

MEMORANDUM
on Partnership and Cooperation
between
BUSINESS ETHICS AND ETIQUETTE SCHOOL
And
INSTITUTE OF CERTIFIED FINANCIAL MANAGERS
ICFM & ICB

Kyiv - 2026

Kyiv, Ukraine

March 02, 2026

This Memorandum of Cooperation and Partnership No. 022026 dated March 02, 2026 (hereinafter referred to as the "Memorandum") is signed between the following organisations, hereinafter referred to as the "Parties":

1. Business Ethics and Etiquette School™.
2. ICFM & ICB UK Ukraine and ICB Global.

Article 1.

The subject of this Memorandum is cooperation and partnership to create favorable conditions for the development of relations between the Parties for specialists of related professions (hereinafter referred to as "Specialists") on the territory of Ukraine:

1. Interaction on the professional development of specialists and other related professions, creation of favorable conditions for business communication between experts of the Parties.
2. Cooperation in the development of professional certification through a network of training centers of both Parties for the training and professional development of specialists.

Article 2.

The main areas of cooperation between the Parties are:

1. cooperation in organising international conferences and events;
2. organisation of cooperation in the field of training, education and professional development;
3. mutual consultations with the aim of submitting proposals on issues of mutual interest;
4. participation of representatives of the Parties in coordinated professional events;
5. organisation of information exchange on the professional activities of the Parties, including publications of interest to the Parties;
6. implementation of other coordinated actions aimed at the development of the professional activities of the Parties;

7. interaction with international and national professional organisation and associations;
8. presentation of the results of the implementation of this Memorandum on the websites of the Parties.

Article 3.

The Parties will support jointly organized educational programs, projects and events.

Article 4.

The Parties will cooperate in achieving common goals in accordance with the interests of each Party to this Memorandum.

Article 5.

During the implementation of the Memorandum, the Parties will maintain business contacts and take necessary measures to ensure the effectiveness and development of each other.

Article 6.

To achieve the specified goals, the Parties will cooperate on the basis of equality, mutual trust, honest partnership and protection of each other's interests.

Article 7.

The activities of the Parties will be based on mutual interest in creating favorable conditions for the implementation of joint programs on the basis of mutual respect, professional and commercial interests, as well as the principle of most favored nation, which means providing each other with agreed advantages and privileges.

Cooperation between the Parties will be carried out in strict accordance with the legislation of the Parties, generally recognized principles and international agreements.

Article 8.

During cooperation, the Parties will comply with the necessary requirements for the confidentiality of information received.

Article 9.

This Memorandum does not impose any specific financial and legal obligations.

Article 10.

All additions and amendments to this Memorandum shall be made in writing and signed by authorized representatives of the Parties.

Article 11.

This Agreement is drawn up in four copies, each in English and Ukrainian, which have equal legal force.

Article 12.

This Agreement is concluded for an unlimited period and shall enter into force upon its signing by both Parties. It may be terminated at any time by written consent of the Parties.

**BUSINESS ETHICS AND ETIQUETTE SCHOOL™
(BEAES)**



OLGA NAKONECHNA
Director

**INSTITUTE OF CERTIFIED FINANCIAL
MANAGERS (ICFM & ICB)
UK IN UKRAINE**



HELEN KHORIKOVA
Member International Council ICB UK,
Companion ICB Global UK
Coordinator and CEO ICFM Ukraine