

AM JOLDAN LIMITED

BUSINESS PLAN

Posta Street, Makambako Road, Njombe CBD District, Njombe Region – Tanzania

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AM JOLDAN LIMITED

Business Profile

A. Executive Summary

1. Company & Project concept

AM JOLDAN LIMITED is a limited liability Company incorporated in Tanzania under the Company Act of 2002. The Company was incorporated on 17/03/2017, and bears a Certificate of Incorporation number **133957**, The Company implements a project which is under the Agricultural Sector in Tanzania.

AM JOLDAN LIMITED is located in Njombe Region of Tanzania. The Outreach Office is located at Posta Street, Makambako Road, Njombe CBD District, Njombe Region – Tanzania.

Our goals and objectives are straightforward and seek to ensure we run a professional, profitable, and ethical company, building relationships with customers, suppliers, and investors. **AM JOLDAN LIMITED** aims to become one of the leading Agriculturalist in Tanzania.

2. Company Goals and Objectives:

In Summary **AM JOLDAN LIMITED** aims to: -

- Become the most prominent agro-processor and value addition of Agricultural produce in the United Republic of Tanzania and other parts of Africa.
- To prepare and implement human resource policies which encourage and reward individual and unified effort and achievement, provide training and personal development opportunities and create a working environment in which staff can feel a real sense of job involvement.
- Build relationships with investors in the Agricultural Sector.
- Achieve levels of profit sufficient to provide for reinvestment and suitable returns to shareholders and investors
- Seek to comply with all statutory legislation and other external relevant authorities. Define and keep under review Company policy, allowing flexibility for local content requirements.
- Adopt best commercial practice and ethical standards in dealing with clientele, suppliers of goods and services and other contacts.
- To provide a one-stop solution covering the entire spectrum of Agricultural Sector

3. Purpose of Business Plan

This document is prepared to serve the purpose of a business plan report for **AM JOLDAN LIMITED** for investment in the Agricultural Sector in the United Republic of Tanzania.

4. The project promoter

The project will be managed and operated by **AM JOLDAN LIMITED** which is owned by private local individuals with the following shareholder's percentages distribution is listed below;

NAME OF SHAREHOLDERS	NATIONALITY	SHARES%
ANTON MUSA MKANE	Tanzanian	90%
FENICK LUNANILO MKANE	Tanzanian	10%

5. Intended Investment Amount:

The Company intends to invest an estimate total amount of Tanzania Shillings One Billion (TZS 10,000,000,000/=).

6. Company Legality

The legal certificates, and documents such as the Memorandum and Article of Association, Certificate of Incorporation, and Tax Identification Number, justify that **AM JOLDAN LIMITED** is operating within the ambit of the law of the Land, and has been legally registered to operate in the United Republic of Tanzania.

7. Project Organization Structure

The management of **AM JOLDAN LIMITED** is constituted by the following organization set up, the Board of Directors who are responsible for the supervision of the entire operations of the Company.

8. Investment Structure

The project is estimated to cost a total approximation of **Tanzania Shillings Ten Billion (TZS 10,000,000,000/=), which shall be a result of an increase from time to time.** The money will cover working Capital, material importation, and other company expenses. However, a financial policy of the Company states that the profits generated will be re-invested.

B. Statement of Purpose

This Profile is drawn for the purpose of continuation of the business and application for the Certificate of Incentives with the Tanzania Investment Centre from the Tanzania Investment Centre.

C. Purpose of Investment

This document is prepared to serve the purpose of a feasibility study for **AM JOLDAN LIMITED** on the continuation of an established Agricultural Operational Company in the United Republic of Tanzania.

D. Summary of the Expected Results

At the end, the project is expected to achieve the following: -

- Ensure the enlargement of Agricultural activities in Tanzania, East Africa, and the whole of Africa.
- Increase direct employment opportunities.
- Direct Domestic investment of more than USD 500.000 within 2024 -2029
- Increase tax contributions to the government
- Generate foreign currency.
- Increase of the country's market economy and competition with other worldwide markets

E. Mission and Vision

The company's vision is to be one of the leading companies in performing Agricultural activities in the United Republic of Tanzania for local markets and export purposes.

F. Operations

The project will be managed and operated by **AM JOLDAN LIMITED**. The Company has finalized the acquisition of operation permits to implement its main line of operations, and also the Management will establish sound operating guidelines to conduct the day-to-day operations of this project.

G. Project Location

The project shall be located in Njombe Region of Tanzania, and the outreach Office is located at Kiumba Street, Makambako TC, Njombe CBD District, Njombe Region – Tanzania.

H. Postal Address

**AM JOLDAN LIMITED,
P.O. BOX 79,
NJOMBE CBD,
NJOMBE,
TANZANIA.**

I. Agricultural Industry Sector

a. Agricultural Industry in Tanzania

Tanzania's Agricultural sector has approximately contributed 8.1% to the country's real GDP and 4% annual growth rate. Most of the Agricultural activities are centered on local trade, and also international trade representing an increase of 33% to the Agricultural sector in the United Republic of Tanzania. Main growth includes the increase in the number of foreign exchanges through agro-processing and value addition of agricultural produce.

According to Tanzania's 2025 Development Vision, investments in the Agricultural sector, particularly in the development of the Agricultural sector, are among the Government's top priorities.

b. Project Justification

The proposed project is under the management of **AM JOLDAN LIMITED** and is in line with the Tanzania Government's efforts in an attempt to revamp the Agricultural sector. This also has been complemented by the fact that the government is making a critical effort in improving the Agricultural sector, by implementing Agricultural policies and other local content regulations to ensure an ultimate aim of improving the business environment for all Agricultural companies operating in the land of the United Republic of Tanzania.

The initiative undertaken by **AM JOLDAN LIMITED**, is justified by the following facts: -

- The Company have a special invested interest in the Agricultural industry therefore, the establishment of a company carrying its Agricultural business activities as its main activities.
- The involvement of the company in the Agricultural sector will boost the Country's economy, and at the same time strengthen the Agricultural sector in Tanzania. The Company's marketing strategy and intention is to have a wide customer base both locally and internationally which focuses on solving private and public companies' Agricultural issues.

c. Social and Economic Impact of the Project

The proposed project will result in the following social and economic impacts:

- Improve and increase the Agricultural sector through its agro-processing and value addition activities towards producing various Agricultural products to export and also selling from within the geographical boundaries within and outside the United Republic of Tanzania.
- Increased competitiveness among local agriculturalists and export markets in Tanzania.
- The project will provide employment for people in Tanzania and training the employees to further improve and enlarge their knowledge of the agricultural industry in general.
- The Government and other agencies will benefit from various taxes, fees, and commissions that will be paid to the Treasury, etc. by this Company

d. Industry Analysis

a. Sales Literature, Sourcing, and Technology

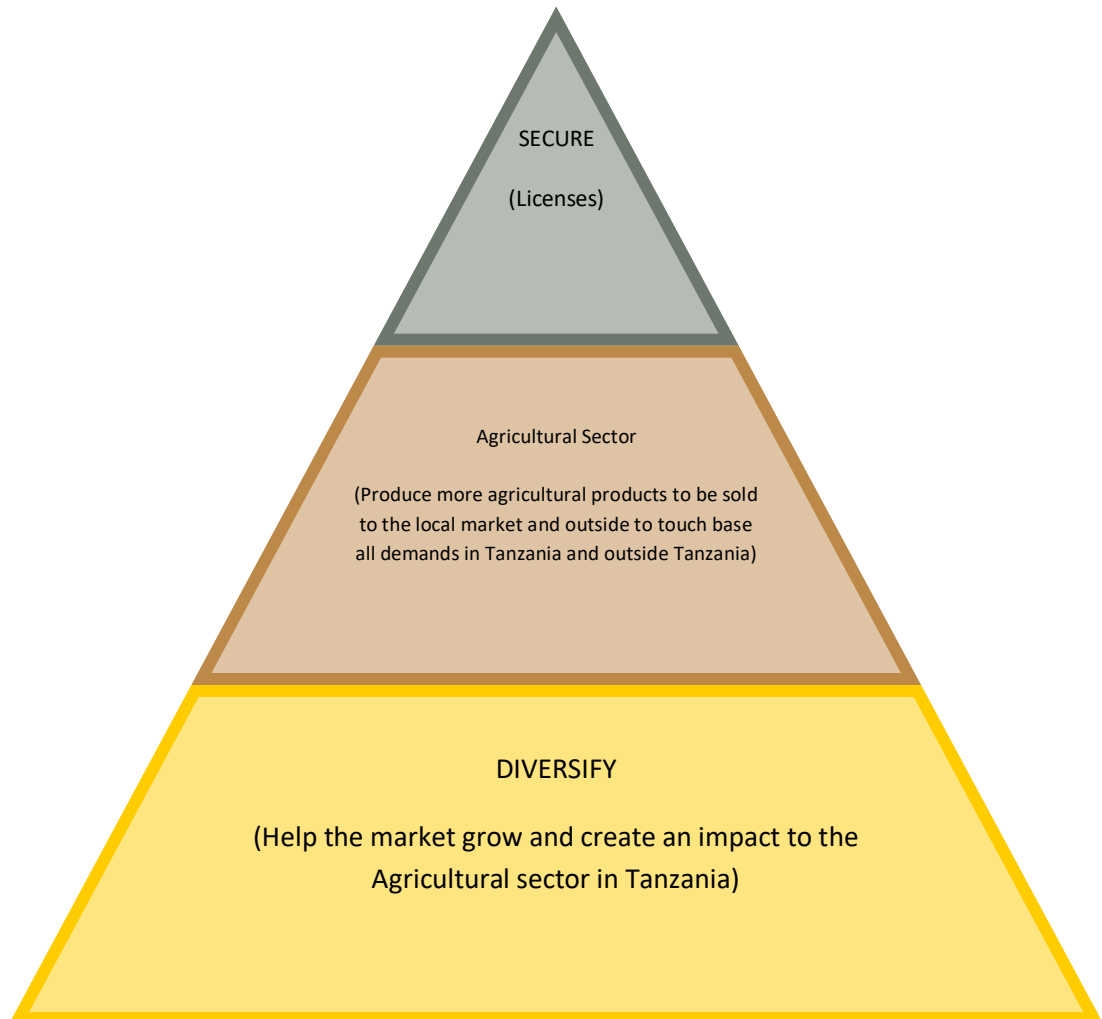
i. Sales Literature

The company shall use different materials and training about their services to customers including but not limited to specification sheets, brochures, catalogs, and other materials.

ii. Technology

The company aims to produce, add value and transport agricultural materials, and the technology that is expected to be used in the entire processing phase shall include materials such as machines both imported and locally obtained materials together with advanced machinery for processing Agricultural activities.

Strategy Pyramid



b. Competitive Edge

The company will gain a greater advantage compared to its competitors in the agricultural sector due to the following reasons: -

- **Quality of Crop Processing:** The crops produced and processed by the company will be of higher quality, with greater production capacity, compared to other competitors in the sector. This will enable the company to offer better quality products in the market.
- **Affordable Service Prices:** While many agricultural and crop processing companies charge high prices for their services, this company will offer services at more affordable prices. This will help expand the market for both local and international customers while ensuring compliance with all the required policies and regulations for operations in Tanzania.
- **Opportunities for International Investment:** The opening of Tanzania to international investment in the agricultural sector will create a high demand for agricultural and crop processing projects. This will provide a large market for the company, ensuring a return on investment in a short period.

For these reasons, the company will be well-positioned in the market, surpassing its competitors, and achieving success at a faster rate.

e. Opportunities

a. Increased demand for Agricultural activities

Tanzania now is witnessing an increase in the economy due to having the best agricultural prices in the agricultural sector due to increased demands both in and outside Tanzania, and better facilities. Despite that Tanzania has also executed several international agreements to ensure the development and improvements of the Agricultural business in Tanzania.

b. Uniqueness of location of the project

AM JOLDAN LIMITED's project will be one of the best agricultural companies with its activities located at Njombe – Tanzania. The location of this project provides an opportunity for **AM JOLDAN LIMITED** to capture easily the market around regions rich in good soils for the best production of crops to export outside Tanzania and other Regions such as Dar es Salaam Region and even extending its borders to the new road that connects to Morogoro and other central regions of other parts of Tanzania.

c. Government Policy

The Government of Tanzania has made various policies, laws, and regulations that intend to improve and promote the Agricultural sector locally and across borders.

d. Government Incentives package

The Government has enacted laws that offer reasonable incentives example removal of taxes on some importations and deferment.

d. Analysis of Strengths, Weaknesses, Opportunities, and Threats

The table below presents the analysis of the company's Strengths, Weaknesses, Opportunities, and Threats (SWOTS)

Strengths <ul style="list-style-type: none">• Availability of Markets• Connection to stakeholders• Provision of incentives and accessibility to markets and stakeholders• Access to reliable high technology such as standard equipment that simplifies the entire procedure	Weaknesses <ul style="list-style-type: none">• Capital Injection
Opportunities <ul style="list-style-type: none">• Good government suitable facilitative policy.• Government development of the sectors and huge demand for the services	Threats <ul style="list-style-type: none">• Unawareness of the new entrants in the industry in the same location• Increment of inflation

The company has prepared for the action plans by doing the following: -

e. Marketing Information

The company will employ qualified people to conduct the marketing of the processed Agricultural products.

g. Marketing Strategy

i. Overview

The success of **AM JOLDAN LIMITED** will be achieved by providing high-quality services, providing friendly service, and employing an aggressive marketing plan to build customer traffic. Today's market requires more than just agricultural services to make **AM JOLDAN LIMITED** successful.

AM JOLDAN LIMITED will constantly strive to enthusiastically win more customers by being proactive rather than reactive in our marketing efforts. Management will endeavor to create and maintain a positive, appealing image for the customers. This image will be consistently portrayed throughout all marketing channels and sales promotions. The following exemplifies some of the tactics we will use to drive more sales and distribution.

ii. Customer Database

AM JOLDAN LIMITED will aggressively seek to build a database of Customers. Customers will have an opportunity to be included in the database so they can participate in sales promotions such as birthday or anniversary cards; email notification of upcoming specials; discounts; etc. The database will be gathered and maintained in the system. **AM JOLDAN LIMITED** will gather names in a variety of manners including staff requests; business card drop for free lunch; guests' signup book with promotional signage; promotion; etc.

iii. Advertising

AM JOLDAN LIMITED will adopt an aggressive advertising strategy. Also, we will process outdoor and changeable copy advertisement and elaborate design signage depending upon lease space restrictions; designed within allowable limits to achieve maximum exposure. **AM JOLDAN LIMITED** will utilize both traditional non-- traditional methods of advertising. Management's viewpoint on advertising is stated in your own words, and the philosophy, also we will adopt the use of traditional advertising such as radio, newspaper, billboards, or television to reach the best customers in and outside Tanzania to increase the entire market.

iv. Costing and Pricing

The costing and pricing are done by the management of **AM JOLDAN LIMITED**. The costing takes into consideration various aspects depending on the cost that has already been incurred, inflation factor, and Operating costs. The project promoters of the company have been in business for a long time i.e., they are business-oriented personnel and thus they are competent to ensure the project is implemented with maintainable costs and attractive profits.

v. Customers

AM JOLDAN LIMITED is targeting all regions in Tanzania and the whole of East Africa specifically targeting companies, businesses, and individual customers.

vi. Marketing Plan

The company has both short-term and long-term marketing plan:

The short-term marketing plan includes:

- Building sustainable long-term relationships with customers, suppliers, and investors.

- Training of sales staff sales, and Marketing.

Long Term Plans includes:

- Join the network of Agricultural processing companies to market to exploit more business opportunities.
- Investing in Market Research and Development

f. Management & Administration

a. Management

The management team of **AM JOLDAN LIMITED** planned to be constituted by the following management team: -

i. Board of Directors

AM JOLDAN LIMITED will be managed by the board of Directors which is the apex body for strategic decision-making of the project in line with the resolutions from the shareholders.

ii. Accountant

An internal accountant will be employed to work with the existing external accountant who is expected to have good experience in the accounting system as well he will be responsible for managing the cash of **AM JOLDAN LIMITED**, but also keeping books of accounts properly.

iii. Management Agreements

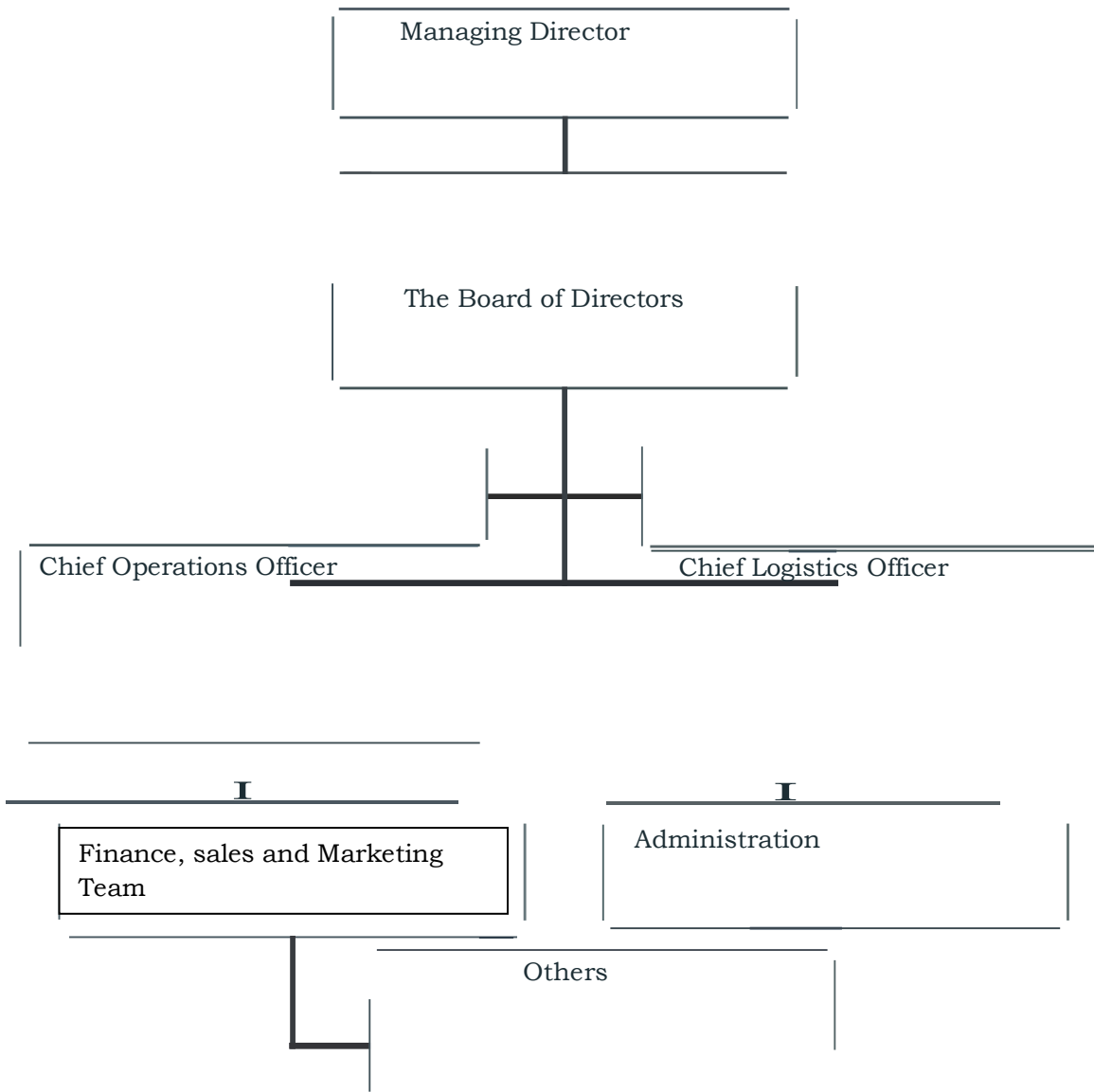
Management Agreements will be executed between **AM JOLDAN LIMITED** and other team managers. The purpose of these agreements is to define the expectations of both parties, establish an incentive structure, and define the grounds under which the agreement may be terminated.

iv. Confidentiality Agreements

AM JOLDAN LIMITED will enforce that all employees sign a confidentiality agreement. Confidentiality agreements with our employees and partners will protect our Agricultural processing business, operating systems, policies, and procedures. Having a confidentiality agreement in place is essential to protect the company's trade secrets and show our employees that we take our business seriously.

v. Organization Structure

The management of **AM JOLDAN LIMITED** is planning to have the following organizational structure.



vi. Job creation

The following table illustrates the forecasted job creation throughout the coming five years

Job Title /Year	2025	2026	2027	2028	2029	Total
Country Manager	1	0	0	0	0	1
Finance Manager	1	0	0	0	0	1
Office Manager	1	0	0	0	0	1
Sales Manager	1	0	0	0	0	1
Operations Manager	1	0	0	0	0	1
Industrial Workers	180	0	0	0	0	180
Mechanical Technician	25	0	0	0	0	25
Grand Total	210	0	0	0	0	210

Appendix I

AM JOLDAN LIMITED – PROJECTED INCOME & EXPENDITURE STATEMENT (TZS)

	1	2	3	4	5	6
Revenue	6,560,000.00	6,625,600.00	6,691,856.00	6,758,774.56	6,826,362.31	6,894,625.93
Operating Expenses:	5,576,000.00	5,631,760.00	5,688,077.60	5,744,958.38	5,802,407.96	5,860,432.04
Profit before Depreciation &Interest	984,000.00	993,840.00	1,003,778.40	1,013,816.18	1,023,954.35	1,034,193.89
Interest						
Depreciation	246,000.00	246,000.00	246,000.00	246,000.00	246,000.00	246,000.00
Net Profit	738,000.00	747,840.00	757,778.40	767,816.18	777,954.35	788,193.89
Tax (30%)	221,400.00	224,352.00	227,333.52	230,344.86	233,386.30	236,458.17
Profit After Tax	516,600.00	523,488.00	530,444.88	537,471.33	544,568.04	551,735.72
Accumulated Profit	516,600.00	1,040,088.00	1,570,532.88	2,108,004.21	2,652,572.25	3,204,307.97

