

Feasibility Report of

***RUMAISA GENERAL HOSPITAL & DIGONSTIC CENTER
Proprietor: Ms. Shirin Akhter***



[Disclaimer: This document is private and confidential. Disclosure authority of this document is limited to Rumaisa General Hospital and Diagnostic Center. It is prepared as per information provided by the concern]

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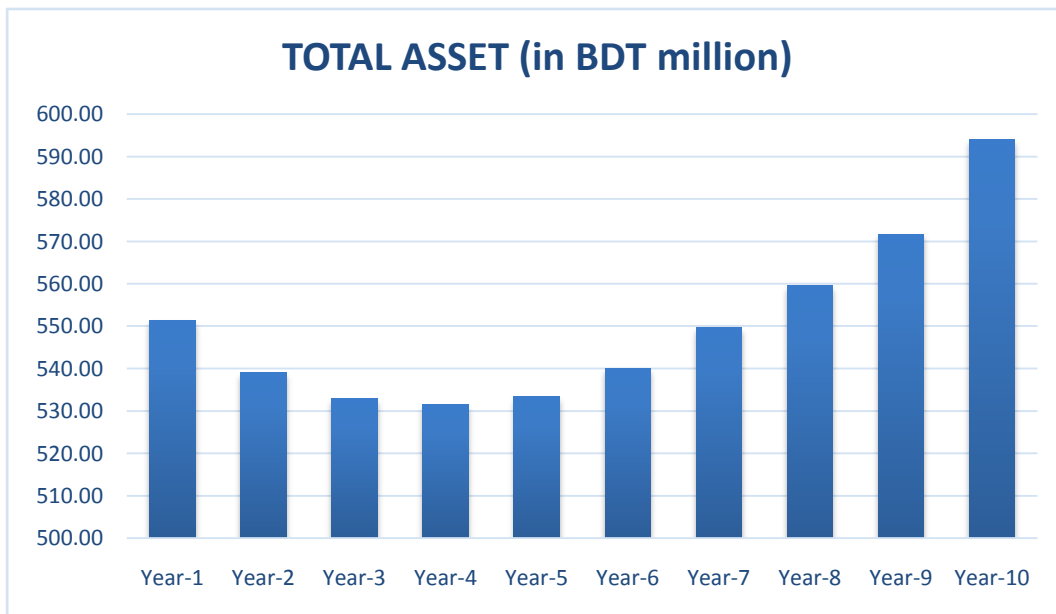
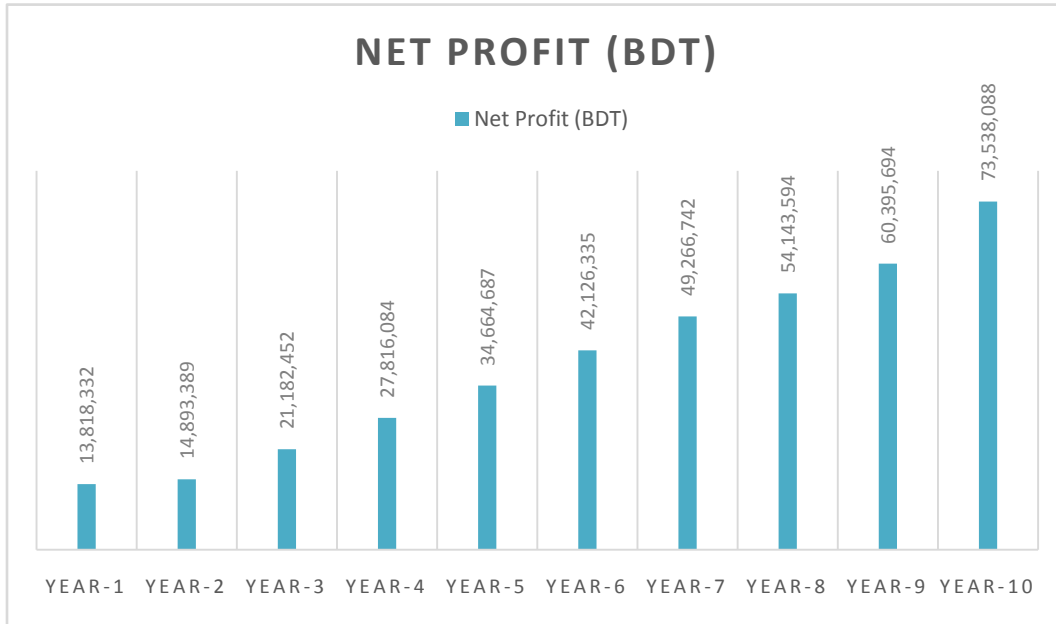
List of Acronyms:

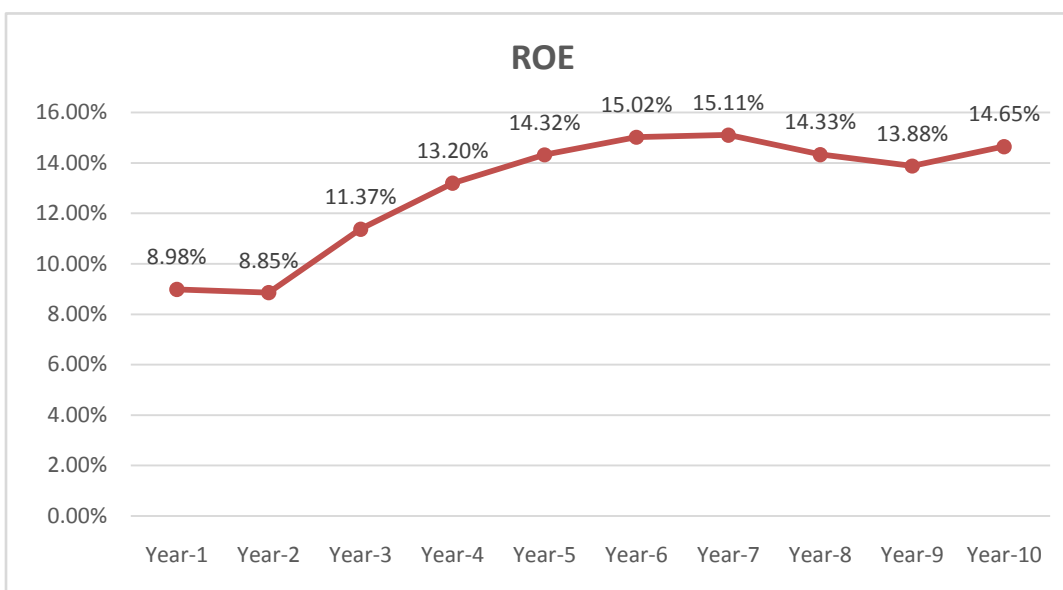
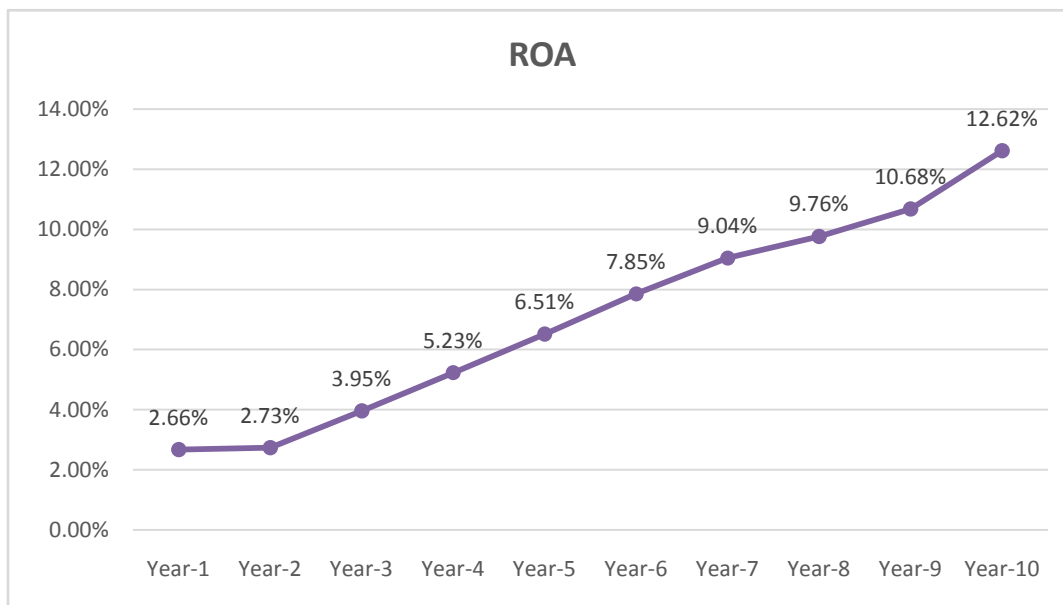
<i>CBO:</i>	<i>Community Based Organization</i>	<i>IPD:</i>	<i>Inpatient Department</i>
<i>CCU:</i>	<i>Coronary Care Unit</i>	<i>IRR:</i>	<i>Internal Rate of Return</i>
<i>CHWS:</i>	<i>Community Health Workers</i>	<i>MCH:</i>	<i>Maternal and Child Health</i>
<i>DSCR:</i>	<i>Debt Service Coverage Ratio</i>	<i>MRI:</i>	<i>Magnetic Resonance Imaging</i>
<i>EBIT:</i>	<i>Earnings before Interest & Tax</i>	<i>NICU:</i>	<i>Neonatal ICU</i>
<i>EBITDA:</i>	<i>Earnings before Interest, Tax, Depreciation & Amortization</i>	<i>NITOR:</i>	<i>National Institute of Traumatology and Orthopedic Rehabilitation</i>
<i>EBT:</i>	<i>Earnings before Tax</i>	<i>NPV:</i>	<i>Net Present Value</i>
<i>ECG:</i>	<i>Electrocardiography</i>	<i>OPD:</i>	<i>Outpatient Department</i>
<i>EEG:</i>	<i>Electroencephalogram</i>	<i>OT:</i>	<i>Operation Theatre</i>
<i>EMG:</i>	<i>Electromyography</i>	<i>PHC:</i>	<i>Primary Health Care</i>
<i>ENT:</i>	<i>Ear, Nose, and Throat</i>	<i>PFT:</i>	<i>Pulmonary function test</i>
<i>ETT:</i>	<i>Endotracheal Tube</i>	<i>PICU:</i>	<i>Pediatric ICU</i>
<i>FCPS:</i>	<i>Fellow of the College of Physicians and Surgeons</i>	<i>PTMC:</i>	<i>Percutaneous Transvenous Mitral Commissurotomy</i>
<i>GDP:</i>	<i>Gross Domestic Products</i>	<i>RGHDC:</i>	<i>Rumaisa General Hospital and Diagnostic Center</i>
<i>HDU:</i>	<i>High Dependency Unit</i>	<i>ROA:</i>	<i>Return on Asset</i>
<i>ICU:</i>	<i>Intensive Care Unit</i>	<i>ROE:</i>	<i>Return on Equity</i>
<i>IDGP:</i>	<i>Interest During Grace Period</i>	<i>WHO:</i>	<i>World Health Organization</i>

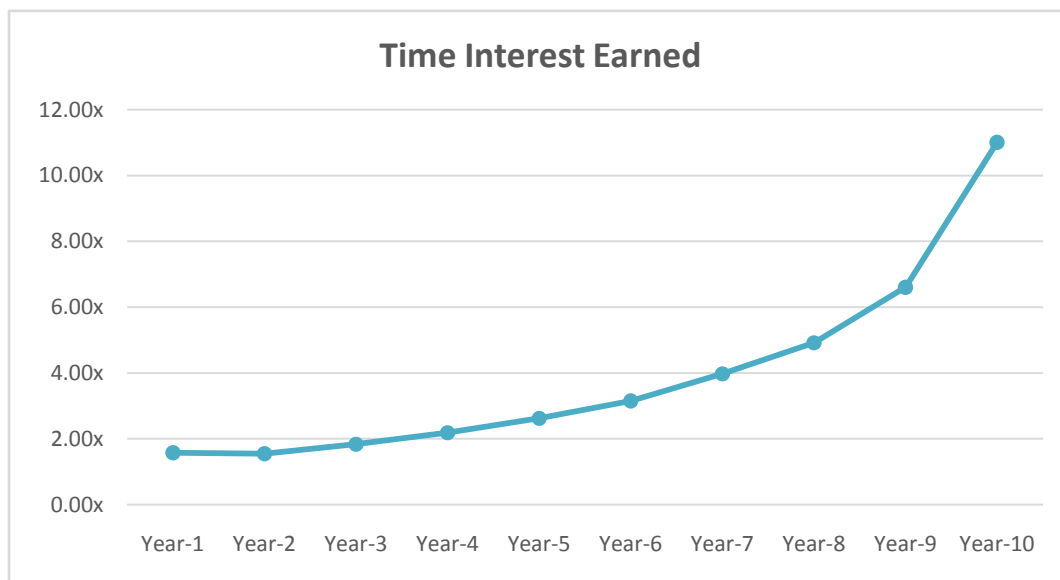
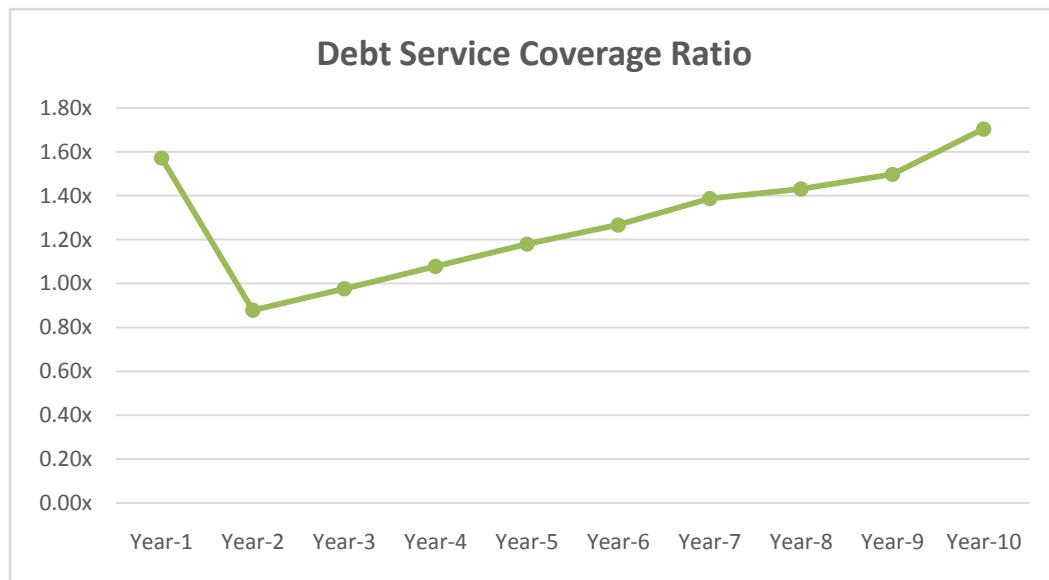
Prelude

Rumaisa General Hospital and Diagnostic Center – a general large scale hospital formed by competent business professional of Bangladesh in the year 2018. The hospital is located at Kaliakoir, Gazipur on 10 decimal land. Considering 166.37 million population of Bangladesh where 33% of population residing in urban areas; Bangladesh health service sector has prospects of growth opportunities in next 10 years. There are shortages of healthcare facility in semi-urban and rural area. As a consequence, flow of Patients to capital city Dhaka is huge. The hospital is located at Kaliakoir, Gazipur where around 4.5 lacs people reside. Kaliakoir is such an Upazila, where around 11 private clinics, 1 Upazila health complex, around 35 Community clinics are available. Altogether capacities of these establishments are around 140 beds. In respect of population size, healthcare facility is not adequate in the area. Thus patients from this region are moving to Dhaka or other healthcare establishment of Gazipur District for treatment. Bed occupancy rate of these healthcare facilities are as high as 100% approximately. Considering the scope to grow, Rumaisa General Hospital and Diagnostic Center has planned to increase its capacity to 150 beds from existing 35 beds along with enhanced medical, diagnostic and pharmacy services. Upon full utilization, it will require around 220 persons for serving in clinical ground. Total project cost (including expansion requirement) of the hospital has been estimated to be BDT 518 million out of which BDT 147 million has invested by promoter already and rest BDT 371 million will be financed by bank. Feasibility study of the hospital has been completed and a 10 year financial projection has been depicted in the report. The hospital is already in operations and has planned to start commercial operation with expanded capacity within 6 months of availing bank finance. Present authority of the hospital has planned to convert its ownership status to private limited company within 3 months.

Financial Highlights







***Section 1. Background of
Rumaisa General Hospital and Diagnostic Center***



Section 1. Background of Rumaisa General Hospital and Diagnostic Center

About the Hospital:

Rumaisa General Hospital and Diagnostic Center has started its journey as a proprietorship concern in Kaliakair, Gazipur on February 2018. It started with a vision to become a "Centre of Excellence in Rural Health" and committed to being a leading provider of health care services in Bangladesh.

At present, the hospital is serving with 35 beds including 15 cabins and 20 beds in general wards. It is well equipped with a modern high technology laboratory with skilled technicians, one X-Ray and one ECG Machine with experts' physicians reporting systems, real-time three-dimensional ultrasound imaging machine with expert sonographers. The hospital is running with two modern operation theatre complexes with Anesthesia machines, monitors electro-cautery system and all the surgical instruments for gynecological, surgical, orthopedics, ENT and other surgeries.

RGHD is providing services for 24 hours for all types of emergency or any other primary health care by experienced residential medical officers. Moreover, it is providing expert consultation by specialist physicians round the week. Renowned consultants from different medical colleges from Dhaka are providing treatment to the kaliakair patients. Currently Internal medicine, Cardiology, Endocrinology, Gastroenterology, Nephrology, Neurology, Dermatology and Venerology, Ophthalmology, Urology specialist are giving their expert consultation to the patients attending at Rumaisa General Hospital and Diagnostic Center.

The hospital is giving coverage to major numbers of gynecological and obstetrics patients with all types of major and minor surgeries including laparoscopic surgeries. Its comprehensive maternal and child health packages include experts Obstetricians, Neonatologists and anesthetists. Thus, the hospital is also providing service to referral high risk cases. RGHD also providing service to infertile couple with provision to monitor them by Transvaginal Sonography (TVS).

RGHD is supporting the patients with 24 hours ambulance service and medicine by pharmacy support. As it has a huge space to serve & install other required equipments, the authority has planned to develop 150 bed hospital for health and diagnostic services with NICU support and also the telemedicine services through which the hospital can provide national and international consultancy in near future.

Ms. Shirin Akhter is proprietor of the hospital. Present authority of the hospital has planned to convert its ownership status to private limited company within 3 months.

General Information:

Name of Concern	<i>Rumaisa General Hospital & Diagnostic Center</i>
Address	<i>Holding No: D 39/1, Ward no: 02, Latifpur, Kaliakoir, Gazipur</i>
Sector	<i>Health Service</i>
Nature of Business	<i>Providing health and diagnostic services</i>
TIN	<i>217345443063/SA-290</i>
Trade License	<i>27968/2017-18</i>
Hospital License	<i>HSM69631</i>
Diagnostic Lab License	<i>HSM36706</i>
Fire License	<i>DD/Dhaka/28431/2018</i>
Environment Certificate No	<i>62648</i>
License for X-Ray Unit	<i>4962/2018</i>
Import Registration Certificate (IRC)	<i>Under Processing</i>
Main Bankers	<i>Islami Bank Bangladesh Limited , Dhaka</i>

Vision:

Centre of Excellence in Rural Health

To be a prominent community member known for meeting the healthcare needs of the entire community through incomparable patient care and wellness programs.

To provide a continuum of high-quality, cost-effective services in order to improve the health status of community and strive to operate at the highest level of personal and business integrity.

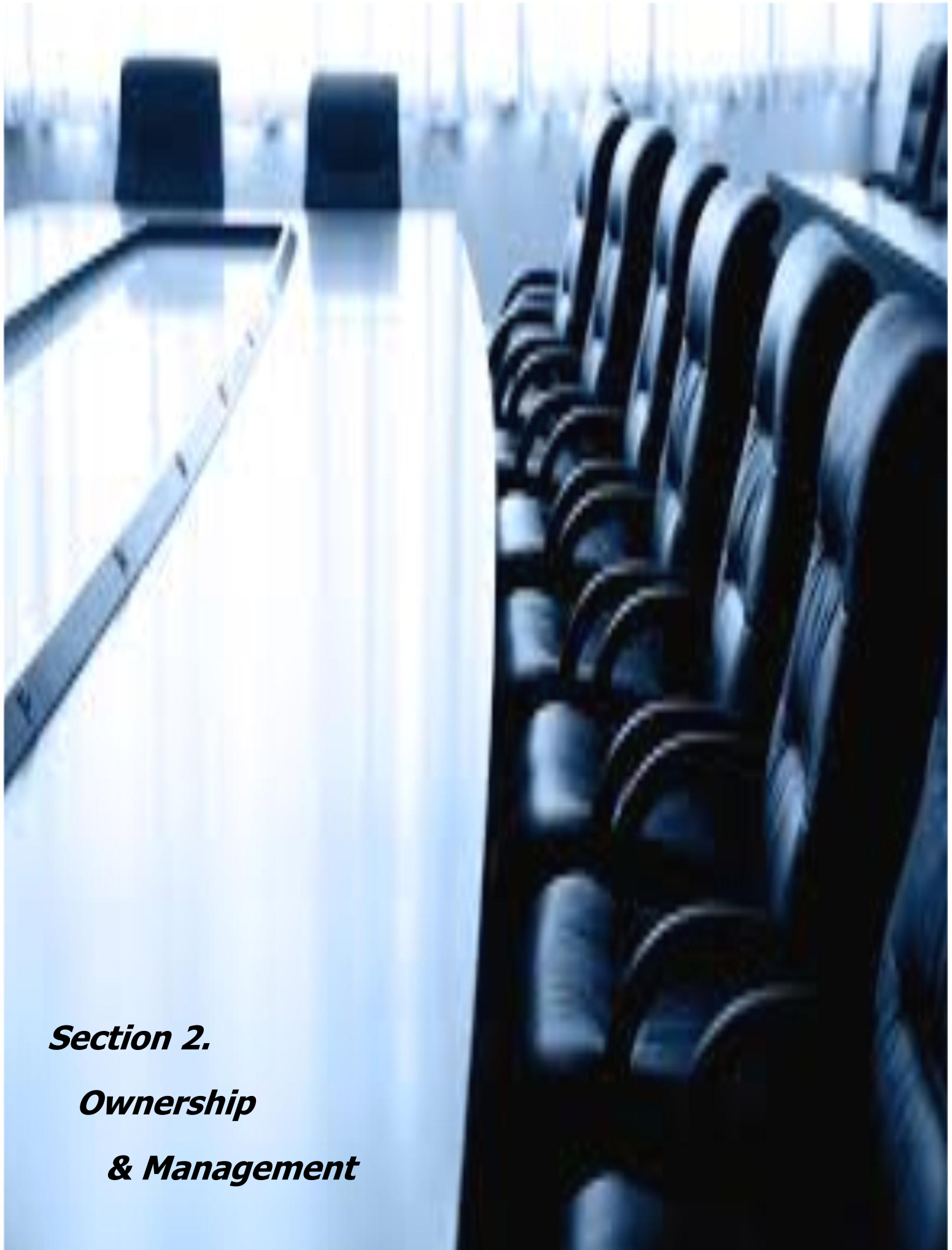
to set the standard in the new century for health, healing and comfort.

Mission:

To be the leading voice for health and wellness of Kaliakairs rural population through high quality, cost effective services in order to improve the health status of community and strive to operate at the highest level of personal and business integrity

Specific Objectives:

- to provide quality, value priced, primary health care services.***
- Increase the range of services wherever there are opportunities to meet an area of customer need and demand, on financially viable basis***
- Provide a safe and therapeutic environment for all patient, staff and visitors***
- Increase overall satisfaction rates of patients, employees and visiting medical officers***
- Maintain clinical indicators below aggregate rate for peer hospitals***
- To lessen the sufferings of the people.***



Section 2.

Ownership

& Management

Section 2. Ownership and Management

Changes in Ownership Structure:

Present authority of the hospital has planned to convert it as a private limited company within 3 months from existing proprietorship concern. The company will have ownership structure as per following:

Mr. Mesbah Uddin Tutul, Chairman



Mr. Mesbah Uddin Tutul will be Chairman of the company. He is Bangladeshi in national and businessman in profession. He completed his Bachelors in Arts from Tejgaon College in the year 1980. Mr. Tutul started his business career with Wealth Development & Management Ltd. in the year 2008. He has been involved with Real Estate, Industrial Manufacturing, trading of Building materials (Tiles, H T Lt Cable, VCB, Transformer, Generator, Elevator , Electrical Cables and Sanitary Items) for 11 years.

His other business involvements are –

- Chairman, Wealth Development & Management Ltd.
- Chairman, Wealth Power Limited

Mrs. Shirin Akter, Managing Director



Mrs. Shirin Akter will be Managing Director of the company. She is Bangladeshi in national and businessman in profession. She completed her Bachelors in Arts from Kaliakoir Degree College in the year 1985. Mrs. Akter started her career as Managing Director, Wealth Development & Management Ltd.

Her other business involvements are –

- Managing Director, Wealth Development & Management Ltd.
- Managing Director, Wealth Power Limited

Mr. Rezaul Haque, Director



Mr. Rezaul Haque will be Director of the company. He is Bangladeshi in national. He completed BSc. in Computer Science from Bangalore University, India. He has around 20 years of working experience in diversified sectors.

His other involvements are –

- CEO, Wealth Development & Management Ltd.
- CEO, Hotel Suktara (Pvt) Ltd.
- CEO, Skylight BBQ & Cafe



Mr. MD Murad Hossain , Director

Mr. MD Murad Hossain will be Director of the company. He is Bangladeshi in national. He completed Bachelors Degree. He is businessman in profession.

Shareholding Structure:

Name	Shareholding (%)
<i>Mr. Mesbah Uddin Tutul</i>	40%
<i>Ms. Shirin Akhter</i>	40%
<i>Mr. Rezaul Haque</i>	10%
<i>Mr. MD Murad Hossain</i>	10%

Management Strength:

- *Ms. Shirin Akhter is supervising day to day operation of the hospital as proprietor. Subsequent to converting the hospital as a private limited company, she will act as Managing Director. She has long business experience in diversified industries especially in service sector such as real estate, manufacturing industry, residential hotel industry of Bangladesh. Ms. Shirin's business credential in production, management, marketing and distribution in several industries will strengthen the mode of operations of the hospital.*
- *The hospital has already recruited experienced doctors and professionals. It has also planned to recruit more doctors and relevant professionals upon expansion of its service facility. The Hospital has segregated its operations under different departments, which will smoothen it's the operational activity.*
- *The hospital will provide on-the-job training to its doctors and stuffs to improve operational efficiency.*

Succession Plan:

Ms. Shirin Akhter will look after the day to day activity. Moreover, her husband Mr. Mesbah Uddin Tutul and other directors will be involved in business operations. As a consequence, the hospital will have ready succession.

Employment Structure:

The Hospital has hired all levels and types of professionals for both clinical and non-clinical positions. Clinical hospital posts are those providing direct patient care, and include nurses, doctors, and other allied health personnel. Non-clinical posts include administrative and management roles, and numerous other ancillary disciplines.

Doctors:

Referrals from doctors are an important factor for the success of any hospital, especially in the private sector in Bangladesh. RGHDC will depend on the recruitment, engagement and retention of renowned medical practitioners in all specialties and sub-specialties. The hospital plans to attract local practitioners with well-established successful practices and expatriates working in Gazipur and Dhaka. Thereby the hospital will recruit number of consultants for both indoor and outdoor patients. The hospital will try avoiding physician turnover and retaining doctors by provision of attractive packages.

List of key Doctors & Physicians:

Obstetrics & Gynecology

Doctor's Name	Qualification
Dr. Sumaia Bari	MBBS, FCPS ((Gyn & Obs), MPH (Mother & Child Health), Training in Infertility and Laparoscopic surgery
Dr. Mahmuda Khatun	MBBS, DGO, MS (Gyn & Obs), Training on Infertility (UK)
Dr. Kuhu Mutsuddi	MBBS, DGO, CMU
Dr. Zannatul Nahar	MBBS, DGO (Gyn & Obs)

Neonatology and Pediatrics:

Doctor's Name	Qualification
Dr. Debobroto Roy	MBBS, FCPS (Child), MD (Neonatology)
Dr. Abu Saleh Musa	MBBS, DCH

Medicine:

Doctor's Name	Qualification
<i>Dr. Abdullah Al Shahnewaz</i>	<i>MBBS, PGTC (Ultra), Training in Kidney</i>
<i>Dr. Uma Dhor</i>	<i>MBBS, FCPS (Medicine)</i>
<i>Dr. Md. Moshidul Hoq</i>	<i>MBBS, CCD, CMU, RMO, Specialist (Mother & Child)</i>
<i>Dr. Promod Kumar Shaha</i>	<i>MBBS, CMU, RMO, Specialist (Mother & Child)</i>
<i>Dr. Md. Ahmed Ul Bari</i>	<i>MBBS, CMU, RMO, Specialist (Mother & Child)</i>
<i>Dr. Afzal Hossain</i>	<i>MBBS, MD-Endocrinology</i>

Cardiology:

Doctor's Name	Qualification
<i>Dr. Sudhakar Sarker</i>	<i>MBBS, FCPS, MD-Cardiology</i>
<i>Dr. Rashedul Hasan</i>	<i>MBBS, MD-Cardiology</i>

Surgery:

Doctor's Name	Qualification
<i>Dr. Roknuzzaman Rubel</i>	<i>MBBS, FCPS (Kidney, Laparoscopy & General)</i>
<i>Dr. Atiqur Rahman Chowdhury Noman</i>	<i>MBBS, FCPS (Surgery) (Piles, Fisher, Fistula, Hernia, Appendix, Gallbladder, Breast)</i>
<i>Dr. Md. Kutubuddin Billah</i>	<i>MBBS, FCPS (Surgery)</i>
<i>Dr. Md. Selim Morshed Shuvo</i>	<i>MBBS, FCPS (Surgery), MS (Urology)</i>

Skin & Venereal Disease:

Doctor's Name	Qualification
<i>Dr. Syeda Fateha Noor</i>	<i>MBBS, DDV, Training on Ledger & Cutaneous Surgery (India, Italy, Germany)</i>
<i>Dr. Syed Amanullah</i>	<i>MBBS, PGTC (Ultra), DDV (Dermatologist), Training on Kidney</i>

ENT:

Doctor's Name	Qualification	Department
<i>Dr. Syed Ali Ahsan</i>	<i>MBBS, FCPS (ENT)</i>	<i>ENT (Surgery)</i>

Orthopedics:

Doctor's Name	Qualification	Department
<i>Dr. M.N.Z. Nafi</i>	<i>MBBS, BCS (Health), D-Ortho (NITOR)</i>	<i>Orthopedics & Traumatology</i>

Anesthesiologist:

Doctor's Name	Qualification	Department
<i>Dr. Usrat Jahan Lucky</i>	<i>MBBS, DA (Anesthesia, C-Ultra-BITMIT)</i>	<i>Anesthesia</i>
<i>Dr. Palash</i>	<i>MBBS, DA (Anesthesia, C-Ultra-BITMIT)</i>	<i>Anesthesia</i>

Nurses:

RGHDC has planned to recruit a pool of experienced local nurses. The nursing department will be managed by Nursing Supervisor who will supervise all the nurses of the hospital. The Nursing supervisor will work under the supervision of Manager, Medical Services.

Technicians:

To enable hospitals to deliver good quality and safe healthcare, trained technicians are a pre-requisite. RGHDC will have a Technician manager who will supervise Housekeepers and perfusionist. Suitable retention strategies will also be developed to both motivate and thus retain high-quality technician personnel.

The hospital plans to provide regular training for its nurses and technicians. Upon establishment of its capacity to 150 beds hospital, it will have employment structure as mentioned below:

Department	No. of Employee
<i>Hospital Service</i>	<i>203</i>
<i>IT</i>	<i>3</i>

<i>Hospitality</i>	<i>12</i>
<i>Marketing & Advertising</i>	<i>9</i>
<i>Finance & Accounts</i>	<i>7</i>
<i>HR & Admin</i>	<i>2</i>
<i>Purchase</i>	<i>5</i>
<i>Maintenance</i>	<i>13</i>
<i>Security</i>	<i>14</i>
<i>Support</i>	<i>4</i>
<i>Others (Driver, cleaner etc.)</i>	<i>43</i>
<i>Total</i>	<i>315</i>



Section 3.

Net Worth Position of Directors

Section 3. Net Worth Position of Directors

(Amount in Taka)

Name	Total Assets		Total Liabilities		Net-Worth
Mr. Mesbah Uddin Tutul	<i>Fixed Assets: Land & Building</i>	66,000,000	<i>Bank Loan/Other Liabilities</i>	10,000,000	63,500,000
	<i>Movable Assets: Vehicle/Jewelry, Furniture</i>	-			
	<i>Liquid Assets: Bank Deposits Securities & Bonds, Cash</i>	7,500,000			
	Total	73,500,000			
Mrs. Shirin Akhter	<i>Fixed Assets: Land & Building</i>	346,100,000	<i>Bank Loan/Other Liabilities</i>	95,000,000	276,150,000
	<i>Movable Assets: Vehicle/Jewelry, Furniture</i>	23,850,000			
	<i>Liquid Assets: Bank Deposits Securities & Bonds, Cash</i>	1,200,000			
	Total	371,150,000			
Mr. Rezaul Haque	<i>Fixed Assets: Land & Building</i>	25,500,000	<i>Bank Loan/Other Liabilities</i>	17,700,000	8,600,000
	<i>Movable Assets: Vehicle/Jewelry, Furniture</i>	-			
	<i>Liquid Assets: Bank Deposits Securities & Bonds, Cash</i>	800,000			
	Total	26,300,000			
Mr. MD Murad Hossain	<i>Fixed Assets: Land & Building</i>	206,370,000	<i>Bank Loan/Other Liabilities</i>	150,000,000	60,870,000
	<i>Movable Assets: Vehicle/Jewelry, Furniture</i>	-			
	<i>Liquid Assets: Bank Deposits Securities & Bonds, Cash</i>	4,500,000			
	Total	210,870,000			



Section 4.

Health Service Industry of Bangladesh

Section 4. Health Service Industry of Bangladesh

Industry Performance:

- The upgraded living standards and increased per capita GDP led people to seek better medical facility in compared to 10/15 years back. Some indicators are given below which shows increasing demand of healthcare services:

Indicators	2018	2017	2016
(a) Total Population (Million)	166.37	164.67	162.95
(b) Population Growth Rate (%)	1.03	1.05	1.09
(c) Life Expectancy at Birth (Year)	72.7	72.9	71.6
(d) Population living in Urban Areas (%)	35.3%	35.7%	34.9%
(e) Gross national income per capita (USD)	1,751	1,610	1,602

Source:

(a), (b), (d) <http://www.worldometers.info/world-population/bangladesh-population/>

(c) <https://www.worldlifeexpectancy.com/bangladesh-life-expectancy>,
<https://thefinancialexpress.com.bd/health/average-life-expectancy-at-birth-rises-to-72-years-in-bangladesh-says-bbs-1530180219>

(e) <http://english.kalerkantho.com/online/capital/2018/04/03/8843>

- Performance of Bangladesh to control maternal mortality ratio is positive.

Year	Maternal mortality ratio (per 100,000 live births)
2015	176
2010	240
2008	340

Source: <https://www.indexmundi.com/g/g.aspx?c=bg&v=2223>

- The expansion of health-care coverage ensured more than 52 percent children younger than 1 year are 'fully immunized'.

- *Infrastructure of healthcare facilities provided by government is given below:*

Level	Type of facility	Type of service	No. of facilities	
District	<i>District hospital</i>	<i>Hospital</i>	<i>53</i>	
	<i>General hospital</i>	<i>Hospital</i>	<i>11</i>	
		<i>Total of district-level hospitals</i>	<i>64</i>	
	<i>Mother and child welfare center</i>	<i>Hospital</i>	<i>62</i>	
Upazila	<i>Upazila health complex (50-bed)</i>	<i>Hospital</i>	<i>268</i>	
	<i>Upazila health complex (31-bed)</i>	<i>Hospital</i>	<i>146</i>	
	<i>Upazila health complex (10-bed)</i>	<i>Hospital</i>	<i>11</i>	
		<i>Total of upazila health complexes</i>	<i>425</i>	
	Hospitals outside health complexes:			
	<i>31-bed hospital</i>	<i>Hospital</i>	<i>5</i>	
	<i>30-bed hospital</i>	<i>Hospital</i>	<i>1</i>	
	<i>Mother and child welfare center</i>	<i>Hospital</i>	<i>12</i>	
	Union-level facilities under DGHS*			
	<i>20-bed hospital</i>	<i>Hospital</i>	<i>18</i>	
<i>10-bed hospital</i>	<i>Hospital</i>	<i>13</i>		
<i>Union sub-center</i>	<i>Outpatient only</i>	<i>1,275</i>		
<i>Union health and family welfare center</i>	<i>Outpatient only</i>	<i>87</i>		
Union-level facilities under DGFP**				
<i>Mother and child welfare center</i>	<i>Hospital</i>	<i>23</i>		
<i>Union health and family welfare Center – Upgraded</i>	<i>Hospital</i>			
<i>Union health and family welfare center</i>	<i>Outpatient only</i>	<i>3,827</i>		
Ward	<i>Community clinic</i>	<i>Outpatient only</i>	<i>12,815*</i>	

**Plan to established 13,861 CCs*

Source: MIS, 2014

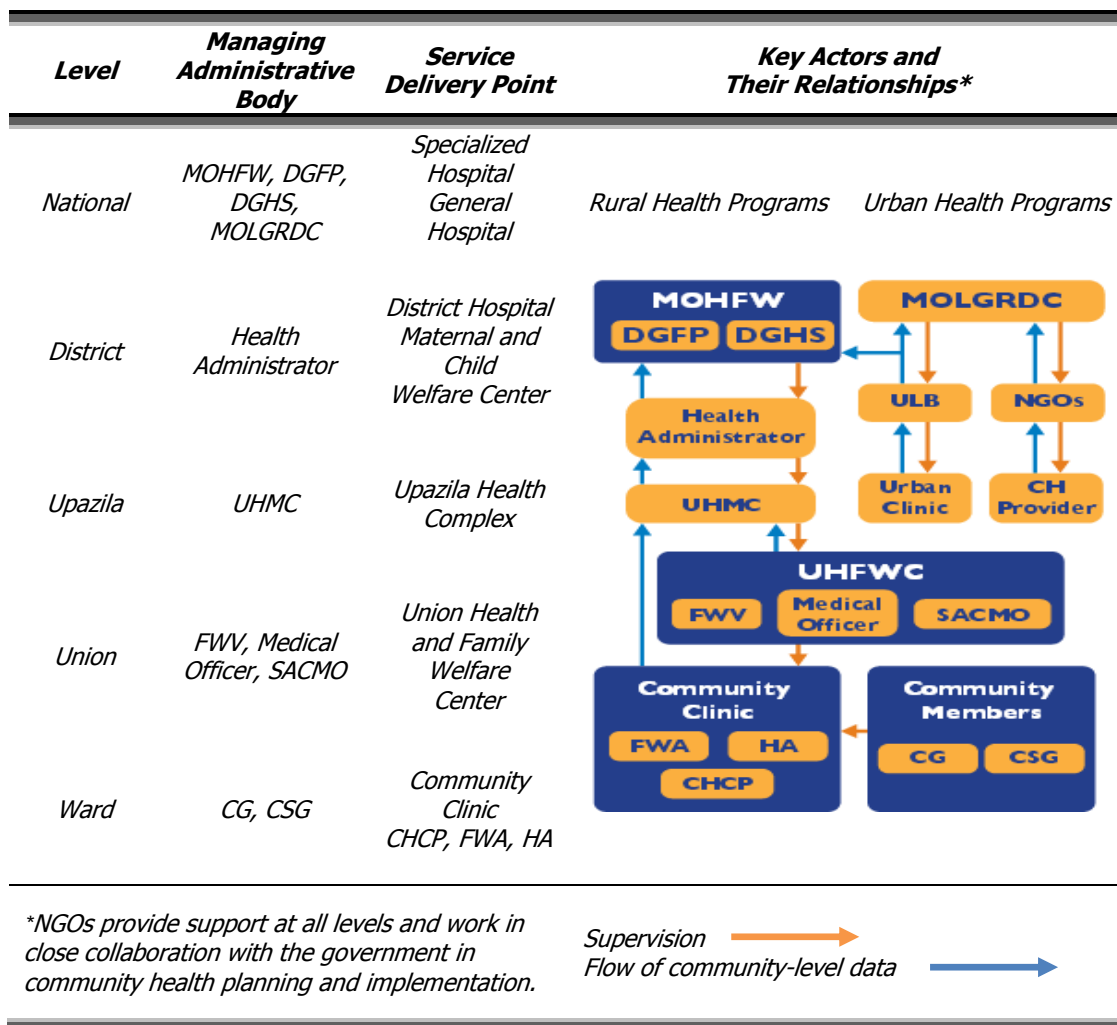
**Directorate General of Health Services (DGHS)*

***Directorate General of Family Planning*

Health service delivery system of Bangladesh:

- *The health service delivery system of Bangladesh is an intricate web of public health departments, NGOs, and private institutions. Responsibilities and functions range from policy planning, regulation, implementation, and health care delivery to medical education.*

- *Ministry of Health and Family Welfare (MoHFW) is the apex body responsible for formulating national-level policy, planning, and decision-making for the provision of healthcare and education. The national-level policies, plans, and decisions are translated into actions by the various implementing authorities across the country from the national to the community level.*
- *The MOHFW and its relevant regulatory bodies (Bangladesh Medical & Dental Council (BMDC); State Medical Faculty (SMF); Homeo, Unani and Ayurvedic Board; and Bangladesh Pharmacy Council) have indirect control over the system of public, NGOs, and private sector healthcare providers. In addition, the delivery of health services in urban areas, including primary health care services, is mandated to the Ministry of Local Government, Rural Development and Cooperatives (MOLGRDC).*
- *The health system differs between urban and rural settings in Bangladesh. In cities, the Urban Primary Health Care Project works to expand the availability of primary health care services, particularly for the urban poor. Clients access care at hospitals, urban clinics and dispensaries, as well as privately run health facilities.*
- *Summarizes Bangladesh's health structure, including service delivery points, key actors, and managing bodies at each level.*



- Bangladesh health facility distribution versus population distribution, by division is given below:

Division	Health facilities numbers*	Health facilities distribution	Population**	Population distribution
Barisal	1,423	7%	8,325,666	6%
Chittagong	3,523	18%	28,423,019	20%
Dhaka	5,437	28%	47,424,418	33%
Khulna	2,389	12%	15,687,759	11%
Rajshahi	2,714	14%	18,484,858	13%
Rangpur	2,488	13%	15,787,758	11%
Sylhet	1,210	6%	9,910,219	7%
Bangladesh	19,184	100%	144,043,697	100%

* List of registered health facilities prepared by NIPORT, MOHFW.

**Bangladesh Population and Housing Census 2011, Bangladesh Bureau of Statistics (BBS).2014.

- Bangladesh health facility distribution by division and by health facility types is given below :

Division	UHFWC					NGOs					Total
	CC	USC/RD	FWC	FWC (Upgraded)	UHC	MCWC	DH	Clinic	Hospital	Private Hospital	
Barisal	1,001	63	145	105	33	9	6	48	0	13	1,423
Chittagong	2,207	256	396	248	89	20	11	177	5	114	3,523
Dhaka	3,329	374	540	377	105	19	18	406	11	258	5,437
Khulna	1,547	148	277	188	50	14	10	115	0	40	2,389
Rajshahi	1,905	193	170	221	59	13	7	115	1	30	2,714
Rangpur	1,709	187	232	198	50	12	7	78	2	13	2,488
Sylhet	808	85	106	84	33	6	4	52	1	31	1,210
Bangladesh	12,506	1,306	1,866	1,421	419	93	63	991	20	499	19,184

List of registered health facilities prepared by NIPORT, MOHFW.

CC= Community clinic, DH = District hospital, MCWC = Maternal and child welfare center, UHC = Upazila health complex, UHFWC = Union health and family welfare center, USC/RD = Union sub-center/rural dispensary, CC = Community clinic.

Market Competition:

- Total number of hospitals in Bangladesh is around 29,973. Among these number of government, non-government and private hospitals are given below

Particulars	Total Number
Government Hospital	610
Non-Government Hospital:	
Private Hospital and Clinic	5,023
Diagnostic Center	10,675

Source: Annual Report HSD-2017-18, Health Bulletin 2017

- Over 4,000 NGOs operate in the health sector in Bangladesh. BRAC works in both urban and rural settings operating multi-sectoral programs in a variety of areas including family planning, nutrition, education, and urban development.

Demand & Supply:

- Estimated public expenditure requirement for complete health coverage is given below:

Indicators	2019-20	2024-25
Total public health expenditure ideally required for complete health coverage (million BDT)	340,899	376,381
Estimated healthcare budget with 6% growth rate (million BDT)	122,350	163,732
Deficit to achieve complete health coverage (million BDT)	218,549	212,648

- *In Bangladesh number of required doctor is not sufficient. Total number of registered doctor in the year 2017-2018 is 93,763 where total population was around 166 million. Data about the availability of health workforce in Bangladesh is given below:*

Indicators	Total number in 2017
<i>Doctors</i>	<i>93,763</i>
<i>Nurses</i>	<i>48,001</i>
<i>Paramedics</i>	<i>12,204</i>

Source: Annual Report HSD-2017-18

- *According to a survey conducted by Board of Investment in 2012, around thousands of Bangladeshi patients went to Thailand, Singapore and India for medical treatment almost every day. As a result Bangladesh lost approximately USD 2.04 billion in a year which is about 2 percent of total GDP of Bangladesh.*

Industry Advantages:

- *Bangladesh is one of the largest markets in the world in terms of its population, so it has tremendous investment opportunities of both domestic and foreign to provide healthcare services to the people. According to Board of Investment, the hospital and medical services attracted FDI inflow of around USD 595.86 million in Bangladesh over the year 2001 to 2010.*

Industry Disadvantages:

- *According to the World Health Organization Global Health Expenditure database, the pace of growth of Bangladesh's health sector is most striking among South Asian countries despite spending less on this sector than several neighboring countries. Healthcare expenditure in different countries is given below:*

Country	Health Care Expenditure (% of GDP)
<i>Bangladesh</i>	<i>2.64</i>
<i>India</i>	<i>3.89</i>
<i>Nepal</i>	<i>6.15</i>
<i>Myanmar</i>	<i>4.95</i>
<i>Canada</i>	<i>10.44</i>

Source: <https://data.worldbank.org/indicator/SH.XPD.CHEX.GD.ZS?locations=BD>

- *Huge initial investment is needed to enter in healthcare sector of Bangladesh which is an obstacle for investors.*

Health-related SDG indicators:

In 2015, countries adopted the ambitious Sustainable Development Goals (SDGs), each of which has specific targets to be achieved over the next 15 years. The SDGs include one health goal and over 50 health-related targets which are applicable to all countries, irrespective of their level of development. These health-related indicators may be grouped into the following seven thematic areas:

- Reproductive, maternal, newborn and child health
- Infectious diseases
- Non communicable diseases (NCDs) and mental health
- Injuries and violence
- Universal health coverage (UHC) and health systems
- Environmental risks
- Health risks and disease outbreaks.

The statistics shown below represent official WHO statistics for some selected health-related SDG indicators based on evidence available in early 2018. In addition, summary measures of health such as (healthy) life expectancy, and basic demographic and health-economic statistics, are included to provide a general indication of the situation.

Data Type	Total population (000s)	Life expectancy at birth (years)		Healthy life expectancy at birth (years)	Current health expenditure (CHE) per Capita (US\$)	Current health expenditure (CHE) as percentage of gross domestic product (GDP) (%)	Maternal mortality ratio (per 100 000 live births)	Proportion of births attended by skilled health personnel (%)	Neonatal mortality rate (per 1000 live births)
	Comparable estimates	Male	Female	Comparable estimates	Comparable estimates	Comparable estimates	Comparable estimates	Primary data	Comparable estimates
		2016	2016						
Member State	2016	2016	2016	2016	2015	2015	2015	2007–2017	2016
Bangladesh	162,952	71.1	74.4	63.3	32	2.6	176	50	20.1
India	1,324,171	67.4	70.3	59.3	63	3.9	174	86	25.4
Sri Lanka	20,798	72.1	78.5	66.8	118	3.0	30	99	5.3
Nepal	28,983	68.8	71.6	61.3	44	6.1	258	58	21.1
Myanmar	52,885	64.6	68.9	58.4	59	4.9	178	60	24.5
USA	322,180	76.0	81.0	68.5	9,536	16.8	14	99	3.7
UK	65,789	79.7	83.2	71.9	4,356	9.9	9	–	2.6

New HIV infections (per 1000 uninfected)	Tuberculosis incidence (per 100 000)	Malaria incidence (per 1000 population)	Hepatitis B surface antigen (HBsAg)	Reported number of people requiring	Probability of dying from any of CVD,	Suicide mortality rate (per 100 000)	Total alcohol per capita (>= 15 years of
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<i>population)</i>	<i>population)</i>	<i>at risk)</i>	<i>prevalence among children under 5 years (%)</i>	<i>interventions against NTD</i>	<i>cancer, diabetes, CRD between age 30 and exact age 70c,m (%)</i>	<i>population)</i>	<i>age) consumption (litres of pure alcohol)</i>	
<i>Comparable estimates</i>	<i>Comparable estimates</i>	<i>Comparable estimates</i>	<i>Comparable estimates</i>	<i>Other data</i>	<i>Comparable estimates</i>	<i>Comparable estimates</i>	<i>Comparable estimates</i>	Member State
2016	2016	2016	2015	2016	2016	2016	2016	
<0.01	221	0.6	1.38	47 484 224	21.6	5.9	0.0	Bangladesh
0.06	211	18.8	0.51	458 855 231	23.3	16.3	5.7	India
0.03	65	0.0	0.64	55 720	17.4	14.6	4.3	Sri Lanka
0.03	154	0.9	0.31	17 552 881	21.8	8.8	2.0	Nepal
0.22	361	7.2	2.03	39 343 021	24.2	7.8	4.8	Myanmar
–	3.1	–	0.04	932	14.6	15.3	9.8	USA
–	9.9	–	0.22	5	10.9	8.9	11.4	UK

Source: World Health Statistics: 2018

➤ **Demographic Information: Kaliakair Upazilla, Gazipur**

Name of the Upazila	<i>Kaliakair</i>
No. of Unions in the Upazila	<i>9</i>
No. of Households in the Upazila	<i>100,421</i>
Population in the Upazila	<i>451,732</i>
Area of Upazila in sq km	<i>317.140</i>

Source: Health Bulletin 2016, Kaliakair Upazila Health Complex

➤ **Existing health facilities in the Kaliakair Upazila**

Facility Type	Total No. of Facilities	No. of Beds
<i>Upazila Health Complex</i>	<i>1</i>	<i>31</i>
<i>Union Sub Centers</i>	<i>4</i>	<i>0</i>
<i>Union Health & Family Welfare Centers (belong to DGFP)</i>	<i>4</i>	<i>0</i>
<i>Community Clinics</i>	<i>35</i>	<i>0</i>
<i>Private Clinics/Facilities</i>	<i>11</i>	<i>110</i>

Source: Health Bulletin 2016, Kaliakair Upazila Health Complex

➤ **Upazila health complexes with the number of beds, average length of stay, and bed occupancy rate (2016): Kaliakair Upazilla, Gazipur**

Sl. no	Name of facility	No. of sanctioned beds	Average length of stay	Bed occupancy rate
<i>1</i>	<i>Sreepur Upazila Health Complex, Gazipur</i>	<i>31</i>	<i>2</i>	<i>102.1</i>
<i>2</i>	<i>Kaliganj Upazila Health Complex, Gazipur</i>	<i>50</i>	<i>2.5</i>	<i>75.7</i>
<i>3</i>	<i>Gazipur District Hospital, Gazipur (renamed as Shaheed Tajuddin Ahamed Medical College Hospital)</i>	<i>100</i>	<i>2.5</i>	<i>120.5</i>

Source: Health Bulletin 2016, KaliakairUpazila Health Complex

Information Sources:

- *World Bank*
- *bdnews24.com*
- *Health Bulletin*
- *World Health Statistics*
- *Ministry of Health & Family Welfare*
- *World health statistics:2018:Monitoring health for the SDGs*
- *<https://www.worldlifeexpectancy.com/bangladesh-life-expectancy>*
- *<https://thefinancialexpress.com.bd/health/average-life-expectancy-at-birth-rises-to-72-years-in-bangladesh-says-bbs-1530180219>*
- *<http://www.worldometers.info/world-population/bangladesh-population/>*
- *<http://www.dailysun.com/post/299675/2018/04/03/Per-capita-income-rises-to-1752->*
- *<https://www.indexmundi.com/g/g.aspx?c=bg&v=2223>*
- *<https://data.worldbank.org/indicator/SH.XPD.CHEX.GD.ZS?locations=BD>*
- *https://www.advancingpartners.org/sites/default/files/catalog/profiles/bangladesh_chs_catalog_profile_0.pdf*



Section 5.

Operation and Business Profile of

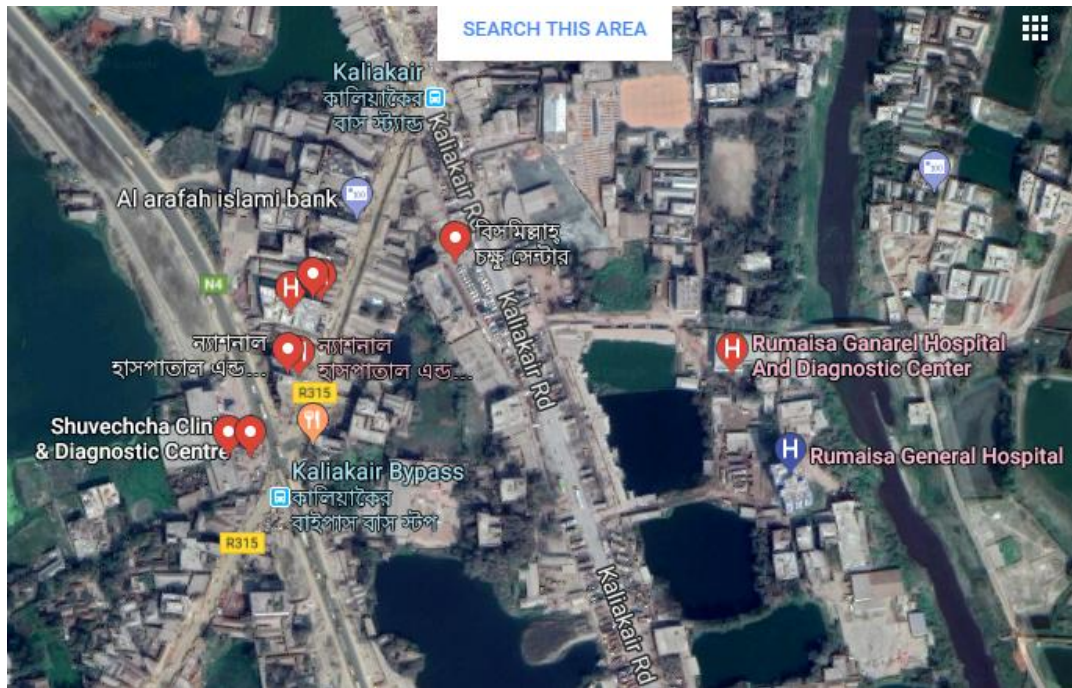
Rumaisa General Hospital and Diagnostic Center

Section 5. Operation and Business Profile of Rumaisa General Hospital and Diagnostic Center

Existing Operations:

Rumaisa General Hospital and Diagnostic Center is located at Kaliakair, Gazipur on an area of 10 decimal land. At present, the hospital is serving with 35 beds including 15 cabins & 20 general wards. It is equipped with Two (02) Operation Theatres, One modern Laboratory with skilled technicians, one X-Ray machine, one ECG machine, and one Ultra sound machine etc. It has separate wards for man & woman.

Location with Map:



Uses of Existing Infrastructure:

Floor Details	Area in sft	Floor wise Function
Ground Floor	4,400	Doctor's Consultancy
1st Floor	4,400	OT, Labor Room & Pediatric Section
2nd Floor	4,400	Cabin, General ward for Woman
3rd Floor	4,400	Cabin, General ward for man
11th Floor	4,400	Dormitory, Canteen & Dinning space
Total	22,000	

Services & Facilities:

Departments:

<i>Cardiology</i>	<i>Nephrology & Urology</i>	<i>Dental & Maxillofacial Surgery</i>	<i>Respiratory Medicine</i>
<i>Gastroenterology & Hepatology</i>	<i>Neurology</i>	<i>Fertility Centre</i>	<i>Ophthalmology</i>
<i>General & Laparoscopic Surgery</i>	<i>Neurosurgery</i>	<i>Lab Medicine</i>	<i>Hematology & Hematopoietic Stem Cell Transplant</i>
<i>Internal Medicine</i>	<i>ENT</i>	<i>Diagnostic & Interventional Radiology</i>	<i>Obstetrics & Gynecology</i>
<i>Child Development Centre</i>	<i>Dermatology & Venereology</i>	<i>Ophthalmology</i>	<i>Orthopedics and counseling</i>

Facilities:

<i>Emergency Department</i>	<i>Digital X-Ray C12</i>	<i>Eco Cardiogram</i>	<i>Nebulizer</i>
<i>Orthopedic Operation Theater</i>	<i>Endoscope</i>	<i>4D Ultra sonogram</i>	<i>US USG Test Facility</i>
<i>Advanced and Modern Pathology</i>	<i>CT Scan</i>	<i>Dental Clinical Services</i>	<i>24 Hour Ambulance and Pharmacy</i>

Expansion Plan:

The hospital has huge space to serve & install other required equipments. Moreover, comprehensive healthcare facilities in the region are limited. Under this consideration, the authority has planned to increase the capacity of the hospital to 150 beds with more rigorous healthcare facilities.

Floor usage plan for Expansion:

Floor Details	Area in sft in each floor	Function
<i>4th to 10th Floor</i>	<i>4,400</i>	<i>Will be accommodated for services after expansion</i>

Expanded Scope of Operations:

The Hospital will have expanded scope of operations in the following sections:

<i>Hospital Services</i>	<i>Diagnostic Services</i>	<i>Pharmacy</i>
<i>SICU</i>	<i>Various pathological tests</i>	<i>Medicine for all indoor and outdoor patients</i>
<i>MICU</i>	<i>chemical</i>	
<i>ICU</i>	<i>Hematology</i>	
<i>CCU</i>	<i>Histopathology</i>	
<i>NICU</i>	<i>Immunology</i>	
<i>HDU</i>	<i>Toxicology</i>	
<i>CVTS Post-Operative</i>	<i>imaging studies including Digital X-ray</i>	
<i>Telemetry</i>	<i>CT Scan</i>	
<i>Cardiovascular</i>	<i>MRI</i>	
<i>Neurological</i>	<i>ETT</i>	
<i>Hematology</i>	<i>PFT</i>	
<i>Renal</i>	<i>Color Doppler</i>	
<i>Gastroenterology</i>	<i>Mammography</i>	
<i>Day care Endoscopy</i>	<i>Ultrasonography</i>	
<i>Colonoscopy</i>	<i>Bone density study</i>	
<i>Day care Cardiac</i>	<i>EEG, ECG, EGD</i>	

- **Cardiology**

In Bangladesh demand for treatment of hypertension, cardiac arrhythmia, rheumatic valvular, ischaemia, congenital and other heart diseases are increasing. The demand for quality diagnosis, treatment, cure and prevention of cardiovascular diseases far outweigh the supply in Bangladesh. There is an acute need for a fully equipped hospital with facilities and complete range of services- from cardiac investigations to Interventional cardiological procedures carried out in ultramodern cardiac catheterization laboratories (Cath Lab). The cardiology department has plan to provide the following services phase wise.

- **Urology & Nephrology**

Urology focuses on the surgical and medical diseases of urinary tract system and reproductive organs. The hospital has planned to provide special treatment including stone disease management of the kidney and gall bladder and a full range of urological surgeries phase wise.

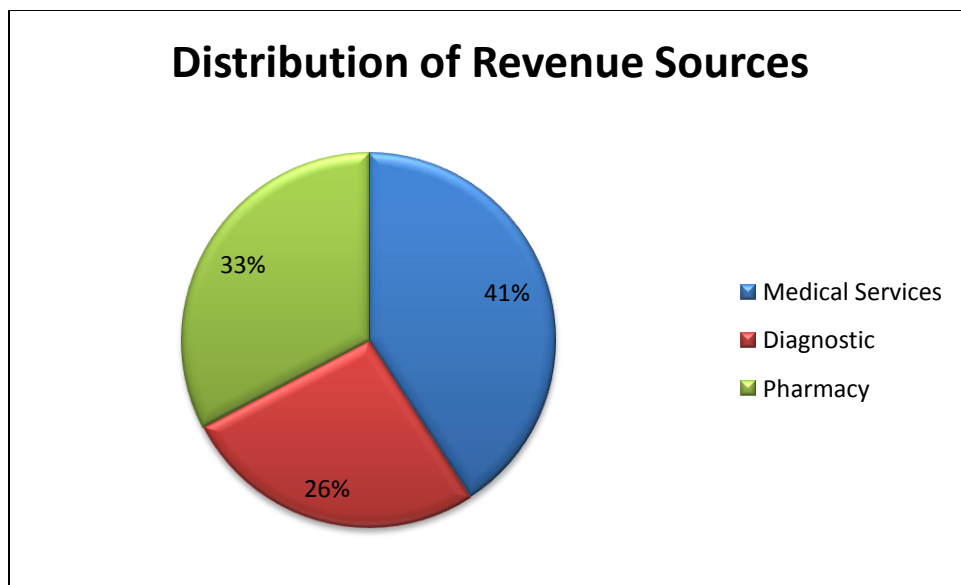
- **Orthopedics:**

Orthopedic surgery or orthopedics is the branch of surgery concerned with conditions involving the musculoskeletal system. Orthopedic surgeons use both surgical and nonsurgical means to treat musculoskeletal trauma, injuries, degenerative, infections, tumors, and congenital disorders. This branch of surgery also deals with the preservation and restoration of the function of the skeletal system, its articulations, and associated structures; particularly associated with the correction of deformities of the musculoskeletal system. It is felt that medical facilities in Bangladesh are currently inadequate.

The hospital will have 24 hrs electrical power services, International standard fire-fighting system and emergency evacuation system. The hospital will offer services based on three shift operations of 8 hours each per day and 365 days for indoor patients and 300 days for outdoor patients in a year.

Distribution of Revenue Sources:

There are three major sources for revenue for Rumaisa General Hospital and Diagnostic Center. Distribution of revenue sources is shown in the below chart:



Patient Concentration:

Rumaisa General Hospital and Diagnostic Center will mainly concentrate on general hospital service along with special concentration on cardiology, Urology, Nephrology and Orthopedic patients. Patients living at Gazipur and adjacent area will be primary customer of the hospital as these locations lack a complete healthcare center.

Marketing Strategy:

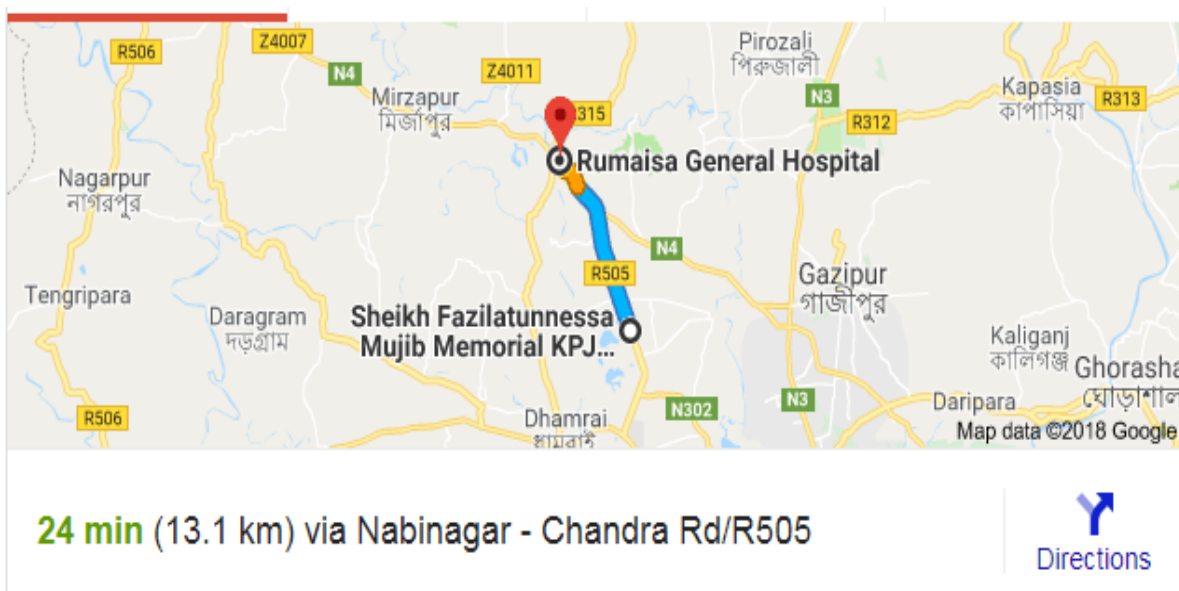
Rumaisa General Hospital and Diagnostic Center plans to offer services at a competitive price considering its target patient and other leading large scale hospitals in Dhaka. The hospital will also engage in several promotional and corporate social responsibility programs like seminars, awareness campaigns, Stay Healthy week etc.

The hospital will employ renowned and experienced Doctors in different department's including Cardiovascular, Urology, Nephrology and Orthopedic departments. The hospital has planned to recruit head of the departments who are competent in their area of specialization. In this connection, the hospital will get a ready patient base initially.

Moreover, the hospital has planned to offer different corporate packages for health checkup which will increase its position in the industry.

Market Competition:

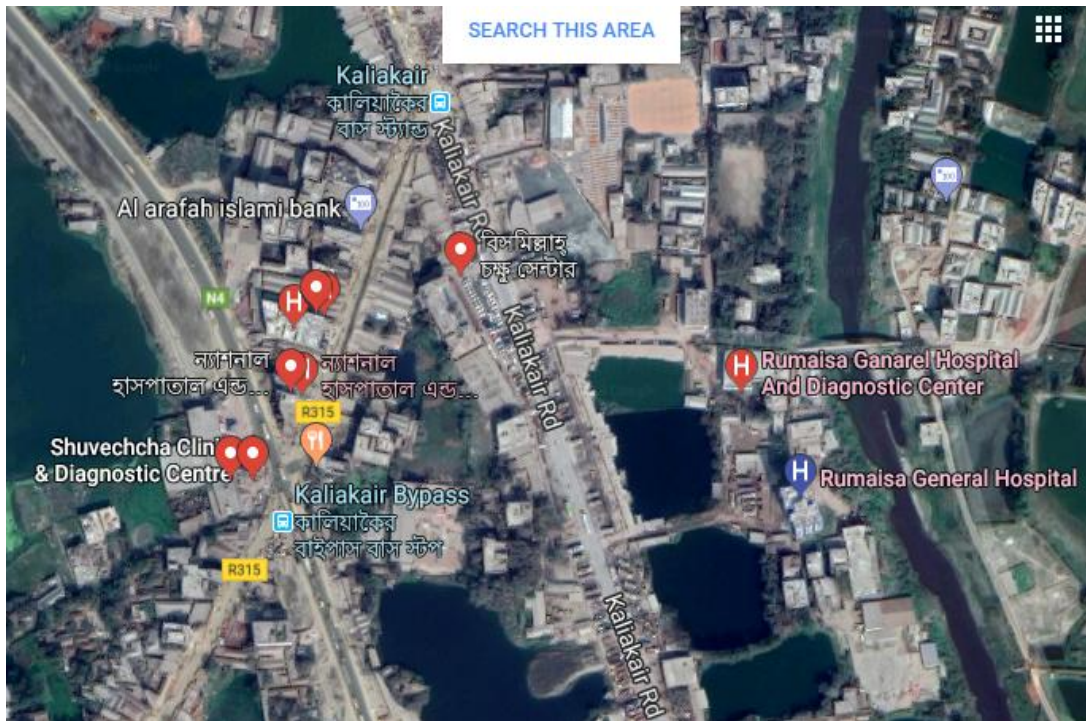
There are several small and large scale hospitals that provide one stop solution for health services, diagnostic & therapeutic services. Sheikh Fazilatunnesa Mujib Memorial is the major competitor of Rumaisa General Hospital & Diagnostic Centre. It is 13.1 kilometer away from Rumaisa General Hospital and Diagnostic Center.



Particulars	Sheikh Fazilatunnesa Mujib Memorial	Rumaisa General Hospital & Diagnostic Centre
<i>Year of establishment</i>	<i>2018</i>	<i>2018</i>
<i>Location</i>	<i>C/12, Tetuibari, Kasimpur, Gazipur, Bangladesh.</i>	<i>D 39/1, Kaliakoir, Gazipur</i>
<i>Services</i>	<i>20 specialized departments and services such as cardiology, orthopedics, nephrology, urology, kidney transplant, obstetrics, gynecology, neurology etc.</i>	<i>OT Services, Cardiology, Gastroenterology & Hepatology, General & Laparoscopic Surgery, Internal Medicine, Nephrology, Neurology, Neurosurgery, ENT, Dental & Maxillofacial Surgery, Fertility Centre, Lab Medicine, Diagnostic & Interventional Radiology, Respiratory Medicine, Ophthalmology, Hematology & Hematopoietic Stem Cell Transplant, Obstetrics & Gynaecology, Child Development Centre, Dermatology & Venereology, Ophthalmology, Urology, Orthopaedics etc.</i>
<i>No. of Beds</i>	<i>250 Beds</i>	<i>35 Beds</i>

❖ **Other Hospitals near Rumaisa General Hospitals & Diagnostic Center:**

Hospital in near distance	Distance
<i>Shuveccha Clinic & Diagnostic Ltd.</i>	<i>1.3 km</i>
<i>Kaliakair Upazilla Health Complex</i>	<i>1.5 km</i>
<i>Khwaja Badrudduja Modern Hospital</i>	<i>9.1 km</i>
<i>Shafipur General Hospital</i>	<i>9.1 km</i>
<i>Tanha Health Care Hospital, Kaliakair, Gazipur</i>	<i>9.3 km</i>



Supply Chain Management:

Supply chain is one of the largest and significant costs for hospital operators. In order to maintain on time supply and to avoid errors on the way, Rumaisa General Hospital & Diagnostic Centre has formed two separate departments. Operation department will be responsible for listing the requirement of supplies, whereas Purchase department will procure the required supplies. Also the required supplies are categorized in following manner –

<i>Maintenance Supply</i>	<i>Operational Supply</i>
<i>House Keeping & Sterilization Supplies</i>	<i>Medicine Supplies</i>
<i>Hospital Equipment Maintenance Supplies</i>	<i>Medical Gas Supplies</i>
<i>Food Item Supplies</i>	<i>Hospital Supplies</i>
<i>Laundry Supplies</i>	<i>Laboratory Supplies</i>

Procurement Sources:

All supplies will be procured from recognized manufacturers, authenticated dealers and other reputed vendors. The hospital plans to maintain several vendors for each supplies category. It will also procure supplies from international sources, if required.

Laboratory Facility:

Rumaisa General Hospital & Diagnostic Centre will be equipped with Biochemistry Lab, Hematology lab, Microbiology lab and Histopathology lab. The hospital has planned to import Laboratory equipment from internationally reputed vendors. The company will also recruit experienced pathologists and phlebotomists to administer the tests at maximum accuracy.

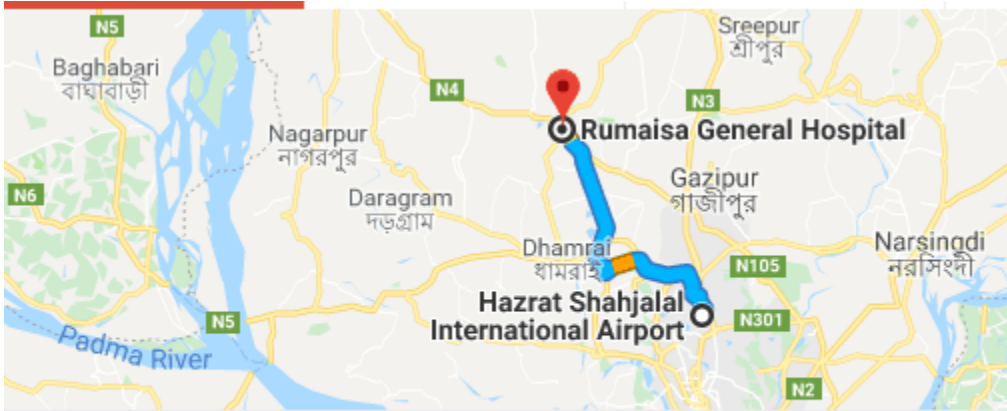
Future Plan:

*Existing promoters of Rumaisa General Hospital & Diagnostic Centre has planned to establish a medical college and dormitory. **A detail of future plan is given in Annexure.***

Existing Project Details:

Land and Location:

The project has been set-up on own premises located at Kaliakair, Gazipur, Dhaka on 10 Decimal lands. It is 43.3 kilometers away from Dhaka airport. **Total cost of Land is 25,000,000.**



1 h 51 min (43.3 km) via Nabinagar - Chandra Rd/R505

Building and Civil Construction:

The hospital will construct an 11 Storied RCC structured building covering a total area of 48,400 sft (Each floor covering 4,400 sft). **Total cost of building and civil construction is BDT 96,800,000.**

Machinery & Equipment:

For the hospital, machineries have been procured from different origins. **Total cost of imported machinery & Equipment is BDT 22,164,500.** (Detail of the machinery is given in annexure.)

Vehicles:

Currently the hospital is equipped with an ambulance the value of which BDT 3,000,000.

Utilities:

Power: Total electricity requirement of the project will be 250 KVA. The project is equipped with diesel generator. It has sufficient fuel for running the generator from local sources.

Water: The project has a deep tube well for continuous water supply.

Safety Compliance Provisions:

The project will also provide the following facilities:

- a) Central Air-conditioned System, 24 hours electrical power services with dual generator backup and one standby mode;
- b) International standard fire-fighting system and emergency evacuation system;
- c) Pneumatic tube system for quick, safe and smooth transfer of pathological samples, important documents, etc.
- d) Fire escape stair;
- e) Car parking; and
- f) Ambulance with mobile hospital facility.

Expansion Plan: For 150 Beds Capacity

Renovation Work of Building:

The building is subject to renovation from 4th floor to 10th floor. **Total cost for renovation has been estimated to be BDT 30,800,000.**

Machinery & Equipment:

Total cost of machinery & equipment to be procured has been estimated to be BDT 245,874,000.

Vehicles:

For the hospital purpose the hospital is equipped with 6 micro bus, 4 cars, 2 ambulances, 2 delivery vans and 10 motor cycles. **The value of which would be BDT 46,125,000.**

Implementation Time Line for Project Expansion:

Stage of Work	Time Period
<i>Building Renovation</i>	<i>Will initiate after availing bank finance</i>
<i>LC open for Machinery</i>	<i>Will initiate after availing bank finance</i>
<i>Machinery Arrival</i>	<i>Within 4 months of LC opening</i>
<i>Erection and Installation</i>	<i>Within 1month of machinery arrival</i>
<i>Commercial Operation Start</i>	<i>Maximum 1 month from erection and installation</i>

Project Cost & Means of Finance: (including Expansion)

<i>Particulars</i>	<i>Equity Portion</i>	<i>Debt Portion</i>	<i>Total</i>	<i>Percentage</i>
<i>Land & Land Development</i>	<i>25,000,000</i>	<i>-</i>	<i>25,000,000</i>	<i>5%</i>
<i>Building & Civil Construction</i>	<i>96,800,000</i>	<i>30,800,000</i>	<i>127,600,000</i>	<i>24.6%</i>
<i>Plant & Machinery</i>	<i>22,164,500</i>	<i>245,874,000</i>	<i>268,038,500</i>	<i>51.7%</i>
<i>Vehicle</i>	<i>3,000,000</i>	<i>46,125,000</i>	<i>49,125,000</i>	<i>9.5%</i>
<i>Sub-Total</i>	<i>146,964,500</i>	<i>322,799,000</i>	<i>469,763,500</i>	
<i>Grace Period Finance Cost</i>	<i>-</i>	<i>48,419,850</i>	<i>48,419,850</i>	<i>9.3%</i>
<i>Gross Total</i>	<i>146,964,500</i>	<i>371,218,850</i>	<i>518,183,350</i>	<i>100%</i>

Means of Finance:

<i>Particulars</i>	<i>Investment in BDT Amount</i>	<i>Investment in %</i>
<i>Bank</i>	<i>371,218,850</i>	<i>72%</i>
<i>Equity</i>	<i>146,964,500</i>	<i>28%</i>
<i>Total</i>	<i>518,183,350</i>	<i>100%</i>

Status of Funding:

Equity Finance: Already completed

Debt Finance: Will be availed from bank



Section 6.

***Financial Performance projection of
Rumaisa General Hospital and Diagnostic Center***

**Section 6. Financial Performance projection of
Rumaisa General Hospital and Diagnostic Center**

Assumption:

- The hospital will operate on an average 365 days per year.
- Price and capacity of the services is given below:

Seat Rent	Capacity (no. of Bed)	Per seat/day
<i>Suit room</i>	5	3,000
<i>Single room</i>	25	1,800
<i>Double beds</i>	20	1,600
<i>Gen ward</i>	30	500
<i>CCU</i>	10	3,500
<i>HDU</i>	10	3,500
<i>Medical ICU</i>	10	3,500
<i>Surgical ICU</i>	10	3,500
<i>Neonatal ICU</i>	10	3,000
<i>labor Room</i>	10	1,500
<i>Day Care gen</i>	10	1,000
Total	150	

- Out of total revenue generation around 40% will be generated from medical service, and rest 60% will be generated from diagnostic and pharmacy service.
- It will utilize 60%, 65%, 70%, 75%, 80%, 85%, 90%, 95%, 100% and 100% in each respective 10 (ten) years after expansion.
- Price of services will be determined as per rate approved by Private clinic & Diagnostic Owners' Association, Gazipur district.
- Direct expenses have been estimated @15%, 35% and 80% of respective medical service, diagnostic and pharmacy service. It will fluctuate as per utilization.
- Employment creation and salary for clinical service will fluctuate as per capacity utilization rate.
- Admin salary will increase @ 5% each year and some admin expenses will increase within range of 1% to 5%.
- Utility expenses will fluctuate as per capacity utilization rate.

- *Depreciation for building is estimated to be 2.5% for building & civil works, 5% for Plant and Machinery, and 20% for motor vehicle in the projected years.*
- *Grace period finance cost (IDGP) will be amortized over loan period.*
- *50% of gross working capital requirement will be taken as Working capital loan. Finance cost on working capital loan has been considered @ 10% p.a.*
- *Long term loan would be taken as per following schedule:*

Finance Amount Breakup:		Other Terms:		
<i>Principal Loan Amount</i>	<i>BDT 322,799,000</i>	Loan Period	Finance Rate	Payment Mode
<i>Grace Period Finance Cost</i>	<i>BDT 48,419,850</i>	<i>10.5 years including 1.5 years grace period</i>	<i>10% p.a</i>	<i>Quarterly</i>
Total Loan Amount	BDT 371,218,850			

- *Tax has been estimated as per applicable rate.*

Projected Balance Sheet

(Amount in BDT)

Particulars	Year-1	Year-2	Year-3	Year-4	Year-5	Year-6	Year-7	Year-8	Year-9	Year-10
Fixed Assets	460,149,447	434,395,444	408,641,442	382,887,439	357,133,436	331,379,433	308,081,681	289,696,428	271,311,175	254,719,250
Land & Land Development	25,000,000	25,000,000	25,000,000	25,000,000	25,000,000	25,000,000	25,000,000	25,000,000	25,000,000	25,000,000
Plant & Machinery	254,636,575	241,234,650	227,832,725	214,430,800	201,028,875	187,626,950	174,225,025	160,823,100	147,421,175	134,019,250
Building & Civil Construction	124,410,000	121,220,000	118,030,000	114,840,000	111,650,000	108,460,000	105,270,000	102,080,000	98,890,000	95,700,000
Vehicle	41,756,250	34,387,500	27,018,750	19,650,000	12,281,250	4,912,500	-	-	-	-
IDGP	14,346,622	12,553,294	10,759,967	8,966,639	7,173,311	5,379,983	3,586,656	1,793,328	-	-
Current Asset	91,193,832	103,286,609	121,398,212	143,829,202	169,145,822	198,433,801	228,130,760	252,333,193	278,636,944	312,742,957
Stock & Inventories	12,810,266	13,877,788	14,945,310	16,012,833	17,080,355	18,147,877	19,215,399	20,282,921	21,350,443	21,350,443
Accounts Receivables	7,957,286	8,620,393	9,283,500	9,946,607	10,609,715	11,297,181	11,984,647	12,672,113	13,359,579	13,343,340
Advance, Deposit & Prepayment	589,476	638,599	687,722	736,845	785,968	835,091	884,214	933,337	982,460	982,460
Cash & Cash Equivalents	69,836,804	80,149,829	96,481,680	117,132,917	140,669,785	168,153,653	196,046,500	218,444,822	242,944,462	277,066,714
Total Asset	551,343,279	537,682,053	530,039,654	526,716,641	526,279,258	529,813,234	536,212,440	542,029,621	549,948,119	567,462,207
Liabilities & Owner Equity										
Non-Current Liabilities	371,218,850	342,446,286	311,245,272	277,363,701	240,523,298	200,416,898	156,705,448	109,014,697	56,931,544	(0)
Term Loan	371,218,850	342,446,286	311,245,272	277,363,701	240,523,298	200,416,898	156,705,448	109,014,697	56,931,544	(0)
Current Liabilities	20,751,121	22,455,384	26,767,079	31,918,916	36,555,798	41,501,364	46,286,831	49,941,068	54,283,504	60,866,268
Short Term Loan	1,067,851	1,156,839	1,245,827	2,002,221	2,135,703	2,271,011	2,406,319	2,541,628	2,676,936	2,675,718
Accounts Payable	11,312,464	12,255,170	13,197,875	14,140,580	15,083,286	16,025,991	16,968,696	17,911,402	18,854,107	18,854,107
Provision for Income Tax	6,681,666	7,219,194	10,363,726	13,680,542	17,104,844	20,835,667	24,405,871	26,844,297	29,970,347	36,541,544
Accrued Expenses	1,689,139	1,824,181	1,959,651	2,095,572	2,231,966	2,368,695	2,505,944	2,643,742	2,782,114	2,794,899
Equity	159,373,308	172,780,383	192,027,303	217,434,024	249,200,162	287,894,973	333,220,161	383,073,856	438,733,071	506,595,939
Paid-up Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Share Money Deposit	145,964,500	145,964,500	145,964,500	145,964,500	145,964,500	145,964,500	145,964,500	145,964,500	145,964,500	145,964,500
Retained Earnings	12,408,808	25,815,883	45,062,803	70,469,524	102,235,662	140,930,473	186,255,661	236,109,356	291,768,571	359,631,439
Total Liabilities & Equity	551,343,279	537,682,053	530,039,654	526,716,641	526,279,258	529,813,234	536,212,440	542,029,621	549,948,119	567,462,207

Projected Income Statement

(Amount in BDT)

Particulars	Year-1	Year-2	Year-3	Year-4	Year-5	Year 6	Year-7	Year-8	Year-9	Year-10
Revenue	244,839,569	265,242,867	285,646,164	306,049,461	326,452,759	343,608,184	360,763,610	377,919,036	395,074,461	397,239,709
<i>Direct Expenses</i>	<i>99,897,043</i>	<i>108,221,796</i>	<i>116,546,550</i>	<i>124,871,303</i>	<i>133,196,057</i>	<i>141,520,810</i>	<i>149,845,564</i>	<i>158,170,317</i>	<i>166,495,071</i>	<i>166,495,071</i>
<i>Gross Profit</i>	<i>144,942,527</i>	<i>157,021,070</i>	<i>169,099,614</i>	<i>181,178,158</i>	<i>193,256,702</i>	<i>202,087,374</i>	<i>210,918,046</i>	<i>219,748,718</i>	<i>228,579,390</i>	<i>230,744,638</i>
Operating Expenses	92,504,301	98,437,253	103,870,884	109,064,380	114,229,049	117,090,023	117,720,951	123,473,786	127,675,084	115,914,685
<i>Admin Expenses</i>	<i>92,504,301</i>	<i>98,437,253</i>	<i>103,870,884</i>	<i>109,064,380</i>	<i>114,229,049</i>	<i>117,090,023</i>	<i>117,720,951</i>	<i>123,473,786</i>	<i>127,675,084</i>	<i>115,914,685</i>
Operating Profit	52,438,226	58,583,818	65,228,731	72,113,779	79,027,653	84,997,351	93,197,095	96,274,932	100,904,306	114,829,953
Financial Expenses	33,347,751	37,957,548	35,618,084	33,026,516	30,156,672	25,466,873	23,466,036	19,576,941	15,274,744	10,425,541
<i>Financial expense on Short term Loan</i>	<i>1,067,851</i>	<i>1,156,839</i>	<i>1,245,827</i>	<i>1,334,814</i>	<i>1,423,802</i>	<i>1,514,007</i>	<i>1,604,213</i>	<i>1,694,419</i>	<i>1,784,624</i>	<i>1,783,812</i>
<i>Financial expense Interest on Long term Loan</i>	<i>32,279,900</i>	<i>36,800,709</i>	<i>34,372,258</i>	<i>31,691,702</i>	<i>28,732,870</i>	<i>25,466,873</i>	<i>21,861,823</i>	<i>17,882,523</i>	<i>13,490,120</i>	<i>8,641,728</i>
Net Profit Before Tax	19,090,474	20,626,269	29,610,646	39,087,262	48,870,982	59,530,478	69,731,059	76,697,991	85,629,562	104,404,412
<i>Provision for Tax</i>	<i>6,681,666</i>	<i>7,219,194</i>	<i>10,363,726</i>	<i>13,680,542</i>	<i>17,104,844</i>	<i>20,835,667</i>	<i>24,405,871</i>	<i>26,844,297</i>	<i>29,970,347</i>	<i>36,541,544</i>
Net Profit After Tax	12,408,808	13,407,075	19,246,920	25,406,721	31,766,138	38,694,811	45,325,189	49,853,694	55,659,216	67,862,868

Projected Cash Flow Statement:

(Amount in BDT)

Particulars	Year-1	Year-2	Year-3	Year-4	Year-5	Year-6	Year-7	Year-8	Year-9	Year-10
Cash Flow from Operation Activities										
Net Profit	12,408,808	13,407,075	19,246,920	25,406,721	31,766,138	38,694,811	45,325,189	49,853,694	55,659,216	67,862,868
Depreciation & Amortization	25,754,003	25,754,003	25,754,003	25,754,003	25,754,003	25,754,003	23,297,753	18,385,253	18,385,253	16,591,925
Changes in Current Assets	(21,357,028)	(1,779,752)	(1,779,752)	(1,779,752)	(1,779,752)	(1,804,111)	(1,804,111)	(1,804,111)	(1,804,111)	16,239
Changes in Current Liabilities	19,683,269	1,615,275	4,222,708	4,395,442	4,503,401	4,810,257	4,650,159	3,518,929	4,207,128	6,583,982
Total Cash Flow From Operating Activities	36,489,052	38,996,601	47,443,878	53,776,413	60,243,790	67,454,960	71,468,989	69,953,764	76,447,485	91,055,014
Cash flow from Investment Activities	-	-	-	-	-	-	-	-	-	-
Cash Flow from Financing Activities	33,347,751	(28,683,576)	(31,112,027)	(33,125,176)	(36,706,922)	(39,971,092)	(43,576,141)	(47,555,442)	(51,947,845)	(56,932,762)
Increase/Decrease in Term Loan	32,279,900	(28,772,564)	(31,201,015)	(33,881,571)	(36,840,403)	(40,106,400)	(43,711,450)	(47,690,750)	(52,083,153)	(56,931,544)
Increase/Decrease in Short Term Loan	1,067,851	88,988	88,988	756,395	133,481	135,308	135,308	135,308	135,308	(1,218)
Total Cash Flow	69,836,804	10,313,025	16,331,851	20,651,237	23,536,868	27,483,868	27,892,847	22,398,322	24,499,640	34,122,252
Cash at Beginning of the period	-	69,836,804	80,149,829	96,481,680	117,132,917	140,669,785	168,153,653	196,046,500	218,444,822	242,944,462
Cash at ending of the period	69,836,804	80,149,829	96,481,680	117,132,917	140,669,785	168,153,653	196,046,500	218,444,822	242,944,462	277,066,714

Projected Revenue Estimation

(Amount in BDT)

Revenue	Year-1	Year-2	Year-3	Year-4	Year-5	Year-6	Year-7	Year-8	Year-9	Year-10
<i>Medical Services</i>	99,934,518	108,262,395	116,590,271	124,918,148	133,246,024	141,573,901	149,901,777	158,229,654	166,557,530	166,557,530
<i>Diagnostic</i>	64,957,437	70,370,556	75,783,676	81,196,796	86,609,916	88,775,163	90,940,411	93,105,659	95,270,907	97,436,155
<i>Pharmacy</i>	79,947,614	86,609,916	93,272,217	99,934,518	106,596,819	113,259,120	119,921,422	126,583,723	133,246,024	133,246,024
Total Revenue	244,839,569	265,242,867	285,646,164	306,049,461	326,452,759	343,608,184	360,763,610	377,919,036	395,074,461	397,239,709

Breakup:

(Amount in BDT)

i. Medical Services	Year-1	Year-2	Year-3	Year-4	Year-5	Year-6	Year-7	Year-8	Year-9	Year-10
<i>Seat Rent</i>	66,138,000	71,649,500	77,161,000	82,672,500	88,184,000	93,695,500	99,207,000	104,718,500	110,230,000	110,230,000
<i>Admission Fee</i>	1,091,277	1,182,217	1,273,157	1,364,096	1,455,036	1,545,976	1,636,916	1,727,855	1,818,795	1,818,795
<i>Oxygen</i>	7,440,525	8,060,569	8,680,613	9,300,656	9,920,700	10,540,744	11,160,788	11,780,831	12,400,875	12,400,875
<i>OT Charge</i>	5,952,420	6,448,455	6,944,490	7,440,525	7,936,560	8,432,595	8,928,630	9,424,665	9,920,700	9,920,700
<i>Dental</i>	529,104	573,196	617,288	661,380	705,472	749,564	793,656	837,748	881,840	881,840
<i>Dialysis Unit</i>	7,936,560	8,597,940	9,259,320	9,920,700	10,582,080	11,243,460	11,904,840	12,566,220	13,227,600	13,227,600
<i>Diet</i>	7,440,525	8,060,569	8,680,613	9,300,656	9,920,700	10,540,744	11,160,788	11,780,831	12,400,875	12,400,875
<i>Post-Operative Care, Chemo, aspiration</i>	3,406,107	3,689,949	3,973,792	4,257,634	4,541,476	4,825,318	5,109,161	5,393,003	5,676,845	5,676,845
Total	99,934,518	108,262,395	116,590,271	124,918,148	133,246,024	141,573,901	149,901,777	158,229,654	166,557,530	166,557,530

(Amount in BDT)

<i>ii. Diagnostic</i>	<i>Year-1</i>	<i>Year-2</i>	<i>Year-3</i>	<i>Year-4</i>	<i>Year-5</i>	<i>Year-6</i>	<i>Year-7</i>	<i>Year-8</i>	<i>Year-9</i>	<i>Year-10</i>
<i>Pathology</i>	48,718,078	52,777,917	56,837,757	60,897,597	64,957,437	66,581,373	68,205,309	69,829,244	71,453,180	73,077,116
<i>X-Ray</i>	5,846,169	6,333,350	6,820,531	7,307,712	7,794,892	7,989,765	8,184,637	8,379,509	8,574,382	8,769,254
<i>ECG</i>	2,273,510	2,462,969	2,652,429	2,841,888	3,031,347	3,107,131	3,182,914	3,258,698	3,334,482	3,410,265
<i>Endoscopy</i>	649,574	703,706	757,837	811,968	866,099	887,752	909,404	931,057	952,709	974,362
<i>Ultrasonography</i>	4,871,808	5,277,792	5,683,776	6,089,760	6,495,744	6,658,137	6,820,531	6,982,924	7,145,318	7,307,712
<i>Eco/Color Doppler</i>	2,598,297	2,814,822	3,031,347	3,247,872	3,464,397	3,551,007	3,637,616	3,724,226	3,810,836	3,897,446
Total	64,957,437	70,370,556	75,783,676	81,196,796	86,609,916	88,775,163	90,940,411	93,105,659	95,270,907	97,436,155

(Amount in BDT)

<i>iii. Pharmacy</i>	<i>Year-1</i>	<i>Year-2</i>	<i>Year-3</i>	<i>Year-4</i>	<i>Year-5</i>	<i>Year-6</i>	<i>Year-7</i>	<i>Year-8</i>	<i>Year-9</i>	<i>Year-10</i>
<i>Medicine Sales</i>	79,947,614	86,609,916	93,272,217	99,934,518	106,596,819	113,259,120	119,921,422	126,583,723	133,246,024	133,246,024

Projected Direct Expenses

(Amount in BDT)

Particulars	Year-1	Year-2	Year-3	Year-4	Year-5	Year-6	Year-7	Year-8	Year-9	Year-10
<i>i. Medical Services</i>	14,490,505	15,698,047	16,905,589	18,113,131	19,320,673	20,528,216	21,735,758	22,943,300	24,150,842	24,150,842
<i>ii. Diagnostic</i>	22,247,922	24,101,916	25,955,909	27,809,903	29,663,896	31,517,890	33,371,883	35,225,877	37,079,870	37,079,870
<i>iii. Pharmacy</i>	63,158,615	68,421,833	73,685,051	78,948,269	84,211,487	89,474,705	94,737,923	100,001,141	105,264,359	105,264,359
Total Expenses	99,897,043	108,221,796	116,546,550	124,871,303	133,196,057	141,520,810	149,845,564	158,170,317	166,495,071	166,495,071

Breakup:

(Amount in BDT)

<i>i. Medical Services</i>	Year-1	Year-2	Year-3	Year-4	Year-5	Year-6	Year-7	Year-8	Year-9	Year-10
<i>Oxygen</i>	2,101,123.24	2,276,217	2,451,310	2,626,404	2,801,498	2,976,591	3,151,685	3,326,778	3,501,872	3,501,872
<i>OT</i>	1,883,765.66	2,040,746	2,197,727	2,354,707	2,511,688	2,668,668	2,825,648	2,982,629	3,139,609	3,139,609
<i>Floor</i>	1,231,692.93	1,334,334	1,436,975	1,539,616	1,642,257	1,744,898	1,847,539	1,950,180	2,052,822	2,052,822
<i>Dental</i>	7,245.25	7,849	8,453	9,057	9,660	10,264	10,868	11,472	12,075	12,075
<i>Diet</i>	5,796,202.04	6,279,219	6,762,236	7,245,253	7,728,269	8,211,286	8,694,303	9,177,320	9,660,337	9,660,337
<i>Dialysis Unit</i>	3,470,475.97	3,759,682	4,048,889	4,338,095	4,627,301	4,916,508	5,205,714	5,494,920	5,784,127	5,784,127
Total	14,490,505	15,698,047	16,905,589	18,113,131	19,320,673	20,528,216	21,735,758	22,943,300	24,150,842	24,150,842

(Amount in BDT)

<i>ii. Diagnostic</i>	<i>Year-1</i>	<i>Year-2</i>	<i>Year-3</i>	<i>Year-4</i>	<i>Year-5</i>	<i>Year-6</i>	<i>Year-7</i>	<i>Year-8</i>	<i>Year-9</i>	<i>Year-10</i>
<i>Pathology</i>	18,243,296	19,763,571	21,283,845	22,804,120	24,324,395	25,844,669	27,364,944	28,885,219	30,405,493	30,405,493
<i>X-Ray</i>	2,002,313	2,169,172	2,336,032	2,502,891	2,669,751	2,836,610	3,003,469	3,170,329	3,337,188	3,337,188
<i>ECG</i>	444,958	482,038	519,118	556,198	593,278	630,358	667,438	704,518	741,597	741,597
<i>Endoscopy</i>	222,479	241,019	259,559	278,099	296,639	315,179	333,719	352,259	370,799	370,799
<i>Ultrasonography</i>	889,917	964,077	1,038,236	1,112,396	1,186,556	1,260,716	1,334,875	1,409,035	1,483,195	1,483,195
<i>Eco/Color Doppler</i>	444,958	482,038	519,118	556,198	593,278	630,358	667,438	704,518	741,597	741,597
Total	22,247,922	24,101,916	25,955,909	27,809,903	29,663,896	31,517,890	33,371,883	35,225,877	37,079,870	37,079,870

(Amount in BDT)

<i>iii. Pharmacy</i>	<i>Year-1</i>	<i>Year-2</i>	<i>Year-3</i>	<i>Year-4</i>	<i>Year-5</i>	<i>Year-6</i>	<i>Year-7</i>	<i>Year-8</i>	<i>Year-9</i>	<i>Year-10</i>
<i>Cost of medicine sold</i>	63,158,615	68,421,833	73,685,051	78,948,269	84,211,487	89,474,705	94,737,923	100,001,141	105,264,359	105,264,359

Projected Admin Expenses

(Amount in BDT)

Particulars	Year-1	Year-2	Year-3	Year-4	Year-5	Year-6	Year-7	Year-8	Year-9	Year-10
Salary & Allowances	42,993,600	46,404,800	49,828,870	53,266,454	56,718,226	60,184,897	63,667,212	67,165,953	70,681,941	71,062,238
Electricity	6,585,575	7,134,373	7,683,171	8,231,969	8,780,767	9,329,565	9,878,363	10,427,160	10,975,958	10,975,958
Vehicle running cost	330,480	358,020	385,560	413,100	440,640	468,180	495,720	523,260	550,800	550,800
Fuel Cost	97,740	105,885	114,030	122,175	130,320	138,465	146,610	154,755	162,900	162,900
Water	630,000	682,500	735,000	787,500	840,000	892,500	945,000	997,500	1,050,000	1,050,000
Telephone	367,259	397,864	428,469	459,074	489,679	515,412	541,145	566,879	592,612	595,860
Cleaning	1,469,037	1,591,457	1,713,877	1,836,297	1,958,717	2,061,649	2,164,582	2,267,514	2,370,447	2,383,438
Conveyance	244,840	265,243	285,646	306,049	326,453	343,608	360,764	377,919	395,074	397,240
Tiffin & Refreshment	612,099	663,107	714,115	765,124	816,132	859,020	901,909	944,798	987,686	993,099
Advertisement & Publishing	1,224,198	1,326,214	1,428,231	1,530,247	1,632,264	1,718,041	1,803,818	1,889,595	1,975,372	1,986,199
Insurance Premium	1,779,054	1,683,211	1,587,369	1,491,526	1,395,683	1,299,841	1,203,998	1,117,980	1,051,612	985,245
Repair Works	1,334,291	2,314,416	2,777,895	2,983,052	3,140,287	3,574,561	4,213,992	5,030,910	6,046,771	7,143,024
Printing	734,519	795,729	856,938	918,148	979,358	1,030,825	1,082,291	1,133,757	1,185,223	1,191,719
Stationary	979,358	1,060,971	1,142,585	1,224,198	1,305,811	1,374,433	1,443,054	1,511,676	1,580,298	1,588,959
Legal Fees & Professional Charges	489,679	530,486	571,292	612,099	652,906	687,216	721,527	755,838	790,149	794,479
Newspaper	202,000	204,020	206,060	208,121	210,202	212,304	214,427	216,571	218,737	220,924
Audit Fee	102,000	104,040	106,121	108,243	110,408	112,616	114,869	117,166	119,509	121,899
Electrical Expenses	979,358	1,060,971	1,142,585	1,224,198	1,305,811	1,374,433	1,443,054	1,511,676	1,580,298	1,588,959
Linens	979,358	1,060,971	1,142,585	1,224,198	1,305,811	1,374,433	1,443,054	1,511,676	1,580,298	1,588,959
Postage & Stamp	51,000	52,020	53,060	54,122	55,204	56,308	57,434	58,583	59,755	60,950
Bad Debt	1,836,297	1,989,321	2,142,346	2,295,371	2,448,396	2,577,061	2,705,727	2,834,393	2,963,058	2,979,298
Miscellaneous	1,224,198	1,285,408	1,349,678	1,417,162	1,488,020	1,562,421	1,640,542	1,722,569	1,808,698	1,899,133
Entertainment	525,000	551,250	578,813	607,753	638,141	670,048	703,550	738,728	775,664	814,447
Staff Medicine	979,358	1,060,971	1,142,585	1,224,198	1,305,811	1,374,433	1,443,054	1,511,676	1,580,298	1,588,959
Depreciation	25,754,003	25,754,003	25,754,003	25,754,003	25,754,003	23,297,753	18,385,253	18,385,253	16,591,925	3,190,000
Total	92,504,301	98,437,253	103,870,884	109,064,380	114,229,049	117,090,023	117,720,951	123,473,786	127,675,084	115,914,685

Summary of Projected Financial Performance

Earning, Growth & Stability:

Particulars	Year-1	Year-2	Year-3	Year-4	Year-5	Year-6	Year-7	Year-8	Year-9	Year-10
<i>Sales (BDT)</i>	244,839,569	265,242,867	285,646,164	306,049,461	326,452,759	343,608,184	360,763,610	377,919,036	395,074,461	397,239,709
<i>Sales Growth (%)</i>		8.33%	7.69%	7.14%	6.67%	5.26%	4.99%	4.76%	4.54%	0.55%
<i>COGS as % of Sales</i>	40.80%	40.80%	40.80%	40.80%	40.80%	41.19%	41.54%	41.85%	42.14%	41.91%
<i>EBITDA (BDT)</i>	78,192,228	84,337,820	90,982,733	97,867,781	104,781,656	110,751,354	116,494,848	114,660,185	119,289,559	131,421,878
<i>EBITDA Margin (%)</i>	31.94%	31.80%	31.85%	31.98%	32.10%	32.23%	32.29%	30.34%	30.19%	33.08%
<i>Net Profit (BDT)</i>	12,408,808	13,407,075	19,246,920	25,406,721	31,766,138	38,694,811	45,325,189	49,853,694	55,659,216	67,862,868
<i>Net Profit Margin (%)</i>	5.07%	5.05%	6.74%	8.30%	9.73%	11.26%	12.56%	13.19%	14.09%	17.08%
<i>Return on Avg. Assets (%)</i>	2.39%	2.46%	3.61%	4.81%	6.03%	7.33%	8.50%	9.25%	10.19%	12.15%
<i>Return on Avg. Equity (%)</i>	8.10%	8.07%	10.55%	12.41%	13.62%	14.41%	14.59%	13.92%	13.55%	14.36%

Liquidity:

Particulars	Year-1	Year-2	Year-3	Year-4	Year-5	Year-6	Year-7	Year-8	Year-9	Year-10
<i>Current Ratio (x)</i>	4.39	4.60	4.54	4.51	4.63	4.78	4.93	5.05	5.13	5.14
<i>Quick Ratio (x)</i>	3.78	3.98	3.98	4.00	4.16	4.34	4.51	4.65	4.74	4.79
<i>Collection Period (days)</i>	10	10	10	10	10	10	10	10	10	10
<i>Payment Period (days)</i>	34	34	34	34	34	34	34	34	34	34
<i>Inventory Processing Period (days)</i>	38	38	38	38	38	38	38	38	38	38
<i>Operating Cycle</i>	48	48	48	48	48	48	48	49	49	49
<i>Cash Conversion Cycle</i>	14	14	14	14	14	14	14	15	15	15

Leverage & Capital Structure:

<i>Particulars</i>	<i>Year-1</i>	<i>Year-2</i>	<i>Year-3</i>	<i>Year-4</i>	<i>Year-5</i>	<i>Year-6</i>	<i>Year-7</i>	<i>Year-8</i>	<i>Year-9</i>	<i>Year-10</i>
<i>Total Shareholder Equity (BDT)</i>	159,373,308	172,780,383	192,027,303	217,434,024	249,200,162	287,894,973	333,220,161	383,073,856	438,733,071	506,595,939
<i>Total Asset</i>	551,343,279	537,682,053	530,039,654	526,716,641	526,279,258	529,813,234	536,212,440	542,029,621	549,948,119	567,462,207
<i>Total Liabilities (BDT)</i>	391,969,971	364,901,670	338,012,351	309,282,617	277,079,096	241,918,262	202,992,279	158,955,765	111,215,048	60,866,268
<i>Fund Flow from Operation (BDT)</i>	38,162,811	39,161,078	45,000,923	51,160,723	57,520,141	64,448,814	68,622,941	68,238,947	74,044,468	84,454,793
<i>Cash Flow from Operation (BDT)</i>	36,489,052	38,996,601	47,443,878	53,776,413	60,243,790	67,454,960	71,468,989	69,953,764	76,447,485	91,055,014
<i>Free Cash Flow (BDT)</i>	36,489,052	38,996,601	47,443,878	53,776,413	60,243,790	67,454,960	71,468,989	69,953,764	76,447,485	91,055,014
<i>Borrowed Fund/Total Assets (x)</i>	0.68	0.64	0.59	0.53	0.46	0.38	0.30	0.21	0.11	0.00
<i>Total Liability/Shareholders' Equity (x)</i>	2.46	2.11	1.76	1.42	1.11	0.84	0.61	0.41	0.25	0.12
<i>Debt to Equity (x)</i>	2.34	1.99	1.63	1.28	0.97	0.70	0.48	0.29	0.14	0.01
<i>Debt to EBITDA (x)</i>	4.76	4.07	3.43	2.85	2.32	1.83	1.37	0.97	0.50	0.02
<i>FFO/Debt (x)</i>	0.10	0.11	0.14	0.18	0.24	0.32	0.43	0.61	1.24	31.56
<i>CFO/Debt (x)</i>	0.10	0.11	0.15	0.19	0.25	0.33	0.45	0.63	1.28	34.03

Coverage Ratios:

<i>Particulars</i>	<i>Year-1</i>	<i>Year-2</i>	<i>Year-3</i>	<i>Year-4</i>	<i>Year-5</i>	<i>Year-6</i>	<i>Year-7</i>	<i>Year-8</i>	<i>Year-9</i>	<i>Year-10</i>
<i>Time Interest Earned</i>	1.57	1.54	1.83	2.18	2.62	3.15	3.97	4.92	6.61	11.01
<i>Debt Service Coverage Ratio</i>	1.57	0.88	0.98	1.08	1.18	1.27	1.39	1.43	1.50	1.70

Projection of Working Capital Requirement

(Amount in BDT)

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Inventory	12,810,266	13,877,788	14,945,310	16,012,833	17,080,355	18,147,877	19,215,399	20,282,921	21,350,443	21,350,443
Accounts Receivable	7,957,286	8,620,393	9,283,500	9,946,607	10,609,715	11,297,181	11,984,647	12,672,113	13,359,579	13,343,340
Advance, Deposit & Prepayments	589,476	638,599	687,722	736,845	785,968	835,091	884,214	933,337	982,460	982,460
Gross Working Capital Requirement	21,357,028	23,136,780	24,916,533	26,696,285	28,476,037	30,280,149	32,084,260	33,888,371	35,692,483	35,676,243

Fixed Asset Schedule

(Amount in BDT)

Particulars	Year-1	Year-2	Year-3	Year-4	Year-5	Year-6	Year-7	Year-8	Year-9	Year-10
Land & Land Development	25,000,000	25,000,000	25,000,000	25,000,000	25,000,000	25,000,000	25,000,000	25,000,000	25,000,000	25,000,000
Building & Construction (BB)	127,600,000	124,410,000	121,220,000	118,030,000	114,840,000	111,650,000	108,460,000	105,270,000	102,080,000	98,890,000
Depreciation @ 2.5%	3,190,000	3,190,000	3,190,000	3,190,000	3,190,000	3,190,000	3,190,000	3,190,000	3,190,000	3,190,000
Building & Construction (CB)	124,410,000	121,220,000	118,030,000	114,840,000	111,650,000	108,460,000	105,270,000	102,080,000	98,890,000	95,700,000
Plant & Machinery (BB)	268,038,500	254,636,575	241,234,650	227,832,725	214,430,800	201,028,875	187,626,950	174,225,025	160,823,100	147,421,175
Depreciation @ 5%	13,401,925	13,401,925	13,401,925	13,401,925	13,401,925	13,401,925	13,401,925	13,401,925	13,401,925	13,401,925
Plant & Machinery (CB)	254,636,575	241,234,650	227,832,725	214,430,800	201,028,875	187,626,950	174,225,025	160,823,100	147,421,175	134,019,250
Vehicle (BB)	49,125,000	41,756,250	34,387,500	27,018,750	19,650,000	12,281,250	4,912,500	-	-	-
Depreciation @ 20%	7,368,750	7,368,750	7,368,750	7,368,750	7,368,750	7,368,750	4,912,500	-	-	-
Vehicle (CB)	41,756,250	34,387,500	27,018,750	19,650,000	12,281,250	4,912,500	-	-	-	-
Total Depreciation	23,960,675	23,960,675	23,960,675	23,960,675	23,960,675	23,960,675	21,504,425	16,591,925	16,591,925	16,591,925

Amortization Schedule

(Amount in BDT)

Particulars	Year-1	Year-2	Year-3	Year-4	Year-5	Year-6	Year-7	Year-8	Year-9
<i>IDGP (BB)</i>	<i>16,139,950</i>	<i>14,346,622</i>	<i>12,553,294</i>	<i>10,759,967</i>	<i>8,966,639</i>	<i>7,173,311</i>	<i>5,379,983</i>	<i>3,586,656</i>	<i>1,793,328</i>
<i>Amortization</i>	<i>1,793,328</i>	<i>1,793,328</i>	<i>1,793,328</i>	<i>1,793,328</i>	<i>1,793,328</i>	<i>1,793,328</i>	<i>1,793,328</i>	<i>1,793,328</i>	<i>1,793,328</i>
<i>IDGP (CB)</i>	<i>14,346,622</i>	<i>12,553,294</i>	<i>10,759,967</i>	<i>8,966,639</i>	<i>7,173,311</i>	<i>5,379,983</i>	<i>3,586,656</i>	<i>1,793,328</i>	<i>-</i>

Credit Score

Excellent

Very Good

Good

Average

Poor

Section 7.

Credit Worthiness of

Rumaisa General Hospital and Diagnostic Center



Phone ()
Other Telephone ()
Mobile Telephone ()
Postcode
Employer

Income	
\$	5,125.00
\$	2,556.00
\$	10,255.00
\$	20,000.00
\$	4,500.00
\$	5,000.00

**Section 7. Credit Worthiness of
Rumaisa General Hospital and Diagnostic Center**

Ability to pay	<i>It is evident from the financial Statement of Rumaisa General Hospital and Diagnostic Center that the company would generated revenue amounting BDT 245 million in the 1st year which may increase to BDT 397 million in the 10th year and operating profit amounting BDT 52 million in the 1st year which will increase to BDT 115 million in the 10th year, which will be sufficient to meet the debt obligation of the concern.</i>
Willingness to pay	<i>The concern hasn't availed any loan facility previously. It is expected that it would continue regular repayment of its debt obligation.</i>
Source of repayment	<i>The primary source of repayment of debt will be from the cash generated from the operations of the company.</i>

Credit Strengths & Opportunities:

Operational and Business Aspect:

- *Revenue of the company would be BDT 245 million in the projected 1st year, which increases to BDT 397 million in the 10th year.*
- *Utilization of capacity will increase over the years. In the first year the company will utilize 60% of its installed capacity, which will increase to 100% in the 10th year.*
- *There is no entry or exit barrier in Healthcare industry.*
- *EBITDA of the company will be BDT 78 million in the first year, which will increase to BDT 131 million in the 10th year.*

Management Aspect:

- *Ms. Shirin Akhter is supervising day to day operation of the hospital as proprietor. She has long business experience in diversified industries especially in service sector such as real estate, manufacturing industry, residential hotel industry, supply of different building materials concentrating to prime developers of Bangladesh. Ms. Shirin's business credential in production, management, marketing and distribution in several industries will strengthen the mode of operations of the hospital.*
- *The hospital has already recruited experienced doctors and professionals. It has also planned to recruit more doctors and relevant professionals upon expansion of its service facility. The Hospital has segregated its operations under different departments, which will smoothen it's the operational activity.*

Financial Aspect:

- *Borrowed Fund / Equity of the concern would be 2.3 (x) in the projected 1st year, which decreases to 0.01(x) in the 5th year.*
- *Total Liabilities / Equity of the concern would be 2.4 (x) in the projected 1st year, which decreases to 0.1 (x) in the 10th year.*

Liquidity Aspect:

- *Current ratio will be 4.4 (x) in the first year, which will increase to 5.1 (x) in 10th year of operations.*
- *Quick ratio will be 3.8 (x) in the first year, which will increase to 4.8 (x) in 10th year of operations.*

Interest Coverage Aspect:

- *Time Interest Earned ratio will be 1.57 (x) in the 1st year, which will increase to 11(x) in 10th year of operations.*
- *Debt Service Coverage Ratio of the company will be 0.88 (x) in the 2nd year, which will increase to 1.7 (x) in the 10th year of operations.*

Profitability Aspect:

- *Gross Profit Margin will range between 58% - 59%, EBITDA Margin will range between 31% - 33% and Net Profit Margin will range between 5% - 17% during first ten years of operations.*
- *Return on Asset will be ranged between 2.4% - 12% and Return on Equity will be ranged between 8% - 14% during first ten years of operations.*



Section 8.

Risks and Mitigations

Section 8. Risks and Mitigations

Operational & Business Risk:

Operational risk may arise due to decline in sales, process loss, unstable value chain, shortage of fund, and weak customer base.

Mitigation: *Rumaisa General Hospital and Diagnostic Center will be a multidisciplinary modern 150 beds general hospital for health services, diagnostic and pharmacy services. The following points can be considered as mitigation of operational and business risk of the hospital.*

- **Strong Management** –*Proprietor of the hospital has vast experience in business of service industry. However, subsequent to conversion of the hospital as a private limited company, it will have other directors, who will guide the hospital also. Moreover, it will recruit competent doctors, nurse and technicians, who has sound expertise in their relevant fields. Being a general hospital, it will have numerous departments in medical service, which may enable it to provide one-stop solution provider. As a consequence it is expected that, Continental Hospital would be able to serve its patients with utmost care and professionalism.*
- **Patients vs. Hospital Adequacy** – *as there is shortage of reliable hospitals in Gazipur in respect to flow of patients, Rumaisa General Hospital and Diagnostic Center being a 150 bed modern general hospital, would be able to cope with the growing demand for healthcare. The hospital would generate revenue amounting BDT 245 million in the 1st year of operations, which would gradually increase to BDT 397 million in the projected 10th year of operations.*
- **Diversification of Revenue** –*Revenue of the hospital would be generated from Diagnostic services (27%), Pharmacy (33%) and Hospital (40%). So this diversification of revenue sources will reduce its concentration risk on any particular service.*
- **Operational Efficiency** –*The hospital would also achieve operational efficiency over the period in terms of both healthcare service and financial aspect. It will procure consumables from local sources mostly.*
- **Exposure to Fund Crisis** –*The hospital would generate operating profit amounting BDT 52 million in the 1st year, which increases to BDT 114 million in the 10th year. As a consequence, reliance on internal fund generation would increase over time which indicates that its exposure to fund crisis risk would be limited.*

Industry Risk:

Industry risk may arise due to adverse impact as a result of any internal or external sovereign/regulatory changes.

Mitigation: *Gazipur is one of the main industrial areas of the country. As a consequence, a large no. of population resides in this particular area. So it has tremendous investment opportunities of both domestic and foreign to provide healthcare services to the people. The concern will acquire all the license and certifications necessary for running operations of a Hospital.*

Management Risk:

Management risk may arise due to adverse changes in key management personal and weak decision making capacity.

Mitigation: *Proprietor of the hospital has vast experience in business of service industry. Moreover, it will recruit competent doctors, nurse and technicians, who has sound expertise in their relevant fields. It will initiate extensive training program for both its senior management and stuffs, which will increase the management efficiency.*

Financial Risk:

Financial risk may arise due to high leverage position, and non-payment of credit facilities.

Mitigation: *EBIT of the concern will be BDT 52 million in the 1st year, which will increase to BDT 114 million in the 10th year. Time Interest Earned ratio will be 1.57(x) in the 1st year, which will increase to 11(x) in the 10th year. It indicates that debt payment capacity of the concern will increase.*

Technology Risk:

Technology risk may arise due to unavailability of stock & spares of current machinery.

Mitigation: *The concern will procure the latest machinery for its hospital. Most of the machinery will be imported from Europe and China to ensure better quality. Moreover, spares are also available in the market.*

Utility Risk:

Utility risk may arise due to scarcity of electricity, gas and water supply.

Mitigation: *Electricity requirement of the hospital will be 144 KWh. The hospital will have electricity connection. Moreover, it will have diesel generator. It will use deep tube-well for water supply.*



Section 9.

Justification of Financing and Conclusions

Section 9. Justification of Financing and Conclusions

It is evident from the projection of revenue that it would generate revenue amounting BDT 245 million in the 1st year of projections, which would increase to BDT 397 million in the 10th year due to increased capacity utilization. The project will have operating profit amounting BDT 52 million in the 1st year, which would increase to BDT 115 million in the 10th year. The project will sustain financial cost on both short-term and long-term debt finance and it will be settled from operating profit.

Key performance Indicator:

Ratios	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	7th Year	8th Year	9th Year	10th Year
<i>Gross Profit Margin</i>	59.20%	59.20%	59.20%	59.20%	59.20%	58.81%	58.46%	58.15%	57.86%	58.09%
<i>EBITDA Margin</i>	31.94%	31.80%	31.85%	31.98%	32.10%	32.23%	32.29%	30.34%	30.19%	33.08%
<i>Net Profit Margin</i>	5.07%	5.05%	6.74%	8.30%	9.73%	11.26%	12.56%	13.19%	14.09%	17.08%
<i>Time Interest Earned(x)</i>	1.57	1.54	1.83	2.18	2.62	3.15	3.97	4.92	6.61	11.01
<i>Debt to Equity (x)</i>	2.34	1.99	1.63	1.28	0.97	0.70	0.48	0.29	0.14	0.01
<i>Return on Avg. Assets (%)</i>	2.39%	2.46%	3.61%	4.81%	6.03%	7.33%	8.50%	9.25%	10.19%	12.15%
<i>Return on Avg. Equity (%)</i>	8.10%	8.07%	10.55%	12.41%	13.62%	14.41%	14.59%	13.92%	13.55%	14.36%

Payback Period:

(Amount in BDT)

Particulars	Initial Investments	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
Net Cash Flow	(485,903,450)	38,162,811	39,161,078	45,000,923	51,160,723	57,520,141	64,448,814	68,622,941	68,238,947	74,044,468
Accumulated Cash Inflow		38,162,811	77,323,889	122,324,812	173,485,535	231,005,676	295,454,489	364,077,431	432,316,378	506,360,846
Payback Period	8 years 8 months									

NPV:

(Amount in BDT)

Particulars	Initial Investments	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Terminal Value
Net Cash Flow	(485,903,450)	38,162,811	39,161,078	45,000,923	51,160,723	57,520,141	64,448,814	68,622,941	68,238,947	74,044,468	84,454,793	1,151,133,466
Discount Rate	10.84%	1.108366638	1.228476605	1.361602485	1.50915477	1.672696799	1.853961328	2.054868885	2.277548119	2.524358352	2.797914581	2.797914581
Discounted Cash Flow	(485,903,450)	34,431,577	31,877,756	33,049,971	33,900,250	34,387,667	34,762,760	33,395,290	29,961,583	29,331,996	30,184,907	411,425,522
NPV	250,805,829											

IRR:

(Amount in BDT)

Particulars	Initial Investments	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Net Cash Flow	(485,903,450)	38,162,811	39,161,078	45,000,923	51,160,723	57,520,141	64,448,814	68,622,941	68,238,947	74,044,468	1,235,588,259
IRR with Terminal Value	16.98%										

Break Even Analysis (on 1st year)

(Amount in BDT)

Particulars	Variable Part	Variable Cost	Fixed Cost	Total Cost
Raw Material Consumed	100%	99,897,043	-	99,897,043
Utilities	90%	7,209,949	801,105	8,011,054
Stores	50%	-	-	-
Salary & Wages	5%	2,149,680	40,843,920	42,993,600
Repair & Maintenance	75%	1,000,718	333,573	1,334,291
Insurance	0%	-	1,779,054	1,779,054
Depreciation & Amortization	0%	-	25,754,003	25,754,003
Other Admin Cost	0%	-	12,632,299	12,632,299
Selling, General & Admin	20%	-	-	-
Interest on Term Loan	0%	-	32,279,900	32,279,900
Interest on Working Capital Loan	100%	1,067,851	-	1,067,851
Total		111,325,241	114,423,854	225,749,095

Net Sales	BDT	244,839,569
Variable Cost	BDT	111,325,241
Contribution Margin	BDT	133,514,328
Contribution Margin in Percentage	%	54.53%
Break Even Sales	BDT	209,831,315
Break Even Capacity in Percentage	%	85.70%

Considering the performance of the project, it is expected that availing fund timely and increasing the capacity utilization will ensure the project is a feasible one.



Section 10.

Sensitivity Analysis

Section 10. Sensitivity Analysis

With 5% decrease in Capacity Utilization:

<i>Particulars</i>	<i>Amount</i>
<i>NPV</i>	<i>BDT 231,601,907</i>
<i>IRR</i>	<i>16.46%</i>
<i>Payback Period</i>	<i>9 years 3 months</i>
<i>Break Even %</i>	<i>90.27%</i>

<i>Particulars</i>	<i>Year 1</i>	<i>Year 2</i>	<i>Year 3</i>	<i>Year 4</i>	<i>Year 5</i>	<i>Year 6</i>	<i>Year 7</i>	<i>Year 8</i>	<i>Year 9</i>	<i>Year 10</i>
<i>Sales (BDT)</i>	<i>224,436,272</i>	<i>244,839,569</i>	<i>265,242,867</i>	<i>285,646,164</i>	<i>306,049,461</i>	<i>328,618,007</i>	<i>345,773,432</i>	<i>362,928,858</i>	<i>380,084,283</i>	<i>397,239,709</i>
<i>Net Profit (BDT)</i>	<i>7,736,082</i>	<i>8,737,664</i>	<i>14,580,990</i>	<i>20,744,446</i>	<i>27,107,702</i>	<i>37,344,516</i>	<i>44,038,287</i>	<i>48,571,235</i>	<i>54,381,422</i>	<i>67,965,738</i>
<i>Net Profit Margin (%)</i>	<i>3.45%</i>	<i>3.57%</i>	<i>5.50%</i>	<i>7.26%</i>	<i>8.86%</i>	<i>11.36%</i>	<i>12.74%</i>	<i>13.38%</i>	<i>14.31%</i>	<i>17.11%</i>
<i>Debt Service Coverage Ratio</i>	<i>1.36</i>	<i>0.77</i>	<i>0.87</i>	<i>0.97</i>	<i>1.07</i>	<i>1.24</i>	<i>1.36</i>	<i>1.40</i>	<i>1.47</i>	<i>1.71</i>
<i>Debt to Equity Ratio</i>	<i>2.41</i>	<i>2.10</i>	<i>1.75</i>	<i>1.40</i>	<i>1.07</i>	<i>0.77</i>	<i>0.52</i>	<i>0.31</i>	<i>0.14</i>	<i>0.01</i>

With 5% decrease in Raw Material Price:

Particulars	Amount
<i>NPV</i>	<i>BDT 124,161,831</i>
<i>IRR</i>	<i>14.07%</i>
<i>Payback Period</i>	<i>10 years 9 months</i>
<i>Break Even %</i>	<i>94.41%</i>

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
<i>Sales (BDT)</i>	<i>244,839,569</i>	<i>265,242,867</i>	<i>285,646,164</i>	<i>306,049,461</i>	<i>326,452,759</i>	<i>343,608,184</i>	<i>360,763,610</i>	<i>377,919,036</i>	<i>395,074,461</i>	<i>397,239,709</i>
<i>Net Profit (BDT)</i>	<i>4,406,782</i>	<i>4,738,213</i>	<i>9,911,223</i>	<i>15,404,188</i>	<i>21,096,770</i>	<i>27,421,989</i>	<i>33,322,149</i>	<i>37,183,819</i>	<i>42,322,505</i>	<i>54,526,157</i>
<i>Net Profit Margin (%)</i>	<i>1.80%</i>	<i>1.79%</i>	<i>3.47%</i>	<i>5.03%</i>	<i>6.46%</i>	<i>7.98%</i>	<i>9.24%</i>	<i>9.84%</i>	<i>10.71%</i>	<i>13.73%</i>
<i>Debt Service Coverage Ratio</i>	<i>1.20</i>	<i>0.68</i>	<i>0.76</i>	<i>0.85</i>	<i>0.93</i>	<i>1.01</i>	<i>1.11</i>	<i>1.14</i>	<i>1.19</i>	<i>1.40</i>
<i>Debt to Equity Ratio</i>	<i>2.46</i>	<i>2.20</i>	<i>1.88</i>	<i>1.54</i>	<i>1.20</i>	<i>0.88</i>	<i>0.60</i>	<i>0.37</i>	<i>0.17</i>	<i>0.01</i>



Annexure

Annexure -1 Amortization Schedule of Loan

➤ Term Loan:

Loan Amount	BDT 322,799,000
Interest Rate	10%
Period	10.5 years including 1.5 years grace period. It will be paid on quarterly basis over 36 months.

Quarter	Beginning Balance	Installment	Interest	Principle	Ending Balance	IDCP Installment
1	322,799,000	-	-	-	322,799,000	-
2	322,799,000	-	-	-	322,799,000	-
3	322,799,000	-	-	-	322,799,000	-
4	322,799,000	-	-	-	322,799,000	-
5	322,799,000	13,703,327	8,069,975	5,633,352	317,165,648	1,344,996
6	317,165,648	13,703,327	7,929,141	5,774,185	311,391,463	1,344,996
7	311,391,463	13,703,327	7,784,787	5,918,540	305,472,923	1,344,996
8	305,472,923	13,703,327	7,636,823	6,066,503	299,406,420	1,344,996
9	299,406,420	13,703,327	7,485,160	6,218,166	293,188,254	1,344,996
10	293,188,254	13,703,327	7,329,706	6,373,620	286,814,634	1,344,996
11	286,814,634	13,703,327	7,170,366	6,532,961	280,281,673	1,344,996
12	280,281,673	13,703,327	7,007,042	6,696,285	273,585,388	1,344,996
13	273,585,388	13,703,327	6,839,635	6,863,692	266,721,696	1,344,996
14	266,721,696	13,703,327	6,668,042	7,035,284	259,686,412	1,344,996
15	259,686,412	13,703,327	6,492,160	7,211,166	252,475,246	1,344,996
16	252,475,246	13,703,327	6,311,881	7,391,445	245,083,801	1,344,996
17	245,083,801	13,703,327	6,127,095	7,576,232	237,507,569	1,344,996
18	237,507,569	13,703,327	5,937,689	7,765,637	229,741,932	1,344,996
19	229,741,932	13,703,327	5,743,548	7,959,778	221,782,154	1,344,996
20	221,782,154	13,703,327	5,544,554	8,158,773	213,623,381	1,344,996
21	213,623,381	13,703,327	5,340,585	8,362,742	205,260,639	1,344,996
22	205,260,639	13,703,327	5,131,516	8,571,811	196,688,828	1,344,996
23	196,688,828	13,703,327	4,917,221	8,786,106	187,902,723	1,344,996
24	187,902,723	13,703,327	4,697,568	9,005,758	178,896,964	1,344,996
25	178,896,964	13,703,327	4,472,424	9,230,902	169,666,062	1,344,996
26	169,666,062	13,703,327	4,241,652	9,461,675	160,204,387	1,344,996
27	160,204,387	13,703,327	4,005,110	9,698,217	150,506,170	1,344,996
28	150,506,170	13,703,327	3,762,654	9,940,672	140,565,498	1,344,996
29	140,565,498	13,703,327	3,514,137	10,189,189	130,376,309	1,344,996
30	130,376,309	13,703,327	3,259,408	10,443,919	119,932,390	1,344,996

31	119,932,390	13,703,327	2,998,310	10,705,017	109,227,373	1,344,996
32	109,227,373	13,703,327	2,730,684	10,972,642	98,254,731	1,344,996
33	98,254,731	13,703,327	2,456,368	11,246,958	87,007,773	1,344,996
34	87,007,773	13,703,327	2,175,194	11,528,132	75,479,640	1,344,996
35	75,479,640	13,703,327	1,886,991	11,816,336	63,663,305	1,344,996
36	63,663,305	13,703,327	1,591,583	12,111,744	51,551,561	1,344,996
37	51,551,561	13,703,327	1,288,789	12,414,537	39,137,023	1,344,996
38	39,137,023	13,703,327	978,426	12,724,901	26,412,123	1,344,996
39	26,412,123	13,703,327	660,303	13,043,023	13,369,099	1,344,996
40	13,369,099	13,703,327	334,227	13,369,099	(0)	1,344,996

Annexure -2 Schedule of Machinery

➤ Existing Machinery:

SL #	Item Name	Description	Rate	Quantity	Total Amount
01	ABS Bed with foam	For Cabin	35,500	30	1,065,000
02	SS Bed with foam	For General Ward AS 24	25,000	20	500,000
03	Labour Table SS	For Labour OT	19,500	3	58,500
04	Bedside Cabinet ABS	Cabinet ABS	7,500	6	45,000
05	Bedside Cabinet SS	cabinet SS	5,000	25	125,000
06	Mayors Trolley SS		4,000	15	60,000
07	Over Bed Table	For Flooding	7,500	30	225,000
08	Baby Cot	AS 07	8,500	6	51,000
09	Patient Examine Table	AS 31	6,500	15	97,500
10	View Box	AS 17	2,250	30	67,500
11	Folding Stretcher SS	AS 18	4,000	10	40,000
12	Patient Trolley Ralling	AS 33	15,500	20	310,000
13	Patient Trolley Stretcher	AS 32	9,500	20	190,000
14	Instrument Trolley SS	AS 36	2,200	20	44,000
15	Medicine Trolley SS	AS 37	2,800	10	28,000
16	Bowl Stand SS	AS 45	2,400	15	36,000
17	Saline Stand	AS 49	1,750	40	70,000
18	Cylinder Trolley	AS 50	1,400	10	14,000
19	Partition Stand	AS 43	6,000	8	48,000
20	Food Trolley SS	AS 46	40,000	10	400,000
21	OT Table 3008	AS 41	890,000	2	1,780,000
22	OT Light 12 Bulb	12 Bulb China	680,000	2	1,360,000
23	DioThermy	Vanilab	750,000	1	750,000
24	GE Machine		375,000	1	375,000
25	Autoclub		275,000	1	275,000
26	Bed Pan	AS 21	750	50	37,500
27	Kidney Trolley	AS 20	500	50	25,000
28	OT apparatus	EU	1,000	375	375,000
29	Nurse Station Desk	Wooden desk & Cabinet	17,500	8	140,000
30	Waiting Chair SS	SS Chair for waiting area	100	3000	300,000
31	Executive Chair	Revolving Chair	8,500	35	297,500
32	Executive Table	For Doctor's room	10,000	30	300,000
33	Digital X Ray Machine	Fuji 500	3,350,000	1	3,350,000
34	4D Ultrasound machine	Color Doppler, R 7	2,175,000	1	2,175,000
35	Full Lab Setup	Bio Trade	2,550,000	1	2,550,000
36	ECG Machine		750,000	1	750,000
37	Air conditioning	12000 sft	35,000	70	2,450,000
38	Software & PC		900,000	1	900,000
39	CC Camera setup		500,000	1	500,000
Total					22,164,500

➤ **New Machinery:**

SL.	Item Name	Description	Rate	Quantity	Total Amount
01	MRI Machine	MRI 1.5 T	49,500,000	1	49,500,000
02	CT Scan	CT Scanner 64 slices	24,500,000	1	24,500,000
03	Digital X-Ray (One Exop.)	Digital X Ray	7,500,000	2	15,000,000
04	Endoscopy Machine		2,500,000	2	5,000,000
05	Laparoscopy machine		3,100,000	1	3,100,000
06	OPD	Dental clinic support	3,500,000	1	3,500,000
07	Eye care department		2,550,000	1	2,550,000
08	OT Light 12 Bulb	LED with cooler	725,000	2	1,450,000
09	OT Table 3008	Hydrolic system	350,000	2	700,000
10	4D Echo Cardiogram		6,200,000	1	6,200,000
11	Colonoscopy		2,100,000	1	2,100,000
12	Portable X-Ray Machine		775,000	1	775,000
13	Dialysis machine		1,525,000	8	12,200,000
14	X-Ray DR	500	3,875,000	1	3,875,000
15	CCU/ICU/HDU Bed	Hydrolic system	350,000	40	14,000,000
16	ABS Bed with foam	For Cabin	255,000	60	15,300,000
17	SS Bed with foam	For General Ward AS 24	250,000	70	17,500,000
18	Labour Table SS	For Labour OT	19,500	5	97,500
19	Bedside Cabinet ABS	Cabinet ABS	7,500	100	750,000
20	Bedside Cabinet SS	cabinet SS	5,000	40	200,000
21	Mayors Trolley SS		4,000	150	600,000
22	Over Bed Table	For Flooding	7,500	140	1,050,000
23	Baby Cot	AS 07	8,500	15	127,500
24	Patient Examine Table	AS 31	6,500	30	195,000
25	View Box	AS 17	2,250	30	67,500
26	Folding Stretcher SS	AS 18	4,000	10	40,000
27	Patient Trolley Ralling	AS 33	15,500	20	310,000
28	Patient Trolley Stretcher	AS 32	9,500	20	190,000
29	Instrument Trolley SS	AS 36	2,200	20	44,000
30	Medicine Trolley SS	AS 37	2,800	50	140,000
31	Bowl Stand SS	AS 45	2,400	100	240,000

32	Saline Stand	AS 49	1,750	150	262,500
33	Cylinder Trolley	AS 50	1,400	50	70,000
34	Partition Stand	AS 43	6,000	30	180,000
35	Food Trolley SS	AS 46	40,000	15	600,000
36	Bed Pan	AS 21	750	150	112,500
37	Kidney Trolley	AS 20	500	50	25,000
38	OT apparatus	EU	1,500	375	562,500
39	Nurse Station Desk	Wooden desk & Cabinet	17,500	35	612,500
40	Waiting Chair SS	SS Chair for waiting area	3,500	100	350,000
41	Executive Chair	Revolving Chair	8,500	35	297,500
42	Executive Table	For Doctor's room	10,000	30	300,000
Total					184,674,000

Local Machinery:

Details	Total Cost
Electric Sub-Station Equipment with Transformer of KW, LT, HT, Switchgear, PFI Plant & Other Attachments	2,500,000
Generator	2,200,000
AC (22 Ton each floor from 4th -10th)	56,000,000
Fire Protection & Detection System	500,000
Total	61,200,000

Annexure -3 List of Vehicle

Hospital Unit: Existing

Vehicles Details	Amount in BDT
<i>Ambulance (Existing)</i>	<i>3,000,000</i>
Total	3,000,000

Hospital Unit: Expansion

Vehicles Details	Amount in BDT
<i>Microbus</i>	<i>12,000,000</i>
<i>Car</i>	<i>5,000,000</i>
<i>Ambulance</i>	<i>13,000,000</i>
Total	30,000,000

Marketing & Sales: Expansion

Vehicles Details	Amount in BDT
<i>Delivery Van</i>	<i>5,000,000</i>
<i>Motor Cycle</i>	<i>125,000</i>
Total	5,125,000

Administration: Expansion

Vehicles Details	Amount in BDT
<i>Microbus</i>	<i>6,000,000</i>
<i>Car</i>	<i>5,000,000</i>
Total	11,000,000

Annexure-4 Future Expansion Plan

Future Plan:

*Subsequent to present expansion, owners of Rumaisa General Hospital & Diagnostic Center is envisioned to establish a medical college hospital in the name & style "**Dr. Osman Ghani Memorial Hospital & Medical College**". The medical college will be a non-government, non-profit project and will serve the humanity. The infrastructure will also have a dormitory for providing residential facility for attendant of the patients, nurse and doctors. It will also be accompanied by canteen facility.*

i. About Osman Ghani Memorial Hospital & Medical College:

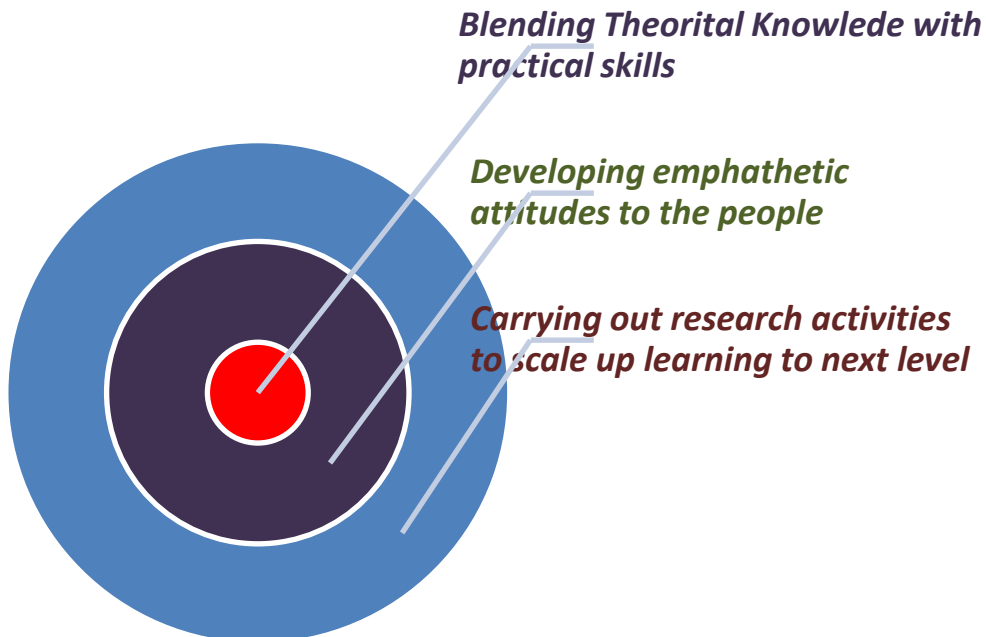
Vision:

To establish a centre of excellence keeping its quality, cost and satisfaction of all stakeholders and with great respect to our cultures and values

Educational Strategy:

To create a conducive learning environment and to steer its students to acquire adequate knowledge, skills and temperament to practice medicine and be a competent health care professional group.

Objectives:



Rational for Establishing Medical College Hospital:

Bangladesh is densely populated country in the world with a population about over 160 million. Bangladesh has a unique health system starting from Ministry of Health & Family Welfare (MOH&FW) in the capital to Health Assistant at grass-root level. But due to shortage of budget the service coverage is not adequate and uniform throughout the country. Privatization of health care service is very important for Bangladesh. With this feeling the founders of Dr. Osman Ghani Memorial Hospital & Medical College have taken steps to fulfill this gap to some extent in the prevailing situation.

There is also a general hospital namely Rumaisa General Hospital & Diagnostic Center (RGHDC), which is attached to the medical college premises. Key sponsors of RGHDC will also be positioned in the governing body in the said medical college hospital. RGHDC will also provide the teaching assistance to the students of the medical college. Dr. Osman Ghani Memorial Hospital & Medical College will be a well equipped hospital delivering both general and specialized services including ICU, CCU, NICU, HDU & Dialysis unit.

Governing Body:



*Ambassador **M. Osman Siddique** is the Chairman of the Governing Body of Dr. Osman Ghani Memorial Hospital and Medical College. Ambassador Siddique served as the United States Ambassador to the Republic of the Fiji Islands with concurrent accreditations to the Kingdom of Tonga, The Republic of Nauru and the Government of Tuvalu (1999-2001). Prior to his appointment as the United States Ambassador, he was an entrepreneur, businessman, and a civic and political leader. Ambassador Siddique is the first American Muslim to be appointed an American Ambassador and served two U.S. Presidents.*

With a commanding international network including key government and business leaders, especially in the United States, the Asia Pacific Region, Africa, and the Middle East, Ambassador Siddique would be able to provide a

unique combination of skills to successfully guide the Board of Dr. Osman Ghani Memorial Hospital and Medical College. He would be able to draw on his high personal credibility as well as exceptional cross-cultural insights, to provide the necessary leadership to the Board.

Ambassador Siddique has held many important Board positions and currently holds a number of company directorship and advisory positions. Notable among them are fortune 500 companies like Hilton Worldwide, Booz Allen Hamilton, PWC, L3 International, and Dynacorp. In 2011 the United States Government appointed Ambassador Siddique as a Trustee to the prestigious Board of Governors of the East-West Center in Hawaii. He has also served on several Presidential and Ministerial delegations. He has been highlighted and published in many national and international media like FORBES, Wall Street Journal, Washington Post, etc. Additionally, he has appeared in networks like CNN, Al-Jazeera, NTV, VOA and many other similar outlets.

In 1996 the National Democratic Institute invited him to serve as a member of their U.S. International Observer Delegation to the Bangladesh parliamentary elections. In March 2000, President Bill Clinton invited Ambassador Siddique to join the Presidential entourage on its historic State visit to India and Bangladesh, as a member of his Cabinet Delegation.

In 1974, Ambassador Siddique received his MBA from the Kelley School of Business, Bloomington, Indiana. He and his wife, Catherine, have four children and live in McLean, Virginia, USA.



Mr. Mesbah Uddin Tutul is Vice Chairman of Dr. Osman Ghani Memorial Hospital & Medical College. He is Bangladeshi in national and businessman in profession. He completed his Bachelors in Arts from Tejgaon College in the year 1980. Mr. Tutul started his business career with Wealth Development & Management Ltd. in the year 2008. He has been involved with Real Estate, Industrial Manufacturing, trading of Building materials (Tiles, H T Lt Cable, VCB, Transformer, Generator, Elevator , Electrical Cables and Sanitary Items) for 11 years.

His other business involvements are –

- Chairman, Wealth Development & Management Ltd.
- Chairman, Wealth Power Limited



Prof. Abdul Bayes Bhuiyan is Vice Chairman of Dr. Osman Ghani Memorial Hospital & Medical College. He is Bangladeshi in national. He was Professor of Obstetrics & Gynecology Department of Dhaka Medical College Hospital.

He was President of South Asian Federation of Obstetrics & Gynecology. He was also President of Obstetrics & Gynecology Society of Bangladesh.

His other business involvements are –

- Chairman, Delta Ltd.



Mrs. Shirin Akter is Member of Dr. Osman Ghani Memorial Hospital & Medical College. She is Bangladeshi in national and businessman in profession. She completed her Bachelors in Arts from Kaliakoir Degree College in the year 1985. Mrs. Akter started her career as Managing Director, Wealth Development & Management Ltd.

Her other business involvements are –

- Director, Rumaisa General Hospital & Diagnostic Center
- Managing Director, Wealth Development & Management Ltd.
- Managing Director, Wealth Power Limited



Dr. Md. Nurul Alam Siddique is Member of Dr. Osman Ghani Memorial Hospital & Medical College. He is Bangladeshi in national. He was Specialist Doctor of National Institute of Ophthalmology & Hospital, Dhaka Medical College Hospital and Government Officer Hospital.

He completed MBBS from University of Dhaka.



Aziza Tahir Shad, M.D. is Member of Dr. Osman Ghani Memorial Medical College. At present, she is serving as Chief, Division of Pediatric Hematology/Oncology, and Ellen Wasserman Chair of Pediatrics at The Herman and Walter Samuelson Children's Hospital at Sinai, Baltimore, MD. She is also serving as Professor of Pediatrics and Oncology at Georgetown University School of Medicine, Washington, DC
Back in 1980, she started career as Junior Consultant, Pediatrics, Medicare Clinic, Karachi, Pakistan.

During last 39 years, she played different roles in different organizations where most notables are as follows:

- Amey Distinguished Professor of Neuro-Oncology and Childhood Cancer, and Co-Director, Division of Neuro-Oncology and Childhood Cancer Research at Lombardi Comprehensive Cancer Center, Georgetown University Medical Center, Washington DC.
- Director, Cancer Survivorship Program, Division of Pediatric Hematology/Oncology, Chief, Division of Pediatric Hematology/Oncology, Blood and Marrow Transplantation, Director, Leukemia/Lymphoma Program, Division of Pediatric Hematology/Oncology, Blood and Marrow Transplantation, Chairperson, Pediatric Tumor Board, Division of Pediatric Hematology/Oncology, Blood and Marrow Transplantation, at Lombardi Comprehensive Cancer Center, Medstar Georgetown University Hospital, Washington, DC

She completed MBBS (Honors) from Dow Medical College, Karachi University, Karachi, Pakistan. Subsequently, she completed Postgraduate in Student Pediatrics from Dept. of Pediatrics, Civil Hospital, Karachi, Pakistan. She also completed several post graduate programs from different institutions of Karachi, London, and Pennsylvania. As part of her academic program, she participated as internship, externship, visiting associate (Fellow), visiting scientist in Karachi and USA.

Dr Aziza Shad is a sought after speaker in her area of competency and has numerous publications in many reputable professional journals and magazines. Her research work has been cited by many as original breakthroughs.

She has been invited to serve in many reputable Boards both in the U.S. and overseas. She and her family lives in Potomac, Maryland, USA



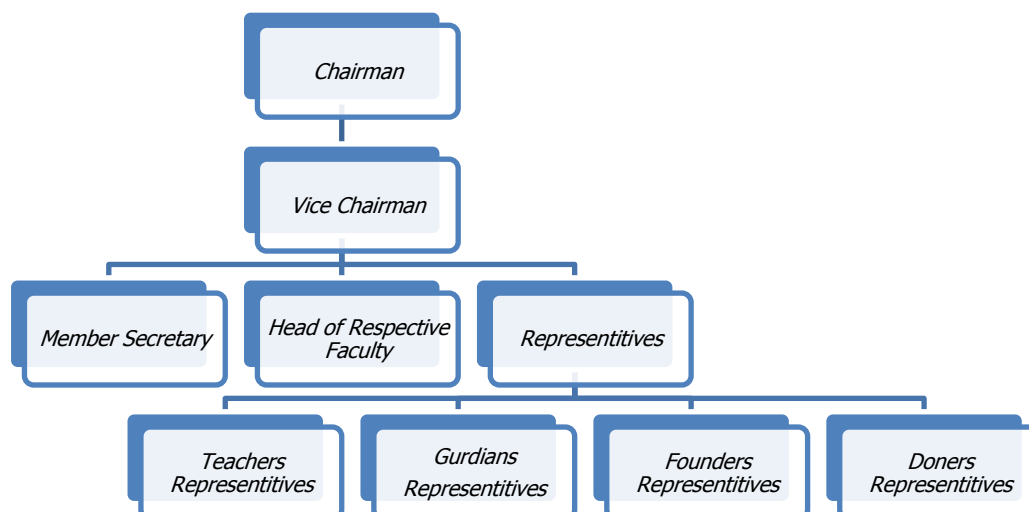
Mr. Rezaul Haque is Member of Dr. Osman Ghani Memorial Hospital & Medical College. He completed BSc. in Computer Science from Bangalore University, India. He has around 20 years of working experience in diversified sectors.

His other involvements are –

- Director, Rumaisa General Hospital & Diagnostic Center
- CEO, Wealth Development & Management Ltd.
- CEO, Hotel Suktara (Pvt) Ltd.
- CEO, Skylight BBQ & Cafe

Structure of Governing Body:

The medical college will be governed by a competent authority, the structure of which is given below:



Human Resource Management:

The medical college will be headed by a Principal for supervising academic and administrative functions. As Rumisa General Hospital and Diagnostic Center will have sufficient professionals in clinical ground, competent trainer will be readily available.

Initial Programs & Facilities:

- ✚ Nursing Institute
- ✚ MATS (Medical Assistant Training Service) Centre
- ✚ MIDWIFE Training Centre
- ✚ Seminar Room
- ✚ Class Room and Examination Room
- ✚ Residential Facility for Students and trainees (50 persons)

Initial Academic Plan:

Approval Requirement	:	Ministry of Health and Family Welfare (MOHFW), Bangladesh Nursing & Midwifery Council
Admission Procedure	:	As per guideline of Bangladesh Nursing & Midwifery Council
Intake	:	100 Students/ trainees per Year
Academic Program	:	3 years diploma in Nursing Science & Midwifery
Stipend Facility	:	A portion of poor and meritorious student will be entitled for certain amount of stipend facility

Rules and Regulations for Students:

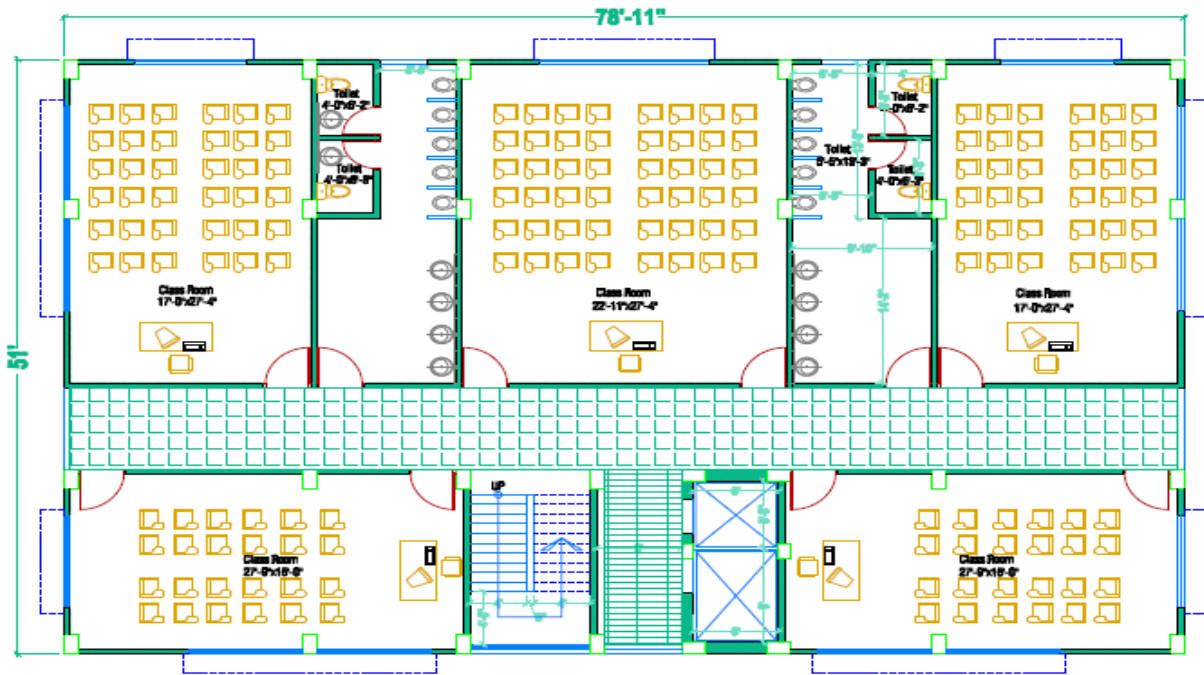
01. *Students have to carry their "Identity cards" when in the college and in the hospital.*
02. *Students must be well dressed, clean & attend the classes with white aprons.*
03. *Fashionable dress, cosmetics, untidy hair, slippers are prohibited in the campus. Male Students must wear shoes in the campus. Female Students must tie their hairs properly.*
04. *Rings, bangles etc. are not allowed in the practical classes.*
05. *Medical College is a non-smoking zone.*
06. *Environment should be kept clean. Students are requested to throw solid waste/litter into waste bins.*
07. *Sticking of posters on the walls of the college and the hospital premises are prohibited. These are considered as acts of indiscipline and the offenders involved are liable to punishment.*
08. *All types of agitation, processions, shouting in the college and hospital premises are prohibited and Students involved in those activities are liable to be expelled from college.*
09. *Absence from classes individually or in a mass without prior information and without valid reasons are punishable.*
10. *Students will state their problems/grievances/inconveniences to their respective Mentor. The Mentor will solve the problems of the Students or refer them to the academic coordinator.*
11. *Students must not misbehave with the staff or employees of the college. Misbehavior is an act of indiscipline and liable for punishment.*
12. *Students are expected to maintain the highest standard in their academic and private lives. Loss of moral and spiritual values or addiction to alcohol and narcotic drugs are punishable offence.*
13. *Text books, dissecting instruments or necessary equipment's will be provided by the college.*
14. *Leave: In case of illness or other unavoidable reasons of non-attendance, a written statement from the parent/guardian should be presented to the concerned office secretary, who in turn will submit it to the Academic Coordinator.*
15. *Cost of loss/damage to college/hospital property is liable to be realized from the Students who is found responsible for the loss/ damage of the college/hospital property.*
16. *Political activities are strictly prohibited in the college.*

Location:

There are 69 decimals land adjacent to existing project area, out of which a portion will be used to implement the medical college.

Construction Details:

Total area of the nursing institute will be of around 20,000 sft. Typical Floor Plan is mentioned below:



ii. Medical College Hospital Facility:

To establish the medical college hospital, the authority has decided to use adjacent land measuring 69 Decimal.

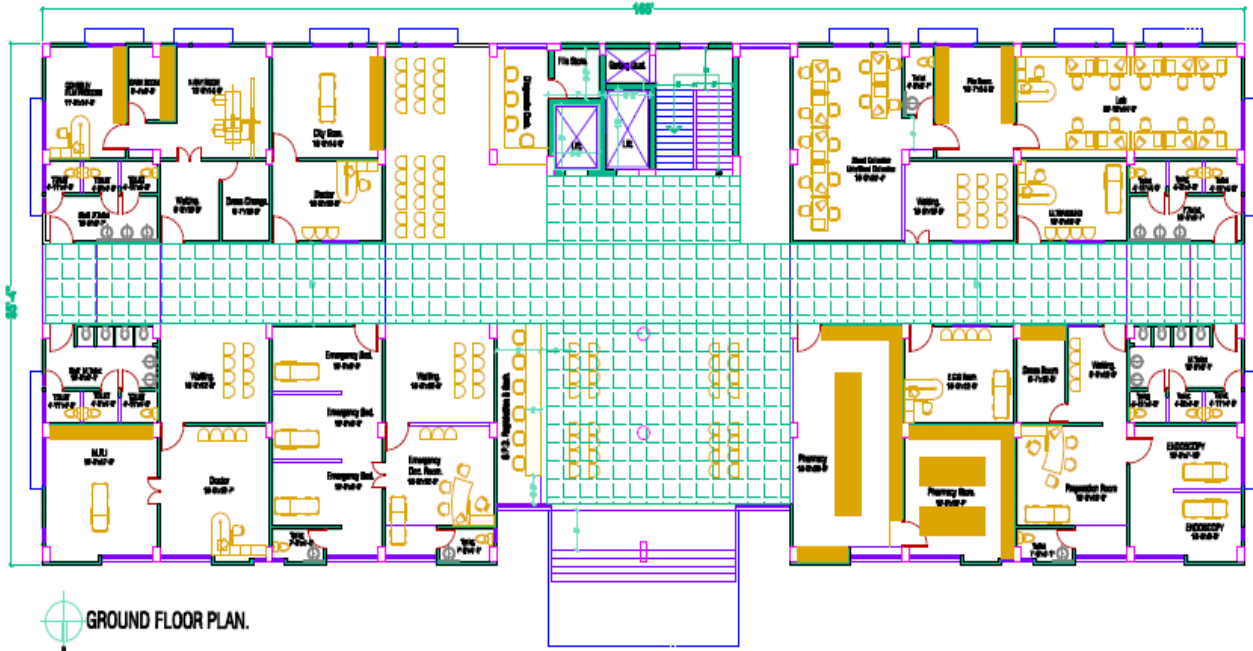
Details of Planned Construction:

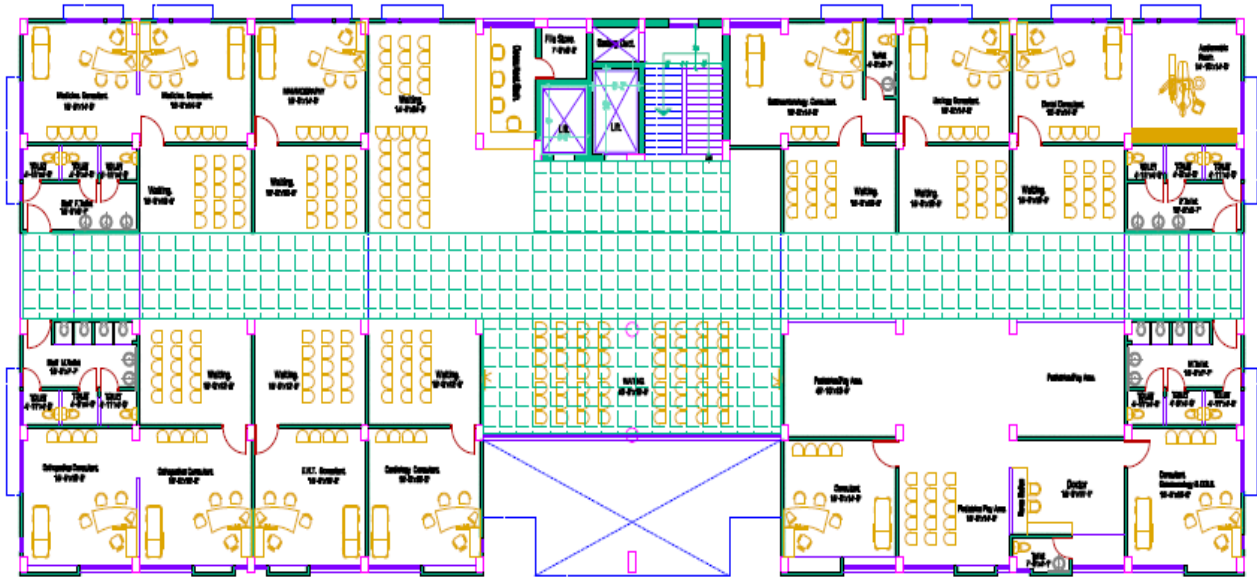
There will be an 8 (eight) storied building measuring total 76,000 sft. Details Floor Plan is given below:

Ground Floor	First Floor	Second Floor
<ul style="list-style-type: none"> • Open Lobby with two lifts & stair • OPD Registration & Cash • Diagnostic Cash • Waiting Area • Emergency Doc Room • Emergency Bed • X-Ray Room • Dark Room • Console/Film Process • Ultrasound • Pathology (Collection) • Lab • Pharmacy & Store • Preparation Room • Endoscopy 	<ul style="list-style-type: none"> • Open Lobby with two lifts & stair • Consultant Cash • Waiting Room • Cardiology Consultant • ENT Consultant • Orthopedics Consultants • Medicine Consultants • Mammography • Gastrology Consultants • Urology Consultants • Dental Consultants • Audiometric Room • Consultant Ganenocology & OBS • Nurse Station 	<ul style="list-style-type: none"> • Open Lobby with two lifts & stair • Consultant Cash • Waiting Room • Hematology Consultant • Endorenology Consultant • Dermatology Consultants • Rheumatology Consultants • Chairman Room with Toilet • Managing Director Room • Office Staff • File Store • Colorectal Surgery Consultant • Surgery Consultant • M & F Toilet

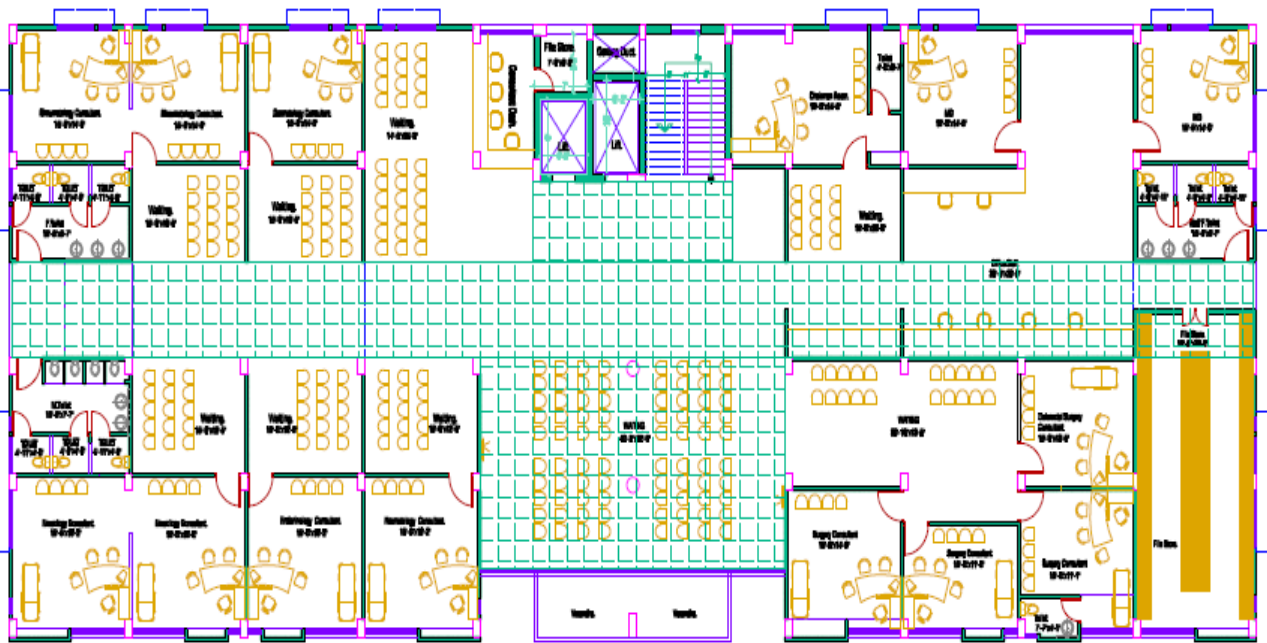
<ul style="list-style-type: none"> • City Scan • M & F Toilet • Staff M & F Toilet • ECG Room • MRI 	<ul style="list-style-type: none"> • Consultants • Pediatrics Play Area • M & F Toilet • Staff M & F Toilet 	<ul style="list-style-type: none"> • Staff M & F Toilet
Third Floor	Fourth & Fifth Floor	Sixth Floor
<ul style="list-style-type: none"> • Open Lobby with two lifts & stair • OT • ICU • CCU • Preparation Room • Doctor Room • Labor Room • Formula & Delivery Room • Waiting Room • Anesthesia Room • Toilet 	<ul style="list-style-type: none"> • Open Lobby with two lifts & stair • Nurse Station • Nurse Room • Doctors Room • Ward • M & F Toilet 	<ul style="list-style-type: none"> • Open Lobby with two lifts & stair • Conference Room • Dining • Kitchen • Ward/Cabin • M. Toilet • Stall Toilet

Floor Plan Images:

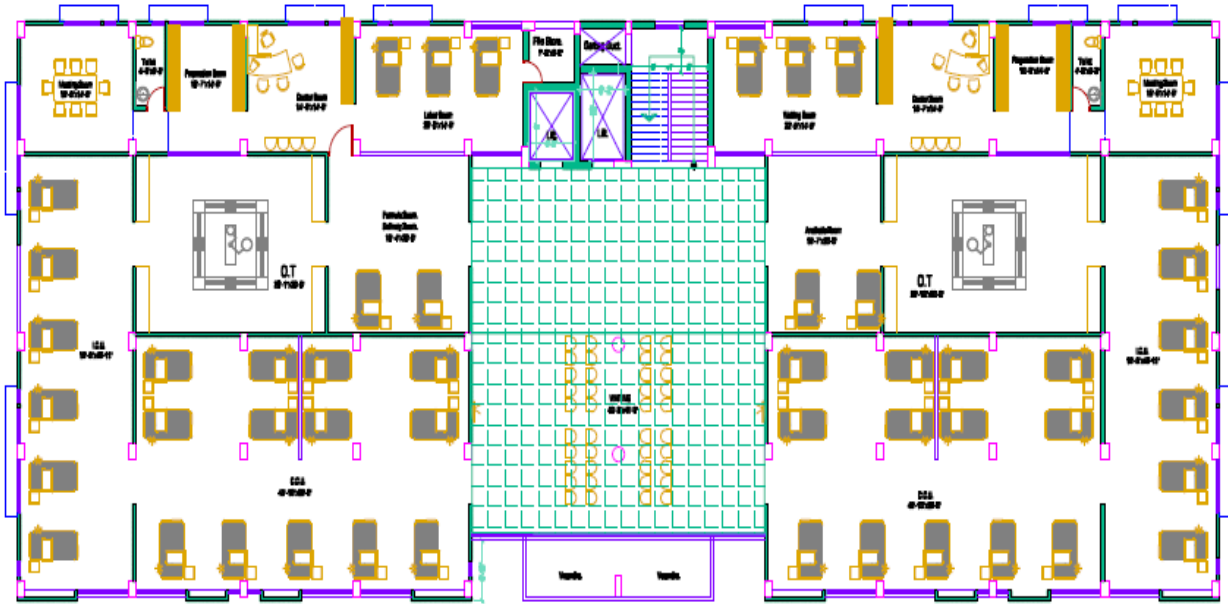




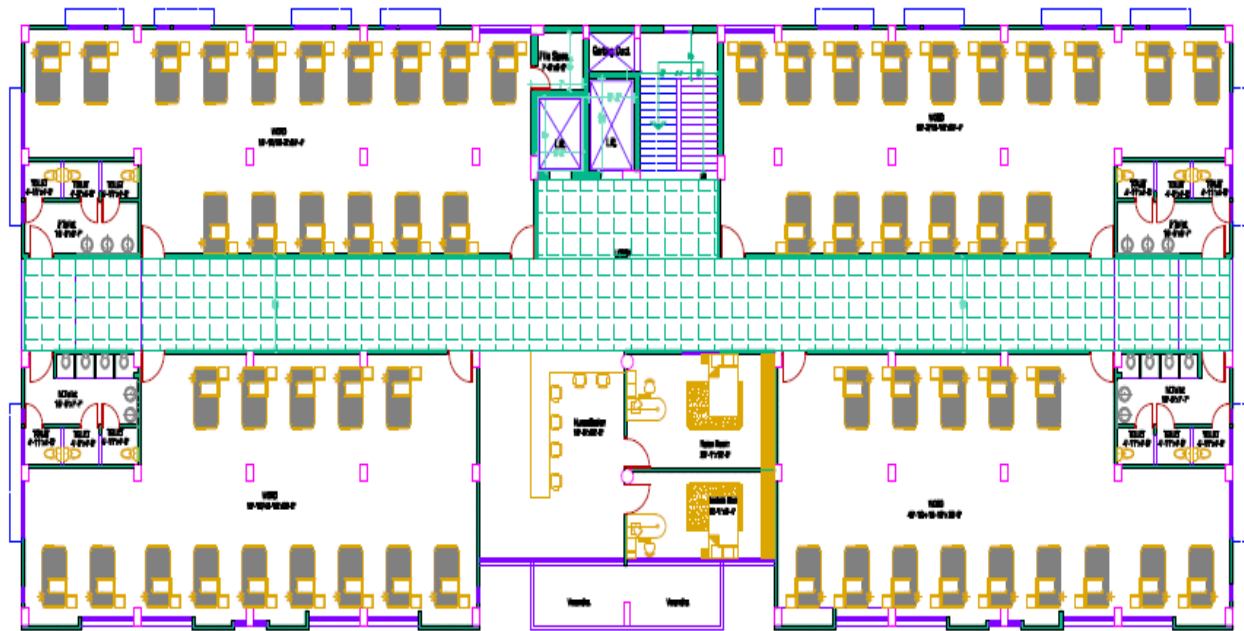
FIRST FLOOR PLAN.



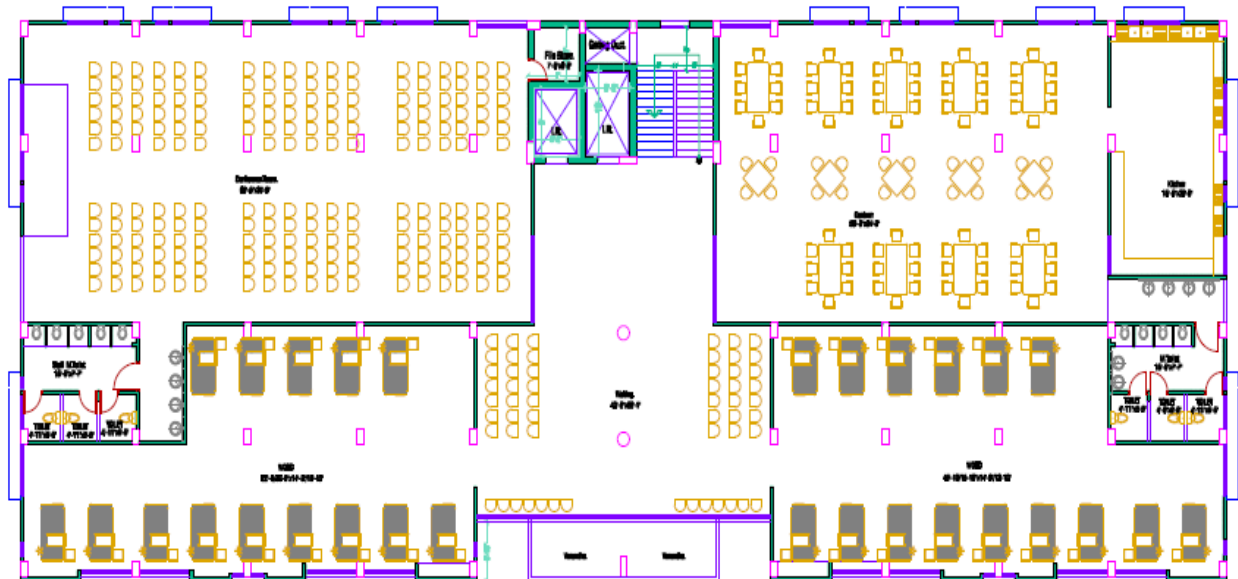
SECOND FLOOR PLAN.



THIRD FLOOR PLAN.



4TH & 5TH FLOOR PLAN.



6TH FLOOR PLAN.

Machinery, Equipment & Furniture:

For the proposed expansion, the hospital will require additional machinery, equipments and furniture which will be procured from local and international sources.

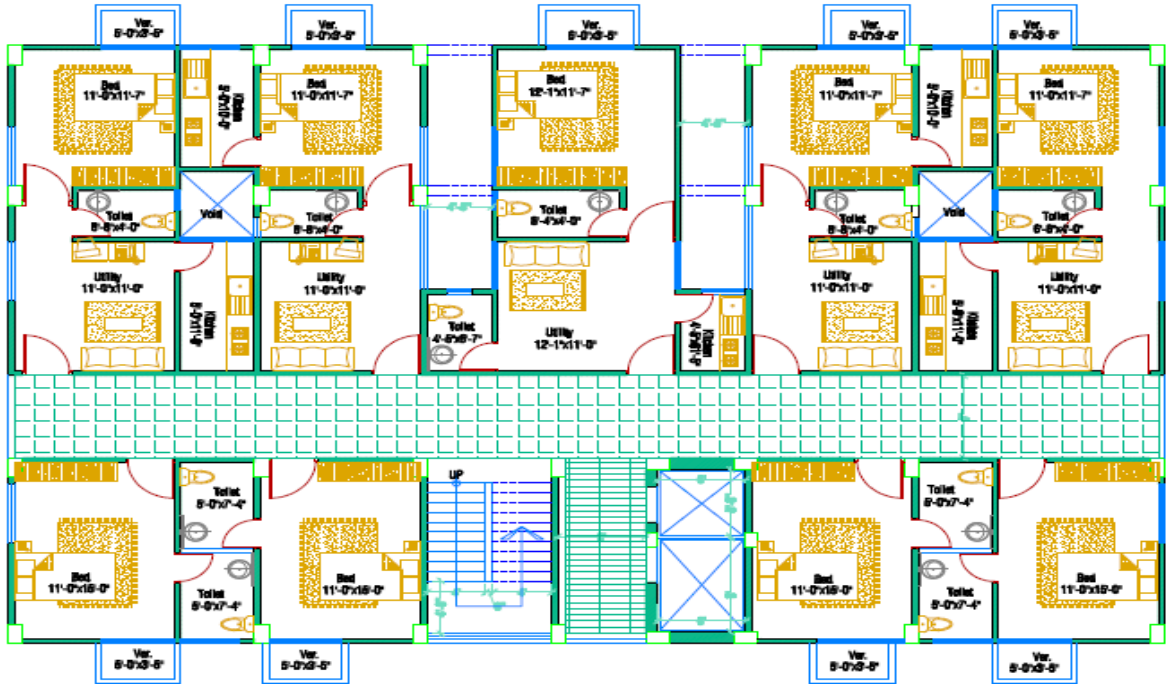
iii. Dormitory:

There will be an 8 storied building measuring total 28,000 sft of RCC structured. It will have residential facility for attendant of the patients, nurse and doctors. It will also be accompanied by canteen facility.

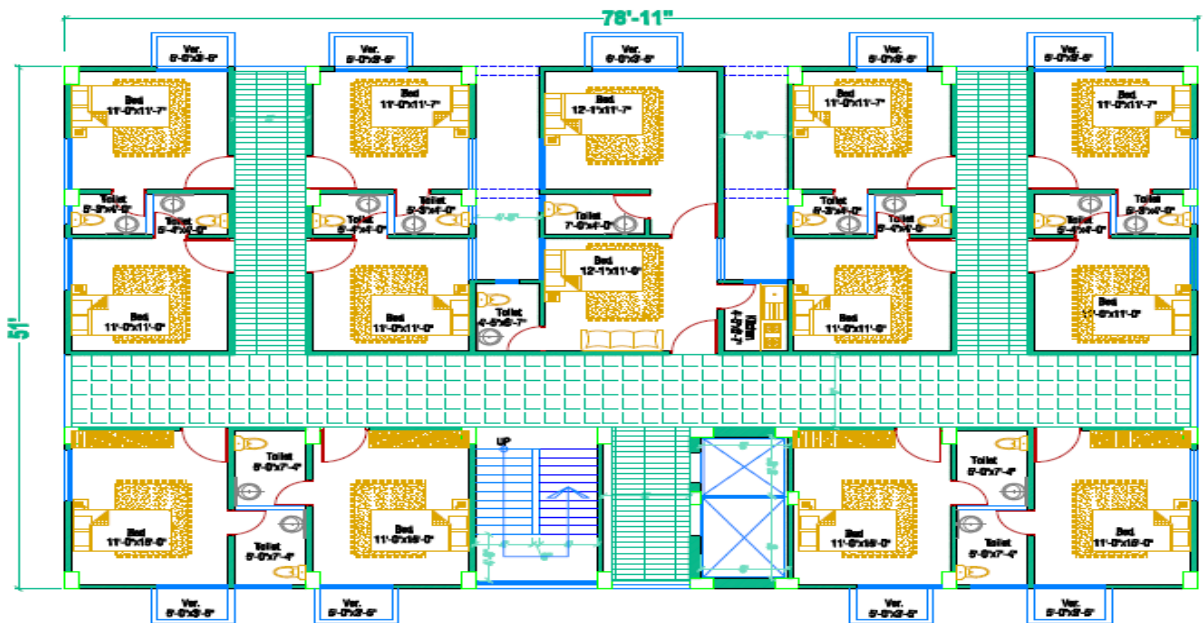
Accommodation Facility for Attendants of Patients:


- 3 no. of floors will be used for patients attendant
- There will have 20 rooms in each floor
- Each room will have double bed capacity

Floor Plan Images:



 TYPICAL FLOOR PLAN.(DORMITORY)



 TYPICAL FLOOR PLAN.(DORMITORY)

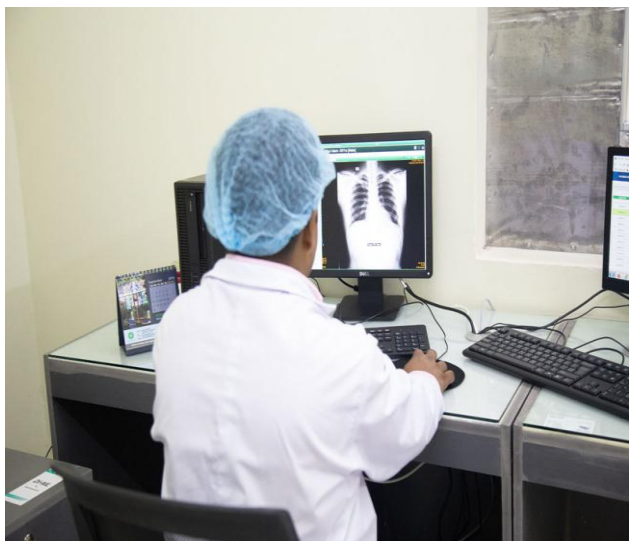
Annexure-5 Photo Gallery

Machinery & Equipment's:





Laboratory & Experiment:



Emergency Unit:



Maternal & Child Health:



Dr. Osman Ghani Memorial Hospital & Medical College:



Nursing Institute



Dr. Osman Ghani Memorial Hospital



Dormitory

Corporate Advisor:

BetaOne Investments Limited

Medona Tower (Level-13)

28 Mohakhali C/A, Dhaka-1213

Bangladesh.

Email: royhan@betaone.com.bd

Contact: +8801818047505, +88029887371

Web: www.betaone.com.bd

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