

BUSINESS PLAN

Electric Motorcycles Assembly

*TINBOT EAST AFRICA
(T) LIMITED*

JUNE, 2025

Table of Contents

1.0 Industry Overview.....	1
2.0 Executive Summary	1
3.0 Our Products and Services	2
4.0 Our Mission and Vision Statement.....	2
5.0 Environmental issues	3
6.0 Social and Environmental Management System	3
7.0 Organization Structure	3
8.0 Job Roles and Responsibilities.....	5
8.1 Chief Executive Officer – CEO (Owner)	5
8.2 Factory Manager.....	5
8.3 Human Resources and Admin Manager.....	6
8.4 Merchandize Manager	6
8.5 Sales and Marketing Managers	6
8.6 Finance & Administration	7
8.7 Client Service Executive	7
8.8 Production & Engineering	7
8.9 Supply Chain & Logistics	7
9.0 Job Creation and opportunities	8
10.0 SWOT Analysis	8
10.1 Strength.....	8
10.2 Weakness	9
10.3 Opportunities	9
10.4 Threat.....	9
11.0 Market Analysis	9
11.1 Market Analysis.....	9
11.2 Market Trends	10
12.0 Marketing Plan.....	10
12.1 Market Overview	10
12.2 Target Market	10
12.3 Competitive Landscape	10

12.4 Marketing Strategies.....	10
12.5 Challenges & Opportunities	11
13.0 Sales and Marketing Strategy	11
13.1 Sales Strategy	11
13.2 Marketing Strategy	11
13.3 Market Trends	11
14.0 Sales Forecast.....	11
15.0 Publicity and Advertising Strategy	12
15.1 Publicity Strategy	12
15.2 Advertising Strategy.....	12
15.3 Market Trends	12
16.0 Our Pricing Strategy	12
17.0 Startup Expenditure (Budget).....	13
18.0 Generating Startup Capital.....	13
19.0 Sustainability and Expansion Strategy	13
19.1 Sustainability Strategy.....	13
19.2 Expansion Strategy.....	14
20.0 Check List/Milestone.....	15
21.0 ANNEX 1: Financial Projection for 3 Years	16
A Starting Balance Sheet TINBOT EAST AFRICA (T) LIMITED Industry Limited.....	
B ¹⁶ Projected Operating Expenses Years 1-3	17
C Sales Forecast Years 1-3.....	18
D Cash Flow Forecast Years 1-3.....	18
E Projected Income Statement Years 1-3.....	19

1.0 Industry Overview

Globally the number of youths engaging in motorcycle transport business is ever increasing. The potential available opportunities in motorcycle taxi business are fast growing to meet transport demand. The motorcycle transport have been more effective means of transport that provide door-to-door capability, unmatched navigability in congested road conditions, ease of parking, capacity for passengers and luggage at low cost. Ease of entry, low capital requirement, employment potential, and ability to navigate congested and poor quality roads with relative ease, are some of the factors contributing to the growth of Motorcycles transport business. The motorcycle business in many parts of East Africa is commonly known as “bodaboda”, the popular term which originally referred exclusively to bicycle transporters but in recent years it has been expanded to cover motorcycle taxis as well.

Market Size and Growth:

The motorcycle business in Tanzania is experiencing steady growth, driven by increasing demand for affordable transportation. Here are some key insights:

- **Market Size:** In 2025, the revenue in Tanzania's motorcycle market is projected to reach USD 264.11 million, with unit sales expected to hit 127,340 Electric Motorcycles by 2029.
- **Growth Rate:** The market is expected to grow at an annual rate of 0.19% (CAGR 2025-2029).
- **Leading Brands:** Bajaj Motorcycles is expected to have the highest market share, with 12.5% of unit sales and 15.2% of value market share in 2025.
- **Market Drivers:** Growth is fueled by urbanization, demand for cost-effective transport, and the rise of delivery services.
- **Challenges:** Safety regulations and road infrastructure remain key concerns.

2.0 Executive Summary

Company Name: TINBOT EAST AFRICA (T) LIMITED

Sector: Manufacturing

Sub-Sector: Motorcycles

Location: Keko Ward, Keko Mwangi "A" Street, Temeke District, Dar es Salaam Region

Business Type: Assembly of Electric Motorcycles

Mission Statement:

TINBOT EAST AFRICA (T) LIMITED aims to supply high-quality Electric Motorcycles that meet safety and performance standards. Our goal is to establish a brand that prioritizes durability, affordability and promoting eco-friendly transportation solutions and embracing technological advancements.

Objectives:

The objectives of our business typically focus on efficiency, profitability, and customer satisfaction. Here are some key objectives:

- **Reliable Supply Chain** – Ensure a steady and consistent distribution of Electric Motorcycles to retailers and businesses.
- **Competitive Pricing** – Offer affordable rates to attract bulk buyers and maintain profitability.
- **Market Expansion** – Grow the business by reaching new regions and increasing the customer base.

- **Quality Assurance** – Provide high-quality Electric Motorcycles that meet safety and performance standards.
- **Customer Satisfaction** – Build strong relationships with dealers through excellent service and support.
- **Sustainability & Innovation** – Promote eco-friendly transportation solutions and embrace technological advancements.
- **Operational Efficiency** – Streamline logistics, inventory management, and delivery processes to reduce costs and improve service.

3.0 Our Products and Services

TINBOT EAST AFRICA (T) LIMITED is going to operate a standard and licensed Electric Motorcycles’ assembly company whose products and services will not only be sold in Tanzania, but also in the East and South African countries. We are in this line of business to make profits and also to give our customers value for their money. We will offer a wide range of **products and services** catering to different consumer needs. Here’s an overview:

Products

1. **Electric Motorcycles** – Includes standard bikes and off-road models.
2. **Motorcycle Parts & Accessories** – Helmets, riding gear, tires, batteries, and performance upgrades.

Services

1. **Sales & Distribution** – Wholesale and retail motorcycle dealerships.
2. **Financing & Leasing** – Payment plans and leasing options for buyers.
3. **Maintenance & Repairs** – Workshops offering servicing, repairs, and spare parts.
4. **Training & Licensing** – Riding schools and certification programs.

4.0 Our Mission and Vision Statement

TINBOT EAST AFRICA (T) LIMITED is a company that was recently registered by The Registrar of the Companies (BRELA), incorporated number 185769135.

The idea for this business plan emanated from the desire to secure a loan to further expand the operation of the intended business of undergarments products.

- **Mission**

TINBOT EAST AFRICA (T) LIMITED aims to supply high-quality Electric Motorcycles that meet safety and performance standards. Our goal is to establish a brand that prioritizes durability, affordability and promoting eco-friendly transportation solutions and embracing technological advancements.

- **Vision**

To leverage our vertically integrated assembly model to positively influence how apparel is made, improving impacts on people, communities, and the environment.

- **Legal Status**

The Company is incorporated under the Companies Act, 2002 of The United Republic of Tanzania, and will comply with all the necessary rules and regulations that guide the operations of Companies in Tanzania as contained in the Act.

5.0 Environmental issues

Electric Motorcycles assembly activities will produce various types of waste, primarily related to emissions, materials, and maintenance. Such as Metal & Plastic Waste; Rubber Waste; Battery Waste; Oil & Lubricants; and Emissions & Air Pollution. Eitherway, many motorcycle parts can be recycled, including metal frames, tires, and batteries. Furthermore, electric Electric Motorcycles are emerging as a more sustainable alternative, reducing emissions and fuel waste. The company has been contracted a private company for its waste disposal. All wastewater will disposed through the contracted company. TINBOT EAST AFRICA (T) LIMITED has developed and uses a vendor evaluation form which will check for their vendors' compliance with social and environmental requirements. TINBOT EAST AFRICA (T) LIMITED factory complies with all environmental regulations in Tanzania including those under National Environmental Management Council (NEMC) and the Municipal Environmental Office. Furthermore, the company has social and environmental related licences including Environmental Impact Assessment (EIA) certificate and OSHA certificate. So far, no complaints have been reported from the local community or workers related to pollution effects from the fish farms.

6.0 Social and Environmental Management System

TINBOT EAST AFRICA has internal policies procedures and tools to identify and manage social and environmental risks and impacts (that originate from their activities) relevant to the workforce, the community and the environment. The company is registered and adheres to regulations set by NEMC, MOH2 and relevant OSHA divisions. These are supplemented by their weekly trainings on health, safety, and environment. Government officials have inspected TINBOT EAST AFRICA (T) LIMITED factory within the last 12 months and found the company compliant with set regulations. They include Tanzania Bureau of Standards (TBS), National Environmental Management Council (NEMC), Occupation Safety and Health Authority (OSHA), and fire inspectors. TINBOT EA reports having 6 designated staff (HR manager, HSSEQ manager and Officer, SHE representative and Two First-aiders) for monitoring and management of social and environmental aspects of the company. The budget allocated for capacity development and system improvement of social and environmental aspects estimated at TZS 10 million.

7.0 Organization Structure

TINBOT EAST AFRICA (T) LIMITED is a business that is established with the aim of competing favorably with other leading assembly factories in Tanzania and East Africa. 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;

A motorcycle factory requires a well-structured team to ensure efficient production, quality control, and business operations. Here are the **key personnel** typically involved:

1. Executive Leadership

- **Factory Manager** – Oversees overall operations, production efficiency, and strategic planning.
- **Operations Director** – Manages workflow, logistics, and supply chain coordination.

2. Production & Engineering

- **Production Supervisor** – Ensures manufacturing processes run smoothly and meet deadlines.
- **Mechanical Engineers** – Design and improve motorcycle components and assembly processes.
- **Quality Assurance Manager** – Maintains product standards and ensures compliance with safety regulations.

3. Supply Chain & Logistics

- **Procurement Manager** – Sources raw materials and components from suppliers.
- **Logistics Coordinator** – Manages transportation and distribution of finished motorcycles.

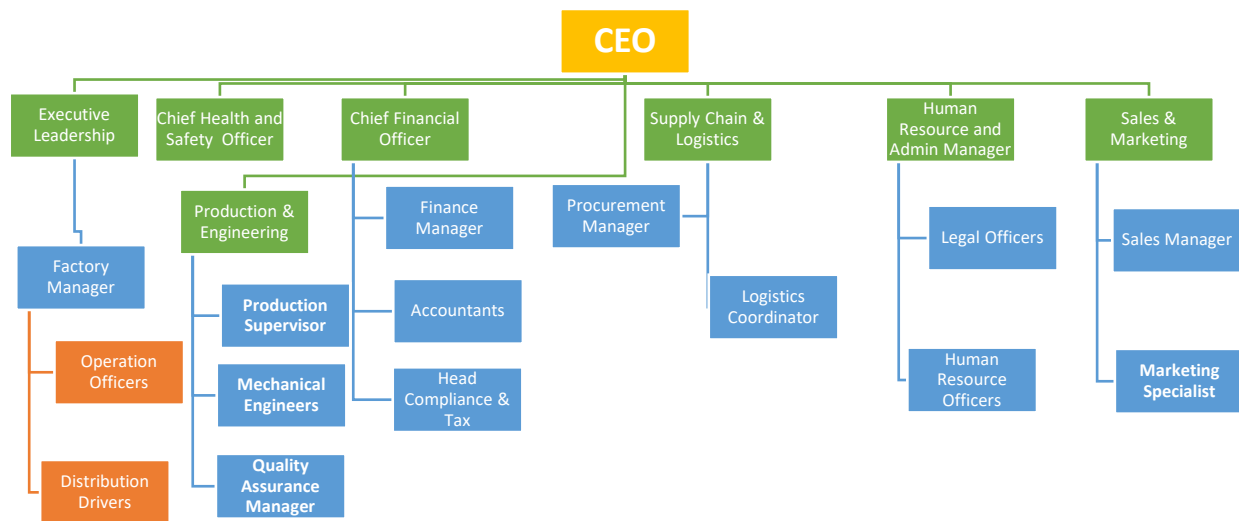
4. Sales & Marketing

- **Sales Manager** – Develops strategies to sell Electric Motorcycles to wholesalers and retailers.
- **Marketing Specialist** – Promotes the brand and engages with customers.

5. Finance & Administration

- **Finance Manager** – Handles budgeting, cost analysis, and financial planning.
- **Human Resources Manager** – Manages hiring, training, and employee welfare.

Therefore profit-sharing arrangement will be made available to all our senior management staff and it will base on their performance for a period of ten years or more. In view of the above, organization structure look will be as below chart explain:



8.0 Job Roles and Responsibilities

8.1 Chief Executive Officer – CEO (Owner)

- Increases management’s effectiveness by recruiting, selecting, orienting, training, coaching, counseling, 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, mission, and overall direction – i.e. leading the development and 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

8.2 Factory Manager

- Managing All activities of production, quality and maintenance.
- Implement ISO system.
- Cooperating with top Management to procure raw materials and spare parts.
- Responsible for overseeing the smooth running of the assembly factory
- Part of the team that determines the quantity of Electric Motorcycles that are to be produced
- Maps out strategy that will lead to efficiency amongst workers in the plant
- Responsible for training, evaluation and assessment of plant workers

- Ensures that the steady flow of assembly Electric Motorcycles and easy flow of finished products through wholesale distributors to the market
- Ensures operation of equipment by completing preventive maintenance requirements; and calling for repairs.
- Ensures that the assembly Electric Motorcycles meet the expected safety and health standards at all times.
- Preparing the annual budget.
- Preparing the monthly, and yearly performance reports including the key performance indicators results.

8.3 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
- Oversees the smooth running of the daily office and factory activities.

8.4 Merchandize Manager

- Manages vendor relations, market visits, and the ongoing education and development of the organizations' buying teams
- Helps to ensure consistent quality of fish products and packaging materials are purchased
- Responsible for the purchase of raw materials and packaging 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.

8.5 Sales and Marketing Managers

- **Sales Manager** – Develops strategies to sell Electric Motorcycles to wholesalers and retailers.
- **Marketing Specialist** – Promotes the brand and engages with customers.
- Manages external research and coordinates all the internal sources of information to retain the organizations' best customers and attract new ones
- Models demographic information and analyzes 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 and increasing sales
- Documents all customer contact and information
- Represents the company in strategic meetings
- Helps to increase sales and growth for the company

8.6 Finance & Administration

- Responsible for preparing financial reports, budgets, and financial statements for the organization.
- Provides management with financial analyses, development budgets, and accounting reports; analyzes financial feasibility for the most complex proposed projects; conducts market research to forecast trends and business conditions.
- Responsible for financial forecasting and risk 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 an internal auditor for the organization

8.7 Client Service Executive

- Ensures that all contacts with customer (e-mail, walk-In center, 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 TINBOT EAST AFRICA (T) LIMITED product, promotional campaigns etc. to ensure accurate and helpful information is supplied to clients when they make enquiries

8.8 Production & Engineering

- **Production Supervisor** – Ensures manufacturing processes run smoothly and meet deadlines.
- **Mechanical Engineers** – Design and improve motorcycle components and assembly processes.
- **Quality Assurance Manager** – Maintains product standards and ensures compliance with safety regulations.

8.9 Supply Chain & Logistics

- **Procurement Manager** – Sources raw materials and components from suppliers.
- **Logistics Coordinator** – Manages transportation and distribution of finished motorcycles.
- Assists in loading and unloading finished Electric Motorcycles.

- Maintains a logbook of their driving activities to ensure compliance with URT 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.
- Transports finished goods and raw materials over land to and from the port and factory.
- Inspect 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 verifies delivery instructions
- Reports defects, accidents or violations

9.0 Job Creation and opportunities

TINBOT EAST AFRICA (T) LIMITED factory intend to produce 60-100 direct vacancies and 200 indirect vacancies. The aim is to provide employment to local Tanzanians especially in the area surrounding the project and personnel with the expertise.

10.0 SWOT Analysis

TINBOT EAST AFRICA (T) LIMITED do not intend to launch out with trial and error hence the need to conduct a proper SWOT analysis. We know that if we get it right from the onset, we would have succeeded in creating the foundation that will help us build a standard undergarment company that will favorably compete with leading players in the undergarment industry in the Tanzania.

A SWOT analysis was conducted for TINBOT EAST AFRICA (T) LIMITED factory. Here is a summary from the result of the SWOT analysis;

10.1 Strength

Our strength as exportation industry is the fact that we have healthy relationships with loads of major players (wholesale motorcycle merchants) in the industry; both suppliers and buyers of products within and outside the country.

- **Established Brand** – Strong reputation and customer trust in the market.
- **Efficient Production** – Advanced manufacturing processes ensure high-quality motorcycles.
- **Diverse Product Range** – Offers various models catering to different customer needs.
- **Reliable Supply Chain** – Strong partnerships with suppliers for raw materials and components.

We acquire some of the latest assembly machine and equipment that will help us raise and make Electric Motorcycles in commercial quantities with less stress. Aside from our relationship

(network) and equipment, we can confidently boast that we have some the most experienced hands in our payroll.

10.2 Weakness

Our weakness could be that we are new in motorcycle assembly, and perhaps it might take us some time to attract big-time customers in the industry. We are aware of this and from our projection will overcome this weakness with time and turn it to a major advantage for the business.

- **High Production Costs** – Manufacturing Electric Motorcycles requires significant investment in materials and technology.
- **Regulatory Challenges** – Compliance with environmental and safety regulations can be complex.
- **Limited Market Reach** – Dependence on specific regions may limit expansion opportunities.
- **Maintenance & Spare Parts** – Availability of spare parts and servicing can impact customer satisfaction.

10.3 Opportunities

- **Growing Demand** – Increasing need for affordable transportation in urban and rural areas.
- **Electric Motorcycles** – Rising interest in eco-friendly and electric models.
- **Expansion into New Markets** – Potential to enter emerging markets with high demand.
- **Strategic Partnerships** – Collaborations with distributors and financing companies to boost sales.

10.4 Threat

- **Economic Fluctuations** – Market downturns can affect purchasing power and demand.
- **Competition** – Rival brands offering similar products at competitive prices.
- **Supply Chain Disruptions** – Delays in raw materials or logistics can impact production.
- **Regulatory Changes** – New laws on emissions and safety standards may require adjustments.

11.0 Market Analysis

The motorcycle market in Tanzania is experiencing steady growth, driven by increasing demand for affordable transportation. Here are some key insights:

11.1 Market Analysis

- **Revenue & Growth:** In 2025, the motorcycle market in Tanzania is projected to generate **USD 264.11 million**, with an expected annual growth rate of **0.19% (CAGR 2025-2029)**.
- **Unit Sales:** The market is expected to reach **127,340 Electric Motorcycles** sold by 2029.

- **Leading Segment:** On-road Electric Motorcycles dominate the market, with a projected value of **USD 125.58 million in 2025**.
- **Major Brand:** Bajaj Electric Motorcycles is expected to hold the highest market share, accounting for **12.5% of unit sales** and **15.2% of value market share**.

11.2 Market Trends

- **Urbanization & Mobility:** The growing population and urban expansion in Tanzania are increasing the demand for Electric Motorcycles as a cost-effective transport solution.
- **Electric Motorcycles:** Environmental concerns are driving interest in electric motorcycles, though adoption in Tanzania remains slow.
- **Delivery & Logistics Growth:** The rise of e-commerce and delivery services is fuelling demand for motorcycles, particularly in urban areas.
- **Regulatory Changes:** Governments are implementing stricter safety and emissions regulations, influencing market dynamics.

12.0 Marketing Plan

A **market plan** for motorcycles in Tanzania focuses on demand, distribution, and competitive positioning. Here are key insights:

12.1 Market Overview

- The motorcycle market in Tanzania is projected to generate **USD 264.11 million** in revenue in 2025, with steady growth expected.
- Bajaj Motorcycles holds the highest market share, accounting for **12.5% of unit sales**.
- The demand is driven by urbanization, affordability, and the rise of delivery services.

12.2 Target Market

- **Urban Commuters** – Individuals seeking cost-effective transport solutions.
- **Rural Transport** – Motorcycles are essential for areas with limited road infrastructure.
- **Delivery & Logistics** – Businesses using motorcycles for courier and food delivery services.

12.3 Competitive Landscape

- The market is **highly competitive**, with brands like Bajaj, Honda, and TVS dominating.
- Price sensitivity is a key factor, with consumers preferring affordable and fuel-efficient models.

12.4 Marketing Strategies

- **Affordable Financing** – Partnering with banks and microfinance institutions to offer installment payment plans.
- **Dealer Networks** – Expanding distribution channels to reach more customers.

- **Brand Awareness** – Digital marketing, promotions, and partnerships with delivery companies.

12.5 Challenges & Opportunities

- **Challenges** – Regulatory compliance, safety concerns, and infrastructure limitations.
- **Opportunities** – Growth in electric motorcycles, government incentives, and expanding into untapped regions.

13.0 Sales and Marketing Strategy

Our **sales and marketing strategy** focus on affordability, accessibility, and brand positioning. Here are key insights:

13.1 Sales Strategy

- **Dealer Networks** – Strengthen partnerships with local dealers to expand distribution.
- **Flexible Financing** – Offer instalment payment plans through banks and microfinance institutions.
- **Targeted Customer Segments** – Focus on urban commuters, delivery businesses, and rural transport needs.
- **After-Sales Services** – Provide maintenance, spare parts, and warranty support to enhance customer loyalty.

13.2 Marketing Strategy

- **Digital Marketing** – Utilize social media, online ads, and e-commerce platforms to reach customers.
- **Brand Awareness Campaigns** – Engage in roadshows, sponsorships, and community events.
- **Promotional Offers** – Discounts, trade-in programs, and seasonal sales to attract buyers.
- **Partnerships** – Collaborate with ride-hailing and delivery companies to boost bulk sales.

13.3 Market Trends

- **Growing Demand** – Increasing urbanization and delivery services are driving motorcycle sales.
- **Electric Motorcycles** – Emerging interest in eco-friendly alternatives.
- **Regulatory Changes** – Stricter safety and emissions regulations influencing market dynamics.

14.0 Sales Forecast

Some of the factors that will help you sell your product at the right price that will guarantee that you make profits is dependent on your strategy while some of the factors are beyond your control.

following the benchmark in the industry. The truth is that it is one of the means of avoiding running into loss.;

Projected Sales & Profit (Year 1-3):

Year	Projected Revenue	Net Profit Margin
2025	\$300,000	20%
2026	\$600,000	30%
2027	\$1,000,000	35%

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.

15.0 Publicity and Advertising Strategy

Our publicity and Advertising Strategy are focusing on brand awareness, customer engagement, and market penetration.

15.1 Publicity Strategy

- **Community Engagement** – Sponsoring local events, road safety campaigns, and motorcycle rallies to build brand trust.
- **Influencer & Rider Partnerships** – Collaborating with popular riders and social media influencers to promote motorcycles.
- **Media Coverage** – Press releases, interviews, and features in automotive magazines and news outlets.

15.2 Advertising Strategy

- **Digital Marketing** – Social media ads, search engine optimization (SEO), and targeted online campaigns.
- **Traditional Advertising** – Billboards, radio ads, and TV commercials to reach a broader audience.
- **Promotional Offers** – Discounts, trade-in programs, and seasonal sales to attract buyers.
- **Dealer Support** – Providing marketing materials and incentives for local dealerships.

15.3 Market Trends

- **Growing Demand** – Increased urbanization and delivery services are driving motorcycle sales.
- **Electric Motorcycles** – Emerging interest in eco-friendly alternatives.
- **Regulatory Changes** – Stricter safety and emissions regulations influencing market dynamics.

16.0 Our Pricing Strategy

Some of the factors that will help you sell your factory produce at the right price that will guarantee that you make profits is dependent on your strategy while some of the factors are beyond your control.

We are quite aware that one of the easiest means of penetrating the market and acquiring loads of customers for all our products is to sell them at competitive prices hence we will do all we can to ensure that the prices of our undergarment products are going to be what other competitors would look towards beating.

- **Payment Options**

The payment policy adopted by TINBOT EAST AFRICA (T) LIMITED is all inclusive because we are quite aware that different customers prefer different payment options as it suits them but at the same time, we will ensure that we abide by the financial rules and regulation of the United Republic of Tanzania.

Here are the payment options that TINBOT EAST AFRICA (T) LIMITED Industry will make available to her clients;

- Payment via bank transfer
- Payment with cash
- Payment via Mobile Money
- Payment via Point of Sale Machine (POS)
- Payment via online bank transfer
- Payment via check
- Payment via bank draft

17.0 Startup Expenditure (Budget)

Starting a standard fish farm company is indeed a capital-intensive business. This is so because the amount required setting – up assembly factory is not a piecemeal. The bulk of the start – up capital will be spent on leasing or acquiring a workshop and also in purchasing assembly machines, and other equipment.

We would need an estimate of **TZS 314,000,000** to successfully set up our assembly factory in Tanzania. Please note that this amount includes the salaries of all the staff for the first 3 month of operation.

18.0 Generating Startup Capital

TINBOT EAST AFRICA (T) LIMITED is a corporation business that is owned and financed by **SHANGHAI SMART KELUO TECHNOLOGY COMPANY LIMITED, TAINIU INDUSTRIAL TECHNOLOGY (SHENZHEN) CO. LTD** and **YONA DAMASI SANGA**. They do not intend to welcome any external business partner which is why he has decided to restrict the sourcing of the start – up capital to 3 major sources.

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

- Generate part of the start–up capital from personal savings
- Source for soft loans from family members and friends
- Apply for loan from Commercial Banks

19.0 Sustainability and Expansion Strategy

TINBOT EAST AFRICA sustainability and expansion strategy focus on eco-friendly solutions, market growth, and operational efficiency. Here are our key insights:

19.1 Sustainability Strategy

- **Transition to Electric Motorcycles** – Companies like Green foot are working to introduce electric motorcycles to reduce emissions and fuel costs.
- **Eco-Friendly Manufacturing** – Using sustainable materials and energy-efficient production processes.

- **Regulatory Compliance** – Adapting to environmental policies that promote cleaner transportation.
- **Safety & Training Programs** – Improving rider education to reduce accidents and enhance road safety.

19.2 Expansion Strategy

- **Market Penetration** – Strengthening distribution networks to reach underserved regions.
- **Strategic Partnerships** – Collaborating with financing institutions and ride-hailing services.
- **Technology Integration** – Leveraging digital platforms for sales, tracking, and customer engagement.
- **Infrastructure Development** – Advocating for better roads and charging stations for electric motorcycles.

20.0 Check List/Milestone

- Company Name Availability Check: Completed
- Company Registration: Completed
- Opening of Corporate Bank Accounts: Completed
- Securing Point of Sales (POS) Machines: Completed
- Opening Mobile Money Accounts: Completed
- Opening Online Payment Platforms: Completed
- Application and Obtaining VRN: In Progress
- Application for business license and permit: In Progress
- Purchase of Insurance for the Business: Completed
- Leasing factory/godown: Completed
- Conducting Feasibility studies for purchasing or construction of the factory: In Progress
- Generating capital from family members and friends: 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: Completed
- 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): Secured
- Establishing business relationship with vendors – wholesale suppliers/merchants: In Progress.

21.0 ANNEX 1: Financial Projection for 3 Years

A Starting Balance Sheet **TINBOT EAST AFRICA (T) LIMITED**

Fixed Assets	Amount (TZS)	Depreciation (years)	Notes
Real Estate-Land	245,000,000	Not Depreciated	
Real Estate-Buildings	78,009,050	20	
Leasehold Improvements	46,050,000	7	
Equipment	320,000,000	7	
Furniture and Fixtures	93,400,800	5	
Vehicles	80,000,000	5	
Other	7,560,800	5	
Total Fixed Assets	870,020,650.00		
Operating Capital	Amount (TZS)	Notes	
Pre-Opening Salaries and Wages	220,000,000		
Prepaid Insurance Premiums	15,000,000		
Inventory	83,000,000		
Legal and Accounting Fees	17,000,000		
Rent Deposits	-		
Utility Deposits	29,608,100		
Supplies	75,000,000		
Advertising and Promotions	62,804,520		
Licenses	2,000,000		
Other Initial Start-Up Costs	52,709,000	Additional expenditure including website, business cards, signage and miscellaneous	
Working Capital (Cash On	-		
Total Operating Capital	557,121,620.00		
Total Required Funds	1,427,142,270.00		

B Projected Operating Expenses Years 1-3

Line Item	First year	Second year	Third year
Advertising	62,804,520	64,688,656	66,629,315
Car and Truck Expenses	280,000,000	288,400,000	297,052,000
Commissions and Fees	6,500,000	6,825,000	7,166,250
Insurance (other than health)	15,000,000	15,450,000	15,913,500
Legal and Professional Services	17,000,000	17,510,000	18,035,300
Licenses	2,000,000	2,100,000	2,205,000
Office Expense	2,000,000	2,060,000	2,121,800
Rent or Lease-- Vehicles, Machinery, Equipment	-	-	-
Rent or Lease-- Other Business Property	3,000,000	3,090,000	3,182,700
Repairs and Maintenance	14,560,010	15,288,011	16,052,411
Supplies	75,000,000	77,250,000	79,567,500
Travel, Meals and Entertainment	7,023,050	7,233,742	7,450,754
Utilities	29,608,100	30,496,343	31,411,233
Miscellaneous	52,709,000	54,290,270	55,918,978
Total Expenses	567,204,680.00	584,682,020.60	602,706,741.43
Other Expenses			
Depreciation	132,385,630	132,385,630	132,385,630
Commercial Loan	-	-	-
Commercial Mortgage	-	-	-
Credit Card Debt	-	-	-
Vehicle Loans	-	-	-
Other Bank Debt	-	-	-
Line of Credit	32,945,384	35,940,418	35,940,418
Total Other Expenses	165,331,013.15	168,326,048.02	168,326,048.02
Total Operating Expenses	732,535,693.15	753,008,068.62	771,032,789.44

C Sales Forecast Years 1-3

Product Lines	Year 1 Totals	Year 2 Totals	Year 3 Totals
Underwear			
1457223 Sold	1,457,223.549	1,602,945.90	1,763,240.49
Total Sales	2,623,002,388.13	2,885,302,626.94	3,173,832,889.64
Total COGS	670,322,832.52	737,355,115.77	811,090,627.35
Total Margin	1,952,679,555.61	2,147,947,511.17	2,362,742,262.29
Total Units Sold	1,457,223	1,602,946	1,763,240.49
Total Sales	2,623,002,388.13	2,885,302,626.94	3,173,832,889.64
Total Cost of Goods Sold	670,322,832.52	737,355,115.77	811,090,627.35
Total Margin	1,952,679,555.61	2,147,947,511.17	2,362,742,262.29

D Cash Flow Forecast Years 1-3

	Year 1 Totals	Year 2 Totals	Year 3 Totals
Beginning Balance			
Cash Inflows			
Cash Sales	2,623,002,388.13	2,885,302,626.94	3,173,832,889.64
Accounts Receivable	-	-	-
Total Cash Inflows	2,623,002,388.13	2,885,302,626.94	3,173,832,889.64
Cash Outflows			
Investing Activities			
New Fixed Asset Purchases	-	-	-
Additional Inventory	-	-	-
Cost of Goods Sold	670,322,832.52	737,355,115.77	811,090,627.35
Operating Activities			
Operating Expenses	567,204,680.00	584,682,020.60	602,706,741.43
Payroll	331,698,595.84	386,254,065.46	497,388,606.44
Taxes	266,533,579.99		328,296,259.92
Financing Activities			
Loan Payments	-	-	-
Owners Distribution	-	-	-
Line of Credit Interest	32,945,383.51	35,940,418.37	35,940,418.37
Line of Credit Repayments	-	-	-
Dividends Paid	-	-	-
Total Cash Outflows	1,868,705,071.86	1,744,231,620.21	2,275,422,653.51
Net Cash Flows	754,297,316.27	1,141,071,006.74	898,410,236.13
Operating Cash Balance			
Line of Credit Drawdown	449,255,229.65		
Ending Cash Balance			
Line of Credit Balance			

E Projected Income Statement Years 1-3

Revenue	FIRST YEAR	SECOND YEAR	THIRD YEAR
Men's Underwear	1,623,002,388	1,885,302,627	1,173,832,890
Kids Underwear	1,314,148,485	1,429,855,909	1,651,348,704
Total Revenue	2,937,150,873	3,315,158,536	2,825,181,594
Cost of Goods Sold			
TINBOT cc125	570,322,833	637,355,116	811,090,627
TINBOT cc150	135,161,417	168,677,558	205,545,314
Total Cost of Goods Sold	705,484,250	806,032,674	816,635,941
Gross Margin	1,952,679,556	2,147,947,511	2,362,742,262
Payroll	331,698,596	386,254,065	497,388,606
Operating Expenses			
Advertising	62,804,520	64,688,656	66,629,315
Car and Truck Expenses	80,000,000	88,400,000	97,052,000
Commissions and Fees	6,500,000	6,825,000	7,166,250
Contract Labor (Not included in payroll)	-	-	-
Insurance (other than health)	15,000,000	15,450,000	15,913,500
Legal and Professional Services	17,000,000	17,510,000	18,035,300
Licenses	2,000,000	2,100,000	2,205,000
Office Expense	2,000,000	2,060,000	2,121,800
Rent or Lease -- Other Business Property	3,000,000	3,090,000	3,182,700
Repairs and Maintenance	14,560,010	15,288,011	16,052,411
Supplies	75,000,000	77,250,000	79,567,500
Travel, Meals and Entertainment	7,023,050	7,233,742	7,450,754
Utilities	29,608,100	30,496,343	31,411,233
Miscellaneous	52,709,000	54,290,270	55,918,978
Other Expense 1	95,000,000	97,250,000	99,567,500
Other Expense 2	105,000,000	102,750,000	100,432,500
Total Operating Expenses	567,204,680.00	584,682,020.60	602,706,741.43
Income (Before Other Expenses)	1,053,776,279.77	1,177,011,425.11	1,262,646,914.42
Other Expenses			
Amortized Start-up Expenses	158,040,540	158,040,540	158,040,540
Depreciation	132,385,630	132,385,630	132,385,630
Interest			
Line of Credit	32,945,384	35,940,418	35,940,418
Bad Debt Expense	-	-	-
Total Other Expenses	323,371,553.15	326,366,588.02	326,366,588.02
Net Income Before Income Tax	730,404,726.62	850,644,837.09	936,280,326.40
Income Tax	266,533,579.99	302,605,613.13	328,296,259.92
Net Income/Loss	463,871,146.63	548,039,223.97	607,984,066.48