

# **C.R. Kajuna and Company Limited**

**Sawmills, Furniture and Beehives Maker**

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East Africa

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**BUSINESS PLAN ON**

**A**

**[SAWMILLING, TIMBER SEASONING AND BENDING PROJECT.](#)**

**FOR**

**MESSRS. C.R.KAJUNA AND COMPANY LIMITED.**

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## EXECUTIVE SUMMARY

C.R.KAJUNA AND COMPANY LIMITED is a registered company under The Company Act 2002 with registration Number 151325572 of 25<sup>th</sup> March 2021. Our line of business is sawmilling and furniture making. The promoter is Mr. Cuthbert Robert Kajuna 58 years old. He is an accountant and forester with over 35 years experience in forestry industry. He resides in Moshi. Our company needs modern sawmilling machines and equipments plus to acquire a special technology for seasoning and bending of timber. Timber treating and bending technology is a new innovation in Tanzania. If successful it is expected to create employment to unemployed Tanzanians. Increase production of our existing mills and enable the company to meet both domestic and export demands. Lack of equipment for transportation and, consequently, high cost of transportation are some of the major problems in forest harvesting and wood processing in developing countries. One way to reduce the transport costs and improve utilization of the equipment could be the integration of a mobile sawmill into harvesting operation. It is more cost efficient to organise the transportation of the compact and valuable end product than that of the raw material that can require up to three times as much transport capacity. If integration is well organised and most of the operations are close to each others, supervision, material movement, productivity and efficiency of the operations can be improved. If the sawmill is operated by the tractor an efficient and full use of the tractor can be achieved. Planning and supervision of the operations must be well organised.

Tractor can be used for extraction of raw material, running of the sawmill and transportation of sawn timber and other wood products.

Seasoning of sawn timber should be considered in order to fully utilise the transport capacity (in terms of volume versus weight) and save transport costs and capacity.

The building construction and furniture making industries are quite hungry for good timber. Existing units are very small and they use dilapidated tools to produce low quality timber. Timber is required to manufacture desks, chairs, tables, sofa sets, beds shelves, cupboards etc. The items are required in households, hospitals, schools, offices etc. Buildings construction in **Kilimanjaro, Arusha, Manyara and Tanga** is growing at a fast pace due to rapid growth of population. Timber is thus required for doors, windows, shutters, pullins, rafters etc in these buildings. Steel is so expensive that builders can not totally rely in it and therefore have to restore to using timber. We have received orders for exports.

### 2.1 COMMERCIAL ASPECTS

#### *The Market*

There is even increasing demand for timber which is required, in the building construction and furniture making industries in **Moshi** town. Furniture of all types items become old. New homes also need furniture to make them habitable. It is also true that neighboring regions and countries need timber for these particular purposes. The demand for furniture items is quite high in Kilimanjaro, Arusha and Tanga Regions. The building construction industries need for timber and plywood is also quite considerable such that once the project is started it will not face marketing problems.

### 2.2 Pricing

The constant pricing method would be adopted for this project implicating that when costs of the operation increase selling prices would rise to maintain planned profit margins.

### 2.3 Competition

The project is not expected to face any significant competition since existing units are quite small and they employ old machinery and equipment.

## 3. TECHNICAL ASPECTS:

### *Location and infrastructure*

The project will be located at Kiboriloni **Moshi** Municipality. This area was approved by land officer of **Moshi** Municipal as a commercial production unit. The place is well served by transport and has access to other utilities like water, electricity, telephone, good road network and manpower.

### *Fixed Aspects*

Fixed capital investment for the project amounts to US \$ 364,620/= incorporating land and building machinery and equipment, tractor, furniture and fittings.

**Manpower requirements**

The project would employ 55 people to ensure efficiency and productivity.

**Management and organization**

The overall management of the project would be in the hand of the proprietor who would be assisted by the project manager and other departmental heads. The organization chart appended is simple and manageable.

**4. ECONOMIC ASPECTS:**

**Project priority**

The project priority is derived from the fact that it will utilize 100% Local raw materials (wood logs) from various forest in Tanga, Kilimanjaro, and Arusha regions. Furniture items which will be manufactured using timber are necessary items. For example there is a far cry for school desks and other furniture which are in short supply or do not exist at all in some schools and hospitals.

**Employment effects**

The project would employ 55 people thus helping to alleviate the increasing unemployment problem in the country

**Linkage effect**

The project will have a direct forward linkage effect in the education and health sectors. The building construction industry stands to prosper through getting necessary timber products.

**Government Revenue**

The Government's Treasury confers will receive US \$ 870,846,/= as corporation tax over 10 years. This is not a small contribution to the Government with a small tax base

**5. FINANCIAL ASPECTS**

**Considerations and assumptions**

- (a) The project's economic life has been at ten year but with proper management, renovations and replacements, the life period would be extended.
- (b) 300 working days are assumed in a year.
- (c) Interest on loan would be 12% per annum or outstanding balances.
- (d) depreciation which is charged a straight line method is as follows:

**Working capital**

Initial working capital to start up the business would amount to US \$ 15,005/=.

**Financial Indicators**

Strong points for the project are

- (a) Internal Rate of Return (IRR) or Financial Rate of return is 49.78% (after tax)
- (b) it breaks even at 49.72% of capacity in year 3
- (c) The financial position of the project which is good is shown in the projected balance sheet

**CONCLUSION AND RECOMMENDATION**

**1. Conclusion**

On the basics of the foregoing analysis, the proposed project is technically feasible, economically sound, financially attractive and socially desirable. It will go a long way towards making homes, offices, schools etc habitable.

## 2. **Recommendation**

I strongly recommend that the project be financed by the T.I.B. ,NMB,CRDB,EQUITY Or Azania bank and EFTA on leasing and buy terms. The bank will be involved in investing in an understanding which has a high probability of success. However; the applicant is advised to exercise efficiency and integrity in the operation of the unit once machinery and equipment start production. However, the prospective financier is requested to release funds (once approved) with minimum sed tapian to avoid cost overruns

# **1 PROFILE OF THE COMPANY**

## **1.1 Current Status**

C. R. Kajuna and Company Limited is the registered company under The Company Act 2002 with Registration number 151325572 Principal Place of Business Plot no. 63, FARM 125, KIBORILONI, MOSHI. Our line of business is sawmilling and furniture making. The promoter is Mr. Cuthbert Robert Kajuna 58 years old. He is an accountant and forester with over 35 years' experience in forestry industry. Our company is currently selling green timber (not seasoned) and we are making doors, windows, shutters, pullins, rafters etc used in building construction. Also we manufacture honey beehives for beekeepers use in environmental conservation. Our current sales is US \$ 50,000

## **1.2 Short History**

C.R.KAJUNA AND COMPANY started on 27th January 1990 by the sole proprietor Mr. Cuthbert Robert Kajuna. C. R. Kajuna and Company is the registered business under The Business Names (Registration) Ordinance (Cap.213) Business Names no. 81297. We have turned to C. R. Kajuna and Company Limited is the registered company under The Company Act 2002 with Registration number 151325572 on 25th March 2021. The most important developments of the business since its existence is increase of sales from US \$ 1,000 in 1990 to US \$ 50,000 in 2022. We have acquired 1,000 hectares of land we intend to start a commercial forest plantation which will be 5000 hectares by 2030. Increase of recovery rate from under 30% to 45% of the total volume of log with bark and poor dimensional accuracy avoided through short and long term courses trainings of our personnel.

## **1.3 Management and Ownership**

Mr Cuthbert Robert Kajuna is 58 years old the graduate from Institute of Accountancy Arusha. Registered Accountant. Graduate in Forestry and Beekeeping. He has been managing the company since its inception 27th January 1990. and he has led it to the current business expansion and successes. He has well established business contacts locally and internationally. He has never been involved in any business malpractices. He is behind the company's credit worthiness of their business. He is responsible for accounting and financial controls functions. He had B.B.A (Ed.) from The Open University of Tanzania.

Mr. Jesse Kajuna is 54 years graduated at Forestry Industries Training Institute 2008. He has over 30 years of experience in forestry industry. He will be in-charge of forestry and operations department, would have direct responsibility for production.

## 1.4 Market and Client Base

The customer's problem that we address is to supply sawn timber quality that have features and characteristics of product that bear on its ability to satisfy stated or implied needs. Quality requirements depends on – quality of logs, type and machine conditions, skilled workers, production plans such as type of order e.g. furniture use, structural, other constructions. We do follow customer's specifications, by making sure that finishing work is well and properly stored. Our current market is divided into 3 classes – that is **export quality** which needs best quality, done according to grading rules and done according to customer needs. **Furniture quality** needs good quality, no form of defects, shorter timber pieces can be used. **Construction quality** needs no form of defects, blue stain allowed and rough timber is used. Our company's market is the domestic building industry and secondary wood processing. 90% of our products is exported to Kenya through our agents while only 10% is consumed locally. What we produce is 0.5% of what is produced by wood based industry in Tanzania. We intend to install our mobile sawmill and woodworking machineries in Moshi as there is a potential demand of wood for furniture quality and construction quality for both local and export markets. Our private buyers include such as R. Massawe , L. Wood and G. Malaki. Government Departments and Institutions in Kilimanjaro region. Evernet International Company Ltd., BF Greenlink Ltd., Registered Building and Civil works Contractors. The project is geared towards splitting wood logs including Pinus patula, Cupressus lusitanica, Eucalyptus all species, Grevillea robusta, Olea capensis, Acacia melanoxylon and Teak logs.

We received an order from IKEA to export laminated soft wood panels but we couldn't meet the specification of moisture content of 8% as we haven't a drier for seasoning wood. Now we expect to acquire one.

## 1.5 Competition

There are over 100 small and big saw millers in Arusha, Kilimanjaro and Tanga regions such as Tanscan Timber marketing Co. Ltd. Fibreboard Africa Ltd. Tembo Chipboard Ltd. Umoja sawmills, Tawosa sawmills, Natwood sawmills, Azimio sawmills, Mngazija Sawmills just to mention few. They do sawmilling and furniture making. The study shows that operations must be developed and efficiency improved in all of the above companies.

- They have low recovery rate.
- Poor quality of products
- Incorrect recording procedures
- Lack of modern technology
- Poor financial performance
- Bad management
- Lack of good staff welfare
- Environmental impact assessment not properly done
- Availability of raw materials
- Marketing problems / Innovations and Strategies
- Profitability
- Productivity

Competition comes from other retailers and furniture rental agents. Considerable business is generated as a result of referrals. For customers, the appeals of renting are (1) minimal investment by apartment dweller, (2) no moving/storage problems, and (3) ability to change furniture as styles change. Major problems that rental dealers face include customer perceptions that rental charges are "high" customer desires for ownership, and the fact that customers wish to avoid the "plastic" atmosphere of rental furniture.

Furniture retailers typically offer a broad range of furniture, most of which has been designed for single-family homes, not apartments. Although the rental trade has developed along price lines to some extent, other type of segmentation are developing.

Recent years have seen the development of waterbed stores, unfinished furniture stores and other speciality approaches. For such stores to be successful, they must locate where there is a sufficient large market for their products. The Owners of C.R.K&CO.LTD hope to develop an attractive market niche with their strategy.

## **1.6 Suppliers and other relevant stakeholders**

C.R.K&CO.LTD would retail two basic product lines: in-house manufactured items and purchased accessories. The latter would be purchased from distributors and include lamps, wall decorations, and bed frames- products that could not be made as cheaply in house as they could be bought at wholesale or imported from China. Our main suppliers include Ministry of Natural Resources and Tourism Department of Forestry and Beekeeping through their plantations and natural forests. Importers like Building and General, Magodoro Dodoma and Tanzania Foams, Tanzania Brush Products Ltd. Coral Paints and Sadolins and Maliwa Hardware.

## **1.7 References**

Add the details of at least two professional references, i.e. their name, address, phone number, email address, etc.

Mr. Frank Karonge,  
Chairman,  
Northern Forestry Industries Association  
P. O. Box 7603,  
MOSHI.  
TANZANIA.  
Telepone: +255714013967  
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Mr. William Simule  
Retired Chairman,  
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+255765730370  
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## 2 PLAN FOR THE FUTURE

### 2.1 Feasibility

The building construction and furniture making industries are quite hungry for good timber. Existing units are very small and they use dilapidated tools to produce low quality timber. Timber is required to manufacture desks, chairs, tables, sofa sets, beds shelves, cupboards etc. The items are required in households, hospitals schools, offices etc. Buildings construction in **Tanga, Moshi and Arusha** is growing at a fast pace due to rapid growth of population. Timber is thus required for doors, windows, shutters, pullins, rafters etc in these buildings. Steel is so expensive that builders can not totally rely in it and therefore have to restore to using timber. We will implement a low cost expansion and diversification to achieve good economies of scale and low overheads. We will produce high quality and new products less subject to competition. Timber for making Pallets size 1" x 4" and 2" x 4" monthly demand of 15 m<sup>3</sup>. The demand for school desk in Tanzania is as follows is growing sharply to the extent that some pupils sit down on the bare class floor as the following data in the table below show the rate of increment :-

Number of Primary School Pupils from 1957 to 1995 in Tanzania Mainland

YEAR	1957	1967	1978	1988	1995
TOTOL PUPILS	431,000	929,000	2,932,000	3,181,900	3,877,643

Source: Ministry of Education and Vacational Training.

Timber treating and bending technology is a new innovation. If successful it is expected to create employment and enhance technological development. We have an alternative and sustainable raw material availability guaranteeing initiative. We will lease/buy an area/ land in Kilindi / Handeni about 5000 hectares and plant trees that will ensure raw material availability and we will indicate it in the business plan as part of an expansion phase.

### 2.2 Marketing & Distribution

Elaborate on the distribution of your product/service (concrete names are preferred here) The project products have ever since been used countrywide and so a captive demand for the existing business and proposed expansion already exists. Wood products for this project are targeted to cater for the furniture and fittings demand by Hospitals, Schools and Colleges; Match boxes Manufacturers, in the construction industry and private individual customers.

Regarding marketing our main objective is to trade up C. R. Kajuna and Company Ltd. and upgrade its image by providing customers what is needed in terms of quality and affordability. The firm, in order to safeguard its market share, the production supervisors will closely monitor the production process to maintain high quality standards. We will also use Peoples magazine (Mwananchi), TV and Radio stations for advertisements of our products to reach our (increased) targeted market. The products will be sold to customer's directly from the factory and 5 distribution agents with better business terms may later be appointed to supply the product to users in Arusha, Dar es Salaam, Dodoma, Mwanza, Mbeya and Tanga regions. When production stabilises, the company also, plans to open a Showroom, depot and sales office in Moshi Municipal Centre where products will be easily accessible to its clients. The company will sell its products directly to learning institutions, hospitals, construction companies and wholesalers such as Kilimanjaro Christian Medical Centre Box Private bag Moshi Tanzania.

Kilimanjaro Christian Medical College Box 2240 Moshi Tanzania. Tanzania Training Centre for Orthopedic Technology P.O. Box 8690 Moshi Tanzania. Tumaini University Kilimanjaro Christian Medical College P. O. Box 2240 Moshi. Moshi University College of Cooperative & Business Studies Box 474 Moshi. Moshi Municipal Council Box 318 Moshi.

Kibo Match Group Limited (Division Pulp and Paper Board) P. O. Box 1894 Moshi Tanzania. Kibo Match Group LTD. (Kibo Match Division) P. O. Box 416 Moshi, Tanzania. Evernet International Company Ltd (Timber Export Division) Box 3720 Dar es Salaam, Tanzania.

Contractors Association of Tanzania P. O. Box 10140 Dar es Salaam. Tanzania Prisons Box 9190 Dar es Salaam. Tanzania Civil Engineering Contractors Association Box 78584 Dar es Salaam, Tanzania. BF GreenLink Company Limited. Registered Building and Civil Works Contractors. P. O. Box 13807 Dar es Salaam.

IKEA (Furniture and Fittings Trading Company) of Sweden. For soft wood laminated panels.

Regarding Honeybee hives our company plans to run a free extension services "Honey for Hives" programmes, through which they provide hives on an interest free loan basis to self-help groups and individuals who have demonstrated their ability to manage progressive, Eco-friendly projects. Under this programme, which we hope to expand in coming months, selected groups and individuals pay C. R. Kajuna & Company Ltd. for the cost of the hives with the honey that they produce. The company also soon plans to introduce sunflower and Moringa oleifera in bee-keeping areas to both vary the flavor of the honey and help to supplement farmer incomes. The honey collected from farmers will be exported to Europe and United states of America as it will meet EAS 036 – Specification for honey and standards of honey according to EU CODEX AND TANZANIA.

The major objectives of C. R. Kajuna and Company Ltd. in Promotion strategy is to communicate the merits of its products to potential customers. To attract customers from other competitors, the company will develop good working relations with potential buyers (such as Hospitals, Schools, Manufacturers, Farmers and Wholesalers) to enhance its marketing capability. This in turn will encourage referrals by making use of principal customers as promoters who can bring in newcomers.

In Tanzania, competition in the production of locally made wood products is not very high, and therefore, there is no doubt that with good sales strategies accompanied with aggressive marketing as well as improved quality of wood products, C. R. Kajuna and Company Ltd. should be able to expand its local market share and expand exports.

### **2.3 Management team**

Mr Cuthbert Robert Kajuna is 58 years old the graduate from Institute of Accountancy Arusha. Registered Accountant. Graduate in Forestry and Beekeeping. He has been managing the company since its inception 27th January 1990. and he has led it to the current business expansion and successes. He has well established business contacts locally and internationally. He has never been involved in any business malpractices. He is behind the company's credit worthiness of their business. He is responsible for accounting and financial controls functions. He had B.B.A (Ed.) from The Open University of Tanzania.

Mr. Jesse Kajuna is 54 years graduated at Forestry Industries Training Institute 2008. He has over 30 years of experience in forestry industry. . He will be in-charge of forestry and operations department, would have direct responsibility for production.

### **CUTHBERT R. KAJUNA**

#### **CURRICULUM VITAE (C.V)**

##### **A : PERSONAL INFORMATION.**

Surname:	KAJUNA
First Name:	CUTHBERT
Second Name:	ROBERT
Date of Birth:	1964/SEPTEMBER/7th
Nationality:	TANZANIA

Languages: ENGLISH & SWAHILI  
Sex: MALE

**B:CONTACT ADDRESSES:**

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**C:PHYSICAL ADDRESS:**

PLOT No. 62 & 63 125 FARM  
KIBORILONI. MOSHI

**D:ACADEMIC QUALIFICATIONS:**

TUMAINI P/S 1971 - 1977  
Certificate of Primary Education PASS  
BUKOBIA SEC. SCHOOL 1978 - 1981  
Certificate of Secondary Education DIV. II  
PRIVATE 1982 - 1983  
Advance Certificate of Secondary Education DIV.III

**E:PROFESSIONAL QUALIFICATIONS:**

N.B.A.A 1982 National Bookkeeping Certificate,(NABOCE)  
NYENGEZI SOCIAL  
TRAINING INSTITUTE 1983 - 1985 Advanced Accountancy Diploma  
N.B.A.A 1986 National Accountancy Diploma  
TANZANIA DRIVING  
LICENCE 1987 Driving License No.1054803 Class "C "  
11/02/2021 to 16/0/2025 no.4000341938 Class "A,B,D,E and G"

N.B.A.A 1988 Approved Accountant No. AP. 2011  
INSTITUTE OF ACCOUNTANCY  
ARUSHA 1992 Professional Level II  
1993 Professional Level III  
CO - OPERATIVE COLLEGE 2001 C.P.A. Final stage Module E .  
F.I.T.I. 2005 Certificate in Wood drying  
FORESTRY TRAINING INSTITUTE 2007-2008 Diploma in Forestry and Beekeeping  
I have done a special report to assess the medicinal values and marketing of propolis.a  
case study of Arusha, Kilimanjaro and Manyara regions.

**F:COMPUTER KNOWLEDGE:**

Microsoft Word, Microsoft Excel, Tas Books Accounting Plus and Sun Accounting System. Quick book Accounting packages.Computerized Auditing Systems and Microsoft Power Point.

**G:WORKING EXPERIENCE:**

I have been working with Timber and Furniture Store Ltd. A private commercial

manufacturing company in different regions in the United Republic of Tanzania and as a civil servant I served in a number of positions and for the past 32 years I was the Head of Logging and Sawmilling department, Beekeeping Department and Finance Department. Now I am a director of C.R. KAJUNA AND COMPANY LIMITED.

**H: SOCIAL WORK:**

I was a Deputy Treasurer of northern Forestry Industries association the (NGO) for 6 years now. I diligently served in the student's Government (MUWATA) during the academic years 2006/2007 and 2007/2008 as PRESIDENT.

**I: REFEREES:**

1. **Mr. ISAYA Y. MNANGWONE,**  
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**JESSE KAJUNA**  
**CURRICULUM VITAE (C.V)**

**A : PERSONAL INFORMATION.**

Surname:	KAJUNA
First Name:	JESSE
Date of Birth:	1968/APRIL/10th
Nationality:	TANZANIA
Languages:	ENGLISH & SWAHILI
Sex:	MALE

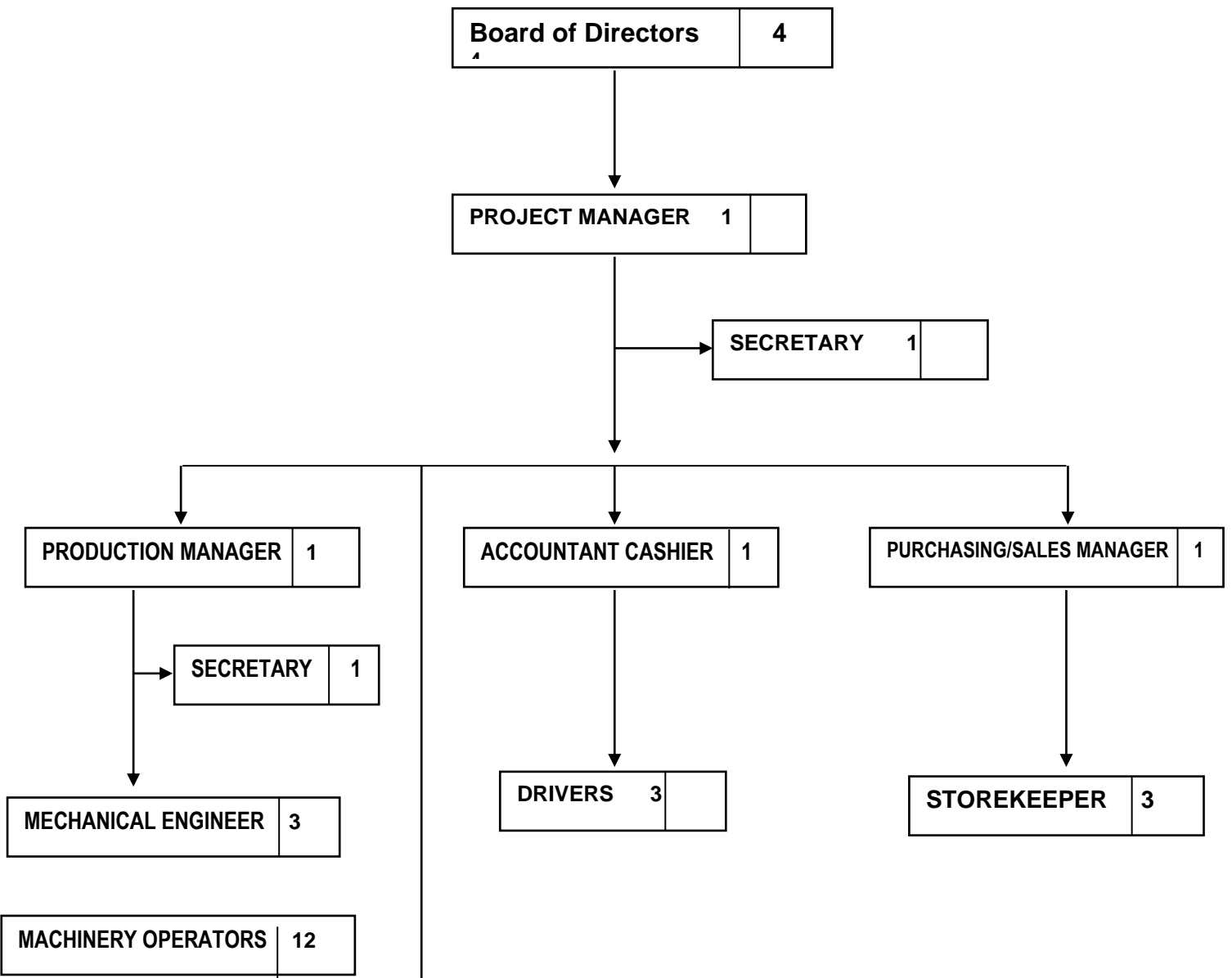
**B : CONTACT ADDRESSES:**



2. Mr. Cuthbert Naburi,  
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MOSHI.  
Tel. +255 755 878615

3. Mr. Frank Karonge,  
P. O. BOX 1725,  
MOSHI.  
Tel. +255 714 013967

**PROJECT'S ORGANISATION CHART**



CARPENTERS	6
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SKILLED LABOURS	18
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WATCHMEN	3
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## 2.4 Milestones

Give an overview of the important goals you have set for the new business. What are these, when are they to be met, how do you plan to reach them and who will be responsible?

Expansion Programme Implementation Schedule

CODE	MILESTONE/ACTIVITY	MONTHS											
		1	2	3	4	5	6	7	8	9	10	11	12
1	Project Feasibility Study	xx	xx										
2	Arrangement for Finance from Banks		■	■	■								
3	Placement of order for Machinery & Equipments			■	■								
4	Construction of Woodworking Shed			xx	xx	xx	xx						
5	Machinery Procurement & Installation						xx	xx	xx				
6	Recruitment of Additional manpower								■	■			
7	Start up & Commissioning									xx			
8	Production										■	■	■

## 2.5 SWOT analysis

STRENGTHS	WEAKNESSES (internal risks)	Measures to counteract the risks
<ul style="list-style-type: none"> <li>Abundant cheap labour...</li> <li>Raw material is available...</li> <li>Species, Qualities &amp; dimensions of Raw</li> </ul>	<ul style="list-style-type: none"> <li>Out of date technology</li> <li>Lack of funds for purchasing of Equipments and working capital</li> </ul>	<ul style="list-style-type: none"> <li>Buy new technology</li> <li>Borrow from Banks (Term loan &amp;</li> </ul>

<p>materials especially Miombo forest</p> <ul style="list-style-type: none"> <li>• Trained and Experienced workers in Forestry and woodworking</li> </ul>	<ul style="list-style-type: none"> <li>• Incompetent sawmill operators thus leading to too much down time and poor timber output and low yield.</li> </ul>	<p>Overdraft facility and raise share capital</p> <ul style="list-style-type: none"> <li>• To recruiting proper personnel in the lines of Production, marketing and finance.</li> </ul>
<p><b>OPPORTUNITIES</b></p> <ul style="list-style-type: none"> <li>• Big market of Wood products of quality standard</li> <li>• Availability and price of raw materials(Vast land of Tanzania is covered by Thick Forests which make it to be available cheaply.)</li> <li>• Level of technical development is still low</li> <li>• Geographical and regional factors</li> <li>• Protect natural forests, enlarge forestland and contribute to its sustainable management.</li> </ul>	<p><b>THREATS (external risks)</b></p> <ul style="list-style-type: none"> <li>• Cheap/Fake imports from China</li> <li>• Wood has several uses and is scarce.there is an extremely high demand for timber : For lack of alternatives, rural households meet about 40% of their energy requirements with wood and in the towns industrial and private demand is growing</li> <li>• Fire and other deforestation activities</li> </ul>	<ul style="list-style-type: none"> <li>• Tanzania Bureau of Standards to enforce law</li> <li>• Policymakers have to think about how to stem the overexploitation of forests.</li> <li>• Statutory obligations have to be introduced. A decree to be issued imposing a general deforestation ban for natural forests in many regions of Tanzania.</li> <li>• Fire lines to be made to protect forests against fire burning.</li> <li>• C. R. Kajuna and Company is contributing to developing sustainable, rapid-growing forestry plantations in Tanzania</li> </ul>

## 2.6 Investment Plan

### Capital ALREADY invested in the company

Name of organisation/individual	Typ of finance	USD
	Own contribution*	120,000
	Equity**	33,333
	Loan	
	Other, please specify:	
<b>TOTAL INVESTMENT ALREADY DONE:</b>		<b>133,333</b>

### B - Finance needed

<b>Fixed assets:</b>	<b>Amount (USD)</b>
<i>Land and Building</i>	120,000
<i>Machinery &amp; Equipment</i>	143,620
<i>Motor Vehicles Tractor</i>	86,500
<i>Furniture and Fittings</i>	5,000
<i>Pre operation costs</i>	9,500
<b>Working capital:</b>	<b>Amount (USD)</b>
<working capital>	15,005
<b>TOTAL INVESTMENT still NEEDED (USD):</b>	379,625

**C - How do you plan to acquire this capital?**

<b>Name of organisation/individual (if known)</b>	<b>Typ of finance</b>	<b>USD</b>
	Own contribution*	120,000
	Equity**	30,000
	Loan	229,625
	Other, please specify:	
<b>TOTAL INVESTMENT STILL NEEDED:</b>		379,625

# 3 THE FINANCIAL PLAN

## 3.1 Budgeting Sheet

C.R.KAJUNA AND COMPANY									
USD	2024			2025			2026		
	No. of units	Price per unit	Total	No. of units	Price per unit	Total	No. of units	Price per unit	Total
Summary>>			369,667			399,653			434,527
Revenues / Sales									
Timber soft wood	298	1,200	357,000	320	1,200.00	384,000	350	1,200.00	420,000
Timber Hard wood	150	1,800.00	270,000	160	1,800.00	288,000	170	1,800.00	306,000
<add a product or service >		0.00			0.00			0.00	
<add a product or service >		0.00			0.00			0.00	
<add a product or service >		0.00			0.00			0.00	
sub-total			627,000			672,000			726,000
Cost of sales (direct costs)									
Logs Soft wood	600	30.00	18,000	640	30.00	19,200	700	30.00	21,000
Logs Hard wood	300	80.00	24,000	320	80.00	25,600	340	80.00	27,200
Labour - Logging	900	24.00	21,600	960	24.00	23,040	1,040	24.00	24,960
Labour - Sawmill	900	24.00	21,600	960	24.00	23,040	1,040	24.00	24,960
Labour - Furniture Workshop	900	24.95	22,455	960	24.95	23,952	1,040	24.95	25,948
Marketing costs	900	18.45	16,605	960	18.45	17,712	1,040	18.45	19,188
< add a cost item ,		0.00			0.00			0.00	
sub-total			124,260			132,544			143,256
Storage, transport, marketing									
Marketing costs	448	141.00	63,168	480	141.00	67,680	520	141.00	73,320
storage	448	2.00	896	480	2.00	960	520	2.00	1,040
transport	446	14.33	6,420	480	14.33	6,076	520	14.33	7,452
Fuel	448	3.00	1,344	480	3.00	1,440	520	3.00	1,560
add a cost item >		0.00			0.00			0.00	
add a cost item >		0.00			0.00			0.00	
< add a cost item >		0.00			0.00			0.00	
sub-total			71,828			76,950			83,372
Staff costs									
managers	8	185.00	1,480	8	185.00	1,480	8	185.00	1,480
middle personnel	23	105.00	2,415	23	105.00	2,415	23	105.00	2,415
labour	24	65.00	1,560	24	65.00	1,560	24	65.00	1,560
consultants		0.00			0.00			0.00	
additional staff >		0.00			0.00			0.00	
additional staff >		0.00			0.00			0.00	
< additional staff >		0.00			0.00			0.00	
Total number of Staff	55			55			55		
health	55	20.00	1,100	55	20.00	1,100	55	20.00	1,100
insurance / pension	55	20.00	1,100	55	20.00	1,100	55	20.00	1,100
training	55	10.00	550	55	10.00	550	55	10.00	550
< add a cost item >		0.00			0.00			0.00	
add a cost item >		0.00			0.00			0.00	
< add a cost item >		0.00			0.00			0.00	
sub-total			0,205			0,205			8,205
Travel costs									
Travel	448	35.00	15,680	480	35.00	16,800	520	35.00	18,200
accommodation	448	10.00	4,480	480	10.00	4,800	520	10.00	5,200
visa's & vaccination	446	5.00	2,240	480	5.00	2,400	520	5.00	2,600
< add a cost item , add a cost item >		0.00			0.00			0.00	
sub-total			22,400			24,000			26,000
Office costs									
Rent	12	100.00	1,200	12	100.00	1,200	12	100.00	1,200
Telephone	1	480.00	480	1	480.00	480	1	480.00	480
Stationary	1	60.00	60	1	60.00	60	1	60.00	60
Electricity	12	150.00	1,800	12	150.00	1,800	12	150.00	1,800
IT maintenance	1	550.00	550	1	550.00	550	1	550.00	550
Rates	1	550.00	550	1	550.00	550	1	550.00	550
insurance	1	600.00	600	1	600.00	600	1	600.00	600
add a cost item >		0.00			0.00			0.00	
< add a cost item >		0.00			0.00			0.00	
sub-total			5,240			5,240			5,240
Equipment & maintenance costs									
Machinery maintenance	1	8,000.00	8,000	1	8,000.00	8,000	1	8,000.00	8,000
Instruments (small or maintenance)	1	600.00	600	1	600.00	600	1	600.00	600
Buildings] (maintenance)	1	800.00	800	1	800.00	800	1	800.00	800
Equipment (maintenance)	1	1,800.00	1,800	1	1,800.00	1,800	1	1,800.00	1,800
add a cost item >		0.00			0.00			0.00	
< add a cost item >		0.00			0.00			0.00	
add a cost item >		0.00			0.00			0.00	
sub-total			11,200			11,200			11,200
Third Party cost									
Bank charges & fees	1	200.00	200	1	200.00	200	1	200.00	200
Legal costs	1	5,000.00	5,000	1	5,000.00	5,000	1	5,000.00	5,000
advisory fees	1	5,000.00	5,000	1	5,000.00	5,000	1	5,000.00	5,000
Equipment	1	4,000.00	4,000	1	4,000.00	4,000	1	4,000.00	4,000

add a cost item >	0.00			0.00			0.00	
add a cost item >	0.00			0.00			0.00	
< add a cost item >	0.00			0.00			0.00	
sub-total		14,200		14,200			14,200	
Other costs add a cost item >								
< add a cost item >	0.00			0.00			0.00	
add a cost item >	0.00			0.00			0.00	
sub-total								
Total Revenues		527,000		572,000			726,000	
Total Costs		257,333		272,347			291,473	
Total (revenues MINUS costs)		369,667		399,653			434,527	

### 3.2 Fixed Asset Purchases

Fixed assets purchases		C.R.KAJUNA AND COMPANY							
USD									
		Remaining life time (in years(:				DEPRECIATION			
<b>Assets in company at</b>	<b>end of 2022</b>	<b>2024</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2024</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>
Land	174,065	99				1,758	1,758	1,758	1,758
Chain saw	4,725	2				2,363	2,363	-	-
Saw mill	9,800	10				980	980	980	980
Lorry	3,333	4				833	833	833	833
Plant and Machineries	13,245	10				1,325	1,325	1,325	1,325
<b>sub-total</b>	<b>205,168</b>					<b>7,258</b>	<b>7,258</b>	<b>4,896</b>	<b>4,896</b>
		PURCHASES				DEPRECIATION			
<b>Office Hardware</b>	<b>Life</b>	<b>2024</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2024</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>
furniture	5	-	-	-	-	-	-	-	-
computers & printers	5	-	-	-	-	-	-	-	-
Phones & internet	5	-	-	-	-	-	-	-	-
< add an investment item >		-	-	-	-	-	-	-	-
< add an investment item >	5	-	-	-	-	-	-	-	-
< add an investment item >		-	-	-	-	-	-	-	-
<b>sub-total</b>		-	-	-	-	-	-	-	-
<b>Production Hardware</b>	<b>Life</b>	<b>2024</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2024</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>
Building(s)	25		120,000				4,800	4,800	4,800
Machinery and Equipments	10		143,620				14,362	14,362	14,362
for Vehicles (Valmet Tractor, Pus, & Pick-up)	4		86,500				21,625	21,625	21,625
Equipment		-	-	-	-	-	-	-	-
< add an investment item >	2	-	-	-	-	-	-	-	-
< add an investment item >		-	-	-	-	-	-	-	-
< add an investment item >	2	-	-	-	-	-	-	-	-
<b>sub-total</b>		-	<b>350,120</b>	-	-	-	<b>40,787</b>	<b>40,787</b>	<b>40,787</b>
<b>Other hardware</b>	<b>Life</b>	<b>2024</b>	<b>2024</b>	<b>2025</b>	<b>2026</b>	<b>2024</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>
Land	99								
< add an investment item >	2	-	-	-	-	-	-	-	-
< add an investment item >		-	-	-	-	-	-	-	-
< add an investment item >	2	-	-	-	-	-	-	-	-
<b>sub-total</b>									

At end of:	2024	2025	2026	2027	2024	2025	2026	2027
<b>Fixed Assets Purchases:</b>		350,120	-	-				
<b>Total depreciation:</b>					7,258	48,045	45,683	45,683
<b>Net Fixed Assets :</b>	205,168	197,910	499,984	454,301	408,618			

### 3.3 Cash Flows

Typical interest on loans :	12%				
Value added tax (VAT) % :	18%				
Corporate / profit tax % :	30%				
<b>C.R.KAJUNA AND COMPANY</b>					
<b>USD</b>	<b>real 2023</b>	<b>real 2024</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>
Bepinnine Cash Position	10,000	21,361	34,607	191,777	296,464
	40,000	50,000			
Revenues			627,000	672,000	726,000
Cash IN	40,000	50,000	627,000	672,000	726,000
Costs	24,000	25,000	267,333	272,347	291,473
Fixed asset purchases					
Value added taxes VAT	2,880	4,500	3,618	71,937	78,216
Corporate Profit Taxes		3,972	88,200	78,414	88,029
Cash OUT	28,639	33,472	699,171	422,699	467,716
<b>Operational cash flow:</b>	11,361	16,628	72,171	249,301	268,284
<b>Recommended amount of finance needed:</b>					
a Additional loan or equity recommended >>					
<b>Finance IN:</b>					
New Loans received			229,625		
Your cash brought into the company:			40,000	40,000	40,000
External share capital (equity) paid in			20,000	20,000	20,000
<b>Finance OUT:</b>					
Loan Repayment (not interest payments)			28,765	28,765	28,765
interest payments			24,103	20,651	17,200
Dividend payments		3,282	7,415	155,198	149,028
<b>Subtotal</b>			229,342	144,614-	134,993-
<b>Cash flow per year</b>			157,170	104,687	133,291
<b>Ending cash position</b>	21,361	34,607	191,777	296,464	429,754

### 3.4 Profit and Loss Statement

USD	Real 2023	Real 2024	2025	2026	2027
Revenues (see budgeting sheet)	from cash flow		627,000	672,000	726,000
<b>Total Revenues</b>	40,000	50,000	<b>627,000</b>	<b>672,000</b>	<b>726,000</b>
Cost of Sales or Direct Costs (see budgeting sheet)	from cash flow		124,260	132,544	143,256
<b>Cost of Sales</b>	0	0	<b>124,260</b>	<b>132,544</b>	<b>143,256</b>
<b>Gross margin (Net revenues)</b>	<b>40,000</b>	<b>50,000</b>	<b>502,740</b>	<b>539,456</b>	<b>582,744</b>
Storage, transport, marketing	from cash flow		71,828	76,958	83,372
Staff costs	from cash flow		8,205	8,205	8,205
Travel costs	from cash flow		22,400	24,000	26,000
Office costs	from cash flow		5,240	5,240	5,240
Equipment & maintenance costs	from cash flow		11,200	11,200	11,200
Third Party cost	from cash flow		14,200	14,200	14,200
Other costs	from cash flow		0	0	0
<b>Operating Costs</b>	<b>24,000</b>	<b>25,000</b>	<b>133,073</b>	<b>139,803</b>	<b>148,217</b>
<b>Income from Operations (EBITDA)</b>	<b>16,000</b>	<b>25,000</b>	<b>369,667</b>	<b>399,653</b>	<b>434,527</b>
VAT taxes	2,880	4,500	3,518	71,937	78,215
Interest charges	0	0	24,103	20,651	17,200
Depreciation	7,258	7,258	48,045	45,683	45,683
<b>Non-operating costs</b>	<b>10,138</b>	<b>11,758</b>	<b>75,667</b>	<b>138,272</b>	<b>141,098</b>
<b>Gross profit</b>	<b>5,862</b>	<b>13,242</b>	<b>294,000</b>	<b>261,381</b>	<b>293,430</b>
<b>Corporate tax:</b>	<b>1,759</b>	<b>3,972</b>	<b>88,200</b>	<b>78,414</b>	<b>88,029</b>
<b>Net profit</b>	<b>4,103</b>	<b>9,269</b>	<b>205,800</b>	<b>182,967</b>	<b>205,401</b>
Dividend payments	3,282	7,415	155,198	149,028	166,975
Retained earning	821	1,854	50,602	33,939	38,426
<b>Number of staff</b>	<b>5</b>	<b>7</b>	<b>55</b>	<b>55</b>	<b>55</b>

### 3.5 Balance Sheet

BALANCE SHEET	C.R.KAJUNA AND COMPANY			
USD	End 2024	End 2025	End 2026	End 2027
<b>Net Fixed Assets (porch. - depr.)</b>	197,910	499,984	454,301	408,618
Cash	34,607	192,230	296,875	430,125
<b>Current Assets</b>	<b>34,607</b>	<b>192,230</b>	<b>296,875</b>	<b>430,125</b>

<b>Total Assets</b>	232,516	692,214	751,176	838,743	
Loans outstanding		201,355	172,590	143,825	
<b>Total liabilities</b>		201,355	172,590	143,825	
Equity previous year	226,529	232,516	490,859	578,586	
Dividends paid	3,282-	7,415-	155,198-	149,028-	
Net profit	9,269	205,758	182,925	205,359	
Funds contributed by the owners		60,000	60,000	60,000	
<b>Total Equity (or Net Worth)</b>	232,516	490,859	578,586	694,918	
<b>Total Liabilities and equity</b>	232,516	692,214	751,176	838,743	

### 3.6 Planning

PLANNING		C.R.KAJUNA AND COMPANY						
Number of man-days per activity		2025					2026	2027
		2024	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	2026	2027
Summary ---;		16	20	20	56	50	250	300
<b>Pre-start-up activities</b>								
Business Planning		10	5	-	-	-	-	-
Feasibility studies		6	2	-	-	-	-	-
< add an activity >		-	-	-	-	-	-	-
< add an activity >		-	-	-	-	-	-	-
<b>sub-total (man-days)</b>		16	7	-	-	-	-	-
<b>Financing &amp; Marketing</b>								
< add an activity >		-	2	-	-	-	-	-
< add an activity >		-	-	-	-	-	-	-
< add an activity >		-	-	-	-	-	-	-
<b>sub-total (man-days)</b>		-	2	-	-	-	-	-
<b>Recruitment &amp; Buying &amp; Investing</b>								
< add an activity >		-	11	-	-	-	-	-
< add an activity >		-	-	-	-	-	-	-
< add an activity >		-	-	-	-	-	-	-
<b>sub-total (man-days)</b>		-	11	-	-	-	-	-

<b>Building</b>											
<	add	an	activity	>	-	-	20	-	-	-	-
<	add	an	activity	>	-	-	-	-	-	-	-
<	add	an	activity	>	-	-	-	-	-	-	-
<b>sub-total (man-days)</b>					-	-	20	-	-	-	-
<b>Launch</b>											
<	add	an	activity	>	-	-	-	6	-	-	-
<	add	an	activity	>	-	-	-	-	-	-	-
<	add	an	activity	>	-	-	-	-	-	-	-
<b>sub-total (man-days)</b>					-	-	-	6	-	-	-
<b>Operations</b>											
<	add	an	activity	>	-	-	-	50	50	250	300
<	add	an	activity	>	-	-	-	-	-	-	-
<	add	an	activity	>	-	-	-	-	-	-	-
<b>sub-total (man-days)</b>					-	-	-	50	50	250	300
<b>Other activities</b>											
<	add	an	activity	>	-	-	-	-	-	-	-
<	add	an	activity	>	-	-	-	-	-	-	-
<	add	an	activity	>	-	-	-	-	-	-	-
<b>sub-total (man-days)</b>					-	-	-	-	-	-	-
<b>Total man-days</b>					16	20	20	56	50	250	300

## THE DEVELOPMENT IMPACT

### 4.1 Local economic impact of the business

The project will have a direct forward linkage effect to Education and Health sectors. The Building construction industry stands to prosper through getting necessary timber, square logs (Slippers), firewood, furniture and fittings. Pulp and Paper Boards, Match boxes Manufacturers, Decorators, Transporters, and so on. The project will employ 55 permanent staff apart from generating other 2,000 indirect jobs that will be created through implementation and operations of the rehabilitation project. This is considered as a significant contribution to employment.

### 4.2 Local social impact of the business's products or services

Felling and cutting of trees if not properly done it can results to environment degradation through removal of forest cover which enrich the land and attracting rain, shelters the land against adverse effects of solar energy, acts as wind breakers and generates oxygen. Forests are an invaluable source of prosperity as they provide us with timber, honey, wax, fuel-wood, medicinal herbs, water, weather regulators, leather and shoe chemicals, perfumes, fruits, vegetables, cooking oil and beautiful scenic environment.

Regulations, by-laws and laws carrying heavy penalties against forest destruction should be enacted. Furthermore, the community should be educated on the benefits and conservation, so as to motivate active conservation plans by each individual, village governments and other organs.

By making school desks we improve the learning environment of pupils and students. We improve quality of living standards by enabling better construction of human settlements, hotel constructions and the like. Furniture of all types items become old. New homes also need furniture to make them habitable. Timber is required to manufacture desks, chairs, tables, sofa sets, bed shelves, cupboards etc. The items are required in households, hospitals, schools, offices etc.

By making honeybee hives (Langstroth) Commercial honeybee hives we help the nation to conserve trees as many are cut or dry up due to farmers cutting them during manufacturing of log beehives or beehive making using tree barks which results in trees drying up and dying. By developing beekeeping it will help us to conserve the forests and generate income for poor farmers. Also honey is food and Natural Medicine which have a clear positive effect on the health of the local population.

## Manufactured Products

Product	Labour Cost	Material Cost	Total Cost	Sales Price	Sales Mix*
Table, dining	\$23.50	\$25.10	\$48.60	\$100	0.12
Table, coffee	43.50	12.30	55.80	110	0.05
Chair, low	3.70	30.10	33.80	100	0.10
Chair, high	3.70	40.10	43.80	120	0.05
Desk, basic	30.60	10.80	41.40	80	0.07
Desk, drawer optional	14.40	10.00	24.40	40	0.05
Sofa, trundle	71.50	44.70	116.20	200	0.03
Sofa, drawer optional	9.00	11.30	20.30	40	0.01
Headboard (single)	10.60	3.30	13.90	30	0.05
Headboard (double)	11.50	4.50	16.00	40	0.10
Module	12.10	5.30	17.40	30	0.15
Drawer (one)	4.70	3.30	8.00	15	0.05
Shelf	1.20	1.60	2.80	5	0.10
Magazine rack	4.50	.60	5.10	15	0.07
Beehives	30.60	10.80	41.40	80	0.07

Note: In all income and cash flow statements, manufactured products are assumed to constitute 80% of total dollar sales volume. For computation purposes, weighted average figures above are used.

\* Sales Mix is an estimate of relative unit sales within this group of manufactured products. Based on it, the following figures were derived:

Weighted average cost = \$29.65

Weighted selling price = \$59.80

Source: Costs – engineering estimates. Prices – desired markup and competitive pressures. Sales Mix – management estimate.

## Purchased Products

Product	Cost	Sales Price	Sales Mix*
Mattress and box spring (double)	\$120	\$200	0.06
Mattress and box spring (twin)	90	150	0.03
Mattress, air, double	30	60	0.03
Mattress, air, twin	20	40	0.01
Bed frame	8	16	0.12
Bean bag chair	20	25	0.15
Dining chair	12	24	0.10
Bed lamp	6	12	0.10
Table lamp	10	20	0.10
Floor lamp	20	40	0.10
Pole lamp	12	25	0.05
Pictures, framed	10	25	0.15

Note: In all income and cash flow statements, purchased goods are assumed to constitute 20 percent of total dollar sales volume. For computation purposes, the weighted average figures above are used.

\*sales mix is an estimate of relative unit sales within this group of purchased products. Based on it, the following figures were derived:

Weighted average cost = \$20.90.

Weighted average selling price = \$38.95.

Source: Costs – quotations. Prices – estimates based on competitive pricing. Sales mix – management team estimate.

## Plant and Equipment

Item	Price
Woodmizer Bandsaw , Peeler and Pressing machine	\$46,500
Electric Dryer, Drying Machine, Boiler with its accessories	34,620
Wood Mizer Band Saw	23,250
Surface Planer	3,000
Chain & Chisel Mortiser	3,200
Contour / Belt Sander and polishing	2,500
2 Chain saw	1,950
Router	1,000
Drill	800
Table saw	800
Dust collector	4,500
Air compressor with tank	1,000
Existing Plant Improvements:	
Equipment wiring	7,500
Reroofing	3,500
Dust collection pipes	3,500
Compressed air pipes	2,500
Miscellaneous	
Material handling carts	1,000
Tools (Hammers, buffers, hand planners, Clamps etc.)	2,500
SISU Logging Truck and Trailer	50,000
Valmet tractor 4WD 80HP	30,000
Toyota Hilux Pick Up	6,500
<b>TOTAL</b>	<b><u>230,120</u></b>

Annual straight-line depreciation, based on a ten year life for plant and machineries.

Trucks, Tractor and Pick up are depreciated based on a four year life.



TRUNDLE BED AND BOOK SHELVES



CHAIR AND TABLE







# Working With Beekeepers

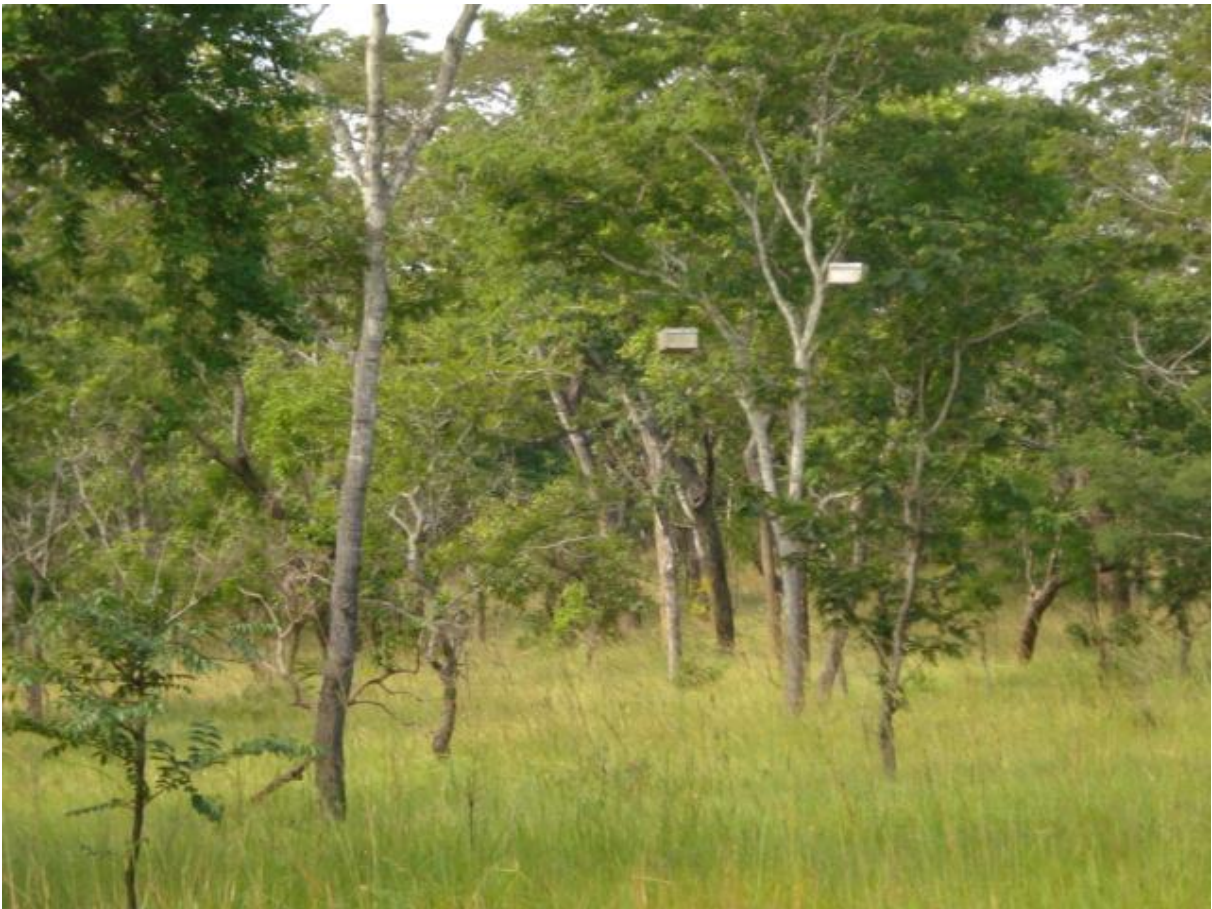


Honeybee hives (Langstroth) Commercial honeybee hives that is what we will be producing and selling while extention services on beekeeping is free.











NTA Level 6. Serial No. 007/06



**THE UNITED REPUBLIC OF TANZANIA**  
**MINISTRY OF NATURAL RESOURCES AND TOURISM**  
**FORESTRY TRAINING INSTITUTE (FTI), OLMOTONYI**

**NATIONAL TECHNICAL AWARD (NTA)**

It is hereby certified that

**CUTHBERT ROBERT KAJUNA** with Registration No. **7D/2006**

has been awarded **ORDINARY DIPLOMA** in **FORESTRY & BEEKEEPING**  
(Course is accredited by National Council for Technical Education-NACTE)

after having fulfilled all requirements for **NTA Level 6**

at the level of **SECOND CLASS LOWER**

Issued this **12<sup>TH</sup>** day of **SEPTEMBER** in the year **2008**

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