

BUSINESS PROPOSAL

Enterprise. Runyang Construction Co. Ltd



RUN YANG



Owners. 1. YEFEI YANG

2. YEQUN YANG

Address: P.O.BOX 2607, DAR ES SALAAM

KINONDONI-REGENT ESTATE.

Mobile: +255 767 208 168.

Email: runyang_tz@163.com

Type: Construction

Year: 2026

BUSINESS PLAN

BUSINESS TYPE: CONSTRUCTION OF APARTMENTS
AND COMPLEX BUILDING

OWNER: RUNYANG CONSTRUCTION COMPANY
LIMITED OF P.O.BOX 2607, DAR ES SALAAM

BUSINESS LOCATION: PLOT NO. 314, REGENT ESTATE
MIKOCHE NI

STARTING DATE: 01/AUGUST/2026

1. EXECUTIVE SUMMARY

1.1 Objectives

To make profit out of the business. Expected profit of Tsh.3,000,000,000.00 within a period of 1 – 3 years. This profit would be through running various activities not limited to rooms accommodation (day and air BNB) and apartments for rent to the satisfaction of our clients, this will be accomplished by our key competent staff.

1.2 Mission

To deliver high quality accommodation services with reasonable price to the satisfaction of our clients.

1.3 Keys to Success

- **Quality rooms**
- **High quality customer care**
- **Competent staff**
- **Highest technology**
- **Various standards**
- **Cost effective**

1.4 Brief Description of the business/Nature of the Business

Runyang Construction Company Limited is a business entity established under company Act 2002 incorporated in July 2010, it is engaged with construction of various project from Private client, Public projects and own projects.

The legal form of the business is "company limited by shares" with currently two shareholders.

The main office the company is located on plot number 347 Regent Estate Dar es salaam Tanzania.

The Technical director of the Company is Mr.Yang Yefei who own 99% of the company shares.

The company is financed through equity and loan obtained from various individuals and Commercial banks.

1.5 Brief Profile of Entrepreneur

Mr. Yang Yefei is a Civil Engineer by Professional who studied at Jiangsu building Construction University in 1993 to 1997. He has enough experience in construction industry he has been working with various company in China since 1997 such as Jiangsu baoying Construction co. ltd, Capital Tengfei Construction Company. Ltd and Group Six in Tanzania.

With Runyang Construction Company Limited as Technical director he has been involved

in construction of various project in Tanzania such as Avic Town Msasani Mall (Baby Shop) and many more

1.6 Contributions to the Economy

Runyang construction company limited engage in construction of various infrastructure in which is the base of economy and development of the other sector in the country also contribute to the revenue of the company by paying direct tax and indirect tax also provide employment to both skilled and unskilled Tanzanians since in one project can employ from 30 to 50 labourers

2. SECTION I: ECONOMIC AND MARKETING PLAN

● Business background

Runyang Construction Co. Ltd is a company established on 8th July 2010 in which its main business activity is building construction, the company is owned by two Directors Mr. Yang Yefei (99% shares) and Mr. Yang Ye qun (1% share) with the purpose to carry building construction in Tanzania, We have been through a large and small projects (building structures) as listed below

SN	project	client	Project cost (USD)
1	Construction of Mainland Agroprocessing Sunflower industry at Veyula Dodoma	Mainland Agroprocessing Tanzania Ltd	3,500,000.00
2	Construction of GSM SILO milling plat at KIZOTA Dodoma	GSM TANZANIA	1,500,000.00
3	Shopping Mall at Pugu Road	Highland Estate Ltd	2,850,000.00
4	Residents Apartment at Mikochehi B	Abdulkadir Sheikh Mohamed	821,515.00
5	Msasani Mall/GSM Mall	GSM group	1,356,000.00

6	Resident apartments at Masaki	Jakaya Mrisho Kikwete	2,200,000.00
7	DG apartment at Mwananyamala	Ms Sabrina Rashid	650,000.00
8	AVIC TOWN	Avic Coastland Development Ltd	2,121,564.80
9	KEDA residential and office block	KEDA Company Limited	717,836.01
10	KEDS ware house	KEDS Company Limited	763,445.92

- **Location:** Main office of our company is situated at Dar es Salaam on plot Number 347 Regent Estate, but the company is capable of executing construction projects throughout all Tanzania regions.
- **Marketing share/postion:** in Construction industry there are about 9000 contractors in Tanzania in which only 1000 are class one contactors and about 300 are building contractors therefore our company is capable to take up to 1% of market share, in building Construction our company is doing well as witnessed by list of executed projects above. Also real estate sector in Tanzania is doing well as we can see we have increased number of residents from outside coming for different economic activities since we have good government policies.
- **Strategic Plan:** Since the government of Tanzania have good policies for investors and tourist, a lot of foreigners will be coming to explore business opportunities, therefore apartments, hotels will be good business, we are planning to extend our business to Real Estate in order to capture more market share, by starting we have acquired a piece of land on plot No. 314 and we have planned to construct apartments with 60 accommodations.
- **Key competitors:** In Tanzania we have very few Foreign company in which mostly are Chinese company including our company, Chinese Companies have become more powerful in executing Small to Large projects due to high Technology, Imported cheap building materials, Skilled Staff and Support from Chinese Government therefore our company have very few competitors in Tanzania in which are only few Chinese company owned by The Government of China like CATIC, CRSG, CCECC etc. which are very new to Tanzania while our company was established in Tanzania since 2010 therefore we have competitive advantage in knowing Tanzania Construction industry very well. In real estates

competition is not a threat to our company since the government of URT has opened door for Visitors to visit and stay in our country to explore different opportunities.

- **Main customers and Total demands:** Demand for Apartments and Hotel accommodation is increasing as a lot people are coming to the country and urbanization keep increasing.
- **Project rates:** Our project will have accommodation rooms of various standards from Low, Medium to high Standards in order to capture broad number of customers with different financial capabilities, therefore our rates will be friendly to any one.

- **Projects Execution Strategy**

By providing not only quality accommodations but also with good customer care to make customers feel our business as their second home

- **Project Execution programs:**

We have a number of Experts both from construction of buildings and running apartment accommodation, Also, we have Enough construction equipment's and Capital there fore it easy to obtain and execute projects in time manner, quality and cost effectively

- **Number of customers forecast**

Details	day	moth	Year	3 Years
Individual Customer	60	1800	21,600	64,800

- **Marketing Budget**

Our costs will base on cost of Land acquisition, Building Constructions and Apartment running costs

Land price TZSh. 650,000.00 per metre square

Apartment construction TZS 900,000.00 pr metre square

Apartment running cost-Varies

3. SECTION II: PRODUCTION/OPERATION AND TECHNOLOGY PLAN

- **Ownership**

Runyang Construction Co.ltd was established on 8th July 2010 owned by two directors as per attached company memorandum and article of association

- **Operation Process**

In project execution we have construction team for consruction activities as well as Business team for marketing and for running apartment accommodations

- **Fixed capital**

Our company have the following fixed capital which help in execution of the project

SN	DESCRIPTION	BOOK VALUE (TZS)
1	MACHINE AND EQUIPMENT	93,150,000.00
2	MOTOR VEHICLE	211,370,000.00
3	COMPUTER	2,301,000.00
4	FURNITURE	6,554,000.00
5	OFFICE BUILDING	684,940,000.00
6	LANDS	2,200,000,000.00
TOTAL		3,198,315,000.00

- **Life of fixed capital**

Life of the building is 50 years and for equipment it is estimated to be 20yrs. The depreciation charges will be 5% on building, 25% FOR Motor vehicle,

12.5% for Plant, Machine and Equipment, 30% for computer equipment, 12.5% for furniture and fittings

- **Source of equipment**

The company own about 80% of equipment required for construction and apartment in which the remained percent will be hired when needed

- **Planned capacity**

Regarding to availability of equipment and expertise our company is capable of running up to five sites at once although even when site increase more expertise will be employed and more equipment's will be bought by applying for bank loans

- **Future capacity**

To expand our company from dealing with only building projects in which is capable up to five projects to heavy civil projects in which it is easy to obtain more tenders from government as our Government current strategy is to improve rural and urban roads

- **Office location**

Our company own office building at Regent Estate plot 347, in which is reachable place by all stake holders also we have rent workshop where our construction equipment and building materials are situated about 2Km, this help in implementation of day to day works with minimum time. Also our clients can Visit Office and Workshop at the same time for company assessment Location of Business also we planning to construct warehouse on our plot situated on plot no.13, Block E Mapinga Bagamoyo

- **Raw materials**

Raw materials most used for construction are Steel bars, Aggregates, Sand, Cement, Timber, Props, Marine board and Other Finishing and Decoration materials in which availability in Dar Es Salaam is easy and other for importation is very easy

- **Cost of raw materials**

Some cost of main building materials are as follows

SN	DESCRIPTION	UNIT	RATE TZS
1	Steel bars	Kg	2,700.00
2	Cement	Bag	17,500.00

3	Aggregates	CM	90,000.00
4	Sand	CM	25,000.00
5	Concrete (C25)	CM	290,000.00
6	Timber 100*150mm	M	9,500.00
7	Marine board	SM	13,000.00
8	Blocks	Pcs	1,500.00

- **Management and Labour**

We have 11 expertise staff i,e 1 Manager, 1 Accountant,1 Office secretary,2 Site foreman, 1 Office attendant, 1 Security, 1 Driver, 3 Artisan, but usually we have a number of casual labour employed per project from 30-50 in number depending to type and size of the project.

- **Cost of labour**

The cost of labour range is as follows

SN	POSITION	NET PER MONTH	Number	TOTAL
1	Manager	2,520,000.00	1	2,520,000.00
2	Accountant	800,000.00	1	800,000.00
3	Office Secretary	700,000.00	1	700,000.00
4	Site foreman	550,000.00	2	1,100,000.00
5	Office Attendant	220,000.00	1	220,000.00
6	Security	220,000.00	1	220,000.00
7	Driver	450,000	1	450,000.00
8	Artisan/Local Fundi	450,000.00	3	1,350,000.00
9	Casual Labour	350,000.00	20	7,000,000.00
TOTAL COST PER MONTH PER PROJECT				14,360,000.00

- **Labour availability**

Expert employees have permanent contract there fore are available through out the year and Other Craftsman and Helper They have renewable contract per project wise

- **Labour productivity**

All workers will be paid as indicated on the contract, but there will be fringe benefits as per service.

- **Overhead Expenses per Month**

SN	DESCRIPTION	AMOUNT TZS
1	Bank charges	327,000.00
2	Electricity	503,000.00
3	Insurance	192,000.00
4	Food and Beverages	159,000.00
5	Medical	16,750.00
6	Fuel and Gas	949,000.00
7	Office Expenses	1,066,250.00
8	Printing and Stationaries	41,250.00
9	Professional fees	417,000.00
10	Telephone and internet	32,000.00
11	Spare parts	275,000.00
12	Establishment expenses	184,800.00
Total per month		4,163,050.00

- **Project cost per Square meters**

- ✓ Structural Part only **Tsh 506,000.00**
- ✓ Structural part, Finishing and Decoration **Tsh. 1,035,000.00**

4. SECTION III: MANAGEMENT PLAN

- **Business name and logo**

The name of the proposed business is RUNYANG CONSTRUCTION COMPANY LIMITED, the name RUN YANG is a combination of one English name and Chinese name, Chinese name YANG meaning Light in which it came from the sir name of the C.E.O and Founder Mr. Yefei Yang and English name RUN meaning to go faster, therefore the whole meaning of the name RUNYANG means to run to the direction of light that is the company to achieve its long term objectives it has to follow the right direction.

Business Logo



Business Logo comprise of three Tall buildings surrounded with oval cycle and the company name at the bottom, Tall buildings explain that the company is a construction company mainly specialized in Tall structures.

- **Stories and History of the Business**

Runyang Construction Co.ltd was established on 8th July 2010 owned by two shareholders Mr.Yefei Yang 99% and Mr. Yequn Yang 1%,

Mr. Yang Yefei is a Civil Engineer from University of Jiangsu Building Construction after graduating his bachelor degree and obtaining enough experience from different companies in different countries since 1997 to 2010 he decided to start his own company in Dar es Salaam Tanzania.

- **Legal personality**

Business entity type is a Private Company limited by shares with two shareholders

Mr. Yefei Yang 99% and Mr. Yequn Yang 1%,

Being a company limited by shares we have the following advantages

- Liability is limited to the business
- Easier to raise capital
- Management is more accountable
- Has a board of directors

Though we have the following disadvantages

- Closely regulated by Government
- Extensive record-keeping
- Most expensive to start
- Taxes are charged twice

● Bio data of the entrepreneur

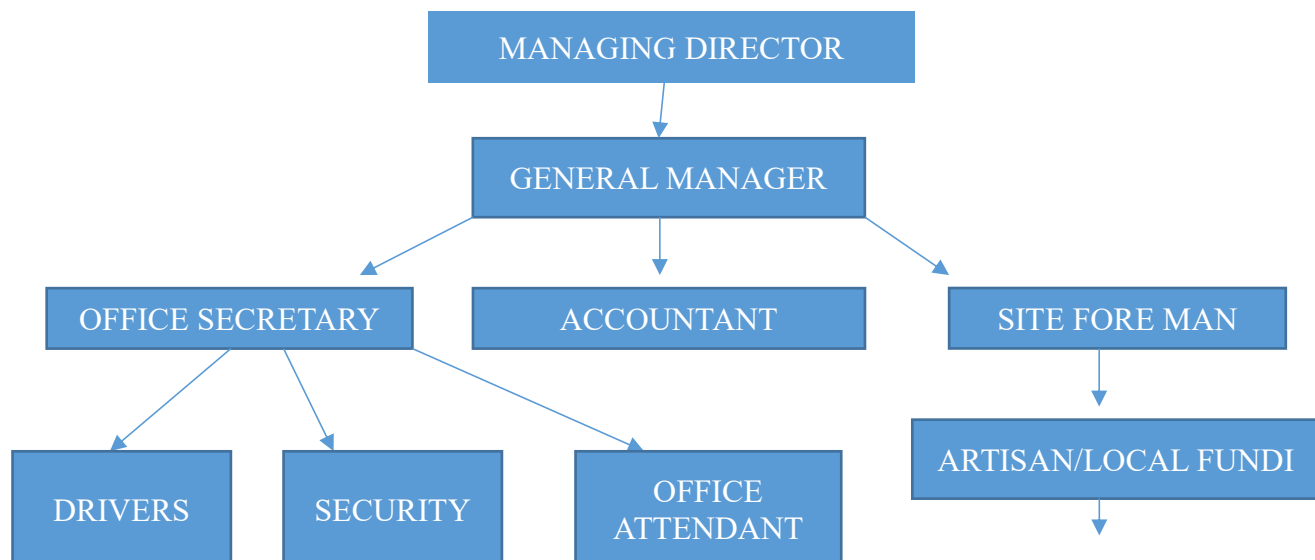
Mr. Yang Yefei is a Civil Engineer by Professional who studied at Jiangsu building Construction University in 1993 to 1997. He has enough experience in construction industry he has been working with various company in China since 1997 such as Jiangsu baoying Construction co. ltd, Capital Tengfei Construction Company. Ltd and Group Six in Tanzania.

With Runyang Construction Company Limited as Technical director he has been involved in construction of various project in Tanzania such as Avic Town Msasani Mall (Baby Shop) and many more.

Also Mr Yang Yefei is a General Secretary Of the Union of Chinese people residing in Tanzania since 2015 to date

● Management and Labour

a) Management team



The following are key members of Runyang Construction Co.ltd

Mr. Yang Yefei- Managing Director

Mr. Frowin Tibinura -General Manager

Neema Elias- Office secretary

Neema Isaac - Accountant

Kibayo Jumanne -Driver

Khalfan Mtanga- Driver

These are the main key members, but in construction industry number of members depend on number of projects present at that time, During project execution at site casual labour usually range from 30-50 personnel.

b) Location of Business

Our business is located on Plot number 347 at Regent Dar Es Salaam

Behind Kairuki Hospital.

Tel: +255 222774857

Mob: +255 767 208 168

Email: runyang_tz@163.com

- **Salaries and Office Supplies**

- a). **The owner Salary/Managing Director**

Estimated Expenditure	Monthly
House Rent/ Payments	NIL
Electricity	200,000.00
Water	50,000.00
Communications and Telephones	50,000.00
Food, general housekeeping expenses	600,000.00
Clothing	150,000.00
Personal insurance	NIL
Schooling of children	250,000.00
Children's expenditure and presents	200,000.00
Entertainment and videos	60,000.00
Servants	NIL
Transports	200,000.00
Subscriptions to newspapers, etc.	NIL
Medical Expenses	100,000.00
Savings plans	550,000.00
Other Recurring Payments:	200,000.00
Sub- total - Expenditure	2,610,000.00

b). Other Salaries

Positions	Number	Monthly
Manager	1	2,520,000.00
Accountant	1	800,000.00
Office Secretary	1	700,000.00
Site foreman	2	1,100,000.00
Office attendant	1	220,000.00
Security	1	220,000.00
Driver	1	450,000.00
Artisan/ Local fundi	3	1,350,000.00
Casual Labour	20	7,000,000.00
	TOTAL	14,360,000.00

● **Office Supplies**

Office Supplies	Quantity Needed	Monthly (Ts)
Paper		20,000.00
Marker Pen		5,000.00
Pen		5,000.00
Envelope		10,000.00
Paper Clamp		15,000.00
Stapler Pin		5,000.00
Notes stick		5,000.00
	TOTAL	65,000.00

- **Activities Before Operation**

The activities that need to be done prior to normal operation of the proposed business. Some of these are: organizing the business, registering, applying for a loan, waiting for loan releases, buying machinery and equipment, recruiting and training workers, etc.

The activities before the operation are listed and arranged in the table below and are already done.

PRE-OPERATIONAL TIMETABLE

SN	DETAILS	REMARKS
1	Business Organization	✓
2	Registration	✓
3	Loan Application	✓
4	Buying PPE	✓
5	Recruiting employees	✓
6	Operation	In progress

5. SECTION IV: FINANCIAL ANALYSIS

5.3 Investment Plan

Equity Sharing. Based on the total equity required (in the investment plan), each shareholder may now estimate how much money will actually be invested in the business and what share of business ownership will each have. This is important so that each knows what to expect if profit (or losses) are made in future operations.

ITEMS	TOTAL	EQUITY	LOAN
A. FIXED INVESTMENTS			
1. Land, Building & Other Structures	684,940,000.00		
2. Machinery & Equipment	93,150,000.00		
3. Office Equipment	8,855,000.00		
4. Transport Equipment	211,370,000.00		
5. Others			
Total Fixed Investments	998,315,000.00		
B. PRE-OPERATING INVESTMENT			
1. Business Plan Preparation	2,000,000.00		
2. Licenses and Registration	82,420,000.00		
3. Skills and Management Training	3,000,000.00		
4. Trial Production			
5. Others			
Total Pre-Operating Investment (POI)	86,420,000.00		
C. TOTAL INVESTMENTS (A + B)	1,085,735,000.00		
D. WORKING CAPITAL			
DIRECT OPERATING COST			
1. Raw Materials Costs	80,344,950.00		
2. Direct Labour Costs	8,350,000.00		
3. Office Overhead	8,747,000.00		
Total Direct Operating Costs (1)	97,481,950.00		
INDIRECT OPERATING COSTS			
1. Indirect Labour Costs	8,620,000.00		
2. Office Supplies	4,163,050.00		
3. Rentals			
4. Selling & Marketing Cost			
Total Indirect Operating Costs (2)	12,783,050.00		
TOTAL ANNUAL OPERATING COSTS (1+2)	110,265,000.00		
WORKING CAPITAL REQUIRED			
TOTAL PROJECT COST (C + D)	1,196,000,000.00	998,315,000.00	197,685,000.00
DEBT TO EQUITY SHARE (%)	100%	83%	17%
Period in months for WC requirement	6		

5.4 Projected Profit and Loss

Table: Projected Statement of Comprehensive income (Profit & Loss)

ITEMS	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Planned Production (Units)	480.00	720	1080	1620	2430
A. SALES	496,800,000.00	745,200,000.00	1,117,800,000.00	1,676,700,000.00	2,515,050,000.00
B. DIRECT OPERATING COST					
1. Raw Materials Cost	80,384,950.00	120,577,425.00	180,866,137.50	271,299,206.25	406,948,809.38
2. Total Labour Cost	8,350,000.00	12,525,000.00	18,787,500.00	28,181,250.00	42,271,875.00
3. Office Overhead Cost	8,747,000.00	13,120,500.00	19,680,750.00	29,521,125.00	44,281,687.50
5. Others (Hiring Specialist, Incentives, Benefits)	0.00				
Total Direct Operating Costs	97,481,950.00	146,222,925.00	219,334,387.50	329,001,581.25	493,502,371.88
C. GROSS PROFIT (A-B)	399,318,050.00	598,977,075.00	898,465,612.50	1,347,698,418.75	2,021,547,628.13
D. INDIRECT OPERATING COSTS					
1. Indirect Labour Costs	8,620,000.00	12,930,000.00	19,395,000.00	29,092,500.00	43,638,750.00
2. Office Supplies	4,163,050.00	6,244,575.00	9,366,862.50	14,050,293.75	21,075,440.63
3. Rentals	0.00	0.00	0.00	0.00	0.00
4. Selling & Marketing Costs	0.00	0.00	0.00	0.00	0.00
Total Indirect Operating Costs before Depreciation & POI	12,783,050.00	19,174,575.00	28,761,862.50	43,142,793.75	64,714,190.63
5. Depreciation	100,242,800.00	83,554,860.00	70,512,055.13	60,241,460.54	52,085,415.63
6. POI Amortization	39,537,000.00	39,537,000.00	39,537,000.00	39,537,000.00	39,537,000.00
E. TOTAL INDIRECT OPER'G COSTS	152,562,850.00	142,266,435.00	138,810,917.63	142,921,254.29	156,336,606.25

F. OPERATING PROFIT (C-E)	246,755,200.00	456,710,640.00	759,654,694.88	1,204,777,164.46	1,865,211,021.87
G. INTEREST (10%)	19,768,500.00	15,814,800.00	11,861,100.00	7,907,400.00	3,953,700.00
H. PROFIT BEFORE TAX (F-G)	226,986,700.00	440,895,840.00	747,793,594.88	1,196,869,764.46	1,861,257,321.87
I. TAX (30%)	68,096,010.00	132,268,752.00	224,338,078.46	359,060,929.34	558,377,196.56
K. PROFIT (H-I)	158,890,690.00	308,627,088.00	523,455,516.41	837,808,835.12	1,302,880,125.31
L. BEP (E/C) * 100%	38.21	23.75	15.45	10.60	7.73

5.5 Projected Cash Flow

Table: Projected Cash Flow

ITEMS	YEAR 0	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	
Sales							
A. Cash In-Flow							
1. Cash	0.00	448,917,000.00	736,854,000.00	1,117,800,000.00	1,676,700,000.00	2,515,050,000.00	
2. Receivables	0.00	47,883,000.00	8,346,000.00	0.00			
3. Equity	998,315,000.00	0					
4. Fixed Investment Loan	100,000,000.00	0					
5. Working Capital Loan	97,685,000.00	0					
6. Beginning Cash Balance		110,265,000.00	369,398,490.00	761,580,438.00	1,355,548,009.54	2,253,598,305.20	
Total Cash In-Flow	1,196,000,000.00	607,065,000.00	1,114,598,490.00	1,879,380,438.00	3,032,248,009.54	4,768,648,305.20	
B. Cash Out-Flow							
1. Total Investment	1,085,735,000.00	0.00	0.00	0.00	0.00	0.00	
2. Direct Operating Costs	0.00	97,481,950.00	146,222,925.00	219,334,387.50	329,001,581.25	493,502,371.88	
3. Total Indirect Operating Costs bef. Dep'n & POI	0.00	12,783,050.00	19,174,575.00	28,761,862.50	43,142,793.75	64,714,190.63	
4. Interest	0.00	19,768,500.00	15,814,800.00	11,861,100.00	7,907,400.00	3,953,700.00	
5. Tax	0.00	68,096,010.00	132,268,752.00	224,338,078.46	359,060,929.34	558,377,196.56	

Total Cash Out-Flow	1,085,735,000.00	198,129,510.00	313,481,052.00	484,295,428.46	739,112,704.34	1,120,547,459.06	
C. Net Cash (A-B)	110,265,000.00	408,935,490.00	801,117,438.00	1,395,085,009.54	2,293,135,305.20	3,648,100,846.14	
D. Loan Payments							
1. Principal For Fixed Investment Loan	0.00	20,000,000.00	20,000,000.00	20,000,000.00	20,000,000.00	20,000,000.00	
2. Principal for Working Capital Loan	0.00	19,537,000.00	19,537,000.00	19,537,000.00	19,537,000.00	19,537,000.00	
Total Loan Payments	0.00	39,537,000.00	39,537,000.00	39,537,000.00	39,537,000.00	39,537,000.00	
E. Ending Cash Balance (C-D)	110,265,000.00	369,398,490.00	761,580,438.00	1,355,548,009.54	2,253,598,305.20	3,608,563,846.14	
Growth/p. a. based on year zero		3.4	6.9	12	20	33	

1. Accumulated Depreciation	0.00	100,242,800.00	183,797,660.00	254,309,715.13	314,551,175.67	366,636,591.29
Book Value of Fixed Assets (B)	998,315,000.00	898,072,200.00	814,517,340.00	744,005,284.88	683,763,824.33	631,678,408.71
Total Assets (A+B)	1,196,000,000.00	1,315,353,690.00	1,584,443,778.00	2,099,553,294.41	2,937,362,129.53	4,240,242,254.85
2. LIABILITIES & EQUITY						
2.1 CURRENT LIABILITIES						
1. Account Payable	0.00	0.00	0.00	31,191,000.00	70,728,000.00	110,265,000.00
2. Working Capital Loan	97,685,000.00	80,000,000.00	60,000,000.00	40,000,000.00	20,000,000.00	0.00
Total Current Liabilities (D)	97,685,000.00	80,000,000.00	60,000,000.00	71,191,000.00	90,728,000.00	110,265,000.00
2.2 LONG TERM LIABILITIES						
1. Fixed Investment Loan	100,000,000.00	78,148,000.00	58,611,000.00	39,074,000.00	19,537,000.00	0.00
Total long Term Liabilities (E)	100,000,000.00	78,148,000.00	58,611,000.00	39,074,000.00	19,537,000.00	0.00
3. EQUITY						
1. Owner's Equity	998,315,000.00	998,315,000.00	998,315,000.00	998,315,000.00	998,315,000.00	998,315,000.00
2. Profit of Previous Period	0.00	0.00	158,890,690.00	467,517,778.00	990,973,294.41	1,828,782,129.53
3. Current Profit	0.00	158,890,690.00	308,627,088.00	523,455,516.41	837,808,835.12	1,302,880,125.31
Total Equity (F)	998,315,000.00	1,157,205,690.00	1,465,832,778.00	1,989,288,294.41	2,827,097,129.53	4,129,977,254.85
TOTAL LIABILITIES & EQUITY (D+E+F)	1,196,000,000.00	1,315,353,690.00	1,584,443,778.00	2,099,553,294.41	2,937,362,129.53	4,240,242,254.85
ROI = (Profit/Total Assets)*100%	0.00	12.08	29.51	47.20	62.26	73.86

5.7 Sensitivity Analysis - Business Ratios

Return on Investment for Year one Is 12% which will increase to 74% on year Five. This show that Investment will be returned as planned.

5.8 Equity Sharing

Based on the total equity required, which amount to Th.998,315,000.00 and since shareholders ration is 99% to 1% ,therefore

Mr.Yang Yefei (99%) Tsh.988,331,850.00

Mr.Yang Yechun (1%) Tsh. 9,983,150.00

5.9 Collateral Offered

The company own Land and Building which is used for Office purpose located on plot number 347 Regent Estate. The current Book Value of the property is Tsh.684,940,000.00 Therefore this one will be placed as Security for loan which amount to Tsh.197,685,000.00 that is about 29% of the Collateral.

5.10 Loan Repayment Schedule

The loan of 100,000,000.00 will be paid over 4 year's period. The payment schedule is as follows;

Year	Amount of Principal Outstanding	Installment due payable at 10%	Interest Amount	Total
1	100,000,000	20,000,000	10,000,000	30,000,000
2	80,000,000	20,000,000	8,000,000	28,000,000
3	60,000,000	20,000,000	6,000,000	26,000,000
4	40,000,000	20,000,000	4,000,000	24,000,000
5	20,000,000	20,000,000	2,000,000	22,000,000
	Total	100,000,000	30,000,000	130,000,000

The loan of 97,685,000.00 will be paid over 5 year's period. The payment schedule is as follows;

Year	Amount of Principal Outstanding	Installment due payable at 10%	Interest Amount	Total
1	97,685,000	19,537,000	9,768,500	29,305,500
2	78,148,000	19,537,000	7,814,800	27,351,800
3	58,611,000	19,537,000	5,861,100	25,398,100
4	39,074,000	19,537,000	3,907,400	23,444,400
5	19,537,000	19,537,000	1,953,700	21,490,700
Total		97,685,000	29,305,500	126,990,500

c) Bankers/Financiers
Stanbic Bank

d) Other Liabilities
Currently No any Liability

e) Business/Corporate Strategy both short and Long term

Short term: To construct Workshop for our company

Long term: To construct commercial building for our company office and for lease.

f) Competition and Competitors

In this construction business competition is very low since our country still need more infrastructure and also in commercial building for lease no competition our country need more complex building and quality housing there fore the need is more than that our country have.

g) Fleet of Assets/Capital Assets owned

1. Excavator/Loader JCB
2. Nissan Diesel Truck
3. Catic Tipper Truck
4. Toyota Hilux Pickup
5. 3 Heavy duty tipper truck (HOWO AND FAW)
Registration Cards attached.

5.11 Conclusion

- In conclusion from the data above loan can be repaid as planned
- The project is profitable as can be seen from BEP, ROI and Other profitable ratios
- Apart from that the project generate employment to number of citizens from skilled to unskilled labour
- Also, the project contributes to the economy of the country through various taxes such as Income tax as shown above.

CONCLUSION

We are requesting for changes in our company certificate details so that we can be able to obtain title of occupancy for our plot, in order to proceed with business.