

LOVELAND INVESTMENT LIMITED

BUSINESS PLAN

Executive Summary

Loveland Limited Investment Company Limited is a starting company located in Tanzania and going to begin its activities around Morogoro road, plot number 63, Block D , Manzese street ,Ubungo Dar es Salaam .This company is already registered by BRELA and is expected to begin operating as soon we finish all the necessary registrations. The company has already established a stable environment to provide professional asset management. As a company we believe to start in Dar es salaam and later spread in other part of Tanzania, East Africa and Africa at large. We believe as far as Tanzania as concerned, Dar es salaam is highly populated than other regions and when it comes to East Africa Tanzania is still highly populated than,Uganda, Kenya, Rwanda, Burundi, and south Sudan. For that matter our company is strategically located since there is room for progress since our services are highly needed.

Loveland Investment Limited has two Directors and two shareholders
And all are chinese nationals.

1. CHEN PEIRAN born on 2nd April 2000
2. CHEN NUO born on 24th October 2001

Our Company is in the process of acquiring government approval for the kind of business we want to run and it is easily accessible and we are putting everything in order

We are also in business to make profits and at the same time to give our customers value for their money; we want to give people and businesses who patronize our services the opportunity to be part of the success story of Loveland Investment Limited.

We are aware that there are asset management companies in the United Republic of Tanzania whose services can be found in major Towns of Tanzania.

This is why we spent time and resources to conduct our feasibility studies and market survey so as to enable us locate the business in an area that will support the growth of the business and also for us to be able offer much more than our competitors will be offering.

We ensured that our facility is easy to locate and we have mapped out plans to develop a smooth and a proper way to deliver our services in Dar-es-salaam and in other regions of Tanzania, East Africa, Africa, and other parts of the world as well.

Much more than delivering standard services, our customer care is going to be second to none. We know that our customers are the reason why we are in business that is why we will go extra mile to get them satisfied when they visit and get our services and also to become our loyal customers and ambassadors.

Loveland Investment Limited will ensure that all our customers are given first class treatment whenever they visit our Offices. We have a CRM software that will enable us manage a one on one relationship with our customers no matter how large the numbers of our customer base may grow too. We will ensure that we get our customers

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Involved when making some business decisions that will directly or indirectly affect them.

Loveland Investment Limited is going to operate a standard and licensed asset management company whose services will not only be delivered in Dar-Es-Salaam but also throughout the United Republic of Tanzania and the world at large. We are in the asset management business to make profits and also to give our customers value for their money. These are some of the services that we will be offering;

Professional money management.

-Diversification of assets.

-Brokerage and trust services

-Exchange traded funds

-Asset and wealth management

-Financial planning

-Variables and fixed annuities

-Tax management

-Mortgage Planning.

-Asset Protection

-Portfolio Management.

And other financial services.

Our Vision Statement

Our vision is to establish standard Asset management Company whose services will be not only be delivered in Dar-es-salaam, but also throughout the United Republic of Tanzania,EastAfrica,Africa and in other parts of the world.

•Our Mission Statement

Our mission is to establish a standard and world class Asset management Company that is in our own capacity which will favourably compete with leaders in the industry such as Allstar Assets TCCIA Investment Company Limited, Bestway capital management , Mindoko management limited Afriboa Invetment,Optima corporate Finance and many others. We want to build an asset management business that will be listed amongst the top 5 asset management Sbrands in the United Republic of Tanzania and in Africa.

Our Business Structure

Loveland Investment Limited is a business that is established with the aim of competing favourably with other leading asset management brands . This is why we will ensure that we put the right structure in place that will support the kind of growth that we have in mind while setting up the business.

We will ensure that we only hire people that are qualified, honest, hardworking, customer centric and are ready to work to help us build a prosperous business that will benefit all the stake holders (the owners, workforce, and customers).

As a matter of fact, profit-sharing arrangement will be made available to all our senior management staff and it will be based on their performance for a period of five years or more depending how fast we meet our set target. In view of that, we have decided to hire qualified and competent hands to occupy the following positions;

- Managing Director (Owner)
- Human Resources and Admin Manager
- Merchandize Manager
- Sales and Marketing Manager
- Information Technologist

- Accountants / Cashiers
- Cleaners

Roles and Responsibilities

Managing Director – CEO (Owner):

- Increases management's effectiveness by recruiting, selecting, orienting, training, coaching, counseling, and disciplining managers; communicating values, strategies, and objectives; assigning accountabilities; planning, monitoring, and appraising job results; developing incentives; developing a climate for offering information and opinions; providing educational opportunities.
- Creates, communicates, and implements the organization's vision, Implementation of the overall organization's strategy.
- Responsible for fixing prices and signing business deals
- Responsible for providing direction for the business
- Creates, communicates, and implements the organization's vision, mission, and overall direction – i.e. leading the development and implementation of the overall organization's strategy.
- Responsible for signing checks and documents on behalf of the company.
- Evaluates the success of the organization

Human Resources and Admin Manager

- Responsible for overseeing the smooth running of HR and administrative tasks for the organization
- Updates job knowledge by participating in educational opportunities; reading professional publications; maintaining personal networks; participating in professional organizations.
- Enhances department and organization reputation by accepting ownership for accomplishing new and different requests; exploring opportunities to add value to job accomplishments.
- Defines job positions for recruitment and managing interviewing process
- Carries out staff induction for new team members
- Responsible for training, evaluation and assessment of employees •
Oversee the smooth running of the daily office and factory activities.

Merchandize Manager

- Manages vendor relations, market visits, and the ongoing education and development of the organizations' buying teams
- Helps to ensure consistent standard services are delivered.
- Responsible for planning sales, monitoring inventory, selecting the merchandise, and writing and pricing orders to vendors
- Ensures that the organization operates within stipulated budget.

Sales and Marketing Manager

- Manages external research and coordinate all the internal sources of information to retain the organizations' best customers and attract new ones
- Models demographic information and analyse the volumes of transactional data generated by customer purchases
- Identifies, prioritizes, and reaches out to new partners, and business opportunities et al
- Responsible for supervising implementation, advocate for the customer's needs, and communicate with clients

Develops, executes and evaluates new plans for expanding increase sales Documents all customer contact and information

- Represents the company in strategic meetings
- Helps to increase sales and growth for the company

Accountant / Cashier

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

Client Service Executive

- Ensures that all contacts with customer (e-mail, walk-In centre, SMS or phone) provides the client with a personalized customer service experience of the highest level
- Through interaction with customers on the phone, uses every opportunity to build client's interest in the company's services.
- Manages administrative duties assigned by the store manager in an effective and timely manner.
- Investment products, promotional campaigns etc. toConsistently stays abreast of arfy new information on Loveland

- **Market Trends**

If you are conversant with the trend in the Asset management business, you will quite agree that despite the fact that there are competitions in different stages of the business.

Most Asset management Companies are leveraging on creativity in terms of Evaluation and marketing to continue to stay afloat in the business.

Lastly, another trend in the asset management is the adoption of eco – friendly approach towards the deliverance of asset management services. As a matter of fact, the industry’s adoption of eco-friendly practices will likely persuade environmentally conscious customers to opt for our services, while increasing operators’ efficiency.

- **Our Target Market**

When it comes to selling our services, there is indeed a wide range of available customers. In essence, our target market can’t be restricted to just a group of people, but all those who resides in our target market locations.

In view of that, we have conducted our market research and we have ideas of what our target market would be expecting from us. We are in business to deliver to the following groups of people.

- Hotels
- Public and Private institutions
- Bars and lodges.
- Restaurants and Canteens
- Event Planners, Parties and Corporate Functions
- Corporate Executives
- Government institutions

- Government officials
- Business people
- Military men and women
- Sports Men and Women
- celebrities
- Students
- Tourists
- Everybody in our target market location

Our Competitive Advantage

A close study of the asset management business reveals that the market has become much more intensely competitive over the last centric and proactive if you must survive in this business decade.

As a matter of fact, you have to be highly creative, customer compete favorably with other asset management companies. We are aware of the stiffer competition and we are well prepared to Dares salaam and throughout the United Republic of Tanzania and Africa.

Loveland Investment is launching a standard asset management brand that will indeed become the preferred choice of residence of Dares salaam and every city where our services will be delivered.

Part of what is going to count as competitive advantage for Loveland Investment Limited is the vast experience of our management team, we have people on board who are highly experienced and understands how to grow business from the scratch to becoming a national phenomenon.

So also, the wide varieties of services to offer in terms of delivering proper portfolio management, proper estate management, tax management making both foreign and local investors know about taxation proper asset protection, proper mortgage planning and other financial services excellent customer service culture will definitely count as a strong strength for the business.

Lastly, our employees will be well taken care of, and their welfare package will be among the best within our category (Loveland investment Limited) in the asset management business, meaning that they will be more than willing to build the business with us and help deliver our set goals and achieve all our aims and objectives. We will also give good working conditions and commissions to freelance sales agents that we will recruit from time to time.

Loveland Business Plan – SALES AND MARKETING STRATEGY

Before choosing a location for Loveland Investment Limited and also the kind of services to deliver, we conducted a thorough market survey and feasibility studies in order for us to be able to be able to penetrate the available market in our target market locations.

We have detailed information and data that we were able to utilize to structure our business to attract the numbers of customers we want to attract per time and also for our Services to favorable compete with other leading brands in the United Republic of Tanzania and East Africa.

We hired experts who have good understanding of the Asset management Business to help us develop marketing strategies that will help us achieve our business goal of winning a larger percentage of the available market in Dares salaam and other cities in the United Republic of Tanzania and E. Africa.

In order to continue to be in business and grow, we must continue to sell our products to the available market which is why we will go all out to empower our sales and marketing team to deliver our corporate sales goals. In summary, Loveland investment Limited will adopt the following sales and marketing approach to sell our services;

- Introduce our Asset management brand by sending introductory letters to residence, asset management merchants and other stakeholders in Dar es salaam and other cities both in the United Republic of Tanzania and East Africa.
- Open our Asset management company with a party so as to capture the attention of residence who are our first targets
- Engage in road show in targeted communities from time to time to sell our products
- 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 asset management brands
- Engage in direct marketing and sales
- Encourage the use of Word of mouth marketing (referrals)

Loveland Business Plan – Publicity and Advertising Strategy

Despite the fact that our Asset management team and staff is qualified and skilled with exposure skills that can favorably compete with other leading brands, we will still go ahead to intensify publicity for all our services and brand. We are going to explore all available means to promote Loveland Investment brands.

Loveland Investment Limited has a long term plan of delivering our services in various locations all around the United Republic of Tanzania and East Africa which is why we will deliberately build our brand to be well accepted in Dares salaam before venturing out.

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

- Place adverts on both print (community-based newspapers and magazines) and asset management media platforms
Sponsor relevant community programs
Leverage on the internet and social media platforms like; Instagram, Facebook, twitter, to promote our asset management brand
- Install our Bill Boards on strategic locations all around major cities in the United Republic of Tanzania and East Africa.
- Engage in road show from time to time in targeted communities
- Distribute our fliers and handbills in target areas
- Position our Flexi Banners at strategic positions in the location where we intend getting customers to start patronizing our products.
- Ensure that our services are well branded and that all our staff members are well informed about our services, and all our official cars and vans are customized and well branded.

Our Pricing Strategy

When it comes to pricing our services there are two sides of the coin. We are aware of the pricing trend in the asset management business .But our prices will depend on the services delivered.

fall times ,rise times, inflational factors, political and instability factors , government policies on price , mass production and labour costs.

In view of that, our prices will conform to what is obtainable in business but will ensure that within the first 6 to 12 months our services are sold a little bit below the average prices of various brands in the United Republic of Tanzania. We have put in place business strategies that will help us run on low profits for a period of 6 months; it is a way of encouraging people to opt for our brands.

• Payment Options

At Loveland Investment Limited, our payment policy is all inclusive because we are quite aware that different people prefer different payment options as it suits them. Here are the payment options that will be available in every of our outlets;

- Payment by cash
- Payment via Point of Service delivered.
- Payment via online bank transfer.
- Payment via Mobile money
- Payment via check.

In view of the above, we have chosen banking platforms that will help us achieve our payment plans without any itches.

Generating Funding / Startup Capital for Loveland Investment Limited

Loveland Investment Limited is a business owned by Mr Chen Peiran and Chen Nuo. They do intend to welcome any external business partners, that is why they have decided to not restrict the sourcing of the start – up capital.

These are the areas we intend to generate our start – up capital;

- Generate part of the start – up capital from personal savings and sell of stocks.
- Source for soft loans from family members and friends
- Apply for loan from financial institutions where need be. *N.B:* We have been able to generate about \$200,000 from the shareholders.

Loveland Limited Production Business Plan – Sustainability and Expansion Strategy

strategy and the business structure. If all of these factors are missing

The future of a business lies in the numbers of loyal customers that they have the capacity and competence of the employees, their investment from a business (company), then it won't be too long before the business close up.

One of our major goals of starting Loveland Investment Company is to build a business that will survive on its own cash flow and also with the need for injecting finance from external sources once the business is officially running.

We know that one of the ways of gaining approval and winning customers over is to sell our services and other products a little bit cheaper than what is obtainable in the market and we are well prepared to survive on lower profit margin for a while.

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

As a matter of fact, profit-sharing arrangement will be made available to all our management staff and it will be based on their performance for a period of three years or more. 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 as we are going to be environmental conservers provide employment opportunities to Tanzanians as a country for example in our sites or production points we shall be employing over 50 people, increasing foreign of exchange since a lot of sources of incomes will be coming from Outside Tanzania since we have a room of wooing other investors.

Loveland Business Plan SWOT – Economic Analysis

Starting an asset management company can't be said to be a difficult business venture but at the same time, it is a business that requires thorough economic analysis – feasibility studies and market survey and if you are looking towards making profits in the industry. Part of what you need to focus on in this line of business is how to have experienced workforce, enough area for operations a robust enough space networks, branding and to take care of your overhead before your business to breakeven.

Lastly, there are a number of permits that are required to run an asset management company in the United Republic of Tanzania, East Africa and in the world, and of course there are also public Environmental laws to observe

Loveland Business Plan SWOT Analysis

We know that if a proper SWOT analysis is conducted for our business, we will be able to position our business to maximize our strength, leverage on the opportunities SWOT

SWOT is used to analyze how e-commerce will impact our traditional asset management. SWOT is a kind of strategic analysis method. Comprehensive evaluation and analysis of the advantages, disadvantages, opportunities and threats of the analyzed objects.

SWOT stands for strengths, weaknesses, opportunities, threats. SWOT can clearly determine the advantages of the analyzed objects through the combination of internal resources and external environment. Adjusting methods, resources to ensure the implementation of the object which is analyzed to achieve the desired goal in strategic and tactical levels

SWOT analysis, also known as the situation analysis, also known as the Boston matrix is a reality method with more objective and accurate analysis.

Through comprehensive evaluation and analysis of strengths, weaknesses, opportunities and threats, the enterprise is adjusted to achieve the goals of the enterprises that will be available to us, mitigate our risks and be well equipped to confront our threats.

Loveland Investment Company Limited employed the services of an expert HR and Business Analyst with bias in start – up business to help us conduct a thorough SWOT analysis and to help us create a business model that will help us achieve our business goals and objectives.

This is the summary of the SWOT analysis that was conducted for Loveland Investment Company;



- **Strength:**

Currently, there have been some Asset management e-commerce sites, such as Kaymu.co.tz., Kivuko.com, Jumia.co.tz, inauzwa.com, shopping.co.tz and many others in Tanzania, East Africa, Africa and in the world.

There also an ordinary e-commerce site, which belongs to the enterprise production reception system. The web pages provide business information, company profiles, and other simple functions They do not relate to service capacity and other internal business processes

- **Weakness:**

A major weakness that may count against us is the fact that we are a new asset management company and we don't have the financial capacity to engage in the kind of publicity that we intend giving the business especially when big names like TCCIA investment company Chibango Investment Company, National Investment company and other Asset management Companies are already determining the direction of the market in Dar es Salaam and other parts of Tanzania.

New service standards will change the standards of trend in the business.

- **Opportunities:**

The opportunities for Asset management companies with a wide This is due to the fact that around 70% of Tanzanians own assets and they need to be sensitized on how to manage them

Focusing on the shortage of traditional marketing model, it brings new mode which based on the internet for asset management services. Concentrating on demand of customers, this model integrates potential innovation of customers through the advantages of the network efficiently.

As a result of that, we were able to conduct a thorough market survey and feasibility studies so as to position our business to take advantage of the existing market for our services and also to create our own new brand

- **Threat:**

We are quite aware that just like any other business, one of the major threats that we are likely going to face is economic downturn and unfavourable government policies. It is a fact that economic downturn affects demand. Another threat that may likely confront us is the arrival of a new asset management company in same location where ours is located.

Financial Projection for Loveland investment limited;

Starting a standard asset management company is indeed a capital- intensive business. This is so because the amount required to set – up an asset management Company is not a piecemeal. The bulk of the start – up capital will be sent on leasing or acquiring a site, office appliances and equipment and other resources. Aside from that, you are not expected to spend much except for purchase and servicing of moving vans paying of our employees and utility bills. This is the key areas where we will spend our start – up capital;

Loveland Business Plan – Start-Up Expenditure (Budget)

- The Total Fee for Registering the Business in BRELA \$244 .
- Legal expenses for obtaining licenses and permits as well as the accounting services (software, P.O.S machines and other software) –\$1300 .
- Marketing promotion expenses for the grand opening Little Egret Investment Company in the amount of \$3,500 and as well as flyer printing (2,000 flyers at \$0.44 per copy)the total amount of – \$3,580.
- Cost for hiring Business Consultant – **\$500.**
- Insurance (general liability, workers’ compensation and property casualty) coverage at a total premium – **\$2,400.**
- Cost for payment of rent for 12 months \$8571

- Other start-up expenses including stationery (\$500) and phone and utility deposits (**\$2,500**).
- Operational cost for the first 3 months (salaries of employees, payments of bills et al) – **\$8,810**
- The cost for Start-up inventory (raw materials) – **\$6000**
- Storage hardware (bins, rack, shelves, food case) – **\$1000**
- The cost for counter area equipment (counter top, sink, ice machine, etc.) – **\$9,500**
- Cost for store equipment (cash register, security, ventilation, signage) – **\$13,750**

The cost for the purchase of furniture and gadgets (Computers,

- Cost of purchase of distribution vans – **\$20,000**
Printers, Telephone, Fax Machines, tables and chairs et al) – **\$10,000.**
- The cost of Launching a Website – **\$600**
- The cost for our opening party – **\$10,000**
- Miscellaneous – **\$10,000**

We would need an estimate of **\$500,000 and above** to successfully set up our Asset management in Ubungo Dares salaam. Please note that this amount includes the salaries of all the staff for the first 3 month of operation.

Loveland Investment Business Plan Financial Projection Sources of Income

Loveland Investment is established with the aim of maximizing profits in the Asset management business in both Dar es salaam and Tanzania at large and we are going to go all the way we do all it takes to sell a wide range of our services to a wide range of customers.

Loveland Investment will generate income by selling the following services;

- Real estate management
- Tax management
- Portfolio management
- Mortgage Planning
- Asset Protection
- Financial planning
- Asset and wealth management
- Diversification of assets.
- Professional money management.
- Brokerage and trust services
- Variables and fixed annuities.
- And other financial services.

Sales Forecast

Loveland offices are centrally positioned and easily accessible, we will always attract customers cum sales and that will sure translate to increase in revenue generation for the business.

We are well positioned to take on the available market in Dares salaam and every city where our services will be sold and we are quite optimistic that we will meet our set target of generating enough income / profits from the first six month of operations and grow the business and our client base.

We have been able to critically examine the Asset management business and we have analysed our chances in the industry and we have been able to come up with the following sales forecast. The sales projection is based on information gathered on the field and some assumptions that are peculiar to start-ups in Dares salaam.

Below is the sales projection for Loveland Investment Limited, it is based on the location of our business and other factors as it relates to small scale and medium scale companies.

Asset management companie's start – ups in Tanzania;

- **First Fiscal Year-:** \$30,396 • **Second Fiscal Year-:** \$250,000
- **Third Fiscal Year-:** \$750,000

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PHONE NO: 0672 083 367

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FINANCIAL STATEMENTS

INCOME STATEMENT

Year ended December 31

	2028	2027	2026	2025	2024
In dollars	\$	\$	\$	\$	\$
Revenue	1,750,000	1,250,000	750,000	250,000	30,396
Less C.O.G.S	(300000)	(200000)	(100000)	(50000)	(10000)
Gross Profit	1,450,000	1,050,000	650,000	200000	20396
Depreciation	(4000)	(4000)	(4000)	(3500)	(3000)
S.G&A	(15000)	1500	1500	1500	(1500)
Interest	(200)	(200)	(200)	(200)	(200)
Earnings before Tax	1,444,300	1,044,300	44,300	194,800	15,696
Tax	(433290)	(313290)	(193290)	(58440)	(4,708.8)
Net earnings	1,011,010	731010	451010	136,360	10,987.2

Cash flow statement Year ended December 31

	2028	2027	2026	2025	2024
Cash from operations	\$	\$	\$	\$	\$
Net income	1,011,010	731010	451010	136360	10,987.2
Adjusted for:					
Depreciation	4000	4000	4000	3500	3000
Stock base compensation	0	0	0	0	0
Change in account receivable	(3000)	(5000)	(3000)	(12000)	(6000)
Change in inventory	2000	6000	4000	5000	20000
Charge in accounts payable	3000	(3000)	(3000)	3000	<u>5000</u>
Cash from operations	1,017,010	743,010	440,010	135,860	32,987.2
Cash from investing					
Purchase of RP&E	5,000	5,000	5,000	5,000	102,674
Acquisition of businesses	0	0	0	0	0
Cash from investing	(5000)	(5000)	(5000)	(5000)	(102,674)
Cash from financing					
Insurance (department)debt	0	7000	11,000	10,000	100,000
Insurance of repayment Equity	0	0	0	0	150,000
Dividends	0	0	0	0	0
Cash from financing	0	7,000	11,000	10,000	250,000
Net charge in cash	1,012,010	745,010	446,010	140,860	180,313.2
Cash at buying period	1, 542,192.2	797182.2	315172.2	210312.2	30,000
Cash at the end of period	2,554,202.2	1,542192.2	797182.2	315,172.2	210,312.2

Balance sheet

Year ended December 31st

Year	2028	2027	2026	2025	2024
	\$	\$	\$	\$	\$
Assets					
Current assets					
Cash	2,554,202.2	154,192.2	797,182.2	315,172.2	210,0312.2
Account receivable	1,600,000	1,200,000	350,000	150,000	130,000
Inventory	800,000	800,000	600,000	250,000	100,000
Other current assets	0	0	0	0	0
Total current assets	1,757,182.2	715,172.	440,312.2	4,154,202.2	3,542,192.2
Long term assets					
Long term assets	60,000	60,000	60,000	60,000	60,000
Accumulated Dep	(11,424)	(22,848)	(34,272)	(42,500)	(51,200)
Total long term assets	48,576	37,152	25,728	17,500	8,800
Total assets	4,202,778.2	3,579,344.2	1,782,910.2	732,672.2	449,112.2
Liabilities and capital					
Current liabilities					
Account payable	200,000	250,000	300,000	100,000	50,000
Current borrowing	0	0	0	0	0
Other current liabilities	0	0	0	0	0
Sub total current liabilities	200,000	250,000	300,000	100,000	50,000
Long term liabilities	250,000	300,000	350,000	100,000	150,000
Total liabilities	450,000	550,000	650,000	200,000	100,000
Paid in capital	1,297,468.2	1,254,034.2	37,600.2	201,512.2	222,429
Retained earnings	1,011,010	731,010	451,010	136,360	10,987.2
Earnings	1,444,300	1,044,300	644,300	194,800	15,696
Total capital	3,752,778.2	3,029,344.2	1,132,910.2	532,672.2	249,112.2
Total liabilities and capital	4,202,778.2	3,579,344.2	1,782,910.2	732,672.2	449,112.2
Net worth	3,752,778.2	3,029,344.2	1,132,910.2	532,672.2	249,112.2

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

Check List / Milestone

- Business Name Availability Check: **Completed**
- Business Registration: **Completed**
- Opening of Corporate Bank Accounts: **In progress**
- Securing Point of Sales (POS) Machines: **Completed**
- Opening Mobile Money Accounts: **Completed**
- Opening Online Payment Platforms: **In progress**
- Application and Obtaining Tax Payer's ID: 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 bottled water plant: **In Progress**
- Conducting Feasibility Studies: **Completed**

- Generating capital :**Completed**
- Applications for Loan from the bank: **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: **In progress**
 - Graphic Designs and Printing of Packaging Marketing / 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**
 - Opening party / launching party planning: **In Progress**
- Establishing business relationship with vendors – Big clients / merchants: **In Progress**

