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BUSINESS PLAN SUMMARY

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1. Business plan:

Future Plans S.A. is operating since 2012.

It is engaged in trading, and financial consulting intermediation.

Today the company has a dynamic development with its turnover increasing every year. Without additional funding injections the company will reach the adequate turnover for a long time, so that it becomes more competitive, and that will also not miss out on the entry to the market and take the market segments in a different way ahead of the competitors. The structure offering for the investors is complicated for the safety of each party.

We have to realize the following projects:

1) Retail grocery

2) Local Government in Poland - a project loan

(Lending of small municipalities at an index of the Union in accordance with the program: 20% - own contribution and 80% support EU).

The own contribution of EUR 3.3 million. The program has been operating since 2012 and develops, with a few regular customers.

To finance the company will dynamically grow and take the appropriate place in the market for consumer goods purchase directly from manufacturers and contracts with 80% of the goods. Accordingly, we obtain better prices than there are on the market. For better control over production in some factories have interests which allows us to reduce risk and obtain additional profit. The company partially subsidizes affiliated companies, thus receives higher profits than in normal funding. The own contribution – 500,000 EURO.

Company Future Plans S.A. is one of the main shareholders in these projects. The investor will receive the details of the operation after signing the agreement of confidentiality.



2. Financial Plan:

	WITHOUT INVESTMENT		WITH INVESTMENT	
	REVENUE	PROFIT	REVENUE	PROFIT
2015	14,5 mln \$	0,65 mln \$	44,5 mln \$	1,65 mln \$
2016	36 mln \$	1,4 mln \$	86 mln \$	12,6 mln \$
2017	42 mln \$	1,6 mln \$	124 mln \$	14,5 mln \$
2018	48 mln \$	1,7 mln \$	200 mln \$	20,3 mln \$
2019	56 mln \$	2,1 mln \$	260 mln \$	25,4 mln \$

The forecast is made exclusively for the company Future Plans SA at the consolidated balance sheet, the turnover will be higher and the investor receives them separately.

3. CV is attached in separate document

4. Edible Oil, sugar, milk powder products, loans to individuals up to 100 000 PLN.

5. Use the latest logistics technology.

6. Strategy for development is to attract the investors to achieve the goal of being one of the leading company in the market in concern of Trade of Food Products wholesale as well as to provide more competitive financial services for the individuals.

7. Marketing strategy in different segments of the markets:

a) it is grounded in the fact that employees of municipalities knowing the community, will provide loans to people who already know a long time. As a result, the risk is reduced to 4% (for that amount will be developed monetary reserve). Loans with 10% interest for a short terms up to 1 month depending on annual turnover.

b) Trade large-scale food goods.

When buying large quantities we store it in part because most we sell directly to the customer's order, therefore, we do not have large costs. Most of the goods contracted earlier issued a letter of credit or paid in advance by T/T.

8. Competitors: National Sugar Company SA Aros, Poland, Coalian SA, Poland

9. The shares proposed to the investor:

40% of the shares are with today's owner

30% - the investor has to sell to the free market

30% - the possibility of issuing the free market

10. 1. Investment – we propose 30% shares for a period of 5 years of cooperation, the first year 20 million EURO, and 500 million EURO of the following year as the additives finance.

10.2. Services at the proposed product 80% - 20%, whereas, 20% - own contribution, 80% - EU funds in the form of a loan or sell bonds depending on investor demand.

11. The term cooperation five years, interest rate of 4% per annum on the loan + dividends from company earnings about 10% annually.

12. Form of investment: Cooperation relies on monetary financing the activity.