



UMC HEALTHCARE (T) LIMITED

**UMC HOSPITAL
MWANZA, TANZANIA**

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Executive Summary

This business plan describes the services that will be provided by UMC Hospital, Mwanza primarily from its' proposed new location. It describes plans for UMC Hospital, Mwanza, to provide high quality care as a legally-constituted, financially viable and well-governed hospital.

In preparing to function as a private healthcare provider, UMC Hospital, Mwanza, will focus on achieving and sustaining quality of care for its patients, above all with compassion. Patient safety, clinical outcomes and patient experience will be at the core of its work. Its vision for the future is based on values which can be summarized as 'Delivering Compassionate Excellence'. This aim applies to everything the hospital will do, from local services to highly specialized care and social care.

UMC Hospital, Mwanza is working closely with investors and with other providers of care to innovate and address areas of rising demand to operate as effectively and efficiently as possible and in doing so, to listen carefully to patients, clients and staff to inform its decisions and daily work.

In providing the required information on services, finances and governance, this business plan sets out an ambition for UMC Hospital, Mwanza, to be amongst the best providers of quality healthcare in the catchment area through honing the skills, talents and knowledge of its own staff.

Vision, Values and Strategy

UMC Hospital, Mwanza, will realize its strategy through providing high quality, cost-effective and integrated healthcare and through the constant pursuit for new treatment strategies and the development of its workforce.

UMC Hospital, Mwanza's core values of Excellence, Compassion, Integrity, and Collaboration are summarized in its commitment to 'Deliver Compassionate Excellence'. Collaboration and partnership will be central to our approach in delivering quality patient care.

Our patients will be at the heart of everything the hospital does. We are committed to providing quality healthcare to all people irrespective of age, gender, disability, race or religion and will ensure that our services are accessible to all and tailored for the individual. Our staff are an integral part of UMC Hospital, Mwanza's vision. We aim to recruit, train and retain the best people who embody the hospital's values and achieve its mission.

The hospital will strive for excellence in healthcare by encouraging a culture of support, respect, integrity and teamwork; by monitoring and assessing its performance against national and international standards; by learning from its successes and setbacks; by striving to improve what it does through innovation and change.

Strategic Objectives - Client

UMC Hospital, Mwanza, has four strategic objectives from which its business concept emerges and from which priority work programs flow:

SO-1: To be a patient-centred organisation providing high quality, compassionate care with integrity and respect for patients and staff – **"delivering compassionate excellence"**

- SO-2:** To provide the best and most affordable holistic service in the areas of Diagnostics, Maternal Healthcare, Clinical Services, Paediatrics, Orthopaedics, Spine, Cardiology, Ophthalmology, ENT, Neurology, Nephrology, Dental Services and Surgery, using the best equipment and a network of specialist and general practitioners – **“excellent general and specialist care through sustainable networks”**
- SO-3:** To deliver acceptable financial and operating results for the shareholders to allow for growth and expansion of the services – **“delivering a financially viable business”**
- SO-4:** To be a well-governed hospital with high standards of assurance and responsiveness to patients, staff and stakeholders, operating in a safe, happy and rewarding environment in order to deliver transformative services – **“a well governed, adaptable and professional organisation”**

Rationale

There is great potential to use new approaches to deliver healthcare services and UMC Hospital, Mwanza, wishes to be at the forefront of doing this in ways which benefit patients, improve quality of healthcare in the catchment area and country at large and more so generate an affordable and sustainable pattern of care that inspires clientele confidence and the wider populace.

Quality

As reflected throughout this business plan, quality of care and services provided is vital for the success of UMC Hospital, Mwanza. A Quality Strategy should be agreed and instituted by the hospital. It should set out measurable strategic quality goals in the areas of patients’ safety, patients’ experience and clinical effectiveness.

To deliver this Quality Strategy, the hospital will need to focus on some of the areas below:

- Raising awareness internally on what drives UMC Hospital, Mwanza (Quality priorities)
- Creating an understanding of the role and contribution every staff member can make
- Agreeing and promoting quality priorities within the services provided
- Promoting leadership at all levels to deliver the quality priorities
- Promoting individual responsibility for taking actions to improve safety, experience and outcomes for patients and staff

UMC Hospital, Mwanza, is committed to continual quality improvement and to having skills, systems, reporting and benchmarking in place to sustain this and to provide assurance that it’s making a positive difference.

Market Assessment and Service Development

A key feature of the local market is the increasing demand from an ageing population and increased life expectancy (65.46 / as per the data published by World Bank) along with an increase in urban population with increasingly complex health and social care needs. UMC Hospital’s strategic response is to develop appropriate care pathways to meet this demand in a way that reflects the needs of

patients within the constraints of the current economic climate. A key focus for this within the local health economy is:

- Consolidation of the existing catchment (e.g. by treating patients more locally who would otherwise have been treated outside the country)
- Extension of current catchment (e.g. through extending operational clinical networks and joint working relationships with other hospitals)
- Responding to the emergence of potential new markets
- Developments in specialised and innovative services such as MRI, CT Scan, Joint Replacement and Spine Surgeries, etc. are expected to address the specific needs of patients especially the aging group and children

SWOT Analyses

UMC Hospital, Mwanza's key strength is its comprehensive portfolio of services with high levels of specialized services. Access to these services is highly valued by the current patient population. Service delivery is underpinned by strong clinical support services and multidisciplinary working.

Set alongside this, the highest-profile weakness is inadequate beds for emergency care and for discharge from hospital, especially for frail, older people and children. UMC Hospital, Mwanza, will work closely with local partners to develop care which is integrated as far as patients are concerned.

UMC Hospital, Mwanza recognizes the importance of addressing the threat posed by rising healthcare costs and the availability of healthcare services in the catchment area. The hospital is committed to work with its investors to provide affordable healthcare services.

UMC Hospital, Mwanza is in a good position to benefit from opportunities offered by the national demand for specialized services. The hospital will exploit these opportunities, with recent developments in diagnostics technology and treatment such as MRI, CT Scan, Joint Replacement & Spine Surgeries, Neurology, Nephrology, etc. This will go a long way in helping to consolidate its position as a comprehensive provider of specialist healthcare services.

Strengths

- A new and/or innovative service
- Capabilities of workforce
- Technology
- Special expertise and experience
- Superior location or geographic advantage
- Proof of Concept – having successfully established hospitals in Uganda and Nigeria

Weaknesses

- Cost of Capital, limiting rapid expansion of services
- Foreign Investment and Management – possible ground level difficulties due to differing work cultures and practices

Opportunities

- Market with few competitors and service gaps
- Availability of new technology
- Changes in population profile or need
- Competitor vulnerabilities
- Lack of dominant competition
- New market segment that offer improve profit
- New vertical, horizontal, or niche markets

Threats

- Possible competition for specialists from other hospitals
- Changing insurance plans and/or contracts for major area employers
- Economic shifts
- Staff Attrition
- New or increased competition
- Shifts in market demand or referral sources

Conclusion

This business plan describes how UMC Hospital, Mwanza intends to achieve its vision and the steps it is taking to deliver the best care to local people, for its wider network and to offer the services it proposes to provide.

UMC Hospital, Mwanza has set itself a clear ambition to deliver compassionate excellence. It is supporting its staff and services to enact its values through the use of visible quality priorities, training and development of managers, actions to support staff engagement and well-being, and values-based recruitment. With support from investors the hospital will strengthen its finances and external relationships, not least through its clinical leadership. These factors provide it with a strong basis from which to redesign and redevelop its services.

The hospital intends to respond creatively to the challenges facing the healthcare system in its catchment areas and in Tanzania through effective partnerships and harnessing capacity for innovation. The hospital also aspires to be an organization that staff are proud to work for, patients choose to be treated by and other health care providers seek to be associated with.

Resultantly the hospital will cause a positive shift in the quality of healthcare services which will serve to the advantage of the targeted populace.

UMC Hospital, Mwanza: Profile

UMC Hospital, Mwanza, is an extension of the Group's foray in healthcare services in the East African Region, having successfully established the UMC Victoria Hospital in Kampala, Uganda in 2017. The UniHealth – UMC Hospitals Group, in collaboration with the CMG Group, aims to establish multiple medical centres and hospitals in Tanzania to offer specialized medical services and cater to the growing demand for healthcare services in the country and the region.

This business plan describes the services to be provided by the proposed UMC Hospital, Mwanza. It describes the plans for the hospital to provide high quality care as a legally-constituted, financially viable and well-governed hospital in the coming future. UMC Hospital, Mwanza, expects to provide major changes in the advancement of medical services and healthcare in Tanzania, especially in the areas of Maternal Health, Clinical Services, Paediatrics, Diagnostics, Orthopaedics, Spine, Nephrology, Neurology, Gastroenterology, Ophthalmology, ENT Dental Healthcare and General Surgery.

In preparing to function as a top quality hospital in the region, UMC Hospital, Mwanza, is focused on achieving and sustaining quality care for its patients using a service excellence approach that encompasses international healthcare standards and evidence-based care, delivered by competent, high quality practitioners. Patient safety, clinical outcomes and patient experience are at the core of its work. Its vision for the future is based on values which can be summarised as “Value-for-Service Quality Healthcare”. This aim applies to everything the hospital will do from local services to highly specialised care.

Since inception, the parent group, UniHealth – UMC Hospitals, has made significant investments in staffing, equipment and facilities that has seen increases in individual and corporate clients across its multiple facilities in the African continent. UMC Hospital, Mwanza, is working closely with national and international consultants and specialists to innovate and address areas of rising demand against a backdrop of constrained public and private sector healthcare, to operate as effectively and efficiently as possible, and in doing so, to listen to its patients, customers, staff and other stakeholders to inform its decisions and daily work.

In discussing and providing an in-depth examination into the services, strategy, finances and workforce, this business plan sets out a road-map for UMC Hospital, Mwanza, to be among the best providers of quality healthcare in the country and the region through releasing the skills, talents and knowledge of its own staff and those of its national and international specialists and partners.

Technical Description of Business:

UMC Hospital, Mwanza, intends to evolve into a full-fledged state-of-art tertiary care hospital providing a variation of quality healthcare services. Towards achieving this goal, the Group has embarked on planning and designing a 50-bed state-of-art, tertiary care hospital in Mwanza, Tanzania.

The hospital seeks to provide specialist services such as, internal medicine, general surgery, maternal healthcare, paediatrics, orthopaedics, spine and neurology, nephrology, gastroenterology, neonatal medicine, dental care, ophthalmology, ENT and others.

The hospital will set up a full-fledged Category-1 Lab for biochemistry, haematology, pathology and microbiology apart from establishing a state-of-art radiology diagnostic centre, duly equipped with Digital X-Ray, CT-Scan, MRI, Ultrasound and Mammogram.

UMC Hospital, Mwanza, will ensure that it has on-board a dedicated team of physicians and specialist doctors to provide the necessary care and attention for its clientele for this huge undertaking. This will include salaried physicians, consultants on retainer basis and visiting consultants from our professional networks.

The project will be commissioned at a site owned and rented to the Group by the CMG Group and will offer affordable and quality healthcare services for patients. Hence the commencement of operations of this hospital will provide easy access to the urbanites and nearby districts in Tanzania. The hospital

will have a round-the-clock Casualty and Emergency Ward to cater to patients having any medical or surgical emergency. The services at the proposed hospital will be as follows:

- Casualty & Emergency Ward
- MRI Room
- CT Scan Room
- Digital X-Ray Room
- Consultation Rooms
- Dental OPD
- Ophthalmology OPD
- ECG Room
- 2D Echo Room
- Stress ECG Room
- Ultrasound Room
- Pharmacy
- Pre-Delivery Monitoring Room
- Labour Room
- Semi-Private Rooms
- Private Rooms
- General Wards
- Suite Rooms
- Central Laboratory
- Kitchen & Canteen Area
- Staff Changing Rooms
- Pre-Operative Monitoring Room
- Intensive Care Units
- Modular Operating Room
- Standard Operating Room
- Central Sterile & Store Department

Medical Specialties and Services:

Diagnostics

- Category-1 Central Laboratory (Haematology, Biochemistry, Pathology)
- Microbiology Laboratory
- Digital X-Ray
- Mammogram
- CT Scan
- MRI Scan
- Ultrasound
- ECG
- Stress ECG
- 2D Echo
- Bone Density Scan
- Endoscopy and Colonoscopy
- Ambulatory BP Monitoring
- EEG & Nerve Conduction Studies
- Pulmonary Function Tests

Ambulatory Care Services

- Critical care
- Emergency care
- ICU
- Operation Theatre

Medical Support Facilities

- Consultation Rooms
- Ambulance
- Medical Records
- Physiotherapy
- Counselling Room
- Pharmacy (OP & IP)
- Central Sterile & Store Department

Support Services

- Canteen
- Engineering and maintenance
- Front Office
- IT Services
- Housekeeping
- Administrative Services
- Finance and Accounts
- Human Resources
- Materials
- Security

Strategy

This being a new venture, the implementation strategy will begin with resource mobilisation and recruitment and deployment of staff. The resources to be mobilised include equipment, furniture and furnishings and finances required to implement the project. Thereafter, efforts will be directed towards marketing the services provided by the hospital. In addition, communicating of the unique and desired attributes of the hospital's services such as general surgery, orthopedic and spine surgery, neurology, nephrology, maternal care, neo-natal to all its market segments will follow. The unique aspect quality service and accessibility will all be effectively communicated through personal selling efforts.

Vision, Values and Strategy

UMC Hospital, Mwanza's mission is to offer high quality, patient-centred healthcare. It will achieve this through a service excellence approach that encompasses international healthcare standards and evidence-based care delivered by competent, highly qualified practitioners.

The hospital's core values are Compassion, Excellence, Accountability, Integrity and Collaboration, summarized in its commitment to provide "Value-for-Service Quality Healthcare"

Innovative Services

UMC Hospital, Mwanza, being an innovative healthcare provider intends to introduce novel and advanced diagnostic services in the private healthcare sector and these will include MRI Scan, Bone Density Scanner, Endoscopies, Colonoscopies, etc.

Value Proposition

Compassion	Understanding and adjusting to the community needs.
Excellence	Implementing quality, learning, and continuous improvement.
Accountability	Promoting safety, professionalism, loyalty, and commitment.
Integrity	Respecting those we serve and earning trust from the community.
Collaboration	Working as a team while partnering with other organisations in our community to benefit those we serve.

These values determine UMC Hospital, Mwanza's vision to be: "A Leader of Quality Standards of Care and thus a Centre of Choice for tertiary healthcare"

This vision is under-pinned by the parent group's strong commitment and determination to be a hospital of choice for many in the East African region. The vision reflects the hospital's position as a provider of quality healthcare services to both local and international patients. The patient will be at the heart of everything the hospital does. It is committed to providing quality healthcare to all people irrespective of age, gender, disability, race or religion and will ensure that its services are accessible to all and tailored for the individual. Central to the hospital's vision are its staff. UMC Hospital, Mwanza, aims to recruit, train and retain the best people who embody its values and achieve its mission.

The hospital will strive for excellence in healthcare by encouraging a culture of support, respect, integrity and teamwork; by monitoring and assessing its performance against national and international standards; by learning from its successes and setbacks; by striving to improve what it does through innovation and change; and by working in partnership and collaboration with all key stakeholders in health and social care in the country and the region.

Quality

As reflected throughout this business plan, quality of care and services provided is vital for the success of UMC Hospital, Mwanza. A Quality Strategy should be agreed and instituted by the hospital. It should set out measurable strategic quality goals in the areas of patients' safety, patients' experience and clinical effectiveness.

To deliver this quality strategy, UMC Hospital, Mwanza will need to focus on some of the areas below:

- Raising awareness internally on what drives UMC Hospital, Mwanza (quality priorities)
- Creating an understanding of the role and contribution every staff member can make

- Agreeing and promoting quality priorities within the services provided
- Promoting leadership at all levels to deliver the quality priorities
- Promoting individual responsibility for taking actions to improve safety, experience and outcomes for patients and staff.

UMC Hospital, Mwanza is committed to continual quality improvement and to having skills, systems, reporting and benchmarking in place to sustain this and to provide assurance that it's making a positive difference;

Measures of Strategic Success

For patients; through levels of satisfaction and experience that compare well with those of other hospitals. Patients will experience excellent care delivered in accordance with the hospital's values. Patients receiving 'general hospital' care will benefit from better-integrated care. Through its established wide clinical network, patients will be able to access specialised care more locally.

For staff; through raised levels of satisfaction and skills development. Staff will benefit from working in a supportive culture where, consistent with the hospital's values, individuals are treated with integrity and respect. Opportunities for personal development will be enhanced through new roles and ways of working.

UMC Hospital, Mwanza will measure its success through the following ways;

- **Through choice by referrals** to use UMC Hospital, Mwanza, seen through activity levels demonstrating sustained market share and new patterns of referral for specific services
- **By creating a clinical network** with continued collaboration and synergies

Organizational Building Blocks

Delivery of UMC Hospital, Mwanza's strategic objectives is founded on concrete organizational building blocks which represent important developments in how it operates. These are:

Leadership

- Strong and visible leadership across all areas and specifically in terms of values and strategic development;
- Focus on quality and patient experience at the highest level; and
- Leadership within the local and wider health community

Clinical Leadership

- Day-to-day management and delivery of services by clinically-led departments; and
- Development of the strategic future of UMC Hospital, Mwanza founded on departmental involvement

Staff Engagement, Well-Being and Development

- Use of a behavioural framework to support the application of the hospital's values in practice; and
- An education and training framework to underpin the hospital's workforce strategy

Governance and Assurance

- Improved systems at departmental level to provide assurance to the board and to regulators of the quality of care and effective systems for the avoidance of harm; and
- Incorporation of learning from other healthcare organisations to further augment the knowledge of staff

Value for Money

- Maximising the service quality and clinical outcomes delivered through a defined resource via visibility of costs at patient level

Strategic Alliances

Upon business inception, private selling efforts will be required to create awareness about our services among the corporate class (middle class) and various institutions in the catchment area. The personal selling programs such as health camps which will clearly articulate the unique attributes of our services particularly the value and quality of our service. Professional working relationships will be built through our network of partners to help augment our service provision to the clientele.

UMC Hospital, Mwanza - Marketing Strategy

UMC Hospital, Mwanza, will be operating in an industry with fundamental dynamics. The Tanzanian population is divided into people who avail services via NHIF or Corporate Private Insurance Companies and others who avail cash services.

- Patient-Physician relationships are becoming increasingly impersonal and unsatisfactory
- Increasing incidences of disease in the population
- The number of Tanzanians with Lifestyle diseases and Non-Communicable Diseases (NCDs) is on the increase

What all this means for UMC Hospital, Mwanza, is that there must be a systematic and comprehensive marketing approach to bring about a positive change in the health status of the community and population it serves. It also means that, like other industries that rely on a combination of technology and highly specialised professionals, UMC Hospital, Mwanza, must balance marketing what patients need with what they want.

Thinking inside and outside of the box and looking for ways to simplify and humanise the patient care experience is becoming increasingly important and more than ever before, the hospital marketing effort must lead the organisation in doing the right thing, even though the right thing may not be what brings in the most revenue.

So, the purpose of the hospital's marketing strategy we are proposing below is aimed at ensuring that:

- UMC Hospital, Mwanza, transforms from the traditional hospital marketing that is obsessed with market share and return on investment to one that promotes innovative methods of disease prevention and personalised health management
- The hospital involves community members in hospital services delivery

- The hospital recognises the inherent wisdom that focuses on its employees and puts more effort in building a workforce that revolutionises the way it combines productivity and customer service

The Unique Challenge of Healthcare Marketing

All aspects of traditional marketing functions – price, product, place and promotion, are a challenge for hospital and health system marketers. In healthcare, so many processes depend on so many people performing specialised tasks that it's not surprising that hospital marketers often struggle to explain to people outside the healthcare system exactly what it is they do. It's not even easy to get people within the organisation to understand what marketing is all about.

Further complicating matters is that hospital preference is not a top-of-mind issue for most consumers – until they are confronted with a health issue. People don't always think about where they would like to go when they get a heart attack or when they want to have hip replacement surgery. There are plenty of other things to worry about on a daily basis, so it's safe to assume that people's preference in hospitals is not at the top of their list of concerns. However, when a person has a health-related issue that requires treatment, you definitely want your hospital to be at the top of his or her mind – and you want it to stay there.

Because going to hospital is an uncommon singular experience (unless one is under-going chemotherapy, dialysis or is having a chronic ailment, for example) and because most patients can't compare the care they receive at your hospital with the care they receive elsewhere (for example one cannot take a hernia operation to two different hospitals to see who does it better), a hospital only has one chance to get it right – that is why UMC Hospital, Mwanza, must do everything possible to make a patient's first experience a good one. The focus of any marketing effort therefore should be on Patient Satisfaction - and this is done through daily monitoring of what's happening with your customers when they encounter your services.

Market Research

The basic market research by UMC Hospital, Mwanza, of hospitals in the catchment area reveals that there is still a significant need for healthcare services in the region.

The Marketing Strategy

UMC Hospital, Mwanza's marketing strategy is going to be built around the following areas:

- High quality of services delivered through superior equipment and highly skilled staff
- Exceptionally high levels of customer service and engagement with all patients and stakeholders to increase share of market through referrals and new acquisitions
- Value-for-money service offering

The Marketing Mix Plan

UMC Hospital, Mwanza, intends to fully deploy all the elements of the marketing mix to ensure awareness, knowledge and visibility of its service offering among the target market. Key areas will include:

- **Pricing**
Competitive pricing of services is key for growth. Therefore, UMC Hospital, Mwanza, is going to consider both market-based and cost-based pricing to arrive at the pricing model of its services.
- **Product / Service Offering**
UMC Hospital, Mwanza, is going to provide a wide range of medical and surgical services but will focus mainly in the areas of Specialty Medical and Surgical Services along with Intensive Care. It also intends to offer unique and innovative services such as MRI Scan, Bone Density Scan, Mammogram, etc.
- **Promotion**
The Healthcare industry is very sensitive and restrictive to persuasive and aggressive above-the-line marketing and therefore, UMC Hospital, Mwanza, is going to become more creative in below-the-line advertising and marketing strategies. The key tools will be direct marketing and social media
- **Place**
UMC Hospital, Mwanza, is located in an upscale and populous area of Mwanza. It will be operating in a 6-storey building in the city centre, ensuring easy access and visibility. The facilities, lay-out and ambience will be world-class to ensure patients, staff and stakeholders gain and keep confidence with the services being provided.
- **Positioning**
UMC Hospital, Mwanza, is targeting the middle-income, working class segment of the population and will position its brand within the middle to upper quintile of the industry.
- **People**
People are a vital resource in the healthcare industry and UMC Hospital, Mwanza intends to employ, train and retain the best Doctors, Specialists, Clinicians, and Nurses and Support Staff to ensure top quality service provision to patients across the entire value chain.
- **Process**
UMC Hospital, Mwanza, intends to deploy a workflow process that ensures minimal delays for patients, good information flow to customers and helpfulness of all staff. Every part of the process will be designed for the benefit of the customer – from the telephone/receptionist to final discharge of the patient.

Each of the above ingredients will be key to the success of UMC Hospital, Mwanza's marketing strategy because no single ingredient can work in isolation – they all have to be meticulously planned and executed to ensure achievement of the objective.

Risks & Risk Management:

Strategic risk	Principal indicators	Mitigation
Failure to maintain quality of patient services	Patient experience indicators show a decline in quality <ul style="list-style-type: none"> • Potential breach of UMC regulations and policies • UMC Quality Strategy goals are not met • Quality aspects of MOH guidelines are not met. 	Focus on patient safety, outcomes and patient experience through implementation of Quality Strategy and UMC Hospital values: <ul style="list-style-type: none"> • Staff engagement and awareness of required standards. • Strengthened quality governance • Use of benchmarks to inform analysis of progress. • On-going quality impact review of departments.
Failure to maintain operational performance	National performance standards for Hospitals not met: <ul style="list-style-type: none"> • Failure to quickly respond to patients who need emergency care • Necessary level of patient data/information quality not achieved 	Provider Action Plan <ul style="list-style-type: none"> • Quick response to emergency cases • Collaborative work on healthcare pathway, delivery systems, education and training • Learning from partners and competitors in the industry • Focus on data quality
Failure to maintain financial sustainability	Required levels of cost improvement not delivered <ul style="list-style-type: none"> • Pay costs not adequately controlled • Failure to manage outstanding debtors • Services display poor cost-effectiveness 	Cost improvement systems with contingencies.
Loss of share of current and potential markets	Loss of existing market share: <ul style="list-style-type: none"> • Failure to gain share of new markets • Negative media coverage relative to competitors 	Strategy developed with management / board <ul style="list-style-type: none"> • Agree assumptions and financial approach with management • Maintain ability to be nimble in flexing capacity • Contingency plans for withdrawal from services
Failure to sustain an engaged and effective workforce	Difficulty recruiting and retaining high quality staff <ul style="list-style-type: none"> • Low levels of staff satisfaction, health & well-being and engagement • Insufficient provision of training, appraisal and development 	Leadership based on values visible in practice <ul style="list-style-type: none"> • Improved recruitment and induction materials to set expectations • Strong focus on training and development

Strategic Partner: CMG Group, Tanzania

CMG Group, headed by Mr. Christopher Gachuma is a leading business group in Tanzania. The Group has presence across multiple verticals of industry. CMG has a rare distinction of having achieved recognition in Tanzania, in many spheres of life, after having hailed from a modest background.

He is well known for his achievements in Business, Social Welfare & Public Relationship. CMG is a Director on many Government & Private Boards in Tanzania and has contributed immensely to the economic, social & political progress in the Lake Zone of Tanzania

The Group is one of the largest Coca-Cola franchises in East Africa, engaged in bottling & distributing Coca-Cola products in the Lake Zone of Tanzania, comprising Mwanza, Shinyanga, Mara, Kagera, Tabora, Kigoma, Geita & Kahama regions.

UMC Healthcare (T) Limited is co-promoted by the CMG Group [CMG Investments Limited] to develop hospitals and healthcare centres across Tanzania, starting with the first project in Mwanza. The UniHealth Group and CMG Group will jointly invest in the required land, building, necessary infrastructure and equipment for the projects under consideration.

The company [UMC Healthcare (T) Limited] will invest in the required working capital and manage the operations of the said hospitals under the brand, 'UMC Hospitals'.

UniHealth – UMC Hospitals Group: An Overview

Founded in 2009-10 and co-promoted by two doctors, the Group has expanded its presence across multiple verticals and geographies within a short span.

Key business verticals of the Group include:

- Hospitals & Medical Centres
- Hospital Management
- Healthcare Consultancy Services
- Distribution of Pharmaceuticals & Medical Consumables

UniHealth – UMC Hospitals Group: Journey So Far

2009 : Mumbai
2010 : Pune
2011 : Addis Ababa
2012 : Erbil, Johannesburg, Kinshasa, Harare
2013 : Lagos
2014 : Delhi, Dubai, Muscat
2015 : Kampala
2016 : Entebbe
2017 : Kano (Nigeria)
2019 : Maputo (Mozambique)

UniHealth – UMC Hospitals Group: Management Team

UMC Healthcare (T) Limited – Board of Directors

Dr. Akshay Parmar : Director
Ms. Joyce Gachuma : Director
Dr. Anurag Shah : Director
Mr. Satish Poojary : Director

UniHealth Group – Executive Management

Dr. Anurag Shah : Co-Founder & Managing Director
Dr. Akshay Parmar : Co-Founder & CEO
Mr. Parag Shah : Chief Financial Officer
Mr. Mukesh Meharwal : COO, Uganda
Mr. Ronak Dhanuka : COO, Consultancy Services [India]

UniHealth – UMC Hospitals Group: Awards & Recognitions

- Awarded the ‘Emerging Healthcare Company of the Year 2015’ at The Business Leaders’ Summit & Awards held in Mumbai
- Awarded ‘Company of the Year for Valued Contribution in Indian Medical Tourism Industry’ Award at the CIMS Healthcare Excellence Awards 2015 held in Mumbai
- Awarded the ‘Best Medical Tourism Company of the Year 2014’ by Worldwide Achievers at a ceremony held in New Delhi
- Finalist at IMTJ Awards 2015, London, for ‘Medical Travel Agency of the Year’
- Finalist at IMTJ Awards 2016, Madrid for ‘Best Marketing Initiative’

UniHealth – UMC Hospitals Group: SWOT Analysis

Strengths:	Weaknesses:
<p>Strong-willed Management with Professional Acumen to implement business strategies backed by seven years of on-ground experience in the healthcare business</p> <p>On-ground presence in multiple geographies across Africa with an established team of professionals managing its businesses</p> <p>Joint-Ventures with leading business groups in Africa:</p> <ul style="list-style-type: none">• Midland Group• CMG Group	<p>Limited financial resources limiting expansion of business in target countries</p> <p>No other weakness is considered a weakness good enough by the UniHealth Team to be unable to overcome. The Group is a young growing enterprise with a large appetite to learn and adopt the ever-changing rules of business.</p> <p>The Group is ably supported by its Board Advisors, leaders and pioneers in their field of work with global repute.</p>

<p>Opportunities:</p> <p>Growing sector of Industry with a highly favourable supply-demand gap and immediate need</p> <p>Strong ground presence in various target countries, allowing the company to make secure and safe investments</p> <p>Existing investments and projects in key geographies, allowing ease of scaling up to capture the available markets and derive immense first mover advantage</p>	<p>Threats:</p> <p>Perceived political risks by investors may delay key financial investments resulting in delaying of project execution – UniHealth has ensured distribution of its investments and projects across multiple geographies with known political and economic stability to ensure mitigation of this threat</p>
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UniHealth – UMC Hospitals Group: Business Design



UniHealth – UMC Hospitals Group in Africa: Strategy

UniHealth, as a Group policy, does not enter into business in a new geographical territory without forging relationships with local partners

The partnerships forged by UniHealth with local partners in Africa are both, financial and strategic in nature, ensuring dedicated commitment of the partners to the association

Keeping view of the dynamics in Africa, specifically in Healthcare, it is important that the Group controls the complete value-chain of services to be provided, both upstream and downstream, to derive and maximize benefits for the venture – this lays foundation for the Group’s strategy to expand:

HMO / Insurance ← Medical Centres → Tertiary Care Hospitals

PROJECTED FINANCIALS APPENDED FOR REFERENCE

For UMC Healthcare (T) Limited

Dr. Akshay Parmar

Director

UMC HEALTHCARE (T) LIMITED

Proposed Capital Investment

Exchange Rate	US\$ to TZS	TZS 2,350
Particulars		
COST OF BUILDING	USD 1,250,000	TZS 2,937,500,000
COST OF EQUIPMENT	USD 1,500,000	TZS 3,525,000,000
COST OF VEHICLES	USD 75,000	TZS 176,250,000
COST OF FURNITURE & FITTINGS	USD 300,000	TZS 705,000,000
COST OF OTHER FIXED ASSETS / PRE-OPERATIVE EXPENSES	USD 300,000	TZS 705,000,000
WORKING CAPITAL REQUIREMENT	USD 575,000	TZS 1,351,250,000
TOTAL	USD 4,000,000	TZS 9,400,000,000

UMC HEALTHCARE (T) LIMITED

Assumptions & Controls (in TZS)

Exchange Rate	US\$ to TZS	2,350
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Out-Patient Consultations

Referrals for Investigations

Particulars	No. of Consultants	No. of Pts / Dr. / Day	Total Patient Flow / Day	Charges (Cash)	Charges (Insurance)	% of Pts req. X-Ray	% of Pts req. USG	% of Pts req. CT	% of Pts req. MRI
General Physicians	2	10	20	30,000	25,000	7.5%	2.5%	2.0%	2.0%
General Surgeons	2	10	20	30,000	25,000	7.5%	5.0%	5.0%	5.0%
Gynecologist	2	10	20	30,000	25,000	0.0%	20.0%	0.0%	0.0%
Pediatrician	1	10	10	30,000	25,000	0.0%	2.0%	0.0%	0.0%
Orthopedician	1	10	10	30,000	25,000	25.0%	0.0%	15.0%	15.0%
Cardiologist	1	10	10	30,000	25,000	0.0%	0.0%	0.0%	0.0%
Clinical Officers	2	15	30	15,000	10,000	0.0%	0.0%	0.0%	0.0%
Physiotherapist	1	10	10	30,000	25,000	0.0%	0.0%	0.0%	0.0%
Mid-Wifery	1	5	5	30,000	15,000	0.0%	0.0%	0.0%	0.0%
Internal Medicine	1	7	7	30,000	25,000	5.0%	2.5%	2.0%	2.0%
Tele-Medicine	1	5	5	30,000	25,000	0.0%	0.0%	0.0%	0.0%
Ophthalmology	1	7	7	30,000	25,000	0.0%	0.0%	0.0%	0.0%
Dentistry	1	10	10	30,000	25,000	0.0%	0.0%	0.0%	0.0%
Nephrologist	1	3	3	30,000	25,000	0.0%	10.0%	2.0%	2.0%
ENT Specialist	1	10	10	30,000	25,000	0.0%	0.0%	0.0%	0.0%
Gastroenterologist	1	7	7	30,000	25,000	5.0%	10.0%	2.0%	2.0%
Urologist	0	0	0	0	0	0.0%	5.0%	2.0%	2.0%
TOTAL	20		184						

Out-Patient Laboratory Investigations

Particulars	No. of Rooms	No. of Pts / Room / Day	Total Patient Flow / Day	Charges (Cash)	Charges (Insurance)	Conversion %
Hematology Investigations	1	46	46	20,000	20,000	25%
Microbiology Investigations	1	9	9	30,000	30,000	5%
Biochemistry Investigations	1	46	46	20,000	20,000	25%
Package Investigations	1	2	2	250,000	250,000	1%

Out-Patient Radiology Investigations

Particulars	No. of Rooms	No. of Pts / Room / Day	Total Patient Flow / Day	Charges (Cash)	Charges (Insurance)
X-Ray	1	6	6	35,000	30,000
Ultrasound	1	7	7	35,000	30,000
Resting ECG	1	6	6	35,000	30,000
Stress ECG (TMT Test)	1	3	3	60,000	50,000
Echocardiograph	1	5	5	60,000	50,000
Mammogram	1	1	1	100,000	90,000
Holter Test	1	2	2	60,000	50,000
CT Scan	1	3	3	200,000	180,000
MRI Scan	1	3	3	450,000	400,000

60% % of patients visiting for cardiology consultations
 30% % of patients visiting for cardiology consultations
 50% % of patients visiting for cardiology consultations
 10% % of patients visiting for gynaecology consultations
 20% % of patients visiting for cardiology consultations

In-Patient Admissions

Particulars	No. of Beds	Coverion from OPD	Daily New Admissions	Charges (Cash)	Charges (Insurance)
General Ward	18	2.5%	4.60	50,000	40,000
Semi-Private Room	12	0.8%	1.38	100,000	80,000
Private Room	6	0.5%	0.92	200,000	170,000
Suite Room	0	0.0%	0.00	0	0
ICU Beds	6	0.5%	0.92	200,000	170,000
NICU Beds	4	12.5%	0.38	175,000	150,000
Nursery	0	0.0%	0	0	0
Average Length of Stay (ALOS)			4		
TOTAL	46		8.20		
TOTAL NO OF ADMITTED PATIENTS				32.78	

*Pricing includes Nursing Charges

In-Patient Consultations

Particulars	Admitted Patients	Visits / Pt / Day	Total Visits / Day	Charges (Cash)	Charges (Insurance)
General Ward	16	1	16	25,000	17,500
Semi-Private Room	8	1	8	30,000	25,000
Private Room	4	1	4	35,000	30,000
Suite Room	0	0	0	0	0
ICU Beds	4	1	4	35,000	30,000
NICU Beds	0	1	0	35,000	30,000
Nursery	0	0	0	0	0

In-Patient Laboratory Investigations

Particulars	No. of Rooms	No. of Pts / Room / Day	Total Patient Flow / Day	Charges (Cash)	Charges (Insurance)	Conversion %
Hematology Investigations	1	23	23	20,000	20,000	70%
Microbiology Investigations	1	7	7	30,000	30,000	20%
Biochemistry Investigations	1	23	23	20,000	20,000	70%

In-Patient Radiology Investigations

Particulars	No. of Rooms	No. of Pts / Room / Day	Total Patient Flow / Day	Charges* (Cash)	Charges (Insurance)	Conversion %
X-Ray	1	5	5	35,000	30,000	15%
Ultrasound	1	5	5	35,000	30,000	15%
Resting ECG	1	3	3	35,000	30,000	10%
Stress ECG (TMT Test)	0	0	0	60,000	50,000	0%
Echocardiograph	1	2	2	60,000	50,000	5%
Mammogram	1	0	0	100,000	90,000	0%
Holter Test	1	1	1	60,000	50,000	3%
CT Scan	0	2	0	200,000	180,000	5%
MRI Scan	1	2	2	450,000	400,000	5%

Charge Breakdown for Admitted Patient

Room Charges	√
Consultation Charges	√
Laboratory Investigations	√
Radiology Investigations	√
Operating Theatre Charges	√
Anesthesia Charges	√
Surgeon Charges	√
OT Pharmacy & Consumables	√
Pharmacy	√
Consumables	√
Equipment Charges	√
Physiotherapy	√

* Charges on IP Basis = Same as charges on OPD basis

Theatre / Procedure Room Charges

Particulars	No. of Rooms	No. of Hrs / Room	Total No. of Hours	Charges (Cash)	Charges (Insurance)
Modular Operation Theatre	1	6	6	400,000	320,000
Standard Operation Theatre	1	6	6	275,000	220,000
OT for LACS	1	3	3	200,000	160,000
Delivery Room	2	1	2	450,000	360,000
Anesthesia Charges	3	5	15	100,000	80,000

Specialized Procedures

Particulars	No. of Beds / Rooms	Patients / Bed	Total No. of Patients	Charges (Cash)	Charges (Insurance)
Dialysis	6	1	6	275,000	220,000
Endoscopy	1	1	1	300,000	250,000
Colonoscopy	1	1	1	300,000	250,000
Dental Procedures	1	5	5	200,000	150,000
Physiotherapy	1	15	15	15,000	12,000

Surgeon Charges

Particulars	No. of Consultants	No. of Pts / Dr. / Day	Total Patient Flow / Day	Charges (Cash)	Charges (Insurance)
General Surgery	2	0.5	1.00	350,000	280,000
Gynecology Surgery	1	0.25	0.25	350,000	280,000
Orthopedic Surgery	1	0.25	0.25	1,500,000	1,200,000
Cosmetic Surgery	0	0.1	0.00	500,000	400,000
Spine Surgery	1	0.1	0.10	1,500,000	1,200,000
Laposcopic Surgery	1	0.15	0.15	1,000,000	800,000
GI Surgery	1	0.15	0.15	750,000	600,000
Ophthalmology Surgery	1	0.15	0.15	300,000	240,000
ENT Surgery	1	0.1	0.10	300,000	240,000
Cardiac Angiography	0	0	0.00	0	0
Cardiac Angioplasty	0	0	0.00	0	0

Alloted OT Days / Per Week / Per Surgeon
2
3
2
0
2
2
2
2
2
0
0

Referral of Patients to India

Particulars	No. of Rooms	No. of Pts / Month	Avg. Invoice / Patient	% Share of Revenue	Revenue Share
Ophthalmology Surgeries	1	15	175,000	30.00%	52,500

INCOME ANALYSIS (MONTHLY BASIS)

(in TZS)

OUT-PATIENT CONSULTATIONS								
Service	Qty / Day	Days / Month	Qty / Month	Charges (Cash)	Charges (Insurance)	Cash Income / Month (70%)	Insurance Income / Month (30%)	Total Income / Month
General Physicians	20	25	500	30,000	25,000	10,500,000	3,750,000	14,250,000
General Surgeons	20	25	500	30,000	25,000	10,500,000	3,750,000	14,250,000
Gynecologist	20	25	500	30,000	25,000	10,500,000	3,750,000	14,250,000
Pediatrician	10	25	250	30,000	25,000	5,250,000	1,875,000	7,125,000
Orthopedician	10	25	250	30,000	25,000	5,250,000	1,875,000	7,125,000
Cardiologist	10	25	250	30,000	25,000	5,250,000	1,875,000	7,125,000
Clinical Officers	30	25	750	15,000	10,000	7,875,000	2,250,000	10,125,000
Physiotherapist	10	25	250	30,000	25,000	5,250,000	1,875,000	7,125,000
Mid-Wifery	5	25	125	30,000	15,000	2,625,000	562,500	3,187,500
Internal Medicine	7	25	175	30,000	25,000	3,675,000	1,312,500	4,987,500
Tele-Medicine	5	25	125	30,000	25,000	2,625,000	937,500	3,562,500
Ophthalmology	7	25	175	30,000	25,000	3,675,000	1,312,500	4,987,500
Dentistry	10	25	250	30,000	25,000	5,250,000	1,875,000	7,125,000
Nephrologist	3	25	75	30,000	25,000	1,575,000	562,500	2,137,500
ENT Specialist	10	25	250	30,000	25,000	5,250,000	1,875,000	7,125,000
Gastroenterologist	7	25	175	30,000	25,000	3,675,000	1,312,500	4,987,500
Urologist	0	25	0	0	0	0	0	0
SUB-TOTAL						88,725,000	30,750,000	
TOTAL OUT-PATIENT CONSULTATION INCOME (IN TZS)								119,475,000
TOTAL OUT-PATIENT CONSULTATION INCOME (IN US\$)								50,840

OUT-PATIENT LABORATORY INVESTIGATIONS								
Service	Qty / Day	Days / Month	Qty / Month	Charges (Cash)	Charges (Insurance)	Cash Income / Month (70%)	Insurance Income / Month (30%)	Total Income / Month
Hematology Investigations	46	25	1,150	20,000	20,000	16,100,000	6,900,000	23,000,000
Microbiology Investigations	22	25	550	30,000	30,000	11,550,000	4,950,000	16,500,000
Biochemistry Investigations	46	25	1,150	20,000	20,000	16,100,000	6,900,000	23,000,000
Package Investigations	4	25	100	250,000	250,000	17,500,000	7,500,000	25,000,000
SUB-TOTAL						61,250,000	26,250,000	

TOTAL OUT-PATIENT LABORATORY INCOME (IN TZS)	87,500,000
TOTAL OUT-PATIENT LABORATORY INCOME (IN US\$)	37,234

OUT-PATIENT RADIOLOGY INVESTIGATIONS								
Service	Qty / Day	Days / Month	Qty / Month	Charges (Cash)	Charges (Insurance)	Cash Income / Month (70%)	Insurance Income / Month (30%)	Total Income / Month
X-Ray	6	25	155	35,000	30,000	3,797,500	1,395,000	5,192,500
Ultrasound	22	25	550	35,000	30,000	13,475,000	4,950,000	18,425,000
Resting ECG	6	25	150	35,000	30,000	3,675,000	1,350,000	5,025,000
Stress ECG (TMT Test)	3	25	75	60,000	50,000	3,150,000	1,125,000	4,275,000
Echocardiograph	5	25	125	60,000	50,000	5,250,000	1,875,000	7,125,000
Mammogram	1	25	25	100,000	90,000	1,750,000	675,000	2,425,000
Holter Test	2	25	50	60,000	50,000	2,100,000	750,000	2,850,000
CT Scan	3	25	81	200,000	180,000	11,340,000	4,374,000	15,714,000
MRI Scan	3	25	81	450,000	400,000	25,515,000	9,720,000	35,235,000
SUB-TOTAL						70,052,500	26,214,000	
TOTAL OUT-PATIENT RADIOLOGY INCOME (IN TZS)								96,266,500
TOTAL OUT-PATIENT RADIOLOGY INCOME (IN US\$)								40,964

OUT-PATIENT PHARMACY & CONSUMABLE CHARGES								
Service	Qty / Day	Days / Month	Qty / Month	Charges (Cash)	Charges (Insurance)	Cash Income / Month (70%)	Insurance Income / Month (30%)	Total Income / Month
OPD Pharmacy Sales	92	25	2,300	10,000	10,000	16,100,000	6,900,000	23,000,000
SUB-TOTAL						16,100,000	6,900,000	
TOTAL OPD PHARMACY & CONSUMABLE CHARGES (TZS)								23,000,000
TOTAL OPD PHARMACY & CONSUMABLE CHARGES (US\$)								9,787

IN-PATIENT ROOM CHARGES								
Service	Qty / Day	Days / Month	Qty / Month	Charges (Cash)	Charges (Insurance)	Cash Income / Month (70%)	Insurance Income / Month (30%)	Total Income / Month
General Ward	5	30	138	50,000	40,000	4,830,000	1,656,000	6,486,000

Semi-Private Room	1	30	41	100,000	80,000	2,898,000	993,600	3,891,600
Private Room	1	30	28	200,000	170,000	3,864,000	1,407,600	5,271,600
Suite Room	0	30	0	0	0	0	0	0
ICU Beds	1	30	28	200,000	170,000	3,864,000	1,407,600	5,271,600
NICU Beds	0	30	11	175,000	150,000	1,378,125	506,250	1,884,375
Nursery	0	30	0	0	0	0	0	0
SUB-TOTAL						16,834,125	5,971,050	
TOTAL IN-PATIENT ROOM CHARGES INCOME (IN TZS)								22,805,175
TOTAL IN-PATIENT ROOM CHARGES INCOME (IN US\$)								9,704

IN-PATIENT CONSULTATION CHARGES								
Service	Qty / Day	Days / Month	Qty / Month	Charges (Cash)	Charges (Insurance)	Cash Income / Month (70%)	Insurance Income / Month (30%)	Total Income / Month
General Ward	16	30	480	25,000	17,500	8,400,000	2,520,000	10,920,000
Semi-Private Room	8	30	240	30,000	25,000	5,040,000	1,800,000	6,840,000
Private Room	4	30	110	35,000	30,000	2,704,800	993,600	3,698,400
Suite Room	0	30	0	0	0	0	0	0
ICU Beds	4	30	110	35,000	30,000	2,704,800	993,600	3,698,400
NICU Beds	0	30	0	35,000	30,000	0	0	0
Nursery	0	30	0	0	0	0	0	0
SUB-TOTAL						18,849,600	6,307,200	
TOTAL IN-PATIENT CONSULTATION CHARGES (TZS)								25,156,800
TOTAL IN-PATIENT CONSULTATION CHARGES (US\$)								10,705

IN-PATIENT LABORATORY INVESTIGATIONS CHARGES								
Service	Qty / Day	Days / Month	Qty / Month	Charges (Cash)	Charges (Insurance)	Cash Income / Month (70%)	Insurance Income / Month (30%)	Total Income / Month
Hematology Investigations	23	30	688	20,000	20,000	9,637,320	4,130,280	13,767,600
Microbiology Investigations	7	30	197	30,000	30,000	4,130,280	1,770,120	5,900,400
Biochemistry Investigations	23	30	688	20,000	20,000	9,637,320	4,130,280	13,767,600
SUB-TOTAL						23,404,920	10,030,680	
TOTAL IN-PATIENT LABORATORY INVESTIGATIONS (TZS)								33,435,600

TOTAL IN-PATIENT LABORATORY INVESTIGATIONS (US\$)	14,228
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IN-PATIENT RADIOLOGY INVESTIGATIONS CHARGES								
Service	Qty / Day	Days / Month	Qty / Month	Charges (Cash)	Charges (Insurance)	Cash Income / Month (70%)	Insurance Income / Month (30%)	Total Income / Month
X-Ray	5	30	148	35,000	30,000	3,613,995	1,327,590	4,941,585
Ultrasound	5	30	148	35,000	30,000	3,613,995	1,327,590	4,941,585
Resting ECG	3	30	98	35,000	30,000	2,409,330	885,060	3,294,390
Stress ECG (TMT Test)	0	30	0	60,000	50,000	0	0	0
Echocardiograph	2	30	49	60,000	50,000	2,065,140	737,550	2,802,690
Mammogram	0	30	0	100,000	90,000	0	0	0
Holter Test	1	30	25	60,000	50,000	1,032,570	368,775	1,401,345
CT Scan	0	30	0	200,000	180,000	0	0	0
MRI Scan	2	30	49	450,000	400,000	15,488,550	5,900,400	21,388,950
SUB-TOTAL						28,223,580	10,546,965	
TOTAL IN-PATIENT RADIOLOGY INVESTIGATION CHARGES (TZS)								38,770,545
TOTAL IN-PATIENT RADIOLOGY INVESTIGATION CHARGES (US\$)								16,498

THEATRE / PROCEDURE ROOM CHARGES								
Service	Qty (in hrs) / Day	Days / Month	Qty (in hrs) / Month	Charges (Cash)	Charges (Insurance)	Cash Income / Month (70%)	Insurance Income / Month (30%)	Total Income / Month
Modular Operation Theatre	6	25	150	400,000	320,000	42,000,000	14,400,000	56,400,000
Standard Operation Theatre	6	25	150	275,000	220,000	28,875,000	9,900,000	38,775,000
OT for LACS	3	25	75	200,000	160,000	10,500,000	3,600,000	14,100,000
Delivery Room	2	25	50	450,000	360,000	15,750,000	5,400,000	21,150,000
Anesthesia Charges	15	25	375	100,000	80,000	26,250,000	9,000,000	35,250,000
SUB-TOTAL						123,375,000	42,300,000	
TOTAL THEATRE / PROCEDURE ROOM CHARGES (TZS)								165,675,000
TOTAL THEATRE / PROCEDURE ROOM CHARGES (US\$)								70,500

SPECIALIZED PROCEDURE CHARGES

General Surgery	1	8	8	30,000	30,000	168,000	72,000	240,000
Gynecology Surgery	0	12	3	35,000	35,000	73,500	31,500	105,000
Orthopedic Surgery	0	8	2	1,250,000	1,250,000	1,750,000	750,000	2,500,000
Cosmetic Surgery	0	0	0	0	0	0	0	0
Spine Surgery	0	8	1	1,000,000	1,000,000	560,000	240,000	800,000
Laprosopic Surgery	0	8	1	50,000	50,000	42,000	18,000	60,000
GI Surgery	0	8	1	50,000	50,000	42,000	18,000	60,000
Ophthalmology Surgery	0	8	1	300,000	300,000	252,000	108,000	360,000
ENT Surgery	0	8	1	40,000	40,000	22,400	9,600	32,000
Cardiac Angiography	0	0	0	0	0	0	0	0
Cardiac Angioplasty	0	0	0	0	0	0	0	0
SUB-TOTAL								
						2,909,900	1,247,100	
TOTAL OT PHARMACY & CONSUMABLE CHARGES (TZS)								4,157,000
TOTAL OT PHARMACY & CONSUMABLE CHARGES (US\$)								1,769

* Average cost of implants to be used in Orthopedic Surgery included / Average cost of lenses to be used in Ophthalmology Surgery included / Average cost of cardiac stents in angioplasty procedures included

IN-PATIENT PHARMACY & CONSUMABLE CHARGES								
Service	Qty / Day	Days / Month	Qty / Month	Charges (Cash)	Charges (Insurance)	Cash Income / Month (70%)	Insurance Income / Month (30%)	Total Income / Month
General Ward	5	30	138	30,000	30,000	2,898,000	1,242,000	4,140,000
Semi-Private Room	1	30	41	30,000	30,000	869,400	372,600	1,242,000
Private Room	1	30	28	30,000	30,000	579,600	248,400	828,000
Suite Room	0	30	0	30,000	30,000	0	0	0
ICU Beds	1	30	28	300,000	300,000	5,796,000	2,484,000	8,280,000
NICU Beds	0	30	11	250,000	250,000	1,968,750	843,750	2,812,500
Nursery	0	0	0	0	0	0	0	0
SUB-TOTAL								
						12,111,750	5,190,750	
TOTAL IN-PATIENT PHARMACY & CONSUMABLE CHARGES (TZS)								17,302,500
TOTAL IN-PATIENT PHARMACY & CONSUMABLE CHARGES (US\$)								7,363

CHARGES FOR ADDITIONAL EQUIPMENT & SERVICES								
Service	Qty / Day	Days / Month	Qty / Month	Charges (Cash)	Charges (Insurance)	Cash Income / Month (70%)	Insurance Income / Month (30%)	Total Income / Month

Ventilator Charges	1	30	15	200,000	200,000	2,100,000	900,000	3,000,000
In-Patient Physiotherapy	2	30	49	15,000	12,000	516,285	177,012	693,297
Ambulance Services	0	30	12	75,000	60,000	645,356	221,265	866,621
Canteen Services	0	0	0	0	0	0	0	0
SUB-TOTAL								
							3,261,641	1,298,277
CHARGES FOR ADDITIONAL EQUIPMENT & SERVICES (TZS)								4,559,918
CHARGES FOR ADDITIONAL EQUIPMENT & SERVICES (US\$)								1,940

MEDICAL TOURISM REFERRAL INCOME						
Service	Qty / Month	Total Patients / Month	Invoice / Patient	Referral Percentage	Royalty / Patient	Total Royalty / Month
Medical Tourism Referral	5	5	16,500,000	15.00%	2,475,000	12375000
TOTAL MEDICAL TOURISM REFERRAL INCOME (TZS)						12,375,000
TOTAL MEDICAL TOURISM REFERRAL INCOME (US\$)						5,266

SUB-TOTALS	TZS	US\$
TOTAL MONTHLY CASH INCOME	546,335,516	232,483
TOTAL MONTHLY CREDIT INCOME	196,398,522	83,574
TOTAL PHARMACY & CONSUMABLE SALE	44,459,500	18,919

EXPENSE ANALYSIS (MONTHLY BASIS)

(in TZS)

REVENUE SHARE ON OPD CONSULTATION CHARGES					
Service	No. of Drs.	Salaried Basis	Revenue Share Basis	Revenue Share %	Revenue Share Amt
General Physicians	2	2	0	60%	0
General Surgeons	2	1	1	60%	2,137,500
Gynecologist	2	1	1	60%	2,137,500
Pediatrician	1	0	1	60%	1,068,750
Orthopedician	1	0	1	60%	1,068,750
Cardiologist	1	0	1	60%	1,068,750
Clinical Officers	2	2	0	60%	0
Physiotherapist	1	1	0	60%	0
Mid-Wifery	1	1	0	60%	0
Internal Medicine	1	1	0	60%	0
Tele-Medicine	1	1	0	60%	0
Ophthalmology	1	0	1	60%	748,125
Dentistry	1	1	0	60%	0
Nephrologist	1	0	1	60%	320,625
ENT Specialist	1	0	1	60%	1,068,750
Gastroenterologist	1	0	1	60%	748,125
Urologist	0	0	0	60%	0
TOTAL REVENUE SHARE ON OPD CONSULTATION CHARGES (TZS)					10,366,875
TOTAL REVENUE SHARE ON OPD CONSULTATION CHARGES (US\$)					4,411
OUT-PATIENT LABORATORY INVESTIGATION COSTS					
Service	Tests / Month	Consumable Cost / Test	Total Consumable Cost		
Hematology Investigations	1,150	5,000	5,750,000		
Microbiology Investigations	550	7,500	4,125,000		
Biochemistry Investigations	1,150	5,000	5,750,000		
Package Investigations	100	62,500	6,250,000		
OPD LAB INVESTIGATIONS - CONSUMABLE COST (TZS)			21,875,000		

OPD LAB INVESTIGATIONS - CONSUMABLE COST (US\$)			9,309		
OUT-PATIENT RADIOLOGY INVESTIGATION COSTS					
Service	Qty / Month	Direct Costs	Total Costs		
X-Ray	155	4,500	697,500		
Ultrasound	550	4,500	2,475,000		
Resting ECG	150	1,750	262,500		
Stress ECG (TMT Test)	75	4,500	337,500		
Echocardiograph	125	4,500	562,500		
Mammogram	25	4,500	112,500		
Holter Test	50	2,000	100,000		
CT Scan	81	25,000	2,025,000		
MRI Scan	81	25,000	2,025,000		
TOTAL OPD RADIOLOGY DIRECT EXPENSES (TZS)			8,597,500		
TOTAL OPD RADIOLOGY DIRECT EXPENSES (US\$)			3,659		
* Direct expenses refers to expenses towards films, processing, dyes, stationery					
OUT-PATIENT PHARMACY & CONSUMABLE CHARGES					
Service	Qty / Month	Purchase Cost	Total Purchase Cost		
OPD Pharmacy Sales	2,300	7,500	17,250,000		
TOTAL OPD PHARMACY PURCHASE COST (TZS)			17,250,000		
TOTAL OPD PHARMACY PURCHASE COST (US\$)			7,340		
REVENUE SHARE ON IN-PATIENT CONSULTATION CHARGES					
Service	Qty / Month	Salaried Basis	Revenue Share Basis	Revenue Share Amt	
General Ward	480	35%	65%	4,968,600	
Semi-Private Room	240	35%	65%	3,112,200	

Private Room	110	35%	65%		1,682,772
Suite Room	0	35%	65%		0
ICU Beds	110	35%	65%		1,682,772
NICU Beds	0	35%	65%		0
Nursery	0	35%	65%		0
TOTAL REVENUE SHARE ON IP CONSULTATION CHARGES (TZS)					11,446,344
TOTAL REVENUE SHARE ON IP CONSULTATION CHARGES (US\$)					4,871
IN-PATIENT LABORATORY INVESTIGATION COSTS					
Service	Tests / Month	Consumable Cost / Test	Total Consumable Cost		
Hematology Investigations	688	5,000	3,441,900		
Microbiology Investigations	197	7,500	1,475,100		
Biochemistry Investigations	688	5,000	3,441,900		
TOTAL IN-PATIENT LABORATORY INVESTIGATIONS (TZS)				8,358,900	
TOTAL IN-PATIENT LABORATORY INVESTIGATIONS (US\$)				3,557	
IN-PATIENT RADIOLOGY INVESTIGATION COSTS					
Service	Qty / Month	Direct Costs	Total Costs		
X-Ray	148	4,500	663,795		
Ultrasound	148	4,500	663,795		
Resting ECG	98	1,750	172,095		
Stress ECG (TMT Test)	0	4,500	0		
Echocardiograph	49	4,500	221,265		
Mammogram	0	4,500	0		
Holter Test	25	2,000	49,170		
CT Scan	0	25,000	0		
MRI Scan	49	25,000	1,229,250		
TOTAL IP RADIOLOGY DIRECT EXPENSES (TZS)				2,999,370	
TOTAL IP RADIOLOGY DIRECT EXPENSES (US\$)				1,276	

THEATRE / PROCEDURE ROOM CHARGES				
Service	Qty (in hrs / Month)	Cost of Consumables / Others		Total Costs
Modular Operation Theatre	150	40,000		6,000,000
Standard Operation Theatre	150	35,000		5,250,000
OT for LACS	75	35,000		2,625,000
Delivery Room	50	35,000		1,750,000
Anesthesia Charges	375	35,000		13,125,000
TOTAL COST OF CONSUMABLES / OTHERS (TZS)				28,750,000
TOTAL COST OF CONSUMABLES / OTHERS (US\$)				12,234
* Cost includes expenses towards medical gases used in the OT, quality control tests to be done, irrecoverable expenses towards use of consumables, etc.				
DIALYSIS CHARGES				
Service	Qty / Month	Consumable Cost / Session		Total Cost
Dialysis	150	150,000		22,500,000
TOTAL DIALYSIS CHARGES (TZS)				22,500,000
TOTAL DIALYSIS CHARGES (US\$)				9,574
SPECIALIZED PROCEDURE CHARGES				
Service	Qty / Month	Doctor & Consumable Cost / Session		Total Cost
Endoscopy	26	171,000		4,488,750
Colonoscopy	26	171,000		4,488,750
Dental Procedures	125	111,000		13,875,000
Physiotherapy	375	10,000		3,750,000
TOTAL SPECIALIZED PROCEDURE CHARGES (TZS)				26,602,500
TOTAL SPECIALIZED PROCEDURE CHARGES (US\$)				11,320

SURGEON CHARGES TO BE PAID					
Service	Qty / Month	% to be paid to Surgeon	Total Surgeon Fee Collected		Amount to be Paid to Surgeon
General Surgery	8	55%	2,632,000		1,447,600
Gynecology Surgery	3	55%	987,000		542,850
Orthopedic Surgery	2	80%	2,820,000		2,256,000
Cosmetic Surgery	0	0%	0		0
Spine Surgery	1	80%	1,128,000		902,400
Laprosopic Surgery	1	80%	1,128,000		902,400
GI Surgery	1	80%	846,000		676,800
Ophthalmology Surgery	1	30%	338,400		101,520
ENT Surgery	1	80%	225,600		180,480
Cardiac Angiography	0	0%	0		0
Cardiac Angioplasty	0	0%	0		0
TOTAL SURGEON CHARGES TO BE PAID (TZS)					7,010,050
TOTAL SURGEON CHARGES TO BE PAID (US\$)					2,983
* In-house salaried surgeons to be paid 30% (General Surgeon & Gynecologist)					
OT PHARMACY & CONSUMABLE CHARGES					
Service	Qty / Month	Purchase Cost	Total Purchase Cost		
General Surgery	8	18,000	144,000		
Gynecology Surgery	3	21,000	63,000		
Orthopedic Surgery	2	750,000	1,500,000		
Cosmetic Surgery	0	0	0		
Spine Surgery	1	600,000	480,000		
Laprosopic Surgery	1	30,000	36,000		
GI Surgery	1	30,000	36,000		
Ophthalmology Surgery	1	180,000	216,000		
ENT Surgery	1	24,000	19,200		
Cardiac Angiography	0	0	0		
Cardiac Angioplasty	0	0	0		

TOTAL OT PHARMACY & CONSUMABLE PURCHASE COST (TZS)			2,494,200		
TOTAL OT PHARMACY & CONSUMABLE PURCHASE COST (US\$)			1,061		
* Average cost of implants to be used in Orthopedic Surgery included / Average cost of lenses to be used in Ophthalmology Surgery included / Average cost of cardiac stents in angioplasty procedures included					
IN-PATIENT PHARMACY & CONSUMABLE CHARGES					
Service	Qty / Month	Purchase Cost	Total Purchase Cost		
General Ward	138	18,000	2,484,000		
Semi-Private Room	41	18,000	745,200		
Private Room	28	18,000	496,800		
Suite Room	0	18,000	0		
ICU Beds	28	180,000	4,968,000		
NICU Beds	11	150,000	1,687,500		
Nursery	0	0	0		
TOTAL IP PHARMACY & CONSUMABLE PURCHASE COST (TZS)			10,381,500		
TOTAL IP PHARMACY & CONSUMABLE PURCHASE COST (US\$)			4,418		
CHARGES FOR ADDITIONAL EQUIPMENT & SERVICES					
Service	Qty / Month	Expense / Use	Total Expense		
Ventilator Charges	15	40,000	600,000		
In-Patient Physiotherapy	49	3,000	147,510		
Ambulance Services	12	15,000	184,388		
Canteen Services	0	0	0		
CHARGES FOR ADDITIONAL EQUIPMENT & SERVICES (TZS)			931,898		
CHARGES FOR ADDITIONAL EQUIPMENT & SERVICES (US\$)			397		
GENERAL EXPENSES					
Particulars	Units / Month	Rate	Total Charges		Notes
Royalty Payable to UniHealth India			14,854,681		2% of total revenue generated

Electricity Charges	75,000	125	9,375,000		2500 units/day Avg. rate per unit including inflation
Food and Staff Welfare	4,920	3,500	17,220,000		Total staff to be provided 2 meals
Staff Training Cost	164	25,000	4,100,000		Training Sessions to be conducted every week to train different staff members
Water Charges	675,000	2	1,134,000		Standard: 450 L/bed/day water to be used
Diesel Expenses for Cars	300	2,000	600,000		Avg. considered: 10 km/litre 100 km/day
Car Maintenance	5	200,000	1,000,000		Avg. Cost of Repairs of Cars & Ambulances
Diesel Expenses for Generator	6,000	2,000	12,000,000		Avg. use 4 hrs/day @ 50 L/Hr for 250 kvA on 100% load
Marketing Expenses	30	325,000	9,750,000		Avg. daily budget defined
Bad Debts	1,106,199,631	1.00%	11,061,996		Industry Average
Computer Maintenance	30	300,000	9,000,000		Annual maintenance including anti-virus
Computer Software / HIS System	1	3,000,000	3,000,000		HIS System Management & Upkeep
Travel & Accommodation	1	5,000,000	5,000,000		Management Travel
Legal & Audit Fee			1,154,067		1% of total expenses

Insurance Premium			2,308,134		2% of total expenses
Printing & Stationery			1,731,100		1.5% of total expenses
Telephone & Internet			2,308,134		2% of total expenses
Maintenance Cost			1,731,100		1.5% of total expenses
Sundry Expenses			5,770,334		5% of total expenses
Bad Stocks			2,308,134		2% of total expenses
TOTAL GENERAL EXPENSES (TZS)			100,551,998		
TOTAL GENERAL EXPENSES (US\$)			42,788		
GENERAL CONSUMABLES					
Staff Uniforms	105	50,000	5,250,000		250 employees requiring 5 sets of uniforms on an avg. in a year
Linen Replacement Cost	38	50,000	1,875,000		5% linen to be replaced every month / Avg. 15 pcs per bed including scrubs and OT linen
Housekeeping Material Charges	30	35,000	1,050,000		Avg. cost of material for general housekeeping
Laundry Material Charges	6,000	1,000	6,000,000		4 kg of linen per bed per day / Cost of soap and consumables per kg = TZS 1000

TOTAL GENERAL CONSUMABLES (TZS)	14,175,000		
TOTAL GENERAL CONSUMABLES (US\$)	6,032		

SUB-TOTALS	UGX	US\$
TOTAL LAB CONSUMABLE COST	30,233,900	12,865
TOTAL RADIOLOGY CONSUMABLE COST	11,596,870	4,935
OT GENERAL CONSUMABLE COST	28,750,000	12,234
DIALYSIS CONSUMABLE COST	22,500,000	9,574
GENERAL CONSUMABLES	14,175,000	6,032
TOTAL PHARMACY & CONSUMABLE COST	30,125,700	12,819
SUB-TOTAL	137,381,470	58,460

GENERAL CONSUMABLES
Staff Uniforms
Linen Replacement
Laundry Cleaning Material
Housekeeping Material

Staff Salaries

Designation / Role	Status	No.	Gross Salary	HRA	Work Permit	Travel	Expat Insurance	Total / Month	Total / Month (US\$)
Senior Management									
Director	FT	2	7,500,000	0	0	0	0	15,000,000	6,383
Chief Executive Officer	FT	1	9,000,000	1,700,000	7,500,000	4,500,000	5,500,000	11,845,833	5,041
Chief Medical Officer	FT	1	5,500,000	1,700,000	7,500,000	4,500,000	5,500,000	8,345,833	3,551
Chief Financial Officer	FT	1	6,000,000	1,700,000	7,500,000	4,500,000	5,500,000	8,845,833	3,764
Heads of Departments									
Chief Nursing Officer	FT	1	3,500,000	1,100,000	7,500,000	1,700,000	2,200,000	5,237,500	2,229
Chief Theatre Manager	FT	1	3,000,000	0	0	0	0	3,000,000	1,277
CSSD Manager	FT	0	3,000,000	900,000	7,500,000	1,700,000	2,200,000	0	0
HR Manager	FT	1	1,650,000	0	0	0	0	1,650,000	702
IT Manager	FT	1	1,650,000	0	0	0	0	1,650,000	702
Finance Controller	FT	1	2,000,000	0	0	0	0	2,000,000	851
General Manager - Services	FT	1	1,500,000	0	0	0	0	1,500,000	638
Marketing Manager	FT	1	2,500,000	900,000	7,500,000	1,700,000	2,200,000	4,037,500	1,718
Inventory Manager	FT	1	2,500,000	900,000	7,500,000	1,700,000	2,200,000	4,037,500	1,718
Biomedical Manager	FT	1	1,650,000	900,000	7,500,000	1,700,000	2,200,000	3,187,500	1,356
Laboratory Manager	FT	1	3,300,000	1,100,000	7,500,000	1,700,000	2,200,000	5,037,500	2,144
Chief Radiology Technician	FT	1	3,000,000	900,000	7,500,000	1,700,000	2,200,000	4,537,500	1,931
Chief Dialysis Technician	FT	1	3,000,000	900,000	7,500,000	1,700,000	2,200,000	4,537,500	1,931
Pharmacy Head	FT	1	1,750,000	0	0	0	0	1,750,000	745
Security Manager	FT	1	1,250,000	0	0	0	0	1,250,000	532
House Keeping Manager	FT	1	1,000,000	0	0	0	0	1,000,000	426
Kitchen Manager	FT	1	1,000,000	0	0	0	0	1,000,000	426
Staff									
Receptionist	FT	6	1,000,000	0	0	0	0	6,000,000	2,553
Casualty Medical Officer	FT	2	1,750,000	0	0	0	0	3,500,000	1,489
Nurses	FT	40	550,000	0	0	0	0	22,000,000	9,362
ICU & OT Nurses	FT	20	750,000	0	0	0	0	15,000,000	6,383
Radiographer	FT	2	1,700,000	0	0	0	0	3,400,000	1,447
General Attendant	FT	10	350,000	0	0	0	0	3,500,000	1,489
Security Attendant	FT	10	350,000	0	0	0	0	3,500,000	1,489

Pharmacy Assistants	FT	2	600,000	0	0	0	0	1,200,000	511
Store Attendant	FT	3	600,000	0	0	0	0	1,800,000	766
Senior Doctors	FT	5	2,500,000	0	0	0	0	12,500,000	5,319
Senior Doctors	FT	2	6,000,000	1,700,000	7,500,000	4,500,000	5,500,000	17,691,667	7,528
Medical Officer	FT	4	1,500,000	0	0	0	0	6,000,000	2,553
Clinic Assistant	FT	2	500,000	0	0	0	0	1,000,000	426
Labour Room Nurse	FT	3	650,000	0	0	0	0	1,950,000	830
Chief NICU Nurse	FT	1	2,500,000	450,000	7,500,000	1,700,000	2,200,000	3,587,500	1,527
Laboratory Technicians	FT	4	1,000,000	0	0	0	0	4,000,000	1,702
Kitchen Attendants	FT	4	750,000	0	0	0	0	3,000,000	1,277
CSSD Attendants	FT	2	650,000	0	0	0	0	1,300,000	553
Transport Coordinator	FT	0	4,500,000	0	0	0	0	0	0
Housekeeping Staff	FT	6	330,000	0	0	0	0	1,980,000	843
Driver	FT	4	550,000	0	0	0	0	2,200,000	936
Billing Supervisor	FT	1	750,000	0	0	0	0	750,000	319
Billing Officers	FT	2	500,000	0	0	0	0	1,000,000	426
Insurance Claim Officers	FT	2	500,000	0	0	0	0	1,000,000	426
Central Call Desk Officer	FT	2	500,000	0	0	0	0	1,000,000	426
Procurement Assistants	FT	2	500,000	0	0	0	0	1,000,000	426
Personal Assistants	FT	2	500,000	0	0	0	0	1,000,000	426
TOTAL		164	97,580,000	14,850,000	97,500,000	33,300,000	41,800,000	210,309,167	89,493

BANK - LOAN REPAYMENT SCHEDULE

Loan Amount (in US\$)							3,200,000	
Rate of Interest							12%	
Total No. of Months							120	
Grace Period							12	
Year	Months	Balance Loan	Interest	Principal	EMI	Balance Loan	Total Interest	Total Principal
Year 2022	Apr-21	0	0	0	0	0		
	May-21	0	0	0	0	0		
	Jun-21	0	0	0	0	0		
	Jul-21	0	0	0	0	0		
	Aug-21	0	0	0	0	0		
	Sep-21	0	0	0	0	0		
	Oct-21	0	0	0	0	0		
	Nov-21	0	0	0	0	0		
	Dec-21	0	0	0	0	0		
	Jan-22	0	0	0	0	0		
	Feb-22	0	0	0	0	0		
Mar-22	0	0	0	0	0	0	0	
Year 2023	Apr-22	0	0	0	0	0		
	May-22	0	0	0	0	0		
	Jun-22	0	0	0	0	0		
	Jul-22	0	0	0	0	0		
	Aug-22	640,000	6,400	0	6,400	640,000		
	Sep-22	1,280,000	12,800	0	12,800	1,280,000		
	Oct-22	1,280,000	12,800	0	12,800	1,280,000		
	Nov-22	2,560,000	25,600	0	25,600	2,560,000		
	Dec-22	2,560,000	25,600	0	25,600	2,560,000		
	Jan-23	2,880,000	28,800	0	28,800	2,880,000		
	Feb-23	2,880,000	28,800	0	28,800	2,880,000		
Mar-23	3,200,000	32,000	0	32,000	3,200,000	172,800	0	
Year 2024	Apr-23	3,200,000	32,000	0	32,000	3,200,000		
	May-23	3,200,000	32,000	0	32,000	3,200,000		
	Jun-23	3,200,000	32,000	0	32,000	3,200,000		
	Jul-23	3,200,000	32,000	0	32,000	3,200,000		
	Aug-23	3,200,000	32,000	16,590	48,590	3,183,410		
	Sep-23	3,183,410	31,834	16,756	48,590	3,166,654		
	Oct-23	3,166,654	31,667	16,923	48,590	3,149,731		
	Nov-23	3,149,731	31,497	17,093	48,590	3,132,638		
	Dec-23	3,132,638	31,326	17,264	48,590	3,115,374		
	Jan-24	3,115,374	31,154	17,436	48,590	3,097,938		
	Feb-24	3,097,938	30,979	17,611	48,590	3,080,327		
Mar-24	3,080,327	30,803	17,787	48,590	3,062,541	379,261	137,459	
	Apr-24	3,062,541	30,625	17,965	48,590	3,044,576		
	May-24	3,044,576	30,446	18,144	48,590	3,026,432		
	Jun-24	3,026,432	30,264	18,326	48,590	3,008,106		
	Jul-24	3,008,106	30,081	18,509	48,590	2,989,597		
	Aug-24	2,989,597	29,896	18,694	48,590	2,970,903		

Year 2025	Sep-24	2,970,903	29,709	18,881	48,590	2,952,022		
	Oct-24	2,952,022	29,520	19,070	48,590	2,932,953		
	Nov-24	2,932,953	29,330	19,260	48,590	2,913,692		
	Dec-24	2,913,692	29,137	19,453	48,590	2,894,239		
	Jan-25	2,894,239	28,942	19,648	48,590	2,874,591		
	Feb-25	2,874,591	28,746	19,844	48,590	2,854,747		
	Mar-25	2,854,747	28,547	20,043	48,590	2,834,705	355,244	227,836
Year 2026	Apr-25	2,834,705	28,347	20,243	48,590	2,814,462		
	May-25	2,814,462	28,145	20,445	48,590	2,794,016		
	Jun-25	2,794,016	27,940	20,650	48,590	2,773,367		
	Jul-25	2,773,367	27,734	20,856	48,590	2,752,510		
	Aug-25	2,752,510	27,525	21,065	48,590	2,731,445		
	Sep-25	2,731,445	27,314	21,276	48,590	2,710,170		
	Oct-25	2,710,170	27,102	21,488	48,590	2,688,681		
	Nov-25	2,688,681	26,887	21,703	48,590	2,666,978		
	Dec-25	2,666,978	26,670	21,920	48,590	2,645,058		
	Jan-26	2,645,058	26,451	22,139	48,590	2,622,919		
	Feb-26	2,622,919	26,229	22,361	48,590	2,600,558		
	Mar-26	2,600,558	26,006	22,584	48,590	2,577,973	326,349	256,731
Year 2027	Apr-26	2,577,973	25,780	22,810	48,590	2,555,163		
	May-26	2,555,163	25,552	23,038	48,590	2,532,125		
	Jun-26	2,532,125	25,321	23,269	48,590	2,508,856		
	Jul-26	2,508,856	25,089	23,501	48,590	2,485,355		
	Aug-26	2,485,355	24,854	23,736	48,590	2,461,618		
	Sep-26	2,461,618	24,616	23,974	48,590	2,437,644		
	Oct-26	2,437,644	24,376	24,214	48,590	2,413,431		
	Nov-26	2,413,431	24,134	24,456	48,590	2,388,975		
	Dec-26	2,388,975	23,890	24,700	48,590	2,364,275		
	Jan-27	2,364,275	23,643	24,947	48,590	2,339,328		
	Feb-27	2,339,328	23,393	25,197	48,590	2,314,131		
	Mar-27	2,314,131	23,141	25,449	48,590	2,288,682	293,789	289,291
Year 2028	Apr-27	2,288,682	22,887	25,703	48,590	2,262,979		
	May-27	2,262,979	22,630	25,960	48,590	2,237,019		
	Jun-27	2,237,019	22,370	26,220	48,590	2,210,799		
	Jul-27	2,210,799	22,108	26,482	48,590	2,184,317		
	Aug-27	2,184,317	21,843	26,747	48,590	2,157,570		
	Sep-27	2,157,570	21,576	27,014	48,590	2,130,556		
	Oct-27	2,130,556	21,306	27,284	48,590	2,103,271		
	Nov-27	2,103,271	21,033	27,557	48,590	2,075,714		
	Dec-27	2,075,714	20,757	27,833	48,590	2,047,881		
	Jan-28	2,047,881	20,479	28,111	48,590	2,019,770		
	Feb-28	2,019,770	20,198	28,392	48,590	1,991,378		
	Mar-28	1,991,378	19,914	28,676	48,590	1,962,702	257,099	325,981
Year 2029	Apr-28	1,962,702	19,627	28,963	48,590	1,933,739		
	May-28	1,933,739	19,337	29,253	48,590	1,904,486		
	Jun-28	1,904,486	19,045	29,545	48,590	1,874,941		
	Jul-28	1,874,941	18,749	29,841	48,590	1,845,100		
	Aug-28	1,845,100	18,451	30,139	48,590	1,814,961		
	Sep-28	1,814,961	18,150	30,440	48,590	1,784,521		
	Oct-28	1,784,521	17,845	30,745	48,590	1,753,776		
	Nov-28	1,753,776	17,538	31,052	48,590	1,722,724		

	Dec-28	1,722,724	17,227	31,363	48,590	1,691,361		
	Jan-29	1,691,361	16,914	31,676	48,590	1,659,685		
	Feb-29	1,659,685	16,597	31,993	48,590	1,627,691		
	Mar-29	1,627,691	16,277	32,313	48,590	1,595,378	215,757	367,323
Year 2030	Apr-29	1,595,378	15,954	32,636	48,590	1,562,742		
	May-29	1,562,742	15,627	32,963	48,590	1,529,780		
	Jun-29	1,529,780	15,298	33,292	48,590	1,496,487		
	Jul-29	1,496,487	14,965	33,625	48,590	1,462,862		
	Aug-29	1,462,862	14,629	33,961	48,590	1,428,901		
	Sep-29	1,428,901	14,289	34,301	48,590	1,394,600		
	Oct-29	1,394,600	13,946	34,644	48,590	1,359,956		
	Nov-29	1,359,956	13,600	34,990	48,590	1,324,965		
	Dec-29	1,324,965	13,250	35,340	48,590	1,289,625		
	Jan-30	1,289,625	12,896	35,694	48,590	1,253,931		
	Feb-30	1,253,931	12,539	36,051	48,590	1,217,881		
	Mar-30	1,217,881	12,179	36,411	48,590	1,181,469	169,171	413,909
	Year 2031	Apr-30	1,181,469	11,815	36,775	48,590	1,144,694	
May-30		1,144,694	11,447	37,143	48,590	1,107,551		
Jun-30		1,107,551	11,076	37,514	48,590	1,070,037		
Jul-30		1,070,037	10,700	37,890	48,590	1,032,147		
Aug-30		1,032,147	10,321	38,269	48,590	993,878		
Sep-30		993,878	9,939	38,651	48,590	955,227		
Oct-30		955,227	9,552	39,038	48,590	916,189		
Nov-30		916,189	9,162	39,428	48,590	876,761		
Dec-30		876,761	8,768	39,822	48,590	836,939		
Jan-31		836,939	8,369	40,221	48,590	796,718		
Feb-31		796,718	7,967	40,623	48,590	756,096		
Mar-31		756,096	7,561	41,029	48,590	715,067	116,677	466,403
Year 2032	Apr-31	715,067	7,151	41,439	48,590	673,627		
	May-31	673,627	6,736	41,854	48,590	631,773		
	Jun-31	631,773	6,318	42,272	48,590	589,501		
	Jul-31	589,501	5,895	42,695	48,590	546,806		
	Aug-31	546,806	5,468	43,122	48,590	503,684		
	Sep-31	503,684	5,037	43,553	48,590	460,131		
	Oct-31	460,131	4,601	43,989	48,590	416,142		
	Nov-31	416,142	4,161	44,429	48,590	371,714		
	Dec-31	371,714	3,717	44,873	48,590	326,841		
	Jan-32	326,841	3,268	45,322	48,590	281,519		
	Feb-32	281,519	2,815	45,775	48,590	235,745		
	Mar-32	235,745	2,357	46,233	48,590	189,512	57,526	525,554

BALANCE SHEET

Year	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
ASSETS											
Non-Current Assets											
Land & Building	0	1,250,000	1,187,500	1,125,000	1,062,500	1,000,000	937,500	875,000	812,500	750,000	687,500
Equipment	0	1,500,000	1,125,000	984,375	861,328	753,662	659,454	577,023	504,895	441,783	386,560
Vehicles	0	75,000	18,750	11,719	7,324	4,578	2,861	1,788	1,118	698	437
Furniture & Fittings	0	300,000	225,000	196,875	172,266	150,732	131,891	115,405	100,979	88,357	77,312
Other Fixed Assets Pre-Operative Exp.	0	300,000	225,000	196,875	172,266	150,732	131,891	115,405	100,979	88,357	77,312
Total Depreciation	0	-643750	-266406	-239160	-215979	-196107	-178977	-164149	-151276	-140074	-130312
Current Assets											
Inventory - Pharmacy & Consumables	0	0	105,228	147,320	168,365	210,457	162,052	192,336	200,118	215,831	230,427
Sundry Debtors (Trade Receivables)	-	-	250,722	325,938	401,154	501,443	539,051	579,480	622,941	669,662	719,886
Cash & Bank Balances	0	402,200	213,529	377,204	678,848	978,450	1,454,152	1,939,217	2,495,213	3,119,329	3,819,992
TOTAL ASSETS	0	3,183,450	3,084,323	3,126,146	3,308,073	3,553,947	3,839,874	4,231,503	4,687,467	5,233,942	5,869,115
EQUITY & LIABILITIES											
Equity											
Issued Share Capital	-	800,000	800,000	800,000	800,000	800,000	800,000	800,000	800,000	800,000	800,000
Non-Current Liabilities											
Retained Earnings	-	-816,550	-854,216	-597,419	-166,945	341,329	960,136	1,697,215	2,561,468	3,562,998	4,713,183
Current Liabilities											
Bank Loan	-	3,200,000	3,062,541	2,834,705	2,577,973	2,288,682	1,962,702	1,595,378	1,181,469	715,067	189,512
Loan from Related Party	0	0	0	0	0	0	0	0	0	0	0
Sundry Creditors (Trade Payables)	-	-	75,998	88,860	97,044	123,936	117,037	138,910	144,529	155,878	166,420
Rounding Off Factor	0	0	0	0	0	0	0	0	0	0	0
TOTAL EQUITY & LIABILITIES	0	3,183,450	3,084,323	3,126,146	3,308,073	3,553,947	3,839,874	4,231,503	4,687,467	5,233,942	5,869,115

CASH FLOW PROJECTIONS

INFLOW DETAILS											
Year	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
BALANCE B/F	0	0	402,200	213,529	377,204	678,848	978,450	1,454,152	1,939,217	2,495,213	3,119,329
TOTAL REVENUE	0	0	1,896,342	2,654,879	3,034,148	3,792,684	4,077,136	4,382,921	4,711,640	5,065,013	5,444,889
COLLECTION FROM DEBTORS	0	0	0	250,722	325,938	401,154	501,443	539,051	579,480	622,941	669,662
SUNDRY DEBTORS	0	0	-250,722	-325,938	-401,154	-501,443	-539,051	-579,480	-622,941	-669,662	-719,886
LOAN FROM BANK	0	3,200,000	0	0	0	0	0	0	0	0	0
SHAREHOLDERS EQUITY	0	800,000	0	0	0	0	0	0	0	0	0
TOTAL INFLOW	0	4,000,000	2,047,821	2,793,192	3,336,135	4,371,244	5,017,978	5,796,644	6,607,396	7,513,506	8,513,993
OUTFLOW DETAILS											
COST OF BUILDING	0	1,250,000	0	0	0	0	0	0	0	0	0
COST OF EQUIPMENT	0	1,500,000	0	0	0	0	0	0	0	0	0
COST OF VEHICLES	0	75,000	0	0	0	0	0	0	0	0	0
COST OF FURNITURE & FITTINGS	0	300,000	0	0	0	0	0	0	0	0	0
COST OF OTHER FIXED ASSETS / PRE-OPERATIVE EXPENSES	0	300,000	0	0	0	0	0	0	0	0	0
STAFF SALARIES	0	0	536,960	751,743	859,135	1,073,919	1,149,093	1,229,530	1,315,597	1,407,689	1,506,227
REVENUE SHARE ON OPD CONSULTATION CHARGES	0	0	26,469	37,056	42,350	52,937	56,643	60,608	64,850	69,390	74,247
PURCHASE COST FOR PHARMACY & CONSUMABLES	0	0	455,990	533,157	582,264	743,614	702,224	833,458	867,176	935,266	998,518
SUNDRY CREDITORS	0	0	-75,998	-88,860	-97,044	-123,936	-117,037	-138,910	-144,529	-155,878	-166,420
PAYMENT TO CREDITORS	0	0	0	75,998	88,860	97,044	123,936	117,037	138,910	144,529	155,878
REVENUE SHARE ON IN-PATIENT CONSULTATION CHARGES	0	0	29,225	40,915	46,760	58,449	62,541	66,919	71,603	76,615	81,978
SPECIALIZED PROCEDURE CHARGES	0	0	67,921	95,090	108,674	135,843	145,352	155,526	166,413	178,062	190,526
SURGEON CHARGES TO BE PAID	0	0	17,898	25,057	28,637	35,796	38,302	40,983	43,852	46,921	50,206
CHARGES FOR ADDITIONAL EQUIPMENT & SERVICES	0	0	2,379	3,331	3,807	4,759	5,092	5,448	5,830	6,238	6,674
GENERAL EXPENSES	0	0	256,729	359,420	410,766	513,457	549,399	587,857	629,007	673,037	720,150
TAXES	0	0	0	0	0	217,832	265,203	315,891	370,394	429,227	492,936
FINANCE COST - INTEREST PAYMENT	0	172,800	379,261	355,244	326,349	293,789	257,099	215,757	169,171	116,677	57,526
GROSS DIVIDEND PAYMENT	0	0	0	0	0	0	0	0	0	0	0
TOTAL OUTFLOW	0	3,597,800	1,696,832	2,188,152	2,400,556	3,103,503	3,237,845	3,490,104	3,698,273	3,927,774	4,168,447
BANK LOAN REPAYMENT	0	0	137,459	227,836	256,731	289,291	325,981	367,323	413,909	466,403	525,554
OTHER LOAN REPAYMENT	0	0	0	0	0	0	0	0	0	0	0
NET INFLOW / OUTFLOW	0	402,200	213,529	377,204	678,848	978,450	1,454,152	1,939,217	2,495,213	3,119,329	3,819,992

STOCK PURCHASE PLAN

Year	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
Opening Stock	0	0	0	105,228	147,320	168,365	210,457	162,052	192,336	200,118	215,831
Purchase	0	0	455,990	533,157	582,264	743,614	702,224	833,458	867,176	935,266	998,518
Sub-Total	0	0	455,990	638,385	729,583	911,979	912,681	995,509	1,059,513	1,135,383	1,214,349
Sale	0	0	350,761	491,066	561,218	701,522	750,629	803,173	859,395	919,553	983,921
Closing Stock	0	0	105,228	147,320	168,365	210,457	162,052	192,336	200,118	215,831	230,427
Closing Stock (As % of Sales)	0%	0%	30%	30%	30%	30%	22%	24%	23%	23%	23%
AVERAGE PURCHASE / MONTH	0	0	37,999	44,430	48,522	61,968	58,519	69,455	72,265	77,939	83,210
AVERAGE SALE / MONTH	0	0	29,230	40,922	46,768	58,460	62,552	66,931	71,616	76,629	81,993

MARGINS & RATIOS

Year	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
EBIDTA %	0%	32%	32%	32%	32%	32%	33%	33%	33%	34%
EBIT%	0%	18%	23%	25%	27%	28%	29%	30%	31%	31%
Net Profit Margin	0%	-2%	10%	14%	13%	15%	17%	18%	20%	21%
Current Ratio	0.13	0.18	0.29	0.47	0.70	1.04	1.56	2.50	4.60	13.40
Quick Ratio	0.13	0.15	0.24	0.40	0.61	0.96	1.45	2.35	4.35	12.75