

CONFIDENTIAL

# SERENE DRINKING WATER

*“Calm Your Thirst”*

## **BUSINESS PLAN**

Prepared August 2022

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# Executive Summary

## Introduction

Demand for bottled drinking water has been growing rapidly since the 1980s, increasing nearly 400% in the last decade according to the Council of Bottled Water Manufacturers, because of consumer confidence in the safety and quality of public water supplies. The bottled water market in Tanzania was equal to 54.00 million USD (calculated in retail prices) in 2015. Until 2025, the water market in Tanzania is forecasted to reach 198.23 million USD (in retail prices), thus increasing at a CAGR of 10.75% per annum for the period 2020-2025 according to Williams & Marshall Strategy. To tap this ever-increasing demand of bottled water we are intending to set up a bottled water plant by the name of “Serene Drinking Water” in the Zanzibar and Tanzania markets.

## Bottled Drinking Water

Looking at the opportunity of the expanding market for drinking water, Serene Drinking Water has been established to provide premium-branded bottled water to the Zanzibar & Tanzania mainland markets to serve the requirements in homes, cinemas, outdoor events, department stores, office, malls, retail outlets, cafes, besides restaurants, supermarkets, and hotels. After months of extensive industry and market research, we have developed a solid business plan to enter the market for bottled water.

Serene Drinking Water will generate revenue through the sale of bottled water in a variety of supplies which include sports bottled and sachets water, soft and hard plastic bottled water, boxed water bags, glass bottled water and dispenser water bottles of the two types of water, i.e., purified and sparkling in various volumes from 330ml to 20L. All bottles are clear (colorless) with crystal design and mate finish. Furthermore, Serene Drinking Water will also generate revenue from various merchandise items such as branded reusable leakproof water bottles, ice buckets, automatic and manual drinking water pumps, and frosted glass. Serene Drinking Water will be delivered through branded distribution cycles (carts), bottle storage racks, bottle hammocks especially to big retailers and in outdoor events with large gatherings.

## Management Team

Quest Enterprises Limited is the current owner Serene Drinking Water. Queen Siraki who is the current Chief Executive Officer of Quest Enterprises Limited holds master's degree in Business Management (MBA) and bringing more than 15 years of experience in business management and development to the company. She has restructured and operationalized thriving manufacturing business including bottled a water business in Kilimanjaro, which she helped to run. She has identified a lack of exclusive premier/luxury local brands in the market and has felt a need to introduce an innovative luxury bottling water business plan.

Two key managers will be identified to assist in the operation and expansion of the business: One will serve as the business's Operations Manager, and the other will be the Marketing and Sales Executives, an extremely important position as the primary customer contact. In addition, four commission Sales Associates will be hired to secure new customers. Other roles to be hired include Accountants, Plant Managers, Production Assistants, Merchandise Manager, Drivers, and Quality Assurance (QA) Engineers.

## Manufacturing

Serene Drinking Water will be bottled by a consortium to be domiciled in Tanzania Mainland and a subsidiary on Zanzibar Island, consisting of Quest Enterprises Limited and other investors (individuals & corporate) from Bahrain. Given the differences in tax regimes although being the same country, Serene Drinking Water will also be bottled in Zanzibar to suit the local market. The consortium will produce the bottles, both plastic and glass, from scratch (blowing) all through to packaging and storage until they are needed by distributors and customers, as well as accepting empty bottles, cleaning them, and refilling them for reuse. Packaging boxes, sachets and water bags will be procured from respective manufacturers. Sustainable practices such as environmentally friendly bottle recycling systems will be employed.

## Sales & Marketing Strategy

By using free trials among other offers to entice consumers, Serene Drinking Water will quickly establish a customer base. Offers will be advertised through a variety of media and

will be promoted at trade shows and mall & corporate events. The marketing budget of \$454,800 will enable the business to quickly capture a large percent of the potential market. All funding for marketing activities will be generated from the business as earnings from operations, not from start-up capital and is based on a standard 10% of first-year sales. To stand out amidst competition and capture market share, robust marketing and sales strategies will be essential. A premier executive launch of Serene Drinking Water in one of the Five Star Hotels in Zanzibar and Tanzania will set a good tone for the premier brand. Strategically, along with the premier executive launch, an introductory written communication of Serene Drinking Water will be sent to hotels, restaurants, and water merchants. Advertisements will also be pegged on local directories, billboards as well as usage of social media platforms such as Facebook and Instagram for sponsored ads.

## Business Target

Our vision is to establish a premier-branded bottled water company whose products will be sold in Zanzibar and Tanzania mainland. There would be no compromise on the quality and branding of the products and complete transparency will be offered concerning our filtration process.

We engage in wholesale and retail distribution of bottled water to the following groups.

- Hotels
- Event Planners, Parties and Corporate Functions
- Restaurants and Canteens
- Corporate Executives
- Government Officials
- Office and Business Communities
- Sports Men and Women
- Tourists
- Outdoor Activities

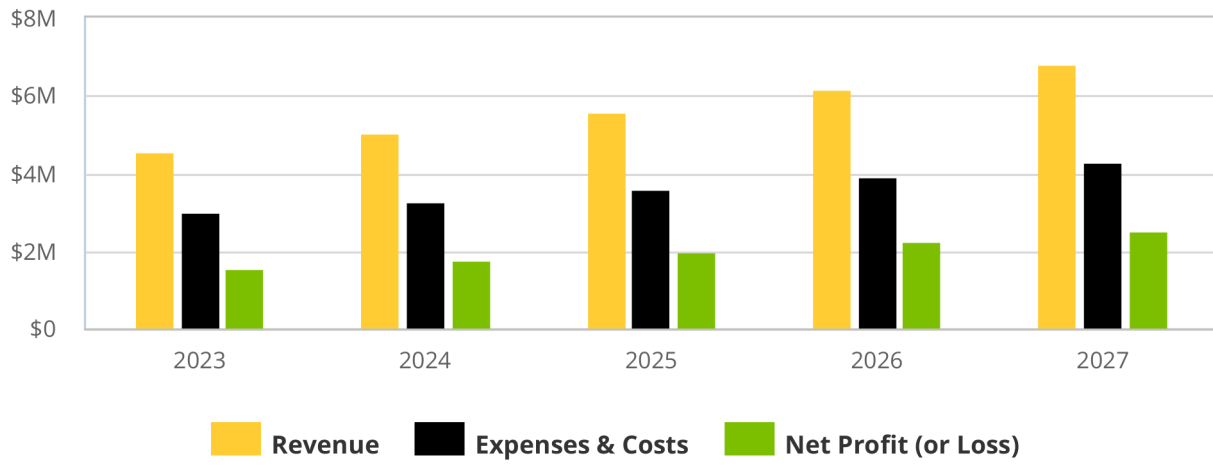
## Funding Requirement

The bulk of the capital will be spent on acquiring or leasing a facility and purchasing water purifying, bottling, and packaging equipment as well as working capital to pay employees and utility bills. Key areas where the capital will be spent include.

- Total fees for registering the business in both Tanzania Mainland and Zanzibar – **\$3,500**
- Legal expenses for obtaining licenses and business permits – **\$5,000**
- Hiring Business Consultant – **\$2,500**
- Cost for payment of rent for 12 months at \$1.76 per square feet – **\$105,600**
- Cost of drilling and establishment of boreholes – **\$60,000**
- Cost for construction of a standard bottled water production plant – **\$500,000**
- Insurance (general liability, workers' compensation, and property casualty) coverage at a total premium – **\$22,400**
- Other start-up expenses including stationery (\$500) and phone and utility deposits – **\$2,500**
- Cost for start-up inventory (raw materials, bottles, and packaging materials et al) – **\$80,000**
- Operating cost for the first 3 months (salaries of employees, payments of bills et al) – **\$100,000**
- Storage hardware (bins, rack, shelves, hammocks) – **\$8,000**
- Cost for counter area equipment (countertop, sink, ice machine, etc.) – **\$9,500**
- Cost for water purifying, bottling, and packaging equipment – **\$100,000**
- Cost for store equipment (cash register, security, ventilation, signage) – **\$15,000**
- Cost for the purchase of furniture and electronics (Computers, Printers, Telephone, Fax Machines, tables, and chairs et al) – **\$4,000**
- Cost for website designing – **\$2,000**
- Product Launch – **\$50,000**

We would need an estimate of **\$1,000,000** to successfully set up our bottled water production plant in Tanzania mainland and **\$ 500,000** for a subsidiary plant in Zanzibar. Please note that this amount includes the salaries of all the staff for the first 3 month of operation.

## Financial Highlights



# Industry Analysis

## Introduction

The bottled water market in Tanzania is projected to grow at a compound annual growth rate (CAGR) of 5.4% over the analysis period of 2021 to 2027, according to data and analytics company Strategy Helix. Increasing awareness among people about consuming safe water, favorable government regulations and market initiatives, premiumization with the growth of bottled water are expected to boost the market growth in the coming years. As well, the Covid 19 pandemic in the recent years, growing hygiene and health concerns have prompted consumers to buy packaged water instead of using normal options. This nationwide trend is so evident in Dar Es Salaam and Zanzibar, where Serene Drinking Water intends to concentrate

The Tanzania bottled water market is segmented based on products and distribution channels. By product, it is categorized into sparkling water, functional water, and still water. The still water segment held the largest market share in 2020. By distribution channel, the bottled water market is divided into convenience stores, hypermarkets, small grocers, supermarkets, outdoor activities, and others. Some of the key players in the market include Aqua Cool, Bonite Bottlers, Super Meals, The Coca-Cola Company, Hill Group and The Bakhresa Group.

## Growth Rate

The bottled water industry has been growing at a rate of 12-15% annually since the mid-1980s. Bottled water sales increased 15.8% from February 1993 to February 1994, indicating a market rebound from the single digit growth of the late 1980s. The bottled water market in Tanzania was equal to 54.00 million USD (calculated in retail prices) in 2015. Until 2025, the water market in Tanzania is forecast to reach 198.23 million USD (in retail prices), thus increasing at a CAGR of 10.75% per annum for the period 2020-2025 according to Williams & Marshall Strategy. The bottled water segment is expected to show a volume growth of 7.4% in 2023.

## Industry Size

By Revenue, the bottled water segment amounts to US\$355.60m in 2022. In global comparison, most revenue is generated in the United States (US\$83.02bn in 2022). In relation to total population figures, per person revenues of US\$5.62 are generated in 2022. By 2026, 7% of spending and 3% of volume consumption in the bottled water segment will be attributable to out-of-home consumption (e.g., in bars and restaurants). In the bottled water segment, volume is expected to amount to 1,224.1ML by 2026.

## Consumption

Approximately 1 out of every 6 households currently consumes non-sparkling bottled water as a source of drinking water. The average volume per person in the bottled water segment is expected to amount to 15.99 L in 2022.

## Distribution Channels

The Council of Bottled Water Manufacturers divides the distribution channels for bottled water into off-trade and on-trade segments. Off-trade segments holds a larger revenue share and includes supermarkets, hypermarkets, minimarkets, convenience stores and traditional stores. On-trade channels are anticipated to grow fast soon and include hotels, restaurants, cafes, clubs, lounges, and cafes. The opening of resorts, hotels and outdoors activities are projected to drive consumption through this channel. While retail purchase accounts for the largest percentage of bottled water purchases (61.5%), 11.3% of sales are made through commercial delivery of water and 11.4% are through home delivery sales. The percentage of the industry that relies on water deliveries for its water is 22.7%, the least percentage of all given the infrastructure standards in the country.

## Cost

According to Statista the average price per liter of bottled water for home use is \$0.34 and \$0.90 for out of home use. Serene Drinking Water intends to charge an average price of \$0.30 per liter as an entry point. With sales of 18,657,600 liters in the first year, after water

production costs and all other expenses at 63%, all sales generate 37% in profit for the business.

# Market Overview

Following poor public infrastructure, the Covid 19 pandemic, reduced access to safe drinking water and the increasing growing hygiene and health concerns, in Dar Es Salaam and Zanzibar, many residents and tourists to turn to bottled water for health reasons.

## Market Size

The size of non-sparkling bottled water market for Tanzania is approximately 1,011,900,000 liters per year. Dar Es Salaam and Zanzibar contribute the lion share of that market with an approximate total population size of 8,171,000 (according to the UN). The average volume per capita for 500ml and 1.5L bottled water are 32.0 bottles and 10.7 bottles respectively. Simply put, there are 261,472,000 (130,736,000 liters) and 87,429,700 bottles (131,144,550 liters) of 500ml and 1.5L consumed respectively.

## Competition

There are currently more than 10 water bottling facilities in Dar Es Salaam and Zanzibar, however none of the companies is producing premium bottles drinking water.

The 3 largest competitors are:

- Dasani
- Hill Water
- Kilimanjaro Water

# Business Overview

## Name

The trade name Serene Drinking Water has been registered, and the product logo is being finalized.

## Corporate Structure

Serene Drinking Water is currently owned by Quest Enterprises Limited. The tradename will later be owned by a consortium to be domiciled in Tanzania Mainland and a subsidiary on Zanzibar Island, consisting of Quest Enterprises Limited and other investors (individuals & corporate) from Bahrain.

## Operations

Sparkling and purified drinking waters will be bottled and labeled with the Serene Sparkling Water and Serene Purified Drinking Water logos. The refillable bottles will be collected from distributors when empty and returned weekly for cleaning/recycling and refilling.

## Personal Investment

Quest Enterprises Limited has already invested over \$15,000 during this year to thoroughly research the Tanzania bottled water industry and verify demand within the local Dar Es Salaam and Zanzibar markets through attendance at industry conventions and trade shows (which included attendance and travel expenses). Funds have also been invested in logo and label creation; and professional consulting fees to incorporate, register the trademark, and finalize the company business plan.

# Product Description

Serene Drinking Water offers premium still/purified and sparkling drinking waters, under the Serene Sparkling Water and Serene Purified Drinking Water labels.

## Purified Drinking Water

Water is purified by a process of reverse osmosis, where the water is forced under pressure through membranes which remove 90% of the dissolved minerals. Water is delivered in different sizes of bottles made of plastic and glass, sachets, dispensers, and boxed water bags. Serene Drinking Water is the only water business in Tanzania to offer 10L boxed water bags. Eventually, the company intends to offer bigger 15- and 20-liter boxed water bags.

## Sparkling Water

Sparkling water is a variation of water, which is a clear, odorless, colorless, and tasteless liquid. Sparkling water is infused with carbon dioxide, which causes it to be sparkling or bubbly. Sparkling water is plain still water that has been infused with carbon dioxide. Sparkling water is becoming a popular alternative to soda, offering fun, fruity twists to every hydration. Serene Sparkling Water comes in plastic and glass bottles.

## Serene Drinking Water Products

- a) Soft Plastic Bottles
- b) Hard Plastic Bottles
- c) Glass Water Bottles
- d) Sports Water Bottles
- e) Sachets
- f) Dispenser Water
- g) Boxed Water Bags

# Marketing Strategy

Serene Drinking Water rests on the promotional strategies to be adopted. We have included several considered highly effective strategies in reaching the target market. The aim is to help understand what the client needs in addition to specific promotional strategies they respond better to.

Among the many marketing and promotional strategies approaches to be used include the following:

- Introduce Serene Drinking Water brand by sending introductory communications to residence, hotels, bottled water merchants and other stakeholders in Zanzibar and Tanzania mainland
- Leverage on the internet to promote our bottled mineral water brands on platforms such as Instagram, twitter, and Facebook.
- Launching Serene Drinking Water production company with a premier party to capture the attention of market.
- Sponsoring in mass outdoor events and gatherings
- Advertise our bottled mineral water in community-based newspapers, local TV, and radio stations
- List our business and products on local directories and magazines.
- Engage in direct marketing and sales
- Encourage the use of Word-of-mouth marketing (referrals)
- Advertising in billboards and bus benches

Other promotional strategies include direct marketing, such as distributing flyers. We will also offer distributorship opportunities structured channels so that partners or distributors are well compensated.

## Marketing Methods

### Advertising Strategy and Publicity

The publicity and advertising strategy of Serene Drinking Water is not solely for selling the water bottle products but to also communicate our brand effectively, the reason to various

branding auxiliary products and merchandise. Below are the platforms we intend leveraging on to promote and advertise Serene Drinking Water.

- Sponsor relevant community programs and events.
- Place adverts on both print (community-based newspapers and magazines) and electronic media platforms
- Install our Billboards on strategic locations all around major cities in Tanzania and Zanzibar.
- Leverage on the internet and social media platforms like; Instagram, Facebook, twitter, et al to promote our bottled water brand.
- Ensure that our bottled water is well branded and that all our staff members wear our customized clothes, and all our official cars and distribution vans are customized and well branded.
- Position our Flexi Banners at strategic positions and events in the location where we intend getting customers to start patronizing our products.
- Distribute our fliers and handbills in target areas.
- Sale and distribute auxiliary products to keep the brand name constantly in front of consumers.

### **Free Trials**

Through research done by the company, this marketing approach has been found to be extremely effective in enticing consumers to try bottled water and to become used to having a cooler nearby. Once the cooler is in place, most customers find it most convenient to leave it there and order additional bottles of water from the company that provided the cooler. The company will also place coolers in public places frequented by health-conscious consumers, such as pharmacies and hospitals.

Serene Drinking Water will contact free trial customers two weeks after the cooler has been placed in their home or office, when the two free bottles of water have most likely been /emptied and offer them an incentive to commit to a cooler rental agreement before the 30-day free trial is over. The incentive may involve free bottles of water or a reduced fee for water. The cost to deliver and place the cooler is minimal, by comparison to the advantage of having a customer essentially locked in to having water delivered by the same company that is renting the cooler to them.

## Pricing Strategy

Pricing of Serene Drinking Water must embrace the effective marketing pricing strategy stratums clasp to its business phase. In view of that, our prices will conform to what is obtainable in the industry but will ensure that within the first 6 to 12 months our products are sold in penetrating prices, i.e., a little bit below the average prices of various bottled water production brands in Tanzania. We have put in place business strategies that will help us run on low profits for a period of 6 months; it is a way of encouraging people to buy into our bottled mineral water brands.

As well, we are aware of the pricing trend in the bottled water production industry which is why we have decided to produce various sizes of bottled water.

## Payment Options

The payment policy adopted by Serene Drinking Water is all inclusive because we are quite aware that different customers prefer different payment options as it suits them but at the same time, we will ensure that we abide by the financial rules and regulations of both Tanzania and Zanzibar.

Here are the payment options Serene Drinking Water will make available to the clients.

- Payment via bank transfer
- Payment via online bank transfer
- Payment via check
- Payment via bank draft
- Payment with cash
- Payment via Point-of-Sale Machine (POS)

Additionally, we will choose banking platforms that will enable our clients to make payment for their purchase without any stress on their part.

## Marketing Budget

An annual marketing budget of \$454,800 has been established for the first year of operation, based on a calculation of 10% of first year sales of \$4,548,000. This funding will be generated from profitable operation of the business and not from the start-up capital.

## Competitive Advantage

Serene Drinking Water will establish itself in the Tanzania and Zanzibar markets as a top-quality provider of bottled water. Serene Drinking Water will launch a premier bottled water brand that will indeed become the preferred choice of the clients in every city where our water will be distributed and retailed.

A close assessment of the bottled water production industry reveals that the market has become much more intensely competitive over the past few years. Henceforth, to survive in this industry, it is paramount to be highly creative, customer centric and proactive. We are aware of the stiffer competition, and we are well prepared to compete favorably with other bottled water production companies in Zanzibar and throughout Tanzania. Our large national distribution network will count as a strong competitive advantage for the business.

Part of what our company is going to establish and uphold as competitive advantage is have the vast experienced management team, who understand how to grow business from the scratch to becoming a national phenomenon. Our employees will be well taken care of, and their welfare package will be among the best within our category (startups bottled water production plants) in the bottled water industry, meaning that they will be more than willing to build the business with us and help deliver our set goals and achieve all our mission and objectives. We will also give good working conditions and commissions to freelance sales agents that we will recruit from time to time.

# Operating Plan

## Distribution

It is expected that the team will sell approximately 667 units per day, or 20,000 per month per purified water product and 223 units per day, or 6,667 per month per sparkling water product. One delivery person will be needed at the start and an additional delivery person will be added when the number of monthly deliveries exceeds 1,600, which is anticipated at the end of the fourth month of business.

## Insurance

Packaging manufacturers' product liability insurance will cover any such claims against Serene Drinking Water. Serene Drinking Water will also carry its own insurance, including a \$ 1 million umbrella liability policy.

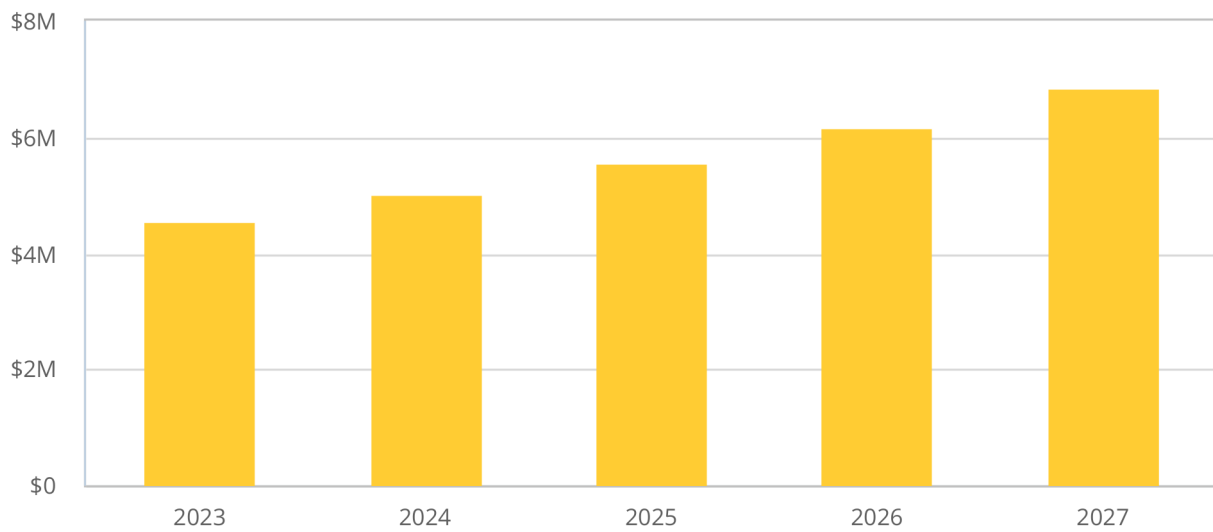
## Sales Forecast

When it comes to bottled water production business, if your bottled water is well branded and packaged and production plant is well positioned and easily accessible, you will always attract customers cum sales and that will sure translate to increase in revenue generation for the business.

Serene Drinking Water is well positioned to take on the available market and every city where our bottled water will be distributed and retailed, and we are quite optimistic that we will meet our set target of generating enough income / profits from the first six month of operations and grow the business and our clientele base.

We have been able to critically examine the bottled water production industry cum bottled mineral bottled water line of business and we have analyzed our chances in the industry, and we have been able to come up with the following sales forecast. The sales projection is based on information gathered on the field and some assumptions match our business.

Revenue by Year



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

# Management & Staffing

## Chief Executive Officer

Queen Siraki has been involved in the water industry through monitoring and rehabilitation of water bottling factories. This gave her exposure and with various aspects of production, delivery, marketing, accounting, and collections. Since then, Queen has carefully researched the opportunity to start a bottled water business in the area.

## Management Team

### Operations Manager

The Operation Manager is responsible to plan, organize, direct, and evaluate all operation and maintenance functions. S/he is responsible for both the operations and administrative requirements of the water department. The Operations Manager will ensure proper operation of Water Treatment Plant and Distribution System, as well as the installation, maintenance, and repair of all Water System Facilities. Utilizing subordinate staff in a coordinated effort prioritizes, assigns, reviews, evaluates and schedules all work.

### Marketing & Sales Executives

Sell products by establishing contacts and developing relationships with prospects; and recommending solutions. S/He is responsible for maintaining relationships with clients by providing support, information, and guidance; researching and recommending new opportunities; recommending profit and service improvements. Identifies, prioritizes, and reaches out to new partners, and business opportunities et al. S/he is responsible for supervising implementation, advocate for the customer's needs, and communicate with clients. Modeling of demographic information and analyze the volumes of transactional data generated by customer purchases. Manages external research and coordinate all the internal sources of information to retain the organizations' best customers and attract new ones. Develops, executes, and evaluates new plans for expanding sales for the purpose of increasing sales and growth of the company. Documents all customer contact and information.

**Production Assistants**

Assist Production Managers to ensure that all machine-specific functions such as configuring the equipment, loading, and operating the machines, and optimizing the machine capability are efficient and timely. Maintains proper storage for the material and product inventory in warehouse. Responsible for purifying and bottling water in all the products. Handles labeling of bottled water products. Responsible for manufacturing of ice. Assists in packaging and loading bottled water into distribution trucks.

**Plant Managers**

Ensures that all machine-specific functions such as configuring the equipment, loading and operating the machines, and optimizing the machine capability are efficient and timely. Maintains proper storage for the material and product inventory in warehouse. Responsible for purifying and bottling water in all the products. Handles labeling of bottled water products. Responsible for manufacturing of ice. Assists in packaging and loading bottled water into distribution trucks.

**Merchandise Manager**

Manages vendor relations, market visits, and the ongoing education and development of the organizations' buying teams. Responsible for the purchase of raw materials, packaging materials (bottles, and plastics et al) and all promotional and auxiliary items. Responsible for planning sales, monitoring inventory, selecting the merchandise, and writing and pricing orders to vendors. Ensures that the organization operates within stipulated budget. Helps to ensure consistent quality of bottled water.

**Quality Assurance (QA) Engineers**

The overall responsibility is to look after the Quality Management System of the water bottling production sections to achieve targeted productivity with all quality, plan & legal compliances within budget/cost standards. Responsible for daily/weekly/monthly monitoring and testing, calibration of all raw materials and finished product. Plant practitioner for regulatory compliance and audit needs. Monitor working conditions to ensure the continued provision of a safe and healthy working environment for the factory. Ensure quality orientation and identify quality improvement programs to improve the cost effectiveness of the manufacturing process for the factory. Ensure that appropriate standard

operating procedures (SOP) are developed and maintained for all aspects of the business. Monitor working conditions to ensure the continued provision of a safe and healthy working environment for the factory.

**Accountants**

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

**Sales Associates**

Assist the Sales & Marketing Executive to sell products by establishing contacts and developing relationships with prospects; and recommending solutions. S/He is responsible for maintaining relationships with clients by providing support, information, and guidance; researching and recommending new opportunities; recommending profit and service improvements. Identifies, prioritizes, and reaches out to new partners, and business opportunities et al

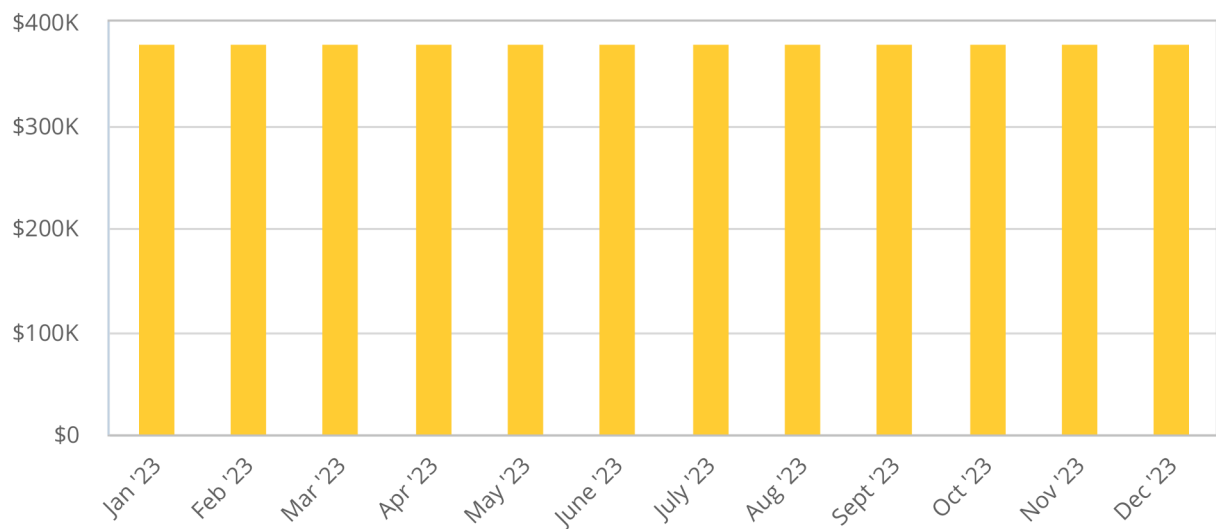
# Financial Plan

## Forecast

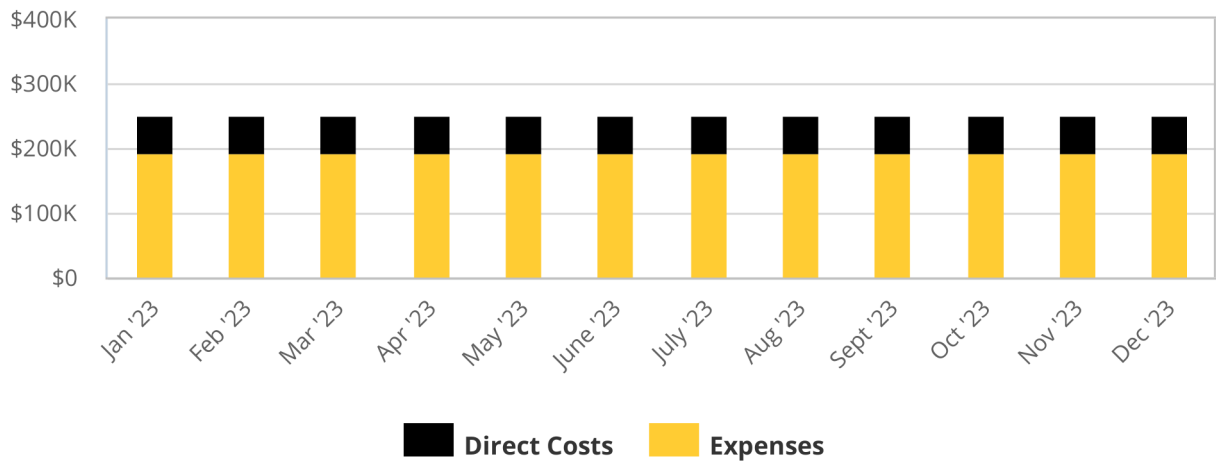
### Key assumptions

- USD - TZS Exchange Rate is 2,320
- All purified water products sell 20,000 units and sparkling water products sell 66.6% lower per month
- Products will not be sold on credit
- Inventory will not be kept for more than 30 days

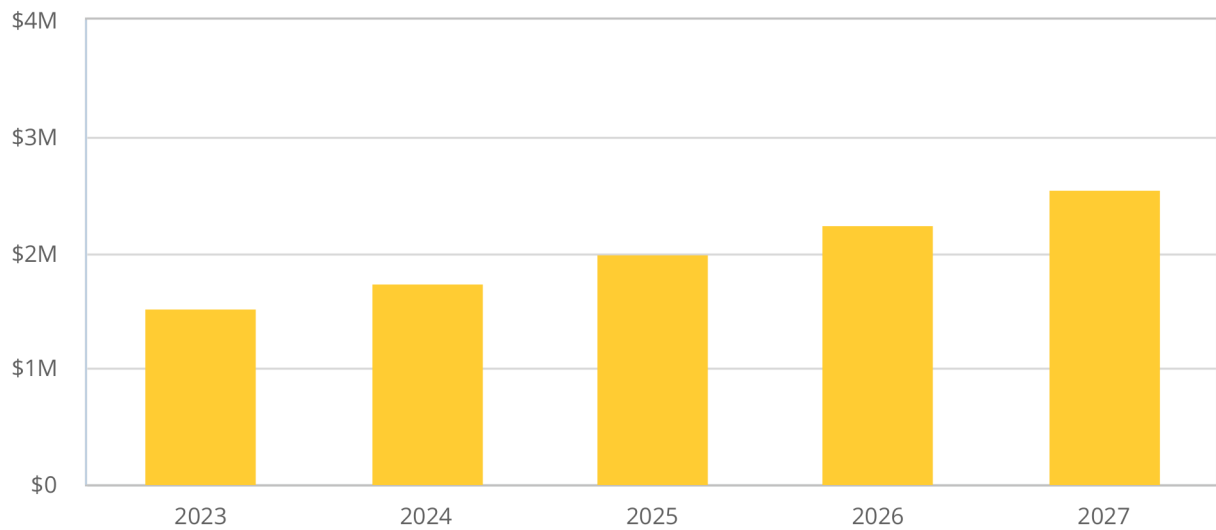
### Revenue by Month



Expenses by Month



Net Profit (or Loss) by Year



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## Statements

### Projected Profit and Loss

	2023	2024	2025	2026	2027
<b>Revenue</b>	<b>\$4,548,000</b>	<b>\$5,036,455</b>	<b>\$5,577,371</b>	<b>\$6,176,380</b>	<b>\$6,839,723</b>
<b>Direct Costs</b>	<b>\$682,200</b>	<b>\$755,468</b>	<b>\$836,606</b>	<b>\$926,457</b>	<b>\$1,025,958</b>
Gross Margin	\$3,865,800	\$4,280,987	\$4,740,765	\$5,249,923	\$5,813,765
<b>Gross Margin %</b>	<b>85%</b>	<b>85%</b>	<b>85%</b>	<b>85%</b>	<b>85%</b>
<b>Operating Expenses</b>					
Salaries & Wages	\$506,646	\$509,180	\$511,728	\$514,276	\$516,852
Employee Related Expenses	\$101,329	\$101,836	\$102,346	\$102,855	\$103,370
Administrative	\$318,360	\$352,552	\$390,416	\$432,346	\$478,781
Sales and Marketing	\$545,760	\$604,375	\$669,284	\$741,166	\$820,767
Rent	\$113,700	\$125,911	\$139,435	\$154,409	\$170,993
<b>Total Operating Expenses</b>	<b>\$1,585,795</b>	<b>\$1,693,854</b>	<b>\$1,813,208</b>	<b>\$1,945,053</b>	<b>\$2,090,763</b>
<b>Operating Income</b>	<b>\$2,280,005</b>	<b>\$2,587,133</b>	<b>\$2,927,557</b>	<b>\$3,304,870</b>	<b>\$3,723,002</b>
Interest Incurred					
Depreciation and Amortization	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000
Gain or Loss from Sale of Assets					
Income Taxes	\$657,001	\$749,140	\$851,267	\$964,461	\$1,089,901
<b>Total Expenses</b>	<b>\$3,014,996</b>	<b>\$3,288,462</b>	<b>\$3,591,081</b>	<b>\$3,925,971</b>	<b>\$4,296,623</b>
<b>Net Profit</b>	<b>\$1,533,004</b>	<b>\$1,747,993</b>	<b>\$1,986,290</b>	<b>\$2,250,409</b>	<b>\$2,543,101</b>

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<b>Net Profit / Sales</b>	<b>34%</b>	<b>35%</b>	<b>36%</b>	<b>36%</b>	<b>37%</b>
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Projected Balance Sheet

	2023	2024	2025	2026	2027
Cash	\$2,498,225	\$4,435,684	\$6,622,215	\$9,084,803	\$11,853,294
Accounts Receivable	\$0	\$0	\$0	\$0	\$0
Inventory					
Other Current Assets					
<b>Total Current Assets</b>	<b>\$2,498,225</b>	<b>\$4,435,684</b>	<b>\$6,622,215</b>	<b>\$9,084,803</b>	<b>\$11,853,294</b>
Long-Term Assets	\$1,350,000	\$1,350,000	\$1,350,000	\$1,350,000	\$1,350,000
Accumulated Depreciation	(\$90,000)	(\$180,000)	(\$270,000)	(\$360,000)	(\$450,000)
<b>Total Long-Term Assets</b>	<b>\$1,260,000</b>	<b>\$1,170,000</b>	<b>\$1,080,000</b>	<b>\$990,000</b>	<b>\$900,000</b>
<b>Total Assets</b>	<b>\$3,758,225</b>	<b>\$5,605,684</b>	<b>\$7,702,215</b>	<b>\$10,074,803</b>	<b>\$12,753,294</b>
Accounts Payable	\$0	\$0	\$0	\$0	\$0
Income Taxes Payable	\$657,001	\$749,140	\$851,267	\$964,461	\$1,089,901
Sales Taxes Payable	\$68,220	\$75,547	\$83,661	\$92,646	\$102,596
Short-Term Debt					
Prepaid Revenue					
<b>Total Current Liabilities</b>	<b>\$725,221</b>	<b>\$824,687</b>	<b>\$934,928</b>	<b>\$1,057,107</b>	<b>\$1,192,497</b>
Long-Term Debt					
<b>Long-Term Liabilities</b>					
<b>Total Liabilities</b>	<b>\$725,221</b>	<b>\$824,687</b>	<b>\$934,928</b>	<b>\$1,057,107</b>	<b>\$1,192,497</b>
Paid-In Capital	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000
Retained Earnings		\$1,533,004	\$3,280,997	\$5,267,287	\$7,517,696

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Earnings	\$1,533,004	\$1,747,993	\$1,986,290	\$2,250,409	\$2,543,101
<b>Total Owner's Equity</b>	<b>\$3,033,004</b>	<b>\$4,780,997</b>	<b>\$6,767,287</b>	<b>\$9,017,696</b>	<b>\$11,560,797</b>
<b>Total Liabilities &amp; Equity</b>	<b>\$3,758,225</b>	<b>\$5,605,684</b>	<b>\$7,702,215</b>	<b>\$10,074,803</b>	<b>\$12,753,294</b>

Projected Cash Flow Statement

	2023	2024	2025	2026	2027
<b>Net Cash Flow from Operations</b>					
Net Profit	\$1,533,004	\$1,747,993	\$1,986,290	\$2,250,409	\$2,543,101
Depreciation & Amortization	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000
Change in Accounts Receivable	\$0	\$0	\$0	\$0	\$0
Change in Inventory					
Change in Accounts Payable	\$0	\$0	\$0	\$0	\$0
Change in Income Tax Payable	\$657,001	\$92,139	\$102,127	\$113,194	\$125,440
Change in Sales Tax Payable	\$68,220	\$7,327	\$8,114	\$8,985	\$9,950
Change in Prepaid Revenue					
<b>Net Cash Flow from Operations</b>	<b>\$2,348,225</b>	<b>\$1,937,459</b>	<b>\$2,186,531</b>	<b>\$2,462,588</b>	<b>\$2,768,491</b>
<b>Investing &amp; Financing</b>					
Assets Purchased or Sold	(\$1,350,000)				
<b>Net Cash from Investing</b>	<b>(\$1,350,000)</b>				
Investments Received	\$1,500,000				
Dividends & Distributions					

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Change in  
Short-Term  
Debt

Change in  
Long-Term  
Debt

<b>Net Cash from Financing</b>	<b>\$1,500,000</b>				
Cash at Beginning of Period	\$0	\$2,498,225	\$4,435,684	\$6,622,215	\$9,084,803
Net Change in Cash	\$2,498,225	\$1,937,459	\$2,186,531	\$2,462,588	\$2,768,491
<b>Cash at End of Period</b>	<b>\$2,498,225</b>	<b>\$4,435,684</b>	<b>\$6,622,215</b>	<b>\$9,084,803</b>	<b>\$11,853,294</b>

# Appendix

## Profit and Loss Statement (With monthly detail)

2023	Jan '23	Feb '23	Mar '23	Apr '23	May '23	June '23	July '23	Aug '23	Sept '23	Oct '23	Nov '23	Dec '23
<b>Total Revenue</b>	\$379,000	\$379,000	\$379,000	\$379,000	\$379,000	\$379,000	\$379,000	\$379,000	\$379,000	\$379,000	\$379,000	\$379,000
<b>Total Direct Costs</b>	\$56,850	\$56,850	\$56,850	\$56,850	\$56,850	\$56,850	\$56,850	\$56,850	\$56,850	\$56,850	\$56,850	\$56,850
Gross Margin	\$322,150	\$322,150	\$322,150	\$322,150	\$322,150	\$322,150	\$322,150	\$322,150	\$322,150	\$322,150	\$322,150	\$322,150
<b>Gross Margin %</b>	<b>85%</b>	<b>85%</b>	<b>85%</b>	<b>85%</b>	<b>85%</b>	<b>85%</b>	<b>85%</b>	<b>85%</b>	<b>85%</b>	<b>85%</b>	<b>85%</b>	<b>85%</b>
<b>Operating Expenses</b>												
Salaries and Wages	\$42,210	\$42,210	\$42,210	\$42,224	\$42,224	\$42,224	\$42,224	\$42,224	\$42,224	\$42,224	\$42,224	\$42,224
Employee Related Expenses	\$8,442	\$8,442	\$8,442	\$8,445	\$8,445	\$8,444	\$8,445	\$8,445	\$8,445	\$8,445	\$8,444	\$8,445
Administrative	\$26,530	\$26,530	\$26,530	\$26,530	\$26,530	\$26,530	\$26,530	\$26,530	\$26,530	\$26,530	\$26,530	\$26,530
Sales and Marketing	\$45,480	\$45,480	\$45,480	\$45,480	\$45,480	\$45,480	\$45,480	\$45,480	\$45,480	\$45,480	\$45,480	\$45,480
Rent	\$9,475	\$9,475	\$9,475	\$9,475	\$9,475	\$9,475	\$9,475	\$9,475	\$9,475	\$9,475	\$9,475	\$9,475
<b>Total Operating Expenses</b>	<b>\$132,137</b>	<b>\$132,137</b>	<b>\$132,137</b>	<b>\$132,154</b>	<b>\$132,154</b>	<b>\$132,153</b>	<b>\$132,154</b>	<b>\$132,154</b>	<b>\$132,154</b>	<b>\$132,154</b>	<b>\$132,153</b>	<b>\$132,154</b>

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<b>Operating Income</b>	<b>\$190,013</b>	<b>\$190,013</b>	<b>\$190,013</b>	<b>\$189,996</b>	<b>\$189,996</b>	<b>\$189,997</b>	<b>\$189,996</b>	<b>\$189,996</b>	<b>\$189,996</b>	<b>\$189,997</b>	<b>\$189,996</b>	<b>\$189,996</b>
Interest Incurred												
Depreciation and Amortization	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500
Gain or Loss from Sale of Assets												
Income Taxes	\$54,754	\$54,754	\$54,754	\$54,749	\$54,748	\$54,749	\$54,749	\$54,749	\$54,749	\$54,749	\$54,749	\$54,748
<b>Total Expenses</b>	<b>\$251,241</b>	<b>\$251,241</b>	<b>\$251,241</b>	<b>\$251,253</b>	<b>\$251,252</b>	<b>\$251,252</b>	<b>\$251,253</b>	<b>\$251,253</b>	<b>\$251,253</b>	<b>\$251,253</b>	<b>\$251,252</b>	<b>\$251,252</b>
<b>Net Profit</b>	<b>\$127,759</b>	<b>\$127,759</b>	<b>\$127,759</b>	<b>\$127,747</b>	<b>\$127,748</b>	<b>\$127,748</b>	<b>\$127,747</b>	<b>\$127,747</b>	<b>\$127,747</b>	<b>\$127,748</b>	<b>\$127,747</b>	<b>\$127,748</b>
<b>Net Profit / Sales</b>	<b>34%</b>	<b>34%</b>	<b>34%</b>	<b>34%</b>	<b>34%</b>	<b>34%</b>	<b>34%</b>	<b>34%</b>	<b>34%</b>	<b>34%</b>	<b>34%</b>	<b>34%</b>

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	2023	2024	2025	2026	2027
<b>Total Revenue</b>	<b>\$4,548,000</b>	<b>\$5,036,455</b>	<b>\$5,577,371</b>	<b>\$6,176,380</b>	<b>\$6,839,723</b>
<b>Total Direct Costs</b>	<b>\$682,200</b>	<b>\$755,468</b>	<b>\$836,606</b>	<b>\$926,457</b>	<b>\$1,025,958</b>
Gross Margin	\$3,865,800	\$4,280,987	\$4,740,765	\$5,249,923	\$5,813,765
<b>Gross Margin %</b>	<b>85%</b>	<b>85%</b>	<b>85%</b>	<b>85%</b>	<b>85%</b>
<b>Operating Expenses</b>					
Salaries and Wages	\$506,646	\$509,180	\$511,728	\$514,276	\$516,852
Employee Related Expenses	\$101,329	\$101,836	\$102,346	\$102,855	\$103,370
Administrative	\$318,360	\$352,552	\$390,416	\$432,346	\$478,781
Sales and Marketing	\$545,760	\$604,375	\$669,284	\$741,166	\$820,767
Rent	\$113,700	\$125,911	\$139,435	\$154,409	\$170,993
<b>Total Operating Expenses</b>	<b>\$1,585,795</b>	<b>\$1,693,854</b>	<b>\$1,813,208</b>	<b>\$1,945,053</b>	<b>\$2,090,763</b>
<b>Operating Income</b>	<b>\$2,280,005</b>	<b>\$2,587,133</b>	<b>\$2,927,557</b>	<b>\$3,304,870</b>	<b>\$3,723,002</b>
Interest Incurred					
Depreciation and Amortization	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000
Gain or Loss from Sale of Assets					
Income Taxes	\$657,001	\$749,140	\$851,267	\$964,461	\$1,089,901
<b>Total Expenses</b>	<b>\$3,014,996</b>	<b>\$3,288,462</b>	<b>\$3,591,081</b>	<b>\$3,925,971</b>	<b>\$4,296,623</b>
<b>Net Profit</b>	<b>\$1,533,004</b>	<b>\$1,747,993</b>	<b>\$1,986,290</b>	<b>\$2,250,409</b>	<b>\$2,543,101</b>
<b>Net Profit / Sales</b>	<b>34%</b>	<b>35%</b>	<b>36%</b>	<b>36%</b>	<b>37%</b>

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Balance Sheet (With Monthly Detail)

2023	Jan '23	Feb '23	Mar '23	Apr '23	May '23	June '23	July '23	Aug '23	Sept '23	Oct '23	Nov '23	Dec '23
Cash	\$408,233	\$598,246	\$788,259	\$978,255	\$1,168,251	\$1,358,248	\$1,548,244	\$1,738,240	\$1,928,236	\$2,118,233	\$2,308,229	\$2,498,225
Accounts Receivable	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Inventory												
Other Current Assets												
<b>Total Current Assets</b>	<b>\$408,233</b>	<b>\$598,246</b>	<b>\$788,259</b>	<b>\$978,255</b>	<b>\$1,168,251</b>	<b>\$1,358,248</b>	<b>\$1,548,244</b>	<b>\$1,738,240</b>	<b>\$1,928,236</b>	<b>\$2,118,233</b>	<b>\$2,308,229</b>	<b>\$2,498,225</b>
Long-Term Assets	\$1,350,000	\$1,350,000	\$1,350,000	\$1,350,000	\$1,350,000	\$1,350,000	\$1,350,000	\$1,350,000	\$1,350,000	\$1,350,000	\$1,350,000	\$1,350,000
Accumulated Depreciation	(\$7,500)	(\$15,000)	(\$22,500)	(\$30,000)	(\$37,500)	(\$45,000)	(\$52,500)	(\$60,000)	(\$67,500)	(\$75,000)	(\$82,500)	(\$90,000)
<b>Total Long-Term Assets</b>	<b>\$1,342,500</b>	<b>\$1,335,000</b>	<b>\$1,327,500</b>	<b>\$1,320,000</b>	<b>\$1,312,500</b>	<b>\$1,305,000</b>	<b>\$1,297,500</b>	<b>\$1,290,000</b>	<b>\$1,282,500</b>	<b>\$1,275,000</b>	<b>\$1,267,500</b>	<b>\$1,260,000</b>
<b>Total Assets</b>	<b>\$1,750,733</b>	<b>\$1,933,246</b>	<b>\$2,115,759</b>	<b>\$2,298,255</b>	<b>\$2,480,751</b>	<b>\$2,663,248</b>	<b>\$2,845,744</b>	<b>\$3,028,240</b>	<b>\$3,210,736</b>	<b>\$3,393,233</b>	<b>\$3,575,729</b>	<b>\$3,758,225</b>
Accounts Payable	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Income Taxes Payable	\$54,754	\$109,508	\$164,262	\$219,011	\$273,759	\$328,508	\$383,257	\$438,006	\$492,755	\$547,504	\$602,253	\$657,001
Sales Taxes Payable	\$68,220	\$68,220	\$68,220	\$68,220	\$68,220	\$68,220	\$68,220	\$68,220	\$68,220	\$68,220	\$68,220	\$68,220
Short-Term Debt												
Prepaid Revenue												
<b>Total Current Liabilities</b>	<b>\$122,974</b>	<b>\$177,728</b>	<b>\$232,482</b>	<b>\$287,231</b>	<b>\$341,979</b>	<b>\$396,728</b>	<b>\$451,477</b>	<b>\$506,226</b>	<b>\$560,975</b>	<b>\$615,724</b>	<b>\$670,473</b>	<b>\$725,221</b>
Long-Term Debt												

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**Long-Term Liabilities**

<b>Total Liabilities</b>	<b>\$122,974</b>	<b>\$177,728</b>	<b>\$232,482</b>	<b>\$287,231</b>	<b>\$341,979</b>	<b>\$396,728</b>	<b>\$451,477</b>	<b>\$506,226</b>	<b>\$560,975</b>	<b>\$615,724</b>	<b>\$670,473</b>	<b>\$725,221</b>
Paid-In Capital	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000
Retained Earnings												
Earnings	\$127,759	\$255,518	\$383,277	\$511,024	\$638,772	\$766,520	\$894,267	\$1,022,014	\$1,149,761	\$1,277,509	\$1,405,256	\$1,533,004
<b>Total Owner's Equity</b>	<b>\$1,627,759</b>	<b>\$1,755,518</b>	<b>\$1,883,277</b>	<b>\$2,011,024</b>	<b>\$2,138,772</b>	<b>\$2,266,520</b>	<b>\$2,394,267</b>	<b>\$2,522,014</b>	<b>\$2,649,761</b>	<b>\$2,777,509</b>	<b>\$2,905,256</b>	<b>\$3,033,004</b>
<b>Total Liabilities &amp; Equity</b>	<b>\$1,750,733</b>	<b>\$1,933,246</b>	<b>\$2,115,759</b>	<b>\$2,298,255</b>	<b>\$2,480,751</b>	<b>\$2,663,248</b>	<b>\$2,845,744</b>	<b>\$3,028,240</b>	<b>\$3,210,736</b>	<b>\$3,393,233</b>	<b>\$3,575,729</b>	<b>\$3,758,225</b>

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	2023	2024	2025	2026	2027
Cash	\$2,498,225	\$4,435,684	\$6,622,215	\$9,084,803	\$11,853,294
Accounts Receivable	\$0	\$0	\$0	\$0	\$0
Inventory					
Other Current Assets					
<b>Total Current Assets</b>	<b>\$2,498,225</b>	<b>\$4,435,684</b>	<b>\$6,622,215</b>	<b>\$9,084,803</b>	<b>\$11,853,294</b>
Long-Term Assets	\$1,350,000	\$1,350,000	\$1,350,000	\$1,350,000	\$1,350,000
Accumulated Depreciation	(\$90,000)	(\$180,000)	(\$270,000)	(\$360,000)	(\$450,000)
<b>Total Long-Term Assets</b>	<b>\$1,260,000</b>	<b>\$1,170,000</b>	<b>\$1,080,000</b>	<b>\$990,000</b>	<b>\$900,000</b>
<b>Total Assets</b>	<b>\$3,758,225</b>	<b>\$5,605,684</b>	<b>\$7,702,215</b>	<b>\$10,074,803</b>	<b>\$12,753,294</b>
Accounts Payable	\$0	\$0	\$0	\$0	\$0
Income Taxes Payable	\$657,001	\$749,140	\$851,267	\$964,461	\$1,089,901
Sales Taxes Payable	\$68,220	\$75,547	\$83,661	\$92,646	\$102,596
Short-Term Debt					
Prepaid Revenue					
<b>Total Current Liabilities</b>	<b>\$725,221</b>	<b>\$824,687</b>	<b>\$934,928</b>	<b>\$1,057,107</b>	<b>\$1,192,497</b>
Long-Term Debt					
<b>Long-Term Liabilities</b>					
<b>Total Liabilities</b>	<b>\$725,221</b>	<b>\$824,687</b>	<b>\$934,928</b>	<b>\$1,057,107</b>	<b>\$1,192,497</b>
Paid-In Capital	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000
Retained Earnings		\$1,533,004	\$3,280,997	\$5,267,287	\$7,517,696
Earnings	\$1,533,004	\$1,747,993	\$1,986,290	\$2,250,409	\$2,543,101
<b>Total Owner's Equity</b>	<b>\$3,033,004</b>	<b>\$4,780,997</b>	<b>\$6,767,287</b>	<b>\$9,017,696</b>	<b>\$11,560,797</b>
<b>Total Liabilities &amp; Equity</b>	<b>\$3,758,225</b>	<b>\$5,605,684</b>	<b>\$7,702,215</b>	<b>\$10,074,803</b>	<b>\$12,753,294</b>

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Cash Flow Statement (With Monthly Detail)

2023	Jan '23	Feb '23	Mar '23	Apr '23	May '23	June '23	July '23	Aug '23	Sept '23	Oct '23	Nov '23	Dec '23
<b>Net Cash Flow from Operations</b>												
Net Profit	\$127,759	\$127,759	\$127,759	\$127,747	\$127,748	\$127,748	\$127,747	\$127,747	\$127,747	\$127,748	\$127,747	\$127,748
Depreciation & Amortization	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500
Change in Accounts Receivable	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Change in Inventory												
Change in Accounts Payable	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Change in Income Tax Payable	\$54,754	\$54,754	\$54,754	\$54,749	\$54,748	\$54,749	\$54,749	\$54,749	\$54,749	\$54,749	\$54,749	\$54,748
Change in Sales Tax Payable	\$68,220	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Change in Prepaid Revenue												
<b>Net Cash Flow from Operations</b>	<b>\$258,233</b>	<b>\$190,013</b>	<b>\$190,013</b>	<b>\$189,996</b>	<b>\$189,996</b>	<b>\$189,996</b>	<b>\$189,996</b>	<b>\$189,996</b>	<b>\$189,996</b>	<b>\$189,996</b>	<b>\$189,996</b>	<b>\$189,996</b>
<b>Investing &amp; Financing</b>												

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Assets Purchased or Sold	(\$1,350,000)											
<b>Net Cash from Investing</b>	<b>(\$1,350,000)</b>											
Investments Received	\$1,500,000											
Dividends & Distributions												
Change in Short-Term Debt												
Change in Long-Term Debt												
<b>Net Cash from Financing</b>	<b>\$1,500,000</b>											
Cash at Beginning of Period	\$0	\$408,233	\$598,246	\$788,259	\$978,255	\$1,168,251	\$1,358,248	\$1,548,244	\$1,738,240	\$1,928,236	\$2,118,233	\$2,308,229
Net Change in Cash	\$408,233	\$190,013	\$190,013	\$189,996	\$189,996	\$189,996	\$189,996	\$189,996	\$189,996	\$189,996	\$189,996	\$189,996
<b>Cash at End of Period</b>	<b>\$408,233</b>	<b>\$598,246</b>	<b>\$788,259</b>	<b>\$978,255</b>	<b>\$1,168,251</b>	<b>\$1,358,248</b>	<b>\$1,548,244</b>	<b>\$1,738,240</b>	<b>\$1,928,236</b>	<b>\$2,118,233</b>	<b>\$2,308,229</b>	<b>\$2,498,225</b>

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	2023	2024	2025	2026	2027
<b>Net Cash Flow from Operations</b>					
Net Profit	\$1,533,004	\$1,747,993	\$1,986,290	\$2,250,409	\$2,543,101
Depreciation & Amortization	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000
Change in Accounts Receivable	\$0	\$0	\$0	\$0	\$0
Change in Inventory					
Change in Accounts Payable	\$0	\$0	\$0	\$0	\$0
Change in Income Tax Payable	\$657,001	\$92,139	\$102,127	\$113,194	\$125,440
Change in Sales Tax Payable	\$68,220	\$7,327	\$8,114	\$8,985	\$9,950
Change in Prepaid Revenue					
<b>Net Cash Flow from Operations</b>	<b>\$2,348,225</b>	<b>\$1,937,459</b>	<b>\$2,186,531</b>	<b>\$2,462,588</b>	<b>\$2,768,491</b>
<b>Investing &amp; Financing</b>					
Assets Purchased or Sold	(\$1,350,000)				
<b>Net Cash from Investing</b>	<b>(\$1,350,000)</b>				
Investments Received	\$1,500,000				
Dividends & Distributions					
Change in Short-Term Debt					
Change in Long-Term Debt					
<b>Net Cash from Financing</b>	<b>\$1,500,000</b>				
Cash at Beginning of Period	\$0	\$2,498,225	\$4,435,684	\$6,622,215	\$9,084,803
Net Change in Cash	\$2,498,225	\$1,937,459	\$2,186,531	\$2,462,588	\$2,768,491
<b>Cash at End of Period</b>	<b>\$2,498,225</b>	<b>\$4,435,684</b>	<b>\$6,622,215</b>	<b>\$9,084,803</b>	<b>\$11,853,294</b>

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