

BREAKDOWN OF \$52,122,000,000.00 (FIFTY TWO BILLION, ONE HUNDRED AND TWENTY TWO MILLION US DOLLARS) FOR THE ESTABLISHMENT OF A NATIONAL HEALTHCARE, EDUCATION & HOUSING DEVELOPMENT INITIATIVE

BY

LA_SHIPSON PHARMACEUTICAL LIMITED

IN COLABORATION WITH

FEDERAL GOVERNMENT OF NIGERIA

THROUGH

**NATIONAL BIOTECHNOLOGY RESEARCH AND DEVELOPMENT
AGENCY (NBRDA)**

LA_SHIPSON PHARMACEUTICAL LIMITED



THE SUMMARY SHEET

S/N	ITEM	UNITS	AMOUNT
1	Pharmaceutical Manufacturing Plant	1	\$30,000,000
2	Medical Facilities		
➤	Quaternary Health Care Facility (1,000 Beds)	1	\$1,500,000,000.00
➤	Tertiary Health Care Facilities (500 Beds)	36	\$10,800,000,000.00
➤	Secondary Health Care Facilities (250 Beds)	774	\$2,322,000,000.00
➤	Primary Health Care (PHC) Facilities	10,000	\$250,000,000.00
3	Facility Research Institutions	6	\$36,000,000,000.00
4	Financial Institution		
➤	Commercial Bank	1	\$1,000,000,000.00
➤	National Micro Finance Bank	1	\$10,000,000.00
5	Health Insurance Company	1	\$10,000,000.00
6	Housing	15,000	\$150,000,000.00
7	Logistics	-	\$50,000,000.00
TOTAL			\$52,122,000,000.00

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1. PHARMACEUTICAL MANUFACTURING PLANT - WHO-GMP STANDARD (\$30,000,000.00)

S/N	ITEM	AMOUNT	%
1	LAND + SITE DEVELOPMENT	\$1.5M	5%
2	BUILDING + CIVIL WORKS	\$8M	26.7%
3	PROCESS EQUIPMENT + MACHINERY	\$11M	36.7%
4	UTILITIES + ENGINEERING	\$4.5M	15%
5	TECHNOLOGY + VALIDATION	\$1.8M	6%
6	HUMAN CAPITAL + COMMISSIONING	\$1.5M	5%
7	CONTINGENCY	\$1.7M	5.6%
GRAND TOTAL		\$30M	100%

PRODUCTION CAPACITY - YEAR 1

PRODUCT	CAPACITY/YEAR	EXAMPLE SKUS
Tablets	1.2 Billion tablets	Paracetamol, Amoxicillin, Antimalarials
Capsules	600 Million caps	Antibiotics, Vitamins
Syrups	20 Million bottles	Cough, Pediatric
Sachets	100 Million sachets	ORS, Paracetamol powder

18-24 MONTH ROLLOUT PLAN

PHASE	TIMELINE	BUDGET	DELIVERABLES
Phase 1	Months 1-6	\$6M	Land, Design, Approvals, Order long-lead equipment
Phase 2	Months 7-14	\$15M	Building, Utilities, Equipment Installation
Phase 3	Months 15-20	\$7M	Validation, NAFDAC Inspection, Trial batches
Phase 4	Months 21-24	\$2M	Commercial Production, WHO Audit

PROJECTED IMPACT

- Jobs:** 1,200 construction. 250 permanent skilled jobs
- Revenue Streams:** Hospital supply, NHIA, Export to ECOWAS, Export to WHO/UNICEF
- Ecosystem Link:** Supply drugs to your 1000/500/250/PHC hospitals. Reduce import bill
- Break-even:** 3-4 years with 60% capacity

KEY SUCCESS FACTORS

- GMP First:** Build to WHO standard from Day 1 to avoid rework
- Focus Portfolio:** Start with 15 high-volume essential medicines
- Offtake Agreement:** Secure contracts with your hospitals + State Governments

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2. QUATERNARY HEALTH CARE FACILITY 1,000 BED HOSPITAL SETUP BREAKDOWN (\$1,500,000,000)

S/N	ITEM	AMOUNT	%
1	LAND + SITE DEVELOPMENT	\$80M	5.3%
2	BUILDING + CIVIL WORKS	\$550M	36.7%
3	MEDICAL EQUIPMENT + TECHNOLOGY	\$520M	34.7%
4	NON-MEDICAL EQUIPMENT + IT	\$120M	8%
5	UTILITIES + ENGINEERING	\$150M	10%
6	HUMAN CAPITAL + COMMISSIONING	\$50M	3.3%
7	CONTINGENCY	\$30M	2%
GRAND TOTAL		\$1.5B	100%

PHASING - 3 TO 4 YEARS

PHASE	YEARS	BUDGET	DELIVERABLES
Phase 1	1-2	\$500M	Site, Foundations, Utilities, Procure long-lead equipment
Phase 2	2-3	\$600M	Building to roof level, Install MEP, Major equipment
Phase 3	3-4	\$400M	Fit-out, Commissioning, Staffing, JCI, Opening 500 beds
Phase 4	4-5	-	Ramp to 1,000 beds

PROJECTED IMPACT

- Jobs:** 15,000 construction jobs. 3,000 permanent medical + non-medical staff
- Capacity:** 500,000 outpatients/year. 40,000 admissions/year. 15,000 surgeries/year
- Revenue Streams:** Patient fees, Insurance, Research grants, Medical tourism, Training
- Ecosystem Link:** Teaching hospital for your Research University + referral center for 500/250 bed hospitals

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3. TERTIARY HEALTH CARE FACILITIES, - 500 BED HOSPITAL SETUP BREAKDOWN \$300,000,000 per 500-Bed Hospital x 36 States = \$10,800,000,000

A. PER HOSPITAL CAPEX: \$255,000,000 - 85%

S/N	ITEM	AMOUNT	%
1	BUILDING + CIVIL WORKS	\$90M	30%
2	MEDICAL EQUIPMENT	\$100M	33.3%
3	FURNITURE + BEDS + IT	\$30M	10%
4	AMBULANCE + LOGISTICS	\$5M	1.7%

B. NATIONAL PROGRAM MANAGEMENT: \$45,000,000 per Hospital - 15%

C. GRAND TOTAL: \$10,800,000,000

S/N	COMPONENT	AMOUNT
1	36 Hospitals x \$255,000,000	\$9,180,000,000
2	National Program Management	\$1,620,000,000
TOTAL		\$10,800,000,000

5-YEAR ROLLOUT PLAN

PHASE	TIMELINE	HOSPITALS	BUDGET	
Phase 1	Years 1-2	8 Mega Hospitals	\$2.4B	1-2 per Zone
Phase 2	Years 3-4	16 Mega Hospitals	\$4.8B	
Phase 3	Year 5	12 Mega Hospitals	\$3.6B	Complete 36

SERVICES OFFERED

1. **Inpatient:** 1000 beds. Medical, Surgical, Paeds, OBGYN
2. **Critical Care:** 40 ICU + 40 NICU + ECMO
3. **Specialties:** Organ Transplant, Cardiac Surgery, Neurosurgery, Cancer, Burns
4. **Teaching:** Medical School + Residency. Partner with Federal/State Uni
5. **Referral Pyramid:** 9,410 Ward PHCs → `774 LGA 250-Bed` → `36 State 1000-Bed Mega Centre`

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4. SECONDARY HEALTH CARE FACILITIES (250 BEDS) HOSPITALS BREAKDOWN- \$3,000,000 PER UNIT X 774 = \$2,322,000,000

A. PER HOSPITAL CAPEX: \$2,550,000 - 85%

S/N	ITEMS	AMOUNT	%
1	BUILDING + CIVIL WORKS	\$900,000	30%
2	MEDICAL EQUIPMENT	\$950,000	31.7%
3	FURNITURE + HOSPITAL BEDS	\$200,000	6.7%
4	POWER + IT + OTHER	\$500,000	16.7%

B. NATIONAL PROGRAM MANAGEMENT: \$450,000 per Hospital - 15%

60-MONTH NATIONAL ROLLOUT PLAN

Build in clusters to manage cost + supervision

PHASE	TIMELINE	HOSPITALS	BUDGET	
Phase 1	Years 1-2	100 Hospitals	\$300M	1-2 per State
Phase 2	Years 3-4	300 Hospitals	\$900M	
Phase 3	Years 5	374 Hospitals	\$1,122M	Complete 774

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5. PRIMARY HEALTH CARE FACILITIES (PHCs) SETUP BREAKDOWN IN 9,410 WARD (\$300M)

A. PER WARD PHC CAPEX: \$28,380

Built to serve 10,000 - 15,000 people per ward

S/N	ITEM	AMOUNT	%
1	FACILITY + SITE	\$7,000	24.7%
2	MEDICAL EQUIPMENT + FURNITURE	\$10,500	37%
3	IT + DATA	\$1,200	4.2%
4	HUMAN CAPITAL + TRAINING	\$3,000	10.6%
5	INITIAL DRUGS + CONSUMABLES	\$4,000	14.1%
6	LICENSING + OPS + CONTINGENCY	\$1,680	5.9%
PER PHC SUBTOTAL		\$27,380	96.5%

B. NATIONAL PROGRAM MANAGEMENT: \$4,500 per PHC (To run 9,410 as one system)

ITEM	PER PHC	TOTAL FOR 9,410
Central Procurement + Logistics Hub	\$1,000	\$9.41M
National M&E + Supervision Teams	\$1,000	\$9.41M
Digital Platform + Telemedicine HQ	\$1,000	\$9.41M
Training Academy + QA	\$800	\$7.53M
Branding + Audit + Program Mgmt	\$700	\$6.59M
PROGRAM TOTAL	\$4,500	\$42.35M

C. GRAND TOTAL: \$300,000,000

COMPONENT	AMOUNT
9,410 PHCs x \$27,380	\$257,645,800
National Program Management	\$42,354,200
TOTAL	\$300,000,000

36-MONTH ROLLOUT PLAN

PHASE	TIMELINE	WARDS	BUDGET	
Phase 1: Pilot	Months 1-9	1,000 Wards	\$31.88M	1 per LGA
Phase 2	Months 10-18	2,410 Wards	\$76.83M	
Phase 3	Months 19-27	3,000 Wards	\$95.64M	
Phase 4	Months 28-36	3,000 Wards	\$95.64M	Complete 9,410

PROJECTED IMPACT

- Coverage:** 1 functional PHC per ward. ~100M Nigerians with 30-min access
- Jobs:** 150,000 construction. 56,460 direct health workers
- Services:** ANC, Normal Delivery, Immunization, Malaria, FP, Lab, NHIA Basic package
- Referral System:** Ward PHC → LGA PHC → 250-bed → 500-bed → 1000-bed hospital
- Revenue:** BHCPF + NHIA Capitation + State funding. ~\$2 per capita/year

HOW WE MAKE \$31.8K WORK

- Bulk Procurement:** Buy 9,410 equipment sets together = 25% savings
- Modular Prefab:** 6-week build time per PHC
- Hub & Spoke:** All 9,410 linked digitally to your 250/500/1000 bed hospitals
- Supply Chain:** La_Shipson Pharma supplies drugs monthly to all PHCs
- PPP:** States provide land, FG provides BHCPF, Private operates

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6. RESEARCH UNIVERSITY SETUP BREAKDOWN (\$36,000,000,000)

6 Regions x \$6,000,000,000 per University = \$36 Billion

A. PER UNIVERSITY CAPEX: \$5,100,000,000 - 85%

S/N	ITEM	AMOUNT	%
1	LAND + MASTERPLANNING + INFRASTRUCTURE	\$600M	10%
2	ACADEMIC BUILDINGS	\$1,4B	23.3%
3	STUDENT LIFE + HOUSING	\$900M	15%
4	EQUIPMENT + TECHNOLOGY	\$1.2B	20%
5	RESEARCH PARK + INNOVATION HUB	\$1B	16.7%

B. NATIONAL PROGRAM MANAGEMENT: \$900,000,000 per University - 15%

C. GRAND TOTAL: \$36,000,000,000

S/N	COMPONENT	AMOUNT
	6 Universities x \$5.1B	\$30,600,000,000
	National Program Management	\$5,400,000,000
TOTAL		\$36,000,000,000

8-YEAR PHASED ROLLOUT

PHASE	TIMELINE	UNIVERSITIES	BUDGET
Phase 1	Years 1-3	2 Universities	\$12B
Phase 2	Years 4-6	2 Universities	\$12B
Phase 3	Years 7-8	2 Universities	\$12B

CAPACITY PER UNIVERSITY

Metric	Number	
Students	50,000	UG + PG + Medical
Staff	8,000	2,000 Academic, 6,000 Non-Academic
Hospital Beds	1,000	Teaching Hospital
Jobs Created	48,000	Direct nationwide

ECOSYSTEM INTEGRATION

This completes our national infrastructure pyramid:

`9,410 Ward PHCs` → `774 LGA 250-Bed Hospitals` → `36 State 1000-Bed Hospitals` → `6 Regional Mega Universities`

- **La_Shipson Insurance** for students/staff
- **La_Shipson MFB** for student loans + staff mortgages
- **La_Development Bank**

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6. COMMERCIAL BANK SETUP BREAKDOWN (\$1,000,000,000)

S/N	ITEM	AMOUNT	%
1	REGULATORY CAPITAL + LICENSE	\$200M	20%
2	TECHNOLOGY + CORE BANKING	\$180M	18%
3	BRANCH NETWORK + PHYSICAL INFRASTRUCTURE	\$220M	22%
4	HUMAN CAPITAL	\$100M	10%
5	PRODUCTS + MARKETING + ECOSYSTEM	\$80M	8%
6	RISK + TREASURY + OPERATIONS	\$120M	12%
7	CONTINGENCY + WORKING CAPITAL	\$100M	10%
GRAND TOTAL		\$1B	100%

5-YEAR ROLLOUT PLAN

YEAR	MILESTONE	BUDGET
Year 1	License, Capital, HQ, Tech, 10 Branches, Staff	\$400M
Year 2	Go-Live, 25 Branches, 3,000 Agents, Digital Launch	\$250M
Year 3	50 Branches, Loan Book \$500M, Break-even push	\$200M
Year 4-5	Regional Expansion, Profitability, IPO prep	\$150M

PROJECTED IMPACT

1. **Jobs:** 5,000 direct. 50,000 via agents
2. **Financial Inclusion:** Serve 5M customers in 5 years
3. **Ecosystem Link:** Bank your \$1.8B Health + University + Housing projects
4. **Revenue Streams:** Interest income, Fees, Trade, Treasury, FX, Digital

REGULATORY REQUIREMENTS - NIGERIA CBN

1. **Minimum Capital:** ₦200B for National Bank
2. **Key Approvals:** Approval-in-Principle → Final License → Commencement
3. **Governance:** 2 Independent Directors, Risk Committee, Audit
4. **Timeline:** 18-24 months from AIP to launch

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7. MICROFINANCE BANK SETUP BREAKDOWN IN 774 LGAs (\$10,000,000)

S/N	ITEM	AMOUNT	%
1	REGULATORY CAPITAL + LICENSE	\$3.0M	30%
2	TECHNOLOGY + BANKING INFRASTRUCTURE	\$2.5M	25%
3	PHYSICAL + LGA AGENT NETWORK	\$2.2M	22%
4	HUMAN CAPITAL	\$1.0M	10%
5	LOAN BOOK + OPERATIONS	\$1.0M	10%
6	CONTINGENCY	\$300,000	3%
GRAND TOTAL		\$10,000,000	100%

774 LGA COVERAGE MODEL

We don't build 774 branches. We do:

1. **1 Head Office** - Abuja
2. **6 Regional Offices** - Supervise 129 LGAs each
3. **774 LGA Agents** - 1-3 agents per LGA in markets, PHCs, cooperatives
4. **Target:** 1M customers in 3 years

18-MONTH ROLLOUT PLAN

PHASE	TIMELINE	MILESTONE	BUDGET
Phase 1	Months 1-6	License, Capital, HQ, Tech, 100 LGAs	\$4.0M
Phase 2	Months 7-12	CBN Approval, 300 LGAs, 1,500 Agents	\$3.0M
Phase 3	Months 13-18	774 LGAs, 3,000 Agents, Loan Book \$5M	\$3.0M

PROJECTED IMPACT

1. **Jobs:** 3,000 agents + 150 HQ staff
2. **Financial Inclusion:** Bank 1M unbanked in 774 LGAs
3. **Ecosystem Link:**
 - Pay salaries for your 9,410 Ward PHCs + 774 PHCs
 - Loan to suppliers of La_Shipson Pharma + Hospitals
 - Collect NHIA/Insurance premiums for La_Shipson Insurance
4. **Revenue:** Interest 3%/month, Fees. Break-even Year 2

KEY CBN REQUIREMENTS

1. **Capital:** ₦5B for National MFB
2. **Governance:** 5 Directors, 2 Independent, Risk Committee
3. **Timeline:** 12-18 months AIP to Final License
4. **NDIC:** Insures deposits up to ₦500K per customer

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8. INSURANCE COMPANY SETUP - 774 LGAs BREAKDOWN (\$10,000,000)

S/N	ITEMS	AMOUNT	%
	REGULATORY CAPITAL + LICENSE	\$3.5M	35%
	TECHNOLOGY + OPERATIONS HUB	\$2.2M	22%
	LGA NETWORK + AGENT CHANNEL	\$2.0M	20%
	HUMAN CAPITAL	\$1.0M	10%
	PRODUCTS + MARKETING + RESERVES	\$1.0M	10%
	CONTINGENCY	\$300,000	3%
	GRAND TOTAL	\$10,000,000	100%

24-MONTH ROLLOUT PLAN

PHASE	TIMELINE	COVERAGE	BUDGET
Phase 1	Months 1-6	HQ, Tech, License, 6 Regional Hubs, 100 LGAs	\$4.0M
Phase 2	Months 7-12	300 LGAs, 2,000 Agents, Product Launch	\$3.0M
Phase 3	Months 13-18	600 LGAs, 3,500 Agents	\$2.0M
Phase 4	Months 19-24	All 774 LGAs, 5,000 Agents	\$1.0M

PROJECTED IMPACT

- Jobs:** 5,000 agents + 150 HQ/Regional staff
- Coverage:** 5M lives in 3 years @ \$20 avg premium = \$100M GWP
- Ecosystem Link:**
 - Insure patients in your 9,410 Ward PHCs + 774 LGA PHCs
 - "La_Shipson Health Insurance" for NHIA + State schemes
 - Agric insurance for your housing + farm projects
- Claims Ratio Target:** 65%. Combined Ratio <95%

KEY SUCCESS FACTORS

- Agent Model:** Don't build 774 offices. Use existing PHCs, pharmacies, market associations
- Digital Claims:** WhatsApp + Photo claims. Pay in 48hrs
- Bancassurance:** Partner with MFBs in all 774 LGAs
- Data:** Use PHC data to price risk and prevent fraud

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9. HOUSING UNITS BREAKDOWN - 15,000 UNITS (\$150,000,000.00) \$10,000 per Unit x 15,000 Units

A. PER UNIT COST: \$7,500 - 75%

B. ESTATE INFRASTRUCTURE: \$1,500 per Unit - 15%

C. PROGRAM MANAGEMENT + DELIVERY: \$1,000 per unit - 10%

GRAND TOTAL: \$150,000,000

UNIT MIX FOR 15,000 UNITS

To serve different income levels

TYPE	UNITS	SIZE	COST/UNIT	TOTAL
Core Housing 1-Bed	5,000	25sqm	\$7,000	\$35.0M
2-Bedroom Semi-Detached	7,000	45sqm	\$10,000	\$70.0M
3-Bedroom Bungalow	3,000	60sqm	\$15,000	\$45.0M
TOTAL	15,000		\$10,000 Avg	\$150.0M

36-MONTH NATIONAL ROLLOUT PLAN

Using "Estate Clusters" across 774 LGAs

PHASE	TIMELINE	UNITS	BUDGET	ESTATES
Phase 1	Months 1-9	2,000 Units	\$20M	20 Estates x 100 units
Phase 2	Months 10-18	4,000 Units	\$40M	40 Estates x 100 units
Phase 3	Months 19-27	4,500 Units	\$45M	45 Estates x 100 units
Phase 4	Months 28-36	4,500 Units	\$45M	45 Estates x 100 units
TOTAL	36 Months	15,000 Units	\$150M	150 Estates

Average: 19-20 units per LGA across the 774 LGAs

PROJECTED IMPACT

1. **Jobs:** 100,000 direct construction jobs. 50,000 indirect
2. **Homes:** 15,000 families housed. ~90,000 people
3. **Ecosystem Link:**
 - Site workers use La_Shipson PHCs
 - Mortgage/Loans from La_Shipson MFB
 - Insurance from La_Shipson Insurance
4. **Economic:** Stimulate local cement, blocks, wood industry

KEY COST-SAVING STRATEGIES

1. **Bulk Procurement:** Buy cement, roofing for all 15,000 units = 20% savings
2. **Prefab + Interlocking Blocks:** Faster build, less labor
3. **Cluster Model:** 100 units per estate = shared infra cost
4. **Solar:** Cut diesel/generator cost for residents

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