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IWAVE HEALTH CARE AGENCY BUSINESS PLAN 204-2026

By
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IHCA

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EXECUTIVE SUMMARY

Iwawe Health Care Agency (**IHCA**) is a Rwandan company opted to offer Home health care services and other health services to the Rwandan inhabitants. Finding the need of a specific health institution offering home health care to the Rwandans inhabitant at their convenience; we believe that by employing passionate, competent and well skilled staff we will become the health care access solution

We chose to operate in the cities because we know that our services will be in high demand due to the inhabitant concentration growth in the cities, Business growth which enhances the busiest people and increased urbanization and the life expectancy which is increasing the aging population, also the infrastructure empowered in these areas.

Consumers of our services will be those individuals, families and community in need of health care/services and/or social services at their convenient places; also other health or none health institutions with need of on the field health care assistant.

IHCA will offer health care services such as preventive, curative, promotional, rehabilitative and palliative healthcare / medical services in a systematic way to individuals, families, communities or other institutions. Our staff will be trained and equipped to service the market segments that require convenient place or home-based services.

We are in the home healthcare services 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 Rwanda.

IHCA Services will operate a 24 hours 7 days a week healthcare service; our office facility will be opened round the clock to attend to clients. We will have a **standard medical call center** that is manned by trained health workers. Our work force will be well trained to operate within the framework of our organization's corporate culture and also to meet the needs of all our customers.

IHCA will ensure that all our patients/customers are given first class treatment whenever they visit our store. We will have a software that will enable us manage a one on one relationship with our customers no matter how large the numbers of our customers' base grows.

IHCA is a private domestic company limited by share owned by Théogène SIBOMANA as Managing Director whom is well trained, experienced in the health care delivery and more



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managerial skills of health care institutions, all of the said above will enable us to excel in the health care delivery in the whole country at the end.

Our Services

IHCA is in the business of ensuring that our customers are well treated and taken care of and our services will be carried out by highly trained professional physicians, Registered nurses, Registered midwives, Assistant nurses, mental health counselors, physiotherapists, other allied professionals, and home caregivers who know what it takes to give our highly esteemed customers value for their money.

These are the services that IHCA will be offering;

- A. NURSING SKILLS**
- B. LABORATORY**
- C. PHYSICIAN CONSULTATION**
- D. PHARMACY**
- E. REPRODUCTIVE HEALTH &STDs**
- F. NURSING SHOP**
- G. 24H/7D ON CALL CARE SERVICES**
- H. COUNSELING**
- I. PHYSIOTHERAPY**

Our Vision Statement

Our vision is to become the number one choice when it comes to home healthcare service delivery in the countrywide and also to be amongst the top home health care service provider in the region.

Our Mission Statement

IHCA strives to offer access to excellent and affordable professional health care to the Rwandan inhabitants.

It is our goal to employ competent and well-trained individuals, who are responsive to the needs of the customers, their families, and the communities as well. Each staff member will meet the Rwanda health professional counsels requirements. We encourage and support continuing education of each service provider. In turn, the IHCA will provide staff with competitive compensation, an inviting work environment, and knowledgeable, trustworthy management and direction.



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Our Objectives

Main Objective

IHCA will involve its effort in high quality of health services accessibility to Rwanda inhabitants, based on Nursing care process steps as well as Nursing assessment, Nursing analysis, Nursing planning, Nursing implementation and Nursing evaluation with promoting nursing professionalism.

Specific Objectives

- Promote health care services for all at convenient place;
- Promote health of patients with chronic disease and long-term medical condition;
- Promote health of elders and disabled at their own place;
- Promote Patient- family relationship;
- Promote health communication based in the family and community.

Our Values

- A. Professionalism (Ubunyamwuga)
- B. Accountability (Gukorera mumucyo)
- C. Team work (Gukorera Hamwe)
- D. Hard work (Gukora cyane)

Our Business Structure

IHCA is a business that will be built on a solid foundation. From the outset, we have decided to recruit only qualified professionals to manage various job positions in our organization.

We are quite aware of the rules and regulations governing the health care industry in Rwanda, which is why we decided to recruit only well experienced/trained and qualified employees as foundational staff of the organization. We hope to leverage on their expertise to build our business brand to be well accepted in the country and whole region.

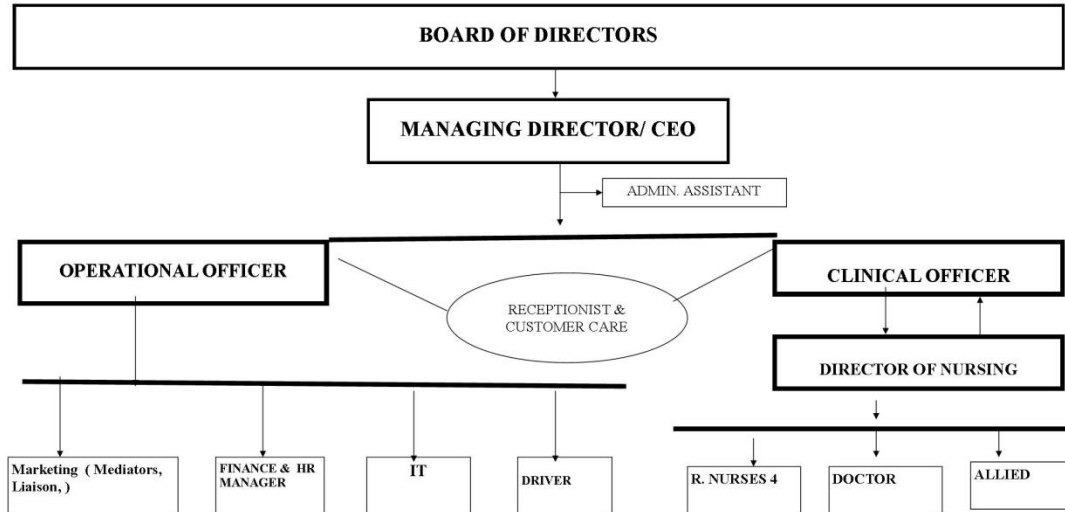
When hiring, we will look out for applicants that are not just qualified and experienced, but honest, customer centric and are ready to work to help us build a prosperous business that will benefit all the stake holders (the owners, workforce, and customers).

These are the positions that will be available at IHCA



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IWAWE HEALTH CARE AGENCY STRUCTURE



Roles and Responsibilities

BOARD OF DIRECTORS

- Setting the company strategic objectives and policies,
- Monitoring progress toward achieving the objectives and policies,
- Appointing senior managers,
- Accounting for the company's activities to owners or shareholders,

Directors

Ensuring that company trade lawfully and comply with all legislation and regulation

- Directors owe duties to the company, not to individual shareholders, employees or creditors except in exceptional circumstances,
- Directors core duty is to remain loyal to the company, and avoid conflicts of interest,
- Directors are expected to display a high standard of care , skill or diligence,
- Directors are expected to act in good faith to promote the success to the company,



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Managing Director

- Responsible for providing direction for the business,
- Creating, communicating, and implementing the organization's vision, mission, and overall direction – i.e. leading the development and implementation of the overall organization's strategy,
- Attend to high profile clients and severe medical cases,
- Responsible for fixing prices and signing business deals,
- Responsible for recruitment approval,
- Responsible for payment of salaries,
- Responsible for signing checks and documents on behalf of the company,
- Evaluates the success of the organization,
- Legal representation of the company,

Operations Officer

- Manage external research and coordinate all the internal sources of information to retain the organizations' best customers and attract new ones,
- Ensure company policies align with and advance business objectives,
- Analyze and maintain operational data,
- Model demographic information as it relates to those who need our services,
- Source for clients for the company,
- Develop improved business functionality that increase profits,
- Train staff in policies and procedures and supervise daily activities,
- Responsible for promoting the company's image,
- Contribute to innovation of new products,
- Responsible for creating marketing and sales strategies, etc,
- Develop and implement human resources practices,
- Track and maintain budgets of operational costs,
- Represents the organization in some strategic business meetings,
- Handle any other duty as assigned by the MD.

Clinical Officer /Medical Officer

This post will be assumed by a medical doctor/ a Physician and the responsibilities will be:

- Participate in medical decision making,
- Respond to the medical issues for the client (Face to face, online, on call, or...),



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- Perform a home visit and consultation,
- Organize and coordinate physicians and other clinical services,
- Help ensure appropriate high quality care,
- Develop and conduct educational program,
- Participate in employees health, safety, and welfare,
- Articulate mission to the physician and wider community,
- Assure right of residents, staff, and volunteers ,
- Work closely with Director of Nursing,
- Report to MD,
- Handle any other duty as assigned by the MD.

As the company is still in the beginning the Managing Director will assume some responsibilities of the post of Clinical officer until the recruitment of a physician in charge of this post.

Director of Nursing

- Develop, maintain and implement nursing policies and procedures that conform to current standards of nursing practice, and IHCA target while compliance with state professional regulations,
- Communicate and interpret policies and procedures to nursing staff and Monitor staff practices and implementation,
- Participate in all admission decisions and may visit prospectus resident before admission,
- Evaluate the work performance of all nursing staff,
- Ensure delivery of compassionated quality care and nursing supervision as evidenced by adequate services,
- Reviews report from every home visit to monitor and ensure timely, effective and efficiency of the established Nursing care plan,
- Coordinate Nursing services for all the clients,
- Responsible for all new admission (Assessment, health care plan,..)
- Oversees nursing schedules to assure they meet resident need and regulatory and budget standards,
- Participate in the staff recruitment process,
- Establish, implement and monitor infection control program,
- Communicate directly with resident, family, medical staff, nursing staff, and interdisciplinary team member to coordinate care and services, promote participation in care plan, and maintain a high quality of care and life for resident,
- Assure all staff nurses are trained in emergency procedures, CPR,
- Promote customer services, hospitality and respond to; and adequately resolves complaints or concern from residents or from families about nursing services,
- Act in an administrative capacity in absence of the administrator,



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- Close collaboration with Clinical officer,
- Report to MD,
- Handle any other duty as assigned by the MD.

Physicians

- Management of medical problems,
- Identification of home care needs of patient,
- Establishment/approval of a plan of treatment with identification of both short-and long-term goals,
- Evaluation of new, acute, or emergent medical problems based on Informations supplied by other team members,
- Provision for continuity of care to and from all settings (Institutions, home, and community),
- Communication with the patient and other team members and with physician consultations,
- Support for other team members,
- Participation, as needed, in home care/family conferences,
- Reassessments of care plan, outcomes of care,
- Evaluation of quality of care,
- Documentation in appropriate medical records,
- Provision for 24h on call coverage by a physician,
- Report to the Clinical Officer or MD,

Nurses / Mental Health Counselors

- Responsible for IHCA assessment and admission of new customers,
- Be stand by to any clients claims or call for medical issues,
- Ready to offer First Aid face to face or on call even online,
- Responsible for managing our patients in their various houses/ place,
- Handles personal injury case management,
- Responsible for offering home nursing care and medication management services,
- Responsible for administration of different medication,
- Responsible for managing the daily activities in the company (dispensary store),
- Providing advice about health issues, symptoms and medications in response to customer enquiries,
- Responsible for processing prescriptions and dispensing medication,
- Responsible for ordering, selling and controlling medicines and other medical stock,
- Report to Director of Nursing,



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- Handle any other duty as assigned by the MD.

Finance & HR manager

- Responsible for recruiting, training and managing staff,
- Responsible for meeting medical representatives,
- Responsible for managing the organizations' budgets,
- Responsible for keeping statistical and financial records,
- Responsible for preparing publicity materials and displays,
- Handle marketing services,
- Report to operational manager;
- Interfaces with third party providers (vendors).

Information Technologist

- Manage the organization website and social media,
- Handles ecommerce aspect of the business,
- Responsible for installing and maintenance of computer software and hardware for the organization,
- Manage logistics and supply chain software, Web servers, e-commerce software and POS (point of sale) systems
- Manage the organization's customer relationship management (CRM) software application
- Report to operational manager;
- Handles any other technological and IT related duties.

Cashier (Counter Agent):

- Receives payments on behalf of the organization
- Issues receipt to customers
- Prepare financial report at the end of every working week
- Handles financial transaction on behalf of the company
- Interfaces with our bankers
- Responsible for payment of tax, levies and utility bills
- Handles any other duty as assigned by the office

Cleaners:

- Responsible waste transportation to the in charged company



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- Responsible for cleaning the store facility at all times
- Ensure that toiletries and supplies don't run out of stock
- Cleans both the interior and exterior of the office facility
- Handle any other duty as assigned by the office manager

Mediators/ Liaison

- The main role is to retain the organizations' best customers and attract/recruit new ones;
- Source for clients of the company;
- Responsible for promoting the company's image;
- Responsible for marketing agent and sellers, etc;
- Role of company agent and sources of information to the client;
- Report to operational manager and Director of Nursing if is a medical issues;
- Handle any other duty as assigned by the MD.

SWOT ANALYSIS

IHCA is set to become one of the leading home healthcare service providers in Rwanda which is why we are willing to take our time to cross every threat as it relates to our business. We want our home healthcare services company to be the number one choice of all residence of Kigali and extensively to other cities in Rwanda. 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.

Even though we feel confident in the health care delivery, we will go ahead to hire the services of business consultants that are specialized in setting up new businesses to help our organization conduct detailed SWOT analysis and to also provide professional support in helping us structure our business to indeed become a leader in the healthcare industry.

This is the summary of the SWOT analysis:

Strength:

Our strength lies in the fact that we have a team of well qualified professionals manning various job positions in our organization. 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.

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



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finance needed for the acquiring adequate **ambulances** to facilitate rapid response in cases of medical emergencies.

Opportunities:

The opportunities that are available to IHCA services providers are unlimited considering the fact that we have growing aging population, urban concentration, time management recognition in the cities especially in the Kigali and we are going to position our business to make the best out of the opportunities that will be available to us everywhere.

Threat:

Just like any other business in the starting, we will face to the threat of working without any health insurance until we meet and convince insurance company to work with us, also other 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.

MARKET ANALYSIS

Market Trends

The health 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.

Before now is the practice for home healthcare service providers to restrict their services only to face-to-face delivery; a practice where a home health care provider and patient see each other physically most especially in the home of the patient. But in recent time, the trend has changed especially with the advent of improvised / modern telecommunications technology. It is now easier for home healthcare service providers to **leverage** on technology to take care of their patients / clients. They achieve this by communicating with their patient over the phone, video conferencing, the internet, email, text messages, and all other medium through which non-face-to-face communication can be achieved.

No doubt the home healthcare industry will continue to grow and become more profitable because the aging baby-boomer generation in our country (Rwanda) is expected to drive increasing demand for this specialized service.



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Our Target Market

IHCA is in business to service a wide range of customers starting from the Gasabo, Kicukiro and Nyarugenge district all of Kigali City and will be extended according to the services request. We will ensure that we target the self – pay customers (who do not have health insurance cover), and those who have health insurance after dealing and sign a Memorandums with different health care insurance company.

Generally, those who need home healthcare services ranges from those with the elderly people, to those who are bedridden to those who have mental / psychiatric challenges and any other ailment that the physician deems that the use of therapy, regular medical counseling and health management.

Our customers services are categorized into the following category;

1. **Primary category:** includes those patients/clients who require continuing health care services by health provider staff. These patients may also require other home health services, such as social work, in order to access needed community resources (Post-operative care, Elderly and disabled people, Chronic diseased people, People why mental / psychiatric challenges,..);
2. **Secondary Category:** will be those individuals who have suffered a personal injury and require case management services to assist them in addressing medical, financial, and employment issues;
3. **Third Category:** includes the Institution whose may need a health care assistance and readiness to a first aid for the possible health incidents;
4. **Fifth Category:** Healthy or unhealthy customer needing health management and health care coaching or assistance.

Our Competitive Advantage

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

To be highly competitive in the home healthcare industry means that you should be able to deliver consistent quality patient/ client service and should be able to meet the expectations of the physicians that referred patients to you.



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We are going to be the first home healthcare service providers in the Kigali that will run a standard medical call center for 24 hours a day and 7 days a week. We will have enough trained health workers that are ready to run a shift system.

IHCA will ensure that we offer a wide range of home health care services classified as follow:

1. **Preventive**, Including home safety evaluation, patient education, provision of assistive equipment, or monitoring
2. **Diagnostic**, including home assessment, comprehensive geriatric assessment, or evaluation of functional capacity and environment
3. **Therapeutic**, from “High tech” to hospice
4. **Rehabilitative**, especially with family involvement
5. **Long-term** maintenance for chronically ill and disabled patients, with supportive care by formal and informal caregiver

We will also ensuring that all our patient / clients are well treated and taken care of.

SALES AND MARKETING STRATEGY

Sources of Income

IHCA 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 IHCA;

- A. **NURSING SKILLS**
- B. **LABORATORY**
- C. **PHYSICIAN CONSULTATION**
- D. **PHARMACY**
- E. **REPRODUCTIVE HEALTH &STDs**
- F. **NURSING SHOP**
- G. **24H/7D ON CALL CARE SERVICES**
- H. **COUNSELING**
- I. **PHYSIOTHERAPY**



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It is important to state that our sales forecast is based, on market survey and also some of the assumptions readily available on the field.

Below are the sales projections that we were able to come up with for the first three years of operations;

Sources of revenue	1 st Year	2 nd Year	3 rd Year
Self – Pay Clients / Patients			
Health Insurance Companies	0		
Subsides	0		
TOTAL			

N.B:

This projection is done based on what is obtainable in the industry and with the assumption that there won't be any major economic meltdown and natural disasters within the period stated above. Please note that the above projection might be lower and at the same time it might be higher.

Marketing Strategy and Sales Strategy

The marketing and sales strategy of IHCA Store 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 home health care services at affordable prices compare to what is obtainable in existing Health facilities.

All our employees will be well trained and equipped to provide excellent and knowledgeable home health care services and customer service. We know that if we are consistent with offering high quality home health care service delivery and excellent customer service, we will increase the number of our customers.

We will hire an experts who have good understanding of the home 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 Kigali then after in the secondary cities to Kigali.

In summary, IHCA will adopt the following sales and marketing approach to win customers over;



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- Introduce our business by sending introductory letters to residence, business owners and corporate organizations, (Heart, Cancers, diabetic, Elders and disabled organization.....),
- Advertise our business in community based, local TV and local radio stations, newspapers,
- Leverage on the internet to promote our business,
- Engage in direct marketing,
- Recruit the Health facilities agents (Hospitals);
- Leverage on word of mouth marketing (referrals),
- Enter into business partnership with hospitals, government agencies and health insurance companies,
- Attend health care related exhibitions / expos.

Publicity and Advertising Strategy

We in the IHCA 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 business.

IHCA has a long term plan of offering home healthcare services starting in Gasabo district to various locations all around the country **why not the region**, which is why we will deliberately build our brand to be well accepted in Gasabo district of Kigali city Beach 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 IHCA;

- Place adverts on both print (community based newspapers and magazines) and electronic media platforms
- Leverage on the internet and social media platforms like; Instagram, Facebook , twitter, YouTube, Google + et al to promote our brand
- Install our Bill Boards on strategic locations all around Kigali city.
- Distribute our fliers and handbills/prospectus 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.
- Sponsor relevant community health programs (Mutuelle, ..).

Our Pricing Strategy



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IHCA will work towards ensuring that all our services are offered at highly competitive prices compare to what is obtainable in the other branded health facility in Kigali city.

On the average, home 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 and public insurance companies, will be met in order to be responsible for the payment. In view of that, it is easier for IHCA providers to bill their clients based on their discretion.

Payment Options

At IHCA, 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 or by bank
- Payment via Point of Sale (POS) Machine
- Payment via online bank transfer (online payment portal)
- Payment via Mobile money
- Check (only from loyal customers)

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

START – UP EXPENDITURE OPTIONS

If you are looking towards starting a home health care services company, 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 office facility, you could 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.

Detailed Cost Analysis for Starting a Home Health Care Service Business for three months

The items listed below are the basics that we would need when starting our home health care services business in the Kigali, although costs might vary slightly;

N°	Items	TC
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1	Human Resources for 3 months	4,125,157
2	Infrastructure (Renting for 5months and remodeling)	2,000,000
3	Transport, Communication & Utility	2,385,000
4	Office furniture & ICT	1,273,500
5	Medical Equipment & Supplies	5,233,000
6	Management and Marketing	1,605,000
7	Nursing shop	574,800
8	Miscellaneous	605,000
	TOTAL	16,196,457

We would need an estimate of **16,196,457** to successfully set up our home health care services company in Kigali city. Please note that this amount includes the salaries of all the staff for the first 3 months of operation and office rent for 5 months.

GENERATING FUNDING / STARTUP CAPITAL FOR IHCA

IHCA is a private business that is solely owned and financed by Rwandan Registered Nurses, We do not intend to welcome any external business partner which is why we have decided to restrict the sourcing of the start – up capital to 3 major sources.

These are the areas IHCA intends to generate our start – up capital;

N°	Sources	Expected amount
1	Selling shares	12,430,381
2	Share holders and income generated	5,371,076
3	Loan from family and friend	0
	TOTAL	17,801,457

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 IHCA 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 sell



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our business 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.

IHCA 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 company's 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 for a period of three years or more. 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.

ANNEXES

Check List / Milestone

N°	Steps	Progress	Observation
	Business Name Availability Check	Completed	
	Business Registration	Completed	
	Creating Official Website for the Company	Completed	
	Design of The Company's Logo	Completed	
	Application for business license and permit	In Progress	
	Writing of Business Plan	In Progress	
	Drafting of Contract Documents and other relevant Legal Documents	In Progress	
	Graphic Designs and Printing of Packaging Marketing / Promotional Materials	In Progress	
	Recruitment of employees		
	Purchase of Medical Equipment and Ambulances et al		
	Drafting of Employee's Handbook	In progress	
	Applications for Loan from the bank		
	Leasing of facility and remodeling the facility		
	Creating Awareness for the business online on social media	In progress	
	Creating Awareness for the business around the community	In progress	
	Opening party / launching party planning		
	Health and Safety and Fire Safety Arrangement (License)		



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	Purchase of Insurance for the Business		
	Compilation of our list of products that will be available in our pharmacy & Nursing shop	In progress	
	Purchase of the Needed furniture, racks, shelves, computers, electronic appliances, office appliances and TV	In progress	
	Opening of Corporate Bank Accounts		
	Securing Point of Sales (POS) Machines		
	Opening Mobile Money Accounts		
	Opening Online Payment Platforms		
	Establishing business relationship with vendors (wholesale pharmaceutical companies)	In progress	