

# **IMARA COMMODITIES COMPANY LIMITED**

Transport and Logistics Business Plan Business Plan



## 1.0 Executive Summary

### Summary

**IMARA COMMODITIES COMPANY LIMITED** will offer transportation and logistics services throughout Tanzania. With a total of 100 trucks ranging from light to heavy, IMARA COMMODITIES COMPANY LIMITED can meet any transportation need and works with small to large sized businesses.

Timeliness, security, and cost-efficiency are the main driving factors for the success of IMARA



COMMODITIES COMPANY LIMITED. Through advanced technology, all transactions and deliveries are monitored to make sure that there are no delays or damages on the goods that are being transported. Every delivery is handled with the highest form of professionalism by a responsible and well-trained crew that strives to provide the best service and experience to every client.

## 1.1 Organisation Flow Chart

IMARA COMMODITIES COMPANY LIMITED management is headed by Board of Directors. Core management team comprises of General Manager, HR and Admin Manager, Logistics Executive, Chief Accountant and 2 Junior accounting clerks. Operational team headed by 2 operational executive and includes drivers an cleaner. The organization chart of the IMARA COMMODITIES COMPANY LIMITED is presented herein below:

### Employees Distribution Summary

Employment	<b>Foreign</b>	<b>Local</b>	<b>Total</b>
Women	2	10	12
Men	2	100	102
<b>TOTAL</b>	<b>4</b>	<b>110</b>	<b>114</b>

## 1.2 Competitive Edge

IMARA COMMODITIES COMPANY LIMITED Transport offers the following advantages to customers:

- Quality Service. Customers will be provided with courteous, prompt, and dependable service. IMARA COMMODITIES COMPANY LIMITED will develop a reputation for timely deliveries and intends to build upon that.
- Competitive rates. IMARA COMMODITIES COMPANY LIMITED will be able to provide competitive rates to customers because of its low-cost inputs.
- Package handling. By maintaining dependable and safe equipment, IMARA COMMODITIES COMPANY LIMITED will ensure that there is no damage to customer's cargo.

Experience. Another major competitive advantage for IMARA COMMODITIES COMPANY LIMITED is the vast industry experience and solid reputation of its owner.

Most importantly, IMARA COMMODITIES COMPANY LIMITED will establish a competitive edge through its dogged focus on on-time deliveries. Software systems, communication systems, operational choices and marketing materials will all be oriented around this goal. By making customers more assured of on-time delivery with IMARA COMMODITIES COMPANY LIMITED than with competitors, they will be more likely to hire IMARA COMMODITIES COMPANY LIMITED, as they can never be sure when a few hours can make an incredible difference to their potential revenues or expenses.

## **2.0 Information Technology – SAP Business One**

SAP Business One integrates pulse performance, IMARA COMMODITIES COMPANY LIMITED, expenses, purchases, production, formulation, and accounting. Hence, this solution enabled IMARA COMMODITIES COMPANY LIMITED to compile their business information into a single data source so they can instantly drill down to complete and up to date information. Consequently, this allows IMARA COMMODITIES COMPANY LIMITED to respond quickly to their customer needs.

SAP Business One will helps monitor IMARA COMMODITIES COMPANY LIMITED to quickly & easily manage daily activities, monitor expenses, tonne by hours, loss and detail about the farmers. PAL gets a clear idea about how farmers are performing. Hence, it increases management response time to any potential problems in the production phases.

Business One will manages all items that IMARA COMMODITIES COMPANY LIMITED purchase, processing, selling, and record in inventory along with this it also has a decision-making tool. Therefore, IMARA COMMODITIES COMPANY LIMITED can keep track of Inventory and allow easy stock-taking.

### 3.0 Project Operating Cost

IMARA COMMODITIES COMPANY LIMITED has estimated that the project operating cost will be 60% of total revenue.

### 3.1 Project Financing

IMARA COMMODITIES COMPANY LIMITED has estimated that the project will be financed by equity by 20% and loan by80%, the project developer is negotiating with a local and foreign bank for long-term financing with good interest rate repayable within7 years

### 3.2 Project Cost

The project has budgeted to cost the followings US\$:

<b>PARTICULAR</b>	
Land and Buildings	300,000.00
Machinery & Equipment	260,000.00
Motor Vehicles	10,000,000.00
Furniture & Fixtures	4,000.00
Pre exp	5,000.00
Others	4,000.00
Working Capital	2,000,000.00
<b>TOTAL</b>	<b>12,573,000.00</b>

### 4.0 Company Overview

IMARA COMMODITIES COMPANY LIMITED was incorporated on 17<sup>th</sup> May 2022, with a certificate of incorporation number 15598774 under the

---

Companies Ordinance (Cap 212) as a limited company in the United Republic of Tanzania. IMARA COMMODITIES COMPANY LIMITED is planning to venture into Transport & Logistics Industry in Tanzania.

#### 4.1 Capital Structure and Shareholders

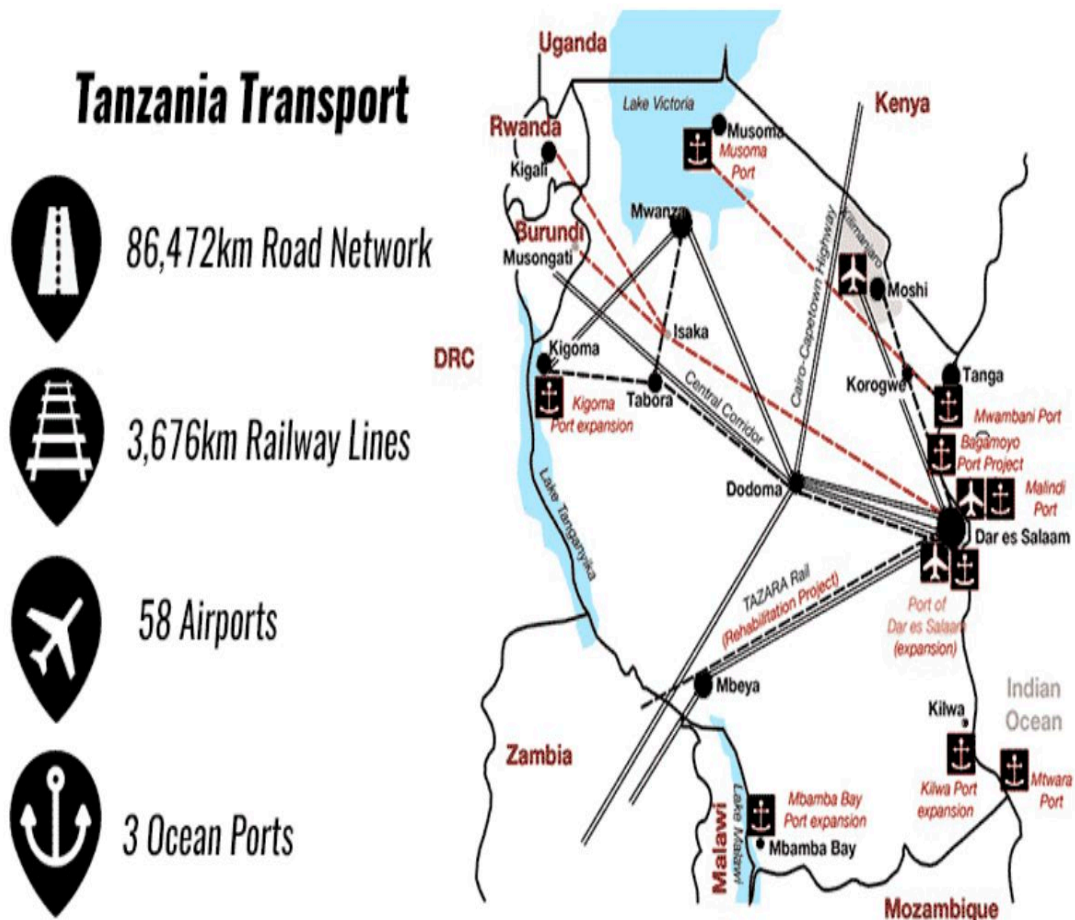
The total authorized share of IMARA COMMODITIES COMPANY LIMITED is 100,000 ordinary shares of TZS 5,000 each with a total value of Tsh 500,000,000.

The company's shareholding and Directors are as follows: -

Name	% of share Subscribed	Nationality
IQBAL NURALI BHANJI	50	Tanzania
RAHIM IQBAL BHANJI	50	Tanzania

## 5.0 Tanzania Transport Sector Overview

The Tanzanian transport sector comprises surface transport (including roads, railways), inland waterways (lakes and rivers), air transport, and



sea transport.

Tanzania's transport sector contributed 8.1% to the country's real GDP in 2018 with USD 3.8 billion, compared to USD 2.8 billion in 2014, representing an increase of 33%.

Main growth drivers include the increase in the number of passengers carried and freight handled through road transport.

According to Tanzania's 2025 Development Vision, investments in infrastructure, particularly in the development of the road network, are the Government's top priority.

The World Bank (WB) and the African Development Bank (AfDB) support Tanzania in achieving its infrastructure development goals by providing grants and credits for projects.

### **5.1 Tanzania Road Transport**

Road transport is the most widely used form of transport in Tanzania, carrying over 90% of the passengers and 75% of the freight traffic in the country.

The road network in Tanzania currently comprises 86,472 kilometers of roads, of which 12,786 kilometers are trunk roads, 21,105 kilometers are regional roads and the remaining 52,581 kilometers are district, urban and feeder roads.

Tanzania's Ministry of Works, Transport, and Communication through the Tanzania National Roads Agency (TANROADS) is managing the national road network of about 33,891 kilometers, comprising 12,786 kilometers of trunk and 21,105 kilometers of regional roads.

The remaining network of about 53,460 kilometers of urban, district and feeder roads is under the responsibility of the Prime Minister's Office Regional Administration and Local Government (PMO-RALG).

### **Tanzania Rail Transport**

Railway transport is the second most important mode of transport after road and critical for long distance freight along the main transport corridors in Tanzania.

Tanzania has a total of 3,676 kilometers of railway lines operated by two railway systems, Tanzania Railways Corporation (TRC) and Tanzania – Zambia Railways (TAZARA).

The mainline of TRC comprises the central corridor between the port of Dar es Salaam in the east, linking central and western areas of the country and terminating at Kigoma on Lake Tanganyika in the west. The TAZARA line is 1,860 kilometers in length, of which 975 kilometers is in Tanzania and 885 kilometers in Zambia.

## **5.2 Tanzania Air Transport**

The total number of air passengers in Tanzania reached 6.2 million in 2019, compared to 5.2 million in 2015, representing an increase of 18%.

Currently (2020), there are 19 airline operators in Tanzania, including some of the leading international air carriers such as British Airways, KLM, Qatar Airways, and SWISS.

There are 58 airports in Tanzania and more than 300 private airstrips owned by mining companies and tour operators.

The Julius Nyerere International Airport (JNIA), located in Dar es Salaam is the largest and busiest airport in Tanzania, accounting for over 70% of Tanzania's air passengers.

## **5.3 Tanzania Water Transport**

Tanzania has of about 720 kilometers on the Indian Ocean, and also borders Lake Victoria, Lake Nyasa, and Lake Tanganyika.

Both sea and inland waterways ports in Tanzania are managed and operated by the Tanzania Ports Authority (TPA).

The TPA's main Indian Ocean ports are Dar es Salaam, Mtwara, and Tanga. Minor seaports serving coastal traffic include Lindi, Kilwa Masoko, Mafia Island, Bagamoyo, Pangani, and Kwale.

Dar es Salaam is Tanzania's principal port with intrinsic capacity of 10.1 tonnes per year. The port handles over 92% of the total maritime ports' throughput

The port serves land-linked countries of Malawi, Zambia, Democratic Republic of Congo, Rwanda, Burundi, and Uganda.

These countries are connected to the port through two railway systems (TRL-1.0 metre gauge and TAZARA-1.067 cape gauge), road network, as well as the TAZAMA oil pipeline to Zambia.

TPA also operates Tanzania's lake ports, maintaining around 20 ports on Lake Victoria. Some major ports include Bukoba, Kemono Bay, Musoma, and Nansio.

Principal lake ports on Tanganyika include Kigoma and Kasanga. Additionally, there are 15 smaller ports along the lake. These ports provide trade connections between Burundi, Eastern Democratic Republic of the Congo, and Zambia.

Lake Nyasa has 4 important ports, at Itungi, Mbamba Bay, Liuli, and Manda. There are up to 10 others smaller TPA ports on the lake that facilitate passenger movement along the lake and between the countries of Malawi, Mozambique, and Tanzania.

#### **5.4 Tanzania Business Environment**

In the African continent, TANZANIA is among the top ten investment destinations in Africa, thanks to reforms and a conducive investment environment set by the government.

The Rand Merchant Bank (RMB) ranked the country tenth in investment attractiveness, in the Where to Invest in Africa 2021 report released recently.

## **5.5 Tanzania Development Corridors**

Development of transport corridors has been one of the main strategies adopted by the Government of Tanzania to facilitate trade. Tanzania serves as a transit country for the import and export of Malawi, Zambia, DR Congo, Burundi, Rwanda and Uganda, using the port of Dar es Salaam. The main rail and road connections in Tanzania are, therefore, in an east-west direction, linking the ports with the hinterlands of those neighbouring countries. Tanzania is devoting much attention to the corridor concept in its development policy by concentrating efforts in the

Mtwara Corridor, Dar-es-Salaam Corridor, Central Corridor and the Tanga Corridor. The major challenge is to link import, export and transit traffic from and to neighbouring countries with transport development efforts, making Tanzania a natural regional hub.

The geography of Tanzania, including its size, diversity and dispersion, give roads a special position in the integration of the national economy. In particular, roads serve rural areas,

where the majority of the people live, more effectively than any other mode of transport. The current Tanzania Road Network length is about 85,000 km, which includes trunk and regional roads (35,000 km) managed by the Tanzania National Roads Agency (TANROADS), and the urban, district and

feeder roads with a total of 50,000 km, managed by Local Government Authorities (LGA). There are also some unclassified roads, such as those managed by the Tanzania National Parks Authority (TANAPA), and by the Mining Companies and village authorities

## 5.6 Transport and Logistics

The IMARA COMMODITIES COMPANY LIMITED is engaged in the business of Transportation and Logistics, IMARA COMMODITIES COMPANY LIMITED is currently planning to provide global supply chain solutions providers within the country and in east Africa and SADC region.

## 6.0 Fleet Size

IMARA COMMODITIES COMPANY LIMITED purchased **100** trucks and trailers. With capacity of carrying 15 tons truck and trailer, on average one truck will conduct 2 trip per month operating for 10 months per year, carrying **30,000** tons per year.

IMARA COMMODITIES COMPANY LIMITED **management** intends to continue building its fleet to a level of –

- Additional 40 trucks by 2023
- Additional 40 trucks by 2024
- Additional 20 trucks by 2025

Required number of trailers will also be added to existing fleet in order to cater to additional requirements in line with truck additions.

## 7.0 Supply Chain

IMARA COMMODITIES COMPANY LIMITED Management understands that your supply chain needs are unique and that's exactly why the company have engaged the best minds in the Transport industry to create specific transport solutions customized to suit your ever-changing cargo movement environment. IMARA COMMODITIES COMPANY LIMITED transport vans, trucks and trailers (closed body trailers, flat bed trailers and low loaders) from precision transport are designed to seamless execution, IMARA COMMODITIES COMPANY LIMITED dedicated cargo transportation professionals are engaged at every step of the way to provide the services with the most accurate transport and economical transportation arrangement that the industry has to offer.

Transportation and the company Customs Brokerage Service allow the company to complete the supply chain, cargo transit and offers truly door-to-door transportation service in the freight industry. The company optimized transportation translates to fast transit service and the door-to-door delivery of your freight on time, safely transported and damage free.

Transport integration with Customs Brokerage Service Allows IMARA COMMODITIES COMPANY LIMITED:

- Transport Logistics to complete the supply chain and offer truly door-to-door transportation service in the market
- Eliminates unnecessary customs delays, transport dispatch and improves communication between the shipping line, Customs, Client and our transport department.
- Provides greater control, handling and security of your freight transportation
- Full range of freight forwarding services are offered, including customs clearance, warehousing, in-bond storage, transportation, etc.

Customer receives a single itemized invoice for door-to-door transportation eliminating additional administrative requirements IMARA COMMODITIES COMPANY LIMITED Transport Logistics plan to customize and design transportation solutions to transport client's freight at the speed and ease.

## **7.1 Service Offered**

Transport Logistics is the solution.

Benefits of optimized door to door delivery and transportation

- Transportation is dedicated to creating win-win solutions by investing talent, capital, and transport resources.
- Dynamic transport route optimization systems to create supply-chain door to door and reduce transport costs.
- The largest transportation truckload fleet and terminal network in the transport industry.
- Satellite tracking on our transport
- Modern fleet of transport trucks
- One of the Safest operating fleets in the transport industry
- Heavy and fragile equipment transported using air hydraulic low loaders.
- Door-to-door control of transport equipment = less handling, better security, and increased efficiency
- Fully multilingual experienced transport staff to cater all our transportation routes
- Strict requirements for transport department staff and constant integrity checks transport and delivery.

## **7.2 Container Transport Mode (Container on Flat Bed)**

IMARA COMMODITIES COMPANY LIMITED offers a complete door-to-door service for all of your container transport requirements. Our road transport fleet is comprised of 40 trucks and transportation trailers. The company plans to have the most modern container transport fleet in the transport industry and our container transport trucks are all equipped with satellite tracking, permitting real time tracking of your loads.

### 7.3 Transit Cargo

IMARA COMMODITIES COMPANY LIMITED strive to extend standard services across vast distances and through rough terrain all across East Africa. Our motivated staff and our expertise in the industry always keep us on schedule by rail and road.

IMARA COMMODITIES COMPANY LIMITED provide relocation and movement of both of bulk and containerized goods. IMARA COMMODITIES COMPANY LIMITED offer a variety of transport solutions, be it grouping or other transport services such as part and full load shipments by road, railways or a combination of two

## 8.0 SWOT Analysis

### SWOT Analysis

<b>STRENGTH</b>	<b>WEAKNESSES</b>
<ul style="list-style-type: none"> <li>Promoters have sound experience in this business and have talented Management.</li> </ul>	<ul style="list-style-type: none"> <li>Stiff competition from local market</li> <li>Limited market share growth</li> </ul>

<ul style="list-style-type: none"> <li>• Rapid growth in sector due to effective management</li> <li>• Influence &amp; Networking of Directors in the Business Sector.</li> <li>• Business location is at prominent place.</li> <li>• Good roads and highway in Tanzania.</li> <li>• Confined business via agreement entered with few companies</li> </ul>	
<p style="text-align: center;"><b>OPPORTUNITIES</b></p>	<p style="text-align: center;"><b>THREATS</b></p>
<ul style="list-style-type: none"> <li>• Potential market encourages foreign investors</li> <li>• Increasing market share due to rail transport limitations</li> <li>• Augmented demand for world –class logistics and warehousing services</li> <li>• Increased use of logistics services in sectors such as technology, consumer</li> </ul>	<ul style="list-style-type: none"> <li>• Complex Tax Structure</li> <li>• Unorganised sector and competitions</li> <li>• Different laws in different countries</li> <li>• Increasing fuel rates therefore increasing transportation costs</li> <li>• Possible new regulations</li> <li>• Rising cost of maintenance &amp; repairs</li> </ul>

retail, automotive and industrial	
-----------------------------------	--

## 8.1 Proposed Action Plan

To implement this strategy, they are preparation phase that need to be carried and coordinated to achieve the ultimate goal of the company and the Government. The preparation phase is very import for the such a huge investment and long-term benefits. After the completion of preparation Phase Plan detailed work must carried out to make sure the project is implemented as according with the budget and plan.

## 9.0 Financial Aspects For The Project

### Projected Profit and Loss Statement

The attached Appendix I shows the projected income for the 8years period. The position depicted is that the project earns profit throughout its life. Accumulated after tax profits grow from. **US\$ 901,247 in** the 1<sup>st</sup> year to **US\$ 13,560,689.66** in the 10<sup>th</sup> year.

### 9.1 Projected Cash Flows

The project's cash flows are shown in Appendix II. They depict a good liquid position right from the first year. Cash accumulation builds up from **US\$2,013,751** in the first year to **US\$ 24,375,217.66** at the end of 10<sup>th</sup> years of the project's operations based on the 50 trucks and trailers obtained.

### 9.2 Projected Balance Sheet

The project's assets cash flows are shown in Appendix III. Owners' equity grows from **US\$2,514,600.00 in** the first year to **US\$ 16,075,289.66 at** the end of 8<sup>th</sup> years of the project's operations based

### 9.3 Payback Period

Total investment is US\$US\$**12,573,000.00** cash accumulation in 5th year **US\$ 13,816,002.33**, which is more than the initial investment by **US\$1,243,002**, The project payback Period is exactly 5 years. The project has a relatively short payback period.

#### **9.4 Loan repayment**

Total investment loan is **US\$10,058,400** to be repaid within 7 years.

#### **10.0 Economic Aspects of The Projects**

Besides the financial/monetary returns to the owners, there are other benefits to be derived for the whole country viz.

#### **10.1 Employment Opportunities**

Employment and poverty reduction are among the major concern of the Central and the Local Government authorities. It is gratifying to note that the company, is going to provide additional employment to 114 people. This is a significant contribution coming from local investors.

#### **10.2 Revenue to the Government**

The Project is expected to pay a substantial annual amount in the form of corporation tax and other taxes

#### **10.4 Foreign Exchange Earning**

Since the project's clientele is mostly towards neighbouring countries the project will thus earn foreign currency for the United Republic of Tanzania. Out of all project expected cargo overhauling transactions will be settled in foreign currencies. In this study we have assumed that the project will be paid in foreign currency

#### **11.0 Conclusion**

The project is profitable and contributes to government revenue by way of taxes.

11.1 The project provides employment to 113 people.



IMARA COMMODITIES COMPANY LIMITED  
PROJECTED INCOME & EXPENDITURE STATEMENT (US\$)

-	1	2	3	4	5	6	7	8	9	10
Revenue	6,000,000.00	6,300,000.00	6,615,000.00	6,945,750.00	7,293,037.50	7,657,689.38	8,040,573.84	8,442,602.54	8,864,732.66	9,307,969.30
<b>Operating Expenses:</b>	3,600,000.00	3,780,000.00	3,969,000.00	4,167,450.00	4,375,822.50	4,594,613.63	4,824,344.31	5,065,561.52	5,318,839.60	5,584,781.58
<b>Profit before Depreciation &amp; Interest</b>	2,400,000.00	2,520,000.00	2,646,000.00	2,778,300.00	2,917,215.00	3,063,075.75	3,216,229.54	3,377,041.01	3,545,893.07	3,723,187.72
<b>Interest</b>	603,504.00	603,504.00	603,504.00	603,504.00	603,504.00	603,504.00	603,504.00	-	-	-
<b>Depreciation</b>	509,000.00	509,000.00	509,000.00	509,000.00	509,000.00	509,000.00	509,000.00	509,000.00	509,000.00	2,009,000.00
<b>Gross Profit</b>	1,287,496.00	1,407,496.00	1,533,496.00	1,665,796.00	1,804,711.00	1,950,571.75	2,103,725.54	2,868,041.01	3,036,893.07	1,714,187.72
Tax (30%)	386,248.80	422,248.80	460,048.80	499,738.80	541,413.30	585,171.53	631,117.66	860,412.30	911,067.92	514,256.32
<b>Profit After Tax</b>	901,247.20	985,247.20	1,073,447.20	1,166,057.20	1,263,297.70	1,365,400.23	1,472,607.88	2,007,628.71	2,125,825.15	1,199,931.40
Accumulated Profit	901,247.00	1,886,494.20	2,959,941.40	4,125,998.60	5,389,296.30	6,754,696.53	8,227,304.40	10,234,933.11	12,360,758.26	13,560,689.66

---

**CONFIDENTIAL** - This document is strictly confidential and the information and ideas shared within the business plan are not to be re-distributed, shared, or copied without written consent of the owner.

IMARA COMMODITIES COMPANY LIMITED  
PROJECTED CASH FLOW STATEMENT (US\$)

	0	1	2	3	4	5	6	7	8	9	10
<b>SOURCES:</b>											
Profit before interest and depreciation	0	2,400,000	2,520,000	2,646,000	2,778,300	2,917,215	3,063,075	3,216,229	3,377,041	3,545,893	3,723,187
Equity	2,514,600.00								0.00		
Loan	10,058,400.00								0.00		
<b>Total Sources</b>	<b>12,573,000.</b>	<b>2,400,000</b>	<b>2,520,000</b>	<b>2,646,000</b>	<b>2,778,300</b>	<b>2,917,215</b>	<b>3,063,075</b>	<b>3,216,229</b>	3,377,041	3,545,893	3,723,187
<b>Applications :</b>									0.00		
Capital expenditure	10,564,000.00	-	-	-	-	-			0.00		
working Capital & Others	2,009,000.00								0.00		
Cash	0	2,013,751.20	2,097,751.20	2,185,951.20	2,278,561.20	2,375,801.70	2,477,904.23	2,585,111	2,516,628.71	2,634,825	3,208,931
Tax	-	<b>386,248.80</b>	<b>422,248.80</b>	<b>460,048.80</b>	<b>499,738.80</b>	<b>541,413.30</b>	<b>585,171.53</b>	<b>631,117</b>	<b>860,412</b>	911067.	514256
<b>Sub total</b>	<b>12,573,000</b>	<b>2,400,000</b>	<b>2,520,000</b>	<b>2,646,000</b>	<b>2,778,300</b>	<b>2,917,215</b>	<b>3,063,075</b>	<b>3,216,229</b>	<b>3,377,041</b>	<b>3,545,893</b>	<b>3,723,187</b>
<b>Total applications</b>	<b>12,573,000</b>		<b>2,520,000</b>	<b>2,646,000</b>	<b>2,778,300.</b>	<b>2,917,215</b>	<b>3,063,075</b>	<b>3,216,229</b>	<b>3,377,041</b>	<b>3,545,893</b>	<b>3,723,187</b>
Accumulated cash		2,013,751	4,111,502	6,297,453	8,576,014	10,951,816	13,429,720.	16,014,832	18,531,461	21,166,286.	24,375,217

IMARA COMMODITIES COMPANY LIMITED PROJECTED BALANCE SHEET US \$

	0	1	2	3	4	5	6 6	7.00	8.00
<b>Fixed Assets</b>	-								
Opening balance	-	<b>10,564,000.00</b>	<b>10,055,000.00</b>	<b>9,546,000.00</b>	<b>9,037,000.00</b>	<b>8,528,000.00</b>	<b>8,019,000.00</b>	7,510,000.00	7,001,000.00
Additions	-								
<b>Total Long-term Assets</b>	-	<b>10,564,000.00</b>	<b>10,055,000.00</b>	<b>9,546,000.00</b>	<b>9,037,000.00</b>	<b>8,528,000.00</b>	<b>8,019,000.00</b>	<b>7,510,000.00</b>	<b>7,001,000.00</b>
<b>Less depreciation</b>	-	<b>2,009,000.00</b>	<b>2,009,000.00</b>	<b>2,009,000.00</b>	<b>2,009,000.00</b>	<b>2,009,000.00</b>	<b>2,009,000.00</b>	2,009,000.00	2,009,000.00
<b>Closing balance</b>	-	<b>509,000.00</b>	<b>509,000.00</b>	<b>509,000.00</b>	<b>509,000.00</b>	<b>509,000.00</b>	<b>509,000.00</b>	<b>509,000.00</b>	<b>509,000.00</b>
Working capital	2,009,000.00	2,009,000.00	2,009,000.00	2,009,000.00	2,009,000.00	2,009,000.00	2,009,000.00	2,009,000.00	2,009,000.00
Accumulated cash	-	2,013,751	4,111,502	6,297,453	8,576,015	10,951,816	<b>13,429,721</b>	<b>16014832.4</b>	18,531,461
<b>Total assets</b>	<b>2,009,000.00</b>	<b>4,531,751.00</b>	<b>6,629,502.20</b>	<b>8,815,453.40</b>	<b>11,094,014.60</b>	<b>13,469,816.30</b>	<b>15,947,720.53</b>	<b>18,532,832.40</b>	<b>21,049,461.11</b>
Financed by					4,251,000.00				
Equity	2,514,600.00	2,514,600.00	2,514,600.00	2,514,600.00	2,514,600.00	2,514,600.00	2,514,600.00	2,514,600.00	2,514,600.00
Accumulated profit	-	901,247	1,886,494.20	2,959,941	4,125,999	5,389,296	6,754,697	8,227,304	10,234,933
Total equity	2,514,600.00	3,415,847.00	4,401,094.20	5,474,541.40	6,640,598.60	7,903,896.30	9,269,296.53	10,741,904.40	12,749,533.11
0	-	-	-	-	-	-	-	-	-
Bank overdraft	10058400	8,621,486.00	5,747,658.00	4,310,744.00	2,873,830.00	1,436,916.00	-	-	-
<b>Total debts</b>	<b>10,058,400.00</b>	<b>8,621,486.00</b>	<b>5,747,658.00</b>	<b>4,310,744.00</b>	<b>2,873,830.00</b>	<b>1,436,916.00</b>	-	-	-
<b>Total equity and debts</b>	<b>12,573,000.00</b>	<b>12,037,333.00</b>	<b>10,148,752.20</b>	<b>9,785,285.40</b>	<b>9,514,428.60</b>	<b>9,340,812.30</b>	<b>9,269,296.53</b>	<b>10,741,904.40</b>	<b>12,749,533.11</b>

**CONFIDENTIAL** - This document is strictly confidential and the information and ideas shared within the business plan are not to be re-distributed, shared, or copied without written consent of the owner.

**IMARA COMMODITIES COMPANY LIMITED PAYBACK PERIOD US\$**

<b>Year</b>	<b>Profit After Tax</b>	<b>Depreciation</b>	<b>Total Cash Flow</b>	<b>Accumulated Cash Flow</b>
1	901,247.20	<b>509,000</b>	<b>1,410,247</b>	7,000,000.00
2	985,247.20	<b>509,000</b>	<b>1,494,247</b>	8,494,247.20
3	<b>1,166,057.20</b>	<b>509,000</b>	<b>1,675,057</b>	10,169,304.40
4	<b>1,263,297.70</b>	<b>509,000</b>	<b>1,772,298</b>	11,941,602.10
5	<b>1,365,400.23</b>	<b>509,000</b>	<b>1,874,400</b>	13,816,002.33
6	2,007,628.71	<b>509,000</b>	<b>2,516,629</b>	16,332,631.04
7	<b>2,125,825.15</b>	<b>509,000</b>	<b>2,634,825</b>	18,967,456.18
8	<b>1,199,931.40</b>	<b>509,000</b>	<b>1,708,931</b>	20,676,387.58

**IMARA COMMODITIES COMPANY LIMITED COST STRUCTURE US\$**

<b>PARTICULAR</b>	
Land and Buildings	300,000.00
Machinery & Equipment	260,000.00
Motor Vehicles	40,000,000.00
Furniture & Fixtures	4,000.00
Pre exp	5,000.00
Others	4,000.00
Working Capital	2,520,000.00
<b>TOTAL</b>	<b>12,573,000.00</b>

---

**CONFIDENTIAL** - This document is strictly confidential and the information and ideas shared within the business plan are not to be re-distributed, shared, or copied without written consent of the owner.

**IMARA COMMODITIES COMPANY LIMITED COST FIXED ASSETS US\$**

<b>NAME OF ASSETS</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	6	7	8	9	10
Land And Buildings	300,000	294,000	288,000	282,000	276,000	270,000	264,000	258,000	252,000	246,000
Machinery, Tools & Equipment	260,000	257,400	254,800	252,200	249,600	247,000	244,400	241,800	239,200	236,600
Motor Vehicles	40,000,000	9,500,000	9,000,000	8,500,000	8,000,000	7,500,000	7,000,000	6,500,000	4,500,000	2,500,000
Furniture & Fixtures	4,000	3,600	3,200	2,800	2,400	2,000	1,600	1,200	800	400
<b>Total</b>	<b>10,564,000</b>	<b>10,055,000</b>	<b>9,546,000</b>	<b>9,037,000</b>	<b>8,528,000</b>	<b>8,019,000</b>	<b>7,510,000</b>	<b>7,001,000</b>	<b>4,992,000</b>	<b>2,983,000</b>
<b>DEPRECIATION</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	6	7	8		
Land and buildings	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000
Machinery tools & Equipment	2,600	2,600	2,600	2,600	2,600	2,600	2,600	2,600	2,600	2,600
Motor Vehicles	500,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
Furniture & Fixtures	400	400	400	400	400	400	400	400	400	400
<b>ANNUAL DEPRECIATION</b>	<b>509,000</b>	<b>509,000</b>	<b>509,000</b>	<b>509,000</b>	<b>509,000</b>	<b>509,000</b>	<b>509,000</b>	<b>509,000</b>	<b>2,009,000</b>	<b>2,009,000</b>