

BUSINESS PLAN FOR APPLICATION OF OVERDRAFT TO IMPROVE THE BUSINESS OF BAKERY AND PASTERY

PREPARED FOR:
Tonny Quality bakers co ltd
P.O.BOX ,
Sengerema.

PREPARED BY:



Business Winners Consultancy LTD

Dealers in: Management training and consultancy services
P.O.BOX 10556, CCM building, Kenyatta road
5nd floor room 107, Mwanza.
E-mail: bwcons1005@gmail.com
Tel: ,+255 784 581446
+255 756 145 121

August, 2023

TABLE OF CONTENTS

EXECUTIVE SUMMARY	3
1.0. THE BUSINESS	4
1.1. INTRODUCTION	4
1.2. BACKGROUND OF BORROWER.....	4
1.3 .OWNERSHIP	4
1.4. AMOUNT OF OVERDRAFT.....	4
1.5 PURPOSE OF THE OVERDRAFT.....	5
1.6 TRACK RECORD WITH THE BANK	5
2.0. VISION, MISSION AND OBJECTIVES.....	5
2.1 VISION	5
2.2. MISSION.....	5
2.3. OBJECTIVES	5
2.4 STRENGTHS, WEAKNESSES, OPPORTUNITIES AND THREATS	6
2.5 <i>PEST (POLITICAL, ENVIRONMENTAL, SOCIAL AND TECHNICAL) ANALYSIS</i>	7
3.0. SERVICE DESCRIPTION.....	8
3.1. SERVICES	8
4.0 PROFILES OF TARGET MARKETS.....	8
4.1. MARKET ANALYSIS	8
4.3. COMPETITIVE ANALYSIS.....	9
5.0 MARKETING STRATEGIES AND ADMINISTRATION	9
5.1. MARKETING STRATEGIES	9
6.0. OPERATIONAL PLANS	10
7.0 MANAGEMENT AND ADMINISTRATION	10
7.1 MANAGEMENT	10
7.2 ADMINISTRATION	10
8.0 FINANCIAL PLAN PROJECTIONS	11
8.2 PROJECTED INCOME STATEMENTS	11
8.3 PROJECTED EXPENDITURE STATEMENT	11
9.0 OVERDRAFT MANAGEMENT	11
10.0. GROWING INTO THE FUTURE.....	11
11.0 OVERDRAFT SECURITY	12
12.0 CONCLUSION AND RECOMMENDATION	12

EXECUTIVE SUMMARY

The plan is about seeking more working capital to facilitate the business of Bakery and pastery and sell them for wholesale and retail in Sengerema. Owner of business start practicing of Bakery and pastery since 2014 in Sengerema city.

It has a vision of becoming leading business in providing Bakery and pastery in Sengerema town. The business aims to capture about 40 percent of existing retail and wholesale customers in the town. The business is capitalizing on the experience of business manager who has been in the business for many years. Further he has learned techniques of business as time goes and he has managed to win trust of retail and wholesale customers coming from outside the town.

Source of products manufactured are sources locally from manufacturing industries. He orders products that are frequently demanded by customers in different places.

The business will survive and make profits in the near future due to good structure of management that ensures there is sufficient supply of products and customers are treated well. The task in the bakery has been well defined between business manager and his assistants to make the operation of business smooth.

The proposed Overdraft facility of TShs 100 Million is for implementing the expansion program sought by the business owner.

1.0. THE BUSINESS

1.1. INTRODUCTION

Tonny Quality bakers co ltd business has been in operation for over ten years now. Business owns bakery for selling Bakery and pastery such as breads, cakes and doughnuts. It is registered as a legal entity in Tanzania for retail selling of Bakery and pastery with valid license and TIN Number. Currently the business is managed by Mr.Seth Thomas Lyanga as a managing director with twenty employed assistants.

Tonny Quality bakers co ltd owns a bakery at Ibisabageni Sengerema. It is strategically located to catch attention of serious customers as well as passerby. He supplies products in town of Sengerema, Geita and nearby centres. The business is focused on providing Bakery and pastery products of high quality to as many customers as possible in the Sengerema town and nearby towns in the near future.

The proposed expansion of business is due to growing needs of the said products and the need to employ more staff who will be selling products in bakery and to supply to different customers on their sites. To meet these obligations, owner of the business has decided to seek Overdraft amounting to 100 million from the bank in order to meet challenges. The proposed Overdraft is for expanding business through placing large orders for high quality of Bakery and pastery from our suppliers in Dubai, China and Dar es Salaam.

1.2. Background of borrower

Tonny Quality bakers co ltd owns bakery at Sengerema market. They has been loyal customer of AZANIA and other banks for long time. He has good track record of more than 15 years in the management of business, previous facilities which has been extended to him has made his business prosper to date.

1.3 .Ownership

Tonny Quality bakers co ltd owns bakery at Ibisabageni area Sengerema. It is a sole proprietorship business owned by his family. Initial capital for this business was raised as result of his savings when working in other business of general merchandise. They established business in 2014.

1.4. Amount of Overdraft

The customer is requesting Overdraft of 100 million for the period of twelve months. This amount is reasonable to this customer based on fact that he has served the same amount last year successfully. The business is doing well as he has sufficient stock of more than Tshs 90 million. He has big store room for keeping the products throughout the year.

1.5 Purpose of the Overdraft

The requested Overdraft is for financing the operations of the business in buying and selling of bakery and pastery products. Specifically customer is need of increasing the ability of business to order fast moving items frequently demanded by customers. He is planning to do good business during this period of closing government financial year in completion of different projects.

1.6 Track Record with the Bank

The customer has sound track record with the bank. He operates two accounts one with the normal operation and the other for Overdraft purposes. He operates his accounts with maximum discipline which has built his credibility with our bank. His annual turnover with the bank for 2022 was more than 580 million.

2.0. Vision, Mission and Objectives

2.1 Vision

A good vision can be a highly effective way of motivating an organization to attain a competitive position in the market. A persuasive and inspiring vision promotes commitment and becomes a reference point. The Tonny Quality bakers co ltd bakery vision is:

“To offer best services through adherence to customer needs and preferences, market demand and development of capacity to manage changes”.

2.2. Mission

The central purpose and role of Tonny Quality bakers co ltd bakery is defined on the business Mission statement as:

The business endeavors to be leaders in provision of Bakery and pastery in affordable prices and achieve a large market share as possible. We are aiming for 8 percent share of the market in the locality and 35 percent return on the assets employed within the first year of operation after expanding the business.

This is the purpose for the existence of business. This mission statement promotes a sense of shared expectations in stakeholders while communicating the desired image to customers and other stakeholders.

2.3. Objectives

In order for the business to attain its vision as described in our vision and mission statements, we must achieve the following primary strategic goals:

Services: By November 2023 Tonny Quality bakers co ltd bakery business will revive, update and relaunch services offered by including more items. We expect to improve level

of services and expand our customer base to 20% of existing services by May 2023.

Market: By October 2023 Tonny Quality bakers co ltd business will reach large markets outside its current locality in Sengerema town. We will have active base of repeated customers from Sengerema and nearby towns of more than 95 who make their baking weekly or after every two weeks. To reach these customers, we plan to improve efficiency, accuracy and timeliness of delivering the products that customers order. We will expand our marketing efforts and generate additional revenues as much as 20% above current levels.

Sales: By November 2023 the Bakery and pastery we are selling will be received by more customers in Sengerema and Geita regions and nearby towns. Our knowledgeable and supportive salespeople will serve customers with high levels of integrity and honest.

Finance: By August 2024 Business will be in a position to complete paying the debt and to find other sources for expanding the business. We will carefully evaluate and plan investments and budget expenses to generate a consistent 30% pretax profit.

By November 2023 Tonny Quality bakers co ltd bakery Business will be in position to:

- Understand customers, competing, and meet specific customer requirements
- Balance people, management and business goals
- Develop Business values and culture
- Hire the knowledgeable bakery assistants who can take care of customer needs to ensure repeated business from existing ones.

We feel confident that our stated goals can be reached, based on experience of our management team in environments where it has managed substantial growth.

2.4 Strengths, Weaknesses, Opportunities and Threats

a). Strengths:

Experience of business owner and his team in the business of selling Bakery and pastery for many years

Wide exposure and understanding of the items that customers frequently demand in wholesale and retail

The Tonny Quality bakers co ltd bakery business employees;

- Have experience, technical know-how and competence in the selection of quality Bakery and pastery that suits needs of customers.
- Have adequate and requisite capacity to organize better services provision and work effectively with target clients – wholesalers and retailers.
- Have the ability to work in teams

b). Weaknesses:

- Small capital of business when we compare with others in the market that can place order from abroad and enjoy benefits of economy of scale.
- The business will reorganize its activities after having an additional capital from the Bank and it will establish new contacts with other major suppliers who are more accurate of Bakery and pastery that will produce maximum profit.
- Slow establishment of trust and business relationships with new suppliers of Bakery and pastery under the proposed expansion plan.

c). Opportunities:

- Bakery and pastery business is a big tax earner for the country.
- The proposed products are in demand throughout the year with little seasonal factors to affect fluctuation of demand and supply.

d). Threats:

- Other bakers selling Bakery and pastery, retailers and matching guys who tend to lower price as they are not paying taxes.
- Low purchasing power and resource base of most of our potential customers.

2.5 PEST (Political, Environmental, Social and Technical) analysis

(a) Political

The business does not face any serious political threat as the country is in peace and they are paying all required taxes on time. They have a good relation with the tax and town authorities as they are paying all required contributions as they happen time after time.

(b) Environment

Business has an advantage of using telephone and fax facilities to look and place orders of products they are selling in order and save some costs of transportation. The business is dealing with items that need extra care during transportation and thus all goods are covered by insurance on transportation and in the bakery.

(c) Social

The business is hoping to have good future in its operation with a population of youth who are likely to stay in business for long period of time as well as companies that have business throughout the year. Further it has built image of being trustworthy business

among the persons we are dealing with in order to create good image in the society it is operating.

(d) Technical

Technically the business can operate well in future as it has a good network with suppliers of Bakery and pastery from DRC Congo, Tabora and Katavi. Manager of business and his assistants have knowledge and experience they use during the crisis in business.

3.0. Service Description

3.1. Services

Tonny Quality bakers co ltd bakery business has evaluated existing opportunities and service provision gaps in the quality of Bakery and pastery imported in the country especially in the Sengerema town. Studies undertaken by the business manager and hired consultant from Business Winners consultancy Ltd (BWC) indicated that there is a need to revive the business mission and position in the market.

Through analysis we came with new market opportunities in areas where we previously neglected. New service areas we have identified are in the new generation of young employed persons who needs to have fashionable houses. These especially guys are house fashion lovers and they are ready to spend large proportion of their income on housing materials. They are likely to buy fashionable and expensive materials in order to make them stand out from the crowd.

Others are civil servants who frequently demanding high quality Bakery and pastery when they receive their salaries or after retirement to build their houses. They can place large orders after certain period of time.

Another innovative service that will be adopted by the business in order to retain wholesale customers is to deliver service to their homes and institutions for those ordering goods worth more than Five Million (TShs 5,000,000/= at the expense of the company resources.

4.0 Profiles of Target Markets

4.1. Market Analysis

The core target market for Tonny Quality bakers co ltd bakery business has been businessperson operating in Sengerema town and its suburbs targeting people capable of buying quality Bakery and pastery from our bakery and sell them to their retail outlets. Also we will advertise the service in the media to catch attention of people who are in the nearby towns of Sengerema town. We are fully aware that market for our products is

expanding and other bakerys competing with us have skeleton capacity that does not meet demand of growing market. Our planned strategy will position us in better place over competitors.

4.2 Entry strategy

The entry strategy of Tonny Quality bakers co ltd bakery services in the new markets has been slow penetration. This consists of launching of services at low price and low level of promotion while providing quality services. The low price encourage rapid service acceptance and the business keep its promotion cost down in order to realize profit.

In order to consolidate position in the target market, the business select specific pattern of market concentration that afford maximum opportunity. For this case we plan to concentrate in promoting business to corporate customers who buys bakery and pastery material in wholesale, government institutions and district councils.

Since business is dealing with few potential customers due to its small-scale services, it is easier to serve them effectively with superior customer value.

Opportunity that is available for expanding the business includes increased demands of Bakery and pastery from target markets mentioned above after realizing quality of our services. In the growth stage on the second year of operation, business will have to advertise in order to capture more customers and to inform general public of existence of this bakery that sell quality Bakery and pastery in town.

4.3. Competitive Analysis

Tonny Quality bakers co ltd bakery business has an intention of becoming the pioneering local business in delivering of service to its customers in Sengerema town. Currently, poorly motivated and ill-equipped bakerys in terms of human and material resources serve market. The service will position itself to offer diversified and quality services priced within the prevailing market rates.

5.0 Marketing Strategies and administration

5.1. Marketing Strategies

The business is in operation and it has already determined market niche in the individual and corporate customers as outlined in the entry strategy section. This way every employee of the business becomes a marketer for the business.

Current interest and focus is to strengthen the business focus and orientation in market. At this special attention is placed on business positioning and marketing. Tonny Quality bakers co ltd bakery will enter into contracting arrangements with individual and corporate customers for long term business relationships as part of marketing strategy to supply them with Bakery and pastery.

Review of services will be routinely undertaken to enhance their relevance as well as expand demand. A database of customers of Tonny Quality bakers co ltd bakery business will be developed in order to make after sales service and support. This will serve to promote development of a strong loyal and expanding client base.

Tonny Quality bakers co ltd bakery business will allow discounts to its customers based on volume of business emerging from a client.

6.0. Operational Plans

Tonny Quality bakers co ltd bakery has a management and administration offices in Sengerema Ibisabageni 'A' Street Sengerema town. Core operations are based in the field where business manager seek business from major suppliers while his assistants in the bakery work together to maximize sales of products for business to make reasonable profit. Each of 2 employees of the business is assigned a marketing target as a commitment to the business's achievement. Staff has divided the task of seeking new market for business. Some deal with the wholesale customers from other towns, higher learning institutions, mining and exploration companies and other government and private institutions. Each of these has targets to fulfill as part of marketing and they are reviewed quarterly.

During the first 12 months of operation after receiving Overdraft and implement our growing strategy, Business will market itself by producing posters, brochures and business cards for its employees. The business will recruit one more staff for its operation.

7.0 Management and Administration

7.1 Management

Tonny Quality bakers co ltd bakery as a small business has coordinating and marketing office in Sengerema market, Sengerema. Actual base for revenue generation of the business is based on the amount of sales made in terms of bakery and pastery sold to our customers at bakery.

The organizational structure of Tonny Quality bakers co ltd bakery is traditional –the overall decision-making is based on business manager who is also founder and his assistants. The main person in bakery is a cashier who makes sales in cash and small credits to trustworthy customers. Where necessary another person will be employed to provide assistance. The person to be recruited will be overall financial and management controller of the business. The person is expected to have elementary knowledge in accounts and business management.

7.2 Administration

Initially operation of the business is based in Sengerema Ibisabageni 'A' Street bakery. But as the business grows to a level of dealing with major companies and government institutions it will be necessary to open another decent marketing and administration office. The office to be opened for marketing will be staffed with the General Manager

supported by an Administration Assistant and an office assistant (who will serve as the messenger and cleaner).

8.0 Financial Plan Projections

Key Assumptions

The financial plans and projections depend on important financial assumptions that are outlined below;

- (i) The demand for the products we are selling will continue expanding
- (ii) Marketing and operational alliances with potential suppliers of Bakery and pastery will successfully be developed
- (iii) Successful access to capital and other related support needed to initiate service delivery

8.2 Projected Income Statements

From the Tonny Quality bakers co ltd business service and market niche, it has been calculated from experience that a bakery will be in position to generate sales of Tshs 121,505,000 per month. It is estimated that cash sales income will increase at a rate of 25 % per year.

This income will be used to meet its overhead expenditures including payment of staff salaries, transportation and taxes. This projection is based on adoption of the proposed marketing plans and has factored in business aggressiveness in marketing. The sales are expected to peak during third quarter of first year based on the strength of marketing efforts from the staff.

8.3 Projected Expenditure Statement

The main operational expenditure is projected to be in

- (i) Office rent
- (ii) General office communication and administration
- (iii) Preparation of marketing materials
- (iv) Salaries and related HR costs
- (v) Office administration,
- (vi) Consultancy fees.

Financial statements are attached in appendix 1 of the plan

9.0 Overdraft management

The business plans to have an increment of about 100 million from AZANIA Bank that will be charged an interest of 23 % that will be paid in period of twelve months.

10.0. Growing Into the Future

The Tonny Quality bakers co ltd business is looking further into the future than just developing and revising its current marketing plans. The business has recognized a unique opportunity to take off the available market due to scarcity of serious providers of quality

Bakery and pastery in Sengerema town.

11.0 Overdraft Security

The Overdraft of Tonny Quality bakers co ltd will be mortgaged by a houses located at Sengerema town, Ibisabageni centre.

12.0 CONCLUSION AND RECOMMENDATION

The project in question is viable and profitable hence the facility will be liquidated without any difficulties as the attached cash flow statement indicates it.

The proprietor will avail all required information and particulars in addition to the financial statements attached herewith, therefore we recommend to the bank to offer the Overdraft of TShs 100,000,000/=(One hundred Million only) to the applicant to boost his working capital.

TONNY QUALITY BAKERS COMPANY LTD
P.O. BOX 90
MWANZA

PROJECTED CASH FLOW STATEMENT FOR THE PERIOD OF JULY 2024 TO JUNE 2025

Particular	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	TOTAL
	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'
Cash Inflows													
Sales revenue	124,430	124,440	124,450	124,460	124,470	124,480	124,490	124,500	124,510	124,520	124,530	124,540	1,493,820
Collection from debtor	260	265	270	275	280	285	290	295	300	305	310	315	3,450
Term Loan	300,000												300,000
Total cash inflow	424,690	124,705	124,720	124,735	124,750	124,765	124,780	124,795	124,810	124,825	124,840	124,855	1,797,270
Cash outflow													
Purchase of stocks	111,540	111,864	111,869	111,874	111,879	111,884	111,889	111,894	111,899	111,904	111,909	111,914	1,342,319
Salaries and Wages	890	924	958	992	1,026	1,060	1,094	1,128	1,162	1,196	1,230	1,264	12,924
Telephone and Postage	16	22	27	33	39	44	50	56	61	67	73	78	567
Printing and stationery	45	47	48	50	51	53	55	56	58	59	61	63	646
Bussiness license												850	850
Rent Premises	500	550	600	650	700	750	800	850	900	950	1,000	1,050	9,300
Water and electricity	899	901	903	905	907	909	911	913	915	917	919	921	10,920
Security guard Expenses	80	82	84	86	88	90	92	94	96	98	100	102	1,092
Insurance	20	22	24	26	28	30	32	34	36	38	40	42	372
Auditors remuneration												500	500
Travelling expenses	120	125	130	135	140	145	150	155	160	165	170	175	1,770
Taxation			530			530			530			530	2,120
Loan repayment(Working Capit	7,343	7,343	7,343	7,343	7,343	7,343	7,343	7,343	7,343	7,343	7,343	7,343	88,116
Loan repayment(Investment Lc	2,496	2,496	2,496	2,496	2,496	2,496	2,496	2,496	2,496	2,496	2,496	2,496	29,952
Total cash outflow	121,453	121,879	122,517	122,094	122,201	122,838	122,416	122,523	123,160	122,738	122,845	124,832	1,471,495
Netflow	303,237	2,826	2,203	2,641	2,549	1,927	2,364	2,272	1,650	2,087	1,995	23	325,775
Opening cash balance	26,126	329,363	332,189	334,392	337,033	339,582	341,509	343,873	346,145	347,795	349,882	351,878	26,126
Netflow	303,237	2,826	2,203	2,641	2,549	1,927	2,364	2,272	1,650	2,087	1,995	23	325,775
Accumulated cashflow	329,363	332,189	334,392	337,033	339,582	341,509	343,873	346,145	347,795	349,882	351,878	351,901	351,901

TONNY QUALITY BAKERS COMPANY LTD
P.O. BOX 90
MWANZA

PROJECTED CASH FLOW STATEMENT FOR THE PERIOD OF JULY 2025 TO JUNE 2026

Particular	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	TOTAL
	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'
Cash Inflows													
Sales revenue	164,430	164,440	164,450	164,460	164,470	164,480	164,490	164,500	164,510	164,520	164,530	164,540	1,973,820
Collection from debtor	450	455	460	465	470	475	480	485	490	495	500	505	5,730
Total cash inflow	164,880	164,895	164,910	164,925	164,940	164,955	164,970	164,985	165,000	165,015	165,030	165,045	1,979,550
Cash outflow													
Purchase of stocks	121,540	121,864	121,869	121,874	121,879	121,884	121,889	121,894	121,899	121,904	121,909	121,914	1,462,319
Salaries and Wages	950	984	1,018	1,052	1,086	1,120	1,154	1,188	1,222	1,256	1,290	1,324	13,644
Telephone and Postage	24	30	35	41	47	52	58	64	69	75	81	86	663
Printing and stationery	35	37	38	40	41	43	45	46	48	49	51	53	526
Bussiness license												850	850
Rent Premises	550	600	650	700	750	800	850	900	950	1,000	1,050	1,100	9,900
Water and electricity	1200	1202	1204	1206	1208	1210	1212	1214	1216	1218	1220	1222	14,532
Security guard Expenses	85	87	89	91	93	95	97	99	101	103	105	107	1,152
Insurance	25	27	29	31	33	35	37	39	41	43	45	47	432
Auditors remuneration												500	500
Travelling expenses	150	155	160	165	170	175	180	185	190	195	200	205	2,130
Taxation			530			530			530			530	2,120
Loan repayment(Working Capit	7,343	7,343	7,343	7,343	7,343	7,343	7,343	7,343	7,343	7,343	7,343	7,343	88,116
Loan repayment(Investment Lc	2,496	2,496	2,496	2,496	2,496	2,496	2,496	2,496	2,496	2,496	2,496	2,496	29,952
Total cash outflow	131,902	132,328	132,966	132,543	132,650	133,287	132,865	132,972	133,609	133,187	133,294	135,281	1,596,883
Netflow	32,978	32,567	31,944	32,382	32,290	31,668	32,105	32,013	31,391	31,828	31,736	29,764	382,667
Opening cash balance	351,901	384,879	417,445	449,390	481,772	514,062	545,729	577,835	609,848	641,239	673,067	704,803	351,901
Netflow	32,978	32,567	31,944	32,382	32,290	31,668	32,105	32,013	31,391	31,828	31,736	29,764	382,667
Accumulated cashflow	384,879	417,445	449,390	481,772	514,062	545,729	577,835	609,848	641,239	673,067	704,803	734,567	734,567

TONNY QUALITY BAKERS COMPANY LTD
P.O. BOX 90
MWANZA

PROJECTED CASH FLOW STATEMENT FOR THE PERIOD OF JULY 2026 TO JUNE 2027

Particular	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	Jan-27	Feb-27	Mar-27	Apr-27	May-27	Jun-27	TOTAL
	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'
Cash Inflows													
Sales revenue	177,700	177,710	177,720	177,730	177,740	177,750	177,760	177,770	177,780	177,790	177,800	177,810	2,133,060
Collection from debtor	500	505	510	515	520	525	530	535	540	545	550	555	6,330
Total cash inflow	178,200	178,215	178,230	178,245	178,260	178,275	178,290	178,305	178,320	178,335	178,350	178,365	2,139,390
Cash outflow													
Purchase of stocks	139,550	139,874	139,879	139,884	139,889	139,894	139,899	139,904	139,909	139,914	139,919	139,924	1,678,439
Salaries and Wages	1,050	1,084	1,118	1,152	1,186	1,220	1,254	1,288	1,322	1,356	1,390	1,424	14,844
Telephone and Postage	45	51	56	62	68	73	79	85	90	96	102	107	915
Printing and stationery	44	46	47	49	50	52	54	55	57	58	60	62	634
Bussiness license												850	850
Rent Premises	600	650	700	750	800	850	900	950	1,000	1,050	1,100	1,150	10,500
Water and electricity	1400	1402	1404	1406	1408	1410	1412	1414	1416	1418	1420	1422	16,932
Security guard Expenses	90	92	94	96	98	100	102	104	106	108	110	112	1,212
Insurance	45	47	49	51	53	55	57	59	61	63	65	67	672
Auditors remuneration												500	500
Travelling expenses	180	185	190	195	200	205	210	215	220	225	230	235	2,490
Taxation			960			530			530			530	2,550
Loan repayment(Working Capit	-	-	-	-	-	-	-	-	-	-	-	-	0
Loan repayment(Investment Lc	2,496	2,496	2,496	2,496	2,496	2,496	2,496	2,496	2,496	2,496	2,496	2,496	29,952
Total cash outflow	143,004	143,430	144,498	143,645	143,752	144,389	143,967	144,074	144,711	144,289	144,396	146,383	1,730,537
Netflow	35,196	34,785	33,732	34,600	34,508	33,886	34,323	34,231	33,609	34,046	33,954	31,982	408,853
Opening cash balance	734,567	769,763	804,548	838,280	872,881	907,388	941,274	975,597	1,009,828	1,043,437	1,077,484	1,111,438	734,567
Netflow	35,196	34,785	33,732	34,600	34,508	33,886	34,323	34,231	33,609	34,046	33,954	31,982	408,853
Accumulated cashflow	769,763	804,548	838,280	872,881	907,388	941,274	975,597	1,009,828	1,043,437	1,077,484	1,111,438	1,143,420	1,143,420

TONNY QUALITY BAKERS COMPANY LTD
P.O. BOX 90
MWANZA

PROJECTED CASH FLOW STATEMENT FOR THE PERIOD OF JULY 2027 TO JUNE 2028

Particular	Jul-27	Aug-27	Sep-27	Oct-27	Nov-27	Dec-27	Jan-28	Feb-28	Mar-28	Apr-28	May-28	Jun-28	TOTAL
	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'	Tshs '000'
Cash Inflows													
Sales revenue	177,700	177,710	177,720	177,730	177,740	177,750	177,760	177,770	177,780	177,790	177,800	177,810	2,133,060
Collection from debtor	650	655	660	665	670	675	680	685	690	695	700	705	8,130
Total cash inflow	178,350	178,365	178,380	178,395	178,410	178,425	178,440	178,455	178,470	178,485	178,500	178,515	2,141,190
Cash outflow													
Purchase of stocks	134,545	134,869	134,874	134,879	134,884	134,889	134,894	134,899	134,904	134,909	134,914	134,919	1,618,379
Salaries and Wages	1,350	1,384	1,418	1,452	1,486	1,520	1,554	1,588	1,622	1,656	1,690	1,724	18,444
Telephone and Postage	65	71	76	82	88	93	99	105	110	116	122	127	1,155
Printing and stationery	64	66	67	69	70	72	74	75	77	78	80	82	874
Bussiness license												1500	1,500
Rent Premises	750	800	850	900	950	1,000	1,050	1,100	1,150	1,200	1,250	1,300	12,300
Water and electricity	2000	2002	2004	2006	2008	2010	2012	2014	2016	2018	2020	2022	24,132
Security guard Expenses	99	101	103	105	107	109	111	113	115	117	119	121	1,320
Insurance	65	67	69	71	73	75	77	79	81	83	85	87	912
Auditors remuneration												500	500
Travelling expenses	220	225	230	235	240	245	250	255	260	265	270	275	2,970
Taxation			960			530			530			530	2,550
Loan repayment(Working Capit	-	-	-	-	-	-	-	-	-	-	-	-	0
Loan repayment(Investment Lc	2,496	2,496	2,496	2,496	2,496	2,496	2,496	2,496	2,496	2,496	2,496	2,496	29,952
Total cash outflow	139,158	139,584	140,652	139,799	139,906	140,543	140,121	140,228	140,865	140,443	140,550	143,187	1,685,035
Netflow	39,192	38,781	37,728	38,596	38,504	37,882	38,319	38,227	37,605	38,042	37,950	35,328	456,155
Opening cash balance	1,143,420	1,182,612	#####	1,259,121	1,297,717	1,336,221	1,374,103	1,412,422	1,450,649	1,488,254	1,526,296	1,564,246	1,143,420
Netflow	39,192	38,781	37,728	38,596	38,504	37,882	38,319	38,227	37,605	38,042	37,950	35,328	456,155
Accumulated cashflow	1,182,612	1,221,393	#####	1,297,717	1,336,221	1,374,103	1,412,422	1,450,649	1,488,254	1,526,296	1,564,246	1,599,574	1,599,574