

**BUSINESS PLAN**  
**FOR**  
**WINTAGE LIMITED**

*Wholesaler of food Products*

**FEBRUARY, 2025**

**Contact**

**WINTAGE LIMITED**

Plot no.3A, Jamuhuri street, Kisutu, Ilala CBD District, Dar es Salaam,  
Tanzania.



## **CONFIDENTIAL INFORMATION**

This business plan is the property of WINTAGE LIMITED. and is considered to be strictly confidential. It contains information intended only for the person to whom it is transmitted. With receipt of this plan, the recipient acknowledges and agrees that:

1. In the event the recipient does not wish to pursue this matter, the document will be returned, at the address listed above as soon as possible,
2. The recipient will not copy, fax, reproduce, divulge, or distribute this confidential plan, in whole or in part, without the expressed written consent of WINTAGE LIMITED and
3. All of the information herein will be treated as confidential material with no less care than afforded to the recipient's own personal confidential material.

This business plan has been constructed in order to inform potentially interested parties of the opportunities presently available through an investment in wholesale of food products in Dar es Salaam, Tanzania and will explore the principal plans to pursue this opportunity. This document does not constitute an offer to sell, or a solicitation of an offer to purchase.

## Table of Contents

<b>1.</b>	<b><i>Mission Statement</i></b> .....	<b>4</b>
<b>2.</b>	<b><i>Vision Statement</i></b> .....	<b>4</b>
<b>3.</b>	<b><i>Company Value</i></b> .....	<b>4</b>
<b>4.</b>	<b><i>Company Summary</i></b> .....	<b>4</b>
<b>5.</b>	<b><i>Company Ownership</i></b> .....	<b>4</b>
<b>6.</b>	<b><i>Market Analysis Summary</i></b> .....	<b>5</b>
<b>6.1.</b>	<b><i>Market Segmentation</i></b> .....	<b>5</b>
<b>6.1.1.</b>	<b><i>Demographic</i></b> .....	<b>5</b>
<b>6.1.2.</b>	<b><i>Psychographic Segmentation</i></b> .....	<b>5</b>
<b>7.</b>	<b><i>Environmental Analysis (SWOT)</i></b> .....	<b>5</b>
<b>7.1.</b>	<b><i>Industry Analysis</i></b> .....	<b>5</b>
<b>7.2.</b>	<b><i>Competition</i></b> .....	<b>5</b>
<b>7.3.</b>	<b><i>Products/ Services</i></b> .....	<b>6</b>
<b>7.4.</b>	<b><i>Competitive Edge</i></b> .....	<b>6</b>
<b>8.</b>	<b><i>Marketing Strategy</i></b> .....	<b>6</b>
<b>8.1.</b>	<b><i>Pricing (and pricing strategies)</i></b> .....	<b>6</b>
<b>8.2.</b>	<b><i>Promotion</i></b> .....	<b>7</b>
<b>9.</b>	<b><i>Personnel Plan</i></b> .....	<b>7</b>
<b>10.</b>	<b><i>Physical Locations and Facilities</i></b> .....	<b>7</b>
<b>11.</b>	<b><i>Financial Narrative</i></b> .....	<b>7</b>
<b>11.1.</b>	<b><i>Basis and Presumptions</i></b> .....	<b>7</b>

## **1. Mission Statement**

We are dedicated to providing our environmentally conscious consumer with eco-friendly, high quality of food products. WINTAGE LIMITED goes to market with a variety of food store formats. The Company is committed to offer a locally differentiated shopping experience to its customers in each of its markets, to deliver superior value and to maintain high social, environmental and ethical standards.

## **2. Vision Statement**

Our vision for WINTAGE LIMITED is to be a leader in high quality, environmentally friendly food products and to provide great customer service so we can create a lasting relationship with our customers.

## **3. Company Value**

The values that WINTAGE LIMITED food products strives to uphold are respect, time management and family responsibility. We provide outstanding service and unique products that cannot be found within Tanzania. We strive for excellence, no matter how big or small relevant problems are. Determination and commitment are two very important factors that Reflect WINTAGE LIMITED products image.

## **4. Company Summary**

WINTAGE LIMITED is a wholesaler of food products for both communities Tanzania. The company offers different kind of food products, with affordable prices, quality and taste where consumers will be attract to purchase our goods.

## **5. Company Ownership**

The company is full owned by foreign investors from India, who have bring an Indian food style, and taste.

## **6. Market Analysis Summary**

### **6.1. Market Segmentation**

#### **6.1.1. Demographic**

Age: 4 - 80

Marital Status: All Gender:

Male and Female Income:

All Income levels

Occupation: All

Ethnicity: All

Nationality: Tanzanian, and all nationalities of neighboring countries

#### **6.1.2. Psychographic Segmentation**

Activities: Dinners, entertainment such as plays, working out, golfing, nightlife, travel, shopping, etc.

Attitudes: They like to spend time with their kids, like to entertain, like to have fun, etc.

Value: Good quality, environmental awareness

## **7. Environmental Analysis (SWOT)**

### **7.1. Industry Analysis**

The global food market is a massive industry that plays a crucial role in our everyday lives. As the world population continues to grow, so does the demand for food. The food industry is constantly evolving, with new technologies and trends emerging every year. The Food market in Tanzania is experiencing subdued growth, impacted by factors such as limited access to technology, low health awareness, and reliance on traditional food sources. However, the market is expected to grow due to increasing demand for convenience food and rising awareness of nutrition and food safety. Local production and consumption of staple foods like grains, fruits, and vegetables also contribute to the market's growth. Additionally, the growing pet food industry and demand for healthy and organic food products present opportunities for further growth.

## **7.2. Competition**

We face direct competition from other wholesalers of similar products who have their factories in Tanzania.

There are also competition from small scale manufactures of food products, although due to their limited production capacity their competition is not very strong.

The large competition which is indirect comes from importation of similar products from mainly China, India, Singapore, and Malaysia.

We see strong sustainability of the business due to the large demand of the Food products in Tanzania.

## **7.3. Products/ Services**

WINTAGE LIMITED provides variety food products that are designed to maintain personal healthy while maintained sustainable and ethical food production practices, leading to an increase in demand for fair trade and environmentally friendly products.

We have positioned our products to be perceived by our target market as a creative and quality food products. Our target market has eclectic creative tastes, so we want to insure our products are unique with taste, & healthy while still maintaining a high quality product.

## **7.4. Competitive Edge**

Our Company excels in several different areas showing immense differentiation from other competitors. Along with our attention to detail, we provide a feature that no other competitor provides.

Our food products are for all people from age 4 to 80, and our prices are affordable to all income group.

## **8. Marketing Strategy**

### **8.1. Pricing (and pricing strategies)**

WINTAGE LIMITED Food products prices have been set below competitor's average pricing because we want to be perceived as wholesaler of food products for all income group.

### **8.2. Promotion**

Our company has decided to use retailers to promote our products by ensure they are having enough stock, and the final price to our product is affordable to the all income group.

We usually use trade fairs such as the Mwalimu Nyerere International Trade Fair to show and explain our products to our customers.

## **9. Personnel Plan**

Our company have hired 10 local employees and 2 foreigners' employees for the wholesale location, and store control. Employees in our wholesale location are responsible for sell the goods to sub wholesalers, and retailers, and maintain the store.

## **10. Physical Locations and Facilities**

WINTAGE LIMITED is located at Plot no. 3 block A, Jamuhuri street, Kisutu, Ilala CBD District, Dar es Salaam, Tanzania.

## 11. Financial Narrative

### 11.1. Basis and Presumptions

This business plan has been drawn on the basis of following presumptions

- a) No of cartons to be sold first year are 100,000 cartons and subsequent years the number of cartons sold will increase by 17% each year, and average selling price is TZS 18,000. The no. of cartons of the food products to be imported and local purchased per year are Minimum of 80,000 and Maximum of 160,000 cartons, with average cost price of TZS 15,000
- b) Sales are offered in both ways cash sales and credit sales, all credit sales will be collected in the following year, for the first year cash sales will be collected during the year in 93% and credit sales will be 7%, the next two years credit sales will be reduced by 3% , thus, credit sales will be 4% and last two will be reduced by 2%, thus, credit sales will be 5%.
- c) The Merchandise will be purchased in Cash as well as credit, and all credit will be paid in next following year, all years credit purchases is equal to 5% of the sales each year.
- d) Company is expecting to fund project through equity and debts, primary company capital structure will be 50% equity and 50% debt, and company also is expecting to repay the debt after three years, at 60% in second yea and 20% for consecutive two years, forth year company also expecting to purchases trucks and equipment for the smooth operation of the company, where, company will incur cost of TZS 350 Million for the purchases of fixed assets, also company will acquire loan of TZS 200 Million to maintain working capital at after acquisition of assets, which will be paid equally in forth and fifth year.
- e) Administration expenses will be equal to 20% of the sales for the first three years, forth year will be decreased by 2% and fifth year will be decreased by 4%.
- f) Corporate tax is assumed to be 30% of the profit for the year, and it is also assumed all tax have been paid during the year accordingly
- g) No major changes on the market size
- h) No changes on the legal and political factors
- i) No significant changes on the exchange rates

- j) No major changes on the business environment
- k) Full functioning equipment
- l) Excellent relationship between employer and employees

**STATEMENT OF FINANCIAL POSITION PROJECTION AS AT**  
**31 DECEMBER, 2029**

PARTICULARS	PROJECTED YEARS				
	2025	2026	2027	2028	2029
<b>Assets</b>	<b>TZS</b>	<b>TZS</b>	<b>TZS</b>	<b>TZS</b>	<b>TZS</b>
Cash and Cash Equivalents	61,600,000	73,882,800	24,943,772	106,411,024	19,796,673
Accounts Receivable	126,000,000	84,000,000	96,000,000	135,000,000	150,000,000
Inventories	383,000,000	210,000,000	504,000,000	526,500,000	900,000,000
Total Current Assets	570,600,000	367,882,800	624,943,772	767,911,024	1,069,796,673
Fixed Asset	605,000,000	605,000,000	605,000,000	955,000,000	955,000,000
Accumulated Depreciation	-60,500,000	-121,000,000	-181,500,000	-277,000,000	-372,500,000
Net Fixed Assets	544,500,000	484,000,000	423,500,000	678,000,000	582,500,000
<b>Total Asset</b>	<b>1,115,100,000</b>	<b>851,882,800</b>	<b>1,048,443,772</b>	<b>1,445,911,024</b>	<b>1,652,296,673</b>
<b>Liabilities</b>					
Accounts Payable	175,600,000	105,000,000	120,000,000	135,000,000	150,000,000
Tax liability	-	-	-	-	-
Total Current Liabilities	175,600,000	105,000,000	120,000,000	135,000,000	150,000,000
Long Term Debt	500,000,000	200,000,000	100,000,000	200,000,000	100,000,000
<b>Total Liabilities</b>	<b>675,600,000</b>	<b>305,000,000</b>	<b>220,000,000</b>	<b>335,000,000</b>	<b>250,000,000</b>
<b>Equity</b>					
Common Stock	500,000,000	500,000,000	500,000,000	500,000,000	500,000,000
Retained Earnings	-60,500,000	46,882,800	328,443,772	610,911,024	902,296,673
Total Shareholders' Equity	439,500,000	546,882,800	828,443,772	1,110,911,024	1,402,296,673
<b>Liabilities &amp; Shareholders' Equity</b>	<b>1,115,100,000</b>	<b>851,882,800</b>	<b>1,048,443,772</b>	<b>1,445,911,024</b>	<b>1,652,296,673</b>

**STATEMENT OF INCOME STATEMENTS PROJECTION FOR THE YEAR ENDED**

**31 DECEMBER 2029**

PARTICULARS	PROJECTED YEARS				
	2025	2026	2027	2028	2029
<b>Revenue</b>	<b>TZS</b>	<b>TZS</b>	<b>TZS</b>	<b>TZS</b>	<b>TZS</b>
Sales	1,800,000,000	2,100,000,000	2,400,000,000	2,700,000,000	3,000,000,000
Other income					
<b>Net sales</b>	<b>1,800,000,000</b>	<b>2,100,000,000</b>	<b>2,400,000,000</b>	<b>2,700,000,000</b>	<b>3,000,000,000</b>
<b>Cost of Sales</b>					
Direct cost and Purchases	1,428,750,000	1,470,296,000	1,449,536,640	1,725,693,046	2,057,149,060
<b>Gross profit</b>	<b>371,250,000</b>	<b>629,704,000</b>	<b>950,463,360</b>	<b>974,306,954</b>	<b>942,850,940</b>
<b>Expenses</b>					
Operating Expenses	371,250,000	415,800,000	487,733,400	475,282,308	431,085,728
Depreciation	60,500,000	60,500,000	60,500,000	95,500,000	95,500,000
<b>Profit before taxation</b>	<b>(60,500,000)</b>	<b>153,404,000</b>	<b>402,229,960</b>	<b>403,524,646</b>	<b>416,265,212</b>
Taxation	-	46,021,200	120,668,988	121,057,394	124,879,564
<b>Profit For the Year</b>	<b>(60,500,000)</b>	<b>107,382,800</b>	<b>281,560,972</b>	<b>282,467,252</b>	<b>291,385,649</b>

**STATEMENT OF CASH FLOW PROJECTION FOR THE PERIOD ENDED**  
**31 DECEMBER, 2029**

PARTICULARS	PROJECTED YEARES					Total TZS
	2025 TZS	2026 TZS	2027 TZS	2028 TZS	2029 TZS	
Opening balance	-	61,600,000	73,882,800	24,943,772	106,411,024	
Receipts						
Cash Sales	1,674,000,000	2,016,000,000	2,304,000,000	2,565,000,000	2,850,000,000	11,409,000,000
Receivables collection	-	126,000,000	84,000,000	96,000,000	135,000,000	441,000,000
Loan received	500,000,000			200,000,000		700,000,000
Share Capital	500,000,000	-	-	-	-	500,000,000
<b>Total receipts</b>	<b>2,674,000,000</b>	<b>2,142,000,000</b>	<b>2,388,000,000</b>	<b>2,861,000,000</b>	<b>2,985,000,000</b>	<b>13,050,000,000</b>
<b>Total cash available to use</b>	<b>2,674,000,000</b>	<b>2,203,600,000</b>	<b>2,461,882,800</b>	<b>2,885,943,772</b>	<b>3,091,411,024</b>	<b>13,316,837,596</b>
Less: Payments						
Direct cost and Purchases of Mechandise	1,636,150,000	1,192,296,000	1,623,536,640	1,613,193,046	2,280,649,060	8,345,824,747
General Administration Expenses	371,250,000	415,800,000	487,733,400	475,282,308	431,085,728	2,181,151,435
Finance Investment (Truck, Equipment and Property)	605,000,000	-	-	350,000,000	-	955,000,000
Loan Repayments	-	300,000,000	100,000,000	100,000,000	100,000,000	600,000,000
Supplier's Payments	-	175,600,000	105,000,000	120,000,000	135,000,000	535,600,000
Corporate Tax paid	-	46,021,200	120,668,988	121,057,394	124,879,564	412,627,145
<b>Total cash outflow</b>	<b>2,612,400,000</b>	<b>2,129,717,200</b>	<b>2,436,939,028</b>	<b>2,779,532,748</b>	<b>3,071,614,351</b>	<b>13,030,203,327</b>
Closing bank balance	61,600,000	73,882,800	24,943,772	106,411,024	19,796,673	286,634,269