



المؤسسة المصرفية الفلسطينية  
PALESTINIAN BANKING CORPORATION

## Investment Proposal

### Part 1: Summary Information

#### 1. Project Promoter(s)

- History of project promoter(s), including financial, managerial and technical abilities.
- Promoter(s) economic field of activity including current investment projects, and key figures of annual turnover, net fixed assets, net profit, etc.
- Proposed management arrangements and names of person who will be managing the project.
- Description of technical arrangements and other required technical assistance (management, production, marketing, finance, etc.).

The last audited 3 years financial statements for the promoter(s) and/or the group of investors should be provided.

#### 2. Project Background and History

How the project idea started and how it is related to the current economic activity and/or experience of the project promoter(s). The last developments of the project idea, actions taken (pre-feasibility, market study, financial arrangements, contact with suppliers of technology and know how, etc.) and events of special importance.

#### 3. Project Technical Profile

- Location and Site

The project location should be described together with reasons for the selection of this location (proximity to raw materials, skilled labour, roads, electricity, communications, water, waste disposal, etc.).

A good description for the project site, its conditions, required preparation, adaptation and developments should be provided.

- Project Engineering

The engineering designs and drawings, estimation of the required land and buildings areas (factory/offices), a description of the entire required infrastructure, civil, mechanical and electrical works together with the associated cost should be provided.

A good description of the production process and a comprehensive list of all the required machinery, tools, equipment, furniture, office equipment, vehicles, together with the associated cost, sources, preforma invoice, technical specifications and potential suppliers of technology should be provided.

A schematic description of the plant layout (materials reception, storage, production area, space and deliver areas, etc.) should be provided.



- Materials and Inputs and Infrastructure

A list of all the required materials, inputs, utilities (electricity, water, communications, fuel, etc.) together with the unit cost, annual quantities and qualities, and sources should be provided, and import restrictions on required raw materials.

- Required Technical Assistance

Comments on special technical complexities and need for know-how, training and special skills (technical and managerial experts).

- Expected annual Operating Expenses

Breakdown of projected annual variable and fixed operating expenses broken by major categories of expenditures.

#### **4. Management and Organization**

- A list of the required management functions that is necessary to run and to manage the project.
- An organizational structure for the whole organization along with the job description and reporting system.
- A manpower count and staff requirements (personnel/labour) together with the required skills, experiences, salaries/wages for the whole organizational structure.

#### **5. Market, Competitors and Project Capacity**

- Basic market orientation: local, national, regional, or export together with a general description of the market trends, market size in volume and value should be provided.
- Projected production program describing volumes, unit prices, sales objectives, and market share of proposed venture.
- Potential users of products and distribution channels to be used. Present sources of supply for products.
- Clarification of competition environment identifying current and potential future competitors describing their products/services, prices, quantities offered, capacities, technology, etc., and possibility that market may be satisfied by substitute products.
- Clarification of the project future growth possibilities and expected market share
- Marketing strategy that will be adopted.
- Tariff protection or import restrictions affecting products.
- Critical factors that determine market potential.



## **6. Investment Cost, Structure and Project Financing**

- Summary of all investment items with an estimate of total project cost, broken down into land, infrastructure, office and plant buildings, machinery and equipment, tools and equipment, furniture and fixtures, working capital and contingencies.
- Proposed financial sources and capital structure, indicating expected sources and terms of equity and debt financing.
- Projected financial statements, economic and financial valuation indicating return on investment (ROI), internal rate of return (IRR), net present value (NPV), etc.

## **7. Project Development Impact, Support and Regulations**

- Project in context of economic development, export/import substitution and investment program.
- Specific government incentives and support available to project.
- Outline of government regulations on exchange controls and conditions of capital entry and repatriation.
- Potential environmental impact and how these issues are addressed.

## **8. Implementation Scheduling**

An implementation schedule supported with a timetable together with the associated cost for each phase should be provided. This should include all the following:

- Activities for the construction of the project (Engineering design and drawings, pre-feasibility and feasibility studies, licensing, negotiating, bidding, contracting, site preparation and development, construction and civil works).
- Arrangement for financing.
- Establishment of linkages with the concerned parties.
- Staff recruitment and training.
- Installation of machinery, pilot production (commissioning and testing) etc.



**Investment Proposal**  
**Part 2: Summary Data Sheet**

**1. General Information**

Project Name:

Project Promoter(s):

Principal Director:

Project Location:

Business Sector:

Establishment [ ]    Expansion [ ]    Restructuring [ ]    Acquisition [ ]

Tel:

Fax:

Email:

Address:

Description of the Project:

Summary of the Promoter(s) Credit History:



## 2. Proposed Investment Structure

Item	Amount US\$
Preliminary Expenditures	
Land	
Infrastructure	
Plant and Office Building	
Machinery	
Systems and Auxiliary Equipment	
Tools and Small Equipment	
Cars and Vehicles	
Office Equipment and Furniture	
Contingencies	
Working Capital	
Total	

## 3. Proposed Financing Sources and Capital Structure

Type	ST Debt	LT Debt	Equity	Total
Amount				
Percentage				

Purpose of Funding:

- Equity Capital

Project Promoter (s)		PBC and Others		Total	
Amount	%	Amount	%	Amount	%

- Debt Capital

PBC		Other Banks		Total	
Amount	%	Amount	%	Amount	%



**4. Expected Annual Turnover at 100% Capacity**

Product / Services	Quantity	Price	Amount \$
<b>Total</b>			

**5. Expected Annual Variable Operating Expenses at 100% Capacity**

Item	Amount US\$
Direct Raw Material Cost	
Packaging	
Office Supplies	
Maintenance and Spare Parts	
Water	
Fuel (Motor, Heating, etc.)	
Electricity	
Communication Expenses (Fixed, Mobile)	
Handling, Freight and Distribution	
Commissions	
Labour (Wages)	
Others	
<b>Total Variable Operating Expenses</b>	

**6. Expected Annual Fixed Operating Expenses at 100% Capacity**

Item	Amount US\$
Insurance	
Licensing	
Legal Cost	
Accounting and Auditing cost	
Technical and Managerial Consultants	
Salaries	
Travel	
Training and Staff Development	
Rent and Leasing	
Others	
<b>Total Fixed Operating Expenses</b>	



## **7. Summary of Market Information**

Market Size:

Main Clients:

Main Competitors:

Annual Turnover:

Market Share:

Summary of Market Valuation: