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**CAP. SOC.** 15.000,00 interamente versato



**UMIG**  
ONE TO ONE **ADV**

# EXECUTIVE SUMMARY

2015-2019

## PROPOSAL FOR PARTNERSHIP

UMIG Italia has proven capable of making leading-edge projects become reality, through careful analyses, attendance of events, hundreds of meeting with Banks, dozens of partnerships, it got to **PubliATM System®**

**PubliATM System®** is a software, but not only that: it's a new philosophy of doing "*Communication*", it's a solution that offerrs the true balance between stakeholders' interests, theorized by the main models of economic success.

**PubliATM System®** broadcasts third party advertisements on ATMs screens, during transaction wait times, turning them into moments of entertainment, information and solidarity; it's an innovative "media-software", able to develop "*One to One*" marketing applications, that is selecting advertisements which are personalized for the final user, in accordance with the institutional aims of the bank and in compliance with privacy and advertising self-discipline laws.

Moreover, unlike traditional media, this system allows the achievement of a large number of contacts (around 2,000 per ATM per month) and to conquer the highest level of attention, reaching it with the message during the transaction wait time (cash withdrawal, balance consultation and printing, pre-paid phone recharging), not in any way by lenghtening user's wait times.

A long study of the market, both the bank and the ADV ones, brought us to create a business model able to simultaneously generate high revenues, high advertising redemptions and an extraordinary emotional involvement of ATM users.

The very simplicity of the business model is indeed what makes all this possible:

UMIG offers Banks **PubliATM System®** FREE OF CHARGE license of use;

- in view of this, the Bank grants UMIG advertising sales of temporal spaces available inside ATMs (*Idle Time*);
- UMIG introduces itself to the advertising market with its offers (Banks ATM network) through direct contacts with large advertising companies *Marketing Managers*, through partnerships with advertising agencies and/or through big media consulting and advertising agencies holding advertising budgets;
- From the sale of advertising space the Banks get royalties able to cut more than half of the ATM management cost incurred in a year;
- Business advertisers get, at affordable and justified prices, high and outlined contacts, a very detailed reporting of the campaigns which have been carried out (actual number and distribution of contacts in the area, type of user by gender and age) and the possibility of being supporters of special social responsibility projects, with great benefits for the image;
- "**A Transaction for a Smile**": the best, most ethical and especially innovative thing that can be done transforming the user from passive recipient of a message to active and fundamental part for the development of projects related to "socially responsible".

This is what ultimately UMIG succeeded to first cut and then sew custom-made, realizing a perfectly winning project and a related business model.

The UMIG project is now ready for the stage of Internationalization.

UMIG aims now to open the proliferation of its project in the World to a Partner interested in investing in this initiative, also including those national and international realities featuring a structure capable of

simultaneously attack and acquire and necessarily the bank market as much as the advertising market in its country and in the World.

By the end of Summer of 2013 UMIG has therefore launched a scouting activity regarding potential Investing Partners, with a strong desire and intention to reach the objective by the end of the next Summer.

In this sense UMIG has developed the necessary documentations needed for understanding the economic dimensions that could be generated relatively quickly.

The preliminary conditions of the proposal are geared up to offer the Investor Partner a ROI in 3 years and a subsequent "perpetual" stable performance.

As shown by the summary table below, the required investment is justified by forecasts of high income in a very short period. The costs on sales (royalties to the Banks) vary from 30% to 35% while remaining unchanged at 30% for Agencies, Dealers and Consulting and Advertising Agencies. Operating costs remain relatively contained during the first three years and tend to adapt to the subsequent increase of the number of ATMs in use. Such increase is generated by the need to have human resources devoted to the technologic "Business Unit" (Maintenance informatique/Infotech maintenance section of Business Plan). In conclusion, we can state that **PubliATM System®** is an undeniable and serious opportunity to create high and stable profits and development of economy and linked industries.

PROJECTIONS SAS ET SARL in €	2015	2016	2017	2018	2019
Yearly ATM spaces sold	1.000	5.000	9.000	15.000	20.000
Growth of Yearly ATM spaces sold sales		400,0%	80,0%	66,7%	33,3%
Average unit sales price	1.200	1.320	1.450	1.600	1.800
<b>Revenues in Euros</b>	<b>1.200.000</b>	<b>6.600.000</b>	<b>13.050.000</b>	<b>24.000.000</b>	<b>36.000.000</b>
<b>Total cost of goods</b>	<b>720.000</b>	<b>3.960.000</b>	<b>7.830.000</b>	<b>15.600.000</b>	<b>23.400.000</b>
<b>Gross margin</b>	<b>480.000</b>	<b>2.640.000</b>	<b>5.220.000</b>	<b>8.940.000</b>	<b>13.320.000</b>
Gross margin as percentage of sales	40,0%	40,0%	40,0%	35,0%	35,0%
<b>Assumed overheads</b>	<b>337.772</b>	<b>551.584</b>	<b>786.346</b>	<b>1.224.000</b>	<b>1.659.000</b>
Depreciation and amortisation	20.000	30.000	50.000	80.000	120.000
<b>Assumed operating profit</b>	<b>142.228</b>	<b>2.088.416</b>	<b>4.433.654</b>	<b>7.716.000</b>	<b>11.661.000</b>
Financial costs or profits	10.000				
<b>Assumed EBITDA</b>	<b>169.540</b>	<b>2.208.700</b>	<b>4.674.640</b>	<b>8.131.754</b>	<b>12.287.715</b>
Cumulative EBITDA	169.540	2.378.240	7.052.880	15.184.634	27.472.349
<b>Net profit</b>	<b>88.352</b>	<b>1.392.277</b>	<b>2.955.770</b>	<b>5.143.929</b>	<b>7.773.959</b>