

NYAMBARI NYANGWINE GROUP OF COMPANIES LTD
(**NNGCL**)



BUSINESS PLAN
PRINTING SERVICES

Designed by:

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1.0 AN OVERVIEW OF TANZANIA

Tanzania is one among the largest African countries located in the Eastern part of the African continent (942,849 km²). The country has more than 120 ethnic groups, but almost all people speak Swahili as the lingua franca. English language is an official language as well as the Swahili language.



Figure 1: The Map of Tanzania

The country has set about 40.5% of land for different types of protected areas that include, national parks, game reserves, conservation area, forest reserves, marine parks and reserves, game controlled and open areas. Some of the game controlled and open areas are re-designated as community wildlife management areas. The protected areas are governed by different policies and laws but the wildlife sector uses the Wildlife Policy of 2007 and the Wildlife Conservation Act of 2009.

The country is well known for Kilimanjaro-the highest mountain in Africa (the roof of Africa); Serengeti-endless plains and the home of world's longest wildebeest migration, Islands of Zanzibar and Pemba which are also known as Spice Islands. Tanzania is also a home to Ngorongoro Crater, one of the eight wonders of the world, Selous Game Reserve –

the largest game reserve in the world, and great lakes namely, Lake Tanganyika, the deepest lake and Lake Victoria, the second largest in the world, and Lake Nyasa.

Tanzania owns 7 World Heritage Sites both natural and cultural, namely the Serengeti National Park, Ngorongoro Crater, Mt. Kilimanjaro, Selous Game Reserve, Stone Town of Zanzibar, Ruins of Kilwa Kisiwani and SongoMnara, and Kondo Rock Art Paintings.

On 11th February 2013, Tanzania had 3 sites in the 7 Natural Wonders of Africa. These are Serengeti, Kilimanjaro National Parks and Ngorongoro Crater. There are equally many more attractions located all over the country, including unexplored beaches along the Indian coastline more than 800 km of coast belt.

GEOGRAPHICAL LOCATION AND SIZE

Tanzania lies on the eastern side of Africa and is bordered by the Indian Ocean on the East; Malawi, Mozambique and Zambia on the South; Kenya and Uganda on the North; and Democratic Republic of Congo, Burundi and Rwanda on the West. It has an area of 942,849 km², of which 883,749 km² is inland and 59,100 km² is water (Figure 1 below).

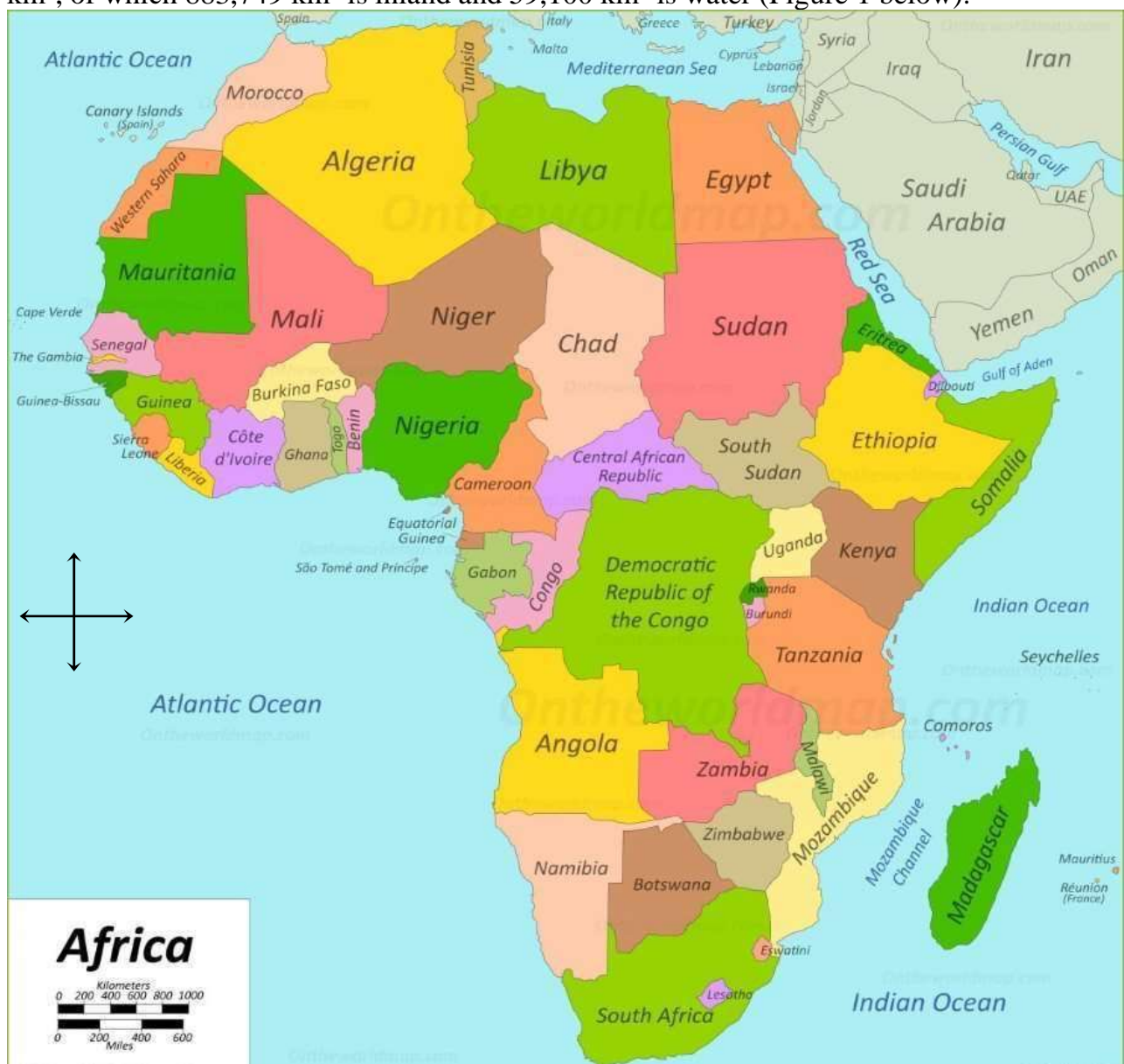


Figure 2: Map of Africa showing Tanzania

TOPOGRAPHY

Tanzania has more than 800 km of the coastal belt along the Indian Ocean with tropical beaches. The rest of the country is made up of mountains, hills plateaus (covered with grass or bushes), lakes, river basins and the Rift Valley.

CLIMATE

The climate is tropical along the coast (up to 31°C), with the exception of highland areas which have semi-temperate climate (down to below 16° C).

The country experiences a bimodal rainfall pattern for northern, eastern and northern coast. Low rainfall season (*'vuli'*) from October to December and high season (*'masika'*) from March to May. The southern and western parts of the country receive one season (unimodal rainfall pattern locally (known as *'musumi'* or *'masika'* rains), from December to April. Annual rainfall varies from 200mm to 1000mm in most parts of the country.

POPULATION

Tanzania is the most populous nation in East Africa, with an estimated population of about 45 million people in 2012. The average annual population growth is 2.92 percent. Projected population for 2013 is about 46 million people.

THE ECONOMY

Per Capita income of Tanzania in the year 2011 was TZS 869,436.30 and National GDP is TZS 37.5 trillion with growth rate of 6.4%. The country has a variety of traditional main export commodities namely: cashew nuts, coffee, cotton, tea, tobacco, sisal, cloves, minerals (gold, coal, uranium, bauxite, tanzanite and diamond). It is also increasingly gaining fame as an exporter of cut flowers.

Despite the economic problems facing the country since the 1980s, Tanzania's economy has grown at an average rate of 6 percent per annum. This makes Tanzania one of the fast-growing economies in Africa. The trend of growth is due to solid macro-economic base.

Tanzania has been a leading Foreign Direct Investment (FDI) destination in the East African Region in the last decade. This has been due to improved overall legal, business framework and investment climate in the country. Tanzania will maintain its competitive advantage in terms of natural resources (second after Brazil in the world), price competitiveness, affinity for travel and tourism, and has several, and cultural tourism attractions. Despite her strengths, competitive disadvantages on tourism infrastructure, ground transport infrastructure, air transport infrastructure, ICT infrastructure, human resources, safety and security, policy rules and regulations, safety and security in the parks, the government still needs to support the organization for other tourism related issues.

NATURAL RESOURCES

Tanzania enjoys a diversity of natural resources including minerals, wildlife and fisheries. The tourism sector, with a growth rate of 12 per cent for the last four years, is one of the fastest growing sectors, contributing about 17.2% of the GDP and 41.7% of foreign exchange earnings in the last five years. Tanzania earned USD 4,987.5 million from the tourism sector in the last four years. The number of tourists annually is growing rapidly. With the development of other attractions and the promotion of domestic tourism, the tourism trend is geared to increase in the future.

II: WHY INVESTING IN TANZANIA?

As Brands and manufacturers look to the Eastern African region to locate manufacturing operations, Tanzania welcomes those who are seeking to capitalise on its favourable environment for investment. Here is why Tanzania is primed to become a global textile hub.

TANZANIA HAS UNTAPPED NATURAL RESOURCES

Tanzania offers a wide range of investment opportunities: arable land, minerals and natural tourist attractions are all awaiting potential investors. Tanzania is internationally renowned for its abundance of wildlife attractions and unexploited mineral reserves. These sectors (mining and tourism) are the leading recipients of foreign investment flow and are tipped to become the “growth sectors” of the economy.

STRATEGIC LOCATION

Tanzania has unique and admirable geographical location that makes the country an unchallenged gateway to regional and international markets for six landlocked productivity has and markets for six the landlocked countries of Rwanda, Burundi, Uganda, Zambia, Malawi and Eastern Congo (DRC).

TANZANIA HAS STABLE INVESTMENT POLICY

The pro-investment attitude by the Government is clearly demonstrated by the innovative investment legislation, the increasing number of foreign direct investment in the country and economic and structural reforms that have led to substantial progress in establishing a functioning market economy.

TIC is a strong institution, as a One Stop Centre for all investors. This is the Tanzania Investment Centre that coordinates, encourages, promotes and facilitates all investments in the country. For example, on behalf of All investors, TIC undertakes the following:-

- (i) Investment facilitation
- (ii) Business licensing and registration
- (iii) land issues
- (iv) Labour issues
- (v) tax registration
- (v) After care services.

ATTRACTIVE INVESTMENT FISCAL REGIME

Tanzania has a Stable and Predictable Fiscal Investment Regime – providing a *Soft landing* to all investors. It recognizes that investors need to recover their *investment costs* first, before paying corporation tax.

FREE REPATRIATION OF FUNDS

Transfer of funds is allowed through any authorized bank in freely convertible currency of net profits, repayment of foreign loans, royalties, fees charges in respect of foreign technology, remittance of proceeds and payment of emoluments, etc.

STABLE MACRO-ECONOMIC PERFORMANCE

Tanzania had been carrying out successful economic and structural reforms, which have improved economic performance and sustained growth. These achievements are based on solid foundations of political and economic reforms undertaken by the Government since 1986, placing Tanzania in a position where a prolonged period of high GDF growth rates has been observed.

PEACE AND STABILITY

Tanzania is free of ideological confrontations, ethnic problems and labour dispute. It is a centre of economic and political stability in Sub Saharan Africa, that comforts many of her neighbours. Multi-party democracy adopted in 1992 has not disturbed the peaceful political climate of the country. The political scene is characterized by parliamentary democracy and public consensus on key social and economic priorities.

TANZANIA NATIONAL BUSINESS COUNCIL

Since 2002, Tanzania has established the Tanzania National Business Council, which is the Dialogue Institution where the Government interacts with diverse stakeholder representatives, from the private sector for dialogues on strategic issues related to the investment process and business environment in Tanzania.

The Council (TNBC) has 50 percent members from the private sector and 50 percent members from the Government. The Presidents of Tanzania chairs the council's meetings. The President's commitment to transparency manifests itself in the working of the Roundtables such as the local Investors Round Table (LIRT), International Investors' Roundtable (IIRT) and the Chief Executive Officers (CEO) roundtable where the President meets private sector representatives on a regular basis to discuss specific issues aimed at improving Tanzania's business competitiveness.

MODE OF OPERATION

Tanzania has made significant progress in moving from a centrally-planned economy to a market-based regime. Tanzania is also implementing the right policies to best improve the country's trade and investment growth after suffering the effects of the world economic turbulent which saw delay and deferment of investments all over the world.

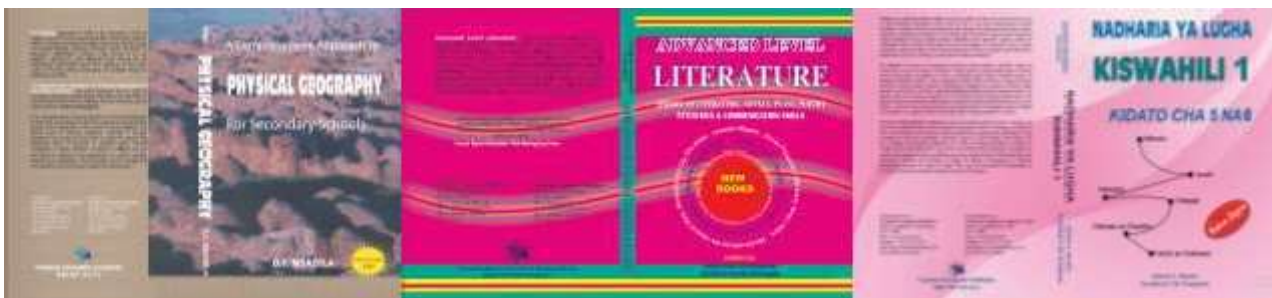
INVESTMENT INCENTIVES AND GUARANTEES

Tanzania offers well-balanced and competitive package of fiscal and non-fiscal incentives in comparison with other African countries. Aiming at providing competitive fiscal regime on foreign trade, Tanzania has signed double taxation treaties with Denmark, India, Italy, Norway, Sweden, Kenya, Uganda, Zambia, Turkey and Finland. Countries with which negotiations are continuing include South Africa, Republic of Korea, Zimbabwe, United Arab Emirates, Russia, Seychelles, Mauritius, Egypt, Yugoslavia and Oman.

RELIABLE AND COMPETITIVE POWER COSTS

Power costs in Tanzania are cheaper than in most of the Sub-Saharan countries in Africa.

2.0 INTRODUCTION OF NYAMBARI NYANGWINE GROUP OF COMPANIES LTD



2.1 History and Details of the Company's Operations (Company Profile)

Nyambari Nyangwine Group of Companies Ltd (NNGCL) is a private company wholly owned by local Tanzanians. The authorized share capital of the company is TZS 1,000,000,000/= (ONE BILLION) divided into 1,000 shares each vested with powers for the company to increase or reduce the said capital, and to issue any part of its capital, original or increased with or without any postponement of right or any conditions.

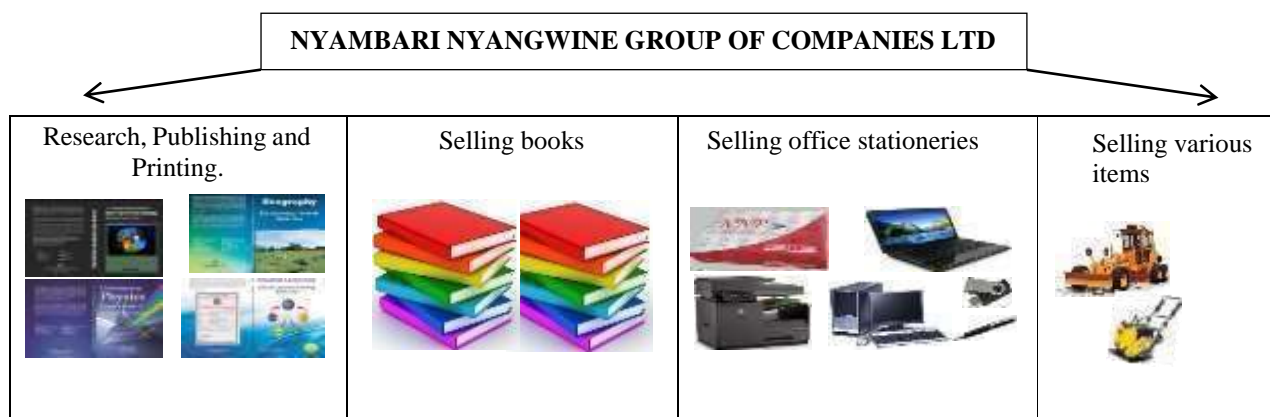
The company is a limited entity with shares and incorporated under the Companies Act 2002 with a business licence, Certificate of Registration number 81437, Taxpayer Identification Number (TIN) number 112-095-322 and Value Added Tax (VAT) number 40-011471-0.

Nyambari Nyangwine Group of Companies Ltd is a private company limited by shares incorporated in the United Republic of Tanzania with certificate of incorporation No. 81437 dated 10th February, 2011.

The authorized share capital of the company is Tanzanian Shillings One Billion (Tshs.100,000,000/=) divided into **1000** shares of shillings **100,000/=** each of which the paid-up share capital is Tanzanian shillings One hundred million (Tshs. 100,000,000/=).

Name of Shareholder	Number of Shares	Percentage
Nyambari Nyangwine	500	50%
Margreth Nyangwine	500	50%
Total	1,000	100%

NGGCL is formed by **Four (4)** companies which are: **Nyambari Nyangwine Publishers, Nyambari Nyangwine Bookshop, Nyambari Nyangwine Stationers** and **Nyambari Nyangwine General Supplies (NNGS).**



2.2 Location

Nyambari Nyangwine Group of Companies Ltd (NNGCL) is located at Mpakani B Street – Kijitonyama, Shekilango/Mori Road in Kinondoni District, Dar es Salaam - Tanzania



NNGCL'S MAIN OFFICE



3.0 BUSINESS DEFINITION, PRODUCTS AND SERVICES

3.1 Business Definition

Basically, Company's business definition is to provide high quality printed items, graphic and textual communication products for teaching, learning and reading purposes. It also seeks to deliver high quality printing and publishing services to a broad base of customers and clients. The company's Mission Statement provides what it seeks to achieve in its area of business.

3.2.1 Mission Statement

To publish, print, market and sell on commercial basis, academic monographs, scholarly works, school textbooks, reprints, stationeries and dairies in order to meet the demand of our esteem customers' expectations.

To achieve this mission, the following objectives will be pursued: -

To publish, print and sell quality academic monographs, textbooks, reprints and other publications of scientific, social and cultural interests to students, community and general public;

To print educational textbooks for use in schools and colleges.

To provide quality printing services to meet the demand of the Tanzanian market; East and Central African markets.

To be the main printer and supplier of textbooks and exercise books to schools.

3.2.2 Our Vision

To be the highest globally rated company with sustainable publishing, and provision of excellent printing services.

3.2.3 Core Values

Our Core Values are summarized as PAITE-IQ as listed below:

- ✚ Professionalism
- ✚ Accountability
- ✚ Integrity
- ✚ Teamwork
- ✚ Efficiency
- ✚ Innovation
- ✚ Quality

3.3 Major Products and Services

Nyambari Nyangwine Group of Companies Ltd (NNGCL) principal products and services are linked to its two main operating activities of publishing and printing. These two main activities are interlinked and feed on each other. The backbone of NNGCL source of income currently is based on publishing only. However, the company's plan is to move very aggressively into printing services.

3.4 Publishing

Publishing is the leading an in-house service done at NNGCL. Currently, Nyambari Nyangwine Group of Companies Ltd (NNGCL) has over 50 scholarly book titles. Among those, 300 are educational book titles and 170 are other general readership book titles. In terms of unit sales volume, educational book titles are the most selling products, while scholarly book titles are relatively of small impact in the unit sales.

3.5 Printing

Currently, NNGCL prints company works (over 500 titles) and other jobs which we win from various tenders (*see Annex I*), in China such as KS Printing in Shanghai; Guangzhou Weihao Colour Printing Company in Guangzhou, China; MCC Paper Yinhe Co. Ltd, Shandong- China; Print-Plus PVT LTD in Mumbai, India; Aravali Printing and Pub-lishing in New Delhi ,India; Scientific International PVT LTD New Delhi ,India; Al Ghurair Printing in Dubai, UAE; and Alpha Printing Company in Dubai, UAE. Other printers are Express Printing Services (LLC) in Dubai, UAE; Masterprint Co.LTD in Dubai, UAE; United Printing and Publishing in Abu Dhabi, UAE; IMAK PRINTERS in Istanbul, Turkey; CDC Printers PVT LTD in Kolkata, West Bengal, India and Hanoi Printing in Hanoi, Vietnam. Nyambari Nyangwine Group of Companies Ltd also has vast experiences in selling various books within all the regions in Tanzania and outside of the country. Due to this practice of printing our books outside of our country customers' expectations are met in terms of delivery time. Dependence on external printers has been making us fast in meeting delivery schedules.

NNF strongly feels to establish a printing press in Tanzania in order to be able to print, in the country, our works and other works which we win through tendering from government ministries, parastatals, private firms and individuals in that order of importance. The Ministry of Education and Vocation Training will be the major customer for printing activities.

With the newly installed printing plant, we intend to produce the following portfolio of printed works: typing and printing journals, labels, annual reports, exercise books, writing pads, letter headings, pads, complimentary slips, brochures, business cards flyers, calendars, textbooks, banks writing slips and forms. Others are: Pre-Printed Computer Paper, plain computer paper, bank cheques, personalised cheques, OMR Sheets, Security documents, ATM receipts rolls, ATM journal rolls, pin mailers, P.O.S rolls, TRA thermal rolls, office documents, share certificates fixed deposit certificates, insurance certificates, university certificates, Universities' examination booklets.

We want to own CTP machine, desktop publishing, perfect binding & continuous stitchery.

We need to have an up-to-date pre-press facility that offer excellent services such as: Editing various works, typesetting books and other related materials, photo scanning, designing covers for books, journals, magazines, etc.

Security designing, security paper and security printing: Indecent decorative background, numismatic background, microprint signature lines, guilloche designs as security background, concealed image, anticopy/void, water mark security paper, visible fibres security, reactive anti-fraud chemicals, dual-tone watermark, micro-printed fibres, micro-printed planchettes, visible non-fluorescent fibres, invisible fluorescent fibres, dual-tone fibres, planchettes, starlights, special tints printed with water and solvent inks, invisible ink printing, visible and invisible security printing, barcodes, embossing, special numbering, hologram, nano printing, opaque text, penetrating ink numbering, thermo chromic ink printing and machine readable ink printing.

We plan to supply office stationeries such as computers, photocopying machines, gift paper, laptops, ipads, computer consumables.

We plan to publishing books of different levels from pre-primary schools, primary schools, secondary schools and tertiary levels.

We plan to expand our markets: Selling nursery, primary, secondary schools, colleges and universities materials.

In addition to in-house publishing services, Nyambari Nyangwine Group of Companies Ltd (NNGCL) will provide editing, proof-reading and typesetting services to other customer's published works at a competitive fee. These services are provided mainly for works contracted for the purpose of being printed by Nyambari Nyangwine Group of Companies Ltd (NNGCL), including tender book titles. This is one segment of the market where Nyambari Nyangwine Group of Companies Ltd (NNGCL) will have a significant market share.

3.5.1 Distribution Channels and Customer Analysis

(NNGCL)' distribution network will be very wide, especially for its own-financed printed works. There are currently 147 distribution outlets and customers from 26 Tanzania Mainland regions and Zanzibar. (*See annex 3*).

4.0 **MARKETS AND MARKETING PLAN**

4.1 **Brief Description of the Industry and Markets**

The publishing and printing industry is relatively young and an underdeveloped industry, not only in Tanzania but also in the developing countries, generally. Earlier efforts to build state-run or parastatal publishing firms have not been sustainable. The focus on a market oriented economy in many developing countries in the 1990s has resulted in reduced government involvement in the actual development, publishing, production and distribution of textbooks.

This focus has created a dive need for the establishment of a stable and efficient printing industry in Tanzania which will meet the increasing demand for printed books, coupled with the increase of student enrolments attributable to free education policy from primary to secondary level.

In Tanzania, the current size of the printing industry is relatively small; but the privatization programme, educational and curriculum reforms have created opportunities and needs for the growth of the printing industry.

There is now even a huge school-going population in both primary and secondary levels, while tertiary training institutions continue to increase their intakes. There is also sharp growth of private educational institutions. Future direction, as guided by government policies and market forces, is to harmonize individual persons meeting the cost of basic educational material rather than the government. These policies show a brighter future for the direction of the printing industry in Tanzania.

The number of primary schools increased from 12,815 in 2011 to 16,500 in 2018. Likewise, enrolment increased from 7,000,000 in 2011 to 10,000,000 in 2018. Table 3.1 below illustrates:

SN	Level of education	ownership	total Enrolled	
1	Pre-primary	Govt		1,700,000
2		Non govt		300,000
3		Total		2,000,000
4	Primary	Govt	9,000,000	
		Non govt	1,000,000	
		Total		10,000,000
5	Secondary (1-6)	Govt	1,800,000	
6		Non govt	200,000	
7		Total		2,000,000
			GRAND TOTAL:	14,000,000

4.2 Major Market Segments

There are four core market segments in the Printing industry. These are:

- ✚ The scholarly printing market;
- ✚ The educational printing market;
- ✚ The general readership printing market;
- ✚ Other print and stationery products markets; and Other predatory printing services and products.

4.2.1 The Scholarly Printing Market

Scholarly Printing concentrates on printing scholarly works. This is because it is not a popular printing undertaking; its market is limited to a much smaller community than the general public. As such, it does not benefit from the economies of scale in the same way as educational and general printing do. The backbone of printing in Tanzania and Africa in general is educational; more specifically, primary education printing, where once a book is approved as a textbook or supplementary reader, the print runs can be large and the profit margins attractive.

4.2.2 Educational Books Printing Market

Textbooks for primary and secondary schools account for the largest component of the publishing business in Tanzania.

Table 3: Current Market Size and Growth Potential, 2019

Level	Class/Form	No. of Students	Book: Pupil ratio	Core subjects	Estimated demand
Pre- Primary	I-II	2,000,000	1	5	10,000,000
Primary	I-VII	12,000,00	1	9	108,000,000
Secondary	I-VI	2,000,000	1	7	14,000,000
TOTAL TEXTBOOK MARKET DEMAND					132,000,000

All textbooks in the primary school markets are printed THROUGH TENDERING PROCEDURES. With OUR extensive distribution networks and good budget for business promotion, it is easy for Nyambari Nyangwine Group of Companies Ltd (NNGCL) to register notable penetration in this market segment.

4.2.3 The General Readership Publications Market

This segment includes printing targeting the general reader. It includes products like newspapers, magazines and leisure reading. Nyambari Nyangwine Group of Companies Ltd (NNGCL) has a few literary titles which, although scholarly, are also friendly to the general readership.

4.2.4 Other Print and Stationery Product Markets

This market segment includes office, student and domestic stationery. Office and student stationery products have been important items to general traders. The students population has grown in primary, secondary and tertiary training institutions. These need exercise books, writing pads, folders, etc. The student population products are generic and of general nature, not client-tailored. This segment has a large potential because there are advantages from the economies of scale in producing large quantities of similar products.

The office stationery products line, although attractive, both are generic and client-specific. Typing paper, photocopying paper, etc, are items of a general nature, while letterheads and office communication stationery are company specific. Buying patterns for student stationeries is seasonal, with most sales in June/July and December/January, when the academic year begins for primary and secondary schools, while office stationery is bought evenly over the year.

Nyambari Nyangwine Group of Companies Ltd (NNGCL) shall enter the stationery product market through products directly sold by the Nyambari Nyangwine Bookshop. There is a potential in this market for Nyambari Nyangwine Group of Companies Ltd (NNGCL) because of the established existence of selling outlets.

4.2.5 Other Predatory Services and Products

The nature of customers and customer groups for print and published products and their purchasing habits may provide opportunities for selling other products and services which are remotely related to the core activities of Nyambari Nyangwine Group of Companies Ltd (NNGCL). Sale of fancy goods and provision of photocopy and secretarial services are examples of such products and services. Some of these lines will provide sideline margins that contribute towards company's overheads.

5.0 THE BUSINESS ENVIRONMENT AND COMPANY'S POSITION

Nyambari Nyangwine Group of Companies Ltd (NNGCL) plans to start the printing business so as to have a unique position of having developed strong divisions in both publishing and printing. That will enable the company to benefit from the synergy effects of two complementary activities within the same organization. The entry into retailing and distribution through the Nyambari Nyangwine Group of Companies Ltd Bookshop, shall provide the company with opportunities to become a much stronger player in relation to the competition. The majority of the competitors have developed either a printing or publishing business. Few are equally strong in delivery and distribution of finished products to the final consumers. This is a position that can be exploited more to the benefit of Nyambari Nyangwine Group of Companies Ltd (NNGCL).

5.1 Printing Competition

There are about 78 local printers based in Dar es Salaam. Most of them are one man outfits with a little impact in the market. Significant competitions come from about ten indigenous firms which have either established themselves in the exercise books and newspaper market. In the educational textbooks, Nyambari Nyangwine Group of Companies Ltd (NNGCL) is intending to be probably the strongest player, with other competing publishers as presented in Table 4.

Table 4: Competing Publishers

Publisher	Location
Ben and Company	Dar es Salaam
Catholic Publishers Ltd	Dar es Salaam
Drum Publishers	Dar es Salaam
E & D Publishers	Dar es Salaam
Educational Books Publishers Ltd	Dar es Salaam
Heko Publishers Ltd	Dar es Salaam
Macmillan Aidan	Dar es Salaam
Mkuki na Nyota Publishers Ltd	Dar es Salaam
Mture Publishers Ltd	Dar es Salaam
Ndanda Enterprises (T) Ltd.	Dar es Salaam
Oxford University Press	Dar es Salaam
Readit Books	Dar es Salaam
Ruvu Publishers	Dar es Salaam
Tanzania Publishing House	Dar es Salaam
Mzumbe Book Project	Morogoro

Note: All the above publishers do not have printing machines.

Two firms, JAMANA and TPS are strong players because their strength emanates from being local representatives of long-established multinationals. These also have tried to enter into co-printing agreements with some of the multinational printers.

Multinational firms bring with them the best support services and have access to high quality printing facilities outside Tanzania. These are easy to beat in the short-run, only if we install our own printing press. Since we are, however, better positioned when contrasted with the other local competitors’.

5.2 Competition in the Printing Business

The printing business is diverse by definition as it encompasses the one-machine businesses as well as the major printing work. Across the four main markets for print products (scholarly printing, school textbooks, general reading material and stationery products), there are about four main printers. The machines installed determine the nature of print work undertaken.

Of all printers, those which can present significant competition to Nyambari Nyangwine Group of Companies Ltd (NNGCL) in terms of capacity and market share are the following in table 5:

Table 5: Competing Printers

Printer	Location
Jamana Printers	Dar es Salaam
The Government Printer	Dar es Salaam
Tanzania Printing Services	Dar es Salaam
Tanzania Printers Ltd	Dar es Salaam

These local indigenous firms in their existing setting will find it difficult to compete in printing tendering procedures because of lack of experience, capital, digital printing technology, expertise and distribution networks.

5.2.1 Key Success Factors in the Printing Business

Key success factors to which superior business performance is attributed among the printing firms are the following,

Good quality products: These depend on numbers of other variables like technical specifications type of machinery and equipment, technical competence of personnel, quality and reliability of material inputs.

Pricing: This is a strategic marketing tool which allows some flexibility in pricing against competition. It is only available to printers who have built production efficiencies, and are therefore able to take small profit margins on per unit basis and win a large order. Pricing as a strategic marketing tool is aided by a sound cost accounting system, without which pricing cannot be an effective marketing tool.

Ability to meet delivery deadlines: This depends on the manager’s ability to schedule printing runs taking account of issues like type of machines and equipment, sufficiency of competent personnel and availability of material inputs when requisitioned.

Adequate working capital reserves: Because printing jobs are usually credit oriented, the printer must have adequate working capital to finance jobs until they are fully paid for. Initial outlays for machine set-up, material and labour require large capital outlays. Most printers fail on this score and those who succeed, normally have access to a stream of working capital funds.

Aggressive marketing: Since there are many printers in a relatively condensed market, marketing strength is a key contributor towards obtaining larger market shares. Machinery and equipment capable of producing high quality output and ability to deliver finished products on time are attributes that need to be advertised so as to reach potential customers. Strong performing companies like Tanzania Printers Ltd have been long established and jobs accrue to them from customer relationship. Relatively, new printers like Business Printers Ltd have built their marketing share from an aggressive marketing strategy that includes a strong sales force. Nyambari Nyangwine Group of Companies Ltd (NNGCL)'s position on the above success factor in relation to competitors is generally attractive given the following strengths of the company.

5.3 Strengths of Nyambari Nyangwine Publisher (NNGCL)

Nyambari Nyangwine Group of Companies Ltd (NNGCL) shall be market driven. Management should manifest entrepreneurship skills and creativity to take advantage of opportunities when market conditions are conducive.

Performance strength shall base on the following:

A competent management team with the required qualifications in the industry with highly qualified and experienced technical staff in both printing and publishing.

Good and wide range of diversified print products.

Establishing itself as a long player in the market with a large geographical distribution network and a loyal customer base.

Leaner, flexible and adaptable staff structure and full-time and contractual staff, who are receptive to change.

There are, however, areas that need immediate attention, addressed as future corporate strategies below:

5.4 Corporate Strategies

In order for NNGCL to acquire a strong market share, revenues and profits, it needs to execute the following strategies, discussed along the three main functions of Finance, Marketing and Production.

5.4.1 Financing Strategies

Capital will be raised through share issue. Share issue will have to be made with the authorized share capital. The share capital is to the tune of USD 14.9 million within a relatively short period of time.

5.4.2 Production Strategies

Acquisition of machines and accessories as described in this Business Plan.

An annual maintenance contract to sustain productive capacity of the factory.

Training of technical personnel in better use of the machinery and equip staff with skills to undertake routine maintenance chores.

5.4.3 Marketing Strategies

We aim at wider distribution channels country-wide through getting more bookshop and stationery product dealers taking on board NNGCL products. This shall be aided by a focused promotional campaign.

Promote more aggressively NNGCL print and stationery products by launching school-embalmed stationery products, and offering one-stop shopping where all products are available at one place; the Nyambari Nyangwine Bookshop.

Seek and strengthen strategic partnerships with educational providers nationwide, especially in the regions. These educational providers are potential developers of educational material and business partners. Such strategic partnerships will assist in building inroads into the decentralized educational titles market.

6.0 PRODUCTION, OPERATIONS AND FINANCIAL COSTS

6.1 Factory site and Infrastructure

The NNGCL's, factory could be situated within or near the city centre at a vicinity of around 15 km from the centre. This is important because many business activities are done within this area. It makes it easier to secure customers and orders, easy distribution and accessibility.

The factory site should be in an area where all working facilities and social systems can be accommodated.

The main power supply will be by electricity from Tanzania Electric Supply Company (TANESCO) grid. However, it is important to secure a standby generator that has the capacity and ability to run the factory. Water supply is plentiful, however, as a precaution, some storage tanks of capacity up to 20,000 litres should be put in place.

6.2 Machinery Infrastructure

The **PRINT SHOP** usually comprises the following **Pre-press**, **Press** and **Post-press** machines. Therefore, for the factory to be complete, it must have all these three departments as follows:

There are several machines which are required here to complete the processes that have been done by the pre-press (CTP) and press such as Speed master, KORD, GTO, at the prior stages. The common finishing processes are cutting, folding, gathering, binding, stitching, folder, gluing, die cutting and perforation. The full capability covering pre-press, press and post-press will give the unit a full production capacity and produce printed products, which will not only fulfill the printing requirements, but also produce in a large scale to compete with other commercial printers in the market.

Table 7: The prices of the following machines will depend on the countries in which they are made, but will not exceed Euro 6,000,000 (six million)

Table showing the recommended machines			
PRE-PRESS (CTP)			
	A1	Suprasetter A106	
		PROTECHK–XPD– E–SERIES PLATE PROCESSOR	
		MACINTOSH I-MAC	
		SCANNER S-3300	
		HEIDELBERG HERKULES CTP MACHINE	
		FRENCH DUPONT CROMOLIN	
PRESS (PRINTING)			
	A3	Speedmaster SM 52-2P	
	A2	Speedmaster SM 74-4P	
	A1	Speedmaster SX 74-4P	
	A1	Speedmaster SX 102-4P	
	A2	4 color Heidelberg SM 72	
	A2	1 color Heidelberg KORD	
	A3	1 Color GTO	
		3 Roll Semi-Automatic Paper Sheeter	
		6 Roll Automatic Paper Sheeter	
		4 colour high speed – Cold Set Web 508mm (1)	
		4 colour high speed – Cold Set Web 546mm (2)	
		4 colour high speed – Cold Set Web 578mm (1)	
		4 colour high speed – Cold Set Web 630mm (1)	
		4 Exercise Book Manufacturing Machines Chines model	
DIGITAL	A3	VERSAFIRE CV	

POST PRESS				
		High Speed POLAR cutting machines		
		Trident E-20 (Three Knife Trimmer)		
		Punching Machines		
		UV Curing Machines		
		Lamination Machines		
		Manual Pinning Machine		
		Diploma Folding Machines with Online Bar-coding System		
		16 Station Signature Gathering Machine with inline		
		12Clamp Perfect Binding (Welbound)		
		12 Station Signature Gathering Machine (Welbound)		
		5 Station Saddle Stitcher with 3KT & Stacker (Muller Martini)		
		6 Clamp Perfect Binding (Welbound)		
		7 Clamp PUR Binding with Nordson Premelter (Welbound)		
		Polygraph Sewing Machine		
		Aster Astronic 180 Sewing Machine		
		Aster Astronic 150 Sewing Machine		
		Polygraph Board Cutter		
		Kolbus Case Maker DA 230		
		Kolbus Casing-Inline (BF 522)		
POSTPRESS (Finishing)				
	A1	Polar Cutting Machine		
	A1	Stahl Folder		
	A1	Perfect Binder		
	A1	Saddle Stitcher		
	A2	Lamination machine		

EXAMPLES OF MACHINES REQUIRED

PRE-PRESS EQUIPMENT

- Heidelberg Suprasetter 105
Output resolution @2540 dpi
Equipped with Debris Removal System
- Complete Heidelberg PRINECT Workflow System
PRINECT MetaShooter
PRINECT MetaDimension
PRINECT SignaStation
PRINECT PDF Toolbox
PRINECT PrePress Interface
- Xerox EX560 Fiery Server
- Xerox Colour 550 Digital Printer



PRESS EQUIPMENT

- 3Roll Semi-Automatic Paper Sheeter
- 6 Roll Automatic Paper Sheeter

PRESS EQUIPMENT WEB

630 Cut off 4 Hi – Cold set web offset - width 890 mm

578 Cut off 4 Hi – Cold set web offset - width 890 mm

533 Cut off 4 Hi – Cold set web offset - width 870 mm

508 Cut off 4 Hi – Cold set web offset - width 890 mm





g machine

- **4 Color Heidelberg Speed Master SM 72**
Max Paper Size: 20" x 28" Sheet Fed Offset printing machine
Max Speed 12,000 imp. p.h.
- **2 Color Heidelberg SORSZ**
Max Paper Size: 28" x 40" Sheet Fed Offset printing machine
Max Speed 12,000 imp. p.h. With 1+1 Perfecting
- **2 Color Heidelberg SORMZ**
Max Paper Size: 20" x 28" Sheet Fed Offset printing machine
Max Speed 12,000 imp. p.h.
- **1 Color Heidelberg Speed Master SM 74**
Max Paper Size: 20" x 29", Sheet Fed Offset printing machine
High Pile Deliver Model SM 74-1-H

- High Speed POLAR /SEYPA Cutting Machine Computer-controlled and programmable
- Punching Machine
- Magnetic Clutch & Timer with Online Foiling UV Curing Machine
- Lamination Machine - 30"
- Manual Pinning Machines
- Diploma Folding Machines (32 pages folder) with online bar-coding.
- 12 Station Signature Gathering Machine (Welbound)
- Muller Martini 251 Saddle Stitcher
- 5 Stations with 3KT and Stacker



- 6 Clamp Perfect Binding (Welbound)
- 12 Clamp Perfect Binding with 16 station gatherer & Nordson PURPremelter & Robotex PUR Premelter(Welbound)
- 7 Clamp PUR Binding (Welbound)
- Trident E-20 (Three Knife Trimmer)
- Aster Astronic 180 Sewing Machine
- Aster Astronic 150 Sewing Machine
- Polygraph Board Cutter
- Kolbus Case Maker DA 230, Equipment with rounding
- Kalfass Shrink Wrapping Machine
- Hot Melt Boxes Sealer Machine (Welbound)



6.3 Projected Investment Summary

The total investment cost of the project in terms of land acquisition, plant and machinery, trucks, tools and equipment, building materials, labour and other costs is USD 51.2 million. The promoters' investment / contribution in the proposed investment will be USD 5.6 million, while USD 41.0 million will be either a five-year soft loan from a reputable financial institution or funds from the project partner or joint venture.

Table 8: Financing Plan

No.	Financier	USD	Instrument	Ratio (%)
1.	Equity Partner/Investor	41,036,368.8	Loan/Equity	80.0
2.	NNGCL	5,642,500.71	Counterparty Fund	11.0
3.	Business Generated Revenue	4,616,591.49	Retained Earnings	9.0

7.0 COMPANY'S BUSINESS AND FINANCIAL PERFORMANCE

The company's main business as per this study is to solicit individual team of people or company to finance the project of establishing the printing company in Tanzania.

Currently, the company has a selling outlet at their shop at Kariakoo besides the network and connection with booksellers, bookshops, schools, colleges, universities and other stakeholders all over the country.

The company also has a big area of land of about 7000 square metres located at Salasala (four plots) in Kinondoni District. Salasala is about 10 kilometres from the city centre. It is

a suitable location that can be used to construct a printing factory. Other plots are located at Mbezi Beach (Jogoo) 2 storey building – Kinondoni; and Kitunda (Kivule) house, biggest plot about 10,000 square metres – Ilala, Kisarawe District 40 acres and Bagamoyo District 10 acres.

The company has also existing stocks of books and company book debtors. **Ms. Nyambari Nyangwine Group of Companies Ltd** maintains two warehouses, one at Kunduchi and another at Mbezi Beach in Kinondoni Municipality area, with total capacity of storing up to 10 containers at a time

It should be noted that **Ms. Nyambari Nyangwine Group of Companies Ltd** is fully dedicated to publishing, printing, distributing and selling at affordable rates academic monographs, fiction, papers, scholarly works for primary, secondary schools, college & university text-books to meet the growing local and international demand.

The company has obtained all the necessary statutory authority to carry out the named business. These include the company's certificate of incorporation, business licence allowing the company to carry out the above-mentioned business, legally, VAT certificate and pay tax under above-referred TIN number.

Since its commencement, the company has been dealing among other duties, in stimulating and developing economic and social undertakings in Dar es Salaam and up-country regions by increasing its distribution networks of their products.

More specifically, **Ms. Nyambari Nyangwine Group of Companies Ltd** focuses on the following services and products:

- To provide high quality products and or services to customers through organised distribution plan to the high street markets, sponsoring of young authors for publication, etc.
- To provide adequate employment opportunities as a result of the expansion plan which is under way.
- To provide technical support on scholarly works for publishing and printing.
- To improve the living life standard of Tanzanians at large as a result of employment and various taxes paid to the government.
- To establish a printing industry in Dar es Salaam, Tanzania, for the purpose of securing tender for printing, from the Tanzanian government.

8.0 SWOT ANALYSIS

Strengths

- ✦ Competent team with sufficient expertise in printing and editing;
- ✦ Range of services to cater various printing and publishing needs,
- ✦ Professional graphic design, a critical factor to attract readers;
- ✦ Experienced team to handle multiple printing requirements.

Weaknesses

- ✦ Limited experience compared to competitors may hinder chances for growth;
- ✦ Limited visibility may hinder to attract authors and readers,
- ✦ Lack of digital modern printing facilities to handle complex printing duties;
- ✦ Limited resources may hinder ability to invest in technology.

Opportunities

- ✦ Demand for professional support, editing, layout and graphic designs;
- ✦ Collaboration with book sellers to increase exposure and attract customers for printing services,
- ✦ Development of niche markets, such as literature for the blind people and other special needs,

Threats

- ✦ Changing technology in printing industry may require the company to upgrade regularly its printing facilities to remain relevant;
- ✦ Dependence on external technicians for maintenance and repairs may affect the quality of services provided,

9.0 RISK ANALYSIS

9.1 Risk

A publishing and printing business cannot avoid risks, since all enterprises are constantly being faced by such dangers for their survival. NNGCL envisages the following risks:

First, the public and printing industries are faced with the problem of competition. Many foreign companies present a major risk to NNGCL investments in terms of having state-of-the-art equipment, know-how and providing cheaper and better services. The best solution to this risk is to aim for quality products followed by practical customer care that makes sure that the customers are always happy with and loyal to NNGCL.

Secondly, authors may be few as they seek better opportunities elsewhere. This risk can be handled by having a large pool of authors retained some control over the company so that their benefits of remaining with NNGCL far outstripped the competitors' offers. In addition, the management will be composed of dedicated authors so that a vacancy can be filled easily in the short-term, as new authors are recruited.

Thirdly, malfunctioning equipment is a risk that can undermine customer confidence in the company. This only makes the training of personnel for maintenance and repair of equipment a constant process to be taken very seriously.

Lastly, if some key personnel of the company get sick or leave the company, the survival of the business may be at stake. This can be cushioned by early succession plans through proper human resource development so that each line of business recruits and trains personnel for leading the business of the company.

With that scenario in mind, an injection of cash into the initial stages of NNGCL is a realistic target that will realize good margins of profit quite fast, since the identified risks are manageable.

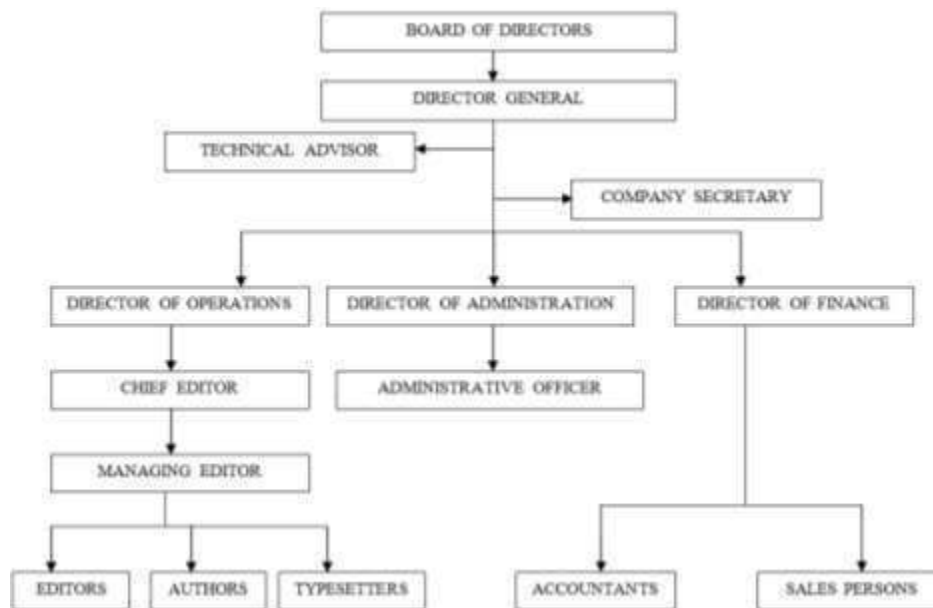
10.0 CONCLUSION

With the growing expansion opportunities in the education sector in Tanzania, especially at the primary and secondary school levels, the need for quality, yet affordable books and other print materials cannot be overemphasized. NNGCL arrives at a crucial time to take advantage of that opening, and an injection of the requested fund will go a long way to realize that potential.

ANNEX 1: Organizational Structure

1.0 Management and Staffing

The proposed Management and Staff structure is as indicated below:



The prices of the following machines will depend on the countries in which they are made, but will not exceed Euro 6,000,000 (six million)

Table showing the recommended machines

Table showing the recommended machines				
PRE-PRESS (CTP)				
	A1	Suprasetter A106		
		PROTECHK–XPD– E–SERIES PLATE PROCESSOR		
		MACINTOSH I-MAC		
		SCANNER S-3300		
		HEIDELBERG HERKULES IMAGE SETTER		
		FRENCH DUPONT CROMOLIN		
PRESS (PRINTING)				
	A3	Speedmaster SM 52-2P		
	A2	Speedmaster SM 74-4P		
	A1	Speedmaster SX 74-4P		
	A1	Speedmaster SX 102-4P		
	A2	4 color Heidelberg SM 72		
	A2	1 color Heidelberg KORD		
	A3	1 Color GTO		
		3 Roll Semi-Automatic Paper Sheeter		
		6 Roll Automatic Paper Sheeter		
		4 colour high speed – Cold Set Web 508mm (1)		
		4 colour high speed – Cold Set Web 546mm (2)		
		4 colour high speed – Cold Set Web 578mm (1)		
		4 colour high speed – Cold Set Web 630mm (1)		
		4 Exercise Book Manufacturing Machines Chines model		
DIGITAL	A3	VERSAFIRE CV		
POST PRESS				
		High Speed POLAR cutting machines		
		Trident E-20 (Three Knife Trimmer)		
		Punching Machines		
		UV Curing Machines		
		Lamination Machines		
		Manual Pinning Machine		

		Diploma Folding Machines with Online Bar-coding System		
		16 Station Signature Gathering Machine with inline		
		12Clamp Perfect Binding (Welbound)		
		12 Station Signature Gathering Machine (Welbound)		
		5 Station Saddle Stitcher with 3KT & Stacker (Muller Martini)		
		6 Clamp Perfect Binding (Welbound)		
		7 Clamp PUR Binding with Nordson Premelter (Welbound)		
		Polygraph Sewing Machine		
		Aster Astronic 180 Sewing Machine		
		Aster Astronic 150 Sewing Machine		
		Polygraph Board Cutter		
		Kolbus Case Maker DA 230		
		Kolbus Casing-Inline (BF 522)		
POSTPRESS (Finishing)				
	A1	Polar Cutting Machine		
	A1	Stahl Folder		
	A1	Perfect Binder		
	A1	Saddle Stitcher		

ANNEX 2: LIST OF SOME BOOKS PUBLISHED BY THE COMPANY

S/N.	BOOK TITLE	Qty	@TSh	Amount
01	English for Secondary Schools Book One (new syllabus)		12,000	
02	English for Secondary Schools Book Two (new syllabus)		12,000	
03	English for Secondary Schools Book Three (new syllabus)		13,000	
04	English for Secondary Schools Book Four (new syllabus)		13,000	
05	Advanced Level English Language Paper 1 Notes for 5&6		22,000	
06	Fundamentals of English Grammar for Secondary Schools		13,000	
07	Ordinary Level Literature: Theory and Practice-Form 3&4		15,000	
08	Advanced Level Literature: Theory and Practice-Form 5&6		20,000	
09	The Essentials of English Language: Notes, Qns with Ans Form 3&4		15,000	
10	The Essentials of Literature for O'Level: Qns with Ans Form 3&4		10,000	
11	The Essentials of Literature for A'Level: Qns with Ans Form 5&6		12,000	
12	English Course for Beginners		15,000	
13	Swahili Course for Beginners		15,000	
14	Ordinary Level English Language: Qns with Ans Form 1&2		12,000	
15	The Bush Rodent (poem)		7,000	
16	Status (Poem)		7,000	
17	Matanuzi the Billionaire		7,000	
18	The Bird that Sings my Name: Poems of the Heart		10,000	
19	Literature in English: Theory & Practice for Ordinary Level		15,000	
20	Kiswahili kwa Shule za Sekondari: Kidato cha Kwanza		12,000	
21	Jitayarishe kwa Kiswahili Kidato cha 1&2 (Maswali na Majibu)		12,000	
22	Kiswahili kwa Shule za Sekondari: Kidato cha Pili		12,000	
23	Kiswahili kwa Shule za Sekondari: Kidato cha Tatu		13,000	
24	Kiswahili kwa Shule za Sekondari: Kidato cha Nne		13,000	
25	Jitayarishe kwa Kiswahili Kidato cha 3&4 (Maswali na Majibu)		15,000	
26	Jitayarishe kwa Lugha ya Kiswahili Kidato cha 5&6		15,000	
27	Nadharia ya Lugha: Kiswahili 1: Kidato cha 5&6 (Silabasi Mpya)		25,000	
28	Kiswahili Kidato cha 3&4		15,000	
29	Mwongozo wa Kujibu Maswali ya Vitabu Teule vya Fasihi (3&4)		10,000	
30	Mwongozo wa Kujibu Maswali ya Vitabu Teule vya Fasihi (5&6)		10,000	
31	Tahakiki Vitabu Teule vya Fasihi Kidato cha (3&4)		12,000	
32	Jitayarishe kwa Fasihi ya Kiswahili Kidato cha (5&6)		10,000	
33	Tahakiki Vitabu Teule vya Fasihi Kidato cha (5&6)		13,000	
34	Tahakiki: Vitabu Teule vya Fasihi: Diploma (Stashahada) ya Ualimu		8,000	
35	Nadharia ya Fasihi: Kiswahili 2: Kidato cha 5&6 (Silabasi Mpya)		20,000	
36	Methali, Nahau na Vitendawili kwa Shule za Msingi		20,000	
37	Ngoswe-Penzi Kitovu cha Uzembe		6,000	
38	Ngoma ya Ng'wanamalundi		7,000	
39	Watoto wa Maman'tilie		8,000	
40	Msomi Aliyebinafsishwa		10,000	
41	Bikira Yangu		7,000	
42	Chaukaange		7,000	
43	Nipe Talaka Yangu		7,000	
44	Maajabu ya Pete		7,000	
45	Tunda Mbuyuni		7,000	
46	Elimu Jamii na Chemsha Bongo		7,000	
47	History for Secondary Schools: Book One (New Syllabus)		12,000	
48	History for Secondary Schools: Book Two (New Syllabus)		12,000	
50	Ordinary Level History Questions with Answers Form 1&2		12,000	
51	History for Secondary Schools: Book Three (New Syllabus)		12,000	

52	Reviewed Ordinary Level History Essay Questions with Answers Form 3&4		15,000	
53	History for Secondary School Book Four (New Syllabus)		15,000	
54	A' Level History Paper I: Selected Qns with Ans (Revised Edition)		13,000	
55	A' Level History Paper II: Selected Qns with Ans (Revised Edition)		13,000	
56	Major Events in African History: History Paper I Notes for A' Level		20,000	
57	Essays on A' Level History: Qns with Ans: History Paper 1&2		13,000	
58	Major Events in World History: History Paper 2 Notes for A' Level		20,000	
59	World History (Suitable for History Paper 2 and Paper 3 Notes)		20,000	
60	African History: From Ancient to Present		30,000	
61	Advanced Level History for Form 5&6 (New Syllabus 2009)		20,000	
62	Civics for Secondary School Book One (New Syllabus)		11,000	
63	Ordinary Level Civics: Questions with Answers Form 1&2		11,000	
64	Civics for Secondary School Book Two (New Syllabus)		11,000	
65	Ordinary Level Civics: Essay Type Questions with Answers (F. 3&4)		15,000	
66	Civics for Secondary School Book Three (New Syllabus)		11,000	
67	Civics for Secondary School Book Four (New Syllabus)		11,000	
68	Topics for Ordinary Level Civics: Form 3&4 Qns with Ans		12,000	
69	A' Level General Studies Notes for Form 5&6: (New Syllabus)		15,000	
70	A' Level General Studies: Questions with Answers for Form 5&6		15,000	
71	Geography for Secondary Schools Book One (New Syllabus)		12,000	
72	Geography for Secondary Schools Book Two (New Syllabus)		13,000	
73	Geography for Secondary Schools Book Three (New Syllabus)		15,000	
74	Geography for Secondary Schools Book Four (New Syllabus)		13,000	
75	Comprehensive Approach to O'Level Geography: Qns with Ans Form 1&2		11,000	
76	Contemporary Approach to O'Level Geography: Qns with Ans Form 3&4		12,000	
77	O' Level Physical Geography: Notes, Qns with Ans for Form 3&4		15,000	
78	Fundamentals of Geography for Sec. Schools Qns with Ans Form 1,2,3&4		13,000	
79	An Integrated Focal Regional Study on Human and Economic Geography A'Level		25,000	
80	A Comprehensive Approach to Physical Geography for Secondary Schools		22,000	
81	Contemporary Approach A'Level Geography: Qns with Ans Form5&6 Paper I&II		15,000	
82	The Comprehensive Approach to O' Level Geography: Qns with Ans Form 3&4		15,000	
83	Advanced Level Practical Geography: Theory and Practice Form 5&6		18,000	
84	Map Work for Ordinary Level: Theory and Practice Form 3&4		10,000	
85	Commerce for Secondary Schools Book One for Form 1		11,000	
86	Commerce for Secondary Schools Book Two for Form 2		12,000	
87	Commerce for Secondary Schools Book Three for Form 3		13,000	
88	Commerce for Secondary Schools Book Four for Form 4		15,000	
89	Commerce for Ordinary Level Form 1&2 Questions with Answers		10,000	
90	Commerce for Ordinary Level Form 3&4 Questions with Answers		13,000	
91	Economics for Advanced Level Paper One and Professional Studies		22,000	
92	Economics for Advanced Level Paper Two and Professional Studies		22,000	
93	Economics for A' Level P I and Professional Studies: Qns with Ans		20,000	
94	Economics for A' Level P II and Professional Studies: Qns with Ans		20,000	
95	The Modern Dictionary of Economics and Commerce		20,000	
96	Commerce for A'Level for Form 5&6 and Professional Studies		20,000	
97	BookKeeping for Secondary Schools Book One for Form 1 Students		11,000	
98	BookKeeping for Secondary Schools Book Two for Form 2 Students		12,000	
99	BookKeeping for Secondary Schools Book Three for Form 3 Students		13,000	
100	BookKeeping for Secondary Schools Book Four for Form 4 Students		15,000	
101	Advanced Level Accountancy: Text Book for Form 5&6 Students		22,000	
102	BookKeeping for Secondary Schools Qns/Ans Form 1&2		10,000	
103	BookKeeping for Secondary Schools Qns/Ans Form 3&4		13,000	
104	Comprehensive Chemistry for Secondary Schools Book One		11,000	

105	Comprehensive Chemistry for Secondary Schools Book Two		11,000	
106	Comprehensive Chemistry for Secondary Schools Book Three		15,000	
107	Comprehensive Chemistry for Secondary Schools Book Four		15,000	
108	Contemporary O'Level Chemistry Papers: Qns with Ans 1&2		12,000	
109	Comprehensive O'Level Chemistry: Qns with Ans 1&2		13,000	
110	Comprehensive Approach to O'Level Chemistry: Qns with Ans, 3&4		15,000	
111	Comprehensive Approach to A'Level Chemistry: Qns with Ans, 5&6		20,000	
112	General and Physical Chemistry for Advanced Level: Form 5&6		15,000	
113	Advanced Level Chemistry for form 5&6 (new syllabus 2009)		35,000	
114	Contemporary Physics for Secondary Schools Book One		11,000	
115	Contemporary Physics for Secondary Schools Book Two		11,000	
116	Contemporary Physics for Secondary Schools Book Three		15,000	
117	Contemporary Physics for Secondary Schools Book Four		15,000	
118	Contemporary Ordinary Level Physics: Qns with Ans Form 1&2		10,000	
119	Contemporary A' Level Physics: Questions with Answers Form 5&6		30,000	
120	Contemporary O' Level Physics: Questions with Answers Form 3&4		13,000	
121	Advanced Level Physics for Form 5&6 (New Syllabus 2009)		35,000	
122	New Essentials of Biology for Sec. Schools Book 1 (New Syllabus)		11,000	
123	New Essentials of Biology for Sec. Schools Book 2 (New Syllabus)		12,000	
124	New Essentials of Biology for Sec. Schools Book 3 (New Syllabus)		15,000	
125	New Essentials of Biology for Sec. Schools Book 4 (New Syllabus)		15,000	
126	Comprehensive Approach to O'Level Biology: Qns with Ans, 1&2		12,000	
127	Comprehensive Approach to O'Level Biology: Qns with Ans, 3&4		15,000	
128	Topics for O'Level Biology: Qns with Ans for Form 1,2,3&4		10,000	
129	Comprehensive Approach to A'Level Biology: Qns with Ans, 5&6		20,000	
130	Advanced Level Biology: Text Book for Form 5 Students		22,000	
131	Advanced Level Biology: Text Book for Form 6 Students		25,000	
132	Basic Mathematics for Secondary Schools Book One (New Syllabus)		14,000	
133	Basic Mathematics for Secondary Schools Book Two (New Syllabus)		14,000	
134	Basic Mathematics for Secondary Schools Book Three (New Syllabus)		15,000	
135	Basic Mathematics for Secondary Schools Book Four (New Syllabus)		15,000	
136	Contemporary O'Level B/Mathematics Papers: Qns with Ans 1&2		12,000	
137	Contemporary O'Level B/Mathematics Papers: Qns with Ans 3&4		13,000	
138	Four Figure Mathematical Tables		5,000	
139	O'Level Basic Mathematics: Solved (NECTA) Qns (1984-2007)		15,000	
140	Basic Applied Mathematics (BAM) for Advanced Level: Form 5&6		15,000	
141	Contemporary A'Level Pure Mathematics: Qns with Ans 5&6		30,000	
142	Additional Mathematics for Secondary Schools: Book One		12,000	
143	Additional Mathematics for Secondary Schools: Book Two		12,000	
144	Additional Mathematics for Secondary Schools: Book Three		12,000	
145	Additional Mathematics for Secondary Schools: Book Four		13,000	
146	Mathematics Formulae and Theorems		10,000	
147	Advanced Level Pure Mathematics Form 5&6 (New Syllabus 2009)		50,000	
148	Bible Knowledge for Secondary Schools: Book One		12,000	
149	Bible Knowledge for Secondary Schools: Book Two		13,000	
150	Bible Knowledge for Secondary Schools: Book Three		14,000	
151	Bible Knowledge for Secondary Schools: Book Four		15,000	
152	Divinity for Advanced Secondary Schools: Form Five		15,000	
153	Divinity for Advanced Secondary Schools: Form Six		20,000	
154	Bible Knowledge Review for Secondary Schools Form 1, 2, 3 & 4		18,000	
155	Divinity Paper 1 & 2 for Advanced Level Form 5 & 6 Questions with Model Answers		25,000	
156	Jitayarishe kwa Hisabati Shule za Msingi: Kanuni na Majaribio Darasa la 5,6&7		8,000	
157	Primary Schools Mathematics Test Papers for Standard 5,6&7		8,000	

158	Hisabati Darasa la Nne: Shule za Msingi (Maswali na Majibu)		7,000	
159	Standard 4 Science Exams: Qns with Ans for Primary English Medium Schools		7,000	
160	Mathematics for Primary Schools Standard Four: Test Papers		7,000	
161	Jitayarishe kwa Uraia: Darasa la 3&4: Maswali na Majibu		7,000	
162	Jitayarishe kwa Uraia: Darasa la 5,6&7: Maswali na Majibu		7,000	
163	Jitayarishe kwa Historia: Darasa la 3&4: Maswali na Majibu		7,000	
164	Jitayarishe kwa Historia: Darasa la 5,6&7: Maswali na Majibu		7,000	
165	Jitayarishe kwa Jiografia: Darasa la 3&4: Maswali na Majibu		7,000	
166	Jitayarishe kwa Jiografia: Darasa la 5,6&7: Maswali na Majibu		7,000	
167	Jitayarishe kwa Kiswahili: Darasa la 3&4: Maswali na Majibu		7,000	
168	Jitayarishe kwa Kiswahili: Darasa la 5,6&7: Maswali na Majibu		7,000	
169	Jitayarishe kwa Sayansi: Darasa la 3&4: Maswali na Majibu		7,000	
170	Jitayarishe kwa Sayansi: Darasa la 5,6&7: Maswali na Majibu		7,000	
171	Primary Schools English: Standard 3&4: Qns with Ans		7,000	
172	Primary Schools English: Standard 5,6&7: Qns with Ans		7,000	
173	Revision English Test Papers: Standard 5,6&7 Qns with Ans		7,000	
174	Uongozi na Utawala wa Mwl. Nyerere		20,000	
175	The Story of the Tanzania Parliament		15,000	
176	Reflections on the First Decade of Multiparty Politics in Tanzania		20,000	
177	50 Years of Independence: A Concise Political History of Tanzania		20,000	
179	Global Connection: Understanding African Culture		20,000	
180	Research Proposal and Dissertation Writing		20,000	
181	Culture and Tourism in Tanzania		50,000	
182	Wito wangu, Imani yangu		6,000	
183	Soka la Tanzania		15,000	
184	Makatazo ya Rushwa kwa Mujibu wa Biblia, Kurani, Suna za Mtume na Sheria za nchi		7,000	
185	Binadamu na Kazi kwa Mujibu wa Biblia, Kurani na Suna za Mtume na Sheria za nchi		7,000	
186	The Parliament Privilege in Tanzania: Law and Practice		15,000	
187	Development Studies for Colleges and Universities		20,000	
188	Review & Pass Biology National Examination Papers for Ordinary Level		12,000	
189	Review & Pass Physics National Examination Papers for Ordinary Level		12,000	
190	Review & Pass Chemistry National Examination Papers for Ordinary Level		12,000	
191	Review & Pass Basic Mathematics National Examination Papers for Ordinary Level		12,000	
192	Review & Pass History National Examination Papers for Ordinary Level		12,000	
193	Review & Pass Civics National Examination Papers for Ordinary Level		12,000	
194	Review & Pass Geography National Examination Papers for Ordinary Level		12,000	
195	Review & Pass English National Examination Papers for Ordinary Level		12,000	
196	Jiandae: Faulu Kiswahili Mitihani ya Taifa kidato cha 3&4		12,000	
ENGLISH MEDIUM PRIMARY SCHOOL BOOKS FOR TANZANIA MAINLAND AND ZANZIBAR				
197	Nahau kwa Shule za Msingi, Sekondari na Vyuo: Tanzania Bara na Visiwani		8,000	
198	Vitendawili kwa Shule za Msingi, Sekondari na Vyuo: Tanzania Bara na Visiwani		8,000	
199	Methali na Misemo kwa Shule za Msingi, Sekondari na Vyuo: Tanzania Bara na Visiwani		10,000	
200	Mathematics Pupil's Book 1 for Zanzibar Primary Schools		8,000	
201	Mathematics Pupil's Book 2 for Zanzibar Primary Schools		8,000	
202	Mathematics Pupil's Book 3 for Zanzibar Primary Schools		8,000	
203	Mathematics Pupil's Book 4 for Zanzibar Primary Schools		8,000	
204	Mathematics Pupil's Book 5 for Zanzibar Primary Schools		8,000	
205	Mathematics Pupil's Book 6 for Zanzibar Primary Schools		8,000	

206	Kiswahili Darasa la 1: Skuli za msingi Zanzibar		8,000	
207	Kiswahili Darasa la2: Skuli za msingi Zanzibar		8,000	
208	Kiswahili Darasa la 3: Skuli za msingi Zanzibar		8,000	
209	Kiswahili Darasa la 4: Skuli za msingi Zanzibar		8,000	
210	Kiswahili Darasa la 5: Skuli za msingi Zanzibar		8,000	
211	Kiswahili Darasa la 6: Skuli za msingi Zanzibar		8,000	
212	English Pupil's Book 5 for Zanzibar Primary Schools		8,000	
213	English Pupil's Book 6 for Zanzibar Primary Schools		8,000	
214	Science Pupil's Book 5 for Zanzibar Primary Schools		8,000	
215	Science Pupil's Book 6 for Zanzibar Primary Schools		8,000	
216	Social studies Pupil's Book 1 for Zanzibar Primary Schools		8,000	
217	Social studies Pupil's Book 2 for Zanzibar Primary Schools		8,000	
218	Social studies Pupil's Book 3 for Zanzibar Primary Schools		8,000	
219	Social studies Pupil's Book 4 for Zanzibar Primary Schools		8,000	
220	ICT Pupil's Book 5 for Zanzibar Primary Schools		8,000	
221	ICT Pupil's Book 6 for Zanzibar Primary Schools		8,000	
222	Geography Pupil's Book 5 for Zanzibar Primary Schools		8,000	
223	Geography Pupil's Book 6 for Zanzibar Primary Schools		8,000	
224	Sports and Games Pupil's Book 5 Zanzibar Primary Schools		8,000	
225	Sports and Games Pupil's Book 6 Zanzibar Primary Schools		8,000	
226	Historia Darasa La 5 kwa Skuli za Msingi Zanzibar		8,000	
227	Historia Darasa La 6 kwa Skuli za Msingi Zanzibar		8,000	
228	Uraia Darasa La 5 kwa Skuli za Msingi Zanzibar		8,000	
229	Uraia Darasa La 6 kwa Skuli za Msingi Zanzibar		8,000	
230	English Standard 1 for Zanzibar Primary Schools: Pupil's Book		8,000	
231	English Standard 1 for Zanzibar Primary Schools: Pupil's Book		8,000	
232	English Standard 1 for Zanzibar Primary Schools: Pupil's Book		8,000	
233	English Standard 1 for Zanzibar Primary Schools: Pupil's Book		8,000	
234	Science Standard 1 for Zanzibar Primary Schools: Pupil's Book		8,000	
235	Science Standard 2 for Zanzibar Primary Schools: Pupil's Book		8,000	
236	Science Standard 3for Zanzibar Primary Schools: Pupil's Book		8,000	
237	Science Standard 4 for Zanzibar Primary Schools: Pupil's Book		8,000	
238	Vocational Training Standard 5 for Zanzibar Primary School: Pupil's Book		8,000	
239	Vocational Training Standard 5 for Zanzibar Primary School: Pupil's Book		8,000	
240	Dini ya Kiislam Darasa la 1 kwa Skuli za Msingi Zanzibar		8,000	
241	Dini ya Kiislam Darasa la 2 kwa Skuli za Msingi Zanzibar		8,000	
242	Dini ya Kiislam Darasa la 3 kwa Skuli za Msingi Zanzibar		8,000	
243	Dini ya Kiislam Darasa la 4kwa Skuli za Msingi Zanzibar		8,000	
244	Dini ya Kiislam Darasa la 5 kwa Skuli za Msingi Zanzibar		8,000	
245	Dini ya Kiislam Darasa la 6 kwa Skuli za Msingi Zanzibar		8,000	
246	Arabic Knowledge Standard 1 for Zanzibar Primary Schools Pupil's Book		8,000	
247	Arabic Knowledge Standard 2 for Zanzibar Primary Schools Pupil's Book		8,000	
248	Arabic Knowledge Standard 3 for Zanzibar Primary Schools Pupil's Book		8,000	
249	Arabic Knowledge Standard 4 for Zanzibar Primary Schools Pupil's Book		8,000	
250	Arabic Knowledge Standard 5 for Zanzibar Primary Schools Pupil's Book		8,000	

251	Arabic Knowledge Standard 6 for Zanzibar Primary Schools Pupil's Book		8,000	
252	Atlas for Zanzibar Primary Schools		15,000	
253	Atlasi kwa Skuli za Msingi Zanzibar		15,000	
254	Arithmetic for Zanzibar Pre-Primary School Stage I		8,000	
255	Arithmetic for Zanzibar Pre-Primary School Stage II		8,000	
256	Science for Zanzibar Pre-Primary School Stage I		8,000	
257	Science for Zanzibar Pre-Primary School Stage II		8,000	
258	Kiswahili kwa Skuli za Maandalizi Zanzibar Hatua ya I		8,000	
259	Kiswahili kwa Skuli za Maandalizi Zanzibar Hatua ya II		8,000	
	Atlas for English Medium Primary Schools		15,000	
	Atlasi kwa Shule za Msingi Tanzania		15,000	
260	Social Studies for English Medium Primary Schools: Pupil's Book Standard 3		8,000	
261	Social Studies for English Medium Primary Schools: Pupil's Book Standard 4		8,000	
262	Social Studies for English Medium Primary Schools: Pupil's Book Standard 5		8,000	
263	Social Studies for English Medium Primary Schools: Pupil's Book Standard 6		8,000	
264	Arithmetic for English Medium Primary Schools: Pupil's Book: Standard 1		8,000	
265	Arithmetic for English Medium Primary Schools: Pupil's Book Standard 2		8,000	
266	Mathematics for English Medium Primary Schools: Pupil's Book Standard 3		8,000	
267	Mathematics for English Medium Primary Schools: Pupil's Book Standard 4		8,000	
268	Mathematics for English Medium Primary Schools: Pupil's Book Standard 5		8,000	
269	Mathematics for English Medium Primary Schools: Pupil's Book Standard 6		8,000	
270	Health Care and Environment for English Medium Primary Schools: Pupil's Book SDT1		8,000	
271	Health Care and Environment for English Medium Primary Schools: Pupil's Book STD 2		8,000	
272	Science and Technology for English Medium Primary Schools: Pupil's Book STD 3		8,000	
273	Science and Technology for English Medium Primary Schools: Pupil's Book STD 4		8,000	
274	Science and Technology for English Medium Primary Schools: Pupil's Book STD 5		8,000	
275	Science and Technology for English Medium Primary Schools: Pupil's Book STD 6		8,000	
276	Civic and Moral Education for English Medium Primary Schools: Pupil's Book STD 3		8,000	
277	Civic and Moral Education for English Medium Primary Schools: Pupil's Book STD 4		8,000	
278	Civic and Moral Education for English Medium Primary Schools: Pupil's Book STD 5		8,000	
279	Civic and Moral Education for English Medium Primary Schools: Pupil's Book STD 6		8,000	
281	Stadi za Kusoma: Shule za Msingi: Mtaala wa Kiingereza: Kitabu cha Mwanafunzi (DRS 1)		8,000	
282	Stadi za Kuandika: Shule za Msingi: Mtaala wa Kiingereza: Kitabu cha Mwanafunzi (DRS 1)		8,000	
283	Stadi za Kusoma: Shule za Msingi: Mtaala wa Kiingereza: Kitabu cha Mwanafunzi (DRS 2)		8,000	
284	Stadi za Kuandika: Shule za Msingi: Mtaala wa Kiingereza: Kitabu cha Mwanafunzi (DRS 2)		8,000	
285	Kiswahili: Shule za Msingi: Mtaala wa Kiingereza: Kitabu cha Mwanafunzi (DRS 3)		8,000	
286	Kiswahili: Shule za Msingi: Mtaala wa Kiingereza: Kitabu cha Mwanafunzi (DRS 4)		8,000	
287	Kiswahili: Shule za Msingi: Mtaala wa Kiingereza: Kitabu cha Mwanafunzi (DRS 5)		8,000	
288	Kiswahili: Shule za Msingi: Mtaala wa Kiingereza: Kitabu cha Mwanafunzi (DRS 6)		8,000	
289	Writing Skills for English Medium Primary Schools: Pupil's Book (STD 1)		8,000	
290	Reading Skills for English Medium Primary Schools: Pupil's Book (STD 1)		8,000	
291	Writing Skills for English Medium Primary Schools: Pupil's Book (STD 2)		8,000	
292	Reading Skills for English Medium Primary Schools: Pupil's Book (STD 2)		8,000	

293	English for English Medium Primary Schools: Pupil's Book (Standard 3)		8,000	
294	English for English Medium Primary Schools: Pupil's Book (Standard 4)		8,000	
295	English for English Medium Primary Schools: Pupil's Book (Standard 5)		8,000	
296	English for English Medium Primary Schools: Pupil's Book (Standard 6)		8,000	
297	Vocational Training for English Medium Primary Schools: Pupil's Book (Standard 5)		8,000	
298	Vocational Training for English Medium Primary Schools: Pupil's Book (Standard 6)		8,000	
299	Arithmetics for Pre – Primary Schools		6,000	
300	Building Relationship for Pre – Primary Schools		6,000	
301	Sports, Games and Arts for Pre – Primary Schools		6,000	
302	Environmental Care for Pre – Primary Schools		6,000	
303	Communication Skills for Pre – Primary Schools		6,000	
304	Healthcare for Pre – Primary Schools		6,000	
305	Adha ya Ukimwi		8,000	
306	A-Z Kuhusu Ukimwi		8,000	
307	Dhana ya Ukimwi		8,000	
308	Ifahamu Sheria ya Kuzuia na Kudhibiti Ukimwi ya Mwaka 2008		8,000	
309	Ukimwi na Dawa za Kulevya		8,000	
310	Madhara ya Ukimwi kwa Maendeleo ya Jamii		8,000	
311	Majibu Sahihi Kuhusu Ukimwi		8,000	
312	Vijana na Ukimwi		8,000	

ANNEX 3: OUR MAJOR CUSTOMERS AND SALES OUTLETS

S/N	Name	Location/City/Town
1.	Diocese of Western Tanganyika	Kasulu
2.	Manyika Stationery & Sundry Supplies	Sumbawanga
3.	Igunga General Supplies	Tabora
4.	Jacaranda Metro Bookshop	Karatu
5.	K3 Bookshop & Stationery	Sikonge
6.	Kanisa la Biblia Publishers	Iringa
7.	KSS	Zanzibar
8.	Mzumbe University	Mzumbe, Morogoro
9.	Book point	Arusha
10.	K.S.S Bookshop	Zanzibar
11.	King Timber & Material Supplies (1988) Ltd	Bariadi
12.	Bariadi Booksellers & Stationery	Bariadi
13.	Kasimbazi Enterprise	Arusha
14.	Millennium Stationery	Makete
15.	Christian Bookshop	Moshi
16.	Shabani Mohamed Kinduliza	Songea
17.	El Samba Stationery & Bookshop	Mkuu, Rombo
18.	Golden Education Investors	Mbeya
19.	Mashiku Stationery & Books	Shinyanga
20.	Msilanga Bookshop	Kibaha
21.	Church Bookshop	Bukoba
22.	Abacus Bookshop	Dar es Salaam
23.	Afri Book Services	Dar es Salaam
24.	Aggrey Bookshop	Dar es Salaam
25.	Alfa Abra & Enterprises	Dar es Salaam
26.	Amnet Books Ltd	Dar es Salaam
27.	B.J. & B.M. Enterprises	Dar es Salaam
28.	Beam Tanzania Ltd	Dar es Salaam

29.	Best Books & Stationeries Company	Dar es Salaam
30.	Brian (T) Investments	Dar es Salaam
31.	Bukagile Bookshop and Stationary	Dar es Salaam
32.	Business Printers Ltd	Dar es Salaam
33.	C.M. Educational Material & General Supplies	Dar es Salaam
34.	C.W.T. Bookshop & Stationery	Same
35.	Double A – Bookshop	Mwanza
36.	Furaha Bookshop	Dar es Salaam
37.	Group Four General Traders	Kiomboi
38.	Ite Enterprises	Mbeya
39.	Kondoa Bookshop	Kondoa
40.	M/S Mosa Investment Co. (Mosaic)	Bagamoyo
41.	Mage General Enterprises	DSM
42.	Malindi Office Supplies & Services	Dar es Salaam
43.	Masomo Bookshop	Zanzibar
44.	Mbesa Books Distributors Ltd	Dar es Salaam
45.	Modern Environmental Management & Consultancy	Bukoba
46.	Momark Equipment & General Supplies	Dar es Salaam
47.	Morogoro Elimu Supplies	Morogoro
48.	Mponzela Books & Stationeries	Kigoma
49.	Mwajombe General Trading	Makambako
50.	Ndanda Mission Press	Ndanda
51.	Peramiho Bookshop	Songea
52.	Rey Bookshop	Bukoba
53.	Royal Modern Stationery & Bookshop	Same
54.	Ruvuma Hardware & Stationery	Songea
55.	Sadrick Enterprises & General Supplies	Dar es Salaam
56.	Seifi School Centre	Dar es Salaam
57.	Serengeti Bookshop	Mwanza
58.	Shammah Bookshop & Christian Music Centre	Arusha
59.	Sirori Simba Co. Ltd	Musoma
60.	Shirika la Kikristo la Maandiko Ltd	Dar es Salaam
61.	Sima Enterprises & General Supplies	Kahama
62.	Super Sayari	Shinyanga
63.	Princess Text Books	Dar es Salaam
64.	Kalikwik Bookshop	Dar es Salaam
65.	5 M General Supplies Co. Ltd	Dodoma
66.	Central Business Systems Ltd	Dar es Salaam
67.	J.J. Collection	Arusha
68.	Creta Ltd	Nansio
69.	King Corporation Ltd	Mwanza
70.	Mlimba	Mbeya
71.	New Sayari General Supplies	Biharamulo
72.	Diocese of Vitoria Nyanza	Mwanza
73.	M/S Tae Stationery & Books	Lushoto
74.	Massana Bookshop	Mwanza
75.	Itamba Enterprises & General Supplies	Tanga
76.	Kabwana Enterprises	Kigoma
77.	Lilian Kinyemi	Maswa
78.	Freno Genral Enterprises	Mtwara
79.	Tan Image Services	Dar es Salaam
80.	Kauga General Supplies	Kigoma
81.	Gimunta Champion Traders Ltd	Musoma
82.	Kilima Ndege Bookshop	Pemba
83.	T&L Import & Export Ltd	Masasi
84.	ELCT Lutheran Centre Bookshop	Singida
85.	Kituta Enterprises	Kilwa Masoko
86.	MB Office Machines & General Trading	Mbinga
87.	Manyara General & Printers	Arusha

88.	Central Tanganyika Press	Dodoma
89.	Printers & Books Supplies Ltd	Dar es Salaam
91.	Manyofu Enterprises General	Kigoma
92.	African Drum Herald (A.D.H.) Booksellers	Mbeya
93.	General Booksellers	Dar es Salaam
94.	Huduma Trading Co.	Tabora
96.	Mabulla General Supplies & Booksellers	Shinyanga
97.	Karatu Stationeries & Office Supply	Arusha
98.	Dubai Trading Centre	Dar es Salaam
99.	Mass trading Co.	Tabora
100.	Paran General Traders Ltd	Iringa
101.	Cheja Simon Lubatula Booksellers, Printing & Stationery	Malampaka
102.	Boisafi Shopping Centre	Moshi
103.	T.P.H. Bookshop	Dar es Salaam
104.	Excellent Enterprises	Mwanza
105.	A.M. Nyale Enterprises Co. Ltd	Mtwara
107.	Mathews Bookstore & Stationery	Dar es Salaam
109.	Bahasha Screen tech Printers	Musoma
110.	G.M. School Equipment	Kigoma
111.	Mazengo Secretarial Bureau	Kibaha
112.	Ochaka Investment	Dar es Salaam
113.	African Inland Church Bookshop	Mwanza
114.	Deograsia Anton Honde	Songea
115.	Emmanuel F. Mvungi	Lushoto
116.	KASE Bookshop & Stores Ltd	Arusha
117.	Kimali Enterprises	Meatu
118.	T & J Bookshop	Dar es Salaam
119.	MC Multrade International Ltd	Dar es Salaam
120.	Tabora Book Centre	Dar es Salaam
121.	Connect Company Ltd	Bunda
122.	Mhilu & Godfrey B/Shop	Dodoma
123.	H.K. Books Ltd	Bukoba
124.	Benedictine Publications Peramiho Bookshop	Peramiho
125.	C.N.C. Secretarial Bureau	Dar es Salaam
126.	Kiiya Investments	Dar es Salaam
127.	Mtwara Education Centre	Mtwara
128.	KKT Dayosisi ya Pare	Same
129.	Press & Publicity Centre	Dar es Salaam
130.	Linda Bookshop	Mtwara
131.	Ismail Bookshop	Morogoro
132.	B.M.N. Partners & General Traders	Singida
133.	ELCT Church Bookshop	Bukoba
134.	Dalla's Investments	Iringa
135.	Musoma Printers Ltd	Musoma
136.	Mwenge Best Books Centre	Dar es Salaam
137.	Lake Printing Works Ltd	Mwanza
138.	Hilda Stationery	Njombe
139.	Heko Publishers Ltd	Dar es Salaam
140.	Lutengano Lutheran Bookshop	Iringa
141.	Pyramid Books & Stationery	Dar es Salaam
142.	Amulike Mwandela Stationery & Booksellers	Tukuyu
143.	Standard Education Centre	Dar es Salaam
144.	Sokoine University of Agriculture	Morogoro
145.	Brotherhood Investments	Tunguru
146.	Kimahama Literature Centre	Arusha
147.	T.M.P Bookshop	Tabora
148.	Tanzania Elimu Supplies Ltd	Dar es Salaam
149.	Tanzania Institute of Education	Dar es Salaam
150.	Tanzania School & Office Materials	Dar es Salaam

151.	Tanzania School Equipment Centre	Dar es Salaam
152.	Taslim Bookshop	Arusha
153.	TEPU Bookshop	Bukoba
154.	The Dar es Salaam Printers Ltd	Dar es Salaam
155.	The General Booksellers Ltd	Dar es Salaam
156.	The New Text Book Centre	Dar es Salaam
157.	The Tepusa Bookshop	Dar es Salaam
158.	TMP	Dar es Salaam
159.	Totoo Stationery & Office supply Ltd	Moshi
160.	Tugeme Stationery & Secretarial Services	Tukuyu
161.	Tula Bookshop & Stationery	Tukuyu
162.	Uhuru Book Centre	Dar es Salaam
163.	Various Universities & Colleges in Rwanda	Rwanda
164.	Various Universities & Colleges in Tanzania	Tanzania
165.	Various Universities & Colleges in Uganda	Uganda
166.	Victoria Education Promotional Centre	Mwanza
167.	Victoria Peter Maeda	Kongwa
168.	Vision 2000	Zanzibar
169.	Waziri Enterprises	Mpanda
170.	Yusufu Bwanawezi Stationery Services	Nachingwea
171.	Zablon Kitundya	Mwanza
172.	Zawadi Bookshop	Kilwa Masoko

KEY ASSUMPTIONS AND CONSIDERATION:

Table 1

SN	PARTICULARS	FOREX RATE	EQUIVALENCY	CONVERSION DATE	INTEREST RATE	SENSITIVITY FACTOR ****
[A]	<u>EXCHANGE RATE:</u>					
1.	US\$ to Tshs	1.00	2550.00000	2022		
2.	£ to Tshs	1.00	2800.00000	2022		
3.	£ to US\$	1.00	1.09804	2022		
4.	Euro to Tshs	1.00	2775.00000	2022		
5.	US\$ to Euro	1.00	0.91892	2022		
[B]	<u>INTEREST RATES:</u>					
1.	Overdrafts				15%	
2.	Term Loan				15%	
[C]	<u>SENSITIVITY FACTOR:</u>					
	Used to test the projects strengths in case of changes in the exchange rate					1.00
[D]	<u>OTHERS:</u>					
	A margin on goods purchased is projected at:					
	Efficiency Utilisation	54.0%	65.0%	75.0%	85.0%	85.0%

NOTE:

*** = The exchange rates used are Average rates for the year 2022

INVESTMENT SCHEDULE:							Table 2
SN	DETAILS OF THE EXPENDITURE	UNIT COST	QUANTINTY PIECES	FINANCING ARRANGEMENT			TOTAL [EURO]
				EQUITY	LOAN	TOTAL [Tshs]	
[A]	LAND AND BUILDINGS [TSHS]:						
	Land, building & other developments			11,650,000,000.00	38,850,000,000.00	50,500,000,000.00	18,198,198
				0.00	0.00	0.00	-
[B]	PLANT, MACHINERY, TOOLS & EQUIPMENTS:						
1	PRE-PRESS (CTP)						
2	PRESS (PRINTING)	-	-	0.00	0.00	0.00	-
3	DIGITAL			7,450,000,000	37,780,095,050.00	45,230,095,050.00	16,299,133
4	POST PRESS			-	-	-	-
5	POSTPRESS (Finishing)			-	-	-	-
[C]	UTILITY VEHICLES						
1	Fuse Tracks	464,750,000.00	2		929,500,000.00	929,500,000.00	334,955
2	Scania Tracks	707,625,000.00	3		2,122,875,000.00	2,122,875,000.00	765,000
3					0.00	0.00	-
[D]	FURNITURES, FIXTURE & FITTINGS:						
1	Refrigerators, tools, computers & its accessories			1,526,540,000.00	2,784,500,000.00	4,311,040,000.00	1,553,528
2	Furniture & fittings	-		987,950,000.00	2,150,000,000.00	3,137,950,000.00	1,130,793
	Sub-total			21,614,490,000.00	84,616,970,050.00	106,231,460,050.00	38,281,607
[E]	PRE-OPERATIONAL EXPENSES [TSHS]:						
1.	Fuel and oil	1,648,500,000	1	1,648,500,000.00	0.00	1,648,500,000.00	594,054
2.	Feasibility Study Preparation	1,530,500,000	1	1,530,500,000.00	0.00	1,530,500,000.00	551,532
3.	Legal Documentation/Licence	886,600,000	1	886,600,000.00	0.00	886,600,000.00	319,495
4.	Directors Renumeration	255,000,000	4	1,020,000,000.00	0.00	1,020,000,000.00	367,568
5.	Salary and Wages (First Month)	55,750,000	150	2,787,500,000.00	5,575,000,000.00	8,362,500,000.00	3,013,514
6.	Electricity and Water	-	0	2,245,000,000.00	8,450,000,000.00	10,695,000,000.00	3,854,054
7.	Casual labour	-	0	416,000,000.00	815,590,000.00	1,231,590,000.00	443,816
8.	Other expenses	-	0	252,000,000.00	674,850,000.00	926,850,000.00	334,000
	Management Costs			1,567,000,000.00	4,650,000,000.00	6,217,000,000.00	2,240,360
	Sub-total			12,353,100,000.00	20,165,440,000.00	32,518,540,000.00	11,718,393
	TOTAL INVESTMENT COSTS			33,967,590,000.00	104,782,410,050.00	138,750,000,050.00	50,000,000

NB: Exchange Rate used is 1EURO = Tshs 2,775.00

FINANCING %AGE

24.5%

75.5%

100%

PROVISIONAL LOAN REPAYMENT SCHEDULE [TSHS]:

Table 3

SN	PARTICULARS/YEARS	0	1	2	3	4	5
1.	Balance B/F		104,782,410,050	90,136,150,915	72,853,565,136	52,460,113,917	28,395,841,478
2.	Loan Disbursement	104,782,410,050					
	Interest Capitalized	0					
3.	Interest Payment during grace period	9,430,416,905	18,860,833,809	16,224,507,165	13,113,641,724	9,442,820,505	5,111,251,466
4.	Principal Payment		14,646,259,135	17,282,585,779	20,393,451,219	24,064,272,439	28,395,841,478
5.	Balance C/F	104,782,410,050	90,136,150,915	72,853,565,136	52,460,113,917	28,395,841,478	0
6.	Total Loan Service		33,507,092,944	33,507,092,944	33,507,092,944	33,507,092,944	33,507,092,944

PROJECTED DIRECT & INDIRECT OPERATING EXPENSES:		Table 4							
SN	PARTTICULARS/YEARS	1	2	3	4	5	6	7	8
[A]	DIRECT EXPENSES:								
1.	Service Overhead	2,870,000	2,927,400	2,985,948	3,045,667	3,106,580	3,168,712	3,232,086	3,296,728
2.	Other Direct Overhead	129,360,424,000	131,947,632,480	134,586,585,130	137,278,316,832	140,023,883,169	142,824,360,832	145,680,848,049	148,594,465,010
3.									
4.									
	Sub-total	129,363,294,000	131,950,559,880	134,589,571,078	137,281,362,499	140,026,989,749	142,827,529,544	145,684,080,135	148,597,761,738
[B]	INDIRECT EXPENSES:								
1.	Salaries and Wages	96,300,000	110,745,000	126,249,300	128,585,502	149,159,182	168,549,876	197,203,355	226,783,858
2.	Other Administrative Expenses	3,195,500	3,834,600	4,601,520	5,521,824	6,626,189	7,951,427	9,541,712	11,450,054
	Sub-total	99,495,500	114,579,600	130,850,820	134,107,326	155,785,371	176,501,303	206,745,067	238,233,912
	TOTAL	129,462,789,500	132,065,139,480	134,720,421,898	137,415,469,825	140,182,775,120	143,004,030,847	145,890,825,202	148,835,995,650

PROJECTED WORKING CAPITAL ESTIMATE:		Table 5							
SN	PARTICULARS/YEARS	1	2	3	4	5	6	7	8
[A]	CASH:								
1.	2% of total operating costs	0	-	-	-	-	-	-	-
[B]	DEBTORS:								
1.	2% of total revenue	0	4,313,725	5,176,471	6,211,765	7,454,118	8,944,941	10,733,929	12,880,715
[C]	STOCKS:								
1.	Service Overhead	2,870,000	2,927,400	2,985,948	3,045,667	3,106,580	3,168,712	3,232,086	3,296,728
2.	Other Direct Overhead	129,360,424,000	131,947,632,480	134,586,585,130	137,278,316,832	140,023,883,169	142,824,360,832	145,680,848,049	148,594,465,010
3.	0	-	-	-	-	-	-	-	-
4.	0	-	-	-	-	-	-	-	-
	Sub-total	129,363,294,000	131,954,873,605	134,594,747,548	137,287,574,264	140,034,443,867	142,836,474,485	145,694,814,064	148,610,642,453
[D]	CREDITORS:								
1.	Utilities and other staff [1 month]	3,195,500	3,834,600	4,601,520	5,521,824	6,626,189	7,951,427	9,541,712	11,450,054
2.	Salaries, Wages [1 month]	8,025,000	9,228,750	10,520,775	10,715,459	12,429,932	14,045,823	16,433,613	18,898,655
	Sub-total	11,220,500.00	13,063,350.00	15,122,295.00	16,237,282.50	19,056,120.66	21,997,249.56	25,975,324.78	30,348,709.10
		129,352,073,500.00	131,941,810,255.49	134,579,625,253.19	137,271,336,981.36	140,015,387,746.12	142,814,477,235.73	145,668,838,739.63	148,580,293,743.90
1.	TOTAL CASH	0	-	-	-	-	-	-	-
2.	TOTAL DEBTORS	-	4,313,725.49	5,176,470.59	6,211,764.71	7,454,117.65	8,944,941.18	10,733,929.41	12,880,715.29
3.	TOTAL STOCKS	129,363,294,000.00	131,950,559,880.00	134,589,571,077.60	137,281,362,499.15	140,026,989,749.14	142,827,529,544.12	145,684,080,135.00	148,597,761,737.70
4.	TOTAL CREDITORS	11,220,500.00	13,063,350.00	15,122,295.00	16,237,282.50	19,056,120.66	21,997,249.56	25,975,324.78	30,348,709.10
1.	CHANGE IN CASH	0	-	-	-	-	-	-	-
2.	CHANGE IN DEBTORS	0	4,313,725.49	862,745.10	1,035,294.12	1,242,352.94	1,490,823.53	1,788,988.24	2,146,785.88
3.	CHANGE IN STOCKS	0	2,587,265,880.00	2,639,011,197.60	2,691,791,421.55	2,745,627,249.98	2,800,539,794.98	2,856,550,590.88	2,913,681,602.70
4.	CHANGE IN CREDITORS	0	1,842,850.00	2,058,945.00	1,114,987.50	2,818,838.16	2,941,128.90	3,978,075.22	4,373,384.31
			2,593,422,455.49						

PROJECTED INCOME [TSHS]:				Table 6					
PARTICULARS/YEARS	0	1	2	3	4	5	6	7	8
Total Revenue	0	132,000,000,000	158,400,000,000	190,080,000,000	228,096,000,000	273,715,200,000	328,458,240,000	394,149,888,000	472,979,865,600
LESS:									
Total Direct Costs	0	(129,363,294,000)	(131,950,559,880)	(134,589,571,078)	(137,281,362,499)	(140,026,989,749)	(142,827,529,544)	(145,684,080,135)	(148,597,761,738)
OPERATING PROFIT	0	2,636,706,000	26,449,440,120	55,490,428,922	90,814,637,501	133,688,210,251	185,630,710,456	248,465,807,865	324,382,103,862
LESS:									
Total Indirect Costs	0	(99,495,500)	(114,579,600)	(130,850,820)	(134,107,326)	(155,785,371)	(176,501,303)	(206,745,067)	(238,233,912)
GROSS PROFIT	0	2,537,210,500	26,334,860,520	55,359,578,102	90,680,530,175	133,532,424,880	185,454,209,153	248,259,062,798	324,143,869,950
LESS:									
Depreciation	0	(5,140,616,615)	(4,333,290,773)	(3,708,683,097)	(6,087,116,097)	(4,988,088,572)	(4,146,907,758)	(3,499,788,400)	(2,998,864,495)
Interest Capitalised		0							
Interest paid		(9,430,416,905)	(18,860,833,809)	(16,224,507,165)	(13,113,641,724)	(9,442,820,505)	(5,111,251,466)	0	0
Pre-operating Costs		0	0	0	0	0	0	0	0
PROFIT BEFORE TAX	0	(12,033,823,019)	3,140,735,938	35,426,387,840	71,479,772,353	119,101,515,803	176,196,049,929	244,759,274,398	321,145,005,455
LESS:									
Corporation Tax 30%	0	0	(942,220,781)	(10,627,916,352)	(21,443,931,706)	(35,730,454,741)	(52,858,814,979)	(73,427,782,319)	(96,343,501,637)
PROFIT AFTET TAX	0	(12,033,823,019)	2,198,515,156	24,798,471,488	50,035,840,647	83,371,061,062	123,337,234,950	171,331,492,079	224,801,503,819
Operating Surplus Percentage	0%	2%	17%	29%	40%	49%	57%	63%	69%
Gross Profit Percentage	0%	2%	17%	29%	40%	49%	56%	63%	69%
Net Profit Percentage	0%	-9%	1%	13%	22%	30%	38%	43%	48%
RETAINED EARNINGS	0	(12,033,823,019)	2,198,515,156	24,798,471,488	50,035,840,647	83,371,061,062	123,337,234,950	171,331,492,079	224,801,503,819
CUMMULATIVE RETAINING EA	0	(12,033,823,019)	(9,835,307,863)	14,963,163,626	64,999,004,273	148,370,065,335	271,707,300,285	443,038,792,364	667,840,296,183

PROJECTED CASH BUDGET STATEMENT [TSHS]:		Table 7							
PARTICULARS/YEARS	0	1	2	3	4	5	6	7	8
SOURCES OF FUNDS:									
Gross Profit	0	2,537,210,500	26,334,860,520	55,359,578,102	90,680,530,175	133,532,424,880	185,454,209,153	248,259,062,798	324,143,869,950
Bank Loan	0	104,782,410,050	0	0	0	0	0	0	0
Share Capital		0							
Equity Capital	0	33,967,590,000	0						
Change in Creditors	0	1,842,850	2,058,945	1,114,988	2,818,838	2,941,129	3,978,075	4,373,384	(30,348,709)
TOTAL	0	141,289,053,400	26,336,919,465	55,360,693,090	90,683,349,013	133,535,366,009	185,458,187,229	248,263,436,182	324,113,521,241
APPLICATION OF FUNDS:									
Purchase of Fixed Assets	0	68,345,167,550	0	0	11,460,950,000	0	0	0	0
Corporation Tax Payment	0	0	0	942,220,781	10,627,916,352	21,443,931,706	35,730,454,741	52,858,814,979	73,427,782,319
Loan Services		0	33,507,092,944	33,507,092,944	33,507,092,944	33,507,092,944	33,507,092,944	0	0
Interest Paid	0	9,430,416,905	0	0	0	0	0	0	0
Change in Debtors	0	4,313,725	862,745	1,035,294	1,242,353	1,490,824	1,788,988	2,146,786	2,576,143
Change in Stock	0	2,587,265,880	2,639,011,198	2,691,791,422	2,745,627,250	2,800,539,795	2,856,550,591	2,913,681,603	(148,597,761,738)
Change in Cash	0	0	0	0	0	0	0	0	0
TOTAL	0	80,367,164,060	36,146,966,887	37,142,140,441	58,342,828,899	57,753,055,268	72,095,887,264	55,774,643,367	(75,167,403,275)
NET SOURCES/APPLICATION	0	60,921,889,340	(9,810,047,422)	18,218,552,649	32,340,520,114	75,782,310,740	113,362,299,965	192,488,792,815	399,280,924,516
CUMMULATIVE SOURCES/APPLICATION	0	60,921,889,340	51,111,841,918	69,330,394,568	101,670,914,682	177,453,225,422	290,815,525,387	483,304,318,202	882,585,242,718

PROJECTED BALANCE SHEET [TSHS]:		Table 8							
PARTICULARS/YEARS	0	1	2	3	4	5	6	7	8
CURRENT ASSETS:									
Cash	0	60,921,889,340	51,111,841,918	69,330,394,568	101,670,914,682	177,453,225,422	290,815,525,387	483,304,318,202	882,585,242,718
Debtors	0	4,313,725	5,176,471	6,211,765	7,454,118	8,944,941	10,733,929	12,880,715	15,456,858
Stocks	129,363,294,000	131,950,559,880	134,589,571,078	137,281,362,499	140,026,989,749	142,827,529,544	145,684,080,135	148,597,761,738	0
TOTAL CURRENT ASSETS	129,363,294,000	192,876,762,946	185,706,589,467	206,617,968,831	241,705,358,548	320,289,699,907	436,510,339,451	631,914,960,655	882,600,699,576
OTHER INVESTMENTS:									
Pre-operating Costs	0	0	0	0	0	0	0	0	0
TOTAL INVESTMENTS	0	0	0	0	0	0	0	0	0
FIXED ASSETS:									
Total Fixed Assets	0	63,204,550,936	58,871,260,162	55,162,577,065	60,536,410,968	55,548,322,396	51,401,414,638	47,901,626,237	44,902,761,743
TOTAL FIXED ASSETS	0	63,204,550,936	58,871,260,162	55,162,577,065	60,536,410,968	55,548,322,396	51,401,414,638	47,901,626,237	44,902,761,743
TOTAL ASSETS	129,363,294,000	256,081,313,881	244,577,849,629	261,780,545,896	302,241,769,516	375,838,022,303	487,911,754,089	679,816,586,892	927,503,461,319
CURRENT LIABILITIES:									
Corporation Tax	0	0	942,220,781	10,627,916,352	21,443,931,706	35,730,454,741	52,858,814,979	73,427,782,319	96,343,501,637
Creditors	11,220,500	13,063,350	15,122,295	16,237,283	19,056,121	21,997,250	25,975,325	30,348,709	0
TOTAL CURRENT LIABILITIES	11,220,500	13,063,350	957,343,076	10,644,153,635	21,462,987,827	35,752,451,990	52,884,790,303	73,458,131,029	96,343,501,637
NET ASSETS	129,352,073,500	256,068,250,531	243,620,506,553	251,136,392,262	280,778,781,689	340,085,570,313	435,026,963,785	606,358,455,864	831,159,959,683
FINANCED BY:									
Share Capital	0	0	33,967,590,000	33,967,590,000	33,967,590,000	33,967,590,000	33,967,590,000	33,967,590,000	33,967,590,000
Equity Capital	0	33,967,590,000	0	0	0	0	0	0	0
Loan Balance	0	104,782,410,050	90,136,150,915	72,853,565,136	52,460,113,917	28,395,841,478	0	0	0
Capital Reserve	0	129,352,073,500	129,352,073,500	129,352,073,500	129,352,073,500	129,352,073,500	129,352,073,500	129,352,073,500	129,352,073,500
Retaining Earnings	0	(12,033,823,019)	(9,835,307,863)	14,963,163,626	64,999,004,273	148,370,065,335	271,707,300,285	443,038,792,364	667,840,296,183
TOTAL EQUITY	0	256,068,250,531	243,620,506,553	251,136,392,262	280,778,781,689	340,085,570,313	435,026,963,785	606,358,455,864	831,159,959,683

