

# **DTG MINING LIMITED**

## **BUSINESS PLAN**

### **Executive Summary**

DTG Limited is a beginning company registered in Tanzania.

DTG Limited is Located at Kwa Mchaga Handeni Tanga Tanzania. The company has already established a stable environment for mining activities and manufacturing of machines.

DTG Limited has three shareholders as listed below.

1. DONG SEUONG RYU Korean by nationality
2. SEOKHYUN RYU Korean by nationality
3. DAVID GOLD CO. LIMITED

DTG Limited tend to operate an easily accessible facility and we deliberately facilitate easy movement of our products and raw materials ,

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

We are aware that there are several big scales and small-scale mining companies like Kamal Steel, Alaf Limited Tanzania, AngloGold Ashanti Tanzania, State mining corporation Tanzanite One, and many others scattered all around in the United Republic of Tanzania.

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

We ensured that our facility is easy to locate and we have mapped out plans to develop a wide distribution network for mineral in the world.

Much more than producing high quality minerals, our customer care is going to be second to none. We know that our customers are the reason why we are in business which is why we will go the extra mile to get them satisfied when they visit and purchase any of our Products and also to become our loyal customers and ambassadors.

DTG Limited will ensure that all our customers (wholesale distributors) are given first class treatment whenever they visit our Depot / Plant. We have a CRM software that will enable us manage a one-on-one relationship with our customers (wholesale distributors) no matter how large the numbers of our customer base

May grow too we will ensure that we are in control effectively

We make sure that our customers are involved when making some business decisions that will directly or indirectly affect them.

DTG limited is going to operating a standard and a licensed Mining company whose products will not only be sold all over the world. We are in the building mining and construction business to make profits and also to give our customers value for their money. These are some of the products and services that we are offering;

- Hard coal
- Crude petroleum
- Iron ores
- Nonferrous metal ores
- Excavators
- Construction of Roads and Minerals
- Bucket-wheel excavators
- Bulldozers
- Mining Trucks
- Dragline Excavators

And many others

## **Our vision**

Our vision is to maintaining standard mining Company whose products will be sold all over the world.

### **•Our Mission Statement**

Our mission is to maintaining a standard and world class mining Company that is in our own capacity competing with leaders in the industry such as Alaf Limited Tanzania, Anglo Gold Ashanti Tanzania, Apex Resources Limited, Benicar -Cacti Resources, Duma Gold and mines ltd, Kamal steel, Nesch Mintech Tanzania ltd,State mining coporation,Tanzanite one limited and many others. We want to maintain a mining business that will be listed amongst the top 5 mining brands in the world.

### **Our Business Structure**

DTG Limited is a business that is established with the aim of competing favorably with other leading mining brands in the market. This is why we will ensure that we put the right structure in place that will support the kind of growth that we have in mind while setting up the business.

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

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

- Managing Director
- Production/plant manager
- Human Resources and Admin Manager
- Merchandize Manager
- Sales and Marketing Manager
- Information Technologist
- Accountants / Cashiers
- Cleaners

## **Roles and Responsibilities**

### **Managing Director – CEO (Owner):**

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

## **Production Manager**

- Responsible for overseeing all the manufacturing processes and activities.
- Part of the team that determines the quantity and the quality of products that are to be manufactured
- Map out strategy that will lead to efficiency amongst workers in the production
- Responsible for training, evaluation and assessment of workers
- Ensures that the steady flow of both raw materials to the machines and easy flow of finished products through wholesale distributors to the market
- Ensures operation of machines by completing preventive maintenance requirements; calling for repairs.
- Ensures that the machines and all the work tools meets the expected safety and health standard at all times.

## **Human Resources and Admin Manager**

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

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## **Merchandize Manager**

- Manages vendor relations, market visits, and the ongoing education and development of the organizations' buying teams
- Helps to ensure consistent quality of minerals and other machinery products produced for sell.
- Responsible for the purchase of raw materials.
- Responsible for planning sales, monitoring inventory, selecting the merchandise, and writing and pricing orders to vendors
- Ensures that the organization operates within stipulated budget.

## **Sales and Marketing Manager**

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

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

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

### **Accountant / Cashier**

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

### **Client Service Executive**

Ensures that all contacts with customer (e-mail, walk-In cent SMS or phone) provides the client with a personalized customer service experience of the highest level

- Through interaction with customers on the phone, uses every opportunity to build client's interest in the company's products and services
- Manages administrative duties assigned by the store manager in an effective and timely manner
- Consistently stays abreast of any new information on DTG Limited products, promotional campaigns etc.

To ensure accurate and helpful information is supplied to clients when they make enquiries

### **Production Workers / Machine Operators:**

- Monitor the efficiency of the production line to ensure timely load and outflow.
- Assemble and prepare products for sale.
- Complete quality assurance testing on goods and products.
- Maintain proper storage for material and product inventory in warehouses.
- Organize inventory in an easy-to-access process.
- Utilize machinery such as forklifts to load orders.
- Maintain the quality and upkeep of warehouse equipment including machinery.
- Keep the machines supplied with materials or components.
- Keep an eye on gauges and instruments.
- Make checks on temperature, speed and pressure.
- Adjust the machine or call in maintenance staff if the machine stops working.
- Move materials or completed products and packages to establish locations.

### **Distribution Truck Drivers**

- Assists in loading and unloading raw materials and finished products.
- Maintains a logbook of their driving activities to ensure compliance with federal regulations governing the rest and work periods for operators.
- Keeps a record of vehicle inspections and make sure the truck is equipped with safety equipment
- Assists the transport and logistics manager in planning their route according to a delivery schedule.

- Local-delivery drivers may be required to sell products or services to stores and businesses on their route, obtain signatures from recipients and collect cash.
- Transport finished goods and raw materials over land to and from manufacturing plants or retail and distribution centers
- Inspects vehicles for mechanical items and safety issues and perform preventative maintenance
- Complies with truck driving rules and regulations (size, weight, route designations, parking, break periods etc.) as well as with company policies and procedures
- Collects and verify delivery instructions
- Reports defects, accidents or violations

## **DTG LIMITED Business Plan – MARKET ANALYSIS**

- **Market Trends**

If you are conversant with the trend in the DTG mining industry, you will quite agree that despite the fact that there are competitions in different stages of the industry. That is competitions amongst bigger corporations such Alaf Limited Tanzania, AngloGold Ashanti Tanzania, Apex Resources Limited, Benica Cacti Resources, Duma Gold and Mines ltd, Kamal Steel, Nesch Mintech Tanzania Ltd, State mining corporation, Tanzanite one Limited, State mining Corporation and many other big scales and small-scale mining industries.

Most Mining Companies are leveraging on creativity in terms of Evaluation and marketing to continue to stay afloat in the industry.

Lastly, another trend in the mining industry is the adoption of eco – friendly approach towards the mining processes. As a matter of fact, the industry’s adoption of eco-friendly practices will likely persuade environmentally conscious consumers to buy its products, while increasing operators’ efficiency.

## • **Our Target Market**

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

In view of that, we have conducted our market research and we have ideas of what our target market would be expecting from us. We are in business to engage in wholesale distribution and to retail minerals to the following ;

- Mbeya mineral market.
- Mirerani mineral market.
- Dar-es-salaam international mineral market.
- Kakonko mineral market.
- Songwe mineral market.
- Kilindi mineral market.
- Morogoro mineral market.
- Tabora mineral market.
- Hana'ng mineral market.
- Kiteto mineral market.
- Babati mineral market.
- Iringa mineral market.
- Mkinga mineral market.
- Lushaunga Nyakanazi mineral market.
- Dodoma mineral markret.
- Geita mineral market.
- Arusha mineral market.
- Same mineral market.
- Mangaka mineral market.
- Ruvuma mikneral market.
- Ruangwa mineral market.
- Kigoma mineral market.
- Mara mineral market.

- Tanga mineral market
- And many other mineral markets including different mining companies all over.

## **Our Competitive Advantage**

A close study of the mining industry reveals that the market has become much more intensely competitive over the last 5 years.

One must be centric and pro-active if wants to survive in this industry. As a matter of fact, you have to be highly creative, customer friendly too in order to compete favorably with other mining companies. We are aware of the stiffer competition and we are well prepared to compete in Tanzania and the world as well.

DTG limited is launching a standard Mining brand that will indeed become the preferred choice of residence in the world.

Part of what is going to count as competitive advantage for DTG Mining Ltd is the vast experience of our management team, we have people on board who are highly experienced and understands how to grow business from the scratch to become a worldly phenomenon.

So also, the wide variety of products and minerals that we mine backed up with qualitative and quantitative measures and standards. our large national distribution network and of course our excellent customer service culture will definitely count as a strong strength for the business.

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

## **DTG MINING LTD Business Plan -Sales and Marketing Strategy**

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

We hired experts who have good understanding in mining and manufacturing mining machines to help us develop marketing strategies that will help us achieve our business goal of winning a larger percentage of the available market in Dares salaam and other cities in the United Republic of Tanzania and the world at large.

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

- Introduce our DTG brand by sending introductory letters to residence, DTG merchants and other stakeholders in Dares salaam and other cities both in the United Republic of Tanzania and East Africa.
- Engage in road show in targeted communities from time to time to sell our products
- Advertise our products in community-based newspapers, local TV and radio stations
- List our business and products on yellow pages (local directories)
- Leverage on the internet to promote our Polaris brands
- Engage in direct marketing and sales
- Encourage the use of Word-of-mouth marketing (referrals)

## **DTG Business Plan – Publicity and Advertising Strategy**

Despite the fact that our building materials manufacturing machines are standard with a wide range of products that can favorably compete with other leading brands, we will still go ahead to intensify publicity for all our products and brand. We are going to explore all available means to promote DTG products and services.

DTG Mining limited has a long term plan of distributing our Products in various locations all around the United Republic of Tanzania and the world which is why we will deliberately build our brand to be well accepted in Tanzania market before venturing out.

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

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

- **Payment Options**

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

- Payment by cash
- Payment via Point of Sale (POS) Machine
- Payment via online bank transfer (online payment portal)
- Payment via Mobile money
- Payment via check (for wholesale distributors)

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

## **Generating Funding / Startup Capital for DTG Mining Limited**

DTG Limited is a business owned by Dong Seuong RYU, Seokhyun RYU and David Gold Co.Limited intend to welcome any external business partners, that is why they have decided to not restrict the sourcing of the start – up capital.

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

- Generate part of the start – up capital from personal savings and sell of stocks
- Source for soft loans from family members and friends
- Apply for loan from Equity Bank

**N.B:** We have been able to generate about \$350,000 from the shareholders.

## **DTG mining Limited Business Plan – Sustainability and Expansion Strategy**

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

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

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

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

As a matter of fact, profit-sharing arrangement will be made available to all our management staff and it will be based on their performance for a period of 5 years or more. We know that if that is put in place, we will be able to successfully hire and retain the best hands we can get in the industry; they will be more committed to help us build the business of our dreams as we are environmental friendly provide employment opportunities to Tanzanians as a country for example in our sites or production points we shall be employing over 43 people, increasing foreign of exchange since a lot of sources of incomes will be coming from Outside Tanzania since we have a room of wooing other investors.

### **DTG Mining Limited Business Plan SWOT – Economic Analysis**

Maintaining a standard mining company can't be said to be a difficult business venture but at the same time, it is a business that requires thorough economic analysis – feasibility studies and market survey and if you are looking towards making profits in the industry.

Part of what you need to focus on in this line of business is how to build a standard mining company that manufactures machines and work tools, experienced workforce, enough area for operations a robust distribution networks, branding and of course how to maintain your machinery and equipment and to take care of your overhead before your business breakeven. Other cost that should be considered during planning and budgeting are supply of key raw materials, and fuel and maintenance costs et

## **DTG Mining Limited Business Plan SWOT Analysis**

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

### **SWOT**

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

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

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

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

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

This is the summary of the SWOT analysis that was conducted for DTG Mining Limited;



- **Strength:**

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

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

DTG Mining companies are not focused on the network sales model. Most of them are concentrated on the computer- aided design of products, technological research. Part of them relates to the sales of the product, but not focus on the products sales, capacity, production and distribution and other business process's organic unity.

- **Weakness:**

A major weakness that may count against us is the fact that we are a new mining company and we don't have the financial capacity to engage in the kind of publicity that we intend giving the business especially like other big mining companies that are already determining the direction of the market in Dare salaam and other parts of Tanzania.

New product standards will change the standards of technology in the factory and also the raw material. It means new standards will improve production budget. Some product standards and related testing standards in Tanzania have recently been updated

## **opportunities**

The opportunities for mining companies with a wide range of DTG products are enormous. This is due to the fact that around 57% of Tanzanians and people from all over the world can afford to buy mineral products.

Focusing on the shortage of traditional marketing model, it brings new mode which based on the internet for products.

Concentrating on demand of customers, this model integrates potential innovation of customers through the advantages of the network efficiently.

As a result of that, we were able to conduct a thorough market survey and feasibility studies so as to position our business to take advantage of the existing market for building materials and also to create our own new market. We know that it is going to requires hard work, and we are determined to achieve it.

- **Threat:**

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

### **Financial Projection of DTG Mining Limited;**

Starting a standard Mining company is indeed a capital- intensive business. This is so because the amount required to set – up a mining Company is not a piecemeal.

The bulk of start – up capital will be sent on leasing or acquiring a site,

machines and equipment raw materials and other resources.

Aside from that, you are not expected to spend much except for purchase and servicing of distribution trucks, paying of your employees and utility bills. This is the key areas where we will spend our start – up capital;

### **DTG Mining Limited Business Plan – Start-Up Expenditure (Budget)**

- The Total Fee for Registering the Business in BRELA \$244.
- Legal expenses for obtaining licenses and permits as well as the accounting services (software, P.O.S machines and other software) –\$1300.
- Marketing promotion expenses for the grand opening Little Egret Investment Company in the amount of \$3,500 and as well as flyer printing (2,000 flyers at \$0.44 per copy) or the total amount of – \$3,580. •Cost for hiring Business Consultant – **\$500.**
- Insurance (general liability, workers’ compensation and property casualty) coverage at a total premium – **\$2,400.**
- Cost for payment of rent for 12 months \$8571
- Cost for construction of a standard Electric manufacturing plant – **\$65000.**
- Other start-up expenses including stationery (\$500) and phone and utility deposits (**\$2,500**).
- Operational cost for the first 3 months (salaries of employees, payments of bills et al) – **\$8,810**
- The cost for Start-up inventory (raw materials) – **\$6000**
- Storage hardware (bins, rack, shelves, food case) – **\$1000**
- The cost for counter area equipment (counter top, sink, ice machine, etc.) – **\$9,500**
- Cost for store equipment (cash register, security, ventilation, signage) – **\$13,750**

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

We would need an estimate of **\$550,000 and above** to successfully set up our mining plant . Please note that this amount includes the salaries of all the staff for the first 3 month of operation.

## **DTG Mining Limited Business Plan Financial Projection Sources of Income**

DTG Mining Limited is established with the aim of maximizing profits in the mining industry in Tanzania and we are going to go all the way to ensure that we do all it takes to sell a wide range of our products to a wide range of customers.

DTG Mining limited will generate income by selling the following products;

- Hard coal
- Crude petroleum
- Iron ores
- Nonferrous metal ores
- Excavators

- Construction of Roads and Minerals
- Bucket-wheel excavators
- Bulldozers
- Mining Trucks
- Dragline Excavators

And many others

## **Sales Forecast**

manufacturing site is centrally positioned and easily accessible, you will always attract customers cum sales and that will sure translate to increase in revenue generation for the business.

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

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

Below is the sales projection for DTG Mining Limited, it is based on the location of our business and other factors as it relates to small scale and medium scale mining company start – ups in Tanzania

# DTG MINING LIMITED

Street: Mikocheni: Plot no 207; Block: A

[Tel: 0719 635 489](tel:0719635489)

P.O.BOX 105069,

Kinondoni Dar as salaam Tanzania.

## FINANCIAL STATEMENTS

### INCOME STATEMENT

|                     | Year ended December 31 |                  |                |                |                 |
|---------------------|------------------------|------------------|----------------|----------------|-----------------|
| In dollars          | 2029                   | 2028             | 2027           | 2026           | 2025            |
|                     | \$                     | \$               | \$             | \$             | \$              |
| Revenue             | 1,750,000              | 1,250,000        | 750,000        | 250,000        | 30,396          |
| Less C.O.G.S        | (300000)               | (200000)         | (100000)       | (50000)        | (10000)         |
| <b>Gross Profit</b> | <b>1,450,000</b>       | <b>1,050,000</b> | <b>650,000</b> | <b>200000</b>  | <b>20396</b>    |
| Depreciation        | (4000)                 | (4000)           | (4000)         | (3500)         | (3000)          |
| S.G&A               | (15000)                | 1500             | 1500           | 1500           | (1500)          |
| Interest            | (200)                  | (200)            | (200)          | (200)          | (200)           |
| Earnings before Tax | <b>1,444,300</b>       | <b>1,044,300</b> | <b>44,300</b>  | <b>194,800</b> | <b>15,696</b>   |
| Tax                 | (433290)               | (313290)         | (193290)       | (58440)        | (4,708.8)       |
| <b>Net earnings</b> | <b>1,011,010</b>       | <b>731010</b>    | <b>4510101</b> | <b>36,360</b>  | <b>10,987.2</b> |

### Cash flow statement Year ended December 31

| In dollars                    | 2029             | 2028           | 2027           | 2026           | 2025             |
|-------------------------------|------------------|----------------|----------------|----------------|------------------|
| <b>Cash from operations</b>   | \$               | \$             | \$             | \$             | \$               |
| Net income                    | 1011010          | 731010         | 451010         | 136360         | 10,987.2         |
| <b>Adjusted for:</b>          |                  |                |                |                |                  |
| Depreciation                  | 4000             | 4000           | 4000           | 3500           | 3000             |
| Stock base compensation       | 0                | 0              | 0              | 0              | 0                |
| Change in account receivable  | (3000)           | (5000)         | (3000)         | (12000)        | (6000)           |
| Change in inventory           | 2000             | 6000           | 4000           | 5000           | 20000            |
| Charge in accounts payable    | 3000             | (3000)         | (3000)         | 3000           | 5000             |
| <b>Cash from operations</b>   | <b>1,017,010</b> | <b>743,010</b> | <b>440,010</b> | <b>135,860</b> | <b>32,987.2</b>  |
| <b>Cash from investing</b>    |                  |                |                |                |                  |
| Purchase of RP&E              | 5,000            | 5,000          | 5,000          | 5,000          | 102,674          |
| Acquisition of businesses     | 0                | 0              | 0              | 0              | 0                |
| <b>Cash from investing</b>    | <b>( 5000)</b>   | <b>(5000)</b>  | <b>(5000)</b>  | <b>(5000)</b>  | <b>(102,674)</b> |
| <b>Cash from financing</b>    |                  |                |                |                |                  |
| Insurance (department)debt    | 0                | 7000           | 11,000         | 10,000         | 100,000          |
| Insurance of repayment Equity | 0                | 0              | 0              | 0              | 150,000          |
| Dividends                     | 0                | 0              | 0              | 0              | 0                |
| <b>Cash from financing</b>    | <b>0</b>         | <b>7,000</b>   | <b>11,000</b>  | <b>10,000</b>  | <b>250,000</b>   |
| Net charge in cash            | 1,012,010        | 745,010        | 446,010        | 140,860        | 180,313.2        |
| Cash at buying period         | 1,542,192.2      | 797182.2       | 315172.2       | 210312.2       | 30,000           |
| Cash at the end of period     | 2,554,02.2 1,    | 542192.2       | 797182.2       | 315,172.2      | 210,312.2        |

**Balance sheet**Year ended December 31<sup>st</sup>

|                                      | 2029               | 2028               | 2027               | 2026               | 2025               |
|--------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                                      | \$                 | \$                 | \$                 | \$                 | \$                 |
| <b>Assets</b>                        |                    |                    |                    |                    |                    |
| <b>Current assets</b>                |                    |                    |                    |                    |                    |
| Cash                                 | 2,554,202.2        | 154,192.2          | 797,182.2          | 315,172.2          | 210,0312.2         |
| Account receivable                   | 1,600,000          | 1,200,000          | 350,000            | 150,000            | 130,000            |
| Inventory                            | 800,000            | 800,000            | 600,000            | 250,000            | 100,000            |
| Other current assets 0               | _____              | <u>0</u>           | <u>0</u>           | <u>0</u>           | <u>0</u>           |
| <b>Total current assets</b>          | <b>1,757,182.2</b> | <b>715,172.2</b>   | <b>440,312.2</b>   | <b>4,154,202.2</b> | <b>3,542,192.2</b> |
| <b>Long term assets</b>              |                    |                    |                    |                    |                    |
| Long term assets                     | 60,000             | 60,000             | 60,000             | 60,000             | 60,000             |
| Accumulated Dep                      | (11,424)           | (22,848)           | (34,272)           | (42,500)           | (51,200)           |
| Total long term assets               | 48,576             | 37,152             | 25,728             | 17,500             | 8,800              |
| <b>Total assets</b>                  | <b>4,202,778.2</b> | <b>3,579,344.2</b> | <b>1,782,910.2</b> | <b>732,672.2</b>   | <b>449,112.2</b>   |
| <b>Liabilities and capital</b>       |                    |                    |                    |                    |                    |
| <b>Current liabilities</b>           |                    |                    |                    |                    |                    |
| Account payable                      | 200,000            | 250,000            | 300,000            | 100,000            | 50,000             |
| Current borrowing                    | 0                  | 0                  | 0                  | 0                  | 0                  |
| Other current liabilities 0          | 0                  | 0                  | 0                  | 0                  | 0                  |
| <b>Sub total current liabilities</b> | <b>200,000</b>     | <b>250,000</b>     | <b>300,000</b>     | <b>100,000</b>     | <b>50,000</b>      |
| Long term liabilities                | 250,000            | 300,000            | 350,000            | 100,000            | 150,000            |
| <b>Total liabilities</b>             | <b>450,000</b>     | <b>550,000</b>     | <b>650,000</b>     | <b>200,000</b>     | <b>100,000</b>     |
| Paid in capital                      | 1,297,468.         | 2 1,254,034.2      | 37,600.2           | 201,512.2          | 222,429            |

|                                      |                    |                    |                    |                  |                  |
|--------------------------------------|--------------------|--------------------|--------------------|------------------|------------------|
| Retained earnings                    | 1,011,010          | 731,010            | 451,010            | 136,360          | 10,987.2         |
| Earnings                             | 1,444,300          | 1,044,300          | 644,300            | 194,800          | 15,696           |
| Total capital                        | 3,752,778.2        | 3,029,344.2        | 1,132,910.2        | 532,672.2        | 249,112.2        |
| <b>Total liabilities and capital</b> | <b>4,202,778.2</b> | <b>3,579,344.2</b> | <b>1,782,910.2</b> | <b>732,672.2</b> | <b>449,112.2</b> |
| Net worth                            | 3,752,778.2        | 3,029,344.2        | 1,132,910.2        | 532,672.2        | 249,112.2        |

**N.B:** This projection is done based on what is obtainable in the industry and with the assumption that there won't be any major economic meltdown and there won't be any major competitor

offering same products and customer care services as we do within same location. Please note that the above projection might be lower and at the same time it might be higher.

### **Check List / Milestone**

- Business Name Availability Check: **Completed**
- Business Registration: **Completed**
- Opening of Corporate Bank Accounts: **In progress**
- Securing Point of Sales (POS) Machines: **Completed**
- Opening Mobile Money Accounts: **Completed**
- Opening Online Payment Platforms: **In progress**
- Application and Obtaining Tax Payer's ID: in progress
- Application for business license and permit: **In progress**
- Purchase of Insurance for the Business: **In progress**
- Leasing of facility and construction of standard bottled water plant: **In Progress**
- Conducting Feasibility Studies: **Completed**
- Generating capital :**Completed**
- Applications for Loan from the bank: **In Progress**
- Writing of Business Plan: **Completed**

- Drafting of Employee's Handbook: **Completed**
  - Drafting of Contract Documents and other relevant Legal Documents: **In Progress**
  - Design of The Company's Logo: **In progress**
  - Graphic Designs and Printing of Packaging Marketing / Promotional Materials: **In Progress**
  - Recruitment of employees: **In Progress**
  - Purchase of the Needed furniture, racks, shelves, computers, electronic appliances, office appliances and CCTV: **In Progress**
  - Creating Official Website for the Company: **In Progress**
  - Creating Awareness for the business both online and around the community: **In Progress**
  - Health and Safety and Fire Safety Arrangement (License): **In progress**
  - Opening party / launching party planning: **In Progress**
- Establishing business relationship with vendors – wholesale suppliers / merchants: **In Progress**