



Prepared by

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PROJECT PLAN

2025-2030

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1. Executive Summary

Prejijah is a privately owned conglomerate that has evolved from a trading and micro-investment platform, launched in Nigeria and Tanzania in 2016, into a multi-sector entity spanning commodity trading, mineral trading, mining, small-scale business financing, real estate, logistics, warehousing, manufacturing, and agricultural/food processing. Operating in both Nigeria and Tanzania, Prejijah strategically positions its head offices in key urban centers to efficiently oversee these diverse ventures. Its portfolio reflects a commitment to responsible business practices, fostering job creation, and contributing to Africa's sustainable development—reinforcing Prejijah's role as a trusted partner for economic progress.

Central to Prejijah's growth strategy is its engagement in sectors critical to local and regional advancement. Through mining and resource development, it adheres to stringent environmental and social guidelines, ensuring community-focused outcomes. In parallel, small-scale business financing offers tailored capital to emerging entrepreneurs, fueling local economic resilience and innovation. Real estate, logistics, and warehousing ventures further enhance commercial activity by delivering modern infrastructure and efficient transport solutions. Meanwhile, the company's manufacturing and food processing endeavors bolster value-addition and food security, benefiting domestic consumers and satisfying demand in export markets.

The company's leadership structure reflects robust governance and extensive expertise. Oversight by a Board of Directors—guided by Chairman Mr. Ekene Precious Abiamuwe, Co-founder & Managing Director Mrs. Rehema Abdallah Mbade Abiamuwe, and Deputy Managing Director Mr. Sady Goha—ensures strategic clarity and operational excellence. An experienced operations and finance team supports these efforts, collaborating with both local and international experts to optimize extraction methods, logistics networks, and sustainable agricultural practices.

With a proven track record of responsible expansion and market responsiveness, Prejijah with an **equity investment of USD 800,000**. This capital is facilitating equipment Purchasing, infrastructure improvements, and expanded working capital. By modernizing its machinery, enhancing digital platforms, and bolstering short-term financing for small-scale ventures, Prejijah aims to strengthen its diverse operations and capture emerging opportunities across Africa. This Investment infusion positions Country to benefit directly from Prejijah's upward trajectory, anchored by sectors that show robust, long-term potential for profitability.

To date, Prejijah's strategic alliances with entities like Lorbax Holdings, Vince Group, and Galu Agro Limited have solidified its market foothold, particularly as global interest in sustainable commodities and responsible mining rises. Its focus on ethical sourcing, local workforce development, and collaborative partnerships resonates with modern consumer and investor expectations. Supported by favorable regional policies and growing demand in areas such as energy, real estate, and aggrotech, Prejijah projects steady financial gains from the second year onward—reflecting its readiness for accelerated, long-term growth.

In summary, Prejijah offers an attractive, strategically diversified investment opportunity. By forging a partnership through this USD 700,000 equity, investors can align with a forward-looking enterprise committed to ethical business, sustainable development, and strong returns. Through ongoing innovation and collaborative initiatives, Prejijah is well-positioned to deliver not only financial rewards but also meaningful socio-economic impact in the communities it serves.

3 Introduction

3.1 Introduction to the Project

Prejjah is a multifaceted enterprise committed to driving innovation, fostering growth, and creating value through a range of key sectors. With operations spanning **commodity trading, mineral trading, mining, small-scale business financing, real estate, logistics and transport, warehousing and storage, manufacturing, and agricultural and food processing**, Prejjah prioritizes versatility and adaptability to meet evolving market demands. By seamlessly integrating these diverse operations under a common vision of excellence and integrity, Prejjah ensures the highest standards of performance, ethical practice, and responsible development.

1. **Commodity & Mineral Trading**

Prejjah's commodity trading division delivers grains, metals, and energy resources efficiently across global markets. Its mineral trading arm focuses on both precious and base metals, upholding stringent principles of transparency to cultivate trust-based, long-term partnerships.

2. **Mining**

Committed to sustainability, Prejjah adheres to rigorous environmental and social standards in every mining endeavor. From responsible exploration to conscientious extraction, each project seeks to balance industrial progress with ecological preservation, generating enduring benefits for local communities.

3. **Small-Scale Business Financing**

Recognizing the transformative power of entrepreneurship, Prejjah offers tailored financial solutions to support emerging ventures. This approach fuels economic resilience within local communities and fosters a culture of innovation, ultimately spurring broader development.

4. **Real Estate, Logistics & Warehousing**

Prejjah's real estate projects feature iconic developments that set new benchmarks for quality and community engagement. Meanwhile, its logistics and transport services optimize global trade routes, ensuring prompt and secure delivery of goods. Modern, scalable warehousing facilities then safeguard valuable inventory, bridging gaps in the supply chain.

5. **Manufacturing & Small Industrial**

By leveraging advanced technology and sustainable methodologies, Prejjah's manufacturing initiatives drive efficiency and generate high-quality products. These offerings cater to diverse industrial needs, enhancing value creation and competitive advantage within both domestic and international markets.

6. **Agricultural & Food Processing**

In line with its commitment to food security, Prejjah employs cutting-edge processing techniques that enrich nutritional value and freshness in agricultural outputs. This integrated farm-to-table approach supports farmers, fosters sustainable practices, and ensures reliable delivery of quality food products to consumers.

At Prejjah, we are dedicated to facilitating trade and investment opportunities that contribute to sustainable economic growth and development. Through our diversified portfolio of operations and unwavering commitment to excellence, we strive to create lasting value for our stakeholders and make a meaningful impact in the communities we serve.

Vision:

At PREJIAH, our vision is to be a beacon of innovation and excellence, driving positive change and sustainable growth in every community we serve. We aspire to lead by example, pioneering transformative initiatives that elevate standards of living, foster economic prosperity, and inspire a brighter future for generations to come.

Mission:

Our mission at PREJIAH is to create enduring value through purpose-driven endeavors that prioritize integrity, sustainability, and social responsibility. We are committed to Cultivating Partnerships: We believe in the power of collaboration and partnerships to achieve shared goals and create mutual value. By fostering strong relationships built on trust, respect, and transparency, we aim to forge lasting partnerships that drive collective success.

Core Values:

- **Integrity:** We uphold the highest ethical standards in all our dealings, fostering trust, transparency, and accountability in every interaction.
- **Innovation:** We embrace creativity, curiosity, and forward thinking, challenging conventions and pushing boundaries to drive meaningful progress and innovation.
- **Excellence:** We are committed to excellence in everything we do, striving for continuous improvement, and delivering exceptional results that exceed expectations.
- **Responsibility:** We recognize our responsibility to society and the environment, taking proactive measures to minimize our impact, promote sustainability, and contribute to the well-being of future generations.
- **Empowerment:** We believe in the power of empowerment, enabling individuals and communities to thrive through education, opportunity, and access to resources.
- **Collaboration:** We value collaboration and teamwork, recognizing that diverse perspectives and collective effort are essential to achieving our shared goals and objectives.

4 Business model

4.1 Our Model

Prejjah's business model revolves around three integrated pillars- Mining, Logistics, and Food Processing—designed to leverage operational synergies while meeting market demands with efficiency and quality.

Mining the company secures licenses, conducts responsible exploration, and employs advanced technologies to extract valuable minerals while adhering to environmental and social guidelines, ensuring sustainability and safety. The extracted minerals are seamlessly transported via internal logistics operations, which utilize optimized routing, specialized fleets, and strategic warehousing to ensure timely, cost-effective deliveries.

Food Processing Prejjah sources high-quality raw materials, employs state-of-the-art machinery for production and packaging, and collaborates with the logistics division to distribute finished products efficiently. The model emphasizes cross-divisional collaboration, with shared resources like fleet and warehousing infrastructure reducing costs, while centralized data analytics inform real-time decisions. Sustainability and community impact are prioritized through environmental safeguards, social welfare initiatives, and local employment programs. Continuous innovation in mining technologies, logistics software, and food processing systems, alongside ongoing R&D, ensures Prejjah remains competitive and adaptive. This tripartite model unites resource development, efficient transportation, and value-adding food production to deliver sustainable solutions that benefit customers, stakeholders, and communities alike.

5 Company Ownership

5.1 Ownership Structure

Prejjah Trading Limited was founded by two shareholders with an authorized share capital of TZS 1,000,000,000 divided into 100,000 shares of TZS 10,000 each. The ownership of the company is as follows.

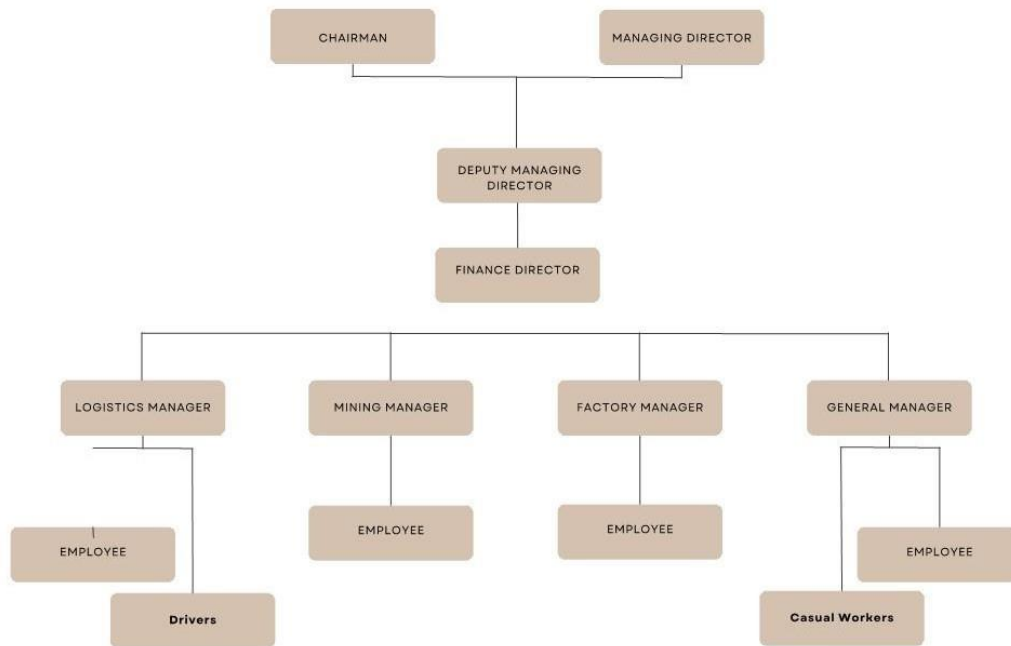
Table 1: Ownership and Shareholding Structure.

Name of Director	Gender	Ownership	Nationality
Rehema Abdallah Mbade	Female	25%	Tanzanian
Precious Ekene Abiamuwe	Male	25%	Nigerian
Unallocated Shares		50%	
Total		100%	

6 Management, Human Resource & Welfare

6.1 Management

The company is resuming its operations with a strong leadership foundation. One of the directors brings extensive experience in the mining sector, and the company has assembled a core management team with significant expertise in the industry. Overall operations are overseen by the Managing Director, Rehema A. Mbade, who is also a co-founder of the company. Technical staff will be recruited locally, prioritizing individuals with substantial experience in the field. Prejjah Trading Company Limited operates through two primary departments: the Operations Department and the Finance and Administration Department. The organizational structure begins with the Board of Directors, followed by the Managing Director, and then the CEO.



6.2 Management Team

The company will employ a total of 5 permanent staff in year one, 10 staff in year two and 15 staff in year three, several casual labors will varies depend on available work, a minimum of 20 to 25 people will be working daily as casual labor to be paid on daily bases or by short term contract bases. Their duties will be specifically in the general cleanliness, Mining and Factory management, Grading works and other manual tasks. The Management personnel are well experienced in the industry with required financial skills to manage the company. The relationship between the management and its staff will be good as the company will be improving their welfare and contribute on corporate social responsibilities. Below are the names and experience of key Management team.

6.3 Core Management team

Title	Name	Position	Country	Qualification	Age	Years in Co	Experience years
Mr	Precious Ekene	Chairman	Nigeria	Bachelor in Bio-Chemistry	41	8	30
Ms	Rehema Mbade	CEO	Tanzania	MBA, Strategy and Creative Design	36	8	20
Mr	Sady Goha	COO	Tanzania	BFA, Political Strategy	32	3	10
Mr	Abubakar Kadama	CFO	Tanzania	BCOM, CPA,	36	2	3

6.4 Availability of Labor

The investment has got adequate labor for the current size of business both professional and casual labors are available at the area place and out of the area. In Tanzania it is estimated that more than 75% of the population live in rural areas and depend directly or indirectly on agriculture for food, employment, and economic growth. The Company will employ casual labor from Singida while professional will be employed from all over the country and out of the country if need rise.

6.5 Gender considerations

The promoter will give equal opportunity to all male and female during recruitment however recruitment requirement will be reduced to female and youth to employ many in this category.

6.6 Environmental and Social Responsibility Initiatives

The promoter is committed to fostering environmental preservation and raising awareness about climate change and its social impact. This will be achieved through continuous education programs provided to all workers, including both casual and permanent employees. The promoter is well-informed about critical environmental issues and actively engages in maintaining and protecting surrounding areas. Additionally, awareness initiatives will extend to employees and their families, ensuring a broader understanding of environmental stewardship and sustainable practices.

To further support employee well-being, the company will employ a qualified nurse to oversee health-related matters, ensuring the physical and mental well-being of its workforce. These measures reflect the company's dedication to creating a sustainable, healthy, and socially responsible work environment.

6.7 Contribution to the Economy

The project will employ 10 permanent employee and several casual labors will vary from 5 to 10 people per day depends on available activities. An income of approximately TZS 100,000,000/- will be flowing to the employee. Table 2 shows that the business will provide direct and indirect employment opportunities to rural households.

Direct Incremental Return to Investment										
Investment		Return to debt Financing	Return to investor and their employees			Value of goods and services and people employed		Value of produce and farm families benefiting		Government revenue
Equity	Loan		Investor	No of employees per annum	Wages to employee	Value of goods and services	No of casual labor employed	Value of produce		
\$700,000				10	\$30,000	\$500,000	20	\$900,000	0	

7 Government Revenues

The aquaculture farm as a commercial venture will meet its obligation and remit various tax payments annually. It is expected that employment taxes, withholding taxes, corporate taxes will provide significant revenues to the government. In the first year of investment, the project will not make profit, hence will not pay corporate tax, however the project will start making profit from the second year hence enable the organization to contribute tax of USD 120,000.

8 Location and Description of the Investment

The Project operation/sites will be at Singida village, Matampa ward, Kiomboi District in Singida with a total population of Two million eight thousand fifty-eight (2,008,058 people) and broken down into One million, twelve thousand, three hundred fifty-five (1,012,355 females) and Nine hundred ninety-five thousand, seven hundred and three (995,703 male) The location for Project Operation has been done strategically following the business potential advantages listed: - Present of adequate land for project development and expansion, Adequate availability using advantage of nearby mining sites such as Ashant Anglo Road infrastructure to the sites for Mining activities after intensive feasibility study. Good topographic land, flat with clay, sand and loamy soil, Availability of good transport facilities, Availability of labors, Availability of market locally and regionally, Presence of social institution like colleges, hospitals to provide and harmonize project's work, Production Plan

8.1 Project Function

The transport function is critical to ensuring seamless operations within the mining industry and beyond. This comprehensive plan outlines strategies, resources, and processes for managing the movement of raw materials, processed outputs, and other logistics-related activities in a safe, efficient, and cost-effective manner.

- Ensure that mining outputs and other products reach their destinations promptly.
- Optimize routes, fleet usage, and fuel consumption to reduce operational costs.
- Uphold high safety standards while complying with relevant transport regulations.
- Maintain flexibility to increase or reduce transport capacity as demand fluctuates.
- Preserve the integrity of goods during transit through appropriate handling and storage measures.

Scope of Transport Services

- Transporting minerals and extracted materials from mine sites to processing facilities or storage areas.

- Delivering processed or finished goods to customers, ports, or distribution centers.
- Offering third-party or contract-based transport services for external clients in need of logistics support.
- Providing scheduled or on-demand delivery of essential supplies, equipment, and parts to operating sites.

8.2 Fleet Management

Fleet Composition

- For hauling bulk materials and large-volume goods.
- **Specialized Vehicles:** Low-bed trailers, tankers, or custom-fitted trucks for specific cargo (e.g., chemicals, oversized equipment).
- **Support Vehicles:** Light-duty vans or pick-ups for smaller-scale deliveries and personnel transport.

8.3 Communication and Technology

Fleet Monitoring Systems

- **Telematics:** GPS tracking to monitor vehicle locations, fuel usage, and driver performance in real time.
- **Central Control Dashboard:** A system that aggregates route data, delivery times, and compliance metrics for quick decision-making.

8.4 Environmental Responsibility

- **Fuel Efficiency Measures:** Implement driver coaching and vehicle upkeep that reduce emissions.
- **Route Planning:** Optimize transport routes to lower carbon footprint and minimize road congestion.
- **Eco-Friendly Fleet:** Gradually incorporate hybrid or electric vehicles where feasible, especially for shorter or urban routes.

Conclusion

This comprehensive transport plan provides a structured approach to managing mining-related haulage, product distribution, and hired logistics services. By incorporating rigorous safety standards, optimized routing, technological solutions, and a commitment to continuous improvement, Prejijah can deliver consistent, high-quality transport operations that support overall business objectives. Through proactive risk management and strong stakeholder engagement, the company is well positioned to meet the challenges and opportunities in mining logistics and distribution activities, ensuring both operational success and long-term sustainability.

9 Food processing

Food processing venture focused on **maize milling** and **sunflower/groundnut oil extraction**, with the added value of **byproduct utilization** for animal feeds. The goal is to create a vertically integrated, efficient, and profitable operation that meets the growing demand for staple foods and quality animal feed in both local and regional markets.

9.1 Key Highlights

- **Products:** Maize flour (various grades), sunflower/groundnut oil, and byproducts for animal feed.
- **Target Market:** Local retail consumers, wholesalers, distributors, and livestock farmers.
- **Competitive Advantage:** Quality assurance, strong supplier partnerships, and byproduct processing that maximizes resource use and minimizes waste.
- **Financial Outlook:** Steady revenue streams from both food and feed products, with potential for expansion into related value-added items.

9.2 Market Analysis

Industry Overview

- Rising demand for staple foods such as maize flour due to population growth.
- Increasing preference for locally produced oils, especially sunflower and groundnut, noted for their perceived health benefits.
- Surging need for cost-effective, high-nutrient animal feeds as livestock production expands.

9.3 Target Market Segments

- **Households & Retail:** Consumers seeking high-quality flour and cooking oil at competitive prices.
- **Wholesalers & Distributors:** Bulk orders for resale to supermarkets, shops, and regional traders.
- **Livestock Farmers:** Demand for nutrient-dense, cost-effective animal feeds derived from milling and oilseed byproducts.

9.4 Competitive Landscape

- Existing flour mills and oil processing plants, often with dated technology or limited byproduct management. Opportunity to differentiate with state-of-the-art processing, consistent quality, and integrated feed production.

9.5 Market Trends & Opportunities

- Consumer shift toward healthier cooking oil (e.g., sunflower, groundnut).

- Growing livestock industry requires consistent supply of animal feeds.
- Potential for organic or premium positioning, particularly in urban markets.

10 . Products & Services

10.1 Maize Milling

- **Grades:** Different flour grades (e.g., refined, semirefined, whole meal) catering to various consumer preferences. **Packaging:** 1 kg, 2 kg, 5 kg, and bulk 25–50 kg bags for wholesalers and institutions.

10.2 Sunflower & Groundnut Oil

- **Oil Extraction:** Cold-pressed or mechanical extraction to produce high-quality, minimally processed oil.
- **Packaging:** Bottles of 500 ml, 1 liter, 5 liters, and larger bulk containers for institutional buyers.

10.3 Byproducts for Animal Feed

- **Maize Bran:** Residue from milling, rich in fiber and nutrients for livestock.
- **Oilseed Cake:** Protein-rich residue from sunflower or groundnut oil extraction, essential for formulating balanced animal feeds.
- **Formulated Animal Feed:** Blended feed leveraging bran and cake, possibly enhanced with vitamins and minerals to suit poultry, cattle, or other livestock.

11 Operations & Production Plan

11.1 Raw Material Procurement

- **Maize:** Source from local farmers or reliable suppliers to ensure consistent quality and year-round availability.
- **Sunflower/Groundnuts:** Foster direct relationships with growers, offering fair pricing and potential training on best cultivation practices.
- **Supply Contracts:** Negotiate stable supply agreements to manage price volatility and maintain consistent inventory.

11.2 Marketing & Distribution Strategy

1. Branding & Positioning

- Emphasize purity, nutritional value, and local sourcing.
- Use clear, informative labeling that highlights product benefits.
- **Buyers:** Supply schools, hospitals, restaurants, and feedlots requiring large volumes.

2. Logistics & Delivery

13 FINANCIAL PROJECTIONS

13.1 Financial Assumption

During preparation of financial projections, the promoter assumed various variables as follows,

Annex 1: Projected Financial Assumptions

Description/Years	2024	2025	2026	2027	2028	2029	2030
General Assumptions							
Economic Assumptions							
Production Expansion	0%	50%	50%	50%	50%	50%	50%
Price increase	0%	2%	2%	2%	2%	2%	2%
Inflation rate	0%	2%	2%	2%	2%	2%	2%
Exchange rate (USD/TZS)	2,600	2,652	2,705	2,759	2,814	2,871	2,928
Taxation							
Corporate Tax	30%	30%	30%	30%	30%	30%	30%
Value added Tax	18%	18%	18%	18%	18%	18%	18%
Depreciation:							
Land and Buildings	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
Motor vehicle	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
Plant & Machine	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%
Furniture	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
Operating							
Stock (held days)	1	1	1	1	1	1	1
Debtors (collection days)	1	1	1	1	1	1	1
Creditors (payment days)	15	15	15	15	15	15	15
Days in a year	365	365	365	365	365	365	365

14 Investment and Financing Plan

The projected investment cost is USD 800,000/- where USD 200,000/- is Company existing equity. USD 300,000 the Company has injected funds into this business from foreign equity, USD 300,000/ from local equity has been used to finance the purchase of land, legal issues, Purchase of Trucks Office Equipment and consultations and trucks that has been dedicated into this business, moreover the Company will add the equity from Directors other businesses to facilitate the additional working capital. The Investment will be obtained from Directors where USD 400,000 will be invested for purchasing of machinery, equipment, motor vehicles and construction of site buildings and dams. The remaining USD 150,000 will be working capital to contribute on the purchase of Other Equipment, salaries, overcoming overhead expenses etc. The gearing ratio for year one will be 90% Equity, the ratio will be improving year to year which shows strong commitment of owners' equity. The Company financing plan will be as follows,

Estimated Incremental Economic Results of the Investment

Promoter's Financing Plan					
Financing Plan (TZS)	Existing	New Funding	Total	Gearing	
Promoter's Equity	\$ 200,000	\$ 600,000	\$800,000		100%
Bank Loan	-		-		0%
Total Finance	\$ 200,000	\$ 600,000	\$800,000	100%	

14.1 Working Capital

The business will have enough working capital required to finance operations. The working capital required includes direct cost, manpower cost and overhead cost, the total cost for the first- year counts to TZS 7,235,433,744 where 50% of this amount TZS 3,617,716,872 supposed to be available at initial, the funds will be revolving., the working capital contribution will be 27% equity and 73% loan. See annex below,

Annex 2: Working capital plan.	
Description	2025
Production Cost	\$50,000
Man power requirement	\$20,000
Overhead Cost	\$27,000
Total Working Capital	\$100,000
Initially Required Working Capital-50%	\$197,000

14.2 Manpower cost

The promoter plans to employ 15 permanent staff in managerial and non-management positions, a cost of USD \$106,806.9 will be incurred to pay salaries annually however there will be slight increase in cost due to inflation and increase number of staff. See annex 5 below indicates manpower cost for the company.

Annex 3: Projected manpower Cost

Personnel	No	Rate/month	2024	2025	2026	2027	2028	2029	2030
CEO	1	\$ 925	\$ 971.25	\$ 1019.81	\$ 1070.8	\$ 1124.34	\$ 1180.56	\$ 971.25	\$ 1019.81
CFO	1	\$ 694	\$ 728.70	\$ 765.14	\$803.39	\$843.56	\$885.74	\$728.70	\$765.14
COO	1	\$ 694	\$ 728.70	\$ 765.14	\$803.39	\$843.56	\$885.74	\$728.70	\$765.14
General Manager	1	\$ 185	\$ 194.25	\$ 203.96	\$214.16	\$224.87	\$236.11	\$194.25	\$203.96
Logistics Manager	1	\$ 327	\$ 343.35	\$ 360.52	\$378.54	\$397.47	\$417.34	\$343.35	\$360.52
Mining Manager	1	\$ 185	\$ 194.25	\$ 203.96	\$214.16	\$224.87	\$236.11	\$194.25	\$203.96
Factory Manager	1	\$ 185	\$ 194.25	\$ 203.96	\$214.16	\$224.87	\$236.11	\$194.25	\$203.96
Business Development Officer	1	\$ 463	\$ 486.15	\$ 510.46	\$535.98	\$562.78	\$590.92	\$486.15	\$510.46
Accounts	1	\$ 359	\$ 376.95	\$ 395.80	\$415.59	\$436.37	\$458.19	\$376.95	\$395.80
Procurement Officer	1	\$ 463	\$ 486.15	\$ 510.46	\$535.98	\$562.78	\$590.92	\$486.15	\$510.46
Information System Officer	1	\$ 463	\$ 486.15	\$ 510.46	\$535.98	\$562.78	\$590.92	\$486.15	\$510.46
Human Resources	1	\$ 740	\$ 777.00	\$ 815.85	\$856.64	\$899.47	\$944.45	\$777.00	\$815.85
Drivers	5	\$ 278	\$ 291.90	\$ 306.50	\$321.82	\$337.91	\$354.81	\$291.90	\$306.50
Receptionist	1	\$ 370	\$ 388.50	\$ 407.92	\$428.32	\$449.74	\$472.22	\$388.50	\$407.92
Others	2	\$ 278	\$ 291.90	\$ 306.50	\$321.82	\$337.91	\$354.81	\$291.90	\$306.50
NSSF-10%			\$660.90	\$ 693.95	\$728.64	\$765.07	\$803.33	\$843.50	\$660.90
Total cost	20		\$7,269.90	\$7,633.41	\$8,015.08	\$8,415.80	\$8,836.61	\$9,278.45	\$7,269.90

14.3 Overhead Cost

The overhead cost implies indirect cost that are incurred by the company on running day-to-day operations, the cost might vary due to requirement, the annex 6 below shows the projected overhead cost for the company for period of six years.

Annex 4: Projected overhead cost

Descriptions/Years	2024	2025	2026	2027	2028	2029	2030
Accounting, Tax & Audit Fees	\$7,117	\$7,331	\$7,551	\$7,777	\$8,011	\$8,251	\$8,499
Consulting Fees	\$5,338	\$5,498	\$5,663	\$5,833	\$6,008	\$6,188	\$6,374
Repair & Maintenance	\$14,235	\$14,662	\$15,102	\$15,555	\$16,021	\$16,502	\$16,997
Hotel & Accommodation Fees	\$14,235	\$14,662	\$15,102	\$15,555	\$16,021	\$16,502	\$16,997
Traveling & Per Diems	\$3,559	\$3,665	\$3,775	\$3,889	\$4,005	\$4,126	\$4,249
Compliance & Internal Audit Fees	\$1,779	\$1,833	\$1,888	\$1,944	\$2,003	\$2,063	\$2,125
Motor Vehicle Running Costs	\$2,491	\$2,566	\$2,643	\$2,722	\$2,804	\$2,888	\$2,975
Software Licensing Fees	\$712	\$733	\$755	\$778	\$801	\$825	\$850
Sales & Promotions Expense	\$8,327	\$8,577	\$8,835	\$9,100	\$9,373	\$9,654	\$9,943
Electricity Costs	\$2,491	\$2,566	\$2,643	\$2,722	\$2,804	\$2,888	\$2,975

Fuel & Lubricants Costs	\$7,117	\$7,331	\$7,551	\$7,777	\$8,011	\$8,251	\$8,499
Insurance Costs	\$7,117	\$7,331	\$7,551	\$7,777	\$8,011	\$8,251	\$8,499
Office Stationery	\$712	\$733	\$755	\$778	\$801	\$825	\$850
Lease Costs	\$10,676	\$10,996	\$11,326	\$11,666	\$12,016	\$12,377	\$12,748
Office Rent/Warehouse	\$12,456	\$12,829	\$13,214	\$13,610	\$14,019	\$14,439	\$14,873
Internet & Communication	\$1,068	\$1,100	\$1,133	\$1,167	\$1,202	\$1,238	\$1,275
Bank Charges	\$107	\$110	\$113	\$117	\$120	\$124	\$127
Total	\$99,537	\$102,523	\$105,599	\$108,767	\$112,030	\$115,391	\$118,853

15 Annex 5: Change in Owners' Equity

Descriptions/Years	2024	2025	2026	2027	2028	2029	2030
Existing Equity	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
Retained Earnings	\$30,000	\$43,500	\$63,075	\$91,458.75	\$132,615.19	\$192,292.03	\$278,823.44
Tota Equity	\$43,500	\$63,075	\$91,458.75	\$132,615.19	\$192,292.03	\$278,823.44	\$404,293.99

15.1 Ratio Analysis

The ratio analysis gives the sense of performance of the company using ratios, the project was measured to main ratios of liquidity, Profitability, Leverage and Efficiency. The following was observed.

Annex 6: Ratio Analysis.

Descriptions/Years	2024	2025	2026	2027	2028	2029	2030
Liquidity ratio							
Current ratio	2.10	1.90	1.70	1.50	1.30	#DIV/0!	#DIV/0!
Quick ratio	2.06	1.86	1.66	1.46	1.26	#DIV/0!	#DIV/0!
Profitability							
Gross Profit Margin	41%	60%	63%	67%	67%	66%	65%
Operating profit Merging	-12%	45%	53%	59%	58%	57%	56%
Net Profit Margin	-22%	29%	36%	40%	40%	39%	39%
Return on Assets	-25%	57%	55%	43%	30%	23%	19%
Return on Equity	-462%	96%	66%	46%	31%	24%	19%
Leverage Ratios							

i) Current Ratio

The Current ratio will be maintained above 2 times, for the period under review, this translates that the company has ability to pay its short-term liabilities using its short-term liquid assets by 2.

ii) Profitability ratio

The Analysis shows growth trend of profitability where the gross profit of the first year will be 41% keep on increasing to 65% however Net profit of the first year will be negative due to loss made in the first year, the net margin from second year will be maintained at an average of 39%. This implies that the nature of business make huge profit due to low cost of production with huge revenue.

16 ENVIRONMENTAL ASPECTS

The investment has minimal environmental impact because it does not disturb the sustainability of water as the modern cage farming will be placed on the lake and available infrastructure allows environmental conservation. The investment brings tangible development to the community and to the nation at large since the project provide employment opportunities, efficiency use of resources and inclusiveness. The company has been granted the environment impact assessment certificate from NEMC to allow the project to take place. The possible minimal negative environmental impacts of the project are shown in Table 12.

17 CORPORATE SOCIAL RESPONSIBILITY (CSR)

17.1 Gender Considerations

The Promoter's new investment will also engage women in various farm operations.

17.2 Occupational Health and Safety

The Company is aware of Occupational Safety and Health Authority (OSHA); therefore, the company will be registered with OSHA and will follow all regulations.

17.3 Anti-Corruption

According to the promoter, the company does not entertain corruption behavior and activities. The promoter seems to be genuine as he is having all documents required and follow all procedures in his activities. This gives a picture that the promoter is playing a fair game in the business as well as out of the business. The issue of corruption is very difficult to address as both parties involved would like to cover it however the promoter will prepare policies and operation procedures so that there will be no room to entertain corruptions.

17.4 Labor Rights

The company adhering to labor law, the company is also in preparation of human resource policy and human resources manual. Employees will be allowed to form their organ that will be speaking on behalf of employees to the management, furthermore the employees are allowed to join trade unions. There will posters around the area portraying rights and responsibilities of employees.

17.5 Corporate Social Responsibility

The promoter will be giving part of the profit made to the society through CSR, the fund that back to the society will be used to improve infrastructures such as building of schools, contribution of desks, improving health services, furthermore the promoter will be contributing to the income of the area through taxes.

18 RISKS, RECOMMENDATIONS AND CONCLUSION

18.1 Theft, fire and burglary risk

Operating fish cage attracts theft and unwanted fishing activities near the cages area, The company will improve security by hiring the experienced Security company known Garda world who will be patrolling the area 24 hours every day, the agreement has been reached but the contract has not yet signed. the CCTV camera will be installed with automatic solar lighting to light the area all the time. The promoter will also purchase fibers that will be making patrol all day.

18.2 Transportation risk.

There is a possibility of suffering potential loss due to transportation challenges like accidents, theft, fire, and robbery. The company will hire qualified transportation companies responsible for transporting feeding and harvested fish. The refrigerated vehicles will be hired to supply fish to the final market. During transportation, the promoter will insure consignments against theft, fire, and accident.

18.3 Loss of potential staff.

The company will assemble a very strong and experienced team to run the business, many motives will continue using different initiatives to motivate the available staff so that key staff will not resign from the company.

18.4 Exchange rate risk

Since the business involve importation of machinery, equipment and fish feed, any decrease on value of local currency causes an increase in cost of investment and production, therefore the promoter will use letter of credit on importing of equipment where further change on currency will not highly affect the cost of the investment. Furthermore, during preparation of this business plan, the rate of TZS 2,600/1USD was used, the promoter will ask the special rate from Bank of Tanzania due to value of the investment.

18.5 Competition risk

Competition from other existing companies, local and foreign dealing in the same line might affect the operation of the promoter however the proposed project will be huge and modern project in east Africa, the project will not face competition from people doing similar since most of them are doing under small scale and demand.

18.6 Power cut risk

The promoter invests in modern fish farm, the electricity is required all time to run machineries, lighting the area and providing power for administration activities, therefore longtime outage of power will affect productivity and cause death of fingerling, to avoid this risk, the project has include automatic standby generator that will be providing power to the area incase of power outage, furthermore the promoter will buy solar powers for lighting and light duty at the investment area.

18.7 Conflicts with the community.

Conflict with the community might affect the operation of the business, to avoid this the promoter has all required documents to operate this business from village level, ward level, municipal level, and national level. Furthermore, the promoter will be providing employment priority to people around the project and also will be supporting community development through corporate social responsibility.

18.8 Diversion of fund risk

This risk might happen when the promoter diverge the granted facility from investing into fish farm as per recommended business plan and invest into unrecommended line of business, to avoid this the bank will disburse funds in tranches after every completion of assignment and all imported material will be done through Site Letter of credit, for locally purchased equipment finds will be deposited into suppliers account, during implementation of working capital, fund will be disbursed in tranches per requirement. All these measures will reduce funds that flow into promoter's pocket hence reduce diversion of funds.

19 Annex 7: Investment and Financing Plan

Descriptions	Existing Equity	Loan		Additional Equity	
		Loan	Equity	Loan	Equity
Land and Building					
Land Compensation	\$40,000			-	-
Research & Consultations	\$15,000			-	-
Production site, office, Warehouse, kitchen	\$7000			0	-
Fencing and gate for 1 Acre Land	\$11,000			0	-
Two houses & Solar lights	\$6500			0	-
Water reserve tanks (10,000litres)-4pcs	\$3000			0	-
Water tanks base constructions & plumbing-3	\$12000			0	-
Borehole drilling	\$10000			0	-
Electricity Installations	\$15000			0	-

Sub total	\$119,500.	-	\$119,500.	0	\$119,500.
Motor vehicles	\$55000				
Trucks	\$200000				155,000,000
Motor vehicles (Adm & IST)	\$5000			0	-
Plant & Machine	\$150000			0	
Generator 80KVA	\$7000			0	-
Clearance & Transportations	\$18000			0	-
Sub total	\$435,000	-	\$435,000	0	\$435,000
Furniture & Tools	\$10000				
Water Quality Analyzer mach-5	\$3500			0	-
Office Equipment's (computers)	\$10000			0	-
Office Equipment's (Internet, LAN instill & CCTV)	\$27000			0	-
Office furniture	\$5000			0	-
Sub total	\$55,500	-	\$55,500	0	\$55,500
Pre-Operational Expenses (research & consult)	\$15000		200,000,000	0	0
Working Capital	\$100000	-	969,816,872	0	0
Sub total	\$115,000	-	\$115,000	0	\$115,000
Grand Total	\$290,000	-	\$290,000	0	\$290,000

Annex 8 : Plant, Property and Equipment ash Flows Projections

Description	2024	2025	2026	2027	2028	2029	2030
Land and Buildings							
Opening balance	\$119,500	\$119,500	\$119,500	\$119,500	\$119,500	\$119,500	\$119,500
Additional	\$15,000	\$15,750	\$16,538	\$17,365	\$18,233	\$19,145	\$20,102
Disposal	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Balance c/d	\$134,500	\$135,250	\$136,038	\$136,865	\$137,733	\$138,645	\$139,602
Depreciation	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000
Netbook Value							
Motor vehicle	\$155,000	\$155,000	\$155,000	\$155,000	\$155,000	\$155,000	\$155,000
Opening balance	\$20,580	\$21,609	\$22,700	\$23,835	\$25,027	\$26,278	\$27,592
Additional	\$0	\$0					
Disposal	\$175,580	\$176,609					
Balance c/d	\$75,580	\$75,580	\$75,580	\$75,580	\$75,580	\$75,580	\$75,580
Depreciation							
Netbook Value	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Plant and Machineries	\$86,800	\$91,140	\$95,697	\$100,482	\$105,506	\$110,781	\$116,320
Opening balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Additional	\$86,800	\$91,140					
Disposal	\$86,800	\$86,800					
Balance c/d							
Depreciation	\$248,248	\$248,248	\$248,248	\$248,248	\$248,248	\$248,248	\$248,248
Netbook Value	\$282,100	\$296,205	\$311,015	\$326,566	\$342,894	\$359,998	\$377,998
Furniture	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Opening balance	\$530,348	\$544,453	\$559,263	\$574,814	\$591,142	\$608,246	\$626,246
Additional	\$248,248	\$248,248					
Disposal	\$119,500	\$119,500					
Balance c/d	\$15,000	\$15,750	\$16,538	\$17,365	\$18,233	\$19,145	\$20,102
Depreciation	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Netbook Value	\$134,500	\$135,250	\$136,038	\$136,865	\$137,733	\$138,645	\$139,602
Total Depreciation	\$418,113	\$390,466	\$340,490	\$299,716	\$266,232	\$238,546	\$215,495
Total NBV	520,236	\$544,453	\$559,263	\$574,814	\$591,142	\$608,246	\$626,246

Annex 9 : Cash Flows Projections

Descriptions/Years	2024	2025	2026	2027	2028	2029	2030
Cash Inflows							
Equity	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000
Loan	0						
Profit Before Depr & Interest	0	\$630,000	\$661,500	\$694,575	\$729,299	\$765,764	\$600,000
Total Cash in Flows	\$300,000	\$315,000	\$330,750	\$347,288	\$364,650	\$382,882	\$300,000
Cash Outflows							
Fixed Assets	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
Tax	0	\$54,000	\$56,700	\$59,535	\$62,512	\$65,637	\$68,919
Loan Repayment		\$0	\$0	\$0	\$0	\$0	\$0
Total Cash Outflow		\$96,000	\$108,300	\$121,215	\$134,776	\$149,013	\$163,963
Net Cash Flow		\$96,000	\$204,300	\$325,515	\$460,291	\$609,304	\$773,267
Cumulative cash flow		\$204,000	\$206,700	\$209,535	\$212,512	\$215,637	\$218,919

Annex 9 : Balance Sheet Projection

Descriptions/Years	2024	2025	2026	2027	2028	2029	2030
Net Fixed Assets							
PPE	\$15000						
Total net assets	\$500000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
Current Assets							
Cash	\$150000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
Stock	0	\$0	\$0	\$0	\$0	\$0	\$0
Total Current Assets	\$150000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
TOTAL NET ASSETS	\$500,000	\$165,000	\$165,000	\$165,000	\$165,000	\$165,000	\$165,000
REPRESENTED BY:							
Equity	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000
Loan	0	\$0	\$0	\$0	\$0	\$0	\$0
Retained Earnings	\$200000	\$200,000	\$210,000	\$220,500	\$231,525	\$243,101	\$255,256
TOTAL	\$500000	\$500,000	\$510,000	\$520,500	\$531,525	\$543,101	\$555,256
<i>Check</i>	-	-	-	-	-	-	-