

POLAI (TZ) COMPANY LIMITED

Plot No.96, B36 Chang'ombe Industrial Area, Temeke, Dar es Salaam,

Email: aligreen_tz@yahoo.com, Tel: +255622226661

BUSINESS PLAN

FOR

EXTRACTION OF RAW MATERIALS

FOR

PRODUCTION OF HORMONALS SUPPORT PRODUCTS FOR EXPORT MARKET

POLAI (TZ) COMPANY LIMITED

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1.0 INTRODUCTION

This report has been prepared for POLAI (TZ) COMPANY LIMITED a local registered company under Companies Act, 2002 with certificate of incorporation No. 141116304 of 24th 2020 the project intends to engage in the business of collecting human urine grouped into four category such as:

- i. Pregnant women
- ii. Adults males
- iii. Older females

The urine to be collected from various centres such as hospitals, schools, bus stations, markets centre and individuals, the urine will be transported using special refrigerated vehicles within 5hours to processing centre to be located in Chang'ombe Industrial Area. The urine will be extracted to get a raw material which is used as ingredients in production of hormonal support products such as Human chorionic gonadotropin (HCG) which is a hormone that supports the normal development of an egg in a woman's ovary, and stimulates the release of the egg during ovulation. It can be used to cause ovulation and to treat infertility in women, and to increase sperm count in men, human

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menopausal gonadotropin (HMG) which is a hormonally active medication for the treatment of fertility disturbances and Urokinase which is an endogenous activator, which is produced by kidney cells and is recovered from urine. It directly activates plasminogen and is now manufactured with use of recombinant DNA technology. The raw materials obtained will be packaged and exported to china where there is big factory hormonal imbalance products using human urine it is the biggest company in China, the company has a branch in India, Seliranka, Nepal and Vietnam. This is the first project in Africa, the company plan to start with Dar es Salaam region and within 5 years will spread its services to other major cities such a Dodoma, Arusha, Mwanza and Mbeya.

1.2 THE PROJECT CONCEPT

This is a new project concept in Africa though the company has been into operations in China for more than 40 years with strong establishment markets in China, USA, Singapore and Japan. The extracted raw materials from human urine will be exported to China where there is factory to produce hormonal imbalance

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products which is very important in human life, the hormonal support products are used as medication for people with strokes, reproductive problems and the like,

The company plans to negotiate with schools, colleges, hospitals, bus stations, markets operators etc. where urine collections Centre will be established and the company will provide enabling environment and facilities according to the needs apart from institutions the company is planning to have agents who will be paid commission for collecting and bringing urine collected to Chang'ombe urine processing Centre within 5 hours from the time was urinated.

Estimated cost per liter:

- i. Pregnant women = US\$0.135 or Tsh 300 per liter
- ii. Adults males= US\$0.045 or Tsh 100 per Liter
- iii. Older females= US\$0.08 or Tsh 180 per Liter

POLAI (TZ) COMPANY LIMITED board of directors has decided to embark on urine processing facility. The crux is to exploit the rich experience gathered during last decade and above, keeping in the view the current market trends of stroke medication and

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hormonal imbalances products worldwide **POLAI (TZ) COMPANY LIMITED** has prompted to acquire machines from China for investment in this venture.

The machines are planned to be installed at Plot No.96, B36 Chang'ombe Industrial Area, Temeke, Dar es Salaam. This location is ideal for this kind of business as it easily accessible for delivering raw material to the factory and final products to Dar es Salaam international Airport ready for export market in China. And the location is situated as it is in the industrial area no detailed environment impact assessment is needed.

This business plan determines the benefits that will be derived from the proposed business project. And also shows the promoter's capacity and commitment in financing and developing this proposal.

This document will guide the promoter on how to develop the project and shows his commitment and the benefit to be gained by the TIC accepting this proposal.

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1.3 LOCATION

The manufacturing facilities will be located at Plot No.96, B36 Chang'ombe. This location is suitable for this business. The location is suitable for this kind of production as the machines are environmentally friendly and the infrastructure for new factory and roads are good to connect to other areas of the city and upcountry.

The communications on the area are quite good to support the development of the business as the factory is close to the main road, spacious that it can accommodate large fleet of delivery van for deliveries of raw materials from various part of Dar es Salaam city. Its strategic location within the International airport increases the marketability of the products.

The plant will be powered by TANESCO and a 18 kVa stand by generator will be in place to support the erratic power supply from the giant utility supplier.

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The Dar es Salaam region is the most accessible area to locate a new factory. The growth of the city of Dar es salaam over the last decade has created a reliable road network to most major cities and towns in the northern and central parts of Tanzania (in fact, Dar es salaam is known as the Gate Way to all regions and neighbouring countries. In addition, it should be noted that the location of the company allows for a strong penetration strategy due to its close proximity the other regions.

The project will acquire some delivery van, tricycles, light trucks and for the transportation of the raw materials to the factory and finished products to the airport.

The major products will be:

- i. Raw material for production of hormonal supports products for people with reproductive problems, stroke etc.
- ii. Fertilizer
- iii. Other related products

The project promoter expects to start with Dar es Salaam and later will spreads to other Tanzania major cities, the raw material for production of hormonal imbalances will be exported to China while the remaining products such as fertilizer to be used domestically.

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1.4 THE SPONSORS

POLAI (TZ) COMPANY LIMITED will be sponsoring this project.

The Company is jointly owned by two shareholders.

Subscribers	% Shareholding	Nationality	Date of birth
YANG CHI CHUAN 5F-1 No.165, SONGSHAN DISTRICT, TAPEI CITY, TAIWAN, REPUBLIC OF CHINA Email: aliggreen_tz@yahoo.com Tel: +255622226661	60	Chinese	7th October 1974
SHIH HSUAN CHEN 5F-1 No.165, SONGSHAN DISTRICT, TAPEI CITY, TAIWAN, REPUBLIC OF CHINA Email : aliggreen_tz@yahoo.com Tel : +255622226661	40	Chinese	17th October 1968

1.5 PROJECT MANAGEMENT

POLAI (TZ) COMPANY LIMITED will be under the Management of Yang Chi Chuan, the Managing Director who has experience in managing various businesses over 15 years and Shih Hsuan Chen

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who has 10 years in various businesses managing various manufacturing companies; Production Manager who will be recruited

Under this management which are well qualified individuals in their area of specialization, POLAI (TZ) COMPANY LIMITED is expected to reach highest heights as per planned development proposal.

1.6 URINE OVER VIEW

URINE

Urine is a liquid produced by the kidneys to remove waste products from the bloodstream. Human urine is yellowish in color and variable in chemical composition, but here is a list of its primary components.

- i. **Primary Components** :Human urine consists primarily of water (91% to 96%), with organic solutes including urea, creatinine, uric acid, and trace amounts of enzymes,, carbohydrates, hormones, fatty acids, pigments, and mucins, and inorganic ions such as sodium (Na^+), potassium (K^+), chloride (Cl^-), magnesium (Mg^{2+}), calcium (Ca^{2+}),

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ammonium (NH_4^+), sulfates (SO_4^{2-}), and phosphates (e.g., PO_4^{3-}).¹

A Representative Chemical Composition of Urine:

- Water (H_2O): 95%
- Urea (H_2NCONH_2): 9.3 g/l to 23.3 g/l
- Chloride (Cl^-): 1.87 g/l to 8.4 g/l
- Sodium (Na^+): 1.17 g/l to 4.39 g/l
- Potassium (K^+): 0.750 g/l to 2.61 g/l
- Creatinine ($\text{C}_4\text{H}_7\text{N}_3\text{O}$): 0.670 g/l to 2.15 g/l
- Inorganic sulfur (S): 0.163 to 1.80 g/l

Lesser amounts of other ions and compounds are present, including hippuric acid, Potassium, citric acid, glucuronic acid, ammonia, uric acid, and many others. Total solids in urine add up to around 59 grams per person. Note compounds you ordinarily do **not** find in human urine in appreciable amounts, at least compared with blood plasma, include protein and glucose (typical normal range 0.03 g/l to 0.20 g/l). The presence of significant levels protein or sugar in urine indicates potential health concerns.²

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The pH of human urine ranges from 5.5 to 7, averaging around 6.2. The specific gravity ranges from 1.003 to 1.035. Significant deviations in pH³ or specific gravity⁴ may be due to diet, drugs, or urinary disorders.

Table of Urine Chemical Composition

Table of urine composition in human men lists slightly different values, as well as some additional compounds:

Chemical	Concentration in g/100 ml urine
Water	95
Urea	2
Sodium	0.6
Chloride	0.6
Sulfate	0.18
Potassium	0.15
Phosphate	0.12
Creatinine	0.1
Ammonia	0.05
Uric acid	0.03
Calcium	0.015
Magnesium	0.01
Protein	--
Glucose	--

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Chemical Elements in Human Urine

The element abundance depends on diet, health, and hydration level, but human urine consists of approximately:

- Oxygen (O): 8.25 g/l
- Nitrogen (N): 8/12 g/l
- Carbon (C): 6.87 g/l
- Hydrogen (H): 1.51 g/l

Chemicals That Affect Urine Color

Human urine ranges in color from nearly clear to dark amber, depending largely on the amount of water that is present. A variety of drugs, natural chemicals from foods, and diseases can alter the color. For example, eating beets can turn urine red or pink (harmlessly). Blood in the urine may also turn it red. Green urine may result from drinking highly colored beverages or from a urinary tract infection. Colors of urine definitely indicate chemical differences relative to normal urine but aren't always an indication of illness.

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Currently human urine is valued less and it is taken as waste of no use, the project intends to turn it around and give it the value

This urine will be produced by state-of-the-art machineries imported from China with capacity of processing the average of the following per year:

1.7 PROCESSING CAPACITY PER YEAR

- ii. Pregnant women 2,500,000 liters
- iii. Adults males 4,800,000 Liters
- iv. Older females 5,000,000 Liter

The total project processing capacity estimated to be **12,300,000 litres** per year

In summary, this business opportunity is being pursued because of the following reasons:

- As the urine is produced daily by human being and currently has no monetary value.
- The production cost is low.

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- Due to its uniqueness in the country hence limited competition is expected in the market.
- Raw materials are readily available in the market

Economies can go up or down but will never affect the availability of raw materials.

Given the above details, it can reasonably be concluded that the availability of raw materials is assured global demand for final products exceeds supply and hence whatever products is produced is consumed to the maximum

1.8 PRODUCT AND RAW MATERIAL BASE

Since the sustainability and productivity of the project will highly depend on availability of raw materials, **POLAI (TZ) COMPANY LIMITED** will mainly be sourced from schools, colleges, hospitals, bus stations, markets operators etc. and agents who will be paid commission for collecting and bringing urine collected to Chang'ombe urine processing Centre within 5 hours from the time was urinated. The urine will be extracted to

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produce the intended raw materials; according to study **1000liters** of fresh urine will produce 0.5 litter of intended raw materials

2.0 TRADING CONDITIONS AND LICENSE PROCEDURES FOR MANUFACTURING BUSINESS.

The Government of Tanzania has simplified procedures for trading and manufacturing to encourage manufacturing sector.

Any trader basically is expected to have a business licence obtained from Ministry of Industry, Trade and Marketing, Tax Identification Number (TIN) from Tanzania Revenue Authority, Industrial Licence from BRELA, etc

3.0 MARKETING ASPECTS

3.1 The Products

The main products of the proposed project are production of:

- Raw material for production of hormonal supports products for people with reproductive problems, stroke etc.
- Fertilizer
- Other related products

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3.2 Supply Position and Competition

The business concept is new in Tanzania as far as completion is concerned, Currently, the company is not expecting any competition taking into consideration that it is only company which use human urine to make raw materials however the company is expecting resistance from some institutions and individual level due to traditional belief and norms of African community, that being the case the company is planning to conduct intensive community education and awareness campaign among stakeholders , the good point to note is the company is developing a project that deal with production of raw materials for export does not only add to the economic development of the country but also create employment and brings foreign earnings.

We are going to be competitive in the market we can afford this because the supply of raw materials is relatively cheap.

In short, our proximity and new technology will enable us to provide a better service to our potential customers: high quality raw materials delivered cheaply and faster due to the cost of raw materials. This is a strong incentive for buyers to remain loyal to our product.

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Due to the availability of raw materials, no stiff competition is foreseen. However, it must be cautioned that the targeted market is very conscious regarding quality. Hence, production of sub-standard products or selling at prohibitive prices will immediately shift customers to competitors.

3.3 Distribution

A well coordinated supply chain will be put in place to make sure all the collected raw materials are pushed to the processing centre once the collection has taken place. The target customer is biggest company in China. The company is planning to put in place delivery vans that will shuttle through the three municipalities of Dar es Salaam –Kinondoni, Ilala and Temeke. As the product is required to be processed within 5 hours after being collected.

4.5 Promotion

Appropriate promotion means will be employed after consultations with promotion experts to enable the company properly promote its products to the global market. Generally,

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the company will put more efforts in promotion by participating in different specialised international trade fairs.

4.6 Costing and pricing

From the survey made in different areas in Dar es Salaam region, there are differences in pricing depending on quality of the product, since the company will be using new technology; **POLAI (TZ) COMPANY LIMITED** products will be market based priced after taking into consideration cost of production, the emphases will be on quality a

Estimated cost per liter:

- v. Pregnant women = US\$0.135 or Tsh 300 per liter
- vi. Adults males= US\$0.045 or Tsh 100 per Liter
- vii. Older females= US\$0.08 or Tsh 180 per Liter

Estimated Selling price per liter:

- i. Pregnant women = US\$0.18
- ii. Adults males= US\$0.067
- iii. Older females= US\$0.11

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4.7 Packages

The processed urine raw materials will be in packed using special container and exported to China for further processes.

5.0 MANAGEMENT AND MANPOWER REQUIREMENTS

5.1 Management

A Board of Directors will closely supervising the proposed project as it has been mentioned above. The General Manager will be assisted by properly trained managers in areas of specialisation.

5.2 Manpower Requirements.

The project team will be supported by a team of **26** permanent staff in various capacities:

Employment	Foreign Skilled	Local Skilled	Local Unskilled	Total
Women	2	2	5	9
Men	2	5	10	17
TOTAL	4	7	15	26

NB. The project estimated to create indirect job through agents, drivers etc. not less than 200

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6.0 ASPECTS OF PROJECT SUSTAINABILITY

The project sponsors having studied market environment and the infrastructure in Tanzania are convinced that the project will be able to operate undisturbed taking into consideration that, the management has got vast knowledge and experiences in this sector. The growing demand for quality hormonal imbalance products gives them assurance of a steady market. The peace and tranquillity that exist in Tanzania is another aspect of assured business sustainability.

7.0 MONITORING AND EVALUATION

The monitoring and evaluation tools that have been successful in various hygiene industry will be applied in this project expanded as well, the project sponsors are determined to cooperate fully with the government and other stakeholders such as NEMC, TMDA, TRA, TIC, etc. for smooth business running.

8.0 ENVIRONMENTAL ISSUES

POLAI (TZ) COMPANY LIMITED is planning to adhere all laws and regulation of the land including The Environmental Management Act, 2004 (Act No. 20 of 2004) and other laws, the

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board of director is planning to recruit reputable environment consultant recommended by NEMC to conduct environment impact assessment as soon as practicable.

9.0. ECONOMIC ASPECTS

Implementation of this project will have the following social and economic values

- Value addition.
- The project will involve transfer of technology.
- The project is projecting to employ 26 people on permanent contract basis as well as indirect jobs to 200 people.
- It will create more business opportunities to local suppliers.
- It will generate substantial revenue to the government in the form of corporate tax, value added tax and pay as you earn.
- The project contributes substantial amounts of foreign earnings.

10.0 CONCLUSION AND RECOMMENDATIONS

The project is technically feasible, financially viable, and economically sound, provided the sponsors will manage it efficiently.

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It is recommended that the project be approved by Tanzania Investment Centre and other government institutions.

11.0 PROJECT INVESTMENT COST

The estimated capital investment cost of the project is US \$ 3,000,000.

Cost Structure

PARTICULAR	US\$
Land and Building	24,000
Plant and Machinery	1,260,000
Motor vehicles	600,000
Furniture and Fittings	40,000
Others	76,000
Working capital	1,000,000
Total	3,000,000

For the project to be a reality a total investment amounting to US \$3,000,000 is needed

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12.1 FINANCIAL ANALYSIS

12.2 Considerations and Assumptions:

The corporate tax charged is 30% of the profits. Capital investment allowance is 50%. The capital assets are exempted from custom duty and Value Added Tax. The straight line method to depreciate the project's capital items has been applied. Revenues have been conservatively estimated based on experience of the promoters and trends in the industry.

12.3 Projected Profit and Loss Statement

The attached Appendix I shows the projected income for the 8years period. The position depicted is that the project earns profit throughout its life. Accumulated after tax profits grow from. **US\$ 309,253** in the 1st year to **US\$ 4,340,857** in the 7th year, Appendix I

12.4 Projected Cash Flows

The project's cash flows are shown in Appendix II. They depict a good liquid position right from the first year. Cash accumulation builds up from **US\$ 359,483** in the first year to **US\$ 4,629,467** at

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the end of 7th years of the project's operations based on the 8 trucks and trailers obtained.

12.5 Projected Balance Sheet

The project's assets cash flows are shown in Appendix III. Owners' equity grow from **US\$2,700,000** in the first year to **US\$3,725,374** at the end of 8th years of the project's operations based

12.6 Payback Period

PAYBACK PERIOD: US\$

Total investment is **US\$US\$3,000,000** cash accumulation in 6th year **US\$ 3,526,864** which is more than the initial investment by **US\$526,864** the project payback Period is exactly 6 years.

Appendix IV

Appendix I

POLAI (TZ) COMPANY LIMITED PROJECTED INCOME & EXPENDITURE STATEMENT (US\$)

	1	2	3	4	5	6	7
Revenue							
Pregnant women urine	450,000	517,500	595,125	684,394	787,053	905,111	1,040,877
Adults males urine	321,600	369,840	425,316	489,113	562,480	646,852	743,880
Older females urine	550,000	632,500	727,375	836,481	961,953	1,106,246	1,272,183
Others	200,000	214,000	228,980	245,009	262,159	280,510	300,146
Total revenue	1,521,600	1,733,840	1,976,796	2,254,997	2,573,646	2,938,720	3,357,087
Cost of raw materials :							
Pregnant women urine	337,500	371,250	408,375	449,213	494,134	543,547	597,902
Adults males urine	216,000	237,600	261,360	287,496	316,246	347,870	382,657
Older females urine	400,000	440,000	484,000	532,400	585,640	644,204	708,624
Total cost of raw materials	953,500	1,048,850	1,153,735	1,269,109	1,396,019	1,535,621	1,689,183
Other Operating cost	76,080	86,692	98,840	112,750	128,682	146,936	167,854
Profit before Depreciation &Interest	492,020	598,298	724,221	873,139	1,048,944	1,256,163	1,500,049
Interest	15,000	12,000	9,000	6,000	3,000	0	0
Depreciation	35,230	35,230	35,230	35,230	35,230	35230	35230
Net Profit before Tax	441,790	551,068	679,991	831,909	1,010,714	1,220,933	1,464,819
Tax (30%)	132,537	165,320	203,997	249,573	303,214	366,280	439,446
Profit After Tax	309,253	385,748	475,994	582,336	707,500	854,653	1,025,374
Accumulated Profit	309,253	695,001	1,170,994	1,753,330	2,460,830	3,315,483	4,340,857

Appendix III

POLAI (TZ) COMPANY LIMITED PROJECTED BALANCE SHEET STATEMENT (US\$)

Fixed Assets	0	1	2	3	4	5	6	7
Opening balance	-	1,924,000	1,888,770	1,853,540	1,818,310	1,783,080	1,747,850	1,712,620
Total Long-term Assets	-	1,924,000.00	1,888,770.00	1,853,540.00	1,818,310.00	1,783,080.00	1,747,850.00	1,712,620.00
Less depreciation	-	35,230.00	35,230.00	35,230.00	35,230.00	35,230.00	35230	35230
Closing balance	-	1,888,770.00	1,853,540.00	1,818,310.00	1,783,080.00	1,747,850.00	1,712,620.00	1,677,390.00
Working capital	1,076,000.00	1,076,000.00	1,076,000.00	1,076,000.00	1,076,000.00	1,076,000.00	1,076,000.00	1,076,000.00
Accumulated cash	-	359,483.00	792,461.00	1,312,685.00	1,936,251.00	2,681,981.00	3,568,864.00	4,629,467.00
Total assets	1,076,000.00	3,324,253.00	3,722,001.00	4,206,995.00	4,795,331.00	5,505,831.00	6,357,484.00	7,382,857.00
Financed by								
Equity	2,700,000.00	2,700,000.00	2,700,000.00	2,700,000.00	2,700,000.00	2,700,000.00	2,700,000	2,700,000
Net profit	-	309,253	385,748	475,994	582,336	707,500	854,653	1,025,374
Total equity	2,700,000.00	3,009,253.00	3,085,748.00	3,175,994.00	3,282,336.00	3,407,500.00	3,554,653.00	3,725,374.00
Long term loan	300,000.00	-	-	-	-	-	-	-
Total debts	300,000.00	-	-	-	-	-	-	-
Total equity and debts	3,000,000.00	3,009,253.00	3,085,748.00	3,175,994.00	3,282,336.00	3,407,500.00	3,554,653.00	3,725,374.00

POLAI (TZ) COMPANY LIMITED PROJECTED PAYBACK PERIOD (US\$)

Year	Profit After Tax	Depreciation	Total Cash Flow	Accumulated Cash Flow
1	309,253	35,230.00	344,483.00	344,483.00
2	385,748	35,230.00	420,978.00	765,461.00
3	475,994	35,230.00	511,224.00	1,276,685.00
4	582,336	35,230.00	617,566.00	1,894,251.00
5	707,500	35,230.00	742,730.00	2,636,981.00
6	854,653	35,230.00	889,883.00	3,526,864.00
7	1,025,374	35,230.00	1,060,604.00	4,587,468.00

POLAI (TZ) COMPANY LIMITED PROJECTED COST STRUCTURE

