



Financial clarity **for healthcare practices.**

Finance, advisory, systems and growth support for healthcare providers across Zimbabwe.

6 years

in healthcare

10

service lines

USD · ZWG

reporting

Zimbabwe

headquartered

01 — WHO WE ARE

About Luma Global

Luma Global Private Limited is a Zimbabwe-based finance, advisory and practice-support firm with six years of experience in healthcare. We work exclusively in healthcare, across the whole industry: practices, clinics, hospitals, laboratories, pharmacies and allied health, from start-ups to established groups.

We act as an outsourced accounting and back-office partner. We take over the financial work that keeps a practice profitable but pulls clinicians and their teams away from patients: capturing billing, reconciling medical aid remittances, following up unpaid claims and shortfalls, keeping the books, and turning the numbers into clear daily, weekly and monthly reports.

Our work combines hands-on accounting with practical, affordable technology: structured registers, online data-capture forms, cloud databases, automated dashboards and AI-assisted analysis. The result is simple. Practice owners and boards always know what they have billed, what they have collected and what is still owed to them.

100%

healthcare-focused
client base

USD & ZWG

multi-currency
billing and reporting

10 services

from claims and tax
to marketing

6 years

in the healthcare
industry

OUR VISION

To be the trusted finance partner of choice for healthcare practices in Zimbabwe and the region.

OUR MISSION

To give every practice we serve accurate, timely and clear financial information, and the systems to sustain it, so that clinicians can focus on care while their practices grow.

01 — WHO WE ARE, CONTINUED

Our team

Luma Global is run by a group of diversified professionals with backgrounds in finance, accounting, tax, marketing and investments. Together we bring six years of hands-on experience in the healthcare industry, and one point of contact for everything a practice needs.

Finance & accounting

Books, reporting, reconciliation and audit readiness

Tax & compliance

ZIMRA, company registrations and statutory work

Investments

Funding, equipment decisions and diversification

Marketing

Business development, wellness and social media

Healthcare administration

Medical aid claiming, front desk and training

Systems & data

Dashboards, automation and partner systems

Company information

Registered name	Luma Global Private Limited
Industry experience	6 years in healthcare
Sector focus	The whole healthcare industry, from start-ups to established groups
Reporting currencies	USD and ZWG

**CLIENT CONFIDENTIALITY**

To protect the patients and practices we serve, we do not disclose client names or provide client referrals. We are happy to walk you through anonymised examples of our reports and systems.

02 — WHAT GUIDES US

Our core values

01	Accuracy	Every figure we report can be traced back to a claim, a receipt or a remittance.
02	Confidentiality	Patient and financial information is handled with care and shared only with those who need it.
03	Clarity	Reports are short, plain and built for decisions, not for filing.
04	Accountability	We follow every outstanding claim and query through to resolution.
05	Practicality	Systems are sized to the practice and its budget, and designed to grow with it.

THE CHALLENGE WE SOLVE

Clinically excellent. Financially in the dark.

Across the practices we work with, the same problems come up again and again:

- Medical aid claims are submitted but never matched against remittance advices, so short payments go unnoticed.
- Shortfalls and rejected claims are not followed up with patients or medical aids.
- Billing runs in both USD and ZWG, with no consistent way to report each currency.
- Pre-authorisations are missed, claims carry errors and new-patient details are not captured.
- Owners and boards see performance only at month-end, when it is too late to act.
- Weak records and controls make audits painful and bank finance hard to obtain.

Our answer

A disciplined routine of capture, reconciliation, follow-up and reporting, run on systems built specifically for healthcare billing.

03 — WHAT WE DO

Our services

Ten service lines that can be taken on their own or combined into a complete outsourced finance function.

01 Medical Aid Claims Management & Reconciliation

Making sure every claim is paid, in full.

- Reconciliation of every claim against remittance advices, in PDF or Excel
 - Weekly query lists of unpaid, short-paid and rejected claims
 - Shortfall tracking, with thresholds that focus effort on amounts that matter
 - Follow-up with medical aid societies and corporate accounts, and payment request letters with aged statements to principal members
-

02 Claims Audit

An independent check that claims are right, before and after they are paid.

- Review of claims for coding, tariff and documentation errors before submission
 - Audit of paid claims against tariffs and remittances to find under-recoveries
 - Analysis of rejection patterns by medical aid, with corrective actions
 - A findings report with recoverable amounts and process fixes
-

03 Accounting & Bookkeeping

Clean, complete books on an accrual basis.

- Debtors and creditors ledgers with 30/60/90/120-day aging
 - Supplier reconciliations, loans registers and repayment schedules
 - General journal and trial balance
 - Month-end payment schedules for boards of directors
-

03 — WHAT WE DO, CONTINUED

04 Tax & Company Secretarial

Keeping the practice registered, compliant and up to date.

- Start-up registrations: company, tax, practice licensing and medical aid provider numbers
- Tax registrations, returns and payments: income tax, QPDs, PAYE and VAT
- Tax clearance certificates and correspondence with ZIMRA
- Annual returns, statutory records and a compliance calendar so no deadline is missed

05 Finance Function Set-Up & Internal Controls

A finance department built to be audit-ready.

- Design of the finance function: roles, responsibilities and reporting lines
- Policies and procedures for billing, cash handling, payments and approvals
- Internal controls, segregation of duties and month-end close checklists
- Audit-ready records and schedules, and support during the external audit

06 Access to Finance

Getting the practice ready to borrow on good terms.

- Bank-ready financial statements, management accounts and cash-flow projections
- Business cases and supporting schedules for loan and equipment-finance applications
- Liaison with banks and lenders, and lender reporting once funded
- Budgets and funding plans for new equipment and expansion

03 — WHAT WE DO, CONTINUED

07 Financial Reporting & Management Information

The numbers you need, when you need them.

- Daily operations and revenue reports: revenue by department and medical aid, patient numbers, payment methods and day-end cash
- Weekly finance snapshots and month-to-date performance
- Monthly management reports, debtors analysis and aging, as one-page PDF dashboards or presentation packs

08 Practice Management Systems

The right systems, implemented properly.

- Current hospital and practice management systems, delivered with our technology partners
- Finance workbooks, online capture forms and cloud databases where a lighter solution fits
- Live management dashboards and automated daily reports from the practice's own billing data

09 Training & Front-Office Practice

Skilled reception and admin teams, and an organised front desk.

- Receptionist training: patient reception, communication and payment collection
- Admin training on medical aid claiming: eligibility checks, pre-authorisations, coding and submission
- An organised booking practice, built through training and simple workflows for diaries, confirmations and cancellations
- Cash handling, daily cash-ups and shortfall communication with patients

03 — WHAT WE DO, CONTINUED

10

Marketing & Business Development

Bringing more patients through the door, and keeping them coming back. Our marketing team works alongside the finance team, so every campaign is planned with the numbers in view.



Business development

Growth strategy, new service lines and partnership proposals to medical aid societies, corporates and employers.



Wellness programme scouting & planning

Finding corporate and community wellness opportunities, designing the packages, and planning wellness days from start to finish.



Social media management

Running the practice's pages: posting calendars, replying to enquiries, community engagement and monthly performance reports.



Content creation

Patient-education posts, short videos, newsletters and promotional materials, within professional advertising guidelines.

Plan

A marketing plan and budget agreed with you

Deliver

Campaigns, content and wellness events run for you

Measure

Results tracked against new patients and revenue

04 — OUR APPROACH

How we work

1

Discover

How the practice bills, which medical aids and currencies it uses, and where money is being lost.

2

Design

The register, chart of accounts, capture forms and report templates that fit the practice.

3

Capture

Billing and patient data captured daily or weekly, with checks that keep it clean.

4

Reconcile

Remittances matched against claims, with every variance flagged.

5

Report

Daily, weekly and monthly reports to the right people, in the format they prefer.

6

Follow up

Queries, shortfalls and overdue accounts pursued to resolution, and the system improved as we go.

NEW PRACTICES & START-UPS

Starting a practice? We smooth the whole process.

From registration to your first patient, we handle the paperwork and the set-up so you can open on time and get paid from day one.

1

Company registration and ZIMRA tax registration

2

Practice licensing with the Health Professions Authority

3

AHFOZ practice numbers and medical aid provider registrations

4

Bank accounts, opening budget and funding

5

Billing, claims and finance systems ready before opening

6

Front-desk and claims training for your new team

05 — OUR CLIENTS

Who we serve

We work across the whole healthcare industry, from single-doctor practices to hospitals, and from start-ups opening their doors to established groups planning their next expansion.

Practices & clinics

- General practitioners and family medicine
- Dental surgeries and orthodontists
- Specialists: dermatology, paediatrics, gynaecology, neurology, psychiatry and more
- Optometrists and eye care practices

Hospitals & facilities

- Private hospitals and day-surgery centres
- Multidisciplinary medical and dental centres
- Maternity homes and nursing homes
- Radiology, imaging and pathology laboratories

Allied health & wellness

- Physiotherapy and rehabilitation
- Psychology and counselling practices
- Occupational, speech and dietetic therapy
- Wellness centres and corporate wellness providers

Pharmacy, supply & care services

- Retail pharmacies and dispensaries
- Medical and dental suppliers
- Ambulance and emergency services
- Home-based care and nursing agencies

Start-ups

Registrations, set-up and a clean start

Growing practices

Systems, controls and funding to scale

Established groups

Board reporting, audit and investment advice

06 — BEYOND THE REPORT

We don't just send reports. We sit down with you.

Every report is followed by a conversation. We take the time to sit with owners, directors and boards, walk through each number, explain what it means for the practice, and agree what to do next. Our role is to make sure your business thrives and remains a going concern for years to come.

01

Report

Accurate numbers, on time

02

Sit down

A review meeting with you

03

Interpret

What each figure means

04

Advise

Clear options and a recommendation

05

Act

We follow up until it is done

How we help your business grow

Going concern & business health

Regular checks on profitability, cash and solvency, so problems are caught early and the practice keeps thriving.

Equipment & asset acquisition

Buy, lease or finance analysis, payback periods and returns before you commit to new equipment.

Where to invest next, beyond healthcare

Opportunities outside medicine that put surplus cash to work and spread the owners' risk.

Budgets & cash-flow planning

Annual budgets, monthly cash-flow forecasts and budget-versus-actual reviews you can steer by.

Where to invest next, in healthcare

New services, additional chairs or rooms, branches and partnerships, ranked by return and risk.

Diversification & growth strategy

New revenue streams, acquisitions and expansion plans, with the numbers behind every option.

Numbers on their own change nothing. Our job is to make sure they lead to decisions.

07 — SAMPLES OF OUR WORK

SAMPLE · ILLUSTRATIVE FIGURES

The daily report

Sent at close of business every day, by email or WhatsApp. One page, so the owner knows exactly how the day went before they leave.

Patients seen

38

9 new · 29 returning

Billed (USD)

4,860

on target for the day

Billed (ZWG)

18,400

reported separately

Closing cash (USD)

585

counted and agreed

Revenue by department (USD)

Dental		3,120
Medical		1,240
Physio		500

Cash summary (USD)

Opening float	200
Cash takings	420
Petty cash paid out	(35)
Closing cash	585

Revenue by payer (USD)

Cimas	1,850
First Mutual Health	980
PSMAS	720
Other medical aids	450
Cash	420
Card & mobile money	440
Total billed	4,860

Month to date (USD)

58,320 billed

Billing days

12

Average per day

USD 4,860

Patients MTD

452

Notes for the owner

• Two pre-authorisations are still outstanding for tomorrow's appointments; reception is following up first thing.

• One PSMAS claim was rejected for a missing tariff code, corrected and resubmitted today.

Illustrative example only. "Sample Practice" is fictitious and all figures are invented to show the format.

07 — SAMPLES OF OUR WORK

SAMPLE · ILLUSTRATIVE FIGURES

Monthly management accounts

Results, reconciliation and analysis, discussed with you in a monthly review. Fictitious practice, invented figures.

Sample Practice · Management Accounts

September 2026 · USD

Revenue

112,000

+6.7% vs budget

Net profit

37,500

33.5% margin

Claims collection rate

82.5%

of value claimed

Debtors

46,500

13% over 90 days

Income statement

	Actual	Budget
Revenue	112,000	105,000
Cost of sales	(22,400)	(21,000)
Gross profit	89,600	84,000
Operating expenses	(47,600)	(46,500)
EBITDA	42,000	37,500
Depreciation & finance costs	(4,500)	(4,500)
Net profit	37,500	33,000

Debtors aging

Current		21,400
30 days		11,600
60 days		7,300
90 days		3,900
120+ days		2,300

Dark bars: over 90 days, flagged for recovery.

Medical aid remittance reconciliation

Medical aid	Claimed	Paid	Short-paid	Outstanding
Cimas	38,200	33,900	1,100	3,200
First Mutual Health	18,600	15,800	640	2,160
PSMAS	14,900	9,200	480	5,220
Other medical aids	9,300	7,900	260	1,140
Total	81,000	66,800	2,480	11,720

BUSINESS STRONGHOLDS

Dental drives 65% of revenue at the best margin.

Physio revenue is up 18% on August.

Cimas paid 89% of value claimed within the cycle.

WATCH AREAS

35% of PSMAS claims by value are still outstanding.

USD 6,200 of debtors are over 90 days.

OUR ADVICE

Add a second physio session block to meet demand.

Tighten PSMAS pre-authorisation checks at reception.

Put 90+ day debtors on a recovery plan.

07 — SAMPLES OF OUR WORK

SAMPLE · ILLUSTRATIVE FIGURES

The annual pack & projections

Prepared at year-end and taken through with the owners or board, to plan the year ahead.

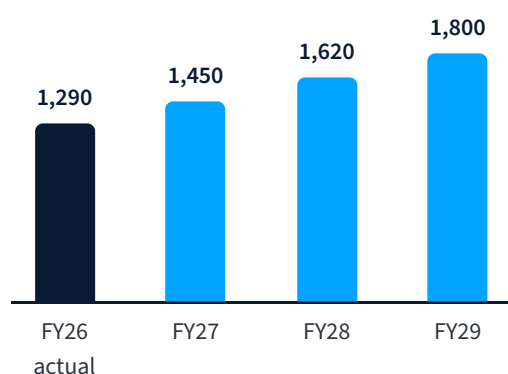
Sample Practice · Annual Pack

FY2026 results · FY2027–29 plan · USD

What the annual pack contains

- Annual financial statements
- Budget for the year ahead
- Equipment and capital expenditure plan
- Investment and diversification options paper
- Tax computations and returns
- Three-year financial projections
- Going-concern review
- Annual review meeting with owners or board

Revenue projection (USD '000)



USD '000	FY26	FY27	FY28	FY29
Revenue	1,290	1,450	1,620	1,800
Growth	—	12.4%	11.7%	11.1%
Net profit	410	465	525	590
Net margin	31.8%	32.1%	32.4%	32.8%
Year-end cash	180	240	330	450

Equipment plan, FY2027

Item	Cost (USD)	Funding	Payback
Panoramic X-ray (OPG) unit	45,000	Bank loan	18 months
Second dental chair	22,000	Internal cash	10 months
Physiotherapy equipment upgrade	8,500	Internal cash	12 months
Total	75,500		

Current ratio
2.1

Debt service cover
3.4×

Cash cover
4.2 mo

GOING-CONCERN VIEW

Strong. Liquidity and debt cover support the FY2027 equipment plan without strain.

Illustrative example only. "Sample Practice" is fictitious and all figures are invented to show the format.

07 — SAMPLES OF OUR WORK

SAMPLE · ILLUSTRATIVE FIGURES

Monthly social media report

Reach, engagement and, most importantly, the patients it brought in. Fictitious practice, invented figures.

Sample Practice · Social Media Report

September 2026

Followers

4,820

+12.4% this month

People reached

38,600

+21% on August

Engagement rate

5.7%

likes, comments, shares

New patients

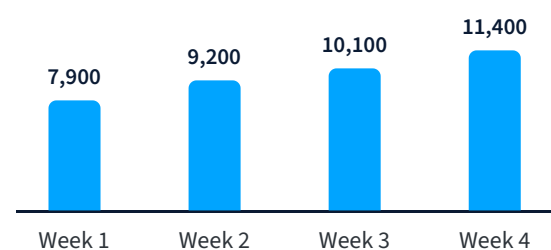
23

traced to social media

Performance by channel

Channel	Followers	Reach	Eng.	Enquiries
Facebook	2,940	21,300	5.1%	39
Instagram	1,420	12,800	7.2%	24
LinkedIn	460	4,500	4.3%	11
Total	4,820	38,600	5.7%	74

Weekly reach



From post to patient

38,600

reached

2,200

engaged

74

enquiries

31

bookings

23

new patients

Top posts

Post	Format	Reach	Eng.
Five tips for healthy gums	Video	6,200	9.4%
Meet our team	Photo	4,100	8.1%
Medical aids we accept	Carousel	3,700	6.9%

WHAT WORKED

Short videos earned almost twice the engagement of photos.

WATCH

LinkedIn reach is low; refocus it on corporate wellness.

NEXT MONTH

Two videos a week and a boosted wellness-day post.

07 — SAMPLES OF OUR WORK

SAMPLE · ILLUSTRATIVE PLAN

Social media plan

A clear plan agreed with you before anything is posted. Fictitious practice shown.

Sample Practice · Social Media Plan

November 2026

GOAL 1**100 enquiries a month**

up from 74

GOAL 2**Build patient trust**

through education

GOAL 3**Fill the wellness day**

80 sign-ups

Content mix

Patient education		40%
Services & aids		25%
Team & practice		20%
Community & wellness		15%

Posting rhythm

Channel	Per week
Facebook	4 posts
Instagram	3 posts + 5 stories
LinkedIn	1 post
WhatsApp Status	Daily

Content calendar

	Monday	Wednesday	Friday
Week 1	Tip video: brushing	Medical aids we accept	Meet the hygienist
Week 2	Myth vs fact	Wellness day launch	Patient FAQ
Week 3	Tip video: kids' teeth	Wellness day reminder	Behind the scenes
Week 4	Wellness day live	Thank-you recap video	Book your check-up

BUDGET

USD 120 a month for boosted posts, focused on the wellness day.

WE MEASURE

Reach, enquiries, bookings and new patients, every month.

GUIDELINES

All content respects patient confidentiality and advertising rules.

08 — OUR DIFFERENCE

Why Luma Global

Healthcare focus

We work only with healthcare practices, so we know medical aid billing, remittances and shortfalls.

Modern tools, modest cost

Dashboards, automation and AI-assisted analysis on tools that cost very little to run.

Proven systems

Our systems and templates already run in dental, medical, specialist and wellness practices.

Multi-currency competence

USD and ZWG reported separately and accurately, never blended.

Reports people read

One-page dashboards, clear tables and plain language, delivered by email or WhatsApp.

Discretion

Confidential handling of patient and practice data, with dashboard-only access where required.

09 — DELIVERABLES

What you receive

DELIVERABLE	FREQUENCY	PREPARED FOR
Daily operations & revenue report	Daily	Owner / practice manager
Weekly finance snapshot	Weekly	Doctor in charge
Medical aid query list	Weekly	Billing & admin team
Remittance reconciliation	As remittances arrive	Accounts
Claims audit report	Periodic	Owner / management
Management report & aging analysis	Monthly	Owner / Board
Board payment schedule	Month-end	Board of Directors
Audit-ready records & schedules	Year-end	External auditors
Bank-ready financial pack	As required	Banks & lenders

LET'S TALK

Start with a free review of your practice's finances.

Whether you need a single service, such as medical aid reconciliation, or a complete outsourced finance function, we begin by reviewing how your practice bills, collects and reports, and show you where the quick wins are.

CALL / WHATSAPP

+263 778 068 121

EMAIL

admin@lumaglobal.co.zw

BASED IN

Zimbabwe



Financial clarity for healthcare practices.