

**BUSINESS PLAN FOR THE  
IMPLEMENTATION PROGRAMME**

**OF**

**M/S  
A TO Z TEXTILE MILLS LIMITED**

**IN**

**ESTABLISHING AND OPERATING A PROJECT FOR  
MANUFACTURING OF HIGH QUALITY MEDICAL  
DEVICES**

**PREPARED BY  
M/S A TO Z TEXTILE MILLS LIMITED  
P. O. BOX 945  
ARUSHA**

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**M/S A TO Z TEXTILE MILLS LIMITED  
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**M/S A TO Z TEXTILE MILLS LIMITED**  
**ESTABLISHING AND OPERATING A PROJECT FOR**  
**MANUFACTURING OF HIGH QUALITY MEDICAL DEVICES**

**1. INVESTMENT PROPOSAL**

The Feasibility study has been prepared by **M/S A TO Z TEXTILE MILLS LIMITED** for the company's implementation programme in establishing and operating a project for manufacturing of high quality medical devices in Arusha.

The Business Proposal has also been prepared to give an analysis of the financial, human, technical and other resources required for establishing and operating a project for manufacturing of high quality medical devices in Kisongo - Arusha and also assess its economic viability and commercial viability in order to allocate funds for the medical devices Project especially in acquiring plant, machinery, equipment, building materials, utility vehicles, generators, transformer etc.

The certificate of incentives will enable the project to qualify for duty exemption plant, machinery, equipment, building materials, utility vehicles, generators, transformer and other related facilities and enjoy services under one stop shop at Tanzania investment Centre such as approvals, licenses and permits such as resident / work permits, Business License, protection of investment, arbitration and transfer of foreign currency etc

**2. COMPANY'S BACKGROUND**

**M/S A TO Z TEXTILE MILLS LIMITED** is a private owned company incorporated in Tanzania by Registrar of Companies under company's ordinance on 02<sup>nd</sup> day of October 1985 with Certificate of Incorporation No: 5761

M/S A TO Z TEXTILE MILLS LIMITED was incorporated initially with major objectives of manufacturing textiles & garments, plastic products, mosquito bed nets, agricultural netting, shed net, woven bags and flexible packaging. Currently the Company intends establish successfully medical devices manufacturing Project by importing plant , machinery, equipment, building materials, utility vehicles, generators, transformer and other related facilities.

The company determines to win/ dominate the Market in East and Central Africa by having new and modern line of production and related facilities. Purpose of setting up facility for manufacturing of medical devices is to provide the best products in the market which are meant for medical health , to save people's lives as well as getting profit (business factor)to correspond with the clients' demand especially in this competitive market. The quality of company's manufactured medical devices will guarantee clients satisfaction.

There is an extensive market in Tanzania as well as East African Countries to absorb manufactured medical devices which will be efficiently produced by M/S A TO Z TEXTILE MILLS LIMITED. It is on the basis of the above reasons the management resolved to set up the facility for manufacturing of high quality Devices such as **syringes, blood collection tubes, urine collection containers, stool collection containers, IV sets etc**

In the establishment programme, Medical Devices manufacturing project will import Plant & Machinery, equipment, utility vehicles, transformer, Building materials, generators etc.

Hence the establishment programme of three years in setting up facilities for intended project is estimated to be USD 7,150,000. The estimated capital investment cost of USD

7,150,000 will be on Plant & Machinery, steel structure, prefabricated buildings, equipment, generators etc.

### 3. MARKET POTENTIAL

There is very big market potential for the Medical Devices manufactured by the Company in Tanzania and also the market is extended to the whole East Africa. The Intended Project is aiming at Producing and supplying medical devices used in medical centers for the purpose of treating people. Some of the products expected to be produced are as follows:

#### Company's Medical Devices:

1. Syringes
2. Blood collection tubes
3. IV sets
4. Urine collection containers
5. Stool collection containers
6. Etc

The recent market survey undertaken by the company has realized that there is high demand for high quality medical devices manufactured such as syringes, blood collection tubes, urine collection containers, stool collection containers, IV sets etc.

Considering the growing population and demand for health care services in the region, the medical devices market in East Africa still presents significant opportunities for companies looking to expand their presence emerging markets. The region's increasing healthcare investment and regulatory support, coupled with the rising demand for medical devices and services, make this a promising market for investment

Our innovative products, product design skills, strong manufacturing skills and experience in distributing consumer products provide an opportunity for entry and growth in this market.

High quality line of production, technology, efficiency and goodwill are the factors which will make the Medical Devices project to dominate the market. There are quite number of Medical Devices manufacturing companies which can compete with the company's Products due to quality, goodwill, promptness and having new technology.

The company also intends to increase manufacturing of syringes, blood collection tubes, urine collection containers, stool collection containers, IV sets etc to fulfill the demand in the whole East Africa.

#### **4. MEDICAL DEVICES FACILITIES:**

- i/ - Line of Production, Plant & Machinery, Allied Equipment,
- ii/- Trucks, Light Trucks, hardtops & Pickups,
- iii/ - forklift, Trolleys,
- iv/ - Security System CCTV
- V/- Transformer, generators
- Etc

#### **5. THE COMPANY'S OBJECTIVES**

**M/S A TO Z TEXTILE MILLS LIMITED** is a project for setting up facilities for establishing and operating a project for manufacturing of high quality medical devices such as syringes, blood collection tubes, urine collection containers, stool collection containers, IV sets etc in Kisongo- Arusha.

The mission of intended Medical Devices project is basically aimed at Production and marketing/ promotion of the Medical Devices which are important for health care (treatment) in order to make the Devices easily available and known in Tanzania and the whole East Africa to achieve the following objectives.

- ❖ To foster the growth of Medical Devices industry in Tanzania.
- ❖ To reduce dependence on Importation of the Medical Devices such as syringes, blood collection tubes, urine collection containers, stool collection containers, IV sets etc
- ❖ To promote business, health care facilities.
- ❖ To promote growth and expansion of private sector.
- ❖ The Company will create more employments
- ❖ Skill development (human resources development) through on job training and use of new machines and new technology application.
- ❖ Income generation, alleviation of poverty and improve their social welfare employees.
- ❖ The Company contributes to the government revenue through taxes and other levies like Corporate taxes, PAYE etc

## 6. PLAN/PROSPECTS

- ❖ High performance in manufacturing of high quality medical devices,
- ❖ To increase production and export of syringes, blood collection tubes, urine collection containers, stool collection containers, IV sets etc to neighboring countries and hence resulting foreign earnings in addition to the prevailing local market.

- ❖ To increase new Line of Production with introduction of new technology.
- ❖ To increase the volume/ capacity of Production and Supply to the Market.

## 7. SHAREHOLDERS (PROMOTERS)

M/S A TO Z TEXTILE MILLS LIMITED is a project for Manufacturing of High quality Medical Devices. The following are the shareholders/ promoters of A TO Z TEXTILE MILLS LIMITED and their shareholder's position are:-

No	Name of Shareholders	Nationality	Shares	Percent %
1.	Kalpesh Shah	British	1,600,000	20%
2.	Viral Anoi Shah	British	1,600,000	20%
3.	Wan li limited	British	4,800,000	60%
	<b>TOTAL</b>		<b>8,000,000</b>	<b>100%</b>

Therefore, the authorized capital of the company is Tshs. 8,000,000,000 divided into 1000 ordinary shares of Tshs. 8,000,000/= each. The Company shall have power to increase its capital and to divide the shares in its capital for the time being into several classes of stock or shares and to attach thereto respectively such preferential, deferred or special rights, privileges or conditions as may be determined by or in accordance with the Articles of Association of the Company.

## 8. LOCATION

The company's Office is located at Plot No. 698 Network Area, Mateves, Kisongo. Arusha Factory at Plot No: 1 sovoyo- Kisongo/ Arusha. Postal Address P. O. Box 945 Arusha.

## 9. COMPANY'S IMPLEMENTATION SCHEDULE

### 9.1 APRIL - 2024

- Preparing feasibility study for establishing and operating Manufacturing of High quality Medical Devices in Arusha.
- Registration of Medical Devices project with Tanzania Investment Centre i.e. Application for the Certificate of incentives.
- Getting Certificate of Incentives

### 9.2 MAY - 2024

- Application for Import Duty exemption on Plant, Machinery, Equipment, utility vehicles, Building materials and related facilities.
- Importing Plant, Machinery, Equipment, steel structure, prefab buildings, vehicles, generators, transformer etc.
- Clearing the Plant, Machinery, Equipment and allied facilities from customs control.

### 9.3 JUNE - 2024

- Recruiting workers and other administration staffs.
- Fully commencement of Manufacturing of Medical Devices.

## 10. CAPITAL INVESTMENT COST

Land/Building	USD \$	1,200,000
Plant/Machinery	USD \$	4,800,000
Vehicles	USD \$	50,000
Furniture and Fittings	USD \$	100,000
Pre-expenses	USD \$	500,000
Working Capital	USD \$	500,000
<b>TOTAL CAPITAL</b>	<b>USD \$</b>	<b><u>7,150,000</u></b>

The proposed programme for Medical Devices manufacturing project is to be implemented within 3 years. The company's promoters (shareholders) have resolved to register the intended Project with Tanzania Investment Centre (TIC) and securing the certificate of incentives.

#### 11. FINANCIAL PLAN (SOURCE OF FUNDS)

**M/S A TO Z TEXTILE MILLS LIMITED** has firmed up finances for the implementation programme by its own fund and loan: -

Own fund (equity)	USD \$	7,150,000
Local loan	USD \$	- -
<b>TOTAL</b>	<b>USD \$</b>	<b><u>7,150,000</u></b>

#### 12. MEDICAL DEVICES MANUFACTURING FACILITIES

- i. - Production Line: Plant, Machinery, Equipment etc
- ii. - Laboratory equipment,
- iii. - Truck, Hard Top, Pickups
- iv. - Forklift.
- v. - Warehouses, factory

#### 13. SUBMISSION

**M/S A TO Z TEXTILE MILLS LIMITED** wishes to submit its investment proposal and application to the Tanzania Investment Centre (TIC) for registration and award of certificate of incentives for the commencement of Medical Devices manufacturing Project.

The Medical Devices manufacturing Project will soon commence after the Company is registered by Tanzania Investment Centre and being issued with the Certificate of incentives. Thereafter the Company will import Line of Production, Plant & Machinery, Equipment, laboratory

equipment, steel structure, prefab building, Raw materials, generators, transformer, utility vehicles etc

The Project will qualify for tax exemption on Capital/Deemed Capital Goods which are plant & Machinery, related equipment, utility vehicles, steel structure, prefab buildings, generators, transformer etc.

#### **14. ECONOMIC GROWTH**

Positive economic growth which had been registered in Tanzania, have attracted more investments such as Industries, Agriculture, Mining, transportation and business in Tanzania. In addition to those Investments Health is very important especially in saving people's lives that's why shareholders of ATO Z textile Mills Limited resolved to invest in manufacturing of syringes, blood collection tubes, urine collection containers, stool collection containers, IV sets etc. Besides Industrialization is the Call of the Government.

The economic growth and health care influenced such medical Devices manufacturing Project. And The Demand for Medical Devices is growing day by day for the increased population as well as Medical Centers.

#### **15.0 SWOT ANALYSIS**

A to Z Textile Mills Limited has incorporated the SWOT Analysis And Identified the Strengths, Weakness, Opportunities and Threats.

##### **15.1 Strengths**

- Innovative Production methods provide the potential for new designs.
- Experience in distribution channels management.

## 15.2 Weaknesses

- Limited experience in distribution of medical devices
- Limited experience in international marketing for medical devices

## 15.3 Opportunities

- New and vibrant product
- High market demand
- A to Z Textile Mills Limited has vast variety of products
- Foreseen Potential local and international markets for medical devices.
- Large & growing market (local, regional and international)
- Consumer demand for high quality goods creates a demand for innovative products.

## 15.4 Threats

- Strong regional competition with concentrated market shares (Uganda, Kenya etc)
- Possibility of new market entries,
- Rapid change in science and technology (e.g machines, modern equipment etc for measurement of quality and quantity of products.)

## 16. COMPETITION/MARKET

Despite there being numbers of Medical Devices Manufacturing in Tanzania, Kenya and Uganda still the facility is not enough compared to the level of demand and quality.

TANZANIA	KENYA	UGANDA
-African Assay Laboratories Limited	-Revital Health care EPZ Limited	-Biotech Diagnostic Supplies Limited
-Avacare Tanzania Limited	- Megasscope Healthcare (K) Limited	- Sonet Medics
-Wago Medical Tanzania	- Medistus Limited	- Future Medical

<b>Limited</b>		
<b>-Gama Pharmaceuticals Tanzania</b>	<b>- Crown Healthcare (K) Limited</b>	<b>- Medimark Uganda Limited</b>
<b>-Shelys Pharmaceuticals</b>	<b>- Amken Limited</b>	<b>- Medi Syringe Limited</b>
<b>-Kairuki Pharmaceuticals Industry</b>		
<b>-Mansoor Daya Chemicals</b>		

However, the intended project for Medical Devices manufacturing intends to provide trustworthy, efficiency and quality products to dominate the local and export market because the project ensures high quality, technology, best products, promptness and goodwill.

#### **17. ADVERTISEMENT**

Advertisement, which forms part of the marketing strategy, will be embarked upon in the newspapers, street banners and later on in the televisions in a manner benefiting the promotional role of any company or private institutions.

#### **18. BUSINESS STRATEGY**

In order to meet the current demand and high productivity the management of the company will develop and implement additional strategies which will capture markets

- ❖ Technology/Line of Production,
- ❖ Advertisement/promotion,
- ❖ Employing qualified and experienced staffs,
- ❖ On job training,
- ❖ Business Discipline.

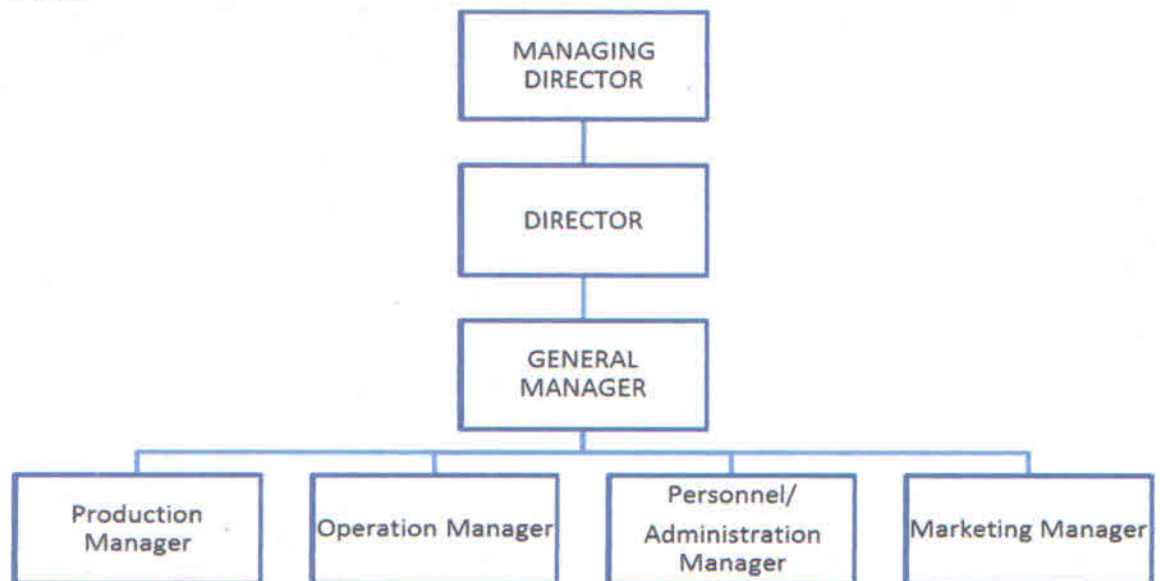
## 19. ENVIRONMENTAL ISSUE

The Manufacturing of Medical; Devices and the whole practice is environmental friendly. The cut pieces will recycled and drop out raw materials will be treated not cause any harm to people.

## 20. PROJECT MANAGEMENT

The overall management of the company is vested in the Board of Directors. Mr. Kalpesh Shah is the Managing Director of the Company; he is well versed in Medical Devices manufacturing. The other Directors are Viral Anoi Shah, Binesh Juthalal Haria and Bijal Mansukhlal Haria..

### THE COMPANY'S ORGANIZATION CHART



## 21. MANPOWER AND TRANSFER OF TECHNOLOGY

This project being Medical Devices manufacturing in its establishment programme will usher in the technology

(Transfer of knowledge/technology) by using new Line of Production and Technology. The advantages to the country are quite significant, and will get the advantage of value addition due to such incoming technology.

Further the country can reduce its dependence on importation of syringes, blood collection tubes, urine collection containers, stool collection containers, IV sets etc. Hence Local Medical centers will be able buy the products at affordable price.

The Medical Devices Manufacturing project will cause more people to be employed and about 250 local people and 12 foreigners. Local people will increase their income, improve their social welfare and pay taxes; it is poverty alleviation programme to them.

Local employees will get on training and in a long run will improve the technical competence in the field of manufacturing of Medical Devices.

## **22. CONCLUSION AND RECOMMENDATION**

The financial evaluation of Medical Devices Manufacturing project done so far indicates that this project will be profitable both economically and financially viable venture. There are many other benefits direct and indirect of this project.

The management being experienced businessmen possesses ample managerial capabilities in various business disciplines. Based on the above factors, it is recommended that the company should be granted the certificate of incentives for the implementation of the Medical Devices Manufacturing project so that the project will import and enjoy tax exemption on Capital/Deemed Goods and increase its production capacity.

## **23. FINANCIAL AND ECONOMIC ANALYSIS**

**MANAGEMENT FINANCIAL STATEMENTS FOR THE YEAR 2025 AND  
PROJECTED CASH FLOWS FOR 5 YEARS TO JANUARY 2029.**

<b>A TO Z TEXTILE MILLS LIMITED</b>			
<b>PO BOX 945 KISONGO</b>			
<b>PROJECTED STATEMENT OF INCOME FOR THE YEAR ENDED 31ST Dec 2025 &amp; 31ST DEC 26</b>			
	<b>Notes</b>	<b>Jan 25 To Dec 25</b>	<b>Jan 26 To Dec 26</b>
Income	1	15,986,000,000	25,224,000,000
Less: Cost Of Sales	2	13,524,176,996	19,690,428,678
<b>Gross Profit /Loss</b>		<b>2,461,823,004</b>	<b>5,533,571,322</b>
<b>Less: Expenses</b>			
Adminstrative Expenses	3	346,268,065	246268065.5
Financial Expenses	4	1,060,997,035	1164264302
Selling & Distribution	5	711,428,571	950158730.2
<b>Expenses Sub Total</b>		<b>2,118,693,672</b>	<b>2,360,691,098</b>
<b>Net Profit / Loss Before Tax</b>		<b>343,129,332</b>	<b>3,172,880,224</b>
Corporate Tax		102,938,799	951,864,067
<b>Net Profit / Loss Before Tax</b>		<b>240,190,532</b>	<b>2,221,016,157</b>

<b>A TO Z TEXTILE MILLS LIMITED</b>
<b>PO BOX 945 KISONGO</b>
<b>STATEMENT OF FINANCIAL POSITION AS AT 31ST DEC 2025</b>

	NOTES	TSHS
<b>ASSETS</b>		
<b>NON CURRENT ASSETS</b>		
Property, Plant and Equipments	7	10,467,999,815
<b>CURRENT ASSETS</b>		
Inventory		2,833,265,247
Trade Receivables	5	2,664,333,333
Tax Receivables		
Cash & Bank		<b>(1,874,469,389)</b>
Total current Assets		3,623,129,192
Total Assets		14,091,129,007
<b>EQUITY AND LIABILITIES</b>		
<b>EQUITY</b>		
Share Capital		
Retained Earnings		<b>343,129,332</b>
TOTAL EQUITY		343,129,332
<b>LONG TERM LIABILITIES</b>		
Loan From Bank		8,027,673,227
Internal Loan		2,990,000,000
<b>CURRENT LIABILITIES</b>		
Trade Payables	6	2,730,326,448
Tax Payables	5	
Total Current Liabilities		2,730,326,448
TOTAL EQUITY AND LIABILITIES		14,091,129,007

**A TO Z TEXTILE MILLS LIMITED**  
**PO BOX 945 KISONGO**

<b>NOTE 7: PROPERTY, PLANT &amp; EQUIPMENTS</b>						
<b>TYPE OF ASSEST</b>	<b>BALANCE 1.1.2025</b>	<b>ADDITIONAL /DISPOSAL</b>	<b>BALANCE 31.12.25</b>	<b>RATE</b>	<b>CHARGE OF THIS YEAR</b>	<b>BALANCE 31.12.25</b>
<b>LAND &amp; BLDG</b>						
PLOT NO BLOCK NO	3,068,162,500	-	3,068,162,500	5%	153,408,125	2,914,754,375
<b>SUB TOTAL</b>	<b>3,068,162,500</b>	<b>-</b>	<b>3,068,162,500</b>		<b>153,408,125</b>	<b>2,914,754,375</b>
<b>MACHINERY</b>	<b>9,035,306,800</b>	<b>-</b>	<b>9,035,306,800</b>	<b>20%</b>	<b>1,807,061,360</b>	<b>7,228,245,440</b>
<b>SUB TOTAL</b>	<b>9,035,306,800</b>	<b>-</b>	<b>9,035,306,800</b>		<b>1,807,061,360</b>	<b>7,228,245,440</b>
<b>FURNITURE</b>	<b>260,000,000</b>	<b>-</b>	<b>260,000,000</b>	<b>12.5%</b>	<b>32,500,000</b>	<b>227,500,000</b>
<b>SUB TOTAL</b>	<b>260,000,000</b>	<b>-</b>	<b>260,000,000</b>		<b>32,500,000</b>	<b>227,500,000</b>
<b>MOTOR VEICHLES</b>	<b>130,000,000</b>	<b>-</b>	<b>130,000,000</b>	<b>25%</b>	<b>32,500,000</b>	<b>97,500,000</b>
<b>SUB TOTAL</b>	<b>130,000,000</b>	<b>-</b>	<b>130,000,000</b>		<b>32,500,000</b>	<b>97,500,000</b>
<b>GRAND TOTAL</b>	<b>12,493,469,300</b>		<b>12,493,469,300</b>		<b>2,025,469,485</b>	<b>10,467,999,815</b>

<b>A TO Z TEXTILE MILLS LIMITED</b>		
<b>PO BOX 945 KISONGO</b>		
<b>STATEMENT OF FINANCIAL POSITION AS AT 31ST DEC 2025</b>		

	NOTES	TSHS
<b>ASSETS</b>		
<b>NON CURRENT ASSETS</b>		
Property, Plant and Equipments	7	10,467,999,815
<b>CURRENT ASSETS</b>		
Inventory		2,833,265,247
Trade Receivables	5	2,664,333,333
Tax Receivables		
Cash & Bank		<b>(1,874,469,389)</b>
Total current Assets		3,623,129,192
Total Assets		14,091,129,007
<b>EQUITY AND LIABILITIES</b>		
<b>EQUITY</b>		
Share Capital		
Retained Earnings		<b>343,129,332</b>
TOTAL EQUITY		343,129,332
<b>LONG TERM LIABILITIES</b>		
Loan From Bank		8,027,673,227
Internal Loan		2,990,000,000
<b>CURRENT LIABILITIES</b>		
Trade Payables	6	2,730,326,448
Tax Payables	5	
Total Current Liabilities		2,730,326,448
TOTAL EQUITY AND LIABILITIES		14,091,129,007

<b>A TO Z TEXTILE MILLS LIMITED</b>
<b>PO BOX 945 KISONGO</b>
<b>PROJECTED STATEMENT OF CASH FLOW FOR YEAR 2025</b>

S.No	Particulars	Year 2025
<b>A</b>	<b>Receipts :</b>	
	Receipts From Customer	13,321,666,667
	Various Debtors -B/F	
	<b>Total Receipts</b>	<b>13,321,666,667</b>
<b>B</b>	<b>Payments</b>	
	Imported	9,641,236,620
	Local Purchase	
	Asset Payment	12,493,469,300
	<b>Total Payments</b>	<b>22,134,705,920</b>
<b>C</b>	<b>Factory Over Heads</b>	
	Salary Wages	1,173,239,400
	Repairs & Maintance:	317,522,400
	Utilities:	366,709,091
	<b>Total Factory Over Heads</b>	<b>1,857,470,891</b>
<b>D</b>	<b>Administration Cost :</b>	
	Startup licensing fee	100,000,000
	Insurance Bldg	13,169,798
	Rent For Land	6,250,000
	Medical	26,760,000
	Food & canteen exp	53,520,000
	Work Wear	57,980,000
	Stationary	12,000,000
	Postage and courier	12,000,000
	Rates & Taxes	12,000,000
	Cleaning exp	30,000,000
	Insurance Machinery	22,588,267
	Transport:	711,428,571
	<b>Total Administration Cost</b>	<b>1,057,696,637</b>
<b>E</b>	<b>Finance Cost</b>	
	Interest Payments:	1,060,997,035
	Loan Repayment	1,475,796,073
	<b>Total Finance Cost</b>	<b>2,536,793,108</b>
<b>F</b>	<b>Investment Activity</b>	-
	Internal receipts	2,990,000,000
	Loan receipt	9,503,469,300
	<b>Tax Liability</b>	<b>102,938,799</b>
	<b>Net Inflow/(Outflow)</b>	<b>(1,874,469,389)</b>
	<b>Cash &amp; Bank Balace At Beginning</b>	<b>-</b>
	<b>Cash &amp; Bank Balace At End</b>	<b>(1,874,469,389)</b>

**A TO 2 TEXTILE MILLS LIMITED**  
**PO BOX 945 KISONGO**  
**PROJECTED STATEMENT OF CASH FLOW FOR JAN 2025 TO DEC 2025**

S.No	Particulars	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Year 2025
<b>A</b>	<b>Receipts :</b>													
	Receipts From Customer			1,332,166,667	1,332,166,667	1,332,166,667	1,332,166,667	1,332,166,667	1,332,166,667	1,332,166,667	1,332,166,667	1,332,166,667	1,332,166,667	13,321,666,667
	Various Debtors -B/F													
	<b>Total Receipts</b>			<b>1,332,166,667</b>	<b>1,332,166,667</b>	<b>1,332,166,667</b>	<b>1,332,166,667</b>	<b>1,332,166,667</b>	<b>1,332,166,667</b>	<b>1,332,166,667</b>	<b>1,332,166,667</b>	<b>1,332,166,667</b>	<b>1,332,166,667</b>	<b>13,321,666,667</b>
<b>B</b>	<b>Payments</b>													
	Imported	803,436,385	803,436,385	803,436,385	803,436,385	803,436,385	803,436,385	803,436,385	803,436,385	803,436,385	803,436,385	803,436,385	803,436,385	9,641,236,620
	Local Purchase													
	Asset Payment	12,493,469,300												12,493,469,300
	<b>Total Payments</b>	<b>13,296,905,685</b>	<b>803,436,385</b>	<b>803,436,385</b>	<b>803,436,385</b>	<b>803,436,385</b>	<b>803,436,385</b>	<b>803,436,385</b>	<b>803,436,385</b>	<b>803,436,385</b>	<b>803,436,385</b>	<b>803,436,385</b>	<b>803,436,385</b>	<b>22,134,705,920</b>
<b>C</b>	<b>Factory Over Heads</b>													
	Salary Wages	97,769,950	97,769,950	97,769,950	97,769,950	97,769,950	97,769,950	97,769,950	97,769,950	97,769,950	97,769,950	97,769,950	97,769,950	1,173,239,400
	Repairs & Maintenance	26,460,200	26,460,200	26,460,200	26,460,200	26,460,200	26,460,200	26,460,200	26,460,200	26,460,200	26,460,200	26,460,200	26,460,200	317,522,400
	Utilities	30,559,091	30,559,091	30,559,091	30,559,091	30,559,091	30,559,091	30,559,091	30,559,091	30,559,091	30,559,091	30,559,091	30,559,091	366,709,091
	<b>Total Factory Over Heads</b>	<b>154,789,241</b>	<b>154,789,241</b>	<b>154,789,241</b>	<b>154,789,241</b>	<b>154,789,241</b>	<b>154,789,241</b>	<b>154,789,241</b>	<b>154,789,241</b>	<b>154,789,241</b>	<b>154,789,241</b>	<b>154,789,241</b>	<b>154,789,241</b>	<b>1,857,470,891</b>
<b>D</b>	<b>Administration Cost :</b>													
	Startup licensing fee	100,000,000												100,000,000
	Insurance Bldg	1,097,483	1,097,483	1,097,483	1,097,483	1,097,483	1,097,483	1,097,483	1,097,483	1,097,483	1,097,483	1,097,483	1,097,483	13,169,798
	Rent For Land	520,833	520,833	520,833	520,833	520,833	520,833	520,833	520,833	520,833	520,833	520,833	520,833	6,250,000
	Medical	2,230,000	2,230,000	2,230,000	2,230,000	2,230,000	2,230,000	2,230,000	2,230,000	2,230,000	2,230,000	2,230,000	2,230,000	26,760,000
	Food & canteen exp	4,460,000	4,460,000	4,460,000	4,460,000	4,460,000	4,460,000	4,460,000	4,460,000	4,460,000	4,460,000	4,460,000	4,460,000	53,520,000
	Work Wear	4,831,667	4,831,667	4,831,667	4,831,667	4,831,667	4,831,667	4,831,667	4,831,667	4,831,667	4,831,667	4,831,667	4,831,667	57,980,000
	Stationary	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	12,000,000
	Postage and courier	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	12,000,000
	Rates & Taxes	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	12,000,000
	Cleaning exp	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	30,000,000
	Insurance Machinery	1,882,356	1,882,356	1,882,356	1,882,356	1,882,356	1,882,356	1,882,356	1,882,356	1,882,356	1,882,356	1,882,356	1,882,356	22,588,267
	Transport	59,285,714	59,285,714	59,285,714	59,285,714	59,285,714	59,285,714	59,285,714	59,285,714	59,285,714	59,285,714	59,285,714	59,285,714	711,428,571
	<b>Total Administration Cost</b>	<b>179,808,053</b>	<b>179,808,053</b>	<b>179,808,053</b>	<b>179,808,053</b>	<b>179,808,053</b>	<b>179,808,053</b>	<b>179,808,053</b>	<b>179,808,053</b>	<b>179,808,053</b>	<b>179,808,053</b>	<b>179,808,053</b>	<b>179,808,053</b>	<b>1,057,696,637</b>
<b>E</b>	<b>Finance Cost</b>													
	Interest Payments	95,034,693	93,871,045	92,695,762	91,508,725	90,309,818	89,098,922	87,875,917	86,640,682	85,399,095	84,133,031	82,850,367	81,574,977	1,060,997,035
	Loan Repayment	116,364,733	117,508,380	118,705,664	119,890,700	121,069,607	122,300,504	123,523,529	124,758,744	126,006,331	127,266,394	128,539,058	129,824,449	1,475,796,073
	<b>Total Finance Cost</b>	<b>211,399,426</b>	<b>211,399,426</b>	<b>211,399,426</b>	<b>211,399,426</b>	<b>211,399,426</b>	<b>211,399,426</b>	<b>211,399,426</b>	<b>211,399,426</b>	<b>211,399,426</b>	<b>211,399,426</b>	<b>211,399,426</b>	<b>211,399,426</b>	<b>2,536,793,108</b>
<b>F</b>	<b>Investment Activity</b>													
	Internal receipts	2,990,000,000												2,990,000,000
	Loan receipt	9,583,469,300												9,583,469,300
	Tax Liability			25,734,700			25,734,700				25,734,700		25,734,700	102,998,799
	<b>Net Inflow/(Outflow)</b>	<b>(1,349,433,105)</b>	<b>(1,349,433,105)</b>	<b>56,998,862</b>	<b>82,733,562</b>	<b>82,733,562</b>	<b>56,998,862</b>	<b>82,733,562</b>	<b>82,733,562</b>	<b>56,998,862</b>	<b>82,733,562</b>	<b>82,733,562</b>	<b>56,998,862</b>	<b>(1,874,468,389)</b>
	<b>Cash &amp; Bank Balance At Beginning</b>	<b>(1,349,433,105)</b>	<b>(1,349,433,105)</b>	<b>(2,598,866,289)</b>	<b>(2,541,867,347)</b>	<b>(2,459,133,785)</b>	<b>(2,376,400,223)</b>	<b>(2,319,401,361)</b>	<b>(2,236,667,799)</b>	<b>(2,153,994,237)</b>	<b>(2,096,935,375)</b>	<b>(2,044,201,813)</b>	<b>(1,991,468,251)</b>	<b>-</b>
	<b>Cash &amp; Bank Balance At End</b>	<b>(1,349,433,105)</b>	<b>(2,598,866,289)</b>	<b>(2,541,867,347)</b>	<b>(2,459,133,785)</b>	<b>(2,376,400,223)</b>	<b>(2,319,401,361)</b>	<b>(2,236,667,799)</b>	<b>(2,153,994,237)</b>	<b>(2,096,935,375)</b>	<b>(2,044,201,813)</b>	<b>(1,991,468,251)</b>	<b>(1,874,468,389)</b>	<b>(1,874,468,389)</b>

**A TO Z TEXTILE MILLS LIMITED**  
**PO BOX 945 KISONGO**  
**PROJECTED STATEMENT OF CASH FLOW FOR JAN 2026 TO DEC 2026**

S.No	Particulars	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	Year 2026
<b>A</b>	<b>Receipts :</b>													
	Receipts From Customer	1,332,166,667	1,332,166,667	2,102,000,000	2,102,000,000	2,102,000,000	2,102,000,000	2,102,000,000	2,102,000,000	2,102,000,000	2,102,000,000	2,102,000,000	2,102,000,000	23,684,333,333
	Various Debtors -B/F													
	<b>Total Receipts</b>	<b>1,332,166,667</b>	<b>1,332,166,667</b>	<b>2,102,000,000</b>	<b>2,102,000,000</b>	<b>2,102,000,000</b>	<b>2,102,000,000</b>	<b>2,102,000,000</b>	<b>2,102,000,000</b>	<b>2,102,000,000</b>	<b>2,102,000,000</b>	<b>2,102,000,000</b>	<b>2,102,000,000</b>	<b>23,684,333,333</b>
<b>B</b>	<b>Payments</b>													
	Imported	1,238,195,309	1,238,195,309	1,238,195,309	1,238,195,309	1,238,195,309	1,238,195,309	1,238,195,309	1,238,195,309	1,238,195,309	1,238,195,309	1,238,195,309	1,238,195,309	14,858,343,703
	Local Purchase													
	Asset Payment													
	<b>Total Payments</b>	<b>1,238,195,309</b>	<b>1,238,195,309</b>	<b>1,238,195,309</b>	<b>1,238,195,309</b>	<b>1,238,195,309</b>	<b>1,238,195,309</b>	<b>1,238,195,309</b>	<b>1,238,195,309</b>	<b>1,238,195,309</b>	<b>1,238,195,309</b>	<b>1,238,195,309</b>	<b>1,238,195,309</b>	<b>14,858,343,703</b>
<b>C</b>	<b>Factory Over Heads</b>													
	Salary Wages	102,658,448	102,658,448	102,658,448	102,658,448	102,658,448	102,658,448	102,658,448	102,658,448	102,658,448	102,658,448	102,658,448	102,658,448	1,231,901,370
	Repairs & Maintenance	34,902,439	34,902,439	34,902,439	34,902,439	34,902,439	34,902,439	34,902,439	34,902,439	34,902,439	34,902,439	34,902,439	34,902,439	438,629,262
	Utilities:	47,543,318	47,543,318	47,543,318	47,543,318	47,543,318	47,543,318	47,543,318	47,543,318	47,543,318	47,543,318	47,543,318	47,543,318	570,519,818
	<b>Total Factory Over Heads</b>	<b>185,104,204</b>	<b>185,104,204</b>	<b>185,104,204</b>	<b>185,104,204</b>	<b>185,104,204</b>	<b>185,104,204</b>	<b>185,104,204</b>	<b>185,104,204</b>	<b>185,104,204</b>	<b>185,104,204</b>	<b>185,104,204</b>	<b>185,104,204</b>	<b>2,221,250,450</b>
<b>D</b>	<b>Administration Cost:</b>													
	Startup licensing fee													
	Insurance Bldg	1,097,483	1,097,483	1,097,483	1,097,483	1,097,483	1,097,483	1,097,483	1,097,483	1,097,483	1,097,483	1,097,483	1,097,483	13,169,798
	Rent For Land	520,833	520,833	520,833	520,833	520,833	520,833	520,833	520,833	520,833	520,833	520,833	520,833	6,250,000
	Medical	2,230,000	2,230,000	2,230,000	2,230,000	2,230,000	2,230,000	2,230,000	2,230,000	2,230,000	2,230,000	2,230,000	2,230,000	26,760,000
	Food & canteen exp	4,460,000	4,460,000	4,460,000	4,460,000	4,460,000	4,460,000	4,460,000	4,460,000	4,460,000	4,460,000	4,460,000	4,460,000	53,520,000
	Work Wear	4,831,667	4,831,667	4,831,667	4,831,667	4,831,667	4,831,667	4,831,667	4,831,667	4,831,667	4,831,667	4,831,667	4,831,667	57,980,000
	Stationary	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	12,000,000
	Postage and courier	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	12,000,000
	Rates & Taxes	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	12,000,000
	Clearing exp	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	30,000,000
	Insurance Machinery	1,882,356	1,882,356	1,882,356	1,882,356	1,882,356	1,882,356	1,882,356	1,882,356	1,882,356	1,882,356	1,882,356	1,882,356	22,588,267
	Transport:	79,179,894	79,179,894	79,179,894	79,179,894	79,179,894	79,179,894	79,179,894	79,179,894	79,179,894	79,179,894	79,179,894	79,179,894	950,158,730
	<b>Total Administration Cost</b>	<b>99,702,233</b>	<b>99,702,233</b>	<b>99,702,233</b>	<b>99,702,233</b>	<b>99,702,233</b>	<b>99,702,233</b>	<b>99,702,233</b>	<b>99,702,233</b>	<b>99,702,233</b>	<b>99,702,233</b>	<b>99,702,233</b>	<b>99,702,233</b>	<b>1,196,426,796</b>
<b>E</b>	<b>Finance Cost</b>													
	Interest Payments:	105,291,334	104,661,573	303,015,514	101,352,294	99,673,849	97,977,813	95,265,017	94,534,993	92,787,668	91,022,870	89,240,424	87,440,154	1,164,264,302
	Loan Repayment	162,976,136	164,605,889	165,254,957	157,914,476	169,593,621	171,289,557	173,002,453	174,732,477	176,479,802	178,244,600	180,027,046	181,827,316	2,066,945,339
	<b>Total Finance Cost</b>	<b>268,267,470</b>	<b>269,267,470</b>	<b>268,267,470</b>	<b>268,267,470</b>	<b>269,267,470</b>	<b>268,267,470</b>	<b>268,267,470</b>	<b>269,267,470</b>	<b>268,267,470</b>	<b>269,267,470</b>	<b>269,267,470</b>	<b>269,267,470</b>	<b>3,231,209,641</b>
<b>F</b>	<b>Investment Activity</b>													
	Internal receipts													
	Loan receipt													
	Tax Liability			237,966,017			237,966,017			237,966,017			237,966,017	951,864,067
	<b>Net Inflow/Outflow</b>	<b>(460,102,549)</b>	<b>(460,102,549)</b>	<b>(166,201,249)</b>	<b>309,730,784</b>	<b>309,730,784</b>	<b>(166,201,249)</b>	<b>309,730,784</b>	<b>309,730,784</b>	<b>(166,201,249)</b>	<b>309,730,784</b>	<b>309,730,784</b>	<b>(166,201,249)</b>	<b>273,374,609</b>
	<b>Cash &amp; Bank Balance At Beginning</b>	<b>(1,874,469,389)</b>	<b>(2,334,571,938)</b>	<b>(2,794,674,487)</b>	<b>(2,960,875,737)</b>	<b>(2,651,144,953)</b>	<b>(2,341,414,169)</b>	<b>(2,507,615,418)</b>	<b>(2,197,884,634)</b>	<b>(1,888,153,849)</b>	<b>(2,054,355,099)</b>	<b>(1,744,624,315)</b>	<b>(1,434,893,530)</b>	<b>(1,874,469,389)</b>
	<b>Cash &amp; Bank Balance At End</b>	<b>(2,334,571,938)</b>	<b>(2,794,674,487)</b>	<b>(2,960,875,737)</b>	<b>(2,651,144,953)</b>	<b>(2,341,414,169)</b>	<b>(2,507,615,418)</b>	<b>(2,197,884,634)</b>	<b>(1,888,153,849)</b>	<b>(2,054,355,099)</b>	<b>(1,744,624,315)</b>	<b>(1,434,893,530)</b>	<b>(1,601,034,780)</b>	<b>(1,601,034,780)</b>

**A TO Z TEXTILE MILLS LIMITED**  
**PO BOX 946 BISONGO**  
**PROJECTED STATEMENT OF CASH FLOW FOR JAN 2027 TO DEC 2027**

S.No	Particulars	Jan-27	Feb-27	Mar-27	Apr-27	May-27	Jun-27	Jul-27	Aug-27	Sep-27	Oct-27	Nov-27	Dec-27	Year 2027
<b>A</b>	<b>Receipts:</b>													
	Receipts From Customer	2,102,000,000	2,102,000,000	2,951,000,000	2,951,000,000	2,951,000,000	2,951,000,000	2,951,000,000	2,951,000,000	2,951,000,000	2,951,000,000	2,951,000,000	2,951,000,000	33,714,000,000
	Various Debtors - B/F													
	<b>Total Receipts</b>	<b>2,102,000,000</b>	<b>2,102,000,000</b>	<b>2,951,000,000</b>	<b>2,951,000,000</b>	<b>2,951,000,000</b>	<b>2,951,000,000</b>	<b>2,951,000,000</b>	<b>2,951,000,000</b>	<b>2,951,000,000</b>	<b>2,951,000,000</b>	<b>2,951,000,000</b>	<b>2,951,000,000</b>	<b>33,714,000,000</b>
<b>B</b>	<b>Payments</b>													
	Imported	1,726,058,683	1,726,058,683	1,726,058,683	1,726,058,683	1,726,058,683	1,726,058,683	1,726,058,683	1,726,058,683	1,726,058,683	1,726,058,683	1,726,058,683	1,726,058,683	20,712,704,194
	Local Purchase													
	Asset Payment													
	<b>Total Payments</b>	<b>1,726,058,683</b>	<b>1,726,058,683</b>	<b>1,726,058,683</b>	<b>1,726,058,683</b>	<b>1,726,058,683</b>	<b>1,726,058,683</b>	<b>1,726,058,683</b>	<b>1,726,058,683</b>	<b>1,726,058,683</b>	<b>1,726,058,683</b>	<b>1,726,058,683</b>	<b>1,726,058,683</b>	<b>20,712,704,194</b>
<b>C</b>	<b>Factory Over Heads</b>													
	Salary Wages	107,791,370	107,791,370	107,791,370	107,791,370	107,791,370	107,791,370	107,791,370	107,791,370	107,791,370	107,791,370	107,791,370	107,791,370	1,283,496,439
	Repairs & Maintenance	34,902,439	34,902,439	34,902,439	34,902,439	34,902,439	34,902,439	34,902,439	34,902,439	34,902,439	34,902,439	34,902,439	34,902,439	418,809,262
	Utilities	67,417,773	67,417,773	67,417,773	67,417,773	67,417,773	67,417,773	67,417,773	67,417,773	67,417,773	67,417,773	67,417,773	67,417,773	808,013,173
	<b>Total Factory Over Heads</b>	<b>210,111,581</b>	<b>210,111,581</b>	<b>210,111,581</b>	<b>210,111,581</b>	<b>210,111,581</b>	<b>210,111,581</b>	<b>210,111,581</b>	<b>210,111,581</b>	<b>210,111,581</b>	<b>210,111,581</b>	<b>210,111,581</b>	<b>210,111,581</b>	<b>2,521,328,973</b>
<b>D</b>	<b>Administration Cost:</b>													
	Startup licensing fee													
	Insurance Sldg	1,097,483	1,097,483	1,097,483	1,097,483	1,097,483	1,097,483	1,097,483	1,097,483	1,097,483	1,097,483	1,097,483	1,097,483	13,169,798
	Rent For Land	520,833	520,833	520,833	520,833	520,833	520,833	520,833	520,833	520,833	520,833	520,833	520,833	6,250,000
	Medical	2,230,000	2,230,000	2,230,000	2,230,000	2,230,000	2,230,000	2,230,000	2,230,000	2,230,000	2,230,000	2,230,000	2,230,000	26,760,000
	Food & canteen exp	4,460,000	4,460,000	4,460,000	4,460,000	4,460,000	4,460,000	4,460,000	4,460,000	4,460,000	4,460,000	4,460,000	4,460,000	53,520,000
	Work Wear	4,831,667	4,831,667	4,831,667	4,831,667	4,831,667	4,831,667	4,831,667	4,831,667	4,831,667	4,831,667	4,831,667	4,831,667	57,980,000
	Stationary	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	12,000,000
	Postage and courier	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	12,000,000
	Rates & Taxes	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	12,000,000
	Cleaning exp	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	30,000,000
	Insurance Machinery	1,882,356	1,882,356	1,882,356	1,882,356	1,882,356	1,882,356	1,882,356	1,882,356	1,882,356	1,882,356	1,882,356	1,882,356	22,588,267
	Transport	85,740,741	85,740,741	85,740,741	85,740,741	85,740,741	85,740,741	85,740,741	85,740,741	85,740,741	85,740,741	85,740,741	85,740,741	1,028,888,888
	<b>Total Administration Cost</b>	<b>106,263,080</b>	<b>106,263,080</b>	<b>106,263,080</b>	<b>106,263,080</b>	<b>106,263,080</b>	<b>106,263,080</b>	<b>106,263,080</b>	<b>106,263,080</b>	<b>106,263,080</b>	<b>106,263,080</b>	<b>106,263,080</b>	<b>106,263,080</b>	<b>1,275,156,954</b>
<b>E</b>	<b>Finance Cost</b>													
	Interest Payments	85,671,880	83,785,435	81,930,694	80,057,235	78,165,133	76,254,110	74,323,916	72,374,541	70,405,612	68,416,995	66,408,489	64,379,899	902,123,808
	Loan Repayment	183,645,590	185,482,596	187,336,466	189,210,235	191,102,337	193,013,360	194,943,434	196,892,929	198,861,858	200,850,477	202,858,982	204,887,571	2,329,085,744
	<b>Total Finance Cost</b>	<b>269,317,470</b>	<b>269,268,031</b>	<b>269,267,160</b>	<b>269,267,470</b>	<b>269,267,470</b>	<b>269,267,470</b>	<b>269,267,470</b>	<b>269,267,470</b>	<b>269,267,470</b>	<b>269,267,470</b>	<b>269,267,470</b>	<b>269,267,470</b>	<b>3,231,209,552</b>
<b>F</b>	<b>Investment Activity</b>													
	Internal receipts													
	Loan receipt													
	Tax Liability			554,238,109			554,238,109			554,238,109			554,238,109	2,216,952,437
	<b>Net Inflow/(Outflow)</b>	<b>(209,700,814)</b>	<b>(209,700,814)</b>	<b>(489,177,033)</b>	<b>(638,209,186)</b>	<b>(638,209,186)</b>	<b>(469,177,032)</b>	<b>(890,299,186)</b>	<b>(639,299,186)</b>	<b>(469,177,032)</b>	<b>(639,299,186)</b>	<b>(639,299,186)</b>	<b>(469,177,032)</b>	<b>1,530,685,364</b>
	Cash & Bank Balance At Beginning	(1,810,894,788)	(1,810,795,593)	(2,020,496,407)	(2,489,673,439)	(1,859,374,252)	(1,211,075,066)	(5,490,352,098)	(1,040,952,912)	(401,651,725)	(870,830,797)	(231,531,571)	407,767,616	(1,601,094,788)
	Cash & Bank Balance At End	(1,810,795,593)	(2,020,496,407)	(2,489,673,439)	(1,859,374,252)	(1,211,075,066)	(1,680,252,098)	(1,940,952,912)	(401,651,725)	(870,830,797)	(231,531,571)	407,767,616	(61,408,416)	(61,408,416)