

MAWIBHO BEVERAGE S&D COMPANY LIMITED.

FIVE YEARS BUSINESS PLAN.

EXECUTIVE SUMMARY

Mawibho Beverage S&D Company Limited is a fast-growing beverage distribution company operating across **Tanzania Mainland and Zanzibar**. The company is engaged in the **wholesale and retail distribution of beverages**, serving a wide range of customers that include retailers, wholesalers, hospitality businesses, and end consumers. Through its dual distribution model, Mawibho Beverage S&D Company Limited has established a strong and expanding presence within the Tanzanian beverage market.

The company's core business focuses on the efficient sourcing, distribution, and sale of high-quality beverage products, ensuring consistent availability and competitive pricing across its operating regions. Mawibho Beverage S&D Company Limited leverages a well-organized supply chain, reliable logistics, and strategic distribution networks to meet growing market demand in both urban and semi-urban areas. Its operations are designed to ensure timely delivery, product integrity, and strong customer relationships.

Mawibho Beverage S&D Company Limited has demonstrated rapid growth driven by increasing beverage consumption, expanding retail networks, and a strong commitment to customer service excellence. The company's wholesale operations support small and medium-sized retailers by providing bulk supply solutions, while its retail model enables direct engagement with consumers and enhances brand visibility in key markets.

With operations spanning Tanzania Mainland and Zanzibar, Mawibho Beverage S&D Company Limited benefits from broad market coverage and regional diversification. This geographic reach strengthens the company's resilience, market competitiveness, and ability to respond to shifting consumer preferences and demand patterns.

The company is guided by a vision of becoming a leading beverage distribution partner in Tanzania by emphasizing reliability, efficiency, and sustainable business practices. Mawibho Beverage S&D Company Limited prioritizes long-term partnerships with suppliers and customers, continuous operational improvement, and compliance with all applicable regulatory and quality standards.

Looking ahead, Mawibho Beverage S&D Company Limited is well-positioned for continued growth through expansion of its distribution network, enhancement of logistics capabilities,

and diversification of its product portfolio. Its strong market momentum, customer-focused approach, and strategic presence across Tanzania Mainland and Zanzibar position the company as a competitive and dependable player in the Tanzanian beverage industry.

Vision Statement

To be a leading and trusted beverage distribution company in Tanzania, recognized for excellence in wholesale and retail services, strong market presence across Tanzania Mainland and Zanzibar, and commitment to sustainable growth and customer satisfaction.

Mission Statement

To efficiently distribute quality beverage products through reliable wholesale and retail networks, delivering value to customers, partners, and communities by ensuring product availability, competitive pricing, operational excellence, and exceptional customer service across Tanzania Mainland and Zanzibar.

MAIN OBJECTIVES.

- To Expand Market Coverage

To strengthen and expand the company's distribution network across Tanzania Mainland and Zanzibar, increasing accessibility of beverage products in both urban and semi-urban markets.

- To Grow Wholesale and Retail Operations

To enhance both wholesale and retail business models in order to serve a diverse customer base, improve sales volumes, and maximize market penetration.

- To Ensure Efficient Distribution and Logistics

To maintain a reliable and cost-effective supply chain that ensures timely delivery, proper handling, and consistent availability of beverage products.

- To Build Strong Customer Relationships

To develop long-term partnerships with retailers, wholesalers, hospitality businesses, and end consumers through dependable service, competitive pricing, and responsive customer support.

- To Achieve Sustainable Business Growth

To increase revenue and profitability through operational efficiency, market expansion, and strategic planning while maintaining financial stability.

- To Maintain High Quality and Compliance Standards

To ensure all products distributed meet regulatory, safety, and quality standards as required by Tanzanian authorities and industry regulations.

- To Strengthen Brand Presence and Reputation

To establish Mawibho Beverage S&D Company Limited as a trusted and recognizable brand in the beverage distribution industry.

- To Invest in People and Operations

To develop skilled personnel, improve internal systems, and adopt modern business practices that enhance productivity and service delivery.

- To Promote Ethical and Responsible Business Practices

To operate with integrity, transparency, and accountability while contributing positively to the communities in which the company operates

CORE VALUES

- Customer Focus

We place our customers at the center of everything we do by delivering reliable service, quality products, and responsive support that meets their needs and expectations.

- Integrity and Transparency

We conduct our business with honesty, accountability, and fairness, building trust with customers, suppliers, employees, and stakeholders.

- Reliability and Efficiency

We are committed to timely delivery, consistent product availability, and efficient operations across our wholesale and retail distribution networks.

- Quality Excellence

We uphold high standards in product handling, storage, and distribution to ensure all beverages meet regulatory and quality requirements.

- Growth and Innovation

We embrace continuous improvement, innovation, and adaptability to expand our market presence and respond effectively to changing customer and industry needs.

- Teamwork and Professionalism

We value collaboration, respect, and professionalism, fostering a positive work environment that empowers our employees to perform at their best.

- Sustainability and Responsibility

We are committed to responsible business practices that support long-term economic growth, environmental awareness, and positive community impact.

PRODUCTS AND SERVICES

1. Detailed Description of Products and Services

Mawibho Beverage S&D Company Limited operates as a beverage sales and distribution company, offering a wide range of beverage products through **wholesale and retail channels** across **Tanzania Mainland and Zanzibar**.

a) Beverage Products

The company deals in the distribution and sale of various beverage categories, which include:

- **Non-alcoholic beverages**, such as soft drinks, bottled water, juices, and energy drinks
- **Alcoholic beverages**, distributed in compliance with all applicable Tanzanian laws and regulations
- **Packaged beverages** in different sizes suitable for retailers, hospitality businesses, and individual consumers

Products are sourced from reputable manufacturers and suppliers, ensuring consistent quality, safety, and market acceptance.

b) Wholesale Distribution Services

Mawibho Beverage S&D Company Limited supplies beverages in bulk quantities to:

- Retail shops and supermarkets
- Bars, restaurants, hotels, and entertainment venues
- Wholesalers and sub-distributors

Wholesale services are designed to support customers with **competitive pricing, reliable stock availability, and efficient delivery schedules.**

c) Retail Sales Services

Through its retail outlets and points of sale, the company provides direct access to beverages for end consumers. This retail model enhances customer convenience, improves brand visibility, and allows the company to respond quickly to consumer preferences and demand trends.

d) Logistics and Supply Chain Support

The company manages storage, inventory handling, and transportation to ensure proper product handling, timely delivery, and minimal stock disruptions across both operating regions.

2. Unique Selling Proposition (USP)

Mawibho Beverage S&D Company Limited differentiates itself in the beverage distribution market through the following key strengths:

- Dual Wholesale and Retail Model

The company's integrated business model allows it to serve multiple market segments efficiently, ensuring broader market reach and stable revenue streams.

- Wide Geographic Coverage

Operating in both Tanzania Mainland and Zanzibar provides strong market penetration, regional diversification, and access to a larger customer base.

- Reliable and Efficient Distribution Network

Strong logistics and inventory management ensure consistent product availability and timely delivery.

- Customer-Centric Approach

The company emphasizes long-term customer relationships through responsive service, flexible ordering options, and competitive pricing.

- Fast-Growing and Market-Responsive

Mawibho Beverage S&D Company Limited adapts quickly to market demand, consumer preferences, and seasonal trends, enabling sustained growth.

3. Product Lifecycle and Future Development Plans

a) Current Lifecycle Stage

Mawibho Beverage S&D Company Limited is currently in a **growth stage**, characterized by:

- Increasing sales volumes
- Expanding distribution networks
- Rising brand recognition in the Tanzanian beverage market

b) Short-Term Development Plans

- Expansion of wholesale customer base in underserved regions
- Improvement of logistics capacity, including transportation and warehousing
- Strengthening supplier partnerships to ensure consistent product supply

c) Medium-Term Development Plans

- Introduction of additional beverage brands and product categories
- Expansion of retail outlets and strategic sales points
- Adoption of digital tools for inventory management, sales tracking, and customer engagement

d) Long-Term Development Plans

- Establishment of Mawibho Beverage S&D Company Limited as a leading national distributor
- Exploration of private-label or exclusive distribution arrangements
- Investment in sustainable operations such as efficient logistics and environmentally responsible practices

MARKET & INDUSTRY ANALYSIS

1. Industry Overview and Trends

The beverage industry in Tanzania is a dynamic and expanding sector, driven by rising population levels, increasing urbanization, and growing consumer spending power. The market encompasses a broad range of beverages, including **non-alcoholic drinks (soft drinks, bottled water, juices, energy drinks)** and **alcoholic products**, all supported by a network of manufacturers, importers, distributors, retailers, and hospitality outlets.

Key Industry Trends:

- **Rising Consumption Demand:** Both urban and semi-urban areas in Tanzania are witnessing increasing consumption of packaged beverages driven by lifestyle changes, rising disposable incomes, and an expanding young population.
- **Expansion of Retail Channels:** Modern retail formats (supermarkets, convenience stores, and wholesale chains) are growing, presenting new distribution channels beyond traditional shops.
- **Growing Tourism and Hospitality Sector:** Tanzania's tourism industry contributes significantly to beverage demand through hotels, bars, and restaurants, particularly in regions like Arusha, Dar es Salaam, and Zanzibar.
- **Health and Wellness Preferences:** Increasing consumer interest in healthier beverage options, such as bottled water and low-sugar drinks, is shaping product portfolios and supplier strategies.
- **Supply Chain Improvements:** Enhanced logistics and distribution efficiency are enabling faster market reach and better stock management across regions.

2. Target Market Demographics & Behaviour

Mawibho Beverage S&D Company Limited's target market spans several key customer segments:

a) Retailers

- Small and medium-sized shops, supermarkets, and convenience stores
- Located in both urban and peri-urban areas of Tanzania Mainland and Zanzibar
- Demand consistent supply, competitive pricing, and flexible order quantities

b) Hospitality and Commercial Buyers

- Restaurants, bars, hotels, lodges, and event venues
- Prefer bulk supply options and reliable delivery schedules
- Place high value on consistent product quality and service responsiveness

c) Wholesalers & Sub-Distributors

- Independent distributors purchasing in bulk for resale
- Focus on margins, stock availability, and logistics support

d) Individual Consumers (Retail Outlets)

- End customers purchasing beverages via retail points
- Influenced by brand choice, price sensitivity, product availability, and convenience

Behavioural Insights:

- **Price Sensitivity:** Given the competitive nature of the beverage market, many customers (especially smaller retailers) respond strongly to price offers, discounts for bulk orders, and credit terms.
- **Brand Preference:** Established and popular beverage brands attract repeat purchases, while new entrants need strategic positioning to gain market share.
- **Convenience and Availability:** Easy access to products and reliable stock levels influence repeat business from retailers and hospitality buyers alike.

3. Size of Market and Growth Potential

While exact industry figures may vary depending on source and category, Tanzania's beverage market represents a **large and growing opportunity**:

- **Population Growth:** With a population exceeding 60 million and one of the highest growth rates in Africa, consumer demand for packaged beverages is expanding.
- **Urbanization:** Increasing urban population concentrations (e.g., Dar es Salaam, Arusha, Mwanza) create concentrated markets with high consumption frequency.
- **GDP and Spending Power:** Improving economic indicators and expanding middle-class segments support increased discretionary spending on consumer goods, including beverages.

Growth Potential:

- **Wholesale Expansion:** More retailers and hospitality businesses are seeking reliable and diversified suppliers, enabling growth in bulk distribution channels.
- **Retail Presence Expansion:** Establishing additional point-of-sale outlets can capture direct consumer purchasing and improve brand visibility.
- **Product Portfolio Expansion:** As preferences shift toward healthier and premium beverages, introducing diverse product lines can unlock new market segments.

4. Competitive Landscape and Position

The Tanzanian beverage distribution market includes a mix of domestic and multinational suppliers, distributors, and wholesalers. Key competitive factors include pricing, distribution reach, service quality, logistics reliability, and product assortment.

Competitor Types:

- **Large National Distributors:** Established firms with extensive logistics networks and high volume purchasing power.
- **Regional/Local Distributors:** Smaller operators with strong local relationships and flexible service offerings.

- **Direct Supplier Channels:** Some beverage manufacturers sell directly to large retail chains or hospitality clients, bypassing distributors.

Mawibho Beverage S&D Company Limited's Competitive Position:

- **Strengths:**
 - Strategic presence in both Tanzania Mainland and Zanzibar offers broader market coverage than many single-region distributors.
 - Dual focus on **wholesale and retail** creates diversified revenue streams.
 - Customer-centric service (timely deliveries, competitive pricing, flexible solutions) builds strong loyalty among retailers and hospitality buyers.
 - Growth orientation and quick adaptation to changing market demands enhance competitive agility.
- **Challenges & Opportunities:**
 - Competing with larger distributors on price and logistics scale requires continued efficiency improvements.
 - Developing deeper supplier partnerships and negotiating preferential terms can improve competitive pricing.
 - Technology adoption (e.g., inventory management systems) can improve responsiveness and reduce operational costs.

Competitive Advantage:

Mawibho's blend of local market understanding, customer service focus, and geographic reach positions it as a strong contender in the Tanzanian beverage distribution landscape. Continued strategic investments in logistics, product portfolio, and customer engagement will further strengthen its market foothold.

MARKETING & SALES STRATEGY

1. Customer Attraction Strategy

Mawibho Beverage S&D Company Limited focuses on attracting customers by positioning itself as a **reliable, accessible, and competitively priced beverage distributor** across Tanzania Mainland and Zanzibar. The company targets retailers, wholesalers, hospitality businesses, and individual consumers by emphasizing consistent product availability, efficient service, and strong supplier relationships.

Key customer attraction approaches include:

- Competitive pricing and volume-based discounts
- Reliable and timely delivery services
- Wide range of beverage products to meet diverse customer needs
- Strong presence in high-demand and high-traffic market areas

2. Marketing Plan (Branding, Messaging, and Channels)

a) Branding

The Mawibho Beverage S&D Company Limited brand is positioned around:

- Reliability and trust
- Market reach and accessibility
- Quality product handling

Branding elements such as logos, signage, delivery vehicles, staff uniforms, and retail outlets are designed to enhance visibility and professionalism.

b) Messaging

Marketing messages focus on:

- “Reliable beverage supply you can trust”
- “Wholesale and retail solutions under one roof”
- “Serving Tanzania Mainland and Zanzibar with efficiency”

Messaging highlights value, convenience, and long-term partnership rather than one-time transactions.

c) Marketing Channels

The company utilizes a mix of traditional and modern marketing channels, including:

- Physical branding at retail outlets and warehouses
- Direct sales visits and relationship-based marketing
- Word-of-mouth and referrals from satisfied customers
- Social media platforms for promotions, announcements, and customer engagement
- Local advertising through banners, posters, and community events

3. Sales Strategy and Pricing

a) Sales Strategy

Mawibho Beverage S&D Company Limited employs a **relationship-driven sales approach**, supported by an active sales team and operational efficiency.

Key elements include:

- Direct sales to retailers, wholesalers, and hospitality businesses
- Bulk sales for wholesale customers
- Flexible order quantities to serve both small and large buyers
- Regular follow-ups and account management for key customers

b) Pricing Strategy

Pricing is structured to remain competitive while ensuring sustainability:

- Volume-based pricing for wholesale customers
- Competitive retail pricing aligned with local market conditions
- Promotional discounts during peak seasons and special campaigns
- Flexible pricing strategies based on customer category and order frequency

4. Customer Acquisition and Retention Activities

a) Customer Acquisition

- Identification and onboarding of new retailers and hospitality outlets
- Introductory pricing and promotional offers for new customers
- Partnerships with local businesses and community networks
- Expansion into underserved areas to capture new demand

b) Customer Retention

- Consistent product availability and service reliability
- Personalized service and dedicated account support
- Loyalty incentives such as discounts for repeat or bulk buyers
- Responsive handling of customer feedback and service issues

5. Distribution Channels

Mawibho Beverage S&D Company Limited utilizes multiple distribution channels to maximize market reach:

1. Direct Wholesale Distribution

- Bulk delivery to retailers, wholesalers, bars, restaurants, hotels, and institutions

2. Retail Outlets

- Direct sales to individual consumers through company-operated or partner retail points

3. Sub-Distributors and Agents

- Regional partners who extend reach into remote or high-growth areas

4. Direct Delivery Model

- Company-managed logistics ensure timely supply and consistent service quality

This multi-channel distribution approach ensures efficiency, flexibility, and broad coverage across Tanzania Mainland and Zanzibar.

OPERATIONS & MANAGEMENT PLAN

Overview of Business Operations

Mawibho Beverage S&D Company Limited operates as a beverage sales and distribution company using both wholesale and retail models across Tanzania Mainland and Zanzibar. Daily operations focus on product procurement, inventory management, sales execution, distribution, and customer service, while long-term operations emphasize expansion, operational efficiency, and organizational growth.

1. Operational Processes and Physical Needs

a) Location

The company operates from strategically located facilities to ensure efficient market coverage and logistics efficiency:

- **Main Operations Base:** Located in a high-demand commercial area on Tanzania Mainland (e.g., Dar es Salaam, Mbeya and Iringa) to serve as the primary distribution hub.
- **Zanzibar Operations:** A regional distribution point serving Zanzibar markets to ensure fast delivery and localized customer support.
- **Retail Points:** Company-owned or partner retail outlets positioned in high-traffic areas for direct consumer sales.

b) Facilities

Key facilities required for operations include:

- **Warehouses and Storage Facilities**
 - Secure storage for beverages
 - Proper shelving and stacking systems
 - Adequate ventilation and safety compliance
- **Office Facilities**
 - Administrative offices for management, finance, and sales coordination

- Customer service and sales desks
- Meeting and planning space
- **Retail Facilities**
 - Branded retail shops or sales points
 - Customer-facing counters and display areas

c) Equipment

The company utilizes the following essential equipment to support operations:

- Delivery vehicles (trucks, vans, and motorcycles for last-mile delivery)
- Pallets, shelves, and handling equipment
- Inventory management tools (manual systems or digital software)
- Computers, printers, and communication tools
- Security systems (locks, CCTV where applicable)

2. Management Team and Key Roles

Mawibho Beverage S&D Company Limited is led by a management team responsible for strategic direction, operational control, and business growth.

Key Management Roles:

Managing Director / Chief Executive Officer (CEO)

- Provides overall leadership and strategic direction
- Oversees company performance and growth initiatives
- Builds relationships with suppliers, key customers, and stakeholders
- Ensures regulatory compliance and corporate governance

Operations Manager

- Oversees daily operations, logistics, and distribution
- Manages warehouse operations and delivery schedules

- Ensures efficient inventory control and cost management
- Implements operational policies and procedures

Sales & Marketing Manager

- Develops and executes sales and marketing strategies
- Manages sales teams and customer relationships
- Oversees pricing, promotions, and market expansion
- Monitors market trends and customer feedback

Finance & Administration Manager

- Manages accounting, budgeting, and financial reporting
- Oversees cash flow, payments, and credit control
- Handles procurement documentation and compliance
- Supervises administrative staff and record keeping

3. Organizational Structure & Hiring Plan

a) Organizational Structure

The company follows a **functional organizational structure**, ensuring clarity of roles and accountability:

- Managing Director / CEO
 - Operations Department
 - Sales & Marketing Department
 - Finance & Administration Department
 - Logistics & Distribution Team

This structure supports efficient decision-making while allowing scalability as the business grows.

b) Hiring Plan

Initial Staffing:

- Operations Manager
- Sales representatives
- Warehouse staff
- Drivers and delivery assistants
- Accountant / Finance officer
- Administrative support staff

Future Hiring (Growth Phase):

- Additional sales representatives in new regions
- Regional supervisors (Mainland and Zanzibar)
- IT or systems support staff
- Human Resources officer

Hiring will prioritize experience, integrity, customer service skills, and local market knowledge.

4. Roles, Responsibilities, and Leadership Bios (Summary)

Leadership Responsibilities

- Top Management: Strategy, growth planning, governance, and stakeholder management
- Middle Management: Execution of operations, sales targets, and departmental coordination
- Operational Staff: Day-to-day execution including sales, delivery, inventory handling, and customer service

Leadership Bios

- Managing Director: Experienced business leader with strong knowledge of the Tanzanian beverage distribution market and proven ability to drive growth and operational efficiency.

- Operations Manager: Logistics and supply-chain professional with hands-on experience in warehousing, distribution, and inventory control.
- Sales & Marketing Manager: Market-focused professional skilled in sales strategy, customer acquisition, and relationship management within FMCG or beverage sectors.
- Finance & Administration Manager: Finance professional experienced in budgeting, reporting, compliance, and financial controls.

Long-Term Operational Strategy

In the long term, Mawibho Beverage S&D Company Limited aims to:

- Expand distribution capacity across additional regions
- Invest in modern logistics and inventory systems
- Strengthen management depth and leadership development
- Improve operational efficiency and cost control
- Build a scalable organization capable of national-level operations

FINANCIAL PLAN & PROJECTIONS

1. Financial Planning Overview

The financial plan of Mawibho Beverage S&D Company Limited supports its strategy of rapid growth through wholesale and retail beverage distribution across Tanzania Mainland and Zanzibar. The projections reflect a scalable business model driven by increasing sales volumes, efficient operations, and disciplined cost management.

Note: Projected financials are attached together with this business plan.

Key assumptions:

- Dual revenue streams (wholesale + retail)
- Steady market expansion and customer acquisition
- Competitive margins typical of the beverage distribution industry
- Reinvestment into logistics, inventory, and market expansion

2. Revenue Forecasts and Sales Projections

Revenue Streams

1. Wholesale Beverage Sales (primary revenue source)
2. Retail Beverage Sales
3. Bulk and Contract Supply to Hospitality Clients

The projected income statement has analysed in full the five years projected report. See the attachment of this plan.

Funding Sources

- Owner equity
- Bank loan or trade finance
- Strategic investor or supplier credit

8. Financial Outlook

Mawibho Beverage S&D Company Limited is financially positioned for:

- Strong revenue growth
- Positive cash flow
- Increasing profitability
- Scalable operations across Tanzania Mainland and Zanzibar

MAWIBHO BEVERAGES S&D COMPANY LIMITED					
PROJECTED STATEMENT OF FINANCIAL POSITION FOR THE YEARS 2026-2030					
ASSETS	31.12.2026	31.12.2027	31.12.2028	31.12.2029	31.12.2030
NON-CURRENT ASSETS					
Property, Plant and Equipment	524,701,602.31	419,761,281.84	335,809,025.48	693,647,220.38	554,917,776.30
Total Non-Current Assets	524,701,602.31	419,761,281.84	335,809,025.48	693,647,220.38	554,917,776.30
Current Assets					
Cash at Bank	1,049,403,204.61	839,522,563.69	671,618,050.95	1,387,294,440.76	1,109,835,552.61
Trade and Other Receivables	1,334,062,433.08	6,986,015,708.43	14,436,067,535.51	23,109,109,113.74	32,557,182,015.35
Inventory	9,476,309,949.96	10,423,940,944.96	8,339,152,755.96	5,420,449,291.38	6,254,364,566.97
Total Current Assets	11,859,775,587.65	18,249,479,217.07	23,446,838,342.43	29,916,852,845.88	39,921,382,134.93
TOTAL ASSETS	12,384,477,189.96	18,669,240,498.92	23,782,647,367.90	30,610,500,066.26	40,476,299,911.24
EQUITY					
Share Capital	200,000,000.00	200,000,000.00	200,000,000.00	200,000,000.00	200,000,000.00
Retained Earnings	1,108,229,066.48	3,324,463,047.96	4,659,510,949.37	6,495,191,128.75	9,414,341,936.21
Total Equity	1,308,229,066.48	3,524,463,047.96	4,859,510,949.37	6,695,191,128.75	9,614,341,936.21
LIABILITIES					
Current Liabilities					
Trade & Other Payables	8,546,442,572.01	10,683,053,215.01	13,353,816,518.76	16,692,270,648.45	20,865,338,310.56
Tax Payable	1,108,229,066.48	3,324,463,047.96	4,659,510,949.37	6,495,191,128.75	9,414,341,936.21
Total Current Liabilities	9,654,671,638.48	14,007,516,262.96	18,013,327,468.13	23,187,461,777.19	30,279,680,246.77
Non-Current liabilities					
Loan payable	1,421,576,485.00	1,137,261,188.00	909,808,950.40	727,847,160.32	582,277,728.26
Total Liabilities	1,421,576,485.00	1,137,261,188.00	909,808,950.40	727,847,160.32	582,277,728.26
TOTAL EQUITY & LIABILITIES	12,384,477,189.96	18,669,240,498.92	23,782,647,367.90	30,610,500,066.26	40,476,299,911.24

MAWIBHO BEVERAGES S&D COMPANY LIMITED					
PROJECTED STATEMENT OF INCOME FOR THE YEARS 2026-2030					
DETAILS	31.12.2026	31.12.2027	31.12.2028	31.12.2029	31.12.2030
Sales Revenue	107,005,013,447.50	133,756,266,809.38	164,520,208,175.54	199,069,451,892.40	236,892,647,751.95
Cost of Sales					
Opening Stock	6,390,603,567.37	9,476,309,949.96	10,423,940,944.96	8,339,152,755.96	5,420,449,291.38
Add: Purchases	105,382,179,442.42	126,458,615,330.90	151,750,338,397.08	182,100,406,076.50	218,520,487,291.79
Cost of Goods available for Sales	111,772,783,009.79	135,934,925,280.86	162,174,279,342.04	190,439,558,832.46	223,940,936,583.17
Less: Closing Stock	(9,476,309,949.96)	(10,423,940,944.96)	(8,339,152,755.96)	(5,420,449,291.38)	(6,254,364,566.97)
Cost of Sales	102,296,473,059.83	125,510,984,335.90	153,835,126,586.07	185,019,109,541.08	217,686,572,016.20
Gross Profit	4,708,540,387.68	8,245,282,473.47	10,685,081,589.46	14,050,342,351.31	19,206,075,735.76
Administrative Expenses					
Rent	305,344,160.00	335,878,576.00	386,260,362.40	463,512,434.88	556,214,921.86
Transport	513,713,842.95	565,085,227.25	649,848,011.33	779,817,613.60	935,781,136.32
Electricity and Water	10,758,000.00	11,833,800.00	13,608,870.00	16,330,644.00	19,596,772.80
Loading and Offloading	124,897,801.25	137,387,581.38	157,995,718.58	189,594,862.30	227,513,834.76
Communication	6,250,000.00	6,875,000.00	7,906,250.00	9,487,500.00	11,385,000.00
Printing & Stationery	19,799,100.00	21,779,010.00	25,045,861.50	30,055,033.80	36,066,040.56
Accountancy Fees	38,187,000.00	42,005,700.00	48,306,555.00	57,967,866.00	69,561,439.20
Audit Fees	1,000,000.00	1,100,000.00	1,265,000.00	1,518,000.00	1,821,600.00
Fuel Expenses	350,145,184.19	385,159,702.61	442,933,658.00	531,520,389.60	637,824,467.52
Cleaning and Sanitation	36,000,000.00	39,600,000.00	45,540,000.00	54,648,000.00	65,577,600.00
Security costs	13,330,000.00	14,663,000.00	16,862,450.00	20,234,940.00	24,281,928.00
MV Repairs and Maintenance	266,211,115.00	292,832,226.50	336,757,060.48	404,108,472.57	484,930,167.08
Parking and levies	29,227,892.03	32,150,681.23	36,973,283.42	44,367,940.10	53,241,528.12

Depreciation	131,175,400.58	104,940,320.46	83,952,256.37	67,161,805.10	138,729,444.08
Insurance Costs	70,614,224.00	77,675,646.40	85,443,211.04	93,987,532.14	103,386,285.36
Corporate Social Responsibilities (CSR)	5,000,000.00	5,500,000.00	6,050,000.00	6,655,000.00	7,320,500.00
Food and Breakfast	228,125,000.00	250,937,500.00	276,031,250.00	303,634,375.00	333,997,812.50
Fire Extinguisher	3,000,000.00	3,300,000.00	3,630,000.00	3,993,000.00	4,392,300.00
License and Registration fees	2,500,000.00	2,750,000.00	3,025,000.00	3,327,500.00	3,660,250.00
Municipal & TFDA Expenses	10,710,283.99	11,781,312.39	12,959,443.63	14,255,387.99	15,680,926.79
EFD Expenses	6,000,000.00	6,600,000.00	7,260,000.00	7,986,000.00	8,784,600.00
Director's remuneration	135,000,000.00	148,500,000.00	163,350,000.00	179,685,000.00	197,653,500.00
Total	2,306,989,003.99	2,498,335,284.21	2,811,004,241.74	3,283,849,297.08	3,937,402,054.94
Staff costs					
Salaries & Wages	137,490,000.00	178,737,000.00	232,358,100.00	302,065,530.00	392,685,189.00
SDL Expenses	4,812,150.00	6,255,795.00	8,132,533.50	10,572,293.55	13,743,981.62
WCF	687,450.00	893,685.00	1,161,790.50	1,510,327.65	1,963,425.95
NSSF Expenses	13,749,000.00	17,873,700.00	23,235,810.00	30,206,553.00	39,268,518.90
Total	156,738,600.00	203,760,180.00	264,888,234.00	344,354,704.20	447,661,115.46
Finance Costs					
Bank Charges	65,890,981.95	79,069,178.34	94,883,014.01	113,859,616.81	136,631,540.17
Bank Guarantee Charges	583,476,124.30	700,171,349.16	840,205,618.99	1,008,246,742.79	1,209,896,091.35
Interests on Loan	12,261,296.76	14,713,556.11	17,656,267.33	21,187,520.80	25,425,024.96
Total	661,628,403.01	793,954,083.61	952,744,900.33	1,143,293,880.40	1,371,952,656.48
TOTAL EXPENSES	3,125,356,007.00	3,496,049,547.82	4,028,637,376.08	4,771,497,881.68	5,757,015,826.88
Net profit/loss before tax	1,583,184,380.68	4,749,232,925.65	6,656,444,213.39	9,278,844,469.64	13,449,059,908.87
Tax charges	474,955,314.20	1,424,769,877.70	1,996,933,264.02	2,783,653,340.89	4,034,717,972.66
Net profit/loss after tax	1,108,229,066.48	3,324,463,047.96	4,659,510,949.37	6,495,191,128.75	9,414,341,936.21

MAWIBHO BEVERAGES S&D COMPANY LIMITED					
PROJECTED STATEMENT OF CASH FLOW FOR THE YEARS 2026-2030					
FIGURES TZS '000'					
CASH FLOW FROM OPERATING ACTIVITIES	31.12.2026	31.12.2027	31.12.2028	31.12.2029	31.12.2030
Net profit/ Loss before interest & tax	1,583,184,380.68	4,749,232,925.65	6,656,444,213.39	9,278,844,469.64	13,449,059,908.87
Adjustments for:					
Depreciation on property, plant and equipment	131,175,400.58	104,940,320.46	83,952,256.37	67,161,805.10	138,729,444.08
	1,714,359,781.26	4,854,173,246.11	6,740,396,469.76	9,346,006,274.73	13,587,789,352.95
Changes in working capital:					
Increase/ Decrease in trade and other receivables	(1,334,062,433.08)	(8,320,078,141.51)	(7,450,051,827.08)	(8,673,041,578.23)	(9,448,072,901.61)
Increase/ Decrease in Inventory	(9,476,309,949.96)	(947,630,995.00)	2,084,788,188.99	2,918,703,464.59	(833,915,275.60)
Increase/Decrease in Trade & Other Payables	8,546,442,572.01	2,136,610,643.00	2,670,763,303.75	3,338,454,129.69	4,173,067,662.11
Income Tax paid	(948,184,476.61)	2,351,359,903.47	(3,986,348,410.56)	(6,457,484,110.89)	(7,610,758,293.94)
Net cash flow from operating activities	(1,497,754,506.39)	74,434,656.08	59,547,724.86	472,638,179.89	(131,889,456.09)
CASH FROM INVESTMENT					
Cash paid for purchase of property, plant and equipment	1,000,000,000.00			425,000,000.00	
Net cash flow from investing activities	1,000,000,000.00	-	-	425,000,000.00	-
CASH FLOW FINANCING ACTIVITIES					
Capital introduced	-				
Loan repayments	1,421,576,485.00	(284,315,297.00)	(227,452,237.60)	(181,961,790.08)	(145,569,432.06)
Net cash flow from financing activities	1,421,576,485.00	(284,315,297.00)	(227,452,237.60)	(181,961,790.08)	(145,569,432.06)
Net Increase/ Decrease in cash and cash equivalents	923,821,978.61	(209,880,640.92)	(167,904,512.74)	715,676,389.81	(277,458,888.15)
Increase/(decrease) in cash and cash equivalents at start	125,581,226.00	1,049,403,204.61	839,522,563.69	671,618,050.95	1,387,294,440.76
Increase/(decrease) in cash and cash equivalents at year end	1,049,403,204.61	839,522,563.69	671,618,050.95	1,387,294,440.76	1,109,835,552.61