

MAXILIP INVESTMENT COMPANY LIMITED

COMPANY BUSINESS PLAN

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EXECUTIVE SUMMARY

MAXILIP INVESTMENT COMPANY LIMITED: Freshly baked goodness, nurturing Mwanza with quality and community spirit every day.

MAXILIP INVESTMENT COMPANY LIMITED is a bakery located at Kishira street, Buhongwa ward, Nyamagana, Mwanza, Tanzania, dedicated to producing freshly baked goods daily. The company focuses on using locally sourced ingredients to ensure freshness and support local suppliers. By targeting local residents and businesses, MAXILIP aims to deliver fresh, high-quality bakery products every day, distinguishing itself through its commitment to quality, freshness, and community support.

Mission

Our mission is to provide the whole country and mostly the lake zone community with fresh, high-quality bakery products daily while supporting local suppliers and fostering a sustainable and customer-focused business.

Problem

Many local residents and businesses in Mwanza face inconsistent availability of fresh and quality bakery products. The market often relies on imported goods or products with preservatives, which do not meet the demand for freshness and quality.

Solution

MAXILIP INVESTMENT COMPANY LIMITED addresses this gap by producing freshly baked goods daily using locally sourced ingredients. This approach guarantees freshness, supports local suppliers of raw materials, and ensures consistent delivery of high-quality products to customers.

Primary Products & Services

Our primary offerings include a variety of freshly baked bread, pastries, cakes, and other baked goods. We also provide customized bakery orders for businesses and events, ensuring we meet diverse customer needs.

Primary Business Model

MAXILIP operates on a direct sales model, supplying bakery products to individual customers, local retailers, and businesses. Emphasis is on daily production and local distribution to maintain freshness and customer satisfaction.

Industry Overview

The bakery industry in Tanzania is growing with increasing urbanization and demand for quality baked goods. Consumers are becoming more quality-conscious and prefer fresh products, presenting an opportunity for local bakeries like MAXILIP.

Core Marketing Activities

Our marketing focuses on community engagement, local advertising, social media presence, and partnerships with local businesses. Sampling events and customer loyalty programs also play a key role in building brand recognition and customer retention.

High-Level Financial Targets

Within the first ten years, MAXILIP aims to achieve steady revenue growth through expanding its customer base, optimizing production efficiency, and scaling distribution. Financial targets include achieving break-even within the first five to six years and increasing profitability by 20% annually thereafter.

SWOT ANALYSIS

Strengths

- Commitment to using locally sourced ingredients ensures high freshness and supports local suppliers.
- Daily production of freshly baked goods guarantees product quality and customer satisfaction.
- Strong focus on quality control to maintain consistent product standards.
- Strategic location in Tanzania and Lake zone, serving both local residents and businesses.
- Unique value proposition emphasizing freshness, quality, and community support, differentiating MAXILIP from competitors.

Opportunities

- Growing demand for fresh and high-quality bakery products in the country, lake zone and surrounding areas.
- Expansion into wholesale supply for local businesses, restaurants, and cafes.
- Introduction of new product lines, including health-conscious or specialty baked goods.
- Leveraging digital marketing and social media to increase brand awareness and customer base.
- Collaborations with local events and community programs to enhance market presence and loyalty.

Weaknesses

- Limited brand recognition beyond the local Mwanza area.
- Dependence on local suppliers may lead to supply chain vulnerabilities during shortages.
- Relatively small scale of operations may limit production capacity and growth potential.
- Lack of diversified product range compared to larger bakeries.
- Potentially higher costs due to prioritizing quality and local sourcing, affecting pricing competitiveness.

Threats

- Increasing competition from other bakeries and imported bakery products.
- Fluctuations in the availability and prices of locally sourced ingredients.
- Economic uncertainties affecting consumer spending on non-essential goods.
- Potential disruptions due to regulatory changes or health and safety standards.
- Impact of external factors such as pandemics or natural disasters on supply chain and operations.

Business Models

Choosing the right business model is crucial for MAXILIP INVESTMENT COMPANY LIMITED to effectively reach customers and generate sustainable revenue. Below are six potential business models tailored to a bakery in Mwanza, Tanzania, each with its own strengths and challenges.

Retail Bakery Model

This traditional model involves selling freshly baked goods directly to customers through a physical storefront. Customers visit the bakery to purchase bread, pastries, and other items on a daily basis.

Advantages

- Direct interaction with customers allows for immediate feedback and relationship building
- Control over product quality and presentation Steady daily cash flow from walk-in customers

Challenges

- High dependency on local foot traffic and location
- Requires consistent daily operations and staffing
- Inventory management can be complex with perishable goods

Wholesale supply model

In this model, MAXILIP supplies bakery products in bulk to local businesses such as restaurants, hotels, and supermarkets. The focus shifts from individual customers to business clients.

Advantages

- Larger volume sales leading to potentially higher revenue
- More predictable and stable orders
- Reduced marketing costs targeting businesses rather than individual consumers

Challenges

- Requires strong relationships with business clients
- Lower profit margins per unit compared to retail sales
- Dependence on few large clients can be risky if orders decline

Online Ordering and Delivery Model

This model involves taking orders through an online platform or phone and delivering fresh bakery items directly to customers' homes or businesses, enhancing convenience.

Advantages

- Expands customer reach beyond immediate locality Convenience can attract busy customers
- Opportunity for subscription services or repeat orders

Challenges

- Requires investment in technology and delivery logistics
- Managing delivery costs and ensuring product freshness
- Potential challenges in digital marketing and customer acquisition

Subscription-Based Model

Customers subscribe to receive daily or weekly deliveries of fresh bakery items, providing regular and predictable revenue streams for MAXILIP.

Advantages

- Predictable cash flow and inventory planning
- Builds customer loyalty and long-term relationships
- Easier to forecast demand and reduce waste

VIABILITY ANALYSIS

Challenges

- Requires reliable delivery and consistent product quality
- Customer retention efforts needed to prevent cancellations
- Initial customer acquisition may be slower due to commitment required

Event Catering Model

MAXILIP offers specialized bakery products for events such as weddings, corporate meetings, and celebrations, focusing on customized orders and larger quantities.

Advantages

- Higher profit margins on customized or specialty products
- Builds brand presence in the community through events
- Diversifies revenue streams beyond daily sales

Challenges

- Demand can be irregular and seasonal
- Requires additional resources for customization and logistics
- Managing multiple large orders simultaneously can be complex

Franchise Model

This model involves expanding the bakery brand by allowing independent operators to open and run MAXILIP bakeries under a franchising agreement, leveraging the brand and operational model.

Advantages

- Rapid expansion with lower capital investment
- Franchise fees provide additional revenue
- Leverages local knowledge of franchisees for market penetration

Challenges

- Maintaining consistent quality and brand standards
- Requires strong training and support systems
- Legal and contractual complexities in franchising agreements

VIABILITY ANALYSIS

MAXILIP INVESTMENT COMPANY LIMITED demonstrates strong viability as a bakery business in Mwanza, Tanzania, due to several key factors. The bakery benefits from a growing urban population that demands fresh and quality food products daily. By prioritizing locally sourced ingredients, MAXILIP not only ensures product freshness but also supports the local economy, which can enhance community goodwill and customer loyalty.

Market Demand

Tanzania and lake zone's increasing population and local businesses create a steady demand for baked goods, including bread, pastries, and other daily essentials. The preference for fresh and locally made products aligns well with MAXILIP's core strengths.

Competitive Advantage

MAXILIP's commitment to freshness and quality, combined with local sourcing, differentiates it from competitors who may rely on imported ingredients or mass-produced goods. This unique value proposition can help capture and retain a loyal customer base.

Operational Feasibility

Using locally sourced ingredients may reduce supply chain disruptions and lower costs, improving operational efficiency. Additionally, the company's focus on daily fresh production helps minimize waste and manage inventory effectively.

Challenges and Mitigation

Potential challenges include market competition and price sensitivity among customers. However, strategic marketing, consistent quality, and community engagement can mitigate these risks.

Overall, given the favorable market conditions, strategic sourcing, and clear value proposition, MAXILIP INVESTMENT COMPANY LIMITED has strong potential for sustainable success in the Tanzania bakery market.

INDUSTRY OVERVIEW

The bakery industry in Tanzania is experiencing significant growth, driven by urbanization, changing consumer lifestyles, and rising disposable incomes. This expansion is particularly evident in cities like Mwanza, where the demand for fresh, high-quality baked goods is on the rise.

Market Dynamics

-Urbanization and Population Growth:

Rapid urbanization is increasing the demand for baked products in both retail and foodservice sectors. Mwanza, as a growing urban center, presents substantial opportunities for bakery businesses.

-Consumer Preferences:

There's a shift towards healthier and more nutritious baked goods, with consumers seeking whole grain, gluten-free, and organic options.

The rise of cafés and restaurants has boosted the consumption of pastries, cakes, and specialty breads.

-Regulatory Environment:

The Tanzania Bureau of Standards (TBS) regulate the bakery products market, ensuring adherence to food safety and quality standards.

Competitive Landscape

-Local and International Players:

Established companies like Sunkist Bakery Limited have been operating since 1984, producing various bread and confectionery products.

The Bakhresa Group, a Tanzanian conglomerate, has diversified into the bakery sector, manufacturing a range of baked goods.

-Market Fragmentation:

The market is fragmented, with numerous small and medium-sized bakeries competing for market share.

Opportunities:

-Product Innovation:

There's a growing demand for artisanal and specialty baked goods, presenting opportunities for bakeries to introduce unique products.

-Health-Conscious Offerings:

Introducing whole grain, gluten-free, and organic baked items can cater to the health-conscious consumer segment.

-Expansion of Distribution Channels:

Leveraging e-commerce and online delivery platforms can expand reach and cater to the growing demand for convenience.

In summary, the Tanzanian bakery industry offers promising prospects, especially in urban areas like Mwanza. By focusing on quality, innovation, and understanding consumer preferences, bakeries can effectively tap into this expanding market.

TARGET AUDIENCE

Understanding the diverse customer segments is crucial for MAXILIP INVESTMENT COMPANY LIMITED to tailor its offerings and marketing strategies effectively. Below are five key target audiences identified for the bakery in Mwanza, Tanzania.

1. Urban Professionals

Individuals aged 35-45 seeking premium breakfast options for work commutes.

Profile

- Professionals with stable incomes
- Value convenience and quality
- Often have limited time in the mornings

2. Young Families

Families aged 25-35 prioritizing healthy, locally sourced ingredients for children's snacks.

Profile

- Parents with young children
- Health-conscious and budget-aware
- Seek nutritious and affordable food options

3. Cultural Enthusiasts

Expatriates and tourists seeking authentic Tanzanian culinary experiences.

Profile

- Individuals from diverse cultural backgrounds
- Interested in local cuisine and cultural experiences
- Often have disposable income for premium products

4. Local Retailers

Shops and vendors purchasing bread in bulk for resale.

Profile

- Small business owners and shopkeepers
- Require consistent supply of quality products
- Seek reliable and cost-effective suppliers

5. Event Planners

Individuals and organizations requiring bulk baked goods for events and celebrations.

Profile

- Event coordinators and planners
- Organize weddings, corporate events, and community gatherings
- Need large quantities of quality baked goods

MARKET SIZE & TRENDS

The bakery industry is experiencing several key trends that are shaping consumer preferences and market dynamics. Understanding these trends can help businesses like MAXILIP BAKERY align their strategies to meet evolving demands.

1. Health and Wellness Focus

Consumers are increasingly seeking healthier bakery options, including gluten-free, low-sugar, and high-protein products. This shift is driven by a growing awareness of dietary choices and their impact on health.

Key Points

- Rising demand for gluten-free and low-sugar bakery items.
- Interest in high-protein and functional baked goods.
- Preference for natural and clean-label ingredients.

How to Leverage

- Develop a range of healthier bakery products to cater to health-conscious consumers.
- Highlight natural and clean-label ingredients in marketing materials.
- Educate customers on the health benefits of your offerings.

2. Artisanal and Premium Products

There is a growing appreciation for artisanal and premium bakery items, with consumers valuing quality, craftsmanship, and unique flavors over mass-produced goods.

Key Points

- Increased demand for handcrafted and locally sourced baked goods.
- Willingness to pay a premium for high-quality products.
- Interest in unique and exotic flavor combinations.

How to Leverage

- Emphasize the artisanal nature of your products in branding.
- Source ingredients locally to support the community and ensure freshness.
- Experiment with unique flavor profiles to attract adventurous eaters.

Generally, these trends present substantial opportunities for businesses like MAXILIP BAKERY to capitalize on the growing demand for fresh, high-quality bakery products in Tanzania.

COMPETITOR ANALYSIS

The bakery industry in Tanzania, is characterized by a diverse range of establishments, from small-scale home-based producers to large commercial enterprises. This fragmentation presents an opportunity for MAXILIP INVESTMENT COMPANY LIMITED to establish a strong presence by focusing on quality, freshness, and community engagement.

Differentiation Strategy:

- **Quality and Freshness:**
By sourcing ingredients locally, MAXILIP ensures the use of fresh, high-quality materials, setting its products apart from competitors who may not prioritize ingredient quality.
- **Community Engagement:**
Emphasizing support for local suppliers and engaging with the community fosters strong customer loyalty and differentiates MAXILIP from other bakeries.
- **Product Innovation:**
Offering a diverse range of bakery products, including traditional Tanzanian baked goods, caters to local tastes and preferences, appealing to a broad customer base.

By implementing these strategies, MAXILIP aims to carve out a unique position in Tanzania's competitive bakery market, focusing on quality, community, and innovation to attract and retain customers.

EXPANSION OPPORTUNITIES

MAXILIP INVESTMENT COMPANY LIMITED has the opportunity to creatively expand its product and service offerings in unique and slightly unconventional ways. These innovative ideas leverage the bakery's strengths while exploring new markets and customer needs. Below are some expansion ideas with detailed strategies and considerations.

Bread Subscription Art Boxes

A monthly subscription service delivering bread-themed art kits combining baking ingredients with DIY art projects related to bread and baking culture.

Edible Bread Packaging

Create edible and biodegradable packaging products made from bread or related ingredients to reduce waste and offer a novel experience.

Bread-Infused Coffee and Tea Line

Launch a unique line of coffee and tea products infused with natural flavors derived from freshly baked bread varieties.

Bread-Making Virtual Reality Workshops

Offer virtual reality workshops that immerse customers in the bread-making process, combining education and entertainment remotely.

Bread-Inspired Fashion Accessories

Design and sell quirky fashion accessories inspired by bread shapes and textures such as earrings, bags, and scarves.

Bread History and Culture Museum and Café

Establish a small museum showcasing the history and culture of bread in Tanzania and globally, paired with an on-site café serving bakery items.

SECONDARY OFFERINGS

MAXILIP INVESTMENT COMPANY LIMITED, while primarily focused on fresh bakery products, can diversify its offerings to better serve the Mwanza and Tanzania community and increase revenue streams. These secondary offerings complement the core bakery products and cater to varied customer needs, enhancing overall customer experience and community engagement.

Custom Cake Orders

Personalized cakes for birthdays, weddings, and special occasions crafted with fresh ingredients and creative designs.

Bread Subscription Service

Regular delivery of freshly baked bread to households and businesses on a subscription basis for convenience and consistency.

Bakery Ingredient Workshops

Hands-on workshops teaching customers how to bake basic bread, pastries, and cakes using local ingredients.

Corporate Catering for Meetings and Events

Providing fresh bakery assortments and snacks for corporate meetings, conferences, and events with reliable service.

Seasonal and Festive Specialties

Offering exclusive bakery items themed around local holidays and international festivities like Christmas, Eid, and New Year.

Healthy and Gluten-Free Baked Goods

A dedicated line of baked products catering to health-conscious customers including gluten-free, low-sugar, and whole grain options.

Bakery Gift Baskets and Hampers

Curated assortments of bakery products packaged attractively for gifts and corporate giveaways.

Online Ordering and Delivery Platform

A digital platform enabling customers to order bakery products online with home delivery service.

CUSTOMER SERVICE

At MAXILIP INVESTMENT COMPANY LIMITED, exceptional customer service is at the heart of our bakery operations. We believe that delivering freshly baked goods is only part of the experience; providing friendly, responsive, and personalized service is what truly builds lasting relationships with our customers. Our team is trained to engage warmly with every customer, understand their needs, and ensure satisfaction with every purchase.

Customer Interaction and Responsiveness

We prioritize timely and attentive responses to customer inquiries and feedback. Whether customers visit our bakery in Mwanza or contact us through other channels, we ensure their questions and concerns are handled promptly and courteously.

Customization and Special Orders

Understanding the diverse preferences of our clientele, MAXILIP offers the option for customized orders to suit special occasions or dietary requirements. Our customer service team works closely with clients to make the ordering process seamless and enjoyable.

Community Engagement

We actively seek customer feedback to continuously improve our products and services. By engaging with our local community, we foster trust and loyalty, reinforcing our commitment to supporting Mwanza's residents and businesses.

Through these customer service practices, MAXILIP INVESTMENT COMPANY LIMITED strives to create a welcoming environment where every customer feels valued and confident in choosing our bakery for their fresh, high-quality baked goods.

MARKETING OVERVIEW

MAXILIP INVESTMENT COMPANY LIMITED's marketing strategy centers on building strong community ties while emphasizing the freshness and quality of our bakery products. Our approach involves engaging with local residents and businesses through multiple channels to establish brand awareness and foster customer loyalty. The primary goals are to increase daily sales, expand our customer base, and position MAXILIP as the go-to bakery in Mwanza and Tanzania for fresh, locally sourced baked goods.

Approach

Our marketing approach focuses on leveraging both traditional and digital channels to reach our target market effectively. Emphasis will be placed on community engagement, product sampling, and highlighting our commitment to quality and local sourcing.

Goals

Increase brand awareness in Mwanza and surrounding areas.
Grow daily sales by 20% within the first year.
Build a loyal customer base through excellent product quality and customer service.

Primary Channels

Local print media and flyers distributed in residential and commercial areas.
Social media platforms such as Facebook and Instagram for customer engagement and promotions. Participation in local community events and markets.
In-store promotions and sampling to encourage trial and repeat purchases.

Budget

A marketing budget of approximately 10% of projected annual revenues will be allocated to support these activities. This budget will cover print materials, social media advertising, sampling events, and participation in local events, ensuring consistent and effective outreach within the the Tanzania community.

Awareness

Objective: Make potential customers aware of our bakery.
Tactics: flyers, social media, local events, billboards, word of mouth

Interest

Objective: Generate interest in our fresh bakery products.
Tactics: sampling, product demos, social media posts, in-store displays, email newsletters

Consideration

Objective: Encourage potential customers to consider purchasing from us.
Tactics: customer testimonials, promotions, detailed product info, loyalty program, website reviews

Purchase

Objective: Convert interested customers into buyers.
Tactics: discounts, easy payment options, friendly service, special offers, online ordering

Loyalty

Objective: Retain customers and encourage repeat purchases.
Tactics: loyalty rewards, follow-up emails, exclusive deals, personalized offers, customer feedback surveys

CUSTOMER RETENTION

Customer retention is vital for MAXILIP INVESTMENT COMPANY LIMITED to build loyalty, increase repeat purchases, and enhance long-term profitability. Implementing effective retention strategies not only strengthens relationships with existing customers but also promotes positive word-of-mouth and brand advocacy. The following ideas focus on creating consistent value and engagement with customers in Country's bakery market.

Loyalty Rewards Program

Introduce a loyalty program that rewards customers for repeat purchases, encouraging them to return frequently.

Freshness Satisfaction Guarantee

Offer a freshness guarantee to assure customers of the quality and freshness of every bakery item purchased.

Personalized Customer Engagement

Use customer data to deliver personalized offers and communications that cater to individual preferences and purchase history.

Community Engagement Events

Host bakery tasting events and workshops that engage the local community and strengthen customer relationships.

Subscription-Based Deliveries

Introduce a subscription service for regular delivery of bakery products to customers, ensuring convenience and consistent sales.

Feedback and Improvement Loop

Establish a system to gather customer feedback regularly and use it to improve products and services.

DIGITAL MARKETING

To effectively reach and engage its target audience in Mwanza, Tanzania, MAXILIP INVESTMENT COMPANY LIMITED will implement a comprehensive digital marketing strategy focused on multiple channels including email marketing, affiliate marketing, search engine marketing (SEM), public relations (PR), and online advertising. This multi-pronged approach ensures visibility, customer engagement, brand awareness, and sustained growth in a competitive bakery market. Each channel will be tailored to maximize local relevance, leveraging the company's commitment to freshness and community support.

Email Marketing

Strategy: Build and nurture a loyal customer base by delivering personalized, value-driven email content that promotes new products, special offers, and community stories.

Affiliate Marketing

Strategy: Partner with local food bloggers, lifestyle influencers, and complementary businesses to increase brand exposure and drive sales through referral incentives.

Search Engine Marketing (SEM)

Strategy: Increase online visibility through targeted paid search campaigns and local SEO to capture customers seeking fresh bakery products in Mwanza and countrywide.

Public Relations (PR)

Strategy: Build a positive reputation and community presence by sharing the story behind MAXILIP INVESTMENT COMPANY LIMITED and its commitment to local sourcing and quality.

Online Advertising

Strategy: Use targeted online ads across social media and relevant websites to increase brand awareness and drive immediate sales.

By deploying these digital marketing strategies and specific tactics, MAXILIP INVESTMENT COMPANY LIMITED will effectively connect with its target market, reinforcing its brand as country's trusted source for fresh, quality bakery goods.

COMMUNITY ENGAGEMENT

MAXILIP INVESTMENT COMPANY LIMITED is deeply committed to engaging with and supporting the Tanzania community particularly Mwanza community. By sourcing ingredients from local farmers and suppliers, the company not only ensures the freshness and quality of its bakery products but also helps stimulate the local economy and promote sustainable agricultural practices. This partnership fosters a strong relationship between the bakery and the community, encouraging mutual growth and prosperity.

Supporting Local Farmers and Suppliers

MAXILIP prioritizes purchasing raw materials from local producers, which helps reduce transportation emissions and supports livelihoods within the community. This commitment strengthens the local supply chain and encourages fair trade practices.

Community Outreach and Education

The company actively participates in community events and offers educational workshops on baking and nutrition. These initiatives aim to promote healthier eating habits and share baking skills, enriching the community's cultural fabric.

Employment and Training Opportunities

MAXILIP INVESTMENT COMPANY LIMITED is dedicated to creating job opportunities for local residents. By providing comprehensive training and career development programs, the company empowers individuals with valuable skills and contributes to reducing unemployment in the country.

Environmental Responsibility

In its community engagement efforts, the bakery also emphasizes environmental sustainability by minimizing waste, encouraging recycling, and using eco-friendly packaging, thereby promoting a cleaner and healthier local environment.

FUNDING PLAN

MAXILIP INVESTMENT COMPANY LIMITED recognizes that securing adequate funding is essential to successfully establish and grow the bakery business in Mwanza, Tanzania. The funding plan outlines the financial requirements, sources of capital, and the strategic approach to managing funds to ensure smooth operations, expansion capabilities, and long-term sustainability. The plan carefully balances equity and debt financing while aiming to minimize risk and maintain operational flexibility.

Capital Requirements

To launch and maintain operations, MAXILIP INVESTMENT COMPANY LIMITED requires initial capital investment for the following key areas:

- **Premises and Equipment:**
Acquisition or leasing of bakery space, purchasing ovens, mixers, refrigerators, display cases, and other essential baking tools.
- **Raw Materials Inventory:**
Initial stock of locally sourced flour, sugar, yeast, and other ingredients.
- **Working Capital:**
Funds to cover daily operational expenses such as utilities, staff wages, packaging, marketing, and distribution logistics until the business attains stable cash flow.
- **Marketing and Branding:**
Investment in promotional activities, packaging design, and establishing an online presence to reach the target market.
- **Contingency Fund:**
Reserved funds to manage unforeseen costs or delays.

The total estimated initial funding requirement is projected at TZS 1,000,000,000, which will cover all startup and operational costs for the first six months.

ITEMS	AMOUNT in Tsh
Land & Building	240,000,000/=
Plant	255,000,000/=
Vehicles	150,000,000/=
Furniture & Fittings	10,000,000/=
Expenses	40,000,000/=
Others	15,000,000/=
Working Capital	290,000,000/=
Total	1,000,000,000/=

Sources of Funding

MAXILIP INVESTMENT COMPANY LIMITED plans to secure funding through a diversified strategy to reduce financial risk:

- **Owner's Equity:** The company's founders will contribute personal savings to demonstrate commitment and cover a substantial portion of initial capital.
- **Bank Loans:** Negotiating a business loan with local Tanzanian banks offering favorable interest rates and repayment terms tailored for SMEs in the food industry.
- **Microfinance Institutions:** Exploring alternative financing options from microfinance organizations that support small-scale businesses.

- **Angel Investors:** Engaging potential local investors interested in supporting community-focused enterprises.
- **Grants and Government Programs:** Applying for government-sponsored grants or subsidies aimed at promoting local agriculture and food production industries.

Use of Funds

- Funds will be allocated prudently to optimize operational efficiency and product quality:
- Acquisition and setup of bakery equipment and premises.
- Procurement of high-quality, locally sourced ingredients.
- Hiring and training skilled bakery staff.
- Developing marketing campaigns to build brand awareness.
- Implementing quality control measures to maintain product standards.
- Establishing distribution channels and logistics.

Financial Management and Repayment Plan

To ensure financial discipline, MAXILIP will implement rigorous bookkeeping and budgeting systems. The company will monitor cash flow closely and prepare regular financial reports to track profitability and fund utilization.

For debt obligations, the repayment plan includes:

- Scheduled monthly repayments to banks or lenders, aligned with revenue inflows.
- Maintaining a reserve fund as a buffer to manage repayments during slow sales periods.
- Prioritizing debt reduction to improve creditworthiness and reduce interest expenses.

Future Funding Needs

As the business grows, MAXILIP INVESTMENT COMPANY LIMITED anticipates additional funding rounds for:

- Expanding production capacity.
- Introducing new product lines.
- Opening additional outlet locations.

These will likely be financed through reinvested profits, additional equity investment, or strategic partnerships. Through a comprehensive funding plan, MAXILIP INVESTMENT COMPANY LIMITED aims to establish a financially sustainable bakery that delivers fresh, high-quality baked goods to the country and Mwanza community, supporting local suppliers and meeting customer needs effectively.

TEAM & ROLES

The success of MAXILIP INVESTMENT COMPANY LIMITED relies on a dedicated and skilled team that manages the bakery operations, ensures product quality, engages with customers, and drives growth. Each role is carefully defined to support our mission of delivering fresh, high-quality bakery products while fostering strong community ties through local sourcing.

Bakery Manager

Oversees daily bakery operations, manages staff, and ensures product quality and customer satisfaction.

Head Baker

Leads baking production, develops recipes, and ensures all bakery items meet quality standards.

Quality Control Specialist

Ensures all products meet the company's quality and safety standards through inspection and testing.

Sales and Marketing Officer

Drives customer engagement and sales growth through marketing initiatives and relationship management.

Procurement Officer

Manages purchasing of ingredients and supplies, focusing on local sourcing to ensure freshness and support community suppliers.

Customer Service Representative

Handles customer inquiries, feedback, and ensures excellent service standards to build customer loyalty.

At MAXILIP INVESTMENT COMPANY LIMITED, team development and culture are foundational to our success. We prioritize creating an environment where every team member feels valued, motivated, and empowered to contribute their best. Our culture emphasizes collaboration, continuous learning, and a strong commitment to quality and community support. We foster open communication and encourage innovation, ensuring that everyone shares in our mission to deliver fresh, high-quality bakery products daily. By investing in our team's growth and nurturing a positive workplace atmosphere, we build a resilient and dedicated workforce that upholds our standards and drives our company forward.

OPERATIONS PLAN

MAXILIP INVESTMENT COMPANY LIMITED's operations plan is designed to ensure the consistent production of high-quality, fresh bakery products while supporting local suppliers and maintaining efficient workflow within the country and Mwanza region. The company emphasizes streamlined processes from ingredient sourcing to production, packaging, and distribution, with a focus on quality control and customer satisfaction.

Production Process

The bakery operates daily to meet the demand for fresh goods. Each day begins with the procurement of locally sourced ingredients such as flour, sugar, eggs, and dairy products from trusted local farmers and suppliers. This local sourcing strategy not only guarantees ingredient freshness but also strengthens the community's economy. The production process involves mixing, proofing, baking, cooling, and packaging, executed by trained bakers and support staff. Each stage is carefully monitored to maintain product consistency and quality. The bakery uses modern baking equipment that balances traditional baking methods with technological efficiency, ensuring that products retain their artisanal quality while meeting volume demands.

Quality Control

Quality control measures are integrated at every stage of production. Incoming ingredients are inspected for freshness and quality before use. Throughout production, samples are regularly tested for texture, flavor, and appearance to adhere to company standards. Final products undergo a quality check before packaging and distribution to ensure only the best goods reach customers.

Staffing and Training

MAXILIP INVESTMENT COMPANY LIMITED employs skilled bakers, production assistants, quality control personnel, and customer service staff. Continuous training programs are conducted to update staff on best baking practices, hygiene standards, and customer service excellence. This investment in human capital ensures a knowledgeable team committed to the company's quality and freshness standards.

Inventory Management

The company uses a systematic approach to inventory management, carefully balancing ingredient stock levels to avoid shortages or waste. Daily and weekly forecasts based on historical sales data help in planning procurement and production schedules. This system minimizes overhead costs while guaranteeing product availability.

Packaging and Distribution

Packaging is designed to maintain product freshness and appeal while being environmentally conscious. Packaged goods are distributed daily to local retailers, businesses, and directly to customers within country. Delivery schedules are optimized to ensure timely availability of fresh products throughout the day.

Facilities and Equipment

The bakery's facility in Mwanza is equipped with dedicated areas for ingredient storage, production, packaging, and dispatch. Equipment includes mixers, ovens, proofing cabinets, cooling racks, and packaging machines. Maintenance routines are established to ensure all equipment operates efficiently and safely.

Health and Safety

Strict adherence to health and safety standards is a priority. The bakery complies with local food safety regulations and implements hygiene protocols including regular cleaning, staff health checks, and safe food handling practices to safeguard both employees and customers.

Continuous Improvement

MAXILIP INVESTMENT COMPANY LIMITED actively seeks customer feedback and monitors operational metrics to identify areas for improvement. Periodic reviews of production processes and supplier performance support ongoing enhancements in efficiency and product quality.

This comprehensive operations plan enables MAXILIP INVESTMENT COMPANY LIMITED to maintain its competitive edge in country's bakery market by consistently delivering fresh, high-quality bakery products while supporting the local community.

RISK ANALYSIS

Operating a bakery such as MAXILIP involves various risks that could impact business operations, financial performance, and reputation. Recognizing and preparing for these risks is essential to ensure sustainability and growth in the country's dynamic market environment. The analysis below categorizes significant risks and suggests mitigation strategies.

Market Risks

Market risks stem from changes in consumer preferences, competition, and economic conditions. Fluctuations in demand for bakery products due to shifts in dietary trends or seasonal variations could impact sales volume. Additionally, increased competition from other bakeries or imported bakery goods may affect market share. To mitigate these risks, MAXILIP will continuously monitor customer preferences, diversify its product range, and maintain competitive pricing.

Supply Chain Risks

Dependence on locally sourced ingredients, while beneficial for freshness and community support, exposes the company to supply chain disruptions. These may arise from poor harvests, supplier financial instability, or transportation issues in Mwanza and surrounding areas. Such disruptions can lead to ingredient shortages or increased costs. Establishing relationships with multiple suppliers, maintaining adequate inventory levels, and exploring alternative sourcing options are key strategies to reduce supply chain vulnerabilities.

Operational Risks

Operational risks include equipment breakdowns, hygiene and safety incidents, and labor challenges. Bakery equipment failure can halt production, leading to delays and lost sales. Inadequate hygiene practices can result in food contamination, affecting customer health and company reputation. Labor-related issues such as absenteeism or skilled labor shortages can impair production efficiency. MAXILIP will invest in routine equipment maintenance, enforce stringent hygiene protocols, and implement staff training and retention programs.

Financial Risks

Financial risks involve cash flow problems, rising input costs, and unforeseen expenses. Fluctuations in ingredient prices, utility costs, or rental fees can erode profit margins. Additionally, delayed customer payments or poor sales can constrain cash flow. Prudent financial management, including budgeting, cost control, and maintaining reserves, will help the company navigate these challenges.

Regulatory and Compliance Risks

The bakery industry is subject to food safety regulations, health standards, and business licensing requirements. Non-compliance can result in fines, closure orders, or reputational damage. Keeping abreast of regulatory changes, regular staff training, and maintaining proper documentation will ensure compliance.

Environmental Risks

Environmental factors such as power outages, water supply inconsistency, or extreme weather events can disrupt operations. Mwanza's infrastructure challenges may occasionally impact bakery production and delivery schedules. Investing in backup power solutions, water storage, and contingency planning will help mitigate these risks.

Reputation Risks

Customer perception is critical for MAXILIP's success. Negative reviews due to product quality issues or poor service can diminish brand loyalty. Implementing strict quality control, responsive customer service, and active community engagement will strengthen customer trust.

By proactively identifying and managing these risks, MAXILIP INVESTMENT COMPANY LIMITED can enhance its resilience and capitalize on opportunities for growth in Tanzania's bakery market.

REGULATORY COMPLIANCE

Regulatory compliance is a critical aspect of MAXILIP INVESTMENT COMPANY LIMITED's operations, ensuring that the bakery meets all legal and industry standards necessary to operate smoothly and maintain its reputation in Tanzania. Compliance with local, regional, and national regulations not only protects the business from legal risks but also promotes consumer confidence and supports sustainable growth. MAXILIP is dedicated to adhering to all food safety, health, labor, and environmental regulations applicable to its bakery operations.

Food Safety and Hygiene Regulations

MAXILIP INVESTMENT COMPANY LIMITED strictly complies with the Tanzania Bureau of Standards (TBS) regulations, which govern food safety standards for all food businesses in the country. This includes maintaining high standards of cleanliness, proper food handling, and storage practices to prevent contamination and ensure the freshness of bakery products. Regular staff training on hygiene and food safety protocols is conducted to uphold these standards consistently.

The bakery operates under guidelines that require routine inspections and certifications from health authorities to verify compliance with food safety laws. Ingredients are sourced from approved local suppliers who meet quality standards, further guaranteeing the safety and quality of the bakery's finished goods.

Licensing and Permits

MAXILIP INVESTMENT COMPANY LIMITED has obtained all necessary business licenses and permits required by the Mwanza City Council and Tanzanian government bodies to legally operate as a bakery. This includes a business operating license, health permits, and fire safety certificates. The company commits to renewing these licenses promptly and complying with any conditions stipulated in these permits.

Employment and Labor Law Compliance

As an employer, MAXILIP INVESTMENT COMPANY LIMITED adheres to Tanzanian labor laws including the Employment and Labour Relations Act. The company ensures fair employment practices, proper contracts, timely payment of wages, and safe working conditions. Employee rights such as leave entitlements, health insurance, and occupational safety are respected and prioritized.

Environmental Regulations

The bakery is committed to minimizing its environmental impact by following local environmental regulations. Waste disposal, particularly of food waste and packaging materials, is managed responsibly. Where possible, biodegradable packaging is used, and efforts are made to reduce energy and water consumption in daily operations.

Tax Compliance

MAXILIP INVESTMENT COMPANY LIMITED complies fully with Tanzanian taxation laws, including the timely filing of tax returns and payment of all applicable taxes such as Value Added Tax (VAT) and income tax. Financial records are maintained transparently and accurately to support tax filings and audits.

By rigorously adhering to these regulatory requirements, MAXILIP INVESTMENT COMPANY LIMITED ensures that it operates as a lawful, ethical, and responsible business entity within the bakery industry in Mwanza, Tanzania. This commitment to regulatory compliance builds trust with customers, employees, suppliers, and regulatory bodies alike, positioning MAXILIP as a reputable leader in the local bakery market.

5 YEAR PLAN

Following the successful launch and establishment of MAXILIP INVESTMENT COMPANY LIMITED in Mwanza, Tanzania, the company will focus on sustainable growth, operational efficiency, and market expansion over the next 5 years. The implementation plan from year 2 to year 5 outlines strategic initiatives, operational enhancements, marketing efforts, and community engagement activities to ensure long-term success and brand loyalty.

Year 2: Consolidation and Brand Strengthening

- **Operational Efficiency**
 - Optimize baking processes to reduce waste and improve consistency, thus ensuring capacity of 4,500,000 Bread Loaves per year
 - Implement staff training programs focused on quality control and customer service. Develop supplier relationships to ensure continuous supply of quality local ingredients.
- **Marketing and Customer Engagement**
 - Launch loyalty programs for repeat customers.
 - Increase social media presence to engage with local community. Participate in local events and fairs to increase brand visibility.
- **Product Development**
 - Introduce seasonal and specialty bakery items based on customer feedback. Test new recipes that cater to local tastes and dietary preferences.

Year 3: Market Expansion and Diversification

- **New Market Penetration**
 - Explore distribution partnerships with local businesses, such as cafes and grocery stores. Open a second outlet in a strategic location within country.
- **Product Line Expansion**
 - Add complementary products such as beverages (coffee, tea) and ready-to-eat snacks. Begin limited catering services for local events and businesses.
- **Technology and Infrastructure**
 - Invest in baking equipment to increase production capacity. Implement an inventory management system to improve stock control.

Year 4: Strengthening Community and Sustainability

- **Community Engagement**
 - Develop programs to support local farmers and suppliers. Launch baking workshops or classes for the community.
- **Sustainability Initiatives**
 - Introduce environmentally friendly packaging. Implement energy-efficient baking technologies.
- **Quality and Certification**
 - Pursue relevant food safety and quality certifications to enhance credibility. Regularly review and improve product quality through customer feedback.

Year 5: Scaling and Long-Term Growth

- **Regional Expansion**
 - Evaluate opportunities to expand into neighboring towns or regions. Establish partnerships or franchising models for broader reach.
- **Brand Development**
 - Launch a comprehensive marketing campaign highlighting MAXILIP's commitment to quality and local sourcing.
 - Develop an online presence with options for online ordering and delivery.

- **Operational Excellence**

- Continue staff development programs for leadership and innovation.

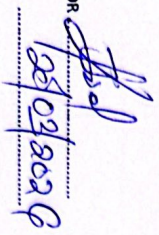
- Regularly upgrade equipment and processes to maintain competitive advantage.

This long-term implementation plan ensures MAXILIP INVESTMENT COMPANY LIMITED not only maintains its core values of freshness, quality, and local support but also evolves to meet market demands and sustain growth within the bakery industry in Tanzania.

MAXIUP INVESTMENT CO LIMITED P.O.BOX 11028 MWANZA.

Particulars	PROJECTED CASH FLOW FOR THE PERIOD ENDING MARCH 2017												C/FORWARD	
	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH		
	Tsh '000	Tsh '000	Tsh '000	Tsh '000	Tsh '000	Tsh '000	Tsh '000	Tsh '000	Tsh '000	Tsh '000	Tsh '000	Tsh '000	Tsh '000	Tsh '000
Cash Inflows:														
Income	92,800.00	102,080.00	107,184.00	112,543.20	113,668.63	119,352.06	125,319.67	131,585.65	132,901.51	146,191.66	175,429.99	184,201.49	1,543,257.85	
Debtors	3,891.00	4,280.10	4,280.10	4,280.10	4,280.10	4,280.10	4,280.10	4,280.10	4,280.10	4,280.10	4,280.10	4,280.10	50,972.10	
Loan	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	96,691.00	106,360.10	111,464.10	116,823.30	117,948.73	123,632.16	129,599.77	135,865.75	137,181.61	150,471.76	179,710.09	188,481.59	1,594,229.95	
Cash Outflows:														
Purchases	74,122.48	74,863.70	75,612.34	76,368.47	77,132.15	77,903.47	78,682.51	79,469.33	80,264.02	81,066.66	81,877.33	82,696.10	940,058.58	
Staff Expenses	834.00	834.00	834.00	834.00	834.00	834.00	834.00	834.00	834.00	834.00	834.00	834.00	10,008.00	
Motor vehicle expenses	800.00	880.00	880.00	880.00	880.00	880.00	880.00	880.00	880.00	880.00	880.00	880.00	10,480.00	
Office expenses	65.00	78.00	93.60	112.32	134.78	161.74	194.09	232.91	279.49	335.39	402.46	482.96	2,572.73	
Audit fees	1,500.00	-	-	-	-	-	-	-	-	-	-	-	1,500.00	
Medical expenses	630.55	693.61	762.97	839.26	923.19	1,015.51	1,117.06	1,228.77	1,351.64	1,486.81	1,635.49	1,799.04	13,483.89	
Water & Electricity	313.00	313.00	313.00	313.00	313.00	313.00	313.00	313.00	313.00	313.00	313.00	313.00	3,756.00	
Fuel & Lubricants	850.00	858.50	867.09	875.76	884.51	893.36	902.29	911.32	920.43	929.63	938.93	948.32	10,780.13	
Travelling expenses	450.00	450.00	450.00	450.00	450.00	450.00	450.00	450.00	450.00	450.00	450.00	450.00	5,400.00	
Loan repayment (CDB)	6,107.00	6,108.00	6,109.00	6,110.00	6,111.00	6,112.00	6,113.00	6,114.00	6,115.00	6,116.00	6,117.00	6,118.00	42,770.00	
Loan repayment (NMB)	18,815.00	18,816.00	18,817.00	18,818.00	18,819.00	18,820.00	18,821.00	18,822.00	18,823.00	18,824.00	18,825.00	18,826.00	207,020.00	
Bank charges	215.00	217.15	219.32	221.51	223.73	225.97	228.23	230.51	232.81	235.14	237.49	239.87	2,726.74	
Trading licence	300.00	-	-	-	-	-	-	-	-	-	-	-	300.00	
Marketing and advertising	1,006.57	1,006.57	1,006.57	1,006.57	1,006.57	1,006.57	1,006.57	1,006.57	1,006.57	1,006.57	1,006.57	1,006.57	12,078.83	
Overdraft interest	-	-	-	-	-	-	-	-	-	-	-	-	-	
Taxation	3,872.00	-	-	3,872.00	-	-	-	-	-	-	-	-	15,488.00	
Total	109,880.60	105,118.53	105,964.88	110,700.89	107,711.94	108,615.62	109,541.74	106,250.40	105,354.97	106,361.20	107,400.27	93,521.85	1,278,422.89	
Cash Changes	(13,189.60)	1,241.57	5,499.22	6,122.41	10,236.80	15,016.55	20,058.02	27,615.35	31,826.64	44,110.56	72,309.82	94,959.74	315,807.07	
Cash brought forward	22,267.00	9,077.40	10,318.97	15,818.19	21,940.60	32,177.39	47,193.94	67,251.97	94,867.32	126,693.96	170,804.52	243,114.33	338,074.07	
Balance Carried Forward	9,077.40	10,318.97	15,818.19	21,940.60	32,177.39	47,193.94	67,251.97	94,867.32	126,693.96	170,804.52	243,114.33	338,074.07	653,881.13	

- 1 Assumptions for cash flows
- 2 97% of cashflows will be collected the month of sale
- 3 3% of sales will be collected 1st month after sale
- 4 Payables are due in 90 days
- 5 salary (arrears) to be paid by inflow on every month

DIRECTOR 

DATE 05/02/2017

PROJECTED CASH FLOW FOR THE PERIOD ENDING MARCH 2028

Particulars	APRIL Tsh '000	MAY Tsh '000	JUNE Tsh '000	JULY Tsh '000	AUGUST Tsh '000	SEPTEMBER Tsh '000	OCTOBER Tsh '000	NOVEMBER Tsh '000	DECEMBER Tsh '000	JANUARY Tsh '000	FEBRUARY Tsh '000	MARCH Tsh '000	C/FORWARD Tsh '000
Cash Inflows:													
Income	186,043.50	187,903.94	189,782.98	191,680.81	193,597.62	195,533.59	197,488.93	199,463.82	201,458.45	203,459.91	205,476.51	207,513.28	2,354,003.33
Debtors	5,706.23	6,276.85	6,276.85	6,276.85	6,276.85	6,276.85	6,276.85	6,276.85	6,276.85	6,276.85	6,276.85	6,276.85	74,751.60
Loan	-	-	-	-	-	-	-	-	-	2,500,000.00	-	-	-
Total	191,749.73	194,180.79	196,059.83	197,957.66	199,874.47	201,810.44	203,765.78	205,740.67	207,735.31	209,736.77	209,953.36	211,990.13	2,428,754.94
Cash Outflows:													
Purchases	83,523.07	84,358.30	85,201.88	86,053.90	86,914.44	87,783.58	88,661.42	89,548.09	90,443.51	91,347.95	92,261.43	93,184.04	1,059,281.53
Staff Expenses	2,366.33	2,366.33	2,366.33	2,366.33	2,366.33	2,366.33	2,366.33	2,366.33	2,366.33	2,366.33	2,366.33	2,366.33	28,395.99
Motor vehicle expenses	1,802.92	1,802.92	1,802.92	1,802.92	1,802.92	1,802.92	1,802.92	1,802.92	1,802.92	1,802.92	1,802.92	1,802.92	21,635.04
Office expenses	579.55	579.55	579.55	579.55	579.55	579.55	579.55	579.55	579.55	579.55	579.55	579.55	6,954.56
Audit fees	1,500.00	-	-	-	-	-	-	-	-	-	-	-	1,500.00
Medical expenses	788.78	788.78	788.78	788.78	788.78	788.78	788.78	788.78	788.78	788.78	788.78	788.78	9,465.33
Water & Electricity	606.00	606.00	606.00	606.00	606.00	606.00	606.00	606.00	606.00	606.00	606.00	606.00	7,272.00
Fuel & Lubricants	808.00	808.00	808.00	808.00	808.00	808.00	808.00	808.00	808.00	808.00	808.00	808.00	9,686.00
Traveling expenses	1,212.00	1,212.00	1,212.00	1,212.00	1,212.00	1,212.00	1,212.00	1,212.00	1,212.00	1,212.00	1,212.00	1,212.00	14,544.00
Bank charges	627.90	627.90	627.90	627.90	627.90	627.90	627.90	627.90	627.90	627.90	627.90	627.90	7,534.85
Trading licence	180.29	180.29	180.29	180.29	180.29	180.29	180.29	180.29	180.29	180.29	180.29	180.29	2,163.50
Marketing and advertising	1,464.87	1,464.87	1,464.87	1,464.87	1,464.87	1,464.87	1,464.87	1,464.87	1,464.87	1,464.87	1,464.87	1,464.87	17,578.47
Overdraft interest	-	-	-	-	-	-	-	-	-	-	-	-	-
Taxation	4,026.88	-	-	4,026.88	-	-	-	-	-	-	-	-	16,107.52
Total	99,486.59	94,794.34	95,638.52	100,517.42	97,351.08	98,220.23	99,098.06	100,011.56	100,880.16	101,784.59	102,698.07	103,647.57	1,202,118.80
Cash Changes	92,263.14	99,385.45	100,421.31	97,440.24	102,523.39	103,290.22	104,667.72	106,855.15	108,950.03	110,950.18	109,255.29	104,342.56	1,276,626.14
Cash brought forward	336,074.07	430,337.21	529,723.06	630,144.36	727,584.60	830,107.98	933,698.20	1,038,365.92	1,140,095.03	1,246,950.18	3,853,102.35	4,064,700.21	4,064,700.21
Balance Carried Forward	430,337.21	529,723.06	630,144.36	727,584.60	830,107.98	933,698.20	1,038,365.92	1,140,095.03	1,246,950.18	3,853,102.35	3,960,357.65	4,064,700.21	5,291,326.35

- 1 Assumptions for cash flows
- 2 97% of cashflows will be collected the month of sale
- 3 3% of sales will be collected 1st month after sale
- 4 Payables are due in 90 days
- 5 salary (earners) to be paid by inflow on every month

DIRECTOR

DATE 26/03/2026

MAXIUP INVESTMENT COLIMITED P.O.BOX 11028 MWANZA.

PROJECTED CASH FLOW FOR THE PERIOD ENDING MARCH 2023

Particulars	APRIL Tsh ' 000	MAY Tsh ' 000	JUNE Tsh ' 000	JULY Tsh ' 000	AUGUST Tsh ' 000	SEPTEMBER Tsh ' 000	OCTOBER Tsh ' 000	NOVEMBER Tsh ' 000	DECEMBER Tsh ' 000	JANUARY Tsh ' 000	FEBRUARY Tsh ' 000	MARCH Tsh ' 000	C/F Tsh ' 000
Cash inflows:													
Income	207,270.41	209,848.11	211,946.60	214,066.06	216,206.72	218,368.79	220,552.48	222,758.00	224,985.58	227,210.57	229,462.67	229,737.20	2,628,913.20
Dividends	5,136.12	5,649.73	5,649.73	5,649.73	5,649.73	5,649.73	5,649.73	5,649.73	5,649.73	5,649.73	5,649.73	5,649.73	67,283.17
Loan													
Total	212,406.53	215,497.85	217,596.33	219,715.79	221,856.45	224,018.52	226,202.21	228,407.73	230,635.31	232,860.30	233,112.41	235,387.03	2,896,196.47
Cash Outflows:													
Salaries	94,115.88	95,057.04	96,007.61	96,967.69	97,937.36	98,916.74	99,905.90	100,904.96	101,914.01	102,933.15	103,962.48	105,002.11	1,193,624.95
Staff Expenses	2,100.00	2,121.00	2,142.21	2,163.63	2,185.27	2,207.12	2,229.19	2,251.48	2,274.00	2,296.74	2,319.71	2,342.90	26,633.26
Motor vehicle expenses	1,600.00	1,616.00	1,632.16	1,648.48	1,664.97	1,681.62	1,698.43	1,715.42	1,732.57	1,749.90	1,767.40	1,785.07	20,292.00
Office expenses	801.00	809.01	817.10	825.27	833.52	841.86	850.28	858.78	867.37	876.04	884.80	893.65	10,158.68
Audit fees	1,500.00												1,500.00
Medical expenses	700.00	707.00	714.07	721.21	728.42	735.71	743.06	750.49	758.00	765.58	773.24	780.97	8,877.75
Water & Electricity	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	7,200.00
Fuel Lubricants	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	9,600.00
Traveling expenses	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00	14,400.00
Bank charges	500.00	510.00	520.20	530.60	541.22	552.04	563.08	574.34	585.83	597.55	609.50	621.69	6,766.04
Trading licence EWG/RA	160.00	161.60	163.22	164.85	166.50	168.16	169.84	171.54	173.26	174.99	176.74	178.51	2,029.20
Marketing and advertising	1,300.00	1,313.00	1,326.13	1,339.39	1,352.79	1,366.31	1,379.98	1,393.78	1,407.71	1,421.79	1,436.01	1,450.37	16,487.25
Dividend Interest													
Taxation	5,010.00			5,010.00									20,040.00
Total	310,386.28	304,894.65	305,922.70	311,971.13	308,010.04	309,069.56	310,139.77	316,230.90	312,312.75	313,415.74	314,529.87	320,665.25	3,337,598.34
Cash Changes	202,519.65	310,603.20	111,673.63	107,744.67	113,846.41	119,948.97	116,062.44	112,176.83	118,322.56	117,444.56	118,582.54	114,721.77	1,338,607.32
Cash brought forward	4,064,700.21	4,167,219.86	4,277,823.06	4,389,496.69	4,497,241.35	4,611,087.77	4,726,036.73	4,842,099.17	4,954,276.10	5,072,598.67	5,190,043.23	5,308,625.77	5,423,347.53
Balance Carried Forward	4,167,219.86	4,277,823.06	4,389,496.69	4,497,241.35	4,611,087.77	4,726,036.73	4,842,099.17	4,954,276.10	5,072,598.67	5,190,043.23	5,308,625.77	5,423,347.53	6,781,994.86

- 1 Assumptions for cash flows
- 2 97% of cashflows will be collected the month of sale
- 3 3% of sales will be collected 1st month after sale
- 4 Payables are due in 90 days
- 5 salary (arrear) to be paid by inflow on every month

DIRECTOR *[Signature]*
DATE 28/03/2023

MAATRP INVESTMENT CO LIMITED P.O BOX 11028 MWANZA.

PROJECTED CASH FLOW FOR THE PERIOD ENDING MARCH 2030

	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH	C/Y FORWARD
	Tsh ' 000	Tsh ' 000	Tsh ' 000	Tsh ' 000	Tsh ' 000	Tsh ' 000	Tsh ' 000	Tsh ' 000	Tsh ' 000	Tsh ' 000	Tsh ' 000	Tsh ' 000	Tsh ' 000
Particulars													
Cash Inflows:													
Income	232,094.67	294,355.02	236,698.57	239,065.56	241,456.21	243,870.77	246,309.48	248,772.58	251,260.30	253,761.56	256,274.68	258,795.94	2,935,929.35
Dividends	6,904.54	7,594.99	7,594.99	7,594.99	7,594.99	7,594.99	7,594.99	7,594.99	7,594.99	7,594.99	7,594.99	7,594.99	90,449.44
Total	238,999.21	301,950.01	244,293.56	246,660.55	249,051.20	251,465.76	253,904.47	256,367.57	258,855.29	261,356.55	263,874.67	266,395.94	3,026,378.79
Cash Outflows:													
Repairs	310,652.13	307,112.65	308,183.78	309,265.62	310,358.27	311,461.86	312,576.47	313,702.24	314,839.26	315,987.65	317,147.53	318,319.01	1,345,006.47
Staff Expenses	2,366.33	2,366.33	2,366.33	2,366.33	2,366.33	2,366.33	2,366.33	2,366.33	2,366.33	2,366.33	2,366.33	2,366.33	28,395.99
Motor vehicle expenses	1,802.92	1,802.92	1,802.92	1,802.92	1,802.92	1,802.92	1,802.92	1,802.92	1,802.92	1,802.92	1,802.92	1,802.92	21,635.04
Office expenses	902.59	902.59	902.59	902.59	902.59	902.59	902.59	902.59	902.59	902.59	902.59	902.59	10,831.04
Audit fees	1,500.00	-	-	-	-	-	-	-	-	-	-	-	1,500.00
Medical expenses	788.78	788.78	788.78	788.78	788.78	788.78	788.78	788.78	788.78	788.78	788.78	788.78	9,465.33
Water & Electricity	606.00	606.00	606.00	606.00	606.00	606.00	606.00	606.00	606.00	606.00	606.00	606.00	7,272.00
Fuel & Lubricants	808.00	808.00	808.00	808.00	808.00	808.00	808.00	808.00	808.00	808.00	808.00	808.00	9,696.00
Traveling expenses	1,212.00	1,212.00	1,212.00	1,212.00	1,212.00	1,212.00	1,212.00	1,212.00	1,212.00	1,212.00	1,212.00	1,212.00	14,544.00
Bank charges	627.90	627.90	627.90	627.90	627.90	627.90	627.90	627.90	627.90	627.90	627.90	627.90	7,534.85
Trading licence EMUSA	182.08	182.08	182.08	182.08	182.08	182.08	182.08	182.08	182.08	182.08	182.08	182.08	2,184.92
Maintenance and advertising	1,479.38	1,479.38	1,479.38	1,479.38	1,479.38	1,479.38	1,479.38	1,479.38	1,479.38	1,479.38	1,479.38	1,479.38	17,752.51
Overdraft interest	-	-	-	-	-	-	-	-	-	-	-	-	-
Taxation	5,110.20	-	-	5,110.20	-	-	-	-	-	-	-	-	20,440.80
Total	223,438.90	117,888.63	118,959.75	125,151.79	121,134.25	122,237.83	123,352.45	124,488.41	125,635.24	126,793.63	127,973.50	129,185.18	1,496,258.96
Cash Changes	115,560.31	184,061.38	125,333.81	121,508.76	127,916.96	129,227.94	130,552.02	131,895.15	133,240.06	134,595.93	135,963.17	137,341.76	1,520,118.83
Cash brought forward	5,423,347.53	5,530,848.44	5,662,909.82	5,788,243.63	5,909,752.39	6,037,669.35	6,166,897.28	6,297,449.31	6,424,228.46	6,557,468.52	6,689,811.44	6,823,509.61	8,483,585.19

- 1 Assumptions for cash flows
- 2 97% of castflows will be collected the month of sale
- 3 3% of sales will be collected 1st month after sale
- 4 Payables are due in 90 days
- 5 salary (annuans) to be paid by inflow on every month

DIRECTOR 
 DATE 28/03/2026

PROJECTED CASH FLOW FOR THE PERIOD ENDING MARCH 2031

Particulars	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH	C/FORWARD
	Tsh '000	Tsh '000	Tsh '000	Tsh '000	Tsh '000	Tsh '000	Tsh '000	Tsh '000	Tsh '000	Tsh '000	Tsh '000	Tsh '000	Tsh '000
Cash Inflows:													
Income	259,132.61	261,723.94	264,341.18	266,984.59	269,654.44	272,350.98	275,074.49	277,825.24	280,603.49	280,884.09	283,692.93	286,529.86	3,278,797.85
Debtors	7,670.94	8,438.04	8,438.04	8,438.04	8,438.04	8,438.04	8,438.04	8,438.04	8,438.04	8,438.04	8,438.04	8,438.04	100,489.33
Total	266,803.55	270,161.98	272,779.21	275,422.63	278,092.47	280,789.02	283,512.53	286,263.27	289,041.52	289,322.13	292,130.97	294,967.90	3,379,287.17
Cash Outflows:													
Purchases	120,685.39	121,892.24	123,111.16	124,342.27	125,585.70	126,841.55	128,109.97	129,391.07	130,684.98	131,991.83	133,311.75	134,644.86	1,530,592.76
Staff Expenses	2,413.66	2,413.66	2,413.66	2,413.66	2,413.66	2,413.66	2,413.66	2,413.66	2,413.66	2,413.66	2,413.66	2,413.66	28,963.91
Motor vehicle expenses	1,838.98	1,838.98	1,838.98	1,838.98	1,838.98	1,838.98	1,838.98	1,838.98	1,838.98	1,838.98	1,838.98	1,838.98	22,067.74
Office expenses	920.64	920.64	920.64	920.64	920.64	920.64	920.64	920.64	920.64	920.64	920.64	920.64	11,047.66
Audit fees	1,500.00	-	-	-	-	-	-	-	-	-	-	-	1,500.00
Medical expenses	804.55	804.55	804.55	804.55	804.55	804.55	804.55	804.55	804.55	804.55	804.55	804.55	9,654.64
Water & Electricity	618.12	618.12	618.12	618.12	618.12	618.12	618.12	618.12	618.12	618.12	618.12	618.12	7,417.44
Fuel & Lubricants	824.16	824.16	824.16	824.16	824.16	824.16	824.16	824.16	824.16	824.16	824.16	824.16	9,889.92
Travelling expenses	1,236.24	1,236.24	1,236.24	1,236.24	1,236.24	1,236.24	1,236.24	1,236.24	1,236.24	1,236.24	1,236.24	1,236.24	14,834.88
Bank charges	640.46	640.46	640.46	640.46	640.46	640.46	640.46	640.46	640.46	640.46	640.46	640.46	7,685.55
Trading licence	187.54	187.54	187.54	187.54	187.54	187.54	187.54	187.54	187.54	187.54	187.54	187.54	2,250.47
Marketing and advertising	1,523.76	1,523.76	1,523.76	1,523.76	1,523.76	1,523.76	1,523.76	1,523.76	1,523.76	1,523.76	1,523.76	1,523.76	18,285.09
Overdraft Interest	-	-	-	-	-	-	-	-	-	-	-	-	-
Taxation	5,263.51	-	-	5,263.51	-	-	-	5,263.51	-	-	-	5,263.51	21,054.02
Total	138,457.00	132,900.35	134,119.27	140,613.89	136,593.80	137,849.66	139,118.08	145,662.68	141,693.09	142,999.94	144,319.86	150,916.48	1,685,244.09
Cash Changes	128,346.56	137,261.63	138,659.94	134,808.74	141,498.67	142,939.36	144,394.45	140,600.59	147,348.44	146,322.19	147,811.11	144,051.42	1,694,043.09
Cash brought forward	129,956.76	258,303.31	395,564.94	534,224.88	669,033.62	810,532.29	953,471.65	1,097,866.10	1,238,466.69	1,385,815.12	1,532,137.31	1,679,948.43	1,823,999.84
Balance Carried Forward	258,303.31	395,564.94	534,224.88	669,033.62	810,532.29	953,471.65	1,097,866.10	1,238,466.69	1,385,815.12	1,532,137.31	1,679,948.43	1,823,999.84	3,518,042.93

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DIRECTOR

[Signature]
28/03/2020

DATE