

**Online
Casino
Betandyou
TIXI MULTIMEDIA B.V.**

BUSINESS PLAN

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1 OVERVIEW OF BUSINESS

1.1 Objectives of the project

Betandyou operates under the Curacao eGaming license -B2C/JE8NJR3/1668JAZ. The project involves the creation of a company offering online games. n. The domain is Betandyou.com, held and operated by a Curacao company TIXI MULTIMEDIA B.V.

The screenshot shows the GoDaddy domain management interface for the domain betandyou.com. The left sidebar contains navigation links: Domains, Portfolio, DNS, Transfers, Services, Security (marked as NEW), and Settings. The main content area is titled 'Domain Portfolio' and 'betandyou.com'. It features several tabs: Overview (selected), DNS, and Products. The Overview tab displays various domain management options:

- Renew:** Includes a 'Renew Now' button, a toggle for 'Auto-renew' (set to On), 'Renews on' date (20 Jan 2026), and 'Renewal Cost' (\$21.99/yr).
- Sell:** Includes a 'List for Sale' button and displays 'Your domain's estimated value is \$6,681 (USD)'.
- Protect:** Includes an 'Edit Plan' button and states 'Your domain's being protected by Full Domain Privacy & Protection'.
- Contact Info:** Includes an 'Edit' button and displays contact details: Name (Ruslan Chorniy), Address (Kablukova, bldg. 15, ap. 15, Kyiv, Ukraine 03065), Telephone (+380.506700830), and Email (admin@betandyou.com).
- Domain Privacy:** Includes a toggle for 'Domain Privacy' (set to On) and displays privacy details: Organization (Domains By Proxy, LLC), Name (Registration Private), Address (DomainsByProxy.com, 2155 E Warner Rd, Tempe, Arizona, United States 85284), Telephone (+1.4806242599), and Email (BETANDYOU.COM@domainsbyproxy.com).
- Email Privacy:** Includes an 'Edit' button and displays email details: Private email address (BETANDYOU.COM@domainsbyproxy.com), Forwarding email address (admin@betandyou.com), and Spam filter (On).
- Transfer:** Includes a toggle for 'Domain Lock' (set to On) and links for 'Transfer to Another GoDaddy Account' and 'Transfer to Another Registrar'.
- Advanced:** Includes links for 'Add to Folders', 'Assign to Profile', and 'Delete Domain'.

Company Description:

Step into the world of Betandyou, an online gambling company that transcends boundaries to provide an immersive and responsible gaming experience. We stand as a beacon of innovation, integrity, and excitement in the dynamic landscape of digital gaming.

Vision:

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

Mission:

Our mission at Betandyou is guided by the following principles:

- Innovation Hub: Driving technological advancements and pushing creative boundaries to deliver an unparalleled gaming experience through a diverse range of cutting-edge games.
- Responsible Gaming Advocacy: Taking a proactive approach to responsible gaming by implementing robust player protection measures, investing in educational resources, and collaborating with organizations dedicated to promoting 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.

Starting in 2024, a new regulatory body will be established: the Gaming Control Board. The process for obtaining a government license is currently underway.



1.2 UBO BACKGROUND

Ruslan Chornyι is an experienced finance professional skilled in financial modeling, strategic planning, and budgeting. He currently serves as Finance Planning & Analysis Manager and Private Entrepreneur (FOP) in financial consulting and iGaming. Ruslan previously held the role of Finance Manager, specializing in compliance and client relations. With a proven track record of operational excellence and effective team management, he is a strong leader who delivers results and drives strategic initiatives. Ruslan is passionate about providing analytical support and contributing to organizational success.

Having formerly held the position of Finance Planning & Analysis Manager at Poleaxe OU, Ruslan possesses unmatched insight into every facet of the project's operations. This depth of

expertise grants him a clear advantage in leading the company towards success in his capacity as CEO.



Ruslan Chorny

Age: 29 years
Place of birth: Ukraine
Address: Kyiv
Phone: +380509704318
E-mail: ph.kv30@gmail.com

PERSONAL QUALITIES

- attentiveness;
- sociability;
- individual approach in work;
- decency;

ADDITIONAL INFORMATION

LANGUAGES:

- English – Upper-intermediate;
- Ukrainian – fluent;
- Russian – native.

TRAINING, CERTIFICATES

- Marketing, computer, sales and business management courses and programs.

WORK EXPERIENCE

Finance Planning & Analysis Manager - Poleaxe OU

January 2020 – currently employed.

- Providing financial and operational modeling of new projects and strategic initiatives;
- Maintaining and developing existing strategic and operational models;
- Offer financial and analytical support for PR/IR projects;
- Support revenue forecasts and the budgeting process;
- Preparing materials for the Board of Directors.

Private entrepreneur (FOP) in the field of financial consulting, business management and iGaming.

September 2020 – currently employed.

Finance Manager - GLOBAL INFORMATION AND DEPOSITORY CENTER LLC

June 2018 – January 2020.

- Management and control of the Company's work in accordance with the licensing conditions of the investment firm and depository institution and current legislation;
- Development of internal documents;
- Control over the Company's compliance with the requirements of the legislation in the field of financial monitoring;
- Customer due diligence;
- Control and interaction with clients on settlements in fund and securities transfers and checking supporting documents.

Operations Manager - UNIK UKRAINE LLC

October 2010 – May 2018.

- Organization and control of work;
- Carrying out an internal audit of the enterprise;
- Attraction of new clients;
- Participation in organizing and conducting inventories;
- Training of a personnel reserve. Conducting initial training for new employees. Mentoring.
- Participation in the development and implementation of employee motivation systems.

1.3 Games List

Main types of casino games:

- Type 1 – Games of Chance (RNG-based games such as slots and casino table games)
- Type 2 – Betting (including live betting and virtual-sports betting)
- Type 3 – Live Dealer Games
- Type 4 – Pooled-prize games (such as lotteries and parimutuel)
- Type 5: Promoting peer-to-peer games (such as sport-exchange, bingo and poker)

1.4 Indicators of the project

The economic viability of the project has been substantiated through the calculation of traditional financial indicators commonly employed in project analysis.

The project's calculation horizon spans 36 months (3 years), with an investment period of 3 months (0.3 years) leading up to the project launch. The operational period of the project, post-launch, extends for 33 months (2.7 years).

Table 1. Indicators of the project

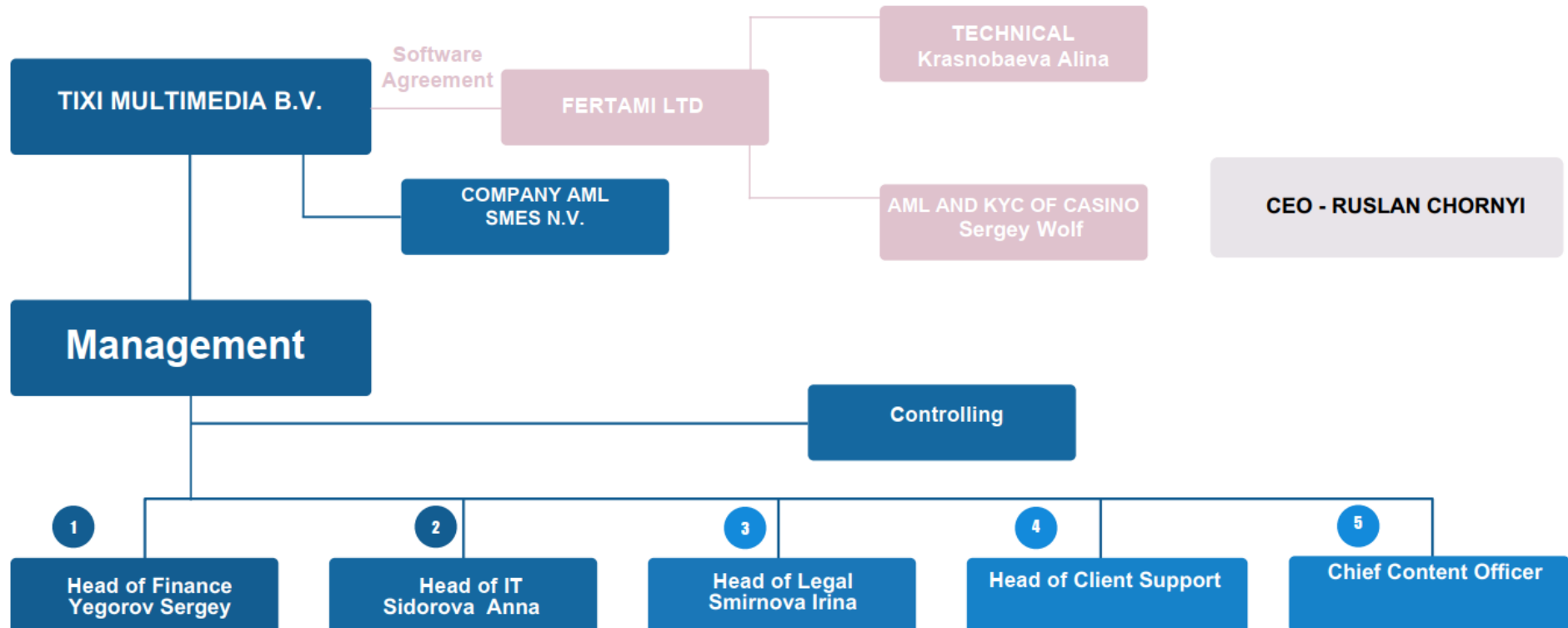
Name of the index	Value of the index
Calculation period of the project, year	3
Laid-down capital (LDC), EUR	141 588
Sum of proceeds (SP), EUR	4 527 539
Net average operational receipts per month (NAOR), EUR	28 561
Net profit for the project period, EUR	947 590
Average profitability for the project period (net profit to proceeds	20,93%
Discounting rate (DR), %	19,20%
Net present value (NPV), EUR	421 009
Average Rate of Return of investments (ARR)	14,44%
Return on investment (ROI)	569%
Profitability index (PI)	3,0
Internal rate of return (IRR)	110,77%
Pay back period of the project in whole (PBP), incl. financing scheme	18 months
	1,5 years

2 COMPANY MANAGEMENT STRUCTURE

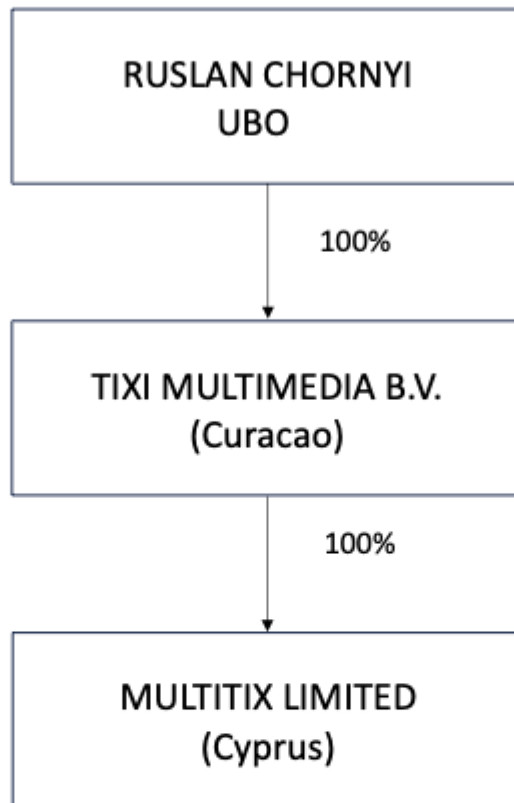
2.1 The Operator's CEO, UBO, not only holds the position of sole shareholder but also actively participates in the daily operations of the business. He entrusts strategies and decisions directly to various departments and functions, promoting agility and preventing decision-making gridlock. Legal assistance is internally managed by relevant departments and officers. While department heads primarily make decisions, the CEO ultimately approves and finalizes them. Head of Client Support, Chief Content Officer are yet to be hired. In-house hiring is prioritized over outside hiring, and the experience in an operational online casino is a critical requirement.

Company control structure

TIXI MULTIMEDIA B.V., a company incorporated under the laws of Curaçao with registration number 161662 and registered address at 10, Schottegatweg Oost Unit 1-9, Bon Bini Business Center, Willemstad, Curacao



OWNERSHIP STRUCTURE



3 FINANCIAL SUMMARY

3.1 Financial estimation for the first, second and third year

Table 2. Cash flow for the first year

	Total for 3 years	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25
Month of the project		1	2	3	4	5	6	7	8	9	10	11	12
Number of days in the period		30	31	30	31	31	30	31	30	31	31	28	31
Cash flow - INVESTING	- 141 588	- 127 420	-	-	- 14 168	-	-	-	-	-	-	-	-
Acquisition of a license and security payment	- 127 420	- 127 420	-	-	-	-	-	-	-	-	-	-	-
Payment for the Amazon server	- 11 960	-	-	-	- 11 960	-	-	-	-	-	-	-	-
Office equipment and stationery	- 2 208	-	-	-	- 2 208	-	-	-	-	-	-	-	-
Cash flow - OPERATING	1 028 204	-	-	-	-	44 564	2 215	12	2 342	5 020	7 370	34 173	9 448
Proceeds	4 527 539	-	-	-	-	29 400	36 162	39 913	43 921	49 193	54 236	60 762	68 837
Income from clients	4 527 539	-	-	-	-	29 400	36 162	39 913	43 921	49 193	54 236	60 762	68 837
Expenses total	- 3 499 335	-	-	-	-	73 964	38 377	39 902	41 579	44 174	46 866	94 935	59 389
Direct costs	- 2 723 531	-	-	-	-	62 664	27 077	28 602	30 279	32 123	34 153	43 635	46 090
Advertising costs	- 1 329 320	-	-	-	-	26 460	15 246	16 771	18 448	20 292	22 322	24 554	27 009
Additional staff costs	- 942 500	-	-	-	-	-	-	-	-	-	-	7 250	7 250
License fees	- 138 111	-	-	-	-	26 404	2 031	2 031	2 031	2 031	2 031	2 031	2 031
Salary	- 313 600	-	-	-	-	9 800	9 800	9 800	9 800	9 800	9 800	9 800	9 800
Indirect costs	- 481 600	-	-	-	-	11 300	11 300	11 300	11 300	11 300	11 300	51 300	11 300
Accounting	- 112 000	-	-	-	-	3 500	3 500	3 500	3 500	3 500	3 500	3 500	3 500
Office equipment maintenance	- 87 467	-	-	-	-	2 733	2 733	2 733	2 733	2 733	2 733	2 733	2 733
Hosting	- 120 000	-	-	-	-	-	-	-	-	-	-	40 000	-
Office rent	- 48 000	-	-	-	-	1 500	1 500	1 500	1 500	1 500	1 500	1 500	1 500
Legal support	- 114 133	-	-	-	-	3 567	3 567	3 567	3 567	3 567	3 567	3 567	3 567
Taxes	- 294 204	-	-	-	-	-	-	-	-	750	1 413	-	1 999

Profit tax	-	294 204	-	-	-	-	-	-	-	-	-	750	-	1 413	-	-	1 999
Cash flow - FINANCING	-	142 540	127 420	-	-	14 168	44 564	2 215	-	-	-	931	-	1 754	34 173	-	2 481
Co-investor's investment		222 540	127 420	-	-	14 168	44 564	2 215	-	-	-	-	-	-	34 173	-	-
Refunds to co-investor	-	365 081	-	-	-	-	-	-	-	-	-	931	-	1 754	-	-	2 481

CASH FLOW OF THE PROJECT		744 076	-	-	-	-	-	-	12	2 342	4 089	5 617	-	-	-	-	6 967
progressive total (cash balance)		744 076	-	-	-	-	-	-	12	2 354	6 443	12 060	12 060	12 060	12 060	-	19 026

Table 3. Cash flow for the second year

	Total for 3 years	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26
Month of the project		13	14	15	16	17	18	19	20	21	22	23	24
Number of days in the period		30	31	30	31	31	30	31	30	31	31	28	31
Cash flow - INVESTING	- 141 588	-	-	-	-	-	-	-	-	-	-	-	-
Acquisition of a license and security payment	- 127 420	-	-	-	-	-	-	-	-	-	-	-	-
Payment for the Amazon server	- 11 960	-	-	-	-	-	-	-	-	-	-	-	-
Office equipment and stationery	- 2 208	-	-	-	-	-	-	-	-	-	-	-	-
Cash flow - OPERATING	1 028 204	14 617	20 645	33 215	42 075	23 687	46 399	48 157	47 894	45 881	51 297	18 320	52 833
Proceeds	4 527 539	78 166	88 865	108 247	120 686	129 845	135 734	139 167	147 293	153 213	161 444	167 742	173 355
Income from clients	4 527 539	78 166	88 865	108 247	120 686	129 845	135 734	139 167	147 293	153 213	161 444	167 742	173 355
Expenses total	- 3 499 335	- 63 548	- 68 220	- 75 033	- 78 611	- 106 158	- 89 335	- 91 009	- 99 399	- 107 332	- 110 147	- 149 422	- 120 523
Direct costs	- 2 723 531	- 48 791	- 51 762	- 55 030	- 56 109	- 88 843	- 65 614	- 66 792	- 75 256	- 83 756	- 85 044	- 93 620	- 94 987
Advertising costs	- 1 329 320	- 29 710	- 32 681	- 35 949	- 37 028	- 38 139	- 39 283	- 40 461	- 41 675	- 42 925	- 44 213	- 45 539	- 46 906
Additional staff costs	- 942 500	- 7 250	- 7 250	- 7 250	- 7 250	- 14 500	- 14 500	- 14 500	- 21 750	- 29 000	- 29 000	- 36 250	- 36 250
License fees	- 138 111	- 2 031	- 2 031	- 2 031	- 2 031	- 26 404	- 2 031	- 2 031	- 2 031	- 2 031	- 2 031	- 2 031	- 2 031
Salary	- 313 600	- 9 800	- 9 800	- 9 800	- 9 800	- 9 800	- 9 800	- 9 800	- 9 800	- 9 800	- 9 800	- 9 800	- 9 800
Indirect costs	- 481 600	- 11 300	- 11 300	- 11 300	- 11 300	- 11 300	- 11 300	- 11 300	- 11 300	- 11 300	- 11 300	- 51 300	- 11 300
Accounting	- 112 000	- 3 500	- 3 500	- 3 500	- 3 500	- 3 500	- 3 500	- 3 500	- 3 500	- 3 500	- 3 500	- 3 500	- 3 500
Office equipment maintenance	- 87 467	- 2 733	- 2 733	- 2 733	- 2 733	- 2 733	- 2 733	- 2 733	- 2 733	- 2 733	- 2 733	- 2 733	- 2 733
Hosting	- 120 000	-	-	-	-	-	-	-	-	-	-	- 40 000	-
Office rent	- 48 000	- 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	- 114 133	- 3 567	- 3 567	- 3 567	- 3 567	- 3 567	- 3 567	- 3 567	- 3 567	- 3 567	- 3 567	- 3 567	- 3 567
Taxes	- 294 204	- 3 457	- 5 157	- 8 703	- 11 202	- 6 015	- 12 421	- 12 917	- 12 843	- 12 275	- 13 803	- 4 501	- 14 236

Profit tax	-	294 204	-	3 457	-	5 157	-	8 703	-	11 202	-	6 015	-	12 421	-	12 917	-	12 843	-	12 275	-	13 803	-	4 501	-	14 236
Cash flow - FINANCING	-	142 540	-	4 290	-	6 400	-	10 799	-	13 900	-	7 465	-	15 414	-	16 029	-	15 937	-	15 233	-	17 128	-	5 586	-	17 666
Co-investor's investment		222 540		-		-		-		-		-		-		-		-		-		-		-		-
Refunds to co-investor	-	365 081	-	4 290	-	6 400	-	10 799	-	13 900	-	7 465	-	15 414	-	16 029	-	15 937	-	15 233	-	17 128	-	5 586	-	17 666

CASH FLOW OF THE PROJECT		744 076		10 327		14 245		22 415		28 175		16 222		30 985		32 128		31 957		30 649		34 169		12 734		35 167
progressive total (cash balance)		744 076		29 354		43 599		66 014		94 189		110 412		141 397		173 525		205 482		236 131		270 300		283 034		318 201

Table 4. Cash flow for the third year

	Total for 3 years	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	Jan-27	Feb-27	Mar-27
Month of the project		25	26	27	28	29	30	31	32	33	34	35	36
Number of days in the period		30	31	30	31	31	30	31	30	31	31	28	31
Cash flow - INVESTING	- 141 588	-	-	-	-	-	-	-	-	-	-	-	-
Acquisition of a license and security payment	- 127 420	-	-	-	-	-	-	-	-	-	-	-	-
Payment for the Amazon server	- 11 960	-	-	-	-	-	-	-	-	-	-	-	-
Office equipment and stationery	- 2 208	-	-	-	-	-	-	-	-	-	-	-	-
Cash flow - OPERATING	1 028 204	49 212	44 105	46 166	40 405	21 931	44 488	54 549	60 020	70 640	75 938	52 425	80 063
Proceeds	4 527 539	170 121	172 272	176 407	177 809	180 082	193 509	208 088	224 083	239 481	255 359	267 106	277 039
Income from clients	4 527 539	170 121	172 272	176 407	177 809	180 082	193 509	208 088	224 083	239 481	255 359	267 106	277 039
Expenses total	- 3 499 335	- 120 909	- 128 167	- 130 242	- 137 404	- 158 151	- 149 021	- 153 539	- 164 063	- 168 841	- 179 421	- 214 680	- 196 976
Direct costs	- 2 723 531	- 96 394	- 105 093	- 106 586	- 115 374	- 141 330	- 125 839	- 127 519	- 136 500	- 138 282	- 147 368	- 149 259	- 163 759
Advertising costs	- 1 329 320	- 48 313	- 49 762	- 51 255	- 52 793	- 54 376	- 56 008	- 57 688	- 59 419	- 61 201	- 63 037	- 64 928	- 64 928
Additional staff costs	- 942 500	- 36 250	- 43 500	- 43 500	- 50 750	- 50 750	- 58 000	- 58 000	- 65 250	- 65 250	- 72 500	- 72 500	- 87 000
License fees	- 138 111	- 2 031	- 2 031	- 2 031	- 2 031	- 26 404	- 2 031	- 2 031	- 2 031	- 2 031	- 2 031	- 2 031	- 2 031
Salary	- 313 600	- 9 800	- 9 800	- 9 800	- 9 800	- 9 800	- 9 800	- 9 800	- 9 800	- 9 800	- 9 800	- 9 800	- 9 800
Indirect costs	- 481 600	- 11 300	- 11 300	- 11 300	- 11 300	- 11 300	- 11 300	- 11 300	- 11 300	- 11 300	- 11 300	- 51 300	- 11 300
Accounting	- 112 000	- 3 500	- 3 500	- 3 500	- 3 500	- 3 500	- 3 500	- 3 500	- 3 500	- 3 500	- 3 500	- 3 500	- 3 500
Office equipment maintenance	- 87 467	- 2 733	- 2 733	- 2 733	- 2 733	- 2 733	- 2 733	- 2 733	- 2 733	- 2 733	- 2 733	- 2 733	- 2 733
Hosting	- 120 000	-	-	-	-	-	-	-	-	-	-	- 40 000	-
Office rent	- 48 000	- 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	- 114 133	- 3 567	- 3 567	- 3 567	- 3 567	- 3 567	- 3 567	- 3 567	- 3 567	- 3 567	- 3 567	- 3 567	- 3 567
Taxes	- 294 204	- 13 215	- 11 774	- 12 355	- 10 731	- 5 520	- 11 882	- 14 720	- 16 263	- 19 259	- 20 753	- 14 121	- 21 916
Profit tax	- 294 204	- 13 215	- 11 774	- 12 355	- 10 731	- 5 520	- 11 882	- 14 720	- 16 263	- 19 259	- 20 753	- 14 121	- 21 916
Cash flow - FINANCING	- 142 540	- 16 398	- 14 611	- 15 332	- 13 316	- 6 850	- 14 745	- 18 266	- 20 181	- 23 898	- 25 752	- 17 523	- 27 196

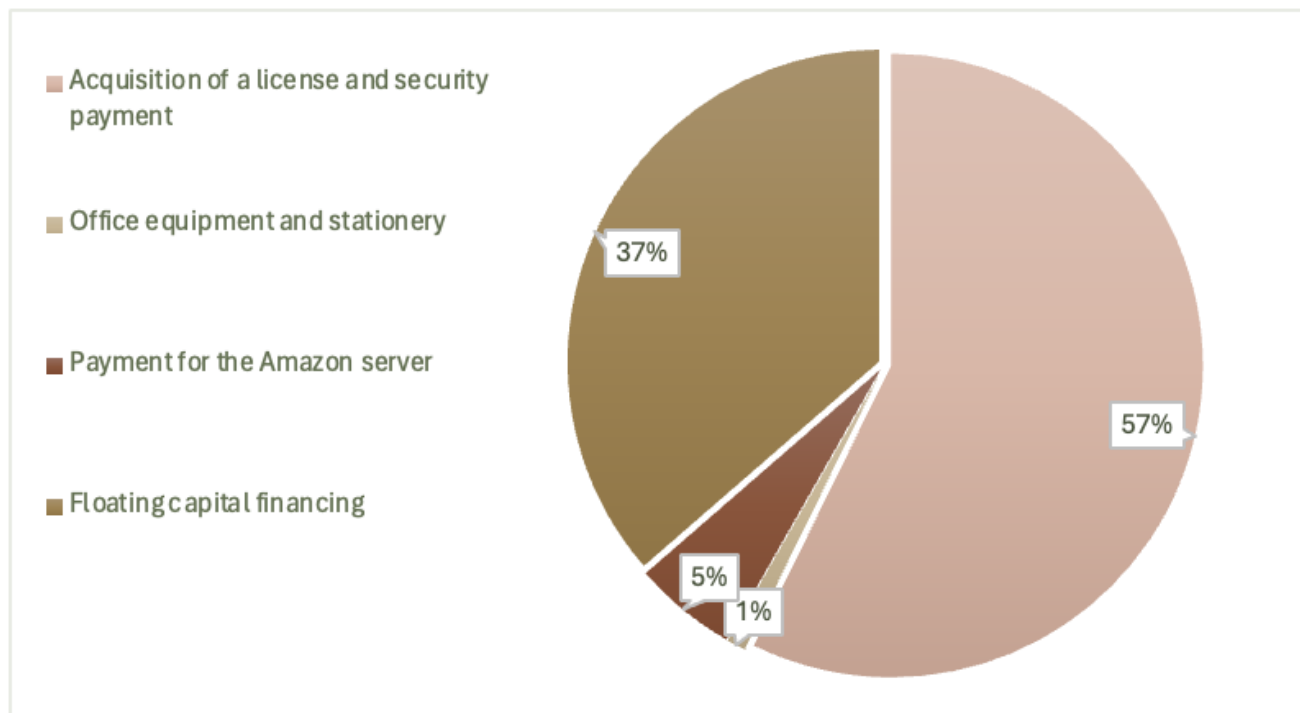
Co-investor's investment	222 540	-	-	-	-	-	-	-	-	-	-	-	-
Refunds to co-investor	- 365 081	- 16 398	- 14 611	- 15 332	- 13 316	- 6 850	- 14 745	- 18 266	- 20 181	- 23 898	- 25 752	- 17 523	- 27 196
	-	-	-	-	-	-	-	-	-	-	-	-	-
CASH FLOW OF THE PROJECT	744 076	32 814	29 494	30 834	27 089	15 081	29 743	36 283	39 839	46 742	50 186	34 902	52 867
progressive total (cash balance)	744 076	351 015	380 509	411 343	438 432	453 513	483 256	519 539	559 378	606 120	656 306	691 208	744 076

3.2 Investments, Costs

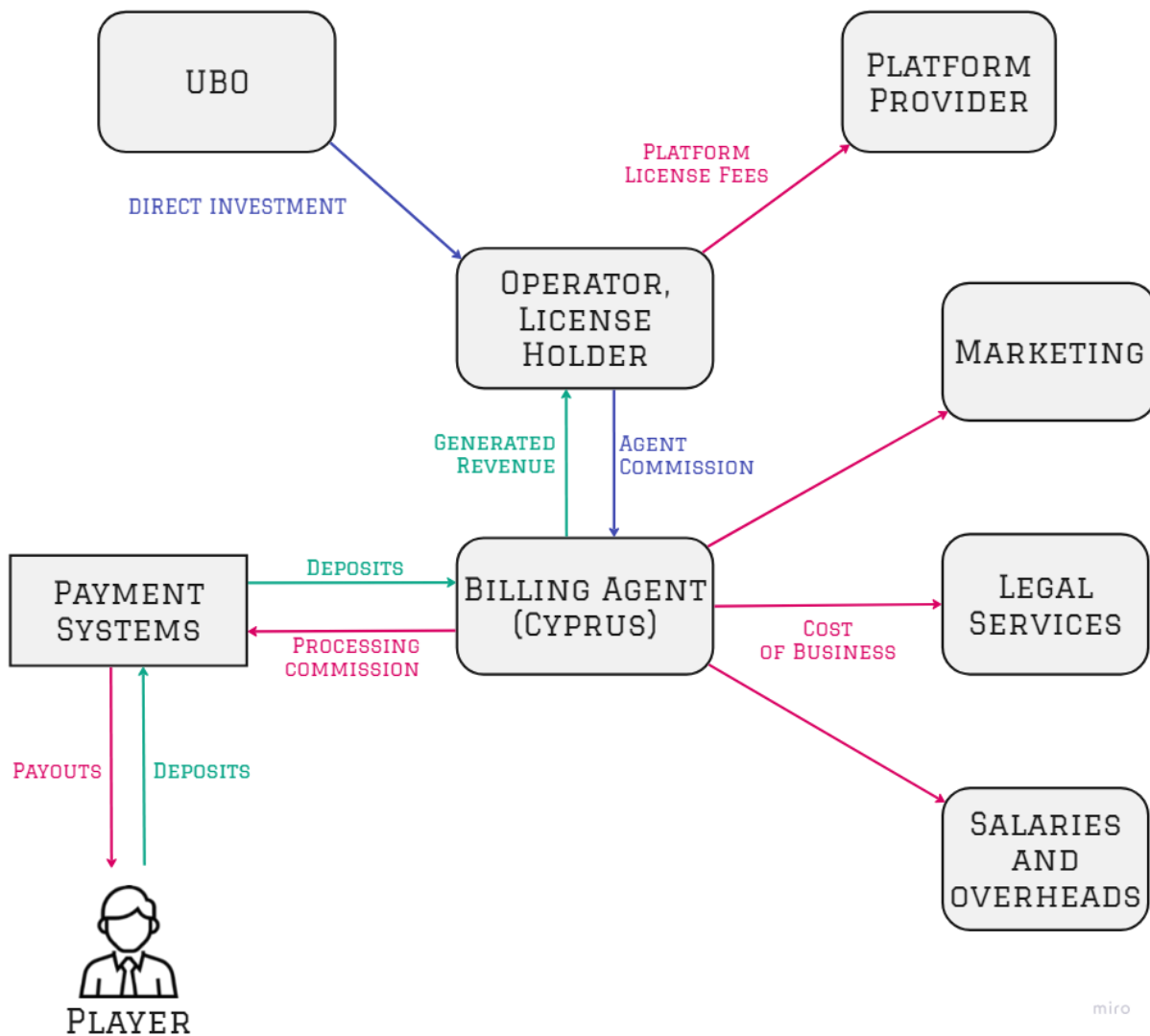
Type of initial investments - funds provided directly by the Ultimate Beneficial Owner amounting for 222.5 EUR.

Upon launch - profits generated directly from operations.

Diagram 1. Investments structure



FLOW OF FUNDS



miro

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.

4.1 Registrations and opening of an account

[illegible]

BETANDYOU

BEST BETS FOR YOU

AVIATOR CRASH

Bets via Telegram

Main account (EUR)

MAKE A DEPOSIT



12:21 EN

SPORTS

IN-PLAY

PROMO

SLOTS

LIVE CASINO

E-SPORTS

GAMES

LOTTERY/BINGO

RESULTS

STATISTICS

POKER

TV GAMES

MORE

Smartphone app

№823260941

test12@gmail.com

1/5

Bonus points

0

Main account (EUR)

0

ACCOUNT

Deposit

Withdraw funds

Bet history

Transaction history

EXTRA

Invite friends

Casino VIP Cashback

Bonuses and gifts

Customer Support

Become an agent

PROFILE

Personal profile

Security

Responsible Gaming

Account settings

Personal profile

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

Fill in profile

43%

Account

Account number

823260941

Password

Registration date

20/03/2024

Contacts

Phone

Email

test12@gmail.com

Personal info

Surname

Document number

First name

Document issue date

Date of birth

Country

Algeria

Place of birth

Permanent registered address

Type of document

National identity card

SAVE

LOG IN ⚙️ 12:23 EN

4.3 Terms and Conditions/ Rules and Procedures

4.4 Obligations as a player

Contacts

Terms of Service

Payments

How to place a bet

Anti-Money Laundering

KYC Policies

Dispute resolution

Responsible Gambling

Self-exclusion

Fairness & RNG Testing Methods

Privacy & Management of Personal Data

Accounts, Payouts & Bonuses

Betting rules

payment of your winnings and apply such funds on account of any damages caused by you.

3. YOUR OBLIGATIONS

3.1. You acknowledge that at all times when accessing the Website and using the Service:

You age is over 18, or the legal age at which gambling, or gaming activities are allowed under the law or jurisdiction that applies to you. We reserve the right to request proof of age documents from you at any time.

3.2. You are of legal capacity and can enter into a binding legal agreement with us. You must not access the Website or utilize the Service if you are not of legal capacity.

3.3. You are a resident in a jurisdiction that allows gambling. You are not a resident of any country in which access to online gambling to its residents or to any person within such country is prohibited. It is your sole responsibility to ensure that your use of the service is legal.

3.4. You are the authorized user of the payment method you use.

3.5. You must make all payments to us in good faith and not attempt to reverse a payment made or take any action which will cause such payment to be reversed by a third party.

3.6. When placing bets you may lose some or all of your money deposited to the Service in accordance with these Terms and you will be fully responsible for that loss.

3.7. When placing bets you must not use any information obtained in breach of any legislation in force in the country in which you were when the bet was placed.

3.8. You are not acting on behalf of another party or for any commercial purposes, but solely on your own behalf as a private individual in a personal capacity.

3.9. You must not either attempt to manipulate any market or element within the Service in bad faith nor in a manner that adversely affects the integrity of the Service or us.

3.10. You must generally act in good faith in relation to us of the Service at all times and for all bets made using the Service.

3.11. You, or, if applicable, your employees, employers, agents, or family members, are not registered as an Affiliate in our Affiliate program.

4. RESTRICTED USE

4.1. You must not use the Service:

4.1.1. If you are under the age of 18 years (or below the age of majority as stipulated in the laws of the jurisdiction applicable to you) or if you are not legally able to enter into a binding legal agreement with us or you acting as an agent for, or otherwise on behalf, of a person under 18 years (or below the age of majority as stipulated in the laws of the jurisdiction applicable to you);

4.1.2. If you reside in a country in which access to online gambling to its residents or to any person within such country is prohibited.

4.1.3. If you are a resident of one of the following countries, or accessing the Website from one of the following countries:

United States of America and its territories,

France and its territories.

4.5 Payouts

BETANDYOU

BEST BETS FOR YOU

AVIATOR CRASH

Bets via Telegram

REGISTRATION

LOG IN

12:28

EN

SPORTS

IN-PLAY

PROMO

SLOTS

LIVE CASINO

E-SPORTS

GAMES

LOTTERY/BINGO

RESULTS

STATISTICS

POKER

TV GAMES

MORE

Smartphone app

About us

Contacts

Terms of Service

Payments

How to place a bet

Anti-Money Laundering

KYC Policies

Dispute resolution

Responsible Gambling

Self-exclusion

Fairness & RNG Testing Methods

Privacy & Management of Personal Data

Accounts, Payouts & Bonuses

Betting rules

Accounts, Payouts & Bonuses

Effective from: 10.11.2022 Last updated: 10.11.2022

1. ACCOUNTS

1.1. You are allowed to have only one (1) account. Only one account for each household. IP PC is allowed. If you attempt to open more than one account, all accounts you try to open may be blocked or closed and any bets may be voided. Also any returns, deposits, winnings or bonuses which you have gained or accrued during such time as the duplicate account was active will be forfeited by you and may be reclaimed by us, and you will return to us on demand any such funds which have been withdrawn from the duplicate account. If you wish to open another account, you may do so by contacting the support at support@betandyou.com. If a new account is opened, the old account will be closed. If you notice that you have more than one registered account you must notify us immediately. Failure to do so may lead to your account being blocked for access.

1.2. You must enter all mandatory information requested into your registration form, including a valid email address; if you do not enter a valid email address, we will be unable to help you recover any "forgotten passwords". It is your sole responsibility to ensure that the information you provide is true, complete and correct.

1.3. It is your exclusive responsibility to ensure that your login details are kept securely. You must not disclose your login details to anyone. Casino is not responsible for any abuse of your account by third parties due to your disclosure, whether intentional or accidental, whether active or passive, of your login details to any third party.

1.4. Accounts could use several currencies, in this case all Account balances and transactions appear in the currency used for the transaction.

1.5. We do not give credit for the use of the Service.

1.6. We may close or suspend an Account if you are not or we reasonably believe that you are not complying with these Terms, or to ensure the integrity or fairness of the Service or if we have other reasonable grounds to do so. We may not always be able to give you prior notice. If we close or suspend your Account due to you not complying with these Terms, we may cancel and/or void any of your bets and withhold any money in your account (including the deposit).

1.7. We reserve the right to close or suspend any Account without prior notice and return all funds. Contractual obligations already matured will however be honoured.

1.8. We reserve the right to refuse, restrict, cancel or limit any wager at any time for whatever reason, including any bet perceived to be placed in a fraudulent manner in order to circumvent our betting limits and/or our system regulations.

1.9. If any amount is mistakenly credited to your Account it remains our property and when we become aware of any such mistake, we shall notify you and the amount will be withdrawn from your Account.

1.10. If, for any reason, your Account goes overdrawn, you shall be in debt to us for the amount overdrawn.

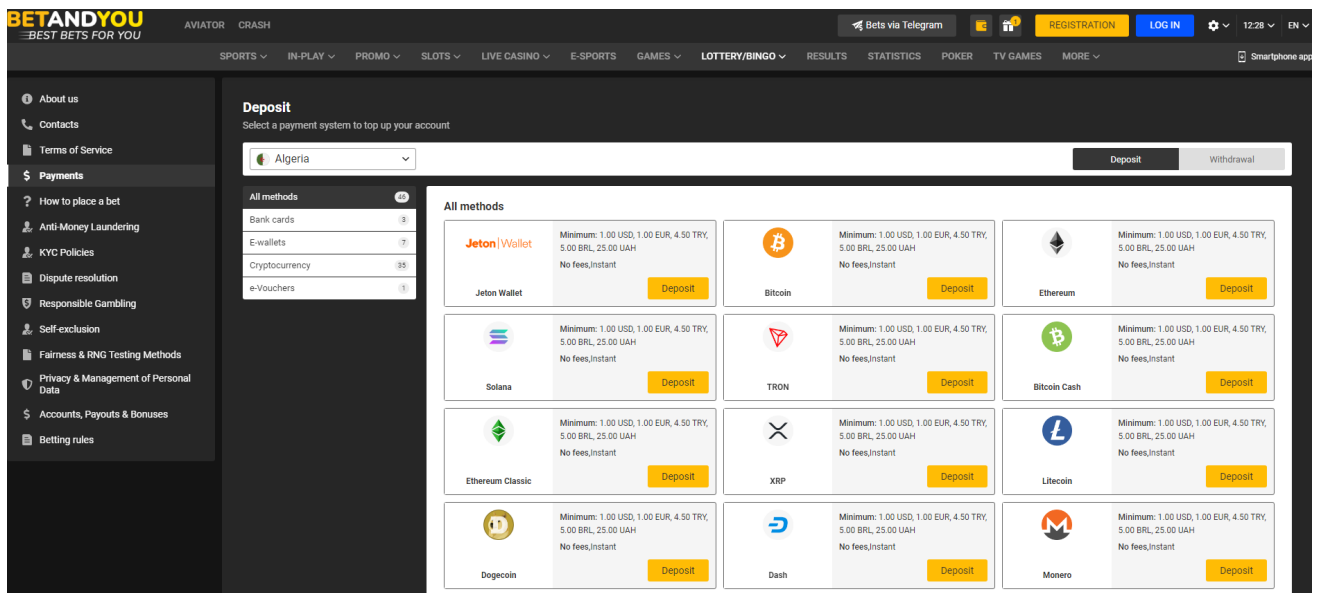
1.11. You must inform us as soon as you become aware of any errors with respect to your Account.

1.12. Please remember that betting is purely for entertainment and pleasure and you should stop as soon as it stops being fun. Absolutely do not bet anything you can't afford to lose. If you feel that you may have lost control of your gambling, we offer a self-exclusion option. Just send a message to our Customer Support Department using your Registered Email Address that you wish to SELF-EXCLUDE and this request will take effect within 24 hours from the moment of its receipt. In this case your account will be disabled until your further notice, and you won't be able to login to it.

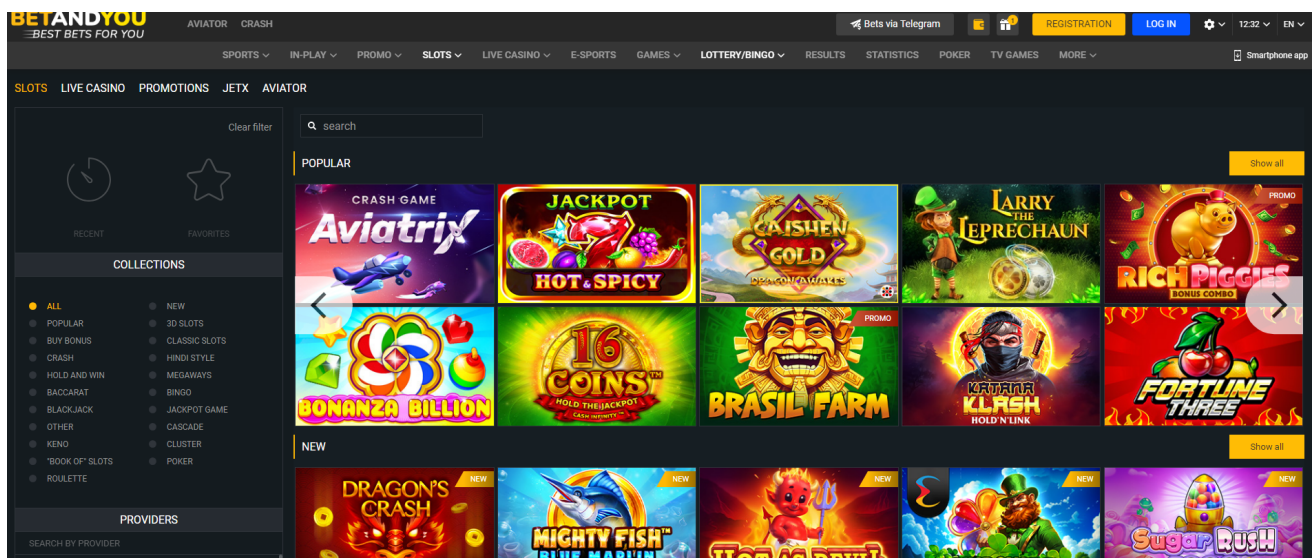
1.13. You cannot transfer, sell, or pledge Your Account to another person. This prohibition includes the transfer of any assets of value of any kind, including but not limited to ownership of accounts, winnings, deposits, bets, rights and/or claims in connection with these assets. Local commercial or otherwise. The prohibition on said transfers also includes however is not limited to the encumbrance, donation, assignment, usufruct, trading, brokerage, hypothecation and/or

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.



4.7 A list of the games that will be provided



5 KEY SUPPLIERS, MATERIAL DEPENDENCIES

5.1 Platform description

The critical supplier for the project is Fertami Ltd. - the supplier of the software platform. Fertami Ltd, a company registered under the laws of the Republic of Cyprus under registration number HE 413010 ("Fertami") has developed the Unionsoft 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.

1. Platform specifications

1.1. General specifications

1.1.1. 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 Fertami'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:

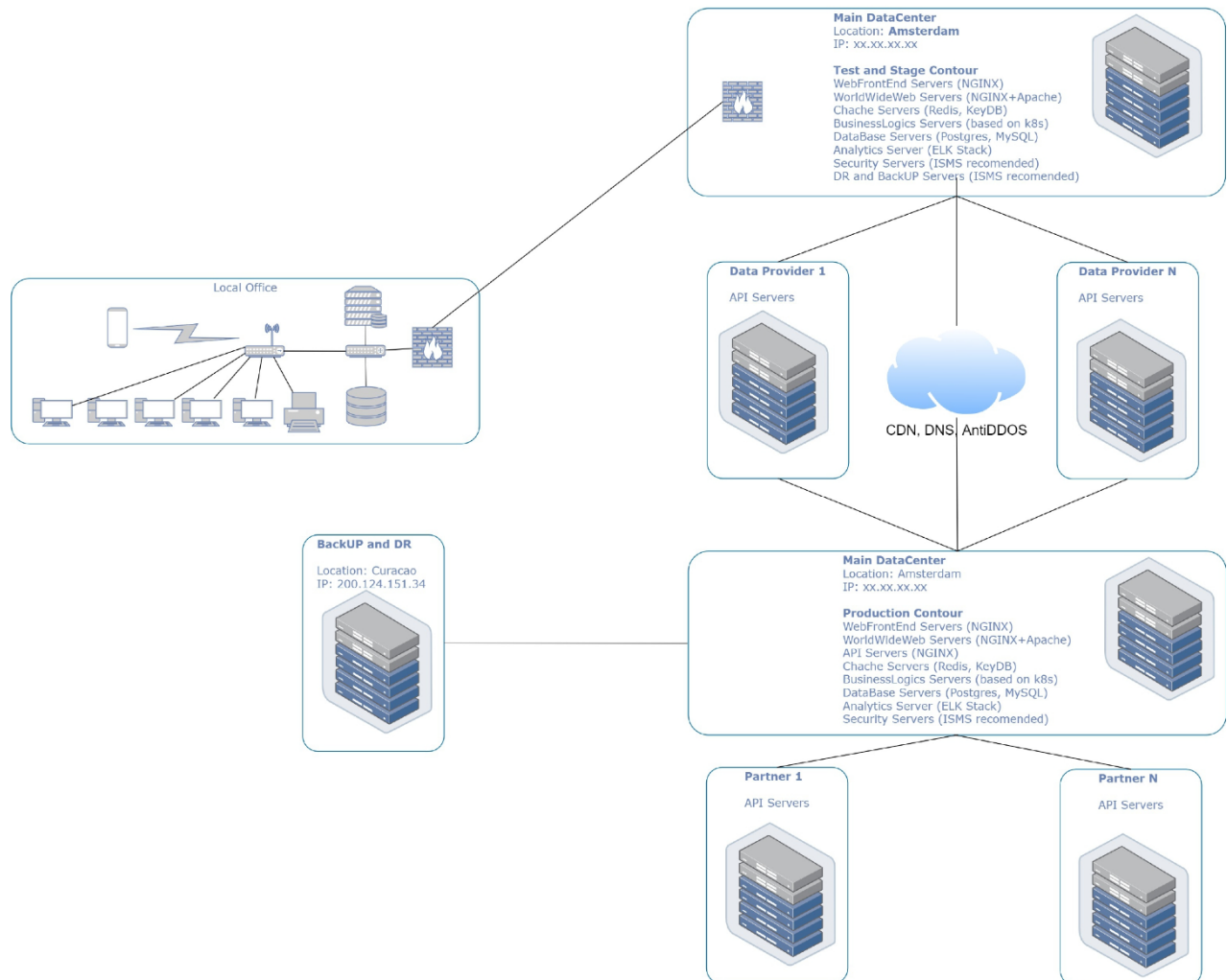
- a) iOS
- b) Android
- c) Windows

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.

Platform Risk Management:

The platform boasts a solid foundation, supported by a comprehensive disaster plan and resilient infrastructure, which mitigate potential risks effectively. Through meticulous planning, the platform employs protocols for data backup and restoration, incorporating redundant server systems to thwart service interruptions and mitigate data loss. Regular testing and updating of the disaster plan are imperative to align with emerging threats and technological advancements, ensuring its efficacy in critical moments. Collaboration with cybersecurity specialists and regulatory authorities

not only furnishes valuable insights but also offers guidance in fortifying the disaster preparedness of online casino platforms, thereby safeguarding operations and nurturing customer trust.



5.2 Payment Service Providers

Another vital category of suppliers comprises payment service providers. Uninterrupted payment processing is guaranteed through the engagement of several highly dependable PSPs operating within the relevant jurisdictions. Payment service provider (at the connection/planning stage): Flutterwave, Paygames, Bigldea, Pion, RoyalPay, SticPay.



flutterwave



RoyalPay

5.3 Legal and Corporate Service Providers

In the field of legal and corporate service providers, there are numerous experienced professionals who specialize in the intricacies of gambling. These experts assist us in complying with all regulatory, payment, and banking protocols, ensuring comprehensive adherence.

6 RISK EVALUATION AND MANAGEMENT

Every department monitors its own risks daily. Those accountable comprise Yegorov Sergey, Sidorova Anna, Smirnova Irina.

6.1 Risk Auditing

Internal reviews take place annually across all risk categories by the Audit Committee, comprising the Head of IT, Head of Legal, and Head of Finance. External assessments are conducted every three years to provide an independent evaluation of business and financial affairs.

Regular audits are performed on the platform, its software providers, infrastructure, and financial status. The Audit Committee reviews and updates the risk register quarterly, alongside daily interdepartmental communications.

Annual mandatory financial audits are carried out for all companies within the organizational structure.

6.2 Risk Overview

a) Legal Landscape Oversight (Supervised by: Head of Legal): Due to the evolving nature of online gambling laws, maintaining constant vigilance is paramount. Regular updates on legal changes are disseminated across departments, ensuring all staff members are well-informed about the evolving legal landscape in online gambling. The legal department collaborates closely with other units, such as compliance and operations, to ensure a comprehensive understanding of legal obligations and facilitate smooth implementation processes. Maintaining transparent communication channels with regulatory agencies and industry groups underscores our commitment to adhering to legal standards in online gambling.

- **Legal Compliance and Licensing:** Setting up and operating an online casino requires acquiring licenses from relevant regulatory authorities in various jurisdictions. Regulatory requirements can vary significantly between jurisdictions, and failure to comply with licensing obligations can result in substantial fines, legal consequences, or even the cessation of operations.

Risk moderation: the Operator is currently operating under the Curacao eGaming license No. 1668/JAZ and applying for a new GCB license.

- **Data Security and Privacy Regulations:** Online casinos collect and manage large amounts of sensitive customer data. Compliance with data protection regulations such as the EU's General Data Protection Regulation (GDPR) is essential to avoid penalties and maintain customer trust.

Risk moderation: Collect and process only the minimal personal data necessary for providing gambling services, ensuring data is not retained longer than required. Develop and implement a data breach response plan to promptly address and mitigate the impact of data breaches, including procedures for notifying data subjects and relevant supervisory authorities within specified timeframes. Incorporate privacy by design and default principles when developing new products, features, or services, integrating privacy considerations into the design and development process from the start.

- **Advertising and Marketing Limitations:** Numerous jurisdictions enforce stringent regulations on the advertising and marketing of online gambling services to safeguard vulnerable populations, including minors and individuals struggling with gambling addictions. Failure to adhere to advertising standards can lead to regulatory penalties and public scrutiny.

Risk moderation: Continuously oversee advertising and marketing endeavors to

verify compliance with relevant laws, regulations, and industry norms concerning gambling advertising. Transparently communicate any terms, conditions, restrictions, or limitations linked to promotions, bonuses, or other marketing offers to prevent consumer misinterpretation and potential regulatory repercussions. Scrutinize third-party advertising partners, agencies, or affiliates to confirm their compliance with advertising and marketing regulations and commitment to responsible advertising practices

- **Regulatory Changes:** The regulatory environment governing online casinos undergoes continual evolution, with the introduction of new laws, regulations, and enforcement measures on a regular basis. Operators must remain vigilant about regulatory developments and modify their practices accordingly to mitigate compliance risks.

Risk moderation: Conduct comprehensive assessments to gauge the potential impact of new regulations on the casino's operations, financial performance, and risk profile. Identify areas of compliance risk and devise proactive strategies to address them. Implement adaptable compliance strategies capable of swiftly adjusting to evolving regulatory requirements. This may entail creating modular compliance solutions, leveraging technology for automation and efficiency, and fostering a culture of ongoing improvement and innovation. Furthermore, provide regular training and education to employees on emerging regulations, compliance mandates, and best practices for upholding regulatory standards. Empower staff members to discern and effectively respond to regulatory changes within their respective roles.

b) Regulatory Risk Management Oversight (Supervised by: Compliance Officer):

Regulatory risks related to Anti-Money Laundering (AML) and Know Your Customer (KYC) compliance are critical considerations for businesses across various sectors, particularly in the financial and gambling industries. The organization's AML&KYC department bears the responsibility for ensuring adherence to relevant laws and regulations aimed at preventing money laundering and terrorist financing. This department is tasked with establishing robust policies and procedures to verify customer identities, monitor transactions for suspicious activities, and promptly report any irregularities to appropriate authorities. Non-compliance with AML&KYC regulations carries severe penalties, including fines, reputational damage, and potential criminal charges. Therefore, strict adherence to these regulations is essential to mitigate regulatory risks and uphold the organization's integrity and reputation. The AML&KYC department plays a pivotal role in overseeing compliance efforts, conducting risk assessments, and implementing necessary controls to minimize the organization's exposure to regulatory risks. Additionally, ongoing training and educational initiatives are regularly provided to employees to ensure their alignment with evolving AML&KYC requirements and best practices. Overall, effective management of regulatory risks associated with AML&KYC compliance requires a proactive and comprehensive approach, with the AML&KYC department serving as a cornerstone in the organization's compliance framework

- **Compliance with Anti-Money Laundering (AML) Regulations:** Online casinos are required to maintain stringent compliance measures to deter money laundering, terrorist financing, and other illicit activities. Inadequate implementation of AML controls can result in regulatory penalties, damage to reputation, and legal consequences.
- **Risk moderation:** Develop a comprehensive AML policy outlining procedures for customer due diligence, transaction monitoring, and reporting of suspicious activities. Ensure alignment of this policy with regulatory requirements and industry standards. Conduct regular training and awareness programs for casino staff to familiarize them with AML regulations, identify red flags indicative of suspicious behavior, and clarify their responsibilities in preventing money laundering and

terrorist financing activities.

c) Infrastructure Risks Oversight (Supervised by: Head of IT): The scope includes infrastructure maintenance, platform integration, cybersecurity, and data security. The technical department is tasked with ensuring regular infrastructure upkeep to reduce downtime and mitigate risks associated with hardware or software failures. Prioritizing the implementation and updating of cybersecurity protocols and technologies is essential for protecting against cyber threats such as hacking, data breaches, and malware attacks. Continuous monitoring for potential security threats and swift incident response are fundamental responsibilities of the technical department to minimize risks and mitigate the impact of cybersecurity breaches. Regular audits and security assessments aid in identifying vulnerabilities and weaknesses in the infrastructure, enabling proactive risk management by the technical team.

- **Data Security:** Unauthorized access to customer information, including personal details and financial data, can lead to identity theft, fraud, and legal repercussions.

Risk moderation: Deploy multi-layered cybersecurity protocols incorporating firewalls, intrusion detection systems, and encryption mechanisms. Consistently update software and security patches to rectify vulnerabilities and safeguard against emerging threats.

d) Financial Risks Oversight (Supervised by: Head of Finance): Financial risks are inherent in all business operations and require meticulous management to ensure sustainability and progress. As the individual responsible for financial matters, the Head of Finance plays a crucial role in identifying, assessing, and mitigating these risks. They oversee the implementation of robust financial controls, monitor cash flow, and optimize capital allocation to minimize exposure to such risks. Additionally, they collaborate closely with other departments to develop and execute financial strategies aligned with organizational objectives. Through proactive risk management measures and strategic planning, the Head of Finance aims to safeguard the company's financial health and enhance shareholder value. Regular financial analysis and reporting are essential for identifying emerging risks and opportunities, facilitating timely adjustments to financial strategies.

- **Taxation:** Taxation policies related to online gambling vary significantly across jurisdictions and can have a substantial impact on the profitability of iGaming operators. Changes in tax laws or unexpected tax liabilities can pose financial risks to casino operators.

Risk moderation: Consult with tax professionals, accountants, and legal specialists well-versed in international taxation to ensure adherence to local tax laws and regulations. Utilize tax treaties and agreements between nations to alleviate double taxation and optimize tax planning approaches. These treaties may offer provisions for tax credits, exemptions, or reduced tax rates for cross-border transactions. Maintain precise financial records, robust accounting systems, and accurate tax filings to comply with local tax laws and regulations in every jurisdiction where the casino operates. This encompasses timely submission of tax returns, tax payments, and adherence to reporting obligation.

e) Litigation Risks Oversight (Supervised by: Client Service): Risks associated with customer service practices. Ensuring alignment of customer service protocols with relevant laws and regulations serves to mitigate the potential for litigation stemming from regulatory non-compliance. Customer Service devises clear communication policies to effectively manage customer expectations, thereby reducing the chances of misunderstandings and potential legal disputes. Thorough documentation of customer interactions and resolutions is imperative for mitigating litigation risks, as it provides evidence of adherence to service standards and facilitates amicable dispute resolution.

Customer Service periodically evaluates and enhances its procedures based on feedback and performance metrics to address recurring issues and minimize the risk of customer dissatisfaction leading to litigation. Cultivating a culture of transparency and accountability within the customer service team fosters trust with customers and diminishes the likelihood of disputes arising from perceived unfairness or ambiguity. Establishment of clear escalation protocols ensures prompt resolution of unresolved customer issues by the appropriate management levels, preventing grievances from escalating into potential litigation.

- **Promotion of Responsible Gaming:** Regulatory authorities frequently mandate casino operators to promote responsible gambling and implement measures to prevent problem gambling behaviors. Non-compliance with responsible gaming regulations can result in regulatory penalties and damage to the operator's reputation.
- **Risk Moderation:** Integrate self-exclusion tools that enable players to voluntarily exclude themselves from gambling activities for a specified duration. Ensure these tools are easily accessible and prominently displayed on the casino's website and gaming platforms. Offer players the option to set personalized deposit limits and timeouts on their accounts to manage their gambling habits and prevent excessive play. These limits should be adjustable and enforceable to ensure compliance. Utilize data analytics and monitoring tools to identify players displaying signs of potential gambling issues, including patterns in the frequency and amount of wagers. Implement appropriate interventions and support resources for these players as necessary.

6.3 Risk of Potential Capital Loss

During the initial phase, potential financial losses may arise from registration fees, rent, and office equipment expenses. If the online casino ceases operations due to internal or valid reasons, the security deposit is refunded to the casino owners. However, it is essential to refrain from utilizing this amount during the casino's operation, reserving it solely as a jackpot-winning deposit to mitigate losses effectively.

Risk Mitigation: Leveraging a collective experience of 18 years within the online casino industry among the founders and co-owners, coupled with the experienced guidance of the project mentor, the project is strategically positioned to minimize risks associated with market entry to the highest extent possible

7 POLICIES AND PROCEDURES

7.1 Know Your Customer

The Know Your Customer (KYC) policy consists of procedures and protocols crafted to authenticate and validate client identities. Its objective is to prevent financial crimes such as money laundering, terrorist financing, and fraud by ensuring that casinos possess accurate information about their patrons and their financial activities. Through the implementation of KYC measures, casinos establish trust, comply with regulatory requirements, and mitigate risks associated with illicit activities in the financial sector.

7.2 Anti-Money Laundering

The main aim of an Anti-Money Laundering (AML) policy is to hinder the illegal practice of concealing the origins of money obtained through criminal activities. AML policies and procedures are devised to detect and deter money laundering, terrorist financing, and other illicit financial activities within financial institutions.

7.3 Data Privacy

The aim of a Data Privacy Policy is to outline how an organization collects, uses, stores, and protects the personal data of individuals. It seeks to ensure compliance with data protection regulations, safeguard the privacy rights of customers and employees, and build trust among stakeholders. By providing clear guidelines and procedures for handling sensitive data, the policy aims to reduce the risk of data breaches, unauthorized access, and misuse of personal information. Ultimately, it aims to promote transparency and accountability in data management practices.

7.4 Responsible Gaming

The aim of a Responsible Gaming Policy is to promote safe and balanced gambling behaviors while mitigating the risks associated with excessive or problematic gambling. It outlines measures and guidelines to protect players from the negative impacts of gambling addiction, such as financial difficulties, mental health issues, and social challenges. By offering resources for self-exclusion, setting limits on gambling activities, and providing support for those in need, the policy aims to foster a responsible and sustainable gambling environment, ensuring the well-being of players and maintaining the integrity of the gaming industry.

7.5 Terms Of Use

The Terms of Use policy of an online casino sets forth the rules, regulations, and terms that users must adhere to when using the platform. It covers various aspects including user responsibilities, account management procedures, payment processes, conflict resolution mechanisms, and compliance with applicable laws and regulations. By agreeing to these terms, users acknowledge their understanding of the rules governing their interactions with the casino, ensuring transparency, fairness, and compliance with legal requirements throughout their gaming experience.

7.6 Self-Exclusion

This outlines the process through which individuals can voluntarily exclude themselves from participating in gambling activities on the platform for a specified duration, typically to manage their gambling habits or address addiction concerns.

7.7 Dispute Resolution

This section details the procedures and mechanisms available for resolving conflicts or disputes that may arise between the casino and its users, often outlining steps for escalation and resolution.

7.8 Fairness & RNG Testing Methods

This section discusses the fairness of the games offered by the casino, confirming their randomness and impartiality. It often emphasizes the use of Random Number Generators (RNGs) and the methods employed to evaluate and verify their fairness.

7.9 Accounts, Payouts & Bonuses

This section provides detailed information on account management procedures, payout methods, and the terms associated with bonuses. It includes wagering requirements and restrictions.

7.10 Betting Rules

This section provides specific rules and regulations governing betting activities on the platform. It includes game-specific guidelines, maximum and minimum bet amounts, and additional terms for different types of bets.

7.11 Internal Policies

Human Resources Policy: This policy encompasses guidelines related to recruitment, onboarding, performance evaluation, training and development, diversity and inclusion, disciplinary actions, and termination procedures.

Financial Policy: This policy covers procedures regarding budgeting, expense management, financial reporting, auditing, procurement, and compliance with accounting standards.

Communication and Social Media Policy: This policy establishes protocols for internal and external communication channels, including email usage, social media guidelines, media relations, and branding protocols.

Information Security Policy: This policy outlines measures for protecting sensitive information, including data handling procedures, cybersecurity strategies, password management, and protocols for preventing data breaches.

Internal policies primarily support external policies. While the latter undergo only annual review and updates, the former are continuously created, amended, and terminated as necessary.

7.12 The imperative to adopt and enforce these policies arises from our aim to maintain long-term operations, especially given the initial investment. Our strategy involves operating for at least three years under the GCB license, with renewal subject to meeting investment returns and project KPIs outlined in our financial projections.

7.13 To adhere to the adopted policies and procedures, our project leverages the necessary expertise and manpower from various sources, both internally and externally. The Ultimate Beneficial Owner (UBO) brings a wealth of experience in both gambling and IT, making her an ideal overseer. Key departments such as Legal, IT, Human Resources, and Finance possess significant expertise in managing large gambling operations sustainably. Additionally, jurisdictions like Curacao and Cyprus provide ample opportunities for engagement with advisors, experts, and independent auditors.

The Gaming Control Board (GCB) assists operators by offering guidance and support in policy development. This collaborative effort ensures that operators can tailor their policies to comply with regulatory requirements and industry standards. By leveraging the expertise and resources of the GCB, operators can establish robust and effective policies that promote compliance and integrity within the gambling sector. Furthermore, the GCB provides ongoing support and updates

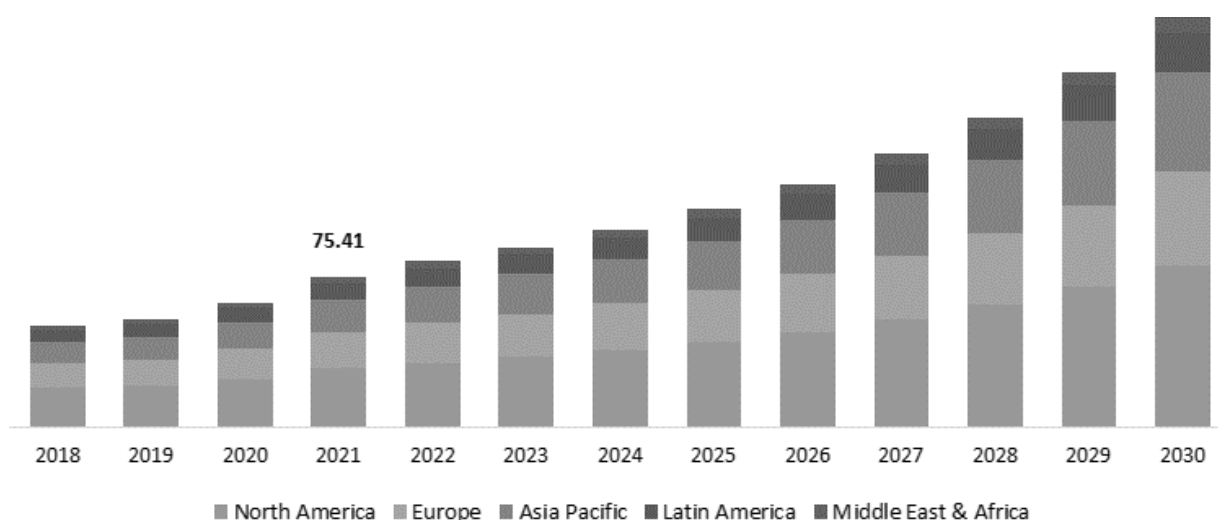
to help operators adapt their policies to evolving regulations and emerging challenges.
In summary, the support provided by the GCB empowers operators to establish and maintain a strong framework for responsible gambling practices.

8 ONLINE GAMBLING MARKET OVERVIEW

8.1 Turnover and market size

The global online gambling market achieved a valuation of USD 75.41 billion in 2021 and is projected to experience a Compound Annual Growth Rate (CAGR) of 12.0% throughout the forecast period. Online gambling encompasses activities such as sports betting, casino games, and others conducted over the internet, providing consumers with the convenience of gambling from their own comfort zones. The industry's growth is expected to be propelled by the increasing popularity of virtual wagering and the adoption of the freemium model in online gambling.

Diagram 2. Online gambling market size, by region, 2018-2030, \$ billion



Several factors are contributing to the growth of the online gambling industry, including the widespread adoption of smartphones, easy access to digital betting platforms, and increasing internet penetration. As of 2018, there were over 2,800 active betting sites, according to the American Gaming Association (AGA). The global rise of virtual payment gateways and the growing use of digital currency are additional factors expected to drive industry growth. Digital platform operators are capitalizing on this trend by introducing a variety of promotions and tournaments, attracting new audiences and presenting significant growth opportunities for the online gambling market.

The COVID-19 pandemic has had a positive impact on the online gambling sector. The lockdowns and restrictions led more consumers to turn to virtual platforms during financial and

social crises. Research conducted by Lund University indicates that, with the shutdown of sports and other events, consumers showed increased interest in virtual betting. Additionally, the closure of traditional gambling establishments during lockdowns prompted a significant shift toward digital platforms. These factors have contributed to the overall growth of the online gambling market during the pandemic

In 2021, online casinos worldwide experienced significant success, attributed to the pandemic and widespread self-isolation measures. Many countries saw a one-third increase in the revenue of the entire gambling market compared to the previous year, highlighting the resilience and potential of the online casino business model.

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

The popularity of online gambling on a global scale can be attributed to the diverse range of offerings and a convenient gaming experience without constraints. Research conducted by Juniper suggests that the turnover of online gambling betting is projected to reach \$950 billion by 2022, with continued growth anticipated.

Juniper's research underscores the shift of gambling activities to the online environment, with mobile applications demonstrating the highest activity. The proportion of bets placed using mobile phones is consistently on the rise.

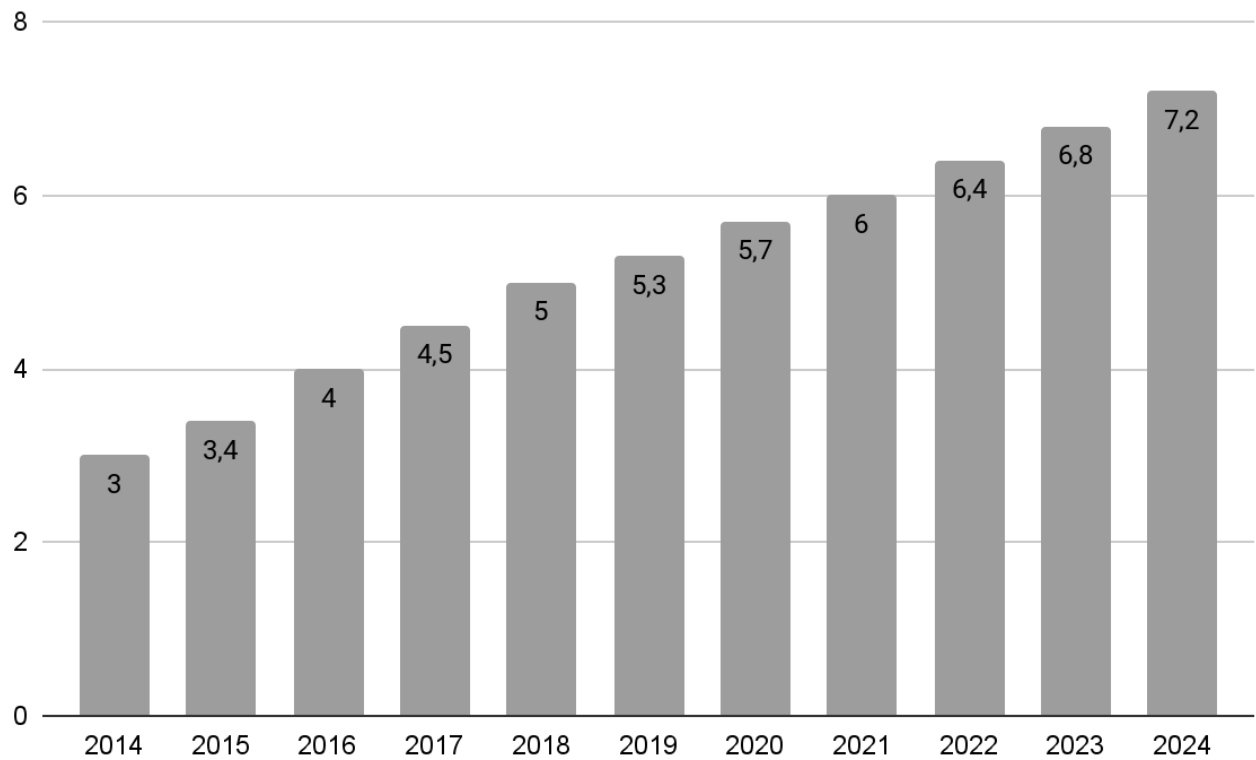
Despite a general trend toward the regulation of national gambling markets, a few countries are moving in the opposite direction, opting for the prohibition of online gambling and mobile applications.

The global online gambling market currently represents 13% of the total global legal gambling market, and this percentage is continuously increasing. Approximately 85 countries have granted permission for online gambling activities.

Gross Gaming Revenue (GGR) serves as a vital financial indicator, gauging the gross revenues of gambling establishments. BVision's overview of the online casino market in 2019, including GGR market predictions, indicated that GGR amounted to \$5.3 billion in 2019 (up from \$5 billion in 2018). Projections suggested further growth, reaching \$5.7 billion in 2020 and \$7.2 billion in 2024¹.

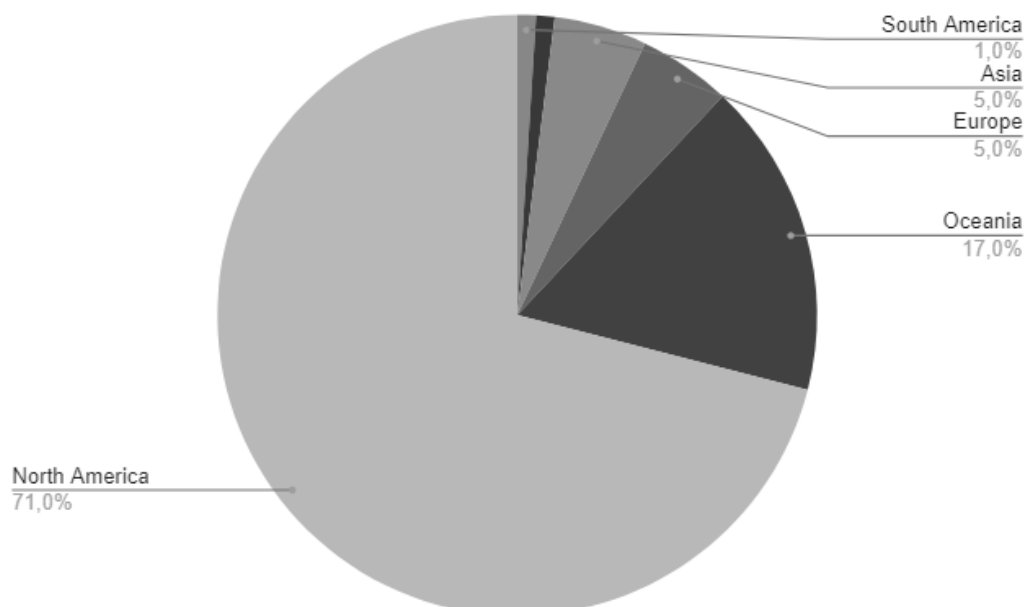
¹ <https://3snet.co/news/2020-forecasts-gambling/>

Diagram 3. Forecast of Gross Gaming Revenue, \$ billion



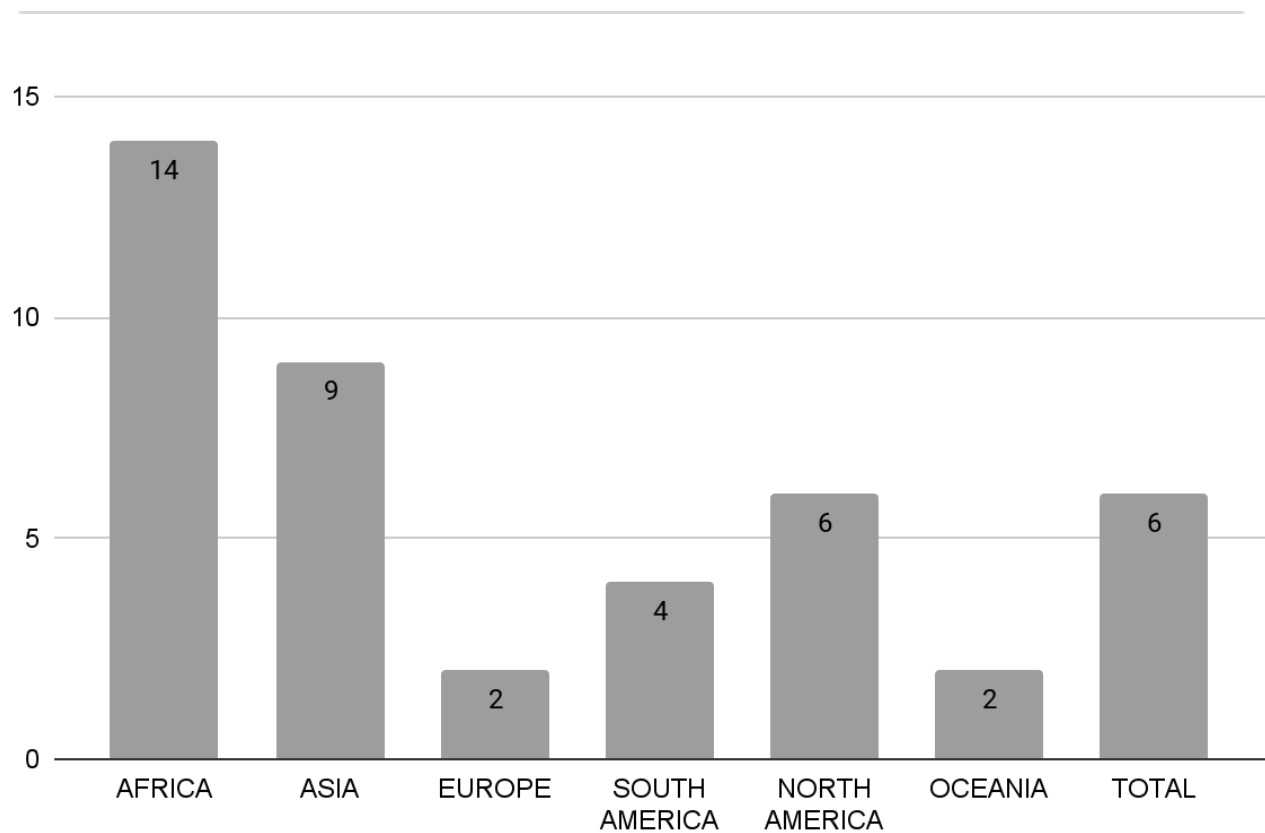
Geographically, North America maintains its dominance in the online casino industry, commanding a substantial 71% share of the total market. Oceania, which includes countries such as Fiji, New Zealand, Polynesia, and New Guinea, also holds a notable presence, accounting for 17% of the global Gross Gaming Revenue (GGR) in 2019. This places Oceania ahead of both Asia and Europe, which contribute 5% each to the global GGR.

Diagram 4. Regional structure of gross income of the gambling business in 2022



Africa posted the fastest growth rate in 2022 at 14% YoY, while Europe experienced very modest growth.

Diagram 5. Growth in gross income by region in 2022

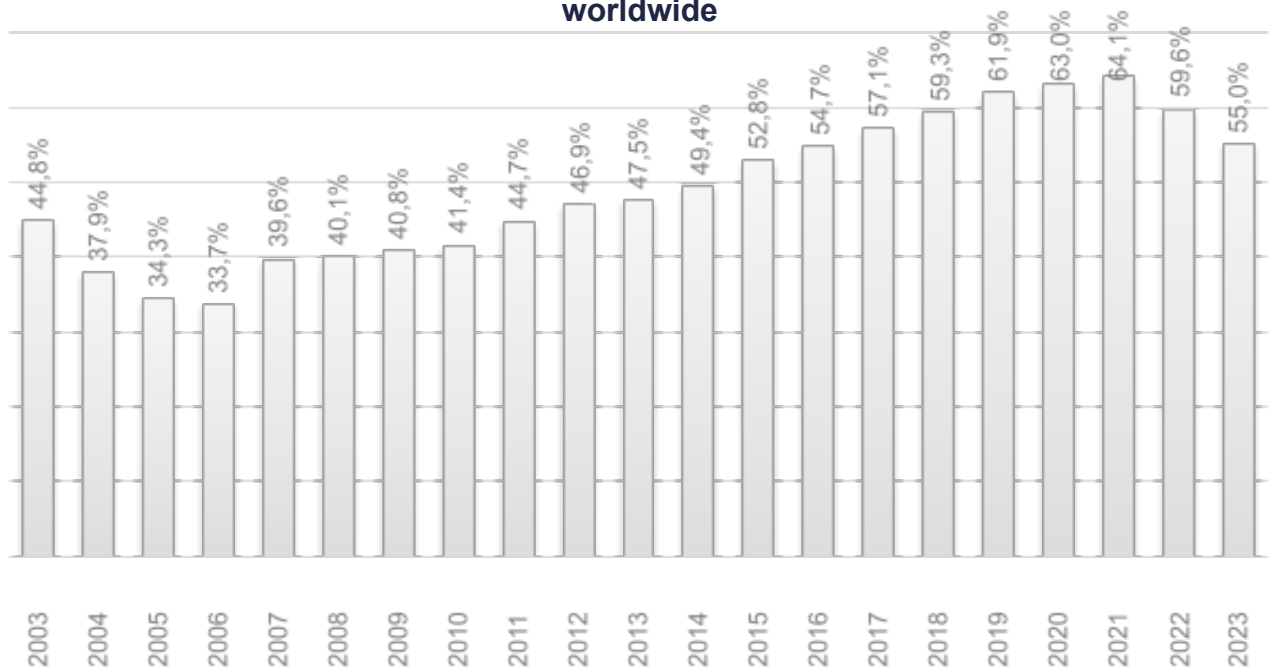


The European Union stands as the largest regulated market in the online casino industry. In contrast, players from Iran are limited in access to approximately 30% of casinos.

According to the European Commission, the online gambling industry is currently valued at \$14.7 billion and is witnessing ongoing growth. Within the European Union, online casino gambling emerges as the fastest-growing segment, experiencing an annual growth rate of 15%.

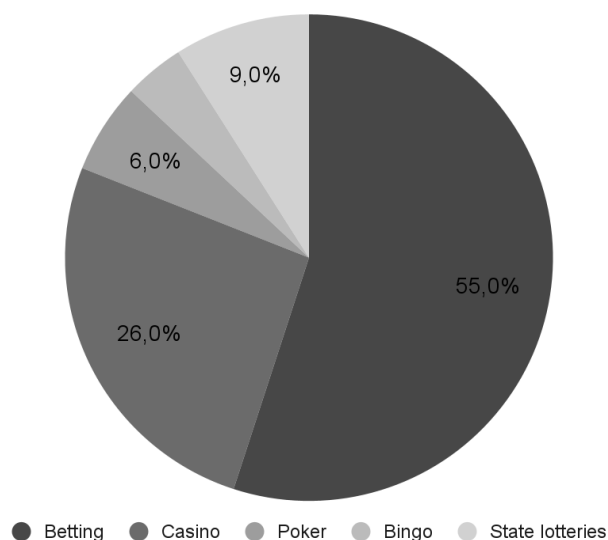
Efforts have been discussed to simplify regulations within the industry. The European Commission emphasized that operators of online gambling services within the European Union are compelled to obtain licenses from multiple countries, each with its own set of licensing requirements. Advocates argue that a more general approach would be beneficial, as the existing compliance requirements lead to unnecessary infrastructure duplication and costs. Simplifying regulations is seen as a means to reduce administrative burdens for regulators

Diagram 6. The share of the "white market" in online gambling revenue worldwide



Since 2003, the online gambling market has experienced consistent growth, averaging an annual increase of 23%. Key components contributing to this growth include betting, casino, and poker. The popularity of online gaming is on the rise, driven by factors such as the widespread availability of the Internet, the emergence of new markets, and the inclusion of new groups of players in the online gaming landscape.

Diagram 7. Online gambling income by game type



8.2 New groups of players

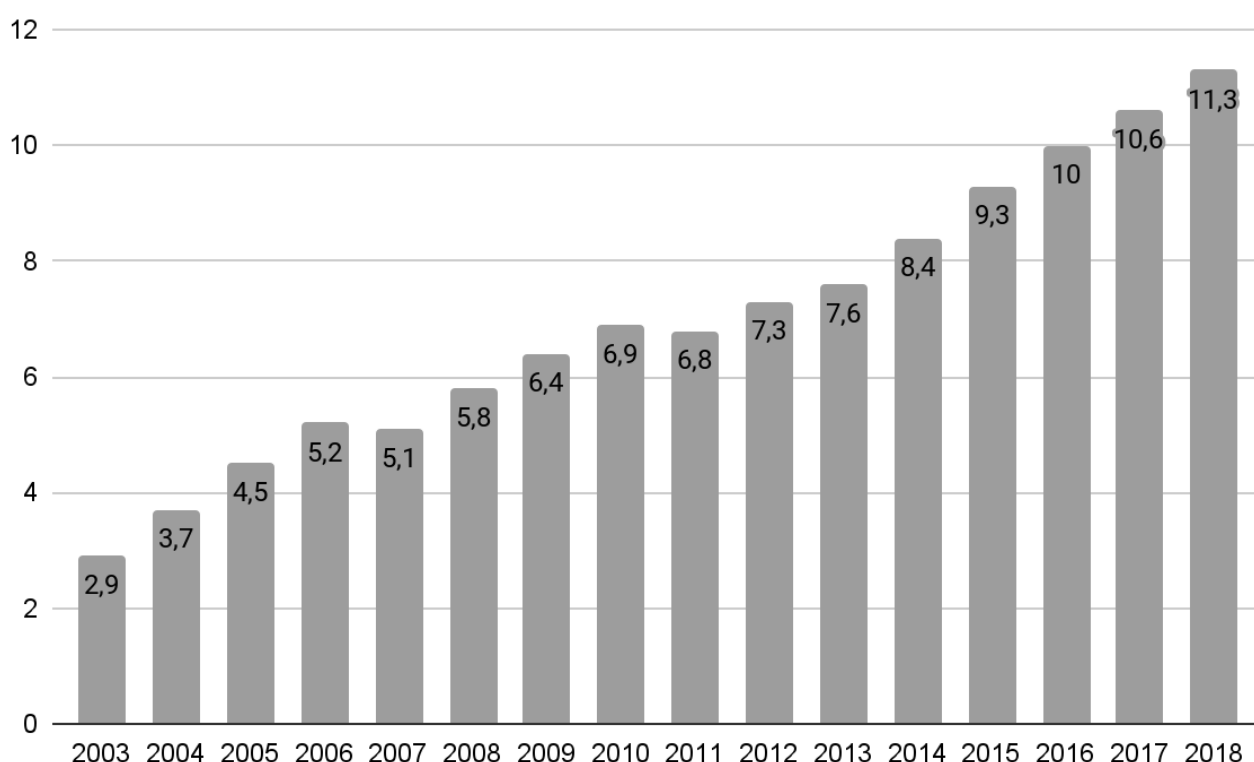
Since 2004, the number of female internet users aged 18 to 74 has surged by more than 80%, with men seeing a 60% increase during the same period. While online gambling historically attracted predominantly young men, there is now a growing trend of increased popularity among women and older demographics.

Various player demographics exhibit distinct preferences and motivations for engaging in online gambling. Some participate for entertainment, others for monetary gains, and some for relaxation. As the internet's reach expands across society, the once clear image of the average male player, typically aged between 25 and 35, is becoming more diversified.

According to a study by GP Bullhound, in 2019, 43% of all online gamblers were women. Although bingo remains a popular choice among female players, their preferences span various gaming directions. Research indicates that there are differences in the gaming behavior of men and women, with women tending to play longer and place lower bets, while men engage more frequently, bet larger amounts, but play shorter games.

Bingo, in particular, is gaining popularity, offering players the chance to relax in a social setting

Diagram 8. Share of online gambling income from total gambling income in the world

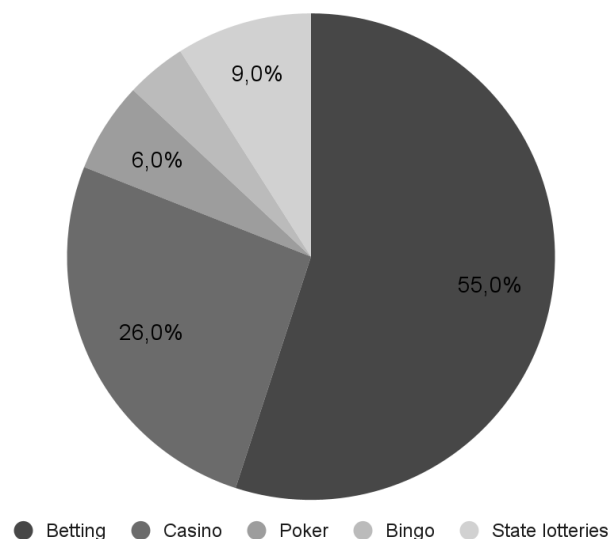


It's crucial to highlight that the predominant forms of remote gambling today include traditional casino games, betting, and poker variations. The popularity of these various online gambling types often varies by gender. The bingo sector is anticipated to experience the highest growth rates, reflecting increasing interest from women in the iGaming industry.

However, overall, online gambling still sees greater popularity among men. Young men, in particular, exhibit a higher propensity for gambling. While women also enjoy playing, they tend to favor simpler games such as lotteries and slots.

This gender-based difference in preferences can be attributed to societal roles and socialization. Betting, casino games, and skill-based games are traditionally associated with male audiences, while women often lean towards playing for enjoyment rather than seeking an adrenaline rush.

Diagram 9. Online gaming revenue by type, 2022



8.3 Current trends in online casinos

The year 2022 has proven to be highly successful for online casinos worldwide, with a remarkable one-third increase in the revenue of the global online gambling market compared to the previous year. Notably, the online gambling sector has shown resilience, even during the 2008 financial crisis, making it a robust business model.

The gaming market is undergoing significant transformations due to new technologies. Mobile gambling is expected to experience rapid development, with only the most innovative products surviving the competition. This evolution promises an enhancement in the quality of mobile gambling experiences for users.

While technical changes, including advancements in mobile data transmission speed, may go

unnoticed by end users, substantial and distinct improvements are expected. One noteworthy advancement is the integration of virtual reality into online gambling. With the development of technologies such as Microsoft HoloLens, HTC Vive, and Playstation VR, video slots and other online games are poised to become more spectacular and immersive than ever before.

Virtual reality technology

Recent advancements in virtual reality (VR) technology have made it possible to authentically recreate the emotions and physiological sensations of being in a real casino. Through the use of VR glasses, individuals can now virtually walk through meticulously reconstructed gambling establishments, interact with dealers, and place bets at various gaming tables.

Leading players in the gaming industry, including Microgaming, Novomatic, NetEnt, Lucky VR, Topgame Technology, and others, are actively engaged in developing VR games. At the ICE Totally Gaming conference, Microgaming showcased an impressive display featuring a virtual roulette game, demonstrating the feasibility of virtual reality in the gambling industry.

NetEnt is actively exploring VR technologies, presenting experiences like the Jack and the Bean Tree slot machine at online gambling exhibitions. The realistic and immersive journeys provided by these VR experiences have garnered positive feedback from both players and industry competitors.

Novomatic, as a pioneer in implementing VR technology in online gambling, highlights the key advantages of realistic online games, including full immersion in gameplay, heightened emotions surpassing real-life experiences, the flexibility of playing from any location with an internet connection, and engaging and diverse storylines.

There is growing speculation about integrating virtual gameplay into social networks, and it is likely that such an idea will be realized in the near future. The ongoing developments in VR are poised to revolutionize the online gambling experience and offer players unprecedented levels of immersion and excitement.

Social games combined with slot machines

The social format of online gambling is experiencing a surge in popularity. A recent example is the review of the new Castle Builder 2 slot from Microgaming, which introduces advancements in spinning reels and betting.

Social gambling offers a more dynamic and engaging experience compared to traditional slot machines. These games enable players to select a playable character and embark on different paths based on the character's attributes. Characters can also progress by accumulating experience, skills, and achievements, leading to more favorable gaming conditions. The slot machine's role in this context is not only to provide monetary winnings but also to offer resources essential for progressing in the game.

Given the current demand for slot machines with social gaming features, many developers are actively working on creating such games. The latter half of 2022 has seen the release of several new products in this evolving category.

Progressive Poker Jackpot with a live dealer

Slot machines with progressive jackpots have been a popular choice among gamblers, offering the opportunity to win substantial cash prizes. This trend is now extending to poker, with Evolution Gaming leading the way by introducing the world's first Jumbo 7 Progressive Jackpot in Live Casino Hold'em.

The jackpot starts at an initial size of €1,000,000 but grows cumulatively based on player activity. According to Todd Haushalter, the Product Director at Evolution Gaming, the jackpot has the potential to reach an astounding €30,000,000. The inclusion of such a significant prize adds excitement to poker gameplay. The game also features a second-level jackpot with lower fixed payments.

Other developers in the live online casino games sector are also exploring the possibility of introducing attractive progressive jackpots to enhance the gaming experience for players.

Live games

Live dealer games have witnessed significant popularity in the past year, and the trend is expected to continue with further advancements in 2024. The upcoming year is anticipated to see the continued popularization of live games, particularly in conjunction with virtual reality (VR) technology. Developers are planning to create even more realistic games with enhanced functionality, aiming to provide players with an immersive and engaging gaming experience. Additionally, the industry is expected to open new studios dedicated to broadcasting live games in real-time, contributing to the growth and evolution of the live dealer gaming sector.

Skill games

Many contemporary players seek to combine luck with their own skills, leading to the development of platforms featuring strategy games. These games require players to apply specific skills, adding an appealing dimension to the gaming experience. The inclusion of skill games on gaming platforms is anticipated to gain immense popularity, reflecting the growing interest and demand for games that involve strategic thinking and player proficiency.

Gamification

This concept implies the use of game dynamics and game thinking to attract an audience to the process and solutions to marketing problems. Gamification will no doubt become a new trend in gambling and promises new missions, competitions, bonus programs and rewards to attract gamblers.

Entertainment content

Online casino operators strive to keep users on their resource in every possible way. Now, in addition to chats, special sections with useful non-game content will be used for this: movies, TV series, music videos and TV shows. In addition, plot details of many slots will appear in online casinos.

Big data

Another trend of the current year will be Big Data technology. It provides the collection and storage of a huge amount of information and is indispensable for the progressive online gambling industry. Thanks to the ability to analyze and sort a large amount of data, games will effectively adapt to the interests

and needs of the target audience.

Mergers and acquisitions

According to experts' forecasts, the gambling market is expected to experience rapid growth, with its volume projected to exceed \$60 billion by 2023. This expansion suggests that gambling companies will likely increase their capital and overall market presence in the coming years.

Individual slots

Creation of slots for individual orders will also be included in the top online casino services. The development of unique slots will allow operators to gain a competitive advantage in the market and maximize brand awareness.

Cryptocurrencies

Cryptocurrencies are gaining popularity in the gambling industry due to significant advantages such as anonymity, convenience, minimal fees, and the absence of legislative prohibitions. Bitcoin is already widely used, and other cryptocurrencies like litecoin, dogecoin, ethereum, ripple, monero, zcash, and more are expected to become popular means of payment in online gambling.

However, the current association of cryptocurrencies with the illegal or gray financial market raises concerns. At the initial stage, it is not recommended to use cryptocurrency settlements with clients until regulatory frameworks are established and concerns are addressed.

Security issues in online gambling

As new technologies emerge, the need to address security issues becomes crucial, especially with the increasing frequency of Distributed Denial of Service (DDoS) attacks. Online bookmaker sites, including major operators like Britain's William Hill, have experienced disruptions and losses due to these cyber threats. Despite their substantial daily revenue, reaching 5 million, the impact on services can lead to significant financial losses.

In 2019, a substantial portion of investments by gambling operators was directed toward enhancing security measures to safeguard against cyber threats and ensure the stability of their services.

8.4 Market Forecasts

According to Yogonet, Juniper research company estimates that the turnover in the online gambling segment will reach \$950 billion by 2024 and continue to grow. The study suggests a significant shift of gambling activities toward the online environment, with a particular emphasis on mobile applications. The share of bets made via mobile phones is consistently increasing.

Despite a global trend towards regulating national gambling markets, some countries are moving towards a complete ban on online and mobile gambling. The global online gambling market already represents more than 13% of the total global legal gambling market, and this share continues to grow.

Niche revenue is anticipated to reach \$65 billion by 2024, with the niche undergoing changes and reforms depending on market dynamics. The Asian market remains the largest globally, experiencing increasing demand each year. The year 2021 marked a trend of legalizing online betting and casinos in various countries, and this momentum is expected to continue in 2022, opening new perspectives for the industry.

In Africa, the online gambling market is in a phase of rapid development and growth. However, the main challenge is the lack of regulation in most countries on the continent. While casino activities are not prohibited at the legislative level, the absence of regulatory frameworks presents a hurdle to fully realizing the market's potential.

8.5 Online Gambling in Africa

Beyond entertainment and socialization, another significant motivator is the prospect of financial gain. In African countries like Kenya and Nigeria, gambling is often considered a potential source of income or a quick path to wealth.

These diverse motivations can manifest in players' behavior. Those who see gambling as a form of entertainment or social activity may engage once a week or once a month. On the other hand, individuals viewing it as a source of income are more likely to bet several times a week or even daily.

Online gaming platforms, driven by the wider adoption of mobile payments and increased demand for digital entertainment during the pandemic, have experienced notable growth. In South Africa, for instance, a government survey from 2017 revealed that sports betting grew at a rate of 14% per year from 2008 to 2016. The share of online sports betting in the South African gambling market has risen to 45%, contrasting sharply with the situation a decade ago when casinos held 80% of the market share.

Sibongile Simelane-Quntana, Executive Director of the South African Responsible Gambling Foundation, noted a significant growth in online sports betting following pandemic-related lockdowns. Funding for the foundation, derived from gambling houses, increased by 50% compared to pre-lockdown levels.

Many African gamblers rely on their winnings to meet daily needs. A government survey highlighted a shift, with the percentage of respondents considering gambling a good source of income dropping from 22.7% in 2019 to 11.2% in 2022.

A government survey found that respondents who saw gambling as a good source of income fell by half from 2019 to 2022, from 22.7% to 11.2%.

8.6 Online gambling in Asia Pacific

The advent of mobile phones revolutionized gambling, turning the world into a click away. Online

gambling, involving betting on sports activities or casinos over the internet, has become a prevalent practice.

Currently, the Asia-Pacific region is witnessing a surge in online gambling. The global pandemic accelerated the growth of online gambling, transforming the dynamics of the Asia-Pacific market. Previously confined to physical casinos, the Internet has fueled substantial growth in online gambling in the Asia-Pacific region.

As of the market overview for 2023-2028, the Asia-Pacific online gambling market reached USD 19.5 billion in 2022, with an expected growth to USD 37.5 billion by 2028 at a CAGR of 11.39%. According to data from The Guardian, the UK surpasses even the United States as the largest online gambling market globally.

Key factors influencing online gaming include:

Mobile Internet: The widespread use of mobile internet significantly contributes to the growth of European companies in the gambling sector.

Legalized Platforms: Online networks provide legalized gambling platforms, with cricket in India serving as a prime example, indicating a robust future for this segment.

Cashless Transactions and Electronic Devices: The adoption of cashless transactions, customizable budgets, and electronic devices are primary factors propelling the growth of the online gambling market.

Reports indicate that sports betting dominates the majority of the market share in the Asia-Pacific online gambling market. Mobile devices are the preferred choice for online gambling. Key regions driving the online gambling market include China, India, Japan, South Korea, Indonesia, among others. Online gaming is experiencing rapid growth in India, particularly during Covid lockdowns, with China remaining a dominant force in the Asia-Pacific online gambling market.

8.7 Risks factors of online gambling

- Online gambling presents a distinctive array of risks, heightened by the challenges posed by the COVID-19 crisis. Particularly for individuals struggling with gambling issues, the allure of online gambling can be particularly tempting and detrimental. Here are six risk factors associated with online gambling:
 - **Easy Access:** With just a few clicks or taps, gamblers can readily access a plethora of games and betting opportunities directly from their devices.
 - **Isolated Playing:** In contrast to the social atmosphere of casinos, online gambling is often a solitary activity. For those dealing with gambling problems, the ease of concealing the frequency and location of their play is a concern.
 - **Unlimited Play Time:** Online gambling sites operate 24/7, providing individuals with the opportunity to engage in play at any time, day or night.
 - **Seemingly Unlimited Betting Funds:** The use of credit cards facilitates swift bets and losses. Unlike casinos where money is exchanged or loaded onto registered loyalty cards, credit cards require

no loading or reloading, making it easier to lose track of expenditures. Substantial losses can also adversely affect credit scores.

- Unregulated Websites: Fraudulent or unregulated gambling sites may exploit players, and tracking them down for remedial action can prove challenging if issues arise.
- Cybersecurity Issues: Due to the lack of regulation on some sites, personal data, including credit card and banking account details, may be susceptible to hacking or scams. Furthermore, contact information may be shared with third-party entities to promote gambling sites and related offers.

9 INVESTMENT PLAN

9.1 Volume and structure of investments

The total investment required for the project is 222,5 thousand EUR.

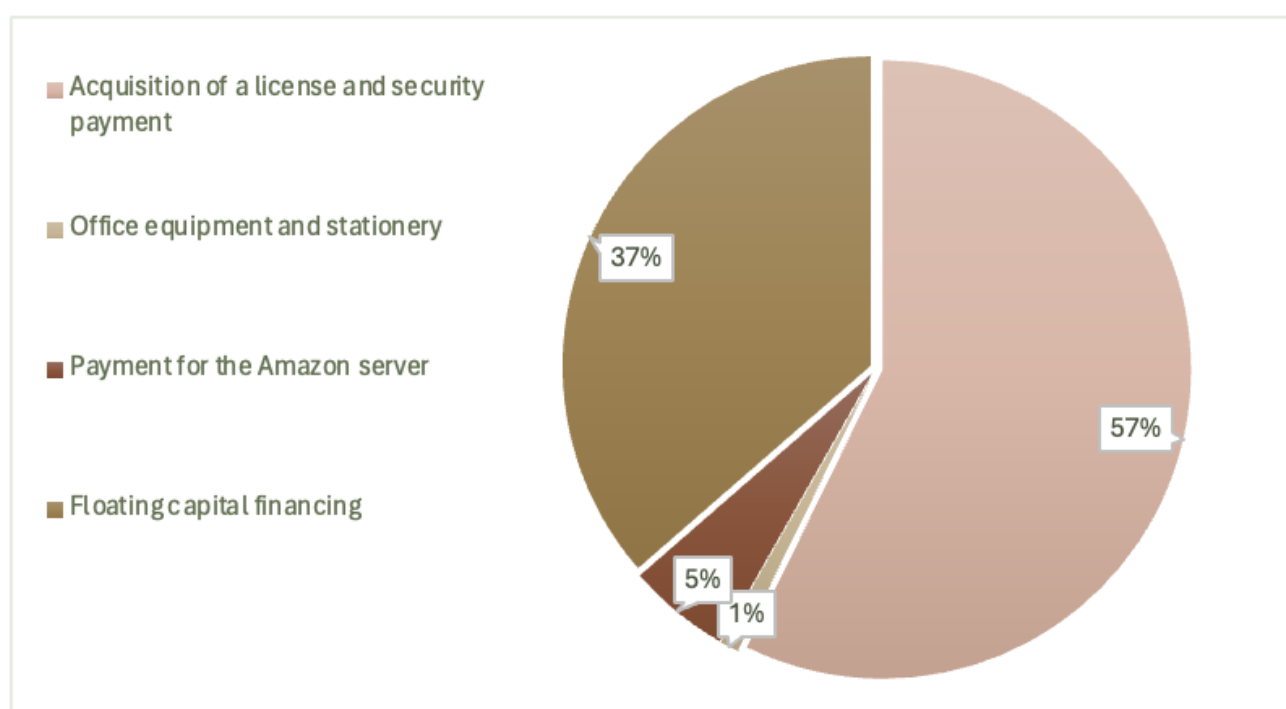
The funds raised under the project are planned to be distributed in the following areas of financing:

- Acquisition of a license and security payment;
- Payment for the Amazon server
- Office equipment and stationery
- Floating capital financing

Table 5. Investment budget, EUR

No	Name	Value
1	Acquisition of a license and security payment	127 420
2	Payment for the Amazon server	11 960
3	Office equipment and stationery	2 208
4	Floating capital financing	80 952
Invested capital total (actual need for cash)		222 540

Diagram 10. Structure of the investment budget



10 INCOME PLAN

10.1 Volume of income

Table 6. Income and direct cost plan, EUR

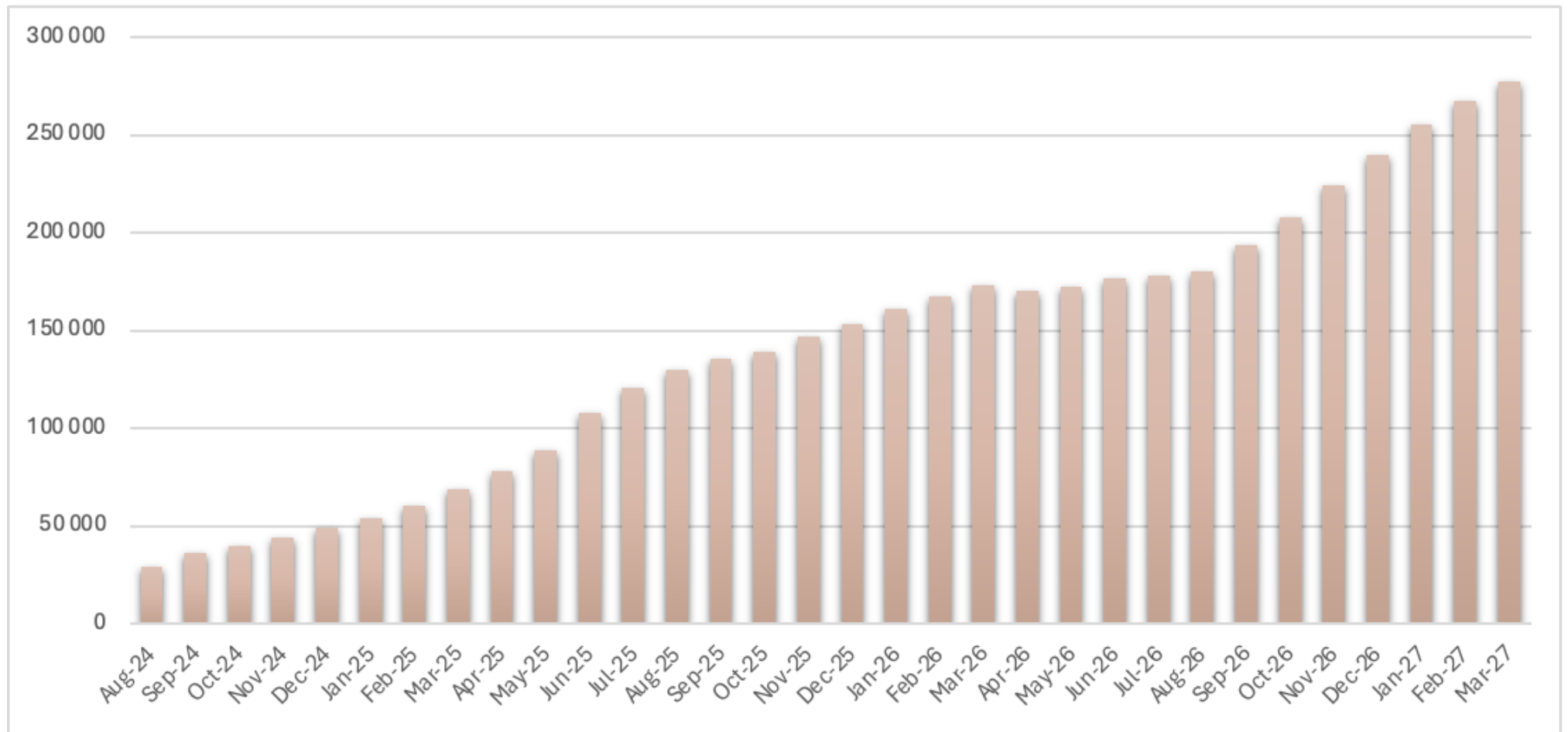
Physical indicators	Unit	Total for 3 years	2024 (9M)	2025	2026	2027 (3M)
Total number of clients	ppl	107 799	4 728	30 596	53 438	19 036
Number of new clients	ppl	70 244	4 274	21 617	33 844	10 509
Number of current clients	ppl	37 555	455	8 980	19 594	8 527

Proceeds		4 527 539	198 590	1 285 050	2 244 395	799 504
Income from clients	42	4 527 539	198 590	1 285 050	2 244 395	799 504

Direct costs		2 728 631	185 845	715 831	1 366 568	460 387
Advertising costs	18	1 329 320	97 217	411 736	627 473	192 894
Additional staff costs	1 450	942 500	0	137 750	572 750	232 000
Salary		313 600	49 000	117 600	117 600	29 400
License fees		143 211	39 628	48 745	48 745	6 093

Indirect costs		481 600	56 500	175 600	175 600	73 900
Accounting		112 000	17 500	42 000	42 000	10 500
Office equipment maintenance		87 467	13 667	32 800	32 800	8 200
Hosting		120 000	0	40 000	40 000	40 000
Office rent		48 000	7 500	18 000	18 000	4 500
Legal support		114 133	17 833	42 800	42 800	10 700

Diagram 11. Dynamics of Sales Proceeds in Euros



11 MARKETING PLAN

Betandyou designed for individuals aged 18 and above seeking a distinctive and responsible gaming experience. This comprehensive marketing plan outlines strategies to establish brand resonance, engage the target audience, and drive sales through inventive and ethical initiatives.

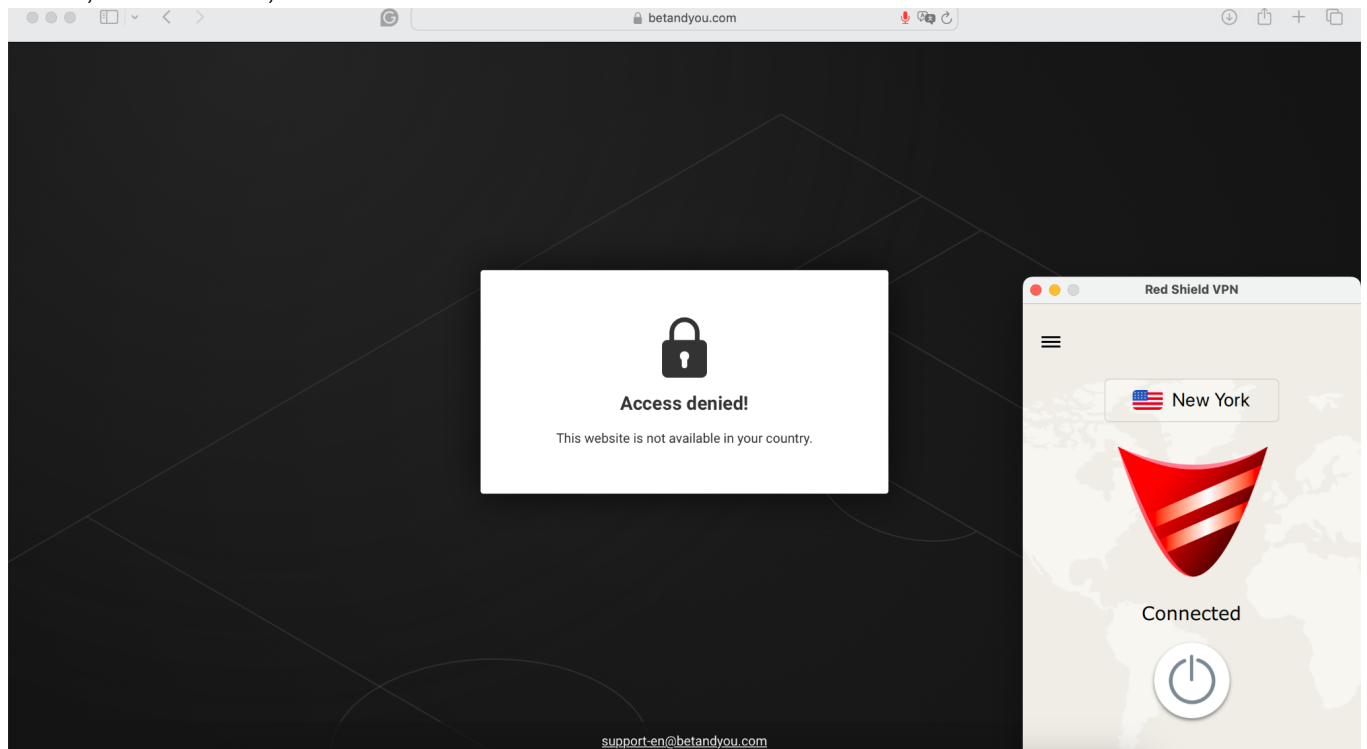
6.1. Target Audience:

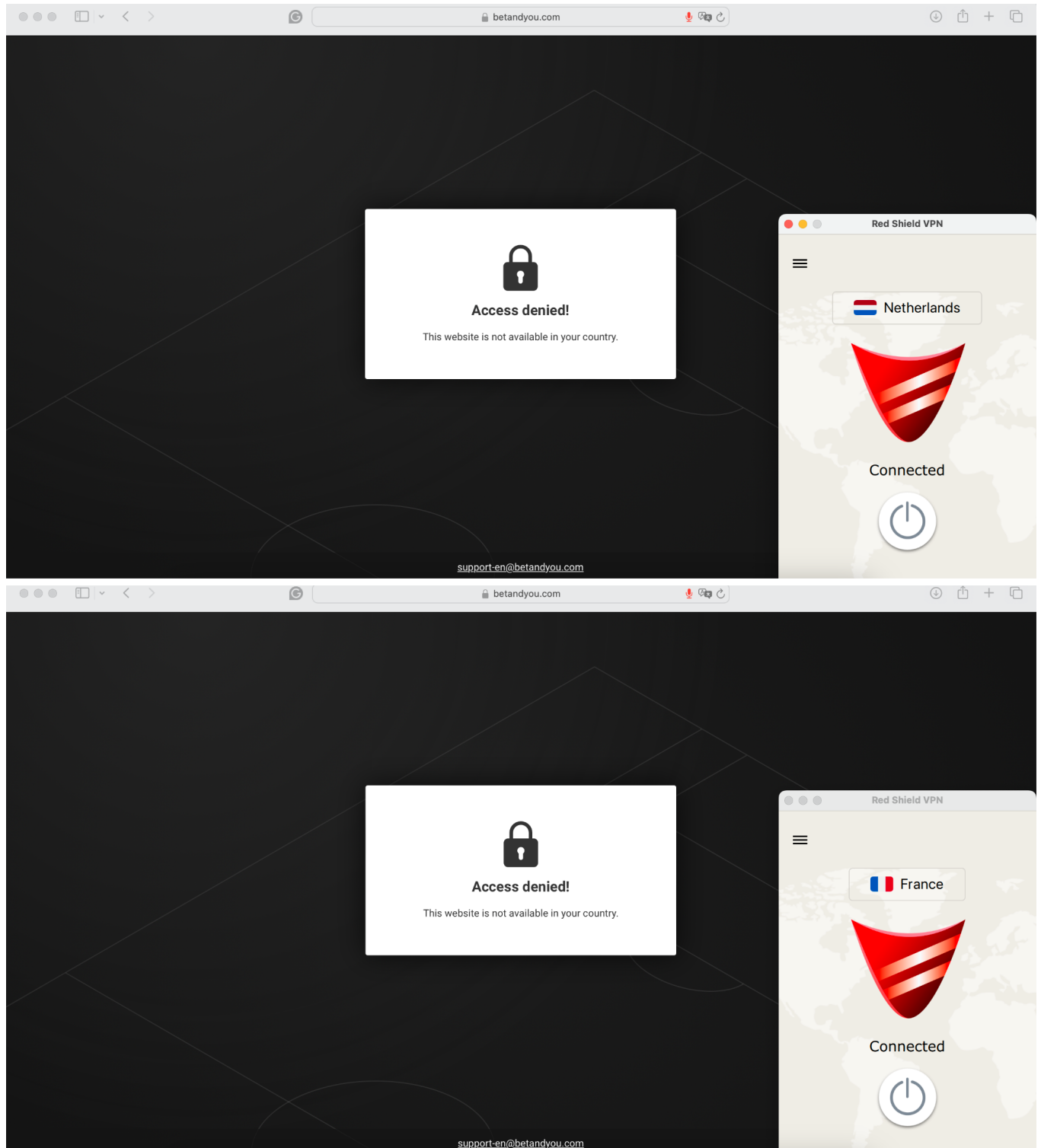
Demographics: Primarily targeting adults aged 18 and older, with a focal point on the 21-35 age group.

Geographics: Canada (except Ontario), Finland, Turkey.

Psychographics: Enthusiasts of cutting-edge technology, gaming aficionados, and those valuing a commitment to responsible gaming practices.

Geoblock: USA, France, The Netherlands, The Dutch Caribbean Island: Curacao, Aruba, Bonaire, St. Martin, St. Eustatius, and Saba.





6.2. Marketing Strategies:

a. Brand Identity:

Cultivate a compelling brand narrative emphasizing dedication to reshaping the gaming landscape through innovation, excitement, and a strong foundation in responsible gaming.

Betandyou as a nexus for groundbreaking technology, diverse gaming experiences, and a thriving gaming community.

b. Digital Realm Domination:

Elevate the website for an intuitive user experience, ensuring seamless navigation across various

platforms.

Leverage the potential of social media platforms for targeted advertising, captivating content dissemination, and community-building endeavors.

c. Content Odyssey:

Develop a content strategy featuring engaging blog posts, interactive tutorials, and exclusive insights from developers to foster a sense of community and sustained player engagement.

Forge partnerships with gaming influencers and content creators to amplify NexusGamer Ventures' reach and impact.

d. Advocacy for Responsible Gaming:

Infuse responsible gaming messages organically within marketing materials and gaming interfaces.

Integrate features such as session duration reminders, spending limits, and voluntary self-exclusion tools to empower players.

6.3. Sales Expeditions:

a. Launch Excitement:

Unveil captivating launch promotions and exclusive bonuses to enthrall early adopters.

Employ strategically timed limited-time offers to instill urgency and anticipation.

b. Partnership Odyssey:

Form strategic alliances with gaming affiliates, influencers, and synergistic brands to amplify visibility and attract a broader audience.

Establish an enticing affiliate program to motivate third-party promotion.

c. Data-Fueled Refinement:

Harness analytics tools to glean insights into player behavior, preferences, and the efficacy of various acquisition channels.

Propel data-driven optimizations in marketing strategies, targeting precision, and overall user experience.

d. Customer Harmony Mastery:

Implement an agile Customer Relationship Management (CRM) system to personalize communications, promotions, and offers based on individual player preferences.

Leverage targeted email marketing campaigns for personalized promotions and real-time updates.

6.4. Evaluation Yardsticks:

Continuously monitor pivotal metrics, including customer acquisition cost, conversion rates, player lifetime value, and overall customer satisfaction.

Undertake periodic reviews and agile adjustments based on performance analytics.

12 EXPENDITURES OF THE PROJECT

12.1 Fixed costs

Salary

As per the staffing table, the total anticipated workforce is 5 individuals with a standard workload, receiving an average salary of 1450 EUR per month.

Compensation for all employees will be based on time worked, with plans for the future development of a system that includes financial incentives such as bonuses.

Table 7. Staffing table and salaries, EUR

No	Position	Number of people	Salary	Total per month
1	Director	1	2 200	2 200
2	Site developer	1	1 600	1 600
3	Designer	1	1 600	1 600
4	Advertising specialist	1	1 600	1 600
5	Employee	2	1 400	2 800
	Total	6		9 800

5 additional staff are employed for every 6000 new clients. The cost of additional personnel is shown in variable costs.

12.2 Variable costs

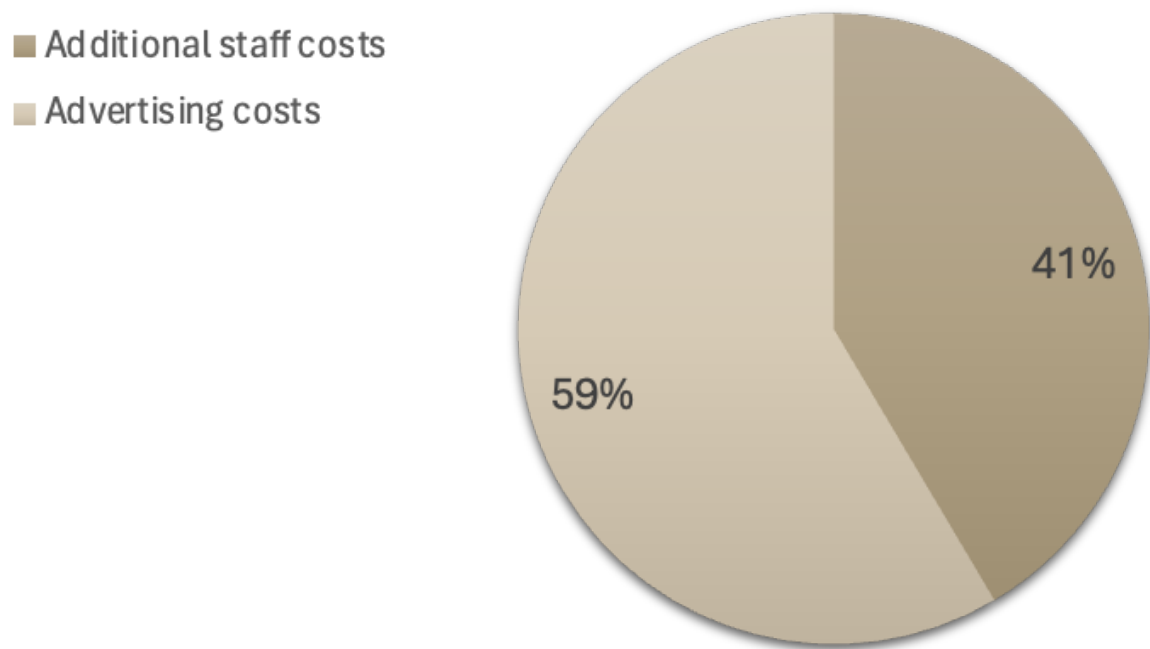
Direct production costs

A complete list of current variable costs is presented in the table below

Table 8. Variable costs, EUR

No	Item of expense	Per unit, total	Calculation base
1	Advertising costs	18	for 1 client
2	Additional staff costs	1 450	for 1 person

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



13 FINANCIAL PLAN

13.1 Conditions for attracting investment resources

Financial resource requirements and financing structure

The financial requirement for the project stands at 222.5 thousand EUR. The funding for this project is anticipated to come from both the investor and the company's internal resources.

The investor's capital refund is 365.0 thousand EUR. Co-investor funds will be reimbursed following the generation of profits.

13.2 Indicators of the cash flow plan

Operating activities

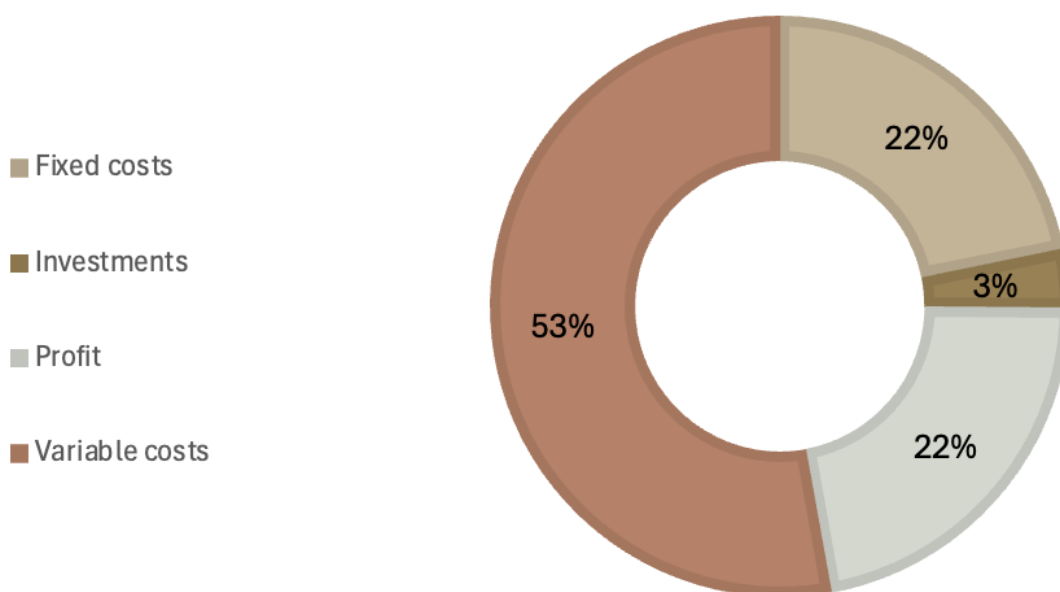
Negative cash flow consists of the following main components:

Variable costs: Advertising costs 18 for 1 client; Additional staff costs 1450 for 1 person

Fixed costs: 175.6 thousand euros (EUR)

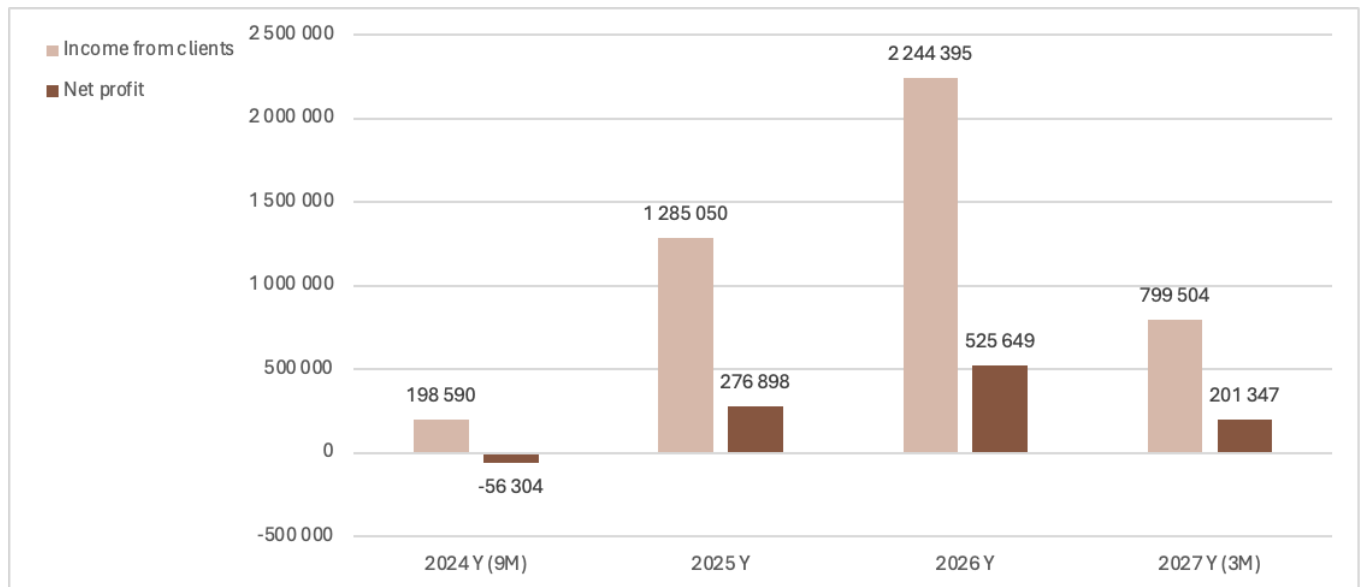
Taxes: 294.2 thousand euros (EUR)

Diagram 13. Distribution Structure of Sales Proceeds to Costs and Profit



13.3 Indicators of Profit and Loss Plan

Diagram 14. Dynamics of income and net profit in Euros



13.4 Project Financial Performance

The project calculation spans 36 months (3 years), with an investment period of 3 months (0.3 years) leading to a working period of 33 months (2.7 years) from the launch.

The total proceeds for the project period is projected to amount to 4,527.5 thousand EUR.

The net profit upon completion of the project is forecasted to reach 947.5 thousand EUR.

Table 9. Financial and investment indicators of the project

Name of the index	Value of the index
Calculation period of the project, year	3
Laid-down capital (LDC), EUR	141 588
Sum of proceeds (SP), EUR	4 527 539
Net average operational receipts per month (NAOR), EUR	28 561
Net profit for the project period, EUR	947 590
Average profitability for the project period (net profit to proceeds)	20,93%

Discounting rate (DR), %	19,20%
Net present value (NPV), EUR	421 009
Average Rate of Return of investments (ARR)	14,44%
Return on investment (ROI)	569%
Profitability index (PI)	3,0
Internal rate of return (IRR)	110,77%
Pay back period of the project in whole (PBP), incl. financing scheme	18 months
	1,5 years

14 SENSITIVITY ANALYSIS

14.1 SWOT analysis

Table 10. SWOT analysis

Strengths	Weaknesses
• 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)
Opportunities	Threats
• 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