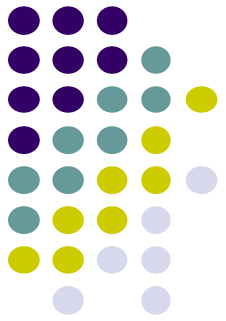


Badhon Diagnostic Centre

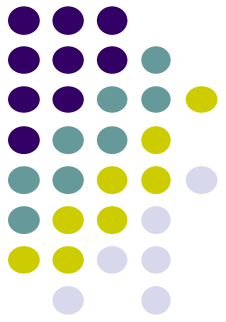


Brief Bio of the Promoter



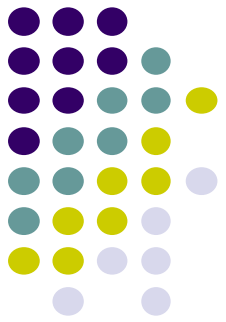
- Name : Faisal Ahmed
 - Address :
 - Badhon Hospital, Chorpara,
 - Mymensingh
 - Mother : GB Borrower, GB Bhatipara
 - Educational Qualification : Post Graduate in Management
- Others : GB higher education loan recipient
(Tk. 57,000/- of which Tk. 47,000/- is unpaid).

Experience & present activities



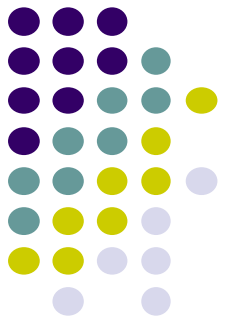
- Involved with Hospital management (partnership business) for two years in Mymensingh city.
- Make the present business profitable.

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.

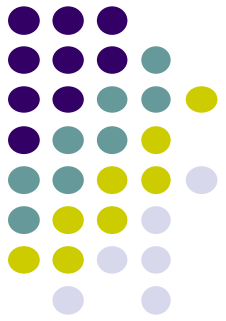
Project Description



- 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



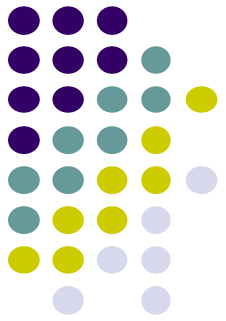
Particulars	1 st year	2 nd year	3 rd year	4 th year	5 th year
Revenue :					
Sales	43,20,000	47,52,000	52,27,200	57,50,000	63,25,000
Sales of other products	-	-	-	-	-
Total Revenue	43,20,000	47,52,000	52,27,200	57,50,000	63,25,000
Cost of Goods sold	36,69,000	39,46,600	43,45,200	47,38,000	50,83,000
Gross 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



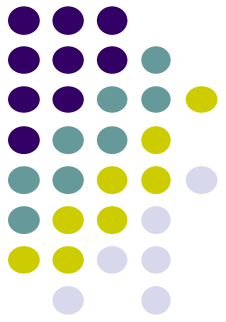
Particulars	Year					
	0	1	2	3	4	5
Opening Balance	-	5,000	1,07,000	1,99,400	3,63,400	5,85,400
Investment (Own & support fund)	10,00,000	-	-	-	-	-
Sales	-	43,20,000	47,52,000	52,27,200	57,50,000	63,25,000
Others receipts	-	-	-	-	-	-
Total Receipts	10,00,000	43,25,000	48,59,000	54,26,600	61,13,400	69,10,400
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



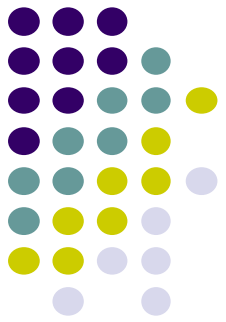
- **Total 1500 sq feet space will be used.**
- **Assume each day minimum 20 patient will be served & each will do average Tk. 600/- test.**
- **Assume 30% commission for consultant, 10% commission for marketing people on sales.**
- **USG machine will be hired from outside & arranged 3/4 program in a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

