

BUSINESS PLAN

FOR

ZHONGJI INVESTMENT COMPANY LIMITED

Project:

Establishment Of The Trusts, Fund

And

Similar Financial Activities Project

EXECUTIVE SUMMARY

Zhongji Investment Company Limited is a proposed financial investment and fund management company established to engage in the formation and management of trusts, private funds, and related structured financial activities. The company will operate as a professional investment platform providing capital allocation, wealth management, and financial advisory services to individuals, corporations, and institutional investors.

The primary objective of the company is to mobilize capital and channel it into profitable and sustainable investment opportunities across priority sectors such as infrastructure, real estate, manufacturing, trade finance, and strategic private equity investments. The company will focus on the establishment and administration of private trusts, creation and management of investment funds, asset and portfolio management services, structured project financing, and corporate financial advisory services.

Zhongji Investment Company Limited intends to operate in full compliance with applicable financial and investment regulations, including guidelines issued by the Capital Markets and Securities Authority and monetary regulations governed by the Bank of Tanzania where applicable. The company will establish strong internal control systems, professional risk management procedures, and transparent governance structures to ensure investor confidence and regulatory compliance.

The company aims to generate revenue through management fees, performance fees, advisory fees, and investment returns. Over the medium to long term, Zhongji Investment Company Limited intends to build a strong asset base under management and position itself as a leading and trusted investment firm delivering sustainable financial growth and long term value for investors.

COMPANY BACKGROUND

Zhongji Investment Company Limited is a private limited liability company established with the objective of engaging in structured financial investment activities, including the establishment and management of trusts, private funds, and related investment services. The company is formed to operate as a professional investment and asset management institution providing capital mobilization, portfolio management, and financial advisory services to individuals, corporations, and institutional investors.

The company is founded on the principle of creating a structured and transparent investment platform that connects capital providers with viable and profitable investment opportunities. Zhongji Investment Company Limited seeks to address the growing demand for professionally managed investment vehicles by offering innovative financial solutions supported by sound governance, regulatory compliance, and disciplined risk management.

The company intends to operate in accordance with applicable financial laws and regulatory frameworks, including oversight and guidelines provided by the Capital Markets and Securities Authority and the Bank of Tanzania where applicable. By adhering to established regulatory standards, the company aims to build credibility, investor confidence, and long term sustainability.

Zhongji Investment Company Limited is structured to promote strong corporate governance, accountability, and operational efficiency. The management team is committed to maintaining high ethical standards and ensuring that all investment decisions are guided by thorough market analysis, risk assessment, and financial prudence. The company's core focus is long term value creation, capital preservation, and sustainable financial growth.

VISION AND MISSION

Vision

The vision of Zhongji Investment Company Limited is to become a leading regional investment and trust management company recognized for excellence in financial innovation, professional fund management, integrity, and sustainable wealth creation. The company seeks to build a diversified and resilient investment platform that contributes meaningfully to economic growth while delivering long term value to investors and stakeholders.

Mission

The mission of Zhongji Investment Company Limited is to provide professionally managed investment solutions through structured funds and trust vehicles that mobilize capital efficiently and allocate it into high impact and profitable sectors. The company is committed to maintaining transparency, regulatory compliance, and strong corporate governance in all operations. Through disciplined risk management, strategic investment selection, and ethical business practices, the company aims to protect investor capital while generating competitive returns and supporting sustainable economic development.

Legal Structure: A Private Limited Company been created under the certificate of incorporation number 189468423

The **shareholders** of the company and their share distribution are as follows;

- i. SUN, YANMIN - Director 60%
- ii. LI, YING - Director 40%

Products and Services:

ZHONGJI INVESTMENT COMPANY LIMITED will primarily Fund management activities. These will meet relevant Tanzanian and international quality standards (e.g., ISO).

Product specifications: Trusts, funds and similar financial management activities, Non-specialized wholesale trade, Management consultancy activities and other professional, scientific and technical activities n.e.

Future Expansion (Potential): Depending on market demand and profitability, the company may explore diversification into other investment activities.

MARKET OPPORTUNITY

The financial services sector continues to expand due to increasing demand for structured investment solutions, professional asset management, and alternative investment platforms. High net worth individuals, corporate entities, and institutional investors are increasingly seeking secure and professionally managed investment vehicles that provide better returns than traditional savings or fixed deposit products.

There is a growing gap between available capital and structured investment opportunities in emerging markets. Many investors lack access to well organized, transparent, and professionally managed private funds and trust structures. Zhongji Investment Company Limited intends to bridge this gap by offering regulated and professionally managed financial investment platforms.

Rapid economic development, urbanization, and industrial expansion create significant opportunities in sectors such as infrastructure development, real estate projects, manufacturing, trade financing, and strategic private equity investments. These sectors require long term capital and structured financing solutions that traditional banking institutions may not fully provide.

Regulatory development under institutions such as the Capital Markets and Securities Authority has strengthened investor protection and enhanced confidence in the financial markets. This supportive regulatory environment creates favorable conditions for licensed investment companies to operate transparently and attract both domestic and international investors.

Zhongji Investment Company Limited will target high net worth individuals, corporate investors, institutional investors, diaspora investors, and strategic international partners who require structured, professionally managed investment solutions aligned with their risk and return objectives.

BASIS OF THE BUSINESS PLAN

This business plan has been prepared to provide a comprehensive framework for the establishment and operation of Zhongji Investment Company Limited as a structured financial investment and fund management company. The plan outlines the company's strategic direction, operational model, market positioning, regulatory considerations, financial projections, and risk management framework.

The basis of this business plan is grounded in the increasing demand for alternative investment platforms and structured capital management solutions. The evolving financial landscape presents opportunities for specialized investment firms to mobilize funds, structure investment vehicles, and channel capital into high growth sectors such as infrastructure, real estate, manufacturing, and private equity.

The business plan is also based on an assessment of market conditions, regulatory requirements, competitive positioning, and projected financial performance. It establishes clear objectives, defines target markets, and sets out operational and governance structures necessary to ensure effective implementation and long term sustainability.

Furthermore, this business plan serves as a strategic document for potential investors, financial partners, regulators, and stakeholders. It demonstrates the viability, profitability, and compliance framework of the proposed investment activities. The plan provides a roadmap for capital deployment, revenue generation, risk mitigation, and corporate governance, ensuring that Zhongji Investment Company Limited operates as a credible and professionally managed financial institution.

STUDY OBJECTIVES

The primary objective of this study is to assess the feasibility, viability, and sustainability of establishing Zhongji Investment Company Limited as a structured financial investment and fund management company. The study aims to evaluate the market potential, regulatory requirements, operational structure, and financial performance projections associated with the establishment of trusts, private funds, and related financial activities.

The study further seeks to identify potential investment opportunities within priority sectors and analyze the demand for professionally managed investment platforms. It examines the competitive environment, potential risks, and regulatory framework governing financial and investment activities, including oversight under the Capital Markets and Securities Authority and monetary supervision where applicable by the Bank of Tanzania.

Additionally, the study aims to provide a structured roadmap for implementation, including capital requirements, governance systems, risk management frameworks, and projected financial returns. The ultimate objective is to determine whether the proposed project is commercially viable, legally compliant, and capable of delivering sustainable returns to investors.

STUDY APPROACH

The study adopts a comprehensive and analytical approach combining market assessment, regulatory review, financial analysis, and strategic planning. The approach involves evaluating macroeconomic conditions, industry trends, investor demand, and sector growth potential to determine the attractiveness of the investment management industry.

A review of relevant financial laws, regulations, and licensing requirements has been conducted to ensure compliance with national regulatory standards. The study also includes an assessment of capital structure requirements, operational systems, governance mechanisms, and risk management controls necessary for the successful operation of a fund management and trust establishment entity.

Financial projections have been developed based on reasonable assumptions regarding capital mobilization, asset growth, management fees, operating expenses, and expected investment returns. Risk analysis has been incorporated to evaluate potential operational, financial, market, and regulatory risks and propose appropriate mitigation strategies.

This structured and systematic approach ensures that the business plan is grounded in realistic assumptions and aligned with both market realities and regulatory expectations.

THE PROJECT

The project involves the establishment of Zhongji Investment Company Limited as a professional financial investment company specializing in the creation and management of trusts, private investment funds, and structured financial instruments. The company will function as a capital mobilization and asset management platform connecting investors with high potential investment opportunities.

The project will focus on pooling funds from qualified investors and allocating capital into diversified portfolios across sectors such as infrastructure development, real estate investment, manufacturing, trade financing, and strategic private equity ventures. The company will also provide advisory services related to investment structuring, financial planning, and capital raising.

The project includes the development of internal governance structures, compliance systems, operational procedures, and risk management frameworks to ensure efficient and transparent operations. The implementation of the project will involve securing regulatory approvals, establishing operational infrastructure, recruiting qualified management personnel, and developing strategic partnerships.

The overall aim of the project is to create a professionally managed and financially sustainable investment institution capable of generating competitive returns while contributing to economic development.

PROJECT OBJECTIVES

The primary objective of the project is to establish a legally compliant and financially sustainable investment company that specializes in trusts, fund management, and related financial activities. The project seeks to mobilize capital from investors and allocate it into profitable and growth oriented sectors through structured investment vehicles.

Another key objective is to build a strong asset base under management and generate consistent revenue through management fees, performance fees, advisory services, and investment returns. The project also aims to implement strong corporate governance standards, transparent reporting systems, and disciplined risk management processes to protect investor interests.

Furthermore, the project intends to contribute to economic development by financing productive projects that create employment, stimulate industrial growth, and enhance infrastructure development. Through professional management and ethical business practices, Zhongji Investment Company Limited aims to establish itself as a trusted and reputable investment institution in the financial services sector.

MAIN ACTIVITIES OF THE PROJECT

The main activity of the project is the establishment and operation of Zhongji Investment Company Limited as a structured financial investment and fund management institution. The company will engage in the formation, administration, and management of trusts, private investment funds, and related financial investment vehicles designed to mobilize capital and allocate it into profitable sectors of the economy.

The project will involve capital mobilization from qualified investors, including high net worth individuals, corporate entities, and institutional investors. These funds will be pooled and structured into professionally managed investment portfolios diversified across sectors such as infrastructure development, real estate, manufacturing, trade financing, and strategic private equity investments.

Another key activity will be portfolio management and asset allocation. The company will conduct financial analysis, due diligence, risk assessment, and performance monitoring to ensure optimal returns while maintaining prudent risk exposure. Structured financing arrangements, including project financing and co investment partnerships, will also form part of the company's operational activities.

The project will further include financial advisory services, investment structuring, capital raising advisory, and risk management consulting. In addition, the company will establish internal governance systems, compliance procedures, and reporting mechanisms aligned with regulatory standards set by the Capital Markets and Securities Authority and where applicable the Bank of Tanzania.

REVENUE ASSUMPTIONS

The revenue model of Zhongji Investment Company Limited is based on diversified income streams derived from fund management, advisory services, and investment performance. The primary source of revenue will be management fees charged as a percentage of assets under management. These fees are assumed to be calculated annually based on the total value of funds managed by the company.

A second revenue source will be performance fees earned when managed funds achieve or exceed predetermined return targets. This incentive based structure aligns the company's interests with those of investors and supports long term profitability.

Additional revenue will be generated from advisory fees related to financial structuring, capital raising, and project financing services provided to corporate clients and investment partners. The company may also earn direct investment income from proprietary investments undertaken using its own capital.

Revenue projections are based on gradual growth in assets under management, expansion of the client base, consistent portfolio performance, and disciplined cost management. Conservative assumptions are applied in the initial years to account for market entry, regulatory approvals, and operational setup. Over time, revenues are expected to increase as investor confidence grows and the company establishes a strong market presence.

MARKET ANALYSIS

The financial services market continues to experience growth driven by increasing demand for professional investment management, structured financial products, and alternative investment platforms. Investors are increasingly seeking higher returns than traditional savings and deposit instruments can provide. This trend creates opportunities for specialized investment companies capable of offering diversified and professionally managed portfolios.

Economic growth, industrial expansion, and infrastructure development create demand for long term capital financing. Many projects require structured funding solutions that may not be fully addressed by conventional banking institutions. This creates a market gap for private investment funds and trust based financial vehicles.

The regulatory environment has also evolved to promote transparency, investor protection, and structured capital markets development under institutions such as the Capital Markets and Securities Authority. Improved regulatory oversight enhances investor confidence and supports the growth of professionally managed investment firms.

Competition exists from commercial banks, microfinance institutions, and a limited number of licensed fund managers. However, there remains significant room for growth in specialized investment structuring, private equity, and alternative asset management services. Zhongji Investment Company Limited intends to position itself strategically within this niche by offering professional governance, disciplined risk management, and diversified investment strategies.

The target market includes high net worth individuals, corporate investors, institutional investors, diaspora investors, and strategic international partners seeking structured and transparent investment opportunities. With appropriate regulatory compliance, professional management, and strong governance, the company is well positioned to capture a share of the growing demand for structured financial investment services.

TARGET MARKET:

The primary market for ZHONGJI INVESTMENT COMPANY LIMITED

- **Large Enterprises:** Multinational corporations seek strategic, operational, and digital transformation consulting to stay competitive and expand globally A B.
- **Small and Medium-sized Enterprises (SMEs):** SMEs increasingly rely on consultants for growth strategies, financial planning, and navigating regulatory environments.
- **Public Sector & NGOs:** Government agencies and nonprofit organizations use consultancy services for policy development, efficiency improvement compliance support.

Market Size and Growth: The industry is expected expanding at a compound annual growth rate (CAGR) of 6–8%, depending on region.

- **Private Fund Administration:** Experiencing robust growth, especially in private equity and hedge funds.

COMPETITION:

The market includes both local investors and importers. ZHONGJI INVESTMENT COMPANY LIMITED will differentiate itself through:

Quality: Adherence to high quality services standards.

Competitive Pricing: Leveraging local raw material sourcing and efficient management.

Reliable Supply: Consistent availability of services, Customer Service: Strong relationships with clients.

SWOT Analysis:

- ❖ Strengths: Local raw material sourcing (Iringa) experienced management (to be recruitment), modern machinery.
- ❖ Weaknesses: New market entrant, potential initial operational challenges, reliance on stable power supply
- ❖ Opportunity: Growing Investment sector, government support for local companies, potential for export to East African Community (EAC).
- ❖ Threats: Price fluctuations of raw materials, intense competition from importers, policy changes, unforeseen economic downturn.

ESTABLISHMENT OF THE TRUSTS, FUND AND SIMILAR FINANCIAL ACTIVITIES PROJECT IN TANZANIA

The Establishment of the Trusts, Fund and Similar Financial Activities Project in Tanzania involves the creation of a structured financial investment platform under Zhongji Investment Company Limited. The project is designed to operate as a professional institution specializing in the formation and management of trusts, private investment funds, and other structured financial vehicles within the legal and regulatory framework of the United Republic of Tanzania.

The project aims to mobilize capital from qualified investors and channel it into diversified and high-potential sectors of the Tanzanian economy. These sectors include infrastructure development, real estate investment, manufacturing, agriculture, trade financing, and strategic private equity opportunities. By pooling resources through structured funds and trust arrangements, the company will provide investors with professionally managed portfolios designed to generate sustainable returns while managing financial risks effectively.

In Tanzania, the financial services sector continues to expand due to economic growth, increasing foreign direct investment, and rising demand for alternative investment solutions. The project will operate in compliance with regulatory requirements and licensing conditions set by the Capital Markets and Securities Authority for fund management and capital markets activities. Where applicable, coordination with the Bank of Tanzania will be maintained in relation to financial regulations and monetary oversight.

The project will establish internal governance structures, compliance systems, financial reporting standards, and risk management frameworks to ensure transparency, accountability, and investor protection. Strong corporate governance and regulatory adherence will form the foundation of operations to build credibility and long term sustainability.

The trusts to be established under this project will serve as legal structures for asset protection, estate planning, and pooled investment purposes. The private funds will be structured to accommodate different categories of investors based on risk appetite, investment horizon, and return expectations. Similar financial activities may include structured lending, project financing, portfolio management, and financial advisory services.

The implementation of the project will involve securing necessary licenses and approvals, capitalizing the company according to regulatory requirements, recruiting qualified management personnel, establishing operational systems, and developing strategic partnerships. The company will adopt prudent investment policies, thorough due diligence procedures, and continuous performance monitoring to ensure effective capital allocation.

The overall objective of establishing the Trusts, Fund and Similar Financial Activities Project in Tanzania is to create a professionally managed financial institution capable of mobilizing capital efficiently, supporting economic development, and delivering competitive and sustainable returns to investors while operating within the established legal and regulatory framework of the country

OPERATIONAL PLAN

The operational plan for the Establishment of the Trusts, Fund and Similar Financial Activities Project in Tanzania outlines the structure, systems, processes, and resources required to ensure efficient, compliant, and sustainable operations of Zhongji Investment Company Limited.

The company will operate from a centrally located office equipped with modern financial management systems, secure data storage infrastructure, and professional communication facilities. The operational structure will be designed to ensure separation of duties, accountability, and effective internal controls in line with regulatory expectations and best corporate governance practices.

The organizational structure will consist of a Board of Directors responsible for strategic oversight and corporate governance, and an executive management team responsible for day to day operations. Key operational departments will include Investment and Portfolio Management, Finance and Accounting, Risk and Compliance, Legal and Corporate Affairs, and Administration and Client Relations.

The Investment and Portfolio Management department will be responsible for identifying investment opportunities, conducting due diligence, performing financial analysis, structuring transactions, and monitoring portfolio performance. All investment decisions will follow a structured approval process guided by established investment policies and risk management frameworks.

The Risk and Compliance function will ensure that all operations comply with regulatory requirements and internal policies. This includes monitoring adherence to guidelines issued by the Capital Markets and Securities Authority and maintaining coordination where applicable with the Bank of Tanzania. The company will implement internal audit procedures, compliance reporting systems, and risk assessment mechanisms to protect investor interests and maintain operational integrity.

The Finance and Accounting department will manage financial reporting, budgeting, cash flow management, tax compliance, and performance reporting. Transparent financial records will be maintained in accordance with applicable accounting standards to ensure accuracy and accountability.

Client onboarding procedures will be structured and compliant with know your customer requirements and anti money laundering regulations. The company will establish clear documentation processes, investor agreements, and trust or fund structures supported by legal documentation and professional oversight.

Technology systems will be implemented to support portfolio tracking, reporting, compliance monitoring, and secure data management. Confidentiality and cybersecurity measures will be prioritized to protect investor information and financial data.

Human resource planning will focus on recruiting qualified professionals with expertise in finance, investment analysis, risk management, and regulatory compliance. Continuous training and professional development will be encouraged to maintain high standards of service delivery and regulatory awareness.

Operational implementation will be phased. The initial phase will focus on securing regulatory approvals, capitalizing the company, establishing office infrastructure, and recruiting core management staff. The second phase will involve launching initial trust and fund structures, mobilizing capital, and executing the first investment transactions. The third phase will focus on portfolio expansion, performance optimization, and strengthening strategic partnerships.

Through disciplined management, structured processes, and strong governance systems, Zhongji Investment Company Limited will ensure efficient operations, regulatory compliance, risk control, and sustainable financial performance.

MANAGEMENT PROCESS

The management process of Zhongji Investment Company Limited is designed to ensure effective leadership, sound decision making, regulatory compliance, and sustainable financial performance in the establishment and operation of trusts, funds, and similar financial activities in Tanzania.

The overall governance structure begins with the Board of Directors, which is responsible for strategic direction, policy approval, oversight of management, and protection of shareholder and investor interests. The Board sets the long term vision, approves major investment strategies, monitors financial performance, and ensures that the company operates in compliance with applicable laws and regulations.

The day to day management of the company is delegated to the Executive Management Team led by the Managing Director or Chief Executive Officer. The executive team is responsible for implementing the strategic objectives approved by the Board, managing operational activities, supervising departmental functions, and ensuring that performance targets are achieved.

The investment decision making process follows a structured and disciplined approach. All proposed investments undergo preliminary screening, detailed financial analysis, risk assessment, legal review, and due diligence before submission to the Investment Committee. The Investment Committee evaluates each proposal based on risk return profile, strategic alignment, regulatory compliance, and portfolio diversification objectives. Only approved investments proceed to execution.

Risk management is integrated into all management processes. The company will maintain a dedicated Risk and Compliance function responsible for identifying, assessing, monitoring, and mitigating financial, operational, market, and regulatory risks. Regular internal reviews

and compliance checks will ensure adherence to guidelines issued by the Capital Markets and Securities Authority and, where applicable, supervisory standards of the Bank of Tanzania.

Financial management processes will include budgeting, financial planning, cost control, revenue monitoring, and preparation of periodic financial reports. Transparent accounting systems will be maintained to ensure accurate reporting and accountability to investors and regulators.

Performance management will involve continuous monitoring of investment portfolios against predefined benchmarks and targets. Regular performance reports will be prepared for the Board and investors, outlining returns achieved, risk exposure levels, and strategic adjustments where necessary.

Internal control systems will be established to ensure separation of duties, authorization limits, documentation standards, and audit trails. An internal audit mechanism will periodically review operational efficiency, compliance levels, and financial accuracy to strengthen governance and operational integrity.

Communication and reporting processes will ensure that management decisions are properly documented and that stakeholders receive timely and accurate information. Investor relations will be handled professionally to maintain trust, transparency, and long term partnerships.

Through structured leadership, disciplined decision making, integrated risk management, and strong governance practices, the management process of Zhongji Investment Company Limited will support operational efficiency, regulatory compliance, and sustainable financial growth.

MANAGEMENT STRUCTURE

The management structure of Zhongji Investment Company Limited is designed to ensure effective leadership, accountability, regulatory compliance, and efficient operational performance in the establishment and management of trusts, funds, and similar financial activities in Tanzania.

Board of Directors

The Board of Directors is the highest governing body of Zhongji Investment Company Limited. It is responsible for setting the overall strategic direction of the company, approving major policies, overseeing financial performance, and ensuring compliance with applicable laws and regulations. The Board provides oversight to management and protects the interests of shareholders and investors. It also ensures that the company maintains strong corporate governance standards, ethical conduct, and long term sustainability.

Managing Director or Chief Executive Officer

The Managing Director or Chief Executive Officer is responsible for the overall management and daily operations of the company. This role involves implementing the strategic plans approved by the Board, supervising departmental heads, managing company resources, and ensuring that operational and financial targets are achieved. The Managing Director also represents the company in dealings with regulators, investors, financial institutions, and strategic partners.

Investment and Portfolio Management Department

This department is responsible for identifying, analyzing, and executing investment opportunities. It conducts market research, financial modeling, risk analysis, and due diligence before any investment decision is made. The department structures trusts and funds, allocates capital across sectors, and continuously monitors portfolio performance. It ensures that investments align with the company's strategic objectives and risk tolerance. Regular performance reviews are conducted to optimize returns while managing risk exposure.

Finance and Accounting Department

The Finance and Accounting Department manages all financial transactions and reporting functions of the company. It prepares budgets, monitors cash flow, manages operating expenses, and ensures accurate recording of income and expenditures. The department is responsible for preparing financial statements, tax filings, and compliance reports. It ensures that financial reporting meets recognized accounting standards and regulatory requirements. This department also supports financial planning and analysis for investment decisions.

Risk and Compliance Department

The Risk and Compliance Department is responsible for identifying, assessing, and managing risks associated with the company's operations and investments. It develops internal control systems and ensures adherence to regulatory guidelines issued by the Capital Markets and Securities Authority and where applicable the Bank of Tanzania. The department monitors compliance with anti money laundering regulations,

investor protection rules, and corporate governance standards. It also conducts periodic risk assessments and internal reviews to minimize exposure to financial, operational, and regulatory risks.

Legal and Corporate Affairs Department

The Legal and Corporate Affairs Department manages all legal documentation and corporate governance matters. It prepares and reviews contracts, trust deeds, fund agreements, and investment documentation. The department ensures that all trust and fund structures are legally sound and enforceable. It also handles regulatory filings, licensing requirements, and communication with regulatory authorities. This department plays a critical role in protecting the company's legal interests and ensuring compliance with statutory obligations.

Administration and Client Relations Department

The Administration and Client Relations Department supports the operational efficiency of the company. It manages office administration, documentation control, record keeping, and coordination between departments. The client relations function handles investor onboarding, communication, reporting, and service support. It ensures that investors receive timely updates on performance, financial reports, and investment activities. Strong client relationship management helps build trust, transparency, and long term partnerships.

Internal Audit Function

The Internal Audit Function operates independently to evaluate the effectiveness of internal controls, governance systems, and risk management processes. It conducts periodic reviews of financial records, operational procedures, and compliance systems. The purpose of this function is to identify weaknesses, recommend improvements, and ensure accountability throughout the organization.

PARTICULAR	USD
Land and Buildings	300,000.00
Machinery & Equipment	500,000.00
Motor Vehicles	200,000.00
Furniture & Fixtures	100,000.00
Pre-Operational Expenses	200,000.00
Others (e.g. Licenses, Insurance)	200,000.00
Working Capital	500,000.00
TOTAL INVESTMENT	2,000,000.00

FINANCIAL POSITIN PROJECTION SUMMARY FROM 2026 TO 2030

DETAILS	2026	2027	2028	2029	2030
Property, Plant & Equipment (PPE)	1,300,000.00	1,250,000.00	1,200,000.00	1,150,000.00	1,100,000.00
Total Non-Current Assets	1,300,000.00	1,250,000.00	1,200,000.00	1,150,000.00	1,100,000.00
Inventory	330,000.00	350,000.00	370,000.00	390,000.00	420,000.00
Trade Receivables	200,000.00	220,000.00	240,000.00	260,000.00	280,000.00
Working Capital	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00
Cash & Cash Equivalentents	70,000.00	80,000.00	100,000.00	120,000.00	150,000.00
Total Current Assets	1,100,000.00	1,150,000.00	1,210,000.00	1,270,000.00	1,350,000.00
TOTAL ASSETS	2,400,000.00	2,400,000.00	2,410,000.00	2,420,000.00	2,450,000.00
Share Capital	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
Retained Earnings	181,600.00	158,600.00	220,600.00	367,600.00	619,600.00
Total Equity	1,181,600.00	1,158,600.00	1,220,600.00	1,367,600.00	1,619,600.00
Trade Payables	600,000.00	620,000.00	630,000.00	640,000.00	650,000.00
Other Payables	618,400.00	621,400.00	559,400.00	412,400.00	180,400.00
Total Liabilities	1,218,400.00	1,241,400.00	1,189,400.00	1,052,400.00	830,400.00
TOTAL EQUITY AND LIABILITIES	2,400,000.00	2,400,000.00	2,410,000.00	2,420,000.00	2,450,000.00

FINANCIAL PROJECTION SUMMARY FROM 2026 TO 2030
 PROJECTED STATEMENT OF PROFIT/(LOSS) AND OTHER COMPREHENSIVE INCOME FOR 5 YEARS

DETAILS	2026	2027	2028	2029	2030
Sales Revenue	780,000.00	920,000.00	1,080,000.00	1,250,000.00	1,450,000.00
Total Inflow	780,000.00	920,000.00	1,080,000.00	1,250,000.00	1,450,000.00
Opening Inventory	0.00	330,000.00	350,000.00	370,000.00	390,000.00
Add: Production Cost	620,000.00	650,000.00	720,000.00	800,000.00	900,000.00
Less: Closing Inventory	-330,000.00	-350,000.00	-370,000.00	-390,000.00	-420,000.00
Total Cost of Sales	290,000.00	630,000.00	700,000.00	780,000.00	870,000.00
Gross Profit	490,000.00	290,000.00	380,000.00	470,000.00	580,000.00
Administration Expenses	100,200.00	105,000.00	110,000.00	115,000.00	120,000.00
Sales & Distribution Expenses	100,100.00	105,000.00	110,000.00	115,000.00	120,000.00
Finance Cost	100,100.00	95,000.00	90,000.00	85,000.00	80,000.00
Depreciation Expense	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Total Operating Expenses	308,400.00	313,000.00	318,000.00	323,000.00	328,000.00
Net Profit for the Year	181,600.00	-23,000.00	62,000.00	147,000.00	252,000.00