

# **A PROJECT PLAN**

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**FOR**

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## **SMART MIND COMPANY LIMITED**

*(Specializing in Food and Cash Crops)*

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**Document has been prepared for the Registration Purpose**

**(Document is private and confidential)**

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## TABLE OF CONTENTS

<b>Contents</b>	<b>Page</b>
TABLE OF CONTENTS .....	i
CHAPTER ONE .....	1
OVERVIEW OF THE PROJECT .....	1
1.1 Background of the project .....	1
1.2 Statement of the project .....	2
1.3 Relevance of the project .....	3
1.4 Vision of the project .....	3
1.5 Mission of the project .....	4
1.6 Motto of the project .....	4
1.7 Value of the project .....	4
CHAPTER TWO .....	5
THE PROJECT .....	5
2.1 Name of project .....	5
2.2 Ownership of the project .....	5
2.3 Description of the project .....	5
2.3.1 Project location .....	5
2.3.2 Type of the project and business premise .....	6
2.3.3 Operation schedule of the project .....	6
2.4 Affiliations and associations .....	7
2.5 Community participation in the project .....	7
2.6 Environmental impact aspect .....	8
2.7 Sustainability and expansion strategies .....	8

2.8	Statement of the key personal of the project .....	9
CHAPTER THREE .....		10
PROJECT SCOPE AND IMPLEMENTATION .....		10
3.1	Requirements for preparation of project.....	10
3.2	Implementation phases of the project .....	10
3.2.1	Phase one: food crop plantation (2025) .....	11
3.2.2	Phase two: introduction of cash crops (2026).....	11
3.2.3	Phase three: factory construction and processing setup (2027) .....	11
3.3	Resource required.....	11
3.4	Cost effectiveness in the project .....	12
3.5	Potential risks and risk management in the project .....	13
CHAPTER FOUR.....		14
MARKET ANALYSIS.....		14
4.1	Market Target and Distribution of Products.....	14
4.2	Promotion.....	15
4.3	Price system .....	15
4.4	Market competition .....	16
4.5	SWOT of the project .....	16
CHAPTER FIVE.....		18
PROJECT MANAGEMENT AND FINANCING .....		18
5.1	Project Management .....	18
5.1.1	Roles and Responsibilities of the chief Executive officer .....	18
5.1.2	Roles and responsibilities of the environment and plantation manager .....	19
5.1.3	Roles and responsibilities of the facility and machine operation manager .....	20
5.1.4	Roles and responsibilities of the human resources and records manager .....	21

5.1.5	Roles and responsibilities of the sales and marketing manager .....	23
5.1.6	Roles and responsibilities of the finance and accounting manager .....	24
5.2	Subordinate employees .....	25
5.3	Monitoring and evaluation .....	26
5.4	Project financing .....	27
5.5	Revenue.....	27
5.6	Finance management and justifications.....	27

## CHAPTER ONE

### OVERVIEW OF THE PROJECT

#### 1.1 Background of the project

Since Tanzania gained independence, agriculture has remained a vital source of employment (Kilima, 2014). Although the sector's contribution to the GDP has significantly declined from over 40% in the 1960s to below 5% in the 2020s,<sup>1</sup> but agriculture continues to be an essential provider of food, income, job opportunities, and capital formation for a large portion of Tanzanians, particularly those in rural areas. However, there is still a great chance for the agriculture sector in the country to be renewed to its original position if proper and modern methods will be considered.

The development of food crops, such as vegetables, maize, and beans, along with cash crops like coffee and cotton, has been a priority in numerous government programmes in Tanzania. To drive innovation in the agricultural sector, the Tanzanian government has implemented various policies in the mid-2000s (such as Kilimo Kwanza and MKUKUTA) to support agricultural projects including farming and processing of agricultural products. This initiative has fostered a supportive environment for farmers, including measures like registering agricultural businesses on stock exchanges, investment and commercial institutions as well as offering grants and soft loans to small, medium, and large-scale agricultural projects.

During Tanzania's fourth government administration (2005–2015), agricultural policies were guided by the governmental slogan which stated that "*Matokeo Makubwa Sasa*" literally meaning that "*Big Results Now*" which emphasized rapid progress in agriculture as well as in education and healthcare sector. This slogan was later adapted and modified by the fifth administration (2015–2021) to "*Hapa Kazi Tu*" literally translated as "*Nothing but Hard Work*;" reinforcing a focus on relentless effort across all sectors. Under the sixth administration (2021–present), the slogan evolved to "*Kazi lendelee*," meaning that "*Let the Work Continue*" in all sectors includes agriculture sector which is referred as the backbone of the country economy.

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<sup>1</sup>Aragie, E. A., Benfica, R., Pauw, K., Randriamamonjy, J., and Thurlow, J. (2024). Assessing investment priorities for inclusive agricultural transformation in Tanzania. *Development Policy Review*, e12812.

The commercial farming and food processing industries in Tanzania have been bolstered by both government and private organizations focused on food, nutrition, and economic development.<sup>2</sup> Surprisingly, the country still imports some foods that could be locally produced. For instance, there is importation of rice from the Middle East, vegetables from China, and fruits from South Africa. Additionally, some eggs and chicken are imported from neighboring countries like Kenya and Uganda.<sup>3</sup> These imports highlight a persistent food scarcity, which becomes especially severe during dry seasons, as over 90% of Tanzanian agriculture relies on rain water (traditional small-scale farming methods). Nevertheless, recently, there has been a growing number of commercial farmers cultivating large areas with modern irrigation methods. Despite this progress, the domestic food market remains unsaturated, leaving ample opportunity for new farmers to enter the industry.

According to Kapande (2015)<sup>4</sup> while Tanzania produced tons of food crops and vegetables but still the production is not enough to meet the demand of food in the country. Conversely, it has been suggested that Tanzanian population is growth at high rate (about 3% per year) and all the people need food to sustain their lives. It is a well-known fact that the most important component of life is food. Consequently, there is a pressing need to expand large-scale agricultural projects nationwide. Large-scale farming plays an essential role in improving food security and generating income for communities. Additionally, large-scale farming and food processing activities have substantial social and economic benefits for both the operators and the country as a whole.

## **1.2 Statement of the project**

Large-scale or commercial agricultural projects are crucial contributors to economic growth in any country. They are rapidly expanding and promising ventures that offer a bright future globally. They play an essential role in reducing poverty, malnutrition, and unemployment. With the increase in population in Tanzania, demand of agricultural products from large commercial farming projects has been increase over and above what traditional farming system produce. This proposed project plan has been in line with growing demand of food in the country.

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<sup>22</sup>Wineman, A., Jayne, T. S., IsinikaModamba, E., andKray, H. (2020). The changing face of agriculture in Tanzania: Indicators of transformation. *Development Policy Review*, 38(6), 685-709.

<sup>3</sup>Wegerif, M. C. (2014). Exploring sustainable urban food provisioning: The case of eggs in Dar es Salaam. *Sustainability*, 6(6), 3747-3779.

<sup>4</sup>Kapande, I (2015) Comparative Study On Adaptation Strategies By Rural Households In Response To Food Security In Tanzania: Faculty of Agriculture, Sokoine University

Agricultural activists and economist accept that Tanzania has great potential in the agricultural sector, which can be scaled-up as one of the key sector for industrial development (Larsson 2018). Increase production and processing of agricultural products in Tanzania will anticipate triggering production of various industrial products which uses agricultural products as one of their raw materials. This is to say that industrialization in can be significantly boost by expansion of agricultural sector in the country.

In tropical regions like Tanzania, large-scale or commercial agricultural projects are relatively easy to establish and require minimal household resources, making them manageable with less effort while still achieving high productivity. A well-structured commercial agricultural project involves steps such as land registration, farm preparation, selecting high-quality breed, applying fertilizers, weeding, harvesting, processing, packaging, and marketing.

### **1.3 Relevance of the project**

Despite rapid economic growth, unemployment remains a significant issue in Tanzania, with the current rate at 28%. The economic growth has been due largely to the development of the mining and tourism sectors which are capital intensive; and thus do not generate substantial employment opportunities for most Tanzanians. Expanding large-scale agricultural projects could help address the unemployment challenge, providing more jobs and promoting inclusive economic development. The major objectives of the proposed project are:

- i. To increase value of crop and livestock productions; thereby improve food security at both household and national levels.
- ii. To increase exportation of local agricultural products to international markets.
- iii. To directly and indirectly create employment opportunity to Tanzanian, especially rural youth and women of Songea district where the farm is located.
- iv. To stimulate farming activities among local people in Songea district and neighboring districts.
- v. To contribute to the nation income through tax payment and licenses.

### **1.4 Vision of the project**

The vision of the proposed project is to become a leading producer of fresh, frozen, and long-life food solutions at local, regional, and international markets.

### **1.5 Mission of the project**

The mission of this proposed project is to deliver high-quality, nutritious, and delicious food that promotes health and happiness for our consumers.

### **1.6 Motto of the project**

Quality assurance is the main motto of this proposed project. Therefore, the question of the quality will not be compromised.

### **1.7 Value of the project**

The value of this proposed project is to make profits and to give customers value for their money.

## **CHAPTER TWO**

### **THE PROJECT**

#### **2.1 Name of project**

The proposed project will be called "SMART MIND COMPANY LIMITED" It is the Agro-business project; dealing mainly with production and processing of food and cash crops.

#### **2.2 Ownership of the project**

The project will be operated and owned by the family of Dr. Habib Kambanga. Therefore, it can be said that the project is a family-owned business. Is registered with BRELA, it will be registered with TIC as a company and it will be subjected to VAT payment.

They can all be reached through P.O. Box 1288, Bunju, Kinondoni, Dares Salaam.

Initially the project will be financed by family members of Dr. Habib Kambanga and immediate family relatives through equity financing method. Loan financing will also be considered whenever needed for expansion of the business. In the future, the family may consider inviting additional partners and transform the project into a partnership business. This will be a partnership-at-will, meaning it will not be bound by a fixed duration or specific provisions on its termination.

#### **2.3 Description of the project**

##### **2.3.1 Project location**

The project proprietor has managed to secure (through buying) a long term leased land of two thousand acres (2,000) from village government of Nambendo, Ndongosi in Songea District, Ruvuma Region. The land is easily accessible even during the rainy season.

One thousand acres will be allocated for food crop cultivation, including cereal grains (such as maize and rice), oilseeds and legumes (such as sunflower, groundnuts and beans), root crops (such as cassava, potatoes, and yams), vegetables (such as cabbage, spinach, carrots, onions, and tomatoes), and fruits (such as bananas, pineapples, oranges, and mangoes). Nine hundred acres will be dedicated to cash crops, including sugar cane, cashewnuts and timber trees. And one hundred acres will be designated for infrastructure, including farm offices, processing facilities, warehouses, and residential housing for some workers.

### **2.3.2 Type of the project and business premise**

This proposed project falls under the agro-business category and will operate on a large scale, involving both crop cultivation and livestock farming. The project will start early 2025, once all required registrations are complete, including land registration, business registrations and obtaining of all relevant business licenses. The project will be located on 2,000 acres, of which 300 acres are currently used for small-scale food crop farming funded through equity; leaving behind the 1300 acres untouched. The main reason for not use the whole land is insufficient capital to acquire essential equipment for large-scale farming and cover associated costs, such as marketing, transportation, and other services. Additional funding will be sought from financial institutions upon the completion of all necessary registrations to enable the expansion into full-scale production.

The product line will include both unprocessed and processed food crops (such as maize and maize flour, sunflower oil, groundnuts and groundnut oil, and tomato sauce), unprocessed and processed cash crops (such as raw and peeled cashewnuts, timber, and furniture), These products will be distributed across the southern, eastern, and central regions of Tanzania, with a portion also exported to international markets.

### **2.3.3 Operation schedule of the project**

The project's farming and product processing activities will operate every day, from January through December, with a few exceptions. Marketing and sales activities will be conducted as needed to meet the demand. Production may pause on certain public holidays or during adverse weather conditions or disease outbreaks that affect crops or livestock. The project will rely primarily on irrigation system rather than rainwater; this will ensure consistent crop production. Additionally, crop residues will be repurposed as animal feed within the project.

In its initial five years, the project aims to produce 1,000 tonnes of food crops, 100,000 liters of vegetable oil, 100 tonnes of cash crops annually. The long-term goal is to increase production capacity to over 2,000 tonnes of food crops, 300,000 liters of vegetable oil, 500 tonnes of cash crops per year. With effective management and a favourable competitive environment, the proprietor hopes to achieve these targets within the first decade of operation.

## **2.4 Affiliations and associations**

The proprietor's plan is to associate with Songea district council and Ruvuma Regional Administration in the agro-business related issues. Both Songea district council and Ruvuma Regional Administration welcome domestic and foreign investments and are ready to support investors by providing them important information and support services. These include but not limited to (i) provision of up-to-date information on existing investment and business opportunities, (ii) benefits available to investors and business operators in the region, (iii) reduction of administrative barriers for both local and foreign investors, (iv) Assistance in obtaining right of occupancy for industrial land, (v) assistance with locating business operations within the district and the region at large, (vi) assistance in obtaining the necessary facilities (permits) and utilities, (vii) introduction to potential local business partners.

Other potential organization to associate with are: Tanzania Official Seed Certification Institute (TOSCI), Confederation of Tanzanian Industries (CTI), Muungano wa Vikundivya Wakulima Tanzania (MVIVATA), Tanzania Ministry of Industry, Trade and Marketing (MITM) and other different organizations which provides a great platform for the public-private and donor partnerships (i.e. trade and marketing organizations, and the rural livelihood development organizations).

The proprietor is willing to associate with individuals and organizations that are willing to offer their assistance towards attaining a vision of this proposed project. Welcome all who wants to work closer with us for the best results of this proposed project. But this chance is for only take-charge person who are able to present creative ideas and communicate the benefits of this proposed project. More on this, the proprietor is looking for the department or organization or institution which can fund implementation of the project activities whether in credit or grant. Preferences are given to the financial institutions.

## **2.5 Community participation in the project**

The project will prioritize hiring employees from the surrounding local community, in order to create job opportunities and boosting the local economy by providing wages and salaries that enhance purchasing power of the local community members.

In addition, the project will support small-scale farmers within Songea District by purchasing their agricultural products for value-added processing. The processed goods will then be

marketed domestically and internationally. Such initiative will not only strengthens the livelihoods of small-scale farmers but also contributes to the country's economic growth by encouraging increased production and local industry development in Songea.

## **2.6 Environmental impact aspect**

The project's operations will include a substantial number of various tree plantations, which can have both positive and negative environmental effects on the surrounding community.

## **2.7 Sustainability and expansion strategies**

The success and sustainability of any business project depend on several core factors: a loyal customer base, a skilled and capable workforce, a sound investment strategy, and a well-structured business structure. If these elements are missing or insufficient, the longevity of the business is at risk.

A primary objective of the proprietor for this proposed project is to establish a self-sustaining enterprise that generates its own cash flow with minimal reliance on external funding. To achieve this, the project will prioritize hiring competent employees and providing them with continuous development opportunities through on-site and external seminars and workshops. On-the-job training and skill-sharing initiatives will be key to building and retaining expertise within the team.

Additionally, the project management will implement a robust supply chain system, partnering with reliable agricultural distributors. An online client relationship management platform will also be launched to engage consumers, allowing them to provide valuable feedback on product quality. Such approach to customer relations will help refine product offerings, strengthen client loyalty, and enhance the overall reputation of the business.

Further, in order to gain approval and winning customers in short time, the project will supply its products a little bit cheaper than what is obtainable in the market. The proprietor has prepared to survive on lower profit margin for a while until the brand get popularity in the market. Furthermore, the project's corporate culture will be designed to drive the business to greater heights and training and retraining of workforce will be at the heart of the project management.

## **2.8 Statement of the key personal of the project**

I, Habib Kambanga, am the initiator and managing director of this proposed agro-business project. With a strong commitment to establishing large scale agriculture project in Songea District, my focus will be on the production and processing of agricultural products, including food crop and cash crops. The project aims to increase the availability and accessibility of agricultural products within Tanzania, particularly in the southern, eastern and central zones. The products will be sold within and across boards of Tanzania.

Beyond food and raw material production, the project has additional goals, such as creating employment opportunities and providing practical training for individuals interested in agro-business. The farm will also serve as a research site to expand agricultural knowledge and practices. This initiative is intended to improve the livelihoods of our community, especially for young people affected by global economic changes. By staying true to the mission and vision of this proposed project, the core value of the project will be achieved.

For over 20 years, I have been actively involved in small-scale agriculture across the southern and eastern regions of Tanzania. So far, I have gained extensive experience and insight into the agricultural sector. Throughout this journey, I have witnessed the immense potential of agriculture not only as a business but as a means to strengthen food security and uplift local communities. With this experience, I am now ready to scale up and take my agricultural business to large scale by expanding production and enhancing the quality of agricultural products I have been selling to my customers. It is my joy and great pride to contribute to the food security and economic growth of our nation, fostering a healthier and more prosperous future for all.

## CHAPTER THREE

### PROJECT SCOPE AND IMPLEMENTATION

#### 3.1 Requirements for preparation of project

Project will not be fully implemented without achieving these important requirements: -

##### A. Machinery

- Tractors (1 pcs)
- Trailer (1 pcs)
- Van / Pick-up (1 pcs)
- Planters (2 pcs)
- Generator (1pcs)
- Milling machine (1 pcs)

##### B. Facilities

- Water storage tank, each with 10,000 litter capacity (10 pcs)
- Pipes and other equipment for irrigation system
- Processing and packaging factories
- Staff's offices
- Staff's houses
- Warehouses and/or store
- Bower hole

##### C. Materials:

- Fertilizers
- Pesticide
- Corps and vegetableseeds

##### D. Human Resources

- Staff / workers

#### 3.2 Implementation phases of the project

After securing all necessary registrations, the project will move swiftly into the implementation phase. Initial funding for these activities will be raised through equity financing, with additional capital sourced through loans as the project scales up. All funds obtained through loans will be fully directed toward business activities to ensure efficient and effective project expansion, with strict controls to prevent any misuse.

### **3.2.1 Phase one: food crop plantation (2025)**

The first phase of implementation, beginning in 2025, will focus on establishing the food crop plantations. This stage will involve preparing the land, selecting high-quality seeds, and setting up irrigation systems to maximize crop yields. Food crops such as maize, rice, beans, millet, cassava, sweet potatoes, peanuts, ginger, carrots, green papers, egg plants, tomatoes, cabbages, onions, cauliflower, spinach, mints, water melon, bananas, plum, avocado, pawpaw, mangoes, guava, strawberry, and pineapples will be cultivated, laying the foundation for the project's agricultural productivity and creating a steady supply chain for future processing.

### **3.2.2 Phase two: introduction of cash crops (2026)**

The second phase, scheduled for 2026, will expand the project to include cash crops . This phase will diversify the project's production, with cash crops like cashew nuts and sunflower to add another revenue stream and supply additional raw materials for processing.

### **3.2.3 Phase three: factory construction and processing setup (2027)**

In the third phase, set to begin in 2027, the focus will be on building the infrastructure for product processing. This includes the construction of factories, installation of processing equipment, and the setup of packaging lines. Processing facilities will be established to handle food crops and transforming raw agricultural output into ready-to-market goods. This final phase will also initiate the packaging and branding of products for distribution, preparing the project to reach both domestic and international markets.

## **3.3 Resource required**

For the successful implementation of this proposed project both financial and non-financial (social) resources will be needed. Financial resource will be obtained from both owners' equity and funder agency (i.e. financial institution). The financial resource will be used for purchasing agricultural equipment, construction of borehole, construction of stores/warehouse, offices, purchase of tractor and van, solicit permits and pay for related legal obligations such as insurance. Also, financial resource will be used to pay wages and salaries to the recruited staff. According to estimation; a total of Tanzania shilling 3,500/= Millionis required for the accomplishment of planned activities in carrying out the proposed project.

The project establishment will involve the consultations/technical support from expertise, draw up architectural design and structural plan for all buildings (animal houses, storage tank and common septic tank for toilet and sanitation, office building) and bore hole, to carry out site cleaning and pre-construction works. After construction of buildings the purchase of required equipment for commercial crop processing will follow. For the project improvement recruitment of new staff will be employed at any time when the need will arise so that to required project size-staff ratio always.

Nevertheless, a critical aspect to the success of this project is the establishment of relationships with neighboring communities around project area, local leaders in Songea district and Leaders within the Ministry of Agriculture and Livestock as well as specialists in agriculture sector. It is important for the project proprietor to be aware of the services being provided by these mentioned groups form the successful implementation and running of the proposed project. The proprietor also shall establish collaborative working relationships with the staff in the project, distributors of the products, customers as well as funders and agro-traders (suppliers of agricultural equipment). All these individuals and/ or organizations are the key players in the survival of this proposed project therefore they shall be the focus of relationship building by the project's proprietor and the entire project management team.

Additionally, to ensure availability of social support throughout the project life time the project administrators will be attending community meetings and conferences regarding development of the village and district where the project will be implemented. This will go parallel with performing corporate social responsibilities.

### **3.4 Cost effectiveness in the project**

Achieving cost efficiency is a priority in the proposed project; hence a competitive tendering process will be used to identify a reliable and affordable contractor for construction activities within the project. Through this process, various contractors will be invited to submit proposals that detail their construction experience and proposed costs for completing all facilities necessary for the project. This will allow for an informed selection based on both experience and cost-effectiveness.

To further minimize costs while ensuring quality, the project will employ several strategic measures. Building materials will be selected based on quality assessments, in order to

ensure their durability aligns with the expected lifespan of the project facilities. Recyclability and ease of maintenance will also be important considerations, with a focus on materials that are sustainable, easily maintained, and safe for livestock and the environment.

Additionally, local labour will be employed for essential farming activities such as planting, weeding, watering, and harvesting. Hiring from within Songea district will lower labour costs by avoiding the added expenses of housing or transporting workers from distant locations. This approach not only reduces costs but also supports the local economy by providing employment opportunities to nearby residents.

### **3.5 Potential risks and risk management in the project**

There are two potential risks involved in the implementation of the proposed project: financial constraints and climate-related challenges. Financial limitations can lead to shortages in manpower, pesticides, and veterinary supplies, which in turn can affect the quality of the output and lower the project's ability to meet its objectives. If such a situation arises, a strategic meeting of key project directors will be convened to assess which critical tasks should be prioritized in order to ensure that available resources are allocated efficiently. In addition to sound financial planning, the directors will focus on fostering passion, commitment, and resilience to mitigate financial risks and keep the project on track.

Another risk is extensive drought; the project will depend on both rain water and borehole water for the irrigation. But in case of extensive drought even borehole might dry. To mitigate this, the project will secure agricultural insurance from financial institutions early in its implementation to safeguard the initial capital investment against such climate risks. As the project matures and becomes more financially robust, this insurance will be phased out, with the strengthened capital reserves providing a buffer to sustain operations even in challenging conditions.

By proactively addressing the two risks through prudent financial and environmental planning, the proposed project will be able to remain resilient, sustainable, and capable of achieving its long-term vision.

## CHAPTER FOUR

### MARKET ANALYSIS

#### 4.1 Market Target and Distribution of Products

The primary target markets for this project are the Southern, Eastern, and Central regions of Tanzania, with plans to expand nationwide and internationally. Food crops products from the project will be distributed to fresh local markets, community centers, supermarkets, hotels, restaurants, catering companies, schools, colleges, and bakery factories within those regions. Cash crops will be sold both to local and international industries.

To ensure efficient distribution, the project's sales representatives will proactively engage with potential customers to gather orders. Orders will then be fulfilled using the project's own transportation fleet or via trusted distribution partners to ensure timely delivery. Additionally, the project will establish a customer database to track recurring clients, particularly those needing regular supplies of products (i.e. corn, beans, vegetables and fruits) on a daily, weekly, or monthly basis. This system will enable efficient planning and ensure that customers consistently receive the right quantities at the times they need. Hence, strong relationships and customer loyalty would be fostered.

To set itself apart, the project will offer unique customer-focused services that go beyond what is typically provided by other agricultural producers. The added benefits will be designed to foster trust and build long-lasting relationships with customers. These will include but not limited to:

**Product replacement guarantee:** In the rare event that a product does not meet quality expectations, customers can rely on the project hassle-free replacement policy. If any dreadful products will be identified by the customers the project will always make it change.

**Flexible supply agreements:** For the reputable and loyal customers, the project will offer flexible supply arrangements. This will include the option to receive products on a periodic basis and, where feasible, on limited credit terms. By accommodating their purchasing needs, the project will provide dependable service that supports customers' ongoing operations.

## **4.2 Promotion**

Promotion is essential for every business to reach its audience and build brand awareness, and this proposed project is no exception. While large businesses allocate substantial budgets to promotional efforts, this project will implement cost-effective yet impactful promotional strategies to maximize reach and engagement. The multi-channel promotion approach will be designed to create lasting impressions, attract a broad customer base, and reinforce the project's presence in the agro-business sector.

The project will use a variety of media to introduce its products to the public, including advertising on popular social media platforms, TV channels, newspapers, and influential magazines within the country. Additionally, strategically placed billboards in key areas of towns within targeted market area will increase awareness of project's products. To further boost awareness, leaflets, posters, and banners will be distributed; ensuring people can easily recognize and learn about the project's products.

Also, products will be showcased at both local (Saba Saba and Nanenane) and international business exhibitions, providing hands-on experience and building trust with consumers. A dedicated project website will also be established to present product information, promotions, and customer testimonials. The project website will allow the project to reach both local and international markets effectively.

## **4.3 Price system**

Pricing is a critical factor in any business, especially in the food industry, where affordability can directly influence customer loyalty and demand. Recognizing this, the project will implement a carefully designed pricing strategy that reflects both market conditions and the project's commitment to quality and accessibility.

To ensure the project's prices remain competitive and sustainable, regular market surveys will be conducted to assess current pricing trends and customer expectations. This data-driven approach will enable project management to set prices that are affordable for consumers while maintaining the financial health of the project.

Additionally, project pricing strategy will be designed to encourage consistent supply and customer satisfaction. By balancing affordability with profitability, the project will build a loyal customer base and reinforce the project's reputation as a reliable source of quality agricultural

products. This approach will not only attract a diverse range of customers but also support the long-term stability and growth of the business.

#### 4.4 Market competition

The crops and livestock production industry offers a relatively open market with moderate competition; providing a favorable environment for new producers who offer high-quality agricultural products. This makes it an ideal space for emerging ventures to succeed, whether as primary producers or distributors of agricultural products/goods.

However, understanding the competitive landscape is essential for success of any business. The proposed project will assess existing competitors in terms of their capabilities, strengths, and weaknesses. While there are numerous players in the market, the majority are micro and small-scale farmers; often operating with limited resources and lacking long-term business strategies. This will position the project favorably, as the project managers can influence their expertise to offer superior agricultural products.

Imported agricultural products currently pose minimal competition to local producers; giving an additional advantage to those operating within the Tanzanian market. By focusing on quality, fair competition, and strategic growth, the project will build a strong reputation and secure a sustainable market share in this promising industry.

#### 4.5 SWOT of the project

The strengths, weaknesses, opportunities, and threats (SWOT) face the proposed project have been illustrated as follow

**Table 1: SWOT of the project**

<b>Strengths</b>	<b>Weaknesses</b>
<ul style="list-style-type: none"> <li>i. Big farm with 2000 acres to carry the project.</li> <li>ii. Leadership and governance organizational skills of the project proprietor.</li> <li>iii. Proprietor experience and previous involvement in agricultural and food processing activities.</li> <li>iv. Presence of both creative thinkers and doers in the project management team.</li> <li>v. Creativity and encouragement spirit among project management team.</li> <li>vi. Easy to adopt innovative ideas among project</li> </ul>	<ul style="list-style-type: none"> <li>i. Budgetary constraints</li> <li>ii. Early stage of group cohesion</li> </ul>

<p>management team.</p> <p>vii. Management team is very good in sales &amp; marketing.</p> <p>viii. Ability of management team to build better relationships with community and increasing social capacity for the project.</p>	
<p><b>Opportunities</b></p> <p>i. Moral support from agricultural activists.</p> <p>ii. Presence of weak competition in this industry.</p> <p>iii. Huge local existing market of agricultural products in the country.</p> <p>iv. Government initiatives to support investors in the agriculture projects.</p>	<p><b>Threat</b></p> <p>i. Insufficient number of distributors at the beginning of the project.</p> <p>ii. Unforeseen technical problems during production</p> <p>iii. Quickly business growth with small capital</p> <p>iv. Optimistic disease that affect crops and livestock.</p>

## CHAPTER FIVE

### PROJECT MANAGEMENT AND FINANCING

#### 5.1 Project Management

The project will be family-owned by family and is registered as a limited company, with management governed according to the company's constitution and articles of incorporation. A structured management board will guide the project, featuring experienced leadership across essential areas to ensure smooth and effective operations. The board will include a Chairperson or Executive Director (proprietor himself), Director of production and Director of finance.

Supporting the management team, the project will also employ a dedicated subordinate staff who will handle the hands-on, day-to-day activities of the farm, such as tractor operation, planting, weeding, feeding, milking, cleaning, and transportation. To maintain high standards and accountability, each project administrator will be fully engaged in their responsibilities, promoting a disciplined and motivated workforce. They will regularly supervise and assess the performance of subordinates, ensuring all tasks align with the project's quality and operational standards. In order to create a spirit of ownership and encourage good supervision, profit-sharing arrangement will be made available to all project administrators (senior management staff) and it will be based on their performance for a period of two years or more depending on how fast the business meet agreed target.

##### 5.1.1 Roles and Responsibilities of the chief Executive officer

The Chief Executive Officer (CEO) will play a pivotal role in driving the project's success by providing visionary leadership, strategic direction, and effective management. Key responsibilities include:

- i. **Enhancing management effectiveness:** the CEO will recruit, select, orient, and train managers, ensuring they align with the organization's values, goals, and objectives. This role includes coaching, counselling, and, when necessary, disciplining managers to maintain accountability, monitoring performance, and appraising job outcomes.
- ii. **Shaping and communicating vision:** as the primary architect of the project's vision and mission, the CEO will develop and communicate the project's long-term goals

and direction. He will oversee the implementation of the project's overarching strategy, ensuring it aligns with the organization's mission.

- iii. **Setting prices and sealing deals:** the CEO will establish pricing strategies for products and is responsible for negotiating and signing business deals to foster growth and profitability.
- iv. **Guiding business direction:**with a strong focus on sustainability and expansion, the CEO will set the course for the business, providing clear direction and decision-making that supports the project's growth.
- v. **Financial and legal authority:** the CEO will handle financial oversight, including signing checks, approving budgets, and authorizing documents, acting on behalf of the project team to ensure financial integrity and regulatory compliance.
- vi. **Creating a monitoring and evaluation framework:** to gauge project performance, the CEO will develop and oversee a robust framework that evaluates business initiatives in terms of systems, people, and actions, providing a comprehensive view of progress and areas for improvement.
- vii. **Assessing project success:**the CEO will continually evaluate project outcomes, adjusting strategies as needed to ensure the project meets its goals and creates lasting impact.

#### **5.1.2 Roles and responsibilities of the environment and plantation manager**

The environment and plantation manager will ensure sustainable practices, environmental compliance, and the health of all plantations within the project. Key responsibilities include:

- i. **Sustainable plantation management:**will oversee all aspects of plantation management, including planting, pruning, harvesting, and soil health, while implementing sustainable agricultural practices.
- ii. **Environmental compliance and monitoring:** will ensure compliance with environmental laws and regulations, conducting regular inspections and

environmental assessments to identify and mitigate any ecological impacts within the project.

- iii. **Soil and water conservation:**will develop strategies for soil fertility and water conservation to optimize plant growth and ensure long-term soil health.
- iv. **Pest and disease control:** implements pest and disease control measures that are environmentally friendly, protecting crops while minimizing negative impacts on the surrounding ecosystem.
- v. **Waste management:**will oversee waste disposal methods to prevent contamination of the environment, promoting recycling and reuse where possible.
- vi. **Resource management and efficiency:**will monitor and manage the use of resources such as water, fertilizers, and pesticides to ensure efficiency and reduce waste.
- vii. **Research and development:** will keep abreast of advances in agricultural practices and environmental management, introducing innovative methods to improve crop yield and minimize environmental impact.
- viii. **Team supervision and training:** leads the plantation team, providing training on sustainable practices and ensuring that all plantation activities meet the highest environmental standards.

### 5.1.3 Roles and responsibilities of the facility and machine operation manager

The facility and machine operation manager will play a critical role in ensuring the seamless operation, safety, and productivity of the project's facilities. His/her primary responsibilities include:

- i. **Overseeing machine operations:**will ensure the efficient operation of processing, packaging, and labelling machines within the project's factories, maintaining continuous productivity.

- ii. **Developing efficiency strategies:** will design and implements strategies to enhance efficiency among factory workers and foster a productive work environment.
- iii. **Equipment maintenance:** will oversee preventive maintenance of machinery, addressing repair needs promptly to minimize downtime and ensure smooth operations.
- iv. **Training and evaluation:** will lead the training, evaluation, and assessment of machine operators, ensuring all team members are skilled and adhere to best practices in equipment handling.
- v. **Ensuring safety and quality standards:** will maintain the condition of facilities to guarantee employee safety and uphold product quality. This will include ensuring the factory consistently meets health and safety standards.
- vi. **Production planning:** will collaborate with other departments to determine the required output levels for crops and livestock products, coordinating efforts between the plantation and livestock units.
- vii. **Additional supervisory tasks:** will take on any additional responsibilities assigned by the CEO related to the oversight of machinery and equipment.

#### **5.1.4 Roles and responsibilities of the human resources and records manager**

The human resources and records manager will be a key player in establishing a cohesive, efficient, and motivated workforce that aligns with the project's goals. His/her responsibilities will encompass a wide range of HR and administrative functions to ensure the well-being, performance, and organization of all employees. These responsibilities include:

- i. **Human resources oversight:** will manage all HR and administrative tasks, including recruitment, disciplinary actions, payroll, incentives, performance assessment, rewards, appraisals, and conflict resolution.

- ii. **Job definition and recruitment:** will define job roles and manage the recruitment and interviewing processes, ensuring that qualified and skilled personnel are brought on board to meet the project's objectives.
- iii. **On boarding and induction:** will oversee the induction and training of new employees, helping them integrate into the team smoothly and understand the organization's culture, values, and operational standards.
- iv. **Performance management:** will develop and implement a comprehensive system for evaluating employee performance, identifying areas for improvement, and rewarding excellence. This will include periodic performance reviews, constructive feedback, and tailored training plans.
- v. **Records management:** will maintain accurate employee records, managing sensitive information related to contracts, benefits, appraisals, and leave.
- vi. **Compensation and benefits administration:** will administer salary, incentives, and benefits packages in a timely manner, ensuring fair compensation and adherence to labour laws while motivating employees.
- vii. **Policy and procedure development:** will formulate and update HR policies and procedures to foster a fair and transparent workplace. This will include workplace policies on attendance, leave, and behaviour.
- viii. **Employee welfare and engagement:** will promote a positive work culture by organizing team-building activities, welfare programmes, and professional development workshops to enhance morale and loyalty.
- ix. **Daily operational support:** will ensure smooth daily operations across office and factory environments by coordinating schedules, addressing employee concerns, and optimizing workflow.

### 5.1.5 Roles and responsibilities of the sales and marketing manager

The sales and marketing manager will play a crucial role in expanding the project's reach, enhancing customer satisfaction, and driving revenue growth. With a strategic approach to marketing and customer relations, he/she will ensure that the project maintains a strong presence in the market and builds lasting relationships with clients. Key responsibilities include:

- i. **Market research and analysis:** will conduct external market research and uses internal data to understand customer behaviour, preferences, and demographics.
- ii. **Customer data modelling:** will analyze customer purchase data and demographic information to identify trends, inform marketing strategies, and enhance targeted sales efforts.
- iii. **Business development:** will identify, prioritize, and pursue new customers, distributors, partners, and business opportunities.
- iv. **Customer relationship management:** will advocate for customer needs and manages client interactions to strengthen relationships and ensure satisfaction. This will involve overseeing customer service initiatives and addressing customer inquiries or issues promptly.
- v. **Customer contact documentation:** will maintain records of customer contact information (physical address, email, phone numbers) in order to ensure streamlined communication. Interacts regularly with clients to build interest in the project's products and enhance brand engagement.
- vi. **Administrative support:** will efficiently handle administrative duties assigned by the CEO, contributing to smooth operations and timely project management.
- vii. **Strategic representation:** will represent the project in strategic meetings, fostering partnerships and promoting the project's objectives with stakeholders and potential clients.

- viii. **Logistics and product distribution:** will oversee the loading and unloading of products in distribution trucks, planning and verifying delivery instructions to ensure accurate and timely shipments.
- ix. **Vehicle compliance and safety:** will maintain logbooks and supervises vehicle compliance with industry and government regulations, including size, weight, route designations, parking, break periods, and safety standards.
- x. **Vehicle maintenance and safety checks:** will keep detailed records of vehicle inspections, ensures trucks are equipped with safety equipment, and schedules preventative maintenance. He/she will report any defects, accidents, or violations involving project vehicles to the CEO.

#### **5.1.6 Roles and responsibilities of the finance and accounting manager**

The finance and accounting manager will be essential in ensuring the project's financial health, stability, and growth; through diligent oversight and strategic planning. Key responsibilities include:

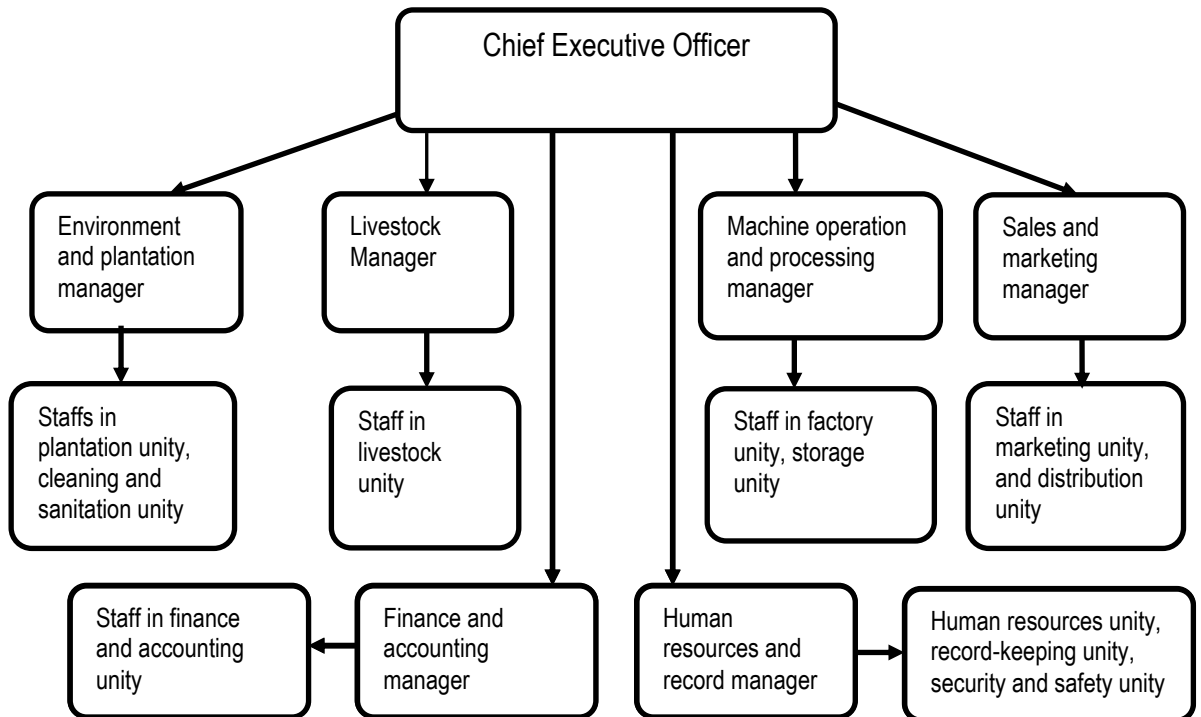
- i. **Financial transactions management:** will oversee all financial transactions, ensuring accurate recording, secure handling, and adherence to organizational policies.
- ii. **Financial reporting and budgeting:** will prepare financial reports, budgets, and statements to provide clear insights into the project's financial position and guide decision-making.
- iii. **Financial analysis and strategic reporting:** will deliver timely financial analyses, development budgets, and accounting reports to management, supporting informed planning and resource allocation.
- iv. **Financial forecasting and risk assessment:** will conduct forecasting and risk analysis to identify financial trends, mitigate risks, and strengthen long-term financial resilience.

- v. **Cash and general ledger management:** will manage cash flow, general ledger accounting, and financial reporting processes to maintain a clear, accurate, and organized financial system.
- vi. **Financial systems and policy development:** will develop and oversee financial systems, policies, and procedures to ensure efficient operations, compliance, and alignment with organizational goals.
- vii. **Departmental supervision:** will lead and supervise the finance team, including subordinate accountants and cashiers, ensuring adherence to financial protocols and fostering a culture of accountability.
- viii. **Payroll administration:** will administer payrolls with precision, ensuring timely and accurate payments to all employees.
- ix. **Tax compliance:** will ensure full compliance with tax laws, preparing and filing necessary tax documents to maintain legal and financial standing.
- x. **Internal auditing:** acts as the internal auditor, conducting regular reviews and assessments of financial practices to maintain integrity and detect any discrepancies early.

## 5.2 Subordinate employees

There will be number of subordinate employees who will perform different works in the business. Individual employee will receive his/her salaries in the monthly basis depend of the kind of work assigned to him/her. Each employee will be entitled for the employment level of 21 days per year. Subordinate employees will involve workers in the administration (finance and accounting unity, human resource unity, record-keeping unity, security and safety unity), plantation unity, livestock unity, factory unity, cleaning and sanitation unity, storage unity marketing unity, and distribution unity.

**Figure 1: Organization structure of the project**



### 5.3 Monitoring and evaluation

To effectively capture the business progress, monitoring and evaluate activities carried out by employees (managers and subordinate) will be performed on the daily basis. All input and output within the business will be recorded and thoroughly analysed in order to identify areas where the business perform good and areas where performance is bad.

The project management will set relevant target goals and performance indicators that will be the basis for performance evaluations. The performance indicators will be the following but not limited to size of the land cultivated, type of crops planted, amount of crops harvested, number of younger animal produced within the project, amount of milk obtained, number of eggs collected, amount of processed products in the project factories, amount of crops, meat and eggs distributed to the customers, number of employees in the project and amount of revenue obtained.

The management will use technological system to collect and keep record of all key performance indicators. These will involve accounting systems, supply chain management systems and human resource management systems. It is believed that information management systems will maximize business effectiveness by guiding operations and

management decision making. In short, these systems will serve as useful tools for improved business operations

Nevertheless, this project plan also forms a framework for the monitoring and evaluation of the proposed agro-business project. So far, it has identified the key constraints for entering in the agricultural business and the possible solutions. The strategies for quickly penetrating and scaling-up the business have yet been established in this project plan.

#### **5.4 Project financing**

A diverse range of financial sources will be employed to support the successful execution of this proposed agro-business project. The primary source of financial resource will be owners' equity followed by funds accumulated from the project operation, loan from the financial institutions and donations from the friends and agriculture supporters. The estimated total investment required to fully implement all three phases of the project is approximately 2.5 billion Tanzanian shillings.

The project budget is allocated as follows: Phase one will require around 500,000,000 Tanzanian shillings, focusing on initial setup and food and cash crop plantation. Phase two, estimated at 1 billion Tanzanian shillings will support factory construction, machinery installation, and the commencement of processing and packaging. With these well-planned financial resources, the project is positioned for a strong start and sustainable growth across all phases.

#### **5.5 Revenue**

The project will receive income through the sale of food crops, cash crops as well as through business consultations and researches. It is expected that when fully implemented, the project will be able to receive a profit of about 600 million Tanzanian shilling through food crop per year, 800 million Tanzanian shilling through cash crop per year.

#### **5.6 Finance management and justifications**

Business funds will be well kept in bank accounts and every incoming fund will be banked before use. There will be three signatories to the bank accounts. They will sign jointly for every withdrawal of the business funds in the bank account. The finance department will prepare various financial reports that involve accounting and bookkeeping (sales, purchases,

income, cash receipts deposit and withdrawal receipt, and payments by an individual or organization).