

THE BUSINESS PLAN OF

RKM GROUP LIMITED

## EXECUTIVE SUMMARY

RKM GROUP LIMITED is registered company within the United Republic of Tanzania (URT). The company is a forward-thinking logistics (transportation services) within and across borders. The company is dedicated to delivering efficient, reliable, and cost-effective transportation solutions. With a strong commitment to innovation and customer service, we specialize in end-to-end logistics, including, distribution and milled delivery services.

### Mission

To seamless logistics solutions that enhance supply chain efficiency, reduce costs, and drive customer satisfaction.

### Vision

To be recognized globally for our reliability, innovation, and commitment to excellence logistic company.

### Values:

- **Integrity:** We act with honesty and transparency.
- **Innovation:** We embrace creativity and change.
- **Customer-Centricity:** We prioritize the needs and success of our clients.
- **Sustainability:** We are committed to long-term ecological and social responsibility.

### Services Offered

- Freight transportation (road, sea, and rail)
- Warehousing and inventory management
- Customs clearance and documentation
- Supply chain consulting and optimization
- Freight transport by road and services incidental to land transportation
- Services activities incidental to land transportation.
- Warehouse and storage
- Cargo handling
- Real estate activities with own or leased property
- Management consultancy activities
- Renting and leasing of motor vehicles

- Sale of motor vehicles
- Wholesale of construction materials, hardware, plumbing and heating equipment and supplies

### **Competitive Advantages**

- **Technology-Driven:** Use of advanced tracking systems, route optimization software, and real-time reporting tools.
- **Scalability:** Flexible logistics solutions tailored to businesses of all sizes.
- **Customer-Centric Approach:** Dedicated account managers and 24/7 customer support.
- **Sustainability:** Focus on green logistics and reducing carbon footprint.

### **Main Objectives**

- Sale of motor vehicles
- Sale of motor vehicle parts and accessories
- Maintenance and repair of motor vehicles
- Sea and coastal freight water transport
- Inland freight water transport
- Warehousing and storage
- Cargo handling
- Other transportation support activities

### **Other services**

- To acquire by purchase, lease, exchange, hire or otherwise, either for a Right of occupancy or for any other estate, interest or tenure in land,

- whether in possession or in reversion, and whether vested or contingent, any lands, tenements and premises of any tenure, whether subject or not to any charges or encumbrances, and to hold or to sell, let, alienate, mortgage, charge or otherwise deal with all or any such lands, tenements or premises in the general business of Real Estates.
- To advance money to any person or persons or corporation, either at interest or without, upon the security of any movable or immovable property by way of mortgage, or upon marketable security and in particular to advance money to shareholders in the Company, and others, upon the security of or for the purpose of enabling the person borrowing the same to erect, or purchase, or enlarge or repair any house or building, or to purchase any estate or interest in, or to take demise for any term or terms of years of any property upon such terms and conditions as the Company may think fit.
- To buy and sell immovable property, movable property, chattels, goods, stock, shares and any kind of property, whether movable or immovable and whether of a speculative nature or otherwise, and also to hire and lease any kind of property or things, movable or immovable.
- In the matters and for the purposes aforesaid to act solely or jointly with any other person company corporation or body as the circumstances may require.
- To sell, improve, manage, develop, lease, mortgage, dispose of, turn to account, or otherwise deal with all or any part of the present or future property or rights of the Company.
- To carry on and to undertake any business transactions or operations commonly carried on or undertaken by promoters of companies, financiers, concessionaires, contractors for public and other works, capitalists, merchants or traders, and to carry on other business which may seem to the Company capable of being conveniently carried on in connection with any of its objects, or calculated, directly or indirectly to enhance the value of or render profitable any of the Company's property.

- To issue for value coupons, stamps or other vouchers to be used or issued to their customers by dealers, shop keepers, merchants or others as cash discount for purchases and to redeem the same upon such terms as may be agreed upon in exchange for cash goods, merchandise or otherwise.
- To apply for, hold, purchase or otherwise acquire any patents, brevets invention, licenses and the like, conferring an exclusive or non- exclusive or limited right to use any secret or any other information which may seem to the Company capable of being profitably dealt with.
- To purchase plant, machinery implements, conveniences provisions and things capable of being used in connection with the operations of or required by workmen and others employed by the Company.
- To enter into **a n y** arrangement for sharing profits, union of interest, 'amalgamation, joint venture, reciprocal
  - concession or otherwise with any person or company carrying on or about to carry on any business or transaction capable of being conducted so as directly or indirectly to benefit this Company and to take or otherwise acquire shares, debentures, and securities of any such company, and to sell, hold, re-issue with or without guarantee or otherwise deal with the same.
- To sell or let the undertaking of the Company or any part thereof for such consideration as the Company may think fit and in particular for shares, debentures or securities of any other Company.
- To invest and deal with the moneys of the Company not immediately required upon such securities and in such manner as may from time to time be determined.

- To make, accept, endorse, execute and issue promissory notes, bills of exchange and other negotiable instruments for the purpose of the Company's business.
- To raise money in such manner as the Company shall think fit and in particular by the issue of debentures, perpetual or otherwise charged upon all of any of the Company's property and rights both present and future
- To make any sale, mortgage, lease, sub-lease, or other disposition of the undertaking in whole or in part of the property of the Company in such manner and on such terms and conditions, at such rent, for such purpose and for such consideration whether cash, shares, bonds, debentures or securities of any other Company having objects altogether or in part similar or analogous to those of this Company or otherwise as may be deemed advantageous or desirable and to divide, by way of bonus or otherwise, any such considerations in any shares, debentures or stocks held or received by this Company amongst the members of this Company.
- To borrow or raise money whether or not for the purposes of the company (including by way of hire purchase, conditional sale, credit sale or any other methods of financing) from banking and financial institutions or other money lending institutions or by other lawful means including by the issue of debenture, debenture stock (perpetual or terminable) or bonds and to secure or discharge any debt, liability or obligation of or binding on the company whether by way of guarantee or indemnity or otherwise (including. Without limitation, pursuant to borrowing or raising of money) by giving of mortgages, charges or other security founded, or based upon all or any of the property and rights of the company, including its uncalled capital or without any such security and upon such terms as to priority or otherwise as the company shall think fit.

- To guarantee or otherwise support or secure, either with or without the company receiving any consideration or advantage and whether by personal covenant or by mortgage or charging all or part of the undertaking, property, assets, rights and revenues present and future and uncalled capital of the company or by such method or my such other means whatsoever, the liabilities and obligations of and the payment of any moneys whatsoever (including but not limited to principal, interest and other liabilities of any borrowings or acceptance of credits and capital premiums, dividend, costs and expenses or any other stocks, shares or securities) by any person, firm or company including but not limited to any company which is for the time being a holding company or a subsidiary (both as defined in the Companies Act ( Chapter 212) of the Company or of the Company's holding company and that the giving and creation of any such guarantee support or security is hereby constituted one of the main objects of the company.
- To pay all the costs and expenses of and incidental to the formation and registration of the Company.
- To do all or any part of the above things in any part of the world as principals or agents, and by or through agents either alone or in conjunction with others.
- To deal with any un-appropriated shares by way of bonus compensation, sale or in any way whatsoever that may appear to be to the advantage of the Company.
- To establish and support, or aid in the establishment and support of associations, institutions, and conveniences calculated to benefit any of the employees or ex-employees of the Company, or the dependents or connections of such persons and to grant pensions and allowances, and to make payments towards insurance, and to sub-scribe, underwrite, form or

- guarantee money for charitable or benevolent objects or for any exhibition, or for any public, general or useful object.
- To amalgamate with any other company having objects altogether or in any part similar to those of this Company.
- To distribute any of the property of the Company in specie among the members.
- To do all such other things as are incidental or conducive to the attainment of the above objects.

### **IMPORTANT NOTICE TO BOARD**

RKM GROUP LIMITED Management is commissioning a five (5) years business plan to project the opening. The intent of the plan is to show viability of the services to be offered through transportation within and across the country borders.

The information contained in the Business Plan has been compiled with due professional care and in good faith and reflects prevailing conditions as of the date of publication. No representation or warranty is made regarding the accuracy or completeness of the Plan. Information from other relevant sources have been used to show case the viability of the business, however, no responsibility is admitted, in case inadvertent error or incorrectness is noticed therein.

The Plan is to be treated with the utmost confidentiality, and that information contained is not to be used for any purpose other than the evaluation of the company business prospects arising within its contexts.

The Plan is not to be made available to anyone not directly involved with the decision regarding such participation. By accepting receipt of the Plan, in whole or in part, a third party undertakes not to use any of its contents for any other purpose, in particular, not to copy or distribute the Plan in whole or in part, at any time, except with prior written approval of the shareholders.

The shareholders are under no obligation to consider or accept offers made to them and do not accept any liability for any costs incurred by any other party. Parties who will have access of the Business Plan but have no further interest of Project are requested to return the Plan promptly RKM GROUP LIMITED Management. Market analysis

With the growth of e-commerce, globalization, and the increasing demand for efficient supply chains, the logistics industry is poised for rapid expansion. [Your Company Name] is strategically positioned to capitalize on these trends by offering tailored and tech-enabled logistics solutions.

## **Financial Outlook**

We project strong year-over-year growth driven by strategic partnerships, market expansion, and continued investment in technology and infrastructure. Our lean operational model ensures high profitability and scalability.

## **Marketing Plans**

### **Digital Marketing**

- Website Optimization: Rank for terms like “affordable freight services,” “last-mile delivery,” etc.
- Google Ads & PPC: Target B2B keywords.
- Social Media (LinkedIn, Facebook, Instagram):
- Share success stories
- Highlight real-time delivery experiences
- Promote new routes or services

### **Email Marketing**

- Monthly newsletters
- Service updates
- Promotions & customer loyalty offers

### **Direct Sales & Outreach**

- Sales reps targeting manufacturers and retailers
- Cold calling, email pitches, and networking

### **Referral & Loyalty Programs**

- Offer discounts to clients who refer others
- Volume-based loyalty rewards

### **Partnerships**

- E-commerce platforms
- Warehousing or packaging providers
- Local trade associations

The 4 Ps are critically analyzed as applicable to Kariakoo market for formulation of appropriate market strategies to be used for earning competitive edge in the area. Market plans and strategies are further elaborated in Annex 1

## **Service Plans**

Service planning is a vital function that ensures customers’ expectations are met with minimum effort and that the society is able to deliver timely and quality services. Members have to believe and be

satisfied with the service and products offered by the society, in terms of adequacy, delivery times, benefits, and affordability.

The Company will strive to ensure quality, smooth and timely delivery of services and products. Solutions will be sought for customers complains were applicable to maintain good corporate image.

## **SWOT ANALYSIS**

The project's SWOT analysis is availed below:

### **Strengths**

The innovation, creativity, strong and skillful leadership and being compliant to the URT Laws will make the company strong and remain the market for a long period of time. business center in Dar

Availability and adoption of appropriate strategies geared towards achieving and maintaining operational and financial sustainability will see growth of the company over the long run.

The Government's commitment and promotion of local and foreigner investors for poverty reduction and employment creation is our target.

### **Competence Areas**

- Management Skills
- Analytical Skills
- Community entry Skills
- Ability to communicate.

### **Weakness**

Other logistic companies have failed to capture wide area of operation especially within the country.

They are only targeting foreign markets leaving the local unsatisfied.

### **Opportunities**

- Gateway to East and Central Africa: Tanzania borders 8 countries and has access to landlocked markets like Rwanda, Burundi, Uganda, Zambia, and the DRC.
- Dar es Salaam Port: One of the busiest and most strategic ports in East Africa. Increasing investment in port expansion improves trade flow.
- Bagamoyo Port Project: If completed, this could become one of Africa's largest ports, offering major long-term logistics potential.
- Import/Export Growth: Increased demand for logistics services due to growth in agricultural
- Tanzania's economy is heavily reliant on agriculture (about 25% of GDP).
- There's a high demand for cold chain and farm-to-market logistics, especially for perishable goods like fruits, vegetables, and seafood.

- Projects like the East African Crude Oil Pipeline (EACOP) and mineral exports (gold, tanzanite, lithium) create demand for heavy cargo and specialized logistics.

### **Threat**

Road and Rail Projects: Projects like the Standard Gauge Railway (SGR) connecting Dar es Salaam to Mwanza, Dodoma, and beyond will reduce transit times and boost cargo volumes.

Threats such as political unrest, armed conflict, terrorism, riots or insurrection may cause strategic, financial, and personnel loss to the company.

The market consists many competing companies operating hence posing challenge to our company especially in foreign markets.

High volatility in foreign exchange and inflation may cause significant challenge to the company as it may be financially affected as they import products from abroad.

Any move by the Government to implementation unfriendly policy decisions in fiscal, monetary, trade, investment, industrial, income, labor, may threaten company operation.

Any happening of downturns, financial or economic in Tanzania may have bitter repercussions in markets.

### **Business analysis**

#### **Social and economical**

The Project would help to:

The company will avail services to customers/member next door. Create employment direct and indirectly to the citizens of URT.

#### **PESTLE ANALYSIS**

PESTLE analysis is tool used to analyze factors surrounding and impacting the business.

#### **Politically**

- There is a positive influence result from various business regulations that supports investors from within and outside URT.
- Tanzania enjoys peaceful business environment where businesses such as logistic companies can compete fairly.
- There are strong political will and cooperation between government and private sector in promoting large investment.

#### **Economically,**

- Tanzania has declining Bank and financial institutions lending interest rates some attracting

single digit.

- Foreign exchange rate is volatility due to dollar rate fluctuations and current inflation rate is 3%, these impact traders who import products for resale.
- Long term, the economy of the country looks good with more Government involvement in infrastructural developments, minerals, oil and gas exploitation, and Industrialization promotion creating more business improvement, human resources development and skills base development.
- Dar es Salaam the market of logistic company is a commercial capital city of Tanzania posing potential opportunity business development.

### **Socio-cultural**

- Logistic companies support social and cultural ventures for member by provision of finance pool where they are able to take loans at affordable interest rates.
- Social pages in internet promotes huge interactions between majority of population socially creating medium of communication even for members where services and products may easily be discussed positively hence attracting more clients.
- Demographic trends indicate a potential availability of human resources at a price which is fair.

### **Technology,**

- Technology is key in improving competitiveness and especially in the provision of accurate and prompt services and public accessing business service offering.
- Development and existence of Satellite and mobile phones facilitate communication ease with members, customers and suppliers who are widely scattered in the market.
- Increased computer usage and automation improve communication, loans accounting, payroll, sales analysis etc
- Information systems and the company Internet web page will expose company products nationally and internationally.
- CCTVs cameras and system help to ensure safety of company vehicles, office equipment and documents, and un-authorized intrusions

### **Legally,**

Tanzania Laws, policies and regulations are continuously changing to reflect the need of business community including Logistics and Public at large.

### **Environmentally,**

Always adhere to all national and international regulations concerning environment aspects in which the company will operate.

Geographically Tanzania has experienced less risks and damages resulting from Rainfalls, hurricanes, earthquakes, volcanic activity etc., which may pose threat or disturbance on company operations.

### **The Marketing Strategy - 4 P's**

This brings in the importance of a facility such as the expected customers' needs.

It thus follows the viability of the market, developing appropriate market strategies to serve customers alike, and be in a position to beat competition. The broad marketing strategy is subdivided in for 4 Ps that is, Pricing, Product/service, Place and Promotion. These are briefly discussed in this section and more analysis,

#### **Pricing Strategy**

Continuously seek to increase revenues where appropriate to ensure that its products are priced competitively. By optimizing pricing giving affordable and economic prices to its customers, establishing and maintaining a health foundation for its company growth and sustainability.

#### **Product Strategy**

- Mobile and web-based tracking systems with live updates
- SMS alerts for rural clients or those with limited internet
- Refrigerated trucks for fresh produce, seafood, dairy, and medicine
- Short- and long-term storage options
- Pick, pack, and ship services
- Offer in-house or partner clearance services for imports and exports.
- Target busy importers who struggle with delays and bureaucracy.
- Full-service cargo pickup from Dar es Salaam Port or Tanga Port to inland cities or neighboring countries.

#### **Promotion Strategy**

The company shall make itself known in the market by promoting of its services and products using various channels both digital and analog.

#### **Place (Distribution) Strategy**

The company has planned to reach wide arrears of operation within and outside of URT by ensuring

that it creates awareness through the its outlets and agents nondifferent localities of the URT.

### **Sales Strategy**

Excellence in quality products offering is the first step toward repeat sales and a key to closing the doors to competitors.

### **Competition**

Competition Analysis using Porter 5 Forces Model assures the company is able to obtain profits above industry average level through building a sustainable competitive advantage at local market.

Competition among existing firms. The market has high number of competitors, creating stiff competition among societies.

Threat of substitute products: The threat of substitute products is low. Products are more attractive when compared to other service providers. Customers prefer affordable prices as compared to expensive one.

Strength of buyers: Buyer bargaining power is high because availability of many service providers in the market.

Strength of suppliers: Strength of suppliers is high because they operate on a regulated business with bylaws to serve members and customers hence no individual bargaining when supplying products in the market.

### **Human Resources Plans**

Human resources are key asset of the company; with proper usage and management the branch is set achieve its business objectives as planned. The branch staff recruitment will be commensurate with the required qualification for each job and further in-house staff trainings will be carried where necessary. Branch Organization structure is completed with clear roles and responsibilities, and performance management culture will be installed. Performance management will form basis of awarding bonuses and future salary reviews.

Suggestions and staff complain will be encouraged and collected from staff and manager, an at all levels, to help in surfacing issues that may promote developmental changes in business process and/or culture and also in identifying those constraints that will need to be overcome for successful implementation.

Skills training will be enhanced to improve competence levels of human resource. The branch will employ 4 people including manager of the branch. Organization structure is provided in Annex 3.

### **Financial Plans**

- **Investment costs and Sources of Finance**

The company expects to spend over TZS 2billion to make their initial investment in the business. The source of finance for the company is from the shareholders of the company and borrowing from financial institutions. The shareholders are able to raise over TZS 2billion and are able to borrow over TZS 800million.

- **Working Capital**

Working capital needs include operations costs such as staff salaries, office rent and other administrative expenses. The company has enough capital in circulation to finance its operations.

### **Non-Current Assets**

The company plans to spend over TZS 2billion to acquired vehicles of different capacities which will be used by the company for its operations.

### **Depreciation**

All tangible non-current assets are depreciated on a reducing balance basis. Company vehicles will be depreciated at the annual rate of 20%

### **Projected statement of income**

During projected period, the sources of income shall be derived from sales of company products and services. On the basis of the assumptions used, the Profit & Loss Account shows positive retained net earning after-tax.

### **Cash flow projections**

Cash flow projections show a positive overall net cumulative cash position throughout the five years period under review.

The Company cash flow is entirely regulated by the incoming flow of funds from operations, which are made to correspond with outflows of funds into investments in expenditures.

### **Statement of financial position projections**

Projected statement of financial position has been attached at the end of this document.

### **Capacity of the project**

The company expects to acquire Heavy Trucks for long-haul & cross-border and Light/Medium Trucks & Vans for regional and urban deliveries. The acquisition of these trucks is expected to consume more than fifty percent of the investment costs.

### **Investment Breakdown**

The expected initial cost of Investment is as analyzed in the schedule below;

<b>Investment Breakdown</b>	<b>USD In Million</b>
Land/Building	90,000.00
Vehicles	810,000.00
Furniture and Fittings	50,000.00
Working capital	50,000.00
<b>Total</b>	<b>1,000,000.00</b>

### **Conclusion**

RKM GROUP LIMITED is building the logistics infrastructure of the future. With a strong foundation in operational excellence, a commitment to innovation, and a customer-first mindset, we are set to become a trusted logistics partner for businesses worldwide.

### **Permit and certifications**

3. License, Permits and Regulations Required
  - a) Trading license
  - c) OSHA Certification & Tax Clearance Certificate

<b>RKM AUTO SHOP LTD</b>					
<b>PROJECTED STATEMENT OF FINANCIAL POSITION FOR THE YEARS 2025-2029</b>					
<b>FIGURES TZS '000'</b>					
<b>ASSETS</b>	<b>31.12.2025</b>	<b>31.12.2026</b>	<b>31.12.2027</b>	<b>31.12.2028</b>	<b>31.12.2029</b>
<b>NON-CURRENT ASSETS</b>					
Trucks	6,448,000.00	4,674,800.00	5,222,880.00	4,700,592.00	470,059.20
Investments	7,500.00	7,500.00	7,500.00	7,500.00	7,500.00
<b>TOTAL</b>	<b>6,455,500.00</b>	<b>4,682,300.00</b>	<b>5,230,380.00</b>	<b>4,708,092.00</b>	<b>477,559.20</b>
<b>CURRENT ASSETS</b>					
Cash at bank	2,561,160.53	5,949,754.87	5,370,140.22	6,084,993.76	10,939,869.50
Account receivables	1,811,461.19	1,103,825.65	2,610,245.90	4,782,137.57	9,250,769.27
<b>TOTAL</b>	<b>4,372,621.72</b>	<b>7,053,580.52</b>	<b>7,980,386.12</b>	<b>10,867,131.33</b>	<b>20,190,638.77</b>
<b>TOTAL ASSETS</b>	<b>10,828,121.72</b>	<b>11,735,880.52</b>	<b>13,210,766.12</b>	<b>15,575,223.33</b>	<b>20,668,197.97</b>
<b>EQUITY &amp; LIABILITIES</b>					
<b>EQUITY</b>					
Share capital	2,955,125.00	2,955,125.00	2,955,125.00	2,955,125.00	2,955,125.00
Retaining earnings	2,250,195.73	3,200,247.56	4,514,071.79	6,417,430.65	10,202,278.06
	<b>5,205,320.73</b>	<b>6,155,372.56</b>	<b>7,469,196.79</b>	<b>9,372,555.65</b>	<b>13,157,403.06</b>
<b>LIABILITIES</b>					
<b>NON-CURRENT LIABILITIES</b>					
Loan	4,592,676.19	4,133,408.57	3,720,067.72	3,348,060.94	3,013,254.85
<b>CURRENT LAIBILITIES</b>					
Accounts payables	1,680.00	1,848.00	2,125.20	2,550.24	3,060.29
WHT on Rentals	4,500.00	4,950.00	5,692.50	6,831.00	8,197.20
WHT on Security Services	150.00	165.00	189.75	227.70	273.24
WHT on Accountancy fee	84.00	92.40	106.26	127.51	153.01
WHT on Marketing expenses	61.20	67.32	77.42	92.90	111.48
PAYE on Director remunerations	18,000.00	19,800.00	22,770.00	27,324.00	32,788.80
Social Security Contributions	32,400.00	38,280.00	44,022.00	52,826.40	63,391.68
SDL	5,670.00	6,699.00	7,703.85	9,244.62	11,093.54
WCF	810.00	957.00	1,100.55	1,320.66	1,584.79
OSHA	2,400.00	2,706.00	3,111.90	3,734.28	4,481.14
Tax payable	964,369.60	1,371,534.67	1,934,602.19	2,750,327.42	4,372,404.88
	<b>1,030,124.80</b>	<b>1,447,099.39</b>	<b>2,021,501.62</b>	<b>2,854,606.74</b>	<b>4,497,540.06</b>
<b>TOTAL EQUITY &amp; LIABILITIES</b>	<b>10,828,121.72</b>	<b>11,735,880.52</b>	<b>13,210,766.12</b>	<b>15,575,223.33</b>	<b>20,668,197.97</b>

<b>RKM AUTO SHOP LTD</b>					
<b>PROJECTED STATEMENT OF INCOME FOR THE YEARS 2025-2029</b>					
<b>FIGURES TZS '000'</b>					
<b>DETAILS</b>	<b>31.12.2025</b>	<b>31.12.2026</b>	<b>31.12.2027</b>	<b>31.12.2028</b>	<b>31.12.2029</b>
Sales Revenue	20,715,207.26	23,822,488.35	28,586,986.02	35,733,732.53	46,453,852.28
<b>ADMINISTRATION EXPENSES</b>					
Purchases of fuel and spares	13,666,203.65	15,032,824.01	17,287,747.61	20,745,297.13	24,894,356.56
Salaries and wages	174,000.00	191,400.00	220,110.00	264,132.00	316,958.40
Social Security Contributions	34,800.00	38,280.00	44,022.00	52,826.40	63,391.68
SDL	6,090.00	6,699.00	7,703.85	9,244.62	11,093.54
WCF	870.00	957.00	1,100.55	1,320.66	1,584.79
OSHA	2,460.00	2,706.00	3,111.90	3,734.28	4,481.14
Rent	45,000.00	49,500.00	56,925.00	68,310.00	81,972.00
Communication	1,800.00	1,980.00	2,277.00	2,732.40	3,278.88
Electricity and water	888.96	977.86	1,124.53	1,349.44	1,619.33
Transport & Traveling	31,222.47	34,344.71	39,496.42	47,395.70	56,874.84
Stationery and Printing	272.56	299.82	344.79	413.75	496.50
Bank charges	3,817.08	4,198.79	4,828.61	5,794.33	6,953.20
Security	3,000.00	3,300.00	3,795.00	4,554.00	5,464.80
Flight Expenses	3,000.00	3,300.00	3,795.00	4,554.00	5,464.80
Accountancy Fees	1,680.00	1,848.00	2,125.20	2,550.24	3,060.29
Finance charges	1,838,873.21	2,022,760.54	2,326,174.62	2,791,409.54	3,349,691.45
Depreciation	1,612,000.00	1,773,200.00	2,039,180.00	2,447,016.00	2,936,419.20
Meals & Food	12,000.00	13,200.00	15,180.00	18,216.00	21,859.20
Internet expenses	1,440.00	1,584.00	1,821.60	2,185.92	2,623.10
Director Remuneration	60,000.00	66,000.00	75,900.00	91,080.00	109,296.00
Marketing expenses	1,224.00	1,346.40	1,548.36	1,858.03	2,229.64
<b>TOTAL EXPENSES</b>	<b>17,500,641.93</b>	<b>19,250,706.12</b>	<b>22,138,312.04</b>	<b>26,565,974.45</b>	<b>31,879,169.34</b>
Net profit/loss before tax	3,214,565.33	4,571,782.23	6,448,673.98	9,167,758.08	14,574,682.94
<b>Tax charges</b>	<b>964,369.60</b>	<b>1,371,534.67</b>	<b>1,934,602.19</b>	<b>2,750,327.42</b>	<b>4,372,404.88</b>
Net profit/loss after tax	2,250,195.73	3,200,247.56	4,514,071.79	6,417,430.65	10,202,278.06

<b>RKM AUTO SHOP LTD</b>					
<b>PROJECTED STATEMENT OF CASH FLOW FOR THE YEARS 2025-2029</b>					
<b>FIGURES TZS '000'</b>					
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>	31.12.2025	31.12.2026	31.12.2027	31.12.2028	31.12.2029
Net profit/ Loss before interest & tax	3,214,565.33	4,571,782.23	6,448,673.98	9,167,758.08	14,574,682.94
<b>Adjustments for:</b>					
Depreciation on property, plant and equipment	1,612,000.00	1,773,200.00	2,039,180.00	2,447,016.00	2,936,419.20
	<b>4,826,565.33</b>	<b>6,344,982.23</b>	<b>8,487,853.98</b>	<b>11,614,774.08</b>	<b>17,511,102.14</b>
<b>Changes in working capital:</b>					
Increase/ Decrease in trade and other receivables	(1,811,461.19)	707,635.54	(1,506,420.25)	(2,171,891.67)	(4,468,631.70)
Increase/ Decrease in tax payable	1,030,124.80	416,974.59	574,402.23	833,105.11	1,642,933.32
Income Tax paid	(964,369.60)	(3,621,730.40)	(7,722,109.75)	(9,189,127.21)	(9,495,721.93)
<b>Net cash flow from operating activities</b>	<b>3,080,859.34</b>	<b>3,847,861.96</b>	<b>(166,273.79)</b>	<b>1,086,860.31</b>	<b>5,189,681.83</b>
<b>CASH FROM INVESTMENT</b>					
Cash paid for purchase of property, plant and equipment	(8,060,000.00)				
Investments	(7,500.00)				
<b>Net cash flow from investing activities</b>	<b>(8,067,500.00)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>CASH FLOW FINANCING ACTIVITIES</b>					
Capital introduced	2,955,125.00				
Loan repayments	4,592,676.19	(459,267.62)	(413,340.86)	(372,006.77)	(334,806.09)
<b>Net cash flow from financing activities</b>	<b>7,547,801.19</b>	<b>(459,267.62)</b>	<b>(413,340.86)</b>	<b>(372,006.77)</b>	<b>(334,806.09)</b>
<b>Net Increase/ Decrease in cash and cash equivalents</b>	<b>2,561,160.53</b>	<b>3,388,594.34</b>	<b>(579,614.65)</b>	<b>714,853.54</b>	<b>4,854,875.74</b>
Increase/(decrease) in cash and cash equivalents at start	-	2,561,160.53	5,949,754.87	5,370,140.22	6,084,993.76
<b>Increase/(decrease) in cash and cash equivalents at year end</b>	<b>2,561,160.53</b>	<b>5,949,754.87</b>	<b>5,370,140.22</b>	<b>6,084,993.76</b>	<b>10,939,869.50</b>