



THREEFOLD CORD REHABILITATION

BUSINESS PLAN FOR ORTHOPAEDIC TCR



APRIL 15, 2022

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Executive Summary

Problem

Patients with musculoskeletal injuries in Sub-Saharan Africa often receive prolonged inpatient treatment due to limited access to surgical care. Little is known regarding the psychosocial impact of prolonged conservative treatment for orthopaedic injuries, which may add to disability and preclude rehabilitation. In Tanzania, currently there is an increase numbers of **people with disability (PWD)** due to musculoskeletal injuries. There is an alarming rate of Road Traffic Accidents (**RTAs**) in Africa resulting in five effects: **Loss of Lives, Damages Sustained & Health Concerns** - Many as a result of losing their legs, hands and vital parts of their bodies due to RTAs with subsequent increased dependency and health related issues of many Africans. **Loss of Productivity, Economic Hardships, Child Labour and Decrease in GDP Growth** - 3% of Africa's GDP is loss to road accidents each year. Moreover, congenital deformities, Polio, chronic diseases and other natural and manmade disasters (violence against Women and Girl) generates more PWDs. Although there are several assistive device centers in the country with high charges, the growing number of PWD *oversize* the capacity of the existing orthopaedic workshops and the **non-existing rehabilitation facility** to provide an appropriate, significant disability recovery and reconstructive service to this group. Moreover, such services, in the said workshops do not quench the desired expectations of clients to ensure their full satisfaction of excellence. Most of the job is carried on out-patient basis, short term, with a lot of transport and accommodation inconveniences, thus comprehensive rehabilitation is not carried out to convey them full psychological and physical recovery. This discrepancy is caused by the absence of a contemporary rehabilitation Centre in the country. The Government of Tanzania has shown great commitments towards ensuring access to healthcare for PWDs, yet there are challenges that PWDs face including, but are not limited to affordability of medical costs and the National Policy on PWD is quiet on rehabilitation services.

Solution

To solve the problem LULIG Enterprises Ltd wants to build a sophisticated “**Threefold Cord Rehabilitation (TCR)**” Centre that will provide prostheses, orthoses and all kind of serial training and therapy services to PWDs. The aim is to help them recover and become independent once again with a **value-added quality of life**, The TCR will use the blended technology i.e. Exoskeleton Technology which is very common technology that use wood and Modular Technology,

Endoskeleton where most of its components use metal and plastic, complemented with serial physiotherapy activities.

Market

The TCR approach will be to charge a reasonable price for the “most in need” who cannot afford to pay. Since the centre will be the first of its kind to be established in the country, TCR aspires to bring the care at the centre to **international standards within the reach of every individual**, treat them with compassion and work as a team.

Competition

The center recognises the availability of workshops in the big Public/Private institutions like Muhimbili (MOI) – Dar es Salaam, CCBRT – Dar es Salaam, KCMC – Kilimanjaro, PERAMIHO – Ruvuma, BUGANDO – Mwanza, BENJAMIN MKAPA – Dodoma who also perform these services. However, the current data shows that; much of their services is more focused on **hospitals cares** than rehabilitation services and training. It is more often to see the person from the hospital, still not independent, start attending church services, for psychological rehabs something which would have been done by professional rehab practitioners.

Financial Highlights

The company need \$ **12,600,000** to start its operations. This is equivalent to TZS 29,160,000,000 with exchange rate of TZS 2,350/\$. This money will be used to build structures, purchase plant and equipment for TZS 22.7 billion, Land TZS 150 million and the remaining TZS 6,760,000,000 will be used as working capital for running day to day operations.

1.0 The Opportunity

1.1. Description of the Problem.

The Institute of Development Studies (IDS) has prepared Situational Analyses (SITANs) which synthesize the most recent existing literature and evidence on factors that impact on the lives of people with disabilities in each of the six UK Aid funded Disability Inclusive Development (DID) countries to better inform the DID programme implementation in each country. The countries include Bangladesh, Jordan, Kenya, Nepal, Nigeria, and Tanzania (IDS 2020). One of the major causes of disabilities and physical injuries is Road Traffic Accidents (RTAs) in the country (Bryson Mcharo, 2012). According to Joy E. Obayemi et al 2020, Patients with musculoskeletal injuries in Sub-Saharan Africa often receive prolonged inpatient treatment due to limited access to surgical care. Little is known regarding the psychosocial impact of prolonged conservative treatment for orthopaedic injuries, which may add to disability and preclude rehabilitation.

There is an alarming rate of road accidents in Africa (evaluation by Eureka - WHO and World Bank Group 2021) resulting in five effects: **Loss of Lives** - people die with their talents, skills, potentials, ideas, expertise and marvelous contributions. **Damages Sustained & Health Concerns** - Many become **PWDs** as a result of losing their legs, hands and vital parts of their bodies due to RTAs with subsequent increased dependency and health relations issues of many Africans. **Loss of Productivity, Economic Hardships and Decrease in GDP Growth** - 3% of Africa's GDP is loss to road accidents each year. Moreover, congenital deformities, chronic diseases and other natural and manmade disasters (violence against Women and Girl) generates more PWDs. The high demand with less supply of accessories leads to further problem including high price charges of the prosthesis, orthosis, wheelchairs and treatment.

Currently, there is no rehabilitation service in Tanzania. Majority of the victims travel to Ghana, Nigeria, and South Africa or outside of the African continent to seek rehabilitation treatment. This has been a community outcry because it requires a \$ 46,000 to treat a patient in India for example compared to \$ 8510 in our center. These costs prevent more people with lower income to access orthopaedic services. If the services were available in the country it could **reduce the cost** \$ 46,000 to \$ 8510 which is **81.5%** reduction of cost thus, saving loss of government's foreign currency.

According to a 2012 study done by Dr Bryson Mcharo (M-Med Orthopaedic MUHAS, MOI), there were 2424 cases of road traffic injuries, 886 (36%) includes motorcycle accidents. In six months' RTAs claimed the removal/amputated parts of the body of the 400 (**50%** of motorcycle accidents) victims. Another clear fact explains that more than three million Tanzanians were physically disabled mostly caused by road traffic accidents. The growing rate of PWDs mostly youth has outnumbered the capacity of hospitals providing orthopaedic service in the country while there is no even a single rehabilitation Centre for attending the vulnerable.

A 2016 study conducted in Tanzania demonstrated that approximately 70% of the victims of RTAs reported were between 18 and 45 years old. The resulting disability from RTAs in this population often leaves working-age men and women with a diminished capacity to care for their families and decreased ability to contribute meaningfully to the nation's developing economy. Given these detrimental effects, any improvements to the treatment of musculoskeletal injuries would provide an enormous benefit to the thousands of individuals injured by RTAs each year in Tanzania and the millions of individuals affected worldwide. One aspect of injury treatment and rehabilitation that requires further investigation is the way in which we address the mental health needs of this patient population. Mental health services have historically been under-utilized by orthopaedic specialists and therapists despite evidence that musculoskeletal injuries result in significant psychopathology. Van Delft Schreurs et al. found that among severely injured patients, long term physical complaints were mainly reported by those with concomitant psychological complaints. It is well known that patients who develop psychological disorders such as anxiety, depression, or post-traumatic stress disorder (PTSD) are more likely to manifest physical discomfort. Additional studies have shown that psychiatric symptoms accounted for a larger proportion of the disability found 12 months following a traumatic injury than both physical factors and pain severity. These findings all support the fact that a patient's mental health can directly impact their physical experience of an injury and their ability to achieve successful rehabilitation. From a legal point of view (Facebook page: <https://web.facebook.com/TEPDGHO> March 2018), the Government of Tanzania has shown great commitments towards ensuring access to healthcare for persons with disabilities. Yet there are challenges that PWDs face including, but are not limited to affordability of medical costs and the National Policy on PWD is quiet on rehabilitation services.

1.2. Description of Your Solution

TCR Centre will provide orthopaedic/rehabilitation treatment at a reasonable price ranging from \$ 8500 to \$ 12,000. Our strategy will be to use training experts, volunteers, interns, and health disabled to conduct physiotherapy, assemble accessories and devices. Also, in future, our orthopaedic factory will produce quality accessories and avoid importation costs. Rehabilitation service will restore/recondition (return to their original level of strength, endurance, power, mobility & physical activity in general return to their original level of strength, endurance, power, mobility & physical activity in general) our client's wellbeing to better quality life so he/she can accomplish social and economic duties independently with the ability to walk, use hands, speaking and hearing. An Orthopaedic Workshop which provides the following services: -

- Artificial body parts like limbs (prostheses),
- Provide appliance/accessory used to support align (orthoses),
- White canes
- crutches
- Ortho Shoes/Boots
- Wheelchairs

Clients will be provided with accommodation in our residential houses with the capacity to hold 200 people at once, gym, massage centre, recreation, swimming pool, and worship buildings for spiritual counselling, sports grounds and walk/runways, a workshop for artificial organs, transport service (special vehicles for attending disabled/patients) and an airstrip.

We expect to be prudent, honest and ethical in all our dealings, while improving the quality by collaborating and cherishing the critical feedback and suggestions offered. We'll maintain a happy environment with mutual trust, encourage professional development and innovation through a constant process of learning. We'll provide proficient care to our internal and external customers for the benefit of humankind.”

1.3. Validation of Problem and Solution

To ensure our business operates, we will secure contract with number of hospitals, Institutions like health Schools, colleges, universities and health care centres. We will use a collaborative model since in the country there is no rehabilitation services available. The Center will also engage on Sales of

Prosthesis; Orthosis; other devices and Rehabilitation services. Training Unit will indirectly reduce the cost of operation for students will be utilized in the centre, Other Income Generating Projects ie Self Gardening, Horticulture, animal husbandry, own orchards.

1.4. Competitive Advantage

We have the first-mover advantage using our Technology that is best in terms of rehabilitation compared to our competitors. The centre will use a blended technology both old and new ie. Exoskeleton Technology, Modular Technology, Ponseti method to treat ‘Club Foot’. Our business model of working with the government and donors from South Korea, Social Security Funds, TANCOT – KCMC, and Referral Hospitals to provide our services is another area of advantage. **The signing of an MoU with the government as the first-mover advantage of the technology and business ideas will protect others from taking our market and ensure business sustainability.** Our competitors are the hospitals which provide hospitalized care and workshop services on outpatient basis like Muhimbili (MOI) – Dar es Salaam, CCBRT – Dar es Salaam, KCMC – Kilimanjaro, PERAMIHO – Ruvuma, BUGANDO – Mwanza, BENJAMIN MKAPA – Dodoma. However, most of these hospitals are government owned hospitals which puts much emphasizes on hospital care rather than Rehabilitation services and some are not well equipped with highly advanced technology in these services. This makes the services so expensive and not reliable. Our technology offers the cheapest costs of rehabilitation for a patient. Moreover, they treat PWDs as Out – Patients rendering them with accommodation and transport inconveniences. Emphases will be put on treating them of their psychological predicaments too in order to achieve high degree of self-acceptance thus cooperate with the rehabilitation procedures fully. The founding members are very experienced personnel in this service. Forty years’ experience offered by the founder of this mission gives us the competitive advantages to perform and run this field with full commitment.

1.5. Future Plans

To ensure that the sustainability of the project, TCR Centre is dedicated to ensuring the extension of the Rehabilitation service to serve PWDs in Tanzania, the neighboring countries in the EAC, SADC and Regions beyond. TCR aspires to make TCR Centre **the Best in Sub Sahara Africa**. Within the **210 acres** location, apart from (1) Rehabilitation, the **TCR SYSTEM** there will consist an (2) Orthopaedic workshop; (3) Collage/Vocational Training School; (4) Hospital; and (5) an Orthopaedic Factory. The factory will produce components for the assembly of prostheses,

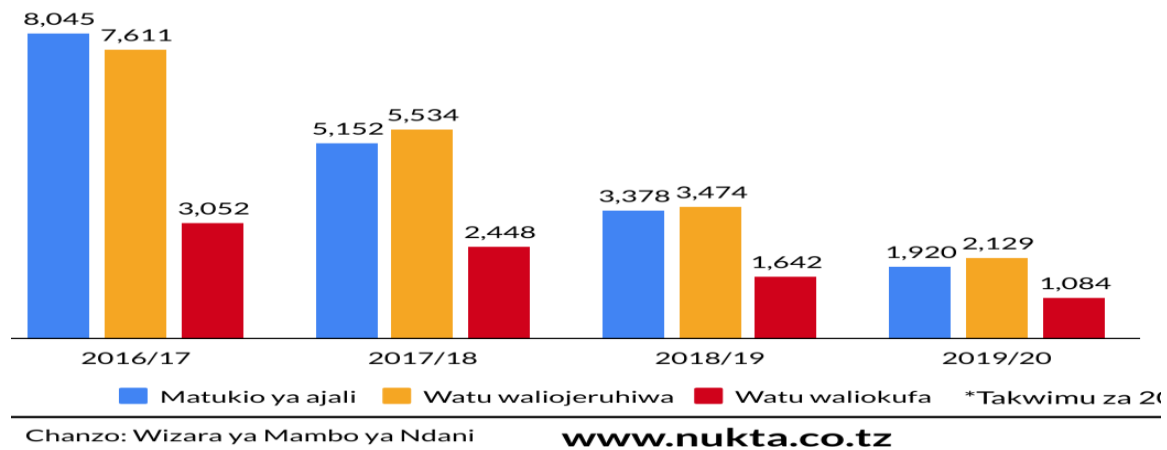
orthoses, accessories and other devices for the management. Forty years' experience offered by the founder of this mission fulfils our desire to perform and run this field into full commitment. For the case of funding, the plan is to pursue public Grant from the government of Tanzania, our PATNER from S. KOREA, Internal and external donors, corporates (CSR), foundations supporting people with disability (PDOs), credits from Social Security Funds, and individual's contributions through fundraising campaigns to maintain this project's motion. Moreover, we will maintain a strong common connection with our partners, referral hospitals, and healthy related universities and colleges, NGOs, PDOs and the government through its responsible ministries in the health and disability sectors.

2.0 Market Analysis Summaries

2.1 General Market Description

According to the government report and various kinds of literature available, Road Traffic Accident (TRAs) has been the major cause of injuries and disability among many. As shown on the ministry website, although Road Traffic Accident has been decreasing from 2016/17 to 2019/20, there is a significant number of injuries recorded. When taking the numbers, you will realise that in four years consecutive, 18,748 people were injured in Road Traffic Accident (RTAs). This alone is a significant sign that, the problem is very critical and if serious measures are not taken to these groups of people especially after receiving hospital treatments, majority will be physically/psychologically affected due to accident trauma. The analysis does not include Cancer, Diabetics, and Congenital Malformations statistics. The graph below shows only one component of RTAs to justify the general market analysis.

Mwenendo wa matukio ya ajali, watu waliojeruliwa na kufariki kutokana na ajali Tanzania kati ya 2016/17 na 2019/2020



2.2 Target Market Segment

The center is targeting the patients with disabilities in Tanzania caused by various accidents including, Road Traffic Tragedies, Cancer, Diabetics, Congenital Malformations and Gender Violence. The centre will provides all kind of serial training and physio therapy services to 100-500 people with a disability per year. Statistics shows the trends of RTAs alone had an average of 2,129 accidents cases in 2019/20. This signify the higher number of patient who have either received hospital cares but suffer physical/psychological problems because they had not been admitted to rehabilitation services. The current trends in Tanzania of many people attending religious ceremonies and confess on the miracle of physical healing is another evidence of the need for a rehabilitation services to people.

2.3 Competition.

Our competitors are the hospitals which provides hospitalized services and orthopaedics services like Muhimbili (MOI) – Dar es Salaam, CCBRT – Dar es Salaam, KCMC – Kilimanjaro, PERAMIHO – Ruvuma, BUGANDO – Mwanza, BENJAMIN MKAPA – Dodoma. However, most of these hospitals are government owned hospitals which puts much emphasises on hospital care rather than rehabilitation services and some are not well equipped with high advanced technology in their services. This makes the services so expenses and not reliable. Moreover, they treat PWDs as Out – Patients rendering them with accommodation and transport inconveniences. Emphases will be put on

treating them of their psychological predicaments too in order to achieve high degree of self-acceptance thus cooperate with the rehabilitation procedures fully. Our technology offers cheapest costs of rehabilitation of a patient

2.4 Future Markets

This center will provide rehabilitation services and training in Tanzania. The current focus will be Dar Es Salaam and Dodoma, However the center is expecting to grows its services to all big populated regions like Arusha, Mwanza, Mbeya where large number of accidents are recorded. Later on the center is looking to expand to the neighboring countries like Kenya, Uganda, Rwanda, South Sudan, Burundi, some SADC Countries and beyond the regions.

3.0 Execution

3.1 Marketing and Sales Plan

We will sell and provide services of treatment, accessories, appliances, artificial body parts, white canes, orthoshoes/boots and wheelchairs at our workshop located in Nala area, Dodoma Region, Tanzania. Sales also will be done online.

Marketing activities

- Hosting Website and Social media pages.
- Use Radio and Television advertisement.
- Use Newspapers add, posters and brochures
- Sales of Prosthesis; Orthosis; other devices;
- Rehabilitation services,
- Training
- Self-Gardening, Hot culture, animal husbandry, own orchards

3.2 Technology

The center will use the combination of old and modern technology to enable patient of all income levels to afford the services. The center Exoskeleton Technology, Modular Technology and Ponseti method. These type of technology will enable the centre to be flexible in servicing its patient of all levels and enable the experts used to start adopting to the new technology. In

future the center will full operates at new technology which is believed to be more efficiency and cost effective. Serial training and physical therapy will be utilized.

3.3 Location of Facilities

The business will be located at Msajelela Street, Mbalawala ward of ZUZU division, Nala area in Dodoma-Tanzania.

3.4 Key Partners and Resources

- a) YOUNGJIN Com LTD Tanzania
- b) Referral Hospitals in Tanzania
- c) SCR Rehabilitation in South Korea
- d) Health related Universities and Colleges/Institutes
- e) Other Institutions like “The National Service” (SUMA JKT, Youth volunteers)
- f) For Volunteer expatriates/Equipment from International NGOs and PDOs.

3.5 Key Metrics

Offering better rehabilitation/ physiotherapy services, at a logical price and helping disabled people to gain psychological self-acceptance, utilize prosthesis and orthosis accessories, and resume socio-economic duties independently.

- 25% of the physical disabilities who were not able to attend rehabilitation treatment will be reached for the service.
- 25% of the client’s treatment demand gap caused by a few orthopaedic workshops in the country will be filled within twelve months.
- 45% of the physically disabled clients in need receive/access information on the availability of reasonable rehabilitation/restorative service in the country.
- 30% of the disabled dependence ratio will be reduced after complete their treatment.

4.0 Company and Management Team

4.1 Description of the Business

LULIG Enterprises Ltd is a profit-making company with registration number 151628907, the head office is located in Ally Sykes Street, House No 57, Kawe -Tanzania. LULIG Company is intending to open **Threefold Cord Rehabilitation (TCR)** center in Dodoma Zuzu area that will

provides rehabilitative services to people in DODOMA and other close related regions and beyond.

4.1.1 Vision

“Transforming society by optimizing movement to improve the quality of life.”

4.1.2. Mission

The company’s **mission**: “LULIG aspires to bring the health care at the centre to international standards within the reach of every individual, treat them with compassion and work as a team.

The motivation behind the founding of LULIG started in the surgery room of some of the famous hospitals in Tanzania. The company’s founder Joyce Luli Kabadi a retired Surgeon, a General, a mother, development practitioner and advocate. She is conveying her forty years plus experience attending to victims of various accidents including road traffic tragedies, cancer, diabetics, gender violence and congenital malformations. She met with several people who vulnerably ended up to being disabled. The main reason for these people remaining with the permanent incapacitation being income poverty and unawareness limiting their chance of finding a remedy for the ailment. As a surgeon, the founder of LULIG believes that “**Disability need not be an obstacle to success**”. That they can recover/improve quality of life and become able to resume social/economic duties independently regardless of the poverty status impeding them to find the therapy. That’s why Joyce wants to establish the state of the art of a Rehabilitation Centre to restore and return hope and smile into the faces of PWD. She trusts that, with “**The Support of the Government**” in Health, Rehabilitation, Financial, Education and Employment, **PWD will get the chance to unlock their potentials and “SHINE”**.

4.2 Organization values

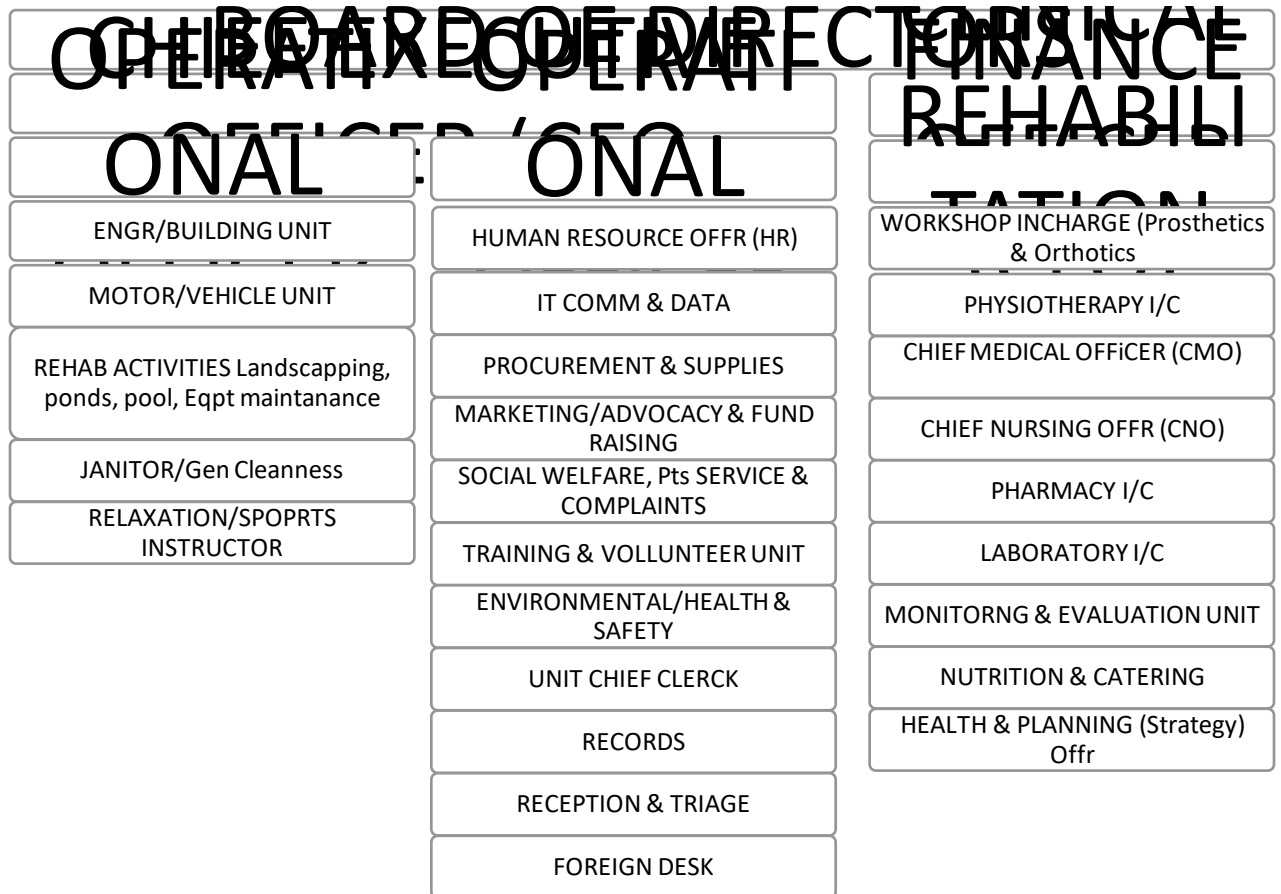
We expect to be prudent, honest and ethical in all our dealings, while improving the quality by collaborating and cherishing the critical feedback and suggestions offered. We’ll maintain a happy environment with mutual trust, encourage professional development and innovation through a constant process of learning. We’ll provide proficient care to our internal and external customers for the benefit of humankind.”

4.3 Management Team

- Brig Gen (Rtd) Dr Joyce Luli Kabadi (*M-Med Surg; M – Mil Sc; MD*) (Founder & CEO)

The founder is experienced Surgeon with more than forty years of experiences in the field. She has attended victims of various accidents including road traffic tragedies, cancer, diabetics, and congenital malformations. Her experiences in the rehab services gives the company the competitive advantages to run the center in profit.

4.4 Organization Structure



5.0 Financial Plan

5.1 Projected Statement of financial performance for the year ended 30th June 2023.

Statement of Financial Performance for the year ended 31st Dec 2023			
LULIG ENTERPRICES LTD			
Revenue		2024	2023
	Revenue from traeatments	TZS 5,566,800,000.00	TZS 4,639,000,000.00
	Other revenue (Grants)	TZS 0	
Total Revenues		TZS 5,566,800,000.00	TZS 4,639,000,000.00
Expenses			
	Electicity charge	TZS 120,000,000.00	TZS 120,000,000.00
	Advertising costs	TZS 12,000,000.00	TZS 20,000,000.00
	Depreciation	TZS 2,285,000,000.00	TZS 2,285,000,000.00
	Business licences	TZS 530,000.00	TZS 530,000.00
	Rent	TZS 18,000,000.00	TZS 12,000,000.00
	Water expenses	TZS 18,000,000.00	TZS 12,000,000.00
	Office supplies	TZS 42,000,000.00	TZS 30,000,000.00
	Extra duty allowances	TZS 63,600,000.00	TZS 42,000,000.00
	Insurances	TZS 5,000,000.00	TZS 5,000,000.00
	Maintenance and repairs	TZS 35,000,000.00	TZS 25,000,000.00
	Softwares development	TZS -	TZS 2,500,000.00
	Salaries and wages	TZS 872,640,000.00	TZS 872,640,000.00
	Travel	TZS 93,600,000.00	TZS 72,000,000.00
	Web hosting and domains	TZS 1,000,000.00	TZS 1,000,000.00
	Fuel expenses	TZS 78,000,000.00	TZS 60,000,000.00
Total Expenses		TZS 3,644,370,000.00	TZS 3,559,670,000.00
	Net Income Before Taxes	TZS 1,922,430,000.00	TZS 1,079,330,000.00
	Income tax expense	TZS 384,486,000.00	TZS 194,965,310.00
Income from Continuing Operations		TZS 1,537,944,000.00	TZS 884,364,690.00
Net Income		TZS 1,537,944,000.00	TZS 884,364,690.00

5.2 Projected Statement of financial position as at 30th June 2023

LULIG ENTERPRICES LTD		
STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER, 2023		
ASSETS	2024	2023
CURRENT ASSETS		
Cash	TZS 1,537,944,000.00	TZS 884,364,690.00
Accounts Receivable	TZS	TZS 6,757,500,000.00
Inventory	TZS -	TZS -
Prepaid Expenses	TZS -	TZS -
Short-Term Investments	TZS -	TZS -
TOTAL CURRENT ASSETS	TZS 1,537,944,000.00	TZS 7,641,864,690.00
FIXED (LONG TERM) ASSETS		
Furnitures	TZS 194,965,310.00	TZS 194,965,310.00
(Less Accumulated Depreciation) <i>insert negative amount (10</i>	TZS (19,496,531.00)	TZS -
Property Plant & Equipment	TZS 22,700,000,000.00	TZS 22,700,000,000.00
(Less Accumulated Depreciation) <i>insert negative amount (10</i>	TZS (2,270,000,000.00)	TZS -
Land	TZS 150,000,000.00	TZS 150,000,000.00
Intangible assets	TZS 2,500,000.00	TZS 2,500,000.00
(Less Accumulated Depreciation) <i>insert negative amount</i>	TZS (750,000.00)	TZS -
TOTAL FIXED ASSETS	TZS 20,757,218,779.00	TZS 23,047,465,310.00
OTHER ASSETS		
Deferred Income Tax	TZS -	TZS -
Other	TZS -	TZS -
TOTAL OTHER ASSETS	TZS -	TZS -
TOTAL ASSETS	TZS 22,295,162,779.00	TZS 30,689,330,000.00

LIABILITIES AND OWNER'S EQUITY	2024		2023	
CURRENT LIABILITIES				
Accounts Payable	TZS	-	TZS	-
Short-Term Loans	TZS	-	TZS	-
Income Taxes Payable	TZS	384,486,000.00	TZS	194,965,310.00
Accrued Salaries and Wages	TZS	-	TZS	-
Unearned Revenue	TZS	-	TZS	-
Current Portion of Long-Term Debt	TZS	-	TZS	-
TOTAL CURRENT LIABILITIES	TZS	384,486,000.00	TZS	194,965,310.00
LONG TERM LIABILITIES				
Long-Term Debt	TZS	-	TZS	-
Deferred Income Tax	TZS	-	TZS	-
Other	TZS	-	TZS	-
TOTAL LONG-TERM LIABILITIES	TZS	-	TZS	-
OWNER'S EQUITY				
Owner's Investment	TZS	20,757,218,779.00	TZS	29,610,000,000.00
Retained Earnings	TZS	1,153,458,000.00	TZS	884,364,690.00
Other	TZS	-	TZS	-
TOTAL OWNER'S EQUITY	TZS	21,910,676,779.00	TZS	30,494,364,690.00
TOTAL LIABILITIES AND OWNER'S EQUITY	TZS	22,295,162,779.00	TZS	30,689,330,000.00

5.3 Projected Cash Flow statement for the year ended 30th June 2023

LULIG ENTERPRICES LTD			
Projected Cash Flow statement for the year ended 30th June 2023			
		31/12/2023	31/12/2024
	For the Year Ending		
	Cash at Beginning of Year	29,600,000,000	7,436,899,380
	Cash at End of Year	7,436,899,380	8,974,843,380
Operations		2023	2024
Cash receipts from			
	Customers	4,639,000,000	5,566,800,000
	Other operations		
Cash paid for			
	Inventory purchases	0	0
	General operating and administrative expenses	(2,687,030,000)	(2,771,730,000)
	Wage expenses	(872,640,000)	(872,640,000)
	Interest	0	0
	Income taxes	(194,965,310)	(384,486,000)
Net Cash Flow from Operations		884,364,690	1,537,944,000
Investing Activities			
Cash receipts from			
	Sale of property and equipment	0	0
	Collection of principal on loans		
	Sale of investment securities		
Cash paid for			
	Purchase of property and equipment	(22,700,000,000)	0
	Purchase of furnitures	(194,965,310)	
	Purchase of land	(150,000,000)	
	Purchase of softwares	(2,500,000)	
Net Cash Flow from Investing Activities		(23,047,465,310)	0
Financing Activities			
Cash receipts from			
	Issuance of stock		
	Borrowing		
Cash paid for			
	Repurchase of stock (treasury stock)		
	Repayment of loans	0	0
	Dividends	0	0
Net Cash Flow from Financing Activities		0	0
Net Cash Flow		(22,163,100,620)	1,537,944,000

5.4 Investment Capital Needed

The center for a start, needs \$ 12,600,000 to establish the type of its kind rehabilitation in Tanzania. This money will be secured through our Partner, YOUNGJIN Com LTD Tanzania from various donors. The capital needed will be utilised to construct the Rehab/Workshop center, buy the equipment needed and run the center.

The Grand Total, in order to complete the desired “**TCR SYSTEM**” is **USD \$ 300 Million**. Within the **210 acres** location, the **TCR SYSTEM** will consist of: - (1) Rehabilitation, (2) Orthopaedic workshop; (3) Collage/Vocational Training School; (4) Hospital; and (5) an Orthopaedic Factory.

5.5 Sources and Use of Funds

The center is expecting to receive fund, for the initial stage, from **YOUNGJIN Com LTD** amounting to \$ 12,600,000 which is equivalent to TZS 29.6 Billion. The funds will be used to build the centers, to purchase equipment and furniture amounting to TZS 22.7 Billion, land acquisition and clearance TZS 150 Million, Working capital requirements TZS 7.67 Billion. **YOUNGJIN Com LTD is ready to invest the USD \$ 300 Milion for the entire projects at The TCR SYSTEM.**