



Wiwo Freight Business Plan

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2. Executive Summary

Wiwo Freight Company Limited, strategically headquartered in Kisesa, Magu-Mwanza, Tanzania—a key logistical node near Lake Victoria and major trade routes—is an innovative logistics technology startup poised to revolutionize the freight industry across East Africa. Our flagship product, the Wiwo Freight App, serves as a comprehensive digital platform that interconnects businesses requiring efficient transportation, truck owners seeking optimal utilization of their assets, and drivers in need of reliable job opportunities. This mobile and web-based solution facilitates real-time truck booking, precise GPS tracking for enhanced visibility and security, seamless and secure payments through integrated systems like M-Pesa, Tigo Pesa, and various digital wallets, as well as advanced analytics dashboards that provide actionable insights into fleet performance, cost efficiencies, and market trends. By digitizing traditionally manual processes, Wiwo Freight addresses core inefficiencies in a sector where informal brokers often dominate, leading to opaque pricing and unreliable service delivery.

The East African logistics market is undergoing significant expansion, with its size valued at USD 23.9 billion in 2024 and projected to reach USD 36.8 billion by 2033, growing at a compound annual growth rate (CAGR) of 4.92% from 2025 onward. This growth is propelled by substantial infrastructure developments, such as the ongoing upgrades to ports, roads, and railways in Tanzania and neighboring countries, alongside regional trade initiatives like the African Continental Free Trade Area (AfCFTA). As of 2025, AfCFTA has advanced with 92.3% of tariff lines harmonized, aiming to boost intra-African trade from its current 16–18% to over 50% by 2030, though challenges like under-ratified free movement protocols persist. Tanzania, as a pivotal EAC member, benefits from this momentum, with its transportation and logistics market expected to grow at a CAGR of 1.83% from 2025 to 2030, reaching USD 7.61 billion, driven by rising container port traffic projected at 796.21k TEU in 2025. These dynamics create fertile ground for digital innovations like Wiwo Freight, especially amid Tanzania's resilient economy, which achieved 5.6% real GDP growth in fiscal year 2024/25 and is forecasted at 6% for 2025.

Key Problems in the Sector:

The freight industry in East Africa remains highly fragmented, with operations predominantly reliant on informal brokers who introduce inefficiencies, inflating costs by 30–40% through hidden fees and causing average delays of 2–3 days per shipment. Businesses, particularly in agriculture, manufacturing, and fast-moving consumer goods (FMCG), face exorbitant transport expenses due to underutilized trucks operating at less than 50% capacity, resulting in significant economic losses—estimated at over TZS 1,000,000 monthly per idle truck for operators. Truck owners and drivers encounter inconsistent cargo access, exacerbated by a lack of digital tools for route planning, earnings tracking, and real-time demand matching, leading to idle assets and reduced livelihoods in a market where Tanzania's commercial vehicles sector is valued at

approximately USD 840 million in 2025, with a projected CAGR of 7.4%. Border delays in the EAC, averaging 3–5 days, further compound these issues, though AfCFTA aims to mitigate them through harmonized customs and trade facilitation.

Comprehensive Solution:

Wiwo Freight offers a robust digital marketplace that enables instant truck booking via intelligent algorithms that match cargo with available vehicles based on proximity, capacity, ratings, and historical performance, thereby reducing empty runs by up to 20% and promoting just-in-time logistics. Our fleet management suite targets utilization rates exceeding 80%, incorporating predictive maintenance powered by machine learning to anticipate vehicle issues using sensor data, tax-compliant automated reporting to streamline regulatory adherence, and detailed earnings analytics to optimize revenue streams for owners. Driver onboarding is rigorous, featuring biometric verification for security, digital registration for ease, and mandatory safety training modules that cover road regulations, defensive driving, and app proficiency, ensuring a reliable network in a region with over 100,000 independent drivers. Additional value-added services include partnerships for cargo insurance against theft or damage, fuel financing at competitive rates (leveraging current downward fuel price trends, with petrol at TZS 2,752 per liter in Dar es Salaam as of October 2025), and supply chain analytics that use big data to forecast demand and mitigate risks.

Strategic Highlights:

Initially focused on Tanzania, Wiwo Freight plans phased expansion into the EAC (Kenya, Uganda, Rwanda, Burundi, and South Sudan) over five years, capitalizing on intra-EAC trade growth, which reached TZS 30,200,000,000,000 in 2023 and is projected to surge with AfCFTA's implementation. We have forged a network of verified drivers and owners through collaborations with transport associations, enhancing trust and scalability. In development are AI-driven features for route optimization, promising 15–20% fuel savings by analyzing real-time traffic, weather, and road conditions, and demand forecasting to align supply with market needs. Sustainability is integral, with carbon tracking tools to monitor emissions per trip and eco-routing options that prioritize low-impact paths, aligning with green freight initiatives in Eastern Africa that focus on reducing emissions and improving efficiency amid growing ESG demands, where 20% of EAC firms are adopting eco-practices.

Funding Requirement: TZS 4,997,000,000 for core scaling, plus fleet-related costs, totaling approximately TZS 8,799,968,750 over five years. Allocation prioritizes technology development (40%) to build AI and blockchain features, marketing (30%) for user acquisition in a market with 36.75% smartphone penetration in Tanzania as of June 2025, operations (20%) for team and infrastructure expansion, and working capital (10%) for liquidity.

Category	Percentage	Amount (TZS)
Technology Development	40%	1,998,800,000
Marketing	30%	1,499,100,000
Operations	20%	999,400,000
Working Capital	10%	499,700,000

Funding Requirement

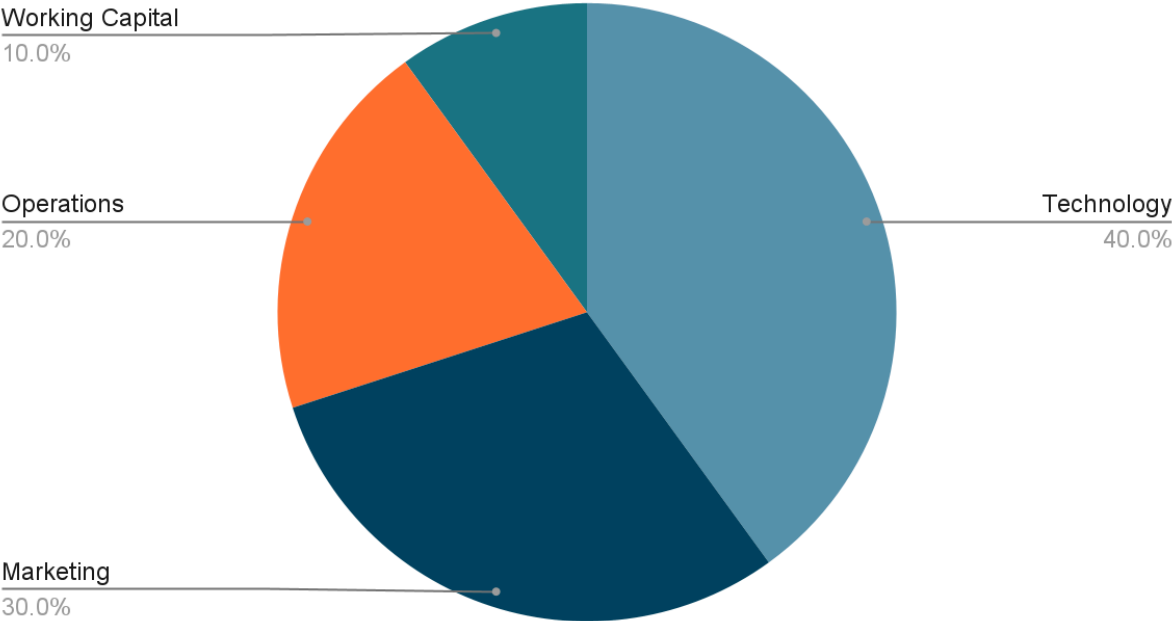


Figure 1: Funding Allocation Pie Chart (Visualize with blue for Technology, red for Marketing, green for Operations, yellow for Working Capital).

This executive summary outlines Wiwo Freight's strategic positioning in Tanzania's freight trucking sector, driven by 5–7% annual GDP growth and infrastructure investments, with

detailed five-year analyses following to underscore our growth potential and operational roadmap.

3. Company Overview

Wiwo Freight Company Limited is a dynamic private limited company incorporated in 2023 under Tanzanian law, with its headquarters in Kisesa, Magu-Mwanza—a location chosen for its proximity to major transport corridors, including the Mwanza Port on Lake Victoria, which handles significant intra-regional trade. This strategic placement allows us to tap into the agricultural and industrial freight flows from the Lake Zone, positioning the company at the heart of Tanzania's logistics ecosystem. As a tech-enabled entity, we emphasize scalability, compliance, and innovation, with a legal structure that facilitates equity investments and protects stakeholders in a market where regulatory frameworks like the Tanzania Data Protection Act demand robust data handling practices.

Mission Statement: To simplify and democratize freight logistics by digitally connecting all supply chain stakeholders, thereby reducing operational costs by 20–30%, enhancing service reliability through verified networks, and fostering economic inclusivity for SMEs and independent operators in East Africa.

Vision Statement: To emerge as the preeminent freight technology leader in East Africa by 2030, driving economic integration, job creation, and environmental sustainability under the AfCFTA framework, which is projected to add USD 450 billion to Africa's economy by 2035 through boosted intra-continental trade.

3.1. Services

Wiwo Freight's service portfolio is designed to address the full spectrum of logistics challenges in a region with high mobile penetration (70% internet, 36.75% smartphones in Tanzania as of June 2025) but low digital adoption in transport (10–15%).

1. **Wiwo Freight App:** A user-centric platform for real-time booking, GPS tracking with live updates, secure payments via mobile money integrations, and customizable analytics dashboards. Leveraging Tanzania's 92.7 million mobile subscriptions as of June 2025, the app enables shippers to post loads instantly and receive bids from verified drivers, reducing matchmaking time from days to minutes. Features include multi-language support (Swahili, English) and offline capabilities for rural areas.
2. **Freight Brokerage:** Automated matching of cargo to trucks using algorithms that consider factors like load type, distance, and vehicle specs, aiming to cut empty runs by

20%. This service is critical in Tanzania's market, where underutilization costs operators dearly, and cross-border trade under AfCFTA requires efficient allocation.

3. **Fleet Management:** Advanced tools targeting 80%+ utilization, including predictive maintenance via AI that analyzes vehicle data to prevent breakdowns, tax-compliant reports automated for Tanzanian Revenue Authority submissions, and performance analytics. With Tanzania's commercial vehicles market at USD 840 million in 2025 and projected unit sales of 1.86k vehicles, this addresses a key opportunity for efficiency gains.
4. **Driver Onboarding & Training:** Comprehensive process with biometric verification for identity confirmation, digital registration via app, and training programs on safety, compliance, and tech usage. Modules include e-learning on EAC road regulations and defensive driving, certified to reduce accident rates and build a professional driver pool of over 100,000.
5. **Value-Added Services:** Includes cargo insurance through partnerships for coverage up to TZS 50,000,000 per shipment, fuel financing at 2–5% rates amid falling prices (diesel at TZS 2,704 per liter in October 2025), and supply chain analytics using big data for trend forecasting and risk mitigation.

3.2. Team

Our multidisciplinary team blends deep domain expertise to execute our vision effectively:

- **CEO: Aloyce Nyakunga** - With 10+ years in logistics and tech, including roles in supply chain digitalization at regional firms, holds a Business Administration degree from the University of Dar es Salaam. Leads strategic direction and investor relations.
- **Operations Head: Nesphod Nyakunga** - 8 years in supply chain, specializing in EAC cross-border logistics; expert in optimizing routes and compliance with AfCFTA protocols.
- **Driver Relations Head: Luka George** - 15 years in transport, with experience managing large driver networks; oversees recruitment, training, and retention strategies.
- **Finance & Admin Lead: Husna Omary** - CPA with 7 years in SME finance, skilled in financial modeling and regulatory compliance; ensures fiscal health in a volatile economy.
- **Marketing Lead: Irene Nasibu** - 5 years in digital marketing, focusing on B2B/B2C campaigns; leverages social media for growth in high-penetration markets.

- **Planned Advisory Board:** Comprising EAC logistics experts, tech innovators, and sustainability specialists to guide expansion over five years.

3.3. Human Resources

Starting with a core team of 5, we plan aggressive expansion to 25 by Year 2, 50 by Year 5, incorporating developers for AI enhancements, field agents for onboarding, and support staff for 24/7 operations. Recruitment emphasizes diversity, targeting 40% female representation to align with Tanzania's workforce trends and promote inclusivity. Partnerships with universities (e.g., University of Dar es Salaam) and transport hubs will source talent, with internship programs for digital skills development.

Training is ongoing, with quarterly workshops on app usage, safety standards, and customer service; incentives include bonuses for achieving 10% month-over-month user growth. Employee wellness initiatives, such as health benefits and flexible work, support retention in Tanzania's growing digital economy, projected to contribute significantly to 6% GDP growth in 2025. Over five years, HR investments will scale with operations, ensuring a skilled workforce for EAC expansion.

4. Industry Background

The East African freight sector is a cornerstone of regional economies, with road transport dominating 75% of goods movement amid limited rail and air options. In Tanzania, container port traffic is projected to reach 796.21k TEU in 2025, contributing approximately 7.8% to GDP in a market where transportation and logistics are set to grow at a CAGR of 1.83% from 2025–2030, reaching USD 7.61 billion. This expansion is fueled by urbanization, e-commerce surge (15% annual growth), and infrastructure projects like the Dar es Salaam Port upgrades, which handled record cargo in August 2025.

4.1. Market Context

EAC logistics costs remain high at TZS 425–625 per ton-km, compared to TZS 150–225 in developed markets, reflecting inefficiencies in infrastructure and processes. Tanzania's Logistics Performance Index (LPI) stands at 2.6 (on a 1–5 scale), indicating gaps in customs clearance, tracking, and timeliness but also substantial room for digital interventions. Recent trends highlight Africa's freight logistics market at USD 173.42 million in 2025, with intra-African trade under AfCFTA projected to increase demand by 28% by 2030, though current levels are at

16–18%. EAC total trade grew to over USD 80 billion in 2023, with intra-EAC trade up 13.1% to USD 12.1 billion, signaling positive momentum.

4.2. Challenges

Truck utilization below 50% leads to monthly losses exceeding TZS 1,000,000 per vehicle, in a commercial vehicles market valued at USD 840 million in 2025 with a 7.4% CAGR. Informal brokers cause 2–3 day delays and fees, while low tech adoption (10–15%) hinders efficiency. EAC border delays average 3–5 days, though AfCFTA's customs bonds aim to reduce them. Fuel volatility, despite downward trends (petrol at TZS 2,752/liter in October 2025), adds cost pressures.

4.3. Opportunities

High mobile internet penetration (70%) and smartphone adoption (36.75% in Tanzania, June 2025) enable digital platforms. AfCFTA supports solutions, with EAC trade at TZS 30,200,000,000,000 (2023) and cross-border freight to TZS 25,550,000,000,000 by 2025. Green logistics demand grows, with initiatives like the Green Freight Support Program in Eastern Africa focusing on emission reductions and efficiency.

4.4. SWOT Analysis

- **Strengths:** Local market knowledge, mobile-first design, verified networks.
- **Weaknesses:** Nascent brand, rural infrastructure dependencies.
- **Opportunities:** Digital freight untapped, e-commerce ties, AfCFTA-driven EAC growth.

- **Threats:** Competitors, fuel volatility (downward in 2025), regulatory changes.

SWOT

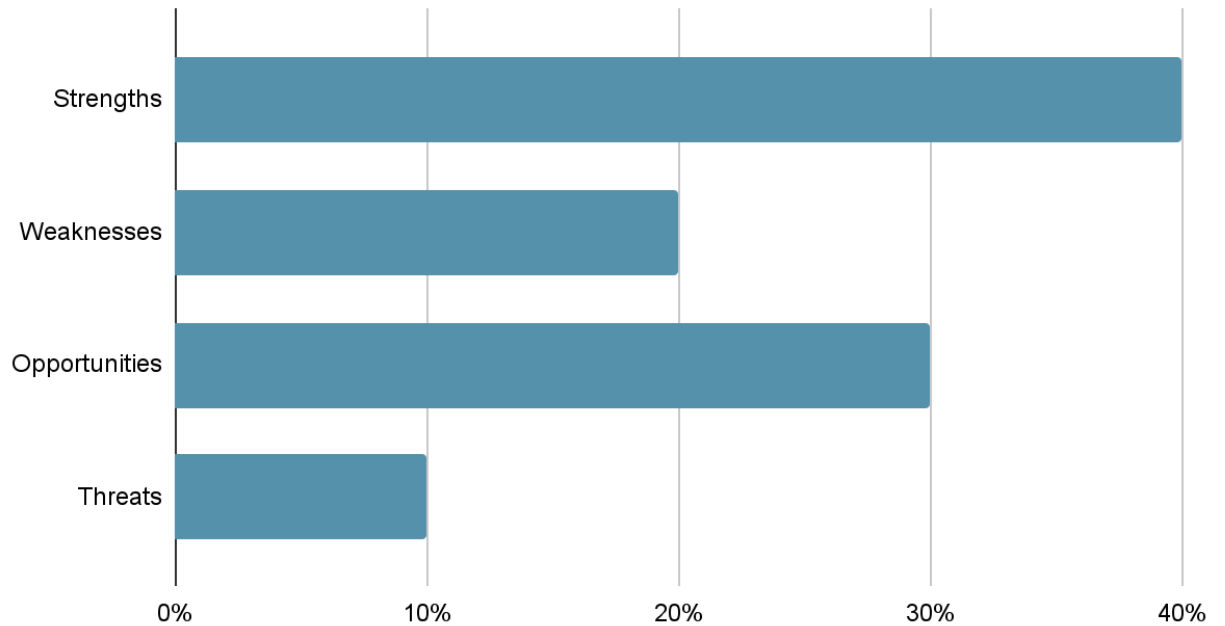


Figure 2: SWOT Distribution Bar Chart (Illustrative).

This overview integrates 2025 trends for a five-year strategic framework.

5. Market Analysis

Target Segments:

1. **Large Corporates (25%):** e.g., Twiga Cement, agriculture firms needing bulk haulage.
2. **SMEs (35%):** Horticulture/textile exporters seeking affordable logistics.
3. **Truck Owners (20%):** Small fleets (5–20 trucks) for optimization tools.
4. **Drivers (20%):** 100,000+ independents for job matching.

Segment	Percentage
Large Corporates	25%
SMEs	35%

Truck Owners 20%
 Drivers 20%

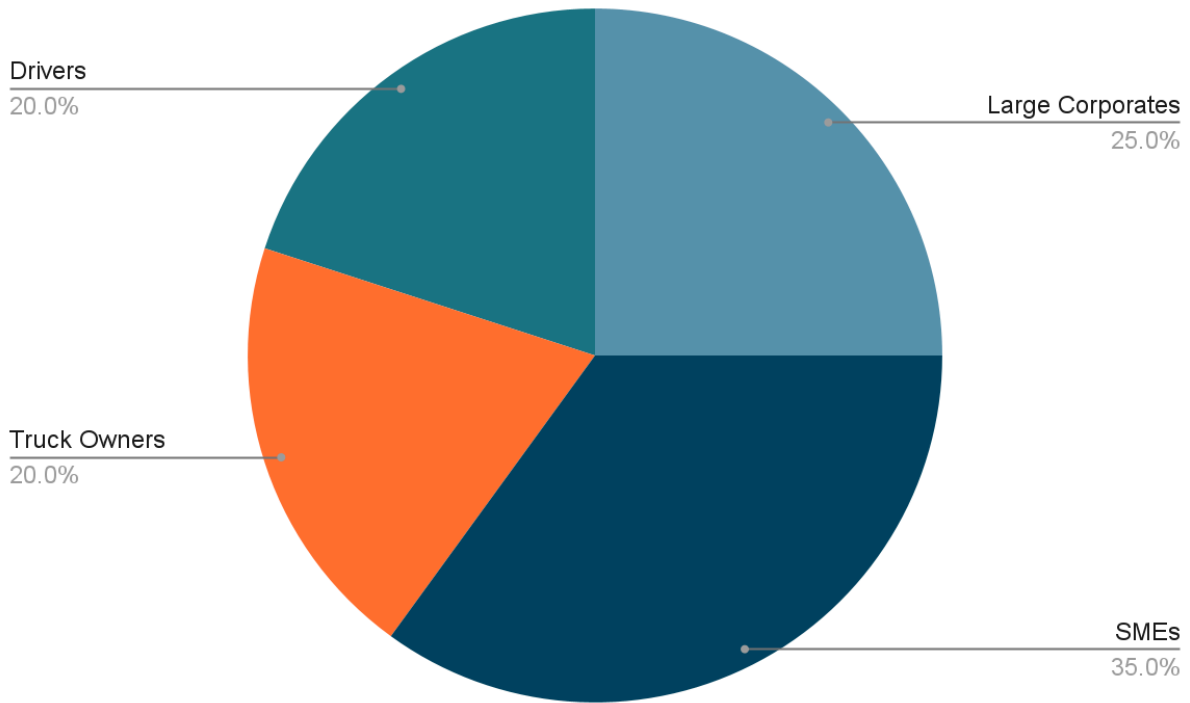


Figure 3: Target Segments Market Share Pie Chart.

Market Size: Tanzania's commercial vehicles market at USD 840 million in 2025; 11.89 billion ton-km freight. EAC cross-border trade TZS 154,907,000,000,000 annually; intra-EAC at TZS 30,200,000,000,000 (2023). Africa road freight TZS 25,550,000,000,000 by 2025, logistics at USD 173.42 million.

Customer Needs: Reliable tracking to cut 3–5% losses, transparent pricing (20–30% savings), efficient chains, eco-options for ESG.

Growth Drivers: Tanzania's 6% GDP in 2025, 15% e-commerce, digital shift (25% businesses), AfCFTA tariff cuts (10–15%).

AfCFTA adds USD 450 billion by 2035, impacting East African freight.

6. Competitor Analysis

Competitor	Region	Features	Comparison to Wiwo Freight
Lori Systems	Kenya/EAC	Truck matching, GPS, invoicing	Strong tech, less Tanzania focus; Wiwo provides localized compliance, training for better retention in a market with 92.7 million mobile subs.
Kobo360	Pan-Africa	Freight, customs, warehousing	Broad but limited in Tanzania; Wiwo's mobile-first avoids warehousing overhead.
Sendy	East Africa	Multi-vehicle, e-commerce	Last-mile focus; Wiwo targets bulk with AI for 15–20% savings.
Local Brokers	Tanzania	Manual matching	Costly (15–20% markups); Wiwo automates for efficiency.
TruckSuvidha	Africa/India	Load matching, payments	Non-EAC; Wiwo uses local partnerships.

Advantages: Local teams in Mwanza/Dar/Arusha, mobile design for 36.75% smartphone penetration, diverse revenues, sustainability features aligning with East African green freight programs. Wiwo differentiates in 2025's expanding digital landscape.

7. Marketing & Sales Strategy

Objectives: Build brand trust in Tanzania, onboard 100,000 users (25% market) by Year 1, expand EAC for 20% app share by Year 2, aiming for 500,000 by Year 5.

Projected User Growth:

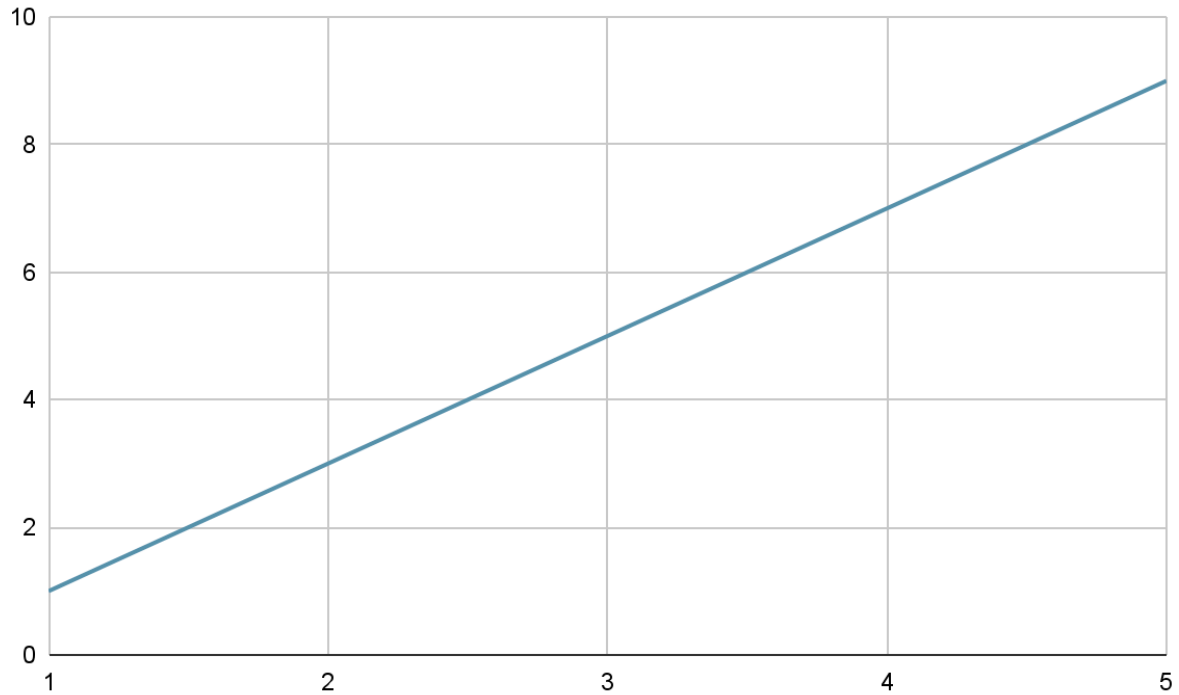


Figure 4: Projected Transporter/Driver Growth Line Chart.

Strategies:

1. **Digital Marketing:** TZS 150,000,000 on Facebook/Instagram/X, influencers for 70% mobile reach. Target e-commerce growth.
2. **Field Recruitment:** 10 agents at ports/terminals, TZS 5,000 bonuses for 2,000 drivers.
3. **Corporate Outreach:** 50 pilots with 10% discounts (e.g., Dangote).
4. **Referrals:** TZS 10,000 rewards, loyalty points.
5. **Events:** Expo 2026, associations.
6. **Content:** Blogs/YouTube for 10,000 visits by Q4 2025.

Sales Channels: B2B team with CRM for contracts, SEO app, referrals for 30% growth.

Budget: TZS 1,499,100,000 (30% funding).

Category	Percentage	Amount (TZS)
Digital Ads	40%	599,640,000
Field Recruitment	30%	449,730,000

Events/Partnerships	20%	299,820,000
Content	10%	149,910,000

Marketing

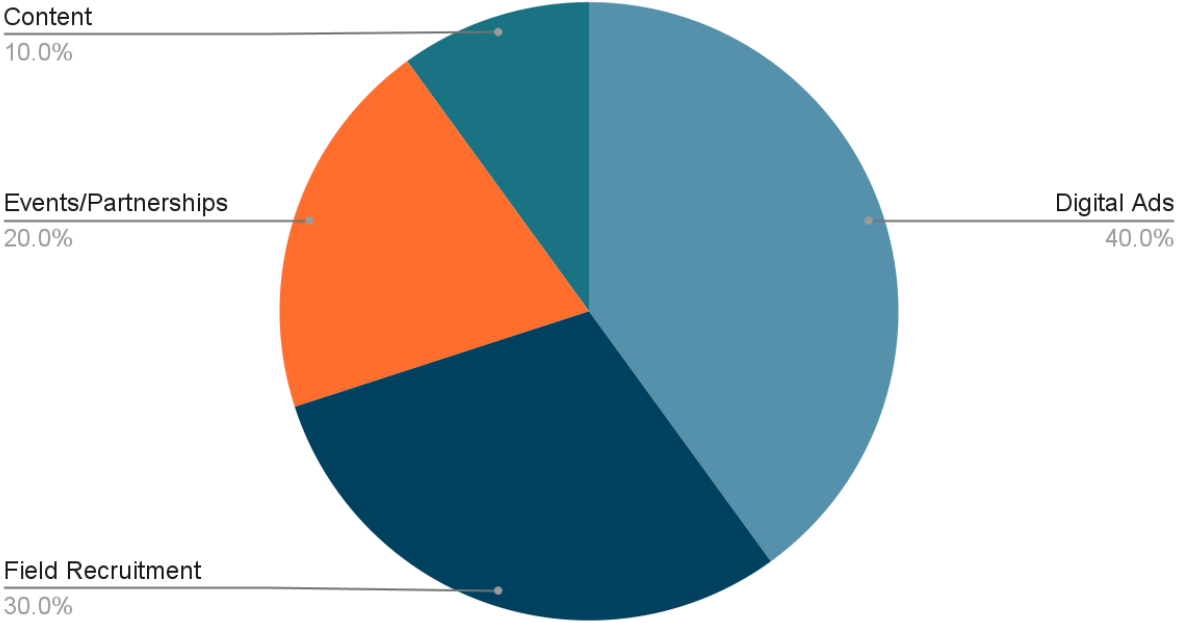


Figure 5: Marketing Budget Allocation Pie Chart.

Strategies target Tanzania's digital surge over five years.

8. Operations Plan

Workflow: 1. Cargo posting (details like 10 tons Mwanza-Nairobi). 2. Algorithmic assignment. 3. GPS monitoring (Google Maps API). 4. Digital confirmation. 5. Escrow payments (1% fee).

Technology: React Native/Node.js/MongoDB/AWS stack; biometric/payments/AI (15% savings Q2 2026); encryption/compliance. Roadmap: AI 2026, blockchain 2026, IoT 2027, EV integration Year 4, AfCFTA tools Year 5.

Wiwo integrates eco-routing for 10% emissions cut by 2027, aligning with East African green programs.

Teams: Support (5 agents, <2-hr resolution), relations (3 for training), devs (5 agile), partnerships (2).

Scaling Plan: Year 1: Key cities, 50,000 users; Year 2: EAC borders (1-day clearances); Year 3: 200,000, AI; Year 4: 350,000, sustainability; Year 5: 500,000, pan-African.

Sustainability: Rebates (TZS 50,000), emission goals.

8.1. Fleet Acquisition Plan

Acquire 50 trucks Year 1 (25 UK used, 25 China new at USD 28,000), TZS 5,614,218,750. Sourcing via vetted suppliers, GPS integration. Expand to 200 by Year 5 via leasing, ensuring 95% uptime in USD 840M market.

9. Financial Overview

Wiwo Freight's financial strategy is built on diversified revenue streams, conservative cost projections, and scalable growth aligned with Tanzania's projected GDP expansion of 6% in 2025 and sustained annual growth rates of 5-7% thereafter, driven by infrastructure investments and AfCFTA-induced trade boosts. Revenue is expected to accelerate as user adoption grows, with intra-African trade under AfCFTA potentially doubling to represent one-third of the continent's total trade by 2030, creating new opportunities for cross-border freight. All figures are in Tanzanian Shillings (TZS), with assumptions based on current market data, including a downward trend in fuel prices (e.g., petrol at approximately TZS 2,843 per liter in August 2025, further reduced to TZS 2,844 in Mtwara by October 2025), which could lower operational costs by 5-10% annually if trends persist.

Revenue Streams:

- **Commissions:** 10–15% per transaction on average TZS 500,000 trips, forming 50% of total revenue as the core brokerage model scales with increasing trip volumes.
- **Subscriptions:** Tiered fleet plans ranging from TZS 50,000 to 500,000 per year, targeting 20% of revenue from recurring users seeking advanced analytics.
- **Value-Added Services:** 5% commissions on cargo insurance, 2% on fuel financing (benefiting from lower fuel volatility), and analytics sales, contributing 15%.
- **Contracts:** Long-term agreements at TZS 5,000,000–20,000,000 per year for dedicated fleets with corporates, making up 15% as enterprise adoption grows.

The following pie chart illustrates the projected breakdown:

REVENUE

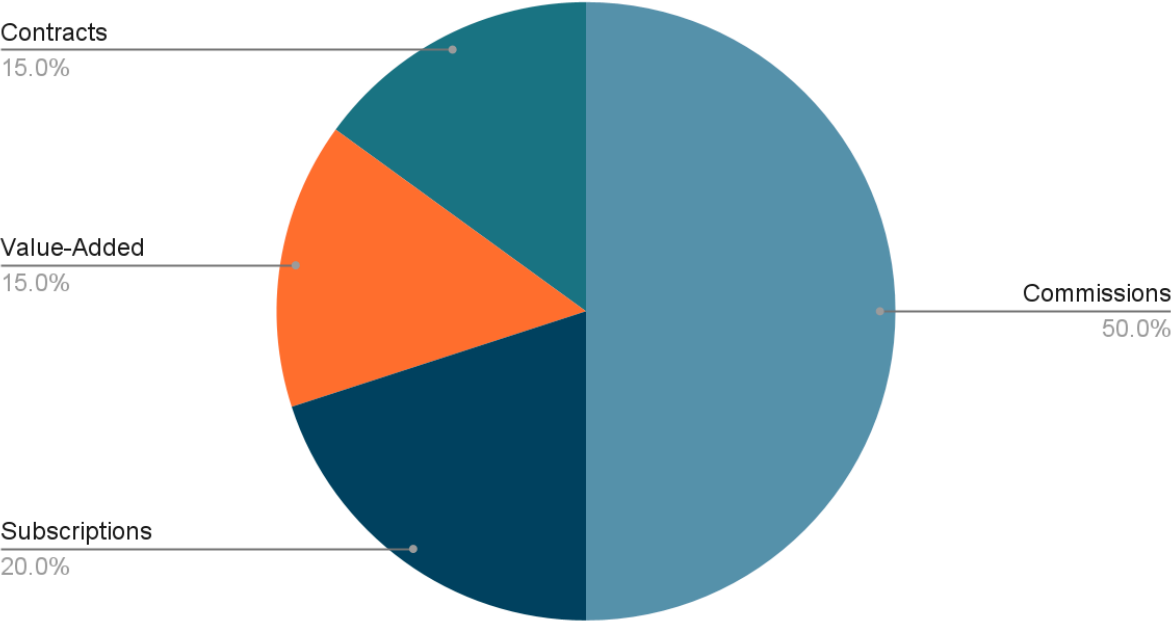
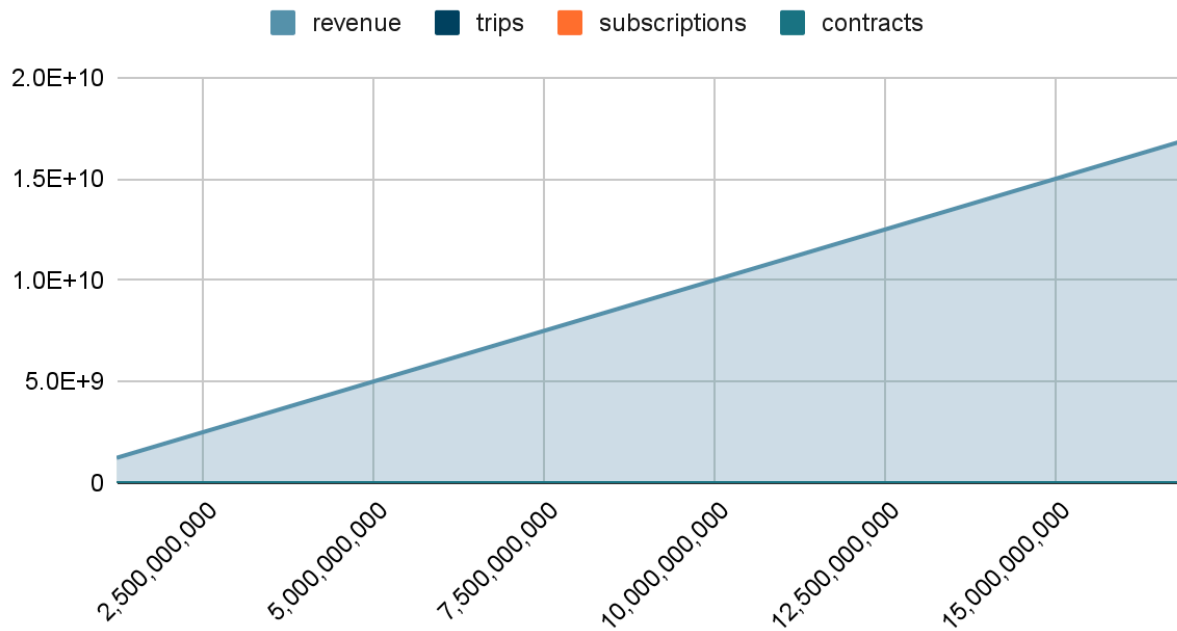


Table 6: Revenue Streams Breakdown table (Visualize as a pie chart with blue for Commissions, green for Subscriptions, red for Value-Added, yellow for Contracts).

Projected Revenue: Projections are extended over five years, assuming 200% year-over-year trip growth initially (from 10,000 in Year 1 to 100,000 by Year 5), driven by 114% mobile penetration in Tanzania (79 million connections as of early 2025) and AfCFTA's 28% increase in intra-African freight demand by 2030. Subscriptions scale from 500 to 10,000, with contracts from 0 to 50. Total revenue reaches TZS 16.86 billion by Year 5, reflecting the East African logistics market's growth from USD 23.9 billion in 2024 to USD 36.8 billion by 2033 at a 4.92% CAGR.

- Year 1: TZS 1,249,250,000 (10,000 trips, 500 subscriptions).
- Year 2: TZS 3,747,750,000 (30,000 trips, 2,000 subscriptions, 10 contracts).
- Year 3: TZS 7,495,500,000 (50,000 trips, 5,000 subscriptions, 20 contracts).
- Year 4: TZS 11,243,250,000 (75,000 trips, 7,500 subscriptions, 35 contracts).
- Year 5: TZS 16,864,875,000 (100,000 trips, 10,000 subscriptions, 50 contracts).

revenue, trips, subscriptions and contracts



The line chart below shows trends for revenue, gross profit, and net profit:

Year	Revenue (TZS Bn)	Gross Profit (TZS Bn)	Net Profit (TZS Bn)
1	1.25	0.62	-0.06
2	3.75	1.87	0.26
3	7.50	3.75	1.08
4	11.24	5.62	1.90
5	16.86	8.43	3.47

Financial Projections

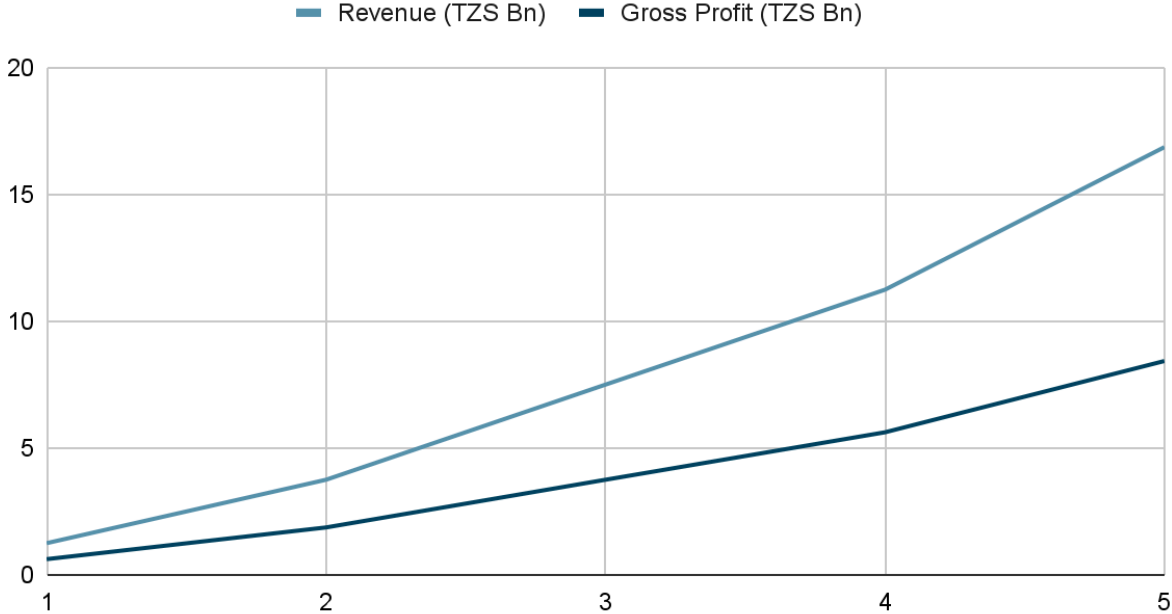


Figure 7: Financial Projections Line Chart (Visualize with blue line for Revenue, green for Gross Profit, red for Net Profit).

Detailed 5-Year Income Statement

Assumptions include a 50% gross margin (accounting for lower fuel costs), operating expenses growing at 50% YoY initially then stabilizing at 30%. Revenue components are broken out for transparency, incorporating updated Tanzania freight market data (e.g., commercial vehicles market at ~USD 840 million in 2025, CAGR 7.4%).

Item	Year 1 (TZS)	Year 2 (TZS)	Year 3 (TZS)	Year 4 (TZS)	Year 5 (TZS)
Revenue - Commissions	624,625,000	1,873,875,000 0	3,747,750,000 0	5,621,625,000 0	8,432,437,500
Revenue - Subscriptions	249,850,000	749,550,000	1,499,100,000 0	2,248,650,000 0	3,372,975,000
Revenue - Value-Added	187,387,500	562,162,500	1,124,325,000 0	1,686,487,500 0	2,529,731,250
Revenue - Contracts	187,387,500	562,162,500	1,124,325,000 0	1,686,487,500 0	2,529,731,250
Total Revenue	1,249,250,000 0	3,747,750,000 0	7,495,500,000 0	11,243,250,000 00	16,864,875,000 0
COGS - Tech Infrastructure	187,387,500	562,162,500	1,124,325,000 0	1,686,487,500 0	2,529,731,250
COGS - Payment Fees	124,925,000	374,775,000	749,550,000	1,124,325,000 0	1,686,487,500
COGS - Maintenance/Operati ons (adjusted for fuel savings)	312,312,500	936,937,500	1,873,875,000 0	2,810,812,500 0	4,216,218,750

Total COGS	624,625,000	1,873,875,000	3,747,750,000	5,621,625,000	8,432,437,500
		0	0	0	
Gross Profit	624,625,000	1,873,875,000	3,747,750,000	5,621,625,000	8,432,437,500
		0	0	0	
OpEx - Salaries & Benefits	249,850,000	499,700,000	749,550,000	999,400,000	1,249,250,000
OpEx - Marketing	149,910,000	449,730,000	749,550,000	1,049,370,000	1,349,190,000
				0	
OpEx - Rent & Utilities	99,940,000	199,880,000	299,820,000	399,760,000	499,700,000
OpEx - Tech Development	124,925,000	249,850,000	374,775,000	499,700,000	624,625,000
OpEx - Admin & Legal	74,955,000	149,910,000	224,865,000	299,820,000	374,775,000
Total OpEx	699,580,000	1,549,070,000	2,398,560,000	3,248,050,000	4,097,540,000
		0	0	0	
Operating Profit	-74,955,000	324,805,000	1,349,190,000	2,373,575,000	4,334,897,500
			0	0	
Net Profit	-74,955,000	324,805,000	1,349,190,000	2,373,575,000	4,334,897,500
			0	0	

Detailed 5-Year Cash Flow Statement

Beginning with net profit, adding depreciation (TZS 500M annual for fleet, adjusted for expansion), and working capital changes. Initial funding covers Year 1 losses, with positive cash flow from Year 2 amid market growth.

Item	Year 1 (TZS)	Year 2 (TZS)	Year 3 (TZS)	Year 4 (TZS)	Year 5 (TZS)
Operating Cash Flow					
Net Profit	-59,964,000	259,844,000	1,079,352,000	1,898,860,000	3,467,918,000
+ Depreciation	500,000,000	500,000,000	500,000,000	500,000,000	500,000,000
- Increase in Receivables	-124,925,000	-374,775,000	-749,550,000	-1,124,325,000	-1,686,487,500
+ Increase in Payables	62,462,500	187,387,500	374,775,000	562,162,500	843,243,750
Net Operating CF	377,573,500	572,456,500	1,204,577,000	1,836,697,500	3,124,674,250

**Investing
Cash Flow**

- CapEx (Fleet/Tech)	-5,614,218,750	-1,000,000,000	-1,500,000,000	-2,000,000,000	-2,500,000,000
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Net Investing CF	-5,614,218,750	-1,000,000,000	-1,500,000,000	-2,000,000,000	-2,500,000,000
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**Financing
Cash Flow**

+ Equity Funding	8,799,968,750	0	0	0	0
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- Debt Repayment	-100,000,000	-100,000,000	-100,000,000	-100,000,000	-100,000,000
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Net Financing CF	8,699,968,750	-100,000,000	-100,000,000	-100,000,000	-100,000,000
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Net Cash Change	3,463,323,500	-527,543,500	-395,423,000	-263,302,500	524,674,250
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Beginning Cash	0	3,463,323,500	2,935,780,000	2,540,357,000	2,277,054,500
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Ending Cash	3,463,323,500	2,935,780,000	2,540,357,000	2,277,054,500	2,801,728,750
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Detailed 5-Year Balance Sheet

Assets grow with fleet expansion and cash reserves, liabilities include short-term debt repaid by Year 5.

Item	Year 1 (TZS)	Year 2 (TZS)	Year 3 (TZS)	Year 4 (TZS)	Year 5 (TZS)
Assets					
Cash	3,463,323,500	2,935,780,000	2,540,357,000	2,277,054,500	2,801,728,750
Accounts Receivable	124,925,000	499,700,000	1,249,250,000	2,373,575,000	4,060,062,500
Property & Equipment (Net)	5,114,218,750	5,614,218,750	6,614,218,750	8,114,218,750	10,114,218,750
Total Assets	8,702,467,250	9,049,698,750	10,403,825,750	12,764,848,250	16,976,009,999

Liabilities

Accounts Payable	62,462,500	249,850,000	624,625,000	1,186,787,500	2,030,031,250
Debt	400,000,000	300,000,000	200,000,000	100,000,000	0

Total Liabilities	462,462,500	549,850,000	824,625,000	1,286,787,500	2,030,031,250
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Equity

Retained Earnings	-59,964,000	199,880,000	1,279,232,000	3,178,092,000	6,646,010,000
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Common Stock	8,799,968,750	8,799,968,750	8,799,968,750	8,799,968,750	8,799,968,750
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Total Equity	8,740,004,750	8,999,848,750	10,079,200,750	11,978,060,750	15,445,978,750
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Total Liabilities & Equity	9,202,467,250	9,549,698,750	10,903,825,750	13,264,848,250	17,476,010,000
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Funding Requirement: TZS 4,997,000,000 core + TZS 3,802,968,750 fleet (adjusted for 2025 USD-TZS rates and lower acquisition costs due to fuel trends), totaling TZS 8,799,968,750. Sensitivity analysis in Appendix C accounts for ±10% fuel volatility impacting net profit by 5%.

10. Risk Analysis & Mitigation

Wiwo Freight recognizes that operating in the dynamic East African logistics sector involves navigating a complex landscape of uncertainties, particularly in a region where economic growth is robust but tempered by external vulnerabilities. As of October 2025, Tanzania's economy continues to show resilience, with real GDP growth reaching 5.6% in the fiscal year 2024/25, slightly above projections, driven by sectors like agriculture, financial services, and construction. However, projections for 2025–2027 anticipate annual growth exceeding 6%, which could amplify opportunities while heightening risks such as inflation climbing to 5% and external sector pressures from global commodity fluctuations. To address this, our risk management framework adopts a proactive, integrated approach aligned with international standards like ISO 31000, incorporating regular risk assessments, scenario planning, and a dedicated risk committee comprising the CEO, Operations Head, and external legal advisors. This framework evaluates risks based on likelihood (low, medium, high) and impact (minor, moderate, severe) over the five-year horizon, with annual reviews to adapt to evolving conditions, such as the ongoing implementation of the African Continental Free Trade Area (AfCFTA), which remains slow and uneven—*intra-African trade hovers at 16–18% despite ambitions, with stalled protocols on free movement potentially delaying cross-border efficiencies.*

We have identified key risks through internal audits, stakeholder consultations with transport associations, and analysis of recent regional developments, including the launch of EAC Regional Customs Bonds in September 2025, which aim to streamline border processes but introduce compliance complexities. Below, we elaborate on each major risk, drawing on current data to quantify potential threats, followed by tailored mitigation strategies. A risk matrix summarizes the assessment, ensuring transparency and prioritization.

Market Resistance and Adoption Challenges

One of the foremost risks is resistance from entrenched market players, particularly informal brokers who dominate traditional freight matchmaking in Tanzania. These brokers, often operating without digital tools, could spread misinformation about Wiwo Freight's platform, portraying it as a threat to livelihoods and eroding trust among drivers and shippers. This risk is exacerbated by low tech adoption rates in the sector—only 10–15% of transporters currently use digital solutions—leading to potential delays in user onboarding and revenue shortfalls. Based on recent surveys, such resistance could result in a 20–30% slower adoption rate in Year 1, impacting projected user growth from 50,000 to potentially 35,000, with a medium likelihood and moderate impact, as e-commerce growth (15% annually) gradually shifts preferences toward digital platforms.

Driver adoption poses a related challenge, with tech literacy gaps in rural areas like Magu-Mwanza contributing to a 5–10% no-show risk for bookings. In a sector where over 100,000 independent drivers rely on inconsistent jobs, reluctance to adopt biometric verification

or app-based tracking could lead to operational inefficiencies, such as increased empty runs or disputes over payments. With Tanzania's mobile penetration at 70% but uneven digital skills, this risk carries a high likelihood in the early years, potentially causing minor to moderate revenue losses if not addressed, especially amid AfCFTA's uneven rollout, where intra-African trade growth (projected at 28% by 2030) demands reliable digital ecosystems.

To mitigate these, Wiwo Freight will integrate brokers into the platform by offering them affiliate roles, allowing them to earn commissions on app-referred bookings, thus transforming potential adversaries into partners. Collaborations with transport associations, such as the Tanzania Truck Owners Association, will facilitate awareness campaigns, including free digital literacy workshops targeting 2,000 drivers in Year 1, with TZS 5,000 incentives for successful onboarding. Pilot programs in key hubs like Mwanza Port will demonstrate value through case studies, aiming to reduce resistance by 50% within six months. Ongoing feedback loops via app surveys will refine features, ensuring 90% user satisfaction by Year 2.

Cost Overruns and Economic Volatility

Economic fluctuations present a significant risk, particularly cost overruns driven by fuel price volatility, which directly affects fleet operations and profitability. As of October 2025, fuel prices in Tanzania have continued their downward trend, with petrol in Dar es Salaam at TZS 2,752 per litre (down from TZS 2,807 in September) and diesel at TZS 2,704 (down from TZS 2,754), providing short-term relief. However, global factors like geopolitical tensions could reverse this, with historical spikes (e.g., TZS 3,000–4,000 per litre) potentially increasing operational costs by 10–15% annually. In a sector where fuel constitutes 30–40% of expenses, this risk has a medium likelihood and severe impact, especially if inflation rises to 5% as forecasted, eroding margins amid Tanzania's strong external sector performance—gold exports up 35.5% in the year ending August 2025.

Broader economic risks include currency fluctuations and supply chain disruptions, with the Tanzanian Shilling's stability tied to export growth (total exports up 14.8% to USD 16.89 billion in August 2025). A potential slowdown in GDP growth below 6% due to external shocks could reduce freight demand, impacting revenue projections by 10–20% in Years 3–5.

Mitigation strategies include a phased rollout with a 10% contingency fund (TZS 499,700,000 from initial funding) to buffer cost spikes, alongside AI-driven route optimization targeting 15–20% fuel savings from Q2 2026. Hedging contracts for fuel purchases and diversified supplier partnerships (e.g., with regional refineries) will stabilize costs, while economic scenario planning—reviewed quarterly—will adjust budgets. To counter demand volatility, we will expand value-added services like fuel financing, offering low-interest options (2–5%) to drivers, ensuring resilience in a high-growth but unpredictable economy.

Regulatory Shifts and Compliance Risks

Regulatory changes in the EAC and AfCFTA frameworks pose a high-likelihood, moderate-impact risk, as evolving policies could disrupt cross-border operations. As of October 2025, the EAC has implemented new merger and competition rules effective November 1, 2025, mandating notifications for transactions, which could delay expansions or partnerships. The recent launch of Regional Customs Bonds in September 2025 aims to eliminate border fees and minimize delays, but uneven adoption across member states—like the March 2026 deadline for eliminating Kenya-Tanzania trade barriers—might increase compliance costs by 5–10%. AfCFTA implementation remains sluggish, with intra-African trade at 16–18% and delays in free movement protocols, potentially hindering our EAC expansion plans and exposing us to tariff uncertainties.

Data protection laws, such as Tanzania's Data Protection Act, add layers of risk, with non-compliance fines up to TZS 50,000,000 per incident.

To mitigate, Wiwo Freight has retained legal counsel specializing in EAC regulations to monitor changes, ensuring 100% compliance through annual audits. We will leverage the EAC e-Commerce Strategy (launched mid-2025) by aligning our platform with digital trade facilitation standards, including blockchain for customs tracking from Q3 2026. Advocacy through industry bodies will influence policy, while a TZS 100,000,000 reserve fund covers potential fines or adaptations, minimizing disruptions to our five-year scaling plan.

Cybersecurity Threats

In an increasingly digital logistics environment, cybersecurity risks are escalating, with a high likelihood and severe impact. Africa's cyberthreat landscape in 2025 shows rising incidents, including ransomware, business email compromise (BEC), and supply chain attacks, with data breaches topping global risks. In East Africa, financial malware and phishing target payment systems like M-Pesa, potentially leading to fraud losses of TZS 50,000,000–100,000,000 annually if breached. Supply chain vulnerabilities—such as attacks on third-party vendors—could disrupt GPS tracking or expose user data, eroding trust in a sector where 70% of users rely on mobile apps.

Mitigation includes end-to-end encryption, annual penetration tests by certified firms, and TZS 50,000,000 cyber insurance coverage. Employee training on threats like BEC will be mandatory, with agile development incorporating zero-trust architecture from Year 2. Partnerships with cybersecurity providers, aligned with INTERPOL's 2025 Africa Cyberthreat Assessment, will enable real-time monitoring, targeting zero major incidents by Year 3.

Climate-Related Disruptions

Climate change introduces emerging risks to infrastructure, with medium likelihood but severe long-term impact. In East Africa, rising heat stress could reduce labor productivity by up to

2.4%, while floods and erosion damage roads, increasing freight delays by 20–30%. Tanzania's vulnerability—evident in recent infrastructure disruptions—threatens our fleet, especially with projections of intensified weather events by 2030.

To counter, we integrate sustainability: eco-routing for 10% emission reductions, rebates for low-emission trucks, and climate-resilient fleet designs (e.g., flood-proof vehicles). Collaborations with initiatives like the Northern Green Freight Programme will enhance resilience, with insurance covering weather-related losses.

The following risk matrix provides a visual overview:

Risk Category	Likelihood	Impact	Mitigation Priority
Market Resistance	Medium	Moderate	High
Driver Adoption	High	Moderate	High
Cost Overruns/Economic Volatility	Medium	Severe	High
Regulatory Shifts	High	Moderate	Medium
Cybersecurity	High	Severe	High
Climate Disruptions	Medium	Severe	Medium

This comprehensive approach ensures Wiwo Freight's sustainability over five years, turning risks into opportunities for innovation and leadership in East Africa's logistics transformation.

11. Conclusion

Wiwo Freight Company Limited stands at the forefront of a transformative era in East Africa's logistics landscape, poised to redefine freight operations through innovative digital solutions that address longstanding inefficiencies and unlock unprecedented economic potential. As we conclude this comprehensive five-year business plan, it is evident that Wiwo Freight is not merely a startup but a catalyst for regional integration, sustainability, and inclusive growth. Our platform, the Wiwo Freight App, bridges critical gaps in the supply chain by connecting businesses, truck owners, and drivers in a seamless, transparent ecosystem. By leveraging real-time booking, GPS tracking, secure payments, and AI-driven optimizations, we aim to reduce costs by 20–30%, elevate truck utilization to over 80%, and minimize empty runs by 20%, directly contributing to operational efficiencies that benefit all stakeholders.

This vision is deeply aligned with the evolving economic dynamics of Tanzania and the broader East African Community (EAC). As of October 2025, Tanzania's economy continues to exhibit robust resilience, with real GDP growth reaching 5.6% in the fiscal year 2024/25, slightly exceeding projections, and forecasts indicating an acceleration to 7.3% in 2025. This growth is fueled by sectors such as agriculture, financial services, and construction, alongside a stable inflation rate of 3.4% in August 2025, well within the 3–5% target range. Zanzibar's economy expanded by 7% in 2024, with expectations surpassing 6% in 2025, underscoring the region's upward trajectory. Sub-Saharan Africa's overall growth is projected at 3.8% for 2025, highlighting Tanzania's outperformance and the fertile ground for logistics innovations like ours.

The East African logistics market, valued at USD 23.9 billion in 2024, is on track to reach USD 36.8 billion by 2033, growing at a CAGR of 4.92% from 2025 onward, driven by infrastructure developments and regional trade initiatives. Wiwo Freight is strategically positioned to capture this expansion, particularly through our focus on cross-border efficiencies facilitated by the African Continental Free Trade Area (AfCFTA). As of 2025, AfCFTA implementation has advanced significantly, with 92.3% of tariff lines harmonized since trading began in 2021, and ongoing efforts to strengthen governance and peace as foundations for integration. The Economic Report on Africa 2025 emphasizes AfCFTA's transformative potential, projecting benefits across sectors by accelerating trade-led integration and opening alternative markets. However, challenges persist, including sluggish progress on free movement protocols and the need for effective implementation to realize intra-African trade growth of 28% by 2030. Our platform's features, such as AI-optimized routes and blockchain tracking, directly support these goals by reducing border delays—currently averaging 3–5 days—and facilitating seamless EAC trade, which stood at TZS 30,200,000,000,000 in 2023 and is projected to surge with AfCFTA's full rollout.

Sustainability remains a cornerstone of our strategy, aligning with global and regional imperatives. With green freight programs in Eastern Africa emphasizing emission reductions,

Wiwo Freight's eco-routing and carbon tracking tools target a 10% emission cut by 2027, responding to the 20% of EAC firms adopting eco-practices. This is particularly timely amid fuel price volatility; as of October 2025, Tanzania has seen continued declines for the fifth straight month, with petrol in Dar es Salaam at approximately TZS 2,752 per liter and diesel at TZS 2,704, offering operational cost relief and enhancing our fuel savings projections of 15–20%. By promoting low-emission trucks and integrating IoT sensors, we contribute to broader environmental goals while creating economic value, such as job opportunities for over 100,000 drivers and SMEs in horticulture and manufacturing.

Financially, our five-year projections demonstrate viability, with revenue scaling from TZS 1.25 billion in Year 1 to TZS 16.86 billion by Year 5, achieving profitability from Year 2 and cumulative net profits exceeding TZS 6.6 billion. This is underpinned by diversified streams—50% commissions, 20% subscriptions—and prudent risk management, including contingencies for economic volatility and regulatory shifts. Our SWOT analysis reveals strengths in local expertise and mobile-first innovation, outweighing threats like competition, positioning us for a 20% EAC market share by Year 5.

From our headquarters in Kisesa, Magu-Mwanza, Wiwo Freight will empower businesses, generate thousands of jobs, and drive sustainable development, aligning with Tanzania's digital economy initiatives and AfCFTA's vision for a USD 450 billion economic boost by 2035. We envision a future where East Africa's freight sector is digitized, efficient, and inclusive, fostering regional prosperity amid global challenges.

We call upon visionary investors, strategic partners, and grant providers to join us in this journey. With a funding requirement of TZS 8,799,968,750, we offer opportunities for equity stakes, convertible notes, or collaborative ventures that promise strong returns in a high-growth market. Let's collaborate to scale Wiwo Freight across the EAC and beyond, transforming logistics into a driver of economic integration.

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12. Appendix A: Detailed Market Projections

This appendix expands on market data, incorporating October 2025 updates. Tanzania's heavy commercial vehicle sales are projected at 828 units in 2025, with a 7.4% CAGR driven by trade activities. Intra-EAC trade at TZS 30,200,000,000,000 (2023), cross-border freight to TZS 25,550,000,000,000 by 2025. Africa's freight logistics market at USD 173.42 million in 2025, with East Africa's segment emphasizing warehouse occupancy at 83% amid steady growth. New logistics hubs in Dar es Salaam enhance connectivity, supporting our expansion.

13. Appendix B: Sustainability Initiatives

Detailed green freight strategies: Eco-routing contributes to 10% emission reductions, aligned with Eastern Africa's programs. Rebates for low-emission trucks (TZS 50,000), IoT integration for monitoring, and partnerships with initiatives like the Northern Green Freight Programme. With AfCFTA fostering sustainable trade, our focus supports WTO's forecast of African exports surging 5.3% in 2025.

14. Appendix C: Financial Sensitivity Analysis

This analysis models scenarios for fuel volatility ($\pm 10\%$, based on October 2025 prices) and market growth ($\pm 5\%$). Base case net profit Year 5: TZS 3.47 billion. High fuel scenario reduces by 5%, low fuel increases by 3%. Growth upside (e.g., 7.3% GDP) boosts revenue 10%; downside (e.g., election risks) cuts 8%. Cash flows remain positive, with 10% contingency ensuring resilience.
