

WAJA HOSPITAL

BUSINESS PLAN FOR HEALTH CARE SERVICES

Presented by:

WASH INCORPORATION LIMITED

P.O. BOX 561

GEITA

**PROPOSED WAJA HOSPITAL(DAR BRANCH) TO BE BUILT ON PLOT
No.2011 & 2012 BLOCK 'G' AT MAWENI IN KIGAMBONI, DAR ES SALAAM.**



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EXECUTIVE SUMMARY

WAJA HOSPITAL is a private healthcare facility registered in Tanzania. The hospital provides comprehensive healthcare services, including diagnostic imaging, laboratory services, outpatient care, inpatient care, and specialized medical treatments. The increasing demand for quality healthcare services in Tanzania drives the establishment of WAJA HOSPITAL. The hospital will be equipped with modern medical technology and staffed with highly qualified healthcare professionals to ensure the delivery of top-notch medical services.

The Waja Hospital Project is a strategic healthcare investment designed to meet the growing demand for quality medical services in Kigamboni and the greater Dar es Salaam region. The project entails the construction and operation of a modern, state-of-the-art hospital equipped to provide a comprehensive range of healthcare services, including:

- General and specialized medical care
- Emergency and trauma services
- Advanced diagnostics
- Outpatient consultations and treatments

This initiative aligns closely with the Government of Tanzania's healthcare development priorities, particularly the emphasis on expanding access to affordable, high-quality medical services and reducing the burden on public hospitals. The Waja Hospital will contribute to national health outcomes by increasing service coverage, supporting universal health coverage (UHC), and generating skilled employment opportunities in the health sector.

By leveraging private investment and medical expertise, Waja Hospital Services aims to bridge critical service gaps, improve patient care, and promote sustainable healthcare delivery in line with Tanzania's Vision 2025 and the Health Sector Strategic Plan (HSSP V).

The Company is registered under Certificate of Incorporation No. 139304640 dated 12th June 2026

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1.0 INTRODUCTION

WAJA HOSPITAL is a private healthcare facility registered in Tanzania, committed to providing comprehensive, high-quality medical services. The hospital aims to address the increasing demand for accessible and efficient healthcare in Kigamboni - Dar es Salaam and by leveraging modern medical technology and a team of experienced healthcare professionals

WAJA HOSPITAL aims to establish a modern, comprehensive healthcare facility in Dar es Salaam, Tanzania, addressing the rising demand for quality private healthcare. With an estimated project cost of **USD 5,000,000**, the hospital will offer a wide spectrum of services, including diagnostics, outpatient and inpatient care, surgeries, emergency services, and specialist clinics.

The project aligns with Tanzania's national health objectives and Vision 2050, fostering medical excellence, employment opportunities, and improved health outcomes. The hospital will operate as a for-profit entity, with projected profitability achievable within five years.

1.1 The Project

Strategically located in Dar es Salaam, WAJA HOSPITAL will offer services including diagnostics, outpatient and inpatient care, specialized treatments, and emergency services. It supports national health objectives, contributes to Universal Health Coverage (UHC), and aligns with Tanzania's Vision 2050 and the Health Sector Strategic Plan.

1.2 Significance

This venture will fill critical healthcare gaps, improve patient outcomes, create employment, and foster partnerships with

insurance companies and other stakeholders. Also, it will take healthcare services nearer to the people.

1.3 Project Location

The Project will be located in Dar es Salaam Region. The location is well served by all the necessary infrastructures and environmental requirements and hence well suited to the nature of the envisaged project.1

1.4 Project Promoters

The project is being promoted by Waja Company Limited, which is based in Geita. This hospital initiative is led by Waja Company Limited, a dedicated and experienced organization in healthcare development. As the project promoter, their role is crucial in defining the hospital's mission, mobilizing the necessary resources, and overseeing the implementation process. With a strong understanding of public health challenges and a proven track record of successful community interventions, Waja Company Limited provides strategic leadership and vision for the project. Their commitment ensures that the hospital will fill critical healthcare gaps and serve as a sustainable resource for the target population.

S/No	NAME AND ADDRESS OF SHAREHOLDER	NATIONALITY	SHAREHOLDING
1	CHACHA MWITA WAMBURA	TANZANIA	50%
2	JAQUELENE TESHU	TANZANIA	50%
			100%

Ownership: 100% Tanzanian shareholders committed to healthcare development and service excellence.

1.5 The Market

The demand for quality healthcare in Tanzania is rising due to population growth, an increase in chronic diseases, and a shortage of well-equipped medical facilities. WAJA HOSPITAL aims to address this gap by offering state-of-the-art medical services. Our target market includes individuals seeking private healthcare, insured patients, corporate clients, and international patients in need of specialized treatment.

2.0 MARKET ANALYSIS

The demand for quality healthcare in Tanzania is increasing due to population growth, rising cases of chronic diseases, and a shortage of well-equipped medical facilities. WAJA HOSPITAL aims to bridge this gap by providing state-of-the-art medical services. Our target market includes individuals seeking private healthcare, insured patients, corporate clients, and international patients requiring specialized treatment.

2.1 General Overview of the Market

The Tanzanian healthcare sector faces rising demand driven by population growth, increased prevalence of chronic diseases, and limited access to modern facilities. WAJA HOSPITAL targets:

- Private patients seeking quality care
- Corporate organizations with health insurance plans
- International patients requiring specialized treatments

Our competitive edge stems from state-of-the-art technology and a focus on patient satisfaction. The proposed hospital aims to serve the growing population of the City of Dar es Salaam, characterized by relatively higher incomes compared to the rest of the country. Currently, healthcare services in the area are limited mostly to public hospitals, leaving significant gaps in private healthcare services provision. Public health data indicates that communicable and non-

communicable diseases are prevalent, and access to quality care is constrained by distance, affordability, and quality of services. Market projections suggest that the new hospital will cater to an estimated 103,040 patients per annum. This number includes outpatients (40,241 people), admitted (54,750 people), and mere check-ups (8,048 people). Compared to existing providers, the hospital will offer a unique advantage through modern services that are affordable and provided by specialists.

2.2 SWOT Analysis

INTERNAL ASSESSMENT	
Strengths	Weaknesses
<ul style="list-style-type: none"> ✓ The promoters of the company have enough muscle to fund the project as their equity amounts to 40% of the financing. ✓ The company can secure a loan of up to 60% of the financing needed for the project ✓ The company also has got staffs that are experienced in the health services business. ✓ The management is well acquainted with the general Tanzanian market and its dynamics. 	<ul style="list-style-type: none"> ✓ Limited financing that requires a 60% loan. But the analyses show that it will be a profitable business in the end
ENVIRONMENTAL ASSESSMENT	
Opportunities	Threats
<ul style="list-style-type: none"> ✓ Ever growing demand for health services in Tanzania and in the neighbouring countries. ✓ Government support: The Tanzanian government has been actively promoting 	<ul style="list-style-type: none"> ✓ Energy issues: Power cuts and unpredictability of power supply imply relatively higher costs of operation. ✓ Currency fluctuations: The Tanzanian shilling has been

<p>the health services sector, attracting investments in the sector.</p> <ul style="list-style-type: none"> ✓ Increased investment in infrastructure: The government has invested heavily in infrastructure development, including roads, ports, and energy generation, which is expected to improve the business environment for patients to access the clinic. ✓ Growing demand for sustainable health care services as the middle-income group grows ✓ Growth in awareness about non-communicable diseases which propels demand for normal check-ups 	<p>subject to fluctuations in value against major currencies like the US dollar, making it difficult for companies to operate in the country.</p> <ul style="list-style-type: none"> ✓ Competition: The market is highly competitive, with public and other private companies operating in Tanzania.
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2.3 PESTEL Analysis

ISSUE	AN OVERVIEW
Political	Political factors such as government regulations and policies, tax laws, and trade laws all influence the market. Government regulations and policies related to the health services sector in Tanzania are pro-growth.
Economic	Economic factors such as GDP growth, inflation, and the household levels of income have direct impact on the market. With the increasing levels of household income more and more people get to afford quality health services. This is a good factor that made us think of Tanzania as an appropriate location for our project.
Socio-cultural	Socio-cultural factors such as consumer preferences,

	<p>lifestyle trends, and religious beliefs can influence the market. Different markets may have different preferences for certain types of services, so as service providers we are aware of these differences are positioned to better target the services we offer.</p>
Technological	<p>Technological advances in health services have a positive effect on the market. Our project will use sophisticated technology in providing healthcare services in Tanzania.</p>
Environmental	<p>Environmental factors such as resource availability, climate change, and waste management can also influence the market. Tanzania is among the tropical countries which are prone to communicable diseases of the zone. Our presence will help cure people from the diseases and reduce mortality rates in the community.</p>
Legal	<p>Legal factors such as labor laws, environmental laws, and health and safety regulations can also impact the business. Labor laws may affect the cost of production, as well as the availability of skilled workers.</p>

3.0 FINANCIAL PROJECTIONS

3.1 Financial plan

The estimated total cost of the hospital project is USD 5,000,000, covering construction, medical equipment, staffing, and operational setup. Funding will be sourced from owners' equity and a bank loan, with a budget allocated as follows:

- Financing Sources

Categories	Amount (USD)	Ratio
<i>Local Equity</i>	2,000,000	40%
<i>Local Loan</i>	3,000,000	60%
Total Financing	5,000,000	100%

- Financing of the Project

ITEM	AMOUNT IN USD
Land and Buildings	2,100,000
Plant	950,000
Vehicles	665,000
Furniture & Fittings	180,000
Pre Expenses	250,000
Others	255,000
Working Capital	600,000
TOTAL	5,000,000
Fixed Capital	4,400,000
Working Capital	600,000

Once operational, the hospital will generate revenue through various streams including service fees and insurance reimbursements, helping ensure its financial sustainability. A key focus will be offering of affordable healthcare models and community health plans, designed to balance cost recovery and community access.

3.2 Financial Plan

The financial plan outlines the projected revenue, operational costs, and funding requirements. WAJA HOSPITAL will seek funding through a combination of owner equity, bank loans, and potential investors. The financial projections indicate profitability within the first few years of operation due to the high demand for healthcare services

3.2.1 Financial Indicators

The following are some of the financial analysis highlights:

a) Profitability

Profitability: Expected positive returns within 3-5 years.

Cash Flow: Projected steady growth, maintaining healthy liquidity ratios.

Payback Period: Approximate recoupment of investment within 5 years.

Assumptions: Growing population, increasing insurance coverage, and rising healthcare demand

b) Investing Plan

INVESTMENT BREAKDOWN	INVESTMENT PLAN					TOTAL INVESTMENT
ITEM	Y1	Y2	Y3	Y4	Y5	
Land & Buildings	1,500,000	600,000	-	-	-	2,100,000
Plant	-	500,000	450,000			950,000
Vehicles	60,000	100,000	305,000	110,000	90,000	665,000
Furniture & Fittings	-	60,000	80,000	40,000		180,000
Pre Expenses	250,000	-	-	-	-	250,000
Others	50,000	55,000	95,000	55,000		255,000
Working Capital	-	-	100,000	200,000	300,000	600,000
TOTAL	1,860,000	1,315,000	1,030,000	405,000	390,000	5,000,000

3.2.2 Financial Projections

- Gross Profit Projections

PRODUCTION

DETAILS	YEARS				
	Y1	Y2	Y3	Y4	Y5
No. of Beds	-	-	100	150	250
Occupancy rate per bed	-	-	0.60	0.60	0.60
No. of admitted patients	-	-	21,900	32,850	54,750
No. of OPD Patients attended P.A.		-	36,500	38,325	40,241
No. of Check-up cases p.a.	-	-	7,300	7,665	8,048
TOTAL PRODUCTION (CASES ATTENDED) P.A.	-	-	65,700	78,840	103,040

SALES PROJECTIONS

DETAILS	YEARS				
	Y1	Y2	Y3	Y4	Y5
Charges on admitted patients p.u.	-	-	30	33	36
Charges on OPD patients p.u.	-	-	12	13	13
Charges on check-up cases p.u.	-	-	15	16	17
Revenue from admissions	-	-	657,000	1,084,050	1,987,425
Revenue from OPD	-	-	438,000	487,494	542,581
Revenue from check-ups	-	-	109,500.00	121,873.50	135,645.21
TOTAL SALES	-	-	1,204,500	1,693,418	2,665,651

GROSS PROFIT PROJECTIONS

DETAILS	YEARS				
	Y1	Y2	Y3	Y4	Y5
Projected Sales	-	-	1,204,500.00	1,693,417.50	2,665,651.03
Cost of Sales					
Power Utilities	24,000.00	24,960.00	25,958.40	26,996.74	28,076.61
Water Utilities	12,000.00	12,480.00	12,979.20	13,498.37	14,038.30
Wages	-	-	216,000.00	432,000.00	72,000.00
Supplies	-	-	600,000.00	624,000.00	648,960.00
<i>TOTAL COST OF SALES</i>	36,000.00	37,440.00	854,937.60	1,096,495.10	763,074.91
GROSS PROFIT	-	-	349,562.40	596,922.40	1,902,576.12
	36,000.00	37,440.00			

- Operating Expenses

OPERATING EXPENSES

ITEMS	YEARS				
	Y1	Y2	Y3	Y4	Y5
Marketing Expenses	18,000.00	12,480.00	13,728.00	15,100.80	16,610.88
Bank Charges	2,600.00	2,704.00	2,974.40	3,271.84	3,599.02
Insurance	18,400.00	19,136.00	21,049.60	23,154.56	25,470.02
Office Expenses	9,600.00	7,600.00	7,600.00	7,600.00	7,600.00
Permits and Licenses	27,600.00	-	800.00	1,800.00	22,800.00
Vehicle Expenses	-	-	36,000.00	37,440.00	38,937.60
Professionals Fees	4,000.00	1,500.00	4,000.00	1,500.00	4,000.00
Provision for Bad Debts	-	-	6,022.50	8,467.09	13,328.26
Depreciations			60,000.00	66,000.00	72,600.00
Miscellaneous Expenses	16,000.00	17,600.00	19,360.00	21,296.00	23,425.60
TOTAL OPERATING EXPENSES	96,200.00	61,020.00	171,534.50	185,630.29	228,371.38

- Projected Income Statement

PROJECTED INCOME STATEMENT

DETAILS	YEARS				
	Y1	Y2	Y3	Y4	Y5
Total Sales Revenue	-	-	1,204,500.00	1,693,417.50	2,665,651.03
Less: Cost of Sales	36,000.00	37,440.00	854,937.60	1,096,495.10	763,074.91
<i>Gross Profit</i>	-36,000.00	-37,440.00	349,562.40	596,922.40	1,902,576.12
Less: Operating Expenses	96,200.00	61,020.00	171,534.50	185,630.29	228,371.38
<i>EBIT</i>	132,200.00	- 98,460.00	178,027.90	411,292.11	1,674,204.74
Less: Loan Interest	78,000.00	78,000.00	78,000.00	78,000.00	78,000.00
EBT	- 210,200.00	- 176,460.00	100,027.90	333,292.11	1,596,204.74
Less: Taxes (30%)	- 63,060.00	- 52,938.00	30,008.37	99,987.63	478,861.42
Net Profit/(Loss)	- 147,140.00	- 123,522.00	70,019.53	233,304.48	1,117,343.32
Dividend (10%)	- 14,714.00	- 12,352.20	7,001.95	23,330.45	111,734.33
Retained Earnings	- 132,426.00	- 111,169.80	63,017.58	209,974.03	1,005,608.99

- Projected Cash Flow Statement

DETAILS	YEARS				
	Y1	Y2	Y3	Y4	Y5
Net Income	- 147,140.00	- 123,522.00	70,019.53	233,304.48	1,117,343.32
Add: Depreciation and Amortization					
(Increase)/ Decrease in Operating Working Capital					
Cash Flow from Operating Activities	- 147,140.00	- 123,522.00	70,019.53	233,304.48	1,117,343.32
(Capital Expenditure)	- 1,860,000.00	- 1,315,000.00	- 1,030,000.00	- 405,000.00	- 390,000.00
Cash Flow from Investing Activities	- 1,860,000.00	- 1,315,000.00	- 1,030,000.00	- 405,000.00	- 390,000.00
Increase (decrease) in long-term debt					
(Dividend)	14,714.00	12,352.20	-7,001.95	-23,330.45	-111,734.33
Issuance of Equity					
Cash Flow from Financing Activities	14,714.00	12,352.20	- 7,001.95	- 23,330.45	- 111,734.33
Beginning Cash	600,000.00	2,592,426.00	4,018,595.80	4,985,578.22	5,180,604.19
Net Cash Flow	- 1,992,426.00	- 1,426,169.80	- 966,982.42	- 195,025.97	615,608.99

3.3 Social and Economic Impact

This healthcare project can yield significant socio-economic benefits by improving workforce productivity, stimulating economic activity, and increasing social equity. Healthier populations are more capable and energetic, leading to a more productive workforce. Furthermore, healthcare projects can create jobs, attract investment, and generate demand for goods and services, while social programs within healthcare can also support vulnerable populations through education, skills training, and social safety nets like community health insurance.

Economic benefits

- i) Increased productivity: A healthier population leads to a more energetic and skilled workforce, boosting overall economic productivity.
- ii) Job creation: The healthcare sector is a major employer and its growth can create jobs in direct healthcare roles and support industries.
- iii) Economic stimulus: Healthcare projects act as major purchasers of goods and services, which incentivizes local suppliers and can create industrial investment opportunities.
- iv) Attracting investment: Health projects can attract foreign aid and investment, as seen with the support for specialized centers of excellence in cardiovascular sciences.

Social benefits

- i) Reduced morbidity and mortality: Projects that improve access to quality care, especially for cardiovascular diseases, can significantly lower death and disability rates.
- ii) Improved social equity: Projects that focus on equitable access, like community health insurance and training programs with scholarships for disadvantaged groups, can help reduce health disparities between urban and rural areas and across wealth quintiles.

- iii) Support for vulnerable populations: Healthcare projects can include community-based initiatives that provide direct support to vulnerable groups through nutrition programs, skills training, and access to legal services, which helps to improve their overall living conditions.
- iv) Enhanced community well-being: Education and community engagement initiatives can empower individuals to adopt healthier behaviors, leading to a higher quality of life and stronger communities.

4.0 BUSINESS DESCRIPTION

WAJA HOSPITAL is a privately owned hospital that will be situated in a strategic location to serve a broad population base. The hospital's primary objective is to offer affordable, high-quality healthcare services, reducing the burden on public healthcare facilities and improving overall healthcare accessibility. The hospital will operate as a full-fledged medical facility, including services such as general consultations, diagnostics, specialist consultations, surgical procedures, maternal and child health services, and emergency care.

4.1 Mission and Vision

Mission Statement: To provide high-quality, affordable, and accessible healthcare services while prioritizing patient-centered care and medical excellence.

Vision Statement: To become a leading private hospital in Tanzania, recognized for superior healthcare services, advanced medical technology, and patient satisfaction.

4.2 Services Offered

WAJA HOSPITAL will provide a variety of medical services, including but not limited to:

- General medical consultations
- Diagnostic imaging (X-ray, MRI, CT scan, ultrasound)
- Laboratory testing
- Maternal and child health services
- Surgical procedures
- Specialist clinics (cardiology, orthopedics, gynecology, pediatrics, etc.)
- Emergency and trauma care
- Inpatient and outpatient care
- Pharmacy services
- Physiotherapy and rehabilitation

4.3 Competitive Advantage

WAJA HOSPITAL differentiates itself from competitors through:

- Use of advanced medical technology and equipment
- Highly skilled and experienced healthcare professionals
- Affordable pricing and flexible payment options
- Strong emphasis on patient care and satisfaction
- Strategic partnerships with insurance companies and corporate client

4.4 Team Structure

WAJA HOSPITAL will directly employ a total of 100 staff. These are shown below

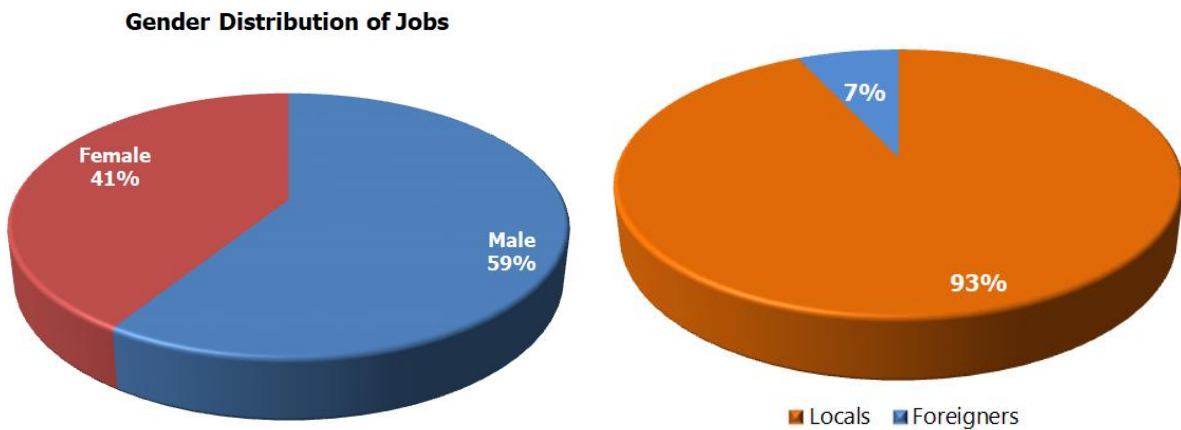
S/N	Category	Local		Foreigners		TOTAL
		M	F	M	F	
A.	Directors					
1	Chief Executive Officer			1		1

2	Chief Financial Officer	1				1
3	Medical Director		1			1
B. Management Team						
1	Finance Manager	1				1
2	Logistics Manager	1				1
3	Supplies Manager		1			1
4	HR Manager	1				1
C. Technical Team						
1	Medical Doctors	8	4	2	1	15
2	Medical Assistants	10	8			18
3	Nurses	8	14			22
4	Laboratory and other Technicians	2	1	1	1	5
D. Support Staff						
1	Drivers	4	1			5
2	Cleanliness & Hygiene personnel	15	5			20
3	Gardeners	1	3			4
4	Equipment Technicians	2	1	1		4
	TOTAL	54	39	5	2	100

This composition involves national and gender distribution as shown below

Gender	Locals	Foreigners	Total
M	54	5	59
F	39	2	41
Total	93	7	100

Jobs by Nationality



5.0 MARKETING STRATEGY

WAJA HOSPITAL will implement a strong marketing strategy that includes:

- Digital marketing (social media, website, online booking system)
- Community outreach programs
- Partnerships with health insurance companies
- Advertising through traditional media (radio, newspapers, billboards)
- Referral programs and collaborations with other medical practitioners
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5.1 Marketing & Sales Strategy

- Digital presence: website, social media, online booking
- Community outreach & educational programs
- Collaborations with insurance providers
- Traditional advertising: radio, newspapers, billboards

5.2 Conclusion

WAJA HOSPITAL is set to become a key player in Tanzania's private healthcare sector. By leveraging modern medical technology, experienced professionals, and strategic market positioning, the hospital will contribute significantly to improving healthcare accessibility and quality in the region.