

			Appendix 1
RUBY INTERNATION LIMITED			
INVESTMENTS COST.			
			TSHS 000
	FOREIGN	LOCAL	TOTAL
BUILDING AND BUILDINGS		1,480,000	1,480,000
PLANT AND MACHINERY/EQUIPMENTS		85,000	85,000
MOTOR VEHICLES		130,000	130,000
OTHERS		25,000	25000
FURNITURE AND FITTING		290,000	290000
WORKING CAPITAL		120,000	120000
		0	0
PRE-OPERATIONAL EXPENSES		20,000	20,000
TOTAL INVESTMENT COST	0		2,150,000

												Appendix II
RUBY INTERNATIONAL LIMITED												
DEPRECIATION SCHEDULE											TSHS 000	
			1	2	3	4	5	6	7	8	9	10
Land and Building	1,480,000	4%	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200
Plant&Machinery/Equip	85,000	12.5%	17,400	17,400	17,400	17,400	17,400	17,400	17,400	17,400	17,400	17,400
Others	25,000											
Motor vehicle	130,000	25%	19,560	19,560	19,560	19,560	19,560	19,560	19,560	19,560	19,560	19,560
Furniture & equipment	290,000	12.5%	22,750	22,750	22,750	22,750	22,750	22,750	22,750	22,750	22,750	22,750
Pre-operational expenses	20,000	20%	4,400	4,400	4,400	4,400	4,400					
	2,030,000		66,310	66,310	66,310	66,310	66,310	61,910	61,910	61,910	61,910	61,910

				Appendix III
RUBY INTERNATIONAL LIMITED				
FINANCING PATTERN				
			TSH 000	
	FOREIGN	LOCAL	TOTAL	
EQUITY		2,150,000	2,150,000	
TOTAL	0	2,150,000	2,150,000	

RUBY INTERNATIONAL LIMITED											Appendix VI
WORKING CAPITAL											
											TSH 000
YEAR		1	2	3	4	5	6	7	8	9	10
Stock											
Materials	3 months	125	141	157	157	157	157	157	157	157	157
	essential										
	packs										
Tiles and others	1 months	29	33	37	37	37	37	37	37	37	37
	requirement										
Utilities	2 months	8	8	8	8	8	8	8	8	8	8
Cash	1 months	12	12	12	12	12	12	12	12	12	12
		174	194	214	214	214	214	214	214	214	214
Debtors											
5% income		387	434	484	484	484	484	484	484	484	484
Creditors											
1 month overheads		32	36	40	40	40	40	40	40	40	40
Total Creditors		32	36	40	40	40	40	40	40	40	40
Net Working Capital		355	398	444	444	444	444	444	444	444	444
Charge in Working											
Capital		355	43	46							

			Appendix VII	
RUBY INTERNATIONAL LTD				
SALARIES AND WAGES			TSHS 000	
	NOS.	SALARY PER MONTH	SALARY PER ANNUM	
Executive1	2	500	6,000	
Executive2	5	350	12,600	
Accountants	5	150	18,000	
Estates Attendants	7	65	3,120	
Security Guard	12	65	39,000	
Total Salaries	31		78,720	

										Appendix X
RUBY INTERNATIONAL LTD										
PROJECTED PROFIT AND LOSS ACCOUNTS										
										TSHS 000
	1	2	3	4	5	6	7	8	9	10
Capacity Utilisation	80	90	100							
Sales Revenue	4,866	8,716	9,685	9,685	9,685	9,685	9,685	9,685	9,685	9,685
Operating Expenses										
Overhead Expenses	887	1,352	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501
Salaries and Wages	323	148	148	148	148	148	148	148	148	148
Total Operating Expenses	1,480	1,500	1,649	1,649	1,649	1,649	1,649	1,649	1,649	1,649
Total Operating Profit	5,174	7,216	8,036	8,036	8,036	8,036	8,036	8,036	8,036	8,036
Financial and Capital Charges										
Depreciation	563	537	553	549	545	540	537	534	533	531
Profit before Tax	4,162	6,659	7,483	7,487	7,491	7,496	7,499	7,502	7,503	7,505
Profit after Tax	2,913									
Capital Allowance	3,251	6,659	7,483	7,487	7,491	7,496	7,499	7,502	7,503	7,505
Taxation 30%	975	1,998	2,245	2,246	2,247	2,249	2,250	2,251	2,251	2,257
Profit after Tax	5,174	4,441	5,238	5,241	5,244	5,247	5,249	5,251	5,252	5,248
Profit Brought Forward	-	2,276	6,937	12,175	17,416	22,660	27,907	33,156	38,407	43,659
Total Revenue	5,174	6,937	12,175	17,416	22,660	27,907	33,156	38,407	43,659	48,907

RUBY INTERNATIONAL LIMITED.											
PROJECTED PROFIT CASHFLOW											
											TSHS.0000
	0	1	2	3	4	5	6	7	8	9	10
CASH INFLOW											
Capital inflow											
Equity	2,150,000										
OPERATIONAL INFLOW											
Profit before Tax		6,150	6,659	7,483	7,487	7,491	7,496	7,499	7,502	7,503	7,505
Depreciation		563	557	553	549	545	540	537	534	533	531
Total Cash Inflow	2,150,000	6,713	7,216	8,036	8,036	8,036	8,036	8,036	8,036	8,036	8,036
CASH INFLOW											
Investment	2,150,000	-	-	-	-	-	-	-	-	-	-
Re-Investment	0	-	-	-	-	-	-	-	-	-	-
OUTFLOW											
Taxation	250,000	1,998	2,245	2,46	2,247	2,249	2,250	2,251	2,251	2,251	2,251
Increase in W/C	1,900,000	43	46								
Total Cash Outflow	2,150,000	1,330	2,041	2,291	2,240	2,247	2,249	2,250	2,251	2,251	2,251
Net Cash Outflow	0	5,353	5,175	5,745	5,790	5,789	5,787	5,786	5,785	5,785	5,785
Opening Balance	-	-	5,383	10,558	16,303	22,093	27,882	33,669	39,455	45,240	51,025
Closing Balance	-	5,383	10,558	16,303	22,093	27,882	33,669	39,455	45,240	51,025	56,810