

KILUWA MARBLELUX LIMITED

**BUSINESS PLAN
FOR
MARBLE MANUFACTURING**

Presented By;
KILUWA MARBLELUX LIMITED
Dar es Salaam.
TANZANIA
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1.0. INTRODUCTION

KILUWA MARBLELUX LIMITED is a company incorporated in Tanzania with Certificate of Incorporation No. 179454920 dated 7th November 2024

KILUWA MARBLELUX LIMITED is a diversified Tanzanian mining exploration, extraction and processing company with a clear strategy to grow its value by exploring and developing high quality industrial minerals. Company directors with about Eighteen (10) years of extensive experience in mining industry. The directors extended its operations and developed to a comprehensive range of projects; Mining and processing.

KILUWA MARBLELUX LIMITED is enthusiastic in spreading their wings of services to serve our esteemed clients and has an assured security in considering both time management and quality of the product.

Marble and Granite Manufacturing Plant is proposed to be located at **Kiparang'anda Village, Mkuranga District, Coastal Region** where basic infrastructure is available for easy transportation of raw material and finished goods.

The proposed project will have the Installed capacity of **180,000 sq meters per year**

The total Project Cost is US\$ 3,000,000, including the Working Capital.

The following factors should be considered for sustainable operations:

- Efficient and cost-effective procurement system for raw material.
- Availability and retention of skilled labour.

1.1 Brief Description of Project and Product

The project is related to setting up Marble Tiles Manufacturing Plant with following detail:

- Technology: This proposed unit with local processing machines including cutting, splitting, resizing, and polishing will produce marble stones of three types, namely, the unpolished tiles with uneven sides, unpolished tiles with even sides, and polished even sided tiles.

- Location: The unit will be located in or near marble processing clusters where basic infrastructure is available for easy transportation of raw material and finished goods.
- Product: The unit will initially process about 1.75 inches thick sheet), and 9 sooter Slab/Sheet (around 1.1 inch thick), into 3 Tiles (1cm thickness), and 2 Tiles (1 cm thickness) respectively. Though the project will be capable of producing many varieties of marble, but its main focus will be upon the highly demanded sizes.
- Target Market: In addition to the middle class in Tanzania, East Africa Countries, The Southern African Development Community (SADC) and other foreign markets, the target market for marble rapidly expanding
- Employment Generation: The proposed project will provide direct employment to 30 people.
- Profitability: The Financial Analysis shows that the unit will be profitable from the very first year of operation.

1.2 Mission

To be the preferred provider of marble and granite products

1.3 Vision

We strive to be the global leader in marble and granite products

1.4 Project Location

KILUWA MARBLELUX LIMITED has acquired land located at **Kiparang'anda Village, Mkuranga District, Coastal Region** The proposed area will be used for minerals processing

KILUWA MARBLELUX LIMITED vision is to offer our clients reliable, secure, and high-quality of marble and granite products. KILUWA MARBLELUX LIMITED also aim to

be amongst the medium size company supplying marble and granite products of high quality with environmentally friendly equipment by the year 2030.

KILUWA MARBLELUX LIMITED location are very strategic as is the area with large and good quality various industrial minerals deposit in Tanzania and the availability of skilled workforce is very fundamental for such project and Mkuranga district is the ideal place where abundant of skilled force are available that will lower overheads in running marble and granite products manufacturing facility.

KILUWA MARBLELUX LIMITED intend to procure the best equipment in order to be able to provide the best for our clients, lower operation cost and increase minerals recovery. KILUWA MARBLELUX LIMITED goal is also to ensure that we build a business structure that will aid us in achieving our corporate goals and objectives.

KILUWA MARBLELUX LIMITED intention in running a smooth business with as less hitches as possible are to ensure that we hire the right number of employees who not only have an understanding of the industry and are professionals but also are attuned to our corporate goals and vision and are committed to ensuring that these goals and visions are achieved.

KILUWA MARBLELUX LIMITED intend to provide a conducive and friendly environment for our employees as well as ensure that they get the required training that is continuous in nature so as not only to enhance their skills and increase productivity for the organization but to also ensure that the skills gotten are the best across similar start-up such as ours in the industry.

1.0. Critical Factors

The following factors should be considered thoroughly

Efficient and cost-effective procurement system for raw material.

- Availability and retention of skilled labour.
- Factory location must take into account the availability of electric power and water supply, proximity to supply sources and markets, and optimum visibility and ease of access by customers.
- Sufficient inventory of cutting blades and proper maintenance of machinery.
- Effective market linkages, especially with civil contractors focusing upon construction of houses for lower middle and middle class.
- Customer services through advice on cost effective transportation and maintaining a list of transporters for the purpose. Clear communication to the customers about expected colour variation.
- Continuous productivity improvement and energy efficiency through best practices on the floor

1.1. Some of Few Selected Machines and other items

The marble and granite manufacturing equipment primarily includes:

- Marble processing machines
- Block cutters. CNC machines. Cross cutters. Filter presses. Edge polishers.
Gangsaws granite. Gangsaws marble. Monoblades.
- Multiwire gangsaws. Quarry machinery. Sculpturing machines. Single wire saws.
- Forklifts. Gantry Cranes. Jib Cranes. Mobile Cranes. Overhead Cranes
- Tile Polishing Machine Granite
- Tile Polishing Machine Marble
- Beveling Chamfering Machines
- Multiblade/Multidisc - Trimming Machine
- Calibrating Machines –
- Splitting Machine
- Diamond Wire Saw –

- Mon blade Gangsaw
- Gangsaw
- Slab Bridge Polishing Machine
- Slab Polishing Machine
- Manual Polisher
- Jib Saw, Mytering Machine
- Wheeled Cranes Etc.

2.0. The Sponsors

KILUWA MARBLELUX LIMITED will be sponsoring this project. The Company is currently jointly owned by two shareholders.

Names of Shareholders	% of Shares	Nationality
Kiluwa Group of Companies Limited	99.8	Tanzania
Mohamed Said Kiluwa	0.2	Tanzania

3.0 Objective of Study

The purpose of this study is to work out the technical and commercial details and financial viability of the project.

3.1 Location

There are two considerations on this point. One is referred to as the mine and the other is the processing facility. Ideally, the first one must be close to the plant, but sometimes the area and accessibility are serious issues. Probably, the most critical aspect is the plant location due to the idea is to have a good foundation for the buildings to be constructed and using the geography of the area. The latter is important because the gravity force must be utilized at maximum because the energy is an operative cost that will influence the economy of the project.

If the plant will be located near cold zones where the temperature can reach low values, the building must consider special protection due to exists the possibility of having frozen problems with the slurry. This situation is painful if the problem is not considered before. The project location of manufacturing facilities has been selected after considering all factors,

3.2 Installed and Operational Capacities

The installed capacity of the project for 8 hours daily shift will be **180,000 sq meters per year**

Average selling price is **US\$ 45 per square meter**

3.3 Profitability

The economy and profitability of the project is influenced by the mining costs, operative costs, shipping costs, impurity levels, these factors have to be projected from the laboratory tests or scaled metallurgical tests. Basically, minerals concentrate has to be related to the mineralized block, minerals distribution, and diluents. KILUWA MARBLELUX LIMITED has studied All these factors together in order to optimize the revenue of the project according to the mineralized zone.

4.0 Market overview

4.1 Growing demand in the construction and infrastructure sectors is driving the market growth

Market CAGR for granite, marble and stone is being driven by the rising demand for these materials in the construction and infrastructure sectors. These natural stones have been fundamental to construction for centuries, and their enduring popularity is rooted in their unique combination of aesthetic appeal, durability, and versatility. Granite, marble, and stone are widely used in the construction of buildings, bridges, monuments, and other structures. The natural strength and the resilience of these materials make them well-suited for various applications, ranging from exterior cladding to flooring and interior finishes.

In the construction sector, the demand for granite and marble often stems from their ability to enhance the visual appeal of structures, creating a sense of prestige and architectural elegance. Infrastructure development projects also contribute significantly to the demand for these materials. The use of granite, marble, and stone in infrastructure projects is evident in the construction of roads, highways, and urban landscaping. These materials are chosen for their durability and ability to withstand the rigours of outdoor exposure, providing long-lasting solutions for infrastructure components like curbing, pavements, and retaining walls. Moreover, the growing trend toward sustainable and eco-friendly construction practices has further propelled the demand for natural stone. Granite and marble, being natural resources, are considered environmentally friendly choices compared to some synthetic alternatives. The longevity of these materials reduces the need for replacements or frequent maintenance, aligning with the principles of sustainable construction and contributing to eco-conscious initiatives in the industry.

In addition to their functional attributes, the aesthetic appeal of granite, marble, and stone significantly influences the market. Architects, designers, and homeowners value the unique patterns, colours, and textures that these materials offer. The luxurious and timeless appearance of marble, for instance, is often associated with high-end projects and premium constructions. As a result, the demand for these materials in construction is not merely utilitarian but is deeply tied to the desire for visually striking and sophisticated spaces. Furthermore, the nature of construction and infrastructure projects contributes to the demand for these materials on a large scale. As urbanization and development projects continue worldwide, the market for granite, marble, and stone becomes increasingly sized. Emerging economies with booming construction sectors, particularly in Asia and the Middle East, play a crucial

role in driving the demand for these materials. Thus, driving the Granite, Marble and Stone market revenue.

4.2 Granite, Marble and Stone Type Insights

The Granite, Marble and Stone market segmentation, based on type, includes Granite, Limestone, Marble, Sandstone, Slate and Others. The granite segment dominated the market, accounting for the largest market revenue due to its exceptional durability, versatility, and widespread availability. As one of the hardest natural stones, granite is highly sought after for its resistance to scratches, heat, and wear, making it an ideal choice for countertops, flooring, and exterior applications. Its diverse range of colours and patterns appeals to a broad spectrum of aesthetic preferences, providing architects and designers with versatile materials for various design schemes. Additionally, the affordability and relatively lower maintenance requirements of granite contribute to its popularity in both residential and commercial construction projects. The consistent demand for granite underscores its position as a leading choice in the market, reflecting its enduring appeal and practical attributes. Further, marble is the fastest-growing segment due to its popularity as a choice for trendy design styles, particularly modern and contemporary aesthetics.

4.3 Granite, Marble and Stone Application Insights

The Granite, Marble and Stone market segmentation, based on application, includes Building & construction, Monumental and Others. The building & construction category dominates the market due to the indispensable role these materials play in architectural projects. Granite and marble, renowned for their durability, are extensively used for countertops, flooring, and exterior cladding, contributing to the structural integrity and the aesthetic appeal of buildings. The versatility of stone

materials allows for diverse applications, including wall coverings, facades, and decorative elements, providing the architects and designers with a wide range of creative possibilities. The enduring popularity of these materials in construction stems from their ability to convey a sense of luxury, timelessness, and sophistication, influencing the design choices in both residential and commercial projects.

4.4 Granite, Marble and Stone Key Market Players & Competitive Insights

Leading market players are investing heavily in the research and development in order to expand their product lines, which will help the Granite, Marble and Stone market grow even more. Market players are also undertaking a various strategic activity to spread their footprint, with crucial market developments inclusive of mergers and acquisitions, new product launches, contractual agreements, higher investments, and collaboration with the other organizations. To spread and survive in the more competitive and rising market climate, the Granite, Marble, and Stone industry must provide cost-effective item Manufacturing locally to minimize the operational costs is one of the key business tactics used by the manufacturers in the Granite, Marble and Stone industry to benefit clients and increase the market sector.

In recent years, the Granite, Marble and Stone industry has offered some of the most significant advantages to the construction industry. Major players in the Granite, Marble and Stone market, including Cosentino Group, Polycor, Temmer, Brachot-Hermant, Levantina, Antolini Luigi & C., Hellenic Granite Company, TechStone, Consorzio Marmisti Carrara, Mumal Marbles Pvt. Ltd. and others, are endeavouring to increase market demand by investing in the research and development operations.

Cosentino Group is a leader in production and distribution of innovative surfaces for architecture and design, with a strong focus on natural stone, quartz surfaces, and

recycled materials. Headquartered in Spain, the company has a widespread international presence, serving customers in over 80 countries. Cosentino is renowned for its flagship product, Silestone, a high-performance quartz surface known for its durability, versatility, and extensive range of colours and patterns. Announced in May 2022, Cosentino, a Spanish leader in quartz surfaces and natural stone, acquired a 70% stake in LITHOS, an Indian natural stones company specializing in marble, sandstone, and quartzite. This acquisition strengthens Cosentino's natural stone offerings in India, a key growth market.

Polycor is a leading natural stone producer based in North America, recognized for its commitment to sustainable quarrying and its extensive portfolio of high-quality stones. With a heritage dating back to 1987, Polycor has grown into one of the largest quarriers and processors of natural stones ly. The company owns and operates numerous quarries across North America, extracting a diverse range of stones, including granite, marble, limestone, and soapstone. Polycor serves a wide array of industries, including construction, architecture, and design, offering an impressive selection of natural stones that are renowned for their durability, aesthetic appeal, and versatility. Announced in December 2020, Polycor, a leader in natural stone quarrying and fabrication, acquired GM Granitos Marmores E Granitos, a Brazilian natural stone producer. This acquisition expands Polycor's presence in Brazil, a major source of granite and other natural stones.

4.5 Key Companies in the Granite, Marble and Stone market include

- Cosentino Group
- Polycor
- Temmer
- Brachot-Hermant

- Levantina
- Antolini Luigi & C.
- Hellenic Granite Company
- TechStone
- Consorzio Marmisti Carrara
- Mumal Marbles Pvt. Ltd.

4.6 Granite, Marble and Stone Industry Developments

November 2023: YYYBrachot-Hermant, a French marble and granite distributor, partnered with Levantina, a Spanish natural stone manufacturer, to expand its product offerings and distribution network across Europe. This partnership will offer customers a wider range of high-quality natural stone materials and increased accessibility.

October 2022: Cosentino entered a partnership with WWF to promote the responsible sourcing and sustainability practices in the natural stone industry. This collaboration aims to address environmental and social challenges within the industry and promote responsible quarrying and processing practices.

September 2023: Antolini, an Italian luxury stone supplier, partnered with Architonic, a leading online platform for architecture and design, to showcase its unique and rare natural stone materials to a wider audience of architects and designers. This collaboration aims to inspire creativity and innovation in the use of natural stone in architectural projects.

4.7 Granite, Marble and Stone Type Outlook

- Granite
- Limestone

- Marble
- Sandstone
- Slate
- Others

4.8 Granite, Marble and Stone Application Outlook

- Building & Construction
- Monumental
- Others

4.9 Granite Exports in Tanzania

In 2022, Tanzania exported \$793k in Granite. The main destinations of Tanzania exports on Granite were China (\$620k), Italy (\$92.5k), Poland (\$46.9k), Germany (\$18.6k), and United Kingdom (\$15.8k).

According to Volza's Tanzania Export data, Tanzania exported 65 shipments of Marble from Mar 2023 to Feb 2024 (TTM). These exports were made by 32 Tanzania Exporters to 31 Buyers, marking a growth rate of 282% compared to the preceding twelve months.

Within this period, in Feb 2024 alone, 1 Marble export shipments were made from Tanzania. This marks a year-on-year growth of 0% compared to Feb 2023, and a -86% sequential growth from Jan 2024.

Most of the Marble exports from Tanzania go to the India, Tanzania, and China.

Globally, the top three exporters of Marble are India, China, and Turkey. India leads the world in Marble exports with 846,464 shipments, followed by China with 346,182 shipments, and Turkey taking the third spot with 340,706 shipments.

5.0 Project's Investment Capital

The estimated capital investment cost of the project is US\$ **530,000** to be implemented in phases

KILUWA MARBLELUX LIMITEDCOST STRUCTURE US\$

Land and Buildings	500,000.00
Machinery & Equipment	1,250,000.00
Motor Vehicles	200,000.00
Furniture & Fixtures	5,000.00
Pre exp	200,000.00
Others	50,000.00
Working Capital	795,000.00
TOTAL	3,000,000.00

For the project to be a reality a total investment amounting to US \$3,000,000 is required.

5.1 Financing pattern

Project will be financed by US\$2,000,000 by loan from financial institutions and the remaining US\$ 1,000,000 contribution from company shareholders and cash flow from business.

5.2 Aspect of Project Sustainability

The project sponsors having studied market conditions and the infrastructure in Tanzania are convinced that the project will be able to operate undisturbed. The Government support for industrialization and rises of middle-income earners gives them assurance of a steady market. The peace and tranquility that exist in Tanzania is another aspect of assured business sustainability.

6.0 Financial Analysis

6.1 Considerations and Assumptions

The corporate tax charged is 30% of the profits for 8 years. Capital investment allowance is 50%. The capital assets are exempted from custom duty and Value Added Tax. The straight-line method to depreciate the project's capital items has been applied.

Revenues have been conservatively estimated based on experience of the promoters and trends in the industry.

6.2 Projected Profit and Loss Statement

The Income and Expenditure Statement shows the projected income for the 8 years period. The position depicted is that the project earns profit throughout its life. Accumulated after profits grow from. US\$424,900 in first year to US\$ 10,673,533 in the 8th year

6.3 Projected Cash Flows

This is shown in the financial statements. The project has a positive end of year cash flow from year 1st, US\$ 385,100 of operation to the 8th year US\$ 5,398,371.

6.4 Projected Balance Sheet Statement

The projected shareholders equity increases from US\$ 1,000,000 in 1st year to US \$ 9,002,700 in 8th.

6.5 Projected payback period

Total investment is US \$ 3,000,000 done in three phases cash accumulation 4th year is US\$ 3,007,110 which is more than the initial investment by US\$ 7,110 the project payback Period is within 4years,

The project has a relatively short payback period. It is remarkably impressing for a project whose investment is as big as US\$3,000,000 being recovered within 4years

7.0 Economic Aspects

Implementation of this project will have the following social and economic values

- The project is an ideal option for the utilization of the available mineral's mineral resources
- The project will create employment for 80 people on a permanent contract basis as well as on a temporary basis.
- It will create more business opportunities for local suppliers which will also have an economic trickledown.
- It will generate substantial revenue for the government in the form of corporate tax, value-added tax, and pay-as-you-earn.
- The project will have the transfer of knowledge and skills to minerals process management
- Increase in foreign currency

8.0 Implementation

Project implementation is expected to be relatively very short once the project has been approved it is estimated that the project will be completed within one year: -

KILUWA MARBLELUX LIMITEDIMPLEMENTATION

S/N	ACTIVITY	PERIOD
1	Processing TIC Certificate	January 2025
2	Placing order of machines	May 2025– July 2026
3	Installing machines	September –April 2027
4	Recruitment	April 2027
5	In house training	April- May 2027
4	Testing production	June 2027
6	Commercial operations	June 2028

9.0 Conclusion & Recommendations

The project is technically feasible, financially viable, and economically sound, provided the sponsors will manage it efficiently.

It is recommended that the project be approved by Tanzania Investment Centre and be granted the TIC Certificate of Incentives with its associated privileges and benefits as provided for under the Tanzania Investment Act, 2022.

KILUWA MARBLELUX LIMITED PROJECTED INCOME & EXPENDITURE STATEMENT (US\$)

	1	2	3	4	5	6	7	8
Revenue	2,025,000	2,531,250	3,164,063	3,955,078	4,943,848	6,179,810	7,724,762	9,655,952
Operating Expenses:	1,215,000	1,518,750	1,898,438	2,373,047	2,966,309	3,707,886	4,634,857	5,793,571
Profit before Depreciation & Interest	810,000	1,012,500	1,265,625	1,582,031	1,977,539	2,471,924	3,089,905	3,862,381
Interest	160,000	128,000	96,000	64,000	32,000	-	-	-
Depreciation	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000
Gross Profit	607,000	841,500	1,126,625	1,475,031	1,902,539	2,428,924	3,046,905	3,819,381
Tax (30%)	182,100	252,450	337,988	442,509	570,762	728,677	914,071	1,145,814
Profit After Tax	424,900	589,050	788,638	1,032,522	1,331,777	1,700,247	2,132,833	2,673,567
Accumulated Profit	424,900	1,013,950	1,802,588	2,835,109	4,166,887	5,867,133	7,999,967	10,673,533

KILUWA MARBLELUX LIMITED PROJECTED CASH FLOW US\$

SOURCES:		1	2	3	4	5	6	7	8
Profit before interest and depreciation	-	810,000	1,012,500	1,265,625	1,582,031	1,977,539	2,471,924	3,089,905	3,862,381
Equity	1,000,000								
Loan	2,000,000								
Total Sources	3,000,000	810,000	1,012,500	1,265,625	1,582,031	1,977,539	2,471,924	3,089,905	3,862,381
Applications:									
Capital expenditure	1,955,000	-	-	-	-	-			
working Capital &Others	1,045,000								
Cash	-	385,100	423,450	476,988	549,509	645,762	771,677	957,071	1,188,814
Tax	-	424,900	589,050	788,638	1,032,522	1,331,777	1,700,247	2,132,833	2,673,567
Sub total	3,000,000	810,000	1,012,500	1,265,625	1,582,031	1,977,539	2,471,924	3,089,905	3,862,381
Total applications	3,000,000	810,000	1,012,500	1,265,625	1,582,031	1,977,539	2,471,924	3,089,905	3,862,381
Accumulated cash		385,100	808,550	1,285,538	1,835,047	2,480,809	3,252,486	4,209,557	5,398,371

KILUWA MARBLELUX LIMITED PROJECTED BALANCE SHEET US \$

<u>Fixed Assets</u>	-	1	2	3	4	5	6	7	8
Opening balance	-	1,955,000	1,912,000	1,869,000	1,826,000	1,783,000	1,740,000	1,697,000	1,654,000
Total Long-term Assets	-	1,955,000	1,912,000	1,869,000	1,826,000	1,783,000	1,740,000	1,697,000	1,654,000
Less depreciation	-	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000
Closing balance	-	1,912,000	1,869,000	1,826,000	1,783,000	1,740,000	1,697,000	1,654,000	1,611,000
Working capital	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000	1,045,000
Accumulated cash	-	385,100	808,550	1,285,538	1,835,047	2,480,809	3,252,486	4,209,557	5,398,371
Total assets	1,045,000	3,342,100	3,722,550	4,156,538	4,663,047	5,265,809	5,994,486	6,908,557	8,054,371
Financed by									
Equity	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Accumulated profit	-	424,900	836,763	1,403,916	2,159,582	3,145,290	4,412,950	6,005,050	8,002,700
Total equity	1,000,000	1,424,900	1,836,763	2,403,916	3,159,582	4,145,290	5,412,950	7,005,050	9,002,700
Long term loan	2,000,000	1,600,000	1,200,000	800,000	400,000	-	-	0	0
Total debts	2,000,000	1,600,000	1,200,000	800,000	400,000	-	-	-	-
Total equity and debts	3,000,000	3,024,900	3,036,763	3,203,916	3,559,582	4,145,290	5,412,950	7,005,050	9,002,700

KILUWA MARBLELUX LIMITED COST STRUCTURE US\$

Land and Buildings	500,000.00
Machinery & Equipment	1,250,000.00
Motor Vehicles	200,000.00
Furniture & Fixtures	5,000.00
Pre exp	200,000.00
Others	50,000.00
Working Capital	795,000.00
TOTAL	3,000,000.00

KILUWA MARBLELUX LIMITED FIXED ASSETS US

NAME OF ASSETS	1	2	3	4	5	6	7	8
Land And Buildings	500,000	490,000	480,000	470,000	460,000	450,000	440,000	430,000
Machinery, Tools & Equipment	1,250,000	1,237,500	1,225,000	1,212,500	1,200,000	1,187,500	1,175,000	1,162,500
Motor Vehicles	200,000	180,000	160,000	140,000	120,000	100,000	80,000	60,000
Furniture & Fixtures	5,000	4,500	4,000	3,500	3,000	2,500	2,000	1,500
Total	1,955,000	1,912,000	1,869,000	1,826,000	1,783,000	1,740,000	1,697,000	1,654,000
DEPRECIATION	1	2	3	4	5	6	7	8
Land and buildings	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Machinery tools & Equipment	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500
Motor Vehicles	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Furniture & Fixtures	500	500	500	500	500	500	500	500
ANNUAL DEPRECIATION	43,000	43,000	43,000	43,000	43,000	43,000	43,000	43,000

KILUWA MARBLELUX LIMITED PROJECTED LONG TERM LOAN REPAYMENT US\$

Year	principle	Loan Interest (8%)	Total Amount Paid	Loan Balance
1	400,000.00	160,000.00	560,000.00	2,000,000.00
2	400,000.00	128,000.00	528,000.00	1,600,000.00
3	400,000.00	96,000.00	496,000.00	1,200,000.00
4	400,000.00	64,000.00	464,000.00	800,000.00
5	400,000.00	32,000.00	432,000.00	400,000.00

KILUWA MARBLELUX LIMITED PROJECTED PAYBACK PERIOD US\$

Year	Profit After Tax	Depreciation	Total Cash Flow	Accumulated Cash Flow
1	424,900	43,000	467,900	467,900
2	589,050	43,000	632,050	1,099,950
3	788,638	43,000	831,638	1,931,588
4	1,032,522	43,000	1,075,522	3,007,110
5	1,331,777	43,000	1,374,777	4,381,887