

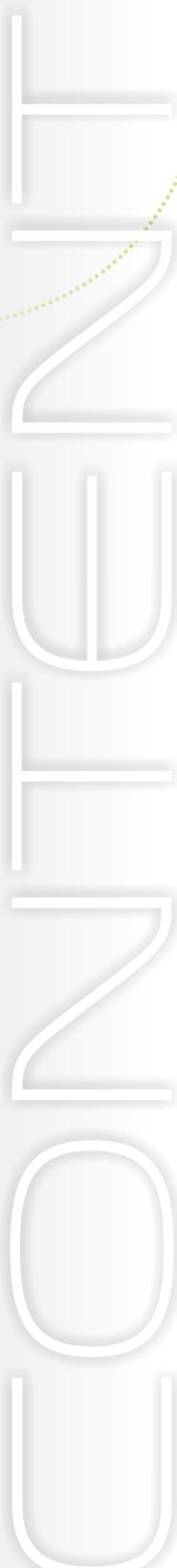


# Maarifa@KenCA

Edition 4- August 2022



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## ICAI Kenya Chairman's Message

My Dear Professional Colleagues,

Heraclitus, the Greek philosopher once said, "change is the only constant in life." Change is as natural as breathing and its an integral part of everyone's life, which is one of the few things we all have in common.

Change is an inevitable part of life; change is the force that always pushes things forward. The hard part is to manage the adoption of change. Whether you are comfortable with it or not, things will change, preparing yourself for that change helps you to manage its adoption and to be better equipped for the future.

It has been said by Pauline R. Kezer,

**“ Continuity gives us roots;  
change gives us branches,  
letting us stretch and grow  
and reach new heights. ”**

The world of accounting and finance is changing faster than ever before with emerging technologies. Artificial Intelligence and Blockchain has significantly changed the reality of accounting and finance field, in a rapid way. Artificial intelligence is one of the most important technologies for the future, alongside IOT(Internet of Things), cloud computing and blockchain. It is the ability of a machine to mimic human actions like communication, decision making among others. It is important to develop the capability of professionals and experts to adapt faster to the new status quo and to acquire the necessary skills to be able to work with Artificial Intelligence. If you are looking to better prepare yourself for your next big role, then here are few top tips given by experts:

### 1. Believe in yourself:

As the process of change starts from inside, it is self belief that will enable us to step out of our comfort zone and motivate us to learn new things

### 2. Keep an eye on the Horizon

Keep an eye on the horizon to predict emerging future trends and avoid surprises. Make a habit of actively reading technology and business articles

### 3. Never stop learning

To keep your balance, you must keep moving" – Albert Einstein. It is said, "One should never stop learning" as life is the best example of sacrifice to compromise, and wise men will always take each of them seriously. The greatest teacher you could ever have is your life. Knowledge can come from anywhere and everywhere.

Let me now share with you some of the other major developments pertaining to our profession over the last one month:

1. CA Day Celebration
2. Wellness Camp for our members.
3. Webinar on Investments with CA Manish Khandelwal.
4. Webinar on Personal Branding with CA Parinita Adukia Agarwal.
5. Webinar on "The Power of Decision Making in Difficult Situations" with BK Shivani.

ICAI, Nairobi Chapter of Kenya feel overwhelmed by the affection, support and confidence reposed by all of you. This has been the source of our internal strength and has encouraged us to work aggressively for the cause of our profession.

# Attitude and Success

“For Success, Attitude is equally important as ability”.

-Anonymous

Most people believe that success is all about ability. While it is true that ability plays a big role in achieving success, attitude is also equally important. Attitude determines how you approach challenges, interact with others and face setbacks. A positive attitude can help you overcome obstacles and achieve your goals, while a negative attitude can hold you back.

As a recruiter, I come across professionals from different backgrounds, experiences, skills sets and attitudes. Recruiters often have to choose between candidates who have similar qualifications but different attitudes. In most cases, the candidate with the better attitude will be the one who gets the job. This is because employers know that a positive attitude is essential for success in any field.

Recently, I was part of the recruitment process for one of our clients and helped finalize three professionals to fill a position as Head of Finance / CFO. Out of the three professionals, two were qualified Chartered Accountants and one was a semi-qualified CA having passed CA intermediate. Bearing the qualification, all the three of them were qualified based on their skillset and experiences, posing a challenge to finalize the process. Being a Chartered Accountant myself, I preferred to go with one of the two CAs over the semi-qualified professional. You will be surprised at the turnout, we rejected both the Chartered



**CA Kailash Mota**

CA Kailash Mota, is a qualified Chartered Accountant from India, A Published Author, Certified Career Counsellor, Head-hunter and recruiter based in Nairobi, Kenya and a very active member of the ICAI, Nairobi, Kenya Chapter.

Accountants because they didn't have the right attitude and decided to go ahead with the semi qualified CA, whose positive attitude outweighed his qualifications and skills.

Sure, some people are born with more natural talent than others. However, that does not mean that they will necessarily be more successful. It's all about how you use your abilities and your attitude towards life that determines whether or not you'll find success. I've seen plenty of people with incredible abilities who never amount to anything because they don't have the right attitude. Conversely, I've seen people with very limited ability who go on to achieve great things because they have the right attitude.

I am not sure whether my learned CA friends will agree or not, but if you want to be successful in life, remember that it's just as important to focus on your attitude as it is your ability. With the right attitude, you can achieve anything you set your mind to.

What do you say? Email me your thoughts on: [ask@kailashmota.com](mailto:ask@kailashmota.com)



# "I Can See Icai East Africa Cricket Cup In The Near Future!"

CA K. Ranganath (KR) in an interview with CA Kailash Mota(KM)

In the recent SICS cricket tournament, at the age of 42, one of our members, CA K. Ranganath was named the 'Man of The Series'. He also received Best Bowler Awards in several matches which demonstrates how skilled he is with a ball while maintaining a healthy work-life balance! On July 16th at the Indian High Commission match against SICS, he received the Best bowler award. CA Kailash Mota interviewed him on what it is like balancing playing sports and his profession all these years. Read below for some highlights:

## KM: When did you first start playing Cricket?

KR: I started playing cricket at the age of 7. The first couple of years was with a soft ball (rubber and tennis) and later with a leather ball at the age of 9.

## KM: What is your specialty? (Batting / Bowling / Fielding)

KR: I am an all-rounder. I bowl right arm medium fast and I'm a left-handed batsman. In-terms of fielding, I was more agile during my youth, but now I cannot say I am at my best in the fielding department.

## KM: At What level did you play cricket in India? (School, College, University, State, National)

KR: I played cricket at the school and college level, although I unofficially played many games against the league and university teams of Hyderabad.

## KM: Did you ever consider choosing Cricket as your Career instead of CA?

KR: Despite having cricketing as an option, I was not too keen on pursuing it as my career. My friends and well-wishers always pushed me in my teens to take up Cricket as my career but I knew the downside of this profession having witnessed, very closely, a couple of incidents. Professionally, I chose CA over cricket.

## KM: How long have you been playing cricket in Kenya?

KR: I came to Kenya in November 2014 and have been playing since Jan 2015 in various teams- social and competitive cricket.

## KM: Could you please share some of your key achievements in cricket in Kenya?

KR: I am one of the few bowlers who have taken 9 wickets in a



CA K. Ranganath



game. Along with that, I have taken 8 wickets twice and 7 & 6 wickets thrice and a 5 wicket haul no count. I am an opening batsman and would bat at any batting order depending on my teams' requirements. When I took 9 wicket haul, I was recognized and awarded by the NPCA. I have since been named 'The Man of the Series' in the recently concluded SICS tournament 2022 and was awarded, in a couple of games, 'Best Bowler'. Last Saturday, July 16th, we had a match between the Indian High Commission and SICS and where I was awarded the best bowler.

## KM: You are a busy Chartered Accountant, working with a Global consulting firm; how do you find time to play cricket?

KR: That is a good question. Cricket has been my passion since childhood and I have always been active in the game. The matches are usually on the weekends so with proper planning, I ensure my job responsibilities are fully fulfilled and do not create a hindrance to my gaming plans. In case there is a situation where I need to go an extra mile to achieve my dream, I will do that without any hesitation. Remember, 'Where there is a will there is a way'.



## KM: What are your final thoughts and words for a springing Chartered Accountants and Cricketers?

KR: I think we are in a profession where our work lives are sedentary in nature. We should take time out to ensure that we

keep fit and healthy. I am not saying that cricket is the only sport, but it's also a demanding sport. You will have to discipline yourself by working out regularly, during the weekdays, to ensure that you are fit to participate in the game. I spoke with the past and present Chairman on the need for establishing a Nairobi chapter cricket team to which they embraced and supported the idea. On Sundays, some members of the chapter play, which is a good sign that they are interested and taking the sport seriously. I also suggested we host a regional tournament when we have enough practice and financial support to sponsor the tournament. If things go as planned, we might end up having an ICAI East Africa Cup in the future. In conclusion, 'Change is the only constant thing in the world'. It is therefore for us to choose to keep up with change.

CA Ranganath is an Associate Member of The Institute of Chartered Accountants of India and a Certified Public Accountant from the Institute of Certified Public Accountants of Kenya. He has over 24 years of experience in audit and assurance services having worked with Deloitte in Oman and India, Ernest & Yong in Dubai and KPMG India, rising from an audit executive to a manager. He has managed an audit portfolio comprising large multi-national clients with cross border operations and listed entities in United States, Asia, United Kingdom, Canada, Netherlands, Australia and Africa. Ranganath has been IFRS Resource person at Deloitte and KPMG India. He has been working in Kenya from 2014, having worked with RSM Eastern Africa and presently working as a Partner with the Global Consulting Firm Baker Tilly.

Ranganath's interests include playing cricket, listening music and travelling.



# A Journey to Lenana

Poorvi S. Phadke

At 4985 meters above the mean sea level the ice capped Mt. Kenya is the 2nd highest peak in Africa. Mount Kenya has 3 peaks, Bation, Nelion and Point Lenana. Point Lenana is the peak which can be trekked. Every year many people accept the challenge to summit the Lenana point braving the harsh weather, tough terrain. Having heard so many thrilling discussions about summiting the peak I always dreamt of doing it. Our group of 7 members took up the challenge in the year 2021. Following the advice, training and guidance of **Summit Seekers** we got equipped for the climb.

With the final year exams fast approaching I never imagined that the year 2021 could be thrilling as well! Hiking was not my cup of tea. In the beginning of July 2021, my parents surprised me by informing me that we are going for a trek to Ngong hills. I agreed reluctantly. Though the hike was very exhausting it went well.

After 2 weeks another hike to Kenze trail came up and I started liking it. This turned out to be a turning point for the upcoming big challenge.

By now our group of 7 were very serious and we approached **Summit Seekers**. The day we met our organizer we started

questioning ourselves, "Do we have enough mettle to do this?". After 2 weeks we started our training vigorously with several hikes, Mt. Longonot, Mt. Kilimambogo to mention a few. Along with getting familiar with hiking we also got an opportunity to experience the beauty of interior Kenya. Though the long list of gear required to be bought appeared too exhaustive we later realized the importance of each one of it. With a lot of apprehension about the hike, mountain sickness and summiting we departed from Nairobi.

**Day 1:** On October 8<sup>th</sup>, our journey started with the scenic Chogoria route. The first walk to the Roadhead camp was extremely tiring and the weather at night was freezing cold. This made us rethink our decision. But along with carrying our hefty luggage, preparing hot meals and mounting tents providing the much-needed comfort our porters and guides kept motivating us.

**3 hours hiking, Distance covered: 9km, Altitude: 3300m**



**Day 2:** Waking up to see our tents covered with the ice was a pleasant experience. We geared up for the next camp at Halls Tarn. This was our longest and tiresome hike with beautiful scenes of valleys and lakes. As we ascended the mountain the weather got worse. The piping hot delicious meals made by our porters on the way kept us warm. The night got even colder.

**8 hours hiking, Distance covered: 12km, Altitude: 4200m**

**Day 3:** Day three was a very short but steep hike to Simba Tarn. By now we were very close to LENANA PEAK!! The sight of the towering peak in front of us was exciting but intimidating as well.

**4 hours hiking, Distance covered: 4km, Altitude: 4650m**

**Day 4:** The hike had to begin at 2:00am so that we could reach the summit at the time of sunrise. With 4-5 layers of warm clothing and the dark surroundings we just kept following our guide without knowing what to expect. Our only source of light was our head torch. Our drinking water in the camel backs started freezing. We were unable to see each other apart from the lights moving. At this point, every step was intensely challenging. As it was dark, we could not realize how dangerous our path was which probably was a blessing in disguise! As we got closer to the summit, the terrain was very tough. We came across huge rocks covered with ice making it very slippery and dangerous.



**3 hours hiking, Distance covered: 3km, Altitude: 4950m (Peak)**

At 6:00am we successfully summited the Lenana Peak. Though we were exhausted by now, we were proud of ourselves. The sunrise view at the top was breathtaking. One has to experience it to know how exactly it feels to summit a peak like Mount Kenya. However due to the cold weather we



could not stay longer and started descending to Shipton's Camp. We started walking down savoring every moment of an incredible journey and personal achievement. Couple of times, we would look back astonished and wonder whether we really did it. It was UNBELIEVABLE!! Though descending felt like a never-ending long stretch, we were satisfied and cheerful that we completed our biggest challenge.

The sense of achievement was so thrilling that Mount Kenya would haunt us even in our dreams for the next few days.

**5 hours hiking, Distance covered: 7km, Altitude: 4200m**

**Day 5:**

**8 hours hiking, Distance covered: 14km, Altitude 3300m (Base camp)**

For those having an adventurous bent of mind I strongly suggest that you should do it. No doubt physical fitness is a must but a strong will power is equally important to successfully summit. My parents successfully completing such a strenuous task kept motivating me. It is important to avoid extra baggage and wear appropriate gear. A well trained and experienced guide can make a very big difference in your successful summing.



# Corporate Finance Off the Books

Corporate Finance mainly deals with how we have brought the money in the business. You see, if someone has to start the business, how is he or she going to start - either you have some money or you will ask your parents, relatives, friends or banks to help you start a business by providing you some funds. This is called, how one funds his business and the money you invest in business is called the Capital. And the objective of this funding arrangement is to maximize the return of the owner or you can say promoter or shareholder.

Now, it's very interesting - you will think, how the way of funding the capital will help in maximizing the return. Does it matter if someone has got the capital from self / family / friends / relatives or banks? Yes, it matters a lot. It is very important to understand who finances a business. If it is your own money, that you invested in business, you may listen to different categories of people but the decisions you make will be your own.

But suppose, someone has lent you this capital to invest in your business, then they will also like to understand what you are doing and may influence your decisions in some way. Secondly, the regulatory norms (Govt) also treat the source of funds in a different way. Source of funds can be Shareholders / promoters / owners Capital or family / friends / relatives have funded against some share of profit which also comes under Shareholders Capital as there is no interest payable and they have participated in the profit/loss of business.

There can be another way of funding - that is Debt. In this case, this kind of funding can again be provided by family / friends / relatives or Banks. In this funding, the funder asks for interest and does not have any stake on the profit or loss of the business.

Now the interesting part is - if you get the funds as share capital: there is no interest payable and if you get the funds as debt: you pay interest.

Again - if you pay interest : you are allowed to charge it as an expense in your profit or loss account. But if you have funded your capital with shareholders funds, there is no interest which means you don't have any expense to charge to profit or loss account. This means your profit will be more if it is funded by shareholders funds

and less if it is funded by interest bearing debt.

This looks very simple - why we will have less profit and it's better to have the funding from shareholders funds. Now - there is a challenge: The Income Tax. When you earn profit, you pay income tax on profit. How much Income Tax you pay - it is currently @30% surcharges.

If you make profit of 100, 30 will go to Income Tax and balance 70 will be left with you. If you had funded 50% from interest bearing debt and your total investment was supposed to be 500 to make a profit of 100, that means you would have borrowed a debt of 250. At the current rate of interest of say 12%, one would have paid interest of 30. So the profit would have been only 70.

Now you pay Income Tax of 30% which comes to 21. So, the balance

remains with the business is 49. See, by investing 500 - one was earning 70. And by investing 250 - one is earning 49. Which is better? 70 out of 500 is 14% return on investment and 49 out of 250 is almost 20% return on investment. Suppose, your relative was willing to invest with you and you had the choice between capital or debt, and you chose debt - you would have made  $49+30=79$  as profit instead of 70 if it was only shareholders funds.



**Prashant Dokania**  
Management Consultant,  
Nairobi, Kenya

# Money



If money rains on earth, a judgment comes to mind that charted accountants would be the first ones to relish the drizzling by having a cup of ginger tea under the roof of asset management companies. Although, this insight doesn't always prove to be right. Money plays a cunning game with charted accountant. It might not always be in their pockets, but it enjoys being in their hands for counting purposes. Possessing money in any form may be one of the reasons which encouraged many charted accountants to pursue accounting as many of them are known for having hated mathematics but enjoyed counting money.

Money has succeeded in sandwiching human beings between materialistic and spiritual disciplines. An individual is often perplexed on whom to follow and give first priority to between Insurance managers who advise on 'saving money and securing the future' or to turn towards the spiritual leaders who insist on 'living in the present.'

Money has the power to dominate time, happiness and relationships.

Money is the best predator of time. The hustle of money often steals time for loved ones. It has become a habit to promise loved ones to create time the next day. 'Tomorrow' is an easy word for excuses but even for tomorrow, permission must be granted by money and money will respond with determination, 'Tomorrow, I am more expensive.' Today, youths are in rush to earn money. They have accepted the reality and have made steps with time. They are pretty successful in maintaining their 'walk and talk' relations with the assistance of technology. They believe, they must earn enough money to pay the bills of social networking sites like WhatsApp, and relations will be maintained automatically.

A fatigued person, stuck in traffic, juggling with emails and tough responsibilities hovering over him would be moved to follow spiritual gurus for a while who always state, 'money can't buy happiness.' But on weekends, the same person will require Paytm or M-Pesa to pay for Pizza so as to bring happiness to his children's face. M-pesa would also help to buy that Red Velvet ice-

cream from Cold Stone for his wife in order to bring her joy. He would also need to endure high petrol prices to reach these places. While paying for petrol, a person's mind might wander to their childhood memories where they recall the good old days of 'Not Paying Bills.' At the petrol station, while gazing at the amount on the number plate, he might remember the speeches of spiritual gurus dictating that money doesn't buy happiness. With assurance the person would utter a soliloquy, 'Then pass the money over to me. It will help me live in miserable comfort.'

Money is a good memory enhancer. It might be tough to remember the history of our ancestors but money will help. One might forget history but would always remember Gandhiji, Jomo Kenyatta, George Washington, and Queen Elizabeth as they appear on currency notes.

Well, money has faced enough criticism but it's also the first solution to most life problems. It helps to maintain and build new relations too. When you have money, a beautiful bride would be ready to marry you. It doesn't matter if you are black or white; the only color that really matters are the green bills.

Many individuals have found that the smart solution is by keeping themselves busy making money. They put effort in making money and assure themselves that relationships will work themselves out. Many of them are still struggling with the two opposing metaphorical boats in the ocean of life. One boat floats towards materialistic disciplines the other towards spiritual disciplines.

The materialistic boat drifts in the ocean of investment. It advises that the focus should be on investment and not to depend on only one source of income while the spiritual boat advises to invest time and money in donation and meditation to earn peace of mind which doesn't cost much in comparison to money. Materialistic disciplines provide guidelines to save money for the future while on the contrary, spiritual disciplines recommend the need to live in the present. Materialistic disciplines advise on not putting all eggs in one basket and spiritual disciplines would advise to invest one's time and money in the service of God.

**By considering both the aspects, money deserves the following affirmations:**

**Money is nothing; but money is everything.**

**Money has not eyes; but can see everything.**

**Money has not lips; but speaks everywhere.**

**Money has not hands; but does all works.**

**Money has not legs; but runs everywhere.**

**Money is not everything; but everything needs money.**



**Dr. Arti Kotak Triklani**

**Dr. Arti Kotak Triklani**, is a PhD. In ELT (English Language Teaching) and holds a Postgraduate and graduate degree in English, English and Comparative Literature. She has over 12 years of teaching experience in English Language and communication skills in various institutions and across curriculum. She has also authored two books and manages her YouTube channel, "Shiv Saga". She is a passionate writer and dreams to travel and explore the Globe.

# Positive Pulse



Dr. Niddhi Wadhwa  
Holistic Physician

It's trendy to go low-carb these days, even no carb. And, yes, this can lead to quick weight loss. But ditching carbs is tough to do over the long haul. For starters, you're swimming upstream. On average, adults in Asia or U.S get about 50 percent of their daily calories from carbohydrates. And, if you truly cut out all carbs, you'll have to give up fruits, vegetables, whole grains and beans — which are the building blocks of a healthy diet. So, let's compare two carbohydrate-rich foods. If you're shopping in the bread aisle, you can pick white bread or a whole-grain bread, maybe pumpernickel or rye. They may have about the same number of calories, but the whole grain has a lot more going for it.

"When you eat a whole-kernel, minimally processed grain they

take a while to digest. Blood sugar rises relatively more gently. You produce less insulin calorie for calorie," Think of whole grains as slow carbs because of this slow digestion. (Other slow carbs include fruits, vegetables, beans and grains.)

Whole grains — which include everything from whole wheat to brown rice to steel-cut oats and farro — are also rich in fiber.

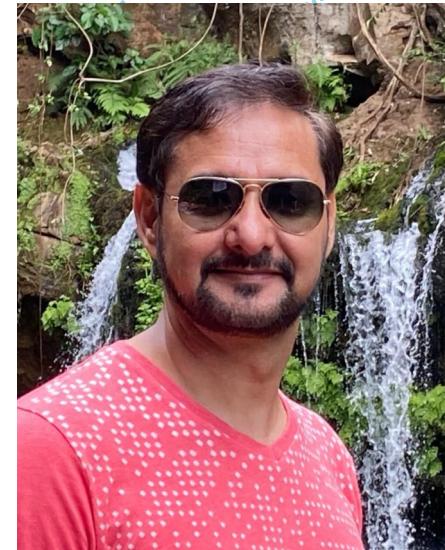
When you eat whole grain wheat bread, you're getting everything that comes in the wheat kernel. This includes the fiber-rich bran. It also includes the germ, which is the embryo of the seed, so it contains everything that's needed to nurture new life. Think of wheat germ as a little packet of nutrients, including zinc, magnesium and Vitamin E. But with white bread, all this good stuff has been stripped out during processing. All that's left is starch, which is one step away from turning to sugar in your body.

"Refined starch is the hidden sugar, I know if I eat a scone or chocolate croissant for breakfast, I'm hungry an hour later. But, if I eat an egg and a piece of whole grain toast, I'm set until lunch. That's because I'm getting plenty of fiber — which slows down digestion — as well as fat and protein that leave me feeling sated.

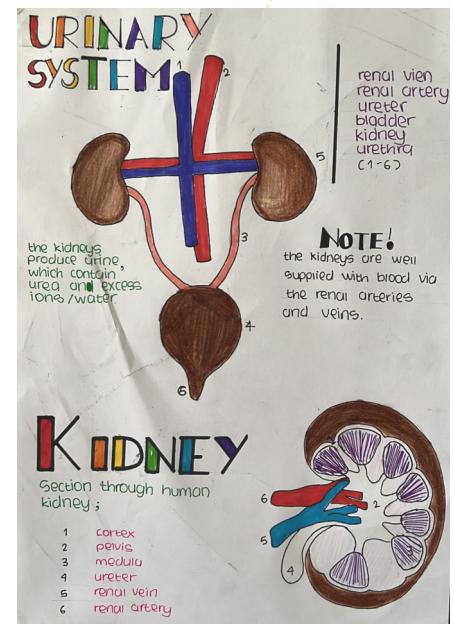


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### Paintings



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◆ Medha Dokania

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