



Business Plan
Period: 2014 - 2018

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Supplementary and supporting documents that also form part of this plan are included as
appendices.

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Executive summary

Business goals / mission

Nat Paper USA, Inc. (“Nat Paper USA” or the “Company”) mission is to leverage the knowledge and experience of its Brazilian parent company and related affiliates to launch a U.S. based operation distributing its own brand of janitorial and sanitation chemicals, as well as products used in the application of such chemicals.

Business description

The Company is a distributor of janitorial and sanitation chemicals manufactured under its own label by New Jersey-based Starco Chemical, a division of Diamond Chemical, and a line of hospitality amenities products which are manufactured in China and imported into the U.S. for distribution to its clients. The Company markets its products to a variety of commercial customers, including: Restaurants, hotels, condominiums, time shares, supermarkets, malls, central laundry facilities, schools, hospitals, office cleaning companies, car washes, and rental car agencies. The Company began selling its products in April 2014.

Nat Paper USA’s original plan was to import its Brazilian parent company’s chemical products for sales in the U.S. However, due to significantly high regulatory hurdles, including the Toxic Substances Control Act (TSCA), Food and Drug Administration, and individual State regulatory bodies, the Company adapted its market entry strategy by partnering with a U.S. based manufacturer to produce products that would meet its quality standards and pricing targets, and shift the regulatory burden.

Business formation

The Company was formed in 2013. The Company is 100% owned by **NAT PAPER DISTRIBUIDORA LTDA – ME** (the “Petitioner”), a Brazilian distributor of chemical products. Nat Paper LTDA began in Curitiba, Brazil in 2006 and has grown to be a leading distributor of specialty chemicals serving the institutional, industrial, commercial, and transportation segments of the Brazilian market. The parent company in Brazil operates in eight Brazilian states reaching 80% of the country’s population. The Petitioner also has an affiliate, Qualy Quimica (“Qualy”), which manufactures the chemical products it distributes. The relationship between the Petitioner, the Company, Qualy, and Mr. Valdeci Cicero Bergantin (the “Beneficiary”) is described in more detail in the section entitled Company Structure.

Location

The Company's corporate headquarters is in Orlando, Florida and is co-located with its warehouse facility at 8750 Exchange Dr. The Company entered into a three year lease beginning on November 1, 2013 for 1,000 square feet of space with the landlord Food Planet Company, Inc.

Vision of the future

The Company spent the majority of 2013 and 2014, evaluating the U.S. market for, including: developing relationships with marketing consultants, manufacturers, industry associations International Sanitary Supply Association ("ISSA"), attending industry conferences, and studying competitors and their approach to the U.S. market. As a result, the Company believes it has identified the right path for success. The Company's vision is to establish itself as a high quality provider of janitorial and sanitation chemical products targeted towards the commercial market.

Main objectives

Business objectives

1. Achieve a 1.0% market share amongst small commercial users of janitorial and sanitation chemical products (approximately 200 customers by year end 2015)
2. Target larger institutional customers (e.g., hotel chains, central laundry facilities, etc.) by recruiting or partnering with entrepreneurs with established industry contacts and relationships
3. Establish warehousing relationships in regions where the Company establishes key customers
4. Secure a contract with at least one national rental car agency at Orlando Airport to provide car washing chemicals
5. Develop a long-term strategy to sell janitorial and sanitation chemicals to the government sector, including public schools and municipal governments (typically RFP driven)
6. Launch NatComfort hotel amenities brand.

Financial objectives

1. Achieve sales of \$558,000 in 2015
2. Maintain gross profit margin above 70%
3. Achieve profitability in 2015
4. Achieve sales in excess of \$1.2 million by 2018

Key Milestones

The Brazilian parent company has determined that Nat Paper USA has struggled to achieve the desired progress in the U.S. market. Therefore, Nat Paper Brazil believes it is critical to transfer Mr. Valdeci Cicero Bergantin to a temporary executive leadership role as President and CEO of Nat Paper USA in order develop and execute the appropriate strategies to achieve financial and market success, including the recruitment and development of key sales and administrative personnel, determining the necessary financial investment required to accelerate growth and the timing of such investment. The following chart lists the key tasks and their respective milestones that the Company will focus on to achieve its goals beginning with the filing of the petition for Mr. Bergantin.

(Table Follows)

Task	Status/Target Date	Who's Responsible
Filing of L1 Visa Petition to USCIS	Nov 2014	Legal Counsel
Transfer and relocation of Mr. Bergantin post approval	Nov/Dec 2014	Legal Counsel, Nat Paper Board of Directors
Identify and recruit candidate for logistics role	Nov/Dec 2014	Mr. Bergantin
Develop strategic sales plan with specific targets and objectives	Jan 2015	Mr. Bergantin
Develop and conduct sales and technical training programs	Jan - Jun 2015	Mr. Bergantin
Recruit and on-board sales manager	Jun 2015	Mr. Bergantin
Identify regional independent sales representatives and execute agreements with representatives.	Jul - Dec 2015	Mr. Bergantin
Recruit and hire additional sales, technical sales personnel, as well as an administrative director	Oct 2015 Mar 2016	Mr. Bergantin
Identify and secure physical locations for regional product warehousing and distribution	Jul - Dec 2015	Mr. Bergantin
Recruit and hire replacement President and CEO	Nov 2015	Mr. Bergantin

Financial Summary

The Company was formed in 2013, however, throughout 2013 and the first four months of 2014 the Company was not marketing and selling products to customers and thus did not generate revenues.

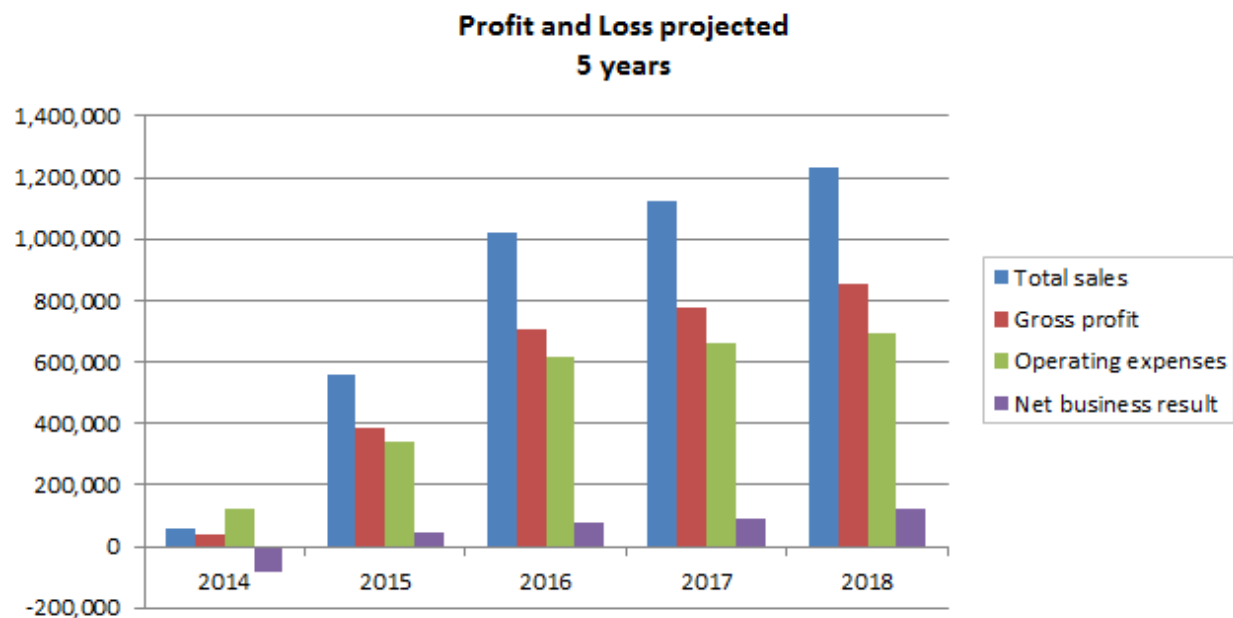
The following chart is a summary income statement for the period 2014 – 2015. January through September 2014 is reflective of actual results with October through December representing the Company's estimated results for the fourth quarter. As shown, the Company is forecasting total revenues to reach approximately \$ 58,000 in 2014 generating a net loss of approximately \$85,000. The Company intends to expand on its initial base of customers, and believes that with Mr. Bergantin leveraging his many years of expertise in the chemical field that the Company will achieve its target of almost \$560,000 in revenue and generate net profit of approximately \$45,300. The Company forecasts continued revenue growth through the period ultimately breaking the \$1.2 million sales target and EBITDA threshold of \$165,000 in 2018.

Income statement 5 years

(US\$)

NatPaperUSA

	2014	%	2015	%	2016	%	2017	%	2018	%
Revenue on operations										
Total sales	57,953	100.0%	557,579	100.0%	1,019,279	100.0%	1,120,193	100.0%	1,233,168	100.0%
Cost of goods sold	17,676	30.5%	170,279	30.5%	311,356	30.5%	342,240	30.6%	376,818	30.6%
Gross profit	40,277	69.5%	387,300	69.5%	707,923	69.5%	777,953	69.4%	856,349	69.4%
Operating expenses										
General & Administrative	60,496	104.4%	25,410	4.6%	26,172	2.6%	26,957	2.4%	27,766	2.3%
Personnel	52,732	91.0%	307,613	55.2%	578,570	56.8%	624,149	55.7%	653,599	53.0%
Promotion	7,505	12.9%	6,000	1.1%	6,180	0.6%	6,365	0.6%	6,556	0.5%
Insurance										
Transportation	3,998	6.9%	3,000	0.5%	3,090	0.3%	3,183	0.3%	3,278	0.3%
Total operating expenses	124,730	215.2%	342,023	61.3%	614,013	60.2%	660,655	59.0%	691,199	56.1%
EBITDA	-84,453	-145.7%	45,277	8.1%	93,911	9.2%	117,298	10.5%	165,150	13.4%
Non operating income (expense)										
Depreciation & Amortization	653	1.1%	653	0.1%	653	0.1%				
Interest										
Stock issue costs										
Net profit / loss	-85,106	-146.9%	44,624	8.0%	93,258	9.1%	117,298	10.5%	165,150	13.4%
Company tax					13,193	1.3%	29,324	2.6%	41,287	3.3%
Net business result	-85,106	-146.9%	44,624	8.0%	80,065	7.9%	87,974	7.9%	123,863	10.0%



Corporate Structure & Management Team

Parent Company – Brazil

The Company is 100% owned by **NAT PAPER DISTRIBUIDORA LTDA – ME** (the “Petitioner”). The Petitioner is engaged in a variety of businesses related household cleaning products, including distribution, retailing, and cleaning services for product demonstration, as well as the wholesale import and export of such products.

The Petitioner has two shareholders as shown in the table below.

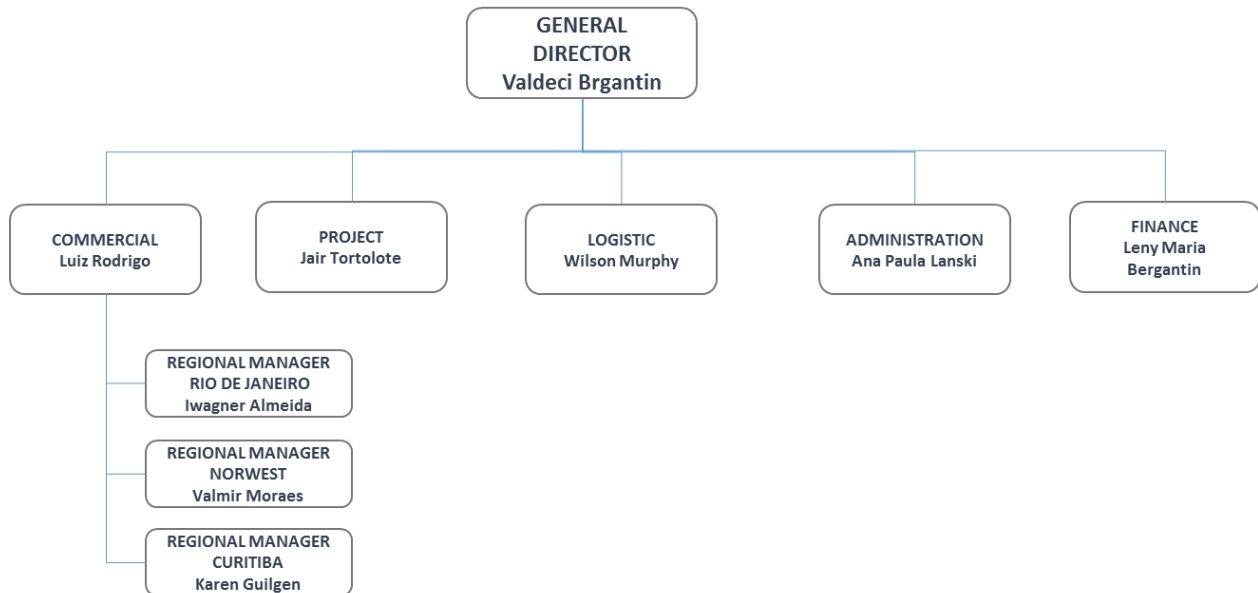
MEMBERS	SHARES	VALUE R\$
LUIZ RODRIGO COIMBRA BERGANTIN	47.500	47.500,00
BARBARA CRISTINA COIMBRA BEGANTIN	2.500	2.500,00
TOTAL	50.000	50.000,00

As shown in the Petitioner’s organization chart below, Mr. Valdeci Cicero Bergantin is responsible for providing executive level direction to the Petitioner, including:

- Opening of and commercial, operational and financial structuring of Petitioner and the Company;
- Recruitment, hiring and training of the Brazilian sales team;
- Defining product and sales strategy;

- Development of regional units;
- Implementation of management control systems; and
- General management of the business.

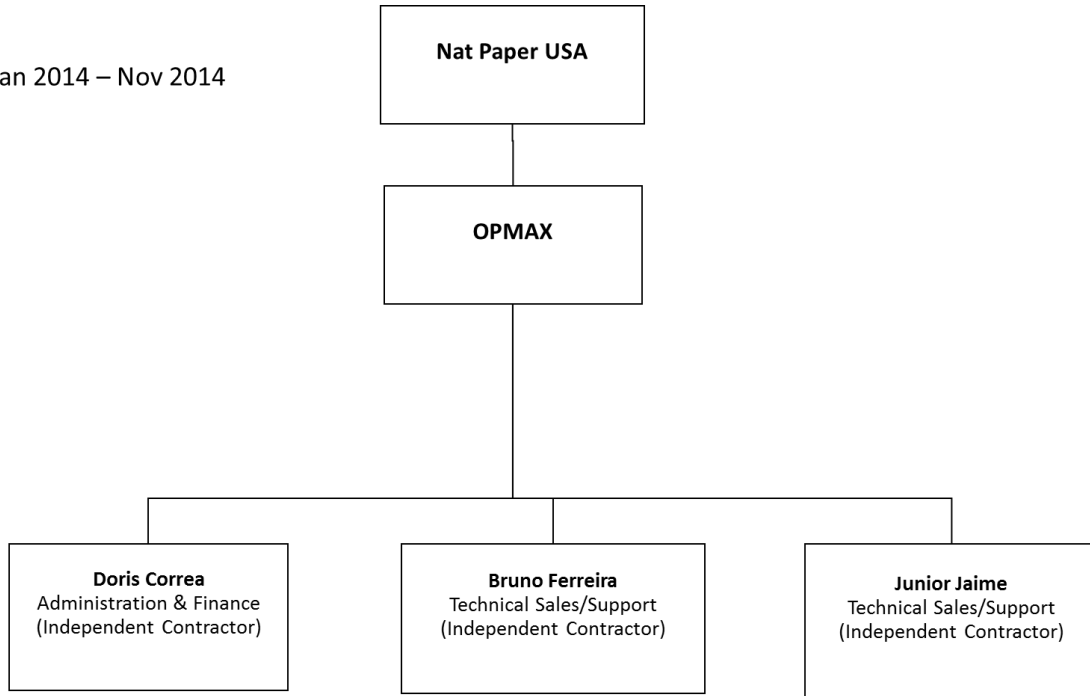
Mr. Bergantin has served in this capacity since January 2012.



Nat Paper USA - U.S. Operation

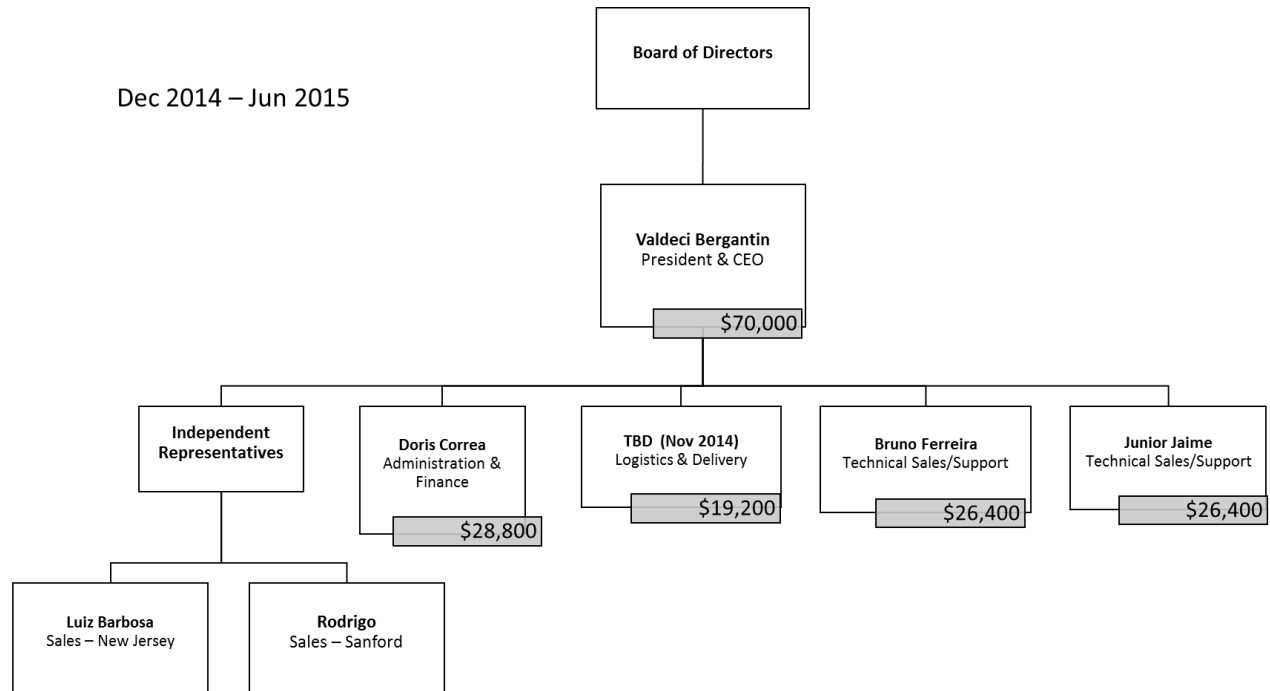
In 2014, the Company contracted with a local Orlando company to manage the day-to-day operations of Nat Paper USA. OPMAX was responsible for managing a small team of technical sales professionals and an administration and finance professional. The chart below illustrates how the current structure operates. In addition, Mr. Bergantin has made visits to the U.S. to support specific sales efforts by meeting with potential customers.

Jan 2014 – Nov 2014



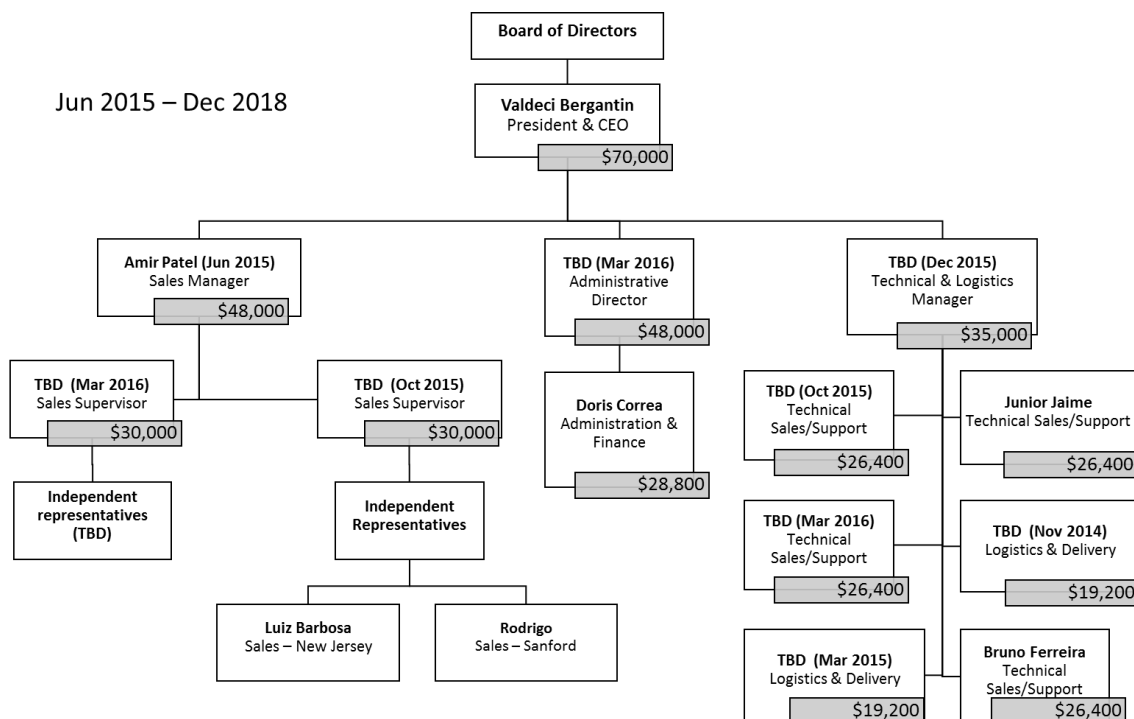
While this relationship made sense as the Company opened operations in 2014, now that the Company has an established manufacturing relationship, inventory stock, and a base of initial customers, it is critical for it to establish its own management infrastructure. The existing independent contractors will be transitioned to employees as part of the petitioner’s plan once it has transferred Mr. Bergantin to Nat Paper USA. The chart below illustrates the management structure for the organization from November 2014 to June 2015.

Assuming that Mr. Bergantin’s petition is approved, he will assume the role of President and CEO of the U.S. operation and report to the Company’s Board of Directors. As shown, Mr. Bergantin will be the top executive with responsibility over the Company’s independent sales relationships, sales, administration and finance, logistics, and technical sales/support services.



The next phase of the Company’s management infrastructure plan will occur in June of 2015. At this time the Company expects to bring Mr. Amir Patel on as a sales manager. Among his responsibilities will be the management of both the independent representatives, as well as the Company’s own direct sales force.

In December 2015, the Company expects to hire a manager for the technical sales/support and logistics departments (either by promoting an existing employee or by recruiting from outside the company). In March 2015, the Company will add another logistics person to the team. In March 2016, the Company expects to hire an administrative director provide the necessary leadership and expertise to this support function.



Key Managers

Mr. Valdeci Cicero Bergantin, President and Chief Executive Officer (CEO)

Mr. Bergantin will provide leadership to ensure the Company achieves its full potential in the U.S. market. In his role, Mr. Bergantin will develop strategies to advance the Company's mission and objectives and to promote revenue, profitability and growth as an organization. He will also oversee company operations, including overseeing the critical contract manufacturing relationship it has established with Starco Chemicals, and to insure the company is achieving its sales targets both through expansion of the geographic markets served and by growing its customer base in existing markets. Quality and service are key differentiators for the Company, and therefore, Mr. Bergantin will be focused on ensuring that the right types of professionals are recruited into the Company to drive growth.

Mr. Bergantin developed experience and his strong specialized knowledge of the chemical field in Brazil. He has more than 10 years in the areas of manufacturing, sales, R&D, quality assurance, and general management. From 2003 to 2006 Mr. Bergantin served as a manager of Platina, a petrochemical producer and in 2006 he opened his own chemical manufacturing operation Qualy Quimica ("Qualy"), an affiliate of the Company. In 2012, Mr. Bergantin

acquired the parent company Nat Paper LTDA. In 2013, Mr. Bergantin led the Brazilian operation's expansion efforts, opening a new manufacturing facility in the State of Rio De Janeiro, and in 2014 the acquisition of Nicho Quimica. Mr. Bergantin currently holds the title of General Director. In his current role, Mr. Bergantin is responsible for sales, projects, logistics, manufacturing, administration, and finance. He currently manages six direct reports and operates with significant autonomy, reporting directly to the Board of Directors.

The parent company has invested more than \$160,000 in the U.S. operation and requires an individual with Mr. Bergantin's skill sets to lead it through the next phase of its growth. The next two years will be a critical time for the Company to solidify relationships with existing customers and secure larger institutional clients

His specific duties as Chief Executive Officer (CEO) of Nat Paper USA will be to:

- Develop a strategic plan to advance the company's mission and objectives and to promote revenue, profitability, and growth as an organization.
- Oversee company operations to insure production efficiency, quality, service, and cost-effective management of resources.
- Plan, develop, and implement strategies for generating resources and/or revenues for the company.
- Identify acquisition and merger opportunities and direct implementation activities.
- Provide executive oversight of the Company's geographic expansion plan.
- Approve company operational procedures, policies, and standards.
- Review activity reports and financial statements to determine progress and status in attaining objectives and revise objectives and plans in accordance with current conditions.
- Evaluate performance of executives and managers for compliance with established policies and objectives of the company and contributions in attaining objectives.
- Present company report at Annual Stockholder and Board of Director meetings.
- Direct company planning and policy-making functions.
- Develop a winning team of capable and engaged employees aligned with the Company's values, business strategy, and goals.
- Achieve the Company's business plan objectives and financial goals.
- Negotiate key contracts with manufacturers, clients, and suppliers.

- Approve asset acquisitions, negotiate acquisition costs and execute leases as needed.
- Responsible for ensuring that the Company's operations remain in compliance with any U.S. or International regulatory bodies which impact operations.
- Direct human resource activities, including the approval of human resource plans or activities, the selection of directors or other high-level staff, or establishment or organization of major departments.

In his role, Mr. Bergantin will have full authority to make decisions regarding the U.S. operation and be responsible for all hiring and firing decisions. He will report directly to the board of directors from time-to-time.

As shown in the preceding organizational chart, Mr. Bergantin will directly supervise the front line sales, technical sales/support, logistics and administrative and finance functions until the sales manager and administrative managers are hired in 2015 and 2016, respectively.

The following table details how Mr. Bergantin will prioritize his time during the work week for the Company.

President and Chief Executive Officer	
Duties	% of Time
Directs and plans the strategy of the organization.	20%
Recruits and hires new managers and assigns or delegates responsibility to managers. Supervises and controls the work of managers or other direct reports. Evaluates performance of direct reports.	15%
Reviews operational and financial reports to determine performance, makes recommendations for performance improvement, corrects sub-par performance.	10%
Negotiates or approves contracts with clients, vendors, federal and state agencies, and other organizational entities.	10%
Directs and coordinates the Company's financial and budgeting activities to fund operations, manages requests for additional capital from Brazilian parent company if required.	10%
Confers with members of the Board of Directors to review the Company's financial and strategic performance.	5%
Prepares monthly and annual board packages.	5%
Oversees manufacturing relationships, quality assurance, and large marketing investments	20%
Open – Other executive duties as needed	5%

Mr. Bergantin will be paid a salary of approximately \$72,000 per year.

Education: BA in Accounting.

Mr. Amir Patel, Sales Manager

As a player/coach Mr. Patel will be responsible for sales management leadership and sales growth of the Company's chemical and amenities products. This will require an emphasis on coaching and leading a group of sales professionals, helping them to develop strong account leadership skills and to convert strategic competitive accounts. This position reports to the President. Job Responsibilities include hiring, coaching, training and providing leadership of Direct Channel sales people along with personal responsibility for sales to large hospitality clients.

Mr. Patel started In the hotel industry in maintenance for one year then housekeeping for one year, and then moved to the front desk as an auditor and am/ pm shift worker for two years. After that Mr. Patel moved into management for a year. Mr. Patel built his first hotel in 2009 (Holiday Inn Express, 4050 Hotel Dr., Davenport FL, 33897) shortly followed by his second in

2010 (Comfort Inn and Suites 4095 Hotel Dr. Davenport FL, 33897).

Specifically Mr. Patel's duties will be as follows:

Sales Manager	
Duties	% of Time
Work closely with the sales team on strategic current and prospective customers to help define key business needs, and to recommend continuous improvement and innovation plans that will maintain and grow sales	20%
Develop strong relationships with key stakeholders in the current and prospective customers, including food service or hospitality executives	20%
Work closely with sales team on generating and executing sales plans and strategies to close new opportunities in existing customer base, and in major, competitively-held accounts, to meet defined profit increase goals	20%
Provide business and technical support to sales Reps in their customer accounts; identifying and resolving customer challenges, and escalating as required	20%
Other duties as assigned by CEO	20%

Ms. Doris Correa – Administration and Finance

This position is responsible for the Company's financial administration function, including book keeping, tax reporting, payroll processing, risk management, and other financial functions within the Company.

Specifically Ms. Correa's duties will be as follows:

Administration and Finance	
Duties	% of Time
Monitor and interpret cash flows and predict future trends	10%
Prepare financial and tax reports as required by laws, regulators and the CEO	20%
Provide financial advice and support to the organization to facilitate sound business decisions	10%
Research and report on factors influencing business performance	15%
Close the books monthly and annually	15%
Prepare and manage budgets	15%
Keep abreast of changes in financial and tax regulations	5%
Other duties as assigned by CEO	10%

Ms. Correa is a full time employee and earns an annual salary of approximately \$28,800 per year.

Education: Ms. Correa has a Bachelor's degree in business administration.

Products and Services

The Company is in the business of providing high quality, powerful, chemically-based cleaning products produced under contract for its own label by a contract manufacturer. In addition, the company also plans to import and sell hospitality amenity products such as soaps, shampoos, lotions, etc. for sale to its hotel customers.

As a result of its market research and customer interviews over the past 12 months, the Company has determined that it should target its marketing efforts on the following key market segments:

- **Institutional Cleaning** – Restaurants, independent hotels, resorts, time shares, supermarkets, malls, schools, hospitals, commercial cleaning companies
- **Laundry Facilities** – Hotel, clubs, and central laundry facilities
- **Car Washes** – Retail car wash facilities, rental car centers, and other fleet cleaning locations

Product Line

Chemicals

The Company has chosen to initially manufacture under contract and distribute thirty-two products. These products fall into the following major categories:

- **Dishwashing detergents** (manual and automatic)
- **Drying agents**
- **Dishwashing machine sanitizers**
- **Silverware cleaners**
- **Grill and oven cleaners**
- **Solvents and degreasers**
- **Deodorizers**
- **Glass cleaners** (ammonia based)

- **Car wash wax and glass cleaner**
- **Water-based tire dressing**
- **Car wash shampoo**
- **Car floor and carpet cleaner**
- **Floor strippers** (non-ammoniated and no rinse)
- **Sealers**
- **Floor cleaner**
- **Floor re-juvenator**
- **Liquid laundry detergent**
- **Powdered laundry detergent**
- **Disinfectants** (highly concentrated)
- **Pearlized hand soaps**

Most of the Company's products are sold in a highly concentrated form, requiring significant dilution at time of use by the customer. The Company believes that selling the product in a more concentrated solution is a competitive advantage versus competitors selling more diluted and less effective products. In addition, to the products themselves, the Company also markets and sells the equipment used by customers to properly utilize the products. Such equipment includes specialized equipment that connects to laundry machines and dishwashing machines, as well as bucket and spray dilution pumps to ensure that the proper amount of product is dispensed for the specified cleaning application. Depending on the specific product dilution can range from as little as .13% of a product per unit to 50% for products such as floor strippers.

The following chart provides a list of all the current cleaning chemical products being distributed by the Company as well as the segments served by those products.

PRODUCTS	FUNCTION	DILUTION	PRODUCTS FOR HOTELS	PRODUCTS FOR RESTAURANTS	PRODUCTS FOR SCHOOLS	PRODUCTS FOR PARKS	PRODUCTS FOR HOSPITALS	PRODUCTS FOR CAR WASHES	PRODUCTS FOR MECHANICAL WORKSHOPS	PRODUCTS FOR SUPERMARKETS
 SN-20	Disinfects Hospitals and Bathrooms	28	X	X	X	X	X			X
 CW-11	Cleans car bodywork	17						X	X	
 CW-13	Car Shampoo	20						X	X	
	CP-10	Dishwasher detergent		X						X
	CP-11	Dishwasher detergent POTENT		X						X
	CP-11.55	Dishwasher detergent POTENT		X						X
	CP-30	Cutlery brightener	256		X					X
	CP-33	Electric and Gas pan cleaner	3		X					X
	CP-20	Dishwasher detergent (low temperature)		X						X
	CP-21	Dishwashing machine dryer (low temperature)	800		X					X
	CP-22	Dishwashing machine sanitizer (low temperature)	200		X					X
	CP-23	Dishwasher detergent (high temperature)	set by technician to conditions		X					X
	CP-24	Dishwashing machine dryer (high temperature)	set by technician to conditions		X					X
 FL-18	Cleaning and protection of outside floors	1200 sqft:1 gl	X	X	X	X	X			X
	FL-10	Wax remover (with post-rinsing)	2	X	X	X	X	X		X
	FL-11	Wax remover (without post-rinsing)	4	X	X	X	X	X		X
	FL-12	Floor sealant treatment	1200 sqft:1 gl	X	X	X	X	X		X
	FL-13	Floor cleaner without removing brightness	64	X	X	X	X	X		X
	FL-14	Replacement of floor brightness in areas of high traffic	1200 sqft:1 gl	X	X	X	X	X		X
	FL-15	Renewal of floor shine in general	10	X	X	X	X	X		X
	FL-16	Wax for areas of high traffic	1200 sqft:1 gl	X	X	X	X	X		X
	FL-17	Wax for areas of high speed	1200 sqft:1 gl	X	X	X	X	X		X
FL-14	Cleaner of car carpets	16	X	X	X	X	X		X	
 SP-10	Shower gel	RTU	X	X	X	X	X	X	X	X
	CP-40	Water based degreaser (citric)	15					X	X	
	CP-41	Water based degreaser	10					X	X	
 SN-10	Sanitizer for kitchen surfaces in general	80	X	X	X		X			
	CP-50	Multi-use	64	X	X	X	X	X	X	X
	CP-60	Glass Cleaner	30	X	X	X	X	X	X	X
	CW-10	Cleaner of car windows and upholstery including seats and dashboard	30					X		
	CP-31	Cleans oven hoods	8		X					
	CP-32	Cleans burnt kitchenware	3		X					
	LD-10	Liquid soap for washing clothing	4 oz or 8 oz	X						
	LD-11	Laundry soap for washing clothing	= 20 pounds	X						
	LD-12	Laundry soap for washing clothing - potent	25 pounds machines 20 oz	X						
 CW-12	Car tyre cleaner	1						X		

To be successful in the market, the Company must be able to support the sales of the product with technical assistance. As part of its commitment to its customers, the Company provides technical sales representatives who have deep knowledge of the Company's products and their application. These representatives will help the Company's customers select the right product

and then ensure that the dilution equipment is properly installed and set to dispense the right amount of product.

Amenities

The Company has established a relationship with a supplier of hospitality amenities from China. In May, 2014, the Company entered into a contract with SOURCE WELL CO. LTD and has already ordered \$ 35,550.00 worth of initial inventory from this supplier.

The Company plans to sell the following items to hospitality clients it has already built a chemical sales relationship with as well as future hotel, motel, and resort clients:

- **Body wash**
- **Shampoo**
- **Conditioner**
- **Hand and body lotions**

The market for such products is highly fragmented with the majority of products manufactured in China, and imported through distributors such as Nat Paper. The Company, believes there is an opportunity to drive sales up to approximately \$150,000 per year. However, once that plateau is reached the Company believes that there is limited opportunity for growth and therefore it sees amenities as an add-on product/service for its important hospitality customers who purchase cleaning and sanitizing chemicals from the Company.

Marketing and Sales

Industry Overview and Outlook

According to a study recently released by Kline & Co., the top three end-use segments of the janitorial and housekeeping cleaning products market estimated at \$4 billion in 2014, together, account for close to 56% of all janitorial cleaning product sales in 2014. Contract cleaners, the leading end-use segment accounting for a little over 30% of the industry total, have increased penetration and revenues, but changes in floor care have affected this leading segment. To cut costs, facility managers often reduce the frequency of waxing and floor stripping, causing the formerly vibrant floor-care sector to post a flat to modest growth rate.

As a result of growing awareness of better hand hygiene practices, the hand care class continues to outperform the other product groups, driven by strong sales of foam hand soaps and instant hand sanitizers. While regular outbreaks of various infectious diseases have a dramatic impact on sales of hand hygiene products on the short-term basis, the real growth comes from the increasing knowledge that hands are the primary medium for the continuous

transmission of various critical diseases. Hand care remains the prominent product class for suppliers to increase their revenues.

A diverse group of suppliers competes in the janitorial market. Kline segments the market into three primary groups: national branded suppliers, household cleaners companies, and private labelers with a few suppliers overlapping multiple categories. Lastly, there are local and regional suppliers, but these players are increasingly marginalized in the business. Leading suppliers in the janitorial market include Sealed Air, Ecolab, GOJO, Zep, and Spartan.

In contrast with food service distribution that has undergone rapid consolidation and is now led by major national companies like Sysco, USFS, and Gordon, the janitorial market is comprised of a vast number of intermediaries. This limits chemical suppliers' ability to build market share in the janitorial business comparable to that of food service and laundry chemical businesses.

Among a range of critical buying factors rated by the Kline report's survey respondents, product performance is rated the most important in their buying decision. Product safety is ranked second. Environmental friendliness receives a lower rating emblematic to the current business environment. While the industry is actively promoting environmentally friendly products, green cleaning must be cost-neutral for these products to resound with end users.

While this market is affected by the general growth of revenues for each end-use segment, budget constraints, resistance to price increases due to focus on maintaining tight margins, and other market and economic trends continue to put pressure on the market for janitorial cleaning products.

Fast-casual restaurants are poised for rapid growth due to the strength of this segment seen in store sales, as well as the ability for these mostly chain restaurants to add new units. Upcoming health care regulation changes may result in revenue and cost changes for hospitals; however, cleanliness and sanitation is too important to economize on in this segment, which is also expected to experience solid growth.

The table below comes from a report released last year by ISSA. According to the data cleaners and degreasers and resilient and hard floor chemicals accounted for almost 40% of the cleaning chemicals market.

2012 CHEMICAL SALES

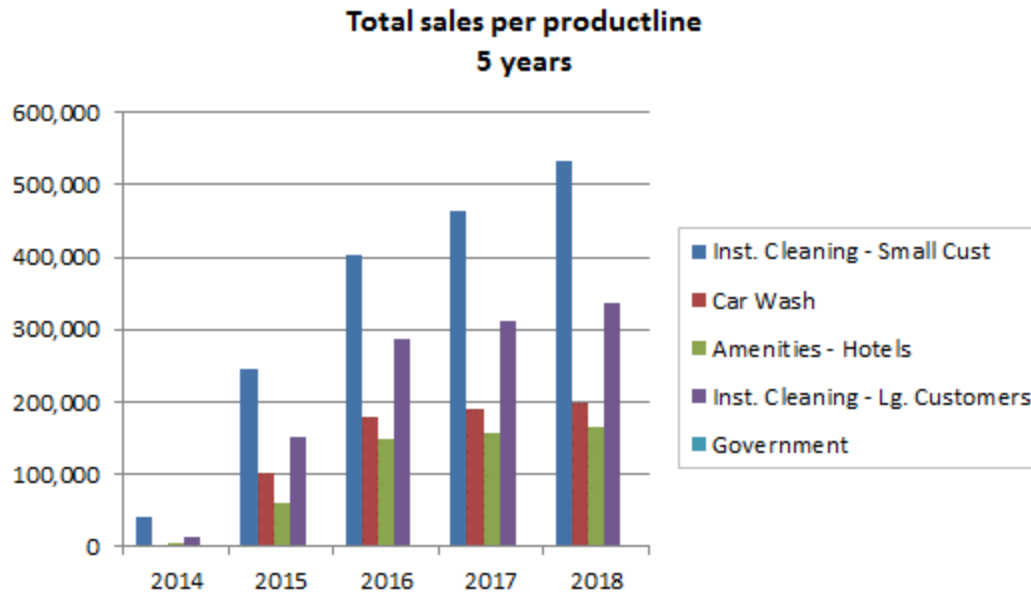
Products	Sales	Percentage of Total
Bio Enzymes (drain openers, drain cleaners, etc.)	\$188,277,000	2.9%
Carpet Care Chemicals (shampoos, pretreats, spotters, etc.)	\$259,693,000	4.0%
Cleaners & Degreasers (glass, wall, counters, etc.)	\$1,051,756,000	16.2%
Disinfectants & Sanitizers (bowl, porcelain, counter, other surfaces)	\$616,770,000	9.5%
Hand Cleaners (bar, liquid, powder, etc.)	\$785,570,000	12.1%
Hand Sanitizers	\$363,570,000	5.6%
Ice Melts	\$266,185,000	4.1%
Insecticides, Herbicides & Pesticides	\$32,462,000	0.5%
Laundry Detergents	\$279,169,000	4.3%
Odor Control (blocks, liquids, gels)	\$376,554,000	5.8%
Resilient & Hard Floor Chemicals (strippers, neutralizers, seals, finishers, restorers, spray buffs, polishing compounds, etc.)	\$1,506,218,000	23.2%
Warewash Chemicals	\$480,432,000	7.4%
Other Chemicals not listed above	\$285,662,000	4.4%
Total	\$6,492,318,000	

The following chart also from the ISSA report illustrates how fragmented the janitorial and sanitizing chemical distributor segment is. Sixty percent of companies generate annual sales volume of less than five million dollars.



Sales

As shown below, sales are expected to grow from \$57,953 to almost \$1.2 million over the forecast period, and gross profit is forecasted to increase from \$40,277 to \$856,349 during the same period.



The graphic above breaks down the sales forecast into each of the segments served by the Company. The smaller institutional cleaning customer represents the biggest share of the Company's sales followed by large institutional cleaning customers, car wash, and amenities. At this time the Company believes that there is significant opportunity in the government sector, but it has conservatively not forecasted any specific revenues in the forecast until it evaluates the opportunity further.

The following chart provides specific details regarding the Company's sales forecast.

Sales projection 5 years

(US\$)

NatPaperUSA

	2014	2015	2016	2017	2018	Total
Inst. Cleaning - Small Cust						
Orlando Market	29,053	138,998	237,552	273,185	314,163	992,951
Sanford	4,950	56,553	71,266	81,956	94,249	308,973
New Jersey	3,300	29,004	47,510	54,637	62,833	197,284
Other	3,400	20,692	47,510	54,637	62,833	189,072
Net sales	40,703	245,247	403,839	464,415	534,077	1,688,281
Cost of goods	12,414	74,800	123,171	141,646	162,893	514,926
Cost of goods %	30.5%	30.5%	30.5%	30.5%	30.5%	30.5%
Gross profit	28,289	170,447	280,668	322,768	371,183	1,173,355
Car Wash						
Enterprise		102,500	180,000	189,000	198,450	669,950
Other Car Rental						
Retail Car Wash						
Net sales		102,500	180,000	189,000	198,450	669,950
Cost of goods		31,263	54,900	57,645	60,527	204,335
Cost of goods %		30.5%	30.5%	30.5%	30.5%	30.5%
Gross profit		71,238	125,100	131,355	137,923	465,615
Amenities - Hotels						
Amenities	3,750	59,371	148,990	156,439	164,261	532,811
Net sales	3,750	59,371	148,990	156,439	164,261	532,811
Cost of goods	1,144	18,108	45,442	47,714	50,100	162,507
Cost of goods %	30.5%	30.5%	30.5%	30.5%	30.5%	30.5%
Gross profit	2,606	41,263	103,548	108,725	114,162	370,304
Inst. Cleaning - Lg. Customers						
Hotels	13,500	106,921	191,331	210,464	231,511	753,728
Office/Commercial		43,540	95,119	99,875	104,868	343,402
Net sales	13,500	150,461	286,450	310,339	336,379	1,097,130
Cost of goods	4,118	46,108	87,843	95,235	103,298	336,602
Cost of goods %	30.5%	30.6%	30.7%	30.7%	30.7%	30.7%
Gross profit	9,383	104,353	198,607	215,104	233,081	760,528
Overall total sales						
Total net sales	57,953	557,579	1,019,279	1,120,193	1,233,168	3,988,172
Total cost of goods	17,676	170,279	311,356	342,240	376,818	1,218,370
Total gross profit	40,277	387,300	707,923	777,953	856,349	2,769,803

Initially, the primary market for the Company's products will be the State of Florida, with a specific focus on Central Florida. The Central Florida represents an attractive market for the Company because of the large concentration of resorts, hotels, and restaurants, especially in Orlando. The Company's immediate expansion plans include the New Jersey, as the products are manufactured in Secaucus, NJ which minimizes shipping costs.

As shown, the Company expects its small institutional sales to come primarily from the Orlando, Sanford, and New Jersey markets. The Orlando market is expected to remain the Company's largest geographic market. Car wash product sales begin in 2015 and reflect the Company's expected win of a major contract with a national car rental group with cleaning operations at Orlando Airport. The Company's amenities line is expected to begin sales in Q4 of 2014 now that it has received its inventory from China, and is forecasted to grow to approximately \$150,000 in sales by 2016.

Channels

The Company plans to sell its products through several different channels, including a direct sales force, regional and national wholesale distributors, and regional independent sales representatives.

Initially, the Company will focus on its sales efforts through two existing independent representative relationships in the Sanford, Florida and New Jersey markets. In future years, the Company plans to develop relationships with up to twenty of these regional representatives throughout the U.S. in order to keep overhead costs low. These representatives will also serve as the technical sales representative and customer support personnel for customers in their territory. In 2015 and 2016, the Company also plans to invest in a sales manager and a direct sales force. This will enable the Company to maintain better control over the sales process.

The Company has already secured contracts with more than twenty customers including Orlando restaurants, hotels, and cleaning services.

Foreign Markets

The Company has not included any export revenues in the forecast. However, it believes that its location in Florida presents an opportunity to potentially market its products to some Caribbean countries who do not have any local chemical manufacturing facilities.

In addition, the Company has explored opportunities to export niche chemical solutions to the Brazilian market through its parent company in Brazil. One example of such a

product is OMI's Ecosorb and Freshwave products. The Company began discussions in the Spring of 2014 through OMI's international sales partner Tansoo to establish a distributorship for their commercial and retail odor control products in Brazil.

Competitive Strategy

Nat Paper USA is a small company that competes with much larger companies in the industry. However, the Company has more agility and mobility in the market, offering a more personalized sales relationship and better after-sales customer service.

As noted in the industry overview, there are several large publicly traded competitors, including: Ecolab, Johnson-Diversey, and Swisher Hygiene. These competitors operate nationally and internationally and focus on selling to large international hotel chains like Marriott, fast food chains like McDonald's. The Company's parent company in Brazil has experience competing with these larger competitors and believes that it can apply the same strategies to take market share in the U.S. market. These larger competitors are focused on large customers who require standardization of products across their global operations and as a result, the Company has an opportunity to build relationships with smaller and mid-sized customers who are more price sensitive.

Financial plan

Financial Summary

The following chart provides a financial summary for the forecast period 2014 – 2018. Company forecasts revenues to grow from \$57,953 in 2014 to \$1.08 million in 2018.

5 year financial summary of NatPaperUSA

(US\$)							NatPaperUSA
	2014	2015	2016	2017	2018	Total	Compound annual growth rates
Operating results							
Total sales	57,953	557,579	1,019,279	1,120,193	1,233,168	3,988,172	114.78%
Discounts & returns							-
Cost of goods sold	17,676	170,279	311,356	342,240	376,818	1,218,370	114.88%
Gross profit	40,277	387,300	707,923	777,953	856,349	2,769,803	114.73%
Operating expenses	124,730	342,023	614,013	660,655	691,199	2,432,620	53.43%
EBITDA	-84,453	45,277	93,911	117,298	165,150	337,183	53.93%
Non operating income (expense)							-
Depreciation and amortization	653	653	653			1,959	-100.00%
Interest on loans							-
Net profit / loss	-85,106	44,624	93,258	117,298	165,150	335,224	54.68%
Company tax			13,193	29,324	41,287	83,804	-
Net earnings	-85,106	44,624	80,065	87,974	123,863	251,420	40.54%
Dividends							-
Financial position							
Current assets	-82,572	-37,295	56,616	160,721	296,547	394,017	128.86%
Current liabilities			13,193	29,324	41,287	83,804	-
Working capital	-82,572	-37,295	43,423	131,397	255,260	310,213	142.46%
Fixed assets (net)	1,306	653				1,959	-100.00%
Total assets	-81,266	-36,642	56,616	160,721	296,547	395,976	128.86%
Shareholders' equity	-81,266	-36,642	43,423	131,397	255,260	312,172	142.46%
Capital expenditures							-
Shareholders' capital							
Number of shares issued	3,840	3,840	3,840	3,840	3,840		
EBITDA per share	-21.99	11.79	24.46	30.55	43.01		53.93%
Earnings per share	-22.16	11.62	20.85	22.91	32.26		40.54%
Net asset value per share	-21.16	-9.54	14.74	41.85	77.23		128.86%
Financial ratios							
Break even point (US\$)	179,468	492,396	884,065	951,293	995,347		
Return on revenues	-146.85%	8.00%	7.86%	7.85%	10.04%		
Return on assets	-2216.29%			155.39%	77.07%		
Return on equity	-2216.29%			202.60%	94.27%		
Current ratio			4.29	5.48	7.18		

As shown above, the compound annual growth rate (CAGR) on sales is 115%, which is partly a result of the low level of sales in 2014 reflecting the start-up nature of 2014. Due to start-up costs the Company expects to post a loss of \$85,000 in 2014. However, in 2015, the Company's first full year of operations, the Company expects to earn net income of more than \$44,600. By 2018, net earnings should reach \$123,800.

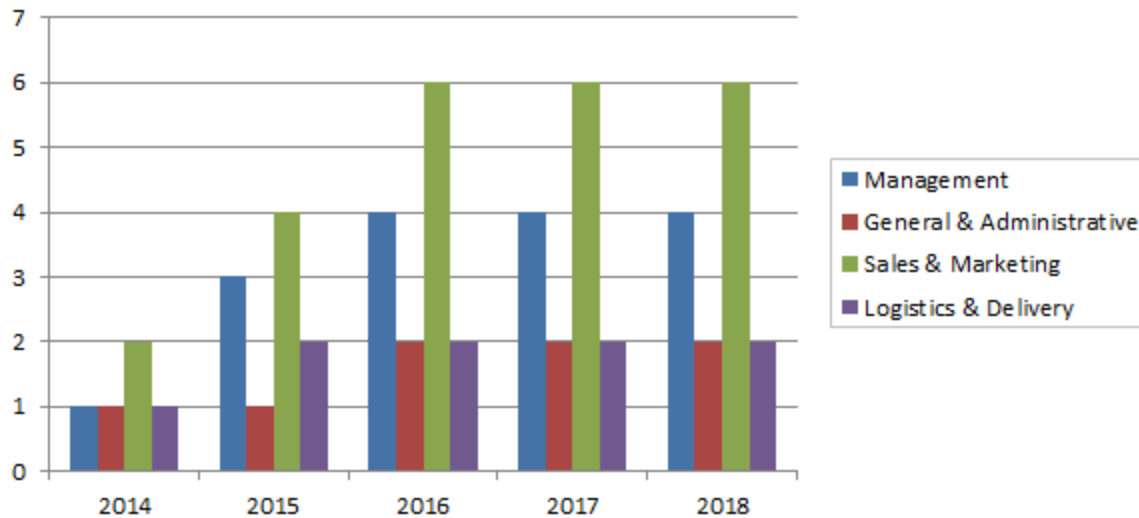
Personnel Plan

The Company's headcount is expected to increase from five employees in 2014 to fourteen by 2018. The increase is the result of the addition of three managers, one for sales, one for technical sales and logistics, and one for finance and administration, and the addition of two direct sales supervisors and technical sales personnel. Payroll for the Company is expected to increase from \$28,450 to more almost \$600,000 in 2018.

Personnel plan 5 years

(US\$)	2014	2015	2016	2017	2018	Total
NatPaperUSA						
Management						
Headcount	1	3	4	4	4	4
Payroll	5,833	103,942	217,007	238,315	252,127	817,225
Overtime						
Bonuses						
Payroll burden	493	8,783	18,337	20,138	21,305	69,055
Total cost	6,326	112,725	235,344	258,453	273,431	886,280
General & Administrative						
Headcount	1	1	2	2	2	2
Payroll	4,800	29,663	61,107	62,940	64,828	223,338
Overtime						
Bonuses						
Payroll burden	406	2,507	5,164	5,318	5,478	18,872
Total cost	5,205	32,170	66,270	68,258	70,306	242,210
Sales & Marketing						
Headcount	2	4	6	6	6	6
Payroll	13,200	69,524	170,378	186,198	191,784	631,085
Overtime						
Bonuses						
Payroll burden	1,115	5,875	14,397	15,734	16,206	53,327
Total cost	14,315	75,399	184,775	201,932	207,990	684,411
Logistics & Delivery						
Headcount	1	2	2	2	2	2
Payroll	2,400	36,256	40,738	41,960	43,219	164,573
Overtime						
Bonuses						
Payroll burden	203	3,064	3,442	3,546	3,652	13,906
Total cost	2,603	39,319	44,181	45,506	46,871	178,479
Overall total						
Headcount	5	10	14	14	14	14
Payroll	26,233	239,385	489,230	529,414	551,958	1,836,220
Overtime						
Bonuses						
Payroll burden	2,217	20,228	41,340	44,735	46,640	155,161
Total personnel cost	28,450	259,613	530,570	574,149	598,599	1,991,381

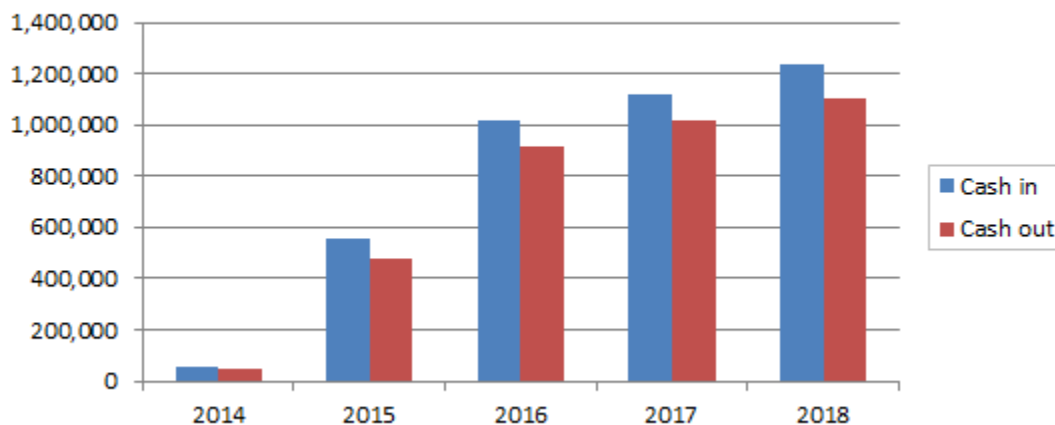
**Total headcount by department
5 years**



Cash Flow Statement

In 2014, the parent company in Brazil funded the Company’s start-up through more than \$150,000 in investment to pay contractors, conduct research, meet with prospective customers, develop marketing materials, establish partnerships, and to fund the the purchase of its initial inventory of both chemical products and amenities. The Company expects furture years to be cash positive as it acheives its sales targets.

Cash in / Cash out per year



Balance Sheet

The following chart provides a 5-year forecast balance sheet for the Company. As shown, the Company has no short or long-term debt. For plan purposes no distributions of retained earnings have been forecast.

Balance sheet projection

(US\$)

NatPaperUSA

ASSETS	12/31/14	12/31/15	12/31/16	12/31/17	12/31/18
Current assets					
Cash/Bank	14,601	93,454	195,010	297,617	431,766
Debtors/Accounts receivable					
Stock/Inventory	56,322	22,746	15,100	16,598	18,275
Short term investments					
Other	-153,494	-153,494	-153,494	-153,494	-153,494
Total current assets	-82,572	-37,295	56,616	160,721	296,547
Fixed assets					
Bonds & Securities					
Buildings					
Office equipment	1,959	1,959	1,959	1,959	1,959
Less: Accumulated depreciation	653	1,306	1,959	1,959	1,959
Total fixed assets	1,306	653			
TOTAL ASSETS	-81,266	-36,642	56,616	160,721	296,547
LIABILITIES AND EQUITY					
Current liabilities					
Creditors/Accounts payable					
Suppliers' credit					
Sales tax payable					
Income tax payable			13,193	29,324	41,287
Total current liabilities			13,193	29,324	41,287
Long term liabilities					
Long term loans					
Other long term debts					
Total long term liabilities					
Shareholders' equity					
Common stock	3,840	3,840	3,840	3,840	3,840
Retained earnings	-85,106	-40,482	39,583	127,557	251,420
Dividends payable					
Total shareholders' equity	-81,266	-36,642	43,423	131,397	255,260
TOTAL LIABILITIES AND EQUITY	-81,266	-36,642	56,616	160,721	296,547

Appendix

2015

(US\$)

NatPaperUSA

Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Revenue on operations													
Total sales	17,550	22,803	27,732	31,178	36,928	40,523	47,112	51,770	57,084	68,158	75,112	81,629	557,579
Discounts & returns													
Cost of goods sold	5,353	6,959	8,463	9,519	11,276	12,375	14,387	15,811	17,437	20,819	22,947	24,934	170,279
Gross profit	12,197	15,844	19,268	21,659	25,653	28,149	32,725	35,958	39,648	47,339	52,166	56,695	387,300
Operating expenses													
General & Administrative													
Bank interests/charges	30	30	30	30	30	30	30	30	30	30	30	30	360
Dues and licenses					150							1,500	1,650
Light/heat	200	200	200	200	200	200	200	200	200	200	200	200	2,400
Office expenses	200	200	200	200	200	200	200	200	200	200	200	200	2,400
Professional fees	100	100	100	100	100	100	100	100	100	100	100	100	1,200
Rent and rates	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	13,200
Telephone/fax/mail/Internet	200	200	200	200	200	200	200	200	200	200	200	200	2,400
Other	100	100	100	100	100	100	100	100	100	100	100	100	1,200
Meals	50	50	50	50	50	50	50	50	50	50	50	50	600
Personnel													
Salaries and benefits	14,660	14,660	16,308	16,308	16,308	20,428	20,428	20,428	20,428	25,475	25,475	28,479	239,385
Payroll burden	1,239	1,239	1,378	1,378	1,378	1,726	1,726	1,726	1,726	2,153	2,153	2,406	20,228
Other	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	48,000
Promotion													
Advertising/promotion	500	500	500	500	500	500	500	500	500	500	500	500	6,000
Transportation													
Travel	150	150	150	150	150	150	150	150	150	150	150	150	1,800
Vehicle costs	100	100	100	100	100	100	100	100	100	100	100	100	1,200
Total operating expenses	22,629	22,629	24,416	24,416	24,566	28,884	28,884	28,884	28,884	34,358	34,358	39,116	342,023
EBITDA	-10,432	-6,785	-5,148	-2,757	1,086	-735	3,841	7,074	10,763	12,981	17,808	17,579	45,277
Non operating income (expense)													
Depreciation	54	54	54	54	54	54	54	54	54	54	54	54	653
Net profit / loss	-10,486	-6,839	-5,202	-2,812	1,032	-790	3,786	7,020	10,709	12,927	17,754	17,525	44,624
Company tax													
Net business result	-10,486	-6,839	-5,202	-2,812	1,032	-790	3,786	7,020	10,709	12,927	17,754	17,525	44,624

(US\$)

NatPaperUSA

ASSETS	01/31/15	02/28/15	03/31/15	04/30/15	05/31/15	06/30/15	07/31/15	08/31/15	09/30/15	10/31/15	11/30/15	12/31/15
Current assets												
Cash/Bank	9,083	5,470	2,507	2,065	6,389	9,841	15,048	23,762	36,492	51,834	72,475	93,454
Debtors/Accounts receivable												
Stock/Inventory	51,408	48,236	46,052	43,736	40,499	36,311	34,945	33,306	31,339	28,978	26,145	22,746
Short term investments												
Other	-153,494	-153,494	-153,494	-153,494	-153,494	-153,494	-153,494	-153,494	-153,494	-153,494	-153,494	-153,494
Total current assets	-93,003	-99,788	-104,936	-107,693	-106,606	-107,342	-103,501	-96,427	-85,663	-72,682	-54,874	-37,295
Fixed assets												
Office equipment	1,959	1,959	1,959	1,959	1,959	1,959	1,959	1,959	1,959	1,959	1,959	1,959
Less: Accumulated depreciation	707	762	816	871	925	980	1,034	1,088	1,143	1,197	1,252	1,306
Total fixed assets	1,252	1,197	1,143	1,088	1,034	980	925	871	816	762	707	653
TOTAL ASSETS	-91,752	-98,591	-103,793	-106,605	-105,573	-106,362	-102,576	-95,556	-84,847	-71,920	-54,166	-36,642
LIABILITIES AND EQUITY												
Current liabilities												
Total current liabilities												
Long term liabilities												
Total long term liabilities												
Shareholders' equity												
Common stock	3,840	3,840	3,840	3,840	3,840	3,840	3,840	3,840	3,840	3,840	3,840	3,840
Retained earnings	-95,592	-102,431	-107,633	-110,445	-109,413	-110,202	-106,416	-99,396	-88,687	-75,760	-58,006	-40,482
Dividends payable												
Total shareholders' equity	-91,752	-98,591	-103,793	-106,605	-105,573	-106,362	-102,576	-95,556	-84,847	-71,920	-54,166	-36,642
TOTAL LIABILITIES AND EQUITY	-91,752	-98,591	-103,793	-106,605	-105,573	-106,362	-102,576	-95,556	-84,847	-71,920	-54,166	-36,642

2015

(US\$)

NatPaperUSA

Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Management													
Headcount	1	1	1	1	1	2	2	2	2	2	2	3	3
Payroll	6,008	6,008	6,008	6,008	6,008	10,128	10,128	10,128	10,128	10,128	10,128	13,132	103,942
Overtime													
Bonuses													
Payroll burden	508	508	508	508	508	856	856	856	856	856	856	1,110	8,783
Total cost	6,516	6,516	6,516	6,516	6,516	10,984	10,984	10,984	10,984	10,984	10,984	14,242	112,725
General & Administrative													
Headcount	1	1	1	1	1	1	1	1	1	1	1	1	1
Payroll	2,472	2,472	2,472	2,472	2,472	2,472	2,472	2,472	2,472	2,472	2,472	2,472	29,663
Overtime													
Bonuses													
Payroll burden	209	209	209	209	209	209	209	209	209	209	209	209	2,507
Total cost	2,681	2,681	2,681	2,681	2,681	2,681	2,681	2,681	2,681	2,681	2,681	2,681	32,170
Sales & Marketing													
Headcount	2	2	2	2	2	2	2	2	2	4	4	4	4
Payroll	4,532	4,532	4,532	4,532	4,532	4,532	4,532	4,532	4,532	9,579	9,579	9,579	69,524
Overtime													
Bonuses													
Payroll burden	383	383	383	383	383	383	383	383	383	809	809	809	5,875
Total cost	4,915	4,915	4,915	4,915	4,915	4,915	4,915	4,915	4,915	10,388	10,388	10,388	75,399
Logistics & Delivery													
Headcount	1	1	2	2	2	2	2	2	2	2	2	2	2
Payroll	1,648	1,648	3,296	3,296	3,296	3,296	3,296	3,296	3,296	3,296	3,296	3,296	36,256
Overtime													
Bonuses													
Payroll burden	139	139	279	279	279	279	279	279	279	279	279	279	3,064
Total cost	1,787	1,787	3,574	3,574	3,574	3,574	3,574	3,574	3,574	3,574	3,574	3,574	39,319

Cash in / Cash out per month 2015

