

UNIONITY COMPANY LIMITED

BUSINESS PLAN

FOR

Real Estate Development – Kitelele, Dodoma

Investment Value: USD 500,000

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1. Executive Summary

UNIONITY COMPANY LIMITED is embarking on a strategically significant real estate development project located in Kitelele, Dodoma, the capital city of Tanzania. The project, valued at USD 500,000, involves the development of a high-quality mixed-use real estate complex, combining residential and commercial units, tailored to meet the growing housing and retail demands in Dodoma, which continues to experience rapid urban growth due to the relocation of government functions and increased economic activity.

The project will be constructed on a 997 square meter plot, leased and secured by the company, and is designed to contribute directly to the government's urban development goals while generating sustainable returns for the company and its investors. The development will feature modern, eco-conscious architectural design, utilizing locally sourced and environmentally friendly construction materials. The focus will be on middle-income Tanzanians, including civil servants, small business owners, and young professionals who seek affordable yet durable housing and accessible retail spaces.

UNIONITY COMPANY LIMITED brings to the project a blend of visionary leadership and technical expertise. Under the direction of Mr. KAIQIN GUO and Mr. JUNJIE LIN, the company is staffed by a project team including engineers, financial advisors, sales professionals, and legal consultants—all committed to ensuring a smooth implementation within the scheduled 24-month timeline.

The housing crisis in Dodoma presents a unique market opportunity. Government relocation to the region has caused a spike in demand for housing, office space, and retail services, while supply remains constrained. UNIONITY COMPANY LIMITED intends to seize this opportunity through a high-quality, competitively priced development with strategic marketing, strong project management, and strict compliance with Tanzanian regulatory standards.

By leveraging its industry insights, strong management, and commitment to sustainable construction, UNIONITY COMPANY LIMITED is positioned to be a key player in the real estate market in Dodoma. This project is not only financially viable, but socially impactful—creating jobs, improving housing availability, and contributing to the region's infrastructure.

2. Company Description

UNIONITY COMPANY LIMITED is a private limited company registered in the United Republic of Tanzania under the Companies Act. The company is headquartered in Dodoma, the nation's administrative capital, and is strategically positioned to take advantage of the rapid urbanization and infrastructural development taking place across the region.

Established with a vision to contribute to the sustainable development of Tanzania's built environment, UNIONITY COMPANY LIMITED specializes in real estate development, including residential, commercial, and mixed-use properties. The company is actively engaged in land acquisition, construction, project management, property sales, and leasing services. Its operations are driven by core values of integrity, innovation, quality, and sustainability.

The company is managed and directed by Mr. KAIQIN GUO and Mr. JUNJIE LIN, both of whom bring extensive experience in construction, international trade, and business management. Under their leadership, the company has developed a robust framework for executing projects efficiently while adhering to Tanzanian building codes, environmental standards, and local governance requirements.

In its current flagship project, UNIONITY COMPANY LIMITED aims to develop a modern real estate complex in Kitelele, Dodoma, targeting the growing middle-income segment, government officials, professionals, and small business owners. The company has secured a 997 square meter plot and intends to transform it into a well-planned, eco-friendly development that meets the needs of a rising urban population.

With a strong commitment to quality, customer satisfaction, and community impact, UNIONITY COMPANY LIMITED is poised to become one of the leading real estate developers in central Tanzania.

3. Project Description

The proposed project by UNIONITY COMPANY LIMITED is a comprehensive real estate development located in Kitelele, Dodoma, within the Kinondoni Municipality, on a parcel of land measuring 997 square meters. The project seeks to develop a modern, mixed-use real estate complex that includes both residential and commercial units to meet the growing demand for quality housing and retail space in Tanzania's rapidly developing capital city.

The development will feature a blend of single and multi-family residential units, retail spaces, and supportive infrastructure. The architectural design emphasizes functionality, aesthetic appeal, and sustainability, with planned integration of green areas, efficient drainage systems, durable local materials, and eco-conscious construction practices.

Key project components include:

- **Residential Apartments:** Modern living spaces tailored for middle-income families, civil servants, and professionals.
- **Retail & Commercial Space:** Ground-floor commercial units intended for shops, offices, or service businesses to serve both residents and surrounding communities.
- **On-site Infrastructure:** Internal access roads, parking areas, water supply systems, electricity connections, and waste management systems.

The project will be implemented in five key phases: land preparation and permits, architectural design and approvals, construction works, interior finishing, and sales/marketing. Completion is scheduled within 24 months, with an aim to begin marketing and occupancy by month 20.

The development aligns with the National Housing Policy and the urban planning goals of the Tanzanian government, offering a timely response to the housing shortage in Dodoma caused by population migration, civil service relocation, and institutional expansion. By providing safe, clean, and affordable living and business spaces, UNIONITY COMPANY LIMITED aims to contribute to the region's socio-economic growth while delivering strong financial returns.

4. Vision and Mission

4.1 Vision Statement:

To become a leading real estate development company in Tanzania, recognized for delivering high-quality, affordable, and sustainable housing and commercial solutions that enhance urban living and promote national development.

4.2 Mission Statement:

To develop and deliver innovative, durable, and customer-focused real estate projects that meet the evolving needs of Tanzania's urban population—while ensuring environmental responsibility, economic viability, and social impact.

5. Objectives

The primary objectives of the UNIONITY COMPANY LIMITED real estate development project in Kitelele, Dodoma are as follows:

- I. **Project Delivery:**
Complete the construction of a modern mixed-use residential and commercial complex within 24 months from commencement.
- II. **Market Penetration:**
Achieve the sale or lease of at least 80% of all available units within 12 months of project completion.
- III. **Job Creation:**
Create over 30 direct and indirect employment opportunities during the construction and operational phases, including local labor, engineers, and service providers.
- IV. **Quality Standards:**
Ensure that all structures comply with Tanzanian building codes, environmental regulations, and international safety standards.
- V. **Financial Return:**
Generate a stable and growing Return on Investment (ROI) of 12%–15% annually within the first five years.
- VI. **Community Impact:**
Contribute to local infrastructure and provide safe, affordable housing that improves the quality of life for residents in Dodoma.

6. Market Analysis

The real estate sector in Dodoma, Tanzania's administrative capital, is experiencing rapid growth due to the government's decision to relocate key ministries, agencies, and national institutions to the region. This migration has significantly increased the demand for quality housing, office spaces, and retail outlets, creating a unique opportunity for property developers.

6.1 Market Demand

Dodoma's population has grown significantly over the past decade, with corresponding growth in the middle-income class, particularly civil servants, private sector employees, and entrepreneurs. This group seeks modern, affordable, and conveniently located housing, which remains undersupplied in the current market. Additionally, increased commercial activity has driven demand for retail and mixed-use properties, especially near administrative hubs and transport corridors.

6.2 Market Gap

Despite growing demand, Dodoma's real estate market is still underdeveloped compared to Dar es Salaam or Arusha. A lack of high-quality developments, reliable developers, and professionally managed projects has created a gap in the market. UNIONITY COMPANY LIMITED aims to bridge this gap by offering professionally planned, high-standard, and competitively priced residential and commercial units.

6.3 Target Market

The primary target customers for this project include:

- Government employees and public servants relocated to Dodoma
- Young professionals and middle-income families
- Small and medium business owners seeking retail space
- Investors seeking long-term rental yields

6.4 Competitive Advantage

UNIONITY COMPANY LIMITED differentiates itself through:

- Strategic project location in Kitelele, Dodoma

- Quality construction materials and modern design
- Affordable pricing with flexible payment plans
- Strong management with experience in real estate and trade

7. Marketing Strategy

To ensure the success of the real estate development project in Kitelele, Dodoma, UNIONITY COMPANY LIMITED will implement a comprehensive and multi-channel marketing strategy aimed at maximizing exposure, attracting buyers and tenants, and building brand trust in the Tanzanian real estate market.

7.1. Branding and Positioning

The project will be branded as a modern, affordable, and secure real estate solution for middle-income earners and small business owners. Marketing materials will emphasize the project's:

- Strategic location near government offices and transport routes
- High construction quality and eco-friendly design
- Flexible ownership and lease options

7.2. Sales Channels

UNIONITY COMPANY LIMITED will use a combination of direct and indirect sales channels:

- In-house sales team to manage inquiries, client visits, and contract processing
- Real estate agents and brokers in Dodoma and Dar es Salaam to reach wider audiences
- Online listing platforms such as Kupatana, ZoomTanzania, and property.co.tz

7.3. Digital Marketing

An aggressive digital marketing campaign will be launched targeting both local and diaspora audiences:

- Social media advertising (Facebook, Instagram, TikTok)
- Google Ads and search engine optimization (SEO)
- Email campaigns to investors and housing seekers

7.4. Offline Promotion

Traditional media and physical outreach will also be key:

- Radio advertisements in Dodoma and surrounding regions
- Local newspaper features and press releases
- Billboards and signboards near the project site and high-traffic zones

7.5. Promotions and Incentives

To accelerate uptake and sales, the company will offer:

- Early buyer discounts
- Installment-based payment plans
- Commission incentives for agents and referrers

6. Customer Relationship Management (CRM)

A CRM system will be used to:

- Track leads and follow-ups
- Automate marketing emails and reminders
- Ensure excellent post-sale customer support

8. Operational Plan

The operational plan outlines the step-by-step approach UNIONITY COMPANY LIMITED will follow to implement and manage the real estate development project in Kitelele, Dodoma. The project is scheduled for execution over a 24-month period, broken down into five main operational phases.

8.1. Land Preparation and Compliance (Month 1–2)

- Clear and fence the 997 sqm project site.
- Conduct topographical and geotechnical surveys.
- Obtain all relevant construction permits, environmental clearances, and local government approvals.
- Finalize architectural and engineering designs.

8.2. Construction Phase (Month 3–12)

- Mobilize materials, equipment, and workforce.
- Begin foundation works, followed by structural framing, walls, roofing, plumbing, and electrical installations.
- Employ qualified site engineers and contractors to supervise construction quality and safety.
- Implement staged inspections and monitoring.

8.3. Finishing and Interior Works (Month 13–20)

- Apply finishing works such as tiling, painting, doors, and windows.
- Install sanitary ware, lighting, and internal fittings.
- Ensure all utility connections (water, electricity, sewerage) are in place.

8.4. Marketing and Sales Phase (Month 16–24)

- Launch full-scale marketing campaign including open house events and real estate expos.
- Engage real estate agents and online platforms for unit promotion.
- Begin accepting bookings, reservations, and lease agreements.
- Offer flexible payment and financing options.

5. Project Handover and Occupation (End of Month 24)

- Final quality assurance inspection and snag list correction.
- Hand over completed units to buyers or tenants.
- Initiate ongoing property management services (if applicable).

Project Management and Oversight

The project will be overseen by a dedicated project management team led by the Directors, Mr. KAIQIN GUO and Mr. JUNJIE LIN, supported by:

- Construction Manager
- Quantity Surveyor
- Site Engineers
- Legal & Regulatory Consultant
- Accountant
- Sales & Customer Relations Officer

All operations will follow a strict timeline and budget control system to ensure milestones are met, costs are monitored, and risks are minimized

9. Management and Organization

UNIONITY COMPANY LIMITED is led by a team of experienced professionals with a strong background in **real estate development, business management, construction, and international trade**. The company's management structure is designed to ensure effective decision-making, financial control, project execution, and compliance with legal and regulatory requirements in Tanzania.

9.1 Board of Directors

Mr. KAIQIN GUO – Director

Brings extensive experience in project planning, trade, and strategic investments. Responsible for overseeing business operations, external relations, and investor coordination.

Mr. JUNJIE LIN – Director

Specializes in construction oversight, procurement, and on-site execution. Leads the technical team and ensures adherence to timelines, quality standards, and safety protocols.

9.2 Project Management Team

The directors are supported by a multidisciplinary team composed of:

Project Manager – Coordinates day-to-day activities, manages contractors, and reports on progress.

Civil Engineer – Supervises construction work, ensures compliance with building standards, and approves technical drawings.

Quantity Surveyor – Monitors project costs, prepares bills of quantities, and manages supplier payments.

Legal Advisor – Ensures the project meets all legal and regulatory obligations including contracts, permits, and tax compliance.

Accountant/Finance Officer – Handles project budgeting, expenditure tracking, and financial reporting.

Sales and Marketing Officer – Drives the sales process, coordinates advertising, and manages client relations.

9.3 Organizational Structure

The company operates with a **flat and responsive organizational structure** that promotes transparency, accountability, and fast decision-making. Regular team meetings and performance reviews ensure that all project milestones are achieved within scope and budget.

UNIONITY COMPANY LIMITED also believes in empowering **local labor and subcontractors**, thus contributing to employment creation and skills development within the Dodoma community.

10. Investment Cost Breakdown

The total estimated investment for the real estate development project in Kitelele, Dodoma is USD 500,000. The breakdown of the investment costs is as follows:

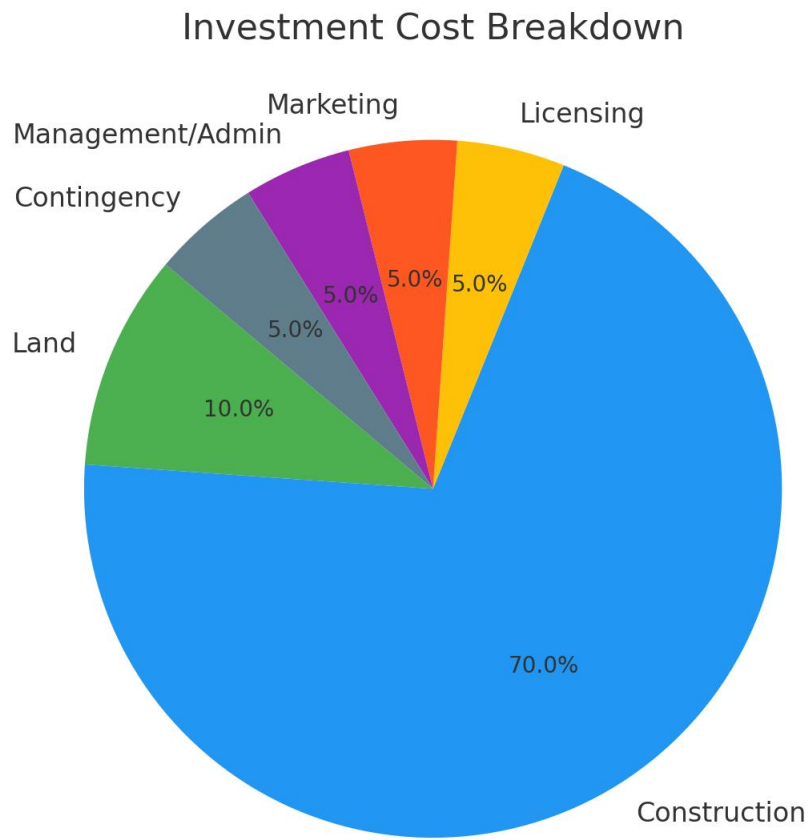
| Category | Estimated Cost (USD) |
|--|----------------------|
| Land Acquisition | 50,000 |
| Architectural & Engineering Designs | 10,000 |
| Construction (Civil Works, Roofing, Finishing) | 350,000 |
| Licensing & Regulatory Fees | 10,000 |
| Marketing & Promotion | 25,000 |
| Administrative Costs | 25,000 |
| Contingency Reserve (5%) | 30,000 |
| Total | 500,000 |

Notes:

- Construction includes labor, materials, mechanical, electrical, and plumbing works.
- Administrative costs cover staffing, office setup, and logistics.
- Contingency reserve is allocated to manage unforeseen expenses or inflation.

This cost structure is aligned with industry standards and ensures a balance between **quality delivery and financial discipline**. All funds will be deployed under the supervision of the management team and monitored through internal controls and reporting systems.

Investment Cost Breakdown Chart



11. Financing Plan

The total investment required for the real estate development project in Kitelele, Dodoma is USD 500,000. This amount will be financed through a combination of equity contribution and debt financing, structured as follows:

| Source | Amount (USD) | Percentage |
|------------------------------|--------------|------------|
| Equity Contribution (Owners) | 300,000 | 60% |
| Bank Loan / Credit Facility | 200,000 | 40% |
| Total | 500,000 | 100% |

11.1. Equity Contribution

The equity will be provided by the company's directors, **Mr. KAIQIN GUO** and **Mr. JUNJIE LIN**, and potentially strategic partners or private investors. This contribution will cover:

- Land acquisition
- Project design and planning
- Initial administrative and compliance costs
- A portion of construction expenses

11.2. Debt Financing

The remaining funds will be raised through a **bank loan or credit facility**, to be used primarily for:

- Construction and infrastructure development
- Marketing and sales campaigns
- Buffer for unforeseen costs (working capital or contingency)

Loan repayment will be structured over a **3–5 year term**, supported by revenue generated through the **sale and lease of residential and commercial units**. A detailed cash flow forecast supports the project's ability to repay without jeopardizing operational capacity.

11.3. Investor Return

The project is expected to generate a **12%–15% annual Return on Investment (ROI)** over the first five years, with full capital recovery projected within 3–4 years of project launch.

12. Financial Projections (5 Years)

Based on market analysis, sales forecasts, and cost estimates, UNIONITY COMPANY LIMITED anticipates a strong financial performance from the real estate development project in Kitelele, Dodoma. The projections assume a steady absorption of residential and commercial units, with most sales occurring between years 2 and 4.

| Year | Revenue (USD) | Operating Costs (USD) | Net Profit (USD) | ROI (%) |
|--------|---------------|-----------------------|------------------|-------------|
| Year 1 | 250,000 | 240,000 | 10,000 | 2% |
| Year 2 | 400,000 | 280,000 | 120,000 | 24% |
| Year 3 | 300,000 | 200,000 | 100,000 | 20% |
| Year 4 | 200,000 | 130,000 | 70,000 | 14% |
| Year 5 | 100,000 | 70,000 | 30,000 | 6% |
| Total | 1,250,000 | 920,000 | 330,000 | 66% (5 yrs) |

Key Assumptions:

- 80% of units are sold or leased by end of Year 3.
- Construction and operational costs are incurred primarily in Year 1 and 2.
- Gradual reduction in operating costs after project completion (no major reinvestment needed).
- Sales income is based on competitive pricing benchmarks for the Dodoma market.

Break-even Point:

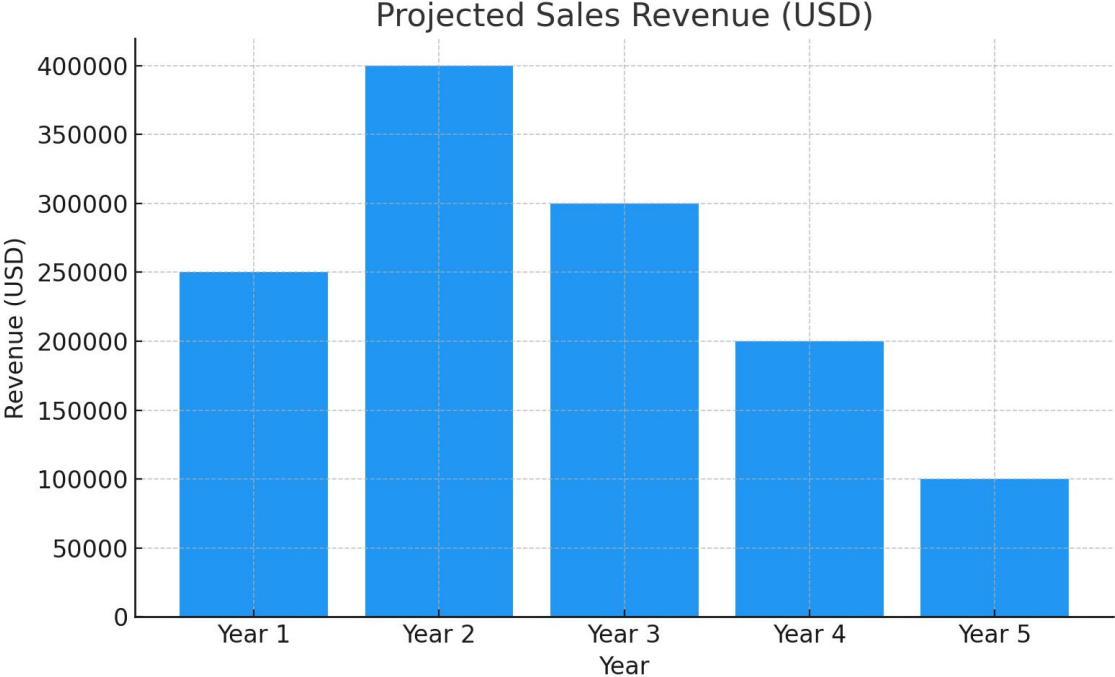
- The project is expected to break even by **early Year 3**, recovering both equity and loan portions of the investment.

Return on Investment (ROI):

- Average **annual ROI of 12%–15%**, totaling **66% ROI** over five years.

These projections demonstrate the project's **financial viability**, making it attractive for lenders, equity partners, and government support programs.

Financial Projections (Revenue) Chart



13. Risk Assessment and Mitigation

Every real estate project is subject to a variety of risks that can affect its timeline, budget, profitability, and compliance. **UNIONITY COMPANY LIMITED** has conducted a comprehensive risk analysis to identify potential challenges and has developed mitigation strategies to minimize their impact.

13.1. Construction Delays

- **Risk:** Delays due to poor contractor performance, weather disruptions, or supply shortages.
- **Mitigation:** Engage qualified contractors with clear performance contracts and penalties; build a 2-month buffer into the project timeline; source materials in advance.

13.2. Regulatory or Permit Delays

- **Risk:** Delays in obtaining construction permits, environmental approvals, or occupancy certificates.
- **Mitigation:** Start permit applications early; hire a legal advisor to handle compliance; maintain communication with regulatory authorities throughout the project.

13.3. Cost Overruns

- **Risk:** Unexpected increases in construction material prices or labor costs.
- **Mitigation:** Include a 5% contingency fund in the budget; secure fixed-price contracts with key suppliers and contractors; monitor expenses weekly.

13.4. Market Risk

- **Risk:** Slower-than-expected sales or lease of units due to economic downturn or oversupply.
- **Mitigation:** Conduct pre-sales during construction; offer flexible pricing and payment plans; adjust marketing strategy based on buyer feedback.

13.5. Loan Repayment Risk

- **Risk:** Difficulty in servicing debt due to delayed revenues or lower-than-expected cash flow.
- **Mitigation:** Structure repayment terms to match revenue inflow; maintain reserve funds for loan servicing; pursue alternative income streams such as rental income if unit sales delay.

13.6. Labor and Skills Shortage

- **Risk:** Shortage of qualified local labor or skilled professionals.
- **Mitigation:** Combine local labor with experienced technical supervisors; offer training and incentives to retain skilled workers.

13.7. Environmental and Community Concerns

- **Risk:** Objections from the community or issues related to environmental impact.
- **Mitigation:** Conduct an Environmental Impact Assessment (EIA); engage local leaders and stakeholders through community meetings; ensure sustainable practices.

By proactively identifying and planning for these risks, **UNIONITY COMPANY LIMITED** ensures greater project resilience, stakeholder confidence, and long-term success.

14. Environmental and Social Impact

UNIONITY COMPANY LIMITED is committed to implementing the real estate development project in **Kitelele, Dodoma** in a manner that is environmentally sustainable and socially beneficial. The company recognizes that real estate development has lasting effects on the environment, community, and economy, and has integrated measures to ensure positive outcomes in all areas.

14.1. Environmental Impact

Sustainable Design and Materials

The project will utilize **eco-friendly and locally sourced construction materials** to reduce the carbon footprint and support the local economy.

Energy and Water Efficiency

Buildings will be designed with **natural ventilation, solar lighting options, and water-saving plumbing fixtures** to reduce utility costs and environmental strain.

Waste Management

A clear plan for **construction and post-construction waste disposal** will be implemented, in accordance with local environmental regulations and best practices.

Green Spaces

Landscaped areas and trees will be included in the development to enhance air quality and provide a healthier living environment for residents.

14.2. Social Impact

Job Creation

The project will create **over 30 direct and indirect employment opportunities**, including construction workers, engineers, sales agents, and suppliers.

Affordable Housing

By targeting the **middle-income segment**, the project provides accessible housing to civil servants, professionals, and small business owners who face rising urban rental costs.

Community Engagement

The company will work closely with local authorities, leaders, and residents to ensure the development aligns with community needs and contributes to local infrastructure and services.

Urban Development Alignment

The project supports the **Tanzania National Housing Policy** and **Dodoma's**

urban planning vision, contributing to orderly growth and improved living standards in the capital city.

By prioritizing sustainability, inclusivity, and compliance, **UNIONITY COMPANY LIMITED** aims to set a benchmark for socially responsible and environmentally sound real estate development in Tanzania.

15. Implementation Schedule

The real estate development project by **UNIONITY COMPANY LIMITED** will be executed over a period of **24 months**, starting from the date of final approval and financing. The implementation has been divided into five key phases, with clear milestones and timeframes to ensure effective monitoring and timely delivery.

Project Timeline Overview

| Phase | Activity | Timeline |
|--|---|---------------|
| Phase 1: Preparation & Compliance | <ul style="list-style-type: none">- Site clearing and fencing- Land surveys and environmental assessments- Permits and approvals | Month 1 – 2 |
| Phase 2: Design & Mobilization | <ul style="list-style-type: none">- Final architectural and structural designs- Tendering and contractor engagement- Procurement of materials | Month 3 – 4 |
| Phase 3: Construction | <ul style="list-style-type: none">- Civil works: foundation, walls, roofing- Electrical, plumbing, windows & doors installation | Month 5 – 12 |
| Phase 4: Finishing & Utilities | <ul style="list-style-type: none">- Interior finishing: tiling, painting, fixtures- Landscaping and parking- Utility connections | Month 13 – 20 |
| Phase 5: Marketing & Sales | <ul style="list-style-type: none">- Marketing launch and promotions- Leasing and selling of units- Handover to buyers/tenants | Month 16 – 24 |

Management Milestones

Monthly review meetings with project team and directors

Quarterly progress reports for stakeholders and financiers

Final inspection and occupancy certificate issuance by Month 24

Key Success Factors

Early compliance with all regulatory requirements

Timely procurement and contractor mobilization

Continuous quality control and financial tracking

Aggressive marketing during final construction phase

16. Conclusion

The real estate development project by **UNIONITY COMPANY LIMITED** represents a timely and strategic investment in the rapidly growing urban landscape of **Dodoma, Tanzania**. With a total investment of **USD 500,000**, the project aims to deliver a high-quality, mixed-use development that addresses the pressing demand for residential and commercial space in the capital city.

The company, led by experienced directors **Mr. KAIQIN GUO** and **Mr. JUNJIE LIN**, has developed a clear, achievable implementation plan, supported by sound financial projections, strong market demand, and a dedicated project team. The use of sustainable construction practices, community engagement, and local employment will ensure the project not only delivers financial returns but also contributes to national development goals.

Through its commitment to excellence, compliance, and customer satisfaction, **UNIONITY COMPANY LIMITED** is poised to become a trusted name in Tanzania's real estate industry. The successful execution of this project will position the company for future growth opportunities and long-term sustainability.