



MIKADI KIGAMBONI-DAR ES SALAAM

TANZANIA

FEASIBILITY STUDY AND BUSINESS PLAN



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1. EXECUTIVE SUMMARY

JK HOSPITAL COMPANY LIMITED trading as **JK HOSPITAL** is a Private Hospital, licensed and certified Hospital service provider that will be located at Mikadi Kigamboni near Nyerere Bridge and Ferry in Dar-Es-Salaam, Tanzania. We have been able to acquire a standard facility that is highly suitable for the kind of Hospital business which can operate Nationally and Internationally.

JK HOSPITAL COMPANY LIMITED is in the Hospital Industry to provide **HIGH QUALITY** health care services such as Inpatient care, Outpatient care, Ultrasound diagnostic services, Diagnostic X-ray services, CT scan services, MRI services, Clinical laboratory services, ECHO, ECG, Diagnostic services.

JK Hospital will start with ten Specialized clinical services namely, Maternal Health services, Child Health Services, General Surgery services, Urology and Prostate Care services, Orthopedic services, Diabetic and Hypertension Clinics, HIV and CTC services, Mental Health Services, ENT Services and Eye Services.

JK Hospital will start with One Major Operating room and one Minor theatre services and other medical services, our future expansion plan will increase more number of operating rooms.

We are in the hospital business to deliver excellent healthcare services to all those who will patronize our services. We will also ensure that in the line of carrying out our duty, we comply with the laws and health regulations in Dar Es Salaam and Tanzania. Our employees are well trained and qualified to handle the wide range of health care services.

JK Hospital will operate 24 hours 7 days a week healthcare service; our hospital will be opened round the clock to attend to clients (patients). We have a standard medical call center that is manned by trained health workers. Our work force is going to be well trained to operate within the framework of our organization's corporate culture and also to meet the needs of all our customers. JK Hospital will ensure that all our patients cum customers are given first class treatment whenever they visit our hospital.

JK Hospital is a trading name Under JK Hospital Company Limited that is owned and managed by three (3) Tanzanian citizens, namely:

- 1) Mr. John Elias Ntalimbo
- 2) Ms. Caphlen John Elias Ntalimbo
- 3) Dr. Telesphory Tryphone Kyaruzi

2. COMPANY OVERVIEW

2.1 Our Services

JK HOSPITAL COMPANY LIMITED is in the business of ensuring that our patient / clients are well treated and taken care of and our services will be carried out by highly trained professional Doctors, Dentist, Surgeons, Opticians, Nurses, Mental health counselors, Physio therapists and other health and non – health workers, who know what it takes to give our highly esteemed customers (patients) value for their money.

2.2 Our Mission and Vision Statement

- Our vision is to become the number one choice when it comes to healthcare service delivery within Dar Es Salaam Region, Tanzania in general and international also to be amongst the top (*hospital*) health care service provider in the United Republic of Tanzania within the next years to come.
- JK HOSPITAL COMPANY LIMITED is in business is to establish a first-class hospital that will take care of both highly placed clients and lowly placed clients as long as they can afford our services.
- We want to become one of the leaders in the Hospital cum Health care services industry in Dar Es Salaam, and in United Republic of Tanzania.

2.3 Our Business Structure

JK HOSPITAL COMPANY LIMITED trading as JK HOSPITAL is a business that will be built on a solid foundation. From the outset, we have decided to recruit only qualified professionals (doctors, dentist, surgeons, opticians, nurses, nurse's aides, chiropractors, medication management counselors, physical therapists and other health and non – health workers) to man various job positions in our organization.

We are quite aware of the rules and regulations governing the hospital cum health care industry which is why we decided to recruit only well experienced and qualified employees as foundational staff of the organization. We hope to leverage on their expertise to build our hospital brand to be well accepted in Dar Es Salaam and the whole of United Republic of Tanzania.

When hiring, we will look out for applicants that are not just qualified and experienced, but honest, customer centric and are ready to work to help us build a prosperous business that will benefit all the stake holders (*the owners, workforce, and customers*).

As a matter of fact, profit-sharing arrangement will be made available to all our management staff and it will be based on their performance.

3. MARKET ANALYSIS

3.1 Market Trends

The hospital cum health care industry is indeed a thriving and dynamic industry; with the aid of technology, it is becoming easier to treat, manage and cure some ailments that before now are not easy to handle. No doubt there are many ways of providing healthcare services in this changing era since the place of delivery may be in the patient home, the community, the workplace, or in health facilities.

The hospital industry has recently begun consolidating, largely due to the pressures of healthcare reform. The truth is that, the demand for hospital cum health care services has steadily grown over the last five years, as healthcare reform legislation broadened insurance coverage and the plummeting unemployment rate increased disposable income.

As an investor in the hospital cum health care industry, in order to maintain an advantaged position in this competitive industry, you should source for the most skilled and specialized healthcare professionals. One thing about this industry is that labor costs is on the high side. However, hospitals have also faced nurse and physician shortages and have struggled to recruit qualified personnel.

Industry profitability has generally risen over the past five years due to increases in service prices. No doubt the home healthcare industry will continue to grow and become more profitable because the aging baby-boomer generation in Tanzania is expected to drive increasing demand for health care services.

3.2 Our Target Market

JK HOSPITAL COMPANY LIMITED is in business to service a wide range of customers in Governments departments, Private Sectors, Dar Es Salaam City and other cities and regions such as Arusha, Mwanza, Mbeya, Dodoma, Morogoro, Iringa, Bagamoyo, Tanga, Songea, Lindi, Mtwara and Singida et al.

We will ensure that we target but self – pay customers (who do not have health insurance cover), and those who have health insurance cover like NHIF, NSSF, AAR. Generally, every living person, whether old or young will at one point or the other need to visit the hospital.

The fact that we are going to open our doors to a wide range of customers does not in any way stop us from abiding by the rules and regulations governing the hospital cum health care industry

in United Republic of Tanzania. Our staff is well – trained to effectively service our customers and give them value for their monies

Our customers can be categorized into the following;

- The whole residents within the area where our hospital is located, Kigamboni and Temeke Districts.
- Expectant Mothers
- Injured Sports Men and Women
- Corporate organizations such as banks, insurance companies, manufacturing companies, oil and gas companies et al
- Schools
- Health Management Organizations (HMOs)

3.3 Our Competitive Advantage

Aside from the competitions that exist amongst various hospitals, they also compete against other healthcare services providers such as home health care services providers, health centers and community clinics et al.

To be highly competitive in the hospital cum healthcare industry means that you should be able to deliver consistent quality patient service and should be able to meet the expectations of your patients at all time; they should experience improvement in their health when they patronize your hospital.

JK HOSPITAL COMPANY LIMITED is coming into the market well prepared to favorably compete in the industry. Our hospital facility is well positioned (*centrally positioned*) and visible, we have enough parking space with good security. Moreover, **JK HOSPITAL IS THE FIRST PRIVATE HOSPITAL IN KIGAMBONI DISTRICT.**

Our staff is well groomed in all aspect of healthcare service delivery and all our employees are trained to provide customized customer service to all our clients (patients).

Our services will be carried out by highly trained professionals (*doctors, dentist, surgeons, opticians, nurses, nurse's aides, chiropractors, medication management counselors, physical therapists and other health and non – health workers*) who know what it takes to give our highly esteemed customers value for their money.

We are going to be one of the few hospitals cum healthcare service providers in the whole of Dar Es Salaam that will run a standard medical call center for 24 hours a day and 7 days a week. We have enough trained health workers that are ready to run a shift system.

Lastly, all our employees will be well taken care of, and their welfare package will be among the best within our category (*startups hospitals cum health care service providers in United Republic*

of Tanzania) in the industry. It will enable them to be more than willing to build the business with us and help deliver our set goals and achieve all our business aims and objectives.

4. SWOT ANALYSIS

JK HOSPITAL is set to become one of the leading hospitals cum healthcare service providers in Dar Es Salaam which is why we are willing to take our time to cross every 'Ts' and dot every 'Is' as it relates to our business. We want our hospital to be the number one choice of all residence of Dar Es Salaam and other cities and Regions in Tanzania.

We know that if we are going to achieve the goals that we have set for our business, then we must ensure that we build our business on a solid foundation. We must ensure that we follow due process in setting up the business.

This is the summary of the SWOT analysis that was conducted for JK HOSPITAL;

4.1 Strength:

Our strength lies in the fact that we have a team of well qualified professionals manning various job positions in our hospital. As a matter of fact, they are some of the best hands in the whole of Dar Es Salaam.

Our location, the business model we will be operating on, opening 24 hours daily and 7 days in a week, multiple payment options, well equipped medical call center and our excellent customer service culture will definitely count as a strong strength for us.

4.2 Weakness:

Our perceived weakness lies in the point that we are just starting out and we may not have the required finance to sustain the kind of publicity that we intend giving the business and also the finance needed for the acquiring some of the latest medical and surgical equipment et al.

4.3 Opportunities:

The opportunities that are available to hospitals cum healthcare services providers are unlimited considering the fact that hospital is not only meant for those who are sick and need treatment;

- (i) We are required to conduct routine medical checkups from time to time.
- (ii) We will attract international patients through medical Tourism
- (iii) We will conduct high range of investigations department basing on the large number of machines which our hospital will have.

4.4 Threat:

Just like any other business, one of the major threats that we are likely going to face is economic downturn and unfavorable government policies (healthcare reform). It is a fact that economic downturn affects purchasing power. Another threat that may likely confront us is the arrival of a new and bigger / well established hospital or healthcare brand in same location where our hospital is located.

SALES AND MARKETING STRATEGY

5.1 Sources of Income

JK HOSPITAL COMPANY LIMITED will ensure that we do all we can to maximize the business by generating income from every legal means within the scope of our industry. Below are the sources we intend exploring to generate income for JK HOSPITAL;

NO.	TYPE OF SERVICES
1	OPD
2	LABORATORY
3	ULTRASOUND
4	X-RAY
5	ECHO
6	ECG
7	CT SCAN
8	MINOR THEATRE
9	EMERGENCY
10	OBSERVATION
11	IPD PAEDIATRICS
12	DELIVERIES
13	IPD FEMALE WARD-MEDICAL
14	UROLOGY
15	ORTHOPAEDIC SURGERY
16	GENERAL SURGERY
17	VIP SURGERY
18	VIP OBSTETRICS
19	VIP MEDICAL
20	IPD MEDICAL MALE
21	10 SPECIALIZED CLINICS
22	DRESSING
23	INJECTION
24	DENTAL UNIT
25	HEALTH INSURANCE
26	PHARMACY

5.2 Sales Forecast

It is important to state that our sales forecast is based on the data gathered during our feasibility studies, market survey and also some of the assumptions readily available on the field. We have been able to critically examine the health care market and we have analyzed our chances in the industry and we have been able to come up with the following sales forecast.

The sales projection is based on information gathered on the field and some assumptions that are peculiar to similar startups in Dar Es Salaam - Tanzania. Below is the sales projection for JK HOSPITAL COMPANY LIMITED it is based on the location of our hospital and of course the wide range of our services and target market;

REVENUE COLLECTIONS JK HOSPITAL COMPANY LIMITED -1ST TO SIX MONTHS						
NO.	SECTION	NO. OF PATIENTS	MINIMUM AMOUNT PER PATIENT (TShs)	PER DAY (TSH)	DAYS	AMOUNT (TShs) PER MONTH
1	OPD	20	10,000	200,000	28	5,600,000
2	LABORATORY	20	10,000	200,000	28	5,600,000
3	ULTRASOUND	10	20,000	200,000	28	5,600,000
4	X-RAY	10	20,000	200,000	28	5,600,000
5	ECHO	10	20,000	200,000	28	5,600,000
6	ECG	10	20,000	200,000	28	5,600,000
7	MINOR THEATRE	5	50,000	250,000	28	7,000,000
8	EMERGENCY	5	50,000	250,000	28	7,000,000
9	OBSERVATION	5	20,000	100,000	28	2,800,000
10	IPD PAEDIATRICS	5	10,000	50,000	28	1,400,000
11	DELIVERIES	5	200,000	1,000,000	28	28,000,000
12	IPD FEMALE WARD-MEDICAL	5	10,000	50,000	28	1,400,000
13	UROLOGY	1	500,000	500,000	28	14,000,000
14	ORTHOPAEDIC SURGERY	1	500,000	500,000	28	14,000,000
15	GENERAL SURGERY	1	500,000	500,000	28	14,000,000
16	VIP SURGERY	1	1,000,000	1,000,000	28	28,000,000
17	VIP OBSTETRICS	2	1,000,000	2,000,000	28	56,000,000
18	VIP MEDICAL	1	100,000	100,000	28	2,800,000
19	IPD MEDICAL MALE	2	10,000	20,000	28	560,000
20	10 SPECIALIZED CLINICS	10	15,000	150,000	28	4,200,000
21	DRESSING	5	10,000	50,000	28	1,400,000
22	INJECTION	5	5,000	25,000	28	700,000
23	DENTAL UNIT	5	30,000	150,000	28	4,200,000
24	HEALTH INSURANCE	5	60000	300,000	28	8,400,000
25	PHARMACY	10	10,000	100,000	28	2,800,000
26	JK HOSPITAL RESTAURANT	20	5,000	100,000	28	2,800,000
	TOTAL			8,395,000		235,060,000

REVENUE COLLECTIONS JK HOSPITAL COMPANY LIMITED -6MOTHS TO 1 YEAR OF OPERATION						
NO.	SECTION	NO. OF PATIENTS	MINIMUM AMOUNT PER PATIENT (TShs)	PER DAY	DAYS	AMOUNT (TShs) PER MONTH
1	OPD	100	10,000	1,000,000	29	29,000,000
2	LABORATORY	100	10,000	1,000,000	29	29,000,000
3	ULTRASOUND	20	20,000	400,000	29	11,600,000
4	X-RAY	20	20,000	400,000	29	11,600,000
5	ECHO	10	20,000	200,000	29	5,800,000
6	ECG	10	20,000	200,000	29	5,800,000
7	MINOR THEATRE	10	50,000	500,000	29	14,500,000
8	EMERGENCY	5	50,000	250,000	29	7,250,000
9	OBSERVATION	5	20,000	100,000	29	2,900,000
10	IPD PAEDIATRICS	5	10,000	50,000	29	1,450,000
11	DELIVERIES	10	150,000	1,500,000	29	43,500,000
12	IPD FEMALE WARD-MEDICAL	5	10,000	50,000	29	1,450,000
13	UROLOGY	1	500,000	500,000	29	14,500,000
14	ORTHOPAEDIC SURGERY	2	500,000	1,000,000	29	29,000,000
15	GENERAL SURGERY	2	350,000	700,000	29	20,300,000
16	VIP SURGERY	1	1,000,000	1,000,000	29	29,000,000
17	VIP OBSTETRICS	1	1,000,000	1,000,000	29	29,000,000
18	VIP MEDICAL	2	100,000	200,000	29	5,800,000
19	IPD MEDICAL MALE	5	10,000	50,000	29	1,450,000
20	10 SPECIALIZED CLINICS	100	15,000	1,500,000	29	43,500,000
21	DRESSING	10	10,000	100,000	29	2,900,000
22	INJECTION	20	5,000	100,000	29	2,900,000
23	DENTAL UNIT	20	30,000	600,000	29	17,400,000
24	HEALTH INSURANCE	100	60000	6,000,000	29	174,000,000
25	PHARMACY	100	10,000	1,000,000	29	29,000,000
26	JK HOSPITAL RESTAURANT	100	5,000	500,000	29	14,500,000
	TOTAL			19,900,000		577,100,000

**REVENUE COLLECTIONS AT JK HOSPITAL COMPANY LIMITED 2ND YEAR OF
OPERATION WITH CT -SCAN**

NO.	SECTION	NO. OF PATIENTS	MINIMUM AMOUNT PER PATIENT (TShs)	PER DAY	DAYS	AMOUNT (TShs) PER MONTH
1	OPD	200	10,000	2,000,000	29	58,000,000
2	LABORATORY	100	10,000	1,000,000	29	29,000,000
3	ULTRASOUND	30	20,000	600,000	29	17,400,000
4	X-RAY	30	20,000	600,000	29	17,400,000
5	ECHO	20	20,000	400,000	29	11,600,000
6	ECG	20	20,000	400,000	29	11,600,000
7	CT SCAN	10	200,000	2,000,000	29	58,000,000
8	MINOR THEATRE	10	50,000	500,000	29	14,500,000
9	EMERGENCY	5	50,000	250,000	29	7,250,000
10	OBSERVATION	5	20,000	100,000	29	2,900,000
11	IPD PAEDIATRICS	5	10,000	50,000	29	1,450,000
12	DELIVERIES	10	150,000	1,500,000	29	43,500,000
13	IPD FEMALE WARD-MEDICAL	5	10,000	50,000	29	1,450,000
14	UROLOGY	1	500,000	500,000	29	14,500,000
15	ORTHOPAEDIC SURGERY	2	500,000	1,000,000	29	29,000,000
16	GENERAL SURGERY	2	400,000	800,000	29	23,200,000
17	VIP SURGERY	1	1,000,000	1,000,000	29	29,000,000
18	VIP OBSTETRICS	2	1,000,000	2,000,000	29	58,000,000
19	VIP MEDICAL	2	100,000	200,000	29	5,800,000
20	IPD MEDICAL MALE	5	10,000	50,000	29	1,450,000
21	10 SPECIALIZED CLINICS	100	15,000	1,500,000	29	43,500,000
22	DRESSING	10	10,000	100,000	29	2,900,000
23	INJECTION	20	5,000	100,000	29	2,900,000
24	DENTAL UNIT	20	30,000	600,000	29	17,400,000

25	HEALTH INSURANCE	100	60000	6,000,000	29	174,000,000
26	PHARMACY	100	25,000	2,500,000	29	72,500,000
27	JK HOSPITAL RESTAURANT	100	5,000	500,000	29	14,500,000
28	TOTAL			26,300,000	756	762,700,000

5.3 Marketing Strategy and Sales Strategy

The marketing and sales strategy of JK HOSPITAL COMPANY LIMITED will be based on generating long-term personalized relationships with customers. In order to achieve that, we will ensure that we offer top notch all – round health care services at affordable prices compare to what is obtainable in Dar Es Salaam.

All our employees will be well trained and equipped to provide excellent and knowledgeable health care services and customer service. We know that if we are consistent with offering high quality health care service delivery and excellent customer service, we will increase the number of our customers by more than 25 percent for the first year and then more than 40 percent subsequently.

Before choosing a location for our hospital, we conducted a thorough market survey and feasibility studies in order for us to be able to be able to penetrate the available market and become the preferred choice for residence Mikadi Kigamboni Dar Es Salaam – Tanzania and other cities and regions where our services will be available.

We have detailed information and data that we were able to utilize to structure our business to attract the numbers of customers we want to attract per time.

We hired experts who have good understanding of the hospital cum health care industry to help us develop marketing strategies that will help us achieve our business goal of winning a larger percentage of the available market in Dar Es Salaam.

In summary, JK HOSPITAL COMPANY LIMITED Services will adopt the following sales and marketing approach to win customers over;

- I. Introduce our business by sending introductory letters to residence, business owners and corporate organizations.
- II. Advertise our hospital in community-based newspapers, local TV and local radio stations
- III. List our hospital on yellow pages ads (local directories)
- IV. Leverage on the internet to promote our hospital
- V. Engage in direct marketing, JK health care providers will be paid monthly Customer Care Bonus basing on the number of Patients brought and cared at the Hospital.
- VI. Leverage on word of mouth marketing (referrals) by network of Doctors.
- VII. Provide space for Medical Specialists to refer their patients at JK Hospital.
- VIII. Conduct Health camps at JK Hospital Monthly.
- IX. Provide Online Booking services for the Clinics.

- X. Organise JK Health Marathon Every Year .
- XI. Show JK Hospital Direction at Mikadi, Kibada, Chekechea, Nyerere Bridge, TIA, Sido Kigamboni
- XII. Enter into business partnership with health management organizations, government agencies and health insurance companies.
- XIII. Attend health care related exhibitions / expos.

5.4 Visibility and Advertising Strategy

We are in the hospital business to become one of the market leaders and also to maximize profits hence we are going to explore all available conventional and non – conventional means to promote our hospital. JK HOSPITAL COMPANY LIMITED has a long-term plan of opening of hospital in key cities around Tanzania which is why we will deliberately build our brand to be well accepted in Dar Es Salaam before venturing out.

As a matter of fact, our publicity and advertising strategy is not solely for winning customers over but to effectively communicate our brand to the general public. Here are the platforms we intend leveraging on to promote and advertise JK HOSPITAL COMPANY LIMITED;

- Place adverts on both print (community-based newspapers and magazines) and electronic media platforms
- Sponsor relevant community health programs
- Leverage on the internet and social media platforms like; WhatsApp, Instagram, Facebook, twitter, YouTube, Google + et al to promote our brand
- Install our Bill Boards on strategic locations all around Dar Es Salaam (Mikadi, Kibada, Chekechea, Nyerere Bridge, TIA, SIDO and Ferry.
- Engage in road show from time to time
- Distribute our fliers and handbills in target areas
- Ensure that all our workers wear our branded shirts and all our vehicles and ambulances are well branded with our company's logo et al.

5.5 Our Pricing Strategy

JK HOSPITAL COMPANY LIMITED will work towards ensuring that all our services are offered at highly competitive prices compare to what is obtainable in United Republic of Tanzania .

On the average, hospitals and health care service providers usually leverage on the fact that a good number of their clients do not pay the service charge from their pockets; private insurance companies, Medicare and Medicaid are responsible for the payment. In view of that, it is easier for hospitals and health care service providers to bill their clients based in their discretions.

However, in some cases hospitals and health care service providers also adopt the hourly billing cum per visit billing method. For example, it is easier and preferable for hospitals and healthcare services providers to bill personal injury case management services by the hour as against a fixed price

5.6 Payment Options

At JK HOSPITAL COMPANY LIMITED, our payment policy is all inclusive because we are quite aware that different people prefer different payment options as it suits them. Here are the payment options that will be available in every of our outlets;

- Payment by cash
- Payment via Point of Sale (POS) Machine
- Payment via online bank transfer (online payment portal)
- Payment via Mobile money
- Check (only from loyal customers)
- Insurance payments schemes

In view of the above, we have chosen banking platforms that will help us achieve our payment plans without any itches.

5.START – UP EXPENDITURE (BUDGET)

If you are looking towards starting a hospital, then you should be ready to go all out to ensure that you raise enough capital to cover some of the basic expenditure that you are going to incur. The truth is that starting this type of business does not come cheap.

You would need money to secure a standard hospital facility, you will need money to acquire medical equipment and supply and you would need money to pay your workforce and pay bills for a while until the revenue you generate from the business becomes enough to pay them. Besides it is expensive to acquire a standard well – equipped ambulance.

The items listed below are the basics that we would need when starting our hospital in United Republic of Tanzania, although costs might vary slightly;

- Cost for Hospital medical equipments
- Cost for pharmacy medicine
- Marketing promotion expenses for the grand opening of JK HOSPITAL
- Cost for hiring Business Consultant
- Insurance (general liability, workers' compensation and property casualty)
- Cost for hospital remodeling
- Operational cost for the first 6 months (salaries of employees, payments of bills et al)
- The cost for Start-up inventory (stocking with a wide range of products)

- Cost of purchase of ambulance and other vehicles
- Miscellaneous

6.SUSTAINABILITY AND EXPANSION STRATEGY

The future of a business lies in the numbers of loyal customers that they have the capacity and competence of the employees, their investment strategy and the business structure. If all of these factors are missing from a business (company), then it won't be too long before the business close shop.

One of our major goals of starting JK HOSPITAL COMPANY LIMITED is to build a business that will survive off its own cash flow without the need for injecting finance from external sources once the business is officially running. We know that one of the ways of gaining approval and winning customers over is to offer our health care services a little bit cheaper than what is obtainable in the market and we are well prepared to survive on lower profit margin for a while.

JK HOSPITAL COMPANY LIMITED will make sure that the right foundation, structures and processes are put in place to ensure that our staff welfare are well taken of. Our organizations' corporate culture is designed to drive our business to greater heights and training and re – training of our workforce is at the top burner.

As a matter of fact, profit-sharing arrangement will be made available to all our management staff and it will be based on their performance. We know that if that is put in place, we will be able to successfully hire and retain the best hands we can get in the industry; they will be more committed to help us build the business of our dreams.

Our future expansion plans are;

1. To Build a 8 Story building for 200 care patients beds with private wings for Local and International Patients.
2. To build five operating theatres.
3. To establish JK College of Health Sciences at JK Hospital
4. To be a Regional Referral Hospital with 400 Beds.

Prepared BY;

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MANAGING DIRECTOR JK HOSPITAL COMPANY LIMITED