

Business

Plan

Paripro

FERITO GROUP B.V.

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1.EXECUTIVE SUMMARY

1.1.PROJECT SUMMARY

The development of the paripro.bet website is currently underway. The project involves the establishment of a company aimed at delivering enhanced online gaming experiences, incorporating engaging technologies. This initiative leverages the expertise gained from successfully creating seven casinos by the founders of the new gaming platform.

In case of the online casino's closure for internal or other objective reasons, the security payment is refunded to the casino owners. However, it must remain untouched during the casino's operational phase, serving as a deposit in case of jackpot wins, thereby ensuring minimal losses.

The list of game providers includes:

- AleaPlay
- Barbara Bang
- DLV
- Espresso Games
- KA Gaming
- LuckyStreak
- Mascot
- Mancala
- MultiSlot
- Netgame
- Onlyplay
- PG Soft
- tvgames
- Winfinity
- LiveG24
- Zillion

The domain is paripro.bet, held and operated by a Curacao company Ferito Group B.V.

idp.safenames.com/MyDomainNames/?gfilter(paripro.bet)

Safenames International Domain Portal

Home | WHOIS | Help | Logout

Account Domain Management SSL Search & Order Support Resources

Account: FERITO GROUP B.V. | Security level: 1 Cashpot balance: €0.00 | Wire Transfer | Top-Up | History

Home / Domain Management / Domain Names / View My Domains

My Domain Names

1 domain names found (matching "paripro.bet")

1 - 1 of 1 Items

Bulk Actions Views Groups Show Search

Show 10, 50, 250, 500 items | Filter paripro.bet

Domain Name	TLD	Account / Sub Account	Registration Term	Registered Date	Renewal Date	Invoice Info
paripro.bet	bet	FERITO GROUP B.V.	1 yr	18.04.2023	18.04.2024	View (1) Invoices

<< first < previous | Page 1 of 1 | next > last >>

Site Map

- Account**
 - Account Profile
 - Users
 - Create Sub-account
 - Manage Sub-accounts
 - Invoices
 - Fees
- Domain Management**
 - View My Domains
 - Renewals
 - Move Domains To A Sub-account
 - Pending Orders
 - SSL Certificates
- DNS & Transfers**
 - Modify Nameservers
 - Edit DNS Records
 - Web Redirects
 - Transfer-in
 - Transfer-out
 - Pending Transfer-In
 - Pending Transfer-out

More Resources

- Support**
 - Help
 - Knowledge Base
- Direct Contact**
 - Sales Department
 - Registrations / Transfers Department
 - Billing Department
 - Legal Services
 - Customer Services
- Resources**
 - Domain Name Regulations
 - WHOIS Lookup
 - IDN Converter
 - Legal Documents
 - About Us

Global Domain Search

Find

Search & Order

- Search & Order Wizard
- Fast Track Search & Order
- Order IDN Domains
- Order SSL Certificates

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Regulatory authority: Gaming Curacao.



Company Description:

Enter the realm of Paripro, an online gambling company that goes beyond boundaries to offer an engaging and responsible gaming experience. We stand as a symbol of innovation, integrity, and excitement in the dynamic world of digital gaming.

Vision:

Paripro envisions a global gaming community where every player feels empowered, entertained, and secure. Our goal is to redefine the gaming industry by promoting innovation, embracing responsibility, and creating an inclusive space for players from all walks of life.

Mission:

Guided by the following principles, our mission at Paripro is:

- **Innovation Hub:** Driving technological advancements and pushing creative boundaries to provide an unparalleled gaming experience with cutting-edge games.
- **Responsible Gaming Advocacy:** Proactively promoting responsible gaming through robust player protection measures, educational resources, and collaboration with organizations dedicated to healthy gaming habits.
- **Player-Centric Focus:** Placing our players at the heart of everything we do, offering personalized experiences, responsive customer support, and a commitment to continuously enhance our offerings based on player feedback.
- **Global Connectivity:** Breaking down geographical barriers and creating a global gaming network that welcomes players from diverse cultures, backgrounds, and regions.

Goals:

- **Excellence in Entertainment:** Striving for excellence in every aspect of entertainment, ensuring our games are not just a source of excitement but also a platform for social interaction, skill development, and memorable experiences.
- **Innovation Leadership:** Aspiring to be at the forefront of industry innovation, setting new standards for gaming excellence, and continuously surprising our players with novel and engaging gaming experiences.
- **Community Impact:** Making a positive impact on the community by contributing to charitable causes, supporting local initiatives, and promoting responsible gaming as a cornerstone of our corporate social responsibility.
- **Sustainable Growth:** Achieving sustainable growth by balancing financial success with ethical business practices, environmental responsibility, and a commitment to the well-being of our players.

1.2.GAMES LIST

Main types of casino games:

- 1.2.1 Type 1 – Games of chance played against the house, the outcome of which is determined by a random generator, and shall include casino type games, including roulette, blackjack, baccarat, poker played against the house, lotteries, secondary lotteries and virtual sports games.
- 1.2.2 Type 2 – Games of chance played against the house, the outcome of which is not generated randomly, but is determined by the result of an event or competition extraneous to a game of chance, and whereby the operator manages his or her own risk by managing the odds offered to the player.
- 1.2.3 Type 3 – Games of chance not played against the house and wherein the operator is not exposed to gaming risk, but generates revenue by taking a commission or other charge based on the stakes or the prize, and shall include player versus player games such as poker, bingo, betting exchange, and other commission based games.
- 1.2.4 Type 4 – Controlled skill games. The Casino presented
- 1.2.5 Type 1: roulette, blackjack, baccarat, poker played against the house, lotteries;
- 1.2.6 Type 3: poker (player versus player).

1.3.RISK ASSESSMENT

Potential Capital Loss

In the early phase, there is a possibility of incurring losses related to expenses for registration, rent, and office equipment.

If the online casino is closed, whether due to internal factors or other objective reasons, the security payment is refunded to the casino owners. However, it is crucial that this amount remains untouched while the online casino is operational, serving exclusively as a deposit in the event of winning a jackpot. This measure is implemented to minimize potential losses.

Risk Mitigation Strategies

Drawing upon a combined experience of 10 years in the online casino industry among the founders and co-owners, along with the seasoned managerial expertise of the project mentor, the project is strategically poised

to minimize risks associated with market entry to the fullest extent.

1.4.INDICATORS OF THE PROJECT

The project's economic feasibility has been confirmed through the computation of traditional financial indicators typically utilized in project analysis.

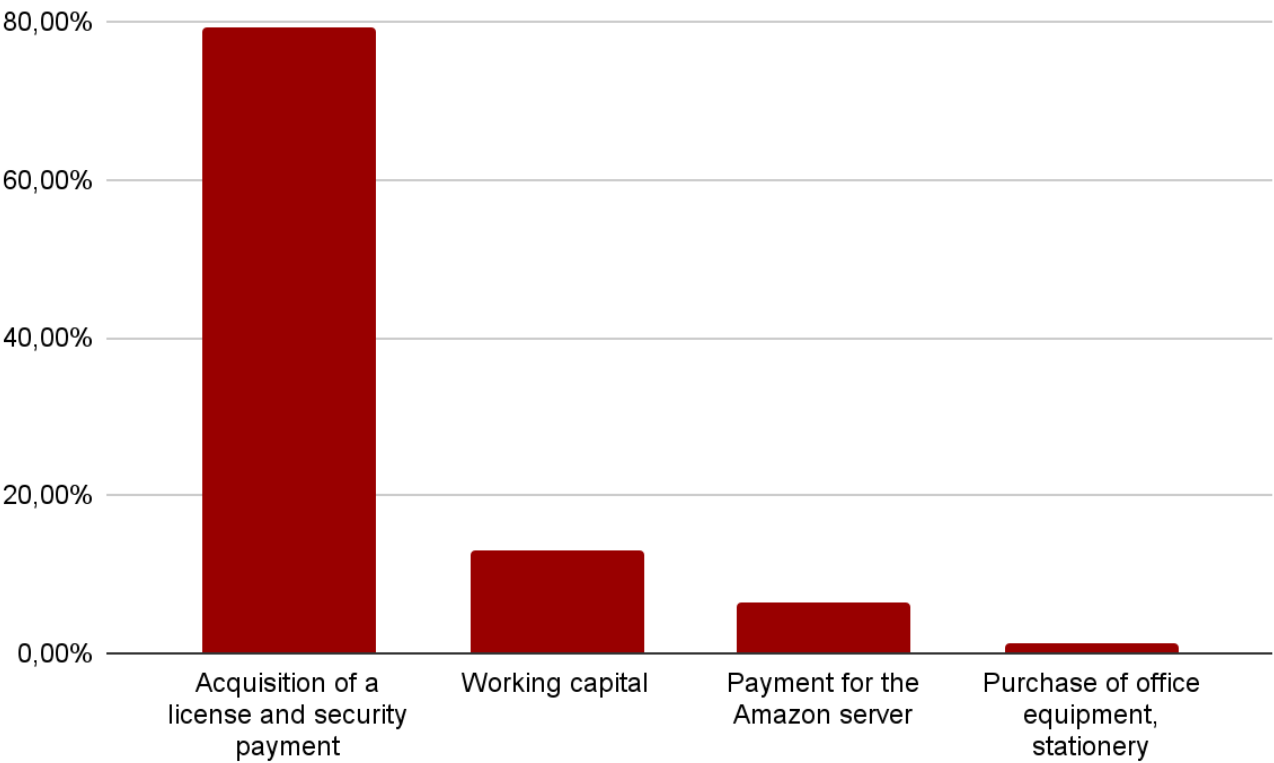
Table 1. Indicators of the project

Name of the index	Value of the index
Calculation period of the project, year	4,0
Laid-down capital (LDC), EUR	200 400
Sum of proceeds (SP), incl. VAT, EUR	34 658 333
Net average operational receipts per month (NAOR), EUR	489 947
Average demand balance per month (ADB), EUR	5 204 268
Net profit for the project period, EUR	23 517 457
Average profitability for the project period (net profit to proceeds	67,9%
Discounting rate (DR), %	19,4%
Net present value (NPV), EUR	14 395 672
Average Rate of Return of investments (ARR)	2933,8%
Return on investment (ROI)	11735,3%
Profitability index (PI)	85,14
Internal rate of return (IRR)	1453,7%
Modified internal rate of return (MIRR)	16,4%
Pay back period of the project in whole (PBP), incl. financing scheme	8 months
	0,7 years

2.FINANCIAL SUMMARY

2.1.INVESTMENT SCHEME, OUTLINING INVESTMENT TYPES, PROJECTED COSTS, AND SOURCE OF WEALTH EXPLANATION

Diagram 1. Investments structure



The project's funding is expected to come from the investor. A strategy is in place to allocate 35% of the net profit for repaying the investor's funds within the initial three years after the project's launch. This repayment mechanism becomes active once the accumulated profit for the current month exceeds zero, starting from the 10th month of the project. The anticipated total payments to the investor over the project's duration amount to 4,265 thousand euros (EUR).

Type of initial investments: Funds directly provided by the Ultimate Beneficial Owner.
Upon launch: Profits generated directly from operations.

2.2.FINANCIAL ESTIMATION FOR THE FIRST, SECOND AND THIRD YEAR

Table 2. Cash flow for the first year, euro

	Total for 4 years	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24
Month of the project		1	2	3	4	5	6	7	8	9	10	11	12
Number of days in the period		31	31	30	31	30	31	31	29	31	30	31	30
Cash flow - INVESTING	-174 400	-159 000	0	0	-15 400	0	0	0	0	0	0	0	0
Acquisition of a license and security payment	-159 000	-159 000	0	0	0	0	0	0	0	0	0	0	0
Payment for the Amazon server	-13 000	0	0	0	-13 000	0	0	0	0	0	0	0	0
Office equipment and stationery	-2 400	0	0	0	-2 400	0	0	0	0	0	0	0	0
Cash flow - OPERATING	23 691 857	0	0	0	0	-26 000	9 000	44 000	79 000	104 424	112 180	139 830	167 480
Proceeds	34 658 333	0	0	0	0	35 000	70 000	105 000	140 000	175 000	210 000	245 000	280 000
Income from clients	34 650 000	0	0	0	0	35 000	70 000	105 000	140 000	175 000	210 000	245 000	280 000
Expenses total	-10 966 476	0	0	0	0	-61 000	-61 000	-61 000	-61 000	-70 576	-97 820	-105 170	-112 520
Direct costs	-3 671 000	0	0	0	0	-40 000	-40 000	-40 000	-40 000	-40 000	-47 000	-47 000	-47 000
Advertising costs	-1 760 000	0	0	0	0	-40 000	-40 000	-40 000	-40 000	-40 000	-40 000	-40 000	-40 000
Additional staff costs	-1 911 000	0	0	0	0	0	0	0	0	0	-7 000	-7 000	-7 000
Indirect costs	-1 044 000	0	0	0	0	-21 000	-21 000	-21 000	-21 000	-21 000	-21 000	-21 000	-21 000
Salary	-440 000	0	0	0	0	-10 000	-10 000	-10 000	-10 000	-10 000	-10 000	-10 000	-10 000
Accounting	-176 000	0	0	0	0	-4 000	-4 000	-4 000	-4 000	-4 000	-4 000	-4 000	-4 000
Office equipment maintenance	-110 000	0	0	0	0	-2 500	-2 500	-2 500	-2 500	-2 500	-2 500	-2 500	-2 500
Hosting	-120 000	0	0	0	0	0	0	0	0	0	0	0	0
Office rent	-66 000	0	0	0	0	-1 500	-1 500	-1 500	-1 500	-1 500	-1 500	-1 500	-1 500
Legal support	-132 000	0	0	0	0	-3 000	-3 000	-3 000	-3 000	-3 000	-3 000	-3 000	-3 000
Taxes	-6 251 476	0	0	0	0	0	0	0	0	-9 576	-29 820	-37 170	-44 520
Profit tax	-6 251 476	0	0	0	0	0	0	0	0	-9 576	-29 820	-37 170	-44 520
Cash flow - FINANCING	-4 064 202	159 000	0	0	15 400	26 000	0	0	0	-36 548	-39 263	-48 941	-58 618
Co-investor's investment	200 400	159 000	0	0	15 400	26 000	0	0	0	0	0	0	0
Refunds to co-investor	-4 264 602	0	0	0	0	0	0	0	0	-36 548	-39 263	-48 941	-58 618
CASH FLOW OF THE PROJECT	19 453 255	0	0	0	0	0	9 000	44 000	79 000	67 876	72 917	90 890	108 862
progressive total (cash balance)	19 453 255	0	0	0	0	0	9 000	53 000	132 000	199 876	272 793	363 682	472 544

Table 3. Cash flow for the second year, euro

		Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25
Month of the project	Total for 4 years	13	14	15	16	17	18	19	20	21	22	23	24
Number of days in the period		31	31	30	31	30	31	31	28	31	30	31	30
Cash flow - INVESTING	-174 400	0	0	0	0	0	0	0	0	0	0	0	0
Acquisition of a license and security payment	-159 000	0	0	0	0	0	0	0	0	0	0	0	0
Payment for the Amazon server	-13 000	0	0	0	0	0	0	0	0	0	0	0	0
Office equipment and stationery	-2 400	0	0	0	0	0	0	0	0	0	0	0	0
Cash flow - OPERATING	23 691 857	189 600	185 650	244 900	267 020	301 253	322 320	344 440	372 090	399 740	421 860	449 510	477 160
Proceeds	34 658 333	315 000	350 000	385 000	420 000	463 333	490 000	525 000	560 000	595 000	630 000	665 000	700 000
Income from clients	34 650 000	315 000	350 000	385 000	420 000	455 000	490 000	525 000	560 000	595 000	630 000	665 000	700 000
Expenses total	-10 966 476	-125 400	-164 350	-140 100	-152 980	-162 080	-167 680	-180 560	-187 910	-195 260	-208 140	-215 490	-222 840
Direct costs	-3 671 000	-54 000	-54 000	-54 000	-61 000	-61 000	-61 000	-68 000	-68 000	-68 000	-75 000	-75 000	-75 000
Advertising costs	-1 760 000	-40 000	-40 000	-40 000	-40 000	-40 000	-40 000	-40 000	-40 000	-40 000	-40 000	-40 000	-40 000
Additional staff costs	-1 911 000	-14 000	-14 000	-14 000	-21 000	-21 000	-21 000	-28 000	-28 000	-28 000	-35 000	-35 000	-35 000
Indirect costs	-1 044 000	-21 000	-61 000	-21 000	-21 000	-21 000	-21 000	-21 000	-21 000	-21 000	-21 000	-21 000	-21 000
Salary	-440 000	-10 000	-10 000	-10 000	-10 000	-10 000	-10 000	-10 000	-10 000	-10 000	-10 000	-10 000	-10 000
Accounting	-176 000	-4 000	-4 000	-4 000	-4 000	-4 000	-4 000	-4 000	-4 000	-4 000	-4 000	-4 000	-4 000
Office equipment maintenance	-110 000	-2 500	-2 500	-2 500	-2 500	-2 500	-2 500	-2 500	-2 500	-2 500	-2 500	-2 500	-2 500
Hosting	-120 000	0	-40 000	0	0	0	0	0	0	0	0	0	0
Office rent	-66 000	-1 500	-1 500	-1 500	-1 500	-1 500	-1 500	-1 500	-1 500	-1 500	-1 500	-1 500	-1 500
Legal support	-132 000	-3 000	-3 000	-3 000	-3 000	-3 000	-3 000	-3 000	-3 000	-3 000	-3 000	-3 000	-3 000
Taxes	-6 251 476	-50 400	-49 350	-65 100	-70 980	-80 080	-85 680	-91 560	-98 910	-106 260	-112 140	-119 490	-126 840
Profit tax	-6 251 476	-50 400	-49 350	-65 100	-70 980	-80 080	-85 680	-91 560	-98 910	-106 260	-112 140	-119 490	-126 840
Cash flow - FINANCING	-4 064 202	-66 360	-64 978	-85 715	-93 457	-105 439	-112 812	-120 554	-130 232	-139 909	-147 651	-157 329	-167 006
Co-investor's investment	200 400	0	0	0	0	0	0	0	0	0	0	0	0
Refunds to co-investor	-4 264 602	-66 360	-64 978	-85 715	-93 457	-105 439	-112 812	-120 554	-130 232	-139 909	-147 651	-157 329	-167 006
CASH FLOW OF THE PROJECT	19 453 255	123 240	120 673	159 185	173 563	195 815	209 508	223 886	241 859	259 831	274 209	292 182	310 154
progressive total (cash balance)	19 453 255	595 784	716 457	875 642	1 049 205	1 245 019	1 454 527	1 678 413	1 920 272	2 180 103	2 454 312	2 746 493	3 056 647

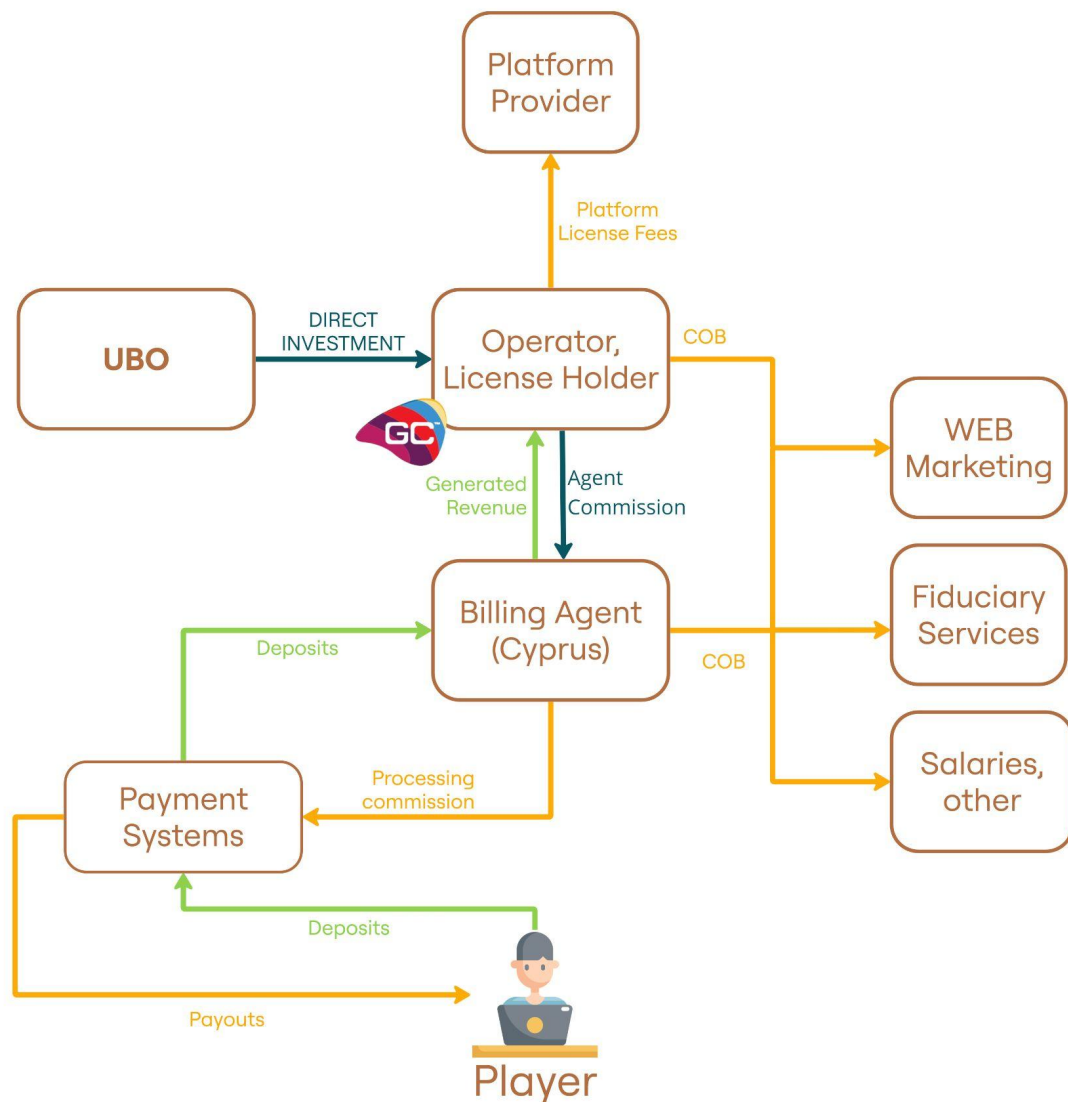
Table 4. Cash flow for the third year, euro

Month of the project Number of days in the period	Total for 4 years	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26
		25	26	27	28	29	30	31	32	33	34	35	36
		31	31	30	31	30	31	31	28	31	30	31	30
Cash flow - INVESTING	-174 400	0	0	0	0	0	0	0	0	0	0	0	0
Acquisition of a license and security payment	-159 000	0	0	0	0	0	0	0	0	0	0	0	0
Payment for the Amazon server	-13 000	0	0	0	0	0	0	0	0	0	0	0	0
Office equipment and stationery	-2 400	0	0	0	0	0	0	0	0	0	0	0	0
Cash flow - OPERATING	23 691 857	499 280	495 330	554 580	576 700	604 350	632 000	654 120	681 770	709 420	731 540	759 190	786 840
Proceeds	34 658 333	735 000	770 000	805 000	840 000	875 000	910 000	945 000	980 000	1 015 000	1 050 000	1 085 000	1 120 000
Income from clients	34 650 000	735 000	770 000	805 000	840 000	875 000	910 000	945 000	980 000	1 015 000	1 050 000	1 085 000	1 120 000
Expenses total	-10 966 476	-235 720	-274 670	-250 420	-263 300	-270 650	-278 000	-290 880	-298 230	-305 580	-318 460	-325 810	-333 160
Direct costs	-3 671 000	-82 000	-82 000	-82 000	-82 000	-89 000	-89 000	-96 000	-96 000	-96 000	-103 000	-103 000	-103 000
Advertising costs	-1 760 000	-40 000	-40 000	-40 000	-40 000	-40 000	-40 000	-40 000	-40 000	-40 000	-40 000	-40 000	-40 000
Additional staff costs	-1 911 000	-42 000	-42 000	-42 000	-49 000	-49 000	-49 000	-56 000	-56 000	-56 000	-63 000	-63 000	-63 000
Indirect costs	-1 044 000	-21 000	-61 000	-21 000	-21 000	-21 000	-21 000	-21 000	-21 000	-21 000	-21 000	-21 000	-21 000
Salary	-440 000	-10 000	-10 000	-10 000	-10 000	-10 000	-10 000	-10 000	-10 000	-10 000	-10 000	-10 000	-10 000
Accounting	-176 000	-4 000	-4 000	-4 000	-4 000	-4 000	-4 000	-4 000	-4 000	-4 000	-4 000	-4 000	-4 000
Office equipment maintenance	-110 000	-2 500	-2 500	-2 500	-2 500	-2 500	-2 500	-2 500	-2 500	-2 500	-2 500	-2 500	-2 500
Hosting	-120 000	0	-40 000	0	0	0	0	0	0	0	0	0	0
Office rent	-66 000	-1 500	-1 500	-1 500	-1 500	-1 500	-1 500	-1 500	-1 500	-1 500	-1 500	-1 500	-1 500
Legal support	-132 000	-3 000	-3 000	-3 000	-3 000	-3 000	-3 000	-3 000	-3 000	-3 000	-3 000	-3 000	-3 000
Taxes	-6 251 476	-132 720	-131 670	-147 420	-153 300	-160 650	-168 000	-173 880	-181 230	-188 580	-194 460	-201 810	-209 160
Profit tax	-6 251 476	-132 720	-131 670	-147 420	-153 300	-160 650	-168 000	-173 880	-181 230	-188 580	-194 460	-201 810	-209 160
Cash flow - FINANCING	-4 064 202	-174 748	-173 366	-194 103	-201 845	-211 523	-221 200	-228 942	-238 620	-248 297	-256 039	-265 717	-275 394
Co-investor's investment	200 400	0	0	0	0	0	0	0	0	0	0	0	0
Refunds to co-investor	-4 264 602	-174 748	-173 366	-194 103	-201 845	-211 523	-221 200	-228 942	-238 620	-248 297	-256 039	-265 717	-275 394
CASH FLOW OF THE PROJECT	19 453 255	324 532	321 965	360 477	374 855	392 828	410 800	425 178	443 151	461 123	475 501	493 474	511 446
progressive total (cash balance)	19 453 255	3 381 179	3 703 144	4 063 621	4 438 476	4 831 303	5 242 103	5 667 281	6 110 432	6 571 555	7 047 056	7 540 529	8 051 975

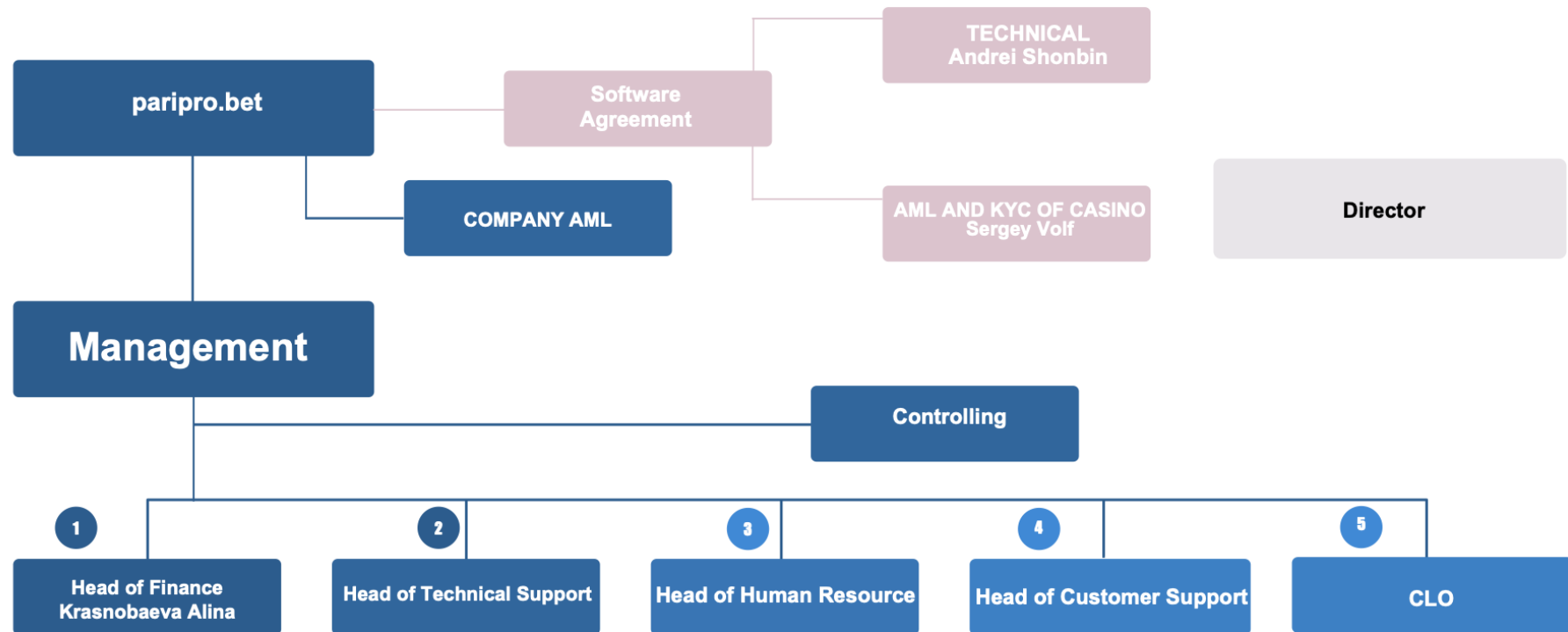
2.3.FLOW OF FUNDS SCHEMATIC

The cost of business for the project includes license fees to the Platform provider, Web-marketing, Service fees to employees and legal fees to fiduciary service providers.

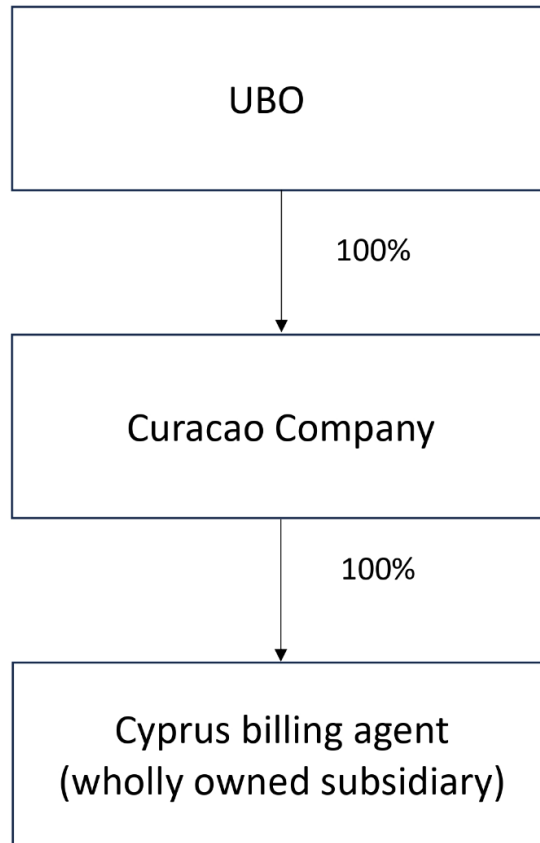
Flow of Funds Paripro



3.STRUCTURE



Ownership structure



4.PRODUCTS & SERVICES

Platform description

HIGHFLIER B.V., a company registered under the laws of Curacao under registration number 149996 (“HIGHFLIER”) has developed **the bet-b2b Platform** (“**Platform**”) - a software solution for betting companies with 24/7 stream of data and technical support. The Platform provides betting website operators with a reliable software solution designed to deliver high performance and security. Built on advanced technologies, it offers a diverse range of features, including real-time data updates, support for multiple types of bets, huge selection of sports and flexible customization options.

Platform specifications

General specifications

The Platform’s structure

The functional structure of the Platform includes the following modules:

- a) the option to register as a customer
- b) the option to log in and reset the password
- c) the option to make deposits and withdrawals
- d) the option to place bets
- e) the option to view betting history
- f) the option to view deposit history
- g) the option to receive bonuses
- h) the option to view bonus history
- i) the option to contact the customer support team
- j) the option to self-exclude
- k) the option to place limits on deposits
- l) deployment of two-factor authentication
- m) deployment of secret phrase authentication
- n) databases and tables of real events containing established statistics or dynamic odds
- o) service for obtaining odds on events through an API
- p) service for tracking customer money – records of deposits, bets, and withdrawals

- q) service for integrating the Platform with the payment services of other third-party providers through an API
- r) service for notifying customers about a future event, changes, adverts, and marketing for promotions by email, text message and pop-up message on mobile devices
- s) tool for protecting and restricting access and assigning competences to Highflier's employees (BackOffice) and displaying an employee's level of access in their profile
- t) profiles for the technical service departments of remote operating units (B2C) including the department structure, information about the SLA and the serviced business units of the operator or affiliates
- u) technical support service including the systems for logging in, registration, and recording and resolving questions and problems from service contractors when using email services or live communication
- v) display of short messages to customers (primarily the status of their account and customer legal compliance)
- w) the option for customers to put forward and discuss customer ideas to improve the platform's services and install new services, and the option to introduce ratings
- x) document management – files received from customers – loading files and exchanging them with colleagues securely, tagging, the option to add comments and information about users that downloaded files, version control
- y) cookie service – storage and sharing of useful links to various online resources, customer recommendations and content on the basis of information accumulated about a customer, improvement and suggestions for customers to make using the platform easier and more efficient
- z) responsible gaming service – a service for customers to set up their own limits and self-exclude with the option to customize these to suit the different requirements of the various jurisdictions
- aa) Anti-fraud and AML service – the option to connect third-party resources through an API from government bodies in different jurisdictions to verify customers when they register and if they engage in suspicious activity
- bb) service for monitoring suspicious customer activity, such as using different payment methods and a large number of small deposits, bets, and withdrawals

- cc) voting service – the opportunity for customers to vote for the operator’s various marketing or informational promotions posted and sent to customers through the Platform’s services
- dd) service for issuing ratings – mechanisms for determining the activity and popularity of Platform users and creation of reports on VIP customers

Compatibility with related platforms

The Platform is compatible with third-party betting platforms and individual slots, casino, corporate back-office portal sufficient for general navigation and information research, a payment system aggregator, and a customer support module.

The Platform also supports:

- a) marketing modules from third parties
- b) integration with the business solutions including CMS, CRM, and BackOffice
- c) integration with external platforms such as Microsoft Office, business email, tasks and calendars, and a platform for sending mass messages by email and SMS
- d) integration with additional structures providing prior verification services on customers, KYC, AML, fraud prevention, and PEP lists to help the operator decide whether to accept certain users
- e) provision of API for several modules
- f) integration with system managing access to information resources for providing the betting odds.
- g) integration with AWS and other data storage services that have security certificates and are located within the EU.

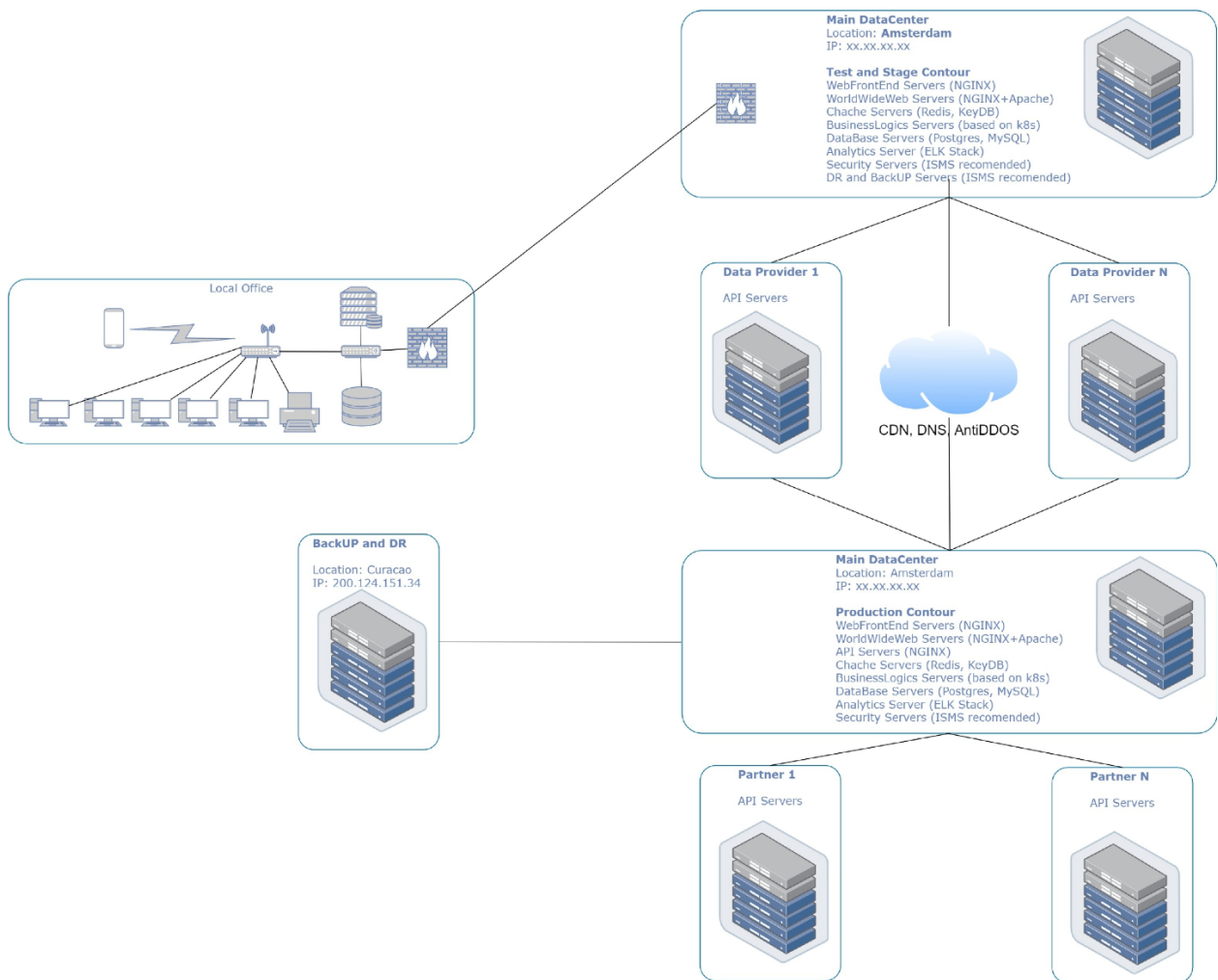
Ergonomic features

It is possible to modify the Platform’s interface according to the developed and agreed designs.

The Platform supports access from the following mobile platforms:

- a) iOS
- b) Android
- c) Windows

The Platform supports adaptive web design (or an adaptive user interface) capable of carrying out W3C CSS3 requests with a changing proportion grid and also support flexible changes to image proportions.



4.1.REGISTRATIONS AND OPENING OF AN ACCOUNT

SPORTS

LIVE

CLICK GAMES

CASINO

LIVE CASINO

MORE

LuckySlot

\$

1

REGISTRATION

LOG IN

18:00

EN

« Collapse block »

Recommended

Top Games

Greece. SuperLeague

Half time, 45 minutes / Round 13

P.A.O.K. 2

Lamia 0

Detailed score

W1 1.01 X 16.9 W2 49

LIVE

SPORTS

ALL 764 332

TOP

Football (53)

Tennis (20)

Basketball (36)

Ice Hockey (18)

Volleyball (26)

Table Tennis (44)

Cricket (19)

Esports (7)

CATEGORIES FROM A TO Z

Bandy (2)

Beach Volleyball (2)

FIFA FIFA (70)

Floorball (3)

100% ACCUMULATOR CASHBACK

Get money back if your accumulator loses

FIND OUT MORE

100%

Collapse block »

REGISTRATION

One-click By phone

Euro (EUR)

Promo code (if you have one)

REGISTER

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100% BONUS ON YOUR 1ST DEPOSIT

BET SLIP MY BETS

YOUR BETS

Add events to the bet slip or enter a code to load events

REGISTRATION

Save/load events

Matches Recommended Upcoming events 1st period 2nd period

With live streams

Football Tennis Basketball Ice Hockey Volleyball Table Tennis

Search by match

Russia. Premier League

1 X 2 +6

Dynamo Moscow 1 1

Rubin Kazan 0 0

28:14 / 1 Half

1.26 6.19 13.4 +504

AFC Champions League

1 X 2 +6

Al Sadd 1 1 0

Nasaf Qarshi 0 0 0

45:00 / Half time

1.256 5.89 10.7 +357

Al-Faisaly Amman 0 0 0

Al Sharjah 1 1 0

45:00 / Half time

10.3 4.99 1.315 +361

Al-Hilal Riyadh 1 1 0

Nassaji Mazandaran 0 0 0

45:00 / Half time

1.045 14.4 32 +317

Mumbai City 1 1 0



Bonus for sports betting
Welcome bonus on your 1st deposit up to 100 EUR



Casino + Click Games
Welcome package up to 1500 EUR + 150 FS



Reject bonuses
Make your selection later

✕

REGISTRATION

⚡ ONE-CLICK

📱 BY PHONE

✉ BY E-MAIL

👤 SOCIAL NETWORKS AND MESSENGERS

Select country▼

Select currency

Euro (EUR)

▼

Promo code (if you have one)

REGISTER

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By clicking this button you confirm that you have read and agree to the [Terms and Conditions](#) and [Privacy Policy](#) of the company, consent to the processing of your personal information and confirm that you are of legal age.



THANKS FOR THE REGISTRATION!

Username:

Password:



Do not forget to save your username and password!

SAVE TO FILE

SAVE AS PICTURE

Enter e-mail

SEND TO E-MAIL

YOU'RE JUST ONE STEP AWAY FROM A BONUS

Get up to 100 EUR on your first deposit

MAKE A DEPOSIT

Add email

1/5

Bonus points

0

Main account (EUR)

0

ACCOUNT

\$ Deposit

Withdraw funds

Bet history

Transaction history

EXTRA

Invite friends

VIP Cashback

Bonuses and gifts

Customer Support

PROFILE

Personal profile

Security

Account settings

Responsible Gambling

Log out

Personal profile

Fill in the empty fields to take advantage of the enhanced features of the website.

Fill in profile

36%

Account

Account number

Password

Registration date

04/12/2023

Contacts

Phone

Email

We recommend using Gmail to avoid any issues with receiving notifications

Personal info

Surname

Document number

First name

Document issue date

Date of birth

Country

Germany

Place of birth

Permanent registered address

Type of document

National identity card

SAVE

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4.2.LOG IN AND LOGOUT



Confirm action

Are you sure you want to log out?

LOG OUT

CANCEL

4.3.TERMS AND CONDITIONS/ RULES AND PROCEDURES

Terms of Service: Defines the rules and conditions that users must agree to when using the online casino platform, including aspects like eligibility, account usage, payments, and other operational guidelines.

Responsible Gaming: Outlines the casino's commitment to promoting responsible gambling, providing information on setting limits, offering support for problem gambling, and ensuring a safe and enjoyable environment for users.

Self-exclusion: Describes the process through which individuals can voluntarily exclude themselves from gambling activities on the platform for a specified duration, typically to manage gambling habits or address addiction issues.

Dispute resolution: Details the procedures and mechanisms available to resolve conflicts or disputes that may arise between the casino and its users, often outlining steps for escalation and resolution.

Anti-Money Laundering: Explains the measures implemented by the casino to prevent and detect any attempts to use the platform for money laundering activities, including identity verification and transaction monitoring.

Fairness & RNG Testing Methods: Discusses the fairness of games offered by the casino, ensuring they are random and unbiased, often mentioning the use of Random Number Generators (RNGs) and the methods used to test and verify their fairness.

KYC Policies: Describes the "Know Your Customer" policies, which involve verifying the identity of users to prevent fraud, money laundering, and underage gambling, typically through ID checks and document submissions.

Privacy & Management of Personal Data: Explains how the casino collects, uses, stores, and protects users' personal information, outlining privacy practices and data management procedures in compliance with relevant regulations.

Accounts, Payouts & Bonuses: Details account management procedures, payout methods, and the terms and conditions related to bonuses, including wagering requirements and restrictions.

Betting rules: Provides specific rules and regulations governing betting activities on the platform, including game-specific rules, maximum and minimum bets, and any additional terms for different types of bets.

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2. General Terms

3. Types of bets

4. Live Betting

5. Match Results, Dates and Starting Times

6. Rules on sports

7. Available Markets (Outcomes)

8. Extra bets

9. Examples

10. Main sources of information

11. CALCULATION OF «ACCUMULATOR» AND «SYSTEM» BETS

12. Casino

13. GOLDEN RACE

14. GLOBAL BET

1. Terms of Service

Bet	- is a risk-driven agreement for potential winnings entered into between the customer and the bookmaker under the established Rules, where the fulfillment of such agreement is conditioned by an event whose outcome is yet to be determined. Bets are accepted on the conditions offered by the bookmaker.
Outcome	- is the result of the event (events) on which the bet was placed.
Customer	- is an individual placing a bet with the bookmaker on an outcome.
Bet Cancellation	- is an outcome on which the bet is not settled and winnings are not paid. As per the Rules, in the event of "bet cancellation", an arrangement between the bookmaker and the customer shall be deemed unconcluded and the stake shall be refunded.
Regular Time	- is the duration of the match subject to the regulations of the relevant sport, including time added by the referee. Regular time does not include extra time, overtime(s), penalty shootouts, etc.

26

4.4.OBLIGATIONS AS A PLAYER

4. The right to access and/or use the Website (including any or all of the products offered through the Website) may be considered illegal in certain countries (including, for example, the USA, the United Kingdom, Cyprus, the Netherlands, etc.). We do not intend for our Website to be used for sports betting, gambling or other purposes by people who reside in countries or jurisdictions in which such types of activity are illegal. The list of explicitly forbidden territories is: Aruba, Australia, Bonaire, Curacao, France, Iran, Iraq, Netherlands, Saba, Spain, St Maarten, Statia, U.S.A or the U.S.A dependencies, United Kingdom.
5. The fact that our Website is available in such a country and/or jurisdiction or that it can be displayed in the official language of any of those countries cannot be considered official authorization or legal grounds for using our Website and depositing funds into your account or withdrawing your winnings. The availability of the Website does not mean that it contains any proposals, incitement or invitation to use or subscribe to betting, gambling or any of the other services in any jurisdiction where such activity is illegal.
6. You are responsible for determining whether your accessing and/or use of the Website is compliant with applicable laws in your jurisdiction and you warrant to us that gambling is legal in the territory where you reside. When opening an account and/or using our Website you must make sure that your actions are legal in the territory in which you reside. You also guarantee and agree that you have received legal advice before registering on our Website. If we become aware that you are a resident in a country where the use of our Website is considered illegal, we will have the right to close your account and refund any remaining balance on your account at the moment of its closure (after the deduction of any winnings credited after your most recent deposit was made).
7. The bookmaker shall be entitled to refuse bets from customers who fail to abide by these Rules. The bookmaker reserves the right to refuse to accept a bet of any type from any customer should they violate social standards of conduct and public order.
8. The bookmaker reserves the right to refuse to accept a bet from any individual without giving a reason.
All bets shall be settled based on the data provided by the processing center.
9. Winnings shall be paid to the bettor within 30 (thirty) calendar days from the date of official publication of the results of the latest event on the bet slip.

4.5.PAYOUTS

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Accounts, Payouts & Bonuses

1. Accounts

2. Deposits and Payouts

3. Bonuses

1. Accounts, Payouts & Bonuses

1. Accounts

4.6.WITHDRAWING

Withdrawals can be made using the payment methods specified below, as follows: FIAT - provided that the deposit was made in FIAT and CRYPTO - provided that the deposit was made in cryptocurrency.

Payment service provider (at the connection/planning stage): EasyPaygame, Flatterwave, Jeton, GateExpress, BigIdea, PayOp, Mifinity.



Add email

1/5

Bonus points

0

Main account (EUR)

0

ACCOUNT

Deposit

Withdraw funds

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Transaction history

EXTRA

Invite friends

VIP Cashback

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WITHDRAWING FROM ACCOUNT

Select payment method to withdraw money:

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BANK CARDS2

CRYPTOCURRENCY32

BANK CARDS

VISA

Visa

MasterCard

CRYPTOCURRENCY

Bitcoin

Ethereum

TRON

Bitcoin Cash

Ethereum Classic

XRP

Litecoin

Dogecoin

Dash

Monero

ZCash

BitShares

DigiByte

Verge

QTUM

Stellar

Polkadot

Avalanche X-Chain

Tether on Ethereum

USD Coin on Ethereum

30

4.7.LIST OF GAMES





2407 EUR
You have won 7224*...



994 EUR
You have won 7407*...

 All Games

 Favorites

 Lotteries

 Slots

 Climb to Victory

 Dice

 Card Games





By popularity

Alphabetically





MAX COEF X180
NEW
Steampunk Kingdom
☆



CRASH
BEST
☆



CRYSTAL
DEMO
Crystal
BEST
☆



LUCKY WHEEL
FREE
Lucky Wheel
☆



MAX COEF X2
21
BEST
☆



MAX COEF X5
DEMO
Under and Over 7
BEST
☆



MAX COEF X2
SOLITAIRE
Solitaire
BEST
☆



MAX COEF X50
Scratch card
Scratch Card
BEST
☆



MAX COEF X252
VAMPIRE CURSE
Vampire Curse
☆



MAX COEF X336
DEMO
Apple Of Fortune
BEST
☆

Collapse block »

FAQ

EXTRA CASHBACK
until 31.12.2023

 Christmas Bonus

5%

 Select a game

3%

 Select a game

3%

3%5%



7



0 place
0 points



31

5.MARKET ANALYSIS

5.1.INCOME AND TURNOVER

The year 2020 witnessed a prosperous period for global online casinos, driven by the onset of the pandemic and widespread self-isolation measures. In numerous countries, the overall revenue of the gambling market experienced a remarkable one-third increase compared to the preceding year, 2019, underscoring the resilience and potential of the online casino business model.

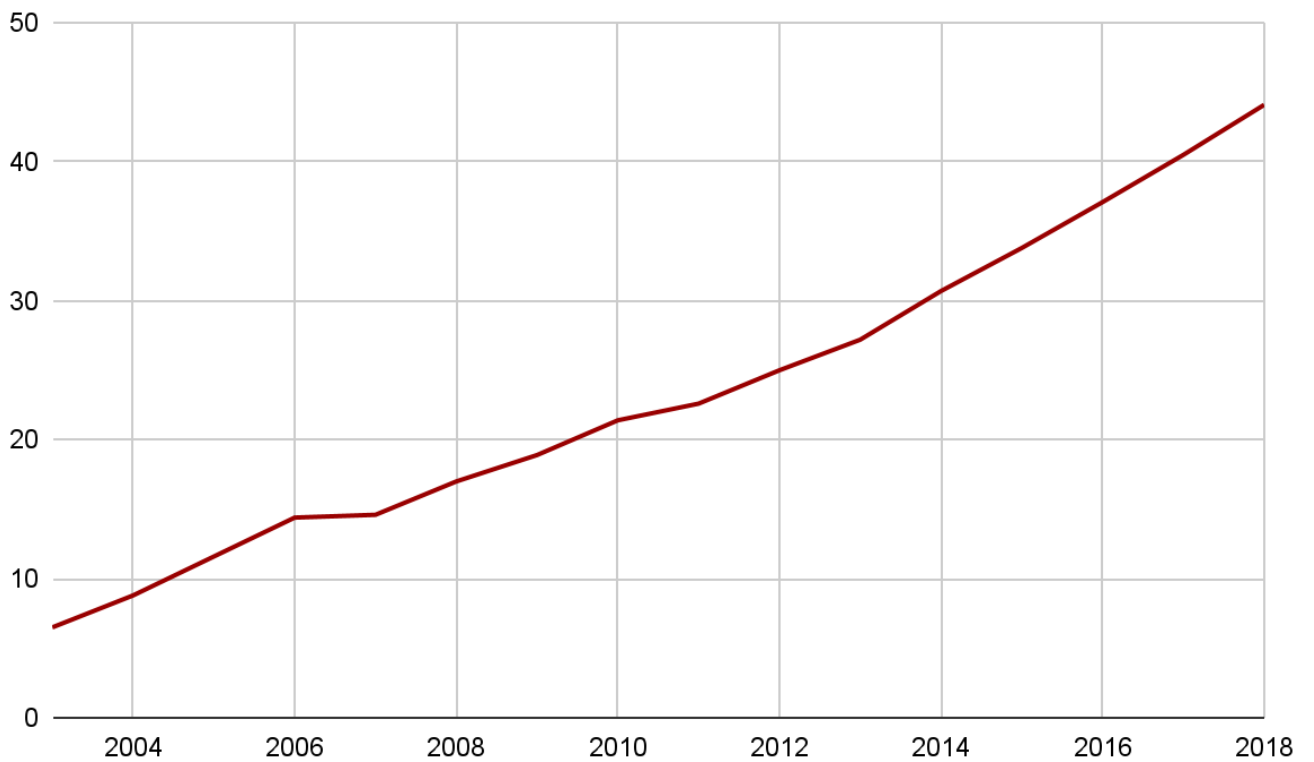
Over the past few years, online gambling has been legalized in 85 countries globally. Online betting, slot machines, and various other gambling games collectively contribute to 70% of the total income generated in the realm of Internet gambling.

The global popularity of online gambling can be attributed to the extensive range of offerings and a seamless gaming experience without restrictions. Notably, the highest income from online slot machines is reported in the United Kingdom, China, Austria, Germany, and Italy.

Despite the trend towards the regulation of national gambling markets, a few countries are moving in the opposite direction by contemplating the prohibition of online gambling and mobile applications.

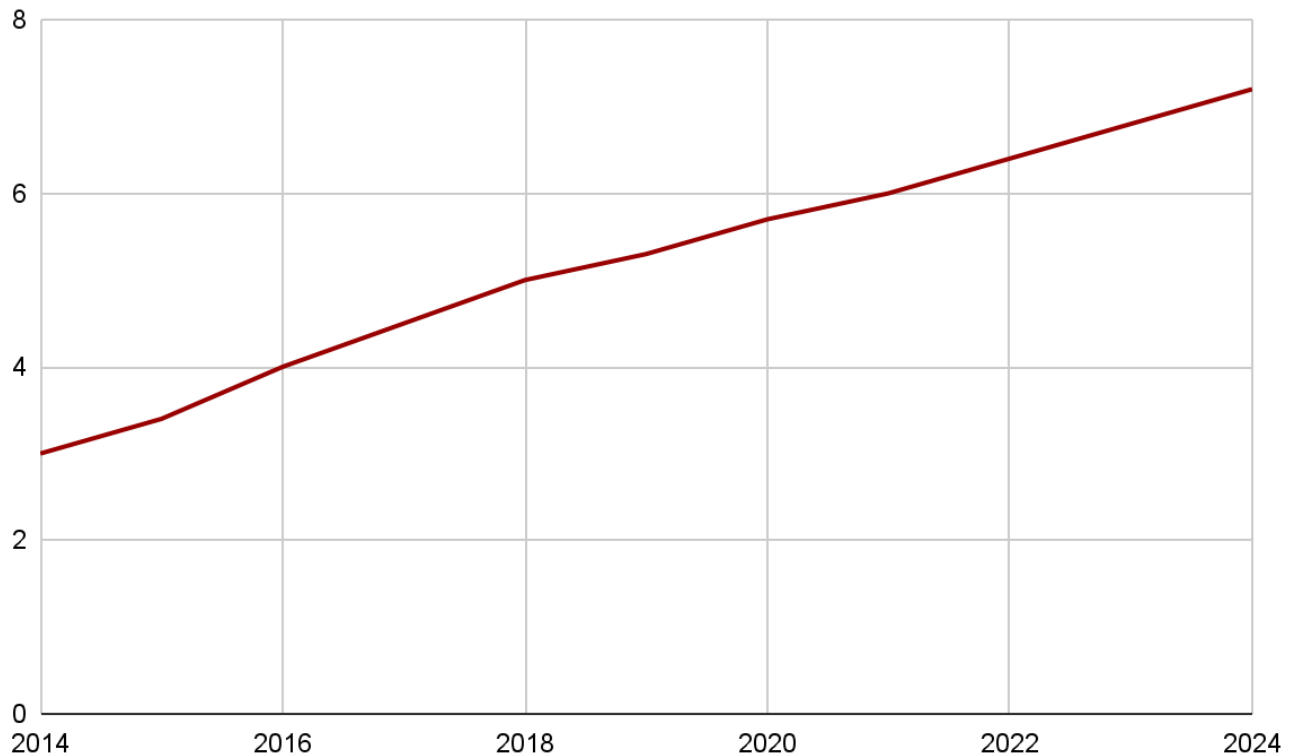
As of now, the global online gambling market constitutes 13% of the total global legal gambling market, and this percentage continues to ascend. According to a study by the American Gaming Association, approximately 85 countries have embraced the legalization of online gambling.

Diagram 3. Revenue from online gambling worldwide, billion euros



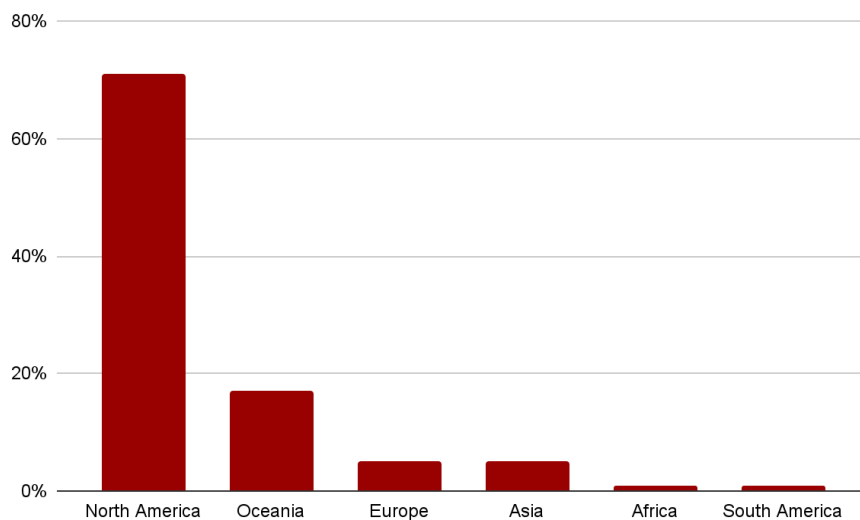
Gross Gaming Revenue (GGR) is a crucial financial metric used to measure the total revenues generated by a gambling establishment, offering valuable insights into the global behavior trends of gambling players.

Diagram 4. Forecast of Gross Gaming Revenue, \$ billion



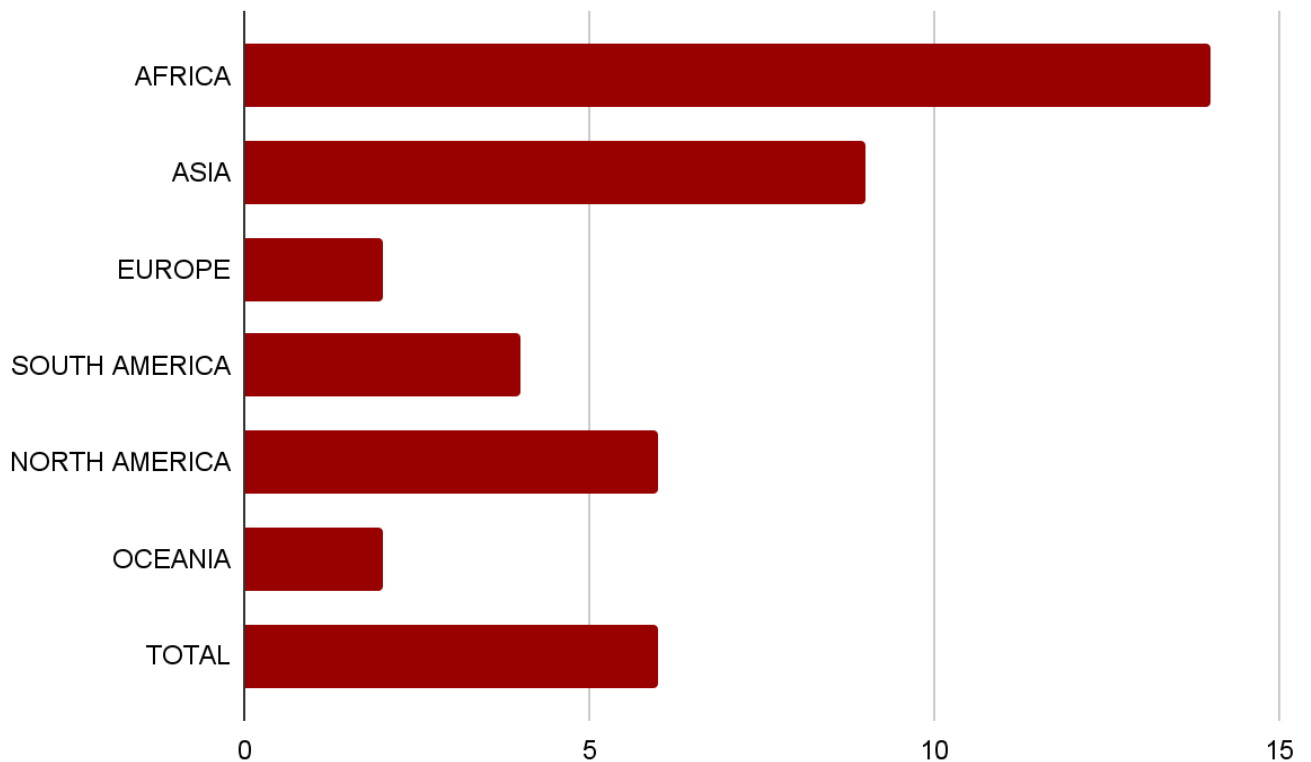
Concurrently, Oceania, which includes regions like Fiji, New Zealand, Polynesia, New Guinea, and others, wielded a strong influence, contributing 17% to the global Gross Gaming Revenue (GGR) in 2019. This represented a substantial lead over Asia and Europe, each comprising 5% of the global GGR during the same period. The noteworthy presence of Oceania in the global GGR landscape emphasizes its significant role in the overall dynamics of the gambling industry.

Diagram 5. Regional structure of gross income of the gambling business in 2019



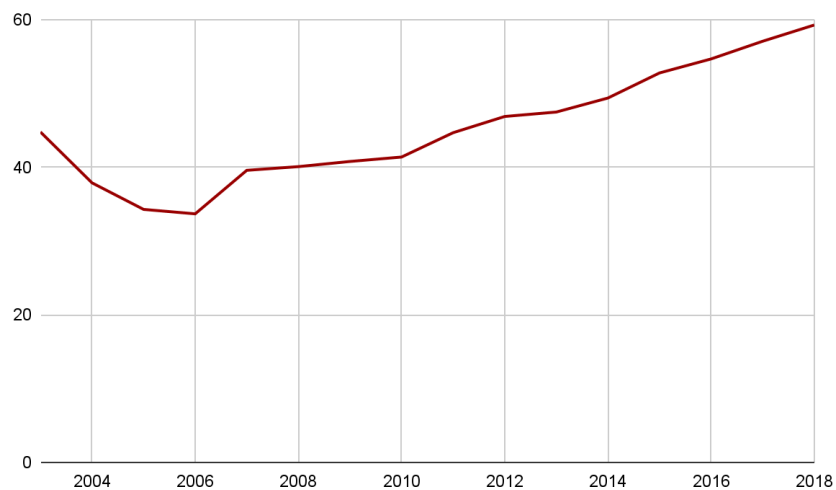
In 2019, Africa demonstrated the highest growth rate, registering an impressive 14% year-over-year increase, while Europe underwent a comparatively modest growth trajectory.

Diagram 6. Growth in gross income by region in 2019



Conversations have also centered on simplifying regulations. Presently, online gambling operators within the European Union are required to secure licenses in multiple countries, each with its distinct licensing requirements. Nevertheless, a more uniform approach would be more advantageous for them. The proliferation of compliance requirements results in redundant infrastructure and additional costs, imposing unnecessary administrative burdens on regulators.

Diagram 7. The share of the "white market" in online gambling revenue worldwide



From 2003 onwards, the market has consistently witnessed an annual growth rate averaging 23%. The key drivers contributing to this growth encompass betting, casino activities, and poker. The rising popularity of online gaming can be attributed to factors like the widespread accessibility of the Internet, the emergence of new markets, and the inclusion of diverse player demographics.

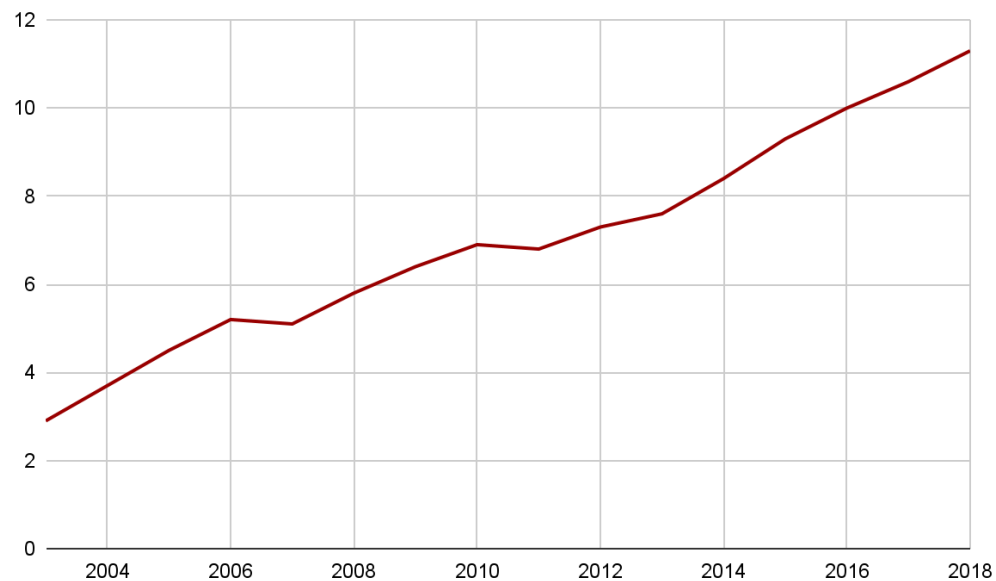
5.2.IDENTIFYING NEW PLAYER SEGMENTS

Since 2004, the number of female internet users aged 18 to 74 has surged by over 80%, surpassing the 60% increase observed in men. While online gambling initially appealed mainly to young men, there has been a noticeable shift, with increasing popularity among women and older demographics.

Diverse player preferences and motivations emphasize the need for operators and developers to stay attuned to evolving trends. Whether pursued for entertainment, monetary gain, or relaxation, understanding player preferences is paramount. As the internet becomes more pervasive in society, age differences among players are widening, challenging the stereotypical image of the average male player aged 25 to 35.

The rising popularity of bingo can be attributed to its ability to provide a social and communal gaming experience, allowing players the opportunity to relax and connect in a sociable setting.

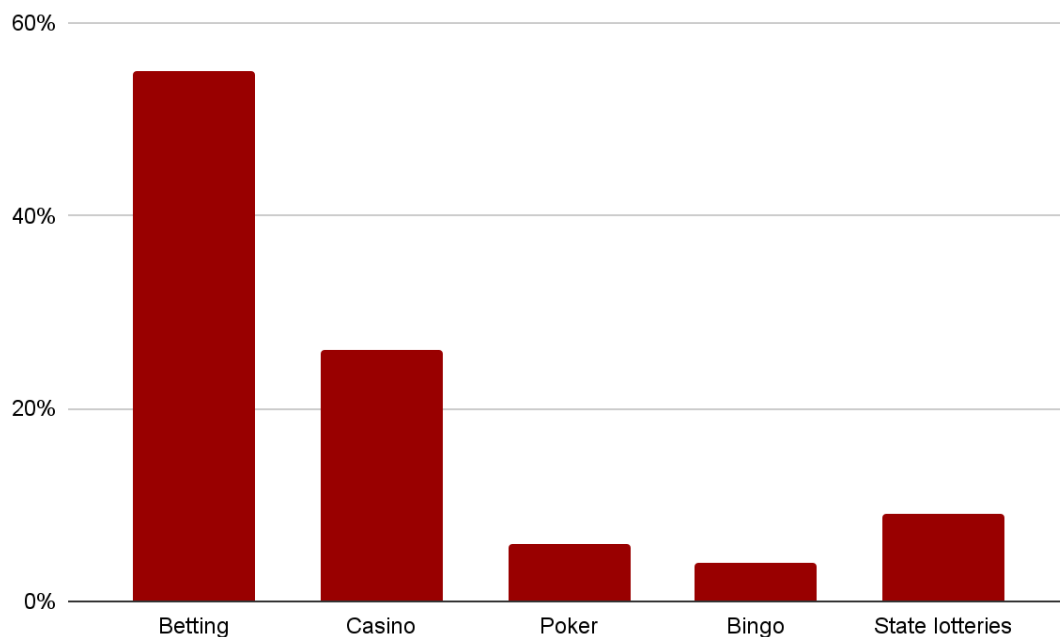
Diagram 8. Proportion of global gambling revenue contributed by online gambling



It is essential to emphasize that the prevalent forms of remote gambling today encompass traditional casino games, various betting activities, and poker variations. The choice of different types of online gambling is influenced by gender, with the bingo sector expected to experience the highest growth rates due to increased female interest in the iGaming industry.

Despite this growth, online gambling remains more popular among men, particularly young men who are more prone to engaging in gambling activities. While women also enjoy playing, their preferences often lean towards simpler games such as lotteries and slots. This difference can be attributed to societal norms and roles, where activities like betting, casino games, and skill games are traditionally associated with male audiences, while women are more inclined towards recreational play rather than seeking an adrenaline rush.

Diagram 9. Online gaming revenue by type, 2019



5.3.CURRENT TRENDS IN ONLINE CASINOS

Due to the pandemic and widespread self-isolation in many countries, 2020 has proven to be a highly successful year for online casinos worldwide. The revenue of the global online gambling market has surged by one-third compared to 2019, showcasing its resilience even during the 2008 financial crisis.

The gaming market is undergoing profound transformations with the influence of new technologies. Mobile gambling is anticipated to experience significant growth, with only the best innovations surviving competition, resulting in an enhanced quality of mobile gaming experiences for users.

While technical changes, including improvements in mobile data transmission speed, may go unnoticed by end users, qualitative and specific enhancements will be readily apparent. A notable development on the horizon is the integration of virtual reality into online gambling. With advancements in technologies like Microsoft HoloLens, HTC Vive, and Playstation VR, video slots and other online games are poised to become more spectacular and immersive than ever before.

Integration of Virtual Reality Technology

Recent advancements in VR technology now enable the faithful recreation of emotions and physiological sensations one would experience in a real casino. Utilizing virtual reality glasses, anyone can now navigate through the meticulously replicated halls of a gambling establishment, engage with dealers, and place bets at various gaming tables.

Key players in the gaming industry, including Microgaming, Novomatic, NetEnt, Lucky VR, Topgame Technology, and others, are actively involved in developing virtual reality games. Microgaming, for instance, showcased a virtual roulette game at the ICE Totally Gaming conference in the winter of 2022, indicating the attainability of virtual reality and its promising future in the gambling industry.

NetEnt is actively exploring VR technologies, and visitors to online gambling exhibitions have already experienced the immersive Jack and the Bean Tree slot machine, receiving positive feedback from both players and competitors.

Novomatic, a pioneer in implementing VR technology in online gambling, emphasizes the main advantages of realistic online games, including full immersion in gameplay, intense emotions surpassing real-life experiences, flexibility to access the resource from any convenient location with an Internet connection, and engaging and diverse storylines.

Novomatic continues to be at the forefront of VR technology implementation in online gambling, with ongoing developments. The concept of integrating virtual gameplay into social networks has also been expressed, and it is likely that such an idea will be realized in the near future.

Fusion of Social Games with Slot Machines

Social-format online gambling is gaining popularity, with the recent review of Microgaming's Castle Builder 2 slot showcasing advancements in spinning reels and betting mechanisms.

The appeal of social gambling lies in its heightened dynamism and addictiveness compared to traditional slot machines. These games allow players to select a playable character and navigate various paths based on the character's traits. Characters are encouraged to evolve by accumulating experience, skills, and achievements, providing more favorable conditions for gameplay. Unlike conventional slot machines where winning combinations yield only money, in these social games, they also provide resources crucial for progressing in the game.

The demand for slot machines with social gaming capabilities is currently high, prompting numerous developers to actively work on creating such games. The latter half of 2019 witnessed the release of several innovative products in this category.

Progressive Poker Jackpot with Live Dealer Interaction

Many gamblers opt for slot machines with progressive jackpots, seeing them as an opportunity to win substantial cash prizes. This trend is now seamlessly extending to poker. Evolution Gaming, for instance, has introduced the world's

first Jumbo 7 Progressive Jackpot in Live Casino Hold'em!

The initial jackpot size is set at 1,000,000 euros, but being cumulative, it grows proportionally to the players' activity. Todd Haushalter, Evolution Gaming's Product Director, highlighted the potential for the jackpot to reach an incredible €30,000,000! Undoubtedly, playing poker with such a substantial prize at stake adds an extra layer of excitement. The game also features a second-level jackpot with lower fixed payments.

Other developers of live online casino games are also contemplating the introduction of enticing progressive jackpots to enhance the gaming experience for players.

Live Games Experience

Live dealer games experienced significant popularity in the past year, marking just the initial stages of their successful development. The year 2023 is anticipated to witness a further surge in the popularity of live games, especially when combined with VR technology. Developers have ambitious plans to craft even more realistic games featuring enhanced functionality. Additionally, the expansion includes the establishment of new studios dedicated to broadcasting games in real-time.

Skill-Based Games

Contemporary players increasingly depend on both luck and their own skills. This motivation has prompted many providers to create platforms featuring strategy games that require specific skills, making them highly appealing for players. The rise of skill games is anticipated to lead to substantial popularity in the near future.

Gamification Trends

This concept involves incorporating game dynamics and strategic thinking to engage an audience in the process and address marketing challenges. Gamification is poised to emerge as a prominent trend in gambling, offering new missions, competitions, bonus programs, and rewards to entice and engage gamblers.

Rich Entertainment Content

Online casino operators are making efforts to retain users on their platform through various means. In addition to chat features, special sections featuring useful non-game content such as movies, TV series, music videos, and TV shows are being incorporated. Furthermore, online casinos will include plot details of many slots to enhance the overall user experience.

Utilization of Big Data

A prominent trend in the current year is the utilization of Big Data technology. This technology facilitates the collection and storage of vast amounts of information, proving indispensable for the evolving online gambling industry. With the capability to analyze and organize extensive data, games will efficiently adapt to the interests and needs of the target audience.

Trends in Mergers and Acquisitions

As per expert predictions, the growth of the gambling market is advancing so swiftly that its volume is expected to surpass \$60 billion by 2023. Consequently, in 2023, gambling companies are poised to expand and enhance their capital.

Integration of Messengers

The evolving capabilities of mobile internet consistently draw in players. While social networks and phone communication were once in vogue, convenient instant messengers have now taken the lead.

Slotegrator is actively embracing this trend by introducing its own Telegram casino. Integrating the gaming platform into the messenger enables users to enjoy gambling on their smartphones at any time.

Unique Individual Slot Experiences

Offering customized slot creation services will be a prominent feature among top online casino offerings. Developing unique slots will empower operators to gain a competitive edge in the market and enhance brand awareness to the fullest extent.

Cryptocurrencies in Gaming

Cryptocurrencies are renowned for significant advantages such as anonymity, convenience, minimal fees, and freedom from legislative restrictions. Due to these attributes, they are poised to become one of the most popular means of payment in the realm of online gambling. Beyond bitcoin, other currencies like litecoin, dogecoin, ethereum, ripple, monero, zcash, and others are expected to gain popularity.

Currently, the use of cryptocurrencies by customers raises concerns due to their association with the illegal or gray financial market. At the initial stage, it is not advisable to engage in settlements with clients using cryptocurrencies.

Addressing Security Challenges in Online Gaming

Emerging technologies necessitate the exploration of innovative approaches to

address security concerns. Additionally, there has been a recent surge in the frequency of DDoS attacks, causing substantial harm to online bookmaker sites over the past year. Surprisingly, even major operators with a strong focus on security, such as Britain's William Hill, fell victim to hacker provocations. The operator experienced service instability last fall, resulting in significant losses given its daily revenue of 5 million.

In 2019, a considerable portion of gambling operators' investments was allocated towards enhancing security measures.

Increasing Female Engagement in Online Gaming

The trend of a growing presence of female gamblers in online casinos was identified as early as 2015 and continues to gain momentum. Research indicates that women prefer gambling on personal devices and in private settings, providing more flexibility and avoiding potential ridicule from male players.

The most engaged female gamblers are typically under the age of 35, although older women also occasionally indulge in spinning slot reels, initiating roulette spins, or participating in card games. Online casinos designed specifically for women have already started emerging, and some operators are launching advertising campaigns tailored specifically to women.

5.4.PROMINENT GAMING MARKETS IN ASIA

Asia, housing over half of the world's population, is home to numerous enthusiastic gamblers. Unfortunately, many Asian countries currently prohibit gambling. Nevertheless, major casino operators like MGM, Wynn, and Las Vegas Sands view Asia as a highly untapped market. Faced with enticing deals and the potential for substantial tax revenue, combined with public pressure, Asian state governments are reconsidering their stance.

In recent years, particularly since the COVID-19 pandemic severely impacted the once-thriving tourism industry, there has been a rise in legal gambling operations. Let's explore which Asian nations are gearing up to welcome both tourists and locals to their new venues.

The Asia Pacific Online Gambling Market exceeded USD 15 billion in 2019 and is projected to demonstrate an approximately 18% growth rate from 2020 to 2026. The growth is fueled by an increasing number of internet users and the widespread adoption of digital payments in Southeast Asia. The e-Conomy Southeast Asia (SEA) 2020 report reveals that around 40 million users from Malaysia, Vietnam, Singapore, the Philippines, Indonesia, and Thailand came online for the first time in 2020. This surge brought the total number of internet users to approximately 400 million, representing 70% of the region's population.

Similarly, digital payments in Southeast Asia are expected to reach USD 1 trillion by 2025.

Japan

For over a century, Japan has imposed strict prohibitions on most gambling activities. Currently, the only permitted forms of gambling in Japan include wagers on specific football games, horse races, and pachinko machines.

There has been a notable shift in Japan towards the broader licensing of casinos, driven by the enactment of the Integrated Resort (IR) Promotion Act and the subsequent Integrated Resort (IR) Improvement Law a few years later. Integrated Resorts, encompassing hotels, shops, restaurants, and, notably, casinos, are emerging as significant tourist destinations.

In 2021, the newly established Japan Casino Regulatory Commission introduced regulations outlining the requirements for establishing casinos, implementing the Specified Integrated Resort Area Development Law. The late Shinzo Abe, a proponent of this initiative and former prime minister, expressed optimism that these measures would enhance tourism and bolster the country's economy.

Philippines

The Philippine gambling industry is primarily regulated by two key authorities: the Cagayan Economic Zone Authority, responsible for licensing internet operators, and the Philippine Amusement and Gaming Corporation (PAGCOR), which oversees licensing for land-based gambling establishments.

While online casinos are allowed to operate from the Philippines, they are not authorized to provide online gaming services within the country. Interestingly, foreign companies are legally permitted to offer online gambling services to Filipinos. Adding complexity to the situation, these offshore casino businesses obtain their licenses from PAGCOR, an entity initially established to handle licensing for land-based operations.

China

Apart from two state-run lotteries, mainland China strictly prohibits gambling. However, this doesn't imply that Chinese citizens lack options for enjoying casino entertainment. Exploiting certain legal loopholes, Macau and Hong Kong, China's two special administrative territories, are authorized to legally offer gambling entertainment. Recognizing this opportunity, neighboring countries of China make substantial investments to attract and cater to Chinese gambling tourists, often through the development of luxury five-star casino resorts.

Macau

Recognized as the Asian counterpart to "Las Vegas," Macau boasts a massive gambling industry with 41 casinos primarily catering to high-rolling professionals rather than casual visitors. The island authentically captures the "Vegas vibe," featuring an abundance of neon lights, intricately themed hotels, and casinos. Notably, online gambling has been prohibited in Macau since 2015.

Hong Kong

Capitalizing on its heightened autonomy, Hong Kong, China's other special administrative region, established the Jockey Club. This institution permits horse race betting and sports gambling but is subject to stringent regulations. Online gambling and sports betting are strictly prohibited, and access to foreign online casino sites is actively and effectively restricted. Other forms of gambling, including land-based casino games, are only allowed outside Hong Kong's territorial waters. As a result, individuals seeking to engage in gambling activities are often transported to nearby Macau.

Singapore

For an extended period, Singapore's gambling offerings were exclusively provided by state-owned entities: Singapore Pools for lottery-style games and Singapore Turf Club for horse racing and sports betting. Prior to 2005, Singapore restricted gambling to government-operated establishments, namely the Turf Club for horse races and sports wagers, and the Singapore Pools for lotteries, with a strict prohibition on casinos.

In 2005, the Singaporean government initiated a shift by allowing land-based casinos to operate in the country, but only within integrated resorts. Additionally, a prerequisite for tourists seeking to engage in casino entertainment was the payment of an admission fee. To regulate the industry effectively, only two gambling licenses are available to international operators, and online gambling remains prohibited.

Vietnam

Vietnam initiated the legalization process of gambling in 2018, allowing sports betting and opening casinos to tourists. Although local residents are generally prohibited from playing in casinos, there is an initiative to permit Vietnamese citizens in specifically licensed venues, provided they can demonstrate a monthly income exceeding €370. While several developers seek government approval to build more casinos, currently only one is operational, with another in the developmental stage.

Cambodia

Only tourists are allowed to engage in gambling at brick-and-mortar casinos in Cambodia, a popular destination for neighboring countries whose governments have not yet legalized this form of entertainment. Online gambling was briefly legal from 2015 to 2020, but the government has since reversed this decision, reinstating the prohibition.

Malaysia

Like Vietnam and Cambodia, Malaysia only allows tourists to engage in gambling at physical locations; both online and land-based gambling are prohibited for its own citizens. The positive aspect is that if you're a Malaysian citizen and are caught gambling, it won't be treated as a criminal offense.

Conclusion

While the prospect of a legalized Asian gambling market may still be some time away, positive strides are being made, with an increasing number of states recognizing the benefits of higher tax revenues and enhanced security that a regulated market could offer to their citizens.

5.5.MARKET FORECAST

Research conducted by Juniper predicts that the turnover in the online gambling segment will reach \$950 billion by 2021, and this upward trend was anticipated even prior to the pandemic, as reported by Yagonet. The study reveals a shifting landscape towards online gambling, with a particular emphasis on mobile applications, consistently accounting for a growing share of bets.

Despite a general inclination towards regulating national gambling markets, a few countries are considering a complete ban on online gambling and mobile applications. The global online gambling market already represents over 13% of the total global legal gambling market and continues to expand. Niche revenue is projected to reach \$65 billion by 2021, with the niche itself undergoing changes and reforms based on market dynamics.

The gambling industry is witnessing active developments in modern technologies, encompassing classic slots, video slots, and virtual reality (VR) gambling. A new generation of players is entering the market, prompting companies to meet elevated expectations, leading to the emergence of esports betting and skill-based games.

The Asian market, the world's largest in terms of volume, experiences increasing demand for gambling each year. In 2019, there was a notable relaxation in legal frameworks, with more countries legalizing online betting and casinos, a trend that

extends into 2020, offering new prospects for the industry. For the best deals from Asian casinos, explore options at 3snet.

In Africa, the online gambling market is undergoing rapid development and growth. The primary challenge lies in the lack of regulation for casino activities in most countries on the continent. While not explicitly prohibited by legislation, the industry needs time to fully unlock its potential in this region.

6. CHALLENGES OF LAUNCHING AN ONLINE CASINO

Unstable legislation

Gambling regulations vary from country to country and are subject to frequent changes. Casino owners should be prepared to adapt their establishments to comply with evolving laws, potentially necessitating reformatting decisions in response to legal modifications.

Instability of equipment operation

Given that the primary setting is the internet, it is crucial for everything to function seamlessly. Any disruption to the site or server could lead to significant losses for the casino.

Software

The architecture of an online casino resembles a construction set comprising three software types: a gaming platform, a payment solution, and gaming content.

Payment systems fall into the least risky category, rigorously examined by regulatory bodies and banks, minimizing the risk of acquiring subpar software. The primary concern for operators lies in non-original or pirated software, posing a significant risk of losing experienced players who prioritize authentic software for guaranteed payouts and a transparent Return to Player (RTP) percentage.

Operators often overlook the threat of backdoors—malicious algorithms embedded in makeshift software to illicitly siphon funds from unsuspecting operators. Additionally, a plethora of errors and bugs can lead to financial losses.

"Pirate" software involves legal risks, as clients remain unaware of the final provider due to a convoluted chain of intermediaries. Original software, on the other hand, ensures transparency in contracts, preventing providers from disappearing after investments.

Ignoring copyright laws can also lead to legal consequences, although this aspect is often overlooked. In our country, there remains a possibility of prosecution under copyright laws.

Security is a paramount consideration in software selection, with reputable development companies investing substantial resources to create secure products. Emphasizing security is a deliberate choice that requires extra time and human resources.

Usability, often neglected in favor of functionality, is another critical aspect. Overlooking usability can result in a platform accumulating unsystematic functionality, underscoring the importance of prioritizing user-friendliness in all stages of software development, from initial technical specifications to subsequent upgrades.

High competition

Running a gambling business can be highly lucrative due to the significant demand for such services. Many aspire to carve a niche in the industry, but only those with the right business approach attain success. It's essential to recognize that success requires dedicated effort and hard work.

Money laundering

Regulatory bodies consistently monitor online casinos to prevent money laundering by criminal entities and the financing of terrorism. Should evidence reveal insufficient anti-money laundering measures, casinos risk the revocation of their licenses.

Advertising

Regulatory bodies uphold the responsibility of gambling advertising, emphasizing social consciousness and safeguarding children, young individuals, and other vulnerable groups from harm or exploitation. This includes scrutinizing depictions of toys, comic book characters, cartoons, fairy tales, and beloved children's brands.

Loss of funds

In the initial phase, there might be potential losses of funds allocated for registration, rent, and office equipment. If the online casino is closed due to internal or other objective reasons, the security payment is refunded to the casino owners. However, it is crucial that this amount remains untouched during the ongoing operation of the online casino, serving solely as a deposit in the event of winning the jackpot. This precaution is in place to ensure minimal losses.

Risk insurance

Leveraging a collective expertise of 10 years in the online casino industry among the founders and co-owners, coupled with the seasoned managerial experience of the project mentor, the project is strategically positioned to mitigate risks associated with market entry to the greatest extent possible.

7.FINANCIAL PLAN

7.1.INVESTMENTS BREAKDOWN

Investment Volume and Structure

Table 5. Investment budget, euro

Nº	Name	Value
1	Acquisition of a license and security payment	159 000
2	Payment for the Amazon server	13 000
3	Office equipment and stationery	2 400
4	Working capital	26 000
Invested capital total (actual need for cash)		200 400

Project Milestones and Investment Implementation Schedule

The entire project duration encompasses 48 months (4 years). The investment phase, preceding the official project launch, is scheduled for 0.3 years. The project implementation unfolds through the following pivotal stages:

First Stage: Obtaining a license and processing the security payment.

Second Stage: Settling the payment for the Amazon server.

Third Stage: Acquiring office equipment and stationery.

A comprehensive phased work schedule, accompanied by a corresponding financing schedule, is outlined in the table below.

Table 6. Financial plan, euro

		Total for 4 years	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23
1	Acquisition of a license and security payment	159 000	159 000				
2	Payment for the Amazon server	13 000				13 000	
3	Office equipment and stationery	2 400				2 400	
4	Working capital*	26 000					26 000
	Investment total excl. floating capital	174 400	159 000	0	0	15 400	0
	Invested capital total (actual need for cash)	200 400	159 000	0	0	15 400	26 000

7.2.INCOME STRATEGY

Diverse Income-Generating Activities and Products

Within the framework of this initiative, the projected income is expected to be generated through the delivery of online casino services.

Extensive Service Portfolio

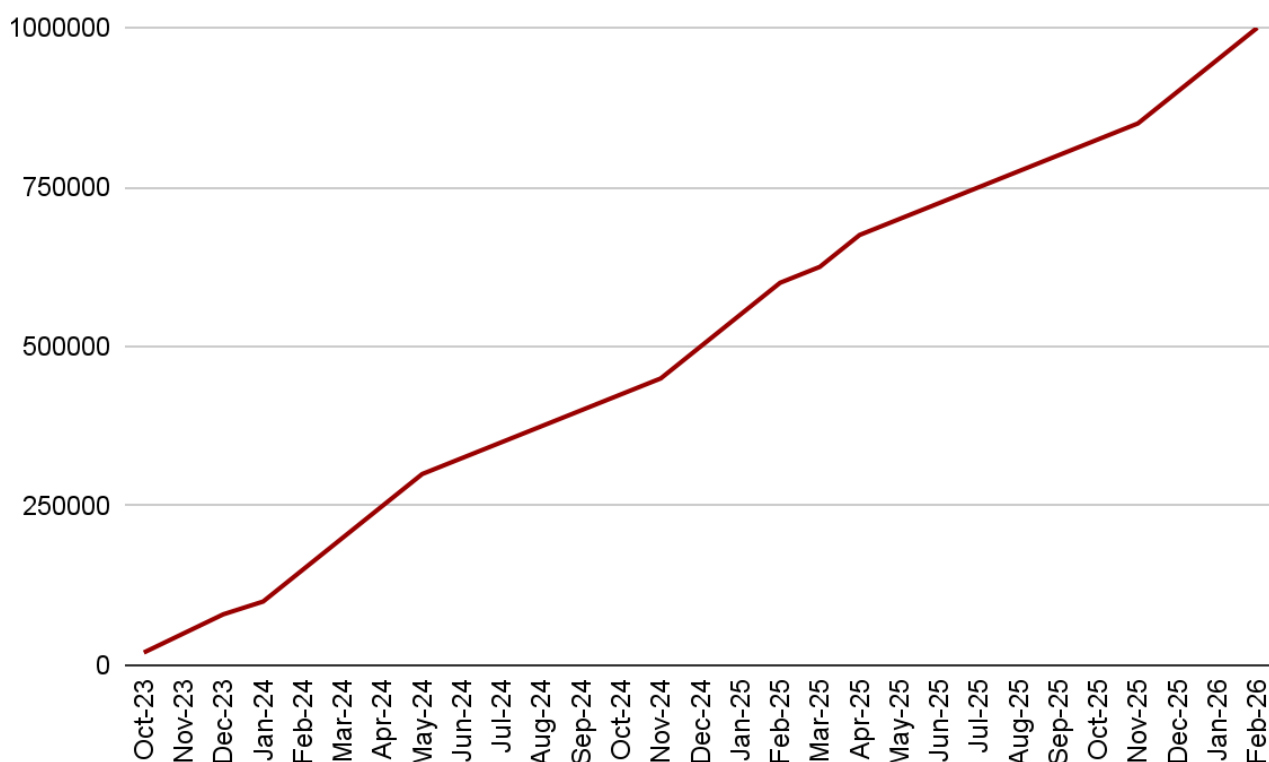
Project scope of services rendering

The specified objective for acquiring new clients in the project scope is established at 2000 individuals monthly. Each client is anticipated to generate an average revenue of 210 euros annually. Customer income is computed as 5% of the customer turnover in online casinos.

Projected Income Volume

The expected average monthly earnings throughout the 4-year project duration are projected to be around 722,000 euros (EUR).

Diagram 10. Dynamics of proceeds from sales and direct costs, euro



The total revenue for the entire project period of 4 years is projected to amount to 34,658.3 thousand euros (EUR).

Table 7. Income and direct cost plan, euro

Total for 4 years			2023	2024	2025	2026
Physical indicators	Unit					
Total number of clients	ppl		4 000	40 000	64 000	88 000
Number of new clients	ppl	88 000	4 000	24 000	24 000	24 000
For reference:						
Number of additional staff	ppl	200	-	25	45	65
Customer turnover		693 000 000	2 100 000	71 400 000	172 200 000	273 000 000
Proceeds		34 658 333	105 000	3 578 333	8 610 000	13 650 000
total		34 658 333	105 000	3 578 333	8 610 000	13 650 000
Income from clients	17,5	34 650 000	105 000	3 570 000	8 610 000	13 650 000
Direct costs		3 671 000	80 000	606 000	942 000	1 278 000
Advertising costs	20,0	1 760 000	80 000	480 000	480 000	480 000
Additional staff costs	1400,0	1 911 000	-	126 000	462 000	798 000

7.3. MARKETING PLAN

7.3.1 Paripro is tailored for individuals aged 18 and older who are in pursuit of a unique and responsible gaming encounter. This all-encompassing marketing strategy delineates approaches to cultivate brand affinity, captivate the target demographic, and stimulate sales through innovative and ethical endeavors.

7.3.2 Target Audience:

- Demographics: Mainly directed at individuals aged 18 and above, with a specific emphasis on the 21-35 age bracket.
- Geo: Croatia, Finland, Poland.
- Geoblock: USA, France, The Netherlands, The Dutch Caribbean Islands: Curacao, Aruba, Bonaire, St. Martin, St. Eustatius, and Saba.
- Psychographics: Appeals to enthusiasts of state-of-the-art technology, gaming devotees, and those who prioritize a dedication to responsible gaming principles.

7.3.3 Marketing Strategies:

a. Brand Identity:

- Craft a compelling brand narrative highlighting a commitment to transforming the gaming landscape through innovation, thrill, and a solid foundation in responsible gaming.
- Establish Paripro as a hub for cutting-edge technology, diverse gaming experiences, and a vibrant gaming community.

b. Digital Realm Dominance:

- Enhance the website for an intuitive user experience, ensuring seamless navigation across various platforms.
- Harness the potential of social media platforms for targeted advertising, engaging content distribution, and community-building initiatives.

c. Content Expedition:

- Formulate a content strategy featuring captivating blog posts, interactive tutorials, and exclusive insights from developers to nurture a sense of community and sustained player engagement.
- Collaborate with gaming influencers and content creators to expand NexusGamer Ventures' reach and influence.

d. Advocacy for Responsible Gaming:

- Incorporate responsible gaming messages seamlessly into marketing materials and gaming interfaces.
- Implement features like session duration reminders, spending limits, and voluntary self-exclusion tools to empower players.

7.3.4 Sales Ventures:

a. Launch Spectacle:

- Introduce captivating launch promotions and exclusive bonuses to captivate early adopters.
- Employ strategically timed limited-time offers to create urgency and anticipation.

b. Partnership Exploration:

- Forge strategic partnerships with gaming affiliates, influencers, and complementary brands to enhance visibility and attract a broader audience.
- Establish an appealing affiliate program to incentivize third-party promotion.

c. Data-Driven Refinement:

- Utilize analytics tools to extract insights into player behavior, preferences, and the effectiveness of various acquisition channels.
- Drive data-driven optimizations in marketing strategies, precision targeting, and overall user experience.

d. Customer Harmony Mastery:

- Implement an agile Customer Relationship Management (CRM) system to tailor communications, promotions, and offers based on individual player preferences.
- Utilize targeted email marketing campaigns for personalized promotions and real-time updates.

7.3.5 Performance Metrics:

- Consistently track crucial indicators, such as customer acquisition cost, conversion rates, player lifetime value, and overall customer satisfaction.

- Conduct regular reviews and implement agile adjustments informed by performance analytics.

7.4.PROJECT COST ANALYSIS

Fixed Expenditures

Staffing Costs and Salary Allocation

As outlined in the staffing table, the anticipated workforce comprises 6 individuals, each operating on a standard workload. The average salary for these roles is established at 1,667 euros per month. Compensation for all employees will adhere to a time-based payment structure. Furthermore, future initiatives include the establishment of a financial incentive system, encompassing bonuses and other reward mechanisms.

Table 8. Staffing table with salaries, euro

Nº	Position	Number of people	Salary	Total per month
1	Director	1	2 100	2 100
2	Site developer	1	1 700	1 700
3	Designer	1	1 700	1 700
4	Advertising specialist	1	1 700	1 700
5	Employee	2	1 400	2 800
	Total	6		10 000

For every 6000 new clients, an additional 5 staff members will be employed. The associated costs related to this additional personnel are reflected in the variable costs.

Other Incurred Fixed Expenses

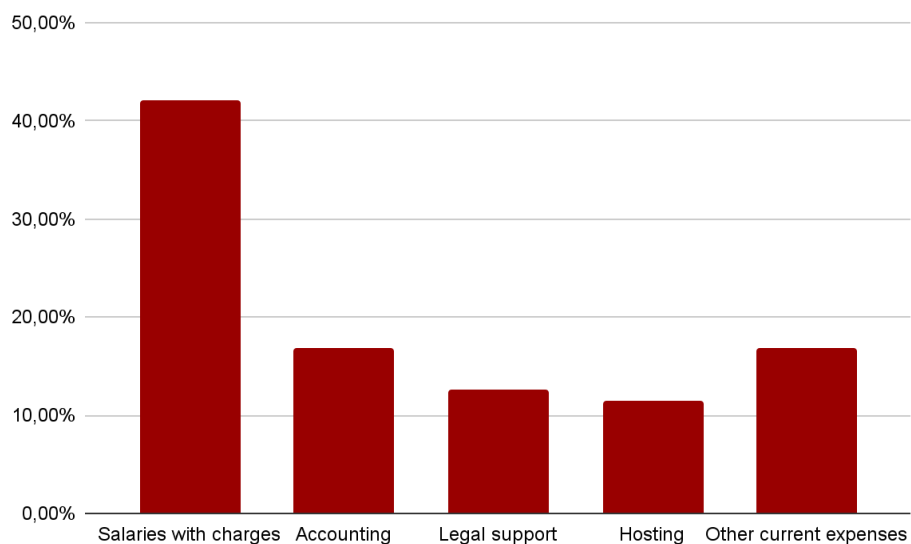
In the calculation of financial metrics for this project, the existing fixed costs, averaging 11.0 thousand euros per month, have been taken into account. A detailed breakdown of the recurring fixed costs is presented in the table below.

Table 9. Fixed costs, euro

Nº	Item of expense	Total per year
1	Accounting	48 000
2	Office equipment maintenance	30 000
3	Hosting	40 000
3	Office rent	18 000

4	Legal support	36 000
	Total	172 000

Diagram 11. The structure of fixed costs



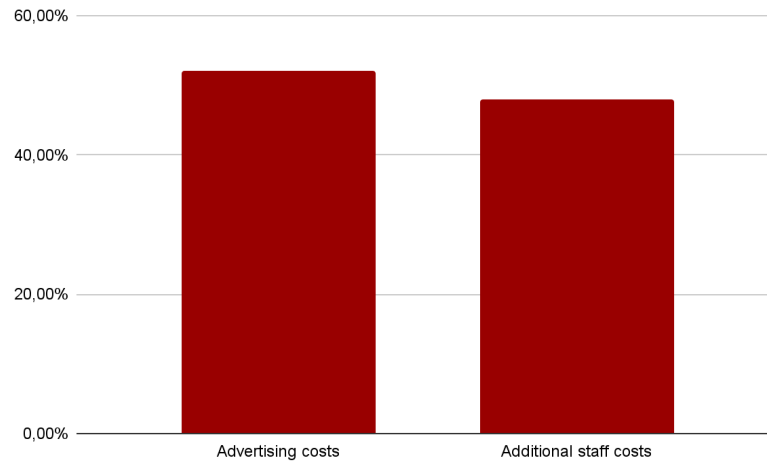
Variable Costs Assessment

Direct Production Expenses

Table 10. Variable costs, euro

№	Item of expense	Per unit, total	Calculation base
1	Advertising costs	20	for 1 client
2	Additional staff costs	1 400	for 1 person

Diagram 12. Structure of variable costs (to the total volume of variable costs)



Taxation Considerations

Taxes of the company as a tax subject

The projected total amount of accrued and paid taxes for the entire project period is estimated to be 6,251.5 thousand euros (EUR).

Analysis of the break-even point

Within the framework of the overall investment project, considering both investment costs and the anticipated sales volume throughout the entire project duration, the break-even sales volume is determined to be 1,743.6 thousand euros (EUR), accounting for 5.0% of the total project revenue. The financial strength margin is substantial, amounting to 32,914.8 thousand euros (EUR), comprising 95.0% of the total project revenue.

7.5.FINANCIAL PLAN

Attracting Investment Resources

Financial Resource Requirements And Funding Structure

The financial requirement for the project is 200.4 thousand euros (EUR). The intended funding for this project is anticipated to be sourced from the investor.

Terms For Investor Fund Reimbursement

The strategic plan outlines that 35% of the net profit will be designated for reimbursing the investor's funds within a three-year timeframe starting from the project's launch date. The reimbursement process is scheduled to commence from the 18th month, precisely when the cumulative profit for the current month exceeds

zero. The anticipated total payments to the investor over the project's duration are projected to reach 4,265 thousand euros (EUR).

Cash Flow Plan Indicators

Investment-related Activities

The investment cash flow balance for the project is computed by aggregating all long-term financial investments (investment budget), excluding working capital, resulting in a value of 174.4 thousand euros (EUR).

Day-to-day Operational Activities

Positive cash flows from operating activities result from sales proceeds, while negative cash flows arise from the company's operating costs. The total proceeds for the project period amount to 34,658.3 thousand euros (EUR).

The negative cash flow amounts to 10,966.5 thousand euros (EUR) and comprises the following key components:

- Variable costs: 3,671.0 thousand euros (EUR)
- Fixed costs: 1,044.0 thousand euros (EUR)
- Taxes: 6,251.5 thousand euros (EUR)

Consequently, the balance on operating activities at the end of the project is expected to be equivalent to the net profit, totaling 23,517.5 thousand euros (EUR).

Profit And Loss Plan Indicators

The projected proceeds for the project period are estimated to be 34,658.3 thousand euros (EUR). The total amount of direct costs is anticipated to reach 3,671.0 thousand euros (EUR). Consequently, the gross profit is calculated as 30,987.3 thousand euros (EUR).

Fixed costs for the project period are projected to be 1,044.0 thousand euros (EUR).

The profit before tax is expected to amount to 29,768.9 thousand euros (EUR). Considering an income tax rate of 21.0% applied to the taxable base, the income tax is calculated to be 6,251.5 thousand euros (EUR).

The net profit, accounting for the write-off of the entire investment cost through

depreciation, is projected to reach 23,517.5 thousand euros (EUR).

Overall Financial Performance

The project calculation horizon spans 48 months (4 years), with an investment period of 4 months (0.3 years) leading up to the project launch, followed by a working period of 44 months (3.7 years).

The total sales proceeds for the entire project implementation period are projected to reach 34,658.3 thousand euros (EUR), while the total costs for the project period are estimated at 11,140.9 thousand euros (EUR).

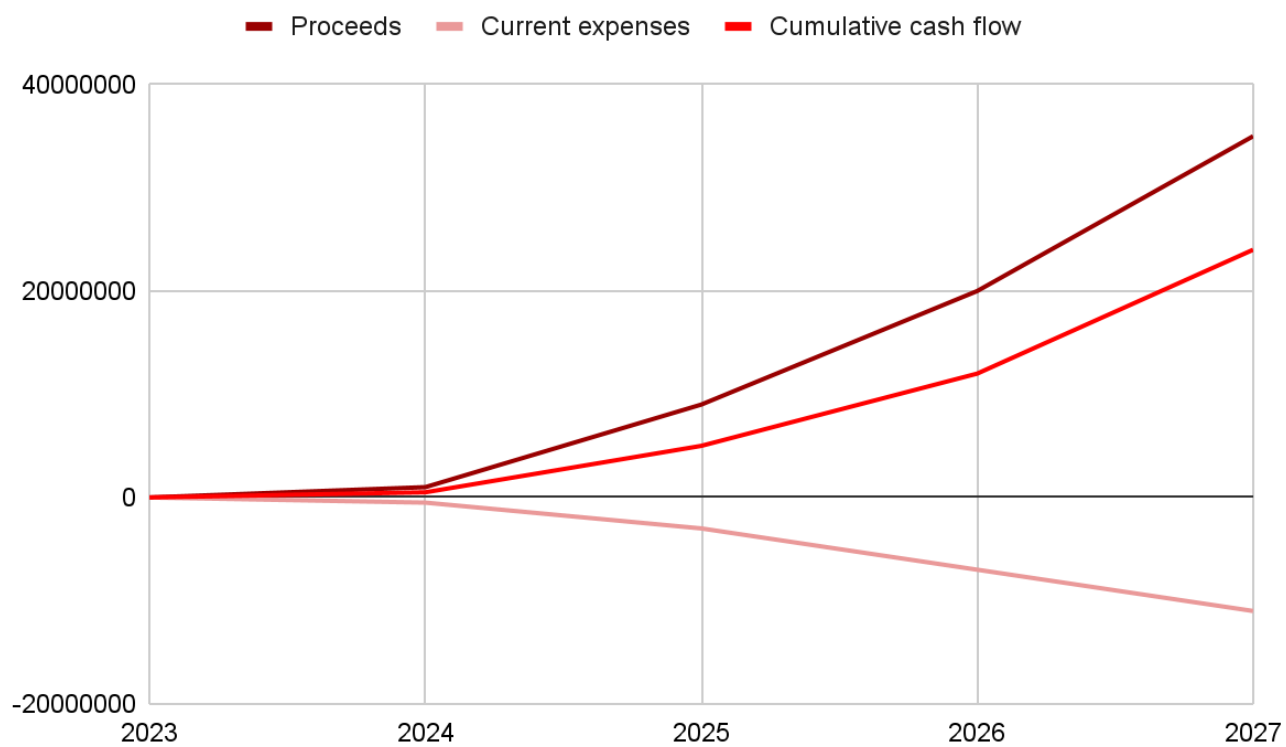
The average monthly net operating income is anticipated to be 489.9 thousand euros (EUR). Throughout the entire project duration, the average current balance of the cash account on the current account is expected to reach 5,204.3 thousand euros (EUR).

The net profit upon completion of the project is forecasted to amount to 23,517.5 thousand euros (EUR). These financial indicators provide insights into the performance and profitability of the project over its specified timeline.

Table 11. Financial and investment indicators of the project

Name of the index	Value of the index
Calculation period of the project, year	4,0
Laid-down capital (LDC), EUR	200 400
Sum of proceeds (SP), incl. VAT, EUR	34 658 333
Net average operational receipts per month (NAOR), EUR	489 947
Average demand balance per month (ADB), EUR	5 204 268
Net profit for the project period, EUR	23 517 457
Average profitability for the project period (net profit to proceeds	67,9%
Discounting rate (DR), %	19,4%
Net present value (NPV), EUR	14 395 672
Average Rate of Return of investments (ARR)	2933,8%
Return on investment (ROI)	11735,3%
Profitability index (PI)	85,14
Internal rate of return (IRR)	1453,7%
Modified internal rate of return (MIRR)	16,4%
Pay back period of the project in whole (PBP), incl. financing scheme	8 months
	0,7 years

Diagram 13. Cash flows for the project, euro



7.6.SWOT ANALYSIS

Table 12. SWOT analysis

SWOT Analysis			
STRENGTH	WEAKNESS	OPPORTUNITIES	THREATS
• Significant experience of the project managers and team members in the field of communications and casino management • High quality service • Strict policy against any type of fraud, which protects players from any potential troubles during the game • Wide range of games	• Competitors can quickly offer similar products or services • Limited pricing flexibility • Not available in all countries • Online content requires high internet speed • Lack of a clearly formulated long-term strategy (due to the nature of the business)	• Growing popularity of mobile gambling • Constant emergence of new technologies • Global trend towards legalizing online casinos	• Instability of the political environment • High competition • Impossibility of local placement of equipment and/or bans on the use of international services in some countries • Decrease in disposable income of the population against the backdrop of economic recession

7.7.SENSITIVITY ANALYSIS

Critical deviations in key indicators for net profit, signaling that the project may not break even in 4 years, are as follows:

- A decrease in revenue by more than 85.9%.
- An increase in investments by more than 1210.3%.
- An 810.9% increase in variable costs.
- A 2000.0% increase in fixed expenses.
- A 2000.0% increase in the tax burden.
- A 2000.0% increase in the amount of accrued and paid interest.

The priority of these factors, based on their influence, is as follows:

1. The most influential factor is the level of proceeds, with a critical deviation of 85.9% (and higher) indicating that the project may not break even in 5 years.
2. The least influential factor is taxes, with a critical deviation reaching 2000.0% of

the calculated level.

Conclusion

The assessment of potential deviations in the initial parameters indicates a low level of risk for the project. The project's resilience is evident, as even a critical change in the most sensitive parameter (revenue), up to 85.9% compared to the base case, ensures that the payback remains within the calculation horizon, not exceeding 3 years. The project exhibits a robust financial strength margin, enhancing its overall reliability.

Table 13. Sensitivity analysis of the project

№	Parameter (X)	Change of a parameter, %	NPV, EUR	Change of NPV if the Parameter is changed, EUR	Change of NPV if the Parameter is changed, %	NPV deviation to Parameter change $ \Delta \text{NPV}\% / \Delta X\% $	Breaking change of NPV		Breaking change of profit	
							NPV=0	Sensitivity ranking*	Profit=0	Sensitivity ranking*
1	Proceeds	-5%	13 546 575	-849 097	-5,9%	1,2	-84,6%	2	-85,9%	3
2	Investments	+5%	14 390 396	-5 277	0,0%	0,0	+2000,0%	1	+1210,3%	5
3	Variable costs	+5%	14 301 801	-93 872	-0,7%	0,1	+758,6%	4	+810,9%	4
4	Fixed costs	+5%	14 367 185	-28 487	-0,2%	0,0	+2000,0%	5	+2000,0%	6
5	Taxes	+5%	14 204 103	-191 570	-1,3%	0,3	+375,7%	3	+2000,0%	1
6	Discounting rate	+5%	14 082 855	-312 817	-2,2%	0,4	+2000,0%	5		

*Sensitivity level: 1 - the largest sensitivity (even little change in % influences the project considerably)