



Strategic Business Plan

VICTORIA OVERSEES LTD

Executive Summary

VICTORIA OVERSEES is a fast-growing corporation engaged in food commodity trading with a strong network of partners in Africa, the United Arab Emirates, and Asia.

Victoria Oversees has been a forerunner in the industry for four years, becoming one of the reliable and trustworthy local traders with broad recognition in commodity processing, and general trading. Emerging and developing countries have become active participants in global markets, accounting for approximately one-third of global trade.

Technological advancement has largely contributed to a massive transformation of production, trade process, and distribution, allowing a global value chain in food and agriculture to emerge. It provides unique opportunities for local investors and promotes workforce growth among the unemployed, which benefits both community and government taxation.

Utilizing Technology to Improve Spice Farming for the Global Market.

Executive Summary

For years, the company has put in place strategic initiatives to achieve its long-term commercial objectives while devoting its energy to empowering communities, particularly farmers and youth; our belief is to build a strong foundation that will be enjoyed by every citizen, from farmers to end buyers - the world depends on agriculture, and we are responsible for spinning the wheel for a better tomorrow. Our production target for 2023-2024 is to produce and export an average of 200 tons of spices per year, which is a doubled production rate and sales rate compared to the previous annual production rate and sales rate of 100 tons.

The market has become more competitive and tough for the past few years; the fluctuation of currency and rise of operating expenditures and consumer demand have been challenges that we strive to overcome in order to retain stability and profitability. The management team has taken into consideration all factors and formulate strategies that will support the current initiatives and propel the business forward while enhancing operational efficiency.

Victoria Overseas is mostly focused on the production and export of spices such as cardamom, coffee, cloves, cinnamon as well as assembly of trailers and transportation tankers acquired in Turkey.



Executive Summery

The organization has developed strong relationships with farmers, suppliers, and the distribution network in order to improve production, commodity reliability, and logistics. We currently have three full-time employees and ten field team members who are in charge of sourcing commodities, quality checking, managing relationships with farmers/storage facilities, and arranging logistics to the final consumers. We anticipate consistent growth in the next five years after implementing our phase 2 strategy, which focuses on establishing a local plantation outfitted with new technology to increase spice production and quality.



Business Overview

Ownership

Victoria Overseas Limited is a privately held corporation founded in 2021 and headquartered in Morogoro, Tanzania. The company has a total of 500,000,000 of capital divided into 500,000 of shares each; MR. OMAR OLABI owns 60% of shares and Mr. RIZIKI ABDALLAH SHAWAJI owns 20%, the remaining shares have been kept aside for further use. Mr. Riziki and Omar have over 15 years of experience in the agriculture and logistics sector. Both are currently shareholders and directors of the company. Mr. Omar holds a Bachelor degree in Business Management from IUST University and Mr. Riziki possesses a Bachelor degree from College of Business Education. The company is run by stockholders with solid backgrounds in business management and leadership, as well as proven track records in the commodity and logistic industry.

Business Overview

Objectives

- ◆ To develop an image as a successful locally grown producer and exporter of a wide variety of spices to the UAE, Asia, and America, as well as the neighboring countries.
- ◆ To construct a spice processing factory capable of producing more than 500 tons per year.
- ◆ To help to community development by assisting spice agricultural societies with financial aid.



Increased
Productivity,
Quantity, and
Quality



Improved
Commodities
Delivery



A Centralized
Network that Spans
the Entire Service
Chain

Business Overview

Despite our new name in the market, our 2021 and 2022 financial reports show steady progress in production and sales, and we anticipate even greater success once we establish our spice plantation in Turiani. We bought a 2000 square meter land in Morogoro for spice farming. We intend to invest 100 % of our total company investment capital in spice commodities equivalent to TZS 500,000,000 and employ commercial equipment, tools, and manures to ensure that the quality of the spices we supply to our clients meets the standards.

5+

Commercial
Partners

10+

Countries
We Serve

15+

Existing
Customers



B

Business Overview

We've formed operational policies that serve as the foundation for all we do, from management, operation to the field team. The company will:-

- Ensure that all materials, tools, and equipment acquired are appropriate and meet the objectives.
- Maintain an effective growth strategy while controlling spending and implementing strategies without compromising output quality.
- Produce and sell commodities based on consumer interests, and seek to be inventive with new technology on a constant basis.
- Establish a strong brand positioning and marketing initiatives to promote the company on a local and worldwide scale via various marketing channels such as digital and traditional methods of marketing such as face-to-face, etc.
- Produce and sell commodities based on consumer interests, and seek to be inventive with new technology on a constant basis.

Strategic Initiatives :: Our Values

C

01 Authenticity & Purity Is Priority

02 We Succeed Together Collaboration that goes beyond traditional bounds.

03 We Take Responsibility Keeping ourselves accountable and taking the long view.

04 We Get It Done Moving at a pace while sticking to regulations.

Strategic Initiatives :: Financials

Operating Capital

The company's shareholders have set aside a total of TZS 500 Million as an operating investment (to support day-to-day operating expenses such as salaries, marketing, sales and purchases of goods, transportation and logistics, and other related business operating expenses. A five years strategic financial plan has been created to ensure that the company accomplishes its commercial aims while preserving efficiency and profitability. The company will operate and provide services in Morogoro and other regions as per expansion strategy.

In addition to the capital contributions from shareholders, the financing will enable the company to successfully operate and expand its business. The investment will enable Victoria Oversea to provide a value- driven, outstanding experience to its customers by using the creative abilities and innovation of its board of directors and the entire team involved. We shall invest in people, resources, and innovative infrastructure to assist our factories and team members by inspiring and instilling motivation throughout the organization.

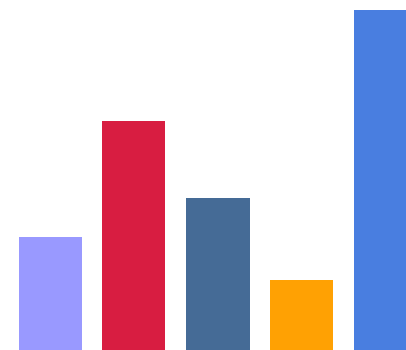
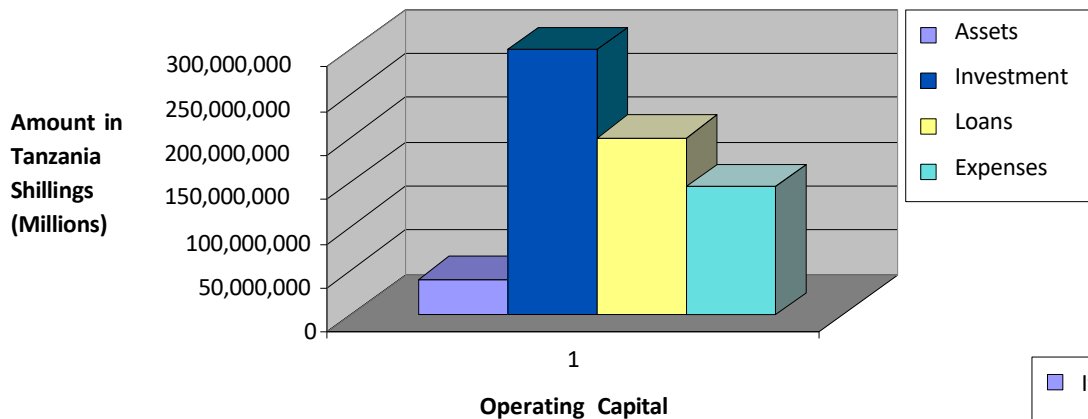
Strategic Initiatives :: Financials

TABLE1: OPERATING CAPITAL

NO.	REQUIREMENTS	AMOUNT
	(1) Item A	
01	Land and Building	TZS 200,000,000
02	Plant	TZS 150,000,000
03	Vehicles	TZS 50,000,000
04	Working Capital	TZS 100,000,000
	Sub-Total Item A	TZS 500,000,000

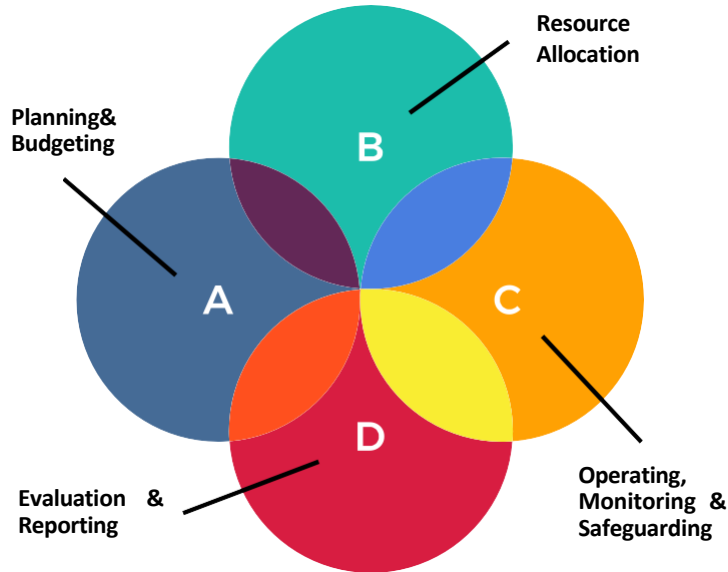
Strategic Initiatives :: Financials

VICTORIA OVERSEE
Operating Capital



Imported Goods

Strategic Initiatives :: Financials



The business will define financial goals, alter objectives, and alter the present budget using historical and current financial data. A corporation will look at ongoing operations, long-term financial plans, and attempt to connect financial aims to these activities and come up with concrete financial management model and policy that aligns with objectives for the next three to five years.

Will put in place strategic efforts to monitor for fraud, mistakes, compliance problems, or other inconsistencies in the distribution of funds, as well as to gauge the effectiveness and performance of a current system.

Strategic Initiatives :: Financials

We anticipate import machinery for processing for TZS 150,00,00 equiv. to USD 65,000 in 2023/24, leaving us with TZS 200,000,000 equiv. to USD 78,000 for day-to-day business operations. Due to previous commodities trading experience, we are confident that demand will increase by approx 10 %in 2024, so we have planned to add 100 of tons of all products to fulfill the demand in 2024. We have enclosed a separate document with a detailed 5-year financial plan.

In addition to the capital contributions from shareholders, the financing will enable Victoria Overseer to successfully operate and expand its business. Through the creative abilities and innovation of its board of directors and the entire team engaged, the investment will enable the company to give its consumers with a value-driven experience.

We will invest in people, resources, and innovative infrastructure to assist our factories and team members by inspiring and instilling motivation throughout the organization.

Strategic Initiatives :: Financials

Long-term Goals

To be the most exemplary producer and supplier of high quality spice commodities, the company is intensely committed to offering Tanzanian and global markets options for high-quality organic spices. Our distribution networks currently serve Tanzania, India, Guatemala, UAE and Middle East however, our expansion plan is to build more outlets in Middle East and Europe. According to our financial plan, by 2024 we expect to generate a total revenue of 23 billion Tanzanian Shillings, a total profit of 15% on Revenue a growth rate of 10%.

We strive to reach and maintain a growth rate of 10% for goods imports, an average growth rate of 15% for sales, a range of TZS 1 billion to TZS 2 billion Tanzania Shillings for operating expenses, and a net profit of 10%-15% Tanzania Shillings annually on revenue generated

Strategic Initiatives :: Financials

Victoria Overseas will produce and export spice commodities to both wholesale and retail businesses across the identified countries. On the right is the list of products we produce and sell.

PRODUCT NAME	DESCRIPTION	PRICE RANGE EXCLUSIVE OF THE VAT
Cinamon	Spice	USD 1-2 per kg
Cadamo	Spice	USD 5-10 per kg
Black Pepper	Spice	USD 3-5 per kg
Cloves	Spice	USD 7-12 per kg

Strategic Initiatives :: Research

The global spices market grew at a 4.2% year on year rate from 2018 to 2021, and spices are increasingly being employed as the major ingredients in a variety of food products. Spices are added to salads, soups, processed foods, and baked goods to enhance flavor. Pepper is used to bring out the natural flavor of meat and seafood while also functioning as a natural preservative. Other spices used in dairy recipes have both nutritional and medicinal properties. The worldwide food market is rapidly developing, giving several prospects for spice suppliers.

Whole spices are frequently used due to their numerous applications and account for around 60% of the entire market share, followed by powder spices and oil forms.

The global value of the spice sector is expected to grow at a **CAGR of 4.8 percent** through 2030.

Strategic Initiatives :: Research



Consumers are becoming more aware of what they consume, and they want to know more about the ingredients and their nutritional value without compromising the taste and flavor of the food products. Spices are essential in providing meals the proper taste and flavor. Spice producers are bringing new and innovative products into the market that provide an authentic taste to cuisine. Industry players are producing spices that promote consumer health while enhancing taste. Consumers' disposable income is predicted to rise, resulting in a shift toward premium products such as flavored drinks and beverages, as well as food products. Spices such as cinnamon, cardamom, cloves, cumin, curry powder, and others have a positive impact on consumers due to their outstanding taste and nutritional benefits.

Strategic Initiatives :: Research

Consumer preferences are increasingly changing in foodservice industries such as - restaurants and bakeries as they embrace food products that are authentic in taste and flavor, driving spice consumption. Spice demand is being driven by an increase in immigrant populations. Increasing populations in many places such as Asia, North America, and others have prompted an increase in spice consumption. For example, people in India consume more spicy cuisine than others and employ spices as major ingredients in a variety of products. It has been observed that as people's lifestyles change, they are not ingesting as many vitamins and minerals as advised.

As a result, many companies are launching supplement goods to compensate; these products include spices as a **significant element**, so complementing market growth.

Strategic Initiatives :: Research

Spices are subject to large seasonal changes, resulting in scarcity and a wealth inequality. Furthermore, spice growing is labor intensive and entails processing, which raises the price of spices relative to other organic products. Many businesses are suffering from a lack of supply and a price gap, which has resulted in the market availability of low-cost spice substitutes that are contaminated with impurities such as chemicals, fillers, artificial colors, and low-cost synthetics. These lose their distinctive flavor and may be hazardous to one's health. Adulteration of this kind is on the rise, posing a threat to market growth.

India and the UAE account for around 79% of the South Asian spice market share; spices are used not just in **food and beverages**, but also as home medicines for medicinal purposes.

Strategic Initiatives :: Research

The food processing industry has a significant demand for spices and seasoning. The food processing industry accounts for approximately 46.7% of the global spices market, and it is expected to grow at a CAGR of 4.2% through 2030. Spice sales to the food processing industry are expected to be valued US 115.8 billion by 2030. Organic spices now account for 4.35 percent of the market in 2022, with a value of more than US 5.7 billion. Consumers today prioritise their health above all else, and they are prepared to spend more money on organic food because of its health benefits. Organic spices and herbs are growing more popular as people become more aware of the hazardous chemicals used in farming practices.



Strategic Initiatives :: Business Model

According to analytical data from the spice commodities sector, there is an insufficient supply on the market due to a number of variables in production, processors, and the distribution network. A proper utilization of resources, technology, and infrastructure may result in improvements in the spice commodities trading.

Our Approach

- Rather than relying on commodities sourced from numerous farmers over which we have no full control over the quality and purity, Victoria Overseas has begun deliberate efforts to build a 100-acre spice plantation that we hope will produce high quality, 98.9 purity spices. More than 500 tons are expected to be produced and processed.



Strategic Initiatives :: Marketing

We have built well-structured distribution channels and outlets throughout Tanzania to ensure that products are always available and easily accessible to end users. Our marketing approach is broken into two categories:

- Below The Line Marketing

All on-the-ground efforts aimed at increasing brand awareness and building trust in communities). This includes door-to-door marketing, brand activation, experiential marketing, business meetings, and other methods that target a certain closed demographic.

- Above The Line Marketing

All digital-related efforts aim to raise brand awareness and build trust within digital communities. This includes social media, radio and television promotion, billboards, and any other strategies aimed at a broad audience.

Strategic Initiatives :: Marketing

We have built well-structured distribution channels and outlets throughout Tanzania to ensure that products are always available and easily accessible to end users. Our marketing approach is broken into two categories:

- Below The Line Marketing

All on-the-ground efforts aimed at increasing brand awareness and building trust in communities). This includes door-to-door marketing, brand activation, experiential marketing, business meetings, and other methods that target a certain closed demographic.

- Above The Line Marketing

All digital-related efforts aim to raise brand awareness and build trust within digital communities. This includes social media, radio and television promotion, billboards, and any other strategies aimed at a broad audience.

Strategic Initiatives :: Marketing

- Targeted Audience

In both rural and urban locations, people of all ages consume dairy products. Our primary target demographic consists of people who live in cities, low, middle to high income, who understand and value a healthy eating lifestyle.

We target the ages group of 18 year to over 50 years.

- Pricing Strategy

Victoria Overseas is extremely concerned with the pricing of items sold to consumers because pricing is one of the most important factors that can affect the entire performance of the business and sales; this is why we pay special attention to pricing on all products that we produce and sell to consumers. We never place a burden on our customers' shoulders that they cannot bear.

Strategic Initiatives :: Marketing

- Branding

We will develop a brand identity that will be included into all items we sell to the local and global markets; the identity will communicate the distinctive value of the things we sell in order to compete in the global market.

A proper guideline will be established and communicated to the entire team, as well as third parties involved in branding, marketing, and promotion.

- Sales Strategy

We collaborate closely with wholesalers and retail businesses, offering commission-based incentives to those who accomplish or exceed monthly sales targets. We employ our internal sales staff to execute day-to-day sales efforts face to face in order to raise awareness, establish business relationships, and collect consumer feedback to identify areas of improvement.

Strategic Initiatives :: Marketing

- Advertising & Promotion

We frequently reach out to the masses through on-the-ground activities, newspapers, and digital platforms to build communities; we use digital platforms as an additional approach to interact with our targeted consumers. We rarely use radio and television to sell our goods unless there is a special reasons or demand.

- Marketing Work-flow



Strategic Initiatives :: Marketing

F

To reach our broad customer base daily, and to provide our **trusting consumers** with quality products.

We take a great care to import brands that are relevant to consumers; we take this so seriously that it is fact our vision to become the leading producer and supplier of spices in Africa.



-- End --
Thank You

VICTORIA OVERSEES LTD

**PROJECTED CASHFLOWS
FOR NEXT FIVE YEARS**

ASSUMPTIONS ON THE PROJECTIONS

1 The company will be exporting the following products

Cinamon
Cadamo
Black Pepper
Cloves

2 Combined Production will be as follows

Y1	200 tonnes
Y2	300 tonnes
Y3	400 tonnes
Y4	500 tonnes
Y5	600 tonnes

3 Price ranges are as follows

Cinamon USD1-2 per kg
Cadamo USD 5-10 per kg
Black Pepper USD 3-5 kg
Cloves 7-12 per kg
General average price will be USD 4 per kg for all products

4 Revenue Ratios will be as follows

Cinamon 50%
Cadamo. 30%
Black Pepper 10%
Black Pepper 10%

YEAR 2024

PARTICULARS	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	TOTAL
	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	
Cinamon	1,020,000,000	1,020,000,000	1,020,000,000	-	1,020,000,000	1,020,000,000	1,020,000,000	1,020,000,000	1,020,000,000	1,020,000,000	1,020,000,000	1,020,000,000	11,220,000,000
Cadamo	612,000,000	612,000,000	612,000,000	612,000,000	612,000,000	612,000,000	612,000,000	612,000,000	612,000,000	612,000,000	612,000,000	612,000,000	7,344,000,000
Black Pepper	204,000,000	204,000,000	204,000,000	204,000,000	204,000,000	204,000,000	204,000,000	204,000,000	204,000,000	204,000,000	204,000,000	204,000,000	2,448,000,000
Cloves	204,000,000	204,000,000	204,000,000	204,000,000	204,000,000	204,000,000	204,000,000	204,000,000	204,000,000	204,000,000	204,000,000	204,000,000	2,448,000,000
	2,040,000,000	2,040,000,000	2,040,000,000	1,020,000,000	2,040,000,000	2,040,000,000	2,040,000,000	2,040,000,000	2,040,000,000	2,040,000,000	2,040,000,000	2,040,000,000	23,460,000,000
COSTS:													
Materials	1,938,000,000	1,938,000,000	1,938,000,000	969,000,000	1,938,000,000	1,938,000,000	1,938,000,000	1,938,000,000	1,938,000,000	1,938,000,000	1,938,000,000	1,938,000,000	22,287,000,000
Labour	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	120,000,000
Administration Expenses	40,800,000	40,800,000	40,800,000	20,400,000	40,800,000	40,800,000	40,800,000	40,800,000	40,800,000	40,800,000	40,800,000	40,800,000	469,200,000
Taxation	-	-	50,000,000	-	-	50,000,000	-	-	50,000,000	-	-	50,000,000	200,000,000
Total Cost	<u>1,988,800,000</u>	<u>1,988,800,000</u>	<u>2,038,800,000</u>	<u>999,400,000</u>	<u>1,988,800,000</u>	<u>2,038,800,000</u>	<u>1,988,800,000</u>	<u>1,988,800,000</u>	<u>2,038,800,000</u>	<u>1,988,800,000</u>	<u>1,988,800,000</u>	<u>2,038,800,000</u>	<u>23,076,200,000</u>
Net cashflow	51,200,000	51,200,000	1,200,000	20,600,000	51,200,000	1,200,000	51,200,000	51,200,000	1,200,000	51,200,000	51,200,000	1,200,000	383,800,000
Opening Balance	-	51,200,000	102,400,000	103,600,000	124,200,000	175,400,000	176,600,000	227,800,000	279,000,000	280,200,000	331,400,000	382,600,000	2,234,400,000
Closing Balance	51,200,000	102,400,000	103,600,000	124,200,000	175,400,000	176,600,000	227,800,000	279,000,000	280,200,000	331,400,000	382,600,000	383,800,000	2,618,200,000

YEAR 2025

PARTICULARS	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	TOTAL
	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	
Cinamon	1,122,000,000	1,122,000,000	1,122,000,000	-	1,122,000,000	1,122,000,000	1,122,000,000	1,122,000,000	1,122,000,000	1,122,000,000	1,122,000,000	1,122,000,000	12,342,000,000
Cadamo	673,200,000	673,200,000	673,200,000	673,200,000	673,200,000	673,200,000	673,200,000	673,200,000	673,200,000	673,200,000	673,200,000	673,200,000	8,078,400,000
Black Pepper	224,400,000	224,400,000	224,400,000	224,400,000	224,400,000	224,400,000	224,400,000	224,400,000	224,400,000	224,400,000	224,400,000	224,400,000	2,692,800,000
Cloves	224,400,000	224,400,000	224,400,000	224,400,000	224,400,000	224,400,000	224,400,000	224,400,000	224,400,000	224,400,000	224,400,000	224,400,000	2,692,800,000
Total	2,244,000,000	2,244,000,000	2,244,000,000	1,122,000,000	2,244,000,000	2,244,000,000	2,244,000,000	2,244,000,000	2,244,000,000	2,244,000,000	2,244,000,000	2,244,000,000	25,806,000,000
COSTS:													
Materials	2,131,800,000	2,131,800,000	2,131,800,000	1,065,900,000	2,131,800,000	2,131,800,000	2,131,800,000	2,131,800,000	2,131,800,000	2,131,800,000	2,131,800,000	2,131,800,000	24,515,700,000
Labour	11,000,000	11,000,000	11,000,000	11,000,000	11,000,000	11,000,000	11,000,000	11,000,000	11,000,000	11,000,000	11,000,000	11,000,000	132,000,000
Administration Expenses	44,880,000	44,880,000	44,880,000	22,440,000	44,880,000	44,880,000	44,880,000	44,880,000	44,880,000	44,880,000	44,880,000	44,880,000	516,120,000
Taxation	-	-	55,000,000	-	-	55,000,000	-	-	55,000,000	-	-	-	246,477,000
Total Cost	2,187,680,000	2,187,680,000	2,242,680,000	1,099,340,000	2,187,680,000	2,242,680,000	2,187,680,000	2,187,680,000	2,242,680,000	2,187,680,000	2,187,680,000	2,242,680,000	25,383,820,000
Net cashflow	56,320,000	56,320,000	1,320,000	22,660,000	56,320,000	1,320,000	56,320,000	56,320,000	1,320,000	56,320,000	56,320,000	1,320,000	422,180,000
Opening Balance	383,800,000	440,120,000	496,440,000	497,760,000	520,420,000	576,740,000	578,060,000	634,380,000	690,700,000	692,020,000	748,340,000	804,660,000	7,063,440,000
Closing Balance	440,120,000	496,440,000	497,760,000	520,420,000	576,740,000	578,060,000	634,380,000	690,700,000	692,020,000	748,340,000	804,660,000	805,980,000	7,485,620,000

YEAR 2026

PARTICULARS	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	TOTAL
	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	
Cinamon	1,234,200,000	1,234,200,000	1,234,200,000	-	1,234,200,000	1,234,200,000	1,234,200,000	1,234,200,000	1,234,200,000	1,234,200,000	1,234,200,000	1,234,200,000	13,576,200,000
Black Pepper	740,520,000	740,520,000	740,520,000	740,520,000	740,520,000	740,520,000	740,520,000	740,520,000	740,520,000	740,520,000	740,520,000	740,520,000	8,886,240,000
Cloves	246,840,000	246,840,000	246,840,000	246,840,000	246,840,000	246,840,000	246,840,000	246,840,000	246,840,000	246,840,000	246,840,000	246,840,000	2,962,080,000
	246,840,000	246,840,000	246,840,000	246,840,000	246,840,000	246,840,000	246,840,000	246,840,000	246,840,000	246,840,000	246,840,000	246,840,000	2,962,080,000
	2,468,400,000	2,468,400,000	2,468,400,000	1,234,200,000	2,468,400,000	2,468,400,000	2,468,400,000	2,468,400,000	2,468,400,000	2,468,400,000	2,468,400,000	2,468,400,000	28,386,600,000
COSTS:													
Materials	2,344,980,000	2,344,980,000	2,344,980,000	1,172,490,000	2,344,980,000	2,344,980,000	2,344,980,000	2,344,980,000	2,344,980,000	2,344,980,000	2,344,980,000	2,344,980,000	26,967,270,000
Labour	12,100,000	12,100,000	12,100,000	12,100,000	12,100,000	12,100,000	12,100,000	12,100,000	12,100,000	12,100,000	12,100,000	12,100,000	145,200,000
Administration Expenses	49,368,000	49,368,000	49,368,000	24,684,000	49,368,000	49,368,000	49,368,000	49,368,000	49,368,000	49,368,000	49,368,000	49,368,000	567,732,000
Taxation	-	-	60,500,000	-	-	60,500,000	-	-	60,500,000	-	-	60,500,000	242,000,000
Total Cost	2,406,448,000	2,406,448,000	2,466,948,000	1,209,274,000	2,406,448,000	2,466,948,000	2,406,448,000	2,406,448,000	2,466,948,000	2,406,448,000	2,406,448,000	2,466,948,000	27,922,202,000
Net cashflow	61,952,000	61,952,000	1,452,000	24,926,000	61,952,000	1,452,000	61,952,000	61,952,000	1,452,000	61,952,000	61,952,000	1,452,000	464,398,000
Opening Balance	805,980,000	867,932,000	929,884,000	931,336,000	956,262,000	1,018,214,000	1,019,666,000	1,081,618,000	1,143,570,000	1,145,022,000	1,206,974,000	1,268,926,000	12,375,384,000
Closing Balance	867,932,000	929,884,000	931,336,000	956,262,000	1,018,214,000	1,019,666,000	1,081,618,000	1,143,570,000	1,145,022,000	1,206,974,000	1,268,926,000	1,270,378,000	12,839,782,000

DATE:.....

YEAR 2027

PARTICULARS	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	TOTAL
	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	
Cinamon	1,357,620,000	1,357,620,000	1,357,620,000	-	1,357,620,000	1,357,620,000	1,357,620,000	1,357,620,000	1,357,620,000	1,357,620,000	1,357,620,000	1,357,620,000	14,933,820,000
Cadamo	814,572,000	814,572,000	814,572,000	814,572,000	814,572,000	814,572,000	814,572,000	814,572,000	814,572,000	814,572,000	814,572,000	814,572,000	9,774,864,000
Black Pepper	271,524,000	271,524,000	271,524,000	271,524,000	271,524,000	271,524,000	271,524,000	271,524,000	271,524,000	271,524,000	271,524,000	271,524,000	3,258,288,000
Cloves	271,524,000	271,524,000	271,524,000	271,524,000	271,524,000	271,524,000	271,524,000	271,524,000	271,524,000	271,524,000	271,524,000	271,524,000	3,258,288,000
	2,715,240,000	2,715,240,000	2,715,240,000	1,357,620,000	2,715,240,000	2,715,240,000	2,715,240,000	2,715,240,000	2,715,240,000	2,715,240,000	2,715,240,000	2,715,240,000	31,225,260,000
COSTS:													
Materials	2,579,478,000	2,579,478,000	2,579,478,000	1,289,739,000	2,579,478,000	2,579,478,000	2,579,478,000	2,579,478,000	2,579,478,000	2,579,478,000	2,579,478,000	2,579,478,000	29,663,997,000
Labour	13,310,000	13,310,000	13,310,000	13,310,000	13,310,000	13,310,000	13,310,000	13,310,000	13,310,000	13,310,000	13,310,000	13,310,000	159,720,000
Administration Expenses	54,304,800	54,304,800	54,304,800	27,152,400	54,304,800	54,304,800	54,304,800	54,304,800	54,304,800	54,304,800	54,304,800	54,304,800	624,505,200
Taxation	-	-	66,550,000	-	-	66,550,000	-	-	66,550,000	-	-	66,550,000	298,237,170
Total Cost	2,647,092,800	2,647,092,800	2,713,642,800	1,330,201,400	2,647,092,800	2,713,642,800	2,647,092,800	2,647,092,800	2,713,642,800	2,647,092,800	2,647,092,800	2,713,642,800	30,714,422,200
Net cashflow	68,147,200	68,147,200	1,597,200	27,418,600	68,147,200	1,597,200	68,147,200	68,147,200	1,597,200	68,147,200	68,147,200	1,597,200	510,837,800
Opening Balance	1,270,378,000	1,338,525,200	1,406,672,400	1,408,269,600	1,435,688,200	1,503,835,400	1,505,432,600	1,573,579,800	1,641,727,000	1,643,324,200	1,711,471,400	1,779,618,600	18,218,522,400
Closing Balance	1,338,525,200	1,406,672,400	1,408,269,600	1,435,688,200	1,503,835,400	1,505,432,600	1,573,579,800	1,641,727,000	1,643,324,200	1,711,471,400	1,779,618,600	1,781,215,800	18,729,360,200

YEAR 2028

PARTICULARS	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	TOTAL
	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	
Cinamon	1,493,382,000	1,493,382,000	1,493,382,000	-	1,493,382,000	1,493,382,000	1,493,382,000	1,493,382,000	1,493,382,000	1,493,382,000	1,493,382,000	1,493,382,000	16,427,202,000
Cadamo	896,029,200	896,029,200	896,029,200	896,029,200	896,029,200	896,029,200	896,029,200	896,029,200	896,029,200	896,029,200	896,029,200	896,029,200	10,752,350,400
Black Pepper	298,676,400	298,676,400	298,676,400	298,676,400	298,676,400	298,676,400	298,676,400	298,676,400	298,676,400	298,676,400	298,676,400	298,676,400	3,584,116,800
Cloves	298,676,400	298,676,400	298,676,400	298,676,400	298,676,400	298,676,400	298,676,400	298,676,400	298,676,400	298,676,400	298,676,400	298,676,400	3,584,116,800
	2,986,764,000	2,986,764,000	2,986,764,000	1,493,382,000	2,986,764,000	2,986,764,000	2,986,764,000	2,986,764,000	2,986,764,000	2,986,764,000	2,986,764,000	2,986,764,000	34,347,786,000
COSTS:													
Materials	2,837,425,800	2,837,425,800	2,837,425,800	1,418,712,900	2,837,425,800	2,837,425,800	2,837,425,800	2,837,425,800	2,837,425,800	2,837,425,800	2,837,425,800	2,837,425,800	32,630,396,700
Labour	14,641,000	14,641,000	14,641,000	14,641,000	14,641,000	14,641,000	14,641,000	14,641,000	14,641,000	14,641,000	14,641,000	14,641,000	175,692,000
Administration Expenses	59,735,280	59,735,280	59,735,280	29,867,640	59,735,280	59,735,280	59,735,280	59,735,280	59,735,280	59,735,280	59,735,280	59,735,280	686,955,720
Taxation	-	-	73,205,000	-	-	73,205,000	-	-	73,205,000	-	-	73,205,000	328,060,887
Total Cost	2,911,802,080	2,911,802,080	2,985,007,080	1,463,221,540	2,911,802,080	2,985,007,080	2,911,802,080	2,911,802,080	2,985,007,080	2,911,802,080	2,911,802,080	2,985,007,080	33,785,864,420
Net cashflow	74,961,920	74,961,920	1,756,920	30,160,460	74,961,920	1,756,920	74,961,920	74,961,920	1,756,920	74,961,920	74,961,920	1,756,920	561,921,580
Opening Balance	1,270,378,000	1,345,339,920	1,420,301,840	1,422,058,760	1,452,219,220	1,527,181,140	1,528,938,060	1,603,899,980	1,678,861,900	1,680,618,820	1,755,580,740	1,830,542,660	18,515,921,040
Closing Balance	1,345,339,920	1,420,301,840	1,422,058,760	1,452,219,220	1,527,181,140	1,528,938,060	1,603,899,980	1,678,861,900	1,680,618,820	1,755,580,740	1,830,542,660	1,832,299,580	19,077,842,620