

WELLNESS FOODS TANZANIA LIMITED



Proposed Project for Setting up Facilities for Production of Organic Greenhouse and Livestock Foods In Sengerema District, Busisi Ward, Mwanza Region

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It is acknowledged by reader that information to be furnished in this business plan is in all respects confidential in nature, other than information which is in the public domain through other means and that any disclosure or use of same by reader may cause serious harm or damage to Wellness Foods Tanzania Limited .

Upon request, this document is to be immediately returned to Wellness Foods Tanzania Limited .

Signature

Name (typed or printed)

Date

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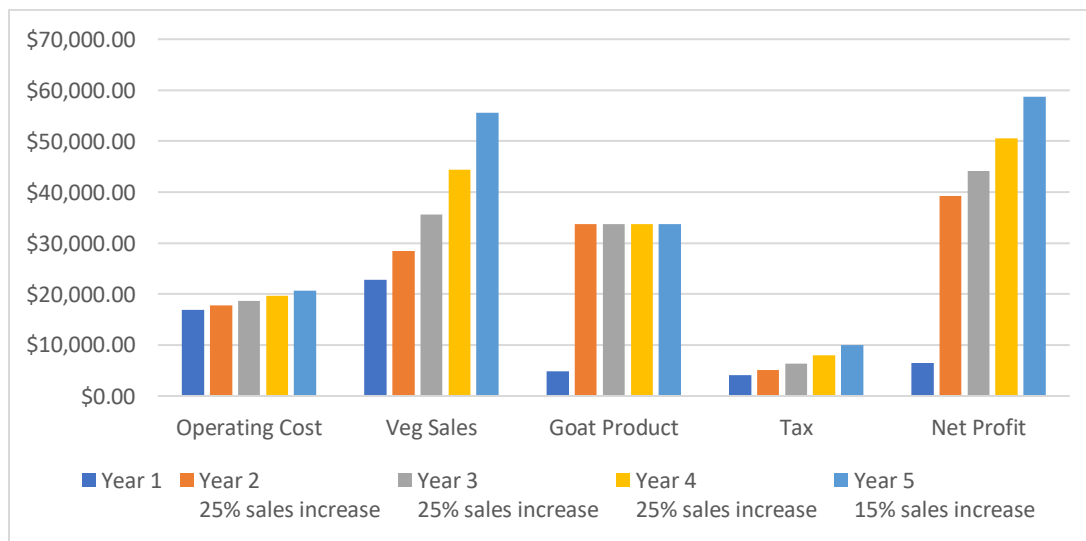
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1.0 Executive Summary

Wellness Foods Tanzania Limited is a small farm located at Sengerema District, Mwanza Region, Tanzania. The company is requesting TIC registration for immediate purchase of the land, building and other assets necessary to open an organic vegetable and fruit operation. The company will be the only Greenhouse farm in the area to provide the local community and national market with organically grown vegetables, organically raised goats, goat milk, cheese and butter.

During the Year 1 start-up phase, Wellness Foods Tanzania Limited will require a period of time to raise and cultivate the products the company intends to market for sale. As soon as the company has accumulated sufficient product to sell, Wellness Foods Tanzania Limited will establish a customer base at local point of sale farmers' market. The projected Profit and Loss Table for Year 2 and Year 3 for Wellness Foods Tanzania Limited reflects the company operating at the expected full capacity. After the demand of this market has been adequately serviced, Wellness Foods Tanzania Limited plans to consider expanding operations by including various other venues to market their products including but not limited to obtaining shelf space at small local grocery businesses within the target market area and possibly expand beyond the Mwanza Region.

5 Year Forecast



1.1 Objectives

The objective of Wellness Foods Tanzania Limited for this business plan is to obtain TIC registration and conform to the Laws of Tanzania.

- Purchasing land and a building.
- Purchasing machinery and equipment.
- Purchasing animals, grain and feed.
- Purchasing fencing.

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- Hiring employees.
- Advertising and marketing expenses.

1.2 Mission

The mission of WELLNESS FOODS TANZANIA LIMITED is to establish an organic farming business capable of initially servicing the local community and niche market by creating jobs, partnering local small scale farmers and producing healthy, high-quality products that customers will benefit from. Wellness Foods Tanzania Limited will provide fresh, healthy produce.

1.3 Keys to Success

The key to success for Wellness Foods Tanzania Limited will be to produce healthy, high-quality products with minimum waste while providing customers with service that is superior to the competition and preserving the environment stringently controlling the application of pesticides.

2.0 Company Summary

Wellness Foods Tanzania Limited is a Greenhouse farming operation that provides the local community with organically grown vegetables, organically raised goats, goat milk, cheese & butter and eggs. The company will establish a customer base at the local farmers' markets and expand operations through internet marketing and other venues. The company's products may be acquired at various local point-of-sale markets, they may be picked-up at the business location or they may be freshly delivered to the customers.

2.1 Company Ownership

Wellness Foods Tanzania Limited is a Greenhouse farm located within Mwanza Region in Busisi Ward, Sengerema District. The company is principally owned and operated by Colin Steven Steyn as President with a 55% stake in the ownership of the company. Within the structure of the Wellness Foods Tanzania Limited loyal employees, Hendrik Nicolaas Coetsee is the technical advisor, Debra Joy Coetsee is the infrastructure Manager and Michelle Coetsee is the Process Development Manager, and each have a 5% ownership stake in the company, while 30% of the shares remain unallotted.

Colin Steven Steyn has over 35 years of experience in the corporate and agriculture and animal care business. Colin Steyn was born and raised in a farming community where he, along with other family members, seeks to start an organic greenhouse farming operation. In the past, Colin Steyn has managed various businesses.

2.2 Start-up Summary

Wellness Foods Tanzania Limited will be owner, financier and will remain debt free for the 1st two years of farm development. Wellness Foods Tanzania Limited intends to acquire the land and resources needed within the least amount of time permitted to establish the farming operation within the 1st twelve months. Start-up expenses of \$6000 will be incurred prior to opening for legal fees, registration, labor, office equipment & supplies and grain & feed. Before Wellness Foods Tanzania

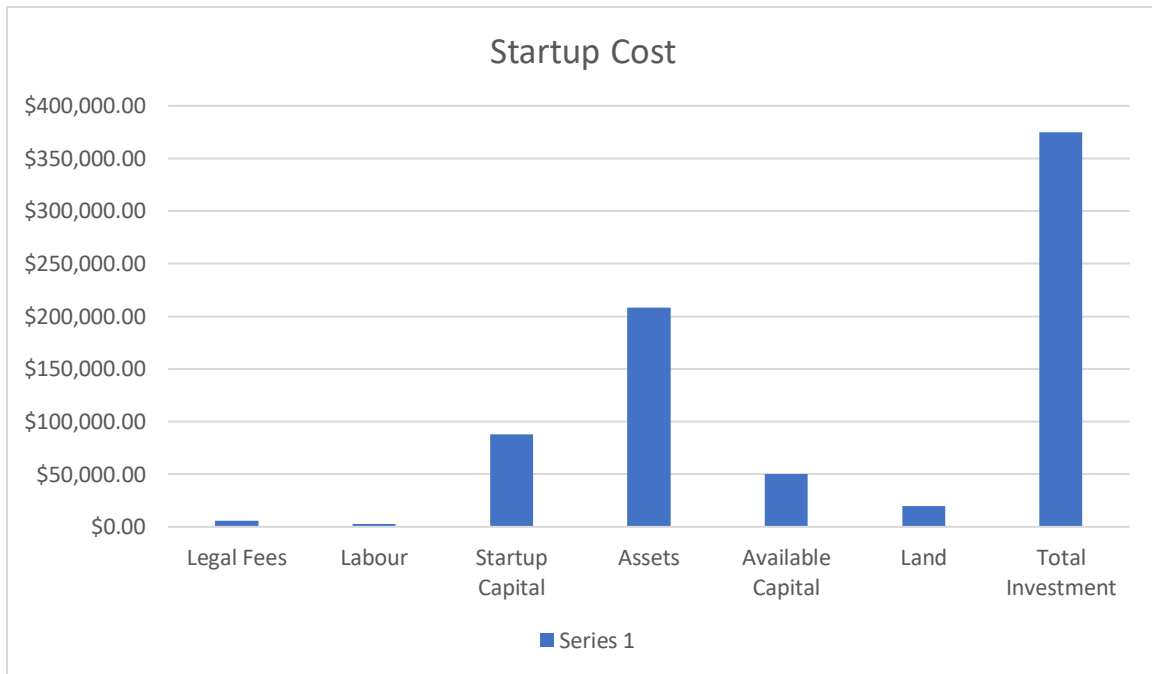
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Limited can begin operations, **\$375,000** will be spent to purchase the start-up assets including the land, building, fencing, machinery & equipment, and an inventory of animals and seeds. A total of \$50,000 is to be retained as available cash which will permit the company to maintain operations during the initial start-up period while the company must wait for sufficient products to become available for sale.

Start-up

Start-up	
Requirements	
Start-up Expenses	
Legal	\$6,000
Labor	\$3,000
Total Start-up Expenses	\$9,000
Start-up Assets	
Initial Investment	\$208,000
Start-up Inventory	\$88,000
Available Capital	\$50,000
Land	\$20,000
Total Assets	\$375,000

Start-up



2.3 Projected Investment by End of Year Three

S/No.	Capital Item	Investment (UD\$)
1.	Land & Buildings	180,000
2.	Agricultural Machinery& Farming Tools and Equipment	208,000
3.	Motor Vehicles	88,000
4.	Pre-operational Expenditures	20,000
	Sub total	496,000
5.	Add: Initial Working Capital	50,000
	Grand Total	546,000

Wellness Foods Tanzania Limited is a small farming operation that offers customers organically grown vegetables, fruit organically raised, goats, goat milk, goat cheese and butter.

4.0 Market Analysis Summary

Organic farming is the form of agriculture that utilizes techniques such as greenhouse, crop rotation, green manure, composting and biological pest control to maintain soil productivity and control pests on a farm. Organic farming excludes or strictly limits the use of synthetic fertilizers, pesticides, plant growth regulators, livestock antibiotics, food additives, and genetically modified organisms.

Price premiums are important for the profitability of small organic farmers, and so many sell directly to consumers in farmers' markets. While organic farms have lower yields, organic methods require no synthetic fertilizer and pesticides. The decreased costs on these expenses, along with the premiums which consumers pay for organic products, create higher profits for organic farmers. Organic farms have been consistently found to be as or more profitable than conventional farms with

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premiums included, but without premiums profitability is mixed depending on the efficiency and management of the farming facility.

Wellness Foods Tanzania Limited is a business that exercises care and diligence in managing operating expenses while providing a variety of healthy products that customers will enjoy and consider an exceptional value.

4.1 Market Segmentation

Wellness Foods Tanzania Limited is located in Busisi Ward, Sengerema District. The population of Busisi is 16839 with a male disbursement of 8,447 and female 8,392 with an average household of 6.2 and sex ratio of 101. The expanded market for Wellness Foods Tanzania Limited consists of the local population of Sengerema District, Mwanza and Geita regions. Sengerema District Council has an estimated population of 663,034, Mwanza has an estimated 2020 population of 2.77 million with a household number of 486,184 averaging 5.7 persons per household, and Geita town with a population of 1,739,530 and households of 286,757 with 6.1 persons per household. The nearest large cities within an hour drive of Busisi are Mwanza (60km) and Geita (110km).

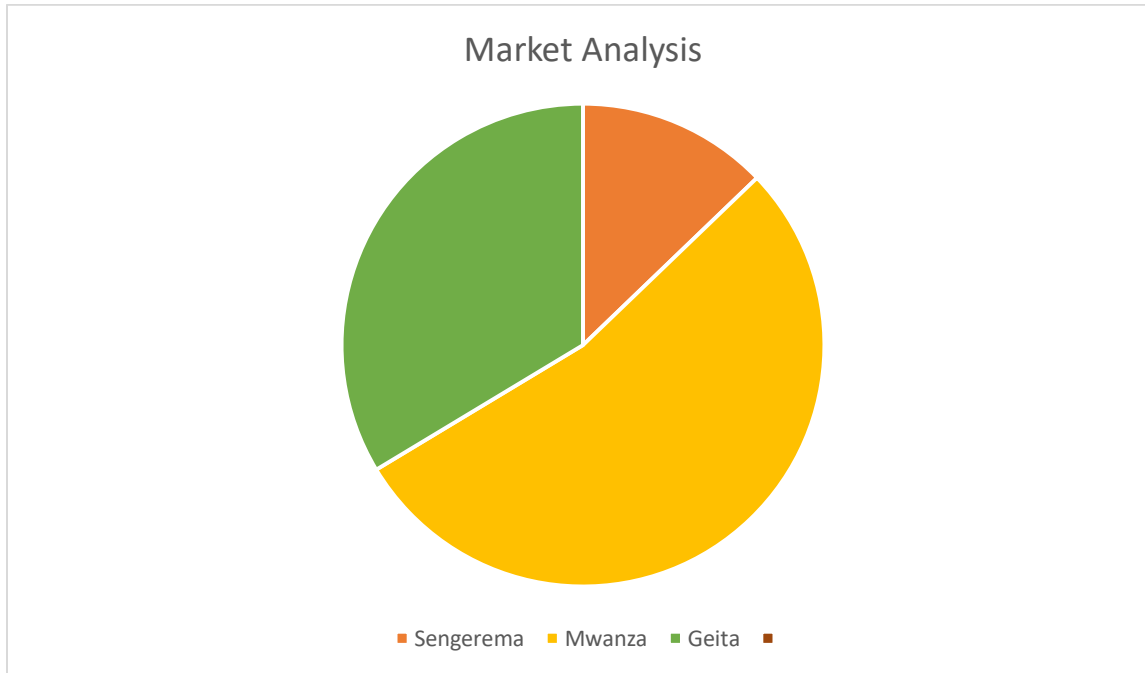
The median household income for residents in Mwanza is in average of Tsh1.3 million per month.

In Sengerema District Council the total population is 663,034 with 330,018 being male, and 333,016 being female and the average household size is 6.0 with a sex ratio of 99. In Mwanza the total population is 2,772,509 with 1,360,381 being male, and 1,412,128 being female and the average household size is 5.7 with a sex ratio of 96. In Geita the total population is 1,739,530 with 861,055 being male, and 878,475 being female and the average household size is 6.1 with a sex ratio of 98.

Table: Market Analysis

Market Analysis	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>
Potential Customers					
Sengerema District households	1000	3000	15000	25000	40000
Mwanza households	5000	15000	35000	50000	65000
Geita households	1000	3500	16000	26000	45000
Total	7000	21500	66000	101,000	150,000

Chart: Market Analysis (Pie)



4.2 Target Market Segment Strategy

Wellness Foods Tanzania Limited will within the 1st twelve months establish a customer base at a centralized market and proceed to solicit customers through internet marketing and face to face engagement. The website will include pictures of the farm and produce as well as a brief description of the products and services offered by the company. The company's products may be acquired at the centralized market, they may be picked-up at the business location or they may be freshly delivered to the customers.

4.3 Industry Analysis

Wellness Foods Tanzania Limited is determined to take advantage of increased consumer awareness in the value of organic farming and food products. By the term “organic agriculture” we refer to the principles defined by the International Federation of Organic Agriculture Movements (IFOAM) and to the concept defining organic on the basis of certain formalized regulations, e.g., the European Union (EU) Regulations 2092/91 and 1804/999. According to the IFOAM principles, organic agriculture aims at producing sufficient quantities of varied and high-quality food (IFOAM, 2005). It strives for a well-balanced and continuous agro-ecosystem with the greatest possible use of locally renewable resources, taking into account animal and human welfare and the socio-economic aspects of the food production system. Organic agriculture is therefore more than just not using synthetic agrochemicals.

4.3.1 Competition and Buying Patterns

The competition for Wellness Foods Tanzania Limited consists of currently, about 45,000 hectares of agricultural land in Tanzania is certified organic, where about 750 farmers are involved in Bio-Re, a project aimed at producing organic cotton (Mwasha and Leijdens, 2004; Parrott and Elzakker, 2003). Certified organic crops have been Right: Aloe vera plant, used as bio-pesticides for animals and plants (photo: Lars Kåre Grimsby). Right: Neem tree plants, used for bio-pesticides, and medicine for animals and humans (photo: Øystein Kilemapofo farmers group in Kilimanjaro in discussion with Envirocare staff (photo: ØysteinSogn) 3 produced in Tanzania for more than ten years. Still, certified organic land is less than 1% of the total agricultural land and the certified organic products are mainly exported to developed countries, similar to the situation in the other 90 or so developing countries that produce organic products (Westermayer and Beier, 2003). The most important certified organic products from Tanzania are cotton, dried herbs, spices, coffee, black tea, ginger, vegetable oils, honey, cashew nuts, citrus, papaya, guava, mango, banana, onion, and garlic (Mwasha and Leijdens, 2004; Parrott and Elzakker, 2003).

5.0 Strategy and Implementation Summary

As soon as Wellness Foods Tanzania Limited has accumulated sufficient product to sell, the company will establish a customer base at a local point of sale Wellness Foods Tanzania Limited. After this objective has been met, and the company adequately meets the demand within the immediate local target market area, Wellness Foods Tanzania Limited intends to expand operations. It is the intention of Wellness Foods Tanzania Limited to be the first company in the area to supply organic greenhouse products to the growing trend of consumers seeking healthier eating alternatives.

5.1 SWOT Analysis

Wellness Foods Tanzania Limited is the only farm using organic greenhouse farming methods in the area. The company is a relatively small operation and faces competition from many larger traditional farms in the area that use chemicals and pesticides. Wellness Foods Tanzania Limited should be able to take advantage of the trend of consumers towards healthier eating habits with the products it offers.

5.1.1 Strengths

As a small operation, Wellness Foods Tanzania Limited can take advantage of increased consumer awareness in the value of organic greenhouse farming and food products. As the only producer of greenhouse organic products in the area, the company will be able to satisfy the needs of the growing trend of consumers in the local area searching for healthier organic products.

5.1.2 Weaknesses

One of the weaknesses of Wellness Foods Tanzania Limited is the size of the operation. The company is located in an area of the country where very few greenhouses farm worker skill is available. To address this short-coming Wellness Foods Tanzania Limited will employee from local communities and provide the necessary training.

5.1.3 Opportunities

Currently there are no other organic greenhouse farming operations in the area. Although there are several large farms, they all rely on traditional farming methods using chemicals and pesticides to produce their products. Wellness Foods Tanzania Limited is establishing itself to take advantage of the growing trend among consumers towards living a healthier lifestyle. Consumers are willing to pay a premium for the products that offer these advantages and Wellness Foods Tanzania Limited is supplying the products that meet the needs of the market demand.

5.1.4 Threats

The most significant threat to Wellness Foods Tanzania Limited is unforeseen disease among the livestock or contamination of the products they sell. Other potential threats may come in the form of government restrictions and regulations, especially if Wellness Foods Tanzania Limited grows and expands in size to warrant closer scrutiny of the company's operations. Another significant threat for the company is the traditional farming operations that service the local target market area.

5.2 Competitive Edge

The competitive edge for Wellness Foods Tanzania Limited is the fact that it is the only company in the local area to offer healthy, organically greenhouse grown and raised products. The various competing farms in the area are all traditionally run operations that utilize chemicals and pesticides. Wellness Foods Tanzania Limited will partner local conventional farmers and support the improvement of organic farming methods in the area and work in partnership to purchase and distribute high quality locally grown produce.

5.3 Marketing Strategy

As soon as Wellness Foods Tanzania Limited has grown and raised sufficient products, the company will begin to establish a customer base at local point of sale farmers' markets. After this objective has been met, and the company sufficiently meets the demand within the immediate local target market area, Wellness Foods Tanzania Limited intends to expand operations. Expansion of the operations may include offering the company's fresh organic products at local grocery markets, soliciting local restaurants and eating establishments that prefer to offer customers healthy organic alternatives, approaching various local businesses to consider offering healthy organic products at their outings and functions and targeting an expanded market area through internet sales of the company's products.

5.4 Sales Strategy

Wellness Foods Tanzania Limited will build and establish a customer base with point-of-sale at a centralized market in the local area of Busisi. In an effort to ensure customers are satisfied with the freshness of their products, Wellness Foods Tanzania Limited offers customers the option to have their purchase freshly delivered if they do not wish to carry their purchase with them from the point-of-sale location, or they may pick up their purchase directly from the business location.

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5.4.1 Sales Forecast

Initially, Wellness Foods Tanzania Limited will require a period to raise and cultivate the products the company intends to market. Vegetables will need to be planted and have time to grow before they are harvested for market. Goats will require a gestation period of four months before they are ready to produce sufficient milk to sell and make cheese and butter.

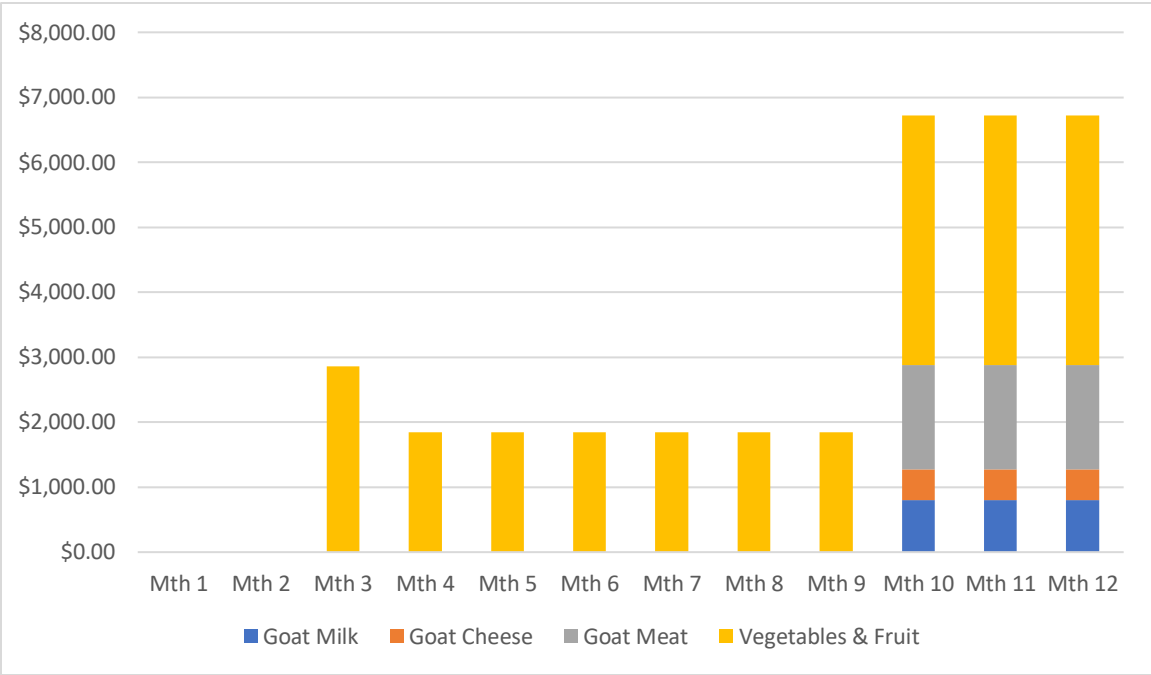
During Year 2 and after the company has established a customer base, Wellness Foods Tanzania Limited is expected to be operating at full capacity. This will permit the company to expand the business to include various other venues to market their products.

Table: Sales Forecast

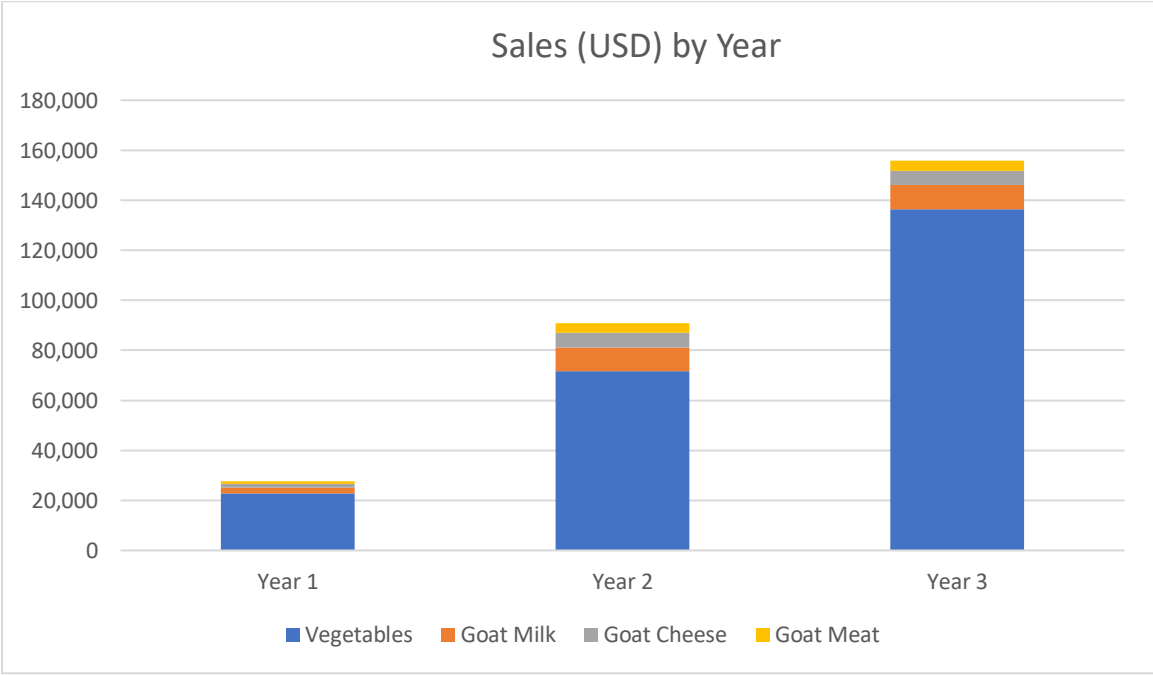
Sales Forecast	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>
Sales			
Goat Produce	\$4,820.00	\$19,260	\$19,260.00
Vegetables& Fruit	\$22,756.95	\$61,822.96	\$136,474.94
Total Sales	\$27,576.95	\$81,082.96	\$155,734.94
Direct Cost of Sales			
Grain & Seed	\$1,000	\$1300	\$1,700
Operating Cost (Labor, fuel, Energy) Associated with Preparing Product)	\$16,950.00	\$17,797.50	\$18,687.38
Subtotal Direct Cost of Sales	\$17,950.00	\$19,097.50	\$20,387.38

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1ST Year Sales Monthly



(3 Year) Sales by Year



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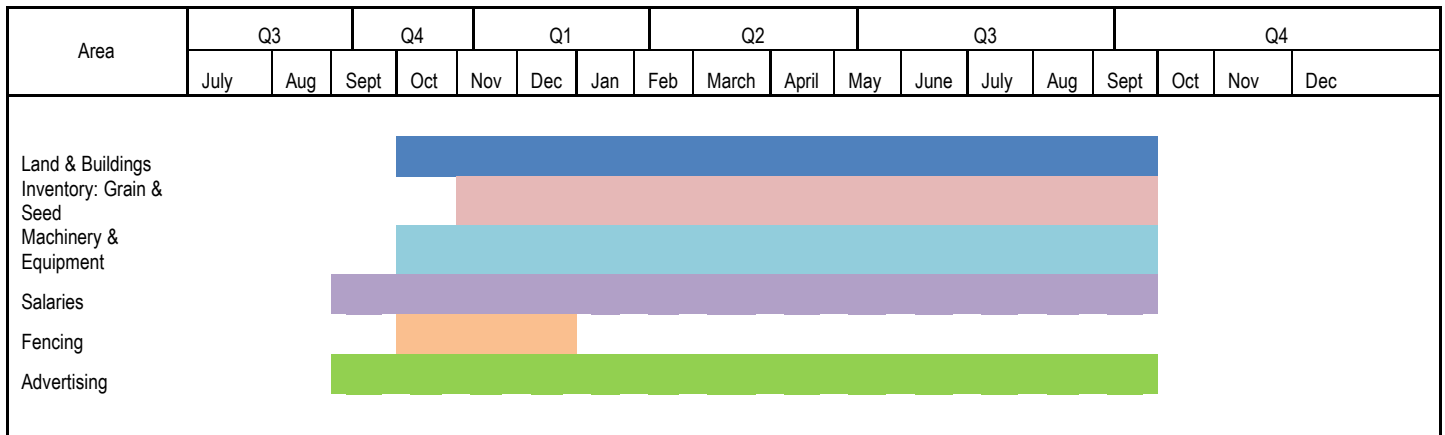
5.5 Milestones

By obtaining registration Wellness Foods Tanzania Limited will be able to open and establish an organic greenhouse farming operation in an area that currently does not provide organic greenhouse products. The company will have to initially purchase the land and building, fencing, machinery & equipment and acquire the necessary inventory to start the business. Once the company has established a customer base within the local market area, Wellness Foods Tanzania Limited will expand to increase sales utilizing various other venues to sell their products.

Table: Milestones

Milestones					
Milestone	Start Date	End Date	Budget	Department	
Advertising	01/11/22	01/01/23	\$3,000	Marketing	
Fencing	15/10/22	15/12/22	\$30,000	Operations	
Salaries	01/09/22	01/09/23	\$1,500	Finance	
Machinery and Equipment	01/10/22	01/09/23	\$20,000	Operations	
Inventory and Grain & Seed	01/11/22	01/09/23	\$30,000	Finance	
Land and Buildings	01/10/22	01/09/23	\$290,500	Operations	
Totals			\$ 375,000		

Chart: Milestones 2022/2023



6.0 Management Summary

Colin Steven Steyn is the principal owner/operator of Wellness Foods Tanzania Limited. Colin Steyn grew up in a farming community. He will be responsible for oversight of the organic greenhouse farming operations which will initially be worked by trusted employees.

6.1 Personnel Plan

Wellness Foods Tanzania Limited is a small operation that will initially employ five additional employees to run the operation. Once the company begins to operate at full capacity in Year 3, Wellness Foods Tanzania Limited will hire additional personnel. The cost of these employees is directly associated with the preparation of the products the company sells and are accounted for as Cost of Sales expenses.

Table: Personnel

Personnel Plan	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>
Farming Labor	\$1,500.00	\$4,800.00	\$5,280.00
Owner	\$0	\$0	\$0
Total People	2	4	6

7.0 Financial Plan

The financial plan for Wellness Foods Tanzania Limited is to invest capital, open and establish an organic Greenhouse farming operation. The business will depend on obtaining the requested approval. Upon receiving the requested approval, after the start-up expenses, Wellness Foods Tanzania Limited will immediately purchase the land, building, fencing, machinery & equipment and the inventory of animals and seeds necessary to begin operations. Because the farming business is subject to a growth and maturity period, a sufficient cash reserve will be maintained by Wellness Foods Tanzania Limited to sustain the business until the company is able to harvest sellable product. As illustrated in the cash flow tables that follow, once the company is able to begin generating revenues from the organic products that Wellness Foods Tanzania Limited offers, there will be an adequate cash flow to sustain the operations and become a successful business.

7.1 Start-up Funding

The start-up costs for Wellness Foods Tanzania Limited consists of \$6,000 for legal fees, labor, office equipment & supplies and grain & seed. The investment for these start-up costs is expected to be acquired from the principal owner in this business plan. Additionally, \$275,000 of the acquired funding will be utilized immediately to purchase the land, building, machinery & equipment, fencing and the inventory of animals required to start the farm.

Table: Start-up Funding

<i>Start-up Funding</i>	
Start-up Expenses to Fund	\$6,000
Start-up Assets to Fund	\$275,000
Total Funding Invested	\$281,000
Assets	
Non-cash Assets from Start-up	\$5000
Cash Requirements from Start-up	\$30,000
Additional Cash Raised	\$0
Cash Balance on Starting Date	\$250,000
Total Assets	\$285,000.00
Liabilities and Capital	
Liabilities	
Current Borrowing	\$0
Long-term Liabilities	\$0
Accounts Payable (Outstanding Bills)	\$0
Other Current Liabilities (interest-free)	\$0
Total Liabilities	\$0
Capital	
Planned Investment	
Owner	\$375,000
Investor	\$0
Additional Investment Requirement	\$0
Total Planned Investment	\$375,000
Loss at Start-up (Start-up Expenses)	\$0
Total Capital	\$375,000
Total Capital and Liabilities	\$375,000
Total Funding	\$375,000

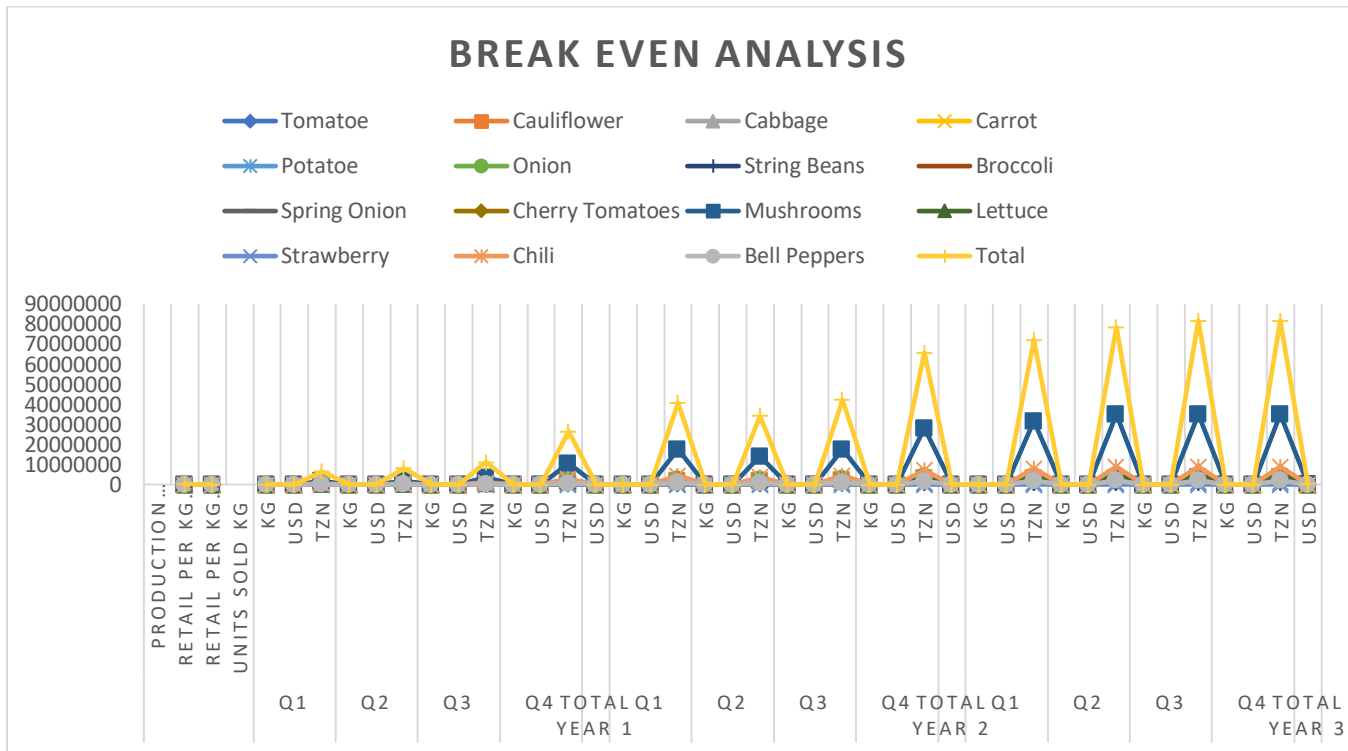
7.2 Break-even Analysis

The break-even analysis for Wellness Foods Tanzania Limited is summarized by the following table and chart.

Table: Break-even Analysis

Break-even Analysis	
Monthly Revenue Break-even	\$2,950
Assumptions:	
Average Percent Variable Cost	31%
Estimated Monthly Fixed Cost	\$2,000

Chart: Break-even Analysis



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7.3 Projected Profit and Loss

Wellness Foods Tanzania Limited is a start-up farming operation. During the Year 1 start-up phase, Wellness Foods Tanzania Limited will require a period of time to raise and cultivate the products the company intends to market for sale. Vegetables will require time to grow after they are planted before they can be harvested. The goats are not able to produce milk until they become mature in 284days after they are purchased.

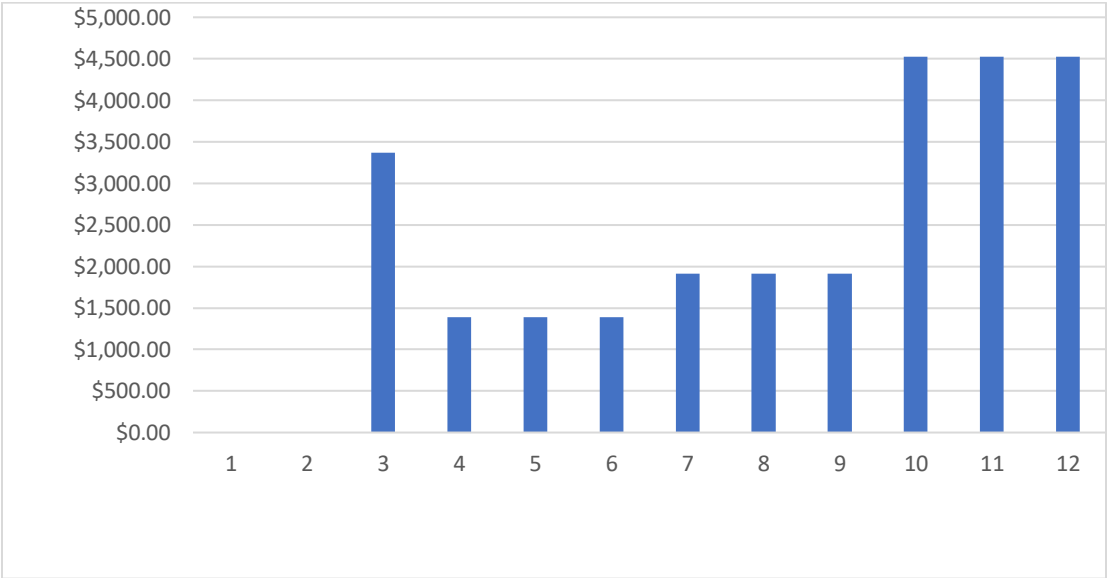
The projected Profit and Loss Table for Wellness Foods Tanzania Limited reflects the company operating at full capacity during Year 2 and Year 3. The company expects to have an established customer base which will permit Wellness Foods Tanzania Limited the opportunity to expand the business by including various other venues to market their products including but not limited to obtaining shelf space at small local grocery businesses within the target market area and expanding the product line.

Table: Profit and Loss

<i>Pro Forma Profit and Loss</i>			
	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>
Sales	\$27,576.95	\$81,082.96	\$155,734.94
Direct Cost of Sales	\$16,950	\$54,300	\$55,740
Other Costs of Sales	\$0	\$0	\$0
Total Cost of Sales	\$16,950	\$54,300	\$55,740
Gross Margin	\$10,626.95	\$ 26,782.96	\$99,994.94
Expenses			
Labour	\$1,500	\$4,800	\$5,280
Packaging	\$650	\$3,000	\$3,000
Insecticide	\$200	\$400	\$400
Compost	\$700	\$1,000	\$1,000
Insurance	\$200	\$500	\$500
Seed	\$400	\$400	\$400
Transport	\$1,000	\$4,000	\$4,000
Marketing	\$1,000	\$4,000	\$4,000
Total Operating Expenses	\$16,950.00	\$54,300.00	\$55,740.00
Profit Before Interest and Taxes	\$27,576.95	\$81,082.96	\$155,734.94
Interest Expense	\$0	\$0	\$0
Taxes Incurred	\$4,963.90	\$14,595.00	\$28,032.10
Net Profit	\$32,540.85	\$95,677.96	\$183,767.04

Net Profit/Sales	%	%	%
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Chart: 1st Year Margin Monthly



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Chart: Profit Yearly

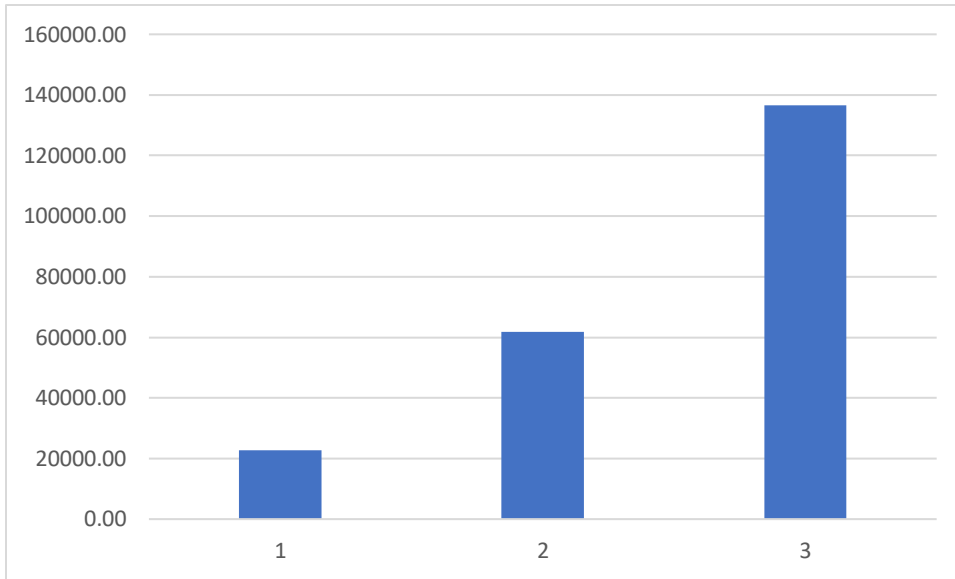
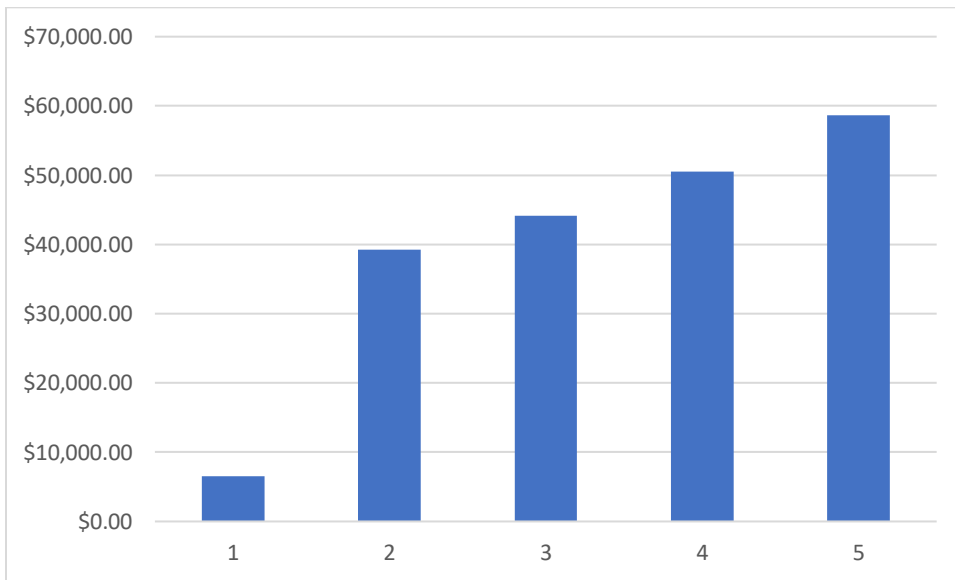


Chart: 5 Year Gross Margin



7.4 Projected Cash Flow

Wellness Foods Tanzania Limited is expected to retain an initial cash balance of \$50,000. Because the project is a start-up farming operation, the available cash will permit the company to maintain operations during the initial start-up period while the company must wait for sufficient product to become available for sale.

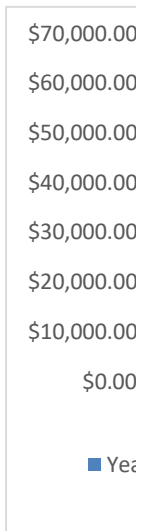
Table: Sales Forecast

<i>Sales Forecast</i>	<u>Month 1</u>	<u>Month 2</u>	<u>Month 3</u>	<u>Month 4</u>	<u>Month 5</u>	<u>Month 6</u>	<u>Month 7</u>	<u>Month 8</u>	<u>Month 9</u>	<u>Month 10</u>	<u>Month 11</u>	<u>Month 12</u>
Sales												
Fruit & Vegetables	\$0	\$0	\$2854.25	\$1,178.32	\$1,178.32	\$1,178.32	\$1,619.35	\$1,619.35	\$1,619.35	\$3,836.56	\$3,836.56	\$3,836.56
Goat Product	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Sales	\$0	\$0	\$2,854.25	\$1,178.32	\$1,178.32	\$1,178.32	\$1,619.35	\$1,619.35	\$1,619.35	\$3,836.56	\$3,836.56	\$3,836.56
Direct Cost of Sales												
Grain & Seed	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35
Labor (Associated with Preparing Product)	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Subtotal Direct Cost of Sales	\$135	\$135	\$135	\$135	\$135	\$135	\$135	\$135	\$135	\$135	\$135	\$135

Table: Personnel

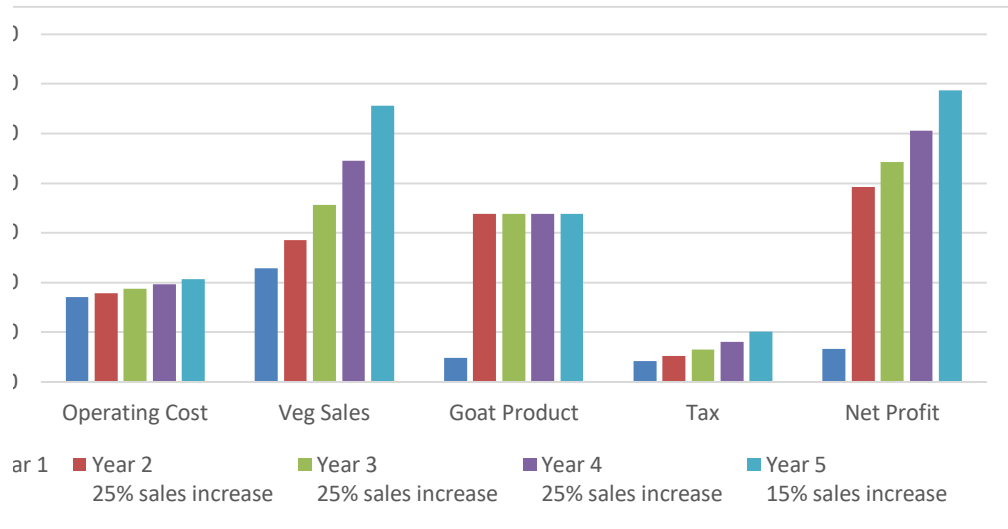
<i>Personnel Plan</i>	<u>Month</u> <u>1</u>	<u>Month</u> <u>2</u>	<u>Month</u> <u>3</u>	<u>Month</u> <u>4</u>	<u>Month</u> <u>5</u>	<u>Month</u> <u>6</u>	<u>Month</u> <u>7</u>	<u>Month</u> <u>8</u>	<u>Month</u> <u>9</u>	<u>Month</u> <u>10</u>	<u>Month</u> <u>11</u>	<u>Month</u> <u>12</u>
Farming Labor	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Colin Steyn (Owner)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Michelle Jansen Van Rensburg, (Operations Manager)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total People	4	4	4	4	4	4	4	4	4	4	4	4
Total Payroll	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100

Area	Year 1	Year 2 25% sales increase	Year 3 25% sales increase	Year 4 25% sales increase	Year 5 15% sales increase
Operating Cost	\$16,950.00	\$17,797.50	\$18,687.38	\$19,621.74	\$20,602.83
Veg Sales	\$22,756.95	\$28,446.19	\$35,557.74	\$44,447.17	\$55,558.97
Goat Product	\$4,820.00	\$33,705.00	\$33,705.00	\$33,705.00	\$33,705.00
Tax	\$4,096.25	\$5,120.31	\$6,400.39	\$8,000.49	\$10,000.61
Net Profit	\$6,530.70	\$39,233.38	\$44,174.97	\$50,529.94	\$58,660.52

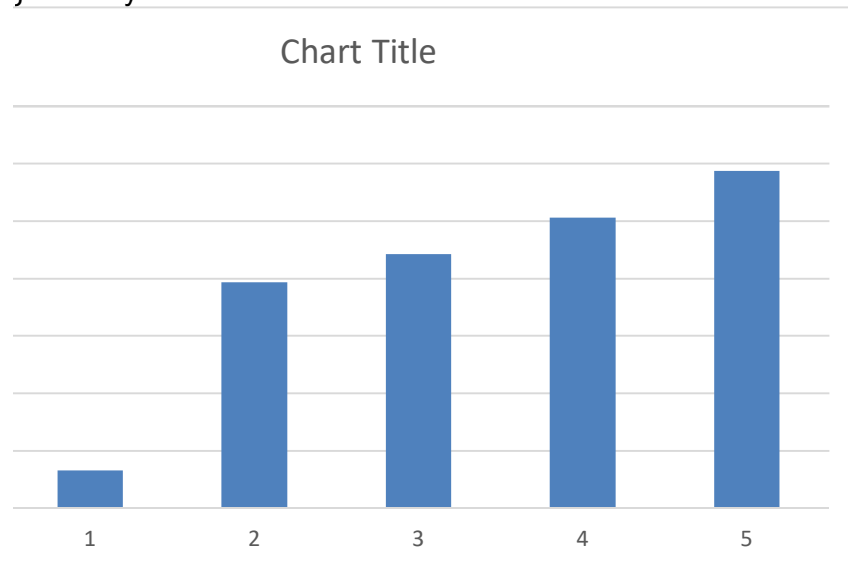


Gross Marg





gjin Yearly



	Q1			
Area	Jan	Feb	March	April
Opex	\$1,000.00	\$1,000.00	\$1,000.00	\$1,150.00
Capex	\$29,700.00			\$19,700.00
Total Cost	\$30,700.00	\$1,000.00	\$1,000.00	\$20,850.00
Sales	\$0.00	\$0.00	\$2,854.25	\$1,178.32
Tax 18%	\$0.00	\$0.00	\$513.77	\$212.10
Total	\$0.00	\$0.00	\$3,368.02	\$1,390.42

Sales - Opex 2022/2023

Area	Q1	Q1	Q1	Q2
Opex	\$1,000.00	\$1,000.00	\$1,000.00	\$1,150.00
Sales	\$0.00	\$0.00	\$2,854.25	\$1,178.32
Profit	-\$1,000.00	-\$1,000.00	\$1,854.25	\$28.32

Profit - Capital 2022/2023

Area	Q1	Q1	Q1	Q2
Profit	-1000.00	-1000.00	1854.25	28.32
Capital	29700.00			19700.00
Profit	-30700.00	-1000.00	1854.25	-19671.68

Q2		Q3			
May	June	July	Aug	Sept	Oct
\$1,150.00	\$1,150.00	\$1,550.00	\$1,550.00	\$1,550.00	\$1,950.00
		\$19,700.00			\$19,700.00
\$1,150.00	\$1,150.00	\$21,250.00	\$1,550.00	\$1,550.00	\$21,650.00
\$1,178.32	\$1,178.32	\$1,619.35	\$1,619.35	\$1,619.35	\$3,836.56
\$212.10	\$212.10	\$291.48	\$291.48	\$291.48	\$690.58
\$1,390.42	\$1,390.42	\$1,910.83	\$1,910.83	\$1,910.83	\$4,527.14

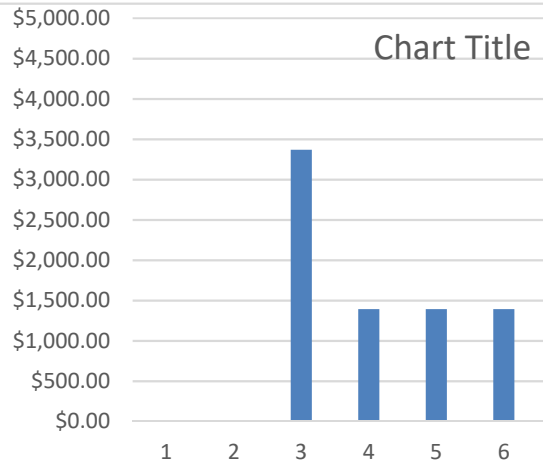
Q2	Q2	Q3	Q3	Q3	Q4
\$1,150.00	\$1,150.00	\$1,550.00	\$1,550.00	\$1,550.00	\$1,950.00
\$1,178.32	\$1,178.32	\$1,619.35	\$1,619.35	\$1,619.35	\$3,836.56
\$28.32	\$28.32	\$69.35	\$69.35	\$69.35	\$1,886.56

Q2	Q2	Q3	Q3	Q3	Q4
28.32	28.32	69.35	69.35	69.35	1886.56
		19700.00			19700.00
28.32	28.32	-19630.65	69.35	69.35	-17813.44

Q4		
Nov	Dec	Year End
\$1,950.00	\$1,950.00	\$16,950.00
		\$88,800.00
\$1,950.00	\$1,950.00	\$105,750.00
\$3,836.56	\$3,836.56	\$22,756.95
\$690.58	\$690.58	\$4,096.25
\$4,527.14	\$4,527.14	\$26,853.20

Q4	Q4	Year End
\$1,950.00	\$1,950.00	\$16,950.00
\$3,836.56	\$3,836.56	\$22,756.95
\$1,886.56	\$1,886.56	\$5,806.95

Q4	Q4	Year End
1886.56	1886.56	5806.95
		88800.00
1886.56	1886.56	-82993.05



Capital

Item	Q3	Q4	Q1
Greenhouse	3000.00	3000.00	3000.00
Irrigation system	1000.00	1000.00	1000.00
Temperature monitoring system	200.00	200.00	200.00
Planting trays for greenhouse	2000.00	2000.00	2000.00
Rods for Tomato stems	100.00	100.00	100.00
Wheel barrows	500.00	500.00	500.00
Spades	100.00	100.00	100.00
Seedling trays	200.00	200.00	200.00
Extraction fans	200.00	200.00	200.00
Garden forks	50.00	50.00	50.00
Small garden spades	50.00	50.00	50.00
Washing system	10000.00	0.00	0.00
Refrigeration system	10000.00	10000.00	10000.00
Solar borehole pump system	1000.00	1000.00	1000.00
Solar lighting	1000.00	1000.00	1000.00
Water tank system	300.00	300.00	300.00
Total	29700.00	19700.00	19700.00

Year 1

Operating Cost	Q1	Q2	Q3
Labour	300	300	300
Packaging	50	100	200
Insecticide	50	50	50
Compost	100	200	200
Insurance	50	50	50
Seed	100	100	100
Transport	100	100	400
Marketing	250	250	250
Monthly Total	1000	1150	1550
No mths	3	3	3
Total Qtrly	3000	3450	4650

Startup Cost			
Legal Fees			
Labour			
Startup Capital Investment	\$88,800.00		
Building	\$208,000.00		
Land	\$20,000.00		
Total	\$228,000.00		

Q2	Total
3000.00	
1000.00	
200.00	
2000.00	
100.00	
500.00	
100.00	
200.00	
200.00	
50.00	
50.00	
0.00	
10000.00	
1000.00	
1000.00	
300.00	
19700.00	88,800.00

Q4	
600	1,500.00
300	650.00
50	200.00
200	700.00
50	200.00
100	400.00
400	1,000.00
250	1,000.00
1950	5,650.00
3	
5850	16,950.00

Year 2

Operating Cost	Q1	Q2	Q3
Labour	1200	1200	1200
Packaging	300	600	900
Insectocide	100	100	100
Compost	100	200	300
Insurance	50	100	150
Seed	100	100	100
Transport	1000	1000	1000
Marketing	1000	1000	1000
Monthly Total	3850	4300	4750
No mths	3	3	3
Total Qtrly	11550	12900	14250

	\$6,000.00
	\$88,800.00
	\$208,000.00
	\$20,000.00
	\$322,800.00

Q4	
1200	4800
1200	3000
100	400
400	1000
200	500
100	400
1000	4000
1000	4000
5200	
3	
15600	54300

Year 3

Operating Cost	Q1	Q2	Q3	Q4
Labour	1320	1320	1320	1320
Packaging	300	600	900	1200
Insectocide	100	100	100	100
Compost	100	200	300	400
Insurance	50	100	150	200
Seed	100	100	100	100
Transport	1000	1000	1000	1000
Marketing	1000	1000	1000	1000
Monthly Total	3970	4420	4870	5320
No mths	3	3	3	3
Total Qtrly	11910	13260	14610	15960

	Q4			Total Year 1	Q1	
TZN	kg	USD	TZN	USD	kg	USD
332505.00	500	\$240.95	554175.00	626.46	600	\$289.13
885633.00	500	\$641.76	1476055.00	1668.58	600	\$770.12
1500000.00	500	\$1,086.96	2500000.00	2826.09	600	\$1,304.35
178800.00	500	\$129.57	298000.00	336.87	600	\$155.48
400000.00	500	\$217.39	500000.00	652.17	600	\$260.87
1200000.00	500	\$869.57	2000000.00	2260.87	600	\$1,043.48
96139.00	300	\$125.40	288417.00	209.00	500	\$209.00
590422.00	300	\$385.06	885633.00	1155.17	500	\$641.76
400000.00	300	\$521.74	1200000.00	869.57	500	\$869.57
400000.00	300	\$521.74	1200000.00	869.57	500	\$869.57
3500000.00	300	\$4,565.22	10500000.00	7608.70	500	\$7,608.70
600000.00	300	\$782.61	1800000.00	1304.35	500	\$1,304.35
0.00	300	\$0.00	0.00	0.00	500	\$0.00
890000.00	300	\$1,160.87	2670000.00	1934.78	500	\$1,934.78
200000.00	300	\$260.87	600000.00	434.78	500	\$434.78
11173499.00	5700	\$11,509.69	26472280.00	22756.95	8100	\$17,695.92

	Q4			Total Year 1	Q1	
TZN	Kg	USD	TZN	USD	Kg	USD
	2000	\$2,400.00	5520000	\$2,400.00	2000	\$2,400.00
	2000	\$1,420.00	3266000	\$1,420.00	2000	\$1,420.00
	500	\$1,000.00	2300000	\$1,000.00	500	\$995.00
	4500	\$4,820.00	11086000	\$4,820.00	4500	\$4,815.00

\$27,576.95

	Q2			Q3		
TZN	KG	USD	TZN	KG	USD	TZN
665010.00	600	\$289.13	665010.00	700	\$337.32	775845.00
1771266.00	600	\$770.12	1771266.00	700	\$898.47	2066477.00
3000000.00	600	\$1,304.35	3000000.00	700	\$1,521.74	3500000.00
357600.00	600	\$155.48	357600.00	700	\$181.39	417200.00
600000.00	600	\$260.87	600000.00	700	\$304.35	700000.00
2400000.00	600	\$1,043.48	2400000.00	700	\$1,217.39	2800000.00
480695.00	400	\$167.20	384556.00	500	\$209.00	480695.00
1476055.00	400	\$513.41	1180844.00	500	\$641.76	1476055.00
2000000.00	400	\$695.65	1600000.00	500	\$869.57	2000000.00
2000000.00	400	\$695.65	1600000.00	500	\$869.57	2000000.00
17500000.00	400	\$6,086.96	14000000.00	500	\$7,608.70	17500000.00
3000000.00	400	\$1,043.48	2400000.00	500	\$1,304.35	3000000.00
0.00	400	\$0.00	0.00	500	\$0.00	0.00
4450000.00	400	\$1,547.83	3560000.00	500	\$1,934.78	4450000.00
1000000.00	400	\$347.83	800000.00	500	\$434.78	1000000.00
40700626.00	7200	\$14,921.42	34319276.00	8700	\$18,333.16	42166272.00

	Q2			Q3		
TZN	Kg	USD	TZN	Kg	USD	TZN
5520000	2000	\$2,400.00	5520000	2000	\$2,400.00	5520000
3266000	2000	\$1,420.00	3266000	2000	\$1,420.00	3266000
2288500	500	\$995.00	2288500	500	\$995.00	2288500
11074500	4500	\$4,815.00	11074500	4500	\$4,815.00	11074500

Q4			Total Year 2	Q1		
KG	USD	TZN	USD	KG	USD	TZN
1000	\$481.89	1108350.00	\$1,397.48	1000	\$481.89	1108350.00
1000	\$1,283.53	2952110.00	\$3,722.23	1000	\$1,283.53	2952110.00
1000	\$2,173.91	5000000.00	\$6,304.35	1000	\$2,173.91	5000000.00
1000	\$259.13	596000.00	\$751.48	1000	\$259.13	596000.00
1000	\$434.78	1000000.00	\$1,260.87	1000	\$434.78	1000000.00
1000	\$1,739.13	4000000.00	\$5,043.48	1000	\$1,739.13	4000000.00
800	\$334.40	769112.00	\$919.59	900	\$376.20	865251.00
800	\$1,026.82	2361688.00	\$2,823.76	900	\$1,155.17	2656899.00
800	\$1,391.30	3200000.00	\$3,826.09	900	\$1,565.22	3600000.00
800	\$1,391.30	3200000.00	\$3,826.09	900	\$1,565.22	3600000.00
800	\$12,173.91	28000000.00	\$33,478.26	900	\$13,695.65	31500000.00
800	\$2,086.96	4800000.00	\$5,739.13	900	\$2,347.83	5400000.00
800	\$0.00	0.00	\$0.00	900	\$0.00	0.00
800	\$3,095.65	7120000.00	\$8,513.04	900	\$3,482.61	8010000.00
800	\$695.65	1600000.00	\$1,913.04	900	\$782.61	1800000.00
13200	\$28,568.37	65707260.00	\$61,822.96	14100	\$31,342.87	72088610.00

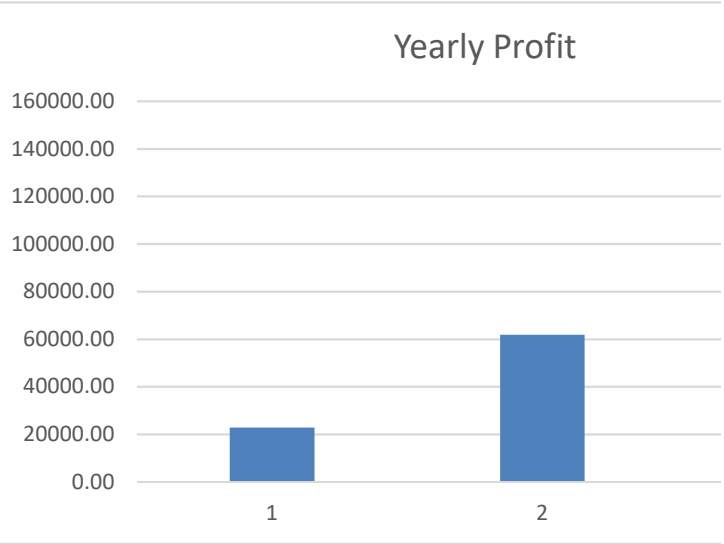
Q4			Total Year 2	Q1		
Kg	USD	TZN		Kg	USD	TZN
2000	\$2,400.00	5520000	9600	2000	\$2,400.00	5520000
2000	\$1,420.00	3266000	5680	2000	\$1,420.00	3266000
500	\$995.00	2288500	3980	500	\$995.00	2288500
4500	\$4,815.00	11074500	19260	4500	\$4,815.00	11074500

\$81,082.96

Q2			Q3			
KG	USD	TZN	KG	USD	TZN	KG
1000	\$481.89	1108350.00	1300	\$626.46	1440855	1300
1000	\$1,283.53	2952110.00	1300	\$1,668.58	3837743	1300
1000	\$2,173.91	5000000.00	1300	\$2,826.09	6500000	1300
1000	\$259.13	596000.00	1300	\$336.87	774800	1300
1000	\$434.78	1000000.00	1300	\$565.22	1300000	1300
1000	\$1,739.13	4000000.00	1000	\$1,739.13	4000000	1000
1000	\$418.00	961390.00	1000	\$418.00	961390	1000
1000	\$1,283.53	2952110.00	1000	\$1,283.53	2952110	1000
1000	\$1,739.13	4000000.00	1000	\$1,739.13	4000000	1000
1000	\$1,739.13	4000000.00	1000	\$1,739.13	4000000	1000
1000	\$15,217.39	35000000.00	1000	\$15,217.39	35000000	1000
1000	\$2,608.70	6000000.00	1000	\$2,608.70	6000000	1000
1000	\$0.00	0.00	1000	\$0.00	0	1000
1000	\$3,869.57	8900000.00	1000	\$3,869.57	8900000	1000
1000	\$869.57	2000000.00	1000	\$869.57	2000000	1000
15000	\$34,117.37	78469960.00	16500	\$35,507.35	81666898	16500

Q2			Q3			
Kg	USD	TZN	Kg	USD	TZN	Kg
2000	\$2,400.00	5520000	2000	\$2,400.00	5520000	2000
2000	\$1,420.00	3266000	2000	\$1,420.00	3266000	2000
500	\$995.00	2288500	500	\$995.00	2288500	500
4500	\$4,815.00	11074500	4500	\$4,815.00	11074500	4500

Q4		Total Year 3
USD	TZN	USD
\$626.46	1440855	\$2,216.70
\$1,668.58	3837743	\$5,904.22
\$2,826.09	6500000	\$10,000.00
\$336.87	774800	\$1,192.00
\$565.22	1300000	\$2,000.00
\$1,739.13	4000000	\$6,956.52
\$418.00	961390	\$1,630.18
\$1,283.53	2952110	\$5,005.75
\$1,739.13	4000000	\$6,782.61
\$1,739.13	4000000	\$6,782.61
\$15,217.39	35000000	\$59,347.83
\$2,608.70	6000000	\$10,173.91
\$0.00	0	\$0.00
\$3,869.57	8900000	\$15,091.30
\$869.57	2000000	\$3,391.30
\$35,507.35	81666898	\$136,474.94



Q4		Total Year 3
USD	TZN	USD
\$2,400.00	5520000	\$9,600.00
\$1,420.00	3266000	\$5,680.00
\$995.00	2288500	\$3,980.00
\$4,815.00	11074500	\$19,260.00

\$155,734.94

Veg & Fruit

Description	Production Cost	Margin 20%	Tax 18%	Retail Price
Tomatoe	2000.00	400.00	760.00	3160.00
Cauliflower	2952.11	590.42	1121.80	4664.33
Cabbage	5000.00	1000.00	1900.00	7900.00
Carrots	2000.00	400.00	760.00	3160.00
Potatoe	2000.00	400.00	760.00	3160.00
Onions	2000.00	400.00	760.00	3160.00
String Beans	2000.00	400.00	760.00	3160.00
Broccoli	2000.00	400.00	760.00	3160.00
Spring Onion	2000.00	400.00	760.00	3160.00
Cherry Tomatoes	2000.00	400.00	760.00	3160.00
Mushrooms	2000.00	400.00	760.00	3160.00
Lettuce	2000.00	400.00	760.00	3160.00
Strawberry	2000.00	400.00	760.00	3160.00
Chili	2000.00	400.00	760.00	3160.00
Bell Pepper	2000.00	400.00	760.00	3160.00
Goat Products				
Goat Milk				
Goat Cheese				
Goat Meat				



Priority Task



Strawberrys

Harvest milestones	
Cost	
Income	

Chili

Harvest Milestones	
Cost	
Income	

Bell Pepper

Harvest Milestones	
Cost	
Income	

Fruit Plan

Lead	Department	Start	End	Growing Directions	 Priority 1: Priority 2: Priority 3:
					JAN

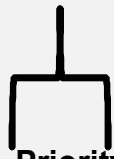
				Fruit is typically ready for harvesting 4-6 weeks after blossoming. Harvest only fully red (ripe) berries, and pick every three days. Cut by the stem; do not pull the berry or you could damage the plant. For June-bearer strawberries, the harvest will last up to 3 weeks.	03 Planting	20kg/ 1

				From sowing, chilli plants vary from about 80 to 120 days to fruit being ready.	Planting	

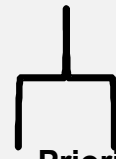
				Peppers have a long growing season (60 to 90 days)		01 Pla



Q1 Q2 Q3



Priority 1:
Priority 2:
Priority 3:



Priority 1:
Priority 2:
Priority 3:

FEB MARCH APRIL MAY JUNE JULY AUG



Planting	25kg/ Planting	25kg/ Planting	25kg/ Planting	50kg/ Planting	50kg/ Planting	50kg/ Planting



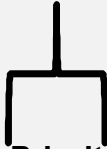
		100kg/ Planting			200kg/ Planting	



nting		25kg/ Planting		50kg/ Planting		50kg/ Planting



Q4



Priority 1:

Priority 2:

Priority 3:



	SEPT	OCT	NOV	DEC
g	60kg/ Planting	70kg/ Planting	70kg/ Planting	100kg/ Planting
		400kg/ Planting		1000kg
g		50kg/ Planting		50kg/ Planting

Carrots

Harvest Milestones						Should be ready for harvest 70 to 80 days after planting. Pull them from the soil when the roots are 1 to 1½ inches in diameter.	09 Planting		1000kg/ Plant		200
Cost											
Income											

Potatoe

Harvest Milestones						Growing season is about three or four months from planting to digging, with some early varieties and immature or “new” potatoes harvested a little earlier. Potatoes are planted from small pieces of mature tubers, called “seed” potatoes, each with one or two bud		01 Planting		200kg/Planting	
Cost											
Income											

Onions

Harvest Milestones						Onions take about 3 to 4 months from planting to harvest. If you want spring onions, otherwise known as green onions, harvest them about 3 to 4 weeks after you've planted your sets	Planting			200kg/ Planting	
Cost											
Income											

String Beans

Harvest Milestones						Bush beans are generally ready to harvest within 50–55 days , while pole beans can take 55 to 60 days. The bean pods are ready to harvest when they're four to six inches long and slightly firm, and before the beans protrude through the skin. Gently pull the beans from the plant, taking care not to tear the blooms	Planting	100kg/ Planting		200kg/ Planting	
Cost											
Income											

Broccoli

Harvest Milestones						For spring-planted broccoli, choose a variety with heat tolerance and a short growth cycle (50 to 60 days to harvest). Most grow best as a mid-summer planting for fall harvest. For the fall crop, choose varieties with a longer growth cycle of 60 to 85 days so that the heads are forming in cooler temperatures		100kg/ Planting		200kg/ Planting	
Cost											
Income											

Spring Onion

Harvest Milestones						Harvest in just eight weeks make spring onions a firm favourite.		100kg/ Planting		200kg/ Planting	
Cost											
Income											

Cherry Tomatoes

Harvest Milestones						Ready to harvest within around 50 to 65 days after planting. You'll know they're ready when their color changes from green to red, orange, purple, or yellow (depending on the variety) and they easily detach from their stem.	Planting	50kg/ Planting		50kg/ Planting	
Cost											

Plan

Q2

Q3

Q4

Priority 1:
Priority 2:
Priority 3:

Priority 1:
Priority 2:
Priority 3:



MAY JUNE JULY AUG SEPT OCT NOV DEC

00kg/ Planting		5000kg/ Planting		5000kg/ Planting			10,000kg
0kg/ Planting		500kg/ Planting		500kg/ Planting			1000kg
	250kg/ Planting		400kg/ Planting		500kg/ Planting		100kg/ Planting

00kg/ Plant		5000kg/ Planting		5000kg/ Planting		5000kg/ Planting	
	500kg/ Planting		1000kg/ Planting		1000kg/planting		2000kg/Planting
			400kg/ Planting				1000kg/ Planting
	200kg/ Planting		300kg/ Planting		400kg/ Planting		500kg/ Planting
	400kg/ Planting		500kg/ Planting		1000kg/ Planting		1000kg/ Planting
	400kg/ Planting		500kg/ Planting		1000kg/ Planting		1000kg/ Planting
	100kg/ Planting		100kg/ Planting		200kg/ Planting		200kg/ Planting

Planting/ Harvest	Planting/ Harvest	Planting/ Harvest	Planting/ Harvest	Planting / Harvest	Planting Harvest	Planting / Harvest	Planting / Harvest
Planting/ Harvest	Planting/ Harvest	Planting/ Harvest	Planting/ Harvest	Planting / Harvest	Planting Harvest	Planting / Harvest	Planting / Harvest