




**MEDICAL AND  
INDUSTRIAL  
CONSUMABLES AND  
SAFETY GEARS  
FACTORY  
BUSINESS PLAN**

Prepared by: GTRD

Group TRD (T) Limited & National Development Corporation

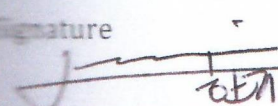
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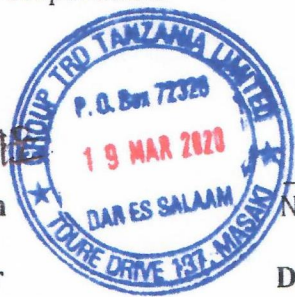
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It is acknowledged by reader that information to be furnished in this business plan is in all respects confidential in nature, other than information which is in the public domain through other means and that any disclosure or use of same by reader, may cause serious harm or damage to the proposed factory project. The laws of United Republic of Tanzania applies.

Upon request, this document is to be immediately returned to Group TRD Tanzania limited and National Development Corporation.

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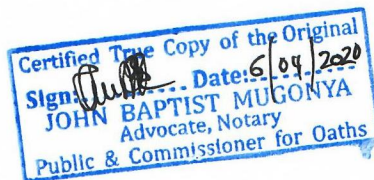
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Date: 19/3/2020

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Note: This is a business plan. It does not imply an offering of securities.



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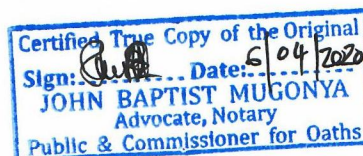
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## 1.0 Executive Summary

**Group TRD Limited (60%) and National Development Corporation (40%) have** partnered in pioneering a production of medical and industrial consumables ( medical and industrial masks & latex gloves) and other disposable safety gears under a special purpose vehicle named **AFYATECH CO LTD.( to be formed )**

The partnership is proposing a Medical and industrial Consumables and Safety Gears Factory to operate in Mwanza, NDC Mkuyuni industrial Parks (Nyanza Glass Buildings). And later shift to TAMCO industrial area in Kibaha for expansion unless otherwise decided by then the Board members of AFYATECH CO LTD. The partnership will manufacture disposable medical and industrial masks (3ply), N95, latex gloves and other disposable safety gears. The machine for 3ply has a capacity to produce 120 pcs per minute, The total production will be 47,520,000pcs per annum at 22hrs a day,25 days per month, at a price of \$0.30 for year 2020 and \$0.28 for year 2021 & 2022 .The raw materials for making 3ply type for operation of one month, will be facilitated and imported by Group TRD Korea, from South Korea, Russia, Turkey, China, India, and Egypt, where by each roll of film has an average of 400metres, For the economies of scales the partnership will import semi-finished materials ,and the process of assembling and manufacturing of final products will be done by the partnership factory in Mwanza. The products will be sold at the current high demand of masks locally and the also exporting to the foreign markets. The partners expect a significant rise in revenue from the dividends that will be paid by the partnership factory since the demand is expected to be high and stable for at least for the first 18 months ( from March 2020), also the technology that will be used is full automatic, efficient and reliable.

The Afyatech.co limited has planned to start with one product first (3ply type, medical and industrial mask, with an option to convert to industrial



mask after the end of COVID19) where by it will then expands its production to other model of N95, and other lines of production as how it has being stated in this business plan.

a) **Financial Features**

The project will require a total investment of around **\$1,394,781.09**. The factory premise of 2000sq.m to use has already being allocated in Mwanza, under lease agreement. With the designed operation, the project stands with a total net present value (NPV) of around **\$ 3,159,342.98**. The project will have the payback period after **7 months of operations**

(i.e. November 2020).at a factory price of \$0.30/mask ( price is subject to change due to the demand as currently it goes above \$0.46/mask by Nairobi Enterprises Limited factory in Kenya and 0.42 by Chinese manufacturers \$0.28/pc FOB china, and \$0.30/mask as PMCL Tanzania producer FOB Tanzania. )

The Total investment of **\$1,394,781.09** can be broken as follows;

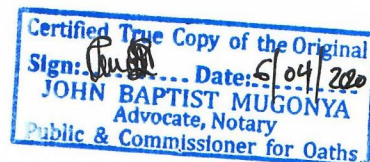
**Startup costs.**

**Capital Expenditure;** \$ 366,066.00

**Operating Expenditures;**

- ◆ Raw materials for one month \$ 900,304.60
  - ◆ Operating expenses \$ 128,410.49
- Total working capital \$ 1,028,715.09

**Total Capital Investment: \$ 1,394,781.09**



The total revenue and operating expenditure over the first year of project (8months of year 2020) are estimated to be in the range of **\$9.5million** and **\$0.4Million** respectively, giving the project a promising future and strength to develop into a large scale medical/industrial consumables and other safety gears factory in the near future.

**b) Management**

The project will benefit from an experienced business mind and technical-based management team. The project will also be looking to recruit more than 15 employees when on full operating capacity of first product line of disposable masks; they will be 8 professionals and more than 7 casual labors who focused in the factory and make sure the factory is operating in full capacity.

This team will directly supervise the project from its commencement to end. The team observes high level of integrity and professional qualification which are the key factors for success of any top quality manufacturing related industry.

**c) Socio-Economic Impact**

With this medical and industrial consumables and safety gears factory operating in Tanzania it will be the partnership's paramount responsibility to support the government and the people of Tanzania and East African region in a pace to control the spread of any epidemic diseases like Corona Virus (COVID-19), SARS, MARS, EBOLA and other epidemic diseases to come as we acknowledge possibility of more outbreaks due to the advancement of technology which lead to the existence of biological weapons by the use of microbes . However, the partners should see an instantaneous rise in revenue through sales as a result of the superior South Korean technology that will be used by the partnership to produce more masks in shorter



periods while there will be an improved hygienic and protective status for the people in Tanzania and the rest of East Africa on the other side.

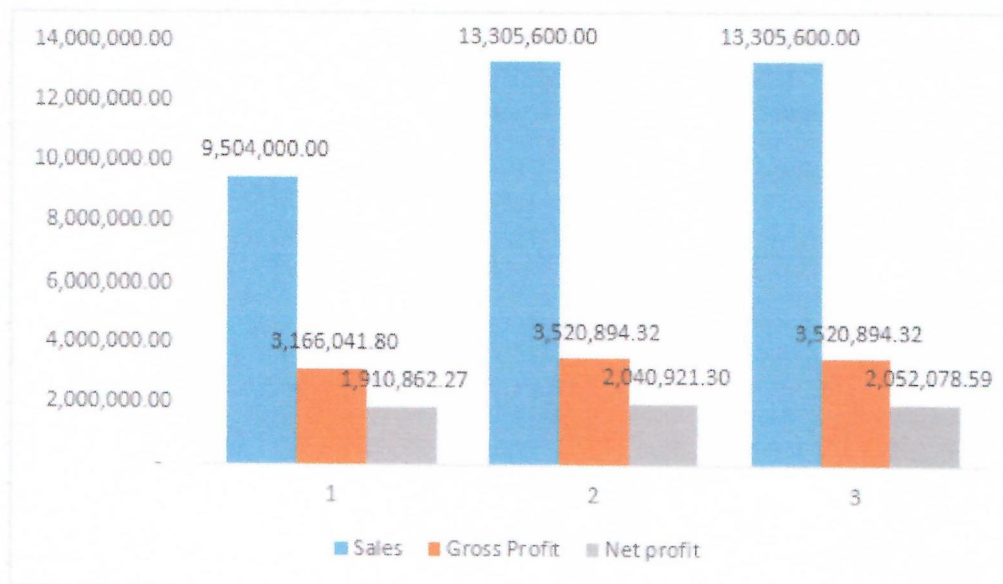
#### d) Targeted Markets

Our target markets will primarily all locals and international customers in need of masks for protection against COVID-19. We will deal with wholesalers and other intermediaries who often order in bulk for their customers, and concerned individuals. Hence there will be need to network with the various decision-makers/order-makers to ensure we receive orders for our products.

Ultimately the attractiveness of our venture lies with the fact that customers will choose our products above those of competitors because of the relatively lower prices as well as their high quality. Hence the company ongoing initiatives will be to drive sales, market share and productivity so as to provide additional impetus towards attainment of the corporate goals and objectives.

NOTE: All currency figures in this plan are in US Dollars.

Chart: Highlights



#### 1.1 Keys to Success

- 1. Timely response to customers' requests:** We cannot afford to delay our clients for whatever reason, as this will have a negative bearing on our image and reputation, as well as impacting future business. Hence we need to be continually communicating with the

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client, so as to ensure that products are delivered on time and according to the customer's specifications. This will go a long way towards instilling a sense of trust in our ability and establishing long-term relationships.

2. **Excellence in fulfilling the promise:** We intend to produce and provide products of uncompromised quality to our customers, and excellent service. This is so as to meet their needs and standards. We acknowledge the fact that the company's success will be based on timeous response to customer orders and hence we intend to set high standards and work procedures.
3. **Assembly Technology:** To ensure quality masks, we will utilize the latest and most efficient production machines. We also intend to keep abreast with technological developments, which will ensure we gain and maintain a competitive advantage utilizing the latest production techniques.
4. **Networking:** As the majority of our customers will be wholesalers and intermediaries there is need to effectively network with the various decision-makers and order-makers to ensure a ready market.

## 1.2 Objectives

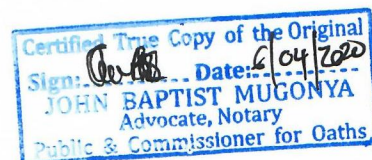
Our business strategy will revolve around the need to provide quality disposable 3Ply & N95 medical and industrial masks, latex gloves and other disposable safety gears to the various institutions and wholesalers that need them, in the process fully satisfying their requirements. This shall be undertaken through adequate training and recruitment of a professional team dedicated to providing and catering the customer's needs.

We intend to ensure that our marketing campaign increases the knowledge of our products and services to the various market segments we shall be targeting. This is particularly so with organizations increasingly looking at obtaining quality products at the lowest prices as they strive to increase profitability.

We also intend to have well laid out introductory letters and other promotional material that will enable clients to have an understanding of the types of products we offer and advantages of utilizing them especially during this pandemic and in their work places apart from the current pandemic COVID-19. In addition, well-done company profiles and business cards often have a triggering effect on clients contemplating ordering our products. Hence this will undoubtedly generate increased sales of our products.

In summary we intend to attain the following objectives:

- Continuously provide high quality 3Ply and N95 medical and industrial masks and latex gloves on time and on budget.
- Develop enthusiastically satisfied customers all of the time.
- Ensure economical use of resources from capacity utilization, minimizing inventory/stock and low cost, and high quality materials.



- Contribute positively to our communities and our environment.
- Establish a market presence that assures short-term and long-term profitability, growth and market share, which will ultimately convert to business success.

### 1.3 Mission

We are fully committed towards the production and delivery of high quality disposable 3Ply Medical and industrial masks, N95 and latex gloves to the Eastern Africa communities. Internally we intend to create and nurture a healthy, productive, satisfying and enjoyable environment, in which our employees are fairly compensated and encouraged to respect the customers' requests and the quality of the products we intend to produce. We seek fair and responsible profit, enough to keep the company financially healthy for the short and long term, and to fairly remunerate employees for the work and effort.

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## 2.0 Company Summary

The primary nature of the business is to manufacture and sell 3Ply Medical masks, N95 and latex gloves and other related medical and industrial consumables. The intention is to produce disposable masks & latex gloves that will meet all the requirements of a quality standard, particularly considering that the most of those currently on the market are imported from India & some of Asian countries.

## 2.1 Company Ownership

The joint venture company is owned by Group TRD Tanzania limited (60%) and National Development Corporation (40%), the directors realize their Company's vast potential market and opportunity for growth given implementation of the appropriate strategies, aided by the necessary finances.

## 2.2 Company Locations and Facilities

Companies Location.

At present, The Group TRD Tanzania limited offices are located at, Toure Drive 137, Mbasani Ward, Masaki street, Plot no 432-2, P.O.BOX 72326 Dar es salaam –Tanzania. While National Development Corporation offices are located at Development House, Kivukoni Front/Ohio street, 6<sup>th</sup> Floor. P.O.BOX. 2669 Dar es salaam.

Factory Facilities location.

The proposed factory will be located at Mwanza region due to the call of emergency, and the critical shortage of masks in Africa, the company (AFYATECH CO LTD) will use available premises in Mwanza. The intention is to use more accessible and attractive strategic commercial area with an easy to expand to the production of latex gloves and other line of products to feed East African Markets.

However the option to shift to KIBAHA TAMCO industrial park will be considered during the expansion period for easy utilization of rubber plantations available in Morogoro and Tanga for the production of Latex gloves.

## 2.3 Start-up Summary

To successfully establish and operate the factory, the proposed capitalization is **\$1,394,781.09** which is composed of the initial capital and a month working capital (including annual paid expenses). This can be shown in details below:

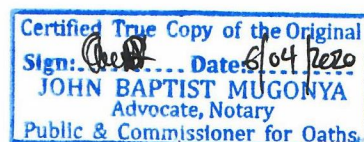


Table: Start-up

RAW MATERIAL ACQUISITION				
Item	Qty pm(Tons)	No.Of Months	Price per ton(US\$)	Total(US\$)
Non-woven fabric /Spunbonded Polypropylene 20gsm-Blue in colour(Outer Layer)	5.4	1	12,850.00	69,390.00
Meltblown Polypropylene 25gsm(Filter layer)	6.7	1	76,800.00	514,560.00
Light or white non-woven fabric/polypropylene 20gsm(Inner layer)	5.2	1	12,850.00	66,820.00
Ear loop	6	1	18,700.00	112,200.00
				762,970.00
VAT (18%)				137,334.60
<b>Total (Transport costs by air)</b>				<b>900,304.60</b>

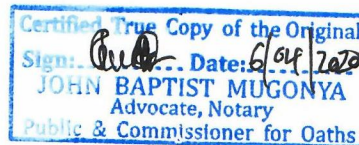
1 MONTH OPERATING EXPENSE(INCLUDING ANNUAL PAID EXPENSES)	
Description	Amount (US \$)
Direct labour cost to the manufacturing	78.00
Factory overhead	5,040.00
3ply mask advertising expenses	5,000.00
Office salaries expense-skilled	8,400.00
-Unskilled (30% of skilled)	2,520.00
Employer costs	2,545.20
Permits & other legal fees	1,500.00
TFDA/TMDAfees	1,000.00
EIA fees	15,000.00
OSHA	5,000.00
Telephone bills	1,000.00
Internet & other I.T services	1,000.00
Insurance(2.5%)	7,592.50
Security	2,000.00
Furniture & Fittings	5,000.00
Consultation fees	30,000.00
Petrol & Diesel	2,420.00

Travelling	4,000.00
Rent of the factory building	12,000.00
Installation costs	10,000.00
Repair & maintenance of motor vehicles	500.00
Miscellaneous expenses	400.00
Business cards printing expense	250.00
Bank charges	50.00
Sub total	122,295.70
Contingency (5%)	6,114.79
<b>Total operating expenses</b>	<b>128,410.49</b>

<b>PLANT INVESTMENT</b>	
Description	Cost
Mask making machine(Including accessories & set up)	273,700.00
Clearance & Transportation Charges	54,266.00
Total	327,966.00
<b>FIXED ASSETS</b>	
Generator CAT DE18	11,200.00
Nissan pickup NP300	26,900.00
Total	38,100.00
<b>TOTAL CAPITAL EXPENSE</b>	<b>366,066.00</b>

The total amount required for the factory to commence operation can be obtained by the addition of working capital to the capital as shown below:

Initial Capita Expense	366,066.00
1 month working capital (Including expenses paid on annual base)	1,028,715.09
<b>Total Capital and Working Capital</b>	<b>\$ 1,394,781.09</b>



### 3.0 Products


AFYATECH CO LTD intend to manufacture and sell 3Ply Medical and industrial masks, N95 and latex gloves on time and on budget. These products shall be of high quality standard so as to ensure customer satisfaction and meet all the customers' requirements.

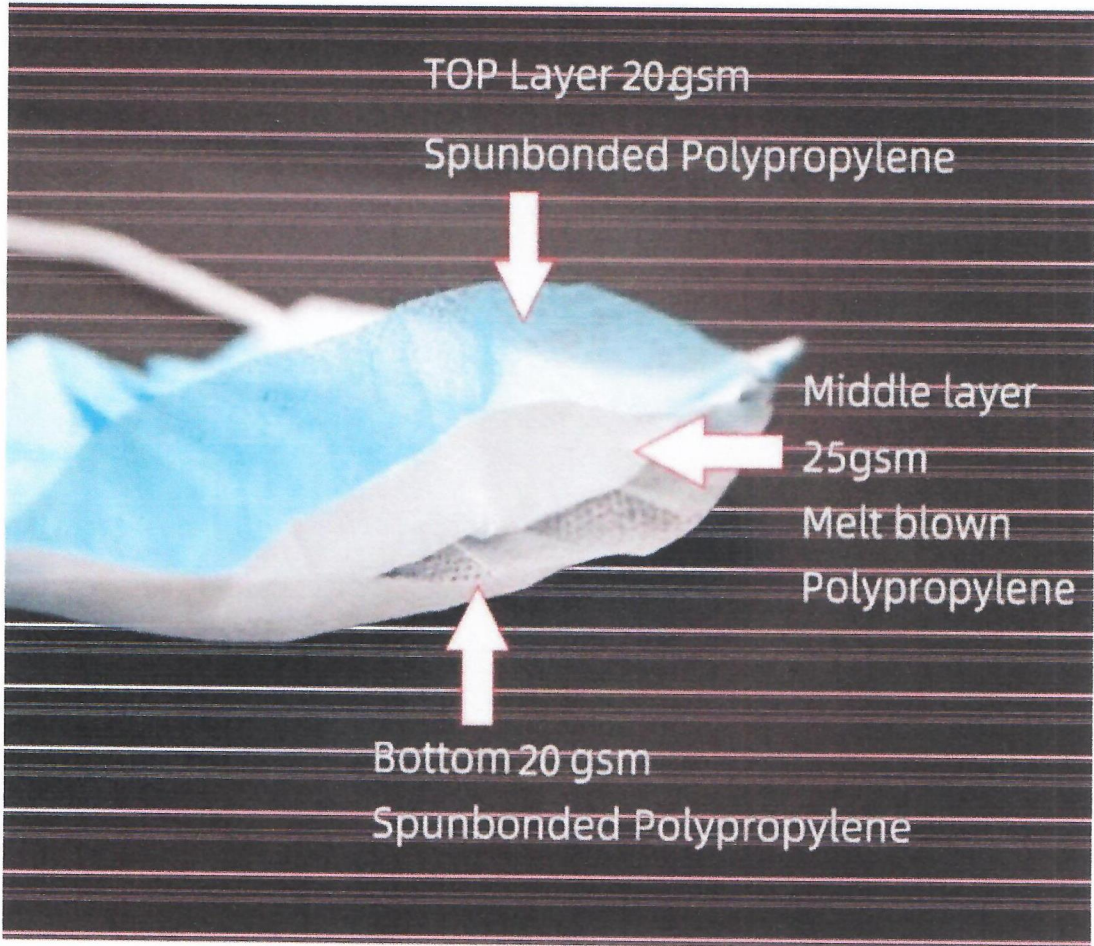
### 3.1 Product Description

A medical and industrial mask is a loose-fitting, disposable device that creates a physical barrier between the mouth and nose of the wearer and potential contaminants in the immediate environment. These are often referred to as face masks, although not all face masks are regulated as medical and industrial masks.

#### 1. **3Ply Medical and industrial Mask.**

The mask is designed to resist moderate fluid splashes at 120mmHg while maintaining smooth breathability. The highly efficient filtration media can filter or trap all the common bacteria, COVID-19 with genome size ranges from approximately 27 to 34 kilobases and particle surrounding us. The current situation dictates that the mask is very much in demand, and that demand continuously increasing. With this in mind we intend to produce a quality mask. Our mask will have top layer of 20-25gsm, middle layer 25gsm and bottom layer 20-25gsm.

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## 2. N95 respirators

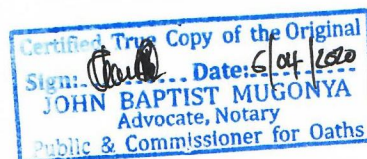
N95 respirators are other type of masks of personal protective equipment that are used to protect the wearer from airborne particles and from liquid contaminating the face. An N95 respirator is a respiratory protective device designed to achieve a very close facial fit and very efficient filtration of airborne particles. The 'N95' designation means that when subjected to careful testing, the respirator blocks at least 95 percent of very small (0.3 micron) test particles. If properly fitted, the filtration capabilities of N95 respirators exceed those of face masks.



An **N95 respirator** is a respiratory protective device designed to achieve a very close facial fit and very efficient filtration of airborne particles. Note that the edges of the respirator are designed to form a seal around the nose and mouth. Medical and industrial N95 Respirators are commonly used in healthcare settings and are a subset of N95 Filtering Face piece Respirators (FFRs), often referred to as N95s.

The similarities among medical and industrial masks and medical and industrial N95s are:

- They are tested for fluid resistance, filtration efficiency (particulate filtration efficiency and bacterial filtration efficiency), flammability and biocompatibility.



- They should not be shared or reused.

### 3. 3.2 Competitive Comparison

Apart from suppliers, currently there is no manufacturer of face masks in Tanzania. However, considering the pace of change and current growth rate of the economy luring companies into the market, this may be short-lived. Hence there will be a need to not only firmly establish ourselves in the market, but also strongly differentiate ourselves from other competitors. However, on a broader scale our competition comes in several forms:

1. The most significant competition are India and Asian countries manufacturers of 3ply ,N95 medical and industrial masks and latex gloves , including suppliers from Kenya factory which have a well-established distribution network in place. This network ensures that their products are widely available on the market. Our key advantages over these producers will be our order response time as well as lower costs, which will be attractive to many of our prospective clients.
2. There are is one existing local manufacturer of masks , PMCL that has not met the demand of local market.

An analysis of competition is provided in the competition section of this plan.

### 3.3 Sales Literature

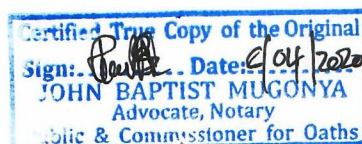
The business will begin by instituting the company website, advertise in local and international media (Television, radio stations and newspapers, social media) as well as formulating letters of introduction establishing its position on the market, as well as the products it manufacturers. These letters will be developed as part of the start-up expenses together with the business cards and the Company Profile, mainly for the large organizations and institutions. Complementary coupons are also intended so as to raise awareness of the company and its products.

Hence literature and mailings for the initial market forums will be very important.

### 3.4 Technology

The machine responsible for the manufacturing process is Daewoo Medical and industrial Mask Automatically Machine model DAE10333 brand new with unique concept. It is capable of producing 120 pieces of masks per minute and hence 7200pcs per hour, which converts to 158,400+/- per day when operated for 22 hours a day.

The one certainty in our industry is that technology will continue to evolve and develop, changing the quantity that can be produced at any one time, as well as its quality. Our aim will be to be aware of the implications of this new technology and utilize it in our existing framework where possible. However our initial aim will be to pay back the initial cost of the investment.



### 3.5 Future Products

In putting the company together, we have attempted to offer enough products to allow us to always be in demand by our customers and clients. The most important factor in developing future products is market need. As time progresses we intend to produce latex gloves to utilize Rubber plantations in Tanga and Morogoro region owned by NDC to fill the 100% latex gloves imports in Tanzania.

## 4.0 Market Analysis Summary

The current drive and emphasis by the fifth government on shifting to industry economy presents an opportunity for AFYATECH CO LTD to make a valuable contribution towards achieving this goal. Having undertaken a thorough and comprehensive research of the market we realized that there was little or no local manufacturer of medical and industrial masks and latex gloves in Tanzania. The country imports mostly of medical and industrial masks and latex gloves, with a small amount of mask being produced locally.

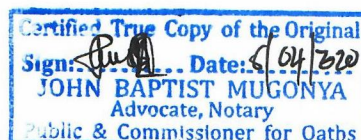
Aware of the fact that operating in such a market is largely dependent on good networking, we intend to establish networks and strategic relationships with ministry of health, ministry of work , wholesalers, clinics, hospitals, manufacturing factories, mines, and construction companies to ensure a steady stream of orders. In so doing we intend to ensure that the products we produce are of extremely high quality and fully serve their purpose.

We appreciate that entering such a market is not a 'bed of roses' and will require us establishing strong networks and links with several organizations and institutions as outlined previously. Hence we intend to implement an aggressive marketing strategy, well supported by the other business functions. The above prognosis influenced our decision to enter the medical and industrial masks and gloves latex manufacturing industry.

### 4.1 Market Segmentation

We will be focusing on wholesalers, academic institutions, ministries, hospitals, mining and construction companies, clinics, and manufacturing factories that either sell or utilize our intended products. We also intend to focus on government and International tenders in Congo, South Sudan, Kenya, Rwanda, Burundi, and to other SADC countries for our medical and industrial masks and latex gloves.

Our main target market in the meantime is to supply locally and internationally purposely for fight against the outbreak of COVID-19 and for mining and construction activities. The company will ensure that we are producing enough to meeting their orders. One of our intentions will be to offer organizations an attractive alternative to imported masks and gloves mainly through marketing our lower costs and shorter order fulfillment time.



## 4.2 Target Market Segment Strategy

Our marketing strategy will be based mainly on making our products available to the right target customer. We will ensure that our products' prices take into consideration organizations' order-makers' budgets, and that these people appreciate the quality of our products, are aware our products exist, and know where to order them. Our low production costs, which will naturally be reflected in lower prices for our products of \$0.28 to \$0.30 per piece, will ensure that we have very good opportunities to win hospital, clinic, and institution tenders for our products, besides obtaining orders from all the other markets including wholesalers, chemists, informal traders and supermarkets we shall be targeting.

We realize the need to focus our marketing message and our product offerings. We need to develop our message, communicate it, and make good on it. This shall be undertaken in order to establish ourselves on the market and long-term relationships.

### 4.2.1 Market Needs

Currently Market Needs ; AFYATECH CO LTD will set out to provide high quality disposable medical and industrial masks and latex gloves that will facilitate the hygienic and easier changing of individuals, both adult and children. The quality of raw materials and assembly technology we shall utilize will be evident in our products, serving to enhance the protection of our customers, in turn adding to their safety. The large market is due to the fact that there is still no cure for the COVID-19 so far and reported cases of COVID-19 infections for new patients and deaths are increasing at an enormous rate in hospitals and this necessitates the increase in demand for masks for protection.

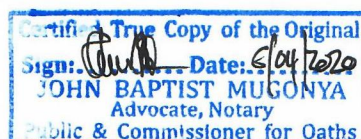
We understand that our target markets need the masks to protect from the infection and that's why we have set an affordable price to enable each and every one to have access of the product for protection.

Normal Market Needs; It is approximated that it will take 18months to develop the vaccine for COVID19 virus, after which the market for masks and latex groves will come to normal, where by the major demand for masks will be in healthy sector, industrial sector, mining and construction sectors whom by law they are obliged to maintain the health of their workers

### 4.2.2 Market Trends

Globally, the outbreak of COVID-19 has revamped the demand for medical and industrial masks and latex gloves by more than twice of the usual demand for the product. According to World Health Organizational of 13<sup>th</sup> March 2020 Italy had 10million shortage supply in masks while United States of America had 3.5 billion shortage supply of masks for its people. This is causing a large and urgently increase in demand for the products due to the outbreak

<sup>1</sup> Source: WHO statement issued on 13<sup>th</sup> March 2020



## 4.3 Industry Analysis

Industry competition information appears in the following subtopics.

### 4.3.1 Competition and Buying Patterns

The key element in service utilization decisions made at the company's client level is trust in the reputation and reliability of the firm. The most important factor in this market will be the quality of the product. Unlike our competitor's masks, ours are going to have double the absorbent super gel making our absorbency superior to most top brands. This converts into fewer medical and industrial masks and Latex gloves being used per day, encouraging customers to order our products.

### 4.3.2 Main Competitors

There are currently few local companies competing in our market niche. However upon closer research it was identified that Chinese products cover most of the mask in the market, dominating the market with PMCL taking small share of the market. Hence we intend to market ourselves as a local quality manufacturer of medical and industrial masks and Latex gloves in such a way that with time customers will choose our products over competitors' on the basis of our lower costs, faster order fulfillment times and high quality. The following were identified as our main local competitors:

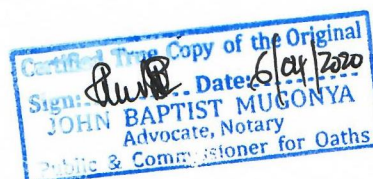
#### 1. PRISTINE MANUFACTURING CO LTD ( PMCL )

Located in Dar es Salaam, PMCL, specializes in the manufacture of Disposable Back tie Face mask, It has had tremendous growth in a short time, with state of the art machinery currently in place.

Its customer base is largely from East Africa with few local customers. Prices are extremely competitive with a pack of 50pcs a box selling for 15\$. Though the local orders are few they tend to be of large amounts. It obtains most of its raw materials, including film from Turkey, with the actual assembling being done in the factory. The actual delivery time often depends on whether the stock is available in-house. Currently the factory's production is full booked.

#### 2. NAIROBI ENTERPRISES LIMITED ( NEL )

Located in Nairobi Kenya, Off Clesoi Road, Lunga Rd, Industrial Area., **NEL** specializes in the manufacture of face Mask Surgical Disposable, It has a large warehouse whose logistics/operations are well organized, coordinated and closely supervised. Prices are extremely high due to the above-mentioned factors with baby napkins selling at approximately 23\$ per box of 50pcs; It targets 90% of its products for exports to China.



## 5.0 Strategy and Implementation Summary

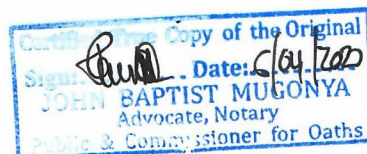
AFYATECH CO LTD intends to win and maintain customers by providing products that add value in terms of price, quality, safety, availability and function ability, and are supported by a dedicated, well-trained team. This shall be important to the successful implementation of our overall strategy and hence the need to ensure we are focused and working harmoniously towards attainment of the goals and objectives. We initially intend to be focusing on satisfying the local East African market.

Our marketing strategy emphasizes focus. We are a new factory and hence must focus our efforts towards informing customers of our existence and the products we are able to supply. Initially Group TRD limited and NDC will focus on the local market before contemplating entering the regional market. This is mainly due to our limited resources and the need to instill confidence in our products as well as business operations. The target customers will include key decision-makers and order-makers in hospitals, clinics, wholesalers and informal traders, who often order or recommend on behalf of the whole organizations, the aim being to obtain an initial order and fully satisfy the customer from then on. Hence:

- We intend to focus on delivering quality products at affordable prices that in turn will produce good referrals, which can then generate revenue.
- We intend to build image and awareness through consistency and distinctiveness in our order fulfillment.

Our strategy is to grow the business by nurturing clients and establishing good one to one relationships with them. All criteria from customer satisfaction, order fulfillment, price competitiveness to staff attitudes are to be looked at thoroughly in the initial stages so as to identify areas of improvement. To attain low lead times (the time it takes to meet orders) we need to ensure that all functions are communicating properly and formally, using valid and accurate data to derive achievable plans and schedules for all stages of procurement, manufacturing and delivery.

Group TRD Limited and NDC will develop new channels of distribution as the company grows. Its plan to become a nationally known brand may be pushed forward by entering into contracts with the numerous clinics, mining & construction companies and hospitals throughout the country, such that it gives Group TRD limited and NDC exclusive access to the relatively remote areas in the country.



## 5.1 SWOT Analysis

We shall be in a highly lucrative market in a growing economy. We foresee our strengths as the ability to respond timeously to customer's orders and provide them with the correct quantity. Our key personnel will be well trained in the actual production of our products so as to ensure on time deliveries to the client. This will go a long way towards penetrating the market. Below are the summarized strengths, weaknesses, opportunities and threats.

### 5.1.1 Strengths

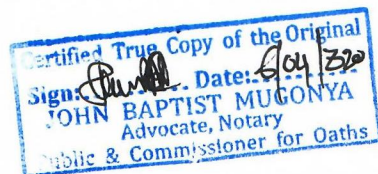
- **Relationship selling:** We intend to get to know our customers, one on one. Our direct sales efforts will seek to maintain a relationship with our customers.
- **Diversified customer base:** We intend to obtain orders for our products from a wide customer base. This will ensure lack of dependency on one customer.
- **Low production costs:** The costs of our products will be approximately a third less than the famous brand names and end user prices.

### 5.1.2 Weaknesses

- The introduction of new organizational practices and personnel who have not previously worked together presents a challenge to the organization.
- Our infancy dictates that wholesalers and other intermediaries might be skeptical about our products.

### 5.1.3 Opportunities

- The unpreparedness of the African countries against the spread microbes (the new era type of war weapons) Biological weapons. Gives us an opportunity to do business in manufacturing of protective gears.
- The current Corona COVID19 pandemic has driven the demand of the masks globally, and it is expected to take 18months to get a reliable vaccination, which means the demand will stay high for all the period of 18months from now, until it comes back to normal.
- Service. As our intended target markets in healthy sector, industrial sector, mining & construction are readily available, we intend to be able to meet their requirements in the shortest possible time.
- Current drive by government towards encouraging the participation of indigenous entrepreneurs and diversification of the economy presents an opportunity that we may fully utilize.
- Presently there is no solid and reliable local manufacturer of medical and industrial masks and latex gloves, with less than a handful currently on the market.



#### 5.1.4 Threats

- The "Foreign is good, local is poor" belief may present a difficult hurdle to be overcome.
- Existing competition, both local and foreign. Wholesalers and institutions may express satisfaction with their current medical and industrial masks and latex gloves.
- The possibility of other start up medical and industrial mask/latex gloves manufacturing companies generated by healthy economic growth, establishing in the market.

#### 5.2 Marketing Strategy

We intend to implement a progressive marketing strategy. In terms of marketing we intend that our name and products are marketed on an extensive basis to ensure that customers are aware of our existence. In price, we intend to offer reasonable and competitive prices in comparison to Asians and European and other competitors and we need to be able to sustain that. Our marketing will strive to ensure that we establish long relationships with clients.

##### 5.2.1 Pricing Strategy

AFYATECH CO LTD will be competitively priced in relation to its Asians and other minor African competitor's products. Due to the introductory nature of our products we intend to implement a penetration pricing strategy which will ensure that potential customers are attracted by our lower prices, up until our products are fully appreciated on the market, especially in terms of their quality. We will initially charge 0.30\$ per mask. However, this will dictate that our costs are prudently kept so as to ensure our financial goals come to fruition.

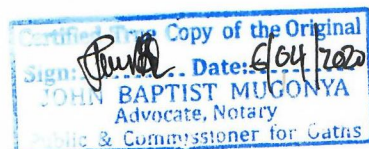
##### 5.2.2 Promotion Strategy

The promotion strategy shall initially revolve around informing customers of our existence, the products we produce, and how to order them. The intention will be to highlight the following key benefits of ordering our products instead of competitors, including:

- Our lower production costs which will convert to lower order prices.
- Quality products able to compete with the top brands.
- Faster order fulfillment times.

We intend to be well known by all our stakeholders in particular wholesalers, hospitals and other such institutions that may utilize our products, as well as informal traders. Hence we shall leverage our presence using introductory letters, brochures and other sales literature. We intend to spread the word about our business through the following:

1. **Personal Selling.** Undoubtedly customer solicitation face-to-face will be our most powerful form of promotion mainly due to the fact that our products are mainly ordered by individuals in organizations and institutions. Its flexibility will enable us to give our customers concise details of what we have to offer and the benefits of using our products. Another important determinant in utilizing personal selling is the fact that we are relatively new on the market. As such potential customers/clients will to a certain degree be



skeptical towards our products and their efficacy.

2. **Advertising.** In view of the fact that we are new on the market we intend to undertake adequate advertising of our name and products we offer. This is to instill awareness and knowledge of our existence in the market place, which hopefully shall convert into market share. A constant look out will be made of any special editions in the local newspapers, mass media and social media, which may provide an opportunity for us to advertise our products and business name.
3. **Direct Marketing.** This will be used to a limited extent in the form of telemarketing and informing potential customers and obtaining referrals where possible. In the case of telemarketing it will involve our targeting potential customers of our products and informing them of our existence. We may then arrange for an appointment with the respective decision-maker/order-maker, with the intention being to encourage them to order our products.
4. **Events.** We intend to attend trade shows and trade exhibitions to increase awareness of our products and services. These events will also enable us to interact with potential clients who may decide to order our products.

### 5.2.3 Distribution Strategy

Our products shall initially be mainly sold through personal selling and referral business, with relationships and customer experience being, by far, the most important factor. Relationships in this regard means establishment of links with the various wholesalers, hospitals and clinics which often order or require our products for their customers. Invariably the experience a customer has with our products will go a long way toward influencing the intermediary to continue to order our products, and whether they should refer their friends to order our products. To this end we intend to ensure we provide a quality product with superior absorbency and comfort. Hence we initially intend to use the following channels:

Engage reputable distributors like SAS, AKO, MASYL in Tanzania, and MACE global in Kenya and Uganda, Global Success in Rwanda and Congo region and the like who already have existing clients on their data base and they have ready distribution facilities in place.

### 5.2.4 Positioning Statement

We intend to position ourselves as a desirable alternative source of high quality disposable medical and industrial mask and latex gloves. This shall be undertaken through use of high quality raw materials and production processes so as to ensure the efficient delivery of quality products. The product strategy will also be based on quality, combined with making the product easily available to the customers. An important competitive edge will be our assembly strategy, which will be based on good quality, such that production and delivery are not only a pleasure, but also a feature that enhances the sense of quality and perception by clients. Our faster delivery, relative to our Asians and East African counterparts, will also serve as an important competitive advantage on the market.

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Through our lower prices, made possible by reduced local delivery charges, we intend to attract a large portion of the market, both directly and indirectly through referrals.

### 5.3 Sales Strategy

For the short term at least, the selling process will depend on personal selling/networking and advertising and use of reputable distribution companies to inform potential customers about the products we offer and the benefits of utilizing our products. Our marketing does not intend to affect the perception of need as much as knowledge and awareness of the product category.

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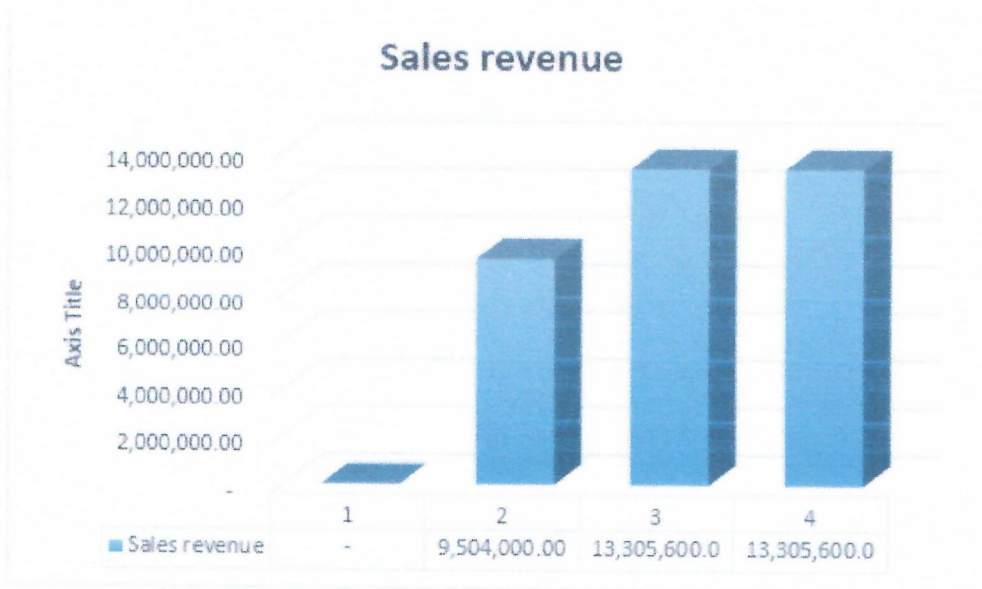
### 5.3.1 Sales Forecast

Sales forecast information is presented in the chart and table below.

Table: Sales Forecast

ITEMS	Month 1(2020)	2020(7 months)	2021	2022
Forecasted sales in units	-	31,680,000.00	47,520,000.00	47,520,000.00
Selling price per unit (US\$)	-	0.30	0.28	0.28
<b>SALES REVENUE</b>	-	<b>9,504,000.00</b>	<b>13,305,600.00</b>	<b>13,305,600.00</b>

Chart: Sales Forecast



### 6.0 Management Summary

Our human resources strategy shall constitute an important element in realizing our business objectives and goals. By having enthusiastic, capable and motivated staff we intend to meet customers' order fulfillment times and ensure their satisfaction with our products and service. This will also ensure that we build the competitive advantage of being able to comprehensively meet our customers' needs. There will be need to evaluate jobs and remuneration packages against market benchmarks to employees for their agreed and set out tasks so as for ensure they are competitive.

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## 6.1 Organizational Structure

AFYATECH CO LTD joint factory shall be managed primarily by the directors/owners. The AFYATECH CO LTD will engage a non-formal functional organization structure whereby people shall be focusing on their prime area of expertise. A non-formal structure is flexible and responsive to the market dictates, enabling the company to delight customers by providing them with what they want, when they want it and faster than the competition. In engaging this organization structure we intend that there is open communication between all personnel at all levels.

As the company grows there will be more structure to the organization, with new employees being assigned a supervisor or subordinate. When the company is at its full staff potential, it will operate as any closely held organization, but maintain the personal interest in each employee's personal and family welfare and their contributions to the business.

## 6.2 Management Team

The founders of SPV are passionate about the activities it will promote and offer on the market. Management style will reflect the participation of the directors/shareholders. As outlined previously we do not intend to be very hierarchical especially considering our size and need to respond timeously to customers' orders. Management's ongoing initiatives will include driving sales, market share and productivity. Please find below a brief outline of the management

Board of Directors – Group TRD & NDC representatives

General Manager – (None executive Director, whom is trusted by Board of Directors)

Factory Manager - GTRD

Operational Supervisor – From South Korea (For one month training of Tanzanians)

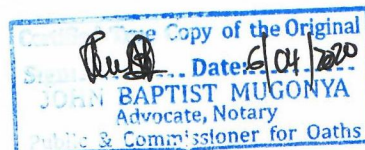
Technicians – From South Korea/ass. Group TRD TZ

Accountant – GTRD/NDC

Sales Executive- Group TRD TZ

Procurement – Group TRD TZ

Causal Labors – Tanzanians



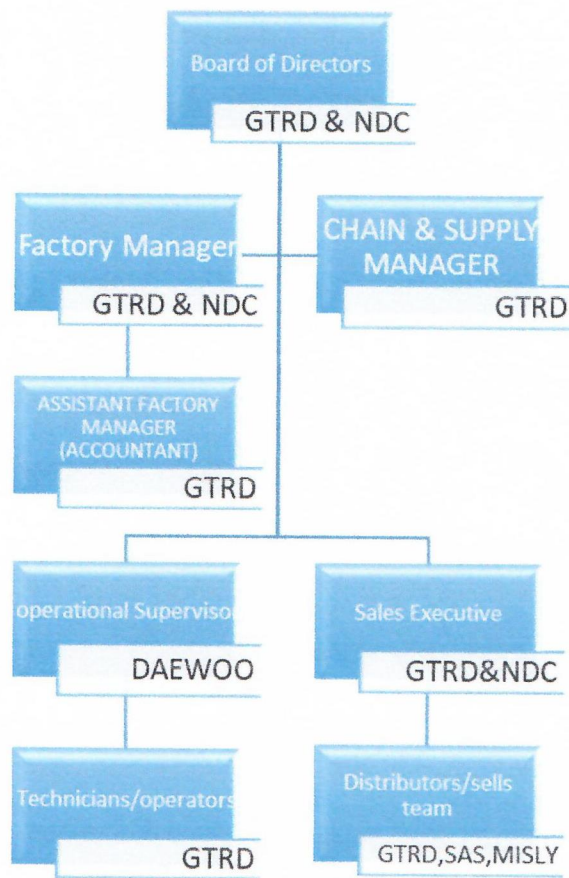


Table: Management Team

Position	Number	Basic Pay \$ Pm	Annual Salary \$
Factory Manager	1	1,200.00	14,400.00
Operation Supervisor	1	1,200.00	14,400.00
Machine operators/technicians	2	2,400.00	28,800.00
Accountant	1	1,200.00	14,400.00
Sales & Marketing Executive	1	1,200.00	14,400.00
Procurement & warehouse maintenance Executive	1	1,200.00	14,400.00
<b>TOTAL</b>	<b>7</b>	<b>8,400.00</b>	<b>100,800.00</b>

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### 6.3 Personnel Plan

We believe this plan meets the commitments of our mission and business objectives. We intend to grow into a large organization, though in doing so ensure that we wish to stay responsive to customers' orders and requests. We want the company to stay lean and flexible so that we can respond to our markets' needs quickly. As we expand and increase in size we do expect to increase our personnel.

AFYATECH CO LTD recognize that our employees contribute fundamentally to the Company's long-term prosperity, acknowledging our obligation to remunerate them competitively. We intend to compensate our personnel well, so as to retain their invaluable expertise and to ensure job satisfaction and enrichment through delegation of authority. Our compensation will include a competitive salary and generous profit sharing, As time progresses we intend to enhance our capacity to attract and retain people of quality, inter alia, through benefits such as housing and family education grants.

Table: Personnel

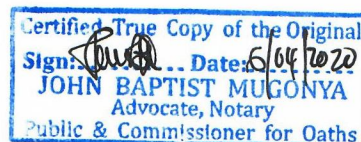
The Factory will employ the following skilled and non-skilled personnel on per full time basis

<i>Personnel Plan</i>	Year 1	Year 2	Year 3
All departments	\$67,200	\$101,404.80	\$101,709.01
Other	\$20,160	\$30,421.44	\$30,512.70
Total People	16	21	28
<b>Total Payroll</b>	<b>\$87,360</b>	<b>\$131,826.24</b>	<b>\$132,221.71</b>

### 6.4 Training

At the onset training shall be obtained from Group TRD Korea under OEM, from main manufacturer DAEWOO, the suppliers of the manufacturing equipment, in the actual operations of the machines. Thereafter in-house training shall be undertaken by the professional team from South Korea. This training will not only include product and technical aspects, but also expand to give much greater knowledge of customers, market trends, products, new technology aids, and time management amongst other such variables. This is to ensure that we are continuously able to anticipate our market's needs-a proactive approach, which is so essential if we are to gain and maintain a competitive advantage on the market.

External training will be conducted, mainly in Tanzania with reputable organizations to stay aware of the latest products and services on the market, and how to install or maintain them. This will also ensure that our personnel are able to meet the high standards, of these organizations.

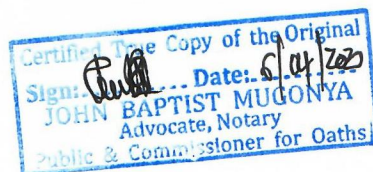


## 6.5 Feedback and Control

1. Important notices and developments will be continuously communicated to employees to keep them abreast of developments and promoting a sense of belonging and oneness in the organization.
2. We will encourage our employees to put forward any suggestions they might have regarding the improvement of any of the company's functions-an open door philosophy. Such a culture will enhance innovativeness and creativity, in turn leading to job satisfaction and enrichment.
3. We intend to make sure that our employees understand the goals of the firm, are customer focused, proud of their work and work as a team. This will encourage employees to become entrepreneurial and customer responsible, in addition to unifying staff in customer focus and values.

## 6.6 Corporate Social Responsibility

We recognize the fact that the broader community in which we operate affords us our 'license to trade'. We intend to establish relationships based on trust and mutual advantage through engaging in a wide range of active social responsibility programs. Our efforts on community service will show that the company has its own community at heart, contributing towards the establishment of a good and reputable image. We intend to be a responsible corporate citizen fully contributing positively towards the fight against the spread of epidemic COVID19 and other Microbes to come, through donations from part of the company's net profits.



## 7.0 Financial Plan

The financial plan shall be essential if we are to meet our objectives. The intention is to finance growth through cash flow.

One of the most important factors will be the payment terms as agreed between the client and customer. We can't push our customers hard on collection days, because they are extremely sensitive and will normally judge us on our terms. However, there are certain instances where we will have the bargaining power instead of the customer. Examples include informal traders and actual consumers of our products. Therefore, there is need to develop a permanent system of receivables financing mutually agreed between both parties. Hence in the financial plan we intend to have the following:

1. A fundamental respect for giving our customers value, and for maintaining a healthy and congenial workplace.
2. Respect for realistic forecasts, and conservative cash flow and financial management.

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## 7.1 Important Assumptions

The financial plan depends on important assumptions, most of which are included in the financial plan as annual assumptions. From the beginning, we recognize that collection days are critical, but not a factor we can influence easily. At least we are planning on the problem, and dealing with it. Interest rates, Inflation rates, tax rates, and personnel burden are based on conservative assumptions.

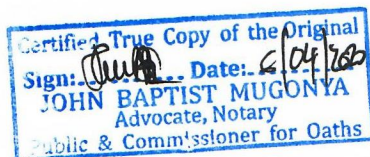
Some of the more important underlying assumptions are:

- We assume selling price per piece to stand at \$0.30 for year 2020 due to COVID-9 outbreak and the rise in raw material costs.
- We assume solution for combating COVID-09 will have been found by 2021 and hence selling price and raw material costs will drop by \$0.02 and 10% respectively by year 2021 and 2022.
- Due to high demand for masks, we assume no closing stock, all raw materials purchased are processed into finished goods and sold.
- We assume, of course, that there are no unforeseen changes in economic policy to make our products and service immediately obsolete.

Other key financial assumptions, including 30-day average collection days, sales entirely on invoice basis including a favorable deposit policy, expenses mainly on a net 30-day basis, 30 days on average for payment of invoices, and present-day interest rates.

Table: General Assumptions

<i>General Assumptions</i>	Year 1	Year 2	Year 3
Plan Month	1	2	3
Current Interest Rate	9.00%	9.00%	9.00%
Inflation Rate	3.6%	4.2%	4.5%
Tax Rate(VAT)	18%	18%	18%
<b>Other</b>	0	0	0



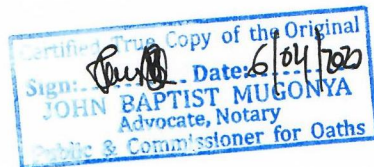
#### 7.4 Revenue Generation

The company will receive its revenue streams from sales of its masks. However, we will also look into whether we are able to generate revenue from by-products obtained from manufacturing our main products. Additional research into the above shall be undertaken.

#### 7.5 Expense Forecast

Due to outbreak of COVID-19, the cost for raw materials is keeping increasing leading to high initial expenses for the first eight months of operations. We assume the outbreak mitigation measures might be in place at the end of the year 2020 and hence estimate the cost for raw materials to drop by 10% from next year 2021 onwards.

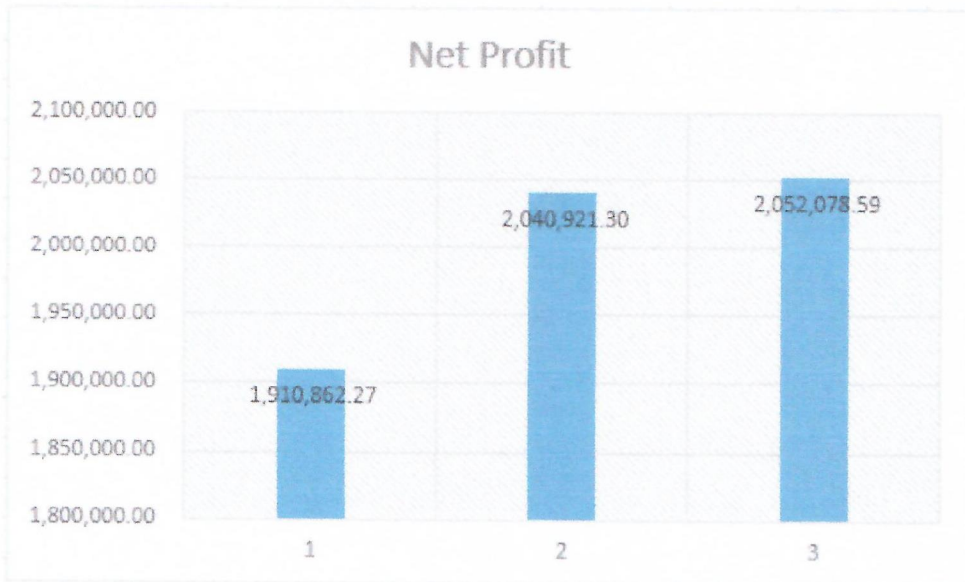
However, expenses will be brought about by transport charges incurred in delivering our products to customers, as well as going out on sales calls procuring orders. However, the strategy will involve including these charges in the prices of our products. As time progresses we intend to undertake marketing programs to ensure awareness of our existence on the market. Invariably this will result in marketing expenses being incurred.



## 7.6 Projected Profit and Loss

Our projected profit and loss is shown in the appendix, with sales increasing from more than \$9.5 Million the first year to more than \$13.3 Million for second and third year. We do expect to more than break-even in the first year of operation. As with the break-even, we are projecting very conservatively regarding cost of sales and gross margin. Our cost of sales should be much lower, and gross margin higher, than in this projection.

Chart: Profit Yearly



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Table: Financial Projection on profit and loss

ITEMS	Month 1(2020)	2020(7 months)	2021	2022
Forecasted sales in units	-	31,680,000.00	47,520,000.00	47,520,000.00
Selling price per unit (US\$)	-	0.30	0.28	0.28
<b>SALES REVENUE</b>	-	<b>9,504,000.00</b>	<b>13,305,600.00</b>	<b>13,305,600.00</b>
Inventory at the beginning of the period	-	-	-	-
Add:Raw materials purchased	900,304.60	6,302,132.20	9,723,289.68	9,723,289.68
Add:Direct labour cost	78.00	546.00	936.00	936.00
Add:Factory overhead	5,040.00	35,280.00	60,480.00	60,480.00
Cost of goods available for sale	905,422.60	6,337,958.20	9,784,705.68	9,784,705.68
Less:Inventory at the end	-	-	-	-
COGS	905,422.60	6,337,958.20	9,784,705.68	9,784,705.68
<b>GROSS PROFIT</b>	<b>(905,422.60)</b>	<b>3,166,041.80</b>	<b>3,520,894.32</b>	<b>3,520,894.32</b>
<b>OPERATING EXPENSES</b>				
3ply mask advertising expenses	5,000.00	35,000.00	24,144.00	12,036.00
Office salaries expense-skilled	8,400.00	58,800.00	101,404.80	101,709.01
-Unskilled (30% of skilled)	2,520.00	17,640.00	30,421.44	30,512.70
Employer costs	2,545.20	17,816.40	30,725.65	30,817.83
Permits & other legal fees	1,500.00	10,500.00	18,000.00	18,000.00
TFDA/TMDAfees	1,000.00	-	1,000.00	1,000.00
EIA fees	15,000.00	-	-	-
OSHA	5,000.00	-	5,000.00	5,000.00
Telephone bills	1,000.00	7,000.00	12,072.00	12,108.22

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Internet & other I.T services	1,000.00	7,000.00	12,072.00	12,108.22
Insurance (2.5%)	7,592.50	-	7,592.50	7,592.50
Security	2,000.00	14,000.00	24,144.00	24,216.43
Furniture & Fittings	5,000.00	-	-	5,000.00
Consultation fees	30,000.00	-	-	-
Petrol & Diesel	2,420.00	16,940.00	29,040.00	29,040.00
Travelling	4,000.00	28,000.00	24,144.00	24,216.43
Rent of the factory building	12,000.00	84,000.00	144,000.00	144,000.00
Installation costs	10,000.00	-	-	-
Repair & maintenance of motor vehicles	500.00	3,500.00	6,036.00	6,054.11
Miscellaneous expenses	400.00	2,800.00	4,828.80	4,843.29
Business cards printing expense	250.00	-	-	-
Bank charges	50.00	350.00	600.00	600.00
Sub total	117,177.70	303,346.40	475,225.19	468,854.74
Contingency (5%)	6,114.79	15,167.32	23,761.26	23,442.74
Total operating expenses	123,292.49	318,513.72	498,986.45	492,297.48
<b>EBITDA</b>	<b>(1,028,715.09)</b>	<b>2,847,528.08</b>	<b>3,021,907.87</b>	<b>3,028,596.84</b>
Less :Depreciation	1,382.32	9,676.25	16,587.86	16,587.86
Operating profit	(1,030,097.41)	2,837,851.83	3,005,320.01	3,012,008.99
Interest expense	-	(121,871.80)	(113,415.09)	(104,165.09)
Earnings Before Taxes(EBT)	(1,030,097.41)	2,715,980.03	2,891,904.92	2,907,843.90
Tax (30%)	-	814,794.01	867,571.48	872,353.17
Earnings after Taxes(EAT)	(1,030,097.41)			

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		1,901,186.02	2,024,333.44	2,035,490.73
Add back depreciation	1,382.32	9,676.25	16,587.86	16,587.86
Operating income	(1,028,715.09)	1,910,862.27	2,040,921.30	2,052,078.59
CAPITAL EXPENSE	366,066.00	-	-	-
Capital investment cost	(1,394,781.09)			
<b>Net Profit/Net cash flow</b>	<b>-</b>	<b>1,910,862.27</b>	<b>2,040,921.30</b>	<b>2,052,078.59</b>
Discount rate 15%	1.00	0.87	0.76	0.66
Discounted cash flow		1,661,619.37	1,543,229.72	1,349,274.98
<b>NPV</b>	<b>3,159,342.98</b>			
<b>IRR</b>	<b>129%</b>			
<b>ROI</b>		<b>137.00</b>	<b>146.33</b>	<b>147.13</b>

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## 7.9 Business Ratios

Standard business ratios are shown in the following table.

Table: Ratios

RETURN ON INVESTMENT (ROI)	2020	2021	2022
Net profit after tax	1,910,862.27	2,040,921.30	2,052,078.59
Owner's Equity	1,394,781.09	1,394,781.09	1,394,781.09
ROI(%)	137	146	147
<b>PROFIT ON SALES</b>			
EBT	2,715,980.03	2,891,904.92	2,907,843.90
Sales	9,504,000.00	13,305,600.00	13,305,600.00
Profit on Sales(%)	29	22	22
<b>GROSS MARGIN</b>			
Gross Profit	3,166,041.80	3,520,894.32	3,520,894.32
Sales	9,504,000.00	13,305,600.00	13,305,600.00
	33	26	26
<b>EXPENSE RATIO</b>			
Total operating expenses	318,513.72	498,986.45	492,297.48
Sales	9,504,000.00	13,305,600.00	13,305,600.00
	3.35	3.75	3.70

## 8.0 Controls

The medical and industrial masks market has not been fully explored. With this in mind we intend to aggressively market our existence. The introduction of quality sales and marketing literature will enable the company to effectively market to potential customers with a positive

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image and impression. This will be supported by the relationships we would have established with several of our customers and clients.

Throughout the year the intention will be to undertake regular evaluations of our products and marketing programs so as to ensure that we are in line with our intended objectives. In summary we intend to undertake the following:

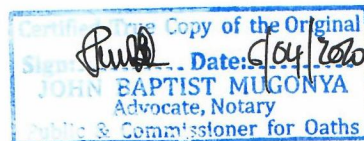
1. Tracking and follow-up: We intend to have the discipline, as an organization, to track results of the business plan and make sure that we implement.
2. Market segment focus: We intend to have the discipline to maintain the market segment focus.
3. Saying no: Though difficult initially we intend to be able to say no to special deals that take us away from the target focus but in particular those that are unprofitable.

### 8.1 Financial Risks and Contingencies

1. We intend to watch our results very carefully. We may need to drop a certain product type(s), if we cannot get the margin up or it seems to be unviable. We might be able to avoid the straight competition with the major companies by focusing more on the target market mentioned previously.
2. Another possibility is the introduction of a new company(s) in our niche. Hence the need to undertake aggressive marketing and networking.

### 8.2 Implementation

Afyatech co ltd will start by obtaining trial orders from several wholesalers and institutions with the objective being to impress them regarding our products' quality. This will see us obtaining long-term contracts that will ensure we grow in the right direction. We will prepare our sales literature, including business cards mainly through engaging a reputable printing organization. In undertaking the above we intend to ensure that the goals of the organization are achieved as well as delegation of responsibility for maximum effectiveness.



## Appendix

Table: Sales Forecast

ITEMS	Month 1(2020)	2020(7 months)	2021	2022
Forecasted sales in units	-	31,680,000.00	47,520,000.00	47,520,000.00
Selling price per unit (US\$)	-	0.30	0.28	0.28
<b>SALES REVENUE</b>	-	<b>9,504,000.00</b>	<b>13,305,600.00</b>	<b>13,305,600.00</b>

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Table: Personnel

Position	Number	Basic Pay \$ Pmt	Annual Salary \$
Factory Manager	1	1,200.00	14,400.00
Operation Supervisor	1	1,200.00	14,400.00
Machine operators/technicians	2	2,400.00	28,800.00
Accountant	1	1,200.00	14,400.00
Sales & Marketing Executive	1	1,200.00	14,400.00
Procurement & warehouse maintenance Executive	1	1,200.00	14,400.00
<b>TOTAL</b>	<b>7</b>	<b>8,400.00</b>	<b>100,800.00</b>

Table: Payback period

Year	Cash Flow(\$000)	Present Value Factor(\$000)	Discounted Cash flow(\$000)	Cumulative Discounted cash flow(\$000)
0	(1,394,781.09)	1.00	(1,394,781.09)	(1,394,781.09)
1	1,910,862.27	0.87	1,661,619.37	266,838.23
2	2,040,921.30	0.76	1,543,229.72	1,810,068.00
3	2,052,073.59	0.66	1,349,274.98	3,159,342.98
<b>PAYBACK PERIOD</b>				<b>7</b>



Quotation for raw materials





Hongkong Changxing International Apparel Group Co., Ltd

Ref. No: 030301-30  
Date: March 29th 2018

**QUOTATION**

**Consignee:**  
Group TRD Limited  
Gyming@-di Business, Silwerig-Ro 67, 14614 South Korea  
Phone: +82 10-9911-8977


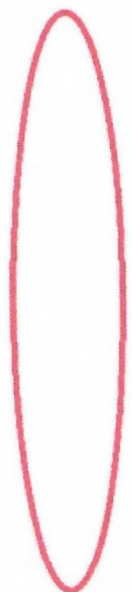


**Client:**  
Group TRD Tanzania Ltd  
Mhoof Beach, Standford House, P. Box 12326 Dar Es Salaam, Tanzania  
Phone: +25567745585

Part No.	Item name	Reference Image	Color	Quantity(Ton)	Unit price (USD/ CIF Dar es Salaam by sea)	CIF amount by sea	Unit price (USD/ CIF Dar es Salaam by air)	CIF amount by air	Remarks
1	25g melt blow polypropylene		white	6.7	US\$68,500.00	US\$458,950.00	US\$76,800.00	US\$514,550.00	
2	25g spunbond polypropylene		white	6.2	US\$4,500.00	US\$23,920.00	US\$12,850.00	US\$66,830.00	
3	25g spunbond polypropylene		blue	5.4	US\$4,500.00	US\$24,840.00	US\$12,850.00	US\$69,390.00	
4	3mm earloop		white	6.0	US\$10,400.00	US\$62,400.00	US\$18,700.00	US\$112,200.00	
				<b>Total:</b>		US\$70,110.00		US\$762,970.00	

Remarks:

1. Terms of payment: 100% advance.
2. Leadtime: Goods can be ready in 10-12 days, shipping via sea will take 28-31 days, shipping by air will taking 8-9 days.



 <p><b>FACE MASK</b> MEDICAL DISPOSABLE</p> <ul style="list-style-type: none"> <li>-Ear Loop</li> <li>-Soft / Non Irritating</li> <li>-Comfortable</li> <li>-Easy to Breathe</li> <li>-Fiberglass Free</li> </ul>		<p><b>FACE MASK</b> MEDICAL DISPOSABLE</p> <ul style="list-style-type: none"> <li>-Ear Loop</li> <li>-Soft / Non Irritating</li> <li>-Comfortable</li> <li>-Easy to Breathe</li> <li>-Fiberglass Free</li> </ul> 
	<p>Full Company Info</p> <p>Registration NO.</p> 	
	<p>"Protect yourself and Help others"</p> <p>By GTNDC</p>	