

2024



**COMPANY  
PROFILE**







## EXECUTIVE SUMMARY.

### EXECUTIVE SUMMARY

Hlalani Kuhle/Rugare Medical is a fast-growing healthcare provider in Zimbabwe, offering a comprehensive range of services to ensure their members' well-being. Here's a breakdown of their key offerings:

- **Medical Aid:** Hlalani Kuhle/Rugare Medical Aid provides health insurance plans for individuals, families, and groups. Their USD-based plans offer various coverage options, from a budget-friendly Value Plan to comprehensive coverage plans. They boast a wide network of healthcare providers across Zimbabwe, ensuring members can access medical services nationwide. Additionally, strategic partnerships allow members to seek treatment in neighboring regions and internationally for specific cases.
- **Renal Unit Services:** Hlalani Kuhle/ Rugare Medical offers specialized care for patients with kidney problems. Their renal unit likely provides services like dialysis, essential for individuals with kidney failure.
- **Home Care:** Hlalani Kuhle/Rugare Medical understands the importance of receiving medical care in the comfort of your own home. The home care services include palliative care, nursing care, and other medical assistance for those who require it.
- **Upcoming Hospital:** Rugare Medical is expanding its reach by having a hospital. This signifies our commitment to providing high-quality healthcare facilities to their members.



### STRATEGIC VISION

To become the leading healthcare funding service provider in Zimbabwe and beyond. We strive to provide high quality healthcare funding packages and an efficient service to exceed the expectations of our stakeholders.

To be the market leader in innovative healthcare solutions.

We deliver quality healthcare solutions for our markets through innovation, excellent service delivery and an engaged team.



### MISSION STATEMENT

To provide reliable and superior healthcare solutions through innovation and efficiency.

Our approach is to provide innovative and cost-effective solutions for corporate clients and their employees through our unique technological systems and solutions.

It is our intention that such solutions best serve the clients cost considerations, while establishing an optimal balance with their employee benefit philosophy. Our systems and tools are web based and accessible anywhere.







## OUR MISSION



Every individual in our community, whether a private member, corporate or parastatal, deserves sound, accurate and up to date Healthcare and financial advice. To look at each individual's needs holistically in providing the professional service and advice they deserve, making their choices of financial products and medical aid as easy and seamless as possible.



## OUR VISION

Our vision is to be the Consultancy of Choice, Leader in Quality Service and ensure effective access to Healthcare and Financial advice. To be your trusted Healthcare partner in maximising human potential.

## OUR VALUES

- Service Excellence and Professionalism
- Dedication and Commitment to our clients
- Efficiency and Effectiveness in our service delivery
- Accountability
- Integrity
- Empowerment

Our service offering is unique as we have agreements with all the major accredited medical schemes and insurance companies within the Zimbabwean Healthcare Sector and employee benefit market. We have enjoyed strong relations with these schemes and companies, which relations are built on the same principles mentioned earlier. We also have offices in the United Kingdom and with representation in other provinces.





# OUR PARTNERS & AFFILIATION



At Rugare Medical Aid we strive to find synergies between our various partners i.e.

Significant Site Services, Healthcare Wellness and all Medical Aid providers through our service models, that enables us to better serve our members, potential clients and corporate institutions. Through our interactions with our partners, we have accumulated a wealth of knowledge and experience in the fields of healthcare advice and intermediary services.

We have sound relations with our partners, built through mutual trust and respect over years.

## BUSINESS PHILOSOPHY

At Rugare Medical Aid, business approach is based on three sound principles: -

### PROFESSIONALISM

We offer our clients professional advice based on sound knowledge of the industry and through corporate awareness, as opposed to merely selling products.

### ETHICAL PRACTICE

In offering our clients the necessary advice and services we are mindful of the interests of all the role players

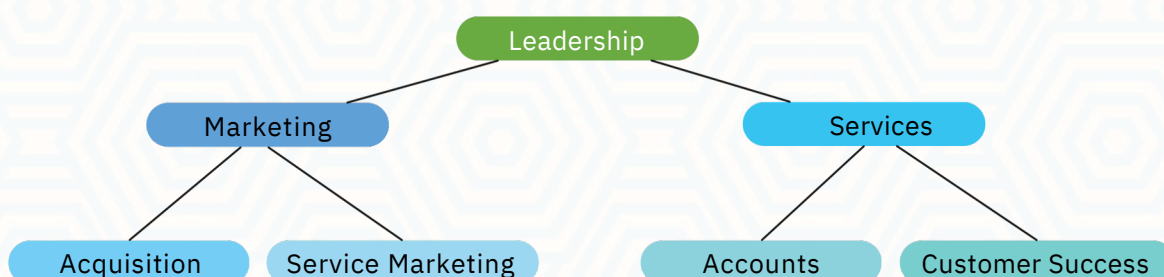
e.g. Employee, Employer, Scheme and Administrator. By being transparent and always acting with integrity we attempt to balance the interests of all role players.



## PEOPLE RESOURCES

Hlalani Kuhle/Rugare Medical Aid is proud to be an employer that supports economic empowerment and adheres to the social and legislative frameworks. Expert Health employs healthcare and legal professionals with extensive experience in Medical Aid Scheme Administration, marketing, and product development. As a result, we have a deep understanding of the activities and principles of Medical Aid Schemes and their administrators, enabling us to better serve our clients' interests.

## MAP OF THE ORGANISATION







Rugare Medical Aid strives to provide a comprehensive range of Healthcare primary and secondary services to its clients, these services not only rely on the tenets of Medical Schemes Act and its Regulations, but are also aimed at rendering proactive and efficient advisory and support services. We once again refer to addition and supplementary services on offer.

### WEBSITE AND CALL CENTRE

Rugare Medical Aid has a fully interactive real-time website, in other words, the website is web based. All information and or activities performed by Employer groups and or employees are saved instantaneously on a cloud server as well as on onsite web servers. The website is accessible 24 hours a day. The website also allows online applications, changes in membership, amending personal or employer details and provides for monthly reporting statistics as per employer group requirements

We give members access to everything that rewards their lives. We go the extra mile.



### PRIVATE HEALTHCARE IN ZIMBABWE

In Zimbabwe despite initiatives aimed at creating affordable low-cost healthcare, medical schemes have remained inaccessible to a large majority of Zimbabwean.

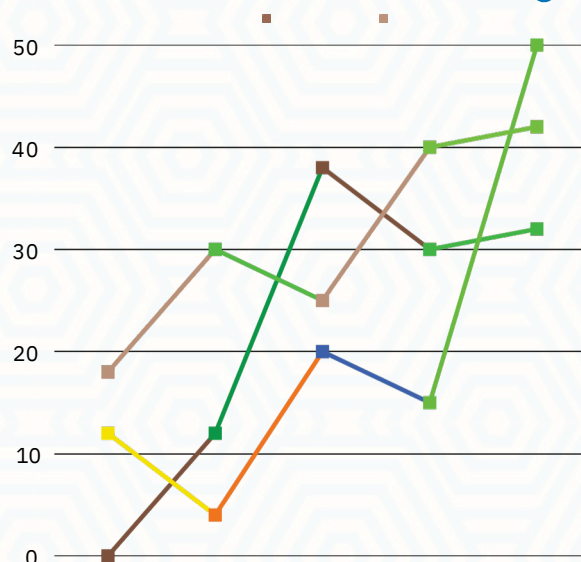
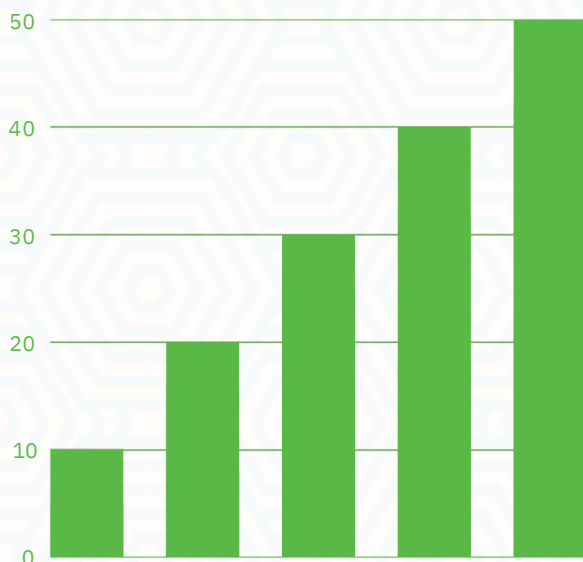
At Rugare Medical, we strive to be a medical aid for 'the people, meaning that we are out to change this dynamic in our country with versatile tailor-made offerings making it accessible for all employer groups. Offering your employees, a medical aid option has great benefits:

- Improved employee wellness and workplace productivity,
  - Boosting employee morale,
  - Decreased absenteeism,
  - Tax rebates,
  - Better relations with organised labour, and
  - Decreased requests for advances for loans, which are often used for the payment of medical services.
- The benefits of offering your employees a medical aid are endless. It is finding the correct fit which is vital. Because we spend time in understanding the needs of our members and your employees, we are able to offer the right fit for companies and their employees.

We are dedicated to making healthcare more accessible to employer groups and talking each member's hand along this journey.







### AFTER SALES SUPPORT

Members are the reason we exist. Because we have taken note of this, every effort and procedure has been put into place to offer the best possible after sales support.

Our call centre is ready to assist 24 hour a day, seven days a week and 365 days a year. For general enquires, members are assisted during working hours, and for all authorisations, the call centre is open 24/7/365.

To ensure that phone calls are handled to the best of our ability, all calls are recorded. All member interactions are also recorded on the system to ensure that every interaction is captured. In the event of any queries or complaints, we are able to retrieve the call and do thorough investigations. As part of ongoing quality management and control, we also randomly listen to calls to ensure that our agents maintain the highest standards possible and give effective, quality service to our members.



### KEY ACCOUNT MANAGERS

· Zimbabweans in diaspora send back the highest amount of remittances home, for general upkeep of their respective family members.

- The general upkeep expenses remitted back to Zimbabwe include Medical Healthcare expenses that constitute the bulk of the Healthcare expenses.
- In order to remove the burden on all those in the Diaspora in terms of remitting funds for various diaspora medical bills we have designed the best Medical Healthcare benefits as detailed below for your consideration. One of our Business Development Consultants can contact you for further clarification and guidance on same.



### DIASPORA PLANS MEDICAL AID

We take special care in selecting Key Account Managers. Being professional, positive, connected, reliable, innovative, attentive, and approachable are essential when it comes to the way in which we deal with our members and partners.

The Key Account Managers visit our members at their respective workplaces and residences at predetermined times, and usually with a dedicated person in the Human Resources Department. These dates and times are communicated to the members/employees in advance for them to be able to have an open channel of communication to their scheme.

Our Key Account Managers have remote access to our systems, which enables them to give on the spot feedback on most issues.

With our approach nature and positive outlook, we can see beyond any obstacle.



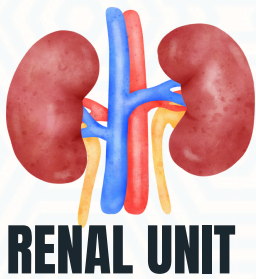




Taking Care Of Your  
Health

HLALANI KUHLE/RUGARE MEDICAL





## GET TO KNOW HLALANI KUHLE/RUGARE MEDICAL RENAL UNIT

where we offer specialised care for patients with kidney-related conditions through our dedicated renal unit. Located at 112a George Silundika, Between 11th And 12th Avenue, in Bulawayo, Zimbabwe, our unit provides comprehensive dialysis services to both Hlalani Kuhle/Rugare Medical aid members and the general public.

### Key Features:

**Modern Equipment:** Our unit is equipped with state-of-the-art dialysis machines, ensuring patients receive the highest quality treatment.  
**24-Hour Availability:** We aim to operate 24/7, providing patients with flexible scheduling and access to critical care whenever needed.

**Experienced Staff:** Rugare Medical is committed to staffing the unit with qualified healthcare professionals specialising in renal care.  
**Backup Power:** Our facility boasts a backup power system, guaranteeing uninterrupted treatment even during power outages.

### Benefits for Patients:

**Improved Quality of Life:** Dialysis treatment helps manage kidney disease and improve a patient's overall well-being.  
**Accessibility:** The central location of the Renal Unit makes it easily accessible to patients in Bulawayo.

**Flexible Options:** The 24-hour operation allows patients to schedule dialysis treatments around their individual needs.

Hlalani Kuhle/Rugare Medical's renal unit reflects our commitment to providing advanced medical care to the community. By offering accessible and high-quality dialysis services,

Hlalani Kuhle/Rugare Medical helps patients with kidney disease manage their condition and live fulfilling lives

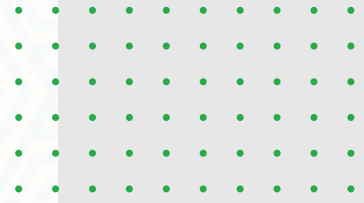






# HOME CARE

How will Rugare Medical's Domiciliary care can benefit your loved one?



## Personalised Care Plans:

We create customised plans to meet your specific needs, whether it's assistance with daily living activities like bathing and dressing, medication management, or companionship.

**Qualified Caregivers:** Our team of compassionate and qualified caregivers are dedicated to providing dignified and professional support.

**Peace of Mind for You:** Knowing your loved one is receiving the care they need allows you to focus on other important matters.

## Pricing and Details:

The cost of domiciliary care can vary depending on the specific needs of your loved one, the frequency and duration of visits, and the type of care required. For a personalised quote and to discuss your specific situation in detail, we recommend visiting one of our Rugare Medical offices. Our staff can answer all your questions and help you create a care plan that fits your budget.

## Here's what to expect at a Rugare Medical office:

**Consultation:** We'll discuss your loved one's needs and preferences in a comfortable setting.

**Care Plan Development:** We'll work with you to create a personalised care plan that meets your specific requirements.

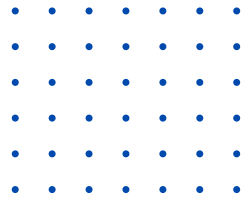
**Pricing Transparency:** We'll provide a clear breakdown of the costs associated with your chosen care plan.







## UPCOMING HLALANI KUHLE/RUGARE MEDICAL HOSPITAL



”

### Let's Navigate Through Health !

Your body is a marvel of resilience, a constantly evolving ecosystem. Within it lies the power to heal, adapt, and transform. Don't see limitations, see possibilities. Every hurdle you overcome, every healthy choice you make, is a wingstroke towards a stronger, healthier you. This journey isn't about a reckless leap, but a continuous exploration of your potential. So, shed the doubts, embrace the discomfort of growth, and witness the magnificent transformation that awaits.

Ms. Q. Sowa



Rugare/Hlalani Kuhle Medical, we are a prominent medical organisation in Zimbabwe, we recently made significant strides in expanding our presence in Bulawayo. We established a state-of-the-art dialysis center located on George Silundika Street, strategically positioned between 11th and 12th Avenues in the heart of the city. This cutting-edge facility is specifically designed to cater to the critical medical needs of patients suffering from kidney failure, offering advanced treatment options and a high standard of care.

Furthermore, in a remarkable development, Rugare/Hlalani Kuhle has successfully acquired the previously closed PSMI Hillside Hospital and has embarked on an extensive renovation project. The goal is to transform the hospital into a Premier healthcare facility, aiming to achieve Group A Hospital status. This transformation is envisioned to provide the local community with access to a comprehensive range of medical treatments and services, negating the need for residents to seek medical care outside the country.

These strategic expansions and improvements underscore Rugare/Hlalani Kuhle's commitment to enhancing healthcare accessibility in Bulawayo. The initiatives not only signify a significant upliftment in healthcare infrastructure but also mark a pivotal step towards ensuring that residents, especially those in need of dialysis treatment, have access to top-tier medical services within their local vicinity.



## OUR MILESTONES



**01**

### MS. QUINN SOWA GROUP CEO AWARDS

- Business Woman Of The Year 2022 In Matebeland (ZNCC)
- Innovation Award 2nd Runner Up 2022 in Matebeland(ZNCC)
- Megafest Matebeland Women Of The Year 2023
- Megafest National Woman Of The Year 2023
- Young Outstanding CEO Of The Year 2023
- A Super Platinum Winner Voted By Zimbabwe CEO Network



**02**

### SOCIAL RESPONSIBILITY

- Providing free eye checks throughout Bulawayo, ensuring everyone has access to crucial vision care.
- Partnering with the First Lady of Zimbabwe on vital drug campaigns, promoting public health awareness.
- Championing mental health programs, making sure mental well-being receives the focus it deserves.
- Offering free reading glasses, a simple act that can significantly improve people's lives.
- Investing in the youth by creating employment opportunities, shaping a brighter future for Bulawayo.
- Supporting women's empowerment, fostering a more equitable and thriving community.

**Global Agent Network:** Rugare Medical boasts a network of trusted medical agents around the world. Should your specific situation require specialized care unavailable locally, these agents can assist in facilitating treatment abroad.

**Overseas Medical Aid Coverage:** Rugare Medical understands that groundbreaking treatments might sometimes exist overseas. Their comprehensive medical aid plans can, in certain circumstances, provide coverage for such procedures, ensuring you have access to the best possible care, even if it's outside Zimbabwe.









2023  
**40**  
MOST INFLUENTIAL  
UNDER 40  
YOUNG BUSINESS LEADERS IN ZIMBABWE  
"Rewarding vibrant leadership in volatile times"



# CERTIFICATE

OF RECOGNITION  
PROUDLY PRESENTED TO

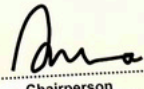
**Bukhosi Ncube**

For being listed as one of ICDZ's  
40 Most Influential Young Business Leaders In Zimbabwe 2023.  
Certificate conferred by the  
Rwandan Ambassador to Zimbabwe, His Excellency Ambassador James Musoni



  
Board Chairperson  
Institute of Corporate Directors Zimbabwe

24 May 2023

  
Chairperson  
Adjudication Committee


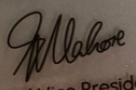
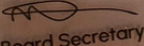


## NATIONAL BUSINESS AWARDS 2023

On the recommendation of the Board and by virtue  
of the Authority vested in them by the Megafest Business  
Council, has conferred on

**Quinn Sowa**

**THE AWARD**  
BUSINESSWOMAN OF THE YEAR  
**GOLD WINNER**

  
Board President  
  
Board Vice President  
  
Board Secretary

Together with all the  
privileges, rights  
and honours which  
appertain thereto  
given at MEGAFEST  
NATIONAL BUSINESS  
AWARDS ZIMBABWE  
on this day of  
1st of March 2024.



## SOUTHERN REGION AWARDS 2023

On the recommendation of the Board and by virtue  
of the Authority vested in them by the Megafest Business  
Council, has conferred on

**Quinn Sowa**

**THE AWARD**  
BUSINESSWOMAN OF THE YEAR  
**DIAMOND WINNER**

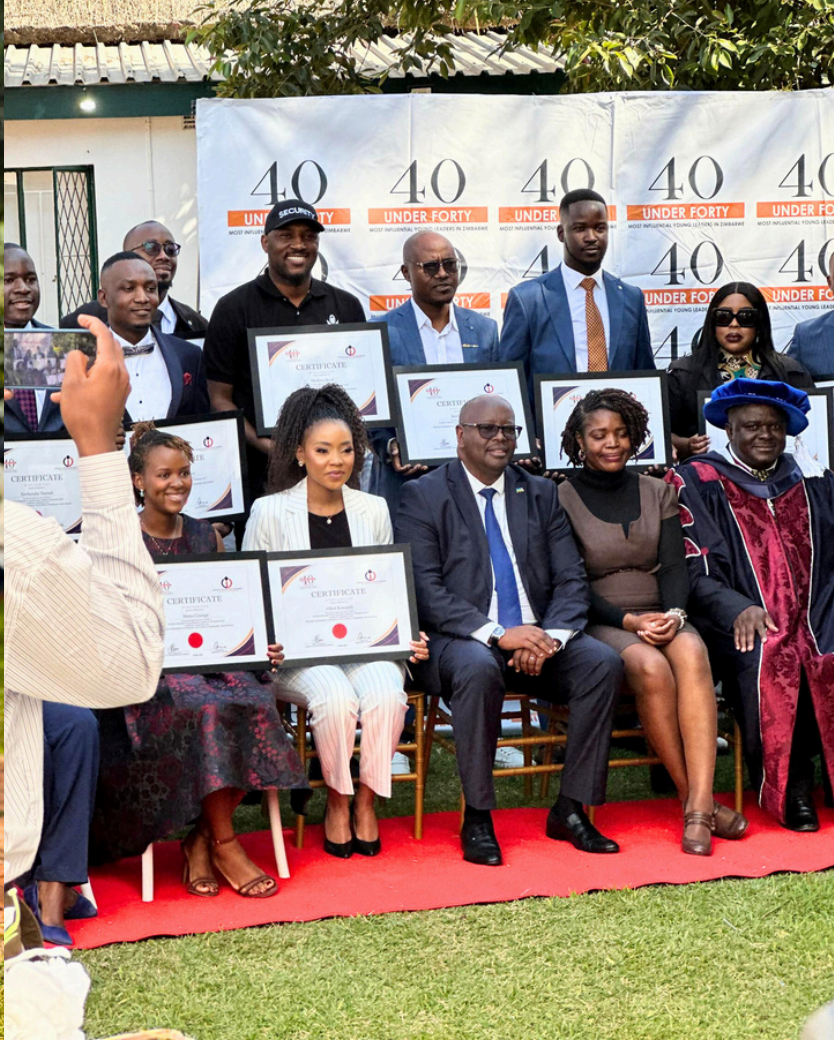
  
Board President  
  
Board Vice President  
  
Board Secretary

Together with all the  
privileges, rights  
and honours which  
appertain thereto  
given at MEGAFEST  
BUSINESS AWARDS  
ZIMBABWE on this  
day of 8th of  
December 2023.

























Nº 16095

# HEALTH PROFESSIONS AUTHORITY ZIMBABWE

HEALTH PROFESSIONS ACT: CHAPTER 27:19

## Registration of Health Institution

CURRENT REG NO **HO100167**

**RUGARE MEDICAL AID LIMITED HOSPITAL**

SITUATED AT

**1129 G. SILUNDIKA, BETWEEN 11<sup>TH</sup> & 12<sup>TH</sup> AVENUE  
BULAWAYO**

Conditions:

**DR DAVID K. NJAU, SPECIALIST PHYSICIAN**

Name of Practitioner:

**31/12/2024**

This Certificate Expires On.....

**06/05/2024**

DATE ..... SECRETARY-GENERAL .....

Failure to display the certificate in a conspicuous position attracts a fine (Section 106 (i) of the Health Professions Act)





## Zimbabwe Revenue Authority

### TAX CLEARANCE CERTIFICATE (ITF263)

**Your Tax position is Satisfactory. No tax should be withheld**  
**Validity Period (from-to):** 1 January 2024 - 30 June 2024

**TIN** 2001539570

**Taxpayer Name** RUGARE MEDICAL AID

**Trade Name:** Rugare Medical Aid (Pvt) Ltd

**Issued on:** 29/05/2024

**Authentication Code:** 47150014

The authentication and validity of this certificate must be validated on ZIMRA page: [mytaxselfservice.zimra.co.zw](https://mytaxselfservice.zimra.co.zw) using the Authentication Code or QR Code

ZIMRA reserves the right to withdraw this certificate at any time, should it become necessary during the period for which this certificate is valid





No. 631/2018

Receipt no: 90220859 OFFICE COPY  
\$20 N<sup>o</sup> 187138

REGISTRAR OF DEEDS  
ACCOUNTS 02  
22 NOV 2023  
P.O. BOX 214, BULAWAYO  
ZIMBABWE



ZIMBABWE

# Certificate of Incorporation

CERTIFIED A TRUE COPY  
OF THE ORIGINAL FILED IN THIS OFFICE

*[Signature]*  
Registrar of Deeds Bulawayo

I hereby certify that.....  
.....  
.....

RUGARE MEDICAL AID (PRIVATE) LIMITED

is this day incorporated under the Companies Act [Chapter 24:03] and that the  
Company is Limited.

Given under my Hand and Seal at..... BULAWAYO  
this 10TH day of APRIL, 2018

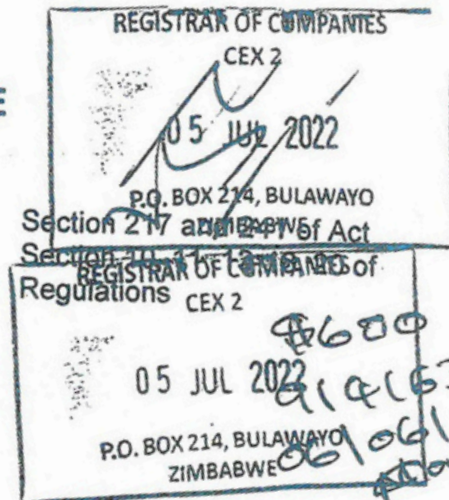
*[Signature]*  
Registrar of Companies



Form Cr. 6



No. of Entity: ...631/2018.....



**COMPANIES AND OTHER BUSINESS ENTITIES  
ACT**  
[CHAPTER 24:31]

CERTIFIED A TRUE COPY  
OF THE ORIGINAL FILED IN THIS OFFICE

*Handwritten:* [Signature]

Registrar of Deeds Bulawayo

Particulars (a) of Register of Directors and Secretaries  
and of any Changes therein

Or

A list (a) of Directors and Principal Officer of a Foreign  
Entity

Name of Entity: **RUGARE MEDICAL AID (PRIVATE) LIMITED**

To the Registrar of Companies: **BULAWAYO**

Presented for filing by:

**CHILLY SUPER CONSULTANCY (PVT) LTD**  
**NO. 36, 2<sup>ND</sup> AVENUE/J.MOYO ST**  
**BULAWAYO**  
**HOTLINE: 0772803273**



# COMPANIES AND OTHER BUSINESS ENTITIES ACT (CHAPTER 24:31)

FOURTH SCHEDULE (SECTION 243(1))  
FORM OF ANNUAL RETURN OF A COMPANY

No of Entity: **631/2018**

Annual Return of the **RUGARE MEDICAL AID (PRIVATE) LIMITED**  
Company Limited made up to date of the Annual General Meeting

Date of Meeting: **27 APRIL 2023** (Adjourned to)

The address of the registered office of the Company is -

**NO.3 ALICE BARKER ROAD ILANDA, BULAWAYO**

The address at which the Register of Members is kept (if not kept at the Registered Office)-  
.....AS ABOVE.....

## A. SUMMARY OF SHARES AND DEBENTURES

(Insert number or class)

Number Class  
(a) ...2 000..... **ORDINARY....** Shares.

### (b) Issued Shares and Debentures

Number of shares of each class taken up to the date of return  
Number Class  
...3 ..... **ORDINARY....** shares

Number of shares of each class issued subject to payment wholly in cash  
Number Class  
...3 ..... **ORDINARY....** shares

## B. PARTICULARS OF DIRECTORS, AUDITORS AND SECRETARIES

Names and addresses of the Directors, Auditors and Secretaries of the: **RUGARE MEDICAL AID (PRIVATE) LIMITED**

DIRECTORS		
NAME	ADDRESS	OTHER DIRECTORSHIP
QUINN SOWA	NO. 9A KILDARE ROAD HILLSIDE BULAWAYO	
SANDILE ARCHIE SOWA	NO. 9A KILDARE ROAD, HILLSIDE BULAWAYO	
SECRETARY		
Name	Address	
QUINN SOWA	NO. 9A KILDARE ROAD HILLSIDE, BULAWAYO	

Director

Secretary

PRESENTED FOR FILLING BY:

Q.SOWA  
NO. 9A KILDARE ROAD



---

**COMPANIES AND OTHER BUSINESS ENTITIES ACT (CHAPTER 24:31)**

**CERTIFICATES TO BE GIVEN BY A PRIVATE COMPANY**

We certify that the Company has since the date of incorporation of the Company/the last annual return (c) issued any invitation to the public to subscribe for any shares or debentures of the Company.

The number of members of the company on is: **2(TWO)**

  
\_\_\_\_\_  
DIRECTOR

  
\_\_\_\_\_  
SECRETARY





Department of the Chamber Secretar  
Municipal Buildings  
Fife Street  
Bulawayo  
ZIMBABWE

## CITY OF BULAWAYO

All correspondence  
to be addressed to the  
CHAMBER SECRETARY  
P.O. Box 591  
BULAWAYO

Telephone 75011

Fax: (263 - 9) 69701/65534

PLEASE COMPLETE IN

DUPLICATE

NAME OF APPLICANT: Rugare Medical AIO Pvt Ltd. DATE: -----

TRADING NAME Rugare Medical AIO Pvt Ltd.

CLASSES OF GOODS -----

STAND NO. : -----

PROPERTY REF NO. -----

STREET ADDRESS: -----

NAME OF BUILDING: -----

SHOP NO.: -----

CONTACT TEL. NO. & NAME -----

FOR OFFICE USE ONLY

FLOOR AREA: -----

(TO BE CALCULATED BY THE CITY VALUER)

STAMP

PSE NOTE: ATTACH 3 COPIES EACH OF PLAN/SKETCH PLAN FOR FLOOR AREA AND  
WATER/RATES BILL FOR THE SHOP AND CURRENT TAX CLEARANCE(ITF 263)



APPLICATION FOR A SHOP LICENCE REQUIREMENTS: RETAILER

(1) APPLICATION FEE AND INSPECTION FEE US\$142,33 below 300m<sup>2</sup>/ US\$165,10 above 300m<sup>2</sup> (VAT INCLUDED) (2) CURRENT TAX CLEARANCE (ITF 263)

WHEN SUBMITTING FORMS ALSO SUBMIT THE FOLLOWING:

1. INSPECTION & APPLICATION FEE RECEIPTS (ORIGINAL RECEIPTS NOT COPIES)
2. 2 COPIES OF CERTIFICATE OF INCORPORATION ✓
3. 2 COPIES OF CR 14/6 ✓
4. 2 COPIES OF CURRENT TAX CLEARANCE ✓
5. 2 COPIES OF MANAGERS' I.D. OR PASSPORT (PSE NOTE DRIVERS LICENCE NOT ACCEPTABLE)
6. 2 COPIES WATER BILL
7. 3 COPIES SKETCH PLAN

FORMS TO BE SUBMITTED BETWEEN 8.00 A.M. — 12 NOON OR 2.30 P.M. — ~~4.00 P.M.~~ PSE NOTE

TEMPORARY LICENCE FEE IS

SHOP BELOW 0-30m US\$93.34, 31-250m \$166.37, 251m— 500 m<sup>2</sup> \$213.31, 501 - 1000 m<sup>2</sup> \$286.4  
1001- 2000 m<sup>2</sup> \$333.27, 2001 -4000m<sup>2</sup> \$359.95, 4001m<sup>2</sup> & above \$386.58 VALID FOR 3 MONTHS  
FULL LICENCE UP TO 30m<sup>2</sup> \$238.11, 31m<sup>2</sup> - 100m<sup>2</sup> \$476.23, 101 - 250m<sup>2</sup> \$634.97, 251 - 500 M<sup>2</sup>  
\$922.75, 501 - 1000m<sup>2</sup> \$1,277.01, 1001m<sup>2</sup> --2000m<sup>2</sup> \$1,428.71, 2001m<sup>2</sup> - 4000m<sup>2</sup> \$1,746.16, 401  
- ABOVE \$1,904.90 (VAT INCLUDED) RENEWED ANNUALLY IN DECEMBER FOR THE FOLLOWING  
LICENSING CITY HALL ROOM 6 TEL. 75011 EXT 2354

.....



**Financial Services Director  
Licensing Section.  
Revenue Hall  
8<sup>th</sup> Avenue/J. Tongogara Street  
BULAWAYO**

Dear Sir,

Application is hereby made for the issue of a Trading Permit as follows:

**IMPORTANT:**

- a) These particulars must be identical to those given in the application to be made to the Licensing Authority and in the statutory Advertisement.
- b) Application form must be submitted to City Health Department, Municipality Buildings, Leopold Takawira Avenue/J. Tongogara Street, Bulawayo. First for approval before being sent to the Financial Services Director's Licence office together with the appropriate fee.
- c) The applicant should read the note overleaf.

1. Name of applicant..... Rugare Medical AIO Pvt Ltd.
2. Postal Address.....
3. Style under which trading is intended to be conducted: .....
4. (1) State kind of goods/merchandise to be sold: .....
5. Name of Manager or person to be in charge of the business..... Quinn Sowa.
6. (1) Stand number and full address of premises: .....
- (2) Are the Premises in a residential area: ..... NO.
- (3) If a licence has been held recently by any other person for the same premises, give details if known: .....
- (4) Have the appropriate Registration Certificates been obtained from the City Health Authorities. (for premises in the Municipal area).....
7. (1) Date on which applicant intends to commence trading ( or did commence).....
- (2) If trading has already commenced, number and date of issue of previous Trading Permit (otherwise, give Explanation).....
8. (1) Have application forms been lodged with the Licensing Authority for the Certificate for the permanent Licence: .....
- (2) Give name of Licensing Authority: ..... ---
9. (1) Give date of first appearance of Statutory advertisement:..... ---
- (2) Give the date of meeting for which advertised: ..... ---
10. Is this application for:- (1) New Licence:..... ✓
- (2) Transfer of Premises: .....
- (3) Additional Classes: .....
- 11 (1) Is any restrictive condition registered against title to the Stand/Land, Prohibiting or restricting trading operations.
- (2) If so, have the formalities imposed by such condition been complied with or permission of the responsible Authority obtained for trading to take place.....

I declare that I have not traded under the above style at these premises and shall not trade before the date stated and that it is understood that:

- (b) I am required to cease trading on the date of expiry of the Trading Permit so issued, unless I am at the date in possession of a permanent Licence, or have been permitted to extend my Trading Permit.

e: .....

**Signature of Applicant**

of Bulawayo  
cial Services Department



## APPLICATION FOR ISSUE OF NEW LICENCE

## 1. Type of application:

- (a) For a new licence.  
 (b) To extend a trade or business from licensed premises.  
 (c) To remove a trade or business from licensed premises.  
 (d) For the removal, alteration, etc., of a condition (Attach a statement of reasons).  
 (delete inapplicable)

## 2. Particulars of applicant—

- (a) Full name \*Rugare Medical AID R.H. Maiden name .....  
 (b) Is or will the applicant be the owner of the trade or business? N/A  
 (c) Residential address and telephone number .....  
 (d) Business address and telephone number \* .....  
 (e) Date and place of birth .....  
 (f) Date and place of first entry into Zimbabwe if born in another country N/A

NOTE: A separate schedule reflecting the abovementioned information must be attached, in the case of—

- (a) a company or co-operative company, in respect of each director thereof;  
 (b) a co-operative society, in respect of each member of the governing committee thereof;  
 (c) a partnership, in respect of each active or administering partner thereof.

## 3. Particulars of person who is or will be in actual and effective control of the trade or business at the premises concerned—

- (a) Full name Quinn Sawa Maiden name .....  
 (b) Residential address .....  
 (c) Business address .....  
 (d) Date and place of birth .....  
 (e) Date and place of first entry into Zimbabwe if born in another country .....

## 4. Has any person whose name is given under paragraph 2 or 3 been convicted within the past five years of any of the offences referred to in paragraph (c) of subsection (2) of section 19 of the Act or of any other offence? If so give details of each and every conviction:

## 5. Name under which trade or business is or will be conducted

## 6. Describe trade or business—

## (a) State goods to be dealt in—

(i) class/classes: (Refer to current Shop Licences (Classes of Goods) Notice) .....

(ii) if not classified, specify the goods to be dealt in— .....

(b) state whether goods are or will be sold out of hand/sold by auction/sold from vending machines/let for hire;  
(delete inapplicable)(c) state whether trading as wholesaler/retailer/both  
(delete inapplicable)

## 7. (a) Has the applicant's estate ever been sequestrated in Zimbabwe or elsewhere?

(b) If "YES" has he been rehabilitated? .....

If "NO" the consent of the applicant's trustee to carry on the trade or business must be attached.



**ZIMBABWE  
THE COMPANIES ACT**

8020142847


Chapter 24:03

**COMPANY LIMITED BY SHARES**

**MEMORANDUM and ARTICLES OF  
ASSOCIATION**

**Of**

**RUGARE MEDICAL AID (PRIVATE) LIMITED**

  
Presented for Filing By

**JAMES BENSON CHAMOTO**  
385 GORE BRIDGE  
KILLARNEY  
BULAWAYO

RUGARE MEDICAL AID (PRIVATE) LIMITED

09 APR 2008



(a) **DOMINANT OBJECTIVE**

The dominant objective for the company is to carry on the business of medical aid, pharmacy, clinic, ambulance cover, hospice for terminally ill patients, surgery rooms, care to cover foster care, old age home, home based care, physical therapy such as osteopathy, community funeral cover, events planning, housing development agency, halfway house for abused women, children, tomb stones provision and supply of pharmaceutical materials to individuals, schools and companies and any other trade or business usually carried on in connection therewith.

(b) **PRINTING / BOOK BINDING AND PUBLISHING**

To carry on the business of printing and publishing in all branches, act as printers, print brokers, publishers, editors, compilers, binders, producers and distributors of circulars, prints, magazines, gazette, journals, circulars, pictures, drawings, directories and books of references.

(c) **COMMERCIAL AND DOMESTIC DRESSMAKING SERVICES**

To carry on the business of dressmaking, cutting and design, décor and catering, to individual, companies, schools and organizations.

(d) **SALES, MARKETING AND DISTRIBUTION OF VARIOUS COMMODITIES**

- (i) To deal in the sales of abrasives, adhesives, bakery equipment, chemicals, and accessories.
- (ii) To deal in the sale and marketing of snacks, wood products, plastics, poultry products, clothing, promotional products, water rectification products, toys, wrought iron products, tissue products and hardware.
- (iii) To deal in the buying and selling of computer, stationery, copper accessories, cosmetics and toiletries, crafts and African tradition, curios, dental supplies, vehicle spares, earth moving equipment and edible oils, embroidery explosives, fertilizers, geological equipment, industrial instruments kitchenware, footwear monumental and tombstone products.
- (iv) To deal in the sales distribution of engineering spares, grinding mills consumable and non consumable, sports wear and any other valuable products.

General/....



(e) **GENERAL PUBLIC SERVICES**

To carry on any or all of the business of providing any kind of services or services to the public or to any section, body, association, company or group including without derogating from the generality of foregoing such businesses as that of property valuer and consultant, property broker and manager, butcher, baker, chemist, restaurant, pharmacy, caterer, cafe, proprietor hotel, bar, vehicle repair, carrier, packaging, dry cleaner, hair saloon, service station, garages, sports ground, driving school, taxi race, car hire, bus services employment agent, modeling houses, Internet shops, surgery, wholesalers photographers, cloak room, boiler and water treatment services, home for the homeless, farming and cattle ranching and fashion house.

(f) **ELECTRICAL CONTRACTING**

To carry on the business of electrical contracting, refrigeration, air conditioning, ventilation and electrical construction, mine electrical wiring.

(g) **TELECOMMUNICATIONS AND POSTAL SERVICES**

To deal in the business of telecommunications network, activation, sales of airtime cards, simcards, handset, phone kits, phone shop services, mail delivery, prepaid cellular services procurement and supply of wireless handsets logistical support, dealer training services, fast parcel and any other related services.

(h) **ENGINEERING**

To deal in the business of steel engineering, steelworks, steel sliding, pressed metal doors, steel sheeting, mosquito screens, steel tubes, plate reinforcing, steel structures square rectangular services, steel fabrication wrought iron design, general engineering, light engineering, sales of scrape metal and any other related engineering services.

(i) **MONEY LENDING**

To carry on the business of money lending with or without security with or without interest to such person Companies on such terms and conditions as may seem expedient, to act as financial agents, financial advisers and savings club.

Removals/.....



(j) **REMOVALS AND FREIGHT SERVICES**

To deal in the business of local and regional remover, world wide removals and packing and crafting, ware house and storage customs clearance, freight forwarding, sea and air freight bond store facility and cargo distribution and bonded ware house.

(k) **MEDICAL, REMEDIAL, LABORATORY AND SCIENTIFIC SUPPLIES**

To deal in the business of supplying pharmaceuticals, consumer health care products, critical care, cosmetics, medical, dental orphathalmic, orthopedic, hospital equipment, protective clothing, training models, patient monitoring devices, diagnostic equipment and glassware, water treatment chemicals.

(l) **SECURITY AND PRIVATE INVESTIGATIONS**

To train men and women to guard homes, factories, mines, farms, also dog handlers, panic systems, electronic alarms, surveillance, fast reaction squads, under cover agents, cash in transit, wage packaging, private investigations, communication radio services, executive protection unit test shopping, 24 hour security guards and the establishment of a security training school, Weapons and dog license.

(m) **MANUFACTURING OF PRODUCTS**

To assemble, process improve, finish, treat, complete, develop, mend, repair, pack clean, paint polish adjust, maintain or service any or all kinds of any products in fiberglass and ceramic goods.

(n) **TOURISM AND SAFARI BUSINESS**

To deal in the business of tours, resort bookings, adventure and canoe safaris, white water rafting, hotel bookings, safari hunting, conservation of wild life animals.

(o) **MANAGEMENT TRAINING AND EDUCATIONAL SERVICES**

To provide either on campus or long distance (correspondence) professional, city and guilds, vocational, technical commercial courses, family life education, counseling, aids education, business seminars, business workshops, crush programs, evening lessons, adult education and adolescent education, financial management, Consultants, and workshops, financial advisers, entrepreneurship training, financial intelligence training and business networking.

Construction/..



(p) **CONSTRUCTION AND BUILDING SERVICES**

To plan build construct, manufacture, assemble, maintain, alter, enlarge, pull down and to remove, replace any building or structures, factories, plants, stores dwellings machinery, clearing of sites, turnkey projects and deal in any related field.

(q) **COMMERCIAL INDUSTRIAL AND DOMESTIC CLEANING SERVICES**

To deal in the hygiene, contracted cleaning, deep cleaning, kitchen canteens, high raise windows, space frame cleaning, full valet cleaning, carpets sofas, lounge suits, office cleaning, household water extraction, washroom management garbage, removal laundry services drain and sewage disinfecting striping and polishing.

(r) **COMPUTERS, EQUIPMENT, SUPPORT AND MAINTAINANCE**

To deal in computer spares, software, installations, computer data networks, telephone, voice networks power reticulation, back up services computer and office network services suppliers of printers, peripherals and consumable.

(s) **CARPENTRY SHOPFITTERS AND JOINERY**

To deal in wood working, aluminum shop fittings, partitioning suspended ceilings, counters and bars, joinery work, custom made units, wooden windows and doors, kitchen units, cupboard, and any other related woodwork and jobs.

(t) **MINING, INDUSTRIAL SAFETY EQUIPMENT**

To carry on the business of mining and minig rights, titles and claims of precious metals gold, emerald silver, chrome and diamond. To prospect such metals internal and international per net foreign currency exchange rate and to deal in the supply of mining machinery accessories and equipment.

(u) **MILLING, FOOD AND PACKAGING TECHNOLOGY**

To deal in the business of milling and packaging of flour, maize stock feeds, edible oils, household pre-packs, poultry feed, food processing, food microbiology nutrition.

(v) **BRICK MOULDERS, TILES AND DURAWALLS**

To deal in the manufacture and supply of stock bricks, block bricks,

Cobble/..



cobble pavers paving slabs , window sills, air bricks, garden tables, rain water channels, precast boundary walls, clay face bricks, erection of durawalls.

(w) **SAFETY PRODUCTS**

To deal in the manufacturing of reflective safety and protective clothing and any other type of protective clothing .

(x) **AGRICULTURE , AGRICULTURE EQUIPMENT AND MATERIAL SUPPLY**

To deal in the business of farming, pest control , animal husbandry , crop husbandry, supply of agriculture machinery , Seeds merchants , agriculture chemicals , veterinary products, irrigation engineers , poultry , rabbits, bee and pig keeping projects.

4. **For the furtherance of the aforesaid objects the company will have the following powers:**

- (a) To collect information on any subject which may be related to or included in the objects and activities of the association and disseminate the same , and advertise generally by or through any medium whatsoever, including the press, films and the publication of books, pamphlets and literature of any description, posters exhibitions, displays , lecturers, public meetings, broadcasting and television.
- (b) To promote and stimulate interest in education by promoting or holding or sponsoring the holding of competition , expeditions displays and entertainment or by providing instructions in any of the objects of the Association and to grant prizes of reward in connection therewith .
- (c) To sell , distribute and deal in projects, apparatus, supplies and materials of all kinds relating to the objects of the Company.
- (d) To apply for and obtain the passing or appeal or amendment of any legislation if such be considered necessary or likely to promote or further the objects and activities of the company.
- (e) To embark on any enterprises or to adopt any lawful means of collecting funds in order to carry out the objects of the Company

whether/.....



whether by holding street collections entertainment , competitors, exhibitions, displays , by selling goods or articles including refreshments, by providing any facilities or services or by obtaining grants, subsidies and donations.

- (f) Generally to utilize the funds of the Company for any purpose or in any manner calculated to further and advance the objects of the company.
- (g) To take over , purchase, or lease or otherwise acquire, hold, develop, improve, manage, let, sell, transfer, exchange, mortgage, pledge, grant servitude, license, or other rights over or otherwise dispose of or change of encumber any property or interest therein, whether movable and to accept (with or without conditions) donations, gifts, bequest of any such property of interest (including subscriptions and donations or cash and investments) and to erect and construct, maintain, enlarge, alter, demolish or remove anything , or other erections or works of any immovable property .
- (h) To enter into any contract whatsoever with reference to the whole or any part of the property or rights of the organization .
- (i) To invest , reinvest, any monies of the organization in such manner as the organization may from time to time deem expedient.
- (j) To borrow money for any purpose of the Association on such terms as may seem expedient and if necessary, to secure the same by mortgage , pledge, charge debentures, debenture stock, or other security charged or any of the property of the organisation, to enter into any guarantee, surety ship or undertaking, and to assume liability for undertaking the debts and engagements of others.
- (k) To open and operate any accounts with banks and or building societies, and to withdraw, make, accept, endorse, discount, execute and other negotiable instruments.
- (l) To issue bills, instruments or transferable instrument and securities.

To/.....

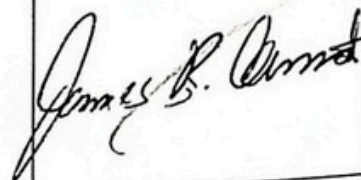
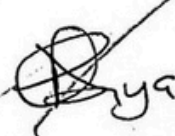


- (m) To institute and defend proceedings in any court of law, and to otherwise oppose any proceedings or applications which seem calculated directly or indirectly to endanger or prejudice the interest or objects of the Company.
  - (n) To enter into any contract of employment of services with any person and to remunerate any person, or company rendering services to the organisation either by cash payments or otherwise as may be thought expedient.
  - (o) To establish and support, financially or otherwise or to aid in the establishment and support, societies, associations, institutions, funds, to calculate and benefit persons who have been members, officials or employees of or other-wise connected with the Association, or the dependents of any such persons.
  - (p) To do such other lawful acts and things as may be incidental or conducive to the objects aforesaid.
  - (5) The liability of members is limited.
  - (6) The share capital of the company is the sum of **USD\$2 000 .00 ( Two thousand dollars )** divided into **2 000** ordinary shares of **US\$1.00 each**. The company shall have powers to divide the shares in the capital into several classes and to attach thereto respectively and preferential deferred, qualified or special rights, privileges or conditions and with power increase or reduce such capital or to subdivide the same or change the denomination of shares or reduced or increased capital any such rights, preferences, conditions or qualifications.
- And it is herein declared that in the interpretation of this clause the meaning of any of the company's objectives shall not be restricted by reference to any of the objects or by the name of the company and that the event of any ambiguity this clause shall be construed in such a way as to widen and not restrict the power of the company.**

We/.....




We, the persons, whose names and addresses are herein described, are desirous of being formed into a company in pursuance to these **Memorandum of Association** and we agree to take the number of shares opposite to my names.

NAMES, ADDRESS AND DESCRIPTION OF SUBSCRIBERS	TOTAL NUMBER OF SHARES TAKEN	SIGNATURE
JAMES BENSON CHAMOTO 385 GORE BRIDGE KILLARNEY BULAWAYO  BUSINESS PERSON	ONE	
QUINN SOWA 9a KILDARE ROAD HILLSIDE BULAWAYO  BUSINESS PERSON	one	QS.
CHENGETAYI DIYA 887 CRAWFORD ROAD PENHALONGA LOW DENSITY PENHALONGA  BUSINESS PERSON	ONE	
Total Number of shares taken		
3		

Dated at Bulawayo on this 25<sup>th</sup> of March, 2018.

AS WITNESS TO THE ABOVE SIGNATURES

Signature :   
Full Name : LOVEMORE DIYA  
Occupation : BUSINESS PERSON  
Contact Address : 385 GORE BRIDGE KILLARNEY  
BULAWAYO



