



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

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| 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> |

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| <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

Assumptions & Controls (in TZS)

| | | |
|----------------------|--------------------|--------------|
| Exchange Rate | US\$ to TZS | 2,350 |
|----------------------|--------------------|--------------|

Out-Patient Consultations

| Particulars | No. of Consultants | No. of Pts / Dr. / Day | Total Patient Flow / Day | Charges (Cash) | Charges (Insurance) |
|--------------------|---------------------------|-------------------------------|---------------------------------|-----------------------|----------------------------|
| General Physicians | 2 | 10 | 20 | 30,000 | 25,000 |
| General Surgeons | 2 | 10 | 20 | 30,000 | 25,000 |
| Gynecologist | 2 | 10 | 20 | 30,000 | 25,000 |
| Pediatrician | 1 | 10 | 10 | 30,000 | 25,000 |
| Orthopedician | 1 | 10 | 10 | 30,000 | 25,000 |
| Cardiologist | 1 | 10 | 10 | 30,000 | 25,000 |
| Clinical Officers | 2 | 15 | 30 | 15,000 | 10,000 |
| Physiotherapist | 1 | 10 | 10 | 30,000 | 25,000 |
| Mid-Wifery | 1 | 5 | 5 | 30,000 | 15,000 |
| Internal Medicine | 1 | 7 | 7 | 30,000 | 25,000 |
| Tele-Medicine | 1 | 5 | 5 | 30,000 | 25,000 |
| Ophthalmology | 1 | 7 | 7 | 30,000 | 25,000 |
| Dentistry | 1 | 10 | 10 | 30,000 | 25,000 |
| Nephrologist | 1 | 3 | 3 | 30,000 | 25,000 |
| ENT Specialist | 1 | 10 | 10 | 30,000 | 25,000 |
| Gastroenterologist | 1 | 7 | 7 | 30,000 | 25,000 |
| Urologist | 0 | 0 | 0 | 0 | 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) |
|-----------------------------|---------------------|--------------------------------|---------------------------------|-----------------------|----------------------------|
| Hematology Investigations | 1 | 46 | 46 | 20,000 | 20,000 |
| Microbiology Investigations | 1 | 9 | 9 | 30,000 | 30,000 |
| Biochemistry Investigations | 1 | 46 | 46 | 20,000 | 20,000 |
| Package Investigations | 1 | 2 | 2 | 250,000 | 250,000 |

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 |

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) |
|-----------------------------|--------------|-------------------------|--------------------------|----------------|---------------------|
| Hemotology Investigations | 1 | 23 | 23 | 20,000 | 20,000 |
| Microbiology Investigations | 1 | 7 | 7 | 30,000 | 30,000 |
| Biochemistry Investigations | 1 | 23 | 23 | 20,000 | 20,000 |

In-Patient Radiology Investigations

| Particulars | No. of Rooms | No. of Pts / Room / Day | Total Patient Flow / Day | Charges* (Cash) | Charges (Insurance) |
|-------------|--------------|-------------------------|--------------------------|-----------------|---------------------|
| X-Ray | 1 | 5 | 5 | 35,000 | 30,000 |
| Ultrasound | 1 | 5 | 5 | 35,000 | 30,000 |
| Resting ECG | 1 | 3 | 3 | 35,000 | 30,000 |

| | | | | | |
|-----------------------|---|---|---|---------|---------|
| Stress ECG (TMT Test) | 0 | 0 | 0 | 60,000 | 50,000 |
| Echocardiograph | 1 | 2 | 2 | 60,000 | 50,000 |
| Mammogram | 1 | 0 | 0 | 100,000 | 90,000 |
| Holter Test | 1 | 1 | 1 | 60,000 | 50,000 |
| CT Scan | 0 | 2 | 0 | 200,000 | 180,000 |
| MRI Scan | 1 | 2 | 2 | 450,000 | 400,000 |

* 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 |

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 |
|--|---------------|

| 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 |

| | | | | | |
|--|--------------------|----------------------|----------------------------|--|-------------------|
| Laposcopic 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 | | |
| Laposcopic 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 LAND & 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 |