

THIS LOAN AGREEMENT (this "Agreement") dated 29th of day of March, 2023 is
BETWEEN:

Valentina Kalashnikova Avgousti, a citizen of Cyprus, Id Card Number 0001339257, date of issue 11.01.2018, having registered address at 2 Aktaiou, Royal court 2, apartment 1, 4046 Germasogeia, Cyprus, hereinafter referred to as the "Borrower", on the one part, and

Andrey Kalashnikov, a citizen of Cyprus, Id Card Number 0001341836, date of issue 07.03.2018, having its registered address at Anesis wellness residence, flat 301, 33 Miki Theodoraki, 4045 Germasogeia, Cyprus, hereinafter referred to as the "Lender", on the other part, referred together herein as the "Parties", separately as the "Party", entered into this Agreement (hereinafter the "Agreement") as follows:

IN CONSIDERATION of the Lender loaning certain monies (the "Loan") to the Borrower, and the Borrower repaying the Loan to the Lender, both parties agree to keep, perform and fulfil the promises and conditions set out in this Agreement

Loan Amount and Interest

1. The Lender shall provide the loan in amount of 60 500 (sixty thousand five hundred) EUR to the Borrower and the Borrower shall repay this principal amount to the Lender, with interest payable on the unpaid principal at the rate of 0,1% per annum. The loan might be transferred to the personal bank account of the Borrower. The loan is granted to the Borrower for a term of 5 (five) years from the date of this agreement. At the end of the period, specified in this paragraph, the Borrower is obliged to repay the amount of the Loan to the Lender in full. The Borrower shall repay the Loan Amount by transfer of corresponding funds to the account of the Lender or by other way at the discretion of the Borrower.

Payment

2. Interest on the Loan Amount shall be paid together with repayment of the loan. The Borrower shall pay the loan interest amount by transfer of corresponding funds to the bank account of the Lender or by other way at the discretion of the Borrower.
3. At any time while not in default under this Agreement, the Borrower may pay the outstanding balance then owing under this Agreement to the Lender without further bonus or penalty.

Default

4. Notwithstanding anything to the contrary in this Agreement, if the Borrower defaults in the performance of any obligation under this Agreement, then the Lender may declare the principal amount owing and interest due under this Agreement at that time to be immediately due and payable.

Governing Law

5. This Agreement will be construed in accordance with and governed by the laws of Cyprus.

Costs

6. All costs, expenses and expenditures including, without limitation, the complete legal costs incurred by enforcing this Agreement as a result of any default by the Borrower, will be added to the principal sum then outstanding and will immediately be paid by the Borrower.

Binding Effect

7. This Agreement will pass to the benefit of and be binding upon the respective heirs, executors, administrators, successors and permitted assigns of the Borrower and the Lender.
- Amendments**
8. This Agreement may only be amended or modified by a written instrument signed by both the Borrower and the Lender.
- Severability**
9. The clauses and paragraphs contained in this Agreement are intended to be read and construed independently of each other. If any term, covenant, condition or provision of this Agreement is held by a Court of Cyprus to be invalid, void or unenforceable, it is the parties' intent that such provision be reduced in scope by the Court only to the extent deemed necessary by the Court to render the provision reasonable and enforceable and the remainder of the provisions of this Agreement will in no way be affected, impaired or invalidated as a result
- General Provisions**
10. Headings are inserted for the convenience of the parties only and are not to be considered when interpreting this Agreement. Words in the singular mean and include the plural and vice versa. Words in the masculine mean and include the feminine and vice versa
- Entire Agreement**
11. This Agreement constitutes the entire agreement between the parties and there are no further items or provisions, either oral or otherwise.

IN WITNESS WHEREOF the parties have duly affixed their signatures on this 29th day of March, 2023

SIGNED by the Borrower

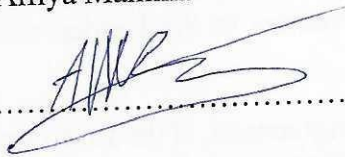


Valentina Kalashnikova Avgousti

In the presence of:

Witness: Alfiya Mamina

Signature:



SIGNED by the Lender



Andrey Kalashnikov

In the presence of:

Witness: Margarita Gigolaeva

Signature:

