SPORTS AND E-GAMING

BLEIB

Close your passion

Financial infrastructure for sporting and competitive careers

BLEIB is a proposed B2C fintech platform for individuals who turn sport, e-gaming and performance into a profession. It is designed to connect fragmented income, contracts, season budgets and long-term financial planning in one environment.

The initial model combines proprietary technology with regulated services delivered by authorised partners. A future payment institution authorisation is a development objective.

PROJECT OVERVIEW

Operating model, product architecture and development roadmap. English presentation based on the integrated project document, Rome, 2026.

IN DEVELOPMENT

1. Proposed structure and governance

The project envisages BLEIB S.r.l. as an innovative Italian startup founded by Gianluca Mancini, initially with 100% founder ownership. Its customers are natural persons, with sport and gaming as the first verticals. Senior advisers can strengthen governance without necessarily becoming shareholders.

Capabilities to build include a CTO and development team, product management, payments and regulatory expertise, AML and compliance, risk management, cybersecurity and advisers familiar with sport and gaming.

2. The customer problem

Athletes may receive club salaries, performance bonuses, prize money, sponsorship, image-rights income and international payments. E-gamers may combine team salaries, tournament prizes, streaming, sponsorship, affiliate revenue and coaching. Income can be substantial but irregular, fragmented across counterparties, currencies and platforms.

BLEIB aims to organise these flows around the individual career, so that temporary liquidity is distinguished from sustainable spending capacity.

3. Product architecture

Component	Intended role
Account and Card	One app experience for balances, transactions, transfers and physical or virtual cards, with regulated account and issuing services supplied initially by an authorised partner.
Income Engine	Identify and classify club salary, bonuses, prize money, sponsorship, creator revenue and royalties.
Financial Identity	A dynamic view of income sources, stability, concentration, recurrence, currencies and trends.
Split	Organise income into everyday spending, reserves, goals and earmarked amounts within the partner infrastructure.
FX and Open Banking	Connect accounts and international flows through the appropriate authorised AIS, PIS and foreign-exchange arrangements.

4. Financial Stability Engine

The proposed engine helps users turn irregular receipts into a planned monthly spending allowance. An athlete receiving EUR 60,000 at once could, for example, choose a EUR 3,000 monthly personal allocation and reserve the balance for tax, the next season, family and life after competition. This is an illustrative budgeting scenario.

Tax and Accounting Desk

A Tax Reserve would identify amounts earmarked for future tax and contribution obligations. BLEIB could organise income, contracts and payment documents for registered accountants with experience in sport, creators and e-gaming. Professional tax and accounting activities would remain with qualified practitioners.

5. Career Passport and Contract-to-Money

An Athlete or Gamer Passport would connect career history, teams, clubs, academies, coaches, sponsors, key contracts, prize money and income. Together these records form a Career Graph: an economic view of the career and its relationships.

The Contract-to-Money Engine would translate contractual terms into expected receivables: who must pay, how much, when and under which conditions. A sponsorship instalment or performance bonus can then be tracked from its triggering event and contractual rule through to payment and reconciliation.

Income Advance

Where a sponsorship payment or recognised tournament prize is due later, BLEIB could assemble the contract, debtor, amount, maturity and payment history into a verifiable dossier for an authorised finance partner. The platform would make the receivable understandable and assessable; it would not have to lend the money itself.

6. Season and Passion Funding

Season planning would begin with a realistic budget for coaching, travel, accommodation, entry fees and equipment. The platform would distinguish confirmed sponsorship, available prize money, personal reserves and the remaining funding gap. A EUR 70,000 season budget is an example used in the project to illustrate this approach.

Possible funding sources include sponsors, micro-sponsors, authorised finance partners, receivables advances and equipment finance. Their suitability would be considered separately, with the aim of building a sustainable combination for the user.

Equipment Finance

For bicycles, karts, motorcycles, simulators, computers and other professional equipment, BLEIB could organise the season budget and economic profile for leasing or finance partners.

Sponsor Marketplace and monetisation

Verified athlete profiles could combine discipline, results, location, audience, calendar, goals, available content and season budget. Businesses could search for suitable athletes, while smaller local or specialist sponsors could support clearly defined commercial packages.

Additional income opportunities include coaching, camps, masterclasses, premium content, memberships, merchandising, affiliate activity, appearances and image rights. These sources can be especially relevant where competition and creator activity overlap.

7. Training and Development Clearing

The concept draws on the logic of a verified career history, a relevant event, an applicable rule, a calculation and a payment. It would connect the Athlete Passport with academies, clubs or coaches that contributed to development.

BLEIB would support the technical application of existing federation rules, or compatible voluntary development-reward agreements. It would not replace governing bodies or create economic rights that do not already arise under an applicable rule or contract. Payments would be executed through authorised partners.

8. Protection Engine

Injury and Career Protection

Expected income, contract duration, savings, living costs, insurance cover and family commitments could be combined to show financial runway and the potential gap caused by an interruption. The user could then be connected to suitable insurance and professional partners, according to the products available.

Family Shield

Family reserves, emergency savings, education goals and allocation rules would help users direct part of their strongest earning years towards longer-term family stability.

Pension Passport and Second Life

A Pension Passport could organise pension positions and identify periods requiring review, while official records remain with the relevant institutions and professional assessments remain with qualified advisers. Second Life would help earmark income for education, a new profession or a future business during the competitive career.

9. Transfer Mode

A move between clubs, teams or countries can change salary, currency, tax, contributions, insurance, living costs, residence and contractual relationships at the same time. Transfer Mode would organise the transition around an updated Career Passport and personal budget, connecting the user with the relevant authorised and professional partners.

10. E-gaming and the creator economy

E-gaming is a core vertical of the concept. Team pay, prize money, streaming, sponsorship, affiliate income and coaching can coexist in one career. BLEIB would apply the same income classification, reserves, contract monitoring and funding logic, with a Gamer Financial Identity following both competitive and creator activity.

11. Partner-led operating model

Before a possible payment institution authorisation, BLEIB would own and develop the software, analytics, Career Passport, contract tools, budgeting systems, marketplace logic and customer interface. Authorised banks, payment or electronic-money institutions and other appropriately authorised intermediaries would deliver regulated services.

The partner would provide the payment account, safeguard funds and perform the agreed regulated role in card issuing, payments or FX. Contracts and funds-flow arrangements would specify responsibility for KYC, AML, execution, issuing and complaints. A white-label arrangement does not transfer the partner’s licence to BLEIB.

12. Proposed revenue model

Revenue line	Project approach
BLEIB Free	A basic entry plan for user acquisition.
BLEIB Pro and Elite	Subscriptions for advanced features and more complex user needs.
Premium functions	Analytics, advanced tools and additional digital services.
Partner revenue share	A possible agreed share of payment, card or FX income, where compatible with the contractual and regulatory model.

13. Technological advantage

The proprietary focus is understanding non-standard income: automated classification, reconciliation, volatility and seasonality analysis, concentration monitoring and a combined view across countries and platforms. Payments, Open Banking and analytics would support the same career-centred experience.

14. Authorisation objective

The long-term objective is a payment institution, rather than a bank. An application would follow the development of technology, users, capital and suitable governance, with the relevant compliance, risk, ICT, safeguarding and control arrangements. The initial partner-led technology model can continue independently of that future objective.

15. Development to finance

The project prioritises a functioning technology business: mobile app and backend, Income Engine, Financial Identity, partner APIs, cybersecurity and cloud, KYC and AML integrations, data architecture, analytics, technical staff, UX and pilot activity. Eligibility for a funding programme would depend on that programme's rules.

16. Proposed roadmap

Stage	Development objective
1–2	Seek suitable funding where eligible, establish the proposed company and innovative-startup structure.
3–4	Develop the MVP and proprietary technology; agree the initial authorised partner model.
5–6	Launch the proposed Card, Account and Income Engine through the partner structure; build real-user, revenue and product validation.
7–8	Strengthen governance and capital; consider pre-application work and a future payment institution application.

17. Integrated vision

Four connected engines organise the concept: the Career Graph understands the career and its relationships; the Money Engine interprets income; the Funding Engine helps identify and address season funding needs; the Protection Engine supports future stability.

The intended user questions are practical: What am I earning? What can I spend sustainably? Who still owes me money? How can I finance the next season? What remains after the competitive career ends?

18. Reference framework in the project

The source project refers to Italian Legislative Decree No. 36/2021 on sport and sports work, Legislative Decree No. 139/2005 on the accounting profession, the rules for professional firms, sport-specific federation rules on training rewards and transfers, and the banking, payment, insurance and credit frameworks relevant to authorised partners. These references define areas to examine as the proposed services develop.