

TERDERSOFT B.V.

Emancipatie Boulevard Dominico F. "Don" Martina 31, Curacao
164860

Business Plan

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1. Confidentiality statement

This document is the exclusive property of TERDERSOFT B.V., a licensed B2C operator (hereafter referred to as "**TERDERSOFT**" or "**the Company**"). The information enclosed herein is confidential and/or proprietary, representing substantial effort and investment by TERDERSOFT. Unauthorised dissemination, distribution, copying, or usage of this document, or any portion of its contents, is strictly prohibited. The reader is bound to maintain the confidentiality of the information contained within this document and may not disclose it without securing express written consent from TERDERSOFT. Failure to comply with this directive could result in legal consequences. Your cooperation in upholding the confidentiality of this material is greatly appreciated.

2. Introduction

TERDERSOFT is a prestigious private entity, held entirely by Yuri Maniuk, a seasoned entrepreneur with a rich history of engagements in the IT, entertainment, and legal sectors. Through the lens of multifaceted roles across these domains, Yuri has cultivated a profound understanding of the intricacies that govern these sectors. Stepping into the pioneering role at TERDERSOFT, he brings to the table not only expertise in gaming operations but also a knack for talent management, leadership development, and workforce optimization. Moreover, his stint in the banking sector has fortified his robust connections with payment service providers, along with alliances with renowned partners. This venture is the culmination of a journey to craft a venture that embodies his depth of expertise and connections in the industry.

TERDERSOFT is staunchly committed to adhering to the stringent conditions set forth by the licensor. In addition, the company prioritises compliance with crucial regulations including the General Data Protection Regulations and Anti-Money Laundering Regulations among others, fostering robust internal controls to not only meet but exceed regulatory expectations.

To elevate the iGaming experience delivered by TERDERSOFT, the firm is set to forge collaborations with distinguished experts in the iGaming sphere. This alliance is geared towards bolstering TERDERSOFT's operational dynamics and paving the path for sustainable and profitable growth.

Emphasising transparency and corporate responsibility, TERDERSOFT is keen on implementing rigorous responsible gaming policies, which are designed to offer a secure and ethical gaming environment. This initiative showcases the company's dedication to fostering a gaming ecosystem that is grounded in the principles of fairness and integrity.

TERDERSOFT operates under the accreditation of a Curacao license, permitting the firm to extend its B2C online casino services within jurisdictions where such activities are legally sanctioned. If the company identifies a critical market where its operation is currently restricted, TERDERSOFT holds the discretion to initiate an application to legally penetrate such jurisdictions. As of the present moment, there are no projections or plans to undertake this route. TERDERSOFT presently operates solely under the Curacao license and has not acquired any additional licences from other jurisdictions. However, the management, in alignment with its strategic objectives and contingent on the firm's financial performance, remains open to considering applications for licences from countries where it is mandated for legal operation.

As TERDERSOFT embarks on its venture in the remote gaming sphere, its primary ambition is to secure a substantial portion of the market share. This aspiration is underpinned by a straightforward business model centred around offering a simplified yet delightful service experience, characterised by excellence and customer satisfaction. At its core, TERDERSOFT seeks to generate profit, while fervently promoting responsible gaming and instituting robust security measures to ensure a safe yet entertaining gaming environment through its array of casino offerings.

The decision to secure a license in Curacao stems from the jurisdiction's renowned stance as a popular and approachable regulatory body, housing comprehensive legislations that govern gaming businesses effectively. The licensor's receptive nature, wherein they attentively address concerns from both players and operators alike, presents an ideal setting for TERDERSOFT as it initiates its journey in the online gaming domain.

As the company spearheads its foray into the iGaming industry, it is poised to unveil its services through its dedicated platform, www.bdmbet.com. This portal stands as a cornerstone in TERDERSOFT's strategy to carve out a significant segment of the market share. A holistic marketing strategy is in the works to propel the website into the limelight, employing a myriad of marketing tools and enticing offers to lure a substantial player base. Special emphasis is being placed on adhering to legal marketing norms across various jurisdictions to ensure compliant promotional activities. A considerable investment is earmarked to fuel marketing initiatives aimed at fostering a rich database of target players.

The website is designed to serve as an information hub for both existing members and potential players, offering comprehensive insights into the diverse portfolio of casino games hosted by TERDERSOFT. It will also encapsulate detailed terms and conditions that delineate the operational protocols of the company and the gaming undertakings of the players, establishing a transparent and well-regulated gaming environment.

As TERDERSOFT sets the stage to become a powerhouse in the remote gaming arena, it commits to fostering an ecosystem grounded in integrity, security, and exceptional customer service, steering the industry towards a promising and prosperous horizon.

3. Objectives

In a concerted effort to solidify its market position and foster accelerated growth in the dynamic gaming industry, TERDERSOFT is advancing with deliberate and well-calibrated strategies focusing on market development and penetration. Utilising its Curacao B2C gaming license as a foundational asset, the company aims to extend its services to virgin markets, thereby augmenting its influence and reach within the industry.

Central to TERDERSOFT's business trajectory is the priority to initiate operations under the patronage of the Curacao license, an endeavour which is seen as a precursor to acquiring additional licences in prospective jurisdictions including, but not limited to, Canada, Malta, and Germany. Meanwhile, the immediate target markets are delineated as regions bereft of explicit operational prohibitions, encompassing numerous member states within the European Union and the European Economic Area, in addition to certain nations within the LATAM region. In these territories, TERDERSOFT seeks to establish itself as a trustworthy and esteemed entity in the

gaming sector, with a pronounced objective to achieve profitability within the initial three years of operations, notwithstanding the significant capital investment involved.

On the spectrum of service provision, TERDERSOFT remains committed to delivering superior quality, characterised by meticulous design that not only meets but exceeds player expectations. The marketing blueprint is guided by principles of subtlety and respect for the consumer's space, abstaining from aggressive and invasive advertising approaches. This ethos is designed to cultivate a loyal user base that frequents the platform, driven by the genuine enjoyment and positive experiences crafted by the company. In parallel, there is a strategic shift towards operational enhancement, with a focus on leveraging data analytics to refine risk management protocols. This strategy, anticipated to foster optimal managerial outcomes, also seeks to secure the company's profit margins by ensuring a comprehensive coverage of player winnings.

At its operational nucleus, TERDERSOFT embodies a customer-oriented approach, dedicating itself to the creation of a stable and engaging gaming environment supplemented by rapid and personalised customer support. While the operational model aims to reduce bureaucratic impediments, it retains a firm stance on regulatory adherence. This commitment is manifested through stringent due diligence procedures encapsulated in the terms and conditions of service, facilitating the implementation of lawful measures against non-compliant players, inclusive of account restrictions and gameplay prohibitions.

As it strides forward, TERDERSOFT holds steadfast to its corporate vision of synthesising an environment characterised by integrity, innovation, and exceptional customer engagement, aiming to redefine the contours of the contemporary gaming industry.

4. Business framework

Partners:

- Worldwide-based iGaming Experts are engaged for strategic advisory and regulatory compliance, ensuring adherence to industry standards.
- The company is collaborating with B2B Game Aggregators and software providers to diversify the gaming portfolio through a wide range of suppliers.
- The company actively partners with Game Developers to source innovative and high-engagement casino games.
- Payment Service Providers are selected for their robust and secure transaction processing capabilities.
- Data Centers are ensuring high uptime and secure data storage.
- Cloud Provider provides scalability for growing gaming demand.

Resources:

- A team of experts with proven experience in gaming operations, customer service, and technical support.
- A library of games including slots, table games, and live dealer options that adhere to fair play standards.

Valuable Offers:

- Platform designed for ease of use across devices and platforms, offering an inclusive gaming experience.
- Streamlined account management and swift payment processing.
- Comprehensive strategies including game testing, player verification, and financial checks to protect stakeholders.
- Tailored promotions and proactive support to ensure player satisfaction.
- A rich portfolio to cater to diverse player preferences.

Client Interaction:

- 24/7 customer service via live chat, email, and phone support.
- Dedicated account managers for high-value clients.
- Active engagement on social media and gaming forums.
- Customised bonus and loyalty programs for repeat customers.
- Customer feedback loops and beta testing with community members.

Client Segment:

- Targeted campaigns and partnerships to attract players through affiliate networks.
- Direct marketing and promotions aimed at casual and serious casino game enthusiasts.
- Broader advertising strategies to capture the interest of potential new players online.

Sales Channels:

- Campaigns designed to engage with users on platforms like Facebook, Twitter, and Instagram.
- Placements in the internet and printed gaming magazines to target dedicated gaming audiences.
- Structured commission-based outreach to affiliate partners with specialised content and tracking.
- Personalised outreach efforts to high-potential clients and VIPs.

Expenses:

- Hosting Colocation Rental: Costs associated with data centre services to ensure platform stability and security.
- iGaming Platform Improvement: Budget for ongoing platform feature enhancements and integration of new games.
- Commissions of Game Providers: Set percentages paid out to game developers and aggregators.
- Staff Costs: Salaries, training programs, benefits, and other HR-related expenses.

Source of Income:

- Gross Gaming Revenue: Primary income from player wagers minus payouts, with a focus on long-term player engagement and retention strategies.

Policies and documentation:

- Policies and procedures are predominantly developed internally to ensure they are tailored to the specific needs and operational realities of TERDERSOFT B.V. External consultants or legal experts were involved to provide specialised knowledge, especially regarding compliance with gaming regulations and best industry practices.
- The company commits to a regular review cycle, with policies and procedures being evaluated and updated at least annually or as necessitated by changes in regulatory demands or operational shifts. The master licensor and users are kept informed of any significant updates or changes to these policies and procedures in a timely manner, as per regulatory requirements.
- The CEO of TERDERSOFT B.V. ensures that individuals drafting and overseeing the implementation of policies and procedures are highly qualified, with a strong background in legal and regulatory aspects of the iGaming industry.

5. The iGaming industry and TERDERSOFT

Within the highly dynamic landscape of the iGaming industry, operators find themselves in a perpetual state of evolution, adapting swiftly to the incessant developments that characterise the sector. As the global iGaming arena expands unstoppably, it gives rise to a proliferation of new operators, each vying for a portion of the burgeoning market share.

Remarkably, the industry appears to be resilient to the prevailing economic climate, demonstrating an immunity to the broader fluctuations witnessed in other sectors. Despite the prevalent narrative of a global recession perpetuated by various news networks, the iGaming sector maintains a trajectory of robust growth. Players seem undeterred by economic uncertainties, continuing to engage enthusiastically with gaming platforms.

As forecasted, the industry is poised for steady and sustained expansion in the forthcoming periods, showcasing a remarkable resilience and potential for further proliferation. This steadfast growth trajectory underscores the sector's capacity to thrive even amidst challenging economic landscapes, solidifying its position as a formidable force in the global market.

5.1. Analysis of the Expanding Online Gambling Sector

The trajectory of the online gambling industry highlights a significant expansion over recent years, underscoring its resilience and increasing allure in the global market. An overview of market performance and forecasts presents a promising outlook for entities within this sector:

Starting from **2007**, the industry was relatively small, with global revenues amounting to about \$18.1 billion. This early stage was marked by the pioneering of internet-based gambling, with gradual consumer adoption influenced by the evolving digital payment systems and regulatory landscapes.

By **2016**, the industry witnessed substantial growth, with revenues escalating to \$41.4 billion. This surge was propelled by technological enhancements, wider internet accessibility, and growing consumer confidence in digital transactions.

Progressing to **2017**, the sector reached revenues of \$54.2 billion, supported by the widespread adoption of mobile platforms and innovative gambling experiences that attracted a broader user base.

In **2020**, the industry's growth continued, with market size climbing to \$60 billion. This period experienced a boost from emerging technologies such as live dealer platforms and the integration of secure blockchain transactions, enhancing user trust and engagement.

Projecting towards **2027**, the industry is expected to nearly double, reaching a projected \$127 billion with an annual growth rate of approximately 10%. This anticipated expansion is driven by ongoing advancements in technology, the easing of regulatory barriers across new markets, and the seamless integration of gambling with mobile and social media platforms.

This progression points to a robust growth potential for the online gambling market, characterized by technological innovation, evolving regulatory frameworks, and changing consumer preferences. Positioned at the forefront of this expanding market, TERDERSOFT B.V. is strategically aligned to leverage these trends. The company is committed to spearheading developments in gaming technology, enhancing user engagement through superior gaming experiences, and maintaining compliance with international standards, thus ensuring a competitive edge in capturing substantial market share.

5.2. Future Development Prospects in the Gambling Industry

The gambling industry is poised for significant transformation in the coming years, driven by technological innovation, regulatory changes, and evolving consumer preferences. These factors collectively contribute to a dynamic landscape where substantial growth and development are not just possible, but expected.

Regulatory Evolution: As more countries recognize the economic benefits of legalized gambling, such as increased tax revenues and job creation, there is a trend towards the relaxation of gambling prohibitions. This regulatory softening will open up new markets, particularly in regions that have traditionally enforced strict gambling bans. Companies that navigate these regulatory waters with agility and foresight will be well-placed to capitalize on new opportunities.

Consumer Trends: The demographic profile of gamblers is evolving. Younger generations, raised in a digital world, are looking for fast, secure, and engaging gambling experiences. This shift is driving demand for mobile gambling solutions that offer convenience and instant access to gaming platforms. Moreover, social gambling—playing games of chance in a social media context—is becoming increasingly popular, merging entertainment with social interaction.

Cross-Industry Integration: There is a growing trend of merging gambling with other forms of entertainment. Video game platforms incorporating elements of gambling and competitions based on real-money stakes are examples of how the industry is expanding its reach. This cross-pollination allows gambling platforms to engage users who might not typically visit traditional online casinos.

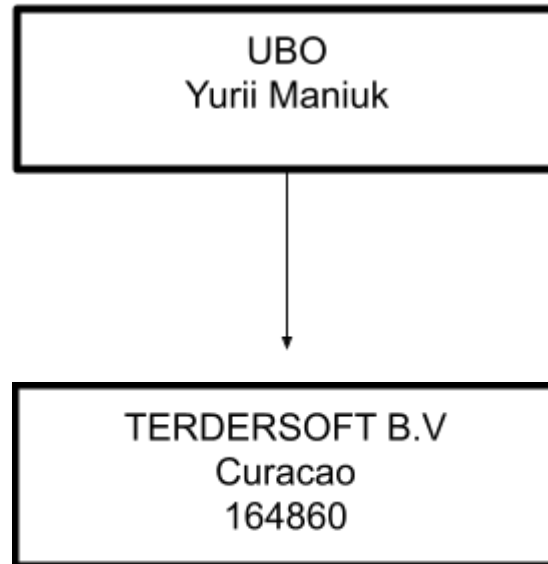
Sustainability and Ethics: As public awareness of social and ethical issues increases, there is a push for more responsible gambling practices. This includes tools to help gamblers control their spending and initiatives to prevent gambling addiction. Transparent and fair gaming practices will be crucial for companies aiming to sustain long-term relationships with their customers.

Security Enhancements: As the stakes are high, so too are the risks associated with cybersecurity. Advanced security protocols such as blockchain technology will become more prevalent, providing transparent and secure transaction records. These developments will help mitigate risks such as fraud and unauthorized access, ensuring a secure environment for users.

The gambling industry's future will be characterized by a blend of advancement and responsibility. For companies like TERDERSOFT B.V., staying at the cutting edge of these developments will be crucial to seizing growth opportunities and overcoming potential challenges. By anticipating market trends and adapting to these evolutions, TERDERSOFT B.V. can position itself as a leader in the next generation of gambling innovations.

6. Company structure

TERDERSOFT's company structure is straightforward, as depicted in the diagram below:



7. Management of Operations

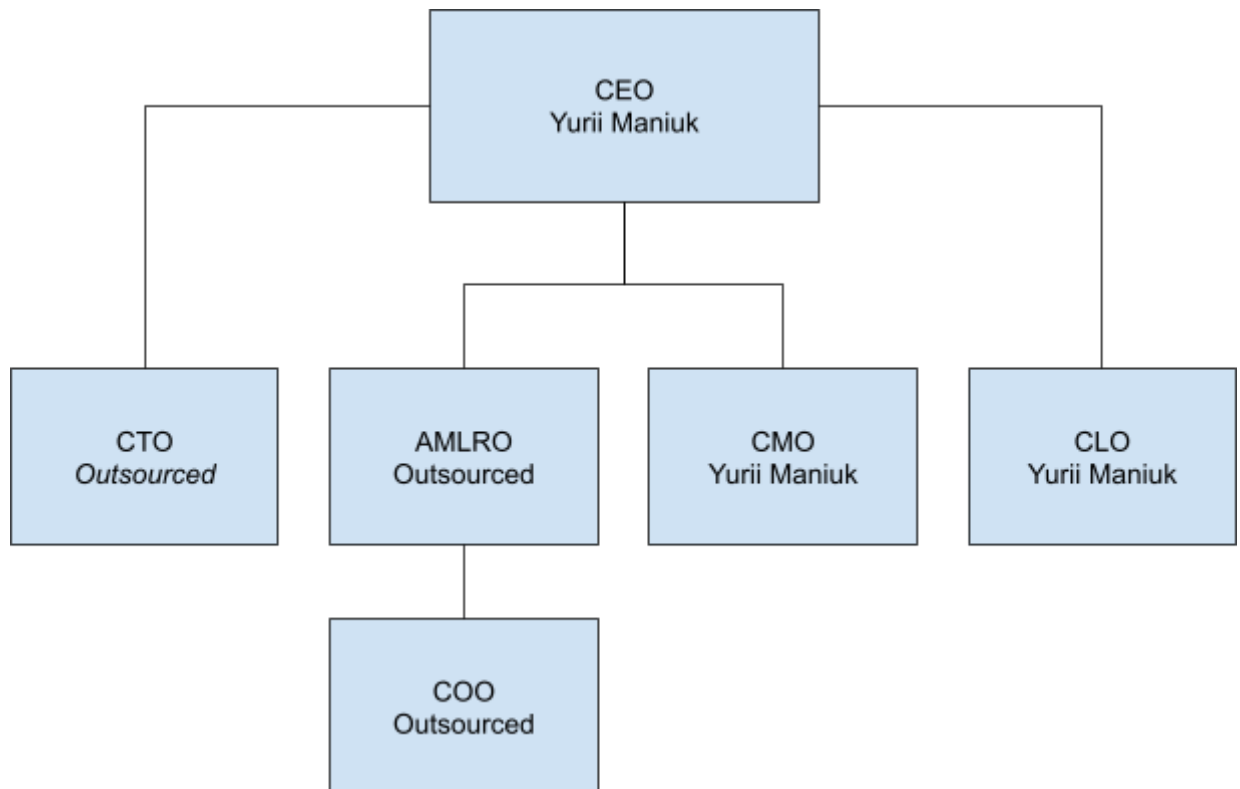
Growth and market share are TERDERSOFT's main strategies and consequently, the company will invest in growing a team who will be capable of achieving the desired objectives.

The company will have up to 30 employees by the end of 2024 and this will increase as the business continues to grow. Other compliance-related functions will be designated to EU-based iGaming experts. Their guidance and further commitment to grow with our company is an essential component to solidifying our progress in the industry.

The Management team of TERDERSOFT is headed by the owner, Yurii Maniuk, a seasoned legal and compliance professional, and will be made up of employees working within the Company and outsourced if required. The goal is to eventually have a fully operational team required to operate under the Curacao gaming license.

Yurii Maniuk is joined by Mr. Mohammad Zubair, who will be assuming the vital role of Chief Business Developer Officer at TERDERSOFT. Mr. Mohammad Zubair, a vanguard in the technology sphere, brings with him over two decades of experience in nurturing innovation and steering strides in various industries including advertising agencies, production companies, and multinational corporations. Recognized as a synergistic team leader, he stands out with his capability to unravel complex problems under high-stress situations, continually exceeding client expectations through the formulation and execution of strategies that amplify operational efficiencies. His profound background, along with a continuous quest to keep abreast with the forefront of technological advancements, earmarks him as a pivotal figure capable of navigating TERDERSOFT towards a prosperous and technologically advanced future.

TERDERSOFT company structure will comprise of



Certain legal, finance and marketing-related responsibilities are delegated to reputable firms situated within the EU, leveraging their specialised expertise to uphold stringent regulatory standards.

7.1 Legal and governance framework

TERDERSOFT B.V. operations are overseen by its director and local representative. The director's structure is composed of individuals with vast experience in iGaming.

The director also has specific responsibilities such as financial oversight, compliance with regulations, and strategic planning. The CEO is responsible for day-to-day operations.

Key matters such as mergers and acquisitions, major financial decisions, changes in strategic direction, and compliance with regulatory bodies are reserved for the UBO with approval from the director. The CEO also has the ultimate authority to appoint or dismiss senior management members. The senior management handles the daily operational decisions within the framework set by the CEO, ensuring that the CEO's strategic vision is translated into the company's day-to-day activities.

To prevent deadlock situations, TERDERSOFT B.V. has a clearly defined decision-making process in its internal policies.

The company retains legal counsel with expertise in iGaming law to provide ongoing support for regulatory compliance, legal disputes, and contractual matters. This legal team works in conjunction with the board to navigate complex legal landscapes and ensure that all company operations are above board.

8. Platform

TERDERSOFT is poised to carve out a significant presence in the gaming industry through a strategic collaboration with certified software providers, a forerunner in the development of advanced gaming platforms. This partnership is underscored by the acquisition of a gaming platform that stands as a certified beacon of excellence in the contemporary tech sphere. Our core partner has firmly established itself as a bastion of innovation, constantly setting benchmarks with its state-of-the-art technology and adherence to the loftiest industry standards. As TERDERSOFT integrates this top-tier platform, we are not only ensuring a gaming experience that is both secure and fair but also presenting a technologically superior playground that resonates with the sophisticated demands of modern gaming enthusiasts. This collaboration signals our unyielding commitment to offering an unparalleled gaming experience that is grounded in reliability, technological prowess, and a deep-seated dedication to customer satisfaction.

8.1 Set up

TERDERSOFT will operate utilising a leased platform meticulously crafted and managed by the industry trailblazer. This platform, functioning under the vibrant brand “BDMBET”, stands as the nexus for comprehensive player management, offering a seamless and secure gaming environment. Our software provider remains dedicated to conducting rigorous assessments, thereby ensuring the system retains its peak security, stability, and performance parameters. Moreover, rollback functionalities are integrated into the system, allowing for swift reversion to a prior stable state in the unexpected event of software discrepancies or glitches.

In terms of gaming offerings, TERDERSOFT specialises in delivering a captivating array of casino games, wherein players engage in betting activities against the house. It's pivotal to note that these games emanate from licensed B2B critical supply providers, retaining a status of credibility and quality. These games, while not proprietary assets of TERDERSOFT, are meticulously curated to offer a diverse and exhilarating gaming experience to our clientele, reflecting our commitment to providing quality entertainment avenues within the gaming spectrum.

8.2 Games

At TERDERSOFT, we are steadfastly preparing to carve a notable niche in the ever-competitive iGaming industry. From the outset, we are planning to integrate two powerful game aggregators, a strategic manoeuvre designed to substantially enhance our market presence. Following this, the company has ambitious plans to forge up to 10 direct integrations with other prominent industry players, further diversifying and strengthening our game offerings. This approach ensures our platform features a rich, varied portfolio of casino games curated from the most reputable and licensed developers in the field. As we evolve, our patrons can look forward to an enriched gaming experience, affirming TERDERSOFT's commitment to becoming a powerhouse in the industry.

8.2.1 SoftSwiss
<https://www.softswiss.com/>

8.2.2 Hubconnect
<https://gamehubconnect.io/>

8.2.3 Pragmatic Play
<https://www.pragmaticplay.com/en/>

8.2.4 REDGENN
<https://redgenn.com/>

8.3 The web portal – www.bdmbet.com.

The web portal is based on CMS built-in which can be administered by the content administrator.

A player will be required to register an account before he can access the full range of casino games.

At TERDERSOFT, we prioritise providing a seamless and secure user experience. Our sophisticated platform facilitates comprehensive user profile management where players can effortlessly create or update their personal portfolios. This includes recording personal and contact information, selecting preferred payment methods - which encompasses credit/debit cards and other modern alternatives - and a provision to attach necessary documents for verification.

In the interest of convenience and streamlined financial management, we offer a single wallet system that is both robust and user-friendly. Players can easily monitor transactions, verify their balance, deposit funds, and initiate withdrawals at their convenience. This function is designed to provide a transparent, yet secure way for players to manage their funds effectively.

When it comes to gaming, TERDERSOFT promises an immersive experience, allowing players to indulge in a myriad of games using real money or bonus credits, promising not only entertainment but also a chance to win big.

We understand the value of personalization in enhancing the user experience. Players have the autonomy to customise how they receive notifications - be it through internal email, personal email, or SMS. Furthermore, we prioritise user privacy, offering customizable settings to ensure that the players have control over their personal data and the manner in which it is handled.

By implementing these features, TERDERSOFT is poised to offer an interactive gaming environment that respects user privacy while offering a smooth, reliable, and enjoyable gaming experience.

Our website shall offer our players all the necessary functionalities related to responsible gaming applicable legislation and best EU/EEA practices.

Responsible Gaming and Compliance:

- The website is designed to adhere to the necessary functionalities required by the responsible gaming legislation.

Betting Limits:

- Players have the flexibility to determine their own betting limits. This puts them in control, allowing them to decide the maximum amount they wish to bet.
- This feature is particularly useful for players who want to keep their gambling habits in check and prevent excessive spending.

Account Deactivation:

- The system offers players the capability to deactivate their accounts temporarily or permanently.
- Once an account is deactivated, subsequent logins are prohibited. This means that players can't access their accounts until they decide to reactivate (if they've chosen a temporary deactivation).

Setting Deposit, Wager, and Loss Limits:

- Right after a player registers an account and logs in for the first time, they are given the immediate option to set limits on deposits, wagers, and potential losses.
- These limits can be defined for various timeframes, such as daily, weekly, or monthly, providing players with the flexibility to customize their gaming experience.
- By providing these options, the website ensures that players have the tools to manage and monitor their spending habits effectively.

Uniformity Across All Games:

- The limits (bet, deposit, wager, and loss) are uniformly applicable across all games featured on the website.
- This means that if a player sets a limit for one game, the same limit will automatically apply to other games as well, ensuring consistency in the player's experience.

Continued Access to Limit Settings:

- Players can adjust their limits whenever they want. The functionalities to modify these settings are always accessible on the platform.
- This ensures that players have ongoing control over their gaming behaviour and can make necessary adjustments based on their individual circumstances.
- In essence, the website prioritises player safety, responsible gaming, and user autonomy, ensuring that players have the necessary tools and functionalities to have a controlled and enjoyable gaming experience.

8.4 Back Office System

Expanding further on the operational intricacies, the back office emerges as a potent web-based tool, meticulously designed to streamline the administration and management

of the overarching gaming system. This pivotal tool acts as the nerve centre of TERDERSOFT's operations, facilitating seamless management of various gaming facets.

To safeguard the integrity of the system and to ensure confidentiality and security, access to the back office is exclusively reserved for TERDERSOFT's personnel. This access is further compartmentalised, with employees granted selective entry to specific back-office modules and data, meticulously aligned with their respective job roles and responsibilities. This stratified access ensures that sensitive information remains circumscribed within a controlled environment, minimising the risk of unauthorised access and data breaches.

Moreover, selected teams from our outsourcing partners will be granted conditional access, enabling them to perform their designated roles efficiently while maintaining a tight security protocol. This collaborative yet secure approach underlines TERDERSOFT's commitment to fostering a working environment that is both dynamic and safeguarded, promoting operational efficiency while upholding the highest standards of data security and compliance.

Security

At TERDERSOFT, we prioritise the safeguarding of our system and data, adhering to stringent security protocols to prevent unauthorised access and potential breaches. Here are some key aspects of our security infrastructure:

- **Encrypted Connections:** Access to the back office is facilitated exclusively through an HTTPS (SSL) encrypted connection, ensuring that the data transferred is secure and protected from potential interceptions.
- **Data Encryption:** Any data submitted onto the web server is encrypted, bolstering the security measures in place to thwart unauthorised access and safeguard sensitive information.
- **Database Protection:** Sensitive data housed within the database undergoes encryption, establishing an additional layer of security that prevents unauthorised access and data breaches.
- **Strong Authentication Measures:** Our system integrates strong authentication protocols at the Web server level, mitigating the risk of unauthorised access and ensuring only authenticated users can access the system.
- **Trusted Subsystem Model:** We employ a trusted subsystem model, wherein authorization is conducted on a per-user basis within the application, further tightening the security apparatus.
- **Controlled User Access and Permissions:** The framework controls user access and permission roles on module pages on the web server through stringent authorization procedures. Furthermore, permissions within the database are managed through user-defined roles, ensuring a nuanced and secure access control mechanism.

Availability

TERDERSOFT remains committed to providing uninterrupted service to its users. Here's how we guarantee high availability:

- **Server Redundancy:** Our gaming system infrastructure operates on a minimum of two servers, ensuring that there is no single point of failure, thus maintaining a resilient and reliable system.
- **Load Balancing:** To sustain high availability and optimal performance, our servers are positioned behind a load balancer, which adeptly manages traffic flow, thereby preventing server overload and facilitating smooth operations.

- **Data Backup and Recovery:** In addition to maintaining high availability, we have robust data backup and recovery systems in place. This includes frequent backups of critical data to secure locations, allowing for quick recovery in the event of a system failure.
- **Monitoring and Maintenance:** Continuous monitoring is carried out to track the performance and status of the servers and the system as a whole. This is complemented by regular maintenance to ensure the system operates at peak performance levels, mitigating potential downtimes.
- **DDoS Protection:** To counter potential DDoS attacks that can disrupt service availability, we have implemented DDoS protection measures that help in detecting and mitigating threats, thus maintaining service continuity.

By implementing these advanced security and availability measures, TERDERSOFT strives to provide a safe, secure, and reliable gaming platform for its users.

8.4.1 User management and access controls

Access control

In a concerted effort to maintain robust security and seamless operation within our gaming platform, TERDERSOFT has instituted a meticulous access control system. Here is an in-depth look at our access control mechanisms:

- **Privilege Mapping:** Each action available within the system, including every display field, is intricately mapped to a specific privilege level. This extends to all existing modules or functionalities, which are delineated based on specific privilege tiers.
- **Role-Based Access Control (RBAC):** To facilitate access to particular actions or functionalities, users must hold the appropriate privileges, assigned to them through specific roles. This role-based access control ensures a structured and secure approach to system access, preventing unauthorised or inappropriate access to sensitive parts of the system.
- **Hierarchical Access Levels:** Our system is structured with various hierarchical levels of access, where higher-level roles inherit privileges from their lower-level counterparts. This ensures a streamlined approach to privilege management and access control.
- **Access Logs and Monitoring:** To bolster security and accountability, all user actions and access within the system are logged meticulously. This comprehensive log aids in monitoring and auditing, ensuring compliance with security policies and identifying potential irregularities or security breaches.
- **Multi-Factor Authentication (MFA):** In addition to role-based privileges, we employ multi-factor authentication protocols, where necessary, to enhance security. This involves verifying user identities through multiple methods before granting access, further securing sensitive data and functionalities.
- **Continuous Review and Updates:** Our access control policies are subject to continuous review and updates, adapting to evolving security landscapes and integrating advancements in technology to maintain a fortified and resilient system.

Through these strategies, TERDERSOFT is committed to offering a secure, transparent, and reliable platform where users can engage with our gaming services with peace of mind, confident in the knowledge that their data and activities are safeguarded with the utmost care.

8.4.2 Record logs, changes to games and audit requirements

To maintain a secure and transparent gaming environment, TERDERSOFT has implemented a comprehensive system monitoring and accountability protocol. This mechanism ensures the seamless operation of our platform while safeguarding the integrity of player information and transactions. Here are the fundamental aspects of our monitoring and accountability procedures:

- **Detailed Logging of Changes:** Any modifications to player information or the player wallet are permanently logged in our system. These logs meticulously record the timestamp and identify the specific user who initiated the change, fostering transparency and accountability within our operations.
- **Automated Alerts for High Betting Volumes or Significant Winnings:** Our platform possesses the capability to automatically flag accounts exhibiting high betting volumes or significant winnings. This automated alert system triggers a thorough investigation to ascertain the legitimacy of such transactions and ensure the absence of system anomalies or game errors that could potentially result in high-value winnings.
- **Comprehensive Action Tracking:** Every action executed within the system is diligently tracked to facilitate thorough oversight and secure operations. The tracked information encompasses:
 - o **Username:** The unique identifier assigned to each user, capturing who initiated the action.
 - o **Timestamp:** A date and time stamp detailing when the action was undertaken.
 - o **Action:** A precise description of the executed action, documenting what was done.
 - o **Changes Made:** A detailed log of alterations made during the action, outlining what specific changes were implemented.
 - o **Auto Time-Outs:** Information on system-enforced time-outs, safeguarding against unauthorised or prolonged access.
- **Real-Time Monitoring and Analysis:** Our platform employs real-time monitoring tools to analyse user actions and system performance continually. This feature assists in the early detection of any potential irregularities or security breaches, thereby fostering a secure and reliable gaming environment.

By implementing these measures, TERDERSOFT is steadfast in its commitment to offering a gaming platform where transactions are secure, and users can engage with our services with the highest level of trust and confidence. Our objective is to stand as a paragon of reliability and transparency in the iGaming industry.

8.4.3 Platform modules

Certainly, here is a detailed breakdown of each section that will be contained in the system:

1. Roles and Access Management

This section is critical in defining and managing the various roles within the system. It helps in specifying the responsibilities and privileges allocated to different job roles. It also aids in tracking the actions carried out by users, therefore ensuring secure and controlled access to the system.

2. Player Management

In this segment, the primary focus is on the management of player profiles. It encompasses activities such as registration, account verification, and handling

personal details securely. It also enables the support team to have a seamless interaction with players when it comes to queries or troubleshooting.

3. Management of Player Segments

This module allows the segmentation of players into different groups based on various criteria such as gaming preferences, activity levels, and betting patterns. This segmentation helps in personalised marketing and promotions, thus enhancing player retention and satisfaction.

4. Fraud Management

Here, the emphasis is on identifying and managing potential fraudulent activities. It includes monitoring player activities and transactions to detect any suspicious patterns. This module works in synergy with legal and compliance teams to ensure adherence to the industry standards and regulations.

5. Cashier (Payments and Transactions)

This section facilitates the smooth handling of financial transactions, including deposits and withdrawals. It ensures secure transaction processing, adherence to anti-money laundering (AML) policies, and provides an interface for managing different payment gateways.

6. Bonuses

The bonuses module helps in the creation and management of promotional bonuses and rewards. It allows for the customization of bonus schemes to suit different player segments and ensures the transparent and fair distribution of bonuses.

7. Email Templates Management

This section is designed to streamline communication with players. It includes the creation and management of email templates for various purposes such as promotional campaigns, notifications, and player engagement initiatives.

8. Responsible Gambling/Gaming

Focused on promoting responsible gambling, this section includes tools and features to help players manage their gaming habits effectively. It may offer self-exclusion options, betting limits, and information on responsible gambling practices.

9. Game Management

This part of the system oversees the portfolio of games available on the platform. It assists in the addition or removal of games, management of game providers, and monitoring of game performance metrics.

10. Dashboards and Reports

This segment serves as the analytical core of the system, providing comprehensive reports and dashboards to monitor various aspects of the business, including player activity, financial transactions, and gaming trends. It helps in making informed decisions and strategizing for future growth.

8.5. Risk Evaluation and Management

In today's rapidly evolving digital landscape, effective risk evaluation and management are paramount to the success and sustainability of any platform. Recognizing this, our comprehensive approach to risk evaluation and management encompasses a wide array of strategies and technologies designed to identify, assess, mitigate, and monitor potential risks across various dimensions of our operation. This multifaceted approach ensures not

only the resilience and reliability of our platform but also fosters trust among users, stakeholders, and regulatory bodies.

Our risk management framework integrates advanced technological solutions, industry best practices, and strategic partnerships to address a broad spectrum of risks, including system security threats, operational vulnerabilities, financial uncertainties, and compliance challenges. By leveraging the capabilities of leading service providers like SUMSUB, along with integrating powerful tools such as QuickBooks for financial management, we establish robust defences against potential threats and ensure compliance with international standards and regulations.

Key components of our risk evaluation and management strategy include

Risk Assessment

Objective: The primary objective of our Risk Assessment strategy is to identify, evaluate, and manage potential risks that could impact our operations, reputation, financial stability, and compliance obligations. This comprehensive approach ensures the resilience and sustainability of our platform.

Methodology: Our Risk Assessment methodology encompasses a systematic process for identifying potential threats to our business, including but not limited to cybersecurity threats, operational disruptions, legal and compliance risks, and market fluctuations. We employ both qualitative and quantitative analysis techniques to evaluate the likelihood and impact of these risks, prioritizing them based on their potential effect on our business objectives.

Third-Party Integration: We have partnered with SUMSUB, a leading provider of KYC and anti-fraud solutions, to bolster our risk assessment capabilities. This integration allows us to:

- Conduct thorough customer identity verification to mitigate fraud risk and ensure compliance with global anti-money laundering (AML) and KYC regulations.
- Leverage advanced analytics and machine learning technologies to detect and prevent fraudulent activities in real-time.
- Enhance our customer due diligence processes, providing a secure and trustworthy platform for our users.

Risk Mitigation Strategies: Our risk mitigation strategies are tailored to address the identified risks effectively. These include:

- Implementing robust cybersecurity measures to protect against data breaches and cyber-attacks.
- Establishing comprehensive operational procedures and backup plans to ensure business continuity in the event of disruptions.
- Regularly updating our legal and compliance frameworks to stay ahead of regulatory changes.
- Diversifying our market presence to reduce the impact of market fluctuations.

Monitoring and Review: Continuous monitoring of our risk landscape and the effectiveness of our mitigation strategies is vital. We conduct regular risk assessments to identify emerging threats and review our risk management policies and procedures to ensure they remain effective and aligned with our business objectives.

Our proactive and comprehensive Risk Assessment strategy is integral to our platform's success. By identifying potential risks early, integrating cutting-edge solutions like SUMSUB, and implementing effective mitigation strategies, we ensure the sustainability, security, and compliance of our operations, thereby safeguarding our customers and our business.

Key Areas Of Risk And Mitigation Measures

- **Regulatory Compliance and Governance:** We prioritize strong compliance to mitigate governance risks, which includes diversifying our service provider base and engaging actively with regulatory bodies.
- **Technology and Infrastructure:** Managed by seasoned professionals, our technological infrastructure utilizes advanced security protocols and automated systems to prevent failures and protect data integrity.
- **Cybersecurity and Data Protection:** We employ cutting-edge encryption and multi-factor authentication systems to secure data transactions and storage, thereby mitigating risks associated with unauthorized access and data breaches.
- **Operational Resilience:** Our operational stability is reinforced by redundancy plans, failover systems, and real-time performance monitoring, ensuring consistent and reliable service delivery.
- **Financial Transactions and Fraud Prevention:** High-security measures such as transaction encryption and real-time surveillance are deployed to secure financial transactions and deter fraudulent activities.
- **Human Factors and Social Engineering:** Comprehensive training programs and incident response strategies are crucial in reducing risks from social engineering, ensuring all employees are equipped with knowledge on security protocols.

System security

Our platform's system security is designed to protect against a wide array of digital threats, ensuring the integrity, confidentiality, and availability of our users' data. Recognizing the importance of robust security measures, we incorporate advanced technologies and best practices, including a strategic partnership with Hub Connet, to safeguard our operations.

Core Security Measures

- **Encryption:** We implement strong encryption protocols for data at rest and in transit, ensuring that all user and operational data is protected against unauthorized access and breaches.
- **Access Control:** Utilizing multi-factor authentication (MFA) and role-based access control (RBAC), we restrict access to sensitive information and critical system components, ensuring that only authorized personnel can perform sensitive operations.
- **Firewalls and Intrusion Detection Systems (IDS):** Our deployment of state-of-the-art firewalls and intrusion detection systems acts as a first line of defense, monitoring and blocking potentially malicious traffic and activities.
- **Regular Security Audits and Penetration Testing:** To identify vulnerabilities and strengthen our defenses, we conduct periodic security audits and penetration testing, leveraging external experts to simulate attack scenarios.

Software Integration

- **Enhanced Data Protection:** Through our partnership with Hubconnect, we enhance our platform's security capabilities. Hubconnect's solutions are integrated into our system, providing advanced tools for data protection, including secure backup and replication services.
- **Backup and Replication:** Hubconnect aids in implementing robust backup and replication strategies. This ensures operational data is regularly backed up and replicated across multiple secure locations, enabling swift recovery and maintaining service continuity in case of data loss or system failures.
- **Disaster Recovery Planning:** With Hubconnect's support, our disaster recovery planning is strengthened, ensuring comprehensive preparation for various scenarios. This includes rapid data recovery and system restoration capabilities, minimizing downtime and operational disruption.
- **Compliance and Security Standards:** Leveraging Hubconnect's platform ensures our security measures meet industry compliance standards, including GDPR, PCI DSS, and more, providing an additional layer of regulatory assurance.

Continuous Improvement and Monitoring

- **Employee Training:** Recognizing the critical role of human factors in system security, we conduct ongoing employee training on security best practices and emerging threats, fostering a culture of security awareness.
- **Continuous Monitoring:** Our security operations center (SOC) continuously monitors system activity, employing advanced threat detection tools to identify and respond to threats in real-time.
- **Adaptation to Emerging Threats:** We are committed to staying ahead of the curve by adopting the latest security technologies and adapting our strategies to counter emerging threats.

Our comprehensive system security strategy, enhanced by our partnership with Hubconnect, demonstrates our unwavering commitment to safeguarding our platform and users. By implementing rigorous security measures, complying with international standards, and promoting a culture of security awareness, we ensure a secure and reliable environment for our users.

Implementation of an administrative panel for efficient management and oversight.

Objective

To further enhance the management and oversight capabilities of our platform, we are implementing an advanced administrative panel, incorporating key functionalities and services provided by Hubconnect. This integration aims to streamline operations, bolster security, and provide comprehensive insights into platform performance and user activities.

Features and Functionalities

- **Hubconnect Integration:** Leveraging Hubconnect's robust API, our administrative panel will seamlessly interact with Hubconnect's suite of tools and services. This integration enables enhanced user management, financial transactions oversight, and access to a wide range of gaming content and services.

- **Real-Time Monitoring and Alerts:** With Hubconnect's support, the panel will offer real-time monitoring of platform operations, including gaming activities, financial transactions, and security alerts. Administrators can promptly address any issues, ensuring uninterrupted and secure platform performance.
- **Comprehensive User Management:** The panel will facilitate detailed management of user accounts, leveraging Hubconnect's advanced KYC and AML compliance tools. Administrators can activate, suspend, or modify user accounts, ensuring a safe and compliant gaming environment.
- **Configurable System Settings:** Administrators can easily configure system settings to adapt to changing business needs and regulatory requirements, all within Hubconnect's framework. This includes game offerings, payment methods, and security settings.
- **Enhanced Reporting and Analytics:** Utilizing Hubconnect's analytics capabilities, the administrative panel will provide deep insights into user behavior, financial performance, and operational efficiency. These analytics support data-driven decision-making and strategic planning.

Implementation Strategy

- **Customized Development with Hubconnect:** The panel will be custom-developed to ensure full compatibility and integration with Hubconnect's platform, tailored to our specific operational requirements.
- **Security and Compliance Focus:** Development will prioritize security, with robust encryption and access controls to protect sensitive data and comply with industry standards, leveraging Hubconnect's compliance expertise.
- **Scalability and Flexibility:** Designed for scalability, the panel will accommodate future growth and the integration of additional Hubconnect services as our platform evolves.
- **Training and Empowerment:** Our team will receive comprehensive training on utilizing the panel, enhanced by Hubconnect's support and resources, to maximize operational efficiency and user satisfaction.

Expected Outcomes

- **Streamlined Operations:** Integration with Hubconnect significantly enhances our operational capabilities, enabling more efficient management and oversight of all platform aspects.
- **Superior Management Insight:** The administrative panel will provide unparalleled visibility into platform dynamics, supported by Hubconnect's extensive data analytics and reporting tools.
- **Enhanced Compliance and Security:** By incorporating Hubconnect's compliance and security solutions, the panel ensures our platform operates within regulatory parameters and maintains the highest security standards.

The implementation of an administrative panel integrated with Hubconnect is a pivotal step in advancing our platform's management and oversight capabilities. This strategic initiative will streamline operations, enhance security, and provide comprehensive insights, driving our platform's success and ensuring a superior user experience.

Financial Controls and audit

Our platform's financial controls and auditing capabilities are designed to ensure accuracy, compliance, and transparency in all financial transactions and reporting. Integrating Hubconnect's advanced platform functionalities with external accounting software like QuickBooks, we aim to establish a robust financial management system that supports real-time financial oversight, comprehensive reporting, and streamlined audit processes.

Hubconnect Integration for Enhanced Financial Management

- **Automated Financial Calculations:** Leveraging Hubconnect's platform, our system automates complex financial calculations, including payouts, commissions, and bonuses. This automation reduces human error and ensures accurate financial transactions.
- **Real-Time Financial Reporting:** Hubconnect's integration provides access to real-time financial data, enabling timely insights into financial performance, trends, and potential issues. This immediacy is crucial for dynamic financial management and decision-making.
- **Customizable Financial Settings:** Our administrative panel, powered by Hubconnect, allows for the customization of financial settings, including payment thresholds, commission rates, and bonus structures. This flexibility ensures our financial operations can adapt to changing market conditions and business strategies.

External Accounting Software Integration

- **QuickBooks Integration:** To further enhance our financial controls, we integrate with QuickBooks, a leading accounting software. This integration facilitates seamless financial tracking, expense management, and payroll processing, complementing our internal financial controls with comprehensive external accounting capabilities.
- **Audit Trail and Compliance:** The combination of Hubconnect's platform and QuickBooks provides a detailed audit trail of all financial transactions. This transparency is essential for internal audits, regulatory compliance, and financial integrity.

Financial Controls and Audit Procedures

- **Continuous Monitoring and Reconciliation:** Our financial team continuously monitors and reconciles financial transactions, ensuring they match with user activities and system records. This ongoing oversight is crucial for early detection of discrepancies and preventive action.
- **Regular Financial Audits:** Conducting regular internal and external audits, we assess the effectiveness of our financial controls, identify areas for improvement, and ensure compliance with accounting standards and regulatory requirements.
- **Security and Fraud Prevention:** Financial data security is paramount. Our integration with Hubconnect and QuickBooks includes advanced security measures, such as encryption and access controls, to protect against unauthorized access and financial fraud.

Training and Support

- **Employee Training:** We provide comprehensive training for our financial team on both Hubconnect's platform and QuickBooks, ensuring they are proficient in using these tools for effective financial management and reporting.
- **Vendor Support:** Ongoing support from Hubconnect and QuickBooks ensures we remain updated on the latest features, security practices, and compliance requirements, further strengthening our financial controls.

By integrating Hubconnect's platform capabilities with QuickBooks, we establish a robust framework for financial controls and audit. This approach not only enhances our financial management and reporting accuracy but also ensures compliance with regulatory standards and industry best practices. Through continuous monitoring, regular audits, and a commitment to security, we maintain the highest standards of financial integrity and transparency, supporting our platform's growth and sustainability.

Onboarding processes and procedure of Know Your Customer (KYC) verification.

Objective

The objective of our onboarding processes and KYC verification procedures is to ensure a seamless, secure, and compliant user onboarding experience. By integrating SUMSUB, a leading KYC and identity verification service, we aim to enhance our platform's security, adhere to regulatory compliance standards, and minimize the risk of fraud.

Onboarding Processes

- **User Registration:** Our user-friendly registration process is designed to capture essential information while ensuring a smooth and efficient onboarding experience. This process is supported by SUMSUB's streamlined verification workflow, which guides users through the necessary steps for identity verification.
- **Automated Identity Verification:** Integrating SUMSUB's technology enables us to automate the identity verification process. SUMSUB's advanced algorithms and machine learning capabilities facilitate the rapid and accurate verification of documents and biometric data, significantly reducing the time and resources required for manual reviews.
- **Compliance with Global Standards:** SUMSUB's platform is designed to comply with international regulatory requirements, including Anti-Money Laundering (AML) and Counter-Terrorist Financing (CTF) standards. This ensures that our platform adheres to the highest compliance standards across different jurisdictions.

KYC Verification Procedure

- **Document Verification:** Users are required to submit government-issued identification documents, which SUMSUB's system verifies for authenticity. This includes checks for document validity, tampering, and consistency with user-provided information.
- **Biometric Analysis:** SUMSUB's biometric analysis technology compares the user's live selfie with the photo ID provided, ensuring the person creating the account is the rightful owner of the submitted documents.
- **AML Screening:** SUMSUB's platform performs real-time screening against global watchlists, sanction lists, and PEP (Politically Exposed Persons) databases. This

process helps in identifying and mitigating potential risks associated with money laundering and terrorist financing.

- **Ongoing Monitoring:** Continuous monitoring of user activities is conducted to detect and prevent fraudulent behavior. SUMSUB's platform facilitates the ongoing analysis of user transactions and behaviors, flagging any suspicious activities for further investigation.

Integration Benefits

- **Enhanced Security:** By leveraging SUMSUB's comprehensive verification services, we significantly enhance the security of our platform, protecting against identity fraud and ensuring that only verified users gain access.
- **Regulatory Compliance:** Our integration with SUMSUB ensures that we meet rigorous compliance standards, reducing the risk of regulatory penalties and building trust with our users and partners.
- **Streamlined User Experience:** SUMSUB's efficient verification process minimizes friction during onboarding, providing users with a quick and straightforward path to accessing our platform's features and services.

9. Technical Setup

The service architecture is designed for resilience and performance, utilising Kubernetes clusters hosted on DigitalOcean (k8s-do, the main cluster) and AWS (k8s-aws-prod, the reserve cluster). These clusters serve as the primary and secondary environments for the frontend services.

Frontend Infrastructure:

Main Cluster: Hosted on DigitalOcean

Reserve Cluster: Hosted on AWS

Both clusters are shielded by Cloudflare, which provides additional security layers such as DDoS protection and traffic routing capabilities.

API Backends:

The backends are hosted on servers with Hetzner for the primary API endpoints.

These backend servers handle all API requests which may include interactions with the databases, processing business logic, and serving various service endpoints.

Databases:

A MySQL master-slave configuration is used for data storage and management.

MySQL Master: Hetzner

MySQL Slave Hetzner

Additionally, a ClickHouse cluster is implemented for handling large volumes of data or analytics.

ClickHouse Cluster Nodes: Clickhouse-01 and Clickhouse-02 (presumably with replica setup)

Support Services:

A separate Kubernetes cluster (k8s-htz) is dedicated to support services like RabbitMQ for message queuing, Elasticsearch for search and analytics, and Redis for caching. The entire setup is secured with firewall Linux and NAT rules to manage inbound and outbound traffic, ensuring secure communication and protection against unauthorized access.

Traffic Flow:

Traffic enters through Cloudflare, offering a CDN layer and protection against threats. It then gets routed to the appropriate Kubernetes clusters, either the main or reserve, based on availability and performance considerations.

Backend APIs process the requests, interacting with the databases and support services as required to serve the frontend applications effectively.

This design ensures high availability, fault tolerance, and scalability, which are critical for online services dealing with high traffic and requiring robust security measures.

10. Marketing Plan

Target Customer Profile

TERDERSOFT B.V. is strategically positioning itself to appeal to a niche yet lucrative segment of the iGaming market, which can be defined by the following characteristics:

Age Demographics: Our ideal customers are mature adults, specifically those who are 30 years old and above. This age group is targeted based on their potential for higher disposable income and more stability in entertainment spending. They are also more likely to have established gaming habits and preferences, offering us the opportunity to provide tailored gaming experiences.

Gender Inclusivity: We aim to create a gaming environment that is welcoming to all genders. Our marketing and product development strategies are designed to appeal to a diverse customer base, ensuring that our offerings resonate with a broad audience.

Income Levels: The target customer is within a higher income bracket, typically earning EUR 75,000 or more annually. This financial profile suggests that they have the means to allocate a portion of their income towards leisure activities, including online gaming.

Customer Types: Focusing on individual gamers, our services are designed to cater to personal gaming experiences, emphasising privacy, personalization, and individual customer care.

Geographical Reach: Our market outreach spans across the European Union (EU), the European Economic Area (EEA), and the Latin American (LATAM) region. These regions are selected for their growth potential and relatively liberal regulatory environments, which present opportunities for expansion and solid customer base development.

Spending Habits: Our target customers are not just gamers; they are enthusiasts willing to invest in their entertainment. We are looking for individuals who are comfortable spending

upwards of 100 euros per month on gaming and entertainment, indicating a commitment to the hobby and a willingness to pay for premium experiences.

Growth Expectations: With the above criteria defining our target market, we anticipate building a vibrant community of around 30,000 active users by the third year of operation. This figure represents our focus on quality engagement rather than just quantity, ensuring that we grow a dedicated and sustainable user base.

To cement its foothold in the target regions, TERDERSOFT is embarking on a meticulously planned marketing strategy that hinges on compliance, innovation, and customer satisfaction. We are fully cognizant of the diverse regulatory landscape in our target markets. As such, we are committed to adhering strictly to the legal requisites in each jurisdiction, focusing our efforts on regions where our Curacao license holds validity and where financial feasibility studies indicate promising prospects.

Initially, TERDERSOFT will unveil its offerings through an English-language website. However, to foster inclusivity and reach a broader spectrum of potential players, we are actively considering the translation of the platform into other pivotal languages, aligning with the demographic characteristics of the various jurisdictions we aim to penetrate. This initiative will be complemented by a region-specific marketing strategy, meticulously crafted to resonate with the local audience.

Our marketing endeavors will be multifaceted, targeting different age groups with tailored promotions, offers, and bonuses to appeal to a diverse player base. In line with our commitment to responsible gaming, we pledge to design marketing content that does not entice underage players. In fact, TERDERSOFT's services will be promoted exclusively to adults, with a special emphasis on attracting individuals aged 30 and above - a demographic identified as having significant disposable income based on our preliminary research.

At the heart of TERDERSOFT's ethos is integrity and a robust commitment to fair play. We aspire not just to secure the necessary licenses, but also to build a reputation as a trustworthy entity that safeguards the interests of its patrons. We will not tolerate fraudulent activities, either against the company or amongst players, and will institute robust measures to curtail such incidents, fostering a fair and secure gaming environment.

To realize our ambitious vision, we intend to assemble a team of industry experts, equipped with the necessary knowledge and expertise in the gaming domain. Through comprehensive training and mentorship programs, we aim to cultivate a workforce that stands as a beacon of excellence in the industry.

Furthermore, to expand our player base substantially, we plan to implement an effective affiliate system. This system will engage independent affiliates who, equipped with personalized cabinets and affiliate links, will play a pivotal role in attracting new players to TERDERSOFT. Our affiliate program will be structured to incentivize new registrations, deposits, or bets based on a revenue-sharing model, fostering a mutually beneficial partnership.

In our pursuit of excellence, we highly value the feedback of our players. We intend to establish robust channels through which players can share their experiences and insights, fostering a continuous cycle of improvement. A dedicated customer support team will be at the forefront, logging and addressing complaints swiftly to ensure an unparalleled gaming experience at TERDERSOFT.

10.1 Target KPI's and business objectives

Objective 1: Market Penetration and Customer Acquisition

KPI: Acquire 30,000 active users by the end of Year 3.

Strategy: Implement targeted marketing campaigns in the EU, EEA, and LATAM regions, focusing on demographics identified in our customer profile.

Objective 2: Revenue Growth

KPI: Achieve a Year-on-Year revenue growth of 20%.

Strategy: Diversify game offerings and implement dynamic pricing models to increase average revenue per user (ARPU).

Objective 3: Customer Retention

KPI: Maintain a customer retention rate of at least 75%.

Strategy: Develop a loyalty program and provide regular updates to the gaming platform to enhance user engagement.

Objective 4: Brand Recognition

KPI: Increase brand awareness by 50% in targeted regions within 2 years.

Strategy: Launch a multichannel marketing campaign and establish partnerships for co-branding opportunities.

Objective 5: Operational Efficiency

KPI: Decrease customer service response time by 30%.

Strategy: Optimize support workflows and increase support staff based on customer base growth.

Objective 6: Compliance and Regulatory Adherence

KPI: Achieve 100% compliance with all regulatory requirements in targeted markets.

Strategy: Regularly update internal policies to align with changes in regulations and conduct semi-annual compliance training for staff.

Objective 7: Technological Advancement

KPI: Integrate 3 new technological innovations into the gaming platform annually.

Strategy: Collaborate with tech partners and in-house IT teams to integrate the latest gaming technologies.

Objective 8: Expansion of Services

KPI: Launch in 2 new countries every year.

Strategy: Conduct market research to identify viable new markets and navigate regulatory environments for entry.

Objective 9: Sustainable Practices

KPI: Implement 2 new sustainability initiatives each year.

Strategy: Evaluate and improve upon the company's environmental impact, and promote responsible gaming practices.

Timelines: Short-term KPIs will be evaluated quarterly, while long-term objectives will be assessed annually to ensure the company is on track to meet its strategic goals.

Review and Adaptation: TERDERSOFT B.V. will conduct a thorough review of its KPIs bi-annually to adjust strategies as necessary in response to market feedback, technological advancements, and internal performance metrics.

11. SWOT Analysis

11.1. STRENGTHS

We indicate such key points of our strengths:

Expertise: We have more than 10 years of experience in the spheres of Gambling, Marketing, CRM.

Team: We have a highly qualified team of specialists.

Platform: We deploy a high-technical and cutting-edge platform for our users.

Retention: Thoughtful and interactive approaches to attracting and retaining customers.

Partnership Network: We have a huge network of partners with a full range of possibilities to promote our brand.

11.2. WEAKNESSES

We indicate such key points of our weaknesses:

New Brand: Our brand currently is not known on the market.

Payment Solutions: We still don't have enough payment providers to become the most user-comfortable platform.

Competitors: It's not an innovative solution that's why there are a lot of competitors in this market.

Trust: It's possible that in the first 6 months we will have difficulties with clients' attraction because of lack of trust in our company.

Regulations: This business is highly dependent on legal regulations in the country of license and legal changes in target markets.

11.3. OPPORTUNITIES

We indicate such key points of our opportunities:

New Markets: From time-to-time countries in which gambling is illegal now are changing their legislation. That can give us new opportunities.

Competitors: It's a usual situation that some companies are shut down and this increases our chances to take a bigger part of the market.

Grows: This market is actively growing each year (approximately 10%-15% per year).

New Solutions: We are actively working to attract new payment and game providers that increase the popularity of the Company.

New Partners: We are unstoppable working to spread our business network. Each new partner it's a big step in our success story and can bring a huge profit for a company.

11.4. THREATS

We indicate such key points of our threats:

Competitors: Big and famous brands on the market it's the main risk for a new business.

Regulations: Some target countries can prohibit such activity or local regulators can make some negative changes.

Problems with Partners: Periodically game and payment providers are stopping providing their services.

Crises: Global financial crises and technological crises that can make it difficult to access the Internet.

Technical Developments: Utilisation of artificial intelligence algorithms. Cybersecurity issues and fraudulent activities.

12. Three-year financial projections

Cashflows Projections: 36 months

		Year 1	Year 2	Year 3
		€	€	€
Cashflows from operating activities				
Net profit before taxes		499 804	652 971	847 468
Movement in trade receivables		-	-	-
Movement in players liabilities		231 525	49 895	60 648
Movements in trade payables				
Tax payments		-	9 996	13 059
Dividends paid		-	489 808	639 912
Cash generated from operating activities		731 329	203 062	255 145
Cashflow from investing activities				
Fixed assets		-	-	-
Cash generated from/ (used in) investing activities		-	-	-
Cashflow from financing activities				
Shareholders contribution		5 000	-	-
Cash generated from/ (used in) financing activities		5 000	-	-
Cash movements		736 329	203 062	255 145
Funds held on behalf of the players	-	231 525	49 895	60 648
Beginning balance		-	504 804	657 971
Cash at period/ year end		504 804	657 971	852 468
		-	0	0

P&L Projections: 36 months

	Year 1	Year 2	Year 3
	€	€	€
Revenue			
Revenue from casino	8 275 440	10 058 849	12 226 594
Player winnings from casino	7 034 124	8 550 022	10 392 605
Gross gaming revenue	1 241 316	1 508 827	1 833 989
	15%	15%	15%
Direct costs			
Marketing and other support service fee	540 000	648 000	777 600
Compliance Contribution	15 516	18 860	22 925
Total direct costs	555 516	666 860	800 525
Net profit	685 800	841 967	1 033 464
	55%	56%	56%
Administrative costs			
Compliance audit fee	-	3 000	-
Fixed annual licensee fee	12 000	12 000	12 000
Financial statements audit fee	5 000	5 000	5 000
Rent	10 000	10 000	10 000
Personnel cost	70 000	70 000	70 000
Utilities	9 996	9 996	9 996
Marketing fees	30 000	30 000	30 000
Legal and professional fees	25 000	25 000	25 000
Bank charges	15 000	15 000	15 000
Other costs	9 000	9 000	9 000
Total Administrative costs	185 996	188 996	185 996
Profit before tax	499 804	652 971	847 468
Corporate tax	9 996	13 059	16 949
Net income	489 808	639 912	830 519

Balance Sheet Projections: 36 months

		Year 1	Year 2	Year 3
		€	€	€
ASSETS				
Cash		504 804	657 971	852 468
Funds held on behalf of the players		231 525	281 420	342 068
Accounts receivables		-	-	-
Total current assets		736 329	939 391	1 194 536
TOTAL ASSETS		736 329	939 391	1 194 536
LIABILITIES AND EQUITY				
LIABILITIES				
Current liabilities				
Players liabilities		231 525	281 420	342 068
Dividend payable		489 808	639 912	830 519
Current tax due		9 996	13 059	16 949
Total liabilities		731 329	934 391	1 189 536
EQUITY				
Shareholders contribution		5 000	5 000	5 000
Retained earnings:		-	-	-
<i>Retained earning B/F</i>		-	-	-
<i>Net income</i>		489 808	639 912	830 519
<i>Dividend declared</i>		- 489 808	- 639 912	- 830 519
Total equity		5 000	5 000	5 000
TOTAL LIABILITIES AND EQUITY		736 329	939 391	1 194 536