of the issuer and its predecessor (if any).

- 1. Formerly Winfield Financial Group, Inc. Until 12/2005**
- 2. Formerly Healthcare Business Services Groups, Inc. Until 2/2008**
- 3. PPJ Enterprise - Current**

Item II. The address of the issuer's principal executive offices.

**1105 Terminal Way Suite 202, Reno Nevada 89502
Phone (775) 348-5735, Fax (866) 622-3215
website: www.ppjenterprise.com**

Item III. The jurisdiction(s) and date of the issuer's incorporation or organization.
Nevada, USA May 2, 2000.

ADDITIONAL DISCLOSURES:

As a result of an agreement on or about October of 2009 with Wakabayashi Funds LLC for Public Relation work and Funding for the benefits of the Company and under the contract the Company will be issuing 2,500,000 (Post Reverse Split) Common Stocks to Wakabayashi Funds, LLC by end of December 2012.

The Company has debts on secured Convertible notes as stated in Liability statement. Total secured Convertible Notes from the companies (CREDITORS) was for \$1,400,000 of which funded \$700,000 in June of 2006, \$600,000 in August of 2006 and \$100,000 in (approx) July of 2008. Creditors have converted approximately \$300,000 worth of the Notes. Creditors are in financial crisis due to legal issues. Their liquidators are offering discounts to settle the Convertible Notes. There is no agreement at this time with PPJ Enterprise. The Company does not expect CREDITORS to convert Notes to Company's Common stocks and trade.

Other outstanding Convertible Debts - (multiple private lenders) Approximately \$798,000 w/interest accrued.

The Company signed two new clients in California for the billing and collection work in August 2012. Other potential clients are being pursued aggressively. One of these two clients is an old client of the former subsidiary. It appears that several former clients of the former subsidiary may be considering returning as new client due to their substantial loss of income as other billing services are handling their billing/collection work not efficient or effective enough to meet their financial needs.

The Company's new line of business – Joint Venture with Doctors in setting up new

practices, marketing and management of practices at higher percentage of revenue. The Company has one such new relationship with a Southern California Pain Management Practice and looking forward to grow this line of business in the near future.

Schedule Court Trial for the Company's asset recovery has been extended with the request of the Company, which is now set for August 19, 2013. The Company has retained Expert Witness Forensic Accountant to testify at Trial on behalf of the Company. The Company is in process of retaining Expert Witness for the Business Valuation and calculation of Loss of Business due to the theft of its assets by Dr. Narinder Grewal of Chatsworth California. The Company is also in process of retaining a Pain Management Billing Expert Witness to testify in Trial on behalf of the Company.

Part B Share Structure

Item IV The exact title and class of securities outstanding wh

Common Stocks 289,948,881 Class B Preferred Stocks 10,000

Item V Par or stated value and description of the security.

A. *Par or Stated Value.* Provide the par or stated value for each class of outstanding securities.

- 1. Common @ par value .001**
- 2. Preferred @ par value \$2.50**

B. *Common or Preferred Stock.*

- 1. For common equity, describe any dividend, voting and preemption rights. None**
- 1. For preferred stock, describe the dividend, voting, conversion and liquidation rights as well as redemption or sinking fund provisions. Not yet Determined**
- 1. Describe any other material rights of common or preferred stockholders. Not Yet Determined**
- 1. Describe any provision in issuer's charter or by-laws that would delay, defer or prevent a change in control of the issuer. None**

Item VI

- (i) Period end date; 12/31/2012**
- (ii) Number of shares authorized; 950,000,000**
- (iii) Number of shares outstanding; 289,948,881**
- (iv) Freely tradable shares (public float); 62,313,885**
- (v) Total number of beneficial shareholders; and approx 1**
- (vi) Total number of shareholders of record. 197**

Part C Business Information

Item VII The name and address of the transfer agent*.

Pacific Stock Transfer Company, 500 E. Warm Spring Rd. Ste 240, Las Vegas, NV 89119

*Transfer Agent is registered under Exchange Act.

*Regulatory Authority – U.S. Security and Exchange Commission

Phone Number (702) 361-3033

Item VIII The nature of the issuer's business.

In describing the issuer's business, please provide the following information:

A. Business Development.

1. the form of organization of the issuer (e.g., corporation, partnership, limited liability company, etc.); Corporation.

1. the year that the issuer (or any predecessor) was organized;

Formerly Vanguard Organized in Nevada 5/2000

1. Formerly Winfield Financial Group, Inc.- (Name changed) Until 12/2005
2. Formerly Healthcare Business Services Groups, Inc. (Name changed) until 2/2008
3. PPJ Enterprise – Current (Name changed)

1. the issuer's fiscal year end date; 12/31

1. whether the issuer (or any predecessor) has been in bankruptcy, receivership or any similar proceeding; No

1. any material reclassification, merger, consolidation, or purchase or sale of a significant amount of assets; Yes, Winfield Financial Service, Inc. purchased Healthcare Business Services Groups, Inc. a Delaware company and changed its name to Healthcare Business Services Groups, Inc. (Nevada) and

1. any default of the terms of any note, loan, lease, or other indebtedness or financing arrangement requiring the issuer to make payments; No, Notes extended with additional interest but no default.

1. any change of control; Yes, in 2004 through merger, management of Delaware company Healthcare Business Services Groups, Inc. took control.

1. any increase of 10% or more of the same class of outstanding equity securities; Yes, during the years of 2008, 2009, 2010

1. any past, pending or anticipated stock split, stock dividend, recapitalization, merger, acquisition, spin-off, or reorganization; yes, past, in 2/2008 and in 10/2011

1. any delisting of the issuer's securities by any securities exchange or deletion from

the None

1. any current, past, pending or threatened legal proceedings or administrative actions either by or against the issuer that could have a material effect on the issuer's business, financial condition, or operations and any current, past or pending trading suspensions by a regulator, state the name of the parties, the nature and the amounts involved.

Yes, by the issuer to collect its assets from previous client, total \$15,000,000 including penalties and interests. No other threats or law suits.

B. Business of Issuer.

1. the issuer's primary and secondary SIC Codes; 54, 541219
2. if the issuer has never conducted operations, is in the development stage, or is currently conducting operations; Conducting Operations
1. whether the issuer is or has at any time been a "shell company"; NO
1. the names of any parent, subsidiary, or affiliate of the issuer, and its business purpose, its method of operation, its ownership, and whether it is included in the financial statements attached to this disclosure statement;

The following companies are wholly owned subsidiaries of the issuer:

a. AutoMed Software Corp. a Nevada Company: (Merged with Winfield Financial Group, Inc. in 2004)

Developed Medical Practice Management, electronic health record, auto mated billing software, one of a kind, highly privileged software, not offered by any other company, can take the health care field by storm if marketed adequately. This software can save health care provider up to 70% of their cost and increase their collection as much as 30%. Please visit www.automated-biller.com for details. This product needs update to current compliance, issuer is seeking capitals to upgrade, package to market and sell.

b. Professional Billing Services, LLC. (PBS) A California LLC providing billing, specialty medical billing, collections and workers comp lien collection services for health care providers. PBS currently has total collectible AR in excess of \$100,000,000. PBS has 8 employees and 3 consultants as 4/7/2013. PBS can support its expenses but has need for capital for faster growth. Please visit www.professionalbillingservice.net for details. PBS is a new subsidiary of the issuer, management has 22 years of specialty billing experience and well known (nationwide) in the pain management, anesthesia and surgery centers practices including all specialties of medicine.

1. the effect of existing or probable governmental regulations on the business; None

1. an estimate of the amount spent during each of the last two fiscal years on research and development activities, and, if applicable, the extent to which the cost of such activities are borne directly by customers;

a. 2010 - \$24,000

b. 2011 - \$10,300

c. 2012 - \$18,000

1. costs and effects of compliance with environmental laws (federal, state and local);
None

1. the number of total employees and number of full-time employees varies between 10 – 22, increased or reduced as per need for the time.7iy

Item IX The nature of products or services offered.

Medical billing service and provides automated medical billing and medical practice management software. Please see web sites listed above for details.

www.professionalbillingservice.net www.automated-biller.com

A. principal products or services, and their markets; Medical Billing Service & Software

B. distribution methods of the products or services; PBS uses variety distribution methods, attends medical conferences nationwide, mail brochures by mail, by fax , through referrals from clients, telemarketing and email marketing media. software in not being advertised currently due the need of upgrade.

C. status of any publicly announced new product or service;

Software - was completed, needs upgrade, needs funding

D. Competitive business conditions, the issuer's competitive position in the industry, and methods of competition; More knowledgeable than competitors, customized service.

Software – one of a kind highly effective to reduce clients cost of operation and increases revenue. Please see above listed web sites for details.

E. sources and availability of raw materials and the names of principal suppliers; N/A

F. dependence on one or a few major customers; NO

G. patents, trademarks, licenses, franchises, concessions, royalty agreements or labor contracts, including their duration; Trademark registered in 2005 as "AutoMed" and Copyrights was approved in 2006. Issuer needs to update Copyright due to updated source codes. No other details available at this time.

H. the need for any government approval of principal products or services and the

status of any requested government approvals. None

Item X The nature and extent of the issuer's facilities. Leased office units located at 440 N Mountain Ave, Suite 201-H, Upland, CA 91786. Current monthly lease is \$3800.00. PBS is located at this location with additional space.

Part D Management Structure and Financial Information

Item XI The name of the chief executive officer, members of the board of directors, as well as control persons.

1. Chandana Basu, CEO/President, Chairwomen of the Board and operation officer of PBS.

2. Arjinderpal Singh Sekhon, MD, Board of Directors (has been ill, company is seeking for new Board of Directors)

3. Daljit Kaur, DDS, Board of Directors

The goal of this section is to provide an investor with a clear understanding of the identity of all the persons or entities that are involved in managing, controlling or advising the operations, business development and disclosure of the issuer, as well as the identity of any significant shareholders.

A. Officers and Directors. In responding to this item, please provide the following information for each of the issuer's executive officers, directors, general partners and control persons, as of the date of this information statement:

1. Full name; Chandana Basu (Ms. Basu)

Business address; 1105 Terminal Way, Suite 202, Reno Nevada 89502

Employment history (which must list all previous employers for the past 5 years, positions held, responsibilities and employment dates);
CEO/President/Chairwomen and control person of the issuer since 2004. Medical Billing Service was founded by Ms. Basu in 1991 and she has grown the company into multimillion dollars business within 7 years from inception.

2. Arjinderpal Singh Sekhon, MD (Dr. Sekhon) , Board of Directors, specialized in pulmonary medicine and pain management. Business address is 1105 Terminal Way, Suite 202, Reno, NV 89502, was a candidate for U.S. Congress in 2008, won Primary. Dr. Sekhon is a humanitarian, he served in U.S. Reserve for over 20 years, he is a seasoned businessman. (currently off duties due to illness)

3. Daljit Kaur, DDS, (DR. Kaur) Board of Directors, a well-known dentist, a caring employer, a seasoned businesswoman. Dr. Kaur has been a Board member since 11/2009. Her business name is Creative Dental.

1. Board memberships and other affiliations; Ms. Basu is our Chairwoman, control person and majority Share holders
1. Compensation by the issuer; Due to lack of adequate financial resources, Ms. Basu is currently working as employee, she is drawing about \$2,000 per month as salary and 5,000 to 6,000 as draw whenever funds are available but unpaid amount is being accrued.
1. Number and class of the issuer's securities beneficially owned by each such person.
 1. Ms. Basu owns Common Shares.
 2. Dr. Sekhon owns Common Shares.

B. Legal/Disciplinary History. Please identify whether any of the foregoing persons have, in the last five years, been the subject of:

1. Chandana Basu, Officer/Chairwoman , Arjinderpal Singh Sekhon, MD Board of Directors and Daljit Kaur, DDS Board of Directors have not been the subject of:

1. A conviction in a criminal proceeding or named as a defendant in a pending criminal proceeding (excluding traffic violations and other minor offenses);

None

1. The entry of an order, judgment, or decree, not subsequently reversed, suspended or vacated, by a court of competent jurisdiction that permanently or temporarily enjoined, barred, suspended or otherwise limited such person's involvement in any type of business, securities, commodities, or banking activities;

None

1. A finding or judgment by a court of competent jurisdiction (in a civil action), the Securities and Exchange Commission, the Commodity Futures Trading Commission, or a state securities regulator of a violation of federal or state securities or commodities law, which finding or judgment has not been reversed, suspended, or vacated;

None

1. The entry of an order by a self-regulatory organization that permanently or temporarily barred, suspended or otherwise limited such person's involvement in any type of business or securities active

None

C. Disclosure of Family Relationships. Describe any family relationships⁴ among and between the issuer's directors, officers, persons nominated or chosen by the issuer to become directors or officers, or beneficial owners of

more than five percent (5%) of the any class of the issuer's equity securities.

None

D. Disclosure of Related Party Transactions. Describe any transaction during the issuer's last two full fiscal years and the current fiscal year or any currently proposed transaction, involving the issuer, in which (i) the amount involved exceeds the lesser of \$120,000 or one percent of the average of the issuer's total assets at year-end for its last three fiscal years and (ii) any related person had or will have a direct or indirect material interest. Disclose the following information regarding the transaction:

1. The name of the related person and the basis on which the person is related to the issuer;
N/A
2. The related person's interest in the transaction;
N/A
3. The approximate dollar value involved in the transaction (in the case of indebtedness, disclose the largest aggregate amount of principal outstanding during the time period for which disclosure is required, amount thereof outstanding as of the latest practicable date, the amount of principal and interest paid during the time period for which disclosure is required, and the rate or amount of interest payable on the indebtedness);
N/A
4. The approximate dollar value of the related person's interest in the transaction; and
N/A
5. Any other information regarding the transaction or the related person in the context of the transaction that is material to investors in light of the circumstances of the particular transaction.
N/A
6. A person who has a position or relationship with a firm, corporation, or other entity that engages in a transaction with the issuer shall not be deemed to have an indirect material interest for purposes of paragraph D of this Item XI where:
 - a. The interest arises only:
N/A
 - i. From such person's position as a director of another

corporation or organization that is a party to the transaction;
or

ii. From the direct or indirect ownership by such person and all other related persons, in the aggregate, of less than a ten percent (10%) equity interest in another entity (other than a partnership) which is a party to the transaction; or

iii. From both such position and ownership; or

b. The interest arises only from such person's position as a limited partner in a partnership in which the person and all other related persons have an interest of less than ten percent (10%), and the person is not a general partner of and does not hold another position in the partnership.

N/A

7. Disclosure need not be provided pursuant to paragraph D of this Item XI if:

a. The transaction is one where the rates or charges involved in the transaction are determined by competitive bids, or the transaction involves the rendering of services as a common or contract carrier,

public utility, at rates or charges fixed in conformity with law or governmental authority; N/A

b. The transaction involves services as a bank depository of funds, transfer agent, registrar, trustee under a trust indenture, or similar services; or N/A

c. The interest of the related person arises solely from the ownership of a class of equity securities of the issuer and all holders of that class of equity securities of the issuer received the same benefit on a pro rata basis. N/A

8. Include information for any material underwriting discounts and commissions upon the sale of securities by the issuer where any of the specified persons was or is to be a principal underwriter or is a controlling person or member of a firm that was or is to be a principal underwriter. N/A

E. Disclosure of Conflicts of Interest. Describe any conflicts of interest. Describe the circumstances, parties involved and mitigating factors for any executive officer or director with competing professional or personal interests. N/A

Item. XII Financial information for the issuer's most recent fiscal period.

Complete financial statements as listed below have been posted as of 4/6/2013.

1) balance sheet; Posted

2) statement of income; Included

- 3) statement of cash flows; Posted
- 4) statement of changes in stockholders' equity; Posted
- 5) financial notes; Posted
- 6) audit letter, if audited None, Not audited

The financial statements requested pursuant to this item shall be prepared in accordance with generally accepted accounting principles (GAAP) by persons with sufficient financial skills.

Item. XIII Similar financial information for such part of the two preceding fiscal years as the issuer or its predecessor has been in existence.

Please provide the financial statements described in Item XII above for the issuer's two preceding fiscal years.

Annual Reports are Posted on Pinksheets.com for the year of 2008, 2009, 2010 and 2011 fiscal year end reported on OTCMARKET website.

Item XIII: The issuer shall either (i) attach the financial statements required by this Item XIII to its initial disclosure statement or (ii) post such financial statements through the OTC Disclosure and News Service as a separate report under the name of "*Annual Report*" for the applicable fiscal year end. The issuer must state in its disclosure statement that such financial statements are incorporated by reference. The issuer must also (x) provide a list in the disclosure statement describing the financial statements that are incorporated by reference, (y) clearly explain where the incorporated documents can be found, and (z) provide a clear cross-reference to the specific location where the information requested by this Item can be found in the incorporated documents.

All current financial statements have been posted on www.otcmarkets.com

Item XIV Beneficial Owners.

Provide a list of the name, address and shareholdings of all persons beneficially owning more than five percent (5%) of any class of the issuer's equity securities.

Chandana Basu, 1042 N. Mountain Ave #B542, Upland CA 91786 is only beneficial owner as of 12/31/2012

Item. XV The name, address, telephone number, and email address of each of the following outside providers that advise the issuer on matters relating to operations, business development and disclosure:

1. Investment Banker None

1. Promoters None at the time none

1. Counsel

A. Michael J. Hemming 333 West Mission Avenue, Pomona CA 91763

Telephone: (909)-469-8067 email: michaeljhemming@gmail.com

1. Accountant or Auditor - the information shall clearly (i) describe if an outside accountant provides audit or review services, (ii) state the work done by the outside accountant and (iii) describe the responsibilities of the accountant and the responsibilities of management (i.e. who audits, prepares or reviews the issuer's financial statements, etc.). The information shall include the accountant's phone number and email address and a description of the accountant's licensing and qualifications to perform such duties on behalf of the issuer.

None at this time

1. Investor Relations Consultant (service on hold due to problem related to certificate mishandled by MMG Broker which was paid for the service)

Minamar Group
5155 Spectrum Way Unit #5
Mississauga, ONT L4W 5A1
Canada

Telephone No. (800) 365-4331 website www.minamargroup.com

1. Any other adviser(s) that assisted, advised, prepared or provided information with respect to this disclosure statement - the information shall include the telephone number and email address of each adviser.

None

Item. XVI Management's Discussion and Analysis or Plan of Operation.

This report contains forward looking statements within the meaning of section 27a of the securities act of 1933, as amended and section 21e of the securities exchange act of 1934, as amended. The company's actual results could differ materially from those set forth on the forward looking statements as a result of the risks set forth in the company's filings with the Securities and Exchange commissions, general economic conditions, and changes in the assumptions used in making such forward looking statements.

OVERVIEW

Winfield Financial Group, Inc. (the "Registrant") was incorporated in the State of Nevada on May 2, 2000. Prior to the Acquisition, discussed below, the Registrant was a business broker, primarily representing sellers and offering its clients' businesses for sale. As a result of the Acquisition, the Registrant changed its business focus.

On April 7, 2004, the Registrant filed Articles of Exchange with the State of Nevada to take effect on such date. Under the terms of the Articles of Exchange, the Registrant was to acquire Vanguard Commercial, Inc., a Nevada corporation ("Vanguard") whereby the Registrant was to issue 197,000 of its shares of Common Stock in exchange for all of the issued and outstanding Common Stock of Vanguard. Robert

Burley, a former Director of the Registrant and the Registrant's former President, Chief Executive Officer and Treasurer is also an officer and director of Vanguard. Subsequent to the effective date of the exchange with Vanguard, the Registrant and Vanguard mutually agreed to rescind the transaction. The Registrant filed a Certificate of Correction with the State of Nevada rescinding the exchange with Vanguard, which never took place and the Registrant never issued any of its shares with respect thereto.

On April 22, 2004, the Registrant amended its Articles of Incorporation to increase the authorized shares to Fifty Million (50,000,000) shares of Common Stock, to reauthorize the par value of \$.001 per share of Common Stock and to reauthorize 5,000,000 shares of preferred stock with a par value of \$.001 per share of preferred stock.

On April 23, 2004, the Registrant acquired 100% of the issued and outstanding shares of Healthcare Business Services Groups, Inc., a Delaware corporation ("Healthcare"). As part of the same transaction on May 7, 2004, the Registrant acquired 100% of the issued and outstanding shares of AutoMed Software Corp., a Nevada corporation ("AutoMed"), and 100% of the membership interests of Silver Shadow Properties, LLC, a Nevada single member limited liability company ("Silver Shadow"). The transactions are collectively referred to herein as the "Acquisition." The Registrant acquired Healthcare, AutoMed, and Silver Shadow from Chandana Basu, the sole owner, in exchange for 25,150,000 newly issued treasury shares of the Registrant's Common Stock. The term "Company" shall include a reference to Winfield Financial Group, Inc., Healthcare, AutoMed and Silver Shadow merged into unless otherwise stated referred to herein as "Healthcare". Or Company"

On April 21, 2004, the Registrant entered into an agreement with Robert Burley (former Director, President and Chief Executive Officer of the Registrant) and Linda Burley (former Director and Secretary of the Registrant) whereby the Registrant agreed to transfer certain assets owned by the Registrant immediately prior to the change in control in consideration for Mr. and Mrs. Burley's cancellation of an aggregate of 2,640,000 of their shares of the Registrant's Common Stock. The Registrant transferred the following assets to Mr. and Mrs. Burleys) the right to the name "Winfield Financial Group, Inc." and ii) any contracts, agreements, rights or other intangible property that related to the Registrant's business operations immediately prior to the change in control whether or not such intangible property was accounted for in the Registrant's financial statements. After the issuance of shares to Ms. Basu and the cancellation of 2,640,000 shares of Mr. and Mrs. Burley, there were 28,774,650 shares of the Registrant's Common Stocks Outstanding. As a result of these transactions, control of the Registrant shifted to Ms. Basu. Ms. Basu received owns 2,955,150 shares (or over 50%) out of 33,294,300 of the Registrant's issued and outstanding Common Stock.

On January 5, 2005, the Registrant changed its name to Healthcare Business Services, Inc. (Nevada) from Winfield Financial Group, Inc.

In 2008, due to downfall of income and lack of additional financing and theft of company assets by deception (The Company assets of \$4,5 Million Dollars were stolen by one of its longterm client "Narinder S. Grewal, MD" of Chatsworth, California by using various fraudulent schemes, was unknown at that time). The Company was forced to downsize by the mid-2007.

Due to multiple law suits and lack of income Healthcare became a huge liability of the Registrant, Ms. Basu was single handedly defending all litigations using her personal funds and all other personal assets. On or about January 28th, 2008j the new Board of Directors decided that Ms. Basu was to take over Healthcare (Delaware Company) (since Ms. Basu was named personally as a party to most cases) along with all accounts receivables from billing and collection accounts of Healthcare (Delaware) as of 12/31/2007 by returning 600,000,000 shares of Common stocks of Registrant. After this date Healthcare was no longer a subsidiary of the Registrant.

On Feb 19, 2008 Registrant by filing a amended Article with State of Nevada to change its name to 'PPJ Enterprise'.

During 2008, Registrant primarily operated with only few billing clients and sold license of AutoMed to multispecialty Medical Group for \$232,000.00.

During a trial between Ms. Basu and Narinder Grewal, MD (Dr. Grewal) where Dr. Grewal sued Ms. Basu for \$3,000,000 claiming that Healthcare did not pay all money received from his billing, and Ms. Basu filed counter suit complaining unethical behavior of Dr. Grewal damaged Healthcare for millions. in June of 2009, during preparation of trial, Ms. Basu discovered documents from old records that proved Dr. Grewal stole from Healthcare in excess of \$500,000 per year for a period of 9 (nine) years by using different schemes. Trial was awarded to Ms. Basu, judge decided that money belongs to the company since Dr. Grewal's contract was with the company and advised that company is to file actions against Dr. Grewal. Ms. Basu reported to the Registrant's Board of Directors who then decided to file collection law suit against Dr. Grewal and his companies. The case filed in Los Angeles Superior Court on Dec 3, 2009, Los Angeles Superior Court, California Case no. BC427192, Case set for jury trial has been postponed to April 4, 2013 and the Summary Judgment Hearing has been reset by Court on December 3rd, 2012.

Plan of Operation.

In October 2009, the Registrant purchased a small medical billing service 'Professional Billing Service' (PBS). Currently the Registrant, through PBS, is engaged in the business of providing medical billing services to healthcare providers in the United States. PBS can satisfy its cash needs for operational expenses ongoing basis, but to gain more clients additional funds are necessary.

During the first quarter of 2010, PBS continue to grow and drastically and becoming a known name in the Anesthesia and pain management community, it also services other specialties of medicine and made drastic improvements to its clients' cash flow during the past 12 months. Now the company receives calls from prospect medical billing, collection and workers comp lien collection clients as often as 2 to 3 per month without seeking them.

ii. a summary of any product research and development that the issuer will perform for the term of the plan;

None

iii. any expected purchase or sale of plant and significant equipment; and

None

iv. any expected significant changes in the number of employees.

Yes, 3 to 5 more employees in the next 6 months

I. Any known trends, events or uncertainties that have or are reasonably likely to have a material impact on the issuer's short-term or long-term liquidity;

None

ii. Internal and external sources of liquidity; all from operations

iii. Any material commitments for capital expenditures and the expected sources of funds for such expenditures; Income from current operations

iv. Any known trends, events or uncertainties that have had or that are reasonably expected to have a material impact on the net sales or revenues or income from continuing operations;

Billing operation continues to grow and higher revenues expected

v. Any significant elements of income or loss that do not arise from the issuer's continuing operations; None at this time

vi. The causes for any material changes from period to period in one or more line items of the issuer's financial statements; and when company assets are collected None

vii. Any seasonal aspects that had a material effect on the financial condition or results of operation. N/A

2. *Interim Periods.* Provide a comparable discussion that will enable the reader to assess material changes in financial condition and results of operations since the end of the last fiscal year and for the comparable interim period in the preceding year.

Result of operation:

Compare to December 31, 2011 gross revenue of \$917,770 (posted on otcmarkets.com on 4/18/2012 with a net gain of \$241,915, December 31, 2012 gross revenue was \$833,141 (total earned but uncollected \$268,323 approximately) net gain was \$168,439. Net gain was lower in 2012 due to uncollected revenue as of December 31, 2012 and increased litigation expenses during of 2012.

Lawsuit expenses increased during 2012 was over \$92,500.00

C. Off-Balance Sheet Arrangements. N/A

1. In a separately-captioned section, discuss the issuer's off-balance sheet arrangements that have or are reasonably likely to have a current or future effect on the issuer's financial condition, changes in financial condition, revenues or expenses, results of operations, liquidity, capital expenditures or capital resources that is material to investors. The disclosure shall include the items specified in paragraphs C(1)(i), (ii), (iii) and (iv) of this Item XVI to the extent necessary to an understanding of such arrangements and effect and shall also include such other information that the issuer believes is necessary for such an understanding.

i. The nature and business purpose to the issuer of such off-balance sheet arrangements; N/A

ii. The importance to the issuer of such off-balance sheet arrangements in respect of its liquidity, capital resources, market risk support, credit risk support or other benefits; None

iii. The amounts of revenues, expenses and cash flows of the issuer arising from such arrangements; the nature and amounts of any interests retained, securities issued and other indebtedness incurred by the issuer in connection with such arrangements; and the nature and amounts of any other obligations or liabilities (including contingent obligations or liabilities) of the issuer arising from such arrangements that are or are reasonably likely to become material and the triggering events or circumstances that could cause them to arise; and N/A

iv. Any known event, demand, commitment, trend or uncertainty that will result in or is reasonably likely to result in the termination, or material reduction in availability to the issuer, of its off-balance sheet arrangements that provide material benefits to it, and the course of action that the issuer has taken or proposes to take in response to any such circumstances. N/A

2. As used in paragraph C of this Item XVI, the term off-balance sheet arrangement means any transaction, agreement or other contractual arrangement to which an entity unconsolidated with the issuer is a party, under which the issuer has:

i. Any obligation under a guarantee contract that has any of the characteristics identified in paragraph 3 of FASB Interpretation N/A

No. 45, Guarantor's Accounting and Disclosure Requirements for Guarantees, Including Indirect Guarantees of Indebtedness of Others (November 2002) ("FIN 45"), as may be modified or supplemented, and that is not excluded from the initial recognition and measurement provisions of FIN 45 pursuant to paragraphs 6 or 7 of that Interpretation;

ii. A retained or contingent interest in assets transferred to an unconsolidated entity or similar arrangement that serves as credit, liquidity or market risk support to such entity for such assets; N/A

iv. Any obligation, including a contingent obligation, under a contract that would be accounted for as a derivative instrument, except that it is both indexed to the issuer's own stock and classified in stockholders' equity in the issuer's statement of financial position, and therefore excluded from the scope of FASB Statement of Financial Accounting Standards No. 133, Accounting for Derivative Instruments and Hedging Activities (June 1998), pursuant to paragraph 11(a) of that Statement, as may be

modified or supplemented; or N/A

iv. Any obligation, including a contingent obligation, arising out of a variable interest (as referenced in FASB Interpretation No. 46, Consolidation of Variable Interest Entities (January 2003), as may be modified or supplemented) in an unconsolidated entity that is held by, and material to, the issuer, where such entity provides financing, liquidity, market risk or credit risk support to, or engages in leasing, hedging or research and development services with, the issuer. N/A

Instructions to paragraph C of Item XVI

- i. No obligation to make disclosure under paragraph C of this Item XVI shall arise in respect of an off-balance sheet arrangement until a definitive agreement that is unconditionally binding or subject only to customary closing conditions exists or, if there is no such agreement, when settlement of the transaction occurs.
- ii. Issuers should aggregate off-balance sheet arrangements in groups or categories that provide material information in an efficient and understandable manner and should avoid repetition and disclosure of immaterial information. Effects that are common or similar with respect to a number of off-balance sheet arrangements must be analyzed in the aggregate to the extent the aggregation increases understanding. Distinctions in arrangements and their effects must be discussed to the extent the information is material, but the discussion should avoid repetition and disclosure of immaterial information.
- iii. For purposes of paragraph C of this Item XVI only, contingent liabilities arising out of litigation, arbitration or regulatory actions are not considered to be off-balance sheet arrangements.
- iv. Generally, the disclosure required by paragraph C of this Item XVI shall cover the most recent fiscal year. However, the discussion should address changes from the previous year where such discussion is necessary to an understanding of the disclosure.

In satisfying the requirements of paragraph C of this Item XVI, the discussion of off-balance sheet arrangements need not repeat information provided in the footnotes to the financial statements, provided that such discussion clearly cross-references to specific information in the relevant footnotes and integrates the substance of the footnotes into such discussion in a manner designed to inform readers of the significance of the information that is not included within the body of such discussion.

Part E Issuance History

m XVII List of securities offerings and shares issued for services in the past two years.

None at this time

List below any events, in chronological order, that resulted in changes in total shares outstanding by the issuer (1) within the two-year period ending on the last day of the issuer's most recent fiscal year and (2) since the last day of the issuer's most recent fiscal year.

The list shall include all offerings of securities, whether private or public, and shall indicate:

- (i) The nature of each offering (e.g., Securities Act Rule 504, intrastate, etc.); None

(ii) Any jurisdictions where the offering was registered or qualified; NY in October 2009
(iii) The number of shares offered; \$1 million worth

(iv) The number of shares sold; None

(v) The price at which the shares were offered, and the amount actually paid to the issuer;

None

(vi) The trading status of the shares; and None

(vii) Whether the certificates or other documents that evidence the shares contain a legend (1) stating that the shares have not been registered under the Securities Act and (2) setting forth or referring to the restrictions on transferability and sale of the shares under the Securities Act. None

The list shall also include all shares or any other securities or options to acquire such securities issued for services in the past two fiscal years and any interim periods, describing (1) the securities, (2) the persons or entities to whom such securities were issued and (3) the services provided by such persons or entities. With respect to private offerings of securities, the list shall also indicate the identity of the persons who purchased securities in such private offering; *provided, however*, that in the event that any such person is an entity, the list shall also indicate (a) the identity of each natural person beneficially owning, directly or indirectly, more than five percent (5%) of any class of equity securities of such entity and (b) to the extent not otherwise disclosed, the identity of each natural person who controlled or directed, directly or indirectly, the purchase of such securities for such entity.

Part F Exhibits

The following exhibits must be either described in or attached to the disclosure statement:

Item XVIII Material Contracts. None

A. Every material contract, not made in the ordinary course of business, that will be performed after the disclosure statement is posted through the OTC Disclosure and News Service or was entered into not more than two years before such posting. Also include the following contracts:

- 1) Any contract to which directors, officers, promoters, voting trustees, security holders named in the disclosure statement, or the Designated Adviser for Disclosure are parties other than contracts involving only the purchase or sale of current assets having a determinable market price, at such market price;
- 2) Any contract upon which the issuer's business is substantially dependent, including but not limited to contracts with principal customers, principal suppliers, and franchise agreements;
- 3) Any contract for the purchase or sale of any property, plant or equipment for consideration exceeding 15 percent of such assets of the issuer; or
- 4) Any material lease under which a part of the property described in the disclosure statement is held by the issuer.

B. Any management contract or any compensatory plan, contract or arrangement, including but not limited to plans relating to options, warrants or

rights, pension, retirement or deferred compensation or bonus, incentive or profit sharing (or if not set forth in any formal document, a written description thereof) in which any director or any executive officer of the issuer participates shall be deemed material and shall be included; and any other management contract or any other compensatory plan, contract, or arrangement in which any other executive officer of the issuer participates shall be filed unless immaterial in amount or significance.

C. The following management contracts or compensatory plans need not be included:

- 1) Ordinary purchase and sales agency agreements;
- 2) Agreements with managers of stores in a chain organization or similar organization;
- 3) Contracts providing for labor or salesman's bonuses or payments to a class of security holders, as such; and
- 4) Any compensatory plan that is available to employees, officers or directors generally and provides for the same method of allocation of benefits between management and non-management participants

Item XIX Articles of Incorporation and Bylaws. Attached

A. A complete copy of the issuer's articles of incorporation or in the event that the issuer is not a corporation, the issuer's certificate of organization. Whenever amendments to the articles of incorporation or certificate of organization are filed, a complete copy of the articles of incorporation or certificate of organization as amended shall be filed.

B. A complete copy of the issuer's bylaws. Whenever amendments to the bylaws are filed, a complete copy of the bylaws as amended shall be filed. Attached

Item XX Purchases of Equity Securities by the Issuer and Affiliated Purchasers. In Future for Reductions of No of Shares in markets. No affiliate plan of purchase share.

A. In the following tabular format, provide the information specified in paragraph (B) of this Item XX with respect to any purchase made by or on behalf of the issuer or any "Affiliated Purchaser" (as defined in paragraph (C) of this Item XX) of shares or other units of any class of the issuer's equity securities. Version 9.7 Updated on 07/22/2009 Page 23 of 39 ISSUER PURCHASES OF EQUITY SECURITIES				
Period	Column (a) Total Number of Shares (or Units) Purchased	Column (b) Average Price Paid per Share (or Unit)	Column (c) Total Number of Shares (or Units) Purchased as Part of Publicly Announced Plans or Programs	Column (d) Maximum Number (or Approximate Dollar Value) of Shares (or Units) that May Yet Be Purchased Under the Plans or Programs
Month #1 (identify beginning and ending dates)				
Month #2 (identify beginning and ending dates)				

Month #3 (identify beginning and ending dates)
Total

3. The total number of shares or (units) purchased as part of publicly announced repurchase plans or programs (Column c) None

4. The maximum number (or approximate dollar value) of shares (or units) that may yet be purchased under the plans or programs (Column d) None

Instructions to paragraphs (B)(3) and (B)(4) if this item XX:

a. In the table, disclose this information in the aggregate for all plans or programs publicly announced.

b. By footnote to the table, indicate

I. The date each plan or program was announced.

II. The dollar amount (or share or unit amount) approved;

III. The expiration date (if any) of each plan or program;

IV. Each plan or program that has expired during the period covered by the table and

V. Each plan or program the issuer has determined to terminate prior to expiration or under which the issuer does not intend to make further purchases.

C. For purposes of this item XX, “Affiliated Purchaser” means:

1. A person acting, directly or indirectly, in concert with the issuer for the purpose of acquiring the issuer's securities or

2. An affiliate who, directly or indirectly, controls the issuer's purchases of such securities, whose purchases are controlled by the issuer, or whose purchases are under common control with those of the issuer; provided, however, that “Affiliated Purchaser” shall not include a broker, dealer, or other person effecting purchases on behalf of the issuer or for its account, and shall not include an officer or director of the issuer solely by reason of that officer or director's participation in the decision to authorize purchases by or on behalf of the issuer.

Item XXI Issuer's Certifications

The issuer shall include certifications by the chief executive officer and chief financial officer of the issuer (or any other persons with different titles, but having the same responsibilities).

The certifications shall follow the format below:

I, Chandana Basu CEO/ President of PPJ Enterprise, certify that:

1. I have reviewed this quarterly disclosure statement of PPJ Enterprise;

2. Based on my knowledge, this disclosure statement does not contain any untrue

statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this disclosure statement; and

3. Based on my knowledge, the financial statements, and other financial information included or incorporated by reference in this disclosure statement, fairly present in all material respects the financial condition, results of operations and cash flows of the issuer as of, and for, the periods presented in this disclosure statement.

Date: 4/8/2013

/S/ Chandana Basu

[Signature]

CEO/President

Section Two: Issuers' Continuing Disclosure Obligations

Item I Exact name of the issuer and the address of its principal executive offices.

Current name is PPJ Enterprise Since 2/2008

Formerly known as Healthcare Business Services Groups, Inc. (Nevada) by name change in 1/2005 and until 2/2008

Formerly known as Winfield Financial Group, Inc. Until 12/2005

Formerly known as Vanguard since the company was formed on 5/2000 and until 1/2005

1105 Terminal Way Suite 202, Reno Nevada 89502

Phone (775) 348-5735, Fax (866) 622-3215 website: www.ppjenterprise.com

Item 2 Shares outstanding as of 4/8/2013

289,948,881

Item 3 2011 Year end Financial Statements

Posted on www.otcmarkets.com on 4/18/2012

Item 4 Management's discussion and analysis or plan of operation.

Provided in Section One of this document in paragraph XVI.

Item 5 Legal proceedings.

Information has been provided in Section One in paragraph VIII in ITEM 6

Item 9 Certifications.

Item XXI Issuer's Certifications

The issuer shall include certifications by the chief executive officer and chief financial officer of the issuer in the

the format below: I, Chandana Basu, certify that:

- 1. I have reviewed this current disclosure statement of PPJ Enterprise;**
- 2. Based on my knowledge, this disclosure statement does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this disclosure statement;**
- 3. Based on my knowledge, the financial statements, and other financial information included or incorporated by reference in this disclosure statement, fairly present in all material respects the financial condition, results of operations and cash flows of the issuer as of, and for, the periods presented in this disclosure statement.**

Date: 4/8/2013

/S/ Chandana Basu

CEO/Chairwoman

Current Reporting Obligations

- 1. Entry into a Material Definitive Agreement. No Material Definite Agreement**
- 3. Completion of Acquisition or Disposition of Assets, Including but not Limited to Mergers.**

In 2004, information disclosed in Section One.

4. Creation of a Direct Financial Obligation or an Obligation under an Off-Balance Sheet Arrangement of an Issuer.

There is no off balance sheets arrangements

4. Triggering points - Not Applicable

6. Exit or Disposal Activities. None at this time, not applicable

7. Material impairments.

No Material impairments at this time exist.

8. Sales of Equity Securities. None

9. Material Modification to Rights of Security Holders.

By newly signed consents between the issuer and the recipients only

(a) If an independent accountant who was previously engaged as the principal accountant to audit the issuer's financial statements, or an independent accountant upon whom the principal accountant expressed reliance in its report regarding a significant subsidiary, resigns (or indicates that it declines to stand for re-appointment after completion of the current audit) or is dismissed, the issuer shall state:

No such events exist. No disagreements with former accountants. Issuer will re-appoint the former accountant when it is ready to move on to OTCQB.