

YOUGMEDIA B.V.

BUSINESS PLAN

V1.5. MARCH 2024

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1. State of iGaming Industry in 2022 - 2024

Turbulent times bringing distress to entire sectors of economy can simultaneously bring opportunities to others. During the Coronavirus crisis of 2020-21, several industries reported significant drops in revenue, some so desperate they required government recovery packages. Airlines, Transport & Automotive, HoReCa and a number of adjacent segments suffered deep double-digit plunges with consumers cutting their spending on range of expenses pertaining to travelling and commuting. In general, people became much more averse to socializing beyond the necessary circle of family and colleagues, coining motto "Stay Home. Save Lives".

Due to being part of entertainment industry, Land Based Gaming vertical have also struggled. Due to sports leagues going on pause, major competitions cancelled, casinos on lockdown, gambling businesses have been struggling. Movement restrictions made good old-fashioned wager on favorite sports club in a betting shop unfeasible. Many land-based casinos also went on shutdown to protect its visitors from risk of virus transmission.

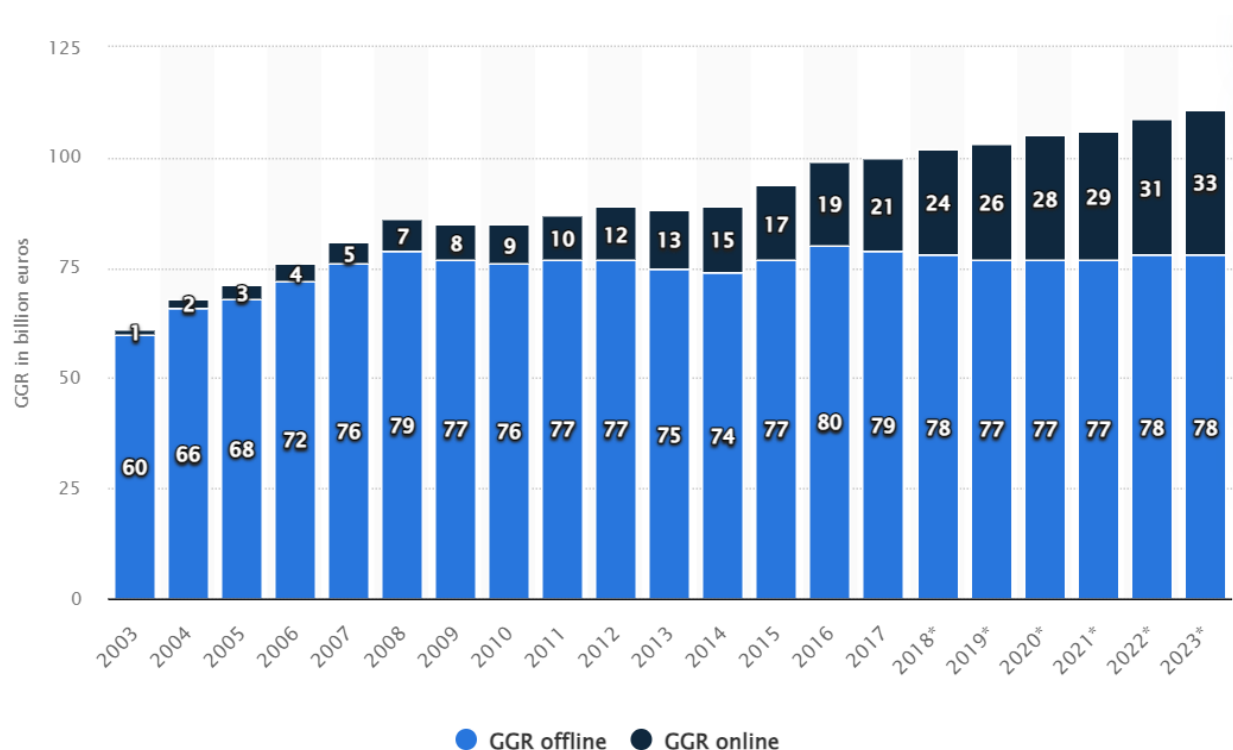
Betting industry scrambled for alternative offerings to fill the void. But hyped novelty markets like E-Sports and Virtual Sports just could not match excitement of placing bunter bet opposite one placed by "friendly foe" punter rooting for competing team. However, already in summer of 2021 sports world has seen a major relief in terms of return of the leagues even if with empty stands. After mass vaccinations, adopting recommendations on visitor distancing and hygienic measures, casinos in many countries were allowed to re-open.

Contrary to the above, online casino vertical could certainly be regarded as benefactor of lockdown and movement restrictions. Revenues reports from a number of jurisdictions prove that this segment posted strong GGR growth figures. Given the reduced sports betting offering and risks associated with visiting a conventional casino, many players turned to trying luck in online Sportsbook, Live Casino and Slots. After all, as many companies adopted remote work, their employees did not actually suffer any salary drops. On the contrary, reduced leisure options outside home meant additional discretionary income players could opt to play with in their favorite game of chance.

After COVID-19 restrictions came to end, it became obvious that some aspects of peoples' lives will never be the same. Despite returning to the offices, many managerial meetings are

now held in Zoom, dinner ordered by delivery aggregator instead of going to the restaurant – online gaming has become a “new normal”. Even players who enjoy the social aspect of gambling now tend to appreciate convenience and safety of placing a wager from comfort of their home via laptop or smartphone.

The above dispositions created most favorable atmosphere for iGaming industry to grow. As per industry sources, land-based gaming managed to return to pre-Covid levels but did not go over. However, online segment continued rapid growth, with some industry sources citing growth of 7-8% per annum. As seen from the chart below, online vertical does not really consume chunk of stable land based segment, but rapidly grows fueling overall growth of Global Gambling Revenue.



2. Analysis of Market Trends

The market size of online gambling has been estimated by statistics media to exceed USD 30 billion in 2021. According to most recent estimates, overall global GGR went over USD 100 billion around 2022. Europe’s online betting market, being the most mature, accounted for 40+% of the regional revenue share & may record double digit CAGR growth through

2027. This growth is expected to receive additional major boost in 2024 with FIFA UEFA Cup returning to Germany in June.

Among European nations, online gambling garnered massive popularity in UK, Sweden and Finland. Whilst Gross Gaming Yield in UK was GBP 5.7 billion, countries like Finland and Italy were ahead of pack in terms of gaming spend per adult with EUR 3,148 and EUR 2,586 respectively. Increasing technological developments in smartphones, like better storage and enhanced graphics, will stimulate online gambling via mobile device, especially in Nordic countries. Mobile segment of the iGaming market surpassed 50% in Sweden and Denmark.

Whilst Europe will remain by far the leading continent in terms of remote gaming GGR under established, transparent regulatory framework, emerging markets in North America, Latin America and Asia are catching up fast. World gambling statistics show that around 26% of the population participate in games of chance regularly. That means over 2 billion people worldwide tries their luck regularly and estimated 4 billion places a stake at least once every year. When it comes to online gaming and demographic statistics, a World gambling study concludes that 17% of the population gamble online, resulting and this segment is growing rapidly. It goes without saying, that the more advanced are Internet technologies, primarily in developed countries, the larger audience of players have already shifted online. Thus, remote gambling in Europe has already exceeded 40% of total GGR. Just as in many progressive trends, "cold belt" countries such as UK and Scandinavians are ahead of the curve with over 50% of wagering taking place online.

2.1. Casino

Casino vertical have taken increasingly prominent fraction of gambling revenues. It is usually regarded that developed countries where land-based casinos have been present for centuries have greater affinity for these games of chance. Accordingly, in Asian countries and especially Middle East sports betting have been traditionally the preferred way of punting. However, age of global travel is rapidly changing the traditional segmentation with players from restrictive countries taking junket tours. For instance, casino clusters catering to Turkish players are thriving in Bulgaria and Georgia whilst players from India go to Goa, Nepal or Sri Lanka to catch their thrill. This phenomenon is gradually pushing governments in Asia to consider legalization with countries like UAE and Thailand mulling opening of casino venues.

According to industry statistics, casino share of revenue has already surpassed sports betting

in UK and a number of EU countries such as Belgium, Denmark, Austria and Estonia. Globally, it is still trailing sports betting but keeps gaining with some estimations putting casino at over 35% of gaming proceeds. Within segment, largest profit chunk is generated by slots. Players are especially drawn to Mega series of games offering Progressive jackpots that have been responsible for some life-changing wins of € 10+ million in the past few years.

2.2. Sports Betting

Sports betting is already a multibillion-dollar global industry. However, the unregulated sports betting market in Asia as continent but especially Asia Pacific means the actual figure could quite possibly be over \$100 billion. Wagering in this region has traditionally been done via intricate bookmaker agent structures and have been responsible for fortunes being won and lost on major sporting events. Regulated sports betting accounted for \$77 billion in the transparent global market in 2021. This already impressive result is set to grow by estimated 10% year on year and reach astounding figures of over \$180 billion by 2030.

The cornerstone of sports betting in Europe is certainly football, with continent being home of top watched leagues such as LaLiga, Serie A, Bundesliga and probably the world's most watched – Premier League. Europe's online betting market accounted for over 37% of the regional revenue share and is forecast to further grow at double digit rates through 2030. Continental sporting events in 2022 shall be further boosted by Qatar FIFA World cup. Besides football, basketball and tennis have been the number 2 and 3 sports of choice with European bettors. Due to recent surge of popularity of martial arts in Europe, high ranking boxing and MMA bouts have prominently featured among tope wagering events.

The North American remote betting market has seen a revival since 2018. The U.S. Supreme Court (SCOTUS) ruled in a 6-3 decision that the Professional and Amateur Sports Protection Act (PASPA) was unconstitutional. Since then, 30 states have adopted legalized online sports betting in some capacity with 4-5 more actively deliberating on their legislative frameworks. This is also apparently supported by majority of population as over 65% of polled residents in one of the states supporting regulated remote wagering. Across the southern border, Mexico has been one of the pioneers in iGaming regulation in Latin America. And to the North, Canada apparently decided to delegate regulation to provincial level. Ontario has been at the forefront of this trend, with first operators launching under auspices of local licensing framework in April 2022. This market appears to have as much potential as other cold climate countries with estimated 75% - 80% of Canadians trying luck at online games

of chance. According to the Canadian Gaming Association (CGA), as of 2019, remote gambling yield could be upwards USD 500 million per year.

3. Business Overview

3.1. Venture Origins Insight

After careful analysis of iGaming industry growth, Mr. Armen Khalatyan, entrepreneur from Armenia has acquired a dormant company YouGMedia B.V. in 2021 with goal of launching online sportsbook and casino. Stakeholder (full profile onwards) brings to table substantial expertise and skillset which should enable launch with strong potential. Initial forecasts showed that with the right amount of financing, talented and experienced operations team and a solid marketing strategy in place company should be well positioned to roll out a highly competitive offering. Due to founder's track record in various segment of gambling industry, venture will benefit from hands-on expertise, operational awareness and clearly defined roadmap.

Obviously, such undertaking requires a versatile corporate structure catering to various aspects of operation. From the early going, Curaçao was one of the top choices for setting up company due to its global recognition as one of the oldest and most consistent remote gaming jurisdictions. Nevertheless, several other jurisdictions within EU and beyond have also been considered for the company setup. But review of licensing frameworks showed that in most cases, EU/EEA licenses would significantly delay time of the launch. Therefore, Curaçao's straightforward framework with one license covering almost all verticals of iGaming business became the most feasible option.

Another advantage of key importance is favorable tax legislation changes as of 2020 since from beginning of this year foreign source income was actually dropped to 0% e-Gaming companies (if several qualifying conditions have been met). This further solidified decision to acquire company and launch business under Curaçao license.

Along with acquisition of YouGMedia B.V., UBO also purchased a Cyprus company Adyenda LTD to assume responsibilities of payment processing subsidiary. After market research, companies within structure have been assigned with shortlist of payment service providers to approach regarding merchant account applications.

3.2. Brands and Target Markets

➤ **Batery**

After thorough analysis of potential markets, YouGMedia's marketing decided on 2 through approach. Whilst Canada's largest province of Ontario became regulated market in 2022, the rest of provinces did not proceed in the same direction. Therefore, company ventured to target Canada provinces outside Ontario. There were several key factors favoring this choice:

- According to a number of researches, Canada salaries are among Top-10 in the world;
- Liberal Legal framework allowing citizens freedom of choice;
- Great affinity for sports, especially Ice hockey and Lacrosse;
- Cold climate, which reduces range of outdoor entertainment for large part of year.

After careful consideration, marketing chose to target market with range of domains named Batery. Due to high popularity of sports featuring batting, such as baseball and cricket, name appears to click quite well among Canadian players. Media buyers report that banners and other media related to Batery show high conversion rate among Canadian players.

Due to Canada's high share of immigrant population, country had sizeable diasporas of people of South Asian descent. Therefore, success of Batery brand lead to spillover exposure effect in countries like India and Bangladesh. With this factor in play, YouGMedia set up localized domain for South Asian markets. This expansion turned highly successful due to these markets boasting combined population of circa 1.6 billion people.

➤ **Altin Casino**

As bulk of the team is in Armenia and some in other post-Soviet countries, they are well aware of potentials in Middle Asia region. This encompasses countries like Kazakhstan, Uzbekistan, Kyrgyzstan. As most prominent markets are heavily contested by multinational iGaming holdings, these countries still remain mostly outside of their reach. The following factors became key drivers of launching for this region:

- Rapidly growing population, with young median age;
- Expanding economies gearing to liberal policies under new generation of leaders;
- Countries are catching up on adoption of Internet after being behind global trends;

- Increased knowledge of casino gaming which was relatively unknown just decade ago. Due to the above countries all speaking Turkic family of languages, company selected word Altin as cornerstone of regional brand strategy. Altin means gold, and generally things of value, connected to prosperity. Websites under Altin brand has only launched in 2024 but already showing strong player acquisition statistics and solid initial retention rates.

3.3. Restricted territories

Due to holding license since 2021, Company management is fully aware of restricted jurisdiction list as per Sub-License conditions: Curaçao, Aruba, St. Maarten, Bonaire, Saba, Statia, Netherlands, USA, France, Australia. Further to this list are any other countries where online gambling is regarded as outright illegal or blacklisted jurisdictions.

Further to the above, Company has adopted additional measure to further restrict its policies. Due to Ontario being regulated province, it has been excluded from options for sign up at Batery website. There is also IP monitoring in place with goal to prevent near border attempts to access gaming services. Furthermore, YouGMedia does not intend in foreseeable future to expand to stringently regulated markets in EU/EEA such as Italy, Switzerland and Denmark.

3.4. Shareholder's Profile

➤ Mr. Armen Khalatyan

Mr. Khalatyan's track record in Gaming industry started all the way back in 1999. New Marathon sportsbook offered him a Business Development position in an attempt to enter CIS market indirectly, without establishing solid regional presence. Due to competition only emerging, this cooperation led to solid growth of player base for the operator who paid substantial bonus compensations for hitting and exceeding player acquisition targets.

In 2000 Mr. Khalatyan invested remunerations from previous tenure to establish Hay Bingo, one of the first bingo halls in Yerevan, Armenia. He undertook venture's management, which included the running of day-to-day operations as well as creating strategies for attracting and maintaining customers. Company was able to go head-to-head with leading local competitors until 2006. Due to legislative changes, profitability of bingo halls dropped below sustainable. Therefore, Mr. Khalatyan ventured into business development field of Armenia's

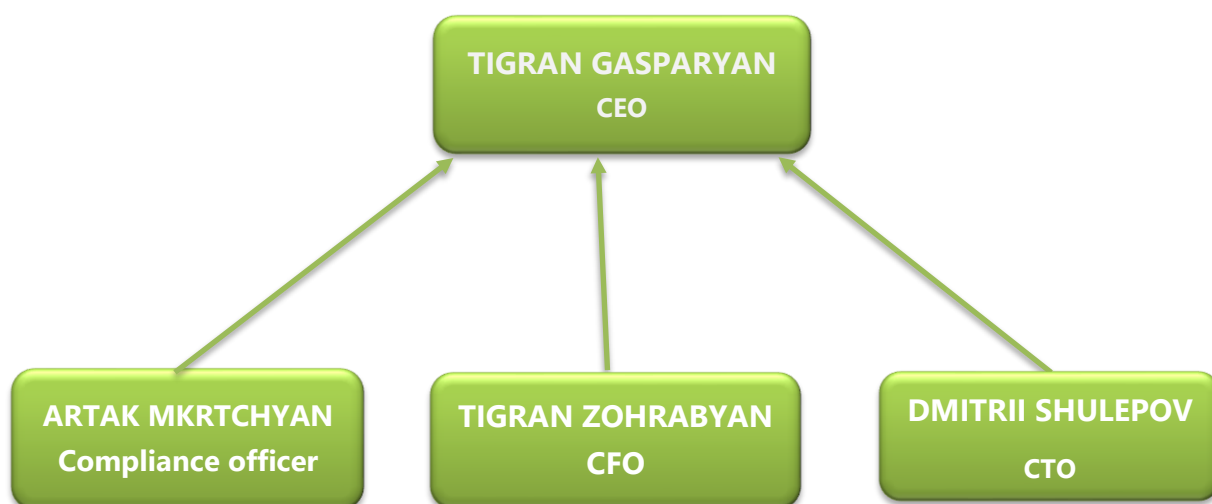
rapidly establishing banking sector.

In 2014, Mr. Khalatyan returned to entrepreneurship and received a minority shareholding in steel and metal retailer, Stal Techno LLC. This project was facilitated by managing the provision of steel and metal products required for constructing a road infrastructure project in Armenia together with an Italian consortium of road development companies, where the main provider of steel was Stal Techno.

Despite primarily being involved in other industries, founder kept close touch with his network of associates in betting industry and its fast-growing iGaming vertical. Feedback from business connections formed an estimation that rapid expansion of remote gambling would soon shape restrictive bottlenecks. Whilst narrow range of marketing channels became stifling, upsurge of both established iGaming companies as well as emergence of multiple start-ups created labour pool shortages. After identifying these challenges, Mr. Khalatyan launched ventures mainly operating in the field of provision of ancillary services.

Mr. Khalatyan shifted operational base to Yerevan, Armenia and established Ibooben Development LLC, IT development company. As salaries in Armenia were still below EU level, it allowed this new venture to offer services at more competitive rates. Range of services has been expanded to include risk, product and content management.

3.5. Company Key Management and Staffing



CVs of Key Management are attached as *Appendix 1*.

3.6. Platform, Game and Payment Providers

As for software platform, team identified product from Keyrunon Limited as optimal for the launch. Due to limited range of partners operating on this platform, it retained a distinct interface, not identifiable as used on tens of other websites. Solution also features top notch sportsbook module with peculiar, advanced functionalities such as wide selection of betting markets with fine-tuned odds and intuitive, user friendly bet slip controls. Platform also features a robust back office, capable of fine-tuning user interface, easy rotation of betting offerings and casino games as well as creating pinpointed bonuses and promotions.

Besides core Player Account Management module and sportsbook, Keyrunon platform has all the most notable 3rd party casino providers integrated. Company's websites can feature upwards of 100 casino game studios. As volumes started to grow, YouGMedia entered direct agreements with such casino providers as 3 Oaks, Playson, Everymatrix, Relax Gaming, as well as deployed Evolution Group's NetEnt, Red Tiger and Big Time Gaming. Players seeking Live dealer games can choose from leading products of Evolution, Playtech, Creedroomz, XPG and Vivo Gaming. In order to maintain backup. Due to residing in Armenia, Shareholder also maintains close relationship with leading industry platform Betconstruct. So in the unlikely case there would be any severe issues with current platform setup, projects can be transferred onto Betconstruct platform without disruptions.

It goes without saying that iGaming business cannot be competitive without payments targeted towards specific markets. For instance, Canada consumers are heavily reliant on Interac for their daily payments, including deposits to iGaming websites. In order to have a bulletproof solution, Company currently sources Interac from 2 different payment providers. There is a Canada based supplier Premier Pay as well as Maltese payment aggregator ApcoPay, which sources several lesser volume eWallets and voucher solutions.

All in all, in terms of platform, games and payments setup, company has backup options where disruption on behalf of one partner would not discontinue operations.

3.7. Player Funds Management

As of 21.04.2024 YouGMedia held the following amounts of player funds:

Batery.win: Eur 847,263 (amounts may slightly fluctuate with changes in exchange rate)

Saldo on 21/04/2024			
Dealer	Clients	Clients Bonus Acc	Clients Hold
Canada	847.263	19.231	4.893

Batery.in: Eur 2,247,599

Saldo on 21/04/2024			
Dealer	Clients	Clients Bonus Acc	Clients Hold
India	2 274 599	599 422	29 477

Altin Casino: Eur 45,896

Saldo on 21/04/2024			
Dealer	Clients	Clients Bonus Acc	Clients Hold
Altin	49 896	7 186	133

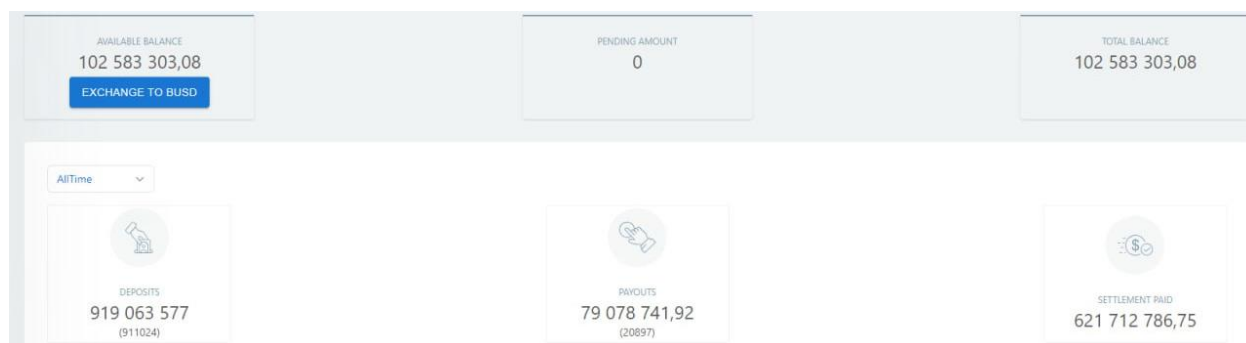
With the above figures combined, total liability of YouGMedia B.V. to its players is Eur 3,167,758. Even though simultaneous total withdrawal request across all markets is extremely unlikely, Company maintains sufficient liquidity to cover all player balances.

Current balance in Canada-facing Payment Service Provider Premier Pay is CAD 1,133,818.95 which amounts to Eur 776,588.32 at the current exchange rate.

Closing Balance	\$1,133,818.95
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As for South Asia oriented Payment Service Provider, respective balance between immediately Available Balance of Eur 1,152,621 and Pending Settlement (can be reversed near instantly if operational objectives require) of Eur 1,586,560 totals Euro 2,739,181.

Available Balance



Pending Settlement

Settlement Amount: 2,261,659.99 USDT

Settled : 571 972,73 USDT

Pending: 1 689 687,26 USDT

Combination of these funds readily available via YouGMedia's reserves with Payment Partners amounts to Eur 3,513,068. Therefore, YouGMedia not only can settle all outstanding player balances upon unlikely necessity, but also maintains surplus amount of circa Eur 345,000 to accommodate for volume growth and occasional large winnings.

4. Strategy for Growth and Business Goals

4.1. Vision

The vision and primary goal for YouGMedia brands is to deliver equal and over the existent standards on the market as well as constantly evolve in such aspects as

- 1) extremely customer-oriented player management;
- 2) appealing bonusing and promotional concepts and innovations;
- 3) highly alluring retention strategy.

Company shall strive to maintain a fresh look at the industry where complacency is often a norm. Founded in odd radar region of Caucasus, projects are well enroute towards establishing global presence and leaving reasonable footprints. We invested lots of time and effort into finding optimal platform solutions and best tools for performance of our iGaming services. Staff did their best to guarantee our customers reliability and security of their player accounts and payment data.

4.2. Mission

Team is comprised of professionals determined and energetic when it comes to reaching goals. Everyone is working hard in order to deliver and constantly develop our website wagering and gaming offerings to feature the best content suited. Below are the paramount objectives that are at the basis of our mission:

- 1) Awareness - building awareness of our brands in the respective markets;
- 2) Localization - ensuring our content comes in near native shape, as if created in country;
- 3) Efficient Acquisition - pinpoint the sources in Media Buying funnel with best conversion;
- 4) Customer Retention - building long-term relationships with customers through high quality service and alluring reactivation bonusing tactics;

4.3. Risk Based Approach

It goes without saying that online gaming is regarded as high risk industry. Non-personal matter of customer liaison sets a number of challenges for companies in the industry. With this in mind, Management set out a number of key objectives to alleviate risks.

- Money Laundering and Payment Fraud identification and prevention;
- Developing overall strategy for analyzing house exposure vs payouts balance;
- Operational analysis of Casino products performance, House Edge, RTP et.c.;
- Operational analysis of Sportbook product against odds forks, identifying problem bettors and mitigating those risk factors

- Hiring, training and managing adequately proficient personnel for all key positions;
- Drafting of player facing and internal policies.

All the relevant policies regarding the online gaming business of the company can be found at the below links:

- <https://batory.win/pages/aml-policy/>
- https://batory.win/pages/responsible-gaming/?utm_source=fbet.com&utm_content=linkfootermenu
- <https://batory.win/pages/privacy-policy/>
- <https://batory.win/pages/refund-policy/>
- <https://batory.win/pages/cookie-policy/>

5. Marketing Strategy

In current highly competitive iGaming industry, it is futile to set up operations without sound marketing strategy in place. Due to somewhat negative stigma of the industry, advertising options are quite limited compared to other lines of business. However, this disadvantage is somewhat offset by global nature of Internet. So marketing team worked out 3 key sources to fill acquisition funnel.

5.1. Media Buying

Due to unprecedented importance of driving traffic to any type of business website, media sales became a niche industry in itself. Performance marketing agencies like Alfaleads, Magic Click and WakeApp became go-to source for traffic related to multiple web-based industries. Such companies shave huge inventories of web properties from which they can direct visitors to client website. Leading providers in this segment also assist with pinpointed segmentation across countries, visitor types, devices used and many other parameters.

It has to be noted that those companies are also businesses. Since they are only glad to sell more traffic, such offers have to be zealously reviewed to ensure that clicks delivered are from

target audience. After all, visitors not interested in gaming would leave website near instantly with invoice for those hits still considered billable. So from the start of team building, Media Buyer position has been of critical importance. And current conversions proved this focus correct – offers and reports from Performance Marketing Agencies are now under constant watch to cut out non-performing sources and divert budget to ones bringing quality players.

5.2. Affiliate Management

Another cornerstone of modern-day acquisition strategy is affiliate management. Whilst some brands object how affiliates use their superlative SEO skills to take all top rankings – there is virtually no way around them in this industry. What started as individual webmasters launching one man team websites evolved into massive ecosphere, with several leading affiliate networks. This segment occasionally sees mergers and acquisition deals ranging into tens of millions of euros.

Because of this factor, employing highly connected Senior Affiliate manager was another key position to fill while building up team YouGMedia. In parallel with positions like Senior Sales, changing jobs does not sever those relationships. Managers form a database of affiliates that generate high value traffic of players with high spending potential and lasting loyalty. In return, affiliates appreciate established trust with managers who ensure that commissions will be calculated fairly and paid promptly. Additional advantage of hiring experienced Affiliate manager is that iGaming startup can take much more discreet approach to industry exhibitions. Whilst leading brands continue to put together expensive stands, sponsor entire parties et.c. – well connected affiliate manager just needs plane and entrance tickets. After that – it is down to refresher meetings with leading affiliate partners and perhaps occasional introduction to new, positively referred prospects.

5.3. Social Media Marketing

Especially during CoVID period, social media took increasingly important role on people's attention span. Due to restrictions in movements, increased amounts of pastime have been directed to watching TikTok reels and browsing Instagram reels. As not all social networks are gaming friendly. But team's Social Media Manager already set up accounts of the company with most liberal ones like X, Instagram (approaching 5,000 followers) and Facebook. Telegram deserves a separate mention (whilst not a social network proper) as it became quite

a launchpad for iGaming businesses. Being notoriously independent, this messenger creates space for gathering closed and opened groups with many brands setting up their own. SMM specialist ensures that content on accounts remains up to date, informing followers of brands' news, special promotions and other stories of interest, driving up user engagement.

6. SWOT Assessment

6.1. Strengths

➤ ***Expertise of Shareholder***

As defined above, Company Shareholder possesses broadest expertise in iGaming operations management, player acquisition and business development. During involvement in various ventures, Mr. Khalatyan has faced and overcome almost all feasible challenges that a launching and growing new business would likely to bring up. From recruiting and managing team, facing and solving internal conflicts, there are unlikely be adverse developments of the type he has not previously encountered. Such track record also provides benefit of extensive network of industry connections providing insight of how to procure casino content at favorable rates, buy media from recommended, quality providers and establish new business relationships.

➤ ***Access to lower cost labor force***

Analysis of recent trends in salaries in leading jurisdictions such as Malta, UK and emerging like Bulgaria and Estonia showed rapid growth of employee compensation packages. Only slightly paused by pandemic, rapid growth of iGaming industry caused a "personnel hunger" resulting in employee poaching. It is evidenced by a number of employment agencies setting shop in each respective jurisdiction meaning in-house HR resources cannot handle the hiring process. As result of workforce churn, companies lose valuable skills, certain portion of knowhow and even risk of sensitive data obtained by competitors. This risk is largely decreased by being located in Armenia, where upper mid-level experience specialists can still be hired for salaries less than Eur 25,000 per annum even with generous bonus offerings for hitting key benchmarks. Obviously, global shortage of IT resources made this segment of employees demand higher remunerations. However, solid specialists can still be recruited within Euro 30-40K range, notable payroll reduction compared to even cost savvy EU tech hubs like Sofia, Bulgaria or Bucharest, Romania.

6.2. Weaknesses

The main weaknesses identified are as follows:

➤ ***Highly competitive marketplace***

Although not properly a “weakness” as such, entering either online gaming marketplace is a much more complicated undertaking than 7-8 years ago. Most lucrative markets now have own regulations and industry giants with multimillion marketing budgets competing for players. Obviously, startup without institutional level of investments cannot go head-to-head against these global brands. To overcome these challenges, Management plans to initially go after very niche regional markets as described above. By targeting lesser contested areas, stakeholders forecast to still be able to find under catered audiences of players.

➤ ***Targeting Non-Native Territories***

When building a brand targeting remote territory, there is unavoidable weakness of cultural distance. From support using non-native lingo, to odds displayed in unusual format – those factors could potentially deject players’ perception of the brand. Perhaps certain players in Canada might find color scheme not up to their palette preference, or support not using typical local sports slang. To overcome these concerns, Company attracted several Canada-based associates with localizing the brand. It goes from reviewing content to helping Customer support in making their chats feel like homely conversations.

6.3. Opportunities

Growing global iGaming market trends indicate that opportunities are still plentiful. Leading EU countries and most lucrative Ontario province in Canada as well as the USA can certainly be considered saturated and fenced by regulations. However, there are entire regions on the globe where online gaming is still in its early phases of development. Audiences in sub-continent like Middle Asia, Southeast Asia and Latin America have relatively recently adopted iGaming as alternative to brick and mortar. A Company with lightweight platform can perform well in those regions by offering a better user experience.

With regards to GGR distribution, year on year pie chart changes from number of industry sources indicate remote gaming taking an increasing portion of gaming yield. It holds especially true in developing countries that made a leap from desktop computer straight to smartphone. This growing “mobile first” trend serves as a positive factor to all segments of industries that are adaptable for delivery of services via handheld device. Especially with younger, tech savvy generations, online gaming operators with intuitive, app-looking mobile interfaces will continue carving market at expense of land-based casinos and betting shops.

6.4. Threats

➤ *Reduction of discretionary incomes*

Almost certainly, global economy slowdown as aftermath of pandemic, ongoing conflicts will affect broad segments of population across the globe. Governments across the globe have adopted economic stimulus packages now resulting in high inflation and increased living costs. Europe is currently facing some of the highest fuel costs and bracing for winter with unprecedented expenses for heating. However, these negative are alleviated by Company's immediate target markets located in Canada and middle Asia where impact of situation in Eastern Europe and Middle East is notably soothed.

➤ *Employee poaching*

Whilst competition for resources is still far from level seen in locations like Malta and Isle of Man, having industry giants like Betconstruct and Digitain in the same city presents a threat of employee poaching. These companies engage “headhunters” tasked with finding valuable professionals in smaller companies and offering employment. Management plans to leverage this by keeping close watch on salary trends. It shall certainly comprise generous bonus schemes and, if push comes to shove, profit sharing options for top marketing, affiliate and IT development resources with crucial technological know-how. This should present a significant obstacle for HR Managers of large companies with slow decision making due to counteroffers needing approval of upper management.

7. Financial Figures and Forecasts until FY 2026

Throughout initial launch phase in 2023, YouGMedia generated losses. However, as of Q4, 2023, revenues started outpacing expenses.

As *Appendix 2* to Business Plan attached merchant account summary for period 13/04/2024-19/04/2024, provided as source of funds of YouGMedia.

7.1. Q4 2023

EUR	Q4 2023			
	Oct-23	Nov-23	Dec-23	
Deposits	1,121,982	1,167,036	1,218,743	3,507,761
Withdrawals	764,809	703,592	768,196	2,236,597
Saldo	357,173	463,444	450,547	1,271,164
Turnover	12,367,240	12,580,379	12,719,831	37,667,450
Winnings	11,948,351	12,145,480	12,207,315	36,301,146
GGR	418,889	434,899	512,516	1,366,304
Bonuses	134,638	140,044	170,624	445,306
Profit	284,251	294,855	341,892	920,998
CORE EXPENCES				
Platform Products	37,700	39,141	46,126	122,967
Payment Comms	105,055	107,435	112,863	325,353
Transfer Comms	5,685	5,897	6,838	18,420
Marketing budget	60,000	60,000	60,000	180,000
Operational revenue	75,811	82,382	116,064	
Operational Expenses	48,322	48,322	54,157	150,800
Call center	7,900	7,900	7,900	23,700
Salary	31,525	31,525	31,525	94,575
IT services and misc	8,018	8,018	8,018	24,055
Employee Bonuses	0	0	5,835	5,835
Office	878	878	878	2,634
EBITDA	27,490	34,060	61,907	123,458

7.2. H1 2024 - Forecast

EUR	Q1 2024			Q2 2024		
	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24
Deposits	1,340,617	1,474,679	1,622,147	1,735,697	1,857,196	1,987,200
Withdrawals	829,652	896,024	967,706	1,045,122	1,128,732	1,219,031
Saldo	510,966	578,655	654,441	690,575	728,464	768,169
Turnover	13,355,823	14,023,614	14,724,794	15,461,034	16,234,086	17,045,790
Winnings	12,817,681	13,458,565	14,131,493	14,838,068	15,579,971	16,358,970
GGR	538,142	565,049	593,301	622,966	654,115	686,820
Bonuses	160,874	162,215	178,436	182,248	199,649	213,624
Profit	377,268	402,834	414,865	440,718	454,466	473,196
CORE EXPENCES						
Platform Products	48,433	50,854	53,397	56,067	58,870	61,814
Payment Comms	123,842	135,895	149,126	159,758	171,150	183,357
Transfer Comms	7,545	8,057	8,297	8,814	9,089	9,464
Marketing budget	75,000	75,000	75,000	75,000	75,000	75,000
Operational revenue	122,447	133,028	129,045	141,079	140,356	143,562
Operational Expenses	49,362	49,362	49,362	56,696	56,696	63,122
<i>Call center</i>	8,350	8,350	8,350	8,350	8,350	8,350
<i>Salary</i>	31,525	31,525	31,525	37,830	37,830	37,830
<i>IT services and misc</i>	8,609	8,609	8,609	9,124	9,124	9,124
<i>Employee Bonuses</i>	0	0	0	0	0	6,426
<i>Office</i>	878	878	878	1,392	1,392	1,392
EBITDA	73,085	83,666	79,683	84,383	83,660	80,440

7.3. Forecast H2 – Fiscal Year 2024

EUR	Q3 2024			Q4 2024			FY 2024
	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	
Deposits	2,126,304	2,275,145	2,434,405	2,604,813	2,787,150	2,982,251	25,227,605
Withdrawals	1,328,743	1,448,330	1,578,680	1,720,761	1,875,630	2,044,436	16,082,846
Saldo	797,560	826,815	855,725	884,052	911,521	937,815	9,144,759
Turnover	17,898,080	18,792,984	19,732,633	20,719,264	21,755,228	22,842,989	212,586,317
Winnings	17,176,918	18,035,764	18,937,552	19,884,430	20,878,651	21,922,584	204,020,646
GGR	721,161	757,220	795,081	834,835	876,576	920,405	8,565,671
Bonuses	228,578	244,578	267,785	273,505	292,651	298,225	2,702,367
Profit	492,584	512,641	527,296	561,329	583,925	622,180	5,863,304
CORE EXPENCES							
Platform Products	64,905	68,150	71,557	75,135	78,892	82,836	770,910
Payment Comms	196,679	210,978	226,326	242,800	260,485	279,469	2,339,865
Transfer Comms	9,852	10,253	10,546	11,227	11,679	12,444	117,266
Marketing budget	75,000	75,000	75,000	75,000	75,000	75,000	900,000
Operational revenue	146,148	148,261	143,867	157,167	157,870	172,431	1,735,262
Operational Expenses	64,612	64,612	64,612	73,691	73,691	83,330	749,149
<i>Call center</i>	8,700	8,700	8,700	8,700	8,700	8,700	102,300
<i>Salary</i>	45,396	45,396	45,396	54,475	54,475	54,475	507,679
<i>IT services and misc</i>	9,124	9,124	9,124	9,124	9,124	9,124	107,944
<i>Employee Bonuses</i>	0	0	0	0	0	9,639	16,065
<i>Office</i>	1,392	1,392	1,392	1,392	1,392	1,392	15,162
EBITDA	81,536	83,649	79,255	83,476	84,179	89,101	986,113

7.4. Forecast Fiscal Year 2025

EUR					FY 2025
	Q1 2025	Q2 2025	Q3 2025	Q4 2025	
Deposits	9,841,428	10,333,500	10,850,175	11,392,683	42,417,786
Withdrawals	6,746,639	7,083,971	7,438,170	7,810,079	29,078,859
Saldo	3,094,789	3,249,528	3,412,005	3,582,605	13,338,926
Turnover	71,955,415	75,553,186	79,330,845	83,297,388	310,136,834
Winnings	69,056,139	72,508,946	76,134,393	79,941,113	297,640,592
GGR	2,899,276	3,044,240	3,196,452	3,356,274	12,496,242
Bonuses	945,374	1,085,017	1,166,394	1,224,713	4,421,498
Profit	1,953,903	1,959,222	2,030,058	2,131,561	8,074,744
CORE EXPENCES					0
Platform Products	260,935	273,982	287,681	302,065	1,124,662
Payment Comms	922,247	968,359	1,016,777	1,067,616	3,975,000
Transfer Comms	39,078	39,184	40,601	42,631	161,495
Marketing budget	250,000	250,000	250,000	250,000	1,000,000
					0
Operational revenue	481,643	427,697	434,999	469,249	1,813,587
					0
Operational Expenses	89,640	101,820	102,714	117,284	411,459
<i>Call center</i>	10,020	10,020	10,020	10,020	40,080
<i>Salary</i>	65,370	65,370	78,444	78,444	287,629
<i>IT services and misc</i>	11,760	11,760	11,760	11,760	47,040
<i>Employee Bonuses</i>	0	12,180	0	14,570	26,750
<i>Office</i>	2,490	2,490	2,490	2,490	9,960
EBITDA	392,002	325,877	332,285	351,965	1,402,128

7.5. Forecast Fiscal Year 2026

EUR					FY 2026
	Q1 2026	Q2 2026	Q3 2026	Q4 2026	
Deposits	11,962,317	12,560,433	13,188,455	13,847,878	51,559,084
Withdrawals	8,200,582	8,610,612	9,041,142	9,493,199	35,345,535
Saldo	3,761,735	3,949,822	4,147,313	4,354,679	16,213,548
Turnover	87,462,257	91,835,370	96,427,138	101,248,495	376,973,260
Winnings	83,938,169	88,135,077	92,541,831	97,168,923	361,784,000
GGR	3,524,088	3,700,293	3,885,307	4,079,573	15,189,261
Bonuses	1,285,949	1,350,247	1,450,730	1,523,267	5,610,192
Profit	2,238,139	2,350,046	2,434,577	2,556,306	9,579,068
CORE EXPENCES					
Platform Products	317,168	333,026	349,678	367,162	1,367,033
Payment Comms	1,120,997	1,177,047	1,235,899	1,297,694	4,831,637
Transfer Comms	44,763	47,001	48,692	51,126	191,581
Marketing budget	300,000	300,000	300,000	300,000	1,200,000
Operational revenue	455,211	492,972	500,309	540,324	1,988,816
Operational Expenses	124,933	142,313	143,760	162,120	64,927
<i>Call center</i>	12,580	12,580	12,580	12,580	10,020
<i>Salary</i>	94,133	94,133	112,960	112,960	45,396
<i>IT services and misc</i>	14,370	14,370	14,370	14,370	8,609
<i>Employee Bonuses</i>	0	17,380	0	18,360	0
<i>Office</i>	3,850	3,850	3,850	3,850	902
EBITDA	330,278	350,659	356,549	378,204	1,923,889

Tigran Gasparyan

Operations Manager

Summary

Experienced Operations Manager skilled in optimizing processes, leading teams, and driving results. Strong communicator with a focus on efficiency and achievement.

Contact Info

tigran-gasparyan-87@mail.ru
+374 77 412555

Skills & Proficiencies

- Leadership
- Communication
- Time Management
- Collaboration
- Decision-Making
- Conflict Resolution
- Customer Focus

Work Experience



Director

Domina Fortuna

Sep 2021 to Nov 2023

- Identify new business opportunities and partnerships.
- Cultivate relationships with clients and stakeholders to drive revenue growth.
- Streamline operational processes to improve efficiency.
- Ensure compliance with regulations and industry standards.
- Develop marketing strategies to promote the company's products or services.
- Enhance brand visibility and market presence through targeted campaigns.



Shift Leader

Hamkos

Nov 2013 to Jan 2017

- Supervise and coordinate shift team activities.
- Delegate tasks and ensure adherence to company standards.
- Address customer inquiries and ensure satisfaction.
- Handle complaints and resolve issues promptly.
- Maintain operational efficiency and workflow.
- Troubleshoot and resolve operational issues.
- Provide training and coaching to team members.
- Conduct performance evaluations and offer feedback.



Languages

Armenian

Russian

Manager

Ovsas

March 2009 to June 2013

- *Provide direction, guidance, and motivation to team members.*
- *Oversee daily operations to ensure efficiency and effectiveness.*
- *Recruit, train, and develop employees to achieve performance goals.*
- *Develop and manage budgets, set goals, and plan strategies.*
- *Maintain positive relationships with customers, addressing concerns and ensuring satisfaction.*
- *Assess employee performance, provide feedback, and implement improvements.*

Tigran A. Zohrabyan

Leo str 1, apt 66, Yerevan, Armenia, +374 91 52 30 04, tigran_zohrabyan@yahoo.com

PROFILE

Finance executive with progressive experience within international companies and state institutions. Business process continuous improvement-oriented leader, with strong background in Finance, Management, Advisory and Corporate Law. PhD in Law, MBA.

EMPLOYMENT HISTORY

Aug 2021 — Present	Managing Partner, JP Law Firm Yerevan, Armenia
	Justice & Protection (“JP”) is a premier law firm dedicated primarily to providing legal outsource to corporate clients and resolving legal issues surrounding internal and external aspects of corporate life. www.jp.law.am The scope of my responsibilities includes: Strategy, business development, CFO functions, negotiations, international clients’ handling from financial and investment coordination domains, strategic partnerships management, clientele expansion
Dec 2019 — Aug 2021	Business Development Manager, Zeal and Win International Consulting Dubai, UAE
	ZWIC is a prominent management consultancy in the UAE that creates expert solutions for business, property and marketing consulting. The company provides bespoke services for both local and global businesses investing in the UAE. www.zwic.com The scope of my responsibilities included: Business development, network and clientele expansion, investment consultancy, banking relations
May 2019 — Present	Founder / Principal Consultant, Dorset Berkshire Consulting Yerevan, Armenia
	DBC synergies sophisticated professionals with knowledge and plenty of experience in various fields oriented on business enforcing, development and continuous improvement with ambitions and big picture vision. <i>Official partner of Prospectacy, an international group of companies providing expert management services.</i> www.dorsetberkshire.com The scope of my responsibilities includes: Consultancy and advisory in finance, corporate structure, business development and strategy
Jun 2019 — Jun 2023	CFO / Member of Executive Committee, Intertech (Gamevision) Yerevan, Armenia
	Intertech is a private company designed to host a variety of different business verticals in the entertainment, marketing and technology sectors online. Providing management services to Gamevision - international iGaming operator with Sportsbook and Casino verticals, <i>the official partner of Real Madrid FC.</i> The scope of my responsibilities included: Capital and risk management, financial strategy and decision support, financial planning, analysis and reporting, strategic partnerships management, legal compliance
Jun 2016 — Jun 2019	Head of Finance and Administrative Dept., Intertech (Gamevision) Yerevan, Armenia
	Supervision of finance, legal, accountants and HR teams

Mar 2015 — Sep 2016	Leading Financial Specialist at Fin. Planning and Analytics Dept., AEG Service LLC	Yerevan, Armenia
	"AEG Service" discloses as "Aqua Energy Gas" an energetic company involved in the List of 100 major Taxpayers of RA.	
Jun 2014 — Sep 2014	Researcher, Turpanjian Rural Development Program (TRDP)	Yerevan, Armenia
	The mission of the program is to extend educational and economic opportunities to rural entrepreneurs to boost their start-up funding by providing low interest rate loans as well as providing non-financial services. Program budget \$5 million.	
Jun 2014 — Sep 2014	Internal Audit Intern, Central Bank of Armenia	Yerevan, Armenia
	The CBA's Internal Audit Group	
Oct 2012 — Feb 2013	Business Development Dept. Internship, Synergy International Systems	Yerevan, Armenia
	Headquartered in Washington D.C., Synergy is global software company that empowers organizations to become more data driven in achieving their impact.	

EDUCATION

2016 — 2019	PhD in Law, Russian-Armenian University	Yerevan, Armenia
	Thesis: "Legal regulations of entrepreneurial activity in the medical services market in the Republic of Armenia"	
	Author to 9 scientific articles	
	Scholarship of the Republic of Armenia	
2013 — 2015	MBA, American University of Armenia (AUA)	Yerevan, Armenia
	Master of Business Administration, concentration in Finance	
	Seth and Arsine Arsenyan Scholarship	
2013 — 2015	MSc in Corporate Law, Russian-Armenian University	Yerevan, Armenia
	Master of Science degree	
	Scholarship of the Republic of Armenia	
2009 — 2013	BSc in Economics, Russian-Armenian University	Yerevan, Armenia
	Bachelor of Science in Economics	
	Scholarship of Russian Federation	

SKILLS	Adaptability	Expert	Problem Solving	Expert
	Communication and Negotiations	Expert	Delegation and time management	Experienced
	Business Strategy	Experienced	Leadership	Experienced
	Analytical thinking	Expert	Networking	Experienced

LANGUAGES	English	Native speaker	Armenian	Native speaker
	Russian	Native speaker		

ARTAK MKRTCHYAN



About Me

Experienced Project Manager specializing in the iGaming field, proficient in orchestrating projects from inception to completion while maintaining strict adherence to regulatory requirements and industry best practices. Skilled in implementing robust strategies to mitigate risks and optimize operational efficiency within the dynamic iGaming landscape.



+37495258866



amkrtchyaan@gmail.com



Babajanyan 63, Yerevan

LANGUAGE

- English
- Russian
- Armenian

SOFT SKILLS

- Analytical Thinking
- Problem-Solving
- Collaboration
- Negotiation
- Critical Thinking
- Leadership
- Resilience
- Communication Skills

Project Manager

Passionate about iGaming, adept in navigating regulatory frameworks, licensing, and certification processes across diverse markets and jurisdictions.

EXPERIENCE

Ibooben Development

2023 - Current

Project Manager

- Spearheaded the development and execution of project plans tailored to the dynamic iGaming industry, ensuring alignment with company objectives and market demands.
- Orchestrated cross-functional teams comprising software developers, game designers, UX/UI specialists, and compliance experts to deliver high-quality iGaming products and services within aggressive timelines.
- Acted as a central point of contact for all project-related communications, fostering seamless collaboration among internal teams and external stakeholders, including regulatory bodies and third-party vendors.
- Identified and mitigated risks inherent to the iGaming landscape, implementing robust strategies to navigate regulatory complexities, market volatility, and technological challenges.
- Strategically allocated resources to optimize project efficiency and productivity, leveraging industry insights and market trends to drive innovation and stay ahead of the competition.
- Enforced rigorous quality assurance protocols, conducting thorough testing and validation to ensure iGaming products met stringent regulatory requirements and delivered exceptional user experiences.
- Managed project budgets with a keen eye on cost control and resource optimization, leveraging financial acumen to balance profitability with investment in growth opportunities.
- Continuously monitored industry developments and emerging technologies, integrating insights into project strategies to maintain a competitive edge and drive long-term success in the iGaming sector.

Ibooben Development

2021 - 2023

Risk Manager

- Manage risks associated with iGaming operations, including regulatory compliance, financial risks, and cybersecurity threats.
- Develop and implement risk management strategies to mitigate potential threats and vulnerabilities.

Education

Bachelor of Economics and
Management, Management,
Yerevan State University,
2016-2023

Career Focus

My career journey reflects a robust proficiency across diverse domains including customer selection, tender management, internal audit, business development, and external communication within the iGaming industry, all of which are highly relevant to the role of a Project Manager.

These experiences have honed my ability to navigate complex regulatory landscapes effectively, ensuring that projects adhere to all necessary compliance standards and legal requirements.

Furthermore, my passion for leveraging technology to innovate within the gaming industry underscores a commitment to upholding stringent standards of quality, safety, and ethics in project management.

As a Project Manager in the iGaming field, I am particularly adept at overseeing the development and execution of projects, from conception to completion, while closely monitoring timelines, budgets, and resources. My focus on clear communication and stakeholder management ensures that projects are delivered successfully, meeting both business objectives and regulatory obligations.

I am deeply passionate about the iGaming industry, and my dedication to mastering the complexities of compliance and project management in this dynamic field makes me well-suited to drive forward initiatives that propel companies toward success while maintaining the highest standards of integrity and accountability.

- Conduct risk assessments to identify and prioritize risks within the organization.
- Monitor and analyze risk indicators, and implement controls to minimize exposure to risks.
- Collaborate with internal teams to ensure compliance with regulatory requirements and industry best practices.
- Provide recommendations to senior management on risk mitigation measures and business continuity plans.
- Stay updated on emerging risks and industry trends to proactively address potential challenges.
- Foster a culture of risk awareness.

Idram LLC

2019 - 2021

CS Coordinator

- Coordinate activities within the contact center to ensure smooth operations and excellent customer service delivery.
- Schedule and manage contact center staff to ensure adequate coverage and optimize performance.
- Monitor contact center metrics such as call volume, response times, and customer satisfaction to identify areas for improvement.
- Implement strategies to enhance efficiency and effectiveness in handling customer inquiries and resolving issues.
- Provide training and support to contact center agents to ensure they have the necessary skills and knowledge to meet customer needs.
- Serve as a point of contact for escalated customer inquiries and complex issues, resolving them in a timely and satisfactory manner.

CS Agent

- Provide exceptional customer service by promptly responding to inquiries, resolving issues, and addressing customer concerns via various communication channels such as phone, email, and live chat.
- Assist customers with account-related tasks including account openings, account maintenance, and transaction inquiries.
- Process customer requests accurately and efficiently, adhering to company policies and regulatory requirements.
- Educate customers on financial products and services, including banking accounts, loans, credit cards, and investment options.
- Identify opportunities to upsell or cross-sell relevant financial products and services to meet customer needs and maximize revenue.
- Handle escalated customer complaints or complex inquiries, demonstrating empathy and professionalism in resolving issues to ensure customer satisfaction.
- Collaborate with other departments such as sales, operations, and compliance to address customer needs and improve service delivery.

Dmitrii Shulepov

Male, 28 y.o., born on September 25, 1996

(+357) 96274626

dshulepov.cy@gmail.com

WORK EXPERIENCE

Keyrunon Limited, Nicosia, Cyprus – *IT Specialist*

09.2022 – present

- Installing, configuring, and maintaining hardware and software
- Troubleshooting and resolving IT issues and requests
- Monitoring and improving network performance and security
- Providing training and guidance to users on IT systems and applications
- Researching and implementing new IT solutions and best practices

Russian State Vocational Pedagogical University, Yekaterinburg – *Lecturer of TI basics*

09.2018 – 07.2022

Teaching the basics of information technology and the C# language for the first - fourth courses of the university. Conducting examinations.

Arbitration Court of the Sverdlovsk Region, Yekaterinburg – *Employee of the IT Department*

07.2016 – 08.2018

Organizing the creation of backup copies of virtual machines. Ensuring the stable operation of personal computers.

EDUCATION

Russian State Vocational and Pedagogical University, Yekaterinburg - *Bachelor*

08.2014 - 06.2018

Institute of Electricity and Informatics, Information Technologies in the Media Industry (engineer)

Topic - "Telegram-bot for promoting business accounts in the social network Instagram"

Specialized educational and scientific center at Ural Federal University, Yekaterinburg – Secondary general education

09.2010 – 06.2014

SKILLS

Microsoft Word

Document

Templates

Microsoft Excel

Designing spreadsheets

Formulas

VLOOKUP

Analyzing data

Microsoft Powerpoint

Designing presentations

Adobe Photoshop

Photo montage

Designing flyers

Creating posters

Adobe Premiere Pro

Video editing

Visual effects

Designing videos

Visual Studio C#

Development of client-server applications

Development of chatbots for social networks

License category "B"

Experience since 2019

LANGUAGES

English: Intermediate-Advanced

Russian: Native language

About myself

Sociable, creative, trainable, execute orders on time, keep my composure in difficult situations, treat my work duties conscientiously, can work in a team, purposeful.

At school, he worked as a sales assistant in the Expedition store and the NotaBene school clothing store. In 2017, he created Instagram posts and flyers for the Ogon.Burger.Bar restaurant chain. In 2018, he received an offer from the head of the Department of Information Technology of the Russian State Vocational Pedagogical University to work as a teacher of the basics of programming in the C# language for 1-4 courses while studying at the master's program. During the period of work at the university, he gave lectures and practical classes, organized and conducted examinations.



YouGMedia B.V.
baterij.win
Perseusweg 27 A, Curacao

Your PremierPay merchant
account summary

From April 13, 2024 to April 19, 2024

Site ID	294
Tax ID	102553683
Bank Currency	EUR
Bank Account	
Contact Name	Anastasia Ioannidou
Contact Phone	35799602623
Business Email	finance@yougmedia.net

PremierPay Statement #860000000118

Statement Date
April 24, 2024

Statement Period
April 13, 2024 - April 19, 2024

Opening Balance	\$1,022,339.89
Total Deposits	\$220,560.00
Total Withdrawals	(\$96,623.27)
Total Fees	(\$12,457.67)
Closing Balance	\$1,133,818.95

Payments (net)

Interac Online	\$0.00	Interac e-Transfer	\$210,505.33
Direct Debit	\$0.00	Direct Debit Plus	\$0.00
Alipay	\$0.00	WeChat	\$0.00
			TOTAL PAYMENTS
			\$210,505.33

Payouts (net)

Interac e-Transfer	(\$99,026.27)	Direct Credit	\$0.00
			TOTAL PAYOUTS
			(\$99,026.27)

Statement Summary

	Payment Method	Approved		Declined	Returned		MDR	Reserves		Total
		Amount	Fees	Fees	Amount	Fees	Fees	Taken	Paid	
Payment										
	Interac Online	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Interac e-Transfer	\$220,560.00	(\$2,426.00)	(\$456.00)	\$0.00	\$0.00	(\$7,172.67)	\$0.00	\$0.00	\$210,505.33
	Direct Debit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Direct Debit Plus	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Alipay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	WeChat	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Payment Settlement:										\$210,505.33
Payout										
	Interac e-Transfer	(\$96,623.27)	(\$2,403.00)	\$0.00	\$0.00	\$0.00				(\$99,026.27)
	Direct Credit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				\$0.00
Total Payout Settlement:										(\$99,026.27)
Refund										
	Interac Online	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				\$0.00
	Alipay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				\$0.00
	WeChat	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				\$0.00
Total Refund Settlement:										\$0.00
Pending										
	Interac e-Transfer			\$0.00						\$0.00
Total Pending Settlement:										\$0.00
Chargeback										
	Interac Online	\$0.00	\$0.00							\$0.00
	Interac e-Transfer	\$0.00	\$0.00							\$0.00
	Direct Debit	\$0.00	\$0.00							\$0.00
	Direct Debit Plus	\$0.00	\$0.00							\$0.00
	Alipay	\$0.00	\$0.00							\$0.00
	WeChat	\$0.00	\$0.00							\$0.00
Total Chargeback Settlement:										\$0.00

Settlement Fee: \$0.00

Total Balance: \$111,479.06

Fee Report

		Approved		Declined		Returned		MDR		Reserve	
	Payment Method	Fee	Calculated	Fee	Calculated	Fee	Calculated	Rate	Calculated	Rate	Calculated
Payment											
	Interac Online	\$0.60	\$0.00	\$0.60	\$0.00	\$5.00	\$0.00	3%	\$0.00	0%	\$0.00
	Interac e-Transfer	\$1.00	(\$2,426.00)	\$1.00	(\$456.00)	\$5.00	\$0.00	3.25%	(\$7,172.67)	0%	\$0.00
	Direct Debit	\$0.60	\$0.00	\$0.60	\$0.00	\$5.00	\$0.00	3.25%	\$0.00	0%	\$0.00
	Direct Debit Plus	\$1.00	\$0.00	\$1.00	\$0.00	\$5.00	\$0.00	3.25%	\$0.00	0%	\$0.00
	Alipay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%	\$0.00	0%	\$0.00
	WeChat	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%	\$0.00	0%	\$0.00
Payout											
	Interac e-Transfer	\$9.00	(\$2,403.00)	\$0.00	\$0.00	\$5.00	\$0.00				
	Direct Credit	\$10.00	\$0.00	\$0.00	\$0.00	\$5.00	\$0.00				
Refund											
	Interac Online	\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
	Alipay	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
	WeChat	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00				
Pending											
	Interac e-Transfer			\$0.00	\$0.00						
Chargeback											
	Interac Online	\$20.00	\$0.00								
	Interac e-Transfer	\$20.00	\$0.00								
	Direct Debit	\$20.00	\$0.00								
	Direct Debit Plus	\$10.00	\$0.00								
	Alipay	\$0.00	\$0.00								
	WeChat	\$0.00	\$0.00								

Activity Report

		Approved		Declined		Returned	
	Payment Method	Count	Amount	Count	Amount	Count	Amount
Payment							
	Interac Online	0	\$0.00	0	\$0.00	0	\$0.00
	Interac e-Transfer	2426	\$220,560.00	456	\$50,160.00	0	\$0.00
	Direct Debit	0	\$0.00	0	\$0.00	0	\$0.00
	Direct Debit Plus	0	\$0.00	0	\$0.00	0	\$0.00
	Alipay	0	\$0.00	0	\$0.00	0	\$0.00
	WeChat	0	\$0.00	0	\$0.00	0	\$0.00
		2426	\$220,560.00	456	\$50,160.00	0	\$0.00
Payout							
	Interac e-Transfer	267	(\$96,623.27)	0	\$0.00	0	\$0.00
	Direct Credit	0	\$0.00	0	\$0.00	0	\$0.00
		267	(\$96,623.27)	0	\$0.00	0	\$0.00
Refund							
	Interac Online	0	\$0.00	0	\$0.00	0	\$0.00
	Alipay	0	\$0.00	0	\$0.00	0	\$0.00
	WeChat	0	\$0.00	0	\$0.00	0	\$0.00
		0	\$0.00	0	\$0.00	0	\$0.00
Pending							
	Interac e-Transfer			15	\$1,640.00		
				15	\$1,640.00		
Chargeback							
	Interac Online	0	\$0.00				
	Interac e-Transfer	0	\$0.00				
	Direct Debit	0	\$0.00				
	Direct Debit Plus	0	\$0.00				
	Alipay	0	\$0.00				
	WeChat	0	\$0.00				
		0	\$0.00				