

**Effie Investments Company Limited**

**Business Plan**

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# Executive Summary

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Effie Investments Company Limited, incorporated in May 2025, is launching a flagship real estate development in Dodoma, Tanzania's administrative capital. With an initial investment of USD 2 million, the project will deliver a high-end integrated urban complex featuring luxury residential villas, commercial spaces, and a five-star international hotel apartment.

Strategically located in the Njedengwa Investment Area, the development targets a growing demand for premium urban accommodation and aims to stimulate substantial economic growth by creating direct and indirect employment, enhancing local infrastructure, and attracting foreign investment.

The project aligns with Tanzania's national development priorities by addressing the housing deficit, promoting industrialization, and fostering inclusive economic growth. Effie Investments is committed to leveraging advanced construction technologies and international best practices, supported by robust management, a skilled workforce, and a comprehensive human capital development program.

Financial projections demonstrate a strong growth trajectory with a conservative five-year recovery horizon, underpinned by phased implementation and scalable revenue models. The initiative promises transformative socio-economic impact, including foreign exchange inflows, wealth creation, and sustainable value for investors and the Tanzanian economy.

# Chapter I: INTRODUCTION

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Effie Investments Company Limited is a privately held company duly incorporated on the 30th of May, 2025, under Certificate of Incorporation No. 185416704, issued by the Business Registrations and Licensing Agency (BRELA). The Company is also registered with the Tanzania Revenue Authority under Tax Identification Number (TIN) 185-416-704 and is duly licensed to operate in the real estate sector.

The proposed venture represents a flagship real estate development and investment initiative, strategically positioned in Njedengwa Investment Area, Plot No. 1, Block N, at Dodoma, the administrative capital of the United Republic of Tanzania. Backed by an initial capital investment of USD 2,000,000, the project is designed to deliver world-class residential estates, commercial complexes, hotel apartments, and integrated mixed-use infrastructure.

This development seeks to meet the surging demand for premium urban accommodation in Dodoma, while also stimulating economic growth through large-scale job creation, urban modernization, and the promotion of high-end tourism and investment flows into the region.

This strategic investment aligns directly with the national development priorities of the United Republic of Tanzania—particularly in Dodoma—by addressing the acute housing deficit, catalyzing employment across multiple sectors, stimulating local enterprise participation, and elevating the standard of urban infrastructure.

Beyond the pursuit of commercial returns, the investor is profoundly committed to supporting Tanzania’s long-term vision of establishing itself as a regional hub for real estate excellence, innovation, and inclusive economic growth.

## **Mission and Vision**

### **Mission:**

To redefine urban living by delivering luxurious, secure, and modern spaces that cater to the evolving needs of both business and leisure clientele. We aim to set a new benchmark in real estate and hospitality by combining architectural elegance with functionality, environmental responsibility, and unmatched client service.

### **Vision:**

To establish Effie Investments Company Limited as a premier force in Tanzania’s real estate and hospitality landscape—widely recognized for its unwavering commitment to excellence, sustainability, and meaningful community impact.

## **Investment Overview**

An initial capital injection of USD 2,000,000 (Two Million United States Dollars) has been earmarked for strategic deployment across key project components, including land acquisition, construction and engineering works, and regulatory compliance and permitting, human capital recruitment, brand development, and operational infrastructure.

This investment is designed not only to establish a strong foundation for long-term growth but also to generate significant economic and commercial returns within a five-year horizon, supported by phased project implementation and a scalable revenue model.

# Chapter: II Brief Introduction to the Company

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## **Project Location and Scope**

Strategically located in the Njedengwa Investment Area—Block N, Plot No. 1, L.O. No. 914450—within the capital city of Dodoma, this prime site spans approximately 2.83 hectares. The location provides seamless accessibility to major government institutions, business districts, transportation corridors, and emerging urban infrastructure.

The development plan envisions a harmonious blend of residential villas, luxury housing units, and high-end hotel apartments, with a projected capacity ranging between 60 to 120 units. All properties will be integrated with state-of-the-art amenities, creating a modern, secure, and self-sufficient urban enclave that reflects global standards in real estate excellence.

## **Operational Excellence and Technical Capacity**

Effie Investments Company Limited is strategically positioned to engage a distinguished team of technical experts and an experienced management cadre, dedicated to executing a sophisticated real estate portfolio comprising residential villas, luxury homes, and high-end hotel apartments.

Our operational philosophy centers on continuous refinement of expertise and integration of advanced technologies in line with international best practices. This deliberate approach ensures full command over quality service delivery, agile responsiveness to market dynamics, and scalable operational efficiency.

The company's robust management framework is meticulously designed to support seamless day-to-day operations, while our institutional discipline and systems governance enable us to not only meet but consistently exceed rigorous quality assurance standards. This positions Effie Investments to qualify for globally recognized certifications in quality management and operational excellence.

# Chapter III: Business Development Plan

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## **Environment Investment Opportunity in Tanzania**

In our strategic pursuit of investment excellence, Effie Investments Company Limited is embarking on a transformative venture to develop an exclusive enclave of residential villas, luxury housing units, and a world-class five-star international hotel apartment complex in Dodoma, the capital city of Tanzania. This ambitious initiative is underpinned by the region's abundant human capital and rapidly expanding infrastructure network, making it a prime destination for sustainable, high-impact investments.

Founded with a bold and forward-looking vision, Effie Investments Company Limited is committed to delivering a premium lifestyle experience tailored for both business executives and leisure travelers. Our mission aligns seamlessly with Tanzania's industrialization agenda and urban development vision, ensuring our project not only meets national development priorities but actively accelerates them.

Our strategic selection of Tanzania as an investment destination is driven by deep confidence in the country's economic trajectory and market potential. We are fully committed to not only meeting but exceeding the rigorous standards set by the Tanzanian Government to attract high-caliber investors.

The project envisions the construction of high-end residential villas, luxury housing units, and a five-star international hotel apartment, designed to meet global standards while aligning with Tanzania's urban development and industrialization goals.

Effie Investments Company Limited is a visionary enterprise committed to delivering exceptional living experiences for both business and leisure travelers. Our decision to invest in Tanzania is driven by strong confidence in the country's stable investment climate, forward-looking policies, and the government's commitment to attract high-value projects.

At the heart of our corporate vision lies the ambition to become a leading force in Tanzania's real estate and hospitality sectors. Our objectives transcend commercial gain; they reflect a deliberate commitment to catalyzing economic development, setting new industry benchmarks, and fostering long-term value creation within Tanzania.

Moreover, we recognize that investors who fulfill the required regulatory standards are positioned to access a suite of exceptional incentives, including tax exemptions, investment guarantees, and strategic support from the Tanzania Investment Centre (TIC). This powerful alignment with national policy not only strengthens our resolve but affirms our role as a catalyst for sustainable and inclusive growth in Tanzania.

## **Strategic Expansion into Real Estate and Hospitality: Dodoma Project Summary**

Following extensive market analysis, Effie Investments Company Limited has resolved to expand its footprint into Dodoma's high-end residential villas, luxury housing units, and a five-star international hotel apartment. This project is designed to cater to the demands of

international corporations, urban professionals, and business travelers, while contributing meaningfully to the city’s tourism and economic landscape.

The investment, totaling USD 2,000,000 in foreign equity, is fully financed and currently advancing through TIC registration, with land acquisition finalized in June 2025. Upon completion of TIC processes and permitting, construction will commence immediately, utilizing premium building materials imported from China to ensure quality and durability.

### **Human Capital Development & Training Strategy**

Our project places exceptional emphasis on workforce capacity-building, recognizing that human resource development is critical to operational excellence. The training program is structured into three phases:

- **Elementary Training:** 10-day onboarding covering management protocols, organizational discipline, environmental safety, and security awareness.
- **Intermediate Training:** 120–180 day tailored courses for technical staff, machine operators, and supervisors — focusing on process mastery, equipment safety, and operational efficiency.
- **Advanced Training:** Top-performing Tanzanian staff and managers will be selected for intensive training in China, preparing them for leadership roles and technical specialization, with all outcomes tracked in structured performance profiles.

This structured, continuous training model reflects our long-term commitment to knowledge transfer, local empowerment, and compliance with global safety and efficiency standards.

### **Technology Transfer & Market Leadership**

Effie Investments is introducing advanced international construction technologies for hotel apartment development — currently not available in Tanzania — to elevate the country’s architectural standards. The project integrates smart systems, secure operations, and sustainable practices aligned with evolving global hospitality trends.

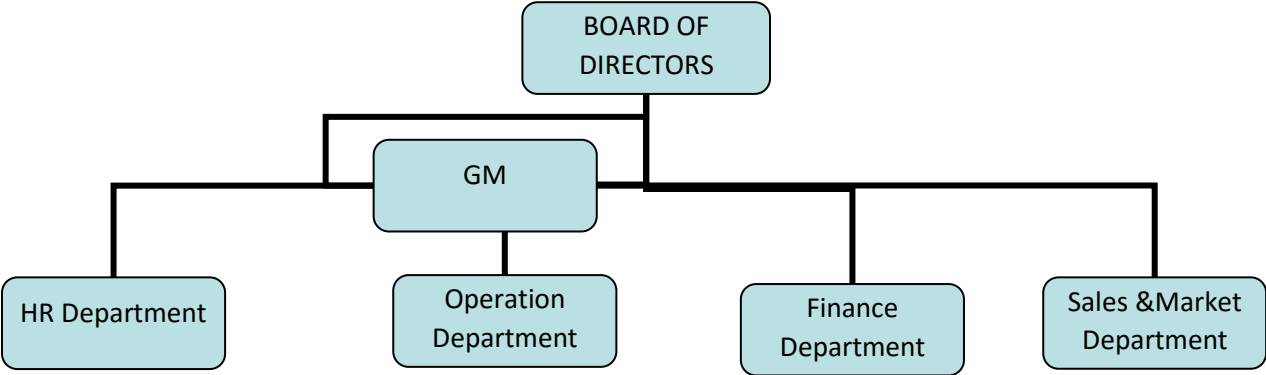
Our company operates at international scale, leveraging mature technologies, a first-class management team, and an established export and supply network. This positions us to contribute significantly to Tanzania’s industrial growth, while simultaneously preparing for cross-border expansion of our services in the region.

We are not only building world-class hospitality assets — we are building capacity, setting standards, and fostering long-term value for Tanzania’s economy.

# Chapter IV: Management of the Company

## Management Structure

An organizational chart here depicting the company’s management hierarchy and key roles.



## Human Resources & Organizational Strategy

At the heart of Effie Investments Company Limited is a bold commitment to building a diverse, highly skilled, and performance-driven workforce to support our flagship developments in Tanzania — including luxury residential villas, high-end housing units, and a five-star international hotel apartment, with principal headquarters in Dodoma.

Our human resource strategy prioritizes local talent development, complemented by global technical expertise. We aim to recruit individuals from a variety of backgrounds while engaging specialized professionals in key technical roles. These experts will transfer knowledge and provide hands-on training to Tanzanian personnel, enabling seamless operation of advanced systems and equipment across all project sites.

To support our nationwide footprint, additional branch offices will be established in Arusha, Mbeya, Mwanza, and Zanzibar, strengthening our operational reach and impact across strategic urban centers.

Our staffing plan reflects both inclusivity and capacity-building. Initial recruitment projections are as follows:

Year	Total Staff	Expert Female	Expert Male	Tanzanian Female	Tanzanian Male
1	30	2	3	5	20
2	40	4	6	8	22
3	50	3	5	10	32

Our approach combines direct recruitment and structured training, drawing from the Tanzanian labor market while building local capacity for long-term sustainability.

## Management & Quality Control System

Effie Investments operates under a disciplined and internationally aligned quality management framework, informed by the leadership experience of Mr. Changlian Sun and guided by globally recognized standards, including BG/T19001—2000 and the Tanzanian 3C Compulsory Certification.

Our operations are governed by a standardized management system, structured to ensure precision, accountability, and continuous improvement at every level of the organization. Core elements include:

- Quality Program Documentation covering document management, training, procurement control, product safety, customer satisfaction, internal audits, and quality improvement.
- Quality Manual defining guiding principles, objectives, roles, resource planning, operational execution, and continuous improvement.
- Internal Management Standards regulating discipline, compensation, safety, energy efficiency, and staff development.

## Projected Employment Impact

As part of its commitment to economic empowerment, Effie Investments is focused on creating significant employment opportunities for Tanzanian citizens at all levels — from entry-level labor to mid-management and specialized technical roles.

Summary of Projected Employment (Local Staff Only):

Year	Total Local Staff	Female Employees	Male Employees	Technical & Skilled Roles	Administrative & Support Roles
1	25	5	20	10	15
2	30	8	22	12	18
3	42	10	32	18	24

*Note: Additional 5–10 international technical experts will be temporarily engaged during early phases for training and knowledge transfer.*

# Chapter V: Market Analysis

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## **Target Market**

Our development is strategically tailored to meet the expectations of an elite clientele — comprising international tourists, expatriates, and high-income Tanzanian residents — who demand premium, secure, and sophisticated living experiences. This segment remains underserved in the current hospitality landscape, offering a lucrative niche for upscale apartment hotels.

## **Competitive Positioning**

Market evaluation indicates a notable gap in high-end serviced apartment offerings, especially those blending luxury with long-stay functionality. Our project is uniquely positioned to address this void, offering a standard that exceeds conventional hotel accommodation in both design and service delivery.

## **Industry Momentum**

Tanzania’s tourism sector is surging back to record levels. After 1.45 million arrivals in 2022, the sector grew to 1.81 million in 2023 and 2.14 million in 2024. Both tourist numbers and revenue have demonstrated strong double-digit growth, reaffirming the urgency and value of investing in high-quality accommodation to meet escalating demand.

*Suggested Graphic: A line graph showing tourism arrivals growth 2022-2024.*

# Chapter VI: Process of Production

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## Project Equipment Overview

The execution of the International Hotel Apartment project will involve the integration of high-performance equipment and specialized construction materials, carefully selected to meet international standards of quality, efficiency, and structural integrity.

S/N	DESCRIPTION	HS CODE
1.	H-Beams	7216.33.90
2.	Loader(655F)	8429.51.00
3.	Reinforced Steel Bar	7214.20.00
4.	Prepainted Steel Sheets	7210.70.00
5.	Electrical hoist	8425.11.00
6.	Air compressor	8414809090
7.	Random tools	8205590000
8.	Welder	8515290000
9.	welding rod	8311100000

These items represent the technical backbone of our construction process, enabling efficient, safe, and high-precision execution of the structural framework and fit-out of the hotel complex. All materials will be procured from certified international manufacturers, with a focus on durability, performance, and compliance with Tanzania's import and quality control regulations.

Effie Investments Company Limited is committed to technology transfer, ensuring that advanced equipment deployed on-site will be accompanied by full training for local operators, in line with our capacity-building strategy.

The company anticipates scaling up its production capacity year-on-year through strategic partnerships, reinvestment of capital, and adoption of modern construction technologies. Our objective is to bridge the housing gap in Tanzania while delivering high-quality, sustainable real estate developments.

Production capacity is dependent on capital injection, land size, and construction timeline. Below is a sample projection:

<b>Project Phase</b>	<b>Activity</b>	<b>Output</b>	<b>Unit Measure</b>	<b>Annual Production Capacity</b>
Phase 1	Construction of residential houses (low-density)	60 housing units	Number of units	60 units per year
Phase 2	Construction of apartment blocks (high-rise)	120 apartments	Number of units	120 units per year

# Chapter VII: Financial Framework & Compliance

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## Financial Governance & Institutional Compliance

Effie Investments operates under a robust and transparent financial architecture tailored for high-capital, cross-border investments. Our internal systems align fully with ISO 9000 Quality Management Protocols, ensuring rigorous compliance, traceability, and fiduciary control.

Accounting functions are segregated across core operational verticals, encompassing asset oversight, cash flow discipline, contractual performance, and treasury governance. All financial statements are audited annually by internationally certified firms under Tanzanian Financial Reporting Frameworks.

We are committed to absolute transparency, institutional-grade compliance, and ethical accountability, reflecting the global standards expected of projects in the billion-dollar class.

## Capital Structure, Allocation & Recovery Model

The total capital investment for the Dodoma Project is USD 2,000,000, fully injected as equity by the principal investor. The allocation strategy balances capex intensity with operational liquidity:

### Financial Distribution/Breakdown

Description	USD
Land Acquisition	500,000
Construction & Building Materials	930,000
Vehicles & Logistics	140,000
Furniture and Fittings	80,000
Pre- Operational Costs or expenses	30,000
Miscellaneous	20,000
Working Capital Reserve	300,000
<b>Total</b>	<b>2,000,000</b>

The financial recovery horizon is conservatively set at 5 years, based on occupancy growth, pricing, and operational scale-up.

## **Financial Forecast and Projections**

*(Tables below summarize estimated gains/losses, cash flow, liabilities, and profit & loss for 2025–2029.)*

**Table Error! No text of specified style in document..1 Estimated Gains and Losses** in US \$

SN.	Item	2025	2026	2027	2028	2029
1	Qty( Residential Villas, Housing Units, Hotel apartments or Rooms)	50	75	100	150	200
7	Occupancy	60%	65%	70%	75%	80%
8	Price (USD/year)	18000	18000	18000	18000	18000
9	Sales Amount	540,000	877,500	1,260,000	2,025,000	2,880,000
10	Total Cost	500,000	750,000	1,000,000	1,500,000	2,000,000
11	Profit before Tax	40,000	127,500	260,000	725,000	880,000
12	Income Tax	12,000	38,250	78,000	217,500	264,000

**Table 0.2 Cash Flow Statement** in US \$

Sl No.	Item	2025	2026	2027	2028	2029
1	Investment	1,500,000	1,750,000	2,000,000	2,500,000	3,000,000
2	Cash in	540,000	877,500	1,260,000	2,025,000	2,880,000
3	Purchase Payment	450,000	675,000	900,000	1,350,000	1,800,000
4	Salary	25,000	37,500	50,000	75,000	100,000
5	Operation Expenses	25,000	37,500	50,000	75,000	100,000
4	Tax	12,000	38,250	78,000	217,500	264,000
5	Fix Assets Investment	450,000	675,000	900,000	1,350,000	1,800,000
6	Cash Surplus	28,000	89,250	182,000	507,500	616,000

**Table 0.3 Liabilities Chart of Assets in USD**

	2025	2026	2027	2028	2029
<b>Current Assets</b>	<b>1,500,000</b>	<b>1,750,000</b>	<b>2,000,000</b>	<b>2,500,000</b>	<b>3,000,000</b>
<b>Fixed Assets</b>	<b>450,000</b>	<b>675,000</b>	<b>900,000</b>	<b>1,350,000</b>	<b>1,800,000</b>
<b>Depreciation Accumulated</b>	<b>90,000</b>	<b>135,000</b>	<b>180,000</b>	<b>270,000</b>	<b>360,000</b>
<b>Equity</b>	<b>360,000</b>	<b>540,000</b>	<b>720,000</b>	<b>1,080,000</b>	<b>1,440,000</b>
<b>Liability</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Assets</b>	<b>1,410,000</b>	<b>1,615,000</b>	<b>1,820,000</b>	<b>2,230,000</b>	<b>2,230,000</b>

**Table 0.4 Profit & Loss Statement in USD**

	The 1 <sup>st</sup> Year	the 2 <sup>nd</sup> Year	the 3 <sup>rd</sup> Year	the 4 <sup>th</sup> Year	the 5 <sup>th</sup> Year
<b>Indicated Fiscal Year</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
<b>Total Sales Amount</b>	<b>540,000</b>	<b>877,500</b>	<b>1,260,000</b>	<b>2,025,000</b>	<b>2,880,000</b>
<b>Cost of Sales</b>	<b>500,000</b>	<b>750,000</b>	<b>1,000,000</b>	<b>1,500,000</b>	<b>2,000,000</b>
<b>Total Investment</b>	<b>1,500,000</b>	<b>1,750,000</b>	<b>2,000,000</b>	<b>2,500,000</b>	<b>3,000,000</b>
<b>Productive Salary</b>	<b>10,000</b>	<b>17,500</b>	<b>20,000</b>	<b>25,000</b>	<b>30,000</b>
<b>Operation Fee</b>	<b>25000</b>	<b>37500</b>	<b>50,000</b>	<b>75,000</b>	<b>100,000</b>
<b>Salary of Management Staff</b>	<b>15000</b>	<b>20000</b>	<b>30000</b>	<b>50000</b>	<b>70000</b>
<b>Management Cost</b>	<b>50000</b>	<b>75000</b>	<b>100,000</b>	<b>150,000</b>	<b>200,000</b>
<b>Other Cost</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Operation Income (Loss)</b>	<b>40000</b>	<b>127500</b>	<b>260000</b>	<b>725000</b>	<b>880,000</b>
<b>Profit at the End of the Year/(Loss)</b>	<b>28,000</b>	<b>89,250</b>	<b>182,000</b>	<b>507,500</b>	<b>616,000</b>

**Key Financial Highlights:**

- Revenue growth CAGR: 30–35% over 5 years
- EBITDA margins: Stabilizing at 28–32% post year three
- Cash surplus: Forecast to exceed USD 500,000 by year four
- Fully equity-financed: No debt liabilities
- Full tax compliance with TRA

# Chapter VIII: Social & Development Impact

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## **Employment Creation**

This investment will generate direct employment for over 100 Tanzanian nationals across skilled, semi-skilled, and unskilled roles. Specialized technical roles will be filled by expatriates only when local capacity is unavailable.

Indirectly, over 1,000 jobs will be stimulated through ancillary services, construction, supply chains, and hospitality operations, significantly uplifting local livelihoods.

## **Foreign Exchange Inflows**

The project will enhance Tanzania's foreign exchange reserves by reducing imports through substitution and generating stable export income from hospitality services. This inflow strengthens the national economy and balance of payments.

## **Broad Economic Multiplier Effects**

The project catalyzes national wealth creation, supports domestic value chains, and contributes to public revenues through PAYE, VAT, SDL, and NSSF. It nurtures local talent, supports SME development, and promotes inclusive growth aligned with Tanzania's industrialization agenda.

# Chapter IX: Conclusion

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This initiative represents far more than real estate development; it is a strategic international capital deployment aimed at redefining Tanzania's real estate and hospitality standards.

Effie Investments brings financial strength, advanced technologies, and a commitment to excellence, poised to generate high-value employment, technical skill transfer, and global operational benchmarks.

Fully aligned with government development goals and privately financed, this project promises tangible value for investors and Tanzania's economy. We seek full endorsement and swift registration with the Tanzania Investment Centre as a delivery in motion—not just a promise.