



Kenya



Clinic

Franklin and Alice Bett

Directors
Siloam Hospital, Kericho
(72 beds, NHIF-accredited)

"As a former politician and a lawyer, neither of us have a medical background and we have benefitted greatly from the program. Implementing SafeCare has led to hygiene improvements and an enormous decline in infections. Our patients now spend less time in hospital.

We have improved our data management and follow clear guidelines on equipment maintenance, so that our equipment functions better and longer. Also, we have seen great impact with the nursing care, both in terms of healthcare quality as from a human resources perspective. Staff retention used to be one of our main challenges. Now, job satisfaction is so high that our nurses choose to stay with us even though they might be able to earn more at a public facility.

With our second loan, we are constructing a new operating theater and a 3-bed intensive care unit. We are also building a laboratory and expanding our maternity wing."



Bank

Esther Daudi

Business Development
Officer Special Projects
K-REP bank, Nairobi

"Before joining the program, the bank lacked the technical know-how to provide loans for private healthcare practitioners. Medical Credit Fund has opened up these avenues by bringing in bankable loan proposals and by setting up risk and fund sharing agreements. We then perform due diligence according to our own lending mechanisms. Upon disbursement, we monitor the loan to ensure timely repayment and provide trainings on relevant financial topics such as account operations and proposal writing.

As the service delivery of the clinics in our program improves, they attract more patients, cash flows grow and their business becomes viable. Also, their financial track record means we can greatly enhance the turnaround time for appraisal of follow-up loans.

The loan portfolio has recorded an increasing trend. Building on our positive experiences with the program since 2010, we are taking more ownership. We have rebranded the loan product as TABIBU, a Swahili name which we expect will do well in the market."



Medical Credit Fund

Evelyn Gitonga

Senior Business Analyst
Medical Credit Fund, Nairobi

"Before joining Medical Credit Fund, I worked in the banking sector. I know what most banks look for and can help clinics write bankable business proposals which result in minimal declines. While many banks recognize that clinics can be a viable business case, most still approach the sector from an asset financing point of view. Often, banks simply look at the cash flows to decide if doctors will be able to repay their loan. Medical Credit Fund has a more holistic approach: we send in SafeCare and business analysts and provide practical advice. If a doctor wants an x-ray machine, we may suggest he get a dental chair instead so he can distinguish himself from his competitor down the road. Or advise him to start by making the clinic more presentable. We help doctors to think like businessmen: what will generate a return and improve quality at the same time?"

Most clinics in our program experience results first-hand in less than six months. This concept works. I am happy to have switched jobs. At the end of the day, achieving quality healthcare for Kenyans is a very rewarding target to have."