

UNISOFT PRINT SOLUTIONS LTD

BUSINESS PLAN

FOR

THERMAL PAPER PRINTING  
PROJECT



## 1.0 Introduction

UNISOFT PRINT SOLUTIONS LTD is a local company limited shares incorporated in Tanzania under the Companies Act 2002; The Company shareholders are Indian nationality. The company main objective is printing business specializing in printing on thermal paper.

UNISOFT PRINT SOLUTIONS LTD is a printing company specializing Printing on Thermal Rolls such as EFD rolls, POS Rolls, USSD Rolls, ATM Receipt rolls and self- adhesive labels and general printing, security printing. As a matter of fact, the company is determined to be a well-known for delivering world class printing services. Creativity, excellence and timely completion of printing tasks are the company signature.

Board of directors of UNISOFT PRINT SOLUTIONS LTD, are very prepared to penetrate in Tanzania market, the Tanzania market is very attractive to any potential investor who is interested in printing industry. UNISOFT PRINT SOLUTIONS LTD have a bigger picture – to have the presence in any part of East Africa that our clients want us to work. We hope to achieve this feat within the first 10 years of launching the company.

As part of our plans to make our highly esteemed customers our number one priority and to become a number one thermal paper printing brand, we have perfected plans and strategies that will enable us work with our clients in delivering projects that can favorably compete with the best in the industry at an affordable and reasonable price within the stipulated completion date barring any unforeseen circumstance.

UNISOFT PRINT SOLUTIONS LTD is fully aware that a printing on thermal paper business requires huge capital and technical base, which is

why we have perfected plans for steady flow of cash flows generated from business and raw material imported from Germany, Thailand and India. We can confidently say that we have a robust financial standing, technical knowhow and we are ready to take on any printing on thermal paper project that comes our way, as long as the project is duly commissioned by the required authority.

UNISOFT PRINT SOLUTIONS LTD is owned by four shareholders from India.

### **1.1 Objective of the study**

The purpose of this study is to work out the technical and commercial viability of the project

### **1.2 Our Service Offerings**

This business plan outlines an operation offering a full range of printing services. UNISOFT PRINT SOLUTIONS LTD will improve efficiency through the use of Total Quality Management (TQM). Following is a description of the ways in which the companies will employ extensive use of strategic, operational, and financial planning, as well as ways they intend to incorporate TQM methods into their businesses. This summary highlights the key points of the business plan. UNISOFT PRINT SOLUTIONS LTD will specialize in the printing on thermal paper and marketing of printed materials. The project will be at **Plot No. 96, Block b38, Chang'ombe Industrial Areas- Temeke, Dar Es Salaam Tanzania.**

The infrastructure consists of a large store, leased by the UNISOFT PRINT SOLUTIONS LTD. This building consist basic facilities such:

- Printing processing lines
- The designing section
- Typesetting section
- Store section

### 1.3 Vision

Become the thermal paper printing company of Choice in East Africa.

### 1.4 Mission

UNISOFT PRINT SOLUTIONS LTD will exceed customer expectations

### 1.5 Ownership

This is a private owned company , with the share capital of Tanzania shillings 150,000,000 divided into 15,000 ordinary shares of Tanzania Shillings 10,000 each, the company is owned by 4 shareholders namely as following:

Name of Shareholder	% of Shares	Nationality	Date of Birth
VYOMESH MADHUSUDAN SHELATA/58, GIRIVER BUNGLOWS, ISANPUR ROAD, AHMEDABAD -382443, GUJARAT, INDIA  Tel:+255787568462  Email: vyomesh@unisoft.co.tz	30	India	10 <sup>th</sup> Sep1971
RAMESH MENDUB3/39, HUDA COLONY, CHANDANAGAR, HYDERABAD -500 050,	30	India	1 <sup>st</sup> June1967

INDIA  Tel:+255688727376  Email: ramesh@unisoft.co.tz			
VENKATA PURNA SASIDHAR MENDUB3/39, HUDA COLONY, CHANDANAGAR, HYDERABAD -500 050, INDIA  Tel:+255787052132  Email: sasidhar@unisoft.co.tz	20	India	17 <sup>th</sup> July 1957
TEJA MENDU SINGHB3/39, HUDA COLONY, CHANDANAGAR, HYDERABAD - 500 050, INDIA  Tel:+255786320548  Email: teja@unisoft.co.tz	20	India	24 <sup>th</sup> Oct 1987

## 1.6 Legal Status

UNISOFT PRINT SOLUTIONS LTD is a company incorporated in Tanzania under Registration of a Companies Act (Cap 212), it is the private company Limited by shares, the number of shares issued 15,000 with value of Tsh 10,000. The company own certificate of Incorporation No 143561429 dated 16 September 2020.

## 1.7 Location and Facilities

The project will be situated at Plot No. 96, Block b38, Chang'ombe Industrial Areas- Temeke, Dar Es Salaam Tanzania, the commercial center of Tanzania. The company has a long term lease, is a large space where the operations will take place. UNISOFT PRINT SOLUTIONS LTD intend starting small , but with a vision of growing the business to becoming a one of the biggest company in East Africa region, we just have to position our company for growth and ensure that we hire dedicated and highly competent employees at all levels.

UNISOFT PRINT SOLUTIONS LTD will ensure that we build a team that will work together towards achieving the company's vision. We will build a business that has the right structures and process in place that can support growth; a business that runs on auto pilot

## 2.0 Management Team

A full-time Director will be hired to oversee the daily operations., to assisted with qualified and experienced staff, the number being estimated to be as following;

The summary of employees is as following

Employment	Foreign Skilled	Local Skilled	Local Unskilled	Total
Women	1	2	5	8
Men	4	8	20	32
TOTAL	5	10	25	40

### **3.0 Over view of Thermal Rolls**

Thermal paper is a type of paper that has a specialty coating on its surface that allows for inkless printing. When the paper goes through a thermal printer, heat from the print head causes the chemical coating (developer and dye) to activate and form an image of high definition. In this process, it uses heat to produce the image, so it doesn't need the ink or ribbons. Thermal printing provides speedy, reliable and high-definition images. This technology is used in a wide variety of sectors: grocery stores, shopping malls, gas stations, catering, gaming houses, lottery systems, coffee shops, bakery stores, etc. Here are the top 5 benefits of using thermal paper rolls:

#### **3.1 Accuracy and Quality**

When running a company, you are going to be printing out thousands and thousands of paper receipts, shipping labels, and lottery tickets daily for your customers, so you must make sure the paper is legible and readable. Thermal paper has an even coating on its surface, when passed through the heated printer head, the numerous coating "cells" on paper surface can have a chemical reaction and form a high definition image. During this process, there is no ink used, you do not have to worry about smudges, which could make the image or words challenging to read.

#### **3.2 Increased Print Speed**

We all know how slow a conventional printer can be because it uses the ribbons to transfer the ink to the paper. As compared to the ordinary paper, thermal paper rolls produce the image at a very faster rate. Thermal printing heads produce images in milliseconds, which results in much faster lines per second and the images dry extremely quickly. The increased speed enables

faster printing of thermal receipts for customers so it can save the waiting time in the checkout line.

### **3.3 Low Maintenance Costs**

A significant advantage of using thermal paper rolls is that it involves less maintenance, as one doesn't have to replace ink cartridges. The most important thing is to keep the printer head clear, clean and regularly wiping everything down. Additionally, the cost of maintenance is significantly lower because complicated repairs are not necessary, and service is required less frequently. The fewer moving parts in an inkless thermal paper printer makes it highly unlikely to jam and break down easily as other printer types. This saves a lot of money through lower maintenance costs.

### **3.4 Reduced Printing Costs**

Thermal paper rolls are quite affordable compared to other forms of paper and printing methods. When using conventional paper, not only does the paper itself cost more, but you will also need to worry about the ink. In many cases, refilling the ink for your printer requires more than the actual printer itself. However, thermal papers use heat to produce the images, forgoing cartridges in the process. Businesses and industries can save a lot of money on these supplies because there is no need for these consumables. Paper is the only consumable needed in thermal printing.

### **3.5 Durable and Saves time**

A lot of moving parts are not needed in thermal paper printing, which makes them quite simpler to run as well as long-lasting than that of ink printers. Even under pressure of a constant and heavy workload, quality and

decent thermal paper printing can produce clear, durable images that are very resistant to factors such as climate, oils, and UV rays for a remarkable period. If you want to save a lot of hassle and time, it's better to use thermal paper rolls as it's less likely to jam than that of ordinary paper.

Thermal paper rolls have made printing simpler than ever, allowing businesses and industries to provide a clear printout for their customers at a fast speed. The paper world has been revolutionized because of the emergence of thermal paper. If you are looking for premium thermal paper quality at affordable prices, please contact us, we'd love to have a further discussion with you about thermal paper business

#### **4.0 Global Over View of Thermal Paper Market**

The following are 3 predictions of the thermal paper market from 2019 to 2024. This over view will help UNISOFT PRINT SOLUTIONS LTD paint an accurate picture of the future thermal paper market, and it will also help the company develop business strategies and organize sales by understanding the trends and identifying the best opportunities.

#### **4.1 Thermal Paper Market Will Shrink**

The concept of paperless, electronic receipts – “e-receipts” – becomes more feasible as increasingly massive amounts of retail merchandising and business transactions take place online, as well as the growing use of electronic handheld devices and bank cards for everyday purchases in brick-and-mortar establishments. It is inevitable that e-receipts will gradually take the place of thermal paper receipts as the standard document for verifying all kinds of transactions.

For the time being, however, the overwhelming majority of people on both sides of the checkout counter prefer paper receipts. There is simply no substitute for something concrete that you can hold in your hand. Even the e-receipts currently in use invariably have a “print this receipt” button somewhere. A paper receipt can be signed, copied, put in a file, taken to court, and used for refunds or any other function where unequivocal proof of contract is desired.

Widespread conversion to e-receipts is clearly inevitable, but it will happen slowly, not overnight. Not only do e-receipts have to meet these legal and logistical challenges, but they must be made universally acceptable and technically available. For this reason, regardless of any glowing predictions, e-receipts are still in the fetal stage in their evolution as a business instrument.

## **4.2 Printed Paper Market Share Will Increase**

### **Printed receipt paper market**

With the advent of near-universal internet access and portable electronic devices, advertising has become ubiquitous. An increasingly popular venue for reaching customers with advertising messages is by printing on a thermal paper receipt. It is also extremely cost-effective. A single, one-time magazine or television ad can run tens of thousands of dollars, whereas the ad printed on the back of a receipt costs only a few dollars more than a plain unprinted batch, and reaches every single customer of the business, often repeatedly.

Printed receipts also accommodate a high degree of customization, allowing the use of company logos, forms, attractive font designs, or virtually anything that can be generated as a graphic image.

Custom printed paper receipts can have an impressive range of purposes: sale announcements, promotions (30% off of your next purchase!), coupons, and contests, warranty documentation, rebates, form, and so on.

#### 4.3 Competitiveness in the International Market Will Gradually Increase

At present, in the foreign industrial developed countries, the thermal paper industry is generally at a more advanced level, the world's large enterprises are mainly concentrated in the Japan, USA, Europe, etc. Meanwhile, big companies have more mature equipment, strong R & D capability, the technical level is in a leading position.

Currently the global major manufacturers are: Oji, Koehler, Appvion, their production market share is over 50%. Although many new projects are put into production in recent years, in the short future, the competition pattern will not change. The key thermal paper manufacturers are:

- Oji
- Koehler
- Appvion
- Mitsubishi Paper
- Ricoh
- Hansol
- Jujo Thermal Paper
- ChenMing
- Guanhao

#### 5.0 SWOT Analysis

A SWOT analysis carried out on the project reveals the following

## 5.1 Strengths

- The project is situated at the commercial city, giving it the opportunity of having substantial demands.
  - The project gives the business the opportunity of recovering its capital if it does not perform effectively by selling off the machines acquired.
  - It does not waste fund and resources as when it is out of service everything comes to a stop.
  - 80% of resources use in production is based on the customer's advance payment. The business only needs to provide the machinery.
- UNISOFT PRINT SOLUTIONS LTD will capitalize on its strengths to advance.

## 5.2 Weaknesses

- When there is no job the workers are ideal, yet they will receive their monthly salary.
- The prices of printing materials for production are not static.
- The proprietors have little or no experience in the area of printing press services.
- The proprietors have little or no experience in the area of printing press services.

UNISOFT PRINT SOLUTIONS LTD will tackle its weakness by employing expertise in the business and also going for printing press training.

### 5.3 Opportunities

The external environmental analysis may reveal certain new opportunities for profit and growth of the business. Some examples of such opportunities include:

- An unfulfilled customer needs
- Arrival of new technologies
- Increase of use of ATM Machines, point of sales
- New regulation which enforce uses of payment receipt

### 5.4 Threats

Changes in the external environmental also may present threats to the firm. Some examples of such threats include:

- Shifts in consumer tastes away from the firm's products
- New regulations
- Increased trade barriers

### 5.4 Competitive Advantage

UNISOFT PRINT SOLUTIONS LTD board of directors are quite aware that there are big – time investors and printing companies who are well recognized in the printing industry, and the company have to compete with them for business contracts. It might be challenging competing as a new company in the printing industry, which is why we were deliberate in choosing our board members. Our competitive advantage is not limited to the crop of highly experienced professions that are members of our management team but also our board members.

Another positive for UNISOFT PRINT SOLUTIONS LTD is the fact that our Chief Executive Officer / President is a renowned printing guru, he has robust experience in the printing industry, and he has worked extensively as a managing director senior for one of the world's leading printing company in India. He is sure going to bring his experience, expertise and network (connections) to make UNISOFT PRINT SOLUTIONS LTD one of the leading construction brand in Tanzania.

### 5.5 Exit Strategy

No reason for exist have been envisaged, but in case of eventuality, the machineries will be sold off to recover the initial capital.

### 6.0 Production/Services

UNISOFT PRINT SOLUTIONS LTD will offer full printing on thermal paper service such as Thermal Rolls, EFD rolls, ATM Receipt rolls and self-adhesive labels etc.

UNISOFT PRINT SOLUTIONS LTD project to print 21,250,000 units per year, one unit expected to cost US\$ 0.04 the average price

### 6.1 Market Demand

UNISOFT PRINT SOLUTIONS LTD will be situated in Dar es Salaam which ultimately will be within reach of some progressing markets surrounding the city. The city is known to be a commercial center and is industrially developing. Precisely, companies, financial institutions, super markets, manufacturers' shops etc., Will automatically create an avenue for the business to grow. There is the notion that printing presses does not

deliver within time limit given to them. UNISOFT PRINT SOLUTIONS LTD has the intention to capitalize on that.

## **6.2 Market Plan**

UNISOFT PRINT SOLUTIONS LTD intend to price company services and products just below or equal to our competition. The goal is to accomplish this while maintaining superior service over our competitors. UNISOFT PRINT SOLUTIONS LTD can accomplish this through efficiency, company training sessions, and by concentrating on quality control. UNISOFT PRINT SOLUTIONS LTD emphasizes our perceived competitive advantage of service, quality, and price, to penetrate the market.

To accomplish this, our promotion plan will include:

## **6.3 Public Relations**

UNISOFT PRINT SOLUTIONS LTD intends to have periodic meetings and training sessions teaching employees how to communicate effectively with customers on the phone, and in person. One of our aims, in hopes of satisfying our customers, is to demonstrate alternative ways to do their printing. This should, in many cases, save them time and money.

## **6.4 Advertising and Sales Incentives**

UNISOFT PRINT SOLUTIONS LTD will develop a series of radio and TV commercials that will be effective in exposing both companies to our market areas. The company plan to have periodic promotions offering discounts or specials on various printing items. The company will be able to determine what means of advertising will be most effective for our

companies by utilizing these promotions at different intervals on various types of media.

## 6.5 Surveys

UNISOFT PRINT SOLUTIONS LTD will survey present customers and potential customers in an effort to find the weak and strong areas of our products and services. Through this survey, we should be able to gain valuable information giving us a competitive edge over our competitors.

## 7.0 Promotion Strategy

UNISOFT PRINT SOLUTIONS LTD will be a technology-driven business, exploring new developments in printing on thermal paper business. The business will develop a reputation for thorough, innovative work in graphic design and takes pride in quality of the relationships it will forge with its clients. Not only will it design but quality of printing and paper used will be of international standard. UNISOFT PRINT SOLUTIONS LTD will also advise its customers on the most effective, efficient and economical way to proceed. It will ensure that the corporate identity is taken into account as well as making our customers aware of issues relating to copyright, confidentiality and data protection. Finally, on time delivery of booked works of customers will be strictly adhered to.

## 7.1 Market Strategy

To retain our old customer and attract new ones, UNISOFT PRINT SOLUTIONS LTD has decided to reduce its cost of printing at the early stage of production. It will strive to produce bright and quality printed

works for our customers. Discounts will also be offered to our initial customers.

## 7.2 Market Positioning

The understated is how the firm will want the customers, competitors and general public to view it;

- As a printing company p with the interest of its customer at heart, both on pricing and delivery.
- A trustworthy provider of consistent service with the best quality.
- As the best thermal paper printer.

## 7.3 Sales and Marketing Strategy

We have been able to clearly define our target market and have documented this in our marketing plan. We know how to get them to hire our services which is why we have decided to adopt some of the winning formula that printing giants utilize to win major printing contracts.

UNISOFT PRINT SOLUTIONS LTD know that it will take different marketing and sales strategies to win small clients and bigger clients. UNISOFT PRINT SOLUTIONS LTD has put all these factors in place before creating a workable marketing and sales strategy for the Company.

UNISOFT PRINT SOLUTIONS LTD is fully aware of the bureaucracy and horse trading that exists in obtaining business contract from corporate clients and even the organized small and medium companies, which is why we were able to put protocols in place to hire some of the best business developer to handle our sales and marketing.

No doubt, our sales and marketing team will be recruited based on their vast experience in the printing industry and their ability to fit into our business model. UNISOFT PRINT SOLUTIONS LTD is going to pay more emphasis in the training of all our employees so as to give them all they would need to help the company achieve its aim and objectives. Our goal is to become one of the leading printing companies in East Africa and UNISOFT PRINT SOLUTIONS LTD know we can achieve this by ensuring that our sales and marketing team are delivering on set targets. UNISOFT PRINT SOLUTIONS LTD will adopt the following marketing and sales strategies;

Introduce our business by sending introductory letters alongside our brochure to all the corporate organizations and government offices in Tanzania.

- Promptness in bidding for contracts
- Advertise our business in real estate / properties magazines and websites
- List our business on yellow pages
- Promote our business on satellite TV stations and radio stations.
- Attend expos, seminars, and business fairs et al
- Create different packages for different category of clients in order to work with their budgets and still deliver quality products
- Leverage on the internet (social media platforms and our official websites) to promote our business

## **8.1 Sources of Income**

UNISOFT PRINT SOLUTIONS LTD was established with the aim of maximizing profits through delivering quality and standard printing works

for our highly esteemed clients. UNISOFT PRINT SOLUTIONS LTD will ensure that we generate income from every available means within the industry.

## 8.2 Project's Investment Capital

The estimated capital investment cost of the project is US \$ 542,000

### UNISOFT PRINT SOLUTIONS LTDCOST STRUCTURE

Land and Building	14,000
Plant and Machinery	300,000
Motor vehicles	70,000
Furniture and Fittings	8,000
Others	50,000
Working capital	100,000
<b>Total</b>	<b>542,000</b>

For the project to be a reality a total investment amounting to US \$ 542,000 is needed

## 8.3 Financing Pattern

The project will be financed by equity constituting US\$ 108,400.00 and loan being US \$433,600

## 8.4 Project Operating Costs

In order to realize its intended objective the project will have to meet the following operating costs which have been estimated to be 75% of total revenue.

## **9.0 Aspects of Project Sustainability**

The project sponsors having studied market conditions and the infrastructure in Tanzania is convinced that the project will be able to operate undisturbed. The peace and tranquility that exist in Tanzania is another aspect of assured business sustainability.

## **10.0 Monitoring and Evaluation**

The monitoring and evaluation tools will be applied in running this project as well, the project sponsors are determined to cooperate fully with the government and other stakeholders for smooth business running.

## **11.0 Financial Analysis**

### **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.

### **11.1 Projected Profit and Loss Statement**

The Income and Expenditure Statement shows the projected income for the 8 years period. The position depicted is that the project earns profit throughout its life. Accumulated after tax profits grow from. US \$ 128,968 in first year to US \$ 1,236,543 in the 6 year

UNISOFT PRINT SOLUTIONS LTD  
PROJECTED INCOME & EXPENDITURE  
STATEMENT

	1	2	3	4	5
Revenue	850,000	977,500	1,124,125	1,292,744	1,486,655
Operating cost	637,500	733,125	843,094	969,558	1,114,991
Profit before Depreciation & Interest	212,500	244,375	281,031	323,186	371,664
Interest	21,680	16,260	10,840	5,420	0
Depreciation	6,580	6,580	6,580	6,580	6,580
Net Profit before Tax	184,240	221,535	263,611	311,186	365,084
Tax (30%)	55,272	66,461	79,083	93,356	109,525
Profit After Tax	128,968	155,075	184,528	217,830	255,559
Accumulated Profit	128,968	284,043	468,570	686,401	941,959

## 11.2 Projected Cash Flows

This is shown in the financial statements. The project has a positive end of year cash flow from year 1<sup>st</sup> US\$ 83,532 of operation to the 8th year i.e. US \$ 591,751

UNISOFT PRINT SOLUTIONS LTDDPROJECTED CASH FLOW US\$

	-	1	2	3	4	5
<b>SOURCES:</b>						
Profit before interest and depreciation	-	212,500	244,375	281,031	323,186	371,664
Owners' Equity	108,400					
Loan	433,600	-	-	-	-	-
<b>Total Sources</b>	<b>542,000</b>	<b>212,500</b>	<b>244,375.00</b>	<b>281,031</b>	<b>323,186.00</b>	<b>371,664</b>
<b>Applications:</b>						
Capital expenditure	392,000	-	-	-	-	-
working Capital &Others	150,000	-	-	-	-	-
Cash	-	83,532	57,425	96,503	105,356.00	116,105
Tax	-	128,968	155,075	184,528	217,830	255,559
<b>Sub total</b>	<b>542,000</b>	<b>212,500</b>	<b>212,500.</b>	<b>281,031</b>	<b>323,186</b>	<b>371,664</b>
<b>Total applications</b>	<b>542,000</b>	<b>212,500</b>	<b>212,500</b>	<b>281,031</b>	<b>323,186</b>	<b>371,664</b>
Accumulated cash		83,532	140,957	237,460	342,816	458,921.

### 11.3 Projected Balance Sheet

The projected Balance Sheet of the projected is shown in the financial statements owners' equity of the project increases from US\$108,400 in the first year of operation to US \$ 509,179 in the 6<sup>th</sup> year.

**UNISOFT PRINT SOLUTIONS LTD PROJECTED BALANCE SHEET USD**

	0	1	2	3	4	5
<b>Fixed Assets</b>						
Opening balance	-	392,000	385,420	378,840	372,260	365,680
<b>Total Long-term Assets</b>	-	<b>392,000.00</b>	<b>385,420.00</b>	<b>378,840.00</b>	<b>372,260.00</b>	<b>365,680.00</b>
<b>Less depreciation</b>	-	6,580.00	6,580.00	6,580.00	6,580.00	6,580.00
<b>Closing balance</b>	-	<b>385,420.00</b>	<b>378,840.00</b>	<b>372,260.00</b>	<b>365,680.00</b>	<b>359,100.00</b>
Working capital	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00
Accumulated cash	-	83,532.00	140,957.00	237,460.00	342,816.00	458,921.00
<b>Total assets</b>	<b>150,000.00</b>	<b>618,952.00</b>	<b>669,797.00</b>	<b>759,720.00</b>	<b>858,496.00</b>	<b>968,021.00</b>
<b>Financed by</b>						
Equity	108,400.00	108,400.00	108,400.00	108,400.00	108,400.00	108,400.00
Net profit	-	169,204	206,042	247,486	294,228	347,063
<b>Total equity</b>	<b>108,400.00</b>	<b>277,604.00</b>	<b>314,442.00</b>	<b>355,886.00</b>	<b>402,628.00</b>	<b>455,463.00</b>
Long term loan	433,600.00	-	-	-	-	-
<b>Total debts</b>	<b>433,600.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total equity and debts</b>	<b>542,000.00</b>	<b>277,604.00</b>	<b>314,442.00</b>	<b>355,886.00</b>	<b>402,628.00</b>	<b>455,463.00</b>

#### 11.4 Projected Long Term Loan Repayment

The projected loan is projected to be US\$433,600 to be repaid within four years with bank interest of 5% annual.

UNISOFT PRINT SOLUTIONS LTD PROJECTED LONG-TERM LOAN REPAYMENT US\$

Year	principle	Loan Interest (5%)	Total Amount Paid	Loan Balance
0				433,600
1	108,400	21,680	130,080	325,200
2	108,400	16,260	124,660	216,800
3	108,400	10,840	119,240	108,400
4	108,400	5,420	113,820	0
TOTAL	433,600	54,200	487,800	

## 11.6 Project Projected Payback Period

The projected Investment Cost is US\$ 542,000, Accumulated cash flow in year 4<sup>th</sup> is US\$712,721, which is greater than initial investment cost by US\$170721, and therefore project payback period is within four years

UNISOFT PRINT SOLUTIONS LTDPROJECT PROJECTED PAYBACK PERIOD

Year	Profit After Tax	Depreciation	Total Cash Flow	Accumulated Cash Flow
1	128,968	6,580.00	135,548.00	135,548.00
2	155,075	6,580.00	161,655.00	297,203.00
3	184,528	6,580.00	191,108.00	488,311.00
4	217,830	6,580.00	224,410.00	712,721.00
5	255,559	6,580.00	262,139.00	974,860.00
	294,583	6,580.00	301,163.00	1,276,023.00

## 12.0 IMPLEMENTATION SCHEDULE

Project implementation is expected to be relatively very short once project has been approved it is estimated the project implementation to be as following:-

### Project Implementation

S/N	ACTIVITY	PERIOD
1	Processing TIC Certificate of Incentive	September 2020
3	Mobilizing Fund	September-November 2020
3	Renovation of office	November-December 2020
4	Ordering Machines and other equipment	September-December 2020
5	Printing machine installations	January-February 2021
5	Testing business and in-house training	March –May 2021
6	Commercial operations	June 2021

The proposed project will result into the following social and economic impacts:

- Make available quality thermal paper printing products
- Increase the provision of reliable printing services

- Improvement of skills and technical level of local employees
- Increased revenue for local suppliers
- Increased healthy competition among thermal paper printing companies
- The project will result in direct employment creation of 35 people many more indirectly within five years
- The Government and other agencies will benefit from various taxes, fees and commissions that will be paid by the company

### 13 CONCLUSION

The Executive Summary highlights indicate that the proposed project will financial and economically viable, the project will generate significantly to the social and economic progress by way of increasing the provision of quality printing services in the country. It is recommended that the project be accorded the required institutional support to pave the way for its expeditious establishment and development.