

BUSINESS PLAN FOR INVESTMENT ON AGRICULTURE PROJECTS

**TANFRESH AQUATIC COMPANY
LIMITED**

EXECUTIVE SUMMARY

TANFRESH AQUATIC COMPANY LIMITED is limited Company incorporated in Tanzania under the Company act of 2002. The Company was incorporated 07th January 2026 and bears Certificate of Incorporation No. 192514312.

TANFRESH AQUATIC COMPANY LIMITED will be located at Kingani village, Kisutu District, Coastal Region. The outreach Office will be located at Dar es Salaam.

Company Goals and Objectives:

In Summary **TANFRESH AQUATIC COMPANY LIMITED** aims to;

- Cultivate and process high-quality agricultural produce, including rice, cereals, vegetables, fruits, sugarcane, tobacco, spices, and other perennial and non-perennial crops.
- Engage in aquaculture and fishing activities, including marine and freshwater aquaculture, marine fishing, and freshwater fishing.
- Manage **TANFRESH AQUATIC COMPANY LIMITED** by human resource policies which encourage and reward individual and unified effort and achievement, provide training and personal development opportunities and create a working environment in which staff can feel a real sense of job involve
- Build relationships with investors and stakeholders in the agriculture and aquaculture sectors, while adopting best commercial practices and ethical standards in dealings with clients, suppliers, and partners.
- Represent persons at meetings of local, national and international organizations and bodies concerned with activities connected or associated with any of the business of the company, to provide services of all kinds to such organizations and bodies and to negotiate and enter into national and international agreements/standards relating to matter of concern or interest to the company.
- To enter into any commercial or other arrangements with authority, corporation, government, company or persons to obtain or enter into any legislation, orders, charters, contracts, decrees, rights, privileges, licenses, franchise, permits and concessions for any purpose and to carry out, exercise and comply with the same and to make prosecute and defend all steps, contacts, arrangements, negotiations, legal and other proceedings, compromises, arrangements and schemes and to do all other acts that shall at any time appear conducive or expedient for the advantage of the company.
- Adopt best commercial practice and ethical standards in dealing with clientele, suppliers of goods and services and other contacts.

The project will be managed and operated by **TANFRESH AQUATIC COMPANY LIMITED** is owned by Chinese citizens form China with the following share distribution;

NAME OF SHAREHOLDERS	NATIONALITY	SHARES%
LIN WENJIAO	Chinese	70%
LIN HONG	Chinese	30%

PURPOSE OF BUSINESS PLAN

The investment objective of this business plan is to establish and expand agricultural and farm produce activities in Coastal Region, Tanzania. The company will focus on sustainable cultivation and production of key crops such as rice, cereals, vegetables, fruits, sugarcane, and spices, alongside aquaculture and livestock farming. These activities will be carried out with a strong commitment to environmental stewardship, social responsibility, and best commercial practices.

In addition to cultivation, the company will engage in complementary activities including post-harvest crop management, seed processing, and wholesale trade of agricultural raw materials, food, beverages, and agricultural machinery. With the growing demand for locally produced agricultural and aquaculture products in Tanzania and across the East African region, the company is well-positioned to meet market needs.

The products of the company will be sourced sustainably, targeting both domestic and international markets to drive growth and profitability while maintaining a strong commitment to environmental and social values. The company will target both domestic and international markets

INDUSTRY OVERVIEW:

The agricultural industry in Tanzania is a critical sector, contributing significantly to the country's economy and providing employment for a large portion of the population. **TANFRESH AQUATIC COMPANY LIMITED** is positioning itself within this industry with a focus on mixed crop cultivation such as rice and other agricultural produce rice cultivation in the coastal region and expanding to other regions of Tanzania. The demand for high-quality agricultural products, particularly rice, is growing both domestically and internationally, driven by population growth and increasing food security concerns across East Africa.

In addition to rice cultivation, the company recognizes the potential in value-added agricultural activities, such as processing and exporting rice to meet the rising demand for staple foods. By adopting sustainable farming practices, **TANFRESH AQUATIC COMPANY LIMITED** aims to contribute to the region's food supply while maintaining environmental sustainability and social responsibility.

The company's operations will prioritize quality control throughout the agricultural production process. This will involve implementing rigorous standards for soil management, seed selection, crop monitoring, and post-harvest handling. By ensuring high-quality rice production, **TANFRESH AQUATIC COMPANY LIMITED** is well-positioned to capture a significant share of the domestic and international markets, contributing to the growth of Tanzania's agricultural sector and the broader economy.

MARKET ANALYSIS:

The target market for **TANFRESH AQUATIC COMPANY LIMITED** will focus on the cultivation and production of rice for both domestic and international markets. Tanzania has a growing population of approximately 65 million people, with rice being a staple food in many households. The demand for rice in Tanzania is expected to grow at a compound annual growth rate of 5% over the next five years, driven by population growth and increasing urbanization. The market for rice is projected to be worth over \$2 billion by 2028, offering substantial opportunities for growth and expansion.

Tanzania's agricultural sector is pivotal to its economy, with ongoing government efforts to improve infrastructure, energy, and irrigation systems. Fiscal spending on these projects has contributed to economic growth, which is anticipated to continue at a rate of 6.3% from 2021 to 2023. Tanzania's move from a low-income to a lower-middle-income country underscores the potential for agricultural investment, especially in key crops like rice. The government's initiatives to enhance the agricultural sector and expand export opportunities create a favorable environment for agricultural ventures

INVESTMENT OBJECTIVE:

The primary investment objective of **TANFRESH AQUATIC COMPANY LIMITED** is to establish a large-scale farming operation in Coastal Region and later expanding to other regions of Tanzania. The mission is to produce high-quality rice through sustainable farming practices that cater to both domestic consumption and export markets. In addition to rice cultivation, the company will explore opportunities to add value through rice processing and packaging, aiming to supply premium rice products to a growing market. By focusing on efficient production methods and market expansion, the company will contribute to Tanzania's agricultural development while ensuring profitability and sustainability.

PRODUCTS:

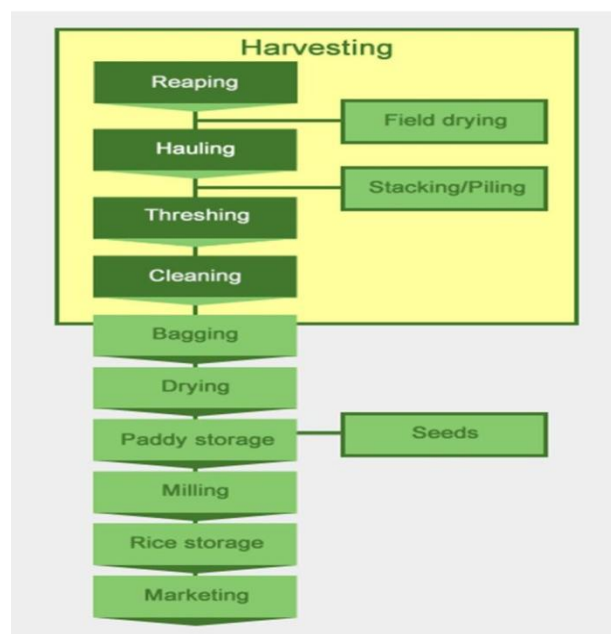
The core product of **TANFRESH AQUATIC COMPANY LIMITED** will be high-quality rice, cultivated using sustainable practices to meet the needs of consumers in Tanzania and across East Africa. The business will focus on producing rice varieties that are in high demand, ensuring that the end product meets international standards for quality and safety.

The process of rice production involves several critical stages, from land preparation and planting to harvesting, processing, and distribution. The company will adopt modern farming techniques and irrigation systems to maximize yield and ensure efficient water usage. Post-harvest, the rice will be processed and packaged to maintain its quality and extend its shelf life. Quality control will be integral to every step of the production process to ensure the rice meets both domestic and international standards

The basic process and production steps of rice production and processing typically involves the following steps:

- 1. Land Preparation:** The process begins with preparing the land for rice cultivation, which includes soil testing, plowing, leveling, and irrigating the fields. These steps are crucial to ensuring optimal growth conditions for the rice crop.
- 2. Seed Selection and Planting:** The company will select high-yield, disease-resistant rice varieties suitable for the region's climate. Planting will be conducted using advanced techniques to ensure even distribution and proper growth.
- 3. Crop Management:** Throughout the growing season, the company will monitor the crops for pests, diseases, and nutrient needs. This involves the use of sustainable farming practices such as integrated pest management and organic fertilizers to minimize environmental impact.
- 4. Harvesting:** When the rice reaches maturity, it will be harvested using modern machinery to reduce losses and ensure the rice is collected at the optimal time.
- 5. Post-Harvest Processing:** After harvesting, the rice will undergo cleaning, milling, and packaging. This process is critical to maintaining the quality of the rice and preparing it for the market. The company will invest in state-of-the-art processing equipment to ensure the final product is of the highest standard.
- 6. Quality Control:** Ensuring the quality of the rice is a priority. From planting to packaging, the company will implement rigorous quality control measures to meet safety and quality standards required for both local and export markets.

By focusing on these key stages, the company aims to produce rice that not only meets market demand but also contributes to the sustainable growth of Tanzania's agricultural sector.



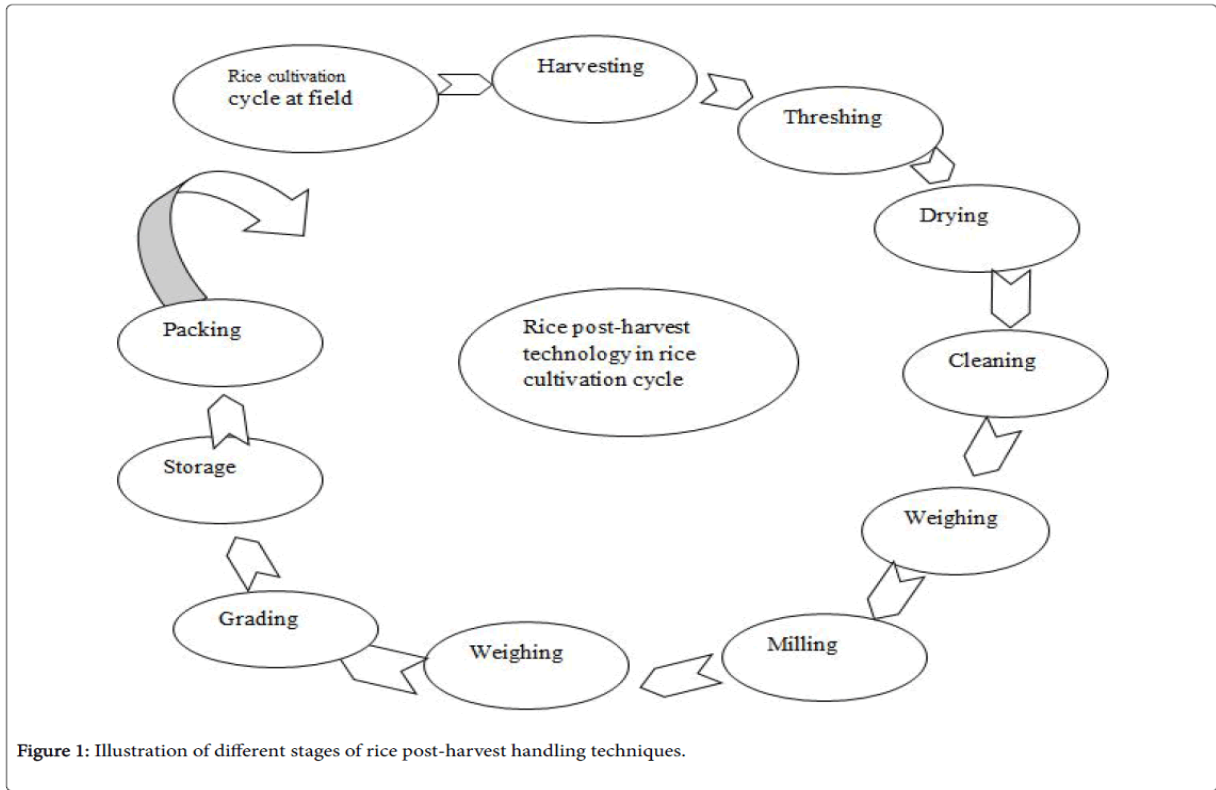
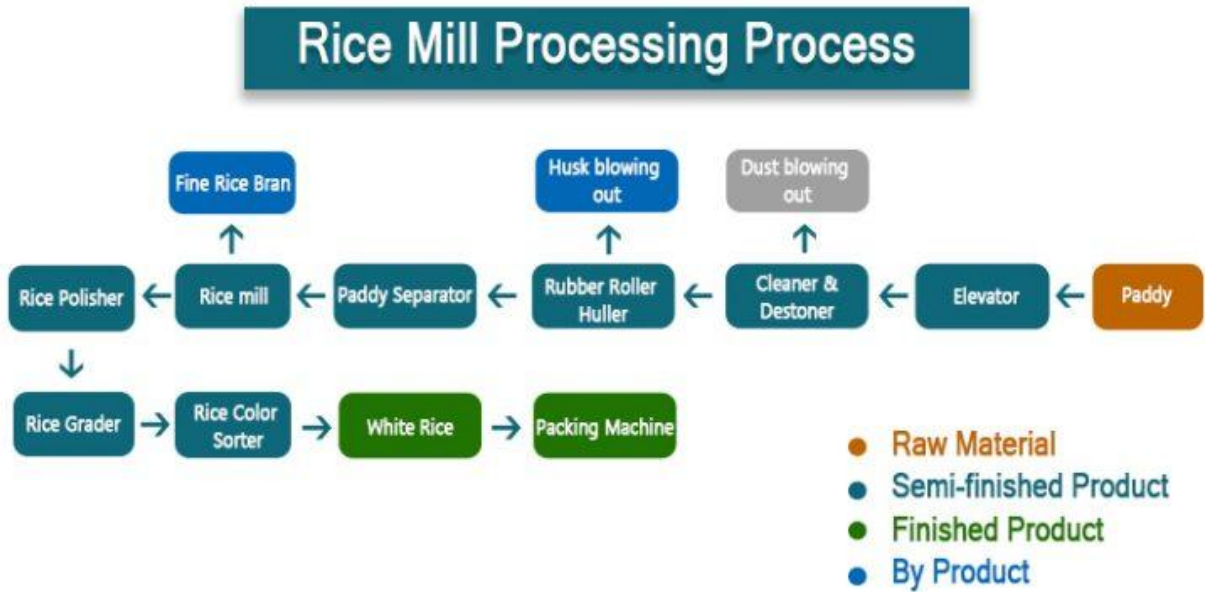


Figure 1: Illustration of different stages of rice post-harvest handling techniques.



Investment Costs and Sources of Finances:

The total investment required for the project is estimated around \$1 million. The funding will be an equity financing from shareholders.

JOB CREATION:

The proposed business in agricultural production and processing of rice is anticipated to generate over 150 direct jobs and an additional 300 indirect jobs within the supply chain and related industries. We will employ a diverse range of skilled and experienced personnel, including agronomists, agricultural technicians, production staff, and local workers to ensure efficient operations and adherence to high-quality standards. Furthermore, indirect employment opportunities will arise in areas such as transportation, raw material suppliers, and other support services, contributing to overall economic growth in the region.

Investment Funds Expenditure Breakdown:

The funds raised from the equity will be utilized as follows (USD):

Import:	\$400,000.00
Materials:	\$200,000.00
Vehicles:	\$100,000.00
Furniture & Fittings:	\$100,000.00
Pre-expenses:	\$100,000.00
Others:	\$100,000.00
Working capital:	\$ 100,000.00

OPERATIONS PLAN:

Location: **TANFRESH AQUATIC COMPANY LIMITED** will be headquartered in a strategic farm location that offers easy access to roads and urban areas.

Premises: Our office space will be designed with sustainability in mind, incorporating energy-efficient features and eco-friendly materials.

Equipment: We will invest in state-of-the-art agricultural equipment to ensure efficient production, processing and maintain high standards of quality rice and other agriculture produce.

Staffing: Our team will consist of experienced farmers, machine operators, project managers and skilled laborers who share our passion for innovation and sustainability.

MARKETING PLAN:

The marketing plan for rice production and processing will focus on the following strategies:

1. **Word of Mouth Marketing:** This strategy remains a powerful tool in the agricultural sector. Farmers and consumers alike rely on recommendations and hear-say when deciding where to purchase their rice. To ensure positive word of mouth, the company will maintain strong relationships with customers, delivering high-quality rice that exceeds expectations. Regular follow-ups and excellent customer service will be key to controlling the narrative and ensuring repeat business.
2. **Engaging Key Stakeholders:** Influential stakeholders such as agricultural cooperatives, distributors, and food retailers play a crucial role in the rice supply chain. The company will build strong partnerships with these stakeholders, showcasing the quality and sustainability of our rice products. This approach will position our rice as a top choice in both local and regional markets.
3. **Building a Reputable Brand:** Establishing a trusted brand is vital in the agricultural industry. The company will focus on building a strong reputation for producing high-quality rice that is both sustainably farmed and affordably priced. Our brand will become synonymous with reliability and excellence, making it the preferred choice for consumers and distributors alike.
4. **Utilizing Online Marketing:** In today's digital world, online marketing is essential even in agriculture. The company will leverage social media platforms such as Facebook, Instagram, and LinkedIn to reach potential customers, distributors, and partners. Additionally, the company will use targeted email marketing campaigns and online ads to promote its rice products to both local and international markets.

By implementing these strategies, the company aims to capture a significant share of the rice market, both domestically and abroad.

IMPLEMENTATION SCHEDULE:

The implementation schedule for the rice production and processing project is estimated to be 15 months, broken down as follows:

1. **Pre-Planting Phase: 2 Months**
 - This phase will involve selecting the appropriate site for rice cultivation, acquiring the land, and obtaining necessary permits and approvals from relevant authorities. Additionally, the company will conduct soil testing and finalize seed selection to ensure the best yield potential.
2. **Field Preparation and Infrastructure Setup: 2 Months**

- This phase will focus on preparing the land for rice cultivation, which includes plowing, leveling, and setting up irrigation systems. It will also involve the procurement and installation of necessary infrastructure such as water pumps, storage facilities, and machinery.

3. Cultivation Phase: 10 Months

- This phase will cover the entire rice cultivation process, from planting to harvesting. It includes crop management activities like irrigation, pest control, and monitoring crop growth. The duration accounts for the growth cycle of the rice crop and ensuring optimal conditions for a high yield.

4. Post-Harvest Processing and Commissioning Phase: 1 Month

- After harvesting, the rice will undergo post-harvest processing, including cleaning, milling, and packaging. This phase also includes testing and commissioning the processing equipment to ensure it operates efficiently and produces high-quality rice ready for the market.

By following this timeline, the company will establish and fully operationalize its rice production and processing facility within 15 months, ensuring a steady supply of rice to meet market demands.

FINANCIAL PROJECTION:

The financial projections for the rice cultivation process are as follows:

**TABLE 1
FINANCING**

<i>Financing</i>	\$
Owner's equity	
Cash	200,000
Contributed asset value	800,000
Total	1,000,000

**TABLE 2
INVESTMENT COST PLAN**

<i>COST INVESTMENT STRUCTURE</i>	\$
Current assets	
Working capital	140,000
Property and equipment	
Land	50,000
Building	600,000
Equipment	150,000
Furniture and fixtures	2,000

Motor Vehicles	20,000
Other	8,000
Pre- Expenses	30,000
Total assets	1,000.000

As shown in the cash flow statement, we expect to have a steady inflow of cash from sales in the next three years. Our outflow will mainly consist of inventory costs, employee salaries, rent and utilities and marketing and advertising expenses. The net cash flow and cumulative net cash flow are expected to increase annually due to the growth in sales and efficient operation of the business. We aim to achieve profitability within the first five years of operations and this projected cash flow statement shows that we are on track to achieving

These projections assume that the company will gradually increase production capacity and expand its customer base over the years. It also assumes that the cost of raw materials and operating expenses might have slightly variation.

It is important to note that these projections are only estimates and are subject to change based on market conditions, operating costs, and other factors.

CAPACITY OF THE PROJECT:

The proposed Agricultural production and processing of rice will have a production capacity of 60000 tons per annum. This will be achieved through the installation of modern machinery and equipment, utilizing the latest technology in the Agricultural industry. The plant will operate 24 hours a day, seven days a week, ensuring efficient production processes and meeting the growing demand for rice products in Tanzania and the East African region.

CONCLUSION:

Sustainable agricultural production and processing of rice involve practices that emphasize environmental responsibility and resource efficiency. By utilizing methods that minimize water usage, reduce chemical inputs, and promote soil health, rice cultivation can achieve lower environmental impact and enhance productivity. Implementing efficient processing techniques, such as energy-saving machinery and waste recycling, further contributes to sustainability by reducing energy consumption and environmental footprint.

The selection of sustainable practices and technologies in rice farming and processing is crucial for advancing agricultural development and ensuring long-term food security. Integrating sustainability into every stage of the rice production process, from field management to final processing, not only supports environmental conservation but also boosts economic viability by reducing operational costs and increasing market competitiveness.

As the business grows, we intend to hire knowledgeable and experienced staff that can provide exceptional customer service and technical advice. We will offer competitive hourly wages and benefits that include health and dental insurance, paid time off and retirement plans. Our employees will be an integral part of our business operations, working together to provide a seamless shopping experience for our customers.

TANFRESH AQUATIC COMPANY LIMITED

CASH FLOWS PROJECTION FOR FIVE YEARS FROM 2026 TO 2031

	Pre-Startup EST	,2027	2028	2029	2030	2031	Total
Cash on Hand (beginning of month)	\$ -	\$ 1,000,000	\$ 1,000,000	\$ 2,400,000	\$ 3,840,000	\$ 5,424,000	\$ 13,664,000
CASH RECEIPTS							
Cash Sales			\$ 1,000,000	\$ 1,000,000	\$ 1,100,000	\$ 1,210,000	\$ 4,310,000
Collections from CR accounts		\$ -	\$ 400,000	\$ 440,000	\$ 484,000	\$ 532,400	\$ 1,856,400
Estimated Capital for startup	\$ 500,000		\$ -	\$ -	\$ -	\$ -	\$ 500,000
Loan	\$ 500,000						\$ 500,000
TOTAL CASH RECEIPTS	\$ 1,000,000	\$ -	\$ 1,400,000	\$ 1,440,000	\$ 1,584,000	\$ 1,742,400	\$ 7,166,400
Total Cash Available (before cash out)	\$ 1,000,000	\$ 1,000,000	\$ 2,400,000	\$ 3,840,000	\$ 5,424,000	\$ 7,166,400	\$ 20,830,400

CASH PAID OUT							
Purchases other fixed		\$ -	\$ 7,200	\$ 7,920	\$ 8,712	\$ 9,583	\$ 33,415
Purchases vehicles		\$ 80,000	\$ -	\$ 41,000	\$ -	\$ -	\$ 121,000
Gross wages (exact withdrawal)		\$ 15,000	\$ 60,000	\$ 60,000	\$ 60,000	\$ 60,000	\$ 255,000
Payroll expenses (taxes,)		\$ 4,500	\$ 20,400	\$ 20,400	\$ 20,400	\$ 20,400	\$ 86,100
Supplies (office & operation.)		\$ 1,000	\$ 1,100	\$ 1,210	\$ 1,331	\$ 1,464	\$ 6,105
Repairs & maintenance		\$ 1,250	\$ M1,375	\$ 1,513	\$ 1,664	\$ 1,830	\$ 7,631
Advertising		\$ 150	\$ 165	\$ 182	\$ 200	\$ 220	\$ 916
Car, delivery & travel		\$ 1,800	\$ 1,980	\$ 2,178	\$ 2,396	\$ 2,635	\$ 10,989
Accounting & legal		\$ 4,500	\$ 4,950	\$ 5,445	\$ 5,990	\$ 6,588	\$ 27,473
Rent		\$ 36,000	\$ 36,000	\$ 36,000	\$ 36,000	\$ 36,000	\$ 180,000
Telephone & internet		\$ 120	\$ 132	\$ 145	\$ 160	\$ 176	\$ 733
Utilities		\$ 150	\$ 165	\$ 182	\$ 200	\$ 220	\$ 916
Insurance		\$ 21,200	\$ 21,412	\$ 21,626	\$ 21,842	\$ 22,061	\$ 108,141
Taxes (real estate, etc.)		\$ 240	\$ 240	\$ 240	\$ 240	\$ 240	\$ 1,200
Interest		\$ 75,000	\$ 75,000	\$ 75,000	\$ 75,000	\$ 75,000	\$ 375,000
Miscellaneous		\$ 200	\$ 220	\$ 242	\$ 266	\$ 293	\$ 1,221
SUBTOTAL	\$ -	\$ 241,110	\$ 230,339	\$ 273,282	\$ 234,400	\$ 236,710	\$ 1,215,840
Loan principal payment		\$ 750,000	\$ 750,000	\$ 750,000	\$ 750,000	\$ 750,000	\$ 2,431,681
Capital purchase (land)		\$ 100,000					\$ 4,829,946
Capital purchase (excavators)		\$ -	\$ 1,000,000	\$ 100,000	\$ -	\$ -	\$ 9,538,892
Owners' Withdrawal			\$ -	\$ -	\$ 10,000,000	\$ 12,500,000	\$ 18,736,684
TOTAL CASH PAID OUT	\$ -	\$ 1,091,110	\$ 1,980,339	\$ 1,123,282	\$ 10,984,400	\$ 13,486,710	\$ 36,753,042
Cash Position (end of month)	\$ 1,000,000	\$ (91,110)	\$ 419,661	\$ 2,716,718	\$ (5,560,400)	\$ (6,320,310)	\$ (15,922,642)