

NYAMBARI NYANGWINE FOUNDATION (nnf)



BUSINESS PLAN

ONE FAMILY HOSPITAL AND SPECIALIZED MEDICAL SERVICES

Designed by:

**Nyambari Nyangwine Group of Companies Ltd
Mpakani B Street -Kijitonyama, Kinondoni,
Shekilango/Mori Road; Block 47, Plot No. 321,
P.O. Box 79886, Dar es Salaam, Tanzania.
Tel: +255 22 2127407, Fax: +255 22 2127391,
EAST AFRICA.**

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Table of Contents

EXECUTIVE SUMMARY	3
Background	5
Introduction.....	6
Nyambari Nyangwine Foundation.....	8
Situational Analysis.....	8
Key Challenges.....	9
National Health Policy, Strategies Review.....	9
SWOT Analysis.....	10
One Family Hospital Facilities.....	11
General Clinical Services.....	11
Medical Support Facilities	11
Supportive Services	12
Specialized Medical Services.....	12
Pharmaceutical Services.....	13
Diagnostic Centre.....	14
Pre-Medical Care and Ambulance Services.....	15
Hospital Facility Layout.....	15
Project Financials.....	19
Financial Analysis	19
Implementation Plan.....	20
Table 3: Implementation Plan.....	20
Annexuries	

EXECUTIVE SUMMARY

Good health is not only a human right but contributes to both poverty reduction and economic growth. Focused attention by health systems delivering powerful but often inexpensive interventions, can lead to dramatic improvements in health at modest cost. The pace of diffusion of such knowledge into a country, much more than its level of income, determines the pace of health improvement.

The Health sector in Tanzania is currently doing well in terms of budgetary allocation and infrastructure development. However, a lot remains to be done to achieve universal health care standards, especially accessibility and the quality of health services provided. As of 2019, there were 7,740 health facilities in the country, with a total number of 55,397 beds. Despite this achievement, the Five-Year Development Plan (FYDP 2015/20) puts emphasis on improving health services and strengthening the management of health care system. The demand for improved health services is much higher in urban areas where the population is high. For the government to achieve its objectives in the health sector, more private hospitals, health centers, dispensaries are needed. That will enhance government capacity in its objective to improve the accessibility and quality of health services. It is against this background that **Nyambari Nyangwine Foundation (NNF)** plans to build a Hospital in the city of Dar es salaam to spearhead the governments efforts towards achieving a better health for all goal.

Taking the above truth into account, **One Family Hospital and Specialized Medical Services (OFH)**, a 120-bed Hospital Project is a philanthropic initiative of Nyambari Nyangwine Foundation (NNF) that aspires to offer to the people of Dar es salaam City, so as to avail quality health services at affordable cost. NNF is developing the city's first Family Oriented Hospital that will provide City residents with a wide range of clinical services through a convenient and simplified patient

journey; enhancing their overall patient experience. The Hospital will provide medical services for six days a week, while emergency services will be provided on a 24/7 basis. Additionally, the Hospital will distinguish itself by offering specialized care through a number of specialized clinics.

The hospital seeks to provide basic health facilities such as, General Medicine, Dental, Eye, Physiotherapy & Orthopedics, Common Laboratory Tests, Pain Management, and support services. The hospital is projected to serve roughly about 63,200 out-patients and 15,000 in-patients annually. The hospital is aimed at serving the needs of the City community, and will be run on a not-for-profit basis.

The Foundation will ensure that, Physicians and Specialist required to support this engagement will be available. They include full-time salaried doctors, consultants on retainership basis and visiting medical consultants.

The project involves construction of a 120 bed General Hospital within the city, which would also cater for the nearby regions, like the Coast region, Lindi and Morogoro, where there are no specialized medical services. The hospital will offer affordable and quality services for patients. The commencement of this hospital will relieve the high patient congestion burden to some of the hospitals within the City, while also increasing the choice for City residents regarding the high quality affordable medical services.

The hospital is estimated to have a built-up area of about 1,000 square metres on a 1 acre of land, at an estimated total project cost is USD 50,732,063 that is to be funded by volunteers, supporters, grants and donations. The hospital will cater for the needs of the patients, with 5 Out-Patient Consultation Rooms, 2 Operation Theatres, 1 Laboratory, 1 Radiology facility, 2 Pharmacies and 120 in-Patient Beds.

The general financial assessment of the project demonstrates positive outcomes across multiple key metrics. The project is efficient in its use of equity, assets, and investment capital, indicating the potential for attractive returns to investors. A positive NPV and a reasonable payback period further support the project's financial sustainability and ability to meet its financial obligations. Collectively, these metrics indicate that the project is financially viable and has the potential to be an attractive investment opportunity for any potential investor, while contributing to the well-being of the community.

One Family hospital project is expected to be completed and ready for operation within two years from the commencement of the project. There is a need for a modern hospital which provides affordable treatment to bridge the demand gap that is currently not addressed by the existing government, private and missionary oriented hospitals available in the City and nearby regions.

1. Background

Project Description

- ✚ Location of the Hospital: Dar es Salaam City.
- ✚ Hospital size: 120 in patient beds capacity, 65 out patient examination rooms. and 20 physical therapy and rehabilitation cubicles.
- ✚ Plot size: 10,000 - 15,000 m².
- ✚ Hospital Built up Area: 12,100 m².
- ✚ Design: 3 – 4-floor building with underground parking
- ✚ Estimated construction cost: approximately USD 5.5 million based on:
 - ✚ Construction per m² = 455 USD.
 - ✚ Revenue Model: Per the standard private hospitals' models: It is estimated that 80% of revenue is generated from insured patients.
 - ✚ 20% incurred from direct payments.

✚ Annual net income is expected not to be less than 20%.

2. Introduction

Overview of Basic healthcare facility in Emerging Cities

Universal Health care is among the challenges facing our country, especially the Cities of Dar es Salaam, Dodoma, Mwanza, Mbeya and Arusha. With more than 7% rural/urban migration to the cities, at present the population living in these cities is highly congested, with low level of health facilities, high mortality rates due to diseases, and communicable diseases are on the rise. Considering the picture of these grim facts, there is a dire need of new practices and procedures to ensure that quality and timely healthcare reaches the needy people within the City. Though there are some reforms by the Government, the success effectiveness and consistency of these reforms are questionable due to gaps in the implementation. It is normal to find most of the government hospitals and health centres do not have doctors or medical staff, trained nurses, not have laboratory technicians, and do not even have a pharmacists. Even if available, they are inadequate to serve the existing population.

To control the spread of diseases and reduce the growing rates of mortality due to lack of adequate health facilities, special attention needs to be given to the health care sector in cities and urban areas. The key challenges in the healthcare sector are; low quality of care, poor accountability, lack of awareness, and limited access to facilities.

Government hospitals are widespread (around 60%), but the budgetary allocation is insufficient to even service the existing infrastructure. The private medical facilities have been growing for the last 15 years and account for an estimated 95% of new hospital beds that have been added in this period. Mostly, the affluent and the urban middle-

class, with a capacity to afford this service, have been able to use this facility.

Various organizations in the country are planning to invest in health care. They are coming up with the required technology which will play a crucial role to facilitate high quality medical services. Digital Technology provides hosts of medical solutions for successful disease diagnosis and reliable medication.

Not-for-Profit hospitals established by various NGOs, Missionaries and religious groups have a significant presence in Tanzania and have over the years played a key role in bridging the healthcare gap, particularly for the under-privileged. Their healthcare infrastructure is very wide and ranges from 20-bed hospitals to 1000-bed teaching and super-specialty hospitals.

The healthcare services in the City of Dar es salaam are predominantly centered on the District hospitals and few referral hospitals of Ilala, Temeke and Mwananyamala. Otherwise, there are many small and medium sized hospitals in the district and regional level, which are not able to meet the demand in the City owing to equipment break-downs and lack of qualified manpower. The majority of people in the City are dependent on Muhimbili National Hospital and now Mloganzila for their healthcare needs.

The experience had shown however, that these medical institutions are overburdened, creating a room for Private Hospitals to relieve them from this burden. Nyambari Nyangwine Foundation, proposes to establish a 120-bed Hospital, with specialized Medical services, high quality Surgical and Laboratory facilities, as a means for containing the existing challenge. The hospital is to be located within the City at an estimated project cost of USD 11,255,000. The project will be a not-for-profit hospital and self-sustained, with cash generated from its operations. The proposed hospital will serve the City residents and nearby regions

of Lindi, Pwani and Morogoro.

3. Nyambari Nyangwine Foundation

NNF is a charitable non-profit organization, established to assist efforts to solve the socio-economic challenges including, but not limited to; poverty alleviation, health challenges and prevention and care for HIV/AIDS victims, unemployment, lack of creativity, restoration of ethics and morality among the youths, and other community problems according to the Foundation's objectives hereof.

The Foundation comprises an experienced management team, complemented by a well-trained workforce; capable of adjusting to dynamic market needs in respect to service delivery. The team provides a formidable world-wide wealth of experience in solving developmental challenges and innovation, policy strategy making; as well as in practical tracking the implementation of development programmes and projects, at national and local levels. NNF's combined knowledge and experience brings a lot to bear in addressing the technological and socio-economic challenges; hence unleashing potential opportunities towards contributing to national economic growth, poverty eradication and a healthier nation thereby, spurring faster socio-economic transformative change to the People of Tanzania.

4. Situational Analysis

Health provision varies around the world. Almost all wealthy nations provide universal health care (the US is an exception). Health provision is challenging due to the costs required as well as various social, cultural, political and economic conditions. Health care provision is incredibly complex and many nations around the world spend considerable resources trying to provide it. Many other rights and issues are related to health, inequality being the major aspect, for example. Education, gender equality and various other issues are also closely related. Viewed from the spectrum of basic rights, the right to health is central.

Tanzania's public health care system is underfunded and has overcrowded hospitals and health centres, with inadequate rural coverage. Budgetary allocation is still not sufficient compared to the national GDP towards acquiring healthcare equipment, staff and services. Additionally, there are wide gaps between the rural and urban populations in its healthcare system, which worsen the problem. A staggering 70% of the population has no or limited access to hospitals and health centres. Consequently, public medical facilities are overcrowded hence resulting to inefficiency.

Some alarming facts about the status of healthcare infrastructure in Tanzania are:

- ✚ Trained doctors to population ratio are lower by more than 100 times
- ✚ Existing beds to population ratio are lower by more than 50 times
- ✚ Seven out of ten medicines in public hospitals are substandard / counterfeit
- ✚ Thirty-one percent of the rural/urban population travels for over 30 kilometres for medical treatment.

5. Key Challenges

- ✚ High rates of maternal mortality,
- ✚ High rates of chronic malnutrition among the under-five children,
- ✚ Limited access to and quality of preventative and curative health services; including for sexual and reproductive health,
- ✚ The double burden of communicable and non-communicable diseases,
- ✚ High child mortality due to preventable causes.

6. National Health Policy, Strategies Review

The overall National Health Policy objective is to reach all households with essential health services, attaining the needs of the population, adhering to objective quality standards and applying evidence-informed interventions, through resilient systems for health.

7. SWOT Analysis












Strengths	weaknesses
<ul style="list-style-type: none"> ✚ Easy availability for specialized medical professionals; ✚ Collaboration with other global and regional reputable health institution to organize seasonal specialized clinic services, ✚ Availability of modern medical equipment ✚ Guaranteed Government support for healthcare projects, 	<ul style="list-style-type: none"> ✚ High Initial investment requirements; ✚ High recruitment costs, ✚ Inadequate clarifications on standards and quality services for patients; ✚ Limited chances for local partnership,
Opportunities	Threats
<ul style="list-style-type: none"> ✚ Universal Health care insurance for all citizens; ✚ Potential for attracting international patients especially within the EAC region, ✚ Available government exemptions on machines and other medical facilities, ✚ Increased demand for specialized medical care, pediatrics, gynecology, Ophthalmic 	<ul style="list-style-type: none"> ✚ Competition from other healthcare providers, ✚ Overdependence on imports for all essential pharmaceuticals and biomedical equipment; ✚ Limited resources for medical staff retention.

8. One Family Hospital Facilities




The hospital will be a 120 beds Hospital complying to the medical standards under the Ministry of Health. It shall comply to International Standards, besides applicable Guidelines/Policies of the Government. It will provide reasonable, affordable and comprehensive services to cover all the health care needs of patients, and provide preventive and curative outpatient services and primary health care for families as part of its mission to give equal access to quality health care for all.

9. General Clinical Services

The hospital will have the following fully-equipped departments:

-  OPD
-  IPD
-  Surgery
-  Medicine
-  Orthopedic
-  Gynecology
-  Pediatric
-  Ophthalmic
-  Emergency
-  X Ray/Scan/Diagnostic/ Pathology Diagnostics & Treatment
-  Pre-medical care and ambulance services

10. Medical Support Facilities

-  Consultation Rooms – 3
-  Operation/Surgery Theatre – 02
-  Ambulances – 10

- ✚ Medical Records
- ✚ Pharmacy OP & IP
- ✚ Counseling Room
- ✚ Physiotherapy (*Mama cheza*)

11. Supportive Services

- ✚ Engineering & Maintenance
- ✚ Canteen
- ✚ Front Office (Admissions & Reception)
- ✚ General Laundry/House Keeping
- ✚ IT
- ✚ Administrative Services
- ✚ Finance & Secretarial
- ✚ Human Resources
- ✚ Materials
- ✚ Security

12. Specialized Medical Services

The Hospital will give a range of specialized outpatient services to support the general medical services provided daily.

The outpatient services shall be based on need and demand, which the Hospital will be expected to analyze on ongoing basis, including but not limited to:

- ✚ Obstetrics & Gynecology;
- ✚ Internal Medicine;
- ✚ Pediatrics;
- ✚ Ear, nose and throat and
- ✚ Dermatology

13. Pharmaceutical Services

- ✚ The Hospital shall dispense all medications needed to provide emergency and urgent care services.
- ✚ The Hospital shall provide a range of specialist outpatient services to support the general medical services provided daily.
- ✚ The Hospital shall dispense all medications needed to provide emergency and urgent care services in the clinic including a maximum of one day's supply of urgent medications that can be taken home. Such medications are to be stored in the pharmacy unit inside the Hospital. The Hospital shall ensure the availability of all emergency medications required at all times.
- ✚ The Hospital will make arrangements with a retail pharmacy outside the Hospital to dispense all other non-emergency medications and medications beyond the dispensed maximum one day, from the department in urgent cases. The arrangement must include the dispensing of medications to patients as per their insurance policies. Deductibles for medications shall be paid at the retail pharmacy (alternatively, at the Hospital's reception).

✚ The Hospital will be given an option to rent and operate a retail pharmacy within the resort mall (where the Hospital is situated). This shall be through a separate agreement with the Retail Business services that is outside the scope of this Project. The scope of service includes:

- The provision of medications (against prescriptions from the Hospital) must cover insurance prescriptions,
- Selling of "over the counter" medications,
- Selling of other cosmetic products.

14. Diagnostic Centre

At the commencement of the service, the Hospital shall provide a range of diagnostic services to support the general departments activities within the Hospital. It is imperative that these diagnostic services are accessible and convenient to patients and minimizes patient journeys within the Hospital. Where possible, and unless the patient requests otherwise, all diagnostics shall be performed at the first visit with results supplied to the requesting practitioner on the same day. The diagnostic services will be managed under the following departments:

- ✚ Department of Virology,
- ✚ Department of Microbiology;
- ✚ Department of Haematology,
- ✚ Department of Biochemistry,
- ✚ Department of Histology/Cytology,
- ✚ Department of Phlebotomy,
- ✚ Department of Data Capture,
- ✚ General ultrasound scanning unit,

- ✚ Obstetric ultrasound scanning unit.

The Hospital shall ensure timely and accurate reporting of all diagnostic tests. Turnaround times shall be available and monitored within the departments for inspection at any time by the Hospital authority. All diagnostic tests must be verified and validated by the relevant specialist. Radiology reading and reporting shall be provided through telemetry services with recognized Radiologist. The Hospital shall be able to refer patients for any other required diagnostic tests in another medical facility.

15. Pre-Medical Care and Ambulance Services

One Family Hospital will operate a stand-alone Pre-medical care and Ambulance services to patients with illnesses and injuries. These services will be provided on a commercial basis. The services will be accessible to all wherever needed in the Dar es Salaam City, providing on site and transit pre-hospital clinical services.

This One Family Hospital unit, will run the following major services:

- ✚ 24-hour evacuation,
- ✚ Event coverage – standby ambulance for events,
- ✚ Field support and escort,
- ✚ Inter-hospital transfers;
- ✚ Long distance transfer of patients,
- ✚ Sale of certified first-aid kits;
- ✚ Paramedic training and certification

16. Hospital Facility Layout

The Hospital will be built in a modular fashion facilitating a functional zoning concept (urgent care, family medicine, reception and staff support zones). It will have a dedicated trauma/resuscitation area, a dedicated urgent care area and a

family medicine/specialty care main area. The Hospital will have its own laboratory, a basic radiology machine and an emergency pharmacy. The Hospital will be equipped with a central sterilization unit mainly for dental instruments. The main entrance opens into a wide hall with the main reception and a large waiting area.

- ✚ The trauma room will be located in the urgent care zone, designed to accommodate 2 injured patients at the same time in compliance with International standards. Medical gases are provided through 2 ceiling pendants, each serving one trauma bed. Vital signs monitors are centrally monitored and are located on the pendants. A crash cart with a defibrillator will be available. Ventilators will also be available and ready for being applied.
- ✚ The urgent care area will have 2 examination rooms equipped with negative pressure capability as well as 3 observation rooms. There will be a dedicated triage room with electronic measurement of vital signs. The observation room is dedicated for patients that may require observation before a decision is made or a decision to discharge them to go home. It is equipped with 3 separate wall mounted vital signs monitors that are connected to the central monitoring station located at the nursing station of the Urgent Care Unit.
- ✚ Located beside the emergency entrance is the "decontamination room" with water wash down facilities and a dedicated radiation counter.
- ✚ The emergency physician on-call room will be located in the urgent care area near to the emergency entrance.
- ✚ The plain Radiology room will be situated in the urgent care zone. Will have its own changing room and is designed to perform all types of plain x-rays to help in reaching diagnosis as well as for routine check-up examinations.

- ✚ The urgent care area will have a dedicated nourishment room for patients under observation as well as dedicated dirt utility for infectious and non-infectious waste and a clean utility room for storage of linen and consumables. There is also a dedicated room for storing and cleaning laundry/housekeeping equipment.
- ✚ The General medicine/specialty area will have 9 examination rooms, as well as a dedicated ophthalmology examination room and 2 dental chairs. All examination rooms will have modular furniture and an examination couch isolated by a curtain to accommodate the accompanying patient's family members. One of the examination rooms will be equipped with a "gynecology" examination couch. Another room will be a dedicated "ENT" examination equipment.
- ✚ The general medicine area will have a dedicated nursing station with linen and consumables' storage and an equipment store. Will also have a dedicated dirt utility and clean utility rooms and a janitorial room.
- ✚ The dental rooms will be equipped with the state of art dental chairs with a patient screen, intraoral camera and dental x-ray as well as dedicated dental instruments.
- ✚ Adjacent to the dental rooms there will be a digital dental x-ray panorama machine.
- ✚ The central sterilization department has 2 rooms with a connecting window. One room will be used for cleaning and disinfection of the surgical instruments (mainly dental) while the other room will be equipped with steam sterilizers.

- ✚ The hospital waiting area will be centrally located between the urgent care and general medicine area. It shall have comfortable family seating places, a centrally facing clinic reception, with a consultation and business office behind it. The waiting room will open into the Children's play room, dedicated to children and has several intuitive toys that are easy to clean and disinfect.
- ✚ The staff support area shall be dedicated to male and female changing/toilet facility, and a common lounge.
- ✚ The general lab will be located between the general medicine and support zones. The lab will have the equipment to perform general hematology, chemistry and hormonal investigations, as well as a routine urine testing facility including microscopy.

Further tests shall be sent to the nearest main lab. The lab shall have a dedicated phlebotomy area connected to it through a window connection. The adjacent patient's toilet facility shall have a window for handling urine specimens directly to the phlebotomy room.

The pharmacy will be located in the support zone. Its main purpose will be to store and dispense medications to urgent care nurses such as intravenous fluids and pain relief medications. It has a medication refrigerator as well as a dedicated vaccine refrigerator.

- ✚ Several storage areas will be available in the support and urgent care rooms.
- ✚ The Hospital will have 10 dedicated ambulances for managing road side and residential emergencies as well as transferring patients out of OFH to other places.
- ✚ The Hospital will be designed and equipped to accommodate 60,000 patients visit peryear.

17. Project Financials

The OFH project is proposed to start with 120 beds. The estimated project cost is USD 50,732,063, which is expected to be funded by donations and contributions from the Government, like-minded volunteers and supporters.

Table 1: Cost of Project Details

S/No	Item Description	Estimated Cost (USD)
1.	Land Cost - Hospital 1 acres	6,676,735
2.	Buildings	10,767,157
3.	Machinery & Equipment	26,004,802
4.	Furniture, Fixtures & Air-conditioning	2,229,996
5.	Vehicles	1,035,980
6.	Contingencies - 5% of Construction Cost	180,392
7.	Funded Operating Losses	794,609
8.	Preliminary & Pre-operating costs	3,042,392
	Grand Total	50,732,063

Note: The above-mentioned cost is indicative and includes all expenses except land cost and medical equipment.

17.1 Financial Analysis

The financial position of the project exhibits exceptional financial viability across all key metrics. With a high Return On Assets, and Return On Investment, the project indicates efficiency on utilizing its capital and assets to generate substantial returns. The positive NPV and short payback period demonstrate its strong financial prospects, while a healthy DSCR ensures the project's ability to meet its financial commitments. These metrics collectively suggest that the hospital is financially strong, attractive to investors, and well-positioned for long-term success in delivering quality healthcare services and contributing positively to the government and Tanzanians people as well.

The results of this assessment indicate a positive outlook for the project's financial sustainability and attractiveness to potential investors.

Table 2: Financing Plan

No.	Financier	USD	Instrument	Ratio (%)
1.	Development Partner/Investor	35,512,444.1	Loan/Equity	70
2.	NNF	8,624,450.8	Counterparty Fund	17
3.	Generated Revenue	6,595,168.1	Retained Earnings	13

18. Implementation Plan

The proposed implementation plan of the project is as follows,

Table 3: Implementation Plan

S/No.	Particulars	Timeframe
A	Pre Project	
1	Desk work study and Data Collection	3 months
2	Ground work and study results discussion	6 months
B	Phase I: Land Acquisition	
1	Land Acquisition	Based on discussion
2	Soil Testing & land classification	15 days
3	Architectural Drawing	2 months
4	Approvals & Permits	3 - 6 months
C	Phase II: Construction	
1	OP Block & Admin Block	14 months
2	Administration Block	14 months
3	Pharmacy Block	14 months
4	Radiation Block	14 months
5	Laboratory Block	14 months
6	IP Block	14 months
7	Medical Equipment & Furniture procurement	2 months
D	Phase III: Miscellaneous	
1	Machinery	6 months
2	Vehicles	3 months

Annex 1: Financial Projections

KEY ASSUMPTIONS AND CONSIDERATION:						Table 1
SN	PARTICULARS	FOREX RATE	EQUIVALENCY	CONVERSION DATE	INTEREST RATE	SENSITIVITY FACTOR ****
[A]	<u>EXCHANGE RATE:</u>					
1.	US\$ to Tshs	1.00	2550.00000	2022		
2.	£ to Tshs	1.00	2800.00000	2022		
3.	£ to US\$	1.00	1.09804	2022		
4.	Euro to Tshs	1.00	2775.00000	2022		
5.	US\$ to Euro	1.00	0.91892	2022		
[B]	<u>INTEREST RATES:</u>					
1.	Overdrafts				21%	
2.	Term Loan				18%	
[C]	<u>SENSITIVITY FACTOR:</u>					
	Used to test the projects strengths in case of changes in the exchange rate					1.00
[D]	<u>OTHERS:</u>					
	A margin on goods purchased is projected at:					
	Efficiency Utilisation	54.0%	65.0%	75.0%	85.0%	85.0%
NOTE:						
*** = The exchange rates used are Average rates for the year 2022						

INVESTMENT SCHEDULE:							Table 2
SN	DETAILS OF THE EXPENDITURE	UNIT COST	QUANTINTY PIECES	FINANCING ARRANGEMENT			TOTAL [US \$]
				EQUITY	LOAN / GRANT	TOTAL [Tshs]	
[A]	LAND AND BUILDINGS [TSHS]:						
	Land Acquisition			7,750,450,000.00	3,600,000,000.00	11,350,450,000.00	6,676,735
	Buildings & other developments			0.00	27,456,250,000.00	27,456,250,000.00	10,767,157
							-
[B]	HOSPITAL FACILITIES, TOOLS & EQUIPMENTS:						
1	OPD Facilities and Equipments	815,000,000.00	2	1,630,000,000.00	4,800,000,000.00	6,430,000,000.00	2,521,569
2	IPD Facilities ana qipments	947,200,000.00	2	1,894,400,000.00	5,600,000,000.00	7,494,400,000.00	2,938,980
3	Surgery facilities and equipments			0.00	7,500,000,000.00	7,500,000,000.00	2,941,176
4	Orthopaedic facilities and equipments			0.00	4,958,000,000.00	4,958,000,000.00	1,944,314
5	1500 KV Standby Generator			180,000,000.00	0.00	180,000,000.00	70,588
6	Gynaecology facilities and equipments			0.00	2,978,045,000.00	2,978,045,000.00	1,167,861
7	Paediatric facilities and equipments					0.00	-
8	Ophthalmic facilities and equipments					0.00	-
9	Emergency facilities and equipments			2,150,000,000.00	22,500,000,000.00	24,650,000,000.00	9,666,667
10	MRI and CT Scan facilities and equipments			0.00	2,450,800,000.00	2,450,800,000.00	961,098
11	X-Ray facilities and equipments	382,500,000.00	6	2,295,000,000.00		2,295,000,000.00	900,000
12	Pathology Diagnostics & Treatment	484,500,000.00	8	3,876,000,000.00		3,876,000,000.00	1,520,000
13	Pre-medical care facilities	-		0.00	3,500,000,000.00	3,500,000,000.00	1,372,549
							-
[C]	UTILITY VEHICLES						
1	Ambulance services	175,000,000.00	1	175,000,000.00	0.00	175,000,000.00	68,627
2	Fuse Tracks	344,250,000.00	5		1,721,250,000.00	1,721,250,000.00	675,000
3	Land Cruiser Pick Up 4 WD	248,500,000.00	3	745,500,000.00	0.00	745,500,000.00	292,353
							-
[D]	FURNITURES, FIXTURE & FITINGS:						
1	Refrigerators, tools, computers & its accessories			526,540,000.00	0.00	526,540,000.00	206,486
2	120 in patient beds	30,600,000.00	120	612,000,000.00	3,060,000,000.00	3,672,000,000.00	1,440,000
3	65 out patient examination rooms.	38,250,000.00	65	573,750,000.00	1,912,500,000.00	2,486,250,000.00	975,000
4	20 physical therapy and rehabilitation cubicles.	51,000,000.00	20		1,020,000,000.00	1,020,000,000.00	400,000
5	Furniture & fittings	-		467,950,000.00	0.00	467,950,000.00	183,510
	Sub-total			22,876,590,000.00	93,056,845,000.00	115,933,435,000.00	47,689,671
[E]	PRE-OPERATIONAL EXPENSES [TSHS]:						
1.	Fuel and oil	48,500,000	3	145,500,000.00	0.00	145,500,000.00	57,059
2.	Feasibility Study Preparation	30,500,000	1	30,500,000.00	0.00	30,500,000.00	11,961
3.	Legal Documentation / Licence	86,600,000	1	86,600,000.00	0.00	86,600,000.00	33,961
4.	Directors Renumeration	30,000,000	3	90,000,000.00	0.00	90,000,000.00	35,294
5.	Salary and Wages (First Month)	35,750,000	150	5,362,500,000.00	0.00	5,362,500,000.00	2,102,941
6.	Electricity and Water	-	0	885,000,000.00	0.00	885,000,000.00	347,059
7.	Casual labour	15,000,000	40	225,000,000.00	375,000,000.00	600,000,000.00	235,294
8.	Bore hole pump Installation	-	0	98,000,000.00	0.00	98,000,000.00	38,431
9.	Other expenses			460,000,000.00	0.00	460,000,000.00	180,392
							-
	Sub-total			7,383,100,000.00	375,000,000.00	7,758,100,000.00	3,042,392
	TOTAL INVESTMENT COSTS			30,259,690,000.00	93,431,845,000.00	123,691,535,000.00	50,732,063

NB: Exchange Rate used is 1US \$ = Tshs 2,550.00

FINANCING %AGE 24.5%

75.5%

100%

PROVISIONAL LOAN REPAYMENT SCHEDULE [TSHS]:							Table 3
SN	PARTICULARS/YEARS	2023	2024	2025	2026	2027	2028
1.	Balance B/F		93,431,845,000	80,372,143,351	64,961,695,405	46,777,366,829	25,319,859,109
2.	Loan Disbursement Interest Capitalized	93,431,845,000 0					
3.	Interest Payment during grace period	8,408,866,050	16,817,732,100	14,466,985,803	11,693,105,173	8,419,926,029	4,557,574,640
4.	Principal Payment		13,059,701,649	15,410,447,946	18,184,328,576	21,457,507,720	25,319,859,109
5.	Balance C/F	93,431,845,000	80,372,143,351	64,961,695,405	46,777,366,829	25,319,859,109	0
6.	Total Loan Service		29,877,433,749	29,877,433,749	29,877,433,749	29,877,433,749	29,877,433,749
NOTE:							
The loan repayment schedule has been prepared under the following provisional assumptions:							
1. The interest rate is as provided in Table # 1.							
2. Grace period is assumed to be 5 years.							
3. Grace period is assumed to be six months - covering activities such as loan processing, purchase of the items and equipment, and Installation activities.							
4. Repayment frequency of monthly is assumed in the proposal; as this will give the project enough time between the instalments to enable them sale minerals and be able to pay instalments following instalment without disturbing the project's cashflow.							

PROJECTED DIRECT & INDIRECT OPERATING EXPENSES:						Table 5C			
SN	PARTTICULARS/YEARS	2023	2024	2025	2026	2027	2028	2029	2030
[A]	DIRECT EXPENSES:								
1.	Service Overhead	2,870,000	2,927,400	2,985,948	3,045,667	3,106,580	3,168,712	3,232,086	3,296,728
2.	Other Direct Overhead	12,936,424,000	13,195,152,480	13,459,055,530	13,728,236,640	14,002,801,373	14,282,857,400	14,568,514,548	14,859,884,839
3.									
4.									
	Sub-total	12,939,294,000	13,198,079,880	13,462,041,478	13,731,282,307	14,005,907,953	14,286,026,112	14,571,746,635	14,863,181,567
[B]	INDIRECT EXPENSES:								
1.	Salaries and Wages	96,300,000	110,745,000	126,249,300	128,585,502	149,159,182	168,549,876	197,203,355	226,783,858
2.	Other Administrative Expenses	3,195,500	3,834,600	4,601,520	5,521,824	6,626,189	7,951,427	9,541,712	11,450,054
	Sub-total	99,495,500	114,579,600	130,850,820	134,107,326	155,785,371	176,501,303	206,745,067	238,233,912
	TOTAL	13,038,789,500	13,312,659,480	13,592,892,298	13,865,389,633	14,161,693,324	14,462,527,415	14,778,491,701	15,101,415,480

PROJECTED WORKING CAPITAL ESTIMATE:		Table 10							
SN	PARTICULARS/YEARS	2023	2024	2025	2026	2027	2028	2029	2030
[A]	CASH:								
1.	2% of total operating costs	0	-	-	-	-	-	-	-
[B]	DEBTORS:								
1.	2% of total revenue	0	431,373	517,647	621,176	745,412	894,494	1,073,393	1,288,072
[C]	STOCKS:								
1.	Service Overhead	2,870,000	2,927,400	2,985,948	3,045,667	3,106,580	3,168,712	3,232,086	3,296,728
2.	Other Direct Overhead	12,936,424,000	13,195,152,480	13,459,055,530	13,728,236,640	14,002,801,373	14,282,857,400	14,568,514,548	14,859,884,839
3.	0	-	-	-	-	-	-	-	-
4.	0	-	-	-	-	-	-	-	-
	Sub-total	12,939,294,000	13,198,511,253	13,462,559,125	13,731,903,484	14,006,653,365	14,286,920,606	14,572,820,028	14,864,469,639
[D]	CREDITORS:								
1.	Utilities and other staff [1 month]	3,195,500	3,834,600	4,601,520	5,521,824	6,626,189	7,951,427	9,541,712	11,450,054
2.	Salaries, Wages [1 month]	8,025,000	9,228,750	10,520,775	10,715,459	12,429,932	14,045,823	16,433,613	18,898,655
	Sub-total	11,220,500.00	13,063,350.00	15,122,295.00	16,237,282.50	19,056,120.66	21,997,249.56	25,975,324.78	30,348,709.10
		12,928,073,500.00	13,185,447,902.55	13,447,436,829.66	13,715,666,201.12	13,987,597,244.40	14,264,923,356.92	14,546,844,702.77	14,834,120,929.73
1.	TOTAL CASH	0	-	-	-	-	-	-	-
2.	TOTAL DEBTORS	-	431,372.55	517,647.06	621,176.47	745,411.76	894,494.12	1,073,392.94	1,288,071.53
3.	TOTAL STOCKS	12,939,294,000.00	13,198,079,880.00	13,462,041,477.60	13,731,282,307.15	14,005,907,953.30	14,286,026,112.36	14,571,746,634.61	14,863,181,567.30
4.	TOTAL CREDITORS	11,220,500.00	13,063,350.00	15,122,295.00	16,237,282.50	19,056,120.66	21,997,249.56	25,975,324.78	30,348,709.10
1.	CHANGE IN CASH	0	-	-	-	-	-	-	-
2.	CHANGE IN DEBTORS	0	431,372.55	86,274.51	103,529.41	124,235.29	149,082.35	178,898.82	214,678.59
3.	CHANGE IN STOCKS	0	258,785,880.00	263,961,597.60	269,240,829.55	274,625,646.14	280,118,159.07	285,720,522.25	291,434,932.69
4.	CHANGE IN CREDITORS	0	1,842,850.00	2,058,945.00	1,114,987.50	2,818,838.16	2,941,128.90	3,978,075.22	4,373,384.31
			261,060,102.55						

PROJECTED INCOME [TSHS]:				Table 11				Table 11	
PARTICULARS/YEARS	2023	2024	2025	2026	2027	2028	2029	2030	2031
Total Revenue	0	13,200,000,000	15,840,000,000	19,008,000,000	22,809,600,000	27,371,520,000	32,845,824,000	39,414,988,800	47,297,986,560
LESS:									
Total Direct Costs	0	(12,939,294,000)	(13,198,079,880)	(13,462,041,478)	(13,731,282,307)	(14,005,907,953)	(14,286,026,112)	(14,571,746,635)	(14,863,181,567)
OPERATING PROFIT	0	260,706,000	2,641,920,120	5,545,958,522	9,078,317,693	13,365,612,047	18,559,797,888	24,843,242,165	32,434,804,993
LESS:									
Total Indirect Costs	0	(99,495,500)	(114,579,600)	(130,850,820)	(134,107,326)	(155,785,371)	(176,501,303)	(206,745,067)	(238,233,912)
GROSS PROFIT	0	161,210,500	2,527,340,520	5,415,107,702	8,944,210,367	13,209,826,676	18,383,296,585	24,636,497,099	32,196,571,080
LESS:									
Depreciation	0	(2,854,529,313)	(2,328,557,838)	(1,926,572,636)	(3,578,777,422)	(2,850,112,968)	(2,296,973,323)	(1,875,742,950)	(1,553,699,569)
Interest Capitalised	0	0	0	0	0	0	0	0	0
Interest paid		(8,408,866,050)	(16,817,732,100)	(14,466,985,803)	(11,693,105,173)	(8,419,926,029)	(4,557,574,640)	0	0
Pre-operating Costs	0	0	0	0	0	0	0	0	0
PROFIT BEFORE TAX	0	(11,102,184,863)	(16,618,949,418)	(10,978,450,737)	(6,327,672,228)	1,939,787,678	11,528,748,622	22,760,754,148	30,642,871,511
LESS:									
Corporation Tax 20%	0	0	0	0	0	(387,957,536)	(2,305,749,724)	(4,552,150,830)	(6,128,574,302)
PROFIT AFTET TAX	0	(11,102,184,863)	(16,618,949,418)	(10,978,450,737)	(6,327,672,228)	1,551,830,142	9,222,998,898	18,208,603,319	24,514,297,209
Operating Surplus Percentage	0%	2%	17%	29%	40%	49%	57%	63%	69%
Gross Profit Percentage	0%	1%	16%	28%	39%	48%	56%	63%	68%
Net Profit Percentage	0%	-84%	-105%	-58%	-28%	6%	28%	46%	52%
RETAINED EARNINGS	0	(11,102,184,863)	(16,618,949,418)	(10,978,450,737)	(6,327,672,228)	1,551,830,142	9,222,998,898	18,208,603,319	24,514,297,209
CUMMULATIVE RETAINING	0	(11,102,184,863)	(27,721,134,281)	(38,699,585,018)	(45,027,257,245)	(43,475,427,103)	(34,252,428,205)	(16,043,824,887)	8,470,472,322

PROJECTED CASH BUDGET STATEMENT [TSHS]:					Table 12				Table 12
PARTICULARS/YEARS	2023	2024	2025	2026	2027	2028	2029	2030	2031
SOURCES OF FUNDS:									
Gross Profit	0	161,210,500	2,527,340,520	5,415,107,702	8,944,210,367	13,209,826,676	18,383,296,585	24,636,497,099	32,196,571,080
Bank Loan	0	93,431,845,000	0	0	0	0	0	0	0
Share Capital		0							
Equity Capital	0	30,259,690,000	0						
Change in Creditors	0	1,842,850	2,058,945	1,114,988	2,818,838	2,941,129	3,978,075	4,373,384	(30,348,709)
TOTAL	0	123,854,588,350	2,529,399,465	5,416,222,690	8,947,029,205	13,212,767,804	18,387,274,660	24,640,870,483	32,166,222,371
APPLICATION OF FUNDS:									
Purchase of Fixed Assets	0	30,184,072,500	0	0	7,843,600,000	0	0	0	0
Corporation Tax Payment	0	0	0	0	0	0	387,957,536	2,305,749,724	4,552,150,830
Loan Services		0	29,877,433,749	29,877,433,749	29,877,433,749	29,877,433,749	29,877,433,749	0	0
Interest Paid	0	8,408,866,050	0	0	0	0	0	0	0
Change in Debtors	0	431,373	86,275	103,529	124,235	149,082	178,899	214,679	257,614
Change in Stock	0	258,785,880	263,961,598	269,240,830	274,625,646	280,118,159	285,720,522	291,434,933	(14,863,181,567)
Change in Cash	0	0	0	0	0	0	0	0	0
TOTAL	0	38,852,155,803	30,141,481,621	30,146,778,108	37,995,783,630	30,157,700,990	30,551,290,706	2,597,399,336	(10,310,773,123)
NET SOURCES/APPLICATION	0	85,002,432,547	(27,612,082,156)	(24,730,555,418)	(29,048,754,425)	(16,944,933,186)	(12,164,016,045)	22,043,471,147	42,476,995,495
CUMMULATIVE SOURCES/	0	85,002,432,547	57,390,350,391	32,659,794,973	3,611,040,548	(13,333,892,638)	(25,497,908,683)	(3,454,437,536)	39,022,557,958

PROJECTED BALANCE SHEET [TSHS]:		Table 13							
PARTICULARS/YEARS	2023	2024	2025	2026	2027	2028	2029	2030	2031
CURRENT ASSETS:									
Cash	0	85,002,432,547	57,390,350,391	32,659,794,973	3,611,040,548	(13,333,892,638)	(25,497,908,683)	(3,454,437,536)	39,022,557,958
Debtors	0	431,373	517,647	621,176	745,412	894,494	1,073,393	1,288,072	1,545,686
Stocks	12,939,294,000	13,198,079,880	13,462,041,478	13,731,282,307	14,005,907,953	14,286,026,112	14,571,746,635	14,863,181,567	0
TOTAL CURRENT ASSETS	12,939,294,000	98,200,943,800	70,852,909,516	46,391,698,457	17,617,693,913	953,027,968	(10,925,088,656)	11,410,032,103	39,024,103,644
OTHER INVESTMENTS:									
Pre-operating Costs	0	0	0	0	0	0	0	0	0
TOTAL INVESTMENTS	0	0	0	0	0	0	0	0	0
FIXED ASSETS:									
Total Fixed Assets	0	27,329,543,188	25,000,985,349	23,074,412,713	27,339,235,291	24,489,122,323	22,192,149,000	20,316,406,049	18,762,706,480
TOTAL FIXED ASSETS	0	27,329,543,188	25,000,985,349	23,074,412,713	27,339,235,291	24,489,122,323	22,192,149,000	20,316,406,049	18,762,706,480
TOTAL ASSETS	12,939,294,000	125,530,486,988	95,853,894,865	69,466,111,170	44,956,929,204	25,442,150,291	11,267,060,344	31,726,438,152	57,786,810,124
CURRENT LIABILITIES:									
Corporation Tax	0	0	0	0	0	387,957,536	2,305,749,724	4,552,150,830	6,128,574,302
Creditors	11,220,500	13,063,350	15,122,295	16,237,283	19,056,121	21,997,250	25,975,325	30,348,709	0
TOTAL CURRENT LIABILITY	11,220,500	13,063,350	15,122,295	16,237,283	19,056,121	409,954,785	2,331,725,049	4,582,499,539	6,128,574,302
NET ASSETS	12,928,073,500	125,517,423,638	95,838,772,570	69,449,873,887	44,937,873,084	25,032,195,506	8,935,335,295	27,143,938,613	51,658,235,822
FINANCED BY:									
Share Capital	0	0	30,259,690,000	30,259,690,000	30,259,690,000	30,259,690,000	30,259,690,000	30,259,690,000	30,259,690,000
Equity Capital	0	30,259,690,000	0	0	0	0	0	0	0
Loan Balance	0	93,431,845,000	80,372,143,351	64,961,695,405	46,777,366,829	25,319,859,109	0	0	0
Capital Reserve	0	12,928,073,500	12,928,073,500	12,928,073,500	12,928,073,500	12,928,073,500	12,928,073,500	12,928,073,500	12,928,073,500
Retaining Earnings	0	(11,102,184,863)	(27,721,134,281)	(38,699,585,018)	(45,027,257,245)	(43,475,427,103)	(34,252,428,205)	(16,043,824,887)	8,470,472,322
TOTAL EQUITY	0	125,517,423,638	95,838,772,570	69,449,873,887	44,937,873,084	25,032,195,506	8,935,335,295	27,143,938,613	51,658,235,822

EFFICIENCY RATIOS:									
Debt Equity Ratio	na	0.7	0.8	0.9	1.0	1.0	0.0	0.0	0.0
Debt Ratio	na	0.7	0.8	0.9	1.0	1.0	0.0	0.0	0.0
Debt Coverage Ratio	na	na	-0.6	-0.4	-0.3	0.0	0.3	na	na
CREDITWORTHINESS RATIOS:									
Return on Assets	na	-8.8%	-17.3%	-15.8%	-14.1%	7.6%	102.3%	71.7%	53.0%
Return on Sales	na	10.5%	16.5%	27.4%	50.7%	107.6%	291.5%	124.2%	81.8%
Operatin Ratio	na	98.8%	84.0%	71.5%	60.8%	51.7%	44.0%	37.5%	31.9%

ANALYSIS OF PROJECT VIABILITY [TSHS, %]: Table 15

PARTICULARS/YEARS	[Tshs, %]	2023	2024	2025	2026	2027	2028	2029	2030
[A] IRR CALCULATION:									
Net Cashflows		85,002,432,547	(27,612,082,156)	(24,730,555,418)	(29,048,754,425)	(16,944,933,186)	(12,164,016,045)	22,043,471,147	42,476,995,495
ADD BACK: Depreciation		2,854,529,313	2,328,557,838	1,926,572,636	3,578,777,422	2,850,112,968	2,296,973,323	1,875,742,950	1,553,699,569
Net Cashflow		87,856,961,860	(25,283,524,318)	(22,803,982,782)	(25,469,977,004)	(14,094,820,218)	(9,867,042,722)	23,919,214,098	44,030,695,063
Cost of Capital [The Current Interest Rate]		15.0%							
Net Present Value [TSHS 000,000]		(51,146,452,504)							
[C] PAY BACK PERIOD:									
Total Investment		123,691,535,000							
Net Return [Cashflow/pa]		39,769,454,760							
Payback period [YRS]		3							