

# AL-UMMAL PROCESSING AND MINING SERVICES LTD

## BUSINESS PLAN

For

**Establishing a Processing and Mining Services in Geita mining  
site in United Republic of Tanzania**

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# SECTION ONE

## BUSINESS DESCRIPTION

### 1.0 The Industry

Players in the Gold and Silver Ore Mining industry primarily mine gold and silver-bearing ores. Mining activities include the development of mine sites and the on-site processing of ore into a concentrate or bullion. Gold and silver ore mining companies typically retain ownership of the semi-processed gold or silver products and pay for further refining on a toll-charge basis.

If you are an observer of the Gold and Silver Ore Mining industry, you will notice that the industry revenue is largely a function of production volume and commodity prices. For the Gold and Silver Ore Mining industry, output volumes and sales prices for both gold and silver have fallen over the past five years, leading to significant industry contraction.

Meanwhile, demand from manufacturers of electrical equipment, electronic products and jewelry, which comprises the industry's primary markets, has stagnated or even declined over the past five years as a result of high import penetration and input costs. Overall, industry revenue is expected to decline over the five years to 2022.

A recent report published by IBISWorld shows that the five years to 2017 have been volatile for the Gold and Silver Ore Mining industry. The report further stated that the industry revenue spiked until 2012, proving this industry to be one of the few that benefited from the financial crisis, as well as the years of economic instability that followed.

In times of economic turmoil, investors look to buy safe-haven assets such as gold and silver, causing gold and silver prices to surge. This helped industry revenue to grow through to 2012. In fact, strong demand from domestic and international investors drove gold prices to all-time highs. Furthermore, an undersupply of gold due to decreased industry production in the 2000s further contributed to the spike in prices.

If you are considering starting a gold mining business whether on a small scale or on a large scale, then you should ensure that you obtain all the necessary permits from the responsible Authorities including local government, the truth is that this type of business does pretty well when it is strategically positioned.

In summary, gold mining business is a profitable business venture and it is open for any aspiring entrepreneur to come in and establish his or her business; you can choose to start on a small scale on a large scale with robust distribution networks all across the United Republic of Tanzania and other countries of the world.

### 1.1 Executive Summary

AL-UMMAL PROCESSING AND MINING SERVICES LTD is a standard and licensed gold, Tanzanite and silver mining company that will be based in Geita as Head Quarter, Kahama and Mwanza as a branch. Our business goal as a gold mining company is to become the number one choice of jewelry making companies and other companies that make use of gold and silver in the United of Tanzania and other countries of the world. As a business, we are willing to go the extra mile to invest in owning our own environmentally friendly gold and silver mines and also to hire efficient and dedicated employees.

We have been able to secure permits and licenses from all relevant departments both at the local government and state level in the Tanzania. Al-Ummal Processing and Mining Services Ltd is set to redefine how a standard gold mining and processing business should be run all across the world. This is why we have put plans in place for continuous training of all our staff.

The demand for gold and silver is not going to plummet any time soon that is why we have put plans in place to continue to explore all available markets around Tanzania and other countries of the world. In the nearest future, we will ensure that we create a wide range of distribution channels all across Tanzania and other countries of the world.

AUPAMISE<sup>1</sup> will at all-time demonstrate her commitment to sustainability, both individually and as a firm, by actively participating in our communities and integrating sustainable business practices wherever possible. We will ensure that we hold ourselves accountable to the highest standards by meeting our customers' needs precisely and completely.

Al-Ummal Processing and Mining Services Ltd is a partnership business that will be jointly owned by Yassin Ali Mohamed Goubara, Ismail Mohamed Mahoub, Mohamed Altayeb Ahmed, Mohamed Mohamed Ahmed, Ahmed Abdelhfezz Osman abdonn, Fadul Osman Alsidding, Mahgoub Wedaallah Mahgoub, Yaseen Hassan Mohamed, and Abdalhad Awad Osman. Yassin Ali Mohamed who is the Chief Executive Officer of the Company has a Degree in Mining Technology with over 10 years' experience working in related industry as a senior manager cum mining engineer prior to starting Al Ummal Processing and Mining Services Ltd. He will be working with a team of professionals to build the business and grow it to enviably heights.

## **1.2.0 Our Mission and Vision Statement**

### **1.2.1 Vision**

Our vision as a gold mining company is to own gold and silver mines all across Tanzania and other countries of the world; we want to become the number one brand in the gold and silver mining and processing industry.

### **1.2.2 Mission**

Our mission is to establish a standard gold mining company that in our own capacity will favorably compete with leaders in the industry at the global stage. We want to build a gold mining and processing company that will be listed amongst the top 5 gold mining and processing companies.

## **1.3 Location**

AL-UMMAL PROCESSING AND MINING SERVICES LTD will be located at Geita Mining sites, in Geita region one of the towns in Tanzania where our target resources are well established. The company will hire office building located at Geita Region. The company is expecting to grow and in near future it will covers another city of Tanzania namely Mwanza, Shinyanga as well as Kahama where in these regions we will set our selling point of our products.

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<sup>1</sup> Al-Ummal Processing and Mining Services Ltd

Furthermore, the company is expecting to expand and establish the production plant in other mining sites like North mara, chunya, Bulyamulu mining sites where a plenty of diamond, gold and other minerals are located.

## **SECTION TWO**

### **SALES AND MARKETING STRATEGY**

#### **2.0 Marketing Overview**

Tanzania is located along the coast of the Indian Ocean and is a member of the East Africa Community. Dar es Salaam is the largest port of entry in Tanzania and serves as a gateway to landlocked neighboring countries.

The United Kingdom is the largest foreign investor in Tanzania followed by India, China, Kenya, USA, Netherlands, South Africa, Canada, Germany and Oman.

Tanzania is endowed with abundant natural resources, a favorable climate, political stability and an excellent geographical location in the region, which makes it accessible to potential export markets in the region, the Gulf States and South Asia.

Mining is one of the leading sectors in Tanzania, with the value of mineral exports increasing tremendously each year. In 2011 the value of mineral exports reached \$2.1 billion, more than 95 percent of which came from six gold mines

The mining sector contributes approximately 3.0% to annual GDP. Tanzania has the ambition to make the mining industry account for 10% or more of GDP by 2025. In the last decade, the country has witnessed growth in mining sector with reputable mining companies e.g. Barrick Gold, Ashanti Anglo-Gold, and Resolute investing in large-scale mines.

Minerals available in Tanzania include gold, diamonds, gemstones (such as rubies, aquamarine, tanzanite, sapphire; emerald, rhodolite, opal, zircon, alexandrite, garnets, tourmaline, spinel, peridot, iolite) Iron and Base metals (nickel and cobalt), platinum group metals: (platinum, palladium and Rhodium), Industrial minerals (soda ash, kaolin, salt along the Coast and inland lakes, vermiculites, limestone, silica sands, phosphate, gypsum, mica, dimension stones i.e. granites, travertine, marbles, quartzite) and coal resources.

Tanzania is the 4th largest gold producer in Africa after South Africa, Ghana and Mali and is the sole producer of the precious stone Tanzanite in the world. Gold production currently stands at roughly 40 tonnes a year, copper at 2980 tonnes, silver at 10 tonnes and diamond at 112670 carats. Business Monitor International (BMI) forecasts average annual growth in the mining sector of 7.7 per cent between 2013 and 2015. BMI also predict a doubling in value of the sector to around US \$ 1.28bn in 2015.

However, nearly all major developments have been seen in the gold sector. As is stands, minerals make up over 52% of the country's exports, of which, a large part results from gold, and it continues to see the

majority of developments within the sector while other minerals also play a key role in the continued development of the mining industry in Tanzania.

The Tanzania mining industry remains attractive to investors, given the next few years of significant diversification to the mining of nickel, uranium and coal. There is also availability of investment incentives and supply chain opportunities in the mining sector.

Moreover, investments in coal would receive a boost as Tanzania looks to coal-fired power stations to offset energy shortages. Gold mining exploration and gold production, gem stones mining and trading, as well as, small and artisanal mining activities are experiencing considerable growth as well.

## 2.1 Our Target Market

When it comes to supplying product from gold and silver mines, there is indeed a well-defined market. This goes to show that the target market for products from gold mining companies is far reaching. In view of that, we have conducted our market research and we have ideas of what our target market would be expecting from us. We are in business to engage in supply of raw gold and silver to the following organizations;

- Jewelry production companies
- Electronic components manufacturing companies
- Art and culture companies
- Gold and silver merchant

We will be engaging in the mineral processing as shown below

**Table 2.1 Products**

PRODUCT
Gold ore mining
Diamond ore Mining
Silver ore mining
Gold ore beneficiation
Diamond beneficiation
Silver ore beneficiation

## 2.2 Sources of Income

Al-Ummal Processing and Mining Services Ltd will generate income by simply supplying the following first;

- Gold
- Diamond and
- Silver

## 2.3 Sales Forecast

One thing is certain when it comes to gold and silver mining, if your business is strategically positioned and you have good relationship with players in the jewelry manufacturing industry, you will always attract customers cum sales and that will sure translate to increase in revenue generation for the business.

We are well positioned to take on the available market in and around Tanzania and we are quite optimistic that we will meet our set target of generating enough profits from the first five years of operation and grow the business and our clientele base.

We have been able to critically examine the gold and silver ore mining line of business, we have analyzed our chances in the industry and we have been able to come up with the following sales forecast. The sales projections are based on information gathered on the field and some assumptions that are peculiar to startups in the Tanzania.

Below are the sales projections for AL-UMMAL PROCESSING AND MINING SERVICES LTD, it is based on the location of our business and other factors as it relates to small scale and medium scale gold and silver mining company startups in Tanzania;

- **First Fiscal Year: 403,930,000**
- **Second Fiscal Year: 497,067,800**
- **Third Fiscal Year: 395,215,258**
- **Fourth Fiscal Year; 461,746,936**
- **Fifth Fiscal Year; 504,234,099**

**N.B:** This projection was done based on what is obtainable in the industry and with the assumption that there won't be any major economic meltdown and there won't be any major competitor offering same product and customer care services as we do within same location. Please note that the above projection might be lower.

## 2.4 Market differentiation:

In Diamonds determining different market demands is what will separate one from success or failure. It is a very specific market and in countering this, we are going to concentrate our core business model in the sales at wholesale (Diamonds in the rough) prices where we negotiate the price with the buyer and then this is set across the board so that the buyer can also make a profit. With gold there are not a whole lot of differences in what is in the market since the uses are pretty much the same and it is the end users who determine to what use they will put the finished product – Bullion, jewelry circuit board fabrication etc.

## 2.5 Competitors

Currently the only competition would be Barrick, which is private sector and well established for a long time. They lost their power due to some several misunderstanding with the government due to their poor contract basis. The other competitors would be the independent diamond buyers that have opened shops in Geita, Dar es salaam, Mwanza and Dodoma towns. We do not consider them competitors simply because we are not in the digging business, but rather mining and sending straight to our direct markets.

## 2.6 Our competitive advantage

Some of our competitive advantages are availability of resources, ability to forward sell production when appropriate and of course the ability to comply with environmental laws.

As a standard and licensed gold mining company, we know that gaining a competitive edge requires a detailed analysis of the demographics of the surrounding area and the nature of the existing competitors. And even if you are successful at first, new competitors could enter your market at any time to steal your regular customers. Hence, we will not hesitate to adopt successful and workable strategies from our competitors.

Another competitive advantage that we have is the vast experience of our management team; we have people on board who understand how to grow a business from the scratch to becoming a national phenomenon. Our large and robust distribution network and of course our excellent customer service culture will definitely count as a strong strength for the business.

Lastly, our employees will be well taken care of, and their welfare package will be among the best within our category in the industry, meaning that they will be more than willing to build the business with us and help deliver our set goals and achieve all our aims and objectives. We will also give good working conditions and commissions to freelance sales agents that we will recruit from time to time.

## 2.7 Marketing Strategy and Sales Strategy

Before choosing a location to start AL-UMMAL PROCESSING AND MINING SERVICES LTD, we conducted thorough market survey and feasibility studies in order for us to penetrate the available market in Tanzania. We have detailed information and data that we were able to utilize to structure our business to compete with other gold and silver mining companies.

We hired experts who have good understanding of the gold and silver ore mining line of business to help us develop marketing strategies that will help us achieve our business goal of winning a larger percentage of the available market.

Al-Ummal Processing and Mining Services Ltd will adopt the following sales and marketing approaches to sell our raw gold, Diamond and silver;

- Introduce our business by sending introductory letters to production companies and other stakeholders in and around Tanzania.
- List our business and products on yellow pages' ads (local directories)
- Leverage on the internet to promote our product cum business
- Engage in direct marketing and sales
- Encourage the use of Word of mouth marketing (referrals)

## 2.8 Publicity and Advertising Strategy

Regardless of the fact that our gold mining company can favorably compete with other leading mining companies in the Tanzania in any part of the world, we will still go ahead to intensify publicity for all our products and brand.

Al-Ummal Processing and Mining Services Ltd has a long-term plan of exporting our product all across the Tanzania. and other countries of the world. This is why we will deliberately build our brand to be well accepted in Geita before venturing out to other cities all across the Tanzania. and other countries of the world.

As a matter of fact, our publicity and advertising strategy is not solely for selling our products but to also effectively communicate our brand. Here are the platforms we intend leveraging on to promote and advertise AL-UMMAL PROCESSING AND MINING SERVICES LTD Co Ltd;

- Place adverts on both print (community-based newspapers and magazines) and electronic media platforms
- Sponsor relevant community programs
- Leverage on the internet and social media platforms like Instagram, Facebook, Twitter, et al to promote our brand
- Ensure that all our staff members wear our customized clothes, and all our official cars and distribution trucks are customized and well branded.

## **2.9 Our Pricing Strategy**

At Al-Ummal Processing and Mining Services Ltd we will keep the prices of our products below the average market rate by keeping our overhead low and by collecting payment in advance from well – established jewelry manufacturing companies that would require constant supply of raw gold Diamond and silver.

## **2.10 Payment Options**

The payment policy adopted by Al-Ummal Processing and Mining Services Ltd is all inclusive because we are quite aware that different customers prefer different payment options as it suits them but at the same time, we will ensure that we abide by the financial rules and regulation of the Tanzania.

Here are the payment options that Al-Ummal Processing and Mining Services Ltd will make available to her clients;

- Payment via bank transfer
- Payment via online bank transfer
- Payment via check
- Payment via bank draft

In view of the above, we have chosen banking platforms that will enable our clients make payment for our gold, Diamond and silver without any stress on their part. Our bank account numbers will be made available on our website and promotional materials.

## **2.11 Competitors**

Currently the only competition would be Barrick, which is private sector and well established for a long time. They lost their power due to some several misunderstanding with the government due to their poor contract basis. The other competitors would be the independent diamond buyers that have opened shop in Geita, Dar es salaam, Mwanza and Dodoma towns. We do not consider them competition simply because we are not in the digging business, but rather mining and sending straight to our direct markets.

## **2.12 Our competitive advantage**

Some of our competitive advantages are availability of resource, ability to forward sell production when appropriate and of course the ability to comply with environmental laws.

As a standard and licensed gold mining company, we know that gaining a competitive edge requires a detailed analysis of the demographics of the surrounding area and the nature of the existing competitors. And even if you are successful at first, new competitors could enter your market at any time to steal your regular customers. Hence, we will not hesitate to adopt successful and workable strategies from our competitors.

Another competitive advantage that we have is the vast experience of our management team; we have people on board who understand how to grow a business from the scratch to becoming a national phenomenon. Our large and robust distribution network and of course our excellent customer service culture will definitely count as a strong strength for the business.

Lastly, our employees will be well taken care of, and their welfare package will be among the best within our category in the industry, meaning that they will be more than willing to build the business with us and help deliver our set goals and achieve all our aims and objectives. We will also give good working conditions and commissions to freelance sales agents that we will recruit from time to time.

## SECTION THREE

### OPERATION STRATEGIES

#### 3.0 Our Business Structure

As part of our plan to build a top-flight gold mining company in Geita Region, Kahama and Mwanza that will favorably compete with leaders in the industry, we have perfected plans to get it right from the onset which is why we are going the extra mile to ensure that we have competent employees to occupy all the available positions in our company.

In view of that, we have decided to hire qualified and competent hands to occupy the following positions at Al Ummal Processing and Mining Services Ltd;

- Chief Executive Officer (Owner)
- Gold Mine Manager
- Human Resources and Admin Manager
- Sales and Marketing Officer
- Accountants/Cashiers
- Gold and Silver Mining Casual Workers
- Truck Drivers
- Customer Service Executives

#### 3.1 S. W. O. T Analysis

The business can be very robust once it is established. The biggest risk is lack of finance for the start-up operation. This will be solved by a shareholder. The SWOT analysis shown below illustrates that the basic business environment has many strengths and opportunities due mainly to the strong Government, the recent peace and the overall desire of the communities to gain back the benefits and economics lost during the conflict.

Geita Mining site is open for business with many opportunities that can be tapped by the company as discussed herein.

**Table 3.1: S. W. O. T Analysis**

STRENGTH	WEAKNESS
<p>Our strength lies in the fact that we have state of the art gold, Diamond and silver mining equipment and trucks that has positioned us to meet the demand of our clients even if the demand tripled over night.</p> <p>Another factor that counts to our advantage is</p>	<p>We do not take for granted the facts that we have weaknesses. In fact, the reality that we are setting up a gold mining company in the Tanzania might pose a little challenge. In essence our chosen location might be our weakness.</p>

<p>the background of our Chief Executive Office; he has a robust experience in the industry and also a pretty good academic qualification to match the experience acquired which has placed him amongst the top-flight players in the gold, Diamond and silver mining industry. We are not ignoring the fact that our team of highly qualified and dedicated workers will also serve as strength for our organization. Also in Tanzania is a newly open for business as well as there are Strong environmental support</p>	
<p><b>OPPORTUNITIES</b></p>	<p><b>THREAT</b></p>
<p>The opportunities available to us are unlimited. There are loads of jewelry making companies and other manufacturing companies that make use of raw gold and diamond all across the globe and all what we are going to do to push our products to them is already perfected.</p>	<p>The threat that is likely going to confront us is the fact that we are competing with already established gold mining companies in the Tanzania and other countries of the world. Of course, they will compete with us in winning over the available market. Another threat that we are likely going to face is unfavorable government policies and economic downturn.</p>

### 3.2 Job Roles and Responsibilities

#### Chief Executive Officer – CEO (Owner):

- Increases management’s usefulness by recruiting, selecting, orienting, training, coaching, counseling, and disciplining managers; collaborating values, strategies, and objectives; assigning accountabilities; preparing, monitoring, and appraising job results; developing incentives; developing a climate for offering information and opinions; providing educational opportunities.
- Answerable for fixing prices and signing business deals
- Responsible for providing direction for the business
- Makes, connects, and implements the organization’s vision, mission, and overall direction – i.e. leading the development and implementation of the overall organization’s strategy.
- Accountable for signing checks and documents on behalf of the company
- Evaluates the success of the organization

#### Gold Mining Site Manager

- Oversees the smooth running of operations in the mine
- Makes sure that quality is maintained at all times
- Maps out strategies that will lead to efficiency amongst workers in the organization
- Responsible for training, evaluation and assessment of the workforce
- Ensures operation of equipment by completing preventive maintenance requirements; calling for repairs.
- Ensures that our gold and silver mining site meet the expected safety and health standard at all times.

#### Human Resources and Admin Manager

- Responsible for overseeing the smooth running of HR and administrative tasks for the organization
- Defines job positions for recruitment and managing interviewing process
- Carries out induction for new team members
- Responsible for training, evaluation and assessment of employees
- Oversees the smooth running of the daily business activities.

### **Sales and Marketing Manager**

- Manages external research and coordinate all the internal sources of information to retain the organizations' best customers and attract new ones
- Models demographic information and analyze the volumes of transactional data generated by customer purchases
- Identifies, prioritize, and reach out to new partners, and business opportunities et al
- Responsible for supervising implementation, advocate for the customer's needs, and communicate with customers
- Develops, executes and evaluates new plans for expanding sales
- Documents all customer contact and information
- Represents the company in strategic meetings
- Helps to increase sales and growth for the company

### **Gold and Silver Mining Casual Workers**

- Liable for operating excavators and other machines in the gold and silver mining site
- Handles the mining of gold and silver
- Assist in loading and offloading of our gold and silver into and out of the trucks

### **Accountant/Cashier**

- Responsible for preparing financial reports, budgets, and financial statements for the organization
- Provides managements with financial analyses, development budgets, and accounting reports; analyzes financial feasibility for the most complex proposed projects; conducts market research to forecast trends and business conditions.
- Responsible for financial forecasting and risks analysis.
- Performs cash management, general ledger accounting, and financial reporting
- Responsible for developing and managing financial systems and policies
- Responsible for administering payrolls
- Ensures compliance with taxation legislation
- Handles all financial transactions for the organization
- Serves as internal auditor for the organization

### **Truck Drivers**

- Assists in loading and unloading gold and silver et al
- Maintains a logbook of their driving activities to ensure compliance with federal regulations governing the rest and work periods for operators.

- Keeps a record of vehicle inspections and make sure the truck is equipped with safety equipment
- Inspects vehicles for mechanical items and safety issues and perform preventative maintenance
- Complies with truck driving rules and regulations (size, weight, route designations, parking, break periods etc.) as well as with company policies and procedures
- Reports defects, accidents or violations

### **Client Service Executive**

- Ensures that all contacts with clients (e-mail, walk-In center, SMS or phone) provides the client with a personalized customer service experience of the highest level
- Through interaction with customers on the phone, uses every opportunity to build client's interest in the company's products and services
- Manages administrative duties assigned by the human resources and admin manager in an effective and timely manner
- Consistently stays abreast of any new information on the organizations' products, promotional campaigns etc. to ensure accurate and helpful information is supplied to customers when they make enquiries (answer customer queries regarding our gold and silver ore mining business)
- Finds out the customer's needs, recommend, select and help locate the right merchandise, describe a product's features and benefits.
- make suggestions and encourage purchase of products

## SECTION FOUR

### FINANCIAL PLAN

#### 4.0 Generating Startup Capital for Al- ummal Processing and Mining Services Ltd

No matter how fantastic your business idea might be, if you don't have the required money to finance the business, the business might not become a reality. Finance is a very important factor when it comes to starting a business. No doubt, raising startup capital for a business might not come cheap, but it is a task that an entrepreneur must go through.

AL-UMMAL PROCESSING AND MINING SERVICES LTD is a shared business that is owned and financed by several share members and allows other members to join the shares in the company. The sourcing of the startup capital is the share from the members which will contribute to the capital.

#### 4.1 Salaries and remuneration

We expect to be able to pay good salaries to the office staff as shown below

**Table 4.1: Staff allowance per Month based on their rank (seniority)**

Title	Salary
Director General	7875000
Vice Chairman	7875000
Secretary Juridique	5625000
Office Manager	4950000
Accountant	4500000
Administrative Assistan	3375000
Administrative Clerk 1	3375000
Administrative Clerk 2	3375000
Office Runner	2250000

This is the estimated monthly cost for salaries for all the offices and staff members for full operations with the staff receiving a 15 per cent increment in their remuneration after the first quarter. These salaries are deliberate in order for the cooperative to appear to be serious and also to control pilferage of product since we are dealing in a high value mineral field with high yields and so to keep staff's morale at a high, will always translate in paying them well too.

#### 4.2 Financial Analysis, Forecasting and Strategy

The Financial Plan involves the development of the company's revenue and profitability model. It includes detailed explanations of the key assumptions used in building the model, sensitivity analysis on key revenue and cost variables, and description of comparable valuations for existing organization with

similar business models. In addition, the financial plan assesses the amount of capital Al-Ummal Processing and Mining Services Ltd needs, the proposed use of these funds, and the expected future earnings. It includes Projected Income Statements and Cash Flow Statements, broken out quarterly for the first two years, and annually for years 1-5.

Importantly, all of the assumptions and projections in the financial plan must flow from and be supported by the descriptions and explanations offered in the other sections of the plan. The Financial Plan is where the entrepreneur communicates how he/she plans to "monetize" the overall vision for the new venture.

The following are key financial assumptions:

- Management shall retain block and trophy fees from mining activities and pay necessary taxes to the central and local governments from revenue received from mining activities;
- For the first three years, Management shall receive in-kind support from Al-Ummal Processing and Mining Services Ltd stakeholders to put up basic infrastructure and management institutions and cover all other start-up costs;
- The marketing plan and strategy shall be implemented in the first year and its effects felt after the second year of implementation of the business plan;
- Corruption free management and competent staff recruited to implement the business plan;
- Three years after the implementation of the business plan, management will be self-financing;
- Mining and processing of minerals will take place within three years of operation of the business plan.

Using the above assumptions clear picture of the financial requirements for the business and how to maintain the control of the business is beginning to emerge.

### **4.3 Start-Up Costs**

This section indicates start-up costs of the business. It shows how institutional input will be and will be used. This is an important part of quantifying the real costs of developing and delivering this plan. The Conservation Business Plan analysis shows that there is huge gap between what is required by Al-Ummal Processing and Mining Services Ltd operations and what actually exists.

Comparing the funds used in the operations during the financial year 2016 and the indicated funding required during the Conservation Business Planning process, a financial gap amounting TZS 384,301,390.00 exists during the first year of operation 2022 including investment funds. It assumes that funding will come from revenue from Mining processing, grants from donors and other supporters from the private sector.

**Table 4.2 Financial Statement Showing Al-Ummal Processing and Mining Services Ltd Required Fund by Functional Area**

FUNCTIONAL AREAS AND PROGRAMS	Required Funds (TZS)	Available Funds (TZS)	Surplus/(Deficit) TZS
<b>1. Resource Protection and Management</b>			
Fuel	11,520,000.00	0.00	(11,520,000.00)
Intelligence	57,610,000.00	3,219,900.00	(54,390,100.00)
Law enforcement	2,500,000.00	0.00	(2,500,000.00)
Prescribed burning	3,500,000.00	0.00	(3,500,000.00)
Resource Inventory	11,200,000.00	0.00	(11,200,000.00)
<b>Sub total</b>	<b>86,330,000.00</b>	<b>3,219,900.00</b>	<b>(83,110,100.00)</b>
<b>2. Resource utilization and visitation</b>			
Concessions management	12,300,000.00	-	(12,300,000.00)
Marketing	23,500,000.00	-	(23,500,000.00)
Resources interpretation	8,180,000.00	-	(8,180,000.00)
Visitors safety	4,900,000.00	-	(4,900,000.00)
Visitor use services	2,800,000.00	-	(2,800,000.00)
Fees collection cost	6,430,000.00	-	(6,430,000.00)
Resource utilization	14,100,000.00	-	(14,100,000.00)
<b>Sub total</b>	<b>72,210,000.00</b>	<b>-</b>	<b>(72,210,000.00)</b>
<b>3. Management and administration</b>			
Human resource management	37,500,000.00	875,000.00	(36,625,000.00)
General administration	45,200,000.00	3,565,200.00	(41,634,800.00)
General Management	32,000,000.00	3,518,000.00	(28,482,000.00)
Financial expenses	1,200,000.00	0.00	(1,200,000.00)
<b>Sub total</b>	<b>115,900,000.00</b>	<b>7,958,200.00</b>	<b>(107,941,800.00)</b>
<b>4. Facility operations and maintenance</b>			
Fleet operations	16,000,000.00	-	(16,000,000.00)
Building operations and maintenance	3,740,000.00	2,950,510.00	(789,490.00)
<b>Sub total</b>	<b>19,740,000.00</b>	<b>2,950,510.00</b>	<b>(16,789,490.00)</b>
<b>5. Community Development</b>			
Public outreach and information	8,400,000.00	-	(8,400,000.00)
Environment education	13,600,000.00	-	(13,600,000.00)
Local development and assistance	5,950,000.00	5,500,000.00	(450,000.00)
<b>Sub total</b>	<b>27,950,000.00</b>	<b>5,500,000.00</b>	<b>(22,450,000.00)</b>
<b>6. Investments</b>			
Buildings	40,000,000.00	0.00	(40,000,000.00)
Motor cycles	16,000,000.00	-	(16,000,000.00)
Other equipment	25,800,000.00	0.00	(25,800,000.00)
<b>Sub total</b>	<b>81,800,000.00</b>	<b>0.00</b>	<b>(81,800,000.00)</b>

<b>Grand Total TZS</b>	<b>403,930,000.00</b>	<b>77,680,000.00</b>	<b>(384,301,390.00)</b>
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The above financial statement was prepared from the financial records of AUPAMISE. Available fund reflects operations done during the financial year that began in 1st January 2016 and ended on 31st December 2016. The resources required reflect funding required in operation in the first year 2016 as agreed in the Conservation Business Planning processing. In future years, the same amount will increase to accommodate the effects of inflation which currently is at a rate of 15.6%.

The financial statement does not include investment on campsites, processing equipment and mining equipment in the business which are expected to be done by the prospective investors, however, it includes investments whose cost could be determined with certainty such as office building construction, furniture and equipment and purchase of vehicles.

#### **4.4 Costing and Cash Flow**

A full projected costing of the development of the project, as well as the delivery costs is over a period of five years (2022 – 2026). This should make it clear what cash will be required and what costs will be 'in kind' by virtue of the institution putting in the resources noted under that heading earlier. This will give a much realistic figure on which to base the pricing rather than the one which does not take account of the use of institutional input. Costs can then be compared with projected incomes to allow one to evaluate whether the project is attractive or not. In order to avoid huge cash deficit in year 1, it has been assumed that purchase of vehicles worth TZS 140,000,000.00 will take place during year 2 of the operation and monitoring and evaluation cost amounting to TZS 15,000,000.00 will be paid during year 4.

Furthermore, it has been assumed that a subvention of at least TZS 50,000,000.00 during year 1 will be provided as grants and other form of support from donors, private sector and other partners like Friends, and the amount will be reduced during year 2 to TZS 40,000,000.00 and as the business in the AI-Ummal Processing and Mining Services Ltd improves the subvention will be withdrawn after year 3. The grants will mainly be used for capital expenditure. The grant will be reduced gradually from year to year as the business stabilizes. From year 2 AI-Ummal Processing and Mining Services Ltd will have established steady mining processing business where it will start earning revenue to sustain itself. Based on the stakeholder's workshop organized by the Management, there are significant gaps in AI-Ummal Processing and Mining Services Ltd operations. However, Management came up with startup cost for year 1 which was the basis for projecting costs for the subsequent years at additional rate of between 15.6% and 20% of the preceding year cost.

## 4.5 Estimation Start-up Cost and cost for 5 years

The startup cost for year 1 for different functional areas and investments in Al-Ummal Processing and Mining Services Ltd is outlined here below:

- ❖ Resource Protection and Management will require TZS 86,330,000.00 during the first year of operation in order to implement programs under its function.
- ❖ Resource Utilization and Visitation will require TZS 72,210,000.00
- ❖ Management and Administration will require TZS 115,900,000.00
- ❖ Facilities Utilization and Maintenance will require TZS 19,740,000.00
- ❖ Community Development will require TZS 27,950,000.00; and
- ❖ Investment TZS 81,800,000.00 This make the total amount of funds required during year 1 to start the Al-Ummal Processing and Mining Services Ltd business entity to be TZS 403,930,000.00

Table 4.3 summarizes projected startup cost and costs during the business operation in the period of 2022– 2026 for different Al-Ummal Processing and Mining Services Ltd functional areas.

**Table 4.3; Estimated Start-up Cost and Cost for 5 Years**

Summary projected up cost 2022-2026	Year 1	Year 2	Year 3	Year 4	Year 5	Total Tz
<b>1. Resource Protection and Management</b>						
Fuel	11,520,000	12,787,200	14,193,792	15,755,109	17,488,171	71,744,272
Intelligence	57,610,000	63,947,100	70,981,281	78,789,222	87,456,036	358,783,639
Law enforcement	2,500,000	2,775,000	3,080,250	3,419,078	3,795,176	15,569,504
Prescribed burning	3,500,000	3,885,000	4,312,350	4,786,709	5,313,246	21,797,305
Resource Inventory	11,200,000	12,432,000	13,799,520	15,317,467	17,002,389	69,751,376
<b>Sub Total TZS</b>	<b>86,330,000</b>	<b>95,826,300</b>	<b>106,367,193</b>	<b>118,067,584</b>	<b>131,055,018</b>	<b>537,646,096</b>
<b>2.Resource utilization and visitation</b>						
Concessions management	12,300,000	13,653,000	15,154,830	16,821,861	18,672,266	76,601,957
Marketing	23,500,000	26,085,000	28,954,350	32,139,329	35,674,655	146,353,333
Resources Interpretation	8,180,000	9,079,800	10,078,578	11,187,222	12,417,816	50,943,416
Visitor safety services	4,900,000	5,439,000	6,037,290	6,701,392	7,438,545	30,516,227
Visitor use	2,800,000	3,108,000	3,449,880	3,829,367	4,250,597	17,437,844

services						
Fees Collection	6,430,000	7,137,300	7,922,403	8,793,867	9,761,193	40,044,763
Cost						
Resource Utilization	14,100,000	15,651,000	17,372,610	19,283,597	21,404,793	87,812,000
<b>Sub Total TZS</b>	<b>72,210,000</b>	<b>80,153,100</b>	<b>88,969,941</b>	<b>98,756,635</b>	<b>109,619,864</b>	<b>449,709,540</b>
<b>3. Management and administration</b>						
Human resources management	37,500,000	41,625,000	46,203,750	51,286,163	56,927,640	233,542,553
General administration	45,200,000	50,172,000	55,690,920	61,816,921	68,616,783	281,496,624
General management	32,000,000	35,520,000	39,427,200	43,764,192	48,578,253	199,289,645
Financial expenses	1,200,000	1,332,000	1,478,520	1,641,157	1,821,684	7,473,362
Monitoring and Evaluation Costs	-	-	-	15,000,000	-	15,000,000
<b>Sub Total TZS</b>	<b>115,900,000</b>	<b>128,649,000</b>	<b>142,800,390</b>	<b>173,508,433</b>	<b>175,944,361</b>	<b>736,802,183</b>
<b>4. Facility operations and maintenance</b>						
Fleet management	16,000,000	17,760,000	19,713,600	21,882,096	24,289,127	99,644,823
Building operations	3,740,000	4,151,400	4,608,054	5,114,940	5,677,583	23,291,977
<b>Sub Total TZS</b>	<b>19,740,000</b>	<b>21,911,400</b>	<b>24,321,654</b>	<b>26,997,036</b>	<b>29,966,710</b>	<b>122,936,800</b>
Community development						
Public outreach and information	8,400,000	9,324,000	10,349,640	11,488,100	12,751,791	52,313,532
Environment education	13,600,000	15,096,000	16,756,560	18,599,782	20,645,758	84,698,099
Local development and assistance	5,950,000	3,108,000	3,449,880	3,829,367	4,250,597	20,587,844
<b>Sub Total</b>	<b>27,950,000</b>	<b>27,528,000</b>	<b>30,556,080</b>	<b>33,917,249</b>	<b>37,648,146</b>	<b>157,599,475</b>
<b>Total Recurrent Startup Costs</b>	<b>322,130,000</b>	<b>354,067,800</b>	<b>393,015,258</b>	<b>451,246,936</b>	<b>484,234,099</b>	<b>2,004,694,094</b>
<b>6. Investments</b>						
Buildings	40,000,000	3,000,000	-	-	-	184,315,000
Vehicles	-	140,000,000	-	-	-	5720000
Motor cycles	16,000,000	-	-	-	20,000,000	27,220,000

Other equipment	25,800,000	-	2,200,000	10,500,000	-	
<b>Sub Total Investment Costs TZS</b>	<b>81,800,000</b>	<b>143,000,000</b>	<b>2,200,000</b>	<b>10,500,000</b>	<b>20,000,000</b>	<b>162,815,000</b>
<b>Grand Total TZS</b>	<b>403,930,000</b>	<b>497,067,800</b>	<b>395,215,258</b>	<b>461,746,936</b>	<b>504,234,099</b>	<b>2,167,509,094</b>

It is expected that Al-Ummal Processing and Mining Services Ltd will earn income from Mining processing activities during year 1 amounting to TZS 460,350,000.00 which will subsequently grow fast from year 2 when the area will have been more promoted and become well known to many users, mainly foreign customers and Local customers.

TZS 14,500,000.00 is expected from other sources. Non-governmental Organizations are expected to donate TZS 50,000,000.00 during year 1. The amount so earned will be used to finance the programs listed in the functional area for the year 1. Projected funds for the period of 2022-2026 for Al-Ummal Processing and Mining Services Ltd with Grant/subvention scenario is provided in table 4.5.

**Table 4.4: Statement of Sources and Application of Funds (Cash Flow Statement) 2022 – 2026**

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
Income from Mining Activities	460,350,000	964,031,350	998,269,260	1,265,346,274	1,325,958,029
Other income	64,500,000	80,000,000	154,225,000	203,611,250	246,059,313
Opening balance July 1	5,168,000	68,209,690	273,448,175	388,749,991	512,389,851
<b>Total Income</b>	<b>530,018,000</b>	<b>1,112,241,040</b>	<b>1,425,942,435</b>	<b>1,857,707,515</b>	<b>2,084,407,193</b>
<b>Expenses</b>					
Resource protection and Management	86,330,000	95,826,300	106,367,193	118,067,584	131,055,018
Resource Utilization and Visitation	72,210,000	80,153,100	88,969,941	98,756,635	109,619,864
Management and Administration	115,900,000	128,649,000	142,800,390	173,508,433	175,944,361
Facility operation and maintenance	19,740,000	21,911,400	24,321,654	26,997,036	29,966,710
Community Development	27,950,000	27,528,000	30,556,080	33,917,249	37,648,146
Taxes	57,878,310	193,515,375	214,304,011	291,209,486	311,931,283

<b>Total Expenses</b>	<b>380,008,310</b>	<b>547,583,175</b>	<b>607,319,269</b>	<b>742,456,423</b>	<b>796,165,382</b>
Revenue After Expenses	150,009,690	416,448,175	390,949,991	522,889,851	529,792,647
Capital Expenditure	81,800,000	143,000,000	2,200,000	10,500,000	20,000,000
Cash Flow TZS	68,209,690	273,448,175	388,749,991	512,389,851	509,792,647

Al-Ummal Processing and Mining Services Ltd business is expected to make profit in year 1 amounting to TZS 135,049,390.00 net of depreciation. Part of this amount 40% which is equivalent to TZS 57,936,676.00 shall be distributed to the twenty-one villages forming the community. The profit is expected to grow up to TZS 922,701,159.00 in year 5. The Al-Ummal Processing and Mining Services Ltd will also pay 30% of profit before tax and interest to the central government.

**Table 4.5: Projected Income and Expenditure Statement for the Financial Year 2022 – 2026**

Projected Income and Expenditure Statement for 5 Years 2022 – 2026 (Grant/Subvention Scenario)					
Revenue	Year 1	Year 2	Year 3	Year 4	Year 5
Total Net Revenue TZS	524,850,000	1,044,031,350	1,152,494,260	1,468,957,524	1,572,017,341
<b>Expenditure</b>					
Resource protection and Management	86,330,000	95,826,300	106,367,193	118,067,584	131,055,018
Resource Utilization and Visitation	72,210,000	80,153,100	88,969,941	98,756,635	109,619,864
Management and Administration	115,900,000	128,649,000	142,800,390	173,508,433	175,944,361
Facility operation and maintenance	19,740,000	21,911,400	24,321,654	26,997,036	29,966,710
Community Development	27,950,000	27,528,000	30,556,080	33,917,249	37,648,146
Depreciation on PPE <sup>2</sup>	9,792,300	44,912,300	45,132,300	47,012,300	48,012,300
<b>Total Costs</b>	<b>331,922,300</b>	<b>398,980,100</b>	<b>438,147,558</b>	<b>498,259,236</b>	<b>532,246,399</b>
Profit/(Loss)	192,927,700	645,051,250	714,346,702	970,698,288	1,039,770,942
Carried forward	-	135,049,390	451,535,875	500,042,691	679,488,801
Retained Earnings	192,927,700	645,051,250	714,346,702	970,698,288	1,039,770,942
Tax Payable 30% on Profit	57,878,310	193,515,375	214,304,011	291,209,486	311,931,283
<b>Net Profit after tax and interest</b>	<b>135,049,390</b>	<b>451,535,875</b>	<b>500,042,691</b>	<b>679,488,801</b>	<b>727,839,659</b>
Cumulative depreciation	9,792,300	54,704,600	99,836,900	146,849,200	194,861,500

<sup>2</sup> Personal Protective Equipment

Cumulative earnings (Net of depreciation)	144,841,690	506,240,475	599,879,591	826,338,001	922,701,159
<b>Benefit Sharing</b>					
Paid to villages from AUPAMISE 40%	57,936,676	202,496,190	239,951,837	330,535,201	369,080,464

#### 4.6 Regulatory issues

We will need an export license and a permit to deal in gold and the relevant local authority licenses to operate business in Tanzania. The one advantage we have is the fact that, we are working very closely with the central Government as well as local government. This will just be a formality since it is in the interests of government to promote income generating and job providing initiatives more so, by the locals themselves

#### 4.7 Sustainability and Expansion Strategy

The future of a business lies in the number of loyal customers that they have the capacity and competence of their employees, their investment strategy and their business structure. If all of these factors are missing from a business, then it won't be too long before the business close shop.

One of our major goals of starting Al-Ummal Processing and Mining Services Ltd is to build a business that will survive off its own cash flow without the need for injecting finance from external sources once the business is officially running. We know that one of the ways of gaining approval and winning customers over is to supply our raw gold and silver a little bit cheaper than what is obtainable in the market and we are well prepared to survive on lower profit margin for a while.

Al-Ummal Processing and Mining Services Ltd will make sure that the right foundation, structures and processes are put in place to ensure that our staff welfare are well taken of. Our company's corporate culture is designed to drive our business to greater heights and training and retraining of our workforce is at the top burner.

As a matter of fact, profit-sharing arrangement will be made available to all our management staff and it will be based on their performance for a period of three years or more. We know that if that is put in place, we will be able to successfully hire and retain the best hands we can get in the industry; they will be more committed to help us build the business of our dreams.

## SECTION FIVE

### ACTION PLAN

#### 5.0 Introduction

This section presents the key activities to be performed in order to be able to register and operate the AL-UMMAL PROCESSING AND MINING SERVICES LTD with effect from January 2022.

#### 5.1 Key activities to be performed before launching. AL-UMMAL PROCESSING AND MINING SERVICES LTD

In ensuring AL-UMMAL PROCESSING AND MINING SERVICES LTD is launched as plan the following action plan should be used as a road map toward registration and start up the operations of AL-UMMAL PROCESSING AND MINING SERVICES LTD.

**Table 5.1: Proposed action plan for startup of AL-UMMAL PROCESSING AND MINING SERVICES LTD from March to December 2022 (This is just an assumption)**

SN	Details of activity	Date		Remarks
		From	To	
1.	Finalization of Business plan	Early March	End March	Editing and incorporation comments from viewers
2.	Ordering of raw materials, machines and other equipments	April	April	Adjust business plan based on the interested investor ideas
3.	Star up of Registration process with BRELA, Rungwe disric and TRA for TIN	May	May	
4.	Capital mobilization (Secure initial startup capital at least 50 million to be able to pay for preliminary expenses	May	June	
5.	Secure the house for renting and set up a booking from November or December so as to be able to renovate	June	July	
6.	Recruit managers, accountant, marketing officers and other staff who will be placed in the pool	July	August	
7.	Develop the guideline and Standard operation procedures for each package	July	August	
8.	Develop the training suitable for the new recruited staff	August	August	
9	Startup promoting the company's products and services using various methods	August	December	

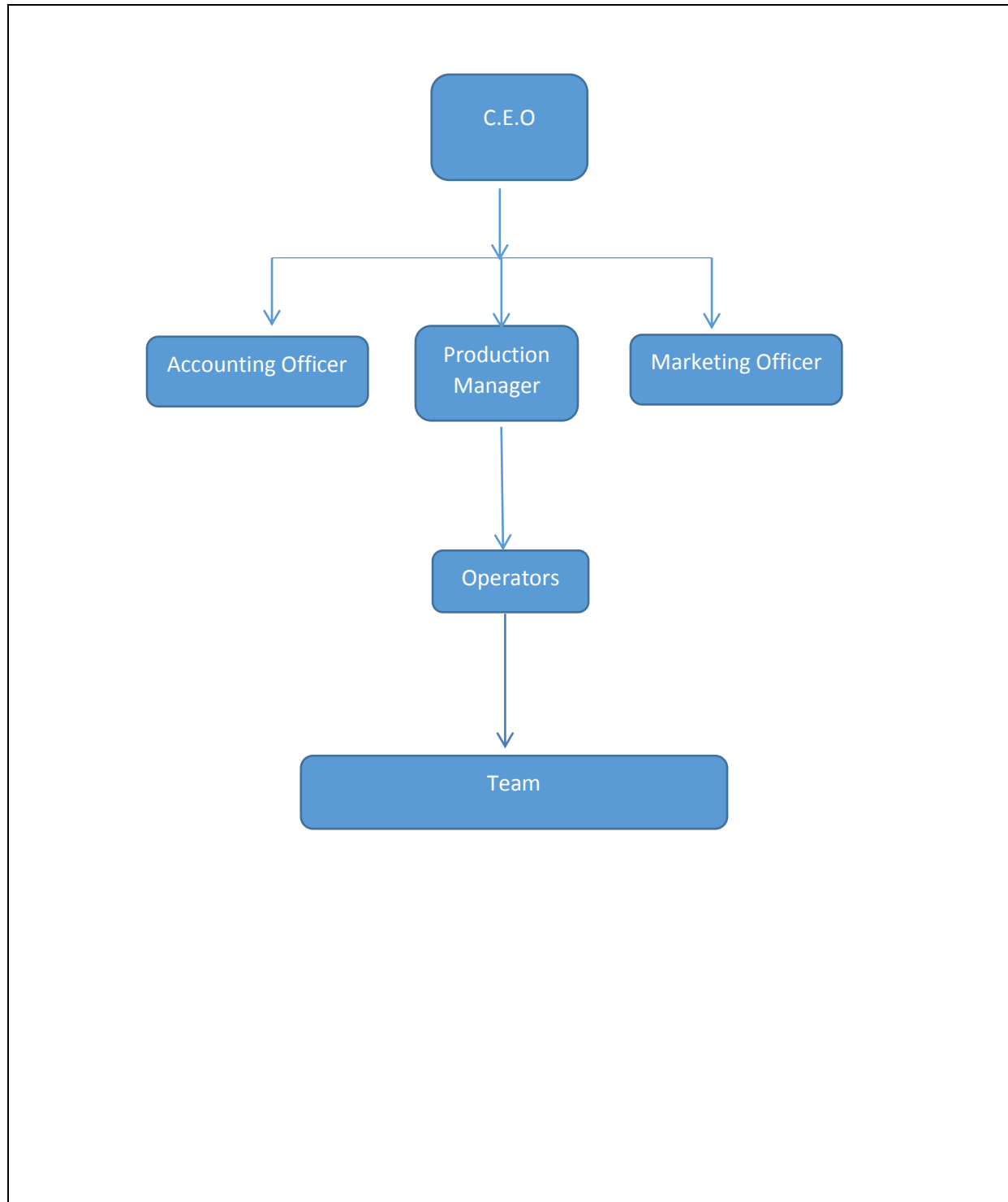
10.	Secure the next installment of funds from investors at least 50 million Tsh	August	September	
12.	Pay rent and make renovation	October	November	
13.	Buy and install office furniture if any	November	December	
14.	Launch The company and startup operations	December	December	

## 5.2 Way forward

The overall success of this business plan will depend on the efforts of the entrepreneur ability to sale the company product and services as the customers can buy lead to expand national wide, Also the success will depend on financial discipline of the management as to implement the idea as planned. The activities which are essential for the business to start up have to be carefully monitored in their implementations. The entrepreneur is flexible and open up for new ideas and techniques with aim of ensuring the idea take off.

## List of Appendices

### Appendix I: The Proposed Organization Chart of AL-UMMAL PROCESSING AND MINING SERVICES Co Ltd



## Appendix ii: Proposed checklist in action plan

CHECK LIST	MILESTONE
<b>Check List/Milestone</b>	<b>Completed</b>
Business Name Availability Check:	<b>Completed</b>
Business Registration:	<b>Completed</b>
Opening of Corporate Bank Accounts:	<b>In progress</b>
Securing Point of Sales (POS) Machines:	<b>Completed</b>
Opening Mobile Money Accounts:	<b>Completed</b>
Opening Online Payment Platforms:	<b>Completed</b>
Application and Obtaining Tax Payer's ID:	<b>Completed</b>
Application for business license and permit to operate gold and silver ore mines in the United States .	<b>Completed</b>
Purchase of Insurance for the Business:	<b>Completed</b>
Leasing of a facility and renovating the facility as well:	<b>In Progress</b>
Conducting Feasibility Studies:	<b>Completed</b>
Generating capital from shareholder:	<b>Completed</b>
Applications for Loan from the bank:	<b>In Progress</b>
Writing of Business Plan: Completed	<b>Completed</b>
Drafting of Employee's Handbook:	<b>Completed</b>
Drafting of Contract Documents and other relevant Legal Documents:	<b>In Progress</b>
Design of The Company's Logo:	<b>Completed</b>
Printing of Promotional Materials:	<b>In Progress</b>
Recruitment of employees:	<b>In Progress</b>
Purchase of the needed gold and silver mining machines and equipment, furniture, racks, shelves, computers, electronic appliances, office appliances and CCTV:	<b>In Progress</b>
Creating Official Website for the Company:	<b>In Progress</b>
Creating Awareness for the business both online and around the community:	<b>In Progress</b>
Health and Safety and Fire Safety Arrangement (License):	<b>Secured</b>
Launching party planning:	<b>In Progress</b>
Establishing business relationship with Jewelry production companies and other stakeholders:	<b>In Progress</b>
Others	

**#Completed: #In complete: #In progress: #Secure**

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