

VIO AND COMPANY LIMITED

Business Plan
For
Agro Processing

SUNFLOWER OIL FACTORY & CULTIVATION PROJECT AT MKOWE FARM

Is a sunflower oil- resistant factory in the Country aimed at increasing the level of Sunflowers Oil production in the Country, cumulative competitiveness in production, increasing Employment Economy, and Government Taxation for National Development.

VIO AND COMPANY LIMITED

Sunflower Cultivation and Commercial Oil Production

AUTOMATIC OIL PRESS MACHINERY OIL AND REFINE OIL



Labelling Bottles Machinel



VIO AND COMPANY LIMITED

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1 - COMPANY INTRODUCTION

Vio and company limited is a Tanzanian company established in year 2013 and incorporated under registration number 95079 as private company. The company head office is in Sumbawanga town Rukwa Region and it has representative's key personnel in Dar es salaam City to facilitate operation on other areas of the united republic of Tanzania.

From its establishment, the company main activities were Agricultural /business management /poultry /commission agency services. It has been dealing with these activities with different customers ranging from individuals, Group and corporate companies successful. However the influx of different company in the field of Agriculture forced the management to expand its operation to open factory of sunflower oil.

In order for the company to fulfill the mention, it acquired 253 hectares which is equivalent land to 634.5 Acres in Rukwa region at Mkowe village, in kalambo District. The land has been tested and the result indicate that it is fertile and has an ability to produce all kinds of crops such as sunflower, maize, beans, garlic, sorghum, cassava and e.t.c furthermore is is noted that ,the region is among the top six leading in food production in Tanzania ,other regions includes Songwe, Mbeya, Njombe,Iringa and Ruvuma. However sunflower is flourishing well in Singida region too.

Over the period 2016-2022 the company has been making the most common farming out of the range of farming due to many challenges such court case which take a long term plus financial, the average farming that has been done below of 40 Acres; the focus is on the soil fertility in production. And the results of the harvest have been very good because of soil quality' among those challenges are set out on the page (page 10) as shown.

The crops that have been cultivated at least to monitor the quality of small scale before entering into large farms include, beans, maize, tomatoes, onions, sunflowers, onions, pumpkins, peanuts, sesame, millet, eggplant, cassava, etc.

Since the introduction of sunflower, beans and maize farming, the Company has been practicing farming using live animals and hand hoe. This traditional cultivation does not cover a large area. However, in order to enter into modern farming for commercial business, the Company has earmarked to cultivate 400 hundred acres and later will expand up to 450 acres, for which tractors and other modern farming equipment's, seeds, sunflower oil factory need **TZS 344,392,000/= which** the company by itself has no ability to raise and the solution is to seek for a term loan facility from your financial institution.

2. PROJECT SUMMARY/RESEARCH'S

The cooking oil business in this country is one of the businesses with a large social turnover due to its need for daily use. There are many seed crops that produce oil, but the practices of many of our communities only know some oils such as sunflower oil, date palm oil, sesame oil, peanut oil, cotton oil, etc. The sunflower oil business is one of the fastest growing oils in the country to be loved by the community, apart from the production of sunflower oil in the country the level of sunflower oil still does not meet the consumer market in the country due to the quality of the oil being more satisfactory to consumers, the level of oil production in this country is only 16% compared to the size of the demand for the use of that oil in society.

This is confirmed by our healthcare expert in the country that sunflower oil does not have any health effects on the consumer. Hence it's the best product of the essential oils needed in each market to cover the needs of consumers and in research 2017-2018-2019-2020-2021-2022 in the country the production has been marketed by 13% in the market, The shortage of edible oil in the country is very high and its demand is high in the domestic and foreign market, a statement by the President of the United Republic of Tanzania and Government Officials whose instructions are more encouraging in the cultivation of oil products to save the country from the scourge of oil shortages. So the importance of producing sunflower products and making its sunflower oil in the country is still a great deal, a step that gives us the opportunity for the entire community to be with the importance of their sunflower cultivation to maximize the production of sunflower oil in order to satisfy the existing market.

3. WHY START A SUNFLOWER OIL FACTORY PRODUCTION BUSINESS?

It is almost certified that no entrepreneur would want to go into any business that has slim chances of making profit; hence the need to start a business whose products or services is accepted and used by all. One of such business is the production of sunflower oil. It is fact that all homes, restaurants, hotels and related businesses make use of oil on a daily basis.

We are aware that there are several sunflower oil production companies scattered all around the Rukwa region whose products can be found anywhere in borough of the united republic of Tanzania, as a company in the early stages this idea has made us more dedicated through our resources in ensuring that this project is successful in producing sunflower oil through the field area due to the floods of minimal market and production.

Much more the environment of this sunflower oil project is good and friendly of being outdoor residential but also easily acceptable via existing infrastructure such as a good road, electricity, adequate water supply and the supply of hub to our customers' We know that our customers are the reason why we are in business which is why we will go the extra mile to get them satisfied when giving their orders to purchase our product.

Our Company will ensure that all our customers (wholesale distributors) are given first class treatment whenever they visit our factory Depot. We have a CRM software that will enable us manage a one on one relationship with our customers (wholesale distributors) no matter how large they may grow to. We will ensure that we get our customers involved when making some business decisions that will directly or indirectly affect them.



In managing the basis of sunflower oil production, we have taken a lot of attention in ensuring the production of sunflower oil when we start producing sun flower oil becomes more productive in production to keep customers at a maximum rate so that they can easily reach users in their areas and at price affordable commercial competition compared to the prices of other sun flower producers due to the current production will be held annually though irrigation in the farm.

4. A- SUNFLOWER PRODUCTION GENERAL BENEFIT

The production of sunflower oil will take place in the field where the factory will be placed so that both agricultural work and the operation of the factory will be easy, this will help to a large extent to eliminate unnecessary costs to increase productivity more than working for profit, but it will also be profitable also for small farmers to deliver sunflower raw materials easily and quickly. The type of sunflower seed intended to be used to grow; it is a Aqua 4 seed that is able to produce well for acre ten sacks or eight sacks, where for one sack of sunflower seeds it offers sunflower oil at about 20-22 liters of oil but maximum can produce 8- and above per sack.

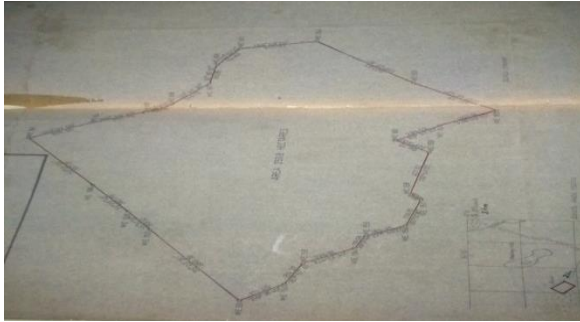
GENERAL BENEFIT-: This project, apart from being the major beneficiaries, will greatly help to raise employment for the community around us, to have an economic cycle that will enable the community to get rid of poverty, but it will also be one of the sources of development in helping to contribute to various community services, such as the donation of school supplies of special children, health services, water services, and opening doors for farmers to be sure of a reliable market for the sale of sunflower raw materials.

And in addition to that, the increase in cooking oil will be in the market and reduce the shortage of oil, including the decrease in the cost of oil purchases so that the whole society can benefit from what it is now. day, this will enable the community to have better health and reduce the health effects due to the



many benefits found in oil, this step will also help the growth of the economy and the government to benefit from tax revenues from producers, vendors, etc.

B- FARM MAP The farm weights six hundred and thirty four Acres, is an irrigation field with adequate water resources throughout the year, worth of cultivation of all kinds of crops according to soil test and soil yield. The weather is good for agriculture due to cold and warm conditions.



The field consists of large- scale forests that make the land less dry and is also accessible to a large highway from Sumbawanga Rukwa town 70 Kilometers to reach and 70- Kilometers to the lakes port kasanga from the farm. A port will open

more commercial doors in the Country due to the explosion cycle and many crops grown in the country.

In the environment of having a factory in the harbor zone is a good opportunity for us to sell our sunflower oil products, so far from market competition in the country this is a good door to good result.

C. FARM RESOURCES WATER FOR IRRIGATION SYSTEM



The field is surrounded by well –watered, water resource throughout the year without drying; it has large quantities of tree for plating natural fate. It is a new fertile field with the potential to grow crops of any kind three times a year, such as sunflowers and other crops. Unlike other farms that rely heavily on the rainy season for agriculture, this is a great opportunity for both parties to work together to support this project for the benefit of both parties for the development of our country to support the government's efforts to ensure the country survives

the catastrophe Oil shortages’ a situation that requires such efforts in helping the country and society as a whole

D- FARM SOIL - The Farm is suitable for cultivation of all kinds of food product, the soil has been tested and produces a good response to all kinds of crop can grow well planted, and much enough.



5. THE VALUE OF INVESTMENT REQUIRED IN THE SUNFLOWER PROJECT

The capital rate for establishing this sunflower oil factory and sunflower seeds and sunflower seeds cultivation , the company has Equity amounting to **TZS 390,914,000/=** and needs to borrow or venture with potential Tanzania amount of **TZS 344,392,000/=** Millions, this amount will cost to buy factory equipment's /agro equipment's /cultivations and other cost as follows:- heavy duty sun flower oil machine , Irrigation machinery, Lola pipe for water supply, purchases of agriculture equipment's such as tractor complete with Harrow , Plough, Trailer, Planter, Electrical Power installation , Transportation Machinery , Label Machinery, Boom spry , Herbicides Medicine, Booster Fertilizer, Tractor Maintenance, Sunflower Machinery Maintenance including, Cultivations 400 acres, 1200Kg Seeds, Sowing Seeds, Spraying, Herbicides, Seeds transportation from Arusha , harvesting, seeds drying, Seeds cleaning, Loading Seeds, Laborers Charges, Tractor Operator Salary, Farm Manger Salary , Factory Operator Technician Salary, Factory Security Salary.

The total Investment Capital for this project is TZS 735,306,000/=

6. THE MORTGAGE OF THE CAPITAL REQUIRED TO BORROW & RUN THIS FACTORY OF SUNFLOWER OIL PRODUCTION

The Directors of the Company at the joint operation meeting have agreed and passed the loan guarantee as a farm, why do we believe that the farm (developed farm land) is a sufficient guarantee also in applying for an agricultural loan and factory investment? This is due to the value of large farms increasing every day. Why does a farm have a high value? this is due to the development and having the ability to cultivate all types of crops due to the results of soil testing, it is a farm with sufficient water sources that flow throughout the year, the farm is adjacent to the main road and there is an area that is easy to reach. Its assessment has been checked with the estimates of the old standards, which even the government appraiser has argued that it is not compatible with the current environment.

Especially considering the farm purchasing cost and development costs such as cleaning costs, Taxes, and many other factors are more than the estimates of the valuation levels. Per one acre has 4046 Square meters, for hectares 634.5 is very valuable to guarantee the loan amount of **344,392,000/=** and the farm has title deed valid up to 2053 and surveyed. But also in recognizing the value of the project and the loan we request from you including the items that will be purchased through the loan, the documents will be used as collateral and much more the infrastructure we are going to inject such as direct developments, Machinery etc, will boost up the valuation out the figure indicates in the valuation doc, the intention is to build trust that the project to be carried out will manage it with all our power to ensure the loan is paid at the same time as intended to build a good relationship with your institution that enabled us to achieve the goal of the sunflower oil plant project.

7. OUR COMPANY CAPITAL INJECTED DIRECT TO THE FARM FROM 2016-2022

It is an indisputable fact that the ownership of a large property like this is costly and the land development is also costly. Our corporate capital for the most part has been widely used in the following areas-:

- a) price of field purchase
- b) cost cleaning field 400 acts
- c) council tax costs
- d) land tax for six years
- e) cost of make pillars 50, and cost of putting pillars on field
- f) cost of security per month from 2016 up to date
- g) daily operational costs
- h) the cost of returning boundary stones that have been lost in the land since installation in 1987
- i) cost of conducting case of field investigators from 2016-2022
- j) cultivation of permanent crops

A situation that has led to the failure to achieve our goals of large commercial agriculture and to apply for a loan from you so that we can fulfill the dreams of commercial agriculture, so below is a table of capital analysis and its use for a period of Six years from 2016-2022.

S/N	Field purchase and its development	Costs incurred	Total
1	Farm purchases	280,000,000/=	280,000,000/=
2	cutting down trees and uprooting 400 acres	A-cutting trees @ acre 35,000x400 acres B-uprooting @acre 45,000x400 acres	14,000,000/= 18,000,000/=
3	Farm Security started on June 2016 up to date.	2 security @ 160,000 x2 320,000x 6 years	20,480,000/=
4	Council Tax Costs – Before collect before being collected by the central government (is a debt arrears of the council which was not paid by the previous owners)	4,600,000/=	4,600,000/=

5	land tax for six years	1,524,000/=	1,524,000/=
6	cost of make pillars 50, and cost of putting pillars on field	- making 50 concrete pilasters @ 35,000x 50 - dig holes and install fifty pillars in the holes around the whole field @50,000x 52 includes cement and stone pebbles	1,750,000/= 2,600,000/=
7	The cost of returning boundary stones that have been lost in the land since installation in 1987	1,740,000/=	1,740,000/=
8	Cost of conducting case of field investigators from 2016-2019	Advocate cost-administering court cases to border invaders	6,800,000/=
9	And other day-to-day operating costs, such as ownership and other social contributions in the ward / village	Is an estimate of the amount of money in general 5,420,000/=	5,420,000/=
10	the cultivation of date palm and avocado seeds, both with a value of	Is an estimate of the amount of money in general up to date	34,000,000/=
OUR CAPITAL INVOLVED IN DEVELOPMENT FARM			390,914,000/=

In implementing these developments some expenditure were made on documentation and others were not documented 'because rural laborers work in negotiations and this contributes to a large percentage in reducing costs.

And this approach has been very helpful to many people to reduce costs unnecessarily in avoiding losses or spending a lot of money by entering into contracts with people or institutions that are there to benefit themselves more.

In addition to the capital to buy a farm, we have been able to afford other expenses through the cultivation of conventional crops such as onions, maize, beans, etc. agriculture that has been giving us a small amount of money in investing to develop the farm with the aim of getting more than four hundred acres that can be enough to start a large commercial farming project like the sunflower crop one area that allows tractors to cultivate without any problem.

8. SHARES OF EACH DIRECTOR IN THIS PROJECT

According to the establishment of the company each director has a stake for the operation of the company's operations that are provided by each other. The level of shares as I show in the memorandum of understanding is much less than the size of the project we intend to make the company. Either in relation to farming activities every forerunner was responsible for contributing to the cost of acquisition of the farm as well as all tax payments from private sources outside the company.

Our sources in ensuring that various activities continue to be carried out to develop the farm, each of them has had their own sources of money, including the acquisition of money through the normal farming that we continue with in the farm. Individual efforts have been helping to ensure that this company property is developed properly.

Through this loan we request you. Each has asserted his farm ownership of the property as a guarantee of the value of the farm to achieve the intended purpose of the company.

9. COMPANY DIRECTORS HISTORICAL BACKGROUND/SHARES

S/N	Name	Employment Historical Back Ground	Company shares
1.	Violet H.Kaberege	Retired National water urban Authority as Accounts Clerk known today (DAWASCO)	400
2.	Grace H. Kaberege	Retired CRDB as Cashier / Bank Clerk	300
3.	Clemence A.Kambengwa	EEAA- General Chairma Retired Veritas Technical Assurance – Development Director	300

10. BORROWING IN FINANCIAL INSTITUTIONS

From the establishment of this company and its work has never borrowed anywhere in financial institutions or in other sources of individuals.

11. PROJECT LOAN REQUIRED This part has two sections; SECTION 10.1- A & SECTION 10.2- B as specifies figures below in each section.

10.1 – SECTION A. LOAN CAPITAL REQUIRED FOR CULTIVATION.

A.	CONTEMPORARY	QUANTITY	PRICE	TOTAL
1.	Fuel Cultivation/ Cost per starting	400 acres	@liter3560x8x40 0 acres	11,392,000/=
2.	Seeds @ Acre Cost 3kg per 400 acres =800 kg of seeds	1200 Kg of SF	@kg=35,000X3	42,000,000/=
3.	Sowing seeds	400 acres	@15,000	6,000,000/=
4.	Seeds Transportation	8 Sacks	1 tripe	2,500,000/=
5.	Harvesting	400 acres	@12,000x2	8,000,000/=

6.	drying / cleaning /loading and packing 4 days @sack 1000 a day	3200 Sacks	@sack 3200X4	12,800,000/=
7.	Laborers carrying and unloading	Whatever number of L.	Negotiation	2,400,000/=
Section 10.1 -A 1+2+3+4+5+6+7+8 Total				85,092,000
10.2 SECTION B. PROJECT EQUIPMENTS LOAN REQUIRED				
B	CONTEMPORARY	QUANTITY	PRICE	TOTAL
1.	-Sunflower oil Machinery heavy duty processing 500-5000 liters of sunflower	2. T-8.5 with -Combine oil mil -Destoner & cleaner seed -Single Joint Elevator	@ 36,100,000/=	36,100,000/=
2.	New Tractor Machinery HP 75 4Wheel	1	@65,000,000/=	65,000,000/=
3.	Disc ridger	1	@8,000,000/=	8,000,000/=
4.	Rotavator	1	@9,000,000/=	9,000,000/=
5.	Planter	1	@15,000,000/=	15,000,000/=
6.	Trailer	1 ton 8	@ 20,000,000/=	
7.	Completely Irrigation system	1. -2 water motor -1.Lola pipe	@31,500,000/=	31,500,000/=
6	Sunflower Machinery Maintenance (Services)	3 Per year	@ 606,666.6x3	1,820,000/=
7	Tractor Machinery Maintenance Services	1 quarterly a year	@373,333.3 x 3	1,120,000/=
8	Sunflower Machinery Transportation-	1	@ 2,500,000/=	2,500,000/=
9	Electrical power installation equip	General plus 13 electric poles	Three phase line	19,260,000/=
10	Pesticide Medicines	200 liters	@ 20,000/=	4,000,000/=
	Booster fertilizer	400 liters	@20,000/=	8,000,000/=
12	Herbicide	400 liters	@ 20,000/=	8,000,000/=
13	Dap Fertilizer	400 Sack	@125,000/=	50,000,000/=
Section 10.1-A. 1+2+3+4+5+6+7+8				85,092,000/=
Section 10.2-B. 1+2+3+4+5+6+7+8+9+UP TO 20				+ 259,300,000/=
TOTAL LOAN REQUIRED 344,392,000/=				

B- APPROXIMATE INJECTED /AND PROFIT PER QUARTEL A YEAR 2022 AND THE PRODUCTION RATE OF SUNFLOWER OIL.

These calculations can change due to the current economic situation in the world due to the cost increasing every day, so there are no economic effects to change the costs specified are real as follows-:

A.	Cultivations/ running cost	quantity	Amount
1.	Fuel Cultivation @ acre= liter 8 x 3560x 400 acres	400 Acres	11,395,000/=
2.	Price per sunflower Seeds @kg 35,000/= per @ acre= 3kg x 400	3kg = sowing Per 1 acre, Per acres 400x 3= 1200kg seeds	42,000,000/=
3.	Its negotiable cost due to the task -Labor charge, planting/Transportation etc	For all farm activities its estimated to be cost	30,380,000/=
So Cultivation 400 acres for @ acre =8-10 sacks per 400= harvesting 3200 sacks @ price sacks 50,000 x 3200 for the cultivation cost of 83,980,000/=		400 acres =3200 sacks	160,000,000/=
Expenditure 1+2+3=83,775,000/=		Harvesting 3200 sacks of sunflower seeds	240,380,000/= - 85,092,000/=
CULTIVATION PROFIT GLAND TOTAL PER QUARTER			154,400,000/=
C.	If processed Low material		
1	3200 sacks of sunflower seed @ sack produced 20 liters 3200 sacks x 20 liters If packed@ per 5 liters means 64,000-:-5= 12,800 @ 5liters whole sale =18,000/=x12,800 liters	20 liters 64,000 liters per 12 days @ 5000 liters. 12,800 liters	230,000,000/=
2	Farm Running cost	400 acres	85,092,000/=

3	Quarterly Estimated cost in the factory to produce	3200 sacks		15,370,000/=
Hence 2+3 which are operating cost in the factory total is				100,462,000/=
Total profit per quarter a year for processing material				230,000,000/=
Operating cost in the factory				- 100,462,000/=
GLAND TOTAL PROFIT PER QUARTER IF PROCESSED MATERIALS IN FACTORY				130,670,000/=
C. IF PURCHASING LOW MATERIAL FROM OUT GROUWER PER ACRES 1800 AROUNDING THE FARM				
No.	CONTEMPORARY	QUANTITY	PRICE	TOTAL
1	1800 Out growers acres can produce 14,400 sacks seed	Sacks 14,400	@sack 50,000x14,400	720,000,000/=
2	Each sack producing	20 liters	@5 liters 18,000	
	Hence 14,400 sacks producing	288,000 liters - :-5= 57,600 liters	57,600 liters x18	1,036,800,000/=
Purchasing cost @ sack 50,000x 14,400 sacks =				720,000,000/=
Profit 1,036,800,000 – purchasing price 720,000,000/=				316,800,000/=
TOTAL PROFIT PER ONE QUARTER				316,800,000/=

12. TYPE OF FACTORY REQUIRED

In ensuring that the factory is able to produce to enough sunflower oil a day, the machine that is suitable is a machine capable of providing sunflower oil from 5,000 liters a day. but that machine is a machine capable of process many types of oil seeds including sunflower, peanut oil, date palm oil, sesame oil, and more which for us to own that machine is a great advantage due to having the capacity of a large farm that can Cultivate that crop as we have started with the date palm crop, five thousand two hundred 5200 seedlings equal to one hundred acres.

With a yield of 3200 sunflowers sacks for 400 hectares, the machine has the ability to recycle 64 liters for 12 days for production of 5,000 liters per day.

The oil machine is a machine with a high capacity to make oil with high purity, and the availability of spare parts is not as difficult as other machines. It is also easy to use in the production of all types of oil.

We have considered many things in choosing the machine due to the agricultural system in this country not having a good flow of the season and sometimes the price systems for each oil crop, in our case as farmers it is a very good machine in production which will enable us to reduce the need for machines other oil refineries.

13- A. LOAN ESSENTIAL REQUIREMENTS PHASE. I

The first important requirement for this project is an agricultural capital of about TZS **173,620,000/=** which include-:

1	Cultivation Diesel fuel cost per 400 @Acre 8liters	8,000,000/=
2	Sunflower Seeds kg 1200 @Acre 38,000/=	45,600,000/=
	Sowing seeds	6,000,000/=
3	Booster fertilizer	8,000,000/=
4.	New Tractor	60,000,000/=
5.	Plough	5,000,000/=
6.	Harrow	6,000,000/=
7	Irrigation Machinery & 2heavy duty motor	5,500,000/=
8	Herbicides medicine	4,000,000/=
9	Irrigation Lola pipe	3,920,000/=
10	Labor charges	2,500,000/=
11	Transportation seeds from Arusha	2,100,000/=
12	Harvesting	8,000,000/=
13	Boom spry	2,180,000/=
14	Tractor maintenance quarterly	1,120,000/=
15	Tractor Operator Salary @Month 400,000x3	1,200,000/=
16	Farm Manager Salary @Months 600,000x3	1,800,000/=
17	Factory Operator Technician Salary @Month 900x3	2,700,000/=
GLAND TOTAL		173,620,000/=

Why should these requirements come first? The first stage has important aspects in agriculture to enable the factory to work more easily through raw materials directly from the farm. If we are given a temporary loan it will help us a lot to get enough time to start the project.



Source of water in the farm Irrigation seeds soil



Tractor Machinery.



Hallow.



Plow.

B. LOAN ESSENTIAL REQUIREMENTS PHASE. 2

Second Loan Essential Requirements phase 2 TZS **54,980,000/=** which includes

1	Sunflower Machinery 1	33,400,000/=
2	Labeling Machinery	6,000,000/=
3	SF-Transportation Machinery Cost	2,500,000/=
4	Electrical power installation	11,260,000/=
5	Sunflower machinery Maintenance quarterly	1,820,000/=
GENERAL TOTAL		
54,980,000/=		

The second stage of the loan offer will be the completion of the factory requirements.



Automatic press Sun Flower Machinery

Automatic Labeling Machine

The goal is to manage close proximity and accountability within the factory, also helps to solve the problem at a timely basis, further more contributes to the safety of production and the factory as a whole

14. A- COMPANY FINANCIAL STATUS

From 2016 the field was acquired by the official company, the company has been doing the usual farming as a result of the many challenges that emerged as follows: 1. The case of court proceedings against the invaders of the field from the month of July / 2016-2022 the case that the company won.

2. The cleaning of 400 hectares in the stem, the cutting of trees that cost a lot of time from 2017 to October.

3. Construction of the house on the farm

4. Repayment of farm security

5. Repayment of land taxes.

6. Payment Soil Test

The environment and many others have led to making the company more responsive to the environment and leading to a lack of good financial banking.

So a lot of time has been lost so even the information of the company's TRA records that they have inspected and satisfied are clear for the entire period no entries have been made in the company. The documents we have attached as proof to you. So the level available through this small-scale farming goes directly into the cost of operating the field operations in the most common way to pay laborers, seeds, and daily living.

We are aware of the financial banking profile is one of the main features in the loan application but on the other hand you have to be particularly good when it comes to the daily financial impact of the production or repayment of production costs. Now the company has set itself in the opening of a sunflower oil plant so we can enter the production process to create a good banking system.

B- COMPANY FINANCIAL STATUS AND DIRECT CAPITAL

The major capital that we have as a company is the investment in the purchase of 634.5 acres of land with a title deed, the cleaning of more than 400 acres of agriculture, the development of conventional farming with a hand plow, the cultivation of nurseries of perennial palm trees, including and avocado seedlings, each crop having an average of 70/100 acres when planted. But apart from the nurseries, until now we have managed to plant 5 acres of date palm seedlings which are progressing well and other seedlings are

still in the nurseries waiting for the rainy season to be planted so that they can germinate well. Below are the pictures of palm tree and avocado seedlings



The seedlings are among the crops that we have had to grow as part of increasing the value of the farm but being part of the permanent commercial crops part of the sources of income. but for the palm oil crop, it is a strategic crop that, in recognition of the government's directives through the statement of the **Honorable Prime Minister, Kasim Kasim Majariwa'** who encouraged farmers all over the country to cultivate that crop and we among the farmers who fulfilled the requirements of cultivating that crop with the main goal of reducing the shortage of edible oil in this country. And the biggest advantage of those crops is it is a short term (high bleed seeds) that takes two to three years to start harvesting. These are the projects that we have started with in 2022 until 2025 we will begin to benefit from the harvesting of the raw materials of those crops

So' for a period of 4 years since we owned the farm, we entered into a challenge up to the court level, a tension that led the court to prevent all parties from doing any activity in our areas until the case is over, but we succeeded in winning the case and ending the margin challenge which was one of the biggest obstacles. Due to these challenges have led to a big loss as a company especially by wasting a lot of time by not doing agriculture as part of generating income or having a financial cycle apart from all the good steps we have succeeded in doing so far.

through that fact and by believing in your institution's ability to provide loans to farmers, we believe you have a great opportunity to support us in our loan applications to you, as we have explained we do not have a financial cycle and through that we have no reason to lie and cheat anything more than to ask your institution to be able to trust us and enable us to go through the steps of our investment as part of the financial cycle we entered until now.

15. TIME FLAME TO START THE PROJECT

The initiation of the project requires financial capacity or operating capital to fulfill the intended dream. Our best efforts are aimed at getting the capital of the project through a loan and if it is successful, we are definitely ready to start the project in 2022 due to the great preparations we have made and we continue to pursue all the basic things. The view of the factory and agriculture

project includes the completion of a large part of the preparations including the markets, the area to close the factory, the sunflower cultivation area with a size of 400 acres, the procedure for announcing jobs or hiring qualified people, preparing the irrigation system water will be.

16. A- TARGET MARKET

Our research has confirmed that this project to produce oil is the first project that will start in our district of Kalambo, Rukwa region with more than four hundred villages, wards of twenty-three villages, five divisions of villages, with a number of more than four hundred and thirty-nine village neighborhoods. For the existing community it is one of the commercial opportunities due to the district relying on oil from other districts within the Rukwa region and outside the Rukwa region. Apart from this district having a need for edible oil produced within the district, cooking oil is still in great demand. The oil production market in the country is a large social market and even beyond the borders of neighboring countries, the sunflower oil product is very much in demand as we have had discussions with stakeholders from DRS CONGO, COMORO, RWANDA, UGANDA AND BURUNDI how they need oil of sunflower cooking and other types of cooking oil. The requirement for sunflower oil is very great; in identifying one of the biggest strategic steps that will help in marketing our products is a matter of entering legal contacts with distributors who have commercial criteria we have made them negotiations have expressed their willingness to accept. The overall market quest has already been completed on our side only in implementation.

B- THE SECURITY SUPPLY OF OUR PRODUCTS IN THE MARKETS

The basic elements that will be considered in the distribution of our products in the markets or to the wholesalers in different parts are as follows...

1. The distribution of our products will be advertised throughout the region/ Neighboring countries as well as the requirement of suppliers to have a cash bond to be an agent.
2. To assure them that they have sufficient benefits, all distributors will be given a free space to distribute to ordinary suppliers through the swords and their customers in selling our products.

The required amount of sunflower oil in the country and neighboring countries is a very high incentive to increase the size of the factory in order to achieve productivity to the existing market. The study as it shows the percentage of oil entering the market; you can see how the sunflower oil is more demanding in the world due to its quality for human health. This has made us fail to describe the market level even on our part due to the extent of the market increased every day.

17. COMPANY WILL ADOPT THE FOLLOWING SALES AND MARKETING APPROACH TO SELL OUR SUNFLOWER OIL;

Introduce our sunflower oil brand by sending introductory letters to manufacturing Companies that make use of Sunflower Oil, Households, Restaurants, Sunflower oil merchants and other

stakeholders in Sothern highlands region including in Rukwa Region and other Cities both in the United Republic of Tanzania and Outside the Country.

- Advertise our products in community based newspapers, local TV and radio stations
- List our business and products on (yellow pages local directories)
- Leverage on the internet to promote our sunflower oil brand
- Engage in direct marketing and sales
- Encourage the use of word of mouth marketing (referrals)
- Sunflower Oil Production Business Plan – Publicity and Advertising Strategy
- Irrespective of the fact that our sunflower oil production plant is a standard one with a wide range of products that can favorably compete with other leading brands, we will still go ahead to intensify publicity for all our products and brand.
- To engage legal contract with retails and wholesalers



as we have specified how to advertise our sunflower oil product but as a company we will come up with bottles of different classes mils of oil to reach the poor consumer to remove him from the use of buying oil to measure by hand for consumption, As with other products, this will help the citizen to find good and safe cooking oil and to get rid of edible cooking oil, whose safety is very low due to the environment in stores mixing with other

dangerous substances such as kerosene, powdered soaps, etc,

even the bottles or things they use to buy cooking oil that is measured by hand and cooking are not safe due to the environment they have or the way that attention in storing equipment to buy cooking oil is still a challenge, most of them especially in rural and urban areas use bottles used for packing other products and used to buy cooking oil which is harmful to health



Cooking oil needs cleanliness and safety for consumers and in consideration of that, the project intends to set standards of all kinds to reach the consumer who needs the amount of cooking oil for one day to eliminate dangerous health challenges, For us, the package is one of the benefits that will increase commercial sales every day due to the large number of communities that use it to purchase cooking oil per day.

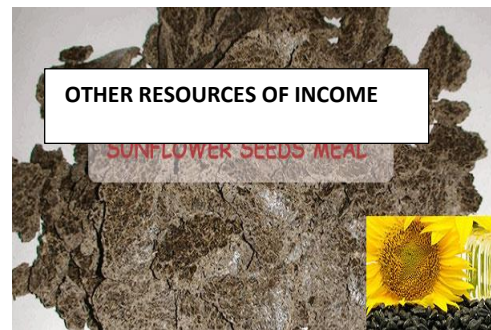
As a matter of fact, our publicity and advertising strategy is not solely for selling our products but to also effectively communicate our brand. Here are the platforms we intend leveraging on to promote and advertise Sunflower Oil Production Company;

- Place adverts on both print (community based newspapers and magazines) and electronic media platforms, roadshows time to time in targeted community
- Sponsor relevant community programs
- Leverage on the internet and social media platforms like Instagram, Facebook, twitter, et al to promote our sunflower oil brand
- Distribute our fliers and handbills in target areas

C. OTHER RESOURCES INCOME PER QUARTER

The most common production of the sunflower seeds oil making is the seed cake/meal, which is usually used to make animal feed.

This is one of the second resource income per Quarter due to the production of sunflower oil and per 1 sack is approximately can produced 10-9 kg seed cake/meal which is costing 18,000/= @ due to the mass production of sunflower oil, is our expectation that this raw material becomes much more commercially available as part of the income because per 3200 =320 kg of seedcake/meal x18,000 per sack = 5,760,000 THZ Mil. And per sacks price depend with season sometimes sacks shoot up to THZ 25,000-30,000.



19. A COMMERCIAL RIVALRY IN PRODUCTION AND MARKETING

The biggest competition in this sunflower oil market is just a matter of quality; in addition there is no other competition for any kind of sunflower oil products in the country due to the great demand. The quality is the most basic thing with the packaging of the product from its own market to sell itself

The marketing of the markets is very high every day in the community due to the use of recipes, as well as this is the most common crop in the country almost every country that leads to a challenge in production.

20. THE BENEFIT AND CONTRIBUTION OF THIS PROJECT IS A GOVERNMENT AND SOCIAL INITIATIVE IN GENERAL

All production projects are the largest sources of economic development and development of the country through taxation, the government is benefiting from the tax collected through production to boost the output of the government to promote the country's economy through the development of various projects run by government as a transportation service, health care, communication etc.

Due to the government recognizing the importance of projects in the country has been making it easier to stimulate development in the production sector so that it can benefit from income and among the active participation of this sector including the provision of various grants for access to subsidies, markets and credit from financial institutions in the country.

The other advantages in project areas include providing part of the benefits in the activities and needs of the community in joining the government's government, so the social issue of incentives is a key factor for many stakeholders especially producers, communities benefit from various projects in projects. As well as access to employment, basic services such as providing education,

water, health, etc. These are among the major areas in which the community benefits from the projects that are run in an environmentally friendly environment and are also our focus on reaching the surrounding community when you start this project to bring them to the development of the community.

21. LOAN RETURNING TIME FLAME

The loan repayment period is only within 8 years including 2 years of grace period, the entire loan will be paid without any problem. This is due to the farming system that will be held three times a year by the company and the purchasing of crops from small-scale farmers who will plant sunflower season once due to their lack of water sources depending on the seasonal season year. As a result of the production of sunflower oil production will be largely due to raw materials that are abundant and sufficient, it is our great belief that the terms and conditions of repayment will be within our capacity within that time.

22. BANK/GOVERNMENT/ETC LOAN FACILITATION OUTCOME

Credit empowerment, especially in the agricultural sector, we firmly believe that it is the mother sector that empowers all other important social sectors, so it is an important sector that contributes to great development in the whole society but depending on empowerment to have good results, among the major results of the loan you will benefit from as financial institution is as follows-:

- you will benefit from the interest of the loan that will be given
- You will benefit from the deduction of transactions that will be done through an account that will be opened in your financial institution.
- every payment that will be made for the project will be made through a bank account
- Each of our employees will open an account in your institution
- each of our publications such as brochures, uniforms, posters, social networks, calendars and websites will advertise you as a financial institution that you have loaned to us and etc (until end of loan contract

This is to show our gratitude to you for the value of the loan you gave to enable this project to be carried out and to open other great opportunities for economic development for the development of the community around us and the nation as a whole.

23. FACTORY DISASTER AND RECOVERY PLAN

In this world of science and technology many business have been growing quick but sometimes dropping down at the same speed. Many companies have had to sell off their properties in order to repay bank loans once they fail to operate to their expectations. Having studied and observed several incident of various company collapses, VIO AND COMPANY LIMITED has decided to insure all his products and other asset so that encase of disaster recovery our insurance company takes charge.

we however takes much precautions not to face any risk, and emphasis on our business strategy plan with a very strong business strategies and plan, we do not consider to meet much risk thus instead of spending much of time on disaster recovery plan, we up led to put much emphasis on strategies. However most of our staff will have in house training or risk management-:

We very well know that some strategy plan fail because of -:

- Failure to understand
 - safety and care of crops
 - What is wrong in mixing with crops in the storehouse?
- Inability to predict enormous reaction
- Pesticides for crops
- The production of pharmaceuticals in crops to control pesticides and to cause degradation or degradation product for poisoning.
- Over estimation of packing to the sack
- Failure to put objects in the bottom before setting the load.
- Failure to follow the plan
- Not following the use of the factory and its systems, such as cooking oil packing, sanitation, etc
- Failure to get management involved right from the start

This is what we have to focus on in avoiding any situation as a deficit crop, fires of burning crops, being attacked by pesticides.

24. A- MILESTONE

Company will make sure that the right basis, structures and processes are put in place to ensure that our staff welfare is well taken of. Our company's corporate culture is designed to drive our business to greater heights and training and retraining of our workforce is at the top burner.

We know that if that is put in place, we will be able to successfully hire and retain the best hands we can get in the industry; they will be more committed to help us build the business of our dreams.

B- CHECK LIST/MILESTONE

- Business Name Availability Check: Completed
- Business Registration: In progress
- Opening of Corporate Bank Accounts: Completed
- Securing Point of Sales (POS) Machines: In progress
- Opening Mobile Money Accounts: Completed
- Opening Online Payment Platforms: In progress
- Application for business license and permit: In progress
- Purchase of Insurance for the Business: in progress
- Leasing of facility and construction of standard sunflower oil processing plant: In Progress
- Conducting Feasibility Studies: Completed
- Applications for Loan from the bank or venture: In Progress
- Writing of Business Plan: Completed
- Drafting of Employee’s Handbook: Completed
- Drafting of Contract Documents and other relevant Legal Documents: In Progress
- Design of The Company’s Logo: Completed
- Printing of Promotional Materials: In Progress
- Recruitment of employees: In Progress
- Purchase of the needed furniture, racks, shelves, computers, electronic appliances, office appliances and CCTV: In progress
- Creating Official Website for the Company: In Progress
- Creating Awareness for the business both online and around the community: In Progress
- Health and Safety and Fire Safety Arrangement (License): In progress
- Establishing business relationship with vendors – wholesale suppliers/merchants: In Progress.

25. BUSINESS BANKING SERVICES APPROACH

Company will make available to her clients;

- Payment via bank transfer
- Payment with cash
- Payment via online bank transfer
- Payment via check
- Payment via bank draft

In view of the above, we have chosen banking platforms that will enable our clients make payment for products purchased without any stress on their part. Our bank account numbers will be made available on our website and promotional materials through the following banks that manage corporate account CRDB and NMB.

26. A- A PROJECT MANAGEMENT EMPLOYEES

In recognition of the division of roles in this new project, the company's leadership after the business has been established to be good with capital,

At the start of production, leadership will prepare staff to provide them with sufficient knowledge on the production of factory and factory activities in line with the existing market and productive work on a large scale.

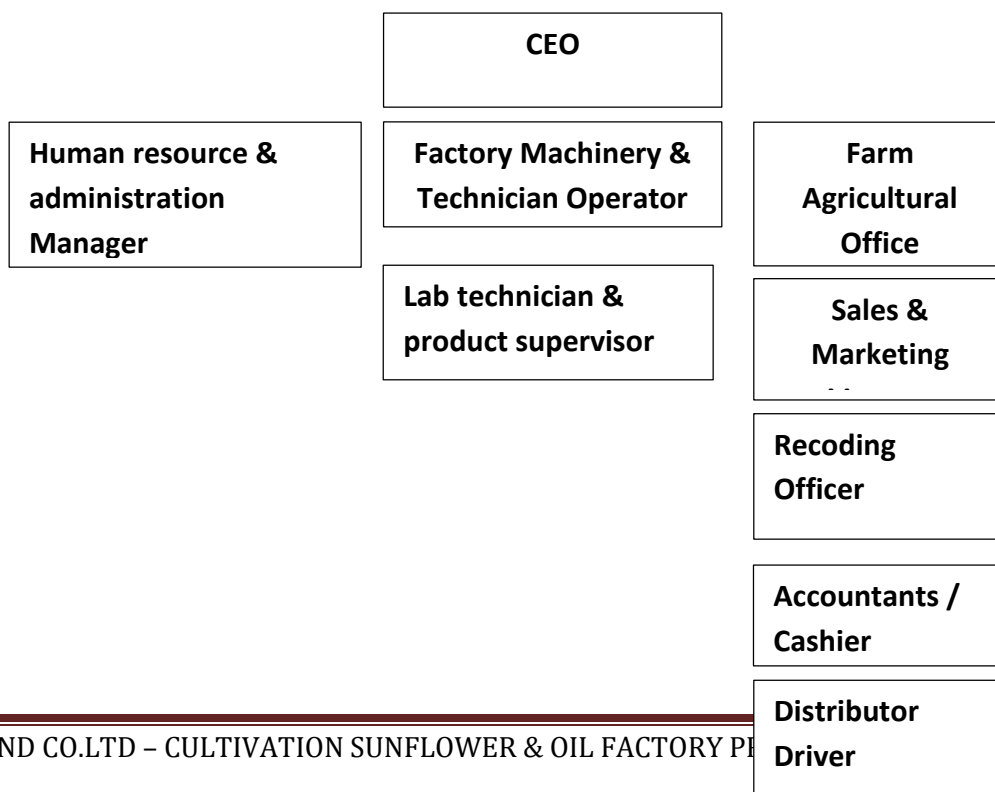
Our future goals after establishing this medium factory are to ensure that major manufacturers to achieve sunflower oil production have largely reached the competitive market with other companies in the country. To achieve this we will ensure that we have developed an appropriate structure that will support growth in the next three years from now to reach the largest commercial producers.

We will ensure that we employ qualified, honest, subscribers, care for domestic and foreign customers who will be willing to work to help us build a successful business that will benefit all stock owners. In fact, the benefit-sharing process will be done to all our top management staff and will depend on their performance for five or more years depending on how we think our speed.

Any project without having good employees and hardworking, creative, and with a great influence of good ideas is certainly no step that can be successful, so consideration in that to achieve the dream of this very big project has been considered.

As a result of the project being enormous in implementation, we have decided to employ qualified staff and the ability to take the following positions;

PROJECT MANAGEMENT LINEUP



27. MISSION AND VISION OF THE PROJECT- A-B

A. OUR VISION Is to be the best agricultural and oil production company whose product will not only be sold in the southern highlands but also in the United Republic of Tanzania and neighboring countries, and other parts of the world.

B. OUR MISSION STATEMENT

Our mission is to develop the Company to be a Production Company of all types of Oil including sunflower at national and international quality standards, believing in our capabilities and the capabilities of the partners we will be lucky enough to find in achieving that dream.

We want to build an oil production business that will be ranked among the top 10 oil brands in the United Republic of Tanzania.

Ourcore value - Responsibility, Reliability, Obedience, Influence, Transparency,Creativity, Patriotism, Ownership of quality products and doing better farming.

28. OUR BANKER

NMB –SUMBAWANGA BRANCH -62110024012 Name VIO AND COMPANY LIMITED

CRDB BANK – VIJANA BRANCH DAR ES SALAAM -0150408510660 Name VIO AND COMPANY LTD

29. COMPANY CONTACT

HEAD OFFICE

VIO AND COMPANY LIMITED

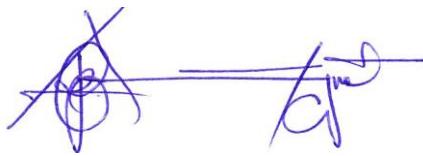
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Yours in agricultural and factory development in Tanzania.



CLEMENCE A.A.KAMBENGWA

CHIEF EXECUTIVE OFFICER –VIO AND COMPANY LIMITED