

This website is operated by KORA Analysis, LLC , a Virginia Corporation. Throughout the site, the terms “we”, “us” and “our” refer to KORA Analysis, LLC.

By visiting our site and/or purchasing something from us, you engage in our “Service” and agree to be bound by the following terms and conditions (“Terms of Service”, “Terms”), including those additional terms and conditions and policies referenced herein and/or available by hyperlink. These Terms of Service apply to all users of the site, including without limitation users who are browsers, vendors, customers, and/or contributors of content.

Please read these Terms of Service carefully before accessing or using our website. By accessing or using any part of the site, you agree to be bound by these Terms of Service. If you do not agree to all the terms and conditions of this agreement, then you may not access the website or use any services. If these Terms of Service are considered an offer, acceptance is expressly limited to these Terms of Service.

Any new features or tools which are added to the current website shall also be subject to the Terms of Service. You can review the most current version of the Terms of Service at any time on this page. We reserve the right to update, change or replace any part of these Terms of Service by posting updates and/or changes to our website. It is your responsibility to check this page periodically for changes. Your continued use of or access to the website following the posting of any changes constitutes acceptance of those changes.

THIS AGREEMENT, IN SECTION 18 CONTAINS A BINDING ARBITRATION PROVISION GOVERNED BY THE FEDERAL ARBITRATION ACT AND A WAIVER OF CLASS ACTIONS.

## 1 – WEBSITE TERMS

By agreeing to these Terms of Service, you represent that:

if you are entering this agreement on behalf of a third party, including any client or customer of your business, you have full power and authority to bind your client to these Terms;

all registration information you provide on your own or on behalf of others is true and accurate;

you are at least the age of majority in your state or province of residence, or that you are the age of majority in your state or province of residence and you have given us your consent to allow any of your minor dependents to use this site. No one under the age of 13 may use this site.

You may not use our products or services for any illegal or unauthorized purpose nor may you, in the use of the Service, violate any laws in your jurisdiction (including but not limited to copyright, export and re-export laws).

You must not transmit any worms or viruses or any code of a destructive nature.

A breach or violation of any of the Terms will result in an immediate termination of your Services.

## 2 – GENERAL CONDITIONS

We reserve the right to refuse service to anyone for any reason at any time.

You agree not to reproduce, duplicate, copy, sell, resell or exploit any portion of the Service, use of the Service, or access to the Service or any contact on the website through which the Service is provided, without express written permission by us.

Our Services include a web-based website that provides some general legal and tax information, but whose primary purpose is to utilize automated software for document preparation and filing. While the Website includes general information about legal and tax matters, there is no professional relationship created between You, or Your customers and us. The information is for general knowledge purposes and is not specifically tailored to provide any professional advice to a particular individual. Customers create their own documents using the automated services provided on this Website. Our Services may include a review for completeness, errors, inconsistencies, but we do not review for legal sufficiency or to provide tax advice. We are not a law firm and do not provide either tax or legal advice.

## 3 – ACCURACY, COMPLETENESS AND TIMELINESS OF INFORMATION

We are not responsible if information made available on this site is not accurate, complete or current. The material on this site is provided for general information only and should not be relied upon or used as the sole basis for making decisions without

consulting primary, more accurate, more complete or more timely sources of information or a licensed professional for any legal or tax advice. Any reliance on the material on this site is at your own risk.

This site may contain certain historical information. Historical information, necessarily, is not current and is provided for your reference only. We reserve the right to modify the contents of this site at any time, but we have no obligation to update any information on our site. You agree that it is your responsibility to monitor changes to our site.

#### 4 – MODIFICATIONS TO THE SERVICE AND PRICES

Prices for our products and services are subject to change without notice.

We reserve the right at any time to modify or discontinue the Service (or any part or content thereof) without notice at any time.

We shall not be liable to you or to any third-party for any modification, price change, suspension or discontinuance of the Service.

#### 5 – PRODUCTS OR SERVICES

We reserve the right, but are not obligated, to limit the sales of our products or services to any person, geographic region or jurisdiction. We may exercise this right on a case-by-case basis. All descriptions of products or product pricing are subject to change at any time without notice, at the sole discretion of us. We reserve the right to discontinue any product at any time. Any offer for any product or service made on this site is void where prohibited.

We do not warrant that the quality of any products, services, information, or other material purchased or obtained by you will meet your expectations, or that any errors in the Service will be corrected.

We grant you a limited, personal, non-exclusive, non-transferable license to use our Services, which may include the use of certain forms that are created by you based on information provided to you and the use of our automated systems (the “Forms”) for your own personal, internal business use, or if you are an attorney or professional, for your client. Except as otherwise provided, you acknowledge and agree that you have no right to modify, edit, copy, reproduce, create derivative works of, reverse engineer, alter,

enhance or in any way exploit any of the Forms in any manner, except for modifications in filling out the Forms for your authorized use.

## 6 – ACCURACY OF BILLING AND ACCOUNT INFORMATION

We reserve the right to refuse any order you place with us. In the event that we make a change to or cancel an order, we may attempt to notify you by contacting the e-mail and/or billing address/phone number provided at the time the order was made.

You agree to provide current, complete and accurate purchase and account information for all purchases made on our website. You agree to promptly update your account and other information, including your email address and credit card numbers and expiration dates, so that we can complete your transactions and contact you as needed. If we determine that you have not provided accurate information to us, we reserve the right, but are not obligated, to cancel the services to you or take whatever commercially reasonable and necessary steps to remedy any harm or wrongdoing caused by such inaccurate information.

## 7 – OPTIONAL TOOLS

We may provide you with access to third-party tools over which we neither monitor nor have any control nor input.

You acknowledge and agree that we provide access to such tools “as is” and “as available” without any warranties, representations or conditions of any kind and without any endorsement. We shall have no liability whatsoever arising from or relating to your use of optional third-party tools.

Any use by you of optional tools offered through the site is entirely at your own risk and discretion and you should ensure that you are familiar with and approve of the terms on which tools are provided by the relevant third-party provider(s).

We may also, in the future, offer new services and/or features through the website (including, the release of new tools and resources). Such new features and/or services shall also be subject to these Terms of Service.

Registered Agent Services

Registered Agent Services ordered on the Website are provided by KORA Analysis, LLC or another third-party provider. Any agreement to purchase the Registered Agent Services is between you and KORA Analysis, LLC or another third-party provider. If you ask us to assist you with finding and engaging a registered agent provider, unless you specifically restrict us from doing so, we reserve the right to change providers as long as there is no additional cost to you.

We will collect the fees related to the Registered Agent Services on behalf of KORA Analysis, LLC pursuant to your subscription arrangement with the information and credit card information you provide to us on the Website.

We provide KORA Analysis, LLC with access to your information necessary to service as your registered agent. To ensure continued service of the purchased Registered Agent Services, you should keep your credit card and other information current. Unless you opt-out of the Registered Agent Services, we will continue to collect the fees for Registered Agent Services for KORA Analysis, LLC on a semiannual basis.

In addition to any fees for registered agent services at the time of signup, we collect the renewal rate applicable at the time of the renewal. KORA Analysis, LLC reserves the right to increase its service fees at any time without notice to you.

You may notify us to cancel your Registered Agent Services with KORA Analysis, LLC at any time. To do so, KORA Analysis, LLC may require proof that new registered agent has been designated with the appropriate state agency. If proof of a substitute registered agent is not received by the renewal date, KORA Analysis, LLC may charge you the full fee for the renewal term. If you cancel the service prior to the expiration of the term, you are not entitled to a pro rata refund from KORA Analysis, LLC

If you make or authorize less than the full fee, any accepted payment by KORA Analysis, LLC will be considered an incomplete order until full payment is made by you. KORA Analysis, LLC reserves the right, in its sole discretion, to reduce your service term. Any accepted partial payments may be subject to additional installment payment processing fees.

If full payment is not timely received by us on behalf of KORA Analysis, LLC for the initial order or for any renewal, KORA Analysis, LLC reserves the right, in its discretion, to terminate your Registered Agent Services. KORA Analysis, LLC may also, in its sole discretion, continue to serve as your registered agent and continue to invoice you for its fees along with any applicable late payment fees or charges. You are fully responsible

for any and all consequences related to the termination of Registered Agent Services by KORA Analysis, LLC and its parent, subsidiaries, directors, officers, employees, affiliates, successors, assigns, agents or representatives, are NOT liable or responsible for any damage or inconvenience caused or alleged to be caused by termination.

While certain Services may control where and to whom certain notices are sent, any notices from the registered agent will go to the company for whom the registered agent serves in addition to any addition people included on the order.

The address for the registered agent is for use by the registered agent and IS NOT TO BE USED AS YOUR BUSINESS ADDRESS.

### Initial and Annual Reports

You may authorize us to file your Initial or Annual Report. By requesting us to file the report on your behalf, you are representing that you are in good standing in your state. If you cancel your initial or annual report order after we have received payment, but before we have made any attempt to file your Initial or Annual Report, we will issue you a full refund. If we are unable to file your Initial or Annual Report for any reason, outside of any error or mistake on our part, we will refund the total or amount less a \$30 processing fee.

While we may offer you the opportunity to work with third parties on such matters, we do not provide tax advice, accounting services or federal or state income tax return filing services. The service we provide is limited to the filing of the annual report or statement only and does not include any advice or services related to your tax obligations.

### Physical address and virtual mail services

Physical address and virtual mail services made available or ordered through the Website are provided by KORA Analysis, LLC, or another third-party provider. Any agreement to purchase such services is between you and KORA Analysis, LLC or another third-party provider which includes their Terms of Service. If you ask us to assist you with using a physical address or virtual mail service, we will forward your information to KORA Analysis, LLC, including providing them access to your credit card information for payment to them. We are not responsible or liable for any conduct of KORA Analysis, LLC, or your use of their addresses or virtual mail services.

## IRS Tax Advice Disclosure

Internal Revenue Service (IRS) Circular 260 Tax Advice Disclosure. To ensure compliance with requirements imposed by the IRS under Circular 260, we inform you that any U.S. federal tax advice contained in any communication from us is and was not intended or written to be used, and cannot be used, for the purpose of (1) avoiding penalties under the Internal Revenue Code or (2) promoting, marketing, or recommending to another party any matters addressed therein.

## IRS Tax Advice Disclosure

Internal Revenue Service (IRS) Circular 260 Tax Advice Disclosure. To ensure compliance with requirements imposed by the IRS under Circular 260, we inform you that any U.S. federal tax advice contained in any communication from us is and was not intended or written to be used, and cannot be used, for the purpose of (1) avoiding penalties under the Internal Revenue Code or (2) promoting, marketing, or recommending to another party any matters addressed therein.

## 8 – THIRD-PARTY LINKS

Certain content, products and services available via our Service may include materials from third-parties.

Third-party links on this site may direct you to third-party websites that are separate from us. We are not responsible for examining or evaluating the content or accuracy and we do not warrant and will not have any liability or responsibility for any third-party materials or websites, or for any other materials, products, or services of third-parties.

We are not liable for any harm or damages related to the purchase or use of goods, services, resources, content, or any other transactions made in connection with any third-party websites. Please review carefully the third-party's policies and practices and make sure you understand them before you engage in any transaction. Complaints, claims, concerns, or questions regarding third-party products should be directed to the third-party.

## 9 – USER COMMENTS, FEEDBACK AND OTHER SUBMISSIONS

If, at our request, you send certain specific submissions (for example contest entries) or without a request from us you send creative ideas, suggestions, proposals, plans, or other materials, whether online, by email, by postal mail, or otherwise (collectively, 'comments'), you agree that we may, at any time, without restriction, edit, copy, publish, distribute, translate and otherwise use in any medium any comments that you forward to us. We are and shall be under no obligation (1) to maintain any comments in confidence; (2) to pay compensation for any comments; or (3) to respond to any comments.

We may, but have no obligation to, monitor, edit or remove content that we determine in our sole discretion is unlawful, offensive, threatening, libelous, defamatory, pornographic, obscene or otherwise objectionable or violates any party's intellectual property or these Terms of Service.

You agree that your comments will not violate any right of any third-party, including copyright, trademark, privacy, personality or other personal or proprietary right. You further agree that your comments will not contain libelous or otherwise unlawful, abusive or obscene material, or contain any computer virus or other malware that could in any way affect the operation of the Service or any related website. You may not use a false e-mail address, pretend to be someone other than yourself, or otherwise mislead us or third-parties as to the origin of any comments. You are solely responsible for any comments you make and their accuracy. We take no responsibility and assume no liability for any comments posted by you or any third-party.

## 10 – PERSONAL INFORMATION

Your submission of personal information through the website is governed by our Privacy Policy.

## 11 – ERRORS, INACCURACIES AND OMISSIONS

Occasionally there may be information on our site or in the Service that contains typographical errors, inaccuracies or omissions that may relate to product descriptions, pricing, promotions, offers, product shipping charges, transit times and availability. We reserve the right to correct any errors, inaccuracies or omissions, and to change or update information or cancel orders if any information in the Service or on any related website is inaccurate at any time without prior notice (including after you have submitted your order).



We undertake no obligation to update, amend or clarify information in the Service or on any related website, including without limitation, pricing information, except as required by law. No specified update or refresh date applied in the Service or on any related website, should be taken to indicate that all information in the Service or on any related website has been modified or updated.

## 12 – PROHIBITED USES

In addition to other prohibitions as set forth in the Terms of Service, you are prohibited from using the site or its content: (a) for any unlawful purpose; (b) to solicit others to perform or participate in any unlawful acts; (c) to violate any international, federal, provincial or state regulations, rules, laws, or local ordinances; (d) to infringe upon or violate our intellectual property rights or the intellectual property rights of others; (e) to harass, abuse, insult, harm, defame, slander, disparage, intimidate, or discriminate based on gender, sexual orientation, religion, ethnicity, race, age, national origin, or disability; (f) to submit false or misleading information; (g) to upload or transmit viruses or any other type of malicious code that will or may be used in any way that will affect the functionality or operation of the Service or of any related website, other websites, or the Internet; (h) to collect or track the personal information of others; (i) to spam, phish, pharm, pretext, spider, crawl, or scrape; (j) for any obscene or immoral purpose; or (k) to interfere with or circumvent the security features of the Service or any related website, other websites, or the Internet. We reserve the right to terminate your use of the Service or any related website for violating any of the prohibited uses.

## 13 – DISCLAIMER OF WARRANTIES; LIMITATION OF LIABILITY

We do not guarantee, represent or warrant that your use of our Service will be uninterrupted, timely, secure or error-free.

We do not warrant that the results that may be obtained from the use of the Service will be accurate or reliable.

You agree that from time to time we may remove the Service for indefinite periods of time or cancel the Service at any time, without notice to you.

You expressly agree that your use of, or inability to use, the Service is at your sole risk. The Service and all products and services delivered to you through the Service are (except as expressly stated by us) provided 'as is' and 'as available' for your use,

without any representation, warranties or conditions of any kind, either express or implied, including all implied warranties or conditions of merchantability, merchantable quality, fitness for a particular purpose, durability, title, and non-infringement.

In no case shall KORA Analysis, LLC, our directors, officers, employees, affiliates, agents, contractors, interns, suppliers, service providers or licensors be liable for any injury, loss, claim, or any direct, indirect, incidental, punitive, special, or consequential damages of any kind, including, without limitation lost profits, lost revenue, lost savings, loss of data, replacement costs, or any similar damages, whether based in contract, tort (including negligence), strict liability or otherwise, arising from your use of any of the services or any products procured using the Service, or for any other claim related in any way to your use of the Service or any product, including, but not limited to, any errors or omissions in any content, or any loss or damage of any kind incurred as a result of the use of the Service or any content (or product) posted, transmitted, or otherwise made available via the Service, even if advised of their possibility. Because some states or jurisdictions do not allow the exclusion or the limitation of liability for consequential or incidental damages, in such states or jurisdictions, our liability shall be limited to the maximum extent permitted by law.

#### 14 – INDEMNIFICATION

You agree to indemnify, defend and hold harmless KORA Analysis, LLC and our parent, subsidiaries, affiliates, partners, members, officers, directors, agents, contractors, licensors, service providers, subcontractors, suppliers, interns and employees, harmless from any claim or demand, including reasonable attorneys' fees, made by any third-party due to or arising out of your breach of these Terms of Service or the documents they incorporate by reference, or your violation of any law or the rights of a third-party.

#### 15 – SEVERABILITY

In the event that any provision of these Terms of Service is determined to be unlawful, void or unenforceable, such provision shall nonetheless be enforceable to the fullest extent permitted by applicable law, and the unenforceable portion shall be deemed to be severed from these Terms of Service, such determination shall not affect the validity and enforceability of any other remaining provisions.

#### 16 – TERMINATION

The obligations and liabilities of the parties incurred prior to the termination date shall survive the termination of this agreement for all purposes.

These Terms of Service are effective unless and until terminated by either you or us. You may terminate these Terms of Service at any time by notifying us that you no longer wish to use our Services, or when you cease using our site.

If in our sole judgment you fail, or we suspect that you have failed, to comply with any term or provision of these Terms of Service, we also may terminate this agreement at any time without notice and you will remain liable for all amounts due up to and including the date of termination; and/or accordingly may deny you access to our Services (or any part thereof).

Certain provisions herein intended to survive the termination of this Agreement shall remain enforceable notwithstanding any termination. These provisions include, but are not limited to, Sections 8, 9, 13 and 18.

## 17 – ENTIRE AGREEMENT

The failure of us to exercise or enforce any right or provision of these Terms of Service shall not constitute a waiver of such right or provision.

These Terms of Service and any policies or operating rules posted by us on this site or in respect to The Service constitutes the entire agreement and understanding between you and us and govern your use of the Service, superseding any prior or contemporaneous agreements, communications and proposals, whether oral or written, between you and us (including, but not limited to, any prior versions of the Terms of Service).

Any ambiguities in the interpretation of these Terms of Service shall not be construed against the drafting party.

## 18 – GOVERNING LAW AND DISPUTE RESOLUTION

For the purposes of this Section, references to "KORA Analysis, LLC" "you," and "us" include our respective subsidiaries, affiliates, agents, employees, business partners, predecessors in interest, successors, and assigns, as well as all authorized or

unauthorized users or beneficiaries of services or products under these Terms or any prior agreements between us.

The arbitrability of any Disputes (as defined below) is governed by the Federal Arbitration Act and not any state laws applicable to arbitrations. Regarding the substantive law of any Disputes, to the maximum extent authorized by law, the laws of the State of Virginia govern the non-arbitration related interpretation of this Agreement and the substantive law of any Dispute, regardless of conflict of laws principles.

Arbitration. Any Dispute shall be FINALLY and EXCLUSIVELY resolved by binding individual arbitration conducted by the American Arbitration Association (“AAA”) under its Consumer Arbitration Rules. This arbitration agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act (9 U.S.C. 1-16).

ARBITRATION OF YOUR CLAIM IS MANDATORY AND BINDING. NEITHER PARTY WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM THROUGH A COURT. IN ARBITRATION, NEITHER PARTY WILL HAVE THE RIGHT TO A JURY TRIAL OR TO ENGAGE IN DISCOVERY, EXCEPT AS PROVIDED FOR IN THE AAA CODE OF PROCEDURE.

All determinations as to the scope, interpretation, enforceability and validity of this Agreement shall be made final exclusively by the arbitrator, which award shall be binding and final. Judgment on the arbitration award may be entered in any court having jurisdiction. This arbitration provision shall survive: i) the termination of the Agreement; or ii) the bankruptcy of any party. If any portion of this arbitration provision is deemed invalid or unenforceable, the remaining portions shall remain in force.

NO CLASS ACTION, OR OTHER REPRESENTATIVE ACTION OR PRIVATE ATTORNEY GENERAL ACTION OR JOINDER OR CONSOLIDATION OF ANY CLAIM WITH A CLAIM OF ANOTHER PERSON OR CLASS OF CLAIMANTS SHALL BE ALLOWABLE.

RIGHT TO OPT OUT OF BINDING ARBITRATION AND CLASS ACTION WAIVER WITHIN 30 DAYS. IF YOU DO NOT WISH TO BE BOUND BY THE BINDING ARBITRATION AND CLASS ACTION WAIVER IN THIS SECTION, YOU MUST NOTIFY US IN WRITING WITHIN 30 DAYS OF THE DATE THAT YOU ACCEPT THIS AGREEMENT. YOUR WRITTEN NOTIFICATION MUST BE MAILED TO KORA Analysis, LLC, 100 7th STREET, SUITE 104, VA 23704: LEGAL OPT-OUT AND MUST

INCLUDE: (1) YOUR NAME, (2) YOUR ADDRESS, AND (4) A CLEAR STATEMENT THAT YOU DO NOT WISH TO RESOLVE DISPUTES WITH US THROUGH ARBITRATION.

Any arbitration will be conducted by the AAA under its Commercial Arbitration Rules. If the value of the dispute is \$75,000 or less, its Supplementary Procedures for Consumer-Related Disputes will also apply. On disputes involving \$75,000 or less, we will promptly reimburse your filing fees and pay the AAA's and arbitrator's fees and expenses. You agree to commence arbitration only in your county of residence or in Harris County, Texas, US. We agree to commence arbitration only in your county of residence. You may request a telephonic or in-person hearing by following the AAA rules. In a dispute involving \$10,000 or less, any hearing will be telephonic unless the arbitrator finds good cause to hold an in-person hearing instead. The arbitrator may award the same damages to you individually as a court could. The arbitrator may award declaratory or injunctive relief only to you individually, and only to the extent required to satisfy your individual claim. Nothing herein prohibits KORA Analysis, LLC from asking the arbitrator to award KORA Analysis, LLC all costs of the arbitration including any Administrative Fees paid on your behalf.

If the Dispute is not arbitrated by the choice of the parties or a court does not compel arbitration if either party elects to arbitrate for whatever reason, the Dispute will be decided by a court without any right by either party to a trial by jury. Any such court proceeding, including any efforts to compel arbitration or initially filed lawsuits that arises out of or relates to this Agreement or use of the Sites shall be decided exclusively by a court of competent jurisdiction located in Norfolk, Virginia.

Dispute is defined as "Any dispute, claim or controversy between you and KORA Analysis, LLC, its members, officers, directors, agents, parent companies and affiliated companies that arises out of or relates to this Agreement or use of the Site or Service, or otherwise regarding any aspect of your relationship with KORA Analysis, LLC that has accrued or may thereafter accrue, whether based in contract, statute (including, but not limited to, any consumer protection statutes, regulation or ordinance), tort (including, but not limited to, fraud, misrepresentation, fraudulent inducement, negligence or any other intentional tort), or any other legal or equitable theory.

## 19 – EXPORT CONTROL

You may not access, download, use or export the Services in violation of United States export laws or regulations or in violation of any other applicable laws or regulations. You

agree to comply with all export laws and restrictions and regulations of any United States or foreign agency or authority and to assume sole responsibility for obtaining licenses to export or re-export as may be required.

## 20 – STATE FEES

State filing fees include all fees (state, county, courier, etc.) incurred by KORA Analysis, LLC in the processing of your order. Such fees are not revenues of KORA Analysis, LLC and you acknowledge that we are paying those fees to the proper agencies on your behalf. Payments we make on your behalf to any state agencies are not refundable.

## 21 – AUTHORIZATION

You acknowledge that by submitting an order to KORA Analysis, LLC, either via web or phone that you are allowing us to sign paperwork, electronically or otherwise, on your behalf as an authorized representative.

## 22 – REFUND POLICY

We want you to be 100% satisfied with our service. If you feel there was a problem with the service you received, please contact us at [info@theincuhub.com](mailto:info@theincuhub.com). A customer service representative will be happy to get the issue resolved for you. If there was a filing error made by KORA Analysis, LLC, we will correct it for you as quickly as possible at no additional cost. If you decide that you want a refund, all such requests must be submitted within 60 days of purchase. If we are unable to file your order for any reason, outside of any error or mistake on our part, we reserve the right to keep a processing fee.

Your refund will be issued in the same form that it was received. For example, if the payment to KORA Analysis, LLC was made by credit card then the refund will be issued to the same credit card used to make the payment. However, if you choose, you may request to receive a credit for future KORA Analysis, LLC purchases/payments instead of a refund. Please note that all state fees, third-party fees, and all shipping costs are non-refundable.

## 23 – CHANGES TO TERMS OF SERVICE

You can review the most current version of the Terms of Service at any time at this page.

We reserve the right, at our sole discretion, to update, change or replace any part of these Terms of Service by posting updates and changes to our website. It is your responsibility to check our website periodically for changes. Your continued use of or access to our website or the Service following the posting of any changes to these Terms of Service constitutes acceptance of those changes.

## 24 – CONTACT INFORMATION

Questions about the Terms of Service should be sent to us at [info@aba-consult.com](mailto:info@aba-consult.com)