

JRF INVESTMENT COMPANY LIMITED

BUSINESS PLAN

JRF INVESTMENT COMPANY LIMITED

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Dar es salaam, Tanzania

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CONFIDENTIALITY AGREEMENT

The undersigned reader acknowledges that the information provided by **JRF INVESTMENT COMPANY LIMITED** in this business plan is confidential; therefore, the reader agrees not to disclose it without the express written permission of **JRF INVESTMENT COMPANY LIMITED**

It is acknowledged by the 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 the reader may cause serious harm or damage to **JRF INVESTMENT COMPANY LIMITED**

Upon request, this document is to be immediately returned to **JRF INVESTMENT COMPANY LIMITED**

Signature

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25th November 2022

This is a business plan It does not imply an offering of securities.

1.0 Executive Summary

Introduction

JFR INVESTMENT COMPANY LIMITED is an established business Limited Company (CAP.212) with a valid Business License number **20000039374**. The Company currently is engaged in the business of Real Estate, Motorcycle assembly, and importation of Machinery. The company is dedicated to providing the highest quality workmanship, meeting the agreed delivery dates, and executing the custom work exactly in accordance with the customer's concept. The focus of this business plan is to identify its future target clients, explain its marketing strategy, and to expand company operations and marketing so it can substantially increase profitability.

Location

Our Company is located at Kigamboni Kisarawe II, an industrial area in Dar Salaam

The Company

JRF INVESTMENT COMPANY LIMITED was established in November 2022 as a Limited Company by share as clearly shown in our Memorandum and Article of the Company, we have lent a lot in the relevant industry hence the plan for local motorcycle assembly plan is underway.

Our Services

JRF INVESTMENT COMPANY LIMITED currently focuses on the construction of an industrial business park for rent.

The Market

Based on our Research, we found that the market within the country for local and foreign investors is huge in this market segment, we focus on both internal and external markets, whereby the projection gets customers by about 18% on the first year's commencement.

Capital/Bankers/Financial Considerations

*The company has sufficient capital to let the Business run smoothly, the capital sources are both from owner's contributions and loans or grants from outsiders and our main banker who saved with us is **STANBIC BANK**.*

The marketing research and tailored marketing strategy described in this business plan are projected to get revenue worth **\$837,083.00** annually.

The purpose of this Business plan is to fulfill the **mandatory requirements** for being an eligible registered investor, and the projected amount and timeframe can be varying due to non-expectations events.

1.1 Objectives:

The objectives of **JRF INVESTMENT COMPANY LIMITED** include:

1. **Commencement Business** – Have plots for building an industrial business park
2. **Focusing external markets** – By targeting local and foreign customers
3. **Quality assurance** – Eliminate substandard by direct supervision
4. **Advertising-** Increase the advertising campaign to existing and potential customers
5. **Customer Service** - Give our customers the highest quality service at cost-effective pricing.

1.2 Mission:

It is the mission of **JRF INVESTMENT COMPANY LIMITED** to provide the best quality products with ideal customer service (**Customer satisfaction is our vital Philosophy**)

2.0 Company Summary

JRF INVESTMENT COMPANY LIMITED has a headquarter in Dar es Salaam, located at Kigamboni, Kigamboni district it was established as a Limited Company by shares in November 2022, and currently, the Company planning to start building an industrial business park as well as a factory infrastructure.

2.1 Company Ownership

JRF INVESTMENT COMPANY LIMITED is established in November 2022 as a Limited Company by shares as follows:

- i. Lizhen Yang, Tel. no. +86 -13760756621 (Chinese)
2502 Tianxiu building Xiaobei, Guanzhou – China
Number of shares seventy (70)
- ii. Jingli Yang Tel. no. +86 - 13226651179 (Chinese)
Garden Junsei Xiaobei, Guanzhou – China
number of shares eighty (30)

3.0 Market Analysis Summary

In Tanzania, the industrial business park for rent is rapidly expanding, but the relevant segment has not been fully utilized, penetrating into this market segment by providing the best quality products will enable us to enjoy the economy of scale

Demand is driven largely by the needs of industrial business park for rent due to rapid growing of industrial sector and is therefore linked to economic growth. The profitability of individual companies depends on technical expertise and efficiency in product quality; large companies have economies of scale in purchasing raw materials.

3.1 Market Segmentation

JRF INVESTMENT COMPANY LIMITED will focus on the ability to complete the relevant project with the required equipment by having all the necessary equipment, JRF INVESTMENT COMPANY LIMITED'S market segmentation scheme is local, however, we are focusing on external market segment too.

Table: Market Analysis

<i>Market Analysis</i>		2023	2024	2025	2026	2027
Potential Customers	Growth					
Local customers	10%	6	7	8	9	10
External customers	5%	3	4	5	6	7
Total customers	20	9	11	13	15	17

Table 1:3

3.2 Target Market Segment Strategy

JRF INVESTMENT COMPANY LIMITED knows that satisfied customers aid the Company by referring its business to other clients who need the relevant services

Currently, JRF INVESTMENT COMPANY LIMITED focus on the said market segments, the choice of target markets is based on an in-depth understanding of the customer's needs. The Company's skills and capabilities will allow it to effectively compete and build on to its reputation within its area as well as outside. Therefore, by having sufficient funding and developing a marketing strategy will improve the Company's profitability levels and aid in building a strong customer base.

We will utilize the following sales literature to reach our target market:

- magazines/journals
- online listings
- trade directory and so forth

3.3 Service Business Analysis

JRF INVESTMENT COMPANY LIMITED exists in a competitive market that faces virtually unlimited competition and high demand, the ability of the company to differentiate its services or enter into a niche market is limited. The company will engage in a low-cost leadership strategy while maintaining a suitable level of quality.

As simple as it may be, JRF INVESTMENT COMPANY LIMITED'S method of executing exceptional customer service has an important effect on the bottom line: People want to give their business to those who appreciate it. Skillful use of advertising, having the necessary equipment, and strong communication will bring the business the Company desires.

3.3.1 Competition and Buying Pattern

As mentioned before **JRF INVESTMENT COMPANY LIMITED** exists in a competitive market, but it is the opinion of the Company that other competitors cannot match the Company's work ethics and impeccable customer service skills, we will compete directly with other competitors by effectively meeting customer's needs and fulfilling the client's demands which will aid us in generating future business, "If clients are happy, they will recommend us to others who need the service"

4.0 Web Plan Summary

JRF INVESTMENT COMPANY LIMITED plans to create a new website to provide an Internet presence that will best represent it through digital images and text and serve to more effectively market and expand its market growth.

The enhanced website will include:

- Pictures and video Statements/testimonials of satisfied customers
- Links to businesses that have positive statements and referrals
- Banner ads
- Link for visitors to opt into the Company's list

4.1 Website Marketing Strategy

JRF INVESTMENT COMPANY LIMITED will use email marketing campaigns for their outreach to current and prospective customers, Technology is available that incorporates video with email and offers very powerful, robust, and dynamic features, another benefit is in communicating through the use of streaming video embedded within the email, Management believes that the use of this technology will give the Business a strong competitive edge and outreach to the community.

JRF INVESTMENT COMPANY LIMITED is planning to incorporate an email drip campaign with video into its marketing efforts. This technology will more effectively market to its customer and potential customer base, the built-in analytics provide immediate feedback as to the campaigns affect the effectiveness of the campaign message. Auto responders with Auto responder message can be utilized as an immediate follow-up tool.

This new email marketing campaign technology will serve to position us to achieve and sustain name recognition in front of our current market within the local community. This type of marketing is cost-effective and efficient, the first thing most of us do every day is checked our email inbox.

4.2 Development Requirements:

Development and requirements, **JRF INVESTMENT COMPANY LIMITED** enhanced its Internet presence and email campaign marketing system because it is easy and not complicated.

5.0 Strategy and Implementation Summary:

JRF INVESTMENT COMPANY LIMITED plans to use a direct sales force and relationship selling to reach its target markets, these channels are most appropriate because of time to market, reduced capital requirements, and fast access to established distribution channels

JRF INVESTMENT COMPANY LIMITED plans to advertise in the Yellow Pages and local newspapers, and create a website with information about the company, construction background, and contact information will be available online. References to the website will be mentioned in all other forms of advertising once the website is in effect

5.1 SWOT Analysis

The following *SWOT* analysis captures the key strengths and weaknesses within the company, and describes the opportunities and threats facing, the Company did not fully consider due to the relevant real estate still not being utilized well, although during the selling operations the company focuses to attain some achievements as briefly outlined here below:

5.1.1 Strengths:

The strengths of **JRF INVESTMENT COMPANY LIMITED**
Outstanding reputation – Expanding of customer networking

- **Quality** - The Company guarantees all the products either sold or hire are of the highest quality
- **Customer Care** - The Company takes extra time to make sure the customer is satisfied with the service provided
- **Personnel Experience and Professionalism** – the wholly Management and operational team will be of a highly qualified and ethical oriented staff

5.1.2 Weaknesses:

JRF INVESTMENT COMPANY LIMITED's weaknesses are some competitors are not considered quality by penetrating with best quality products and ideal services we are confident to win the market

5.1.3 Opportunities

Opportunities for **JRF INVESTMENT COMPANY LIMITED**
Growing market with a significant percentage

- Increasing sales opportunities beyond our Country lead to opening new business windows
- Products recognized by clients, hence company's goodwill increased

5.1.4 Threats

The only obstacle to **JRF INVESTMENT COMPANY LIMITED's** success would be further downswings in the economy

5.2 Competitive Edge

JRF INVESTMENT COMPANY LIMITED will be having a strong competitive edge due to its philosophy of full concentration on business ethics.

5.3 Marketing Strategy

JRF INVESTMENT COMPANY LIMITED's strategy is to continue to expand services focusing on big and middle investors by utilizing a website, social media advertising, and search engine optimization (SEO).

5.4 Sales Strategy:

Excellent customer relation skills and work ethic is a primary focus for **JRF INVESTMENT COMPANY LIMITED** these skills will be useful in making customers comfortable in trusting the Company to provide their services, maintaining customer satisfaction, the company feels, is an implicit part of building a relationship that will encourage repeat business.

5.4.1 Sales Forecast:

JRF INVESTMENT COMPANY LIMITED projections are based on research conducted, the planned increase in advertising for the company and future expansion will make the company even more appealing to prospective customers.

As the following table shows, the company plans to deliver sales of \$360,000 in 2023, \$414,000 in 2024, and \$496,800 in 2025, plan implementation.

The Company Plans to increase its revenue by at least 15% - 20% a year

Table: Sales Forecast:

Sales Forecast			
	2023	2024	2025
Sales			
Rent of industrial business park	\$700,000	\$805,000	\$1,006,250
Total Sales	\$700,000	\$805,000	1,006,250
Direct Cost of Sales	2023	2024	2025
Administration	\$140,000	\$161,000	\$201,250
Subtotal Direct Cost of Sales	\$140,000	\$161,000	\$201,250

Table 2:5

The Company has established some basic milestones to keep the business plan priorities in place, Responsibility for implementation falls on the shoulders of the **JRF INVESTMENT COMPANY LIMITED**

The current Milestones for the **JRF INVESTMENT COMPANY LIMITED** plan are as follows:

Purchase of plots, \$150,000: these funds will be used on the purchase of plots and completion of the registration procedure

Machinery and Equipment, \$ 180,000: these funds will be used to purchase the relevant machinery and workshop equipment

Metal Construction materials, \$500,000 this fund will cover on purchase of the construction materials from China

Labor charges & administrative costs, \$115,000: these funds will be used for administration of the project

Advertising, \$24,000: this fund will be used for advertising campaign to reach more potential customers

Employees, \$120,000: this amount will cover one year of payroll

Table: Milestones

<i>Milestones</i>	
Milestone	Budget
Purchase of plots	\$150,000.00
Machinery & Equipment	\$120,000.00
Metal Construction materials	\$500,000.00
Labor charges & administration costs	\$115,000.00
Advertising & Web design	\$24,000.00
Employees	\$120,000.00
Totals	\$1,029,000.00

Table 3:

6.0 Management Summary

The Company plan to have a vibrant Professional team with vast technical experience who will make sure the high quality products are provided to the customers.

6.1 Personnel Plan

The Company's management philosophy is based on responsibility and mutual respect and will maintain an environment and structure that will encourage productivity and respect for customers and fellow employees.

At **JRF INVESTMENT COMPANY LIMITED**, even is considered an individual, and the Company respects their dignity and recognizes their merit. Employees will be encouraged to have a sense of security and pride

in their jobs and will afford equal opportunity for employment, development, and advancement for those qualified.

JRF INVESTMENT COMPANY LIMITED employees will be committed to:

- Providing a safe work environment to protect, employees, customers, and the public.
- Providing safe products to customers
- Continuously improving the company's safety program to reduce the risk of accidents and occupational illness in a changing work environment
- Encouraging employees to participate in accident prevention programs and take personal responsibility for their own and their co-workers' health and safety
- Regulatory compliance and contribution to high safety standards for our industry
- Monitoring workplaces, enforcing safe work practices and communicating the company's safety performance to employees and other stakeholders

Table: Personnel

<i>Personnel Plan</i>			
	2023	2024	2025
Technical staff	\$100,000	\$110,000	\$110,000
Total People	3	3	3
Total Payroll	\$100,000	\$110,000	\$110,000

Table 4:6

7.0 Financial Plan

It is anticipated that the **\$1,029,000.00** funding will provide the necessary capital for the following:

- Equipment
- Plot purchase
- Advertising & Web Design
- Employee
- Construction Materials
- Administrative costs
- Other miscellaneous costs

The following sections of this plan will serve to describe **JRF INVESTMENT COMPANY LIMITED's** financial plan in more detail

- Profit and Loss
- Cash Flow

7.1 Important Assumptions

1. We assume a conservative presence and steady growth in the market

2. We assume there will be no further economic crashes that would greatly hinder our target market's access to their construction needs

7.2 Projected Profit and Loss

The Company has planned to have half the of funding worth \$1,029,000 projected to be received during the 1st quarter of 2023.

The sales are forecast to be \$700,000 in 2023, \$805,000 in 2024, and \$1,006,250 in 2025, respectively. The net profits are forecast to be \$434,000 in 2023, \$491,050 in 2024, and \$613,812 in 2025, respectively. The net profit/sales are forecast to be 62% in 2023, 61% in 2024, and 61% in 2025, respectively.

Important note regarding Advertising

The expense for advertising in 2023 will be financed from our own funding.

Important note regarding Payroll

The payroll expense for the technical employee starting January to December will be also financed from our own funding

Table: Profit and Loss

<i>Pro Forma Profit and Loss</i>			
	2023	2024	2025
Sales	\$700,000	\$805,000	\$1,006,250
Direct Cost of Sales	\$140,000	\$161,000	\$201,250
Total Cost of Sales	\$140,000	\$161,000	\$201,250
Gross Margin	\$434,000	\$491,050	\$613,812
Gross Margin %	62.00%	61.00%	61.00%
Expenses			
Other indirect costs	\$126,000	\$152,950	\$191,188

7.3 Projected Cash Flow

The cash flow projection shows that provisions for ongoing expenses are adequate to meet the needs of the company as the business will generate sufficient cash flow to support operations. On phase 1 The Company has planned for:

funding worth \$ 1,029,000 which are projected to be injected during the 1st quarter of the year 2023, whereby 60% funds will be from shareholder capital and the rest 40 % from Bank loan

The funding would be used to upgrade equipment, purchase plots, employ technical employees, purchase of construction materials, labor charges and administration costs, increase marketing and advertising campaign as listed in the Milestones Table 3 on pg. 10