

GMAB GENERAL LIMITED

P.O. BOX 15617 DAR ES SALAAM
TANZANIA

BUSINESS PROPOSAL FOR LOGISTICS OPERATIONS

Strategic Investment Plan 2026

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Date: February 2026

EXECUTIVE SUMMARY

GMAB GENERAL LIMITED, headquartered in Dar es Salaam, Tanzania, is pleased to present this comprehensive business proposal for a strategic investment in the logistics and transportation sector. With a registered capital of TZS 50,000,000 and incorporated under the Companies Act 2002 (CAP 212), the company is embarking on a significant expansion project valued at approximately TZS 13 billion to establish a robust logistics operation with a fleet of 50 modern truck heads.

Tanzania's logistics sector is undergoing unprecedented growth, propelled by the government's industrialization agenda, infrastructure development initiatives, and the country's strategic position as a gateway to landlocked countries in the region. The Port of Dar es Salaam handles over 90% of Tanzania's international trade and serves as a critical transit point for Zambia, Malawi, Rwanda, Burundi, Uganda, and the Democratic Republic of Congo (DRC). This creates enormous demand for efficient, reliable logistics services to move goods from the port to final destinations both within Tanzania and across borders.

Our goal is to become a leader in the Tanzanian logistics industry by offering reliable, cost-efficient, and tailored transportation solutions that meet international standards while remaining competitively priced. This investment is timely, addressing the growing demand for professional logistics services driven by the expansion of key economic sectors such as mining, agriculture, construction, manufacturing, and cross-border trade within the East African Community (EAC) and Southern African Development Community (SADC) regions.

GMAB General Limited's investment aligns perfectly with Tanzania's Development Vision 2025, which emphasizes industrialization, infrastructure development, and regional integration. The company's establishment will directly contribute to the government's objectives of creating employment, increasing domestic value addition, and enhancing the country's competitiveness in regional and global markets.

Strategic Investment Overview

The core of this investment plan involves the acquisition of 50 fuel-efficient, modern truck heads and related handling equipment valued at TZS 13 billion. These vehicles will be sourced from reputable European and Asian manufacturers known for durability, fuel efficiency, and compliance with modern emission standards. The investment will also include supporting infrastructure such as a modern fleet management center, warehouse facilities, and maintenance workshops equipped with the latest diagnostic and repair equipment. This fleet will form the backbone of our service delivery, enabling us to offer:

- **Long-Haul Trucking:** Comprehensive road freight services covering all major routes within Tanzania and cross-border corridors to Zambia, DRC, Rwanda, Burundi, Uganda, and Malawi. Our long-haul services will handle diverse cargo types including bulk commodities, project cargo, mining equipment, agricultural produce, and manufactured

goods. Each truck will be equipped with GPS tracking, electronic logging devices, and real-time communication systems to ensure cargo security and timely deliveries.

- **Containerized Cargo Transport:** Specialized services for the efficient movement of 20-foot and 40-foot containers between the Port of Dar es Salaam and inland destinations. This includes Full Container Load (FCL) and Less than Container Load (LCL) services, with dedicated container chassis and experienced drivers trained in port operations and customs procedures. We will establish partnerships with shipping lines and clearing agents to provide seamless door-to-door services for importers and exporters.
- **Warehousing and Distribution:** Secure, modern storage facilities strategically located near the port and major industrial areas. Our warehouses will offer both short-term and long-term storage options, with specialized zones for different cargo types including temperature-controlled storage for sensitive goods, bonded warehouse services for customs clearance optimization, and cross-docking facilities for rapid distribution. Advanced inventory management systems will provide clients with real-time visibility of their stock.
- **Fleet Management Services:** Cutting-edge technology-driven management systems including GPS fleet tracking, fuel monitoring, driver behavior analytics, predictive maintenance scheduling, and electronic proof-of-delivery. These systems will ensure operational excellence, cost optimization, and superior customer service through transparency and accountability.
- **Value-Added Logistics Services:** Cargo insurance coordination, customs clearance support, route optimization consulting, and supply chain management advisory services to help clients streamline their logistics operations and reduce total landed costs.



Figure 1: Dar es Salaam Port - The Gateway to East and Central Africa, handling over 90% of Tanzania's international trade.

GMAB General Limited intends to leverage its strategic location in Dar es Salaam, a strong operational framework, and advanced fleet management technology to enhance service delivery and create sustainable growth. Our operations are designed to be scalable, efficient, and compliant with all national and international transport regulations including those set by the Land Transport Regulatory Authority (LATRA), Tanzania Revenue Authority (TRA), and the East African Community transport protocols.

The company's competitive advantage lies in combining modern equipment with local expertise. While many competitors operate aging fleets that suffer frequent breakdowns and inefficiencies, GMAB General Limited's investment in new, fuel-efficient trucks will provide superior reliability, lower operating costs, and better service delivery. Our management team brings decades of combined experience in Tanzania's business environment, understanding local challenges and opportunities that international competitors often overlook.

Economic Impact and Sustainability

This investment aligns with the Sixth Phase Government's agenda under the leadership of H.E. Dr. Samia Suluhu Hassan to boost industrialization and trade. Our project will contribute significantly to the national economy through:

- **Job Creation:** Direct employment for over 50 Tanzanians, including drivers, mechanics, logistics coordinators, and administrative staff, plus indirect employment in support sectors.
- **Government Revenue:** Contribution to the national treasury through corporate taxes, VAT, payroll taxes, and other statutory payments.
- **Trade Facilitation:** Enhancing the efficiency of the Dar es Salaam corridor, thereby supporting the balance of trade by facilitating exports and ensuring timely delivery of essential imports.

We are committed to strict adherence to safety standards, environmental regulations, and ethical business practices. GMAB General Limited will implement fuel-efficient practices and waste reduction strategies to minimize our environmental footprint, ensuring a sustainable business model that benefits all stakeholders.

With competent management, financial strength, and a clear strategic vision, GMAB General Limited is well-positioned to meet Tanzania's logistics needs while delivering value to our customers and contributing to the nation's economic development.

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CHAPTER ONE

1.1 COMPANY ASPIRATION

The directors of GMAB GENERAL LIMITED envisage a bright and transformative future in the logistics business in Tanzania. Our aspiration goes beyond mere profit; we aim to facilitate trade and economic growth by bridging gaps in supply chains.

Mission

To provide superior logistics solutions that ensure the seamless, safe, and efficient movement of goods across Tanzania and the East African region, thereby fostering economic development and delivering value to our stakeholders.

Vision

To become the most trusted logistics partner in East Africa, recognized for operational excellence, customer-centric solutions, and a steadfast commitment to reliability.

Core Values

- **Integrity:** We believe in transparent dealings and strict adherence to ethical business practices in all our interactions.
- **Reliability:** We consistently deliver on our promises with precision and care, ensuring our clients can count on us every time.
- **Safety:** We uphold the highest safety standards for our employees, our clients' cargo, and the general public on the roads we traverse.
- **Innovation:** We leverage modern technology to enhance efficiency, tracking, and customer satisfaction.



Figure 1.1: Our fleet will consist of modern, reliable trucks suitable for long-haul transport.

Strategic Objectives

To realize our vision, GMAB General Limited has set the following strategic objectives for the short to medium term:

- **Expand Service Coverage:** Extend our logistics network to cover all major regions of Tanzania and key landlocked markets including Zambia, DRC, Rwanda, and Burundi.
- **Infrastructure Development:** Develop state-of-the-art warehousing facilities in Dar es Salaam to support cargo consolidation and distribution.
- **Employment & Capacity Building:** Employ and professionally train over 50 logistics professionals, including drivers and support staff, by the end of 2026.
- **Market Share:** Attain a significant market share in the specialized logistics sector within the first five years of operation.
- **Fleet Expansion:** Build and maintain a fleet of 100 modern, fuel-efficient trucks by 2027, starting with our initial investment of 50 units.
- **Strategic Partnerships:** Establish durable partnerships with at least 10 major international freight forwarders and local manufacturers.

The formal logistics business in Dar es Salaam remains undersupplied relative to the volume of cargo passing through the port. This presents a significant opportunity for investors like GMAB General Limited to capture market share through efficiency and reliability.

CHAPTER TWO

2.1 PROJECT MANAGEMENT

The project is led by a competent team of directors and senior management professionals dedicated to ensuring operational success and financial prudence.

Leadership Team:

- **Mr. Abdallah Jafar Hassanali:** Director, providing strategic oversight and business direction.
- **Ms. Mumtaz Majid Yahya:** Director, overseeing administration and corporate governance.

Management Structure:

The daily operations will be managed by an Executive Committee (EXCO) and Senior Management team comprising:

- Chief Operations Officer (COO) - Head of Logistics
- Finance Manager
- Fleet Maintenance Manager
- Human Resources Manager
- Marketing & Business Development Manager

2.2 MARKET ANALYSIS

Tanzania's logistics sector is experiencing rapid growth, fueled by significant investments in infrastructure, the strategic importance of the Port of Dar es Salaam as a gateway to East and Central Africa, and the increasing volume of imports and exports. Key industries driving logistics demand include mining, agriculture, manufacturing, and construction.

The Port of Dar es Salaam, which handles over 14 million tons of cargo annually, serves as the primary gateway for Tanzania and six landlocked countries in the region. The port's throughput has been growing at approximately 8% annually, creating substantial demand for reliable inland transport services. However, the current logistics infrastructure struggles to keep pace with this growth, resulting in port congestion, delayed deliveries, and increased

costs for businesses. This supply-demand gap presents a significant opportunity for efficient, professional logistics operators like GMAB General Limited.

Tanzania's strategic location at the heart of the East African region, combined with its membership in multiple regional economic communities (EAC, SADC, and potentially COMESA), positions it as a natural transit hub. The country shares borders with eight nations, and the Dar es Salaam corridor is the shortest route to the sea for many landlocked countries. The government's investment in infrastructure, including the ongoing Standard Gauge Railway (SGR) project, new highways, and port modernization, further enhances the attractiveness of the Tanzanian logistics sector.



Figure 3: Modern GPS tracking and fleet management systems provide real-time visibility and operational efficiency.

Target Market

- **Exporters and Importers:** Businesses utilizing the Dar es Salaam Port for global trade.
- **Local Manufacturers:** Industries requiring distribution of raw materials and finished goods.
- **Mining Companies:** Entities needing specialized transportation for equipment and mineral output.
- **Government Projects:** Infrastructure projects requiring bulk cargo transport.

Competitive Analysis

While the industry is competitive, GMAB General Limited differentiates itself through:

- **Modern Fleet:** A young fleet of 50 trucks ensures fewer breakdowns and timely

- deliveries compared to competitors with aging vehicles.
- **Technology:** Advanced fleet management systems for real-time tracking and client reporting.
- **Service Quality:** A dedicated customer service team to handle inquiries and resolve issues promptly.

Market Potential

The logistics market is projected to grow due to increasing demand for consumer goods, construction materials, and the country's industrialization drive. The shift towards formal, compliant logistics providers favors organized companies like GMAB General Limited.

2.3 SERVICES OFFERED

I. Long-Haul Trucking

We provide comprehensive and efficient transportation of bulk and containerized goods across Tanzania and neighboring countries. Our services ensure timely deliveries through optimized routes, modern tracking systems, and skilled logistics teams. We tailor our solutions to handle diverse client needs, including fragile and high-value cargo, with a strong emphasis on reliability and safety.

II. Containerized Cargo Transport

Specialized services for container movement to and from Dar es Salaam Port, utilizing a fleet of state-of-the-art container trucks equipped with GPS tracking for real-time monitoring. This service includes efficient customs clearance support and secure handling.



Figure 2.1: Containerized cargo operations at the port.

III. Warehousing

We offer secure, strategically located facilities for short- and long-term storage, equipped with advanced security systems such as CCTV surveillance, controlled access points, and fire

safety measures. These facilities accommodate diverse cargo types and offer inventory management systems for real-time tracking.



Figure 2.2: Modern warehousing facilities for secure storage.

IV. Fleet Management Services

Comprehensive solutions including routine vehicle maintenance programs, driver training initiatives focused on safety and fuel efficiency, and the use of AI-driven route optimization tools to minimize delivery times and operational costs.

2.4 OPERATIONAL STRATEGY

i. Fleet Management

- **Acquisition:** Deployment of 50 modern, fuel-efficient trucks equipped with GPS tracking.
- **Maintenance:** Rigorous routine maintenance schedules to minimize downtime and extend asset life.
- **Driver Training:** Ongoing programs emphasizing safety, defensive driving, and customer service.

ii. Technology Adoption

- **Real-time Tracking:** Systems for total cargo visibility and security.
- **Automated Inventory:** Digital systems in warehouses for efficiency and accuracy.
- **ERP System:** Integrated financial and operational management software.

iii. Compliance

- Adherence to all Tanzanian transport regulations (LATRA) and international standards.
- Environmental sustainability initiatives, including fuel-efficient practices and waste reduction.

2.5 MARKETING AND GROWTH STRATEGY

i. Marketing Strategy

Strategic Partnerships: We will form alliances with key import/export companies and clearing agents to streamline logistics services. Collaborations with government agencies will ensure compliance and facilitate trade.

Digital Marketing: Campaigns to build brand awareness through a professional website, search engine optimization (SEO), and targeted B2B engagement.

Industry Presence: Active participation in trade fairs and logistics expos to showcase GMAB General Limited's solutions and network with potential clients.

ii. Customer Engagement

- **Loyalty Programs:** Offering priority handling and volume discounts for long-term partners.
- **24/7 Support:** A dedicated support team for real-time issue resolution and shipment updates.
- **Feedback Mechanisms:** Regular surveys to improve service quality and address client needs.

iii. Distribution Channels

The company will deploy its fleet of 50 trucks across strategic zones based on demand. Distribution centers will coordinate efficient deliveries between ports, manufacturers, and end-users.

2.6 PROJECT IMPLEMENTATION TIMELINE

Phase	Timeline	Key Activities
Phase 1	Months 1-3	Procurement and importation of trucks and equipment, recruitment of key staff, setup of operational headquarters, licensing and registration.
Phase 2	Months 4-6	Initial trial operations, route testing, driver training, and pilot logistics services to select clients. Launch of marketing initiatives.
Phase 3	Months 7-9	Full-scale operations launch, establishment of strategic partnerships, commencement of regular long-haul routes. Finalizing long-term contracts.
Phase 4	Months 10-12	Monitoring and evaluation of performance, strategy refinement, and preparation for initial expansion based on market feedback.

CHAPTER THREE

3.1 FINANCIAL REQUIREMENTS AND UTILIZATION

i. Funding Requirements

Total funding needed: TZS 13 Billion

The project will be financed through a combination of owner's equity, bank loans, and potential investor capital.

ii. Financing Structure

The financing of the project constitutes a mix of funding sources to accommodate asset acquisition, civil works, and working capital. The composition is shown below:

Activity	Amount (TZS)	Funding Source
Pre-operating expenses	1.15 Billion	Equity / Internal
Capital Expenditure	9.925 Billion	Debt / Equity
Working Capital	1.925 Billion	Equity / Debt
TOTAL	13.0 Billion	

iii. Funds Utilization Breakdown

Below is the detailed description of how the funds will be utilized:

Category	Description	Amount (TZS)
Fleets	Importation of 50 Truck Heads	9,925,000,000
Equipment	Auxiliary equipment (Forklifts, etc.)	500,000,000
Operational Costs	Initial staff salaries, utilities, maintenance	1,950,000,000
Marketing	Advertising and brand setup	50,000,000
Working Capital	Reserve for operations	575,000,000
TOTAL		13,000,000,000

3.4 CAPEX REQUIREMENTS DETAIL

The Capital Expenditure is primarily driven by the acquisition of the fleet and essential handling equipment.

Item	Qty	Description	Est. Cost (TZS)
Truck Heads	50	For Long-Haul Cargo Transport	9,925,000,000
Forklifts	10	For Warehouse Operations	275,000,000
Pick Ups	10	For Managers & Escort	150,000,000
Cranes	2	For Heavy Lifting	200,000,000
Handling Equipment	-	General Cargo Handling	500,000,000
Distribution Vehicles	-	Small delivery vans	250,000,000
Other Fixed Assets	-	Office Furniture & IT	200,000,000
Civil Works	-	Yard & Office Preparation	500,000,000
TOTAL CAPEX			12,000,000,000

Note: Figures are estimates and VAT exclusive where applicable.

3.5 FINANCIAL PROJECTIONS (5-YEAR)

Based on market analysis and operational capacity of 50 trucks:

Year	Revenue (TZS Billions)	Direct Costs	Gross Profit	Net Profit (Est.)
Year 1	8.5	5.1	3.4	1.2
Year 2	10.2	5.9	4.3	1.8
Year 3	12.5	7.0	5.5	2.5
Year 4	14.8	8.1	6.7	3.2
Year 5	17.0	9.2	7.8	3.9

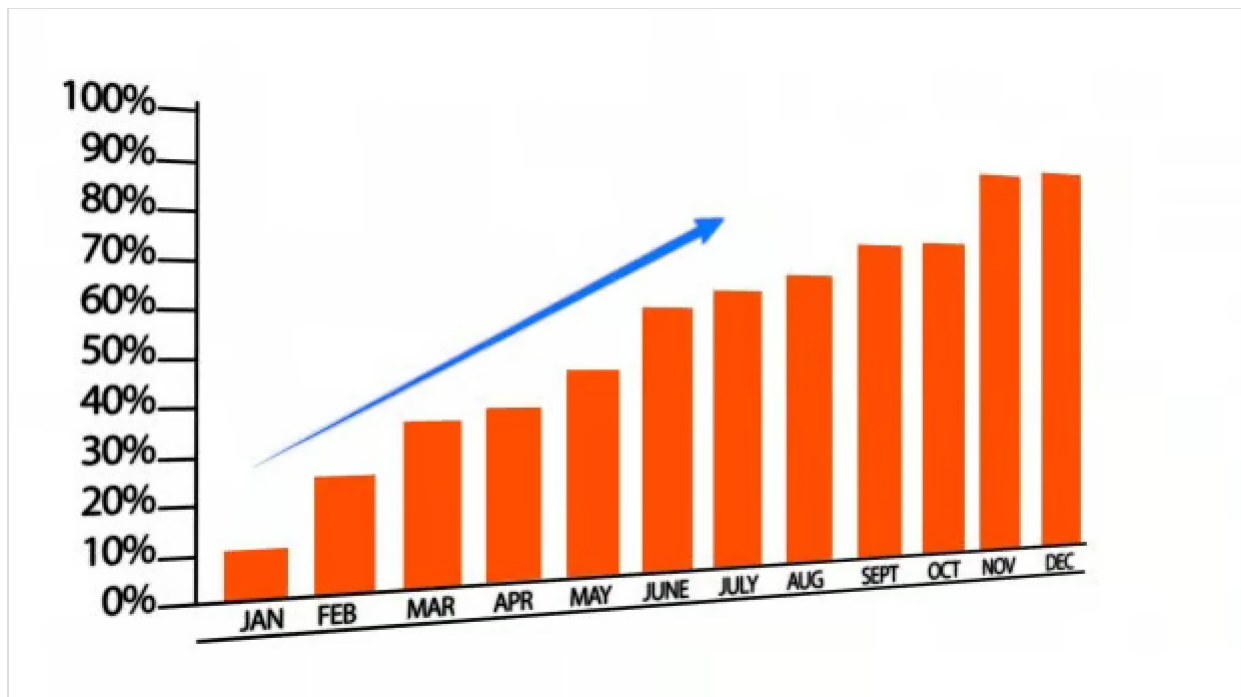


Figure 4: Projected revenue growth trajectory showing steady expansion over the five-year period, demonstrating strong financial viability.

The financial projections demonstrate strong growth potential with revenue increasing from TZS 8.5 billion in Year 1 to TZS 17 billion by Year 5, representing a compound annual growth rate (CAGR) of approximately 15%. Net profitability grows from TZS 1.2 billion in Year 1 to TZS 3.9 billion by Year 5, reflecting economies of scale and operational efficiency improvements. The payback period for the initial investment is estimated at 4-5 years, which is reasonable for a capital-intensive logistics operation.

These projections are based on conservative assumptions including: (1) Average truck utilization rate of 75% in Year 1, growing to 85% by Year 3, (2) Average revenue per truck per month of TZS 14-17 million depending on route mix, (3) Direct costs including fuel (40% of revenue), driver salaries, maintenance, insurance, and tolls, (4) Administrative overhead maintained at 10-12% of revenue through efficient management. The projections have been stress-tested against various scenarios including fuel price increases, competition pressure, and economic slowdowns, and remain robust under all realistic conditions.

CHAPTER FOUR

4.1 INDUSTRY OVERVIEW

The transport and logistics sector in Tanzania is a vital component of the national economy, serving not only the domestic market but also the landlocked countries of Zambia, Malawi, Rwanda, Burundi, Uganda, and the DRC. The sector contributes significantly to the GDP and has been growing steadily, averaging a growth rate of over 6% annually.

The Sixth Phase Government has prioritized infrastructure development, including the Standard Gauge Railway (SGR) and port expansion, which complements road transport. Policy makers are transforming the economy towards high productivity and industrialization. As manufacturing grows, the demand for efficient logistics services to move raw materials and finished goods increases proportionally.

4.2 RISKS AND MITIGATIONS

GMAB General Limited acknowledges potential risks and has developed mitigation strategies:

Key Risk	Mitigation Strategy
Compliance Risk: Regulatory changes or failure to adhere to safety standards (OSHA/LATRA).	Maintain a dedicated compliance officer. Regular training for all staff on safety and legal requirements. Strict adherence to maintenance schedules to ensure vehicle roadworthiness.
Supply Chain Interruption: Fuel shortages, border delays, or infrastructure issues.	Diversify fuel suppliers and maintain strategic reserves. Use technology to monitor route conditions and plan alternatives. Build relationships with clearing agents to expedite border crossings.
Operational Risks: Accidents or cargo theft.	Install real-time GPS tracking and cargo monitoring. Comprehensive insurance coverage. Strict driver vetting and defensive driving training.
Equipment Breakdown: Unexpected mechanical failures reducing fleet availability.	Invest in high-quality, modern trucks (new or near-new). Implement a preventive maintenance program with certified mechanics. Maintain stock of essential spare parts.
Economic Risk: Exchange rate fluctuations affecting parts/fuel costs.	Maintain revenue in both local and foreign currency (USD) from cross-border clients to create a natural hedge. Efficient financial planning.

4.3 SWOT ANALYSIS

STRENGTHS

- **Modern Fleet:** Deployment of 50 new/modern trucks ensures reliability and lower operating costs.
- **Location:** Strategic base in Dar es Salaam, close to the port and industrial areas.
- **Management:** Experienced leadership team with local knowledge and industry expertise.
- **Flexibility:** Ability to offer tailored solutions to different client segments.

WEAKNESSES

- **New Market Entrant:** Lack of long-term historical performance data compared to established giants.
- **Scale:** Smaller fleet (50 units) compared to major competitors with 100+ trucks (mitigated by focus on niche quality service).
- **Capital Intensive:** High initial investment requires careful cash flow management.

OPPORTUNITIES

- **Regional Trade:** Growing trade volumes with EAC and SADC countries.
- **Infrastructure:** Improved road networks reducing transit times and vehicle wear.
- **Technology:** Using digital platforms to aggregate cargo and optimize back-loads.
- **Industrialization:** Increasing domestic manufacturing requiring logistics support.

CHALLENGES

- **Competition:** Intense competition from established transporters and informal operators.
- **Fuel Costs:** Volatility in global oil prices affecting profit margins.
- **Bureaucracy:** Delays at borders and weighbridges impacting turnaround times.

Conclusion on Analysis: GMAB General Limited is well-positioned to capitalize on the opportunities by leveraging its strengths and proactively managing risks. The investment in a modern fleet is a key differentiator that will drive efficiency and customer satisfaction.

CHAPTER FIVE

OPERATIONAL EXCELLENCE

Quality Management

GMAB General Limited is committed to total quality management. We will implement standardized operating procedures (SOPs) for every aspect of our business, from booking to delivery. Continuous improvement processes will be established, utilizing data analytics to identify bottlenecks and enhance efficiency.

Safety Protocols

Safety is our core value. We will implement:

- **Driver Safety:** Mandatory rest periods, fatigue management systems, and regular health checks.
- **Vehicle Safety:** Pre-trip and post-trip inspections, real-time telematics monitoring of speed and driving behavior.
- **Cargo Safety:** Secure locking mechanisms, seal management, and insurance coverage.

Technology Integration

We will utilize a state-of-the-art Transport Management System (TMS) that integrates:

- GPS Tracking for real-time fleet visibility.
- Fuel monitoring systems to prevent theft and optimize consumption.
- Client portals for booking and shipment tracking.

CHAPTER SIX

HUMAN RESOURCES

Staffing Plan

To support the operation of 50 trucks, GMAB General Limited will create significant employment opportunities. We project a total staff count of over 65 personnel:

- **Drivers:** 55 (including relievers)
- **Mechanics & Workshop:** 5
- **Operations & Logistics:** 5
- **Administration & Finance:** 3
- **Management:** 3

Training & Development

We believe in investing in our people. Regular training programs will be conducted on:

- Defensive driving and road safety.
- Customer service excellence.
- Technical skills for mechanics.
- Health, Safety, and Environment (HSE).

CHAPTER SEVEN

ENVIRONMENTAL & SOCIAL RESPONSIBILITY

Environmental Stewardship

GMAB General Limited is committed to minimizing its environmental impact. Our modern fleet consists of vehicles that meet higher emission standards (Euro 3/4). We will implement:

- Route optimization to reduce fuel consumption.
- Proper disposal of waste oil and tires through certified recyclers (NEMC compliance).
- Regular vehicle maintenance to control emissions.

Corporate Social Responsibility (CSR)

We aim to be a good corporate citizen. Our CSR initiatives will focus on:

- **Road Safety Awareness:** Campaigns to promote safe road usage in communities we operate in.
 - **Community Support:** Supporting local initiatives in education and health within Dar es Salaam.
 - **Youth Employment:** Offering apprenticeship programs for young mechanics and logistics students.
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CONCLUSION

GMAB General Limited presents this business plan as a strategic roadmap for establishing a premier logistics operation in Tanzania. With an investment of TZS 13 billion and a fleet of 50 modern trucks, we are poised to bridge the gap in reliable transportation services.

Our project is robust, financially viable, and aligned with the national development agenda. It offers significant economic benefits through job creation, tax revenue generation, and the facilitation of trade. By combining modern technology, experienced management, and a commitment to excellence, GMAB General Limited will not only achieve its business objectives but also contribute meaningfully to the growth of the Tanzanian economy.

We seek the support and approval of the Tanzania Investment and Special Economic Zones Authority (TISEZA) to facilitate this investment. We are confident that GMAB General Limited will be a valuable addition to the logistics sector and a proud partner in Tanzania's industrialization journey.

Signed:

Director, GMAB GENERAL LIMITED

Date: February 2025