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**The Executive Director  
Tanzania Investment Centre (TIC)  
4th Floor, Amani Place Building  
Ohio Street  
P.O. Box 938  
Dar es Salaam, Tanzania**

**Re: Application for Registration with Tanzania Investment Centre (TIC)**

**Dear Sir/Madam,**

We write to formally apply for the registration of our investment project with the Tanzania Investment Centre (TIC). The project is focused on the “fruit and vegetable processing industry”, which aligns with Tanzania’s national goals of promoting agro-processing and value addition in agriculture.

The main objectives of this project are:

1. “Establishing a fruit and vegetable processing plant to produce frozen products for local and international markets.”
2. The main value creation goals of the project include job creation, technology transfer and export promotion.

This project is expected to generate 80 direct jobs in its initial phase and benefit local communities through partnerships with Tanzanian farmers and suppliers. Furthermore, it aligns with the government’s vision to industrialize the economy and reduce post-harvest losses in the agriculture sector.

In light of this, I kindly request the Tanzania Investment Centre to assist in facilitating the registration and approval of this project under the [Investment Promotion Act of 1997 or any relevant legislation] to enable us to benefit from the incentives available for foreign and local investors in Tanzania.

Kindly see on the following page the list of documents attached with this letter for your review:

We are fully committed to adhering to all Tanzanian laws and regulations governing investments and look forward to working closely with your esteemed office to bring this project to fruition.

Thank you for considering this application, and we are available at your convenience for any further discussions or clarifications.

**Yours faithfully,**

**Alameen Abdelkarim  
Managing Partner  
Roselle Foods**

**BUSINESS PLAN – ROSELLE FOODS TANZANIA**

**CHAPTER 1**

**EXECUTIVE SUMMARY**

**a. Introduction**

By means of introduction, the Roselle Foods journey commenced with the establishment of a modest processing facility in Sudan, Africa. Our primary objective was to unlock the potential for value creation across the entire supply chain, from farm to final product. Following the successful launch of our inaugural product, frozen mango slices, Roselle embarked on a growth trajectory. Our approach was centred on attentively listening to the needs of our end-users and strategically crafting solutions that simplified the lives of our clients. Hence, our slogan, “Making Life Easy”.

Since our humble beginnings in Sudan Roselle Foods has since embarked on an expansion mode whereby it established Roselle Foods offices in London, UK and in Manama, Bahrain, GCC. These two entities act as enablers to activating and penetrating the EU, North Americas and GCC markets with a swift flow of premium quality products from our feeder countries.

Moreover, Roselle Foods has secured a strategic alliance with a group of fruit and vegetable processors in Egypt whereby it has unlocked “Private Labelling” agreements enabling it to tap into north of 12,000 tons of final packaged Roselle products directed to its enabler entities and circulated onwards to its clients across the Globe.

Roselle has achieved a detailed “Service Level Agreement” with its Egyptian counterpart whereby product sourcing, vetting, sorting, grading, processing and exporting are all subject to stringent control measures aligning with our set of quality principles and international health and safety parameters.

Having said that, due to the war which has erupted on April of 2023 in Sudan, Roselle had to deal with the reality of totally losing its factory, setup and inventory in Sudan, whereby it had operated since 2019 and successfully completed a pilot mode phase of 2 years which has allowed it to determine its strategy and formula for success; laying down the optimum foundation of scalability and international growth.

As a contingency to the war and losses in Sudan, Roselle has conducted a detailed due-diligence exercise across East Africa to re-establish its full-fledge setup as a replacement to Sudan. The outcome of our exercise yielded the selection of Tanzania as a favorable and unanimous choice to proceed with executing our intent.

**b. Background & Trading History**

Roselle Foods commenced production and trading in the local markets of Sudan in July 2019. Its inaugural product of Frozen Mango Slices very soon became a local hit, which sparked soon-after the growth of its frozen product-line, to eventually comprise of; (frozen guava chunks, frozen pomegranate seeds, frozen kiwi chunks, frozen strawberries whole, frozen pineapple chunks, in addition to the frozen mango slices).

Moreover, Roselle Foods identified a market gap of bulk supply of b2b fresh juices on a daily basis. Roselle Foods introduced in 2020 a full line of fresh juices comprising of 8 flavors prepared daily in bulk volumes and 1 gallon denominations. The fresh juice distinguished itself with having no additives, no preservatives and a 3 day best use. This unlocked a premium positioning for the juice line in the market.

Furthermore, Roselle Foods introduced a secondary line of products supplying its clientele with a range of pickles and frozen semi prepared frozen falafels.

Our initial clientele comprised of supermarkets, restaurants and cafes, catering companies, diplomatic missions, humanitarian organizations, and international organizations.

By 2022 Roselle had sealed its private labelling agreements with Egypt allowing it to commence with its export sales channels. Since 2022, Roselle Foods has penetrated various markets in the GCC and EU with its dispatch of export orders by 40FT Reefers and Refrigerated trucks.

### **c. Roselle's Statement of Purpose**

***“We are dedicated value-creators in the supply chain, transforming food items from their raw form at source into high quality goods that reach the hands of consumers”***

By offering a tailored solution to our clients, Roselle emerges as a trusted partner with the capability to supply a diverse array of IQF fruits and vegetables sourced from a basket of countries. Our products are available in various styles and sizes, precisely catering to the unique needs of our wide-ranging clientele.

Roselle takes pride in its adaptability, seamlessly integrating the varying seasons of harvest with a consistent supply. We thrive on overcoming logistical challenges, ensuring that our products reach our customers reliably and on time. Our unwavering commitment to meeting inspection and certification requirements reflects our dedication to upholding the highest standards.

We are acutely conscious of price points and service level agreements. Our competitive pricing and our ability to meet and exceed service expectations make us a compelling choice.

***“We aspire to becoming a long-term partner worthy of your trust.”***

### **d. The Roselle Strategy**

From the outset, our strategy to both vertically and horizontally integrate along the supply chain as uniquely availed many advantages to both our business model and to our stakeholders. For example, our direct procurement from farms has enabled farmers in selling their pre-committed harvest for attractive prices while excluding middlemen. This inevitably has brought a sense of security and reward. Moreover, by introducing basic sorting and grading techniques at source, farmers have increased the sophistication of their offering.

Our feeder and enabler setups have ensured we have direct engagement with all our stakeholders from the lands of harvest to the lands of consumers.

We have identified a clear set of standards committing ourselves to ensure we are consciously and productively engaging across the board of stakeholders around us. From this perspective, we have adopted a thorough “Corporate Social Responsibility” program. Our journey with CSR initiatives has been nothing short of both rewarding and motivating instruments which gained us grounds towards becoming value-creating contributors to any environment we operate within.

To further elaborate, below are our 3 levels of CSR engagement: -

#### **a. Women Empowerment:**

- Roselle Foods achieved a 98% women work force and intends to continue on its women empowerment trajectory in Tanzania.

#### **b. Youth Empowerment:**

- The majority of Roselle Foods employees are between the ages of 21 and 40, allowing it a 95% youth workforce.

**c. Environment Friendly – zero waste policy:**

- Roselle Foods processes the used peel and pulp of all its projects into derivate products by methods such as seed cold press and peel/pulp dehydrating and grinding. This has allowed it access to parallel markets such as the cosmetic industry, animal feed and fertilizer components. Moreover, Roselle Foods imposed a challenge upon itself whereby it managed to grow back a mango plant from every mango piece it processes, yielding in the plantation of thousands of mango plants which later on are grafted into international varieties and act as a catalyst to mass growing opportunities of high-grade produce.

**d. Knowledge Transfer**

- Roselle Foods believes in the principle of “collective elevation “, whereby building and transferring knowledge lies at the heart of its moral code, enabling it to elevate the sophistication of its human capital and shedding bright future rays towards the prosperity of its people.

**e. Foods Security**

- Given the global challenges in foods security, Roselle Foods has established a clear vision, positioning itself to make a positive impact via introducing solutions that activate projects in feeder countries to channel much-needed supplies.

## CHAPTER 2

## PROJECT DESCRIPTION & PRODUCTS

### a. Initial Project Setup:

Roselle Foods has commenced with plans to establish a full fledged facility in Dar es Salaam to process frozen fruits and vegetables, fresh juices and dried products from fruit and vegetable raw material.

Roselle Foods has succeeded in obtaining its BRELA initial license and TIN number. Furthermore, it has leased a warehouse complex for its Headquarters and production facility of approx. area of 2,000 sqm in the area of Ubungo off Morogoro Road.

Shortly after signing the lease agreement, Roselle Foods engaged a Contractor and Consultant to carry out a fit-out job to upgrade the facility with the needed particulars inclusive of: -

- An office block for its staff.
- Refurbishment of the existing godowns bringing them to international food safety and hygiene grade finishings suitable for food processing.
- Installation of Storage Space including (raw material dry store, raw material cold store, Blast Freeze room, final product cold room and final product freezing rooms).
- Staff quarters comprising of changing rooms, showers, toilets and a cafeteria.
- Reception area and meeting rooms block.

The Main Warehouse shall harbor the production of frozen products and fresh juices. Whereas the second Warehouse shall harbor the production of dried products.

### b. Production Process: -

- Frozen Products:
  - a. Sourcing – vetting – sorting – grading – washing - peeling – slicing – freezing – packing
- Fresh Juice Products:
  - a. Sourcing – vetting – sorting – grading – washing - peeling – slicing – squeezing or extracting – packing
- Dried Products:
  - a. Sourcing – vetting – sorting – grading – washing - crushing or seed plucking – flaking – dehydrating - packing

### c. Roselle Foods intends on commencing its operation with the following product range:

- **Frozen Products: -**
  1. Frozen Avocado Cubes
  2. Frozen Pineapple Chunks
  3. Frozen Passion Fruit Cubes
  4. Frozen Mango Slices
  5. Frozen Strawberry Whole
  6. Frozen Pomegranate Seeds
  7. Frozen French Fries

- **Fresh Juices: -**
  1. Fresh Orange Juice
  2. Fresh Grapefruit Juice
  3. Fresh Strawberry Juice
  4. Fresh Pineapple Juice
  5. Fresh Avocado Juice
  6. Fresh Passion Fruit Juice
  7. Fresh Mango Juice
  8. Fresh Watermelon Juice
  9. Fresh Pomegranate Juice
  
- **Dried Products: -**
  1. Dried Hibiscus Flowers
  2. Dried Coconut Flakes

**Note:**

Raw material sourced locally at the initial phase (Avocados, Pineapples, Passion Fruit, Mangos, Watermelon, Hibiscus and Coconuts).

Raw material imported initially (Strawberries, Oranges, Grapefruit, Pomegranate and French Fries).

**d. Target Markets**

- **Export Market:** Roselle Foods has intent to export its frozen and dried range of products primarily to the following markets:
  - UK, EU and GCC in addition to North America.
  
- **Local Market:** Roselle Foods intends to supply the local market with its full range of products, which include frozen, dried and fresh juices.
  - Domestic Target Audiences include Hotels, Restaurants, Cafes, Catering Companies, Diplomatic Missions, International Organizations, Humanitarian Organizations, Aviation, Schools, Hospitals and Convention Centers.

**e. Plant and Machinery**

**Frozen Products Machinery & Setup: -**

Raw Material Washing Line:	Capacity 1 ton per hr.
Sorting, Peeling & Slicing:	Stainless Steel Setup with conveyor belts / manual labor
Mobility:	Trolleys & trays
Freezing:	Blast Freeze Room / 30HP Compressor / capacity 1tn per 8hrs
Packing:	scales, sealers / manual operator

**Fresh Juice Machinery & Setup: -**

Raw Material Washing Line:	Capacity 1 ton per hr.
Juice Extractors	QTY 8 Extractors / Capacity 360 liter per 1hr.
Juice Squeezers	QTY 2 Squeezers / Capacity 200 liter per 1hr.
Bottling:	manual operator

**Dried Products Machinery & Setup: -**

Raw Material Washing Line:	Capacity 1 ton per hr.
Coconut Crusher:	200 piece per hr.
Hibiscus Seed Plucker:	500kg per hr.
Coconut flaker:	100 piece per hr.
Mobility:	Trolleys & trays
Dehydrators:	3 dehydrators / capacity 1tn per 8hrs.

**f. Production Capacity**

<b>Product</b>	<b>Output Capacity</b>
Frozen Products	2 ton per 8hrs
Fresh Juice	2,500 Liter per 8hrs
Dried Products	1 ton per 8hrs
<b>TOTAL</b>	<b>4.5 Ton Capacity per 8hrs</b>

**g. Raw Material & Final Product Storage Space**

The facility holds the following storage spaces: -

○ <b>Frozen &amp; Juice Warehouse</b>	<b>QTY</b>	<b>Capacity</b>
○ Raw Material Dry Room	1	6-8 tn
○ Raw Material Cold Room	1	6-8 tn
○ Fresh Juice Cold Room	1	3,000 liter
○ Frozen Product Room	2	35 tn
○ <b>Dried Products</b>	<b>QTY</b>	<b>Capacity</b>
○ Raw Material Dry Room	2	6-8 tn
○ Final Product Room	1	15 tn

**h. Procurement**

○ **Raw Material Sourcing: -**

- Local Supply: the following items shall be procured from farms within Tanzania working towards “contract farming engagement”; (Mangos, Avocados, Pineapples, Passion Fruit, Hibiscus, Coconut, Watermelon).
- Imported Supply: the following items shall be imported due to seasonality or scarcity; (Strawberries, Pomegranate, French Fries).

○ **Packaging Material: -**

- Imported Supply: supply for the first 3 months shall be imported.
- Local Supply: post 3 months Roselle intends on exploring and sourcing a local packaging material vendor.

○ **General Supplies: -**

- Consumables: all consumables shall be sourced from local dealers and agents.
- Spare Parts: specific spare parts related to the juice equipment and cold storage shall be imported. All remaining spare parts shall be sourced from local dealers and agents.

**i. Expansion Plans: -**

- New Facility of 10,000 sqm within the next 24 months subject to successfully launching the first facility allowing larger volumes of production for export markets.
- Farmland of 15,000 acres to grow potatoes and onions aiming to contribute positively to Food Security challenges.

## **j. Profile & Addresses of Directors**

### **Alameen Rifaat Ahmed Abdelkarim – Director Roselle Foods LTD - Tanzania**

Alameen Abdelkarim is the founder and Managing Partner of Roselle Foods since inception and commencement of its operations in 2019.

Alameen possesses an aggregate of over 20 years of work experience across a diversified array of fields. Prior to establishing Roselle, Alameen has spent 5 years in international trade of food commodities and food products between the Middle East, Europe and Africa.

Alameen comes from a business background in Investments and Strategic Business Development. Whereby he has spent over a decade in the Middle East working on a diversified range of investment initiatives in sectors such as Food & Beverage, Education, Real Estate and Services.

Alameen possesses a strong understanding of SME markets, start-ups and in the setup of joint ventures. His key strengths are in opportunity sourcing, deal negotiations, deal structuring, and in carrying out opportunity due diligence. Alameen has also specialized in the field of strategic planning whereby he has developed numerous strategies for investment opportunities and has successfully completed several strategic planning certifications.

Highlights of Alameen's experience encompass company and sector strategic planning, development and implementation. Additionally, he has excelled in "sourcing to execution" of various investment opportunities.

Previous to investments, Alameen has held several jobs in the fields of corporate communication and market analysis.

Alameen holds a bachelor's degree in Business Administration (BBA) from the University of Plymouth in the United Kingdom, and a Master's Degree in International Business from the University of Wollongong, Australia.

Alameen was born in the United Kingdom in the year 1981 and is a Sudanese British dual citizen.

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### **Waleed Mahmoud Abdelrahim Ahmed – Director – Roselle Foods LTD Tanzania**

Waleed Mahmoud is a Business Development Manager with an Meng (Hons) in Engineering Science from Oxford University.

With over 14 years of experience in Saudi Arabia, Waleed has played a key role in major strategic projects, including the Riyadh Metro Project and Virgin Mobile Saudi Arabia.

Prior to moving to Saudi Arabia, he worked in London, bringing a wealth of international expertise to his current role. Waleed is passionate about driving growth and innovation in his projects, leveraging his engineering background to deliver impactful business solutions.

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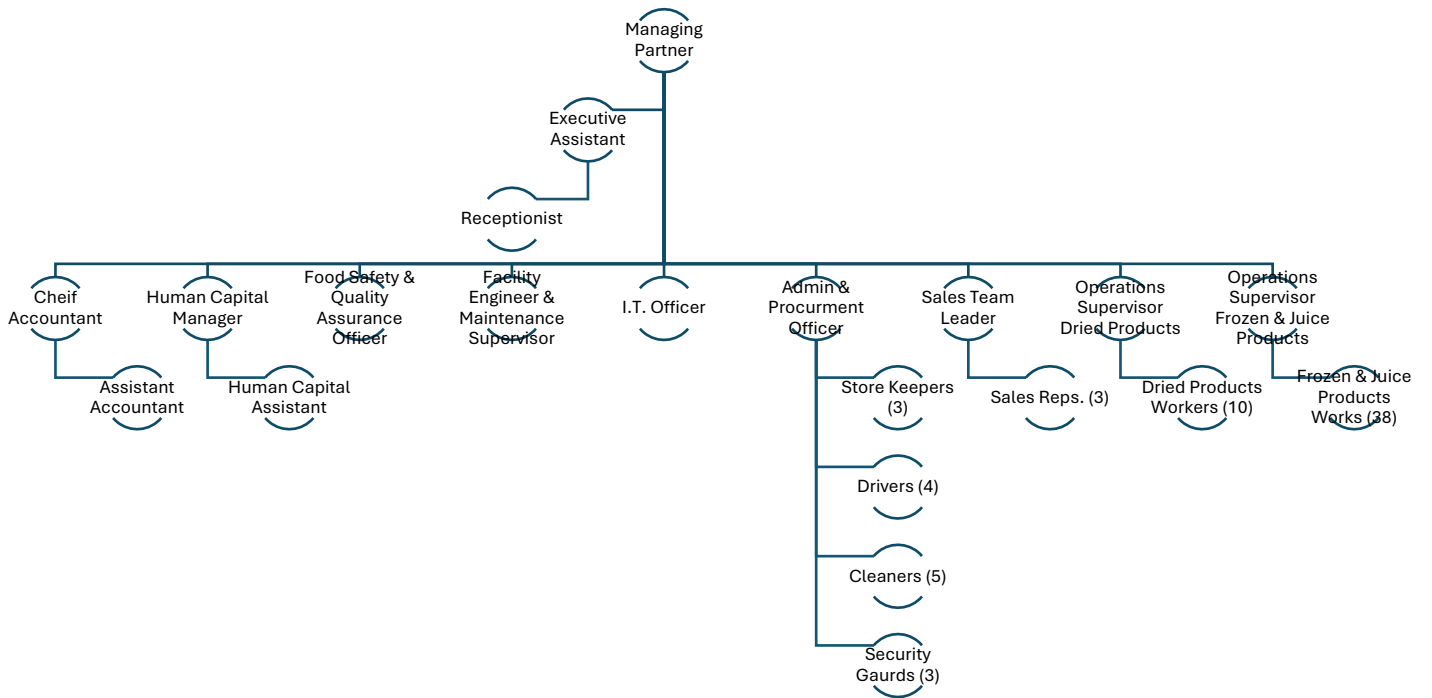
**k. Organization Structure**

<b>Position</b>	<b>No. of Staff</b>
<b>Senior Management: -</b>	
1. Managing Director	1
	<b>TOTAL 1</b>
<b>Office Staff: -</b>	
2. Executive Assistant	1
3. Chief Accountant	1
4. Assistant Accountant	1
5. Human Resource Manager	1
6. Human Resource Assistant	1
7. Quality Assurance Officer	1
8. IT Officer	1
9. Facility Engineer	1
10. Procurement Officer	1
11. Sales Team Leader	1
12. Sales Representatives	3
13. Receptionist	1
	<b>TOTAL 14</b>
<b>Operations Staff: -</b>	
14. Production Supervisor Frozen & Juice	1
15. Production Supervisor Dried Products	1
16. Production Worker Frozen & Juice	38
17. Production Worker Dried Products	10
18. Cleaner	5
19. Store-Keeper	3
20. Driver	4
21. Security Guard	3
	<b>TOTAL 65</b>

**Total Head Count 80 employees**

(Out of which 3 employees are international Roselle Staff expatriates with technical know-how and are transferred from existing operations overseas. 76 employees are locally hired)

**Organization Structure Chart**



**I. Construction Team**

Main Contractor:	DAMAN CONSTRUCTION CO. LTD.	TANZANIA
Consultant Engineer:	DELLIMAK (T) LTD	TANZANIA
In-house Engineer:	Eng. Mohammed Modawi Osman	TANZANIA
Sub-Contractors:		
Cold Room Vendor:	COLD ROOM AE	UNITED ARAB EMIRATES

## CHAPTER 3

## FINANCIAL HIGHLIGHTS

### Project Cost & Financing

#### CAPEX Breakdown

Facility Fit-out Works	USD 150,000
Cold Storage	USD 115,000
Juice Equipment	USD 74,507
Stainless Steel Fabrication	USD 38,812
RM Washing Line & Conveyor Belts	USD 16,562
Dehydrators	USD 16,400
Utensils	USD 10,000
Small Machines	USD 2,700
Water Treatment Setup	USD 2,750
Generator	USD 20,000
IT Equipment, Server & CCTV	USD 15,000
Office Furniture	USD 10,000
Vehicles	USD 80,000
<b>TOTAL</b>	<b>USD 551,731</b>

#### OPEX Breakdown

Fixed Expenses	USD 180,000
COGS	USD 150,000
<b>TOTAL</b>	<b>USD 330,000</b>

The approximate total project capital of USD 882,000 is raised from shareholder equity.

DIRECT EXPENSES PROJECTIONS FOR THE NEXT 12 MONTHS OF 2024/2025 (FIGURES IN TSHS)

PARTICULARS	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	TOTAL
<b>Direct Cost:</b>	25%	35%	45%	55%	65%	75%	85%	100%	100%	100%	100%	100%	
<b>Dried Products</b>													
Cocunut (1kg / 0.27)	12,025,000	16,835,000	21,645,000	26,455,000	31,265,000	36,075,000	40,885,000	48,100,000	48,100,000	48,100,000	48,100,000	48,100,000	425,685,000
Hibiscus (2 to 1)	32,058,000	44,881,200	57,704,400	70,527,600	83,350,800	96,174,000	108,997,200	128,232,000	128,232,000	128,232,000	128,232,000	128,232,000	1,134,853,200
<b>Total Dried</b>	<b>44,083,000</b>	<b>61,716,200</b>	<b>79,349,400</b>	<b>96,982,600</b>	<b>114,615,800</b>	<b>132,249,000</b>	<b>149,882,200</b>	<b>176,332,000</b>	<b>176,332,000</b>	<b>176,332,000</b>	<b>176,332,000</b>	<b>176,332,000</b>	<b>1,560,538,200</b>
<b>Frozen (2000kg)</b>													
Mango	16,248,200	22,747,480	29,246,760	35,746,040	42,245,320	48,744,600	55,243,880	64,992,800	64,992,800	64,992,800	64,992,800	64,992,800	575,186,280
Strawberry	22,982,435	32,175,409	41,368,383	50,561,357	59,754,331	68,947,305	78,140,279	91,929,740	91,929,740	91,929,740	91,929,740	91,929,740	813,578,199
Passion Fruit	19,500,000	27,300,000	35,100,000	42,900,000	50,700,000	58,500,000	66,300,000	78,000,000	78,000,000	78,000,000	78,000,000	78,000,000	690,300,000
Pomegranate	23,838,685	33,374,159	42,909,633	52,445,107	61,980,581	71,516,055	81,051,529	95,354,740	95,354,740	95,354,740	95,354,740	95,354,740	843,889,449
Avocado	13,000,000	18,200,000	23,400,000	28,600,000	33,800,000	39,000,000	44,200,000	52,000,000	52,000,000	52,000,000	52,000,000	52,000,000	460,200,000
Pineapple	4,647,500	6,506,500	8,365,500	10,224,500	12,083,500	13,942,500	15,801,500	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	164,521,500
French Fries	28,976,185	40,566,659	52,157,133	63,747,607	75,338,081	86,928,555	98,519,029	115,904,740	115,904,740	115,904,740	115,904,740	115,904,740	1,025,756,949
<b>Total Frozen</b>	<b>129,193,005</b>	<b>180,870,207</b>	<b>232,547,409</b>	<b>284,224,611</b>	<b>335,901,813</b>	<b>387,579,015</b>	<b>439,256,217</b>	<b>516,772,020</b>	<b>516,772,020</b>	<b>516,772,020</b>	<b>516,772,020</b>	<b>516,772,020</b>	<b>4,573,432,377</b>
<b>Juice (2,500 litres)</b>	312.5	312.5	312.5	312.5	312.5	312.5	312.5	312.5	312.5	312.5	312.5	312.5	
Orange Juice	12,675,000	17,745,000	22,815,000	27,885,000	32,955,000	38,025,000	43,095,000	50,700,000	50,700,000	50,700,000	50,700,000	50,700,000	448,695,000
Mango Juice	10,156,250	14,218,750	18,281,250	22,343,750	26,406,250	30,468,750	34,531,250	40,625,000	40,625,000	40,625,000	40,625,000	40,625,000	359,531,250
Strawberry Juice	29,986,206	41,980,699	53,975,171	65,969,654	77,964,136	89,958,619	101,953,101	119,944,825	119,944,825	119,944,825	119,944,825	119,944,825	1,061,511,701
Pineapple Juice	10,156,250	14,218,750	18,281,250	22,343,750	26,406,250	30,468,750	34,531,250	40,625,000	40,625,000	40,625,000	40,625,000	40,625,000	359,531,250
Avocado Juice	8,125,000	11,375,000	14,625,000	17,875,000	21,125,000	24,375,000	27,625,000	32,500,000	32,500,000	32,500,000	32,500,000	32,500,000	287,625,000
Pomegranate Juice	14,527,500	20,338,500	26,149,500	31,960,500	37,771,500	43,582,500	49,393,500	58,110,000	58,110,000	58,110,000	58,110,000	58,110,000	514,273,500
Passion Fruit Juice	12,187,500	17,062,500	21,937,500	26,812,500	31,687,500	36,562,500	41,437,500	48,750,000	48,750,000	48,750,000	48,750,000	48,750,000	431,437,500
Water Melon	2,031,250	2,843,750	3,656,250	4,468,750	5,281,250	6,093,750	6,906,250	8,125,000	8,125,000	8,125,000	8,125,000	8,125,000	71,906,250
<b>Total Juice</b>	<b>99,844,956</b>	<b>139,782,939</b>	<b>179,720,921</b>	<b>219,658,904</b>	<b>259,596,886</b>	<b>299,534,869</b>	<b>339,472,851</b>	<b>399,379,825</b>	<b>399,379,825</b>	<b>399,379,825</b>	<b>399,379,825</b>	<b>399,379,825</b>	<b>3,534,511,451</b>
<b>Packaging -kg</b>	500	500	500	500	500	500	500	500	500	500	500	500	
Mango	34,375	48,125	61,875	75,625	89,375	103,125	116,875	137,500	137,500	137,500	137,500	137,500	1,216,875
Passion Fruit	34,375	48,125	61,875	75,625	89,375	103,125	116,875	137,500	137,500	137,500	137,500	137,500	1,216,875
Avocado	34,375	48,125	61,875	75,625	89,375	103,125	116,875	137,500	137,500	137,500	137,500	137,500	1,216,875
Pineapple	34,375	48,125	61,875	75,625	89,375	103,125	116,875	137,500	137,500	137,500	137,500	137,500	1,216,875
<b>Juice -litre</b>	<b>137,500</b>	<b>192,500</b>	<b>247,500</b>	<b>302,500</b>	<b>357,500</b>	<b>412,500</b>	<b>467,500</b>	<b>550,000</b>	<b>550,000</b>	<b>550,000</b>	<b>550,000</b>	<b>550,000</b>	<b>4,867,500</b>
Orange Juice	312.5	312.5	312.5	312.5	312.5	312.5	312.5	312.5	312.5	312.5	312.5	312.5	
Mango Juice	21,484	30,078	38,672	47,266	55,859	64,453	73,047	85,938	85,938	85,938	85,938	85,938	760,547
Pineapple Juice	21,484	30,078	38,672	47,266	55,859	64,453	73,047	85,938	85,938	85,938	85,938	85,938	760,547
Avocado Juice	21,484	30,078	38,672	47,266	55,859	64,453	73,047	85,938	85,938	85,938	85,938	85,938	760,547
Passion Fruit Juice	21,484	30,078	38,672	47,266	55,859	64,453	73,047	85,938	85,938	85,938	85,938	85,938	760,547
Water Melon	21,484	30,078	38,672	47,266	55,859	64,453	73,047	85,938	85,938	85,938	85,938	85,938	760,547
<b>Direct Cost:</b>	<b>128,906</b>	<b>180,469</b>	<b>232,031</b>	<b>283,594</b>	<b>335,156</b>	<b>386,719</b>	<b>438,281</b>	<b>515,625</b>	<b>515,625</b>	<b>515,625</b>	<b>515,625</b>	<b>515,625</b>	<b>4,563,281</b>
<b>Consumable</b>													
Paper Roll (Box)	360,000	520,000	676,000	839,000	999,000	1,162,000	1,325,000	1,588,000	1,588,000	1,588,000	1,588,000	1,588,000	7,757,000
Hair net (Carton)	270,000	208,000	270,400	275,600	275,600	275,600	275,600	275,600	275,600	275,600	275,600	275,600	3,158,800
Gloves (Carton)	145,080	187,200	243,360	248,040	248,040	248,040	248,040	248,040	248,040	248,040	248,040	248,040	2,808,000
Soap for floor (Litres)	60,000	78,000	101,400	103,428	103,428	103,428	103,428	103,428	103,428	103,428	103,428	103,428	1,170,252
Soap for utensill and stainless steel													
Waste bags (Pcs)	936,000	1,216,800	1,581,840	1,613,477	1,613,477	1,613,477	1,613,477	1,613,477	1,613,477	1,613,477	1,613,477	1,613,477	18,255,931
Masks (Pcs)	161,200	208,000	270,400	275,600	275,600	275,600	275,600	275,600	275,600	275,600	275,600	275,600	3,120,000



OPERATING EXPENSES PROJECTIONS FOR THE NEXT 12 MONTHS OF 2025 (FIGURES IN TSHS)

PARTICULARS	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	TOTAL
<b>Revenue</b>													
Net Salaries Payable	31,013,476	35,356,363	41,047,905	43,328,516	43,328,516	43,328,516	43,328,516	43,328,516	43,328,516	43,328,516	43,328,516	43,328,516	497,376,390
NSSF Payable	8,487,741	9,605,381	11,051,821	11,679,001	11,679,001	11,679,001	11,679,001	11,679,001	11,679,001	11,679,001	11,679,001	11,679,001	134,255,951
PAYE Payable	7,181,358	7,565,851	8,085,289	8,326,988	8,326,988	8,326,988	8,326,988	8,326,988	8,326,988	8,326,988	8,326,988	8,326,988	97,775,388
SDI Payable	1,485,355	1,680,942	1,834,069	2,043,825	2,043,825	2,043,825	2,043,825	2,043,825	2,043,825	2,043,825	2,043,825	2,043,825	23,494,791
WCF Payable	212,194	240,135	276,296	291,975	291,975	291,975	291,975	291,975	291,975	291,975	291,975	291,975	3,356,399
Consultancy fee	2,168,299	2,168,299	2,168,299	2,168,299	2,168,299	2,168,299	2,168,299	2,168,299	2,168,299	2,168,299	2,168,299	2,168,299	26,019,588
WHT	114,121	114,121	114,121	114,121	114,121	114,121	114,121	114,121	114,121	114,121	114,121	114,121	1,369,452
Working permit and residence													
<b>Total Personnel</b>	<b>50,662,543</b>	<b>56,733,091</b>	<b>64,677,799</b>	<b>67,952,725</b>	<b>67,952,725</b>	<b>67,952,725</b>	<b>67,952,725</b>	<b>67,952,725</b>	<b>67,952,725</b>	<b>67,952,725</b>	<b>67,952,725</b>	<b>67,952,725</b>	<b>783,647,958</b>
<b>Marketing and distribution</b>													
Sales commission	-	300,000	600,000	900,000	900,000	900,000	900,000	900,000	900,000	900,000	900,000	900,000	9,000,000
Advertising and promotion	-	300,000	600,000	900,000	900,000	900,000	900,000	900,000	900,000	900,000	900,000	900,000	9,000,000
<b>Other administration expenses</b>													
Legal Fee	3,233,200	3,233,200	3,233,200	3,233,200	3,233,200	3,233,200	3,233,200	3,233,200	3,233,200	3,233,200	3,233,200	3,233,200	38,798,400
Rent	12,330,000	12,330,000	12,330,000	12,330,000	12,330,000	12,330,000	12,330,000	12,330,000	12,330,000	12,330,000	12,330,000	12,330,000	147,960,000
Insurance	833,333	833,333	833,333	833,333	833,333	833,333	833,333	833,333	833,333	833,333	833,333	833,333	10,000,000
Fuel	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	18,000,000
Electricity	2,300,000	2,300,000	2,300,000	2,300,000	2,300,000	2,300,000	2,300,000	2,300,000	2,300,000	2,300,000	2,300,000	2,300,000	27,600,000
Repairs and maintenance													
Telephone/Internet	1,100,000	1,100,000	1,100,000	1,100,000	1,100,000	1,100,000	1,100,000	1,100,000	1,100,000	1,100,000	1,100,000	1,100,000	13,200,000
Travel and Transport													
Water – operation	1,209,000	1,209,000	1,209,000	1,209,000	1,209,000	1,209,000	1,209,000	1,209,000	1,209,000	1,209,000	1,209,000	1,209,000	14,508,000
Audit fee	-	-	-	-	-	-	-	-	-	-	-	-	15,000,000
Canteen expenses	6,240,000	6,240,000	6,240,000	6,240,000	6,240,000	6,240,000	6,240,000	6,240,000	6,240,000	6,240,000	6,240,000	6,240,000	74,880,000
Training													
Service levy													
Stamp duty	123,300	123,300	123,300	123,300	123,300	123,300	123,300	123,300	123,300	123,300	123,300	123,300	1,479,600
ERP and App	13,700,000	-	-	-	-	-	-	-	-	-	-	-	13,700,000
	<b>42,568,833</b>	<b>28,868,833</b>	<b>28,868,833</b>	<b>28,868,833</b>	<b>28,868,833</b>	<b>28,868,833</b>	<b>28,868,833</b>	<b>28,868,833</b>	<b>28,868,833</b>	<b>28,868,833</b>	<b>28,868,833</b>	<b>28,868,833</b>	<b>375,126,000</b>
<b>Government fee</b>													
OSHA	3,100,000	-	-	-	-	-	-	-	-	-	-	-	3,100,000
Business license	600,000	-	-	-	-	-	-	-	-	-	-	-	600,000
Other government fee	6,700,000	-	-	-	-	-	-	-	-	-	-	-	6,700,000
	<b>10,400,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10,400,000</b>
<b>Charges and Commission</b>													
Bank charges	313,200	313,200	313,200	313,200	313,200	313,200	313,200	313,200	313,200	313,200	313,200	313,200	3,758,400
	<b>313,200</b>	<b>313,200</b>	<b>313,200</b>	<b>313,200</b>	<b>313,200</b>	<b>313,200</b>	<b>313,200</b>	<b>313,200</b>	<b>313,200</b>	<b>313,200</b>	<b>313,200</b>	<b>313,200</b>	<b>3,758,400</b>
	<b>103,944,576</b>	<b>86,215,124</b>	<b>94,459,832</b>	<b>98,034,758</b>	<b>98,034,758</b>	<b>98,034,758</b>	<b>98,034,758</b>	<b>98,034,758</b>	<b>98,034,758</b>	<b>98,034,758</b>	<b>98,034,758</b>	<b>98,034,758</b>	<b>1,181,932,358</b>



ROSELLE FOODS LIMITED - PAYROLL BUDGET FOR THE YEAR 1													
	1)	MONTH 1	MONTH 2	MONTH 3	MONTH 4	MONTH 5	MONTH 6	MONTH 7	MONTH 8	MONTH 9	MONTH 10	MONTH 11	MONTH 12
S/N	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS	TZS
1	Net Salaries Payable	506,376,390	31,013,476	35,658,363	41,647,905	44,228,516	44,228,516	44,228,516	44,228,516	44,228,516	44,228,516	44,228,516	44,228,516
2	NSSF Payable	134,255,951	8,487,741	9,605,381	11,051,821	11,679,001	11,679,001	11,679,001	11,679,001	11,679,001	11,679,001	11,679,001	11,679,001
3	PAYE Payable	97,775,388	7,181,358	7,565,851	8,085,289	8,326,988	8,326,988	8,326,988	8,326,988	8,326,988	8,326,988	8,326,988	8,326,988
4	SDL Payable	23,494,791	1,485,355	1,680,942	1,934,069	2,043,825	2,043,825	2,043,825	2,043,825	2,043,825	2,043,825	2,043,825	2,043,825
5	WCF Payable	3,356,399	212,194	240,135	276,296	291,975	291,975	291,975	291,975	291,975	291,975	291,975	291,975
6	Consultancy fee	26,019,588	2,168,299	2,168,299	2,168,299	2,168,299	2,168,299	2,168,299	2,168,299	2,168,299	2,168,299	2,168,299	2,168,299
7	WHT	1,369,452	114,121	114,121	114,121	114,121	114,121	114,121	114,121	114,121	114,121	114,121	114,121
		792,647,958	50,662,543	57,033,091	65,277,799	68,852,725	68,852,725	68,852,725	68,852,725	68,852,725	68,852,725	68,852,725	68,852,725

<b>STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME</b>						
<b>DESCRIPTION</b>	<b>NOTE</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
		<b>TZS</b>	<b>TZS</b>	<b>TZS</b>	<b>TZS</b>	<b>TZS</b>
<b>REVENUE</b>						
Sales		10,872,225,000	14,742,000,000	14,742,000,000	14,742,000,000	14,742,000,000
Less: COST OF PRODUCTION						
Cost of Materials Consumed		9,677,912,810	13,122,593,640	13,122,593,640	13,122,593,640	13,122,593,640
Cost of consumable		36,269,983	39,896,982	43,886,680	48,275,348	53,102,882
<b>TOTAL COST OF PRODUCTION</b>		<b>9,714,182,793</b>	<b>13,162,490,622</b>	<b>13,166,480,320</b>	<b>13,170,868,988</b>	<b>13,175,696,522</b>
<b>GROSS PROFIT</b>		<b>1,158,042,207</b>	<b>1,579,509,378</b>	<b>1,575,519,680</b>	<b>1,571,131,012</b>	<b>1,566,303,478</b>
		11%	11%	11%	11%	11%
<b>OPERATING EXPENSES</b>						
Personnel Expenses		783,647,958	783,647,958	807,157,397	831,372,119	856,313,282
Marketing and Distribution		9,000,000	9,000,000	9,450,000	9,922,500	10,418,625
Administration Expenses		375,126,000	375,126,000	393,882,300	413,576,415	434,255,236
Finance Costs		3,758,400	3,758,400	3,946,320	4,143,636	4,350,818
Depreciation Charges		180,405,368	149,710,047	125,194,204	105,463,427	89,462,889
<b>TOTAL OPERATING COSTS</b>		<b>1,351,937,726</b>	<b>1,321,242,405</b>	<b>1,339,630,221</b>	<b>1,364,478,097</b>	<b>1,394,800,850</b>
<b>NET PROFIT/(LOSS) BEFORE TAX</b>		<b>(193,895,518)</b>	<b>258,266,974</b>	<b>235,889,460</b>	<b>206,652,916</b>	<b>171,502,627</b>
Provision of Income Tax			77,480,092	70,766,838	61,995,875	51,450,788
<b>NET PROFIT/(LOSS) AFTER TAX</b>		<b>(193,895,518)</b>	<b>180,786,882</b>	<b>165,122,622</b>	<b>144,657,041</b>	<b>120,051,839</b>
	NP					
	PBT					
<b>COST OF SALES</b>						
<b>DESCRIPTION</b>		<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
		<b>TZS</b>	<b>TZS</b>	<b>TZS</b>	<b>TZS</b>	<b>TZS</b>
Opening Stock of Materials		-	485,709,140	657,943,181	657,943,181	657,943,181
Add: Purchases		9,714,182,793	13,158,863,623	13,158,863,623	13,158,863,623	13,158,863,623
Available for Consumption		<b>9,714,182,793</b>	<b>13,644,572,763</b>	<b>13,816,806,804</b>	<b>13,816,806,804</b>	<b>13,816,806,804</b>
Less: Closing Stock		485,709,140	657,943,181	657,943,181	657,943,181	657,943,181
<b>Cost of Materials Used</b>		<b>9,228,473,653</b>	<b>12,986,629,582</b>	<b>13,158,863,623</b>	<b>13,158,863,623</b>	<b>13,158,863,623</b>
<b>STATEMENT OF CHANGE IN EQUITY</b>						
<b>Share Capital</b>						
Opening Balance		1,370,000,000	1,370,000,000	1,370,000,000	1,370,000,000	1,370,000,000
Add: Additions		908,942,940	908,942,940	908,942,940	908,942,940	908,942,940
Closing Balance		<b>2,278,942,940</b>	<b>2,278,942,940</b>	<b>2,278,942,940</b>	<b>2,278,942,940</b>	<b>2,278,942,940</b>
<b>Retained Earnings</b>						
Opening Balance		-	(193,895,518)	(13,108,637)	152,013,985	296,671,026
Profit/(Loss) for the year		(193,895,518)	180,786,882	165,122,622	144,657,041	120,051,839
Closing Balance		(193,895,518)	(13,108,637)	152,013,985	296,671,026	416,722,865
<b>TOTALEQUITY</b>		<b>2,085,047,422</b>	<b>2,265,834,303</b>	<b>2,430,956,925</b>	<b>2,575,613,966</b>	<b>2,695,665,805</b>
<b>STATEMENT OF FINANCIAL POSITION</b>						
<b>DESCRIPTION</b>	<b>NOTE</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
		<b>TZS</b>	<b>TZS</b>	<b>TZS</b>	<b>TZS</b>	<b>TZS</b>
<b>ASSETS</b>						
<b>NON CURRENT ASSETS</b>						
Property, Plant, and Equipment		1,331,337,573	1,181,627,526	1,056,433,322	950,969,895	861,507,006
<b>CURRENT ASSETS</b>						
Stock		485,709,140	657,943,181	657,943,181	657,943,181	657,943,181
Trade Debtors		122,850,000	135,135,000	148,648,500	163,513,350	179,864,685
Cash/Bank Balance		653,315,759	972,650,483	1,250,632,743	1,487,126,243	1,681,589,413
<b>TOTAL CURRENT ASSETS</b>		<b>776,165,759</b>	<b>1,107,785,483</b>	<b>1,399,281,243</b>	<b>1,650,639,593</b>	<b>1,861,454,098</b>
<b>TOTAL ASSETS</b>		<b>2,107,503,331</b>	<b>2,289,413,009</b>	<b>2,455,714,566</b>	<b>2,601,609,488</b>	<b>2,722,961,104</b>
<b>LIABILITIES</b>						
<b>NON CURRENT LIABILITIES</b>						
Term Loan		-	-	-	-	-
<b>CURRENT LIABILITIES</b>						
Trade Creditors						
Accrued Expenses		22,455,910	23,578,705	24,757,641	25,995,523	27,295,299
Income Tax		-	-	-	-	-
<b>TOTAL CURRENT LIABILITIES</b>		<b>22,455,910</b>	<b>23,578,705</b>	<b>24,757,641</b>	<b>25,995,523</b>	<b>27,295,299</b>
<b>TOTAL LIABILITIES</b>		<b>22,455,910</b>	<b>23,578,705</b>	<b>24,757,641</b>	<b>25,995,523</b>	<b>27,295,299</b>
<b>EQUITY</b>						
Share Capital		2,278,942,940	2,278,942,940	2,278,942,940	2,278,942,940	2,278,942,940
Retained Earnings		(193,895,518)	(13,108,637)	152,013,985	296,671,026	416,722,865
<b>TOTAL EQUITY</b>		<b>2,085,047,422</b>	<b>2,265,834,303</b>	<b>2,430,956,925</b>	<b>2,575,613,966</b>	<b>2,695,665,805</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>		<b>2,107,503,331</b>	<b>2,289,413,009</b>	<b>2,455,714,566</b>	<b>2,601,609,488</b>	<b>2,722,961,104</b>
		-	-	-	-	-
<b>SUMMARY</b>						
<b>DESCRIPTION</b>		<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>
		<b>TZS "000"</b>	<b>TZS "000"</b>	<b>TZS "000"</b>	<b>TZS "000"</b>	<b>TZS "000"</b>
Revenue		10,872,225	14,742,000	14,742,000	14,742,000	14,742,000
Net Profit Before Tax		(193,896)	258,267	235,889	206,653	171,503
Gross Margin		11%	11%	11%	11%	11%
Net Fixed Assets		1,331,338	1,181,628	1,056,433	950,970	861,507

Project Cost & Financing			
CAPEX Breakdown			
Facility Fit-out Works	150,000	Buildings	
Cold Storage	115,000	Equipments	
Juice Equipment	74,507	Equipments	
Stainless Steel Fabrication	38,812	Equipments	
RM Washing Line & Conveyor Belts	16,562	Equipments	
Dehydrators	16,400	Equipments	
Utensils	10,000	Equipments	
Small Machines	2,700	Equipments	
Water Treatment Setup	2,750	Equipments	
Generator	20,000	Equipments	296,731
IT Equipment, Server & CCTV	15,000	Computers	
Office Furniture	10,000	Furniture and Fittings	
Vehicles	80,000	Motor vehicles	
<b>TOTAL</b>	<b>551,731</b>		
OPEX Breakdown			
Fixed Expenses	180,000		
COGS	150,000		
<b>TOTAL</b>	<b>330,000</b>		
The approximate total project capital of USD 882,000 is raised from shareholder equity.			
	881,731		

PROJECTION 2025						
Particulars	Buildings	Equipments	Computer & accessories	Office Furnitures	Motor Vehicle	Total
Rate	2%	12.50%	30%	12.50%	25%	
Cost	TZS	TZS	TZS	TZS	TZS	TZS
Balance at 01/01/2025	411,000,000	813,042,940	41,100,000	27,400,000	219,200,000	1,511,742,940
Acquisition						-
Balance at 31/12/2025	411,000,000	813,042,940	41,100,000	27,400,000	219,200,000	1,511,742,940
<b>Depreciation</b>						
Balance at 01/01/2025	-	-	-	-	-	-
Charge for the Year	8,220,000	101,630,368	12,330,000	3,425,000	54,800,000	180,405,368
Balance at 31/12/2025	8,220,000	101,630,368	12,330,000	3,425,000	54,800,000	180,405,368
<b>NBV for 2025</b>	<b>402,780,000</b>	<b>711,412,573</b>	<b>28,770,000</b>	<b>23,975,000</b>	<b>164,400,000</b>	<b>1,331,337,573</b>

PROJECTION 2026						
Particulars	Buildings	Equipments	Computer & accessories	Office Furnitures	Motor Vehicle	Total
Rate	2%	12.50%	30%	12.50%	25%	
Cost	TZS	TZS	TZS	TZS	TZS	TZS
Balance at 01/01/2026	411,000,000	813,042,940	41,100,000	27,400,000	219,200,000	1,511,742,940
Acquisition						-
Balance at 31/12/2026	411,000,000	813,042,940	41,100,000	27,400,000	219,200,000	1,511,742,940
<b>Depreciation</b>						
Balance at 01/01/2026	8,220,000	101,630,368	12,330,000	3,425,000	54,800,000	180,405,368
Charge for the Year	8,055,600	88,926,572	8,631,000	2,996,875	41,100,000	149,710,047
Balance at 31/12/2026	16,275,600	190,556,939	20,961,000	6,421,875	95,900,000	330,115,414
<b>NBV for 2026</b>	<b>394,724,400</b>	<b>622,486,001</b>	<b>20,139,000</b>	<b>20,978,125</b>	<b>123,300,000</b>	<b>1,181,627,526</b>

PROJECTION 2027						
Particulars	Buildings	Equipments	Computer & accessories	Office Furnitures	Motor Vehicle	Total
Rate	2%	12.50%	30%	12.50%	25%	
Cost	TZS	TZS	TZS	TZS	TZS	TZS
Balance at 01/01/2027	411,000,000	813,042,940	41,100,000	27,400,000	219,200,000	1,511,742,940
Acquisition						-
Balance at 31/12/2027	411,000,000	813,042,940	41,100,000	27,400,000	219,200,000	1,511,742,940
<b>Depreciation</b>						
Balance at 01/01/2027	16,275,600	190,556,939	20,961,000	6,421,875	95,900,000	330,115,414
Charge for the Year	7,894,488	77,810,750	6,041,700	2,622,266	30,825,000	125,194,204
Balance at 31/12/2027	24,170,088	268,367,689	27,002,700	9,044,141	126,725,000	455,309,618
<b>NBV for 2027</b>	<b>386,829,912</b>	<b>544,675,251</b>	<b>14,097,300</b>	<b>18,355,859</b>	<b>92,475,000</b>	<b>1,056,433,322</b>

PROJECTION 2028						
Particulars	Buildings	Equipments	Computer & accessories	Office Furnitures	Motor Vehicle	Total
Rate	2%	12.50%	30%	12.50%	25%	
Cost	TZS	TZS	TZS	TZS	TZS	TZS
Balance at 01/01/2028	411,000,000	813,042,940	41,100,000	27,400,000	219,200,000	1,511,742,940
Acquisition						-
Balance at 31/12/2028	411,000,000	813,042,940	41,100,000	27,400,000	219,200,000	1,511,742,940
<b>Depreciation</b>						
Balance at 01/01/2028	24,170,088	268,367,689	27,002,700	9,044,141	126,725,000	455,309,618
Charge for the Year	7,736,598	68,084,406	4,229,190	2,294,482	23,118,750	105,463,427
Balance at 31/12/2028	31,906,686	336,452,096	31,231,890	11,338,623	149,843,750	560,773,045
<b>NBV for 2028</b>	<b>379,093,314</b>	<b>476,590,844</b>	<b>9,868,110</b>	<b>16,061,377</b>	<b>69,356,250</b>	<b>950,969,895</b>

PROJECTION 2029						
Particulars	Buildings	Equipments	Computer & accessories	Office Furnitures	Motor Vehicle	Total
Rate	2%	12.50%	30%	12.50%	25%	
Cost	TZS	TZS	TZS	TZS	TZS	TZS
Balance at 01/01/2029	411,000,000	813,042,940	41,100,000	27,400,000	219,200,000	1,511,742,940
Acquisition						-
Balance at 31/12/2029	411,000,000	813,042,940	41,100,000	27,400,000	219,200,000	1,511,742,940
<b>Depreciation</b>						
Balance at 01/01/2029	31,906,686	336,452,096	31,231,890	11,338,623	149,843,750	560,773,045
Charge for the Year	7,581,866	59,573,856	2,960,433	2,007,672	17,339,063	89,462,889
Balance at 31/12/2029	39,488,553	396,025,951	34,192,323	13,346,295	167,182,813	650,235,934
<b>NBV for 2029</b>	<b>371,511,447</b>	<b>417,016,989</b>	<b>6,907,677</b>	<b>14,053,705</b>	<b>52,017,188</b>	<b>861,507,006</b>

## CHAPTER 4

## ECONOMIC & BUSINESS ENVIRONMENT

Tanzania's fruit and vegetable sector is an important part of its agricultural economy, offering significant growth potential due to its favorable climate, large arable land area, and proximity to key markets in Africa, Europe, and the Middle East. Here is an overview of the economic and business environment for fruit and vegetables in Tanzania:

### a. Economic Contribution

Agriculture contributes around 26% of Tanzania's GDP and employs approximately 65% of the labor force. The horticulture sector, which includes fruits and vegetables, is one of the fastest-growing subsectors, with an average annual growth rate of 10% to 12%. In 2020, the sector earned the country about USD 780 million in export revenue.

### b. Key Products

Tanzania grows a variety of fruits and vegetables, including:

- Fruits: Bananas, avocados, mangoes, pineapples, citrus fruits, and passion fruit.
- Vegetables: Tomatoes, onions, cabbages, peppers, cucumbers, and spinach.

There is growing demand both domestically and for export markets, especially in Europe and the Middle East. Avocados, for instance, have become one of the most lucrative export products.

### c. Business Opportunities

The fruit and vegetable sector presents several business opportunities:

- Export Markets: Tanzania has preferential access to several international markets through trade agreements, such as the European Union (EU) and the East African Community (EAC). There is growing demand for Tanzanian produce in these regions, particularly organic and fair-trade-certified fruits and vegetables.
- Agro-Processing: Limited processing capacity means many fruits and vegetables are exported in raw form. Expanding processing (e.g., juice production, canning, and drying) can add value and extend market reach.
- Irrigation and Technology: While Tanzania has significant potential, much of its agricultural production is rain-fed, which can limit yields. Investments in irrigation infrastructure and modern farming techniques could improve productivity and profitability.

### d. Challenges

- Infrastructure: Poor rural infrastructure, including roads and storage facilities, limits access to markets and leads to post-harvest losses. Cold chain logistics are particularly underdeveloped, affecting the quality of perishable exports.
- Access to Finance: Many smallholder farmers and agribusinesses struggle to access credit and investment to scale up operations. Financial institutions often consider agriculture a high-risk sector.
- Standards and Compliance: Meeting international phytosanitary standards and certifications for export markets can be a barrier for small-scale producers. Investments in training and infrastructure are needed to meet these requirements.

#### **e. Government Support and Policies**

The Tanzanian government has prioritized agricultural development through initiatives such as:

- Kilimo Kwanza (Agriculture First): A national policy focused on modernizing agriculture through investments in technology, infrastructure, and financing.
- Horticultural Development Strategy (2021-2031): This strategy aims to double horticultural exports by focusing on value addition, improving market access, and encouraging private sector participation.

#### **f. Market Trends**

- Rising Domestic Demand: With a growing middle class and increasing urbanization, there is higher demand for fruits and vegetables in local markets, particularly in urban centers like Dar es Salaam.
- Organic and Sustainable Farming: Global consumer trends are shifting toward organic and sustainably grown produce. Tanzanian farmers are gradually adopting organic farming practices to tap into these premium markets.

## CHAPTER 5

## PROJECT POTENTIAL RISKS

Fruit and vegetable processing in Tanzania offers significant opportunities, but there are several risks that businesses and investors must consider. These risks stem from infrastructure, regulatory frameworks, market access, and other factors. Here's an overview of the key risks involved in fruit and vegetable processing in Tanzania:

### a. Post-Harvest Losses

- Risk: Tanzania faces substantial post-harvest losses, which range from 30% to 50% for fruits and vegetables. Poor handling, lack of refrigeration, and insufficient storage facilities often result in spoilage before produce reaches processing plants.
- Impact: These losses reduce the quantity of raw materials available for processing and increase costs, making the industry less profitable.

### b. Infrastructure and Logistics

- Risk: Inadequate transportation infrastructure, such as poorly maintained roads and limited cold chain logistics, hampers the efficient movement of perishable produce from farms to processing facilities.
- Impact: Poor logistics can cause delays, leading to spoilage of raw materials and inefficiencies in production, which increases operational costs and limits the ability to scale processing operations.

### c. Energy Supply

- Risk: Processing facilities require reliable power to operate machinery for drying, canning, freezing, and packaging. However, many parts of Tanzania experience inconsistent electricity supply and power outages.
- Impact: Unreliable energy supply can lead to disruptions in production, damage to equipment, and increased operational costs due to reliance on backup power sources like diesel generators.

### d. Market Fluctuations and Pricing

- Risk: The prices of raw fruits and vegetables can fluctuate due to seasonal variations, weather conditions, and changes in supply and demand. This volatility can affect the cost structure for processors.
- Impact: Fluctuating input prices make it difficult for processors to maintain consistent profit margins. Additionally, external market trends or oversupply in local markets can affect the prices at which processed products are sold.

### e. Access to Finance

- Risk: Many small and medium-sized enterprises (SMEs) involved in fruit and vegetable processing struggle to access financing for modern equipment, technology, and working capital. Financial institutions often view agribusiness as high risk due to uncertainties related to climate and market conditions.
- Impact: Limited access to finance hinders expansion, modernization, and the ability to take advantage of market opportunities, such as scaling up processing or adopting value-added techniques.

**f. Compliance with Standards and Regulations**

- Risk: Exporting processed fruits and vegetables requires compliance with international food safety and quality standards (e.g., Hazard Analysis and Critical Control Points – HACCP). Meeting these standards often demands significant investment in equipment, training, and certifications.
- Impact: Failure to meet regulatory standards can lead to rejection of exports, loss of market access, and damage to the reputation of Tanzanian products in international markets.

**g. Climate and Environmental Risks**

- Risk: The Tanzanian agriculture sector is highly vulnerable to climate change. Unpredictable weather patterns, such as droughts or excessive rainfall, can reduce crop yields, impacting the availability of raw materials for processing.
- Impact: A reduction in supply due to climate factors can disrupt processing operations, limit production capacity, and reduce profitability.

**h. Labor Challenges**

- Risk: The processing industry relies on skilled labor for operating machinery, quality control, and packaging. However, there is often a shortage of trained personnel in rural areas where processing facilities are typically located.
- Impact: Labor shortages can lead to operational inefficiencies, delays in production, and higher costs for training and retaining workers.

**i. Limited Domestic Market**

- Risk: The domestic market for processed fruits and vegetables is still developing, with limited demand for certain processed products. Low purchasing power in rural areas and a preference for fresh produce over processed goods can limit local sales.
- Impact: Limited domestic demand can restrict growth, forcing processors to rely heavily on exports, which come with additional risks like market access, competition, and regulatory compliance.

**j. Competition and Market Access**

- Risk: Tanzania's fruit and vegetable processors face stiff competition from other countries in East Africa and globally. Countries like Kenya and South Africa have more developed processing industries and better access to international markets.
- Impact: Intense competition can erode market share and put pressure on Tanzanian processors to innovate and improve efficiency to remain competitive.

**k. Technology and Equipment Gaps**

- Risk: The processing sector in Tanzania is characterized by limited access to modern processing equipment and technologies. Outdated equipment can lead to inefficiencies, higher energy consumption, and lower product quality.
- Impact: Without investment in modern technology, Tanzanian processors may struggle to produce high-quality, competitive products for export or meet the expectations of international buyers.

### **I. Supply Chain Fragmentation**

- Risk: The supply chain for fruits and vegetables in Tanzania is often fragmented, with smallholder farmers dominating production. These farmers may lack the scale, consistency, and quality control required to supply processing plants efficiently.
- Impact: Inconsistent supply chains can lead to irregular production schedules, quality issues, and higher costs for processors in sourcing raw materials.

### **m. Policy and Regulatory Environment**

- Risk: While the Tanzanian government supports agricultural development, frequent changes in policies, taxes, and regulations can create an uncertain business environment for processors.
- Impact: Regulatory uncertainty may deter investment, delay expansion projects, or add bureaucratic costs that reduce profitability.

### **n. Export Barriers**

- Risk: Exporting processed products comes with various barriers, including high tariffs, non-tariff barriers, and complex customs procedures in target markets.
- Impact: These barriers can limit access to lucrative international markets, raising the cost of exports and reducing the competitiveness of Tanzanian processed goods.

## CHAPTER 6

## SECURITY & SAFETY

Operating a fruit and vegetable processing factory in Tanzania comes with several security and safety risks. Managing these risks is critical for ensuring the well-being of workers, protecting assets, and maintaining smooth operations. Below are the main security and safety risks, along with recommended mitigation strategies:

### a. Theft and Vandalism

- Risk: Factories, particularly those located in remote or rural areas, are vulnerable to theft of equipment, raw materials, and finished products. Vandalism, especially during times of political unrest or local disputes, can damage facilities.
- Mitigation:
  - Security Personnel: Employ trained security guards to monitor the premises, especially during non-working hours.
  - Surveillance Systems: Install CCTV cameras and alarm systems to monitor entry and exit points, as well as the production and storage areas.
  - Access Control: Implement controlled access to sensitive areas of the factory, including raw material storage and production lines. Use ID cards or biometric systems for employees.
  - Community Engagement: Build good relationships with local communities to foster cooperation and reduce the risk of external threats.

### b. Workplace Safety Hazards

- Risk: Fruit and vegetable processing involves the use of machinery, cutting tools, and chemicals (e.g., for cleaning and preservation), which pose risks of accidents such as cuts, burns, or chemical exposure. Poor factory design or lack of safety equipment can lead to workplace injuries.
- Mitigation:
  - Safety Training: Provide regular safety training for employees on how to handle equipment, tools, and chemicals. Include first aid training.
  - Personal Protective Equipment (PPE): Ensure workers have access to appropriate PPE, such as gloves, masks, aprons, and goggles, and enforce the consistent use of this equipment.
  - Machine Guarding and Maintenance: Install safety guards on machinery and ensure regular maintenance to prevent malfunctions. Emergency stop buttons should be easily accessible.
  - Safety Signage: Place visible safety signs around high-risk areas, such as near heavy machinery, chemical storage, and wet floors, to warn employees of potential hazards.
  - Fire Safety: Install fire extinguishers, smoke detectors, and sprinkler systems. Regularly conduct fire drills and have clear evacuation plans in place.

### c. Food Safety Risks

- Risk: Contamination of products due to poor hygiene, improper handling of raw materials, or lack of adherence to food safety standards can lead to foodborne illnesses. This can damage the company's reputation and lead to legal liabilities.
- Mitigation:
  - Hygiene Protocols: Implement strict hygiene protocols for employees, including mandatory handwashing, the use of clean uniforms, and hairnets. Maintain clean and sanitized work environments.

- Quality Control Systems: Establish robust quality control systems, including regular testing for contaminants and adherence to Good Manufacturing Practices (GMP) and Hazard Analysis and Critical Control Points (HACCP).
- Temperature Control: Use proper refrigeration for raw materials and finished products to prevent spoilage and bacterial growth.
- Pest Control: Implement pest control measures to prevent contamination from insects, rodents, and other pests.

#### **d. Fire Hazards**

- Risk: Factories are prone to fire risks due to the use of machinery, electrical systems, and sometimes combustible materials. A fire could destroy property and endanger the lives of workers.
- Mitigation:
  - Fire Safety Equipment: Install fire extinguishers, smoke detectors, and sprinklers throughout the factory. Ensure that employees are trained in using fire safety equipment.
  - Electrical Safety: Ensure that electrical systems are properly installed and regularly maintained to avoid short circuits and electrical fires.
  - Emergency Exits: Clearly mark emergency exits and ensure they are unobstructed at all times. Regularly conduct fire drills to familiarize workers with evacuation procedures.

#### **e. Water and Food Contamination**

- Risk: Water is essential in fruit and vegetable processing, but contamination through unclean water sources, improper storage, or chemical exposure can compromise product safety and employee health.
- Mitigation:
  - Water Treatment Systems: Install water purification systems to ensure that the water used in washing and processing is clean and safe.
  - Storage and Handling Protocols: Develop proper handling and storage systems for chemicals and ingredients to prevent accidental contamination.
  - Regular Testing: Perform routine testing of water and food products to ensure they meet health and safety standards.

#### **f. Political and Social Unrest**

- Risk: Social unrest, political instability, or conflicts within the local community can disrupt factory operations, lead to looting, or create unsafe conditions for employees.
- Mitigation:
  - Risk Monitoring: Keep track of local political and social developments to anticipate potential unrest and prepare accordingly.
  - Business Continuity Plans: Develop contingency plans for shutting down operations temporarily during periods of heightened risk. Identify alternative routes and suppliers to maintain production.
  - Insurance: Secure comprehensive insurance coverage for the factory, including property damage, business interruption, and political risk insurance.

#### **g. Environmental Hazards**

- Risk: Natural disasters, such as floods or droughts, can affect the supply of raw materials or disrupt factory operations. Flooding can damage equipment and contaminate products.
- Mitigation:
  - Site Selection: When setting up a factory, choose locations that are less vulnerable to environmental risks such as flooding.
  - Flood Protection: Implement flood control measures, such as raised foundations or drainage systems, to protect the factory.
  - Emergency Response Plan: Develop emergency response plans for natural disasters, including evacuation procedures and protocols for securing equipment and products.

#### **h. Employee Health and Well-being**

- Risk: Poor working conditions, exposure to chemicals, and long working hours can affect the health and well-being of employees. Additionally, the outbreak of infectious diseases, such as COVID-19, poses significant health risks.
- Mitigation:
  - Health Screenings: Conduct regular health check-ups for employees to ensure that they are fit for work and to identify any health issues early on.
  - Workplace Conditions: Ensure that the factory environment is well-ventilated, clean, and safe. Avoid overcrowding, and provide breaks to prevent fatigue.
  - Infectious Disease Protocols: Establish protocols for dealing with infectious diseases, including social distancing, the use of face masks, and hand sanitizing stations. Monitor and isolate any employees showing symptoms of illness.

#### **i. Labor Strikes and Disputes**

- Risk: Disputes over wages, working conditions, or management practices can lead to labor strikes, which may disrupt operations and lead to security risks if not handled properly.
- Mitigation:
  - Fair Labor Practices: Ensure fair wages, reasonable working hours, and good working conditions to minimize the likelihood of labor disputes.
  - Open Communication: Foster open communication between management and workers to address grievances before they escalate into strikes.
  - Legal Compliance: Comply with Tanzania's labor laws to avoid legal disputes and penalties.

## CHAPTER 7

## ENVIRONMENT PROTECTION & PRACTICE

Environmental protection and sustainable practices are essential for a fruit and vegetable processing factory in Tanzania to minimize its impact on the environment and ensure long-term viability. Given the nature of food processing, these measures focus on reducing pollution, conserving resources, and managing waste effectively. Below are key environmental protection and practice measures to be taken by such a factory:

### a. Water Management

Water is crucial in the processing of fruits and vegetables, but its use can lead to significant environmental concerns, especially in regions with limited water resources.

- Water Conservation:
  - Implement water-efficient technologies, such as high-pressure washing systems, to reduce water consumption.
  - Reuse water where possible (e.g., using slightly contaminated water for non-food-related activities like cleaning floors).
  - Install water-saving fixtures and educate employees on the importance of minimizing water wastage.
- Wastewater Treatment:
  - Establish an on-site wastewater treatment plant to treat effluents before they are discharged into the environment. This prevents contamination of local water sources.
  - Ensure compliance with local and international wastewater discharge standards by monitoring water quality regularly.
  - Use treated wastewater for irrigation purposes, where allowed, or other non-consumptive uses to further conserve water.

### b. Waste Management

Waste generated during fruit and vegetable processing can range from organic waste (peels, seeds, etc.) to packaging and chemical waste. Effective waste management reduces pollution and enhances sustainability.

- Organic Waste:
  - Compost organic waste, such as fruit and vegetable peels, or use it as animal feed, reducing landfill waste.

## CHAPTER 8

## MARKET & COMPETITION

The frozen fruit and vegetable industry in Tanzania is still in its early stages, but it has the potential to grow significantly as local and international demand for frozen products increases. However, competition in this sector comes from both local and international players. Here's an overview of the competitive landscape for frozen fruit and vegetables in Tanzania:

### a. Local Competition

- Small and Medium Enterprises (SMEs): The majority of local players in the frozen fruit and vegetable sector are SMEs that produce frozen products on a small scale. These businesses primarily cater to domestic markets, supplying supermarkets, hotels, and restaurants in urban areas like Dar es Salaam, Arusha, and Zanzibar.
- Challenges: Local producers face challenges such as limited access to cold storage, inconsistent quality control, and difficulty scaling production due to financial and infrastructural constraints.
- Advantages: Proximity to farms allows local producers to source fresh fruits and vegetables, potentially offering more affordable and fresher products to the domestic market.
- Cooperatives and Farmer Groups: Some farmer cooperatives are beginning to venture into processing, including freezing fruits and vegetables to reduce post-harvest losses and increase the shelf life of their produce. However, these groups often lack advanced technology and resources to compete with larger, more established processors.
- Limited Local Brands: Few established Tanzanian brands specialize in frozen fruit and vegetable products. Local consumers are more accustomed to fresh produce, which has historically limited demand for frozen products, but this is slowly changing as urbanization increases and lifestyles become busier.

### b. International Competition

- Imports from Kenya and South Africa: Tanzania imports a significant amount of frozen fruits and vegetables from neighboring countries, particularly Kenya and South Africa, which have more developed food processing sectors. These countries benefit from more advanced processing technologies, better cold chain infrastructure, and established export markets.
- Kenya: Kenya has a well-established horticulture industry and exports frozen fruits and vegetables to Tanzania, benefiting from proximity and regional trade agreements within the East African Community (EAC).
- South Africa: South African frozen fruit and vegetable brands are also present in Tanzanian supermarkets, offering a wide variety of products with better packaging and quality consistency.
- Global Imports: In addition to regional competition, there are imports from global players, particularly in niche products like frozen berries, peas, and exotic fruits. Brands from Europe, Asia, and North America can be found in high-end supermarkets in Tanzania, but these are often expensive due to import tariffs and transport costs.
- Competition in Export Markets: Tanzanian producers aiming to export frozen fruits and vegetables face competition from established global suppliers like China, India, Egypt, and South Africa. These countries have larger-scale operations, better technology, and access to global distribution networks, making it challenging for Tanzanian products to compete internationally on price and volume.

### **c. Market Trends and Opportunities**

- **Growing Domestic Demand:** As urbanization increases and consumer preferences shift toward convenience foods, demand for frozen fruits and vegetables is likely to rise. Busy lifestyles, especially in urban areas, are creating a market for ready-to-eat or easy-to-prepare food products, including frozen goods.
- **Health Consciousness:** With a growing awareness of health and nutrition, Tanzanian consumers are starting to seek out healthier options, including frozen fruits (like berries) and vegetables that retain more nutrients than canned alternatives.
- **Export Potential:** Tanzania has a wealth of fruits and vegetables that could be processed and exported, especially to nearby countries like Kenya, Uganda, Rwanda, and international markets in Europe, the Middle East, and Asia. Products like frozen avocados, mangoes, and pineapples, which are in high demand globally, offer export opportunities if processing and cold chain infrastructure can be improved.
- **Cold Chain Development:** The development of cold storage facilities and refrigerated transport options in Tanzania is key to expanding the frozen food sector. International organizations and local investors are beginning to invest in cold chain infrastructure, which could help local businesses compete with imports.

### **d. Challenges for Tanzanian Producers**

- **Inconsistent Supply of Raw Materials:** Due to seasonal fluctuations, inconsistent quality, and post-harvest losses, Tanzanian producers often struggle to secure a consistent and reliable supply of fresh fruits and vegetables for processing. This affects their ability to compete with imports from countries with more stable agricultural systems.
- **Lack of Advanced Processing Technology:** Most local businesses rely on outdated or basic freezing technology, which can result in lower-quality frozen products compared to international competitors. Upgrading processing technology is crucial to improve the shelf life, taste, and appearance of frozen goods.
- **High Energy Costs:** Freezing and cold storage require a constant energy supply, but high energy costs and unreliable electricity in many parts of Tanzania increase operational costs, making it difficult for local producers to compete on price.
- **Logistical Challenges:** Transporting frozen products requires a robust cold chain, which is underdeveloped in Tanzania. Poor roads, lack of refrigerated transport, and insufficient cold storage facilities lead to losses and limit the reach of frozen goods to wider markets, both domestically and internationally.

### **e. Government Support and Policies**

- **Promotion of Agro-Processing:** The Tanzanian government has recognized the importance of agro-processing, including fruit and vegetable freezing, as part of its industrialization agenda. Through programs like the Southern Agricultural Growth Corridor of Tanzania (SAGCOT) and other initiatives, the government is encouraging investment in processing facilities and infrastructure development.
- **Incentives for Investors:** Tax breaks, subsidies, and land leases are available to investors in the agro-processing sector, including those who wish to engage in freezing and exporting fruits and vegetables. However, navigating bureaucratic hurdles can still be a challenge for local and foreign investors.

**f. Competitive Advantages for Tanzanian Producers**

- Proximity to Key Markets: Tanzania's location within East Africa gives it a strategic advantage for exporting frozen fruits and vegetables to regional markets like Kenya, Uganda, Rwanda, and the Democratic Republic of Congo (DRC).
- Rich Agricultural Resources: Tanzania's favorable climate and vast arable land allow for the production of a wide variety of fruits and vegetables, including tropical and exotic varieties that are in demand in both local and international markets.
- Potential for Organic and Niche Markets: Tanzania has the potential to position itself as a producer of organic or specialty frozen fruits and vegetables, targeting health-conscious consumers in premium markets abroad.

## CHAPTER 9

## ECONOMIC VALUE CREATION

- a. Transforming raw material to final product realizing value-add along the supply chain and within the local economy: -**
  - a. Bulk-purchase from farms and Contract Farming; providing fruit and veg growers a steady mechanism to offload their harvest at fair value.
  - b. Transforming raw material within the local economy to premium final products.
  - c. Stimulating the local economy with engaging with multiple supply vendors.
  - d. Elevating consumer behaviors and awareness yielding market segmentation trends.
  
- b. Transfer of know-how and nurture local human capital: -**
  - a. Job creation – initial phase 80 jobs.
  - b. Women empowerment; positively contributing the local social fabric promoting women as bread-winners to elevate the standard of living of their families.
  - c. Youth empowerment by offering job opportunities, and leadership fast track programs.
  - d. Continuous specialized training programs developing both technical and soft skills.
  - e. Introducing value-add techniques to farmers to increase their product offering and income levels. Example: sorting, grading and weighing at source.
  
- c. Environment friendly and zero-waste strategy: -**
  - a. Process peel and used pulp to derivative products.
  - b. Grow mango and avocado seeds to new plants with enhanced and grafted international varieties.
  
- d. Introducing a supply range of new premium products to the local market: -**
  - a. Frozen range.
  - b. Fresh juices range.
  - c. Dried products range.
  
- e. Exporting agro-processed premium products: -**
  - a. Influx of hard currency into the local economy.
  - b. Promoting and introducing “Made in Tanzania” premium products from local fruit and vegetable raw material in the UK, EU, North America & GCC markets.
  
- f. Innovation and technology: -**
  - a. Introduction of innovative product development technics to elevate the value of products offered to consumers.
  - b. Introduction of intellectual-property algorithms resulting in fruit and vegetable optimization and permitting a continuous supply on and off season, while maximizing extract yields and minimizing waste.
  - c. Introduction of seamless technology with client engagement and interaction funneled towards “Making Life Easy”.
  - d. Introduction of technology for capturing and analyzing data leading to the creation of well documented and analyzed valuable trends, patterns and reoccurring phenomena.
  
- g. Integration into the Local Community: -**
  - a. Punctual Tax abiding entity, playing a role towards to continuous evolution and development of the community.
  - b. Strategic Business Developers with ability to network and build relationships determining positive and value-creating common grounds within the local Government and Business communities.

## CHAPTER 10

## CONCLUSION & RECOMMENDATIONS

### Conclusion: -

Roselle Foods has established itself as a forward-thinking and resilient player in the agro-processing industry. From its modest beginnings in Sudan, the company has rapidly expanded its footprint into international markets such as the GCC and EU. Despite the challenges posed by the war in Sudan, Roselle has demonstrated adaptability by identifying Tanzania as a viable new location for its operations, positioning itself to maintain its growth momentum. The company's vertically and horizontally integrated supply chain strategy has empowered farmers, created jobs, and delivered premium quality products, all while maintaining its commitment to environmental sustainability and corporate social responsibility (CSR).

Roselle Foods has not only built a solid foundation through strategic alliances and private labeling agreements but also developed a diverse product portfolio that caters to a broad clientele. Its dedication to high standards of quality control, competitive pricing, and logistical reliability has earned the company trust across markets and allowed it to emerge as a preferred partner in the frozen fruits and vegetables sector.

In summary, the fruit and vegetable sector in Tanzania is characterized by strong growth potential but faces challenges such as infrastructure limitations, access to finance, and compliance with export standards. However, with increasing investment in agro-processing, irrigation, and value addition, the sector is well-positioned to expand in both domestic and international markets.

The fruit and vegetable processing sector in Tanzania has strong growth potential, but it faces several risks, including post-harvest losses, infrastructure challenges, climate risks, and compliance with international standards. Successful investment in this sector requires addressing these risks through better infrastructure, improved technology, access to finance, and effective supply chain management.

The security and safety risks facing a fruit and vegetable processing factory in Tanzania range from theft and vandalism to workplace hazards, food safety, and environmental risks. To mitigate these risks, businesses must implement comprehensive security measures, ensure a safe working environment, comply with regulatory standards, and adopt emergency preparedness strategies. By doing so, companies can protect their workers, assets, and reputation while ensuring smooth and uninterrupted operations.

The frozen fruit and vegetable sector in Tanzania is still developing, with local producers facing significant challenges in terms of infrastructure, technology, and competition from regional and global players. However, there is growing demand for frozen products both domestically and internationally, driven by urbanization, lifestyle changes, and health consciousness. With investment in cold chain infrastructure, improved technology, and better supply chain management, Tanzanian producers can enhance their competitiveness in both local and export markets. Key areas of opportunity include developing niche products like organic or specialty frozen fruits and vegetables and tapping into the regional East African market.

The economic value creation chapter highlights the multifaceted approach that Roselle Foods employs to transform raw materials into high-quality final products while fostering local economic development in Tanzania. By engaging in bulk purchasing and contract farming, Roselle not only ensures fair compensation for local fruit and vegetable growers but also stimulates the broader economy through collaborations with various suppliers. This creates a positive ripple effect, elevating consumer awareness and driving market segmentation trends.

Furthermore, the emphasis on transferring knowledge and nurturing local human capital underscores Roselle's commitment to social empowerment, particularly for women and youth. Through job creation, specialized training programs, and value-added techniques, the company is not only enhancing the skill sets of its workforce but also elevating the living standards of families in the communities it operates within.

Roselle Foods' dedication to environmental sustainability through its zero-waste strategy demonstrates a commitment to responsible sourcing and processing. By repurposing by-products and cultivating new plants from seeds, the company contributes positively to environmental conservation while introducing a diverse range of premium products to local and international markets.

The export of agro-processed goods enhances the local economy by generating foreign currency and promoting “Made in Tanzania” products on global platforms. This positions Tanzania as a competitive player in the international market, showcasing the rich agricultural potential of the region.

Lastly, Roselle’s innovative practices and technological advancements set it apart, enabling the company to optimize production processes, enhance product offerings, and foster consumer engagement effectively. By integrating into the local community and fulfilling its tax obligations, Roselle Foods plays an essential role in the continuous development of the surrounding area, building valuable relationships with local government and business communities.

In summary, Roselle Foods stands as a catalyst for economic transformation, contributing not only to its bottom line but also to the well-being of the local communities and the environment in which it operates. This holistic approach to value creation ensures that the benefits of the company’s success are widely shared, paving the way for sustainable growth and development in Tanzania.

**Recommendations: -**

- **Strengthen Local Operations in Tanzania:** Roselle should continue building its operations in Tanzania by investing in advanced processing facilities and leveraging local resources. Strengthening relationships with Tanzanian farmers and suppliers can ensure consistent product quality and supply, further enhancing the company’s value chain.
- **Diversify Product Lines and Explore New Markets:** Expanding beyond current products to include more innovative offerings, such as organic or value-added frozen fruit and vegetable products, could tap into new consumer segments. Roselle should also explore opportunities in emerging markets, particularly in Africa and Asia, where demand for frozen foods is rising.
- **Enhance CSR Initiatives:** Building on its existing CSR programs, Roselle could enhance its impact by introducing educational programs for women and youth in agriculture, processing, and business management, thereby increasing its contributions to community development. Expanding its zero-waste initiatives could also further align the company with global trends towards sustainability.
- **Leverage Technology for Supply Chain Optimization:** To maintain competitive pricing and improve operational efficiency, Roselle should invest in digital solutions for supply chain management. This could include blockchain technology for traceability, which will further assure customers of product quality and origin.
- **Strengthen Brand Presence and Marketing:** With growing global demand for sustainable and ethically produced goods, Roselle can capitalize on its story of empowerment and environmental stewardship to strengthen its brand. Focused marketing campaigns, particularly in Western markets, could position Roselle as a premium provider of frozen products with a strong social mission.

By continuing to build on its strengths and expanding its market presence, Roselle Foods is well-positioned to be a leading player in the frozen fruit and vegetable industry both regionally and globally.

# ROSELLE FOODS PRODUCT RANGE

