Badhon Diagnostic Centre

Brief Bio of the Promoter

- Name : Faisal Ahmed
- Address : Badhon Hospital, Chorpara, Mymensingh
- Mother : GB Borrower, GB Bhatipara
- Educational Qualification : Post Graduate in Management

Others : GB higher education loan recipient (Tk. 57,000/- of which Tk. 47,000/- is unpaid).

Experience & present activities

- Involved with Hospital management (partnership business) for two years in Mymensingh city.

- Make the present business profitable.

Mothers Information:

- Mother’s Name:- Jobeda Khatun
- Grameen Bank Member ID :- 20877
- Group :- 01
- Center :- 38/m
- Branch :- Bhatipara
- Upzila :- Mymensingh
- District :- Mymensingh
- Latest loan received :- 20,000/-
- Existing outstanding of loan:- Fully paid.

Project Description

- Proposed project : Bhadon Diagnostic Centre
- Project location : Chorpara, Mymensingh.
- Project Cost : Tk, 10,00,000/-
- Project Finance : Self Tk. 2,00,000 + Support fund Tk. 8,00,000 (as equity)
- **Project Implementation :**

Adjacent to my Hospital 1500 sq feet space will be used as diagnostic centre. Different blood, Urine, Stool, ECG & USG test will be performing here, targeting break even within first year & pay back period estimated in four years.

Project Objectives

- Self employment for the promoter;
- Employment for others;
- Contribute to the community health services;
- Provide affordable & efficient health services to the poor;
- Offer special health packages for Grameen Bank staff & members.
- Leads the pathology into a big one.

Project Cost

Particulars	Amount (BDT)
Land (advance for space)	1,50,000
Machineries & Instruments	4,72,700
Computer & others	1,30,000
Vehicle (Motor Cycle)	1,50,000
Furniture	30,000
Material Input	15,500
Working Capital & Others	51,800
Total Project Cost	**10,00,000**

Financial Projection

Particulars	1st year	2nd year	3rd year	4th year	5th year
Revenue :					
Sales	43,20,000	47,52,000	52,27,200	57,50,000	63,25,000
Sales of other products	-	-	-	-	-
Total Revenue	**43,20,000**	**47,52,000**	**52,27,200**	**57,50,000**	**63,25,000**
Cost of Goods sold	36,69,000	39,46,600	43,45,200	47,38,000	50,83,000
Gross Profit	6,51,000	8,05,400	8,82,000	10,12,000	12,42,000
Expenses :					
Administrative expense	3,54,000	4,68,000	4,68,000	4,90,000	5,10,000
Other expenses	45,000	45,000	50,000	50,000	50,000
Total Expenses	**3,99,000**	**5,13,000**	**5,18,000**	**5,40,000**	**5,60,000**
Net profit	**2,52,000**	**2,92,000**	**3,64,000**	**4,72,000**	**6,82,000**

Projected Cash Flow

Particulars	Year					
	0	1	2	3	4	5
Opening Balance	-	5,000	1,07,000	1,99,400	3,63,400	5,85,400
Investment (Own & support fund)	10,00,000	-	-	-	-	-
Sales	-	43,20,000	47,52,000	52,27,200	57,50,000	63,25,000
Others receipts	-	-	-	-	-	-
Total Receipts	**10,00,000**	**43,25,000**	**48,59,000**	**54,26,600**	**61,13,400**	**69,10,400**
Fixed Assets & Others	9,32,700	-	-	-	-	
Material input	15,500	36,69,000	39,46,600	43,45,200	47,38,000	50,83,000
Salary & Admin. Expenses	46,800	3,54,000	4,68,000	4,68,000	4,90,000	5,10,000
Pay back to Investors	-	1,50,000	2,00,000	2,00,000	2,50,000	-
Others payment	-	45,000	45,000	50,000	50,000	50,000
Total payment	**9,95,000**	**42,18,000**	**46,59,600**	**50,63,200**	**55,28,000**	**56,43,000**
Closing Balance	5,000	1,07,000	1,99,400	3,63,400	5,85,400	**12,67,400**

Basic Assumption

- **Total 1500 sq feet space will be used.**
- **Assume each day minimum 20 patient will be served & each will do average Tk. 600/- test.**
- **Assume 30% commission for consultant, 10% commission for marketing people on sales.**
- **USG machine will be hired from outside & arranged 3/4 program in a month.**
- **Establish marketing channel with local pharmacy.**
- **One motor cycle will be used for marketing.**

Risk Factors

- Seasonal variation;
- Political unrest;
- Quality of Machineries;
- Electricity load shading;
- Availability of doctors/consultant;
- Economic condition of the region.

Risk Management

- **Proper advertising & campaign during off season;**
- **Specialist doctors arrangement in every month ;**
- **Good quality machineries purchased;**
- **Arrange special arrangement during load shading.**
- **Maintain good contact with doctors/consultant & create a panel.**

Thank you