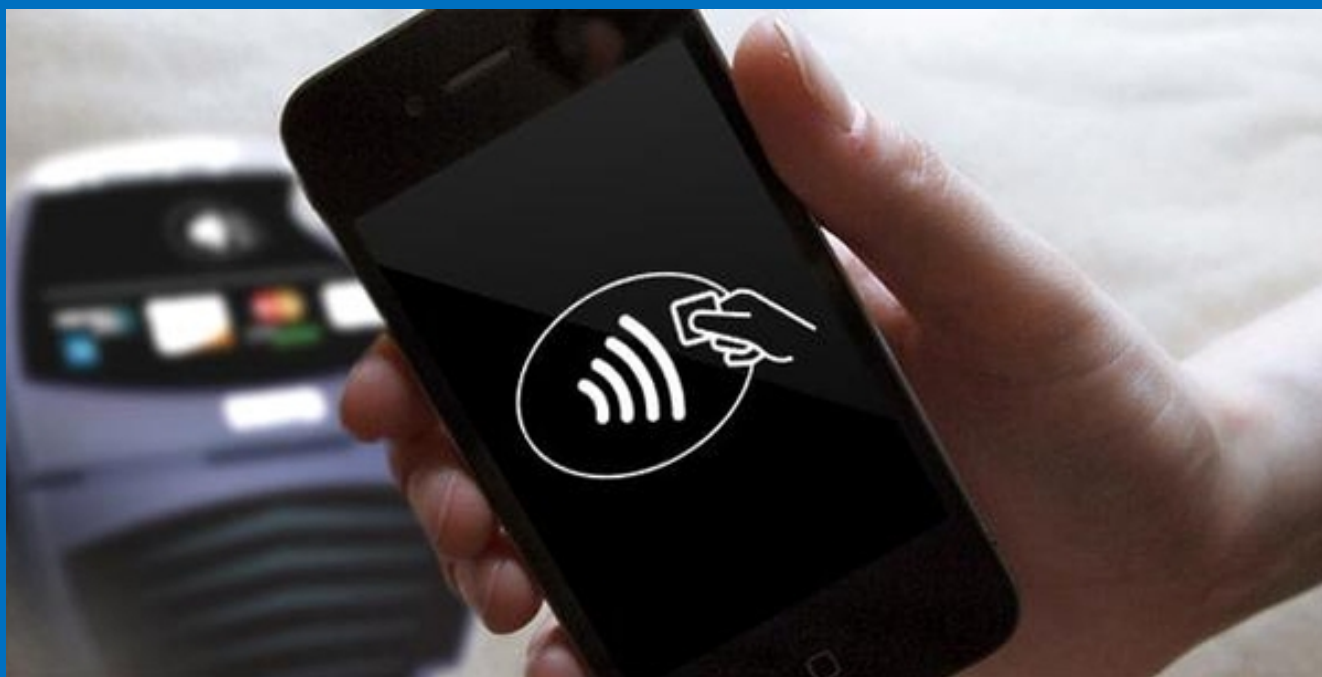


BUSINESS PLAN



Universal system of contactless payments «PassKit»



2014

What can be a guarantee of the success and positive decision of the investors considering your project? First of all, it's no-ordinary idea and carefully thought out and reasonable investment offer.

«VTSConsulting» company offers not only a prepared business plan: we sell the effective and practicable ideas for your business, starting from the ideas for Internet business to the different spheres of economics. Your clients get a ready, living idea and step-by-step instruction on its realization (business plan document itself).

The project offered as idea of this business plan is a web-site which represents an online-platform for creation of passes (passes – a digital card or ticket which replaces the physical analogues and consists of the same information, it is possible to send passes via MMS, Email, mobile application).

Passes are compatible and are used via Apple Passbook, Google Wallet and other mobile wallets. This project will allow companies not to worry about which mobile wallet the client uses (Apple Passbook, Samsung Wallet, Google Wallet, Pass Wallet or browser).

Among main possibilities of this platform is the opportunity of coupons, tickets, promotional coupons, discount cards and coupon certificates keeping in mobile phone of goods and services consumers. In the future the developers presume that user will be able to keep the payment cards in the system and carry out the transaction via their help.

Adaptation of this business plan is possible for similar project around the world.

Business Plan Description

Project name: «PassKit»

Project purpose: bringing to the market of Russia the «PassKit» project, which will be integrated with basic mobile platforms (iOS, Android, Windows, Blackberry).

Project audience (potential users): business; consumers of goods and services.

Relevance to the business: an opportunity to attract the new buyers, reducing of costs for printing of advertising products and production of plastic cards. Besides, the online-platform will allow the companies to work with the most popular mobile wallets: Apple Passbook, Samsung Wallet, Google Wallet, Pass Wallet

Relevance to separate consumer: this decision will allow the consumers to forget about the wallet which is constantly full up by different cards and will provide a simple access to carrying out of transactions.

Market

Indicator	Value
Volume of e-commerce market of Russia	*** bln USD
Number of online-buyers on the territory of the Russian Federation (RF)	*** mln people
Average check of purchases made in Internet-shops	*** bln USD
Cash volume of Russian smartphone market	*** bln RUB
Share of smartphones among all sold mobile devices	60%
Usage of mobile phones in places of leisure (percentage of respondents)	19%
Share of enterprises of small and middle business operating in the sphere of in the field of wholesale and retail trade in RF	***%
Active enterprises of small and middle business in RF (2013), thsd	***

Project basic financial indicators:

Indicator	Unit	Value
Revenue for 3 years of operating	RUB	***
Necessary investment	RUB	***
NPV	RUB	***
IRR annual	%	***
Discounted payback period	months	18

Excerpts from Research

During the last year the sum of sold tangible goods was 363 bln RUB (+ *** bln over the results of previous year), the sum of intangible goods was 181 bln RUB (+ *** bln over the previous year).

Experts forecast the further growth by ***% per year in average for 5 years. Considering the possible economic crisis, the projects look quite favorably.

It is possible to explain such growth by increasing of number of buyers. According to the data, which are provided in the research of Association of Companies of Internet Trade (ACIT), *** mln people buy online. This is about ***% of total amount of Internet users. Herewith the growth in 2013 was ***% – about *** mln people. The basic growth is taken due to the regions and as the consequence due to the buyers with low income.

According to the research of Russian market of mobile Internet, the portrait of mobile Internet user was made, the most popular mobile platforms and models of smartphones were revealed and also the geography of mobile Internet penetration was studied. Most often the mobile versions of sites are visited via Samsung devices (***%), Apple gadgets (***%) are second, Nokia (***%) closes the top three. As for the operating system, the most of visitors of mobile versions of sites are the owners of Android based devices (***%). In the second place, iOS is (***%), in third place – J2ME (***%). 5% of visitors use the devices with Symbian operating system, 3% – with Windows Phone.

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and would like to remind you that:*

- ✓ with the purchase of the business plan of the
«VTSConsulting» company you'll have a guarantee of
getting a consultation from specialists who have
worked on a specific business plan*
- ✓ during one to two hours our team will be ready to
answer all questions related to the structure and
content of the business plan*

*Respectfully,
«VTSConsulting» team*

INFORMATION ABOUT THE «VTSConsulting» COMPANY

«VTSConsulting» company was founded in May 2010 by a team of professionals led by Vladyslav Tsygoda. Vladyslav Tsygoda is a business consultant, a recognized leader in the field of business planning in the CIS countries (according to the portal free-lance.ru), today he is the head of the rating of the consulting company.

Development of business plans, feasibility studies, investment memorandums, financial models and business presentations are the main directions of the team, which includes highly skilled analysts.

Experience of the team in the development of investment documents is more than 6 years, and today «VTSConsulting» is the only company in Ukraine, which is a partner of the project «RBC. Market research».

«VTSConsulting» team and principles of work

- ✓ a unique approach to solving problems;
- ✓ an impeccable reputation and a high degree of customer confidence;
- ✓ high professionalism regardless of field of study;
- ✓ practical experience, including the implementation of complex highly specialized projects.

**We appreciate greatly the cooperation with each customer.
And we are proud of our customers!**

LLC «Zemleugodie-Invest», OJSC «Petrovizard» company, Port Temryuk, LLC «Portal Logistics», SPK «Votkinsky plant», SPE «Stealth», LLC «Spetsbudproekt», group of «Nauka», I.N. Frantsevich Institute of Materials of NAS of Ukraine, NTUU State Enterprise UkrSRIPRI companies «SEMPROGROUP», LLC «KPI», Science Park «Kyiv Polytechnic», The Russian Government, Verkhovna Rada of Ukraine «Masma», «Reproto Technologies», «Maximus Construction», «Rosmolodezh», LLC «Sisif Service», LLC «Plant TITAN», LLC «Project K»,

This is not a complete list of those
who was pleased with the cooperation with «VTSConsulting».

«VTSConsulting» company is a team of professionals, whose knowledge and experience will allow you to save money, nerves and time: preparation of investment documents will take from 4 to 10 days.

Our customers recommend us to their friends and partners, because we work for the results and complete satisfaction of a Client. Thus, ordering business plan, information or investment memorandum from us, you do not just spend money.

You invest.

*Respectfully,
Vladyslav Tsygoda,
the head of «VTSConsulting»*