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**REDAV EXRAW
COMPANY LTD.**

BUSINESS PLAN

FOR

TRANSPORTATION AND SELLING OF

PETROLEUM PRODUCTS DIESEL, PETROL, FURNACE

OIL, I.D.O AND GENERAL SUPPLIER.

PROJECTED CASHFLOW FOR THE NEXT TWENTY

FOUR MONTHS PERIOD

ENDING 31ST DECEMBER, 2024

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Executive Summary

REDAV EXRAW COMPANY was established for transportation and selling of petroleum products diesel, petrol, furnace oil, i.d.o and general supplier including owning service station.

Management perceive the growing demand of petroleum products in Tanzania which is occasioned by the increasing number of cars and infrastructural projects.

At REDAV EXRAW COMPANY, we understand that having a service station in a suitable location which is equipped with modern dispensing equipment is not enough in today's competitive service station division of the oil and gas sector.

To win the competition in today's crowded retail service station business, we will ensure that our station is managed by efficient and well-trained men who know how to deal with customers and keep them; men who know the products and how dispense them; men who know sales psychology and safety practices; and men with agreeable personality that is pleasing and inviting.

Our biggest competitive advantage is amazing customer experience. That means we pay attention to keeping our service station and its equipment and surroundings spotlessly clean while offering friendly and helpful customer services. This will attract more people than any single thing we can do.

Our goal is to supply distinctive services which make motorists want to return to our station.

Our motto is “Service with Smiles”. This means we don't just fulfill the orders of motorists, we also make our customers feel welcome and glad that they visit our stations and that we offer great customer services with pleasant warmhearted smiles.

Our service station will be equipped not only to sell petrol and diesel to a large number of motorists but also to give extra products and services such as repair services, car wash services and accessories all on the same premises.

As a majority shareholder and Director of REDAV EXRAW COMPANY, Mr. EVANS DAVID MASUMBIGANA brings years of business experiences to the company.

Objectives

Smile Services Station has established six objectives it wishes to achieve in the next five years.

1. Having monthly sales of 50,000 litres.
2. Establishing five service stations in different areas in Tanzania within five years of operation.
3. To increase our own fleet of tanker trucks for carrying products from oil depots to our service stations and to other companies.
4. Increase revenue by 30% by 2023.
5. Increase foot traffic by 12% annually.
6. To provide customer services that is second to none.

Mission

To offer motorist and residents best quality petroleum products while providing amazing customer services.

Vision

To become the first choice supplier of high quality petroleum products and services throughout the country

Keys to Success

The keys to success for REDAV EXRAW COMPANY are:

- Well trained attendants and operators that offer personalized services
- Excellent Customer services that will promote customer loyalty

- Accessible and visible location that will assure motorist stop
- Offering an array of goods and services
- High Quality products and services

Business Descriptions

REDAV EXRAW COMPANY is a startup service station with professionally trained and customer-sensitive pump attendants and operators consistently offering varieties of petroleum products to motorist in Chalinze Msolwa Coast Region and its environs.

We are consistently committed to ensuring we provide a memorable experience to all our customers who approach our pumps from time to time. We will ensure that we get our customers involved when making some business decisions that will directly or indirectly affect them.

Business Ownership

REDAV EXRAW COMPANY LIMITED is registered with the Registrar of Companies as an Limited Company with the Registration Number 117833, Tax identification number 127-497-338 and It operates under license No. B.3219294.

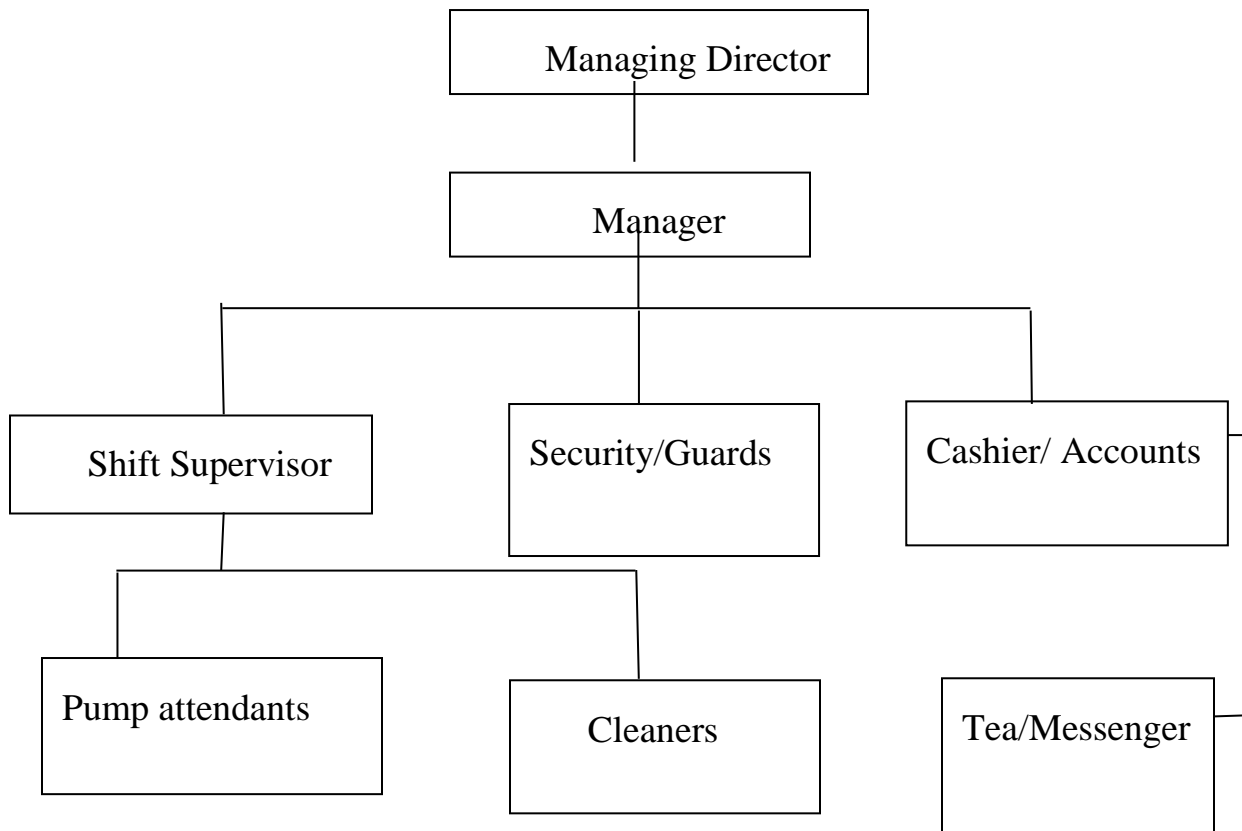
Our Managing Director Mr. EVANS DAVID MASUMBIGANA, an entrepreneur who understands the local business environment. Mr. EVANS DAVID MASUMBIGANA is responsibilities involved in the

development of the stations and he is involving on making all financial decisions of the business.

Mr. Evans has hired an experienced manager who is in charge of the whole station. All members of staff have to report to him, and he will accountable directly to Mr. EVANS DAVID MASUMBIGANA.

Also including pump attendants, and cleaners who are dealing with operational aspects of the petrol station including servicing customers and cleaning.

The petrol station sites are operating within the recommended safe working hours for the location and where applicable with 24 hours operation basis and more than 20 staffs.



Location

REDAV EXRAW COMPANY is located at Msolwa Chalinze, Coast Regional. The location has several advantages including good accessibility and visibility, good traffic potential, good purchasing power of the residents as well as growth of the area around the site due to planned infrastructural development.

Customer Segment

The market for our products and services is principally motorists who are either going to/from offices or up country to Morogoro Dodoma or Coast as key commercial capitals of Tanzania. The motorists includes Trucks and Lories, Buses, Private cars, Dala Dala's and Boda Boda's.

Funding Requirement

Amounting to TZS 1 Billion this will cover expansion construction works, which includes purchasing land, building, machinery and equipment, furniture, pre-operating cost and working capital as shown in the table below.

Items	Estimated Cost (in TZS)
Construction (Canopy)	30,000,000
Land (1225 squanderer)	50,000,000

Pump with two nozzles (dispensing two types of fuel)	25,000,000
Construction of floor	16,000,000
Construction of small office, washroom, changing rooms, electrical rooms/wash bay and service bay	60,000,000
Storage tanks with capacities of 20,000 liters and 10,000 liters	30,000,000
Permit and licenses	15,000,000
Working Capital in diesel and petrol	774,000,000
Total	1,000,000,000

Product /Services

REDAV EXRAW COMPANY was established with the aim of maximizing profits in the petrol station industry. We want to compete favorably with the leading oil and gas retailing firms in Tanzania, which is why we have put in place a competent quality assurance team that will ensure that every sale, service and maintenance carried out or related services rendered meet and even surpass our customers' expectations.

We will work hard to ensure that REDAV EXRAW COMPANY is not just accepted in Chalinze District but also in the entire Region. We will also target other cities in Tanzania where we intend opening our branches. Our products and services are listed below:

- Petrol (Petroleum Motor Spirit; PMS)
- Diesel (Automotive Gas Oil; AGO)
- Kerosene (Dual Purpose Kerosene; 1K)
- Cooking Gas (Liquefied Petroleum Gas; LPG)
- Lubricant Oil, Grease, Motor oil, Break fluids, etc.
- Tires, battery and accessories.
- Automobile spare parts.

Our services include:

- Automotive services (e.g. car wash and general parts sales).
- Providing automotive repair services.
- Providing wheel alignment, wheel balancing and vulcanizing services.

- Car wash.
- Parking Services.

Competition

At REDAV EXRAW COMPANY, we look at competition as a healthy and viable source of proving venture as desired within Chalinze areas in Coast region.

We have identified the following businesses to represent direct competition to our station. We are going to leverage on their weaknesses and capitalizing on their strengths.

- Copec Petrol Station
- Hass Petroleum
- Puma Energy Service Station
- Total Service Station

Source of Supply

Tanzania has many oil marketing companies supplying full range of petroleum products. We are not going to enter a long-term agreement with any major oil marketing company to supply us products. We will source our fuel from any petroleum marketer who will agree on a fair price. This will ensure we have a good margin and flexibility.

The following are oil companies we have dealings with:

- PUMA Energy
- ORYX Energy.
- GBP
- CAME OIL
- TOTAL.
- MOIL
- GAPCO
- OIL COM
- STAR OIL
- MOGAS.
- ACER
- MT. MERU
- HASS
- PETROL FUEL.
- ENGEN
- PETRO AFRICA
- DELTA

Equipment Availability

The business doesn't anticipate any problems in obtaining equipment since all pieces of equipment including dispensing pumps, storage pumps are available locally.

Market Analysis and Summary

Tanzania offers the largest and fastest growing market for the petrol station business. This could be credited to various reasons such as the growth of the automotive sector, good level of economic development and regulatory encouragement.

In the automotive sector, Tanzania has seen a surge in the number of vehicles in the streets from the late 2000s to date. Roads and parking areas in the cities are congested with vehicles of various types, sizes, brands and model.

In addition, the introduction of the new mode of transportation including motorcycle (popularly known as *boda boda*) and tricycles (also known as *Bajaji*) provides growth opportunities for individuals and companies interested in starting and running a petrol station business in Tanzania.

Furthermore, the development of roads and urban cities, and the proliferation of infrastructural projects have increased the demand for heavy-duty commercial vehicles which drives the demand for fuel (petrol, diesel, kerosene and lubricants).

Also, government regulations regarding burning the importation of substandard and fake lubricants drive the growth demand of lubricant and engine oil in Tanzania.

There is still a power-failure problem in the country; so, people depend on generators—both diesel and petrol-powered. They have to buy fuel from petrol stations.

People all over the country need fuel for their cars, trucks, tricycles, motorcycles and other machines and all these vehicles and generators run on diesels or petrol that you can setup in your own fuel station and get huge income selling it.

With the growing demand for petroleum products in Tanzania, there is a proliferation of petrol stations that facilitate intense but healthy competition between each dealer.

But new entrepreneurs with strategic locations, good marketing plans and sufficient capital can win competition in this business.

Industry Growth

Now, let's talk about the growth of the petrol station industry in Tanzania. Here are some facts that prove that the petrol station industry is growing at a quick rate in Tanzania. Just in 2014, there were 1,181 petrol stations in Tanzania. This is a big number. In 2015, there were 1,326 across Tanzania. Again, another great number. The number of petrol station grew up to 1,456 in 31st of December 2016. It is a huge number as well. The number of petrol station grew up to 1,460 in December 2018. The number of petrol stations are increasing each year.

As you can see, it is a fast-growing business in Tanzania. Petroleum stations can remain stable over the next decade to come, so, investing in this business would be a good idea to pursue. A petrol station makes a considerable income, and more and more people have found out about this lucrative business and jumped into it.

Industry Analysis

Tanzania, as a country, does not produce oil. As a result, the nation relies heavily on imported petroleum products as the source of energy to drive sectors of economies, mainly industries, transportation, power generation, mining and aviation. In fact, every aspect of the country's day-to-day activities which involve the use of technology and machinery contributes to the increase in the demand for petroleum products. This makes the country imports petroleum products. Such petroleum products as:

- AGO (Automotive Gas Oil - Diesel)
- PMS (Premium Motor Spirit - Petrol)
- IK (Illuminated Kerosene)
- Jet - A1
- HFO (Heavy Fuel Oil)
- IDO (Industrial Diesel Oil)
- Lubricants and engine oil

- Liquefied Petroleum Gas (LP Gas), popularly known as cooking gas.

Diesel and kerosene are produced from underground using sophisticated technology and equipment. After getting oil out of the ground, it is sent to the refinery so that it can be processed and transformed into finished products such as diesel, kerosene, diesel, petrol etc. Once processed, the petroleum products are exported to various non-oil producing country such as Tanzania.

The data from Energy Water and Utilities Regulatory Authority (EWURA), indicates that the average to total regional consumption of petroleum products from petrol stations in Tanzania is 1,473,912,325 liters in the year 2018 and that the average petrol station sales volumes is 20,775,220 liters.

These are huge number and a testimony that Tanzanians are the biggest consumers of the petroleum products. Hence, this create immense opportunities for the petrol station business.

The consumption of fuel in Tanzania by a car only is 10 billion shillings, where every vehicle in Tanzania consumes 10 liters of fuels a day that is approximately TZS 20,000.

The demand for petroleum product is huge in Tanzania. No matter how much is imported, extra is still needed to meet Tanzanian's need for their daily activities and their businesses.

Services Station Trends

The retail service station division of the oil and gas industry has undergone some major changes over the past 20 years. Some factors that affect petrol stations are:

- Increased or longer operating hours.
- Strategic location adjacent to supermarket or malls and highway roads with a high amount of traffic.
- Increased number of petrol stations in urban centres and towns.
- Shift in customer demand for more products. This means a service station is becoming more than a place to sell and buy fuel and oil. Customers seek to buy extra items such as tires, fast food, fill air in the tires and accessories, car wash etc.

Retail Service Station Industry Outlook

Although competition has increased over the past few years, fuel sales continue to increase annually. The most intense competition is in larger urban centers. This leaves an opportunity for independents in smaller rural settings. To be successful, location on a main highway with significant through traffic is a key factor. Easy access, convenient, plentiful parking and high visibility are also key.

Furthermore, the demands for petrol stations in Tanzania are expected to grow, and the major factors driving the market include strong economic growth. This is not surprising because Tanzania is described as one of the countries with the highest economic growth.

Strengths:	<ul style="list-style-type: none"> • The business has the advantage of being in an easily accessible and highly visible location. The competition is not easily accessible from the freeway. • Excellent and stable staff offering personalized services.
Weaknesses:	<ul style="list-style-type: none"> • Existing competition with other brands. This might lead to missed sales target. The company will address this by selling complementary products to ensure constant positive cash flow. • Continued price pressure due to competition or the weakening market reducing contribution margin • Competition from other stations with greater financing or products resources could enter the market • New startup stations. • Access to additional operating capital.
Opportunities:	<ul style="list-style-type: none"> • Growing economy and growing industry. • Employment opportunities.
Threats:	<ul style="list-style-type: none"> • Oil price fluctuation in the global oil and gas market. • Challenges of the seasonal ability of business.

Product Pricing:

In line with the prevailing sector legislation (Petroleum Act, 2015, section 166), prices of petroleum products are governed by rules of demand and supply. EWURA (Energy and Water Utilities Regulatory Authority) continues to encourage competition in the sector by making available petroleum products pricing information including cap prices. This information on prices is intended to enable stakeholders make informed decisions on petroleum prices at any particular time. The Oil Marketing Companies are free to sell their products at a price that gives them a competitive advantage provided that, such price does not exceed the price cap for the relevant product as was computed using the approved formula.

Retailers are required to issue receipts printed from an Electronic Fiscal Pump Printer (EFPP) with respect to all sales that they make and consumers are required to demand and keep those receipts that clearly show the name of petrol station, date on which such purchase was made as well as, the type of petroleum product (fuel) and price per liter for every purchase they make. This can be used as an exhibit in case of a complaint lodged in the event that the selling price is above the cap price or in case the products sold do not meet the approved specifications and also, provide an assurance that appropriate government taxes on petroleum products purchased are fully accounted for recovery from the Retailers.

This therefore we will ensure that the pricing is not only compliant with EWURA price caps for Coast Regional but the services offered at the site give us competitive advantage.

Risks

Lack of finances: Expertise is not the only thing needed to stand out and succeed in the petroleum retail Industry; the right, equipment, facility and environment for business are also as important and money is needed to put these things in place.

Fire outbreak: Due to the use of high duty combustion oil that will be stored always, we are very careful to use with safety in mind at all times so as to avoid a fire outbreak.

PEST Analysis

Political: The political condition is pretty much stable and the country is on the verge of election. However, the overall scenario explains that no rapid changes will occur in conducting business associated with petroleum products and running petrol stations.

The Energy and Water Utility Regulatory Authorities (EWURA), which is the regulator of downstream petroleum products sub-sector, The National Environment Management Council (NEMC) and other government agencies in charge of the industry rules and regulations will be complied with at all times.

Marketing Plan

The following sections illuminate the pricing, promotion and distribution strategies for REDAV EXRAW COMPANY.

1. Sales Strategies

REDAV EXRAW COMPANY will keep its product prices competitive with other stations in a 50-mile radius of the station in order to attract motorists. We will also offer free windshield cleaning for the all motorist.

2. Marketing Strategies

Several marketing strategies will be employed to attract customers, which include:

Great Customer Services: Customer services will be the number one priority of this business. We know that the best way to get more people to our station is to stop focusing on fuel/products and focus on providing amazing customer experiences. So, we intend to keep our station clean, safe and appealing to motorists. This will, in return, generate repeated patronage and it will attract new customers through referrals from our satisfied customers.

Direct Marketing: We understand that many service station managers are satisfied with opening a station and waiting for customers to come in. Our approach will be different. We

intend to get a list of car owners in our trading areas. Then, we can take those name and spend couple of evenings a week dropping around at these owners' home doing a little selling.

Credit: Offer fuel on credit to commercial customers and heavy-duty truck drivers who buy fuel in large quantities. We will never offer credit to customers who use their vehicles for personal purpose since it is easier to pay a credit if a person uses car for business than for personal use.

Print Media: We will consider promoting our service station in various print media including newspaper and magazines and banners.

3. Promotion and Distribution Strategies

The business will employ the following tactics for promotion:


Print Media: We intend to place ads in local newspapers and magazines. We will buy advertising space in publications that reaches many people per week.

Radio Advertisement: We will run radio ads that target audience in the region that our station is located.

Conclusion and Recommendation


This analysis indicates that we have supporting staff and all competent and well experienced entrepreneurs.

EVANS DAVID MASUMBIGANA



Chairperson

RUTH WAZIRI



Company Director/Secretary



Services	Average Prices		Direct Cost (%)				
Diesel	TZS	2,827.00	75%				
Petrol	TZS	3,300.00	75%				
Lubricants	TZS	8,000.00	2%				
Restaurant	TZS	5,000.00	75%				
Car Wash	TZS	10,000.00	75%				
Auto Repair	TZS	10,000.00	75%				
Other Services	TZS	-	0%				
Monthly Unit of Sales	Diesel	Petrol	Lubricants	Restaurant	Car Wash	Auto Repair	
TOTAL	73,000	65,000	567	200	500	200	

MONTHLY SALES FORECAST	Month 1-6	Month 7-12	Month 13-18	Month 19-24
Diesel	TZS 206,371,000.00	TZS 212,562,130.00	TZS 223,190,236.50	TZS 238,813,553.06
Petrol	TZS 214,500,000.00	TZS 220,935,000.00	TZS 231,981,750.00	TZS 248,220,472.50
Lubricants	TZS 4,536,000.00	TZS 4,672,080.00	TZS 4,905,684.00	TZS 5,249,081.88
Restaurant	TZS 1,000,000.00	TZS 1,030,000.00	TZS 1,081,500.00	TZS 1,157,205.00
Car Wash	TZS 5,670,000.00	TZS 5,840,100.00	TZS 6,132,105.00	TZS 6,561,352.35
Auto Repair	TZS 2,000,000.00	TZS 2,060,000.00	TZS 2,163,000.00	TZS 2,314,410.00
Other Services	TZS -	TZS -	TZS -	TZS -
Growth Rate	0%	3%	5%	7%
Total	TZS 434,077,000.00	TZS 447,099,310.00	TZS 469,454,275.50	TZS 502,316,074.79

FORECAST OF SALES AND COST

REVENUE FORECAST

REVENUE FORECAST Year 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	TOTAL YEAR 1
Diesel	TZS 206,371,000	TZS 206,371,000	TZS 206,371,000	TZS 206,371,000	TZS 206,371,000	TZS 206,371,000	TZS 212,562,130	TZS 212,562,130	TZS 212,562,130	TZS 212,562,130	TZS 212,562,130	TZS 212,562,130	TZS 2,513,598,780
Petrol	TZS 214,500,000	TZS 214,500,000	TZS 214,500,000	TZS 214,500,000	TZS 214,500,000	TZS 214,500,000	TZS 220,935,000	TZS 220,935,000	TZS 220,935,000	TZS 220,935,000	TZS 220,935,000	TZS 220,935,000	TZS 2,612,610,000
Lubricants	TZS 4,536,000	TZS 4,536,000	TZS 4,536,000	TZS 4,536,000	TZS 4,536,000	TZS 4,536,000	TZS 4,672,080	TZS 4,672,080	TZS 4,672,080	TZS 4,672,080	TZS 4,672,080	TZS 4,672,080	TZS 55,248,480
Restaurant	TZS 1,000,000	TZS 1,000,000	TZS 1,000,000	TZS 1,000,000	TZS 1,000,000	TZS 1,000,000	TZS 1,030,000	TZS 1,030,000	TZS 1,030,000	TZS 1,030,000	TZS 1,030,000	TZS 1,030,000	TZS 12,180,000
Car Wash	TZS 5,670,000	TZS 5,670,000	TZS 5,670,000	TZS 5,670,000	TZS 5,670,000	TZS 5,670,000	TZS 5,840,100	TZS 5,840,100	TZS 5,840,100	TZS 5,840,100	TZS 5,840,100	TZS 5,840,100	TZS 69,060,600
Auto Repair	TZS 2,000,000	TZS 2,000,000	TZS 2,000,000	TZS 2,000,000	TZS 2,000,000	TZS 2,000,000	TZS 2,060,000	TZS 2,060,000	TZS 2,060,000	TZS 2,060,000	TZS 2,060,000	TZS 2,060,000	TZS 24,360,000
Other Services	TZS -	TZS -	TZS -	TZS -	TZS -	TZS -	TZS -	TZS -	TZS -	TZS -	TZS -	TZS -	TZS -
TOTAL	TZS 434,077,000	TZS 434,077,000	TZS 434,077,000	TZS 434,077,000	TZS 434,077,000	TZS 434,077,000	TZS 447,099,310	TZS 447,099,310	TZS 447,099,310	TZS 447,099,310	TZS 447,099,310	TZS 447,099,310	TZS 5,287,057,860

REVENUE FORECAST

Year 2												
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 Year 2
TZS 223,190,237	TZS 223,190,237	TZS 223,190,237	TZS 223,190,237	TZS 223,190,237	TZS 223,190,237	TZS 238,813,553	TZS 238,813,553	TZS 238,813,553	TZS 238,813,553	TZS 238,813,553	TZS 238,813,553	TZS 2,772,022,737
TZS 231,981,750	TZS 231,981,750	TZS 231,981,750	TZS 231,981,750	TZS 231,981,750	TZS 231,981,750	TZS 248,220,473	TZS 248,220,473	TZS 248,220,473	TZS 248,220,473	TZS 248,220,473	TZS 248,220,473	TZS 2,881,213,335
TZS 4,905,684	TZS 4,905,684	TZS 4,905,684	TZS 4,905,684	TZS 4,905,684	TZS 4,905,684	TZS 5,249,082	TZS 5,669,008	TZS 6,235,909	TZS 6,984,218	TZS 7,962,009	TZS 9,235,930	TZS 70,770,261
TZS 1,081,500	TZS 1,081,500	TZS 1,081,500	TZS 1,081,500	TZS 1,081,500	TZS 1,081,500	TZS 1,157,205	TZS 1,157,205	TZS 1,157,205	TZS 1,157,205	TZS 1,157,205	TZS 1,157,205	TZS 13,432,230
TZS 6,132,105	TZS 6,132,105	TZS 6,132,105	TZS 6,132,105	TZS 6,132,105	TZS 6,132,105	TZS 6,561,352	TZS 6,561,352	TZS 6,561,352	TZS 6,561,352	TZS 6,561,352	TZS 6,561,352	TZS 76,160,744
TZS 2,163,000	TZS 2,163,000	TZS 2,163,000	TZS 2,163,000	TZS 2,163,000	TZS 2,163,000	TZS 2,314,410	TZS 2,314,410	TZS 2,314,410	TZS 2,314,410	TZS 2,314,410	TZS 2,314,410	TZS 26,864,460
TZS -	TZS -	TZS -	TZS -	TZS -	TZS -	TZS -	TZS -	TZS -	TZS -	TZS -	TZS -	TZS -
TZS 469,454,276	TZS 469,454,276	TZS 469,454,276	TZS 469,454,276	TZS 469,454,276	TZS 469,454,276	TZS 502,316,075	TZS 502,736,001	TZS 503,302,902	TZS 504,051,211	TZS 505,029,002	TZS 506,302,923	TZS 5,840,463,768

DIRECT COST

DIRECT COST	Year 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	TOTAL YEAR 1
Diesel	TZS -	TZS -	TZS -	TZS -	TZS -	TZS -	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Petrol	TZS 154,778,250	TZS 154,778,250	TZS 154,778,250	TZS 154,778,250	TZS 154,778,250	TZS 154,778,250	159,421,597.50	159,421,597.50	159,421,597.50	159,421,597.50	159,421,597.50	159,421,597.50	1,885,199,085.00
Lubricants	TZS 160,875,000	TZS 160,875,000	TZS 160,875,000	TZS 160,875,000	TZS 160,875,000	TZS 160,875,000	165,701,250.00	165,701,250.00	165,701,250.00	165,701,250.00	165,701,250.00	165,701,250.00	1,959,457,500.00
Restaurant	TZS 90,720	TZS 90,720	TZS 90,720	TZS 90,720	TZS 90,720	TZS 90,720	93,441.60	93,441.60	93,441.60	93,441.60	93,441.60	93,441.60	1,104,969.60
Car Wash	TZS 750,000	TZS 750,000	TZS 750,000	TZS 750,000	TZS 750,000	TZS 750,000	772,500.00	772,500.00	772,500.00	772,500.00	772,500.00	772,500.00	9,135,000.00
Auto Repair	TZS 4,252,500	TZS 4,252,500	TZS 4,252,500	TZS 4,252,500	TZS 4,252,500	TZS 4,252,500	4,380,075.00	4,380,075.00	4,380,075.00	4,380,075.00	4,380,075.00	4,380,075.00	51,795,450.00
Other Services	TZS 1,500,000	TZS 1,500,000	TZS 1,500,000	TZS 1,500,000	TZS 1,500,000	TZS 1,500,000	1,545,000.00	1,545,000.00	1,545,000.00	1,545,000.00	1,545,000.00	1,545,000.00	18,270,000.00
TOTAL	TZS 322,246,470	TZS 322,246,470	TZS 322,246,470	TZS 322,246,470	TZS 322,246,470	TZS 322,246,470	TZS 331,913,864	TZS 331,913,864	TZS 331,913,864	TZS 331,913,864	TZS 331,913,864	TZS 331,913,864	TZS 3,924,962,005

DIRECT COST

Year 2												
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 Year 2
TZS 0.00	TZS 0.00	TZS 0.00	TZS 0.00	TZS 0.00	TZS 0.00	TZS 0.00	TZS 0.00	TZS 0.00	TZS 0.00	TZS 0.00	TZS 0.00	TZS 0.00
TZS 154,778,250.00	TZS 154,778,250.00	TZS 154,778,250.00	TZS 154,778,250.00	TZS 154,778,250.00	TZS 154,778,250.00	TZS 159,421,597.50	TZS 159,421,597.50	TZS 159,421,597.50	TZS 159,421,597.50	TZS 159,421,597.50	TZS 159,421,597.50	TZS 1,885,199,085.00
TZS 173,986,312.50	TZS 173,986,312.50	TZS 173,986,312.50	TZS 173,986,312.50	TZS 173,986,312.50	TZS 173,986,312.50	TZS 186,165,354.38	TZS 186,165,354.38	TZS 186,165,354.38	TZS 186,165,354.38	TZS 186,165,354.38	TZS 186,165,354.38	TZS 2,160,910,001.25
TZS 98,113.68	TZS 98,113.68	TZS 98,113.68	TZS 98,113.68	TZS 98,113.68	TZS 98,113.68	TZS 104,981.64	TZS 113,380.17	TZS 124,718.19	TZS 139,684.37	TZS 159,240.18	TZS 184,718.61	TZS 1,415,405.23
TZS 21,630.00	TZS 21,630.00	TZS 21,630.00	TZS 21,630.00	TZS 21,630.00	TZS 21,630.00	TZS 23,144.10	TZS 23,144.10	TZS 23,144.10	TZS 23,144.10	TZS 23,144.10	TZS 23,144.10	TZS 268,644.60
TZS 4,599,078.75	TZS 4,599,078.75	TZS 4,599,078.75	TZS 4,599,078.75	TZS 4,599,078.75	TZS 4,599,078.75	TZS 4,921,014.26	TZS 4,921,014.26	TZS 4,921,014.26	TZS 4,921,014.26	TZS 4,921,014.26	TZS 4,921,014.26	TZS 57,120,558.08
TZS 1,622,250.00	TZS 1,622,250.00	TZS 1,622,250.00	TZS 1,622,250.00	TZS 1,622,250.00	TZS 1,622,250.00	TZS 1,735,807.50	TZS 1,735,807.50	TZS 1,735,807.50	TZS 1,735,807.50	TZS 1,735,807.50	TZS 1,735,807.50	TZS 20,148,345.00
TZS 335,105,635	TZS 335,105,635	TZS 335,105,635	TZS 335,105,635	TZS 335,105,635	TZS 335,105,635	TZS 352,371,899	TZS 352,380,298	TZS 352,391,636	TZS 352,406,602	TZS 352,426,158	TZS 352,451,636	TZS 4,125,062,039.15

PERSONNEL COST

	Month cost Per personnel	Total number of personnel	Total Monthly cost	Year 1
General Manager	TZS 700,000.00	1.00	TZS 700,000.00	TZS 8,400,000.00
Assistant Manager	TZS 500,000.00	1.00	TZS 500,000.00	TZS 6,000,000.00
Facility Manager	TZS 300,000.00	1.00	TZS 300,000.00	TZS 3,600,000.00
Service Staff	TZS 300,000.00	5.00	TZS 1,500,000.00	TZS 18,000,000.00
Marketing Lead	TZS 285,000.00	4.00	TZS 1,140,000.00	TZS 13,680,000.00
Account Lead	TZS 450,000.00	1.00	TZS 450,000.00	TZS 5,400,000.00

Cashier Lead	TZS 300,000.00	1.00	TZS 300,000.00	TZS 3,600,000.00
Admin Lead	TZS 300,000.00	1.00	TZS 300,000.00	TZS 3,600,000.00
Customer Reps	TZS 250,000.00	1.00	TZS 250,000.00	TZS 3,000,000.00
Accountants	TZS 500,000.00	3.00	TZS 1,500,000.00	TZS 18,000,000.00
Cashiers	TZS 300,000.00	2.00	TZS 600,000.00	TZS 7,200,000.00
Admin Personnel	TZS 80,000.00	2.00	TZS 160,000.00	TZS 1,920,000.00
TOTAL	TZS 80,000.00	2.00	TZS 160,000.00	TZS 1,920,000.00
		25.00	TZS 7,860,000.00	TZS 94,320,000.00

QUARTERLY CASH FLOW STATEMENT

		Quarterly period	1	2	3	4	Total Year 1
PRE-OPERATION		OPERATION PERIOD					
INFLOW		INFLOW					
		Sales	TZS 1,302,231,000.00	TZS 1,302,231,000.00	TZS 1,341,297,930.00	TZS 1,341,297,930.00	TZS 5,287,057,860.00
Loan	TZS 1,000,000,000.00	TOTAL CASH INFLOW	TZS 1,302,231,000.00	TZS 1,302,231,000.00	TZS 1,341,297,930.00	TZS 1,341,297,930.00	TZS 5,287,057,860.00
Owner Equity	TZS 200,000,000.00						
Loan/Equity fund	TZS 1,200,000,000.00	PAYMENT					
OUTFLOW		Personnel cost	TZS 23,580,000.00	TZS 23,580,000.00	TZS 23,580,000.00	TZS 23,580,000.00	TZS 94,320,000.00
Startup cost	TZS 12,100,000.00	Direct Cost	TZS 966,739,410.00	TZS 966,739,410.00	TZS 995,741,592.30	TZS 995,741,592.30	TZS 3,924,962,004.60
Operational Expenses (1st quarter)	TZS 994,579,410.00	Operational cost	TZS 4,260,000.00	TZS 4,260,000.00	TZS 4,260,000.00	TZS 4,260,000.00	TZS 17,040,000.00
		Loan Repayment	TZS -	TZS -	TZS 83,196,788.41	TZS 83,196,788.41	TZS 166,393,576.82
		TOTAL PAYMENT	TZS 994,579,410.00	TZS 994,579,410.00	TZS 1,106,778,380.71	TZS 1,106,778,380.71	TZS 4,202,715,581.42
		Tax	TZS 81,325,670.89	TZS 81,325,670.89	TZS 81,325,670.89	TZS 81,325,670.89	TZS 325,302,683.57
		QUARTERLY CASH BALANC	TZS 226,325,919.11	TZS 226,325,919.11	TZS 153,193,878.40	TZS 153,193,878.40	TZS 759,039,595.01
		QUARTERLY OPENING BALANCE	TZS 1,187,900,000.00	TZS 1,414,225,919.11	TZS 1,640,551,838.21	TZS 1,793,745,716.61	TZS 6,036,423,473.93
		QUARTERLY CLOSING BALANCE	TZS 1,414,225,919.11	TZS 1,640,551,838.21	TZS 1,793,745,716.61	TZS 1,946,939,595.01	TZS 6,795,463,068.93

1	2	3	4	Total Year 2
TZS 1,408,362,826.50	TZS 1,408,362,826.50	TZS 1,508,354,978.30	TZS 1,515,383,136.46	TZS 5,840,463,767.75
TZS 1,408,362,826.50	TZS 1,408,362,826.50	TZS 1,508,354,978.30	TZS 1,515,383,136.46	TZS 5,840,463,767.75
TZS 13,686,750.00	TZS 13,686,750.00	TZS 13,686,750.00	TZS 13,686,750.00	TZS 54,747,000.00
TZS 1,005,316,904.79	TZS 1,005,316,904.79	TZS 1,057,143,833.20	TZS 1,057,284,396.37	TZS 4,125,062,039.15
TZS 4,260,000.00	TZS 4,260,000.00	TZS 4,260,000.00	TZS 4,260,000.00	TZS 17,040,000.00
TZS 83,196,788.41	TZS 83,196,788.41	TZS 83,196,788.41	TZS 83,196,788.41	TZS 332,787,153.64
TZS 1,106,460,443.20	TZS 1,106,460,443.20	TZS 1,158,287,371.61	TZS 1,158,427,934.78	TZS 4,529,636,192.79
TZS 98,312,068.12	TZS 98,312,068.12	TZS 98,312,068.12	TZS 98,312,068.12	TZS 393,248,272.49
TZS 203,590,315.18	TZS 203,590,315.18	TZS 251,755,538.56	TZS 258,643,133.56	TZS 917,579,302.47
TZS 1,946,939,595.01	TZS 2,150,529,910.18	TZS 2,354,120,225.36	TZS 2,605,875,763.92	TZS 9,057,465,494.47
TZS 2,150,529,910.18	TZS 2,354,120,225.36	TZS 2,605,875,763.92	TZS 2,864,518,897.48	TZS 9,975,044,796.95

LOAN REPAYMENT PLAN

Loan Repayment Plan

		Enter values
Loan amount		TZS 1,000,000,000.00
Annual interest rate		20%
Loan period in years		2
Start date of loan		1/1/2023
Monthly payment		TZS 50,895,802.64
Number of payments		TZS 24.00
Total interest		TZS 221,499,263.44
Total cost of loan		TZS 1,221,499,263.44

Loan Repayment Plan

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
1	Month 1	TZS 1,000,000,000.00	TZS 50,895,802.64	TZS 34,229,135.98	TZS 16,666,666.67	TZS 965,770,864.02
2	Month 2	TZS 965,770,864.02	TZS 50,895,802.64	TZS 34,799,621.58	TZS 16,096,181.07	TZS 930,971,242.45
3	Month 3	TZS 930,971,242.45	TZS 50,895,802.64	TZS 35,379,615.27	TZS 15,516,187.37	TZS 895,591,627.18
4	Month 4	TZS 895,591,627.18	TZS 50,895,802.64	TZS 35,969,275.52	TZS 14,926,527.12	TZS 859,622,351.65
5	Month 5	TZS 859,622,351.65	TZS 50,895,802.64	TZS 36,568,763.45	TZS 14,327,039.19	TZS 823,053,588.21
6	Month 6	TZS 823,053,588.21	TZS 50,895,802.64	TZS 37,178,242.84	TZS 13,717,559.80	TZS 785,875,345.37
7	Month 7	TZS 785,875,345.37	TZS 50,895,802.64	TZS 37,797,880.22	TZS 13,097,922.42	TZS 748,077,465.15
8	Month 8	TZS 748,077,465.15	TZS 50,895,802.64	TZS 38,427,844.89	TZS 12,467,957.75	TZS 709,649,620.25
9	Month 9	TZS 709,649,620.25	TZS 50,895,802.64	TZS 39,068,308.97	TZS 11,827,493.67	TZS 670,581,311.28
10	Month 10	TZS 670,581,311.28	TZS 50,895,802.64	TZS 39,719,447.46	TZS 11,176,355.19	TZS 630,861,863.83
11	Month 11	TZS 630,861,863.83	TZS 50,895,802.64	TZS 40,381,438.25	TZS 10,514,364.40	TZS 590,480,425.58
12	Month 12	TZS 590,480,425.58	TZS 50,895,802.64	TZS 41,054,462.22	TZS 9,841,340.43	TZS 549,425,963.36
13	Month 13	TZS 549,425,963.36	TZS 50,895,802.64	TZS 41,738,703.25	TZS 9,157,099.39	TZS 507,687,260.11
14	Month 14	TZS 507,687,260.11	TZS 50,895,802.64	TZS 42,434,348.31	TZS 8,461,454.34	TZS 465,252,911.80
15	Month 15	TZS 465,252,911.80	TZS 50,895,802.64	TZS 43,141,587.45	TZS 7,754,215.20	TZS 422,111,324.36
16	Month 16	TZS 422,111,324.36	TZS 50,895,802.64	TZS 43,860,613.90	TZS 7,035,188.74	TZS 378,250,710.45
17	Month 17	TZS 378,250,710.45	TZS 50,895,802.64	TZS 44,591,624.14	TZS 6,304,178.51	TZS 333,659,086.32
18	Month 18	TZS 333,659,086.32	TZS 50,895,802.64	TZS 45,334,817.87	TZS 5,560,984.77	TZS 288,324,268.44
19	Month 19	TZS 288,324,268.44	TZS 50,895,802.64	TZS 46,090,398.17	TZS 4,805,404.47	TZS 242,233,870.28
20	Month 20	TZS 242,233,870.28	TZS 50,895,802.64	TZS 46,858,571.47	TZS 4,037,231.17	TZS 195,375,298.80
21	Month 21	TZS 195,375,298.80	TZS 50,895,802.64	TZS 47,639,547.66	TZS 3,256,254.98	TZS 147,735,751.14
22	Month 22	TZS 147,735,751.14	TZS 50,895,802.64	TZS 48,433,540.12	TZS 2,462,262.52	TZS 99,302,211.02
23	Month 23	TZS 99,302,211.02	TZS 50,895,802.64	TZS 49,240,765.79	TZS 1,655,036.85	TZS 50,061,445.22
24	Month 24	TZS 50,061,445.22	TZS 50,895,802.64	TZS 50,061,445.22	TZS 834,357.42	TZS 0.00

PROFIT AND LOSS PROJECTIONS

PROFIT AND LOSS PROJECTIONS

	Year 1		Year 2	
Revenue				
Sales	TZS	5,287,057,860.00	TZS	5,840,463,767.75
TOTAL SALES	TZS	5,287,057,860.00	TZS	5,840,463,767.75
DIRECT COST	TZS	3,924,962,004.60	TZS	4,125,062,039.15
GROSS PROFIT	TZS	1,362,095,855.40	TZS	1,715,401,728.60
<i>Margin</i>		26%		29%
OPERATIONAL COST				
Operating cost	TZS	17,040,000.00	TZS	17,040,000.00
Personnel cost	TZS	94,320,000.00	TZS	54,747,000.00
TOTAL OPERATIONAL COST	TZS	111,360,000.00	TZS	71,787,000.00
EBITDA	TZS	1,250,735,855.40	TZS	1,643,614,728.60
Loan Repayment	TZS	166,393,576.82	TZS	332,787,153.64
PBT	TZS	1,084,342,278.58	TZS	1,310,827,574.96
Tax (30%)	TZS	325,302,683.57	TZS	393,248,272.49
NET PROFIT	TZS	925,433,171.83	TZS	1,250,366,456.11
<i>Margin</i>		18%		21.41%
ROI		99%		133%

	Year 1	Year 2
TOTAL SALES	₦ 5,287,057,860.00	₦ 5,840,463,767.75
GROSS PROFIT	₦ 1,362,095,855.40	₦ 1,715,401,728.60
NET PROFIT	₦ 925,433,171.83	₦ 1,250,366,456.11

