



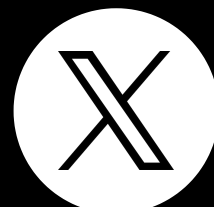
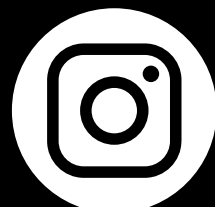
S  **OTERIA**

S Y N T H E S I Z E Y O U R S A F E T Y

FINANCE
COMPETITION
2023-2024



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soteriave.com



@soteria.ve

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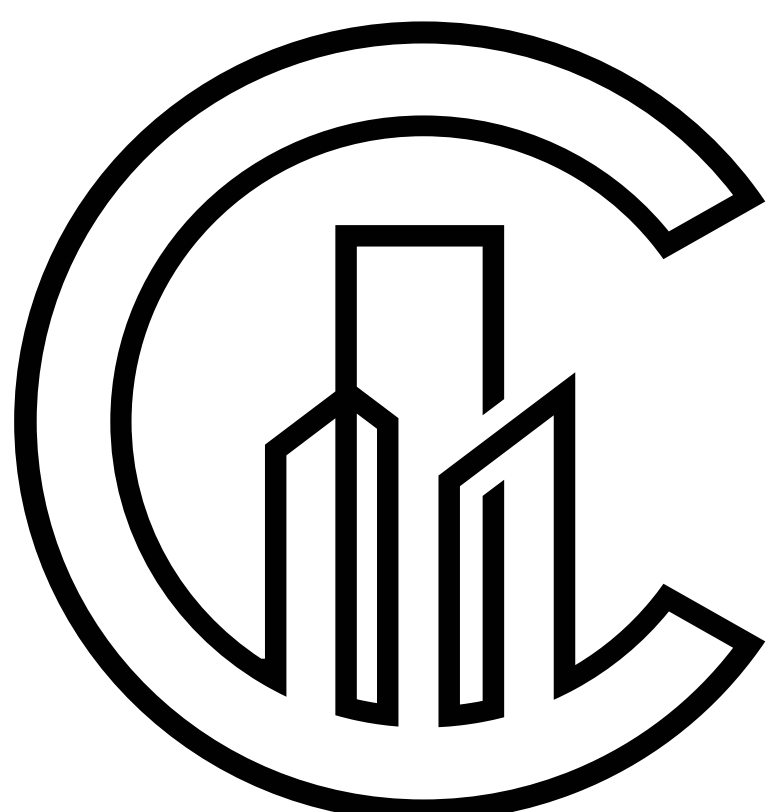
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Q COMPANY OVERVIEW

Soteria was established in October 2023 as a service business, offering comprehensive cybersecurity education to individuals, businesses, and schools. Our products include individual online courses, webinars, in-person seminars, and educational curriculum licenses, appealing to an array of audiences. Some of Soteria's individual course topics include zero trust principles, AI threats, and removable media. Our team is constantly adding new courses and topics as cyberthreats advance. All of Soteria's training options teach our customers how to protect themselves against cyberthreats.

Soteria chose to incorporate as a C-Corporation in order to facilitate flexibility to attract numerous investors but also safeguard the individual assets of our owners from business-related liabilities. Furthermore, Soteria instantly gained capital by selling company stock to private investors. This firm acquired a total of \$200,000 in funding to start the company. \$50,000 from seed funding and other \$150,000 from three angel investors, investing \$50,000 each at a 5% equity rate.

Soteria employs a 20-person staff. The Chief Executive Officer oversees 4 chief officers. Each senior manager oversees 2-4 employees who carry out specific professional duties in their designated departments. Chief officers meet with subordinates weekly to assign various tasks and discuss the status of ongoing projects. The Chief Executive Officer collaborates with the Research and Development Team to coordinate technological advancements and potential ideas for future product development.



Westhampton Beach, NY

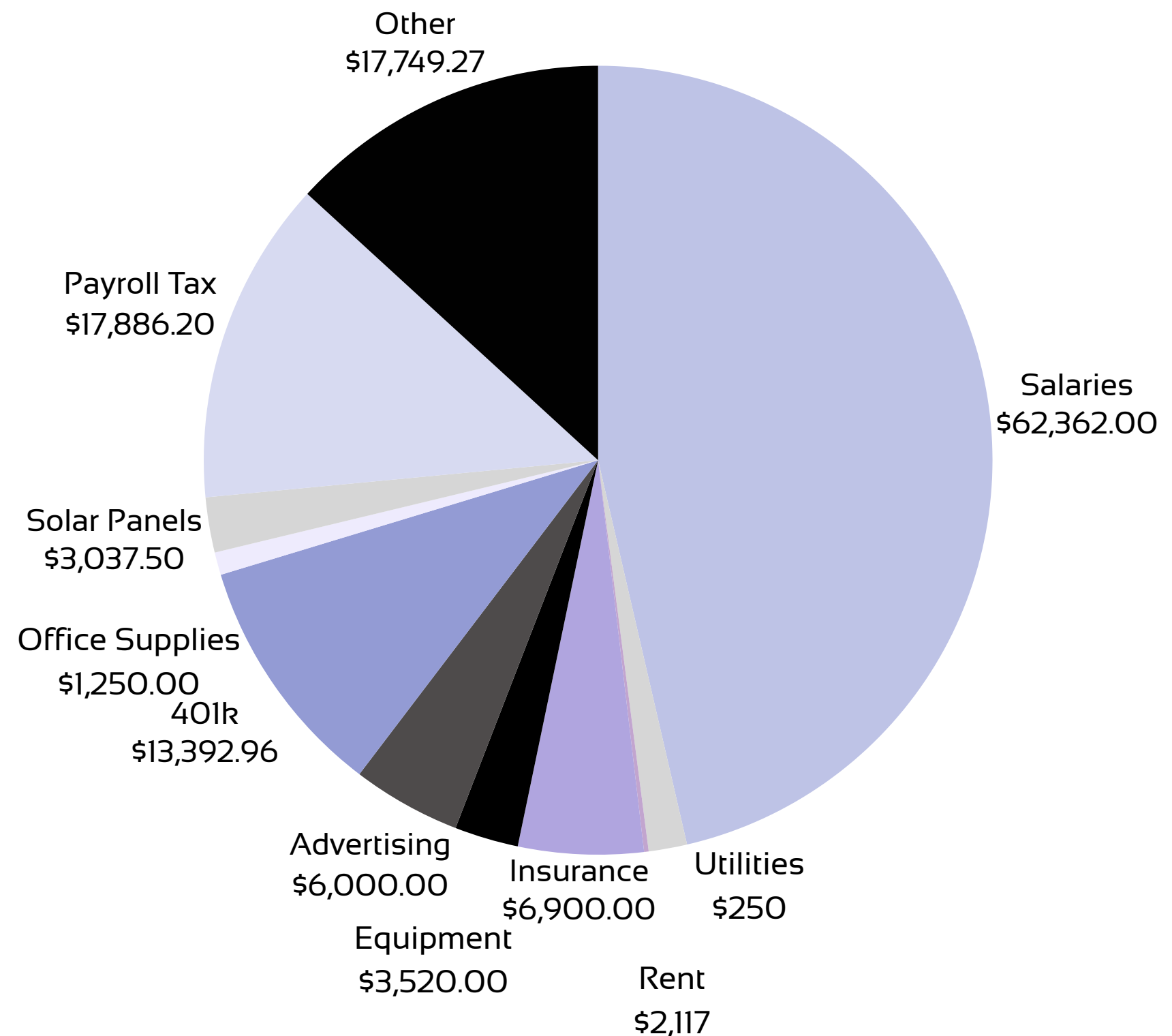
Q FINANCIAL HIGHLIGHTS

Soteria strategically opted to gain initial capital through equity financing as opposed to leveraging significant debt with prevailing high-interest rates. With an initial startup investment of \$200,000, Soteria heavily invested in cutting-edge equipment to elevate the quality of our course content. Soteria's debt-to-equity ratio of 1.04 shows that Soteria avoids a strong reliance on debt. A breakdown of Soteria's equity financing includes \$50,000 from Virtual Enterprise seed funding and \$150,000 from three angel investors who each invested \$50,000 at a 5% equity rate.

Monthly operational expenditures for Soteria are firmly set at approximately \$134,464.93. Key expenses included personal salaries, insurance, utilities, rent, and broadcasting equipment, with salaries encumbering our largest expense. Soteria's Finance Department is mindful of budgetary restraints and carefully monitors all transactions.

It is crucial to emphasize that Soteria meticulously adheres to the Generally Accepted Accounting Principles (GAAP) method, ensuring transparent and accurate financial reporting. In the inaugural month of business, our company achieved noteworthy success, generating a total of \$46,030.00 in sales exclusively from non-virtual enterprise entities. Business momentum continued to escalate in December, reaching a record high with sales amounting to \$536,930.18, significantly outpacing our projected revenue of \$316,500.00. Notably, 57.6% of this revenue was attributed to Soteria's presence at trade shows. Soteria's sales, marketing and finance teams have found trade shows to be most beneficial in gaining exposure and securing new business contracts. Soteria has already secured our placement at Long Island and national trade shows through the end of our fiscal year to continue on our path of financial growth and prosperity.

Monthly Expenses



Q FINANCIAL RATIOS

Current Ratio
1.9

Favorable liquidity to handle unexpected emergencies

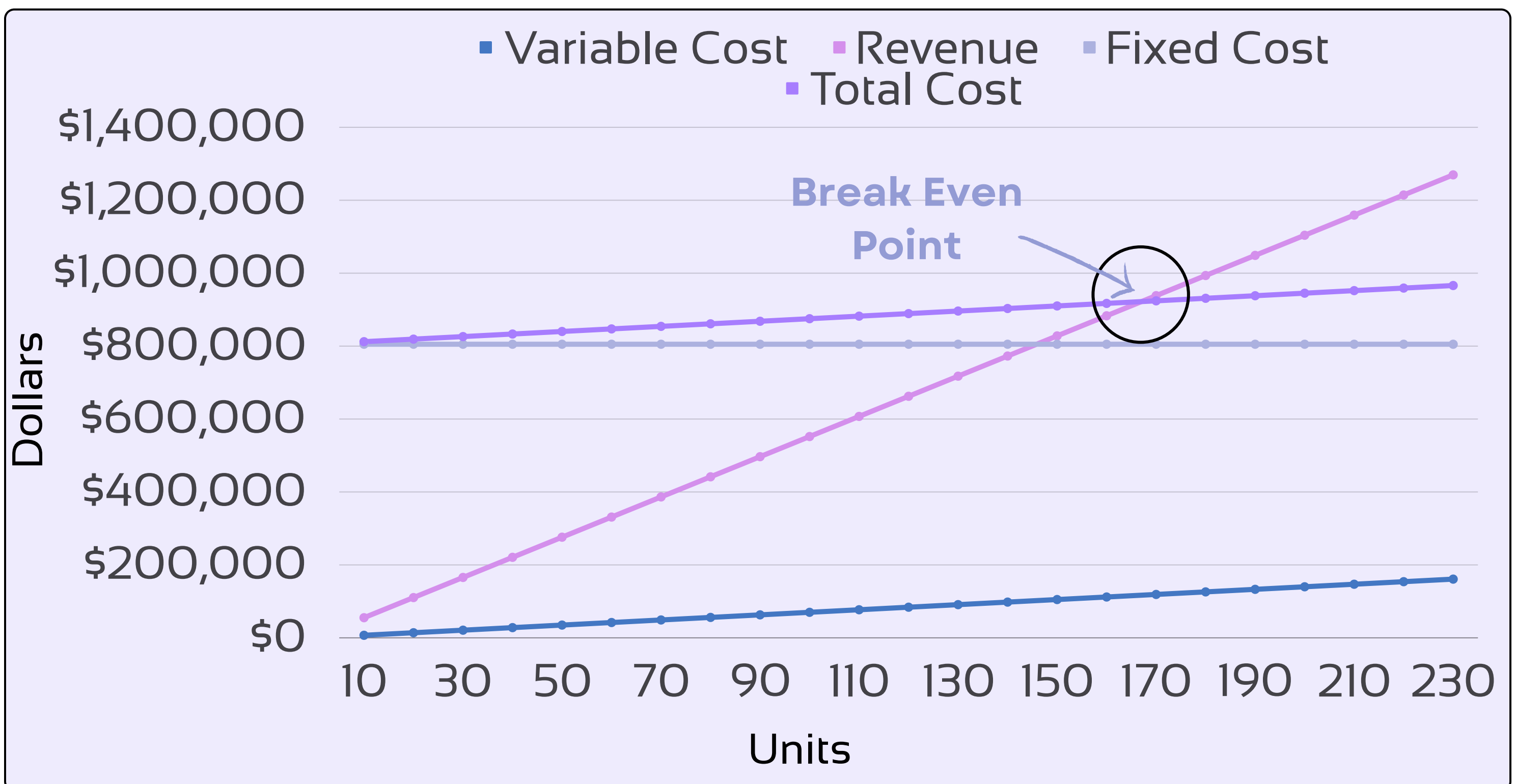
Gross Profit Margin Ratio
0.85

Achieved profitability in 4 months due to strong profit margin

Debt to Equity Ratio
1.04

Low debt will lead to a higher return for investors

Q BREAK-EVEN ANALYSIS



Soteria's break-even analysis is based on an average unit price of \$5,520, with a cost of services sold of \$800 per unit, yielding a favorable gross profit margin of 85%. As Soteria sells more pre-made online courses and increases the number of attendees at our webinars, the cost of services sold will decrease, resulting in higher profit margins. Annual fixed costs are estimated at \$805,132. Soteria's total break-even point is 168 units, which equates to \$920,000. We have proudly broken even in January 2024, after only 4 month of business, exceeding our initial projections.

Q BALANCE SHEET

BALANCE SHEET

As of December 31, 2023

Assets

Cash	\$450,396.81
Accounts Receivable	\$45,191.94
Supplies	\$1,250.00
Total Current Assets	\$496,838.75
Computers	\$15,000.00
Less: accumulated depreciation	\$510.00
Broadcast Equipment	\$3,520.00
Less: accumulated depreciation	\$119.68
Office Supplies	\$1,250.00
Less: accumulated depreciation	\$42.50
Total Fixed Assets	\$19,770.00
Total Assets	\$516,608.75

Liabilities & Stockholders' Equity

Accounts payable	\$134,464.93
Sales tax payable	\$35,179.78
Salaries payable	\$62,362.00
Payroll tax payable	\$18,975.00
401(k) payable	\$6,696.48
401(k) employer match	\$3,348.24
Total Liabilities	\$261,026.43
Common Stock, \$10 par value	\$20,000.00
Retained Earnings	\$235,582.32
Total Stockholders' Equity	\$250,582.32
Total Liabilities & Equity	\$516,608.75

With a total startup of \$150,000 from three angel investors and Virtual Enterprise seed money, Soteria will meet its expenses primarily through sales made at trade shows and out-of-network sales. With out-of-network contracts with Michael Griffin of Griffin Group Global, our liquid asset will sit firmly each recurring month. This can be seen through contracts covering 25.68% of our sales -- for a total average profit of \$45,972.64 or \$45,191.94 for the month of December. As of December 31, 2023, Soteria had \$450,396.81 in cash. Due to Soteria's strong current assets of around \$500,000 and low debt, this has resulted in a favorable liquidity ratio of 1.9, enabling us to handle unforeseen emergencies and take advantage of new investment opportunities. Soteria feels strongly in lessening our carbon footprint, which can help to be achieved through the acquisition of solar panels to power our offices. Due to this and other newly added expenses including advanced security software and upgraded IT SEO, there has been an increase in accounts payable in contrast to previous months of business. Fortunately, our forecasted January sales will safely cover these long-term investments.

Q PROFIT & LOSS

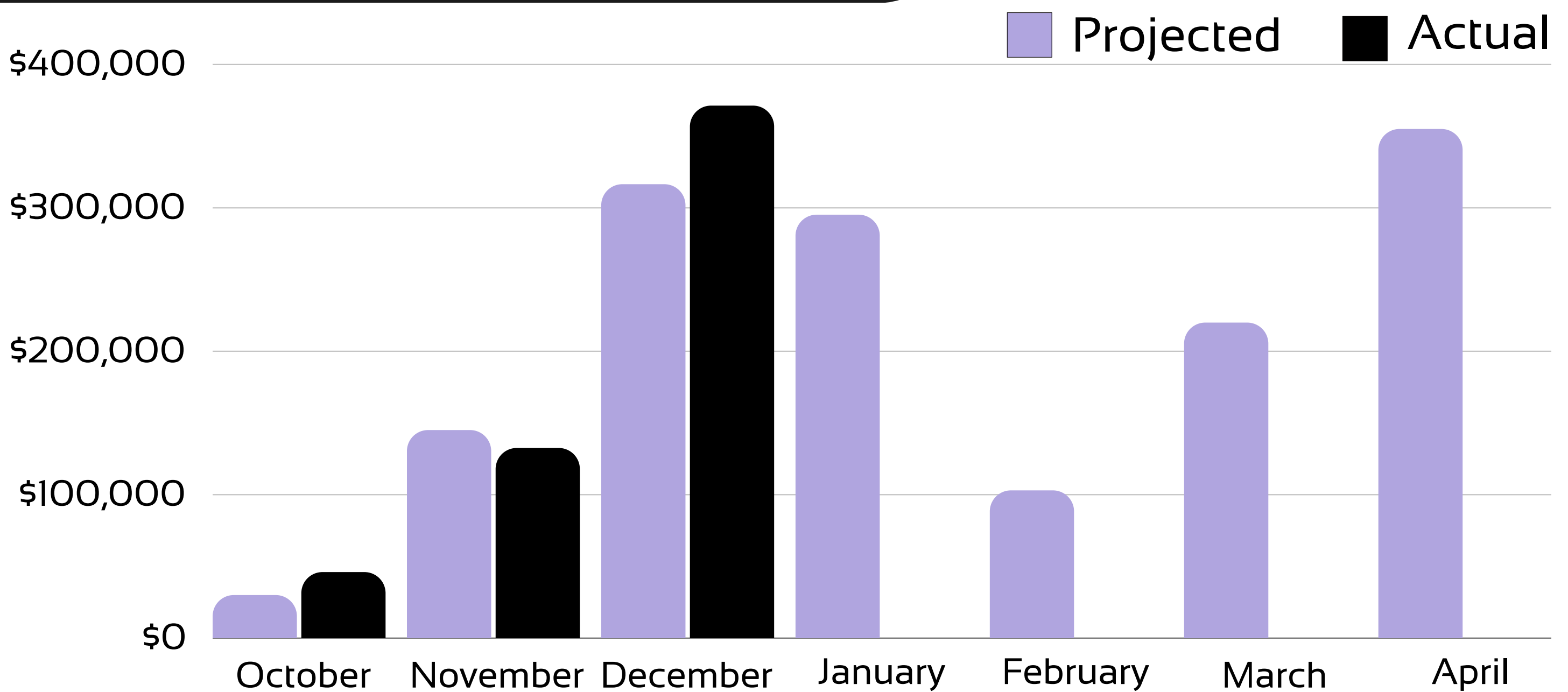
Profit & Loss Statement	Actuals	Projections
	For month ending 12/31/23	For year ending 4/30/24
Revenues		
Out-of-network sales	\$45,191.94	\$294,446.00
Trade fair revenues	\$246,417.23	\$411,187.00
Online sales	\$17,568.33	\$205,654.00
Contractual sales	\$0.00	\$80,000.00
Other revenues	\$17,000.00	\$29,000.00
Total Revenues	\$326,177.50	\$1,020,287.00
Cost of services sold	\$47,420.67	\$122,654.00
Gross profit	\$278,756.82	\$897,633.00
Gross profit margin	85%	88%
Operating expenses		
Salaries	\$62,362.00	\$165,643.00
Office Rent	\$2,117.00	\$14,819.00
Studio Rent	\$3,520.00	\$24,640.00
Depreciation	\$698.00	\$2,443.00
Payroll tax	\$17,886.20	\$140,454.00
Advertising	\$6,000.00	\$21,000.00
Trade Show	\$1,000.00	\$3,000.00
Insurance	\$6,900.00	\$48,300.00
401(k) Plan	\$6,696.48	\$43,527.00
401(k) Match	\$13,392.96	\$21,763.00
Supplies	\$1,250.00	\$5,500.00
Employee Meal Plans	\$275.00	
Broadcasting Equipment	\$3,520.00	\$7,000.00
Utilities	\$250.00	\$1,750.00
Solar Panels	\$3,037.50	\$15,187.50
Domain hosting & SSL	\$1,900.00	\$1,900.00
Software	\$1,039.99	\$2,500.00
IT: SEO & Security	\$2,620.00	\$10,850.00
Total operating expenses	\$134,464.93	\$503,106.00
Income from operations	(2,786.00)	\$394,527.00
Net income/loss before tax	(2,786.00)	\$394,527.00
Corporate income tax	\$0.00	\$28,000.00
Net income/loss after tax	(2,786.00)	\$366,527.00

Soteria's Finance Department conducted a comprehensive evaluation of total revenues for the fiscal year ending in April 2024. During October 2023, Soteria incurred a loss of \$71,952.99. It is noteworthy that, up until that point, Soteria had not established its website or participated in any trade shows, relying solely on out-of-network sales (to non-VE entities). These initial sales were insufficient to cover the operational expenses and costs associated with asset acquisition.

The pivotal shift occurred with the launch of Soteria's website on November 15, 2023, followed by our inaugural trade show on December 20, 2023. These strategic sales initiatives resulted in a notable 23% increase in gross revenue post-October.

The out-of-network sales, accounting for 72% of Soteria's payroll, injected much-needed stability into the company. Soteria's primary expenses encompass salaries, payroll taxes, insurance, and equipment, which is expected to amount to \$503,106.00 as of the end of April. Soteria anticipates a gross profit of \$897,633.00 and a net income of \$366,527.00 based on current projections.

Q SALES PROJECTIONS



Soteria's sales have increased significantly since the first month of operations, and is projected to earn a total net income of \$360,000 by the end of the fiscal year. Our most profitable months, December and April, correspond to our appearances at trade shows by bringing in new business partnerships and gaining significant brand exposure. Sales are expected to decrease in the month of February due to a number of factors including the lack of trade shows and a week of business closure in the VE market. However, there is an anticipated jump at the start of April due to the start of spring, which inevitably increases consumers' willingness to purchase at the traditional time of new beginnings. Soteria continues to project chart-topping sales while achieving our mission of empowering communities to take control of their cybersecurity.

Q CASH BUDGET

Fiscal Year Statement of Cash Flows October 2023 - April 2024

	Projected		Actual		Projected		Projected		Projected		Projected	Actuals	Increase/Decrease from Projected Budget	% of Increase/Decrease from Projected Budget	
	October	October	November	November	December	December	January	February	March	April					Totals
1	Cash balance at beginning of period:	\$200,000.00	\$200,000.00	\$260,211.78	\$302,152.60	\$168,552.43	\$360,091.10	\$450,396.81	\$595,767.74	\$599,800.94	\$722,927.55	\$2,997,657.25	\$200,000.00	\$2,797,657.25	93%
	Receipts of cash:														
	Sales	\$0.00	\$46,030.00	\$0.00	\$132,565.00	\$316,500.00	\$326,177.50	\$304,250.00	\$103,000.00	\$220,000.00	\$355,000.00	\$1,298,750.00	\$504,772.50	-\$793,977.50	-157%
	Receipts of accounts receivable	\$0.00	\$0.00	\$21,542.01	\$46,029.85	\$15,042.13	\$45,191.94	\$17,825.90	\$14,234.56	\$16,327.97	\$19,679.83	\$104,652.40	\$91,221.79	-\$13,430.61	-15%
	Sales tax received	\$0.00	\$0.00	\$10,464.91	\$12,015.59	\$12,093.59	\$28,132.81	\$26,241.56	\$8,883.75	\$18,975.00	\$30,618.75	\$107,277.56	\$40,148.40	-\$67,129.16	-167%
	Investor proceeds	\$150,000.00	\$150,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$150,000.00	\$150,000.00	\$0.00	0%
2	Total receipts	\$150,000.00	\$196,030.00	\$32,006.92	\$190,610.44	\$343,635.72	\$399,502.25	\$348,317.46	\$126,118.31	\$255,302.97	\$405,298.58	\$1,660,679.96	\$786,142.69	-\$874,537.27	-111%
3	Beginning balance + cash receipts	\$350,000.00	\$396,030.00	\$292,218.70	\$492,763.04	\$512,188.15	\$759,593.35	\$798,714.27	\$721,886.05	\$855,103.91	\$1,128,226.13	\$4,658,337.21	\$1,648,386.39	-\$3,009,950.82	-183%
	Payments:														
	Net Salaries	\$62,366.00	\$62,366.00	\$62,366.00	\$62,366.00	\$62,366.00	\$62,366.00	\$62,366.00	\$62,366.00	\$62,366.00	\$62,366.00	\$436,562.00	\$187,098.00	\$249,464.00	133%
	Accounts payable	\$4,366.61	\$4,366.61	\$4,366.61	\$4,366.61	\$4,366.61	\$134,464.93	\$4,366.61	\$4,366.61	\$4,366.61	\$4,366.61	\$30,566.27	\$143,198.15	-\$112,631.88	-79%
	Office Rent	\$2,116.61	\$2,116.61	\$2,116.61	\$2,116.61	\$2,116.61	\$2,116.61	\$2,116.61	\$2,116.61	\$2,116.61	\$2,116.61	\$14,816.27	\$6,349.83	\$8,466.44	133%
	Studio Rent	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,520.00	\$3,520.00	\$3,520.00	\$3,520.00	\$3,520.00	\$14,080.00	\$3,520.00	\$10,560.00	300%
	Advertising/ promotion	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$6,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$14,000.00	\$10,000.00	\$4,000.00	40%
	941 Remittance	\$0.00	\$0.00	\$20,064.90	\$20,064.90	\$20,064.90	\$32,769.49	\$20,064.90	\$20,064.90	\$20,064.90	\$20,064.90	\$120,389.40	\$52,834.39	\$67,555.01	128%
	Broadcasting Equipment	\$0.00	\$0.00	\$3,520.00	\$3,520.00	\$3,520.00	\$3,520.00	\$3,520.00	\$3,520.00	\$3,520.00	\$3,520.00	\$21,120.00	\$7,040.00	\$14,080.00	200%
	IT: SEO & Security	\$0.00	\$0.00	\$2,620.00	\$2,620.00	\$2,620.00	\$2,620.00	\$2,620.00	\$2,620.00	\$2,620.00	\$2,620.00	\$15,720.00	\$5,240.00	\$10,480.00	200%
	Office Supplies	\$1,250.00	\$1,250.00	\$1,250.00	\$1,250.00	\$1,250.00	\$1,250.00	\$1,250.00	\$1,250.00	\$1,250.00	\$1,250.00	\$8,750.00	\$3,750.00	\$5,000.00	133%
	Employee Meal Plans	\$0.00	\$0.00	\$0.00	\$275.00	\$275.00	\$275.00	\$275.00	\$275.00	\$275.00	\$275.00	\$1,375.00	\$550.00	\$825.00	150%
	Software	\$0.00	\$0.00	\$1,039.99	\$1,039.99	\$1,039.99	\$1,039.99	\$1,039.99	\$1,039.99	\$1,039.99	\$1,039.99	\$6,239.94	\$2,079.98	\$4,159.96	200%
	Solar Panels	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,037.50	\$3,037.50	\$3,037.50	\$3,037.50	\$3,037.50	\$12,150.00	\$3,037.50	\$9,112.50	300%
	Insurance	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$42,000.00	\$18,000.00	\$24,000.00	133%
	Accounting and legal fees	\$11,439.00	\$11,439.00	\$11,439.00	\$11,439.00	\$11,439.00	\$11,439.00	\$11,439.00	\$11,439.00	\$11,439.00	\$11,439.00	\$80,073.00	\$34,317.00	\$45,756.00	133%
	Utilities	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$1,750.00	\$750.00	\$1,000.00	133%
	Pension, 401(k)	\$0.00	\$0.00	\$3,348.24	\$3,348.24	\$3,348.24	\$3,348.24	\$3,348.24	\$3,348.24	\$3,348.24	\$3,348.24	\$20,089.44	\$6,696.48	\$13,392.96	200%
	Sales tax-8.625%	\$0.00	\$4,089.18	\$10,464.91	\$12,015.59	\$12,093.59	\$35,179.78	\$26,241.56	\$8,883.75	\$18,975.00	\$30,618.75	\$107,277.56	\$51,284.55	\$55,993.01	109%
4	Total payments	\$89,788.22	\$93,877.40	\$130,846.26	\$132,671.94	\$132,749.94	\$309,196.54	\$153,455.41	\$136,097.60	\$146,188.85	\$157,832.60	\$946,958.88	\$535,745.88	\$411,213.00	77%
5	Cash balance at end of period:	\$260,211.78	\$302,152.60	\$161,372.44	\$360,091.10	\$379,438.21	\$450,396.81	\$645,258.86	\$585,788.45	\$708,915.06	\$970,393.53	\$3,711,378.33	\$1,112,640.51	\$2,598,737.82	234%
6	Net increase or decrease in cash	\$60,211.78	\$102,152.60	-\$98,839.34	\$57,938.50	\$210,885.78	\$90,305.71	\$194,862.05	-\$9,979.29	\$109,114.12	\$247,465.98	-\$713,721.08	-\$912,640.51	\$198,919.43	-22%

Soteria’s actual cash flow is shown in the Cash Budget Statement from October to December 2023, and the projected cash flow is shown for January through April 2024. At the end of April, Soteria’s projected cash balance is predicted to be \$984,406.02. Due to brand exposure and increased sales contracts with prominent businesses and school districts, Soteria’s cash flow is anticipated to rise at an average growth rate of 82% per month through the end of our first fiscal year. Soteria’s actual cash balance recognized a significant increase of 54% from October to November, though only a 45% increase from November to December. What caused the substantial increase in our first two months of business was not only our out-of-network sales, but also the \$200,000 in equity funding. Soteria is focusing heavily on new customer acquisition. Due to these efforts, we expect Soteria to grow substantially in the future. Continuous exposure at trade shows will lead Soteria to grow linearly into 2024. Soteria will attend at least one more in-person trade show on a national scale prior to the close of our business year. This will increase our cash balance upwards of 50%. With this healthy amount of cash, Soteria will be able to expand operations, possibly partnering with major companies that need cybersecurity training and secure widespread curriculum licenses in school districts nationwide.

Q BANK BALANCE

Account details

Account: [Download account details \(Excel\)](#)

Period: from until

Date	Name/Description/Acct#	Ref#	Amount	Balance
Dec. 31, 2023	Valentina Zarama Moreno (US015337), WESTHAMPTON BEACH, NY 16-31 Acct #631203923	7182780	-\$796.65	\$450,396.81
Dec. 31, 2023	Bryce Flanagan (US015337), WESTHAMPTON BEACH, NY 16-31 Acct #631203893	7182778	-\$733.16	\$451,193.46

As of December 31, 2023, Soteria has a healthy cash balance of \$450,396.81. As apparent in Soteria’s Balance Sheet and Cash Budget Statement, the cash balance reconciles across all financial reports. The Finance Department diligently cross-references financial statements, bank accounts, accounts receivable ledgers and accounts payable ledgers to ensure accuracy and maintain proper accountability for financial transactions.

Q FINANCIAL EMPLOYEE BENEFITS

Soteria’s most critical and valued asset is our employees. In order to foster a high employee retention rate and promote strong morale within our company, Soteria provides several employee financial benefits. First and foremost, we issue health and dental insurance to our staff. Next, Soteria offers a competitive 401k plan to employees with a 50% employer match. Employees are fully vested after 10 years of employment. Lastly, in our second year of business, Soteria plans to offer profit sharing to all employees at an initial rate of 2%. Having recently broke even, the profit sharing initiative was at the forefront of our minds when accomplishing the significant feat of achieving profitability for our young startup firm. Our team is directly responsible for Soteria’s prosperity. It is fitting that we reward our esteemed employees for their efforts as we continue on our path towards a prosperous future.

Q APPENDIX

SOTERIA
ENTREPRENEUR YOUR SAFETY

Business Contract between Westhampton Beach Union Free School District and Soteria

This Business contract (this "contract") is made and entered on 7th day of December, 2023. This contract is between Soteria, having its principal office of business at 49 Lilac Road, Westhampton Beach, NY 11978 ("Seller"), and Westhampton Beach Union Free School District having its principal office of business at 340 Mill Road, Westhampton Beach, NY 11978 ("Buyer").

WHEREAS, The Seller desires to sell the following product(s) to the buyer on a recurring bases of annual and to end on 7th day of December, 2024:
District Curriculum Packaging.

WHEREAS, The Buyer agrees to pay the total cost of the products listed in this contract, for a net cost of \$12,500.00, in full to the Seller on the 7th day of December, 2023.

WHEREAS, Neither party may assign, contract, grant, or otherwise transfer any or all rights or obligations arising under this contract without the prior written consent of the other party. Any such purported assignment, contract, lien, or other transfer without such prior written consent shall be null and void.

WHEREAS, This contract constitutes and represents the entire contract of the parties with respect to the subject matter and all other agreements, verbal or written, between these parties are incorporated in this contract. No party has relied upon any other promise, representation, warranty other than those contained in this contract.

NOW, THEREFORE, For and in consideration of the mutual covenants and benefits derived and to be derived from this contract by each Party, and for other goods, services, and valuable considerations, the receipt of which are hereby acknowledged, Seller and Buyer agree to the terms and conditions as listed in this contract. The buyer gives legal representation of this contract to Jessica Williams Ed.D.

*Note: This agreement/contract is for educational purpose only, it does not hold any power in any way, shape, or form. Soteria is a virtual company operating under Virtual Enterprise International.

Jessica Williams Ed.D. Patricia Dirzius
WHSU Director of Curriculum & Instructional Technology Soteria Chief Executive Officer
Jessica Williams *Patricia Dirzius*
Signature Signature
12/7/23 12/7/2023
Date Date

SOTERIA **VE** VIRTUAL ENTERPRISES INTERNATIONAL

Lease Agreement

This lease agreement is made and entered between Virtual Enterprises International, subsequently referred to as the "Landlord", and subsequently referred to as the "Tenant". The start date of this lease is 11/1/2023 for a first-year firm. This lease terminates on 6/30/2024. The tenant agrees to pay the amount of \$2,116.61 on the first business day of each month electronically through the VE Network Bank to VE Realty Acct #630907080. If payment is not received by the 5th of the month, a late fee of \$50 will be imposed and must be paid on the first day of the subsequent month.

The tenant is responsible for all utilities, including but not limited to electricity, heat, and telecom usage. Utilities must also be paid on the first of each month to account VE Utilities Acct #630907072. If payment of utilities is not received by the 5th of the month, a late fee of \$50 will be imposed and must be paid on the first day of the subsequent month.

The tenant is responsible for procuring Workers' Compensation Insurance for all employees, since this is a state requirement and protects the employee and the landlord from potential litigation in the event of an injury on the job. This insurance may be purchased from a Virtual Enterprise firm registered as an insurance agent, or company. If the tenant purchases this insurance from the VE Central Office insurance company, the premiums must be paid to VE Insurance Acct #630907153. This insurance must be purchased no later than 12/31/2023.

The tenant is responsible for procuring General Liability insurance for the business, which protects the tenant and the landlord from litigation arising from accidents, or any other claims against the tenant based upon a variety of circumstances that arise. The policy must indicate that the landlord is named as a "loss payee" and the policy must be in the amount no less than \$500,000. This insurance may be purchased from a Virtual Enterprise firm registered as an insurance agent, or company. If the tenant purchases this insurance from the VE Central Office insurance company, the premiums must be paid to VE Insurance Acct #630907153. This insurance must be purchased no later than 12/31/2023.

Patricija Dirzius, CEO - Soteria 10/18/23
Date
Ellen Palazzo, VE LI Regional Director Date
As Landlord (VEI)

SOTERIA
ENTREPRENEUR YOUR SAFETY

Business Contract between Quogue Union Free School District and Soteria

This Business contract (this "contract") is made and entered on 7th day of December, 2023. This contract is between Soteria, having its principal office of business at 49 Lilac Road, Westhampton Beach, NY 11978 ("Seller"), and Quogue Union Free School District having its principal office of business at 10 Edgewood Rd, Quogue, NY 11959 ("Buyer").

WHEREAS, The Seller desires to sell the following product(s) to the buyer on a recurring bases of annual and to end on 12th day of January, 2024:
District Curriculum Packaging.

WHEREAS, The Buyer agrees to pay the total cost of the products listed in this contract, for a net cost of \$12,500.00, in full to the Seller on the 12th day of January, 2024.

WHEREAS, Neither party may assign, contract, grant, or otherwise transfer any or all rights or obligations arising under this contract without the prior written consent of the other party. Any such purported assignment, contract, lien, or other transfer without such prior written consent shall be null and void.

WHEREAS, This contract constitutes and represents the entire contract of the parties with respect to the subject matter and all other agreements, verbal or written, between these parties are incorporated in this contract. No party has relied upon any other promise, representation, warranty other than those contained in this contract.

NOW, THEREFORE, For and in consideration of the mutual covenants and benefits derived and to be derived from this contract by each Party, and for other goods, services, and valuable considerations, the receipt of which are hereby acknowledged, Seller and Buyer agree to the terms and conditions as listed in this contract. The buyer gives legal representation of this contract to Jeffrey E. Ryvicker.

*Note: This agreement/contract is for educational purpose only, it does not hold any power in any way, shape, or form. Soteria is a virtual company operating under Virtual Enterprise International.

Jeffrey E. Ryvicker Patricia Dirzius
QUO Superintendent Soteria Chief Executive Officer
Jeffrey E. Ryvicker *Patricia Dirzius*
Signature Signature
1/12/24 1/12/24
Date Date

SOTERIA
ENTREPRENEUR YOUR SAFETY

Business Contract between Westhampton War Memorial Ambulance Association and Soteria

This Business contract (this "contract") is made and entered on 16th day of January, 2024. This contract is between Soteria, having its principal office of business at 49 Lilac Road, Westhampton Beach, NY 11978 ("Seller"), and Westhampton War Memorial Ambulance Association (W.W.M.A.A.) having its principal office of business at 3 Hazewood Ave, Westhampton Beach, NY 11978 ("Buyer").

WHEREAS, The Seller desires to sell the following product(s) to the buyer on a one time bases on 16th day of January, 2024:
Octet - In-person Seminar.

WHEREAS, The Buyer agrees to pay the total cost of the products listed in this contract, for a net cost of \$21,725.00, in full to the Seller on the 16th day of January, 2024.

WHEREAS, Neither party may assign, contract, grant, or otherwise transfer any or all rights or obligations arising under this contract without the prior written consent of the other party. Any such purported assignment, contract, lien, or other transfer without such prior written consent shall be null and void.

WHEREAS, This contract constitutes and represents the entire contract of the parties with respect to the subject matter and all other agreements, verbal or written, between these parties are incorporated in this contract. No party has relied upon any other promise, representation, warranty other than those contained in this contract.

NOW, THEREFORE, For and in consideration of the mutual covenants and benefits derived and to be derived from this contract by each Party, and for other goods, services, and valuable considerations, the receipt of which are hereby acknowledged, Seller and Buyer agree to the terms and conditions as listed in this contract. The buyer gives legal representation of this contract to Patty Ziparo-Dalton.

*Note: This agreement/contract is for educational purpose only, it does not hold any power in any way, shape, or form. Soteria is a virtual company operating under Virtual Enterprise International.

Patty Ziparo-Dalton Patricia Dirzius
W.W.M.A.A. Secretary Soteria Chief Executive Officer
Patty Ziparo-Dalton *Patricia Dirzius*
Signature Signature
1/16/24 1/16/24
Date Date

PAR EAST MORTGAGE COMPANY

10/20/2023

VE Central Office
122 Amsterdam Avenue
New York, NY 10023

Dear Ms. Palazzo:

Please accept this letter of support as my intention to invest \$ 50,000 in Soteria. In exchange for this investment of funds, I understand that I will be taking an equity stake in their business by receiving a commensurate number of shares of stock in their company.

I affirm that I have done the following to review and evaluate this company:

- Listened to a business pitch from the executive team outlining the firm's business plan, including the marketing plan, operating budget, and sales/revenue projections.
- Reviewed company projections and assumptions.
- Engaged in Q&A or discussion to clarify and guide the firm's direction.

I understand that upon approval of this equity investment by the VE Central Office, Soteria will prepare and send to me a stock certificate outlining the number of shares awarded based on a \$10 Par Value. I also understand that as a result of my investment, I will be placed on the company's Board of Directors.

Investor Comment:
*I believe Soteria has great growth potential!
I look forward to see this company succeed! They did a
great job on the pitch -*

Sincerely,
William Wright
William Wright
Partner, Par East Mortgage
(631) 283-6868

HAMPTON COFFEE COMPANY

10/11/2023

VE Central Office
122 Amsterdam Avenue
New York, NY 10023

Dear Mrs. Palazzo:

Please accept this letter of support as my intention to invest \$ 50,000 in Soteria. In exchange for this investment of funds, I understand that I will be taking an equity stake in their business by receiving a commensurate number of shares of stock in their company.

I affirm that I have done the following to review and evaluate this company:

- Listened to a business pitch from the executive team outlining the firm's business plan, including the marketing plan, operating budget, and sales/revenue projections.
- Reviewed company projections and assumptions.
- Engaged in Q&A or discussion to clarify and guide the firm's direction.

I understand that upon approval of this equity investment by the VE Central Office, Soteria will prepare and send to me a stock certificate outlining the number of shares awarded based on a \$10 Par Value. I also understand that as a result of my investment, I will be placed on the company's Board of Directors.

Investor Comment:
*I feel very confident in this innovative
company to produce a healthy return on my
investment in a reasonable period of time.*

Sincerely,
Jason Belkin
Jason Belkin
Chief Executive Officer, Hampton Coffee Company
(631) 726-2633