



A&V CONSULTING, LLC Handbook

For Public Use

Date: March 5, 2025

Version 1.0 – First edition

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A&V CONSULTING, LLC Handbook

(For Public Use)

Introduction

Purpose of the Handbook

The A&V CONSULTING, LLC Handbook is designed to provide clear and structured guidance for the internal operations of the company. It serves as a critical resource to ensure compliance with regulatory requirements, maintain high standards of professionalism, and promote transparency in all aspects of business conduct. The handbook outlines policies, procedures, and expectations that govern the actions of employees, clients, and partners, creating a unified approach to achieving the company's mission. At A&V Consulting, we strive to foster a collaborative and productive environment. This handbook will help ensure that all team members are aligned with our values and goals as we work towards a more sustainable agricultural future.

Scope and Applicability

This handbook applies to all employees, contractors, and stakeholders of A&V CONSULTING, LLC, including those involved in the company's consulting, coaching, and business development services. It encompasses all operations related to connecting U.S. agricultural companies, distributors, and farmers with international producers of biological and biostimulant solutions. Additionally, the handbook governs the conduct and expectations for leadership development programs, team-building workshops, and all other services provided to clients seeking personalized coaching and strategic advice. Every individual interacting with A&V Consulting, LLC, is required to familiarize themselves with this document to ensure consistent understanding and adherence to our standards of service, ethics, and operational practices.

Confidentiality Notice

At A&V CONSULTING, LLC, we recognize the importance of protecting sensitive information related to both our clients and our business operations. This handbook outlines the policies regarding confidentiality and data protection, ensuring that all employees, contractors, and partners uphold strict confidentiality standards. Employees are prohibited from disclosing or sharing proprietary business strategies, client information, or any other confidential material without prior written consent from the company. A&V Consulting is committed to safeguarding all business-related information, whether it pertains to the company's global partnerships or the personal details of our clients. By adhering to these confidentiality protocols, we aim to maintain trust and integrity in our relationships with both our clients and global partners.

Company Overview

- **Vision Statement – Long-term aspirations of A&V CONSULTING, LLC**

Our vision is to create a more sustainable future for agriculture by bridging the gap between U.S. agricultural entities and cutting-edge international solutions that promote plant health, soil vitality, and crop productivity. We aim to reduce chemical dependencies, improve environmental practices, and contribute to the long-term health of our planet through responsible and innovative agricultural practices. By building strong, collaborative relationships with global partners, A&V Consulting seeks to lead the way in transforming agriculture for the betterment of future generations, empowering farmers, growers, and businesses to achieve their full potential in the global marketplace.

- **Mission Statement – Core purpose and value to clients**

The mission of A&V CONSULTING, LLC is to connect U.S. agricultural companies, distributors, and farmers with innovative international producers of biological and biostimulant solutions. Through our personalized coaching, leadership development, and team-building workshops, we aim to empower organizations and individuals to thrive in a competitive and dynamic agricultural market. By fostering strategic global partnerships, we provide the tools and insights necessary to help our clients expand their market reach, enhance profitability, and drive sustainable practices that contribute to both business success and environmental responsibility.

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- **Core Values – Ethical principles guiding business operations**

At A&V CONSULTING, LLC, our core values serve as the ethical principles guiding all aspects of our business operations. These values shape our culture and influence our interactions with clients, partners, and the communities we serve. Our core values include:

1. **Integrity** – We operate with honesty, transparency, and a commitment to doing what is right in every situation. Our business decisions and actions are grounded in ethical standards.
2. **Collaboration** – We believe in the power of working together, both within our team and with our clients and partners, to achieve shared goals and create innovative solutions.
3. **Sustainability** – We are dedicated to fostering practices that benefit not only our clients but also promote long-term environmental health and sustainability in agriculture.
4. **Excellence** – We strive for the highest standards in all that we do, continuously seeking ways to improve, innovate, and deliver exceptional value to our clients.
5. **Customer-Centricity** – Our clients' needs are at the heart of everything we do. We aim to provide personalized, results-driven services that help our clients thrive in a competitive marketplace.
6. **Respect** – We value diversity, inclusion, and mutual respect in all relationships. We treat all individuals with dignity and work to create an environment where everyone can succeed.

These values guide our actions and decision-making processes, ensuring that A&V Consulting operates with the highest ethical standards and remains a trusted partner for all our clients and stakeholders.

1. External Policies (Public – For Clients, Partners & Website)

Public Corporate Governance & Ethics Policies (APPENDIX)

- (02-001) **Business Ethics & Code of Conduct Policy** – *Shows commitment to ethical business practices.*
- (02-002) **Agricultural Product Compliance Policy** – *Demonstrates adherence to U.S. and international agricultural regulations.*
- (02-003) **Environmental & Sustainability Policy** – *Highlights the company's dedication to sustainable agricultural practices.*

Client & Partner Relations Policies (APPENDIX)

(02-004) Client Engagement & Communication Policy – *Outlines your professional approach and responsiveness.*

- (02-005) **Confidentiality & Non-Disclosure Policy** – *Assures clients and suppliers that sensitive information is protected.*
- (02-006) **Supplier & Distributor Due Diligence Policy** – *Ensures that all partners meet quality, safety, and compliance standards.*

AI, Technology & Data Security Policies (APPENDIX)

- (02-007) **AI Usage Policy** – *Explains how AI is used responsibly in business communications.*
- (02-008) **Data Privacy & Security Policy** – *Ensures compliance with international data protection laws (GDPR, CCPA, APPI).*

Financial & Contractual Policies (APPENDIX)

- (02-009) **Service Terms & Client Agreements** – *Clearly defines scope, payment terms, and dispute resolution.*
- (02-010) **Pricing & Payment Policy** – *Establishes transparent payment structures for clients and partners.*

Policy Adherence & Contact Information

Importance of Policy Adherence

This document is for Public Use meaning it is provided by A&V CONSULTING, LLC for informational purposes. It may be shared with partners and accessed on our official website. Unauthorized alterations or misrepresentations of this content are prohibited.

All employees, consultants, and business partners of A&V CONSULTING, LLC are expected to understand and adhere to the policies outlined in this handbook. These policies ensure ethical business practices, regulatory compliance, and the protection of company interests. Failure to comply with these policies may result in corrective actions, including termination of contracts or legal measures where applicable.

Questions & Policy Clarifications

For any questions regarding the policies outlined in this handbook or to seek further clarification, please contact:

A&V CONSULTING, LLC
6707 Heritage Ln,
Bradenton, Florida 34209
Email: info@a-v-consulting-llc.com
Phone: 727-253-0003

2. External Policies (Public - Clients, Partners & Website)

Public Corporate Governance & Ethics Policies (APPENDIX 2)

(02-001) Business Ethics & Code of Conduct Policy – *Shows commitment to ethical business practices.*

Effective Date: March 10, 2025

Version: First Edition

Approved By: Andrew Novotorov, CEO

1. Purpose

The purpose of this policy is to demonstrate A&V Consulting, LLC's commitment to maintaining the highest standards of ethical business practices and to ensure that all employees, contractors, consultants, and business partners act with integrity, fairness, and accountability in all dealings with clients, suppliers, distributors, and other stakeholders. This policy outlines the ethical expectations for conducting business and guides interactions both within the organization and with external parties.

2. Scope

This policy applies to all employees, contractors, consultants, business partners, and any third parties acting on behalf of A&V Consulting, LLC, across all geographic locations and business functions. It is intended to guide ethical decision-making and behavior in all dealings with both U.S. and international companies, ensuring that A&V Consulting, LLC operates in a manner that upholds its reputation, complies with legal and regulatory requirements, and promotes a positive impact on society.

3. Ethical Standards

3.1 Integrity

- All employees and business partners must demonstrate honesty and fairness in every business interaction and transaction.
- Deceptive practices, including misrepresentation, fraud, or withholding critical information, are strictly prohibited.
- A&V Consulting, LLC is committed to transparent communication and the accurate representation of all products and services provided.

3.2 Respect and Fair Treatment

- A&V Consulting, LLC is committed to creating a diverse, inclusive, and respectful working environment, where all individuals are treated with dignity and fairness.
- Discrimination, harassment, or any form of unfair treatment based on race, gender, age, religion, national origin, disability, or other protected characteristics will not be tolerated.
- The company will promote equal opportunities for all employees and business partners.

3.3 Compliance with Laws and Regulations

- A&V Consulting, LLC will adhere to all applicable local, national, and international laws and regulations, including those related to trade, environmental standards, labor laws, and intellectual property rights.
- The company will comply with all relevant anti-corruption laws, including the U.S. Foreign Corrupt Practices Act (FCPA) and the UK Bribery Act, and will not engage in or condone any form of bribery or corruption.

3.4 Conflict of Interest

- Employees, contractors, and business partners must avoid situations where personal interests conflict or appear to conflict with the interests of A&V Consulting, LLC.
- Any potential conflicts of interest should be disclosed to management promptly and handled in an ethical and transparent manner.
- Employees must not accept or offer gifts, benefits, or favors that could influence or appear to influence business decisions.

3.5 Confidentiality and Data Protection

- A&V Consulting, LLC is committed to protecting confidential and proprietary information of both the company and its clients, suppliers, and business partners.
- Sensitive data must be safeguarded and not disclosed to unauthorized individuals.
- All employees and business partners must adhere to applicable data protection laws, including regulations such as

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the GDPR (General Data Protection Regulation) for international operations.

4. Expectations for Business Partners

4.1 Supplier and Distributor Relations

- A&V Consulting, LLC expects its suppliers and distributors to uphold the same high ethical standards as the company, including compliance with all relevant legal and regulatory requirements.
- Business relationships should be based on mutual trust, fairness, and the timely delivery of goods and services.
- Suppliers and distributors must not engage in illegal or unethical activities such as child labor, forced labor, environmental degradation, or human rights violations.

4.2 Fair Competition

- A&V Consulting, LLC is committed to fair and open competition and expects its business partners to do the same.
- Any efforts to limit competition through collusion, price-fixing, or anti-competitive practices are prohibited.

4.3 Environmental Responsibility

- A&V Consulting, LLC strives to minimize its environmental impact and encourages its business partners to adopt sustainable practices.
- All parties must comply with applicable environmental laws and regulations, including those related to waste disposal, emissions, and conservation efforts.

5. Reporting Violations

5.1 Reporting Mechanism

- A&V Consulting, LLC provides employees and business partners with a confidential means of reporting violations of this policy, including unethical behavior, illegal activity, or any situation that compromises the company's values.
- Reports can be made anonymously, and the company will ensure that all complaints are investigated promptly and fairly.
- Retaliation against anyone who reports a violation in good faith is strictly prohibited.

5.2 Investigation and Corrective Action

- A&V Consulting, LLC will investigate all reports of unethical conduct thoroughly and take corrective actions as necessary, including disciplinary measures, contract termination, or legal action, if warranted.
- Violations of this policy may result in serious consequences, including loss of business relationships, legal penalties, and damage to the company's reputation.

6. Training and Awareness

6.1 Ethical Training

- A&V Consulting, LLC will provide regular training to all employees, contractors, and business partners to ensure they understand and can apply the principles outlined in this policy.
- The training will cover topics such as compliance with laws and regulations, conflict of interest, data protection, and ethical decision-making.

6.2 Policy Review

- This Business Ethics & Code of Conduct Policy will be reviewed periodically to ensure it remains relevant and effective.
- Updates and revisions will be communicated to all employees and business partners as necessary.

7. Enforcement of the Policy

7.1 Adherence to Standards

- A&V Consulting, LLC expects all employees, contractors, and business partners to adhere to the standards set forth in this policy.
- By engaging with A&V Consulting, LLC, all parties agree to uphold these ethical principles and conduct business in a manner that reflects the company's commitment to integrity and responsibility.

7.2 Consequences of Non-Compliance

- Non-compliance with this policy may result in disciplinary action, up to and including termination of employment, business contracts, or legal action, depending on the severity of the violation.
- A&V Consulting, LLC reserves the right to discontinue relationships with any business partner or individual found to be in violation of these ethical standards.

8. Conclusion

A&V Consulting, LLC is dedicated to conducting business with the highest ethical standards, ensuring compliance with all applicable laws, and fostering a culture of integrity, fairness, and respect. By adhering to this Business Ethics & Code of Conduct Policy, we will continue to build long-term, mutually beneficial relationships with our clients, suppliers, distributors, and research partners.

(02-002) Agricultural Product Compliance Policy – Demonstrates adherence to U.S. and international agricultural regulations.

Effective Date: March 10, 2025

Version: First Edition

Approved By: Andrew Novotorov, CEO

1. Purpose

The purpose of this policy is to demonstrate A&V Consulting, LLC's commitment to adhering to U.S. and international agricultural regulations in all aspects of its business operations, particularly in the import, export, and distribution of agricultural products, including organic fertilizers and biostimulants. This policy ensures that A&V Consulting, LLC meets all legal and regulatory requirements, supports sustainable agricultural practices, and fosters confidence with clients, suppliers, and regulatory authorities.

2. Scope

This policy applies to all employees, contractors, business partners, and stakeholders involved in the import, export, and distribution of agricultural products in and out of the United States, as well as those involved in providing agricultural consulting services. It covers compliance with U.S. agricultural regulations, international trade laws, product safety standards, environmental guidelines, and ethical considerations in the agricultural industry.

3. Regulatory Compliance

3.1 U.S. Agricultural Regulations

- A&V Consulting, LLC will comply with all U.S. agricultural laws, including regulations set forth by the U.S. Department of Agriculture (USDA), Environmental Protection Agency (EPA), and Food and Drug Administration (FDA).
- Ensure that all agricultural products imported into the U.S. are in full compliance with the Animal and Plant Health Inspection Service (APHIS) standards, including proper inspection and certification.
- All imported agricultural products must adhere to the appropriate U.S. labeling and packaging regulations, providing clear and accurate product descriptions, ingredient lists, and country of origin.
- Ensure that products meet U.S. safety, health, and environmental standards before being distributed within the U.S. market.

3.2 International Agricultural Regulations

- A&V Consulting, LLC will ensure that all international trade activities comply with agricultural product regulations in the relevant countries of export and import. This includes complying with global standards set by organizations such as the World Trade Organization (WTO) and Codex Alimentarius.
- The company will comply with applicable international standards for organic certification, including those established by the International Federation of Organic Agriculture Movements (IFOAM) and relevant authorities in countries of export.
- Maintain updated knowledge of international trade agreements and regulations that impact agricultural exports and imports, and ensure compliance with any new laws or changes to existing regulations.

3.3 Organic Product Certification

- A&V Consulting, LLC is committed to sourcing and distributing organic agricultural products in compliance with USDA Organic Standards and other relevant organic certification programs in the U.S. and internationally.
- All organic products must be certified by accredited certification bodies and comply with organic farming practices. The company will ensure all necessary certification documentation is maintained and available for verification.
- When exporting organic products to international markets, the company will ensure compliance with the specific certification and labeling requirements of the destination country.

3.4 Pesticide and Biostimulant Regulation Compliance

- A&V Consulting, LLC will adhere to all regulations governing the use, import, and export of pesticides and biostimulants.
- Pesticides and biostimulants imported into the U.S. must be approved by the EPA, and products sold domestically must meet the safety standards set by relevant authorities.
- For international exports, the company will ensure compliance with pesticide and biostimulant regulations in the receiving country, obtaining the necessary certifications or permits for their use and distribution.

4. Safety Standards and Environmental Responsibility

4.1 Product Safety Standards

- A&V Consulting, LLC will ensure that all agricultural products comply with relevant safety standards, including any hazardous materials regulations, and adhere to environmental safety measures.
- Products must meet regulatory requirements for toxicity, handling, storage, and disposal, as outlined by U.S. and international authorities such as the EPA, OSHA, and other relevant agencies.

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- The company will regularly review product safety information and engage with experts to ensure products are safe for use and do not pose environmental risks.

4.2 Environmental Sustainability

- A&V Consulting, LLC is committed to promoting environmentally sustainable agricultural practices. The company will encourage clients and suppliers to adopt sustainable farming methods and reduce their carbon footprint.
- The company will support practices that minimize harm to ecosystems, conserve water, promote soil health, and reduce waste in agricultural production.

5. Documentation and Record-Keeping

5.1 Record Maintenance

- A&V Consulting, LLC will maintain accurate records of all agricultural products, including sourcing documentation, certification information, import/export documentation, product safety assessments, and compliance with relevant regulations.
- All records will be kept in accordance with applicable legal requirements for the duration required by law, ensuring transparency and accountability.
- The company will ensure that all records are available for inspection by regulatory authorities when necessary.

5.2 Reporting Compliance Violations

- Employees, contractors, and business partners are required to report any suspected violations of this policy or agricultural regulations to the designated compliance officer or management.
- The company will investigate reported violations promptly and take corrective actions as necessary, including working with legal authorities if applicable.

6. Training and Awareness

6.1 Compliance Training

- A&V Consulting, LLC will provide regular training on agricultural product compliance, including U.S. and international regulations, safety standards, and environmental responsibility.
- Training will be provided to employees, contractors, and business partners involved in the handling, distribution, or consulting of agricultural products.
- The company will promote ongoing education to ensure all relevant parties are aware of updates to agricultural regulations and compliance requirements.

6.2 Policy Updates

- This policy will be reviewed and updated periodically to ensure its effectiveness in maintaining compliance with current regulations and industry standards.
- Any changes to relevant regulations or laws will be reflected in this policy, and employees and business partners will be informed accordingly.

7. Enforcement of Compliance

7.1 Adherence to Compliance Standards

- All employees, contractors, and business partners are expected to adhere to this policy and all applicable agricultural regulations. Non-compliance with this policy will result in disciplinary action, which may include termination of contracts, suspension of business relationships, or legal action.
- A&V Consulting, LLC reserves the right to discontinue business relationships with any party found to be in violation of regulatory requirements or who engages in unethical conduct related to agricultural products.

8. Conclusion

A&V Consulting, LLC is committed to ensuring full compliance with U.S. and international agricultural regulations in the import, export, and distribution of agricultural products. This policy reflects the company's dedication to promoting safe, sustainable, and ethical agricultural practices, ensuring that all products meet the highest standards of safety, quality, and environmental responsibility.

(02-003) Environmental & Sustainability Policy – *Highlights the company's dedication to sustainable agricultural practices.*

Effective Date: March 10, 2025

Version: First Edition

Approved By: Andrew Novotorov, CEO

1. Purpose

The purpose of this policy is to outline A&V Consulting, LLC's commitment to promoting and implementing sustainable agricultural practices. This policy highlights our dedication to reducing environmental impact, supporting eco-friendly solutions, and fostering sustainable growth in agriculture. Through responsible practices, we aim to contribute to the preservation of natural resources and ensure long-term environmental sustainability within the agricultural sector.

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2. Scope

This policy applies to all employees, contractors, business partners, suppliers, and stakeholders involved in the activities of A&V Consulting, LLC, including consulting services, product distribution, and agricultural practices. It governs all aspects of environmental stewardship within the organization, from product sourcing to the advising of clients on sustainable practices.

3. Sustainable Agricultural Practices

3.1 Promoting Sustainable Agriculture

- A&V Consulting, LLC is committed to helping clients adopt sustainable farming practices that minimize environmental impact and promote long-term agricultural productivity.
- The company encourages the use of organic fertilizers, biostimulants, and other eco-friendly solutions that improve soil health, increase crop yields, and reduce reliance on harmful chemicals.
- We will support the use of regenerative agriculture techniques, including crop rotation, agroforestry, and conservation tillage, to enhance biodiversity and reduce soil erosion.
- The company advocates for the integration of renewable energy solutions, such as solar or wind power, in agricultural operations to reduce dependency on non-renewable energy sources.

3.2 Resource Conservation

- A&V Consulting, LLC encourages the responsible use of natural resources, including water, energy, and land.
- We support practices such as precision irrigation, rainwater harvesting, and water-efficient farming techniques to conserve water and reduce waste.
- The company promotes the use of energy-efficient technologies, including solar-powered systems, energy-efficient lighting, and other sustainable farming equipment to reduce energy consumption.
- We emphasize the importance of minimizing land degradation and promoting land restoration efforts, particularly in areas affected by over-farming and poor soil health.

3.3 Waste Reduction and Circular Economy

- A&V Consulting, LLC is committed to reducing agricultural waste by advocating for practices that minimize waste generation and encourage recycling and reusing materials.
- We will assist clients in implementing composting systems, reducing food waste, and improving the overall waste management in agricultural operations.
- The company supports a circular economy approach, promoting the reuse of organic waste products as valuable resources, such as compost or animal feed, and reducing dependence on landfills.

3.4 Sustainable Sourcing and Fair Trade

- A&V Consulting, LLC is dedicated to sourcing products from suppliers who uphold environmental sustainability and ethical practices.
- We will work with suppliers and partners who meet sustainability criteria and are certified by recognized environmental and fair trade certification bodies.
- The company encourages responsible sourcing of agricultural inputs, ensuring that they come from sustainably managed farms and production systems that prioritize the well-being of workers, local communities, and the environment.

4. Environmental Impact Reduction

4.1 Carbon Footprint Reduction

- A&V Consulting, LLC is committed to reducing the carbon footprint associated with our operations and the agricultural activities of our clients.
- We will work to minimize greenhouse gas emissions across all business functions by optimizing transportation, adopting digital communication tools to reduce travel, and supporting practices that enhance carbon sequestration in agricultural practices, such as agroforestry and soil conservation.
- We will encourage clients to track and reduce their emissions, helping them transition to low-carbon solutions where possible.

4.2 Pollution Prevention

- The company will advise clients on best practices to reduce pollution, including minimizing the use of harmful chemicals, pesticides, and fertilizers that may contaminate the soil, water, and air.
- A&V Consulting, LLC promotes the adoption of Integrated Pest Management (IPM) techniques to reduce chemical dependency and control pest populations in an environmentally responsible manner.
- We will advocate for reducing plastic waste in agriculture by promoting the use of biodegradable materials and sustainable packaging options.

5. Compliance and Legal Standards

5.1 Adherence to Environmental Laws and Regulations

- A&V Consulting, LLC will comply with all local, state, federal, and international environmental laws and regulations related to agricultural operations, product distribution, and environmental protection.

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- We will stay informed about current environmental laws and regulations, ensuring that our activities and the practices of our clients align with the highest standards of environmental protection.

5.2 Certifications and Standards

- A&V Consulting, LLC encourages clients to pursue relevant environmental certifications, including USDA Organic Certification, Fair Trade, and other sustainability-related labels.
- We will support clients in adopting international sustainability standards, including those set by the Global Reporting Initiative (GRI), the International Organization for Standardization (ISO 14001), and other environmental management systems worldwide.

6. Monitoring and Reporting

6.1 Performance Tracking

- A&V Consulting, LLC will monitor and track the environmental performance of its operations and its clients' agricultural practices, including energy usage, water consumption, waste generation, and carbon emissions.
- The company will implement a system for regularly assessing the environmental impact of our consulting services and the sustainability initiatives we promote.

6.2 Reporting on Sustainability Efforts

- A&V Consulting, LLC will regularly report on our environmental sustainability efforts, highlighting key initiatives, accomplishments, and areas for improvement.
- We will transparently communicate with stakeholders about our sustainability goals and progress, fostering a culture of environmental responsibility within our organization.

7. Training and Awareness

7.1 Employee and Partner Training

- A&V Consulting, LLC will provide training on sustainable agricultural practices and environmental stewardship to employees, contractors, and business partners involved in the company's operations.
- Training programs will focus on promoting environmental awareness, resource conservation, and sustainable farming techniques to improve the long-term viability of agricultural systems.

7.2 Client Education and Support

- The company will offer consulting services aimed at educating clients about sustainable practices, environmental regulations, and the long-term benefits of adopting eco-friendly methods in their agricultural operations.
- A&V Consulting, LLC will assist clients in developing tailored sustainability plans that align with their specific goals and the unique environmental challenges they face.

8. Enforcement and Accountability

8.1 Commitment to Continuous Improvement

- A&V Consulting, LLC is dedicated to continuous improvement in sustainability practices and will take steps to identify and correct areas where environmental performance can be enhanced.
- The company will hold all employees, contractors, and business partners accountable for upholding the principles outlined in this policy and ensuring that sustainable practices are integrated into daily operations.

8.2 Penalties for Non-Compliance

- Failure to adhere to this policy may result in disciplinary actions, including termination of contracts, suspension of business relationships, or other penalties deemed appropriate by the management team.
- A&V Consulting, LLC reserves the right to discontinue relationships with suppliers, partners, or clients found to be in violation of environmental sustainability standards.

9. Conclusion

A&V Consulting, LLC is committed to fostering sustainable agricultural practices that promote environmental stewardship and long-term viability. By implementing this policy, the company aims to minimize its environmental impact, support sustainable growth in agriculture, and contribute to the global effort to protect and preserve natural resources for future generations.

Client & Partner Relations Policies (APPENDIX 2)

(02-004) Client Engagement & Communication Policy – *Outlines your professional approach and responsiveness.*

Effective Date: March 10, 2025

Version: First Edition

Approved By: Andrew Novotorov, CEO

1. Purpose

The purpose of this policy is to outline A&V Consulting, LLC's commitment to maintaining a high standard of

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professionalism and responsiveness in all client interactions. This policy defines our approach to client engagement, communication, and relationship management, ensuring that all clients receive timely, clear, and respectful service that meets their needs and expectations.

2. Scope

This policy applies to all employees, contractors, consultants, and business partners involved in client engagement and communication at A&V Consulting, LLC. It governs all forms of client communication, including email, phone calls, video conferences, meetings, and written reports.

3. Professional Approach to Client Engagement

A&V Consulting, LLC is dedicated to building strong, long-lasting relationships with clients based on trust, transparency, and mutual respect. We engage with our clients through a professional, solutions-oriented approach that prioritizes their specific goals and needs.

3.1 Client-Centered Approach

- We will actively listen to clients' concerns, requirements, and expectations in order to provide tailored solutions that address their unique challenges.
- Our consulting services will be customized to meet the individual needs of each client, whether in the areas of agricultural consulting, landscape management, or sustainable farming practices.
- A&V Consulting, LLC will strive to maintain a client-first mentality, ensuring that we are responsive and attentive to their evolving needs.

3.2 Transparency and Accountability

- We will provide clients with clear, honest information about services, timelines, and pricing to ensure there are no misunderstandings.
- A&V Consulting, LLC will regularly update clients on project progress, developments, and any potential obstacles, ensuring that they are informed and confident in our work.
- We will ensure that all promises made to clients are met in a timely and efficient manner, holding ourselves accountable for delivering on commitments.

4. Client Communication Standards

4.1 Timeliness of Communication

- A&V Consulting, LLC is committed to responding to all client inquiries promptly. We will aim to reply to all emails and messages within 24 hours during business days.
- For urgent matters, clients can expect a response within 4 hours during business hours. If additional time is required to provide a thorough response, we will communicate this to the client and provide an estimated timeline for follow-up.

4.2 Clear and Concise Communication

- Communication with clients will be clear, professional, and concise, avoiding technical jargon that may cause confusion.
- We will ensure that all written materials, reports, and proposals are well-structured, easy to understand, and tailored to the client's level of knowledge and expertise.
- Verbal communication during meetings, phone calls, and video conferences will be organized, respectful, and focused on providing value to the client.

2.2 Respectful Tone and Professionalism

- All interactions with clients will be conducted with respect and professionalism, maintaining a courteous and positive tone, even in challenging situations.
- We will be mindful of cultural differences and communication styles when working with clients from diverse backgrounds, ensuring that we demonstrate sensitivity and respect for cultural nuances.

5. Responsiveness and Availability

5.1 Availability for Client Support

- A&V Consulting, LLC will ensure that clients have access to dedicated consultants or account managers who can provide support as needed.
- We will set clear expectations with clients regarding the availability of our team members and ensure they are aware of the best ways to contact us for different types of inquiries (email, phone, or video chat).
- If a client's primary contact person is unavailable, an alternative contact will be provided to ensure there are no delays in communication or service delivery.

5.2 Regular Client Check-Ins

- We will schedule periodic check-ins with clients to review the progress of ongoing projects, address any concerns, and ensure that their needs are being met.
- These check-ins will also serve as opportunities to provide clients with updates, gather feedback, and make adjustments to the scope of work or project deliverables if necessary.

6. Confidentiality and Privacy

6.1 Protecting Client Information

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- A&V Consulting, LLC is committed to protecting the confidentiality and privacy of all client information. We will ensure that all communications, both written and verbal, are handled with the utmost care and discretion.
- Client data, proprietary information, and sensitive details about ongoing projects will only be shared with those who have the appropriate need to know and in accordance with our confidentiality agreements.

6.2 Secure Communication Channels

- We will utilize secure communication methods and platforms to protect the integrity of client interactions, particularly when dealing with sensitive information. This includes encrypted email services and secure file-sharing platforms for sharing important documents.

7. Client Feedback and Continuous Improvement

A&V Consulting, LLC values client feedback and views it as an essential tool for continuous improvement. We will actively solicit feedback from clients to assess the quality of our services and identify areas where we can improve.

7.1 Soliciting Feedback

- After the completion of each project or consulting engagement, we will request feedback from clients through surveys, interviews, or informal conversations.
- Feedback will be reviewed and analyzed to ensure that we are meeting client expectations and continuously enhancing our service delivery.

7.2 Acting on Feedback

- A&V Consulting, LLC will use client feedback to make informed decisions about service improvements, client communication strategies, and overall engagement processes.
- We will prioritize client suggestions and concerns, ensuring that we adapt our approach to meet their evolving needs.

8. Dispute Resolution

A&V Consulting, LLC is committed to resolving any disputes or misunderstandings that may arise in a fair, timely, and amicable manner.

8.1 Addressing Issues

- In the event of a client dispute or concern, we will listen to the client's perspective, analyze the situation, and work collaboratively to find a solution that satisfies both parties.
- Our goal is to address any concerns promptly, ensuring that any issues do not negatively impact the client's experience or the quality of our services.

8.2 Escalation Process

- If a resolution cannot be reached at the first level, the issue will be escalated to senior management for further review and mediation.
- A&V Consulting, LLC will maintain an open line of communication throughout the escalation process, ensuring that the client is informed at each stage.

9. Conclusion

At A&V Consulting, LLC, we are committed to building strong and lasting relationships with our clients through professional, transparent, and respectful communication. By adhering to this Client Engagement & Communication Policy, we aim to create an environment where our clients feel valued, heard, and well-supported in achieving their goals.

(02-005) Confidentiality & Non-Disclosure Policy – *Assures clients and suppliers that sensitive information is protected.*

Effective Date: March 10, 2025

Version: First Edition

Approved By: Andrew Novotorov, CEO

1. Purpose

The purpose of this policy is to assure A&V Consulting, LLC's clients, suppliers, and business partners that sensitive and confidential information shared during business relationships will be protected and handled with the utmost care. This policy outlines the company's approach to maintaining confidentiality, safeguarding proprietary data, and ensuring that all parties involved in business transactions comply with non-disclosure agreements.

2. Scope

This policy applies to all employees, contractors, consultants, suppliers, clients, and business partners of A&V Consulting, LLC who may be exposed to confidential or sensitive information during the course of their work with the company. It governs the handling, sharing, and protection of such information in both written and verbal forms, including emails, documents, and discussions.

3. Definition of Confidential Information

Confidentiality Notice: *This document is the property of A&V CONSULTING, LLC. Unauthorized distribution, reproduction, or disclosure of its contents is strictly prohibited. Access is limited to authorized personnel, and any misuse may result in legal action.*

Confidential information refers to any data, materials, or knowledge that is not publicly available and that is provided by or on behalf of clients, suppliers, or other business partners to A&V Consulting, LLC. This includes, but is not limited to:

- Business strategies, plans, and projections
- Financial data, including pricing and payment terms
- Product development or research information
- Proprietary business methods or formulas
- Supplier and client lists
- Any other information deemed confidential or proprietary by the disclosing party

4. Confidentiality Obligations

All employees, contractors, consultants, and business partners of A&V Consulting, LLC are required to:

- Keep confidential information secure and take reasonable precautions to prevent unauthorized access, use, or disclosure.
- Not disclose or share any confidential information with any third party without the prior written consent of the disclosing party, unless required by law.
- Use confidential information solely for the purpose of performing services or fulfilling contractual obligations to the client, supplier, or partner that disclosed the information.
- Immediately notify A&V Consulting, LLC if there is a breach or suspected breach of confidentiality.

5. Non-Disclosure Agreements (NDAs)

A&V Consulting, LLC will execute non-disclosure agreements with clients, suppliers, and partners as necessary to formalize confidentiality obligations. These agreements will:

- Define the scope of confidential information and the duration of the non-disclosure obligation.
- Outline the responsibilities of all parties involved in maintaining confidentiality and preventing unauthorized use or disclosure.
- Specify the legal consequences for breaching the agreement, including potential damages and termination of business relationships.

6. Handling of Confidential Information

6.1 Access Control

- Access to confidential information will be limited to only those employees, contractors, or business partners who have a legitimate need to know the information in order to perform their duties.
- A&V Consulting, LLC will implement secure systems and protocols to safeguard confidential data from unauthorized access, including password protection, encryption, and restricted physical access to confidential documents.

6.2 Secure Communication

- All communication involving confidential information will be conducted through secure channels, including encrypted email services and secure file-sharing platforms.
- Employees and contractors will be trained on how to handle confidential information safely, both electronically and in physical form, to minimize the risk of inadvertent disclosure.

6.3 Disposal of Confidential Information

- Confidential information that is no longer needed will be properly disposed of, including secure deletion of digital files and safe shredding of physical documents.
- The company will ensure that all confidential materials are handled in a manner that prevents unauthorized access during the disposal process.

7. Exceptions to Confidentiality

The confidentiality obligations outlined in this policy will not apply in the following cases:

- When the confidential information becomes publicly available through no fault of the recipient.
- When the recipient is required to disclose the confidential information by law or regulation, including in response to a subpoena or court order. In such cases, A&V Consulting, LLC will take reasonable steps to notify the disclosing party in advance, unless prohibited by law.
- When the confidential information was previously known to the recipient or independently developed without reference to the disclosing party's confidential information.

8. Duration of Confidentiality Obligations

Confidentiality obligations will remain in effect for as long as the confidential information remains proprietary or sensitive. In most cases, confidentiality obligations will continue for a period of 5 years after the termination of the business relationship, unless a shorter or longer duration is specified in a non-disclosure agreement.

9. Consequences of Breach

Any breach of this confidentiality and non-disclosure policy will be treated seriously and may result in:

- Disciplinary action, up to and including termination of employment or contract.

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- Legal action, including lawsuits for breach of contract or claims for damages arising from the unauthorized disclosure or use of confidential information.
- Termination of business relationships with suppliers, clients, or partners involved in the breach.

10. Confidentiality Training

A&V Consulting, LLC will provide regular training to all employees, contractors, and consultants on the importance of confidentiality, the handling of sensitive information, and compliance with non-disclosure agreements. This training will ensure that everyone involved in the business operations understands their responsibilities in maintaining the security and confidentiality of client and supplier information.

11. Review and Updates

This policy will be reviewed annually to ensure that it remains up-to-date with current legal requirements, industry standards, and business practices. A&V Consulting, LLC reserves the right to modify this policy as necessary to ensure continued protection of confidential information.

This policy demonstrates A&V Consulting, LLC's commitment to protecting the sensitive and confidential information shared with clients, suppliers, and business partners. By adhering to this Confidentiality & Non-Disclosure Policy, A&V Consulting, LLC ensures a high standard of trust and security in all business relationships.

(02-006) Supplier & Distributor Due Diligence Policy – *Ensures that all partners meet quality, safety, and compliance standards.*

Effective Date: March 10, 2025

Version: First Edition

Approved By: Andrew Novotorov, CEO

1. Purpose

The purpose of this policy is to establish clear guidelines for conducting due diligence on suppliers and distributors to ensure they meet A&V Consulting, LLC's standards for quality, safety, compliance, and ethical practices. This policy aims to protect the company's reputation, reduce risks, and maintain strong business relationships with trusted partners.

2. Scope

This policy applies to all suppliers and distributors with whom A&V Consulting, LLC engages, including those that provide agricultural products such as organic fertilizers, biostimulants, and other goods related to our operations. It covers the evaluation of new suppliers and distributors as well as ongoing assessments of existing partners.

3. Due Diligence Process

A&V Consulting, LLC will undertake a structured due diligence process to assess and verify the following criteria for all potential and existing suppliers and distributors:

3.1 Business History and Reputation

- Review the company's history, business model, and reputation in the industry.
- Evaluate customer feedback, reviews, and third-party ratings to understand the supplier's market standing.
- Investigate any past legal or regulatory issues, including lawsuits, claims, or fines.

3.2 Compliance with Regulations

- Ensure that suppliers and distributors comply with relevant local, national, and international regulations, including those from the U.S. Department of Agriculture (USDA), Environmental Protection Agency (EPA), Food and Drug Administration (FDA), and applicable regulatory bodies in the supplier's home country.
- Verify that products meet necessary certifications, including USDA Organic certification, food safety certifications, and other regulatory standards specific to agricultural products.
- Confirm that the supplier or distributor adheres to trade compliance and customs regulations for the import/export of goods.

3.3 Quality Assurance

- Evaluate the supplier's or distributor's quality control processes to ensure they meet A&V Consulting, LLC's standards for product quality, consistency, and safety.
- Request samples and/or certifications of compliance for testing to confirm the product's suitability and compliance with specifications.
- Ensure that the supplier or distributor implements an effective recall process in case of defective or non-compliant products.

3.4 Financial Stability

- Conduct financial assessments to verify the supplier's or distributor's ability to fulfill orders and maintain operations.
- Review financial records, including balance sheets, income statements, and credit reports, where applicable.

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3.5. Ethical Practices

- Assess whether the supplier or distributor complies with ethical business practices, including respect for human rights, fair labor standards, environmental sustainability, and anti-corruption measures.
- Verify the absence of any involvement in illegal or unethical activities, such as forced labor or environmental violations.

3.6 Environmental Sustainability

- Ensure that suppliers and distributors employ environmentally responsible practices, such as sustainable sourcing, waste reduction, and compliance with environmental regulations.
- Request environmental impact assessments and certifications where applicable.

4. Supplier and Distributor Risk Assessment

After gathering all relevant information during the due diligence process, A&V Consulting, LLC will assess the potential risks associated with each supplier or distributor. These risks may include:

- Legal and regulatory risks
- Financial risks, such as insolvency or bankruptcy
- Reputational risks due to unethical practices or poor product quality
- Operational risks related to supply chain disruptions or delays
- Environmental risks from non-compliance with sustainability standards

Based on this risk assessment, A&V Consulting, LLC will determine whether to proceed with the partnership, negotiate improved terms or practices, or select alternative suppliers and distributors.

5. Supplier and Distributor Agreements

Once a supplier or distributor has successfully passed the due diligence process, A&V Consulting, LLC will formalize the relationship through a written agreement that outlines the following terms:

- Delivery schedules and supply commitments
- Pricing, payment terms, and penalties for non-compliance
- Quality assurance and compliance expectations
- Confidentiality and non-disclosure agreements, where applicable
- Termination clauses in case of failure to meet agreed-upon standards or terms

6. Ongoing Monitoring and Evaluation

To ensure continued compliance and high standards throughout the business relationship, A&V Consulting, LLC will implement an ongoing monitoring process for all suppliers and distributors. This will include:

- **6.1 Regular Audits**
Conduct periodic audits and inspections of suppliers and distributors to verify that they continue to meet the company's quality, safety, and regulatory standards.
- **6.2 Performance Reviews**
Assess supplier and distributor performance against agreed-upon metrics, including product quality, delivery times, and customer service.
- **6.3 Continuous Improvement**
Work collaboratively with suppliers and distributors to address any issues or areas of improvement identified during audits or performance reviews.
- **6.4 Corrective Actions**
In the event that a supplier or distributor fails to meet agreed-upon standards, A&V Consulting, LLC will take corrective actions, such as renegotiating terms, providing additional support or resources, or terminating the relationship if necessary.

7. Non-Compliance and Consequences

Suppliers and distributors that fail to comply with the due diligence requirements or do not meet the necessary quality, safety, and compliance standards may face the following consequences:

- Suspension or termination of the business relationship
- Legal action to recover losses resulting from non-compliance
- Reporting to regulatory authorities if laws or regulations are violated

8. Confidentiality and Protection of Information

All due diligence information, including financial records, performance reports, and compliance documentation, will be handled with confidentiality. A&V Consulting, LLC will take appropriate measures to protect sensitive information and ensure it is only shared with authorized personnel.

9. Review and Updates

This policy will be reviewed annually to ensure it remains relevant and aligned with the latest industry practices and regulatory changes. Any necessary updates will be made to ensure the continued protection of A&V Consulting, LLC's business interests and the integrity of its supply chain.

By adhering to this Supplier & Distributor Due Diligence Policy, A&V Consulting, LLC ensures that all partners meet the highest standards of quality, safety, and compliance, and that the company maintains strong, trustworthy relationships with its suppliers and distributors.

AI, Technology & Data Security Policies (APPENDIX 2)

(02-007) AI Usage Policy – *Explains how AI is used responsibly in business communications.*

Effective Date: March 10, 2025

Version: First Edition

Approved By: Andrew Novotorov, CEO

1. Purpose

The purpose of this policy is to establish clear guidelines for the responsible use of artificial intelligence (AI) in A&V Consulting, LLC's business communications. This policy ensures that AI technologies are used ethically, transparently, and in compliance with U.S. and international business regulations, while maintaining the highest standards of professionalism, accuracy, and data security.

2. Scope

This policy applies to all employees, consultants, and partners of A&V Consulting, LLC who use AI-powered tools in any business communication, including but not limited to:

- Internal and external emails
- Reports and presentations
- Marketing materials and website content
- Customer and supplier interactions
- Data analysis and decision-making support

3. Guiding Principles for AI Usage

A&V Consulting, LLC is committed to responsible AI usage based on the following principles:

3.1 Transparency & Disclosure

- AI-generated content must be clearly reviewed and verified by a company employee before use.
- If AI tools contribute significantly to written reports, analyses, or public-facing materials, users must disclose the involvement of AI where appropriate.

3.2 Accuracy & Quality Control

- AI-generated content must be fact-checked to ensure accuracy and prevent the spread of misinformation.
- Employees and consultants must verify AI outputs to align with A&V Consulting, LLC's industry expertise and standards.

3.3 Ethical & Professional Standards

- AI tools must not be used to generate misleading, discriminatory, or unethical content.
- AI-generated materials should reflect A&V Consulting, LLC's professional tone and business values.

3.4 Data Privacy & Security

- Sensitive company and client information must not be input into AI tools unless the tool has been approved for secure business use.
- AI-generated communications must comply with data protection regulations, including GDPR, CCPA, and any other relevant data privacy laws.

4. Permitted Uses of AI in Business Communications

AI may be used in the following areas, provided that human oversight is applied:

- **Content Assistance:** AI tools may help draft reports, emails, or marketing materials, but final versions must be reviewed and approved by a human.
- **Data Analysis:** AI may assist in processing and interpreting business trends, but conclusions and decisions should be validated by human experts.
- **Customer Engagement:** AI chatbots or automated responses may be used to enhance client communication, but sensitive or high-level discussions must be handled by a company representative.

5. Prohibited Uses of AI

The following uses of AI are strictly prohibited:

Generating false, deceptive, or misleading information.

- Using AI to create unauthorized contracts or agreements.
- Sharing confidential company or client data with unsecured AI tools.
- Relying solely on AI for decision-making without human verification.

6. Accountability & Compliance

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- Employees and consultants are responsible for ensuring AI tools are used ethically and in compliance with this policy.
- Violations of this policy may result in disciplinary action, including revocation of AI tool access or termination of business relationships.
- This policy will be reviewed regularly to align with evolving AI standards and regulations.

By adhering to this AI Usage Policy, A&V Consulting, LLC ensures that AI is used responsibly, ethically, and securely to enhance business communications while maintaining trust and compliance in the industry.

(02-008) Data Privacy & Security Policy – *Ensures compliance with international data protection laws (GDPR, CCPA, APPI).*

Effective Date: March 10, 2025

Version: First Edition

Approved By: Andrew Novotorov, CEO

1. Purpose

A&V Consulting, LLC is committed to protecting the privacy and security of all personal and business data collected, processed, and stored during its operations. This policy ensures compliance with international data protection laws, including the General Data Protection Regulation (GDPR), the California Consumer Privacy Act (CCPA), and Japan's Act on the Protection of Personal Information (APPI).

2. Scope

This policy applies to all employees, consultants, contractors, business partners, and third-party service providers who handle personal or business data on behalf of A&V Consulting, LLC. It covers all data collection, storage, processing, sharing, and disposal activities related to:

- Clients and business partners
- Employees and contractors
- Website visitors and online interactions
- Suppliers and distributors

3. Data Collection & Processing

A&V Consulting, LLC ensures that all personal data is collected and processed lawfully, fairly, and transparently. The following principles apply:

3.1 Lawful Basis for Data Processing

- Data is only collected and processed with the individual's consent, to fulfill contractual obligations, comply with legal requirements, or serve legitimate business interests.

3.2 Data Minimization

- Only necessary and relevant data is collected to achieve the intended business purpose.

3.3 Purpose Limitation

- Data is used solely for the purposes specified at the time of collection and not for unrelated activities.

4. Data Security Measures

A&V Consulting, LLC employs robust security measures to prevent unauthorized access, disclosure, or misuse of data, including:

4.1 Encryption & Access Controls

- Sensitive data is encrypted in transit and at rest.
- Access to personal and confidential data is restricted to authorized personnel only.

4.2 Data Storage & Retention

- Data is stored securely, with retention periods aligned to legal and business requirements.
- Outdated or unnecessary data is securely deleted or anonymized.

4.3 Incident Response & Breach Notification

- Any data breach is reported to the appropriate regulatory authorities and affected individuals in compliance with legal requirements.
- A response plan is in place to mitigate risks and prevent future breaches.

5. Individual Data Rights & Compliance with Regulations

A&V Consulting, LLC respects individual rights as outlined in GDPR, CCPA, and APPI, including:

5.1 Right to Access & Correction

- Individuals can request access to their data and request corrections if inaccuracies are found.

5.2 Right to Deletion & Objection

- Upon request, personal data may be deleted unless retention is required by law.

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4.4 Data Portability

- Where applicable, individuals may request a copy of their data in a portable format.

5.3 Opt-Out & Consent Withdrawal

- Users can withdraw consent for data processing or opt out of marketing communications at any time.

6. Third-Party Data Sharing & Transfers

6.1 Vendor & Partner Compliance

- A&V Consulting, LLC ensures that third-party vendors handling personal data comply with international data protection laws.

6.2 Cross-Border Data Transfers

- Data transfers between the U.S. and foreign countries comply with GDPR, CCPA, and APPI regulations, using appropriate safeguards such as standard contractual clauses.

7. Employee & Contractor Responsibilities

- All employees and consultants must adhere to this policy and complete mandatory data privacy training.
- Any suspected data privacy violations must be reported immediately to the company's data protection officer.

8. Policy Enforcement & Updates

- Non-compliance with this policy may result in disciplinary action, termination of contracts, or legal consequences.
- This policy is reviewed regularly to align with updates in global data protection laws.

By adhering to this Data Privacy & Security Policy, A&V Consulting, LLC ensures the responsible handling of data, builds trust with clients and partners, and maintains compliance with international privacy regulations.

Financial & Contractual Policies (APPENDIX 2)

(02-009) Service Terms & Client Agreements – *Clearly defines scope, payment terms, and dispute resolution.*

Effective Date: March 10, 2025

Version: First Edition

Approved By: Andrew Novotorov, CEO

1. Purpose

This document outlines the standard service terms and client agreements for A&V Consulting, LLC. By engaging in our consulting services, clients agree to comply with the terms and conditions set forth below. These terms ensure clarity regarding service scope, payment policies, and dispute resolution procedures.

2. Scope of Services

- A&V Consulting, LLC provides consulting services in agricultural biotechnology, international trade facilitation, and strategic business development.
- The specific scope of work, deliverables, and project timelines will be outlined in a written agreement before the commencement of any service.
- Any modifications to the agreed-upon scope must be requested in writing and may be subject to additional fees.

3. Fees & Payment Terms

3.1 Service Fees

- Consulting fees are determined based on the scope, duration, and complexity of the project.
- Clients will receive a detailed fee schedule before entering into an agreement.

3.2 Payment Schedule

- A deposit may be required before services begin, as outlined in the client agreement.
- Payments must be made according to the agreed schedule (e.g., upfront, milestone-based, or upon completion).

3.3 Late Payments

- Invoices are due within the timeframe specified in the client agreement.
- Late payments may incur penalties, including interest charges or service suspension.

3.4 Refunds & Cancellations

- Refunds are issued only if services have not commenced or if A&V Consulting, LLC fails to meet contractual obligations.
- Clients must provide written notice of service cancellations, and any applicable fees for work completed will be due.

4. Confidentiality & Non-Disclosure

- Both parties agree to maintain strict confidentiality regarding any proprietary or sensitive information exchanged during the engagement.
- A separate Non-Disclosure Agreement (NDA) may be required, depending on the nature of the project.

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5. Client Responsibilities

- Clients must provide accurate and timely information necessary for A&V Consulting, LLC to perform its services.
- Delays caused by the client's failure to provide requested information may impact service timelines and incur additional costs.

6. Intellectual Property

- Any reports, research, or materials created by A&V Consulting, LLC during the course of the engagement remain the property of A&V Consulting, LLC unless otherwise agreed in writing.
- Clients may use the provided materials solely for their intended business purposes and may not distribute, modify, or resell them without prior consent.

7. Dispute Resolution

7.1 Negotiation & Mediation

- In the event of a dispute, both parties agree to attempt resolution through good-faith negotiations.
- If negotiations fail, mediation may be pursued before any legal action is taken.

7.2 Governing Law & Jurisdiction

- This agreement is governed by the laws of the State of Florida, USA, unless otherwise specified.
- Any legal proceedings will be conducted in the appropriate courts within this jurisdiction.

8. Termination of Agreement

Either party may terminate the agreement with written notice if:

- The other party breaches any material terms of the agreement.
- Unforeseen circumstances prevent the fulfillment of the contract.
- In case of termination, fees for completed work remain due.

9. Amendments & Policy Updates

- A&V Consulting, LLC reserves the right to update these service terms. Clients will be notified of any significant changes before they take effect.

By engaging in A&V Consulting, LLC's services, clients acknowledge and accept these terms. For specific contract details, a formal agreement will be issued outlining project-specific requirements.

(02-010) Pricing & Payment Policy – *Establishes transparent payment structures for clients and partners.*

Effective Date: March 10, 2025

Version: First Edition

Approved By: Andrew Novotorov, CEO

1. Purpose

This policy establishes transparent pricing structures and payment terms for A&V Consulting, LLC's clients and business partners. It ensures clarity in billing, prevents disputes, and upholds financial integrity in all transactions.

2. Pricing Structure

2.1 Consulting Fees

- Fees are based on the scope, complexity, and duration of the project.
- Clients receive a detailed pricing proposal before entering into an agreement.
- Rates may be fixed, hourly, or project-based, as agreed upon in the contract.

2.2 Additional Costs

- Any expenses incurred during service delivery (e.g., travel, materials, external assessments) will be pre-approved by the client and added to the final invoice.
- Changes in project scope may result in additional charges, subject to mutual agreement.

3. Payment Terms

3.1 Invoicing

- Invoices are issued according to the agreed payment schedule (e.g., upfront, milestone-based, or upon project completion).
- All invoices will include a breakdown of services provided, applicable taxes, and total due.

3.2 Payment Methods

- Accepted payment methods include bank transfers, credit cards, PayPal, and other approved digital payment platforms.
- Payments must be made in U.S. dollars unless otherwise agreed.

3.3 Due Dates & Late Payments

- Payments are due within the timeframe specified in the invoice (e.g., 15 or 30 days).
- Late payments may incur interest charges or service suspension until the outstanding balance is cleared.

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4. Refunds & Cancellations

4.1 Refund Policy

- Refunds are granted only if services have not commenced or if A&V Consulting, LLC fails to fulfill contractual obligations.
- Partial refunds may apply in cases where only a portion of the service has been rendered.

4.2 Cancellation Fees

- Clients must provide written notice for service cancellations.
- Any work completed before cancellation remains payable, and a cancellation fee may apply.

5. Dispute Resolution

- In case of billing discrepancies or payment disputes, clients must notify A&V Consulting, LLC within 10 business days of receiving the invoice.
- Both parties agree to attempt resolution through negotiation before pursuing legal action.

6. Policy Updates

- A&V Consulting, LLC reserves the right to update pricing and payment terms. Clients will be informed of any significant changes in advance.

By engaging with A&V Consulting, LLC, clients acknowledge and accept these pricing and payment terms.

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Approved:

Vladimir Pozdnyakov, CEO | Co-Founder

Andrew Novotorov, CEO | Co-Founder