

CloudTech Gambling

Business Plan B2C 2024-2027

Version 1.0

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Contents

Introduction	4
Company Structure	5
Overview	5
CEO - Buryakov A.M.	7
Partners	8
Business forecasts	11
Overview	11
Cash Flow Analysis	11
Marketing	14
Target Markets	14
Intended strategy	15
Financial and Marketing Plans	15
Funding and Market Sustainability	15
Excluded Markets	16
Key Suppliers and Material Dependencies	17
Overview	17
Risk Management Strategy	17
Risk Evaluation and Management	19
Risk Identification	19
Risk Assessment	19
Risk Mitigation	19
Risk Monitoring and Review	20
Audit and Oversight	20

Oversight Committees and Risk Registers	20
Legal and Governance Framework	22
Board Oversight and Membership	22
Matters Reserved to the Board	22
Legal Support and Advice	22
Board Meeting Attendees	23
ESG Policy	23
Target KPIs and Business Objectives	24
Long-term Business Objectives	24
Policies and Procedures	26

Introduction

CloudTech Gambling is a new entrant in the online gambling industry, aiming to deliver a superior gaming experience with our innovative approach. Our primary offering, the FatBet Casino platform, has been developed with a keen understanding of our customers' needs and preferences.

The FatBet Casino platform delivers a wide selection of games and integrated payment methods, ensuring a seamless and enjoyable gaming experience for our users. We've also included self-limiting tools for responsible gaming, reflecting our commitment to user wellbeing.

At the core of CloudTech Gambling is a clear vision: to use technology to redefine online gambling. Even as a new player in the industry, we're diligently pursuing this vision, building a portfolio of gambling businesses that serve a diverse customer base.

A key element of our approach is our unique affiliate program, which operates as a standalone platform. Here, partners can register, access statistics, use promotional materials, and create referral links. This comprehensive solution supports our marketing efforts and helps us build strong partnerships.

CloudTech Gambling has attracted highly qualified specialists to create and further develop a professional gambling platform. The company's priority is to create a user-friendly product with a focus on honesty and openness.

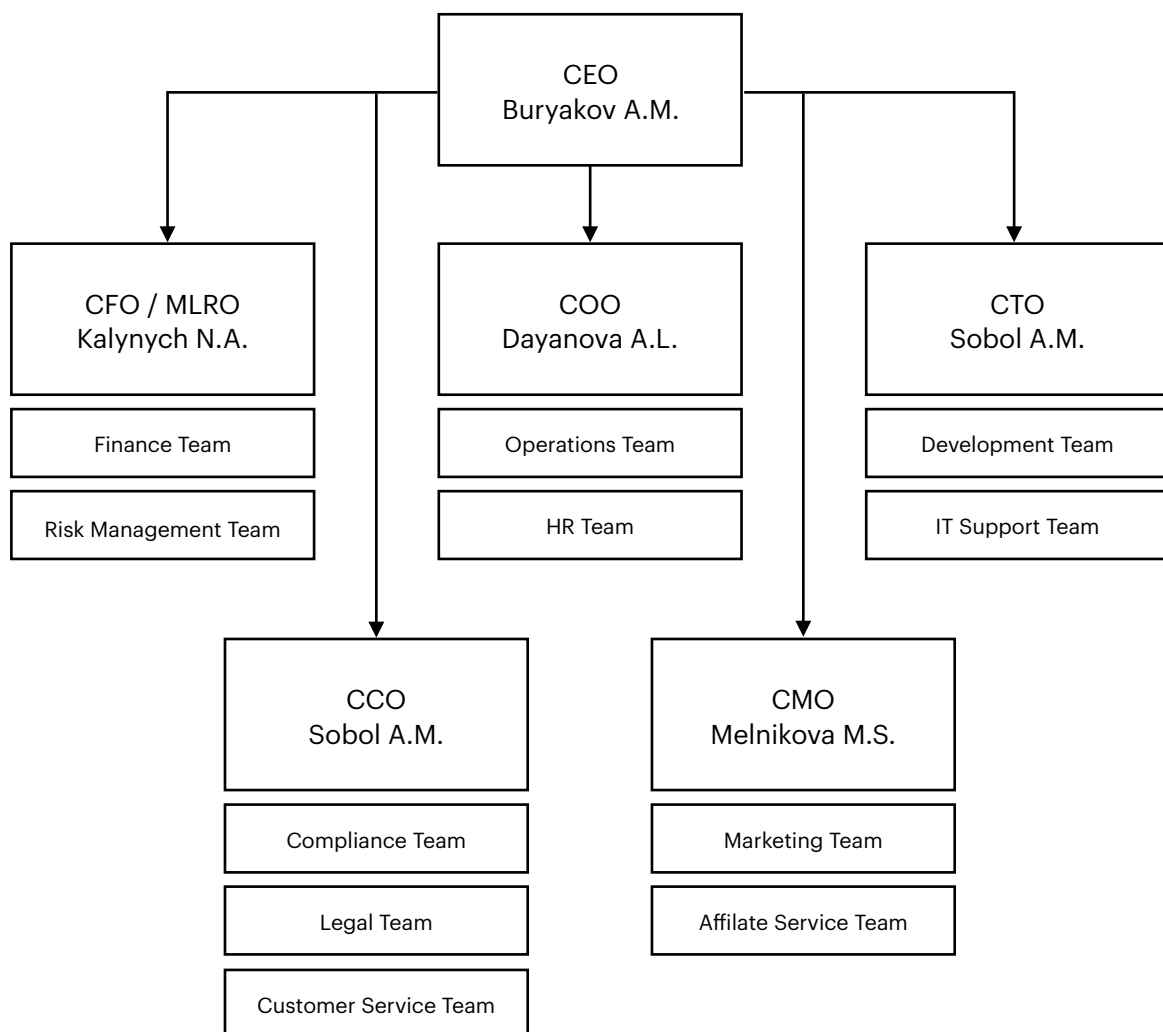
The President of the company (CEO) is Alexandr Buryakov, who has been working in the gambling industry since 2003 and has five years of experience in managing small and medium-sized businesses. The technical side of the product is provided by a dedicated team.

Company Structure

Overview

At CloudTech Gambling, we recognise that a well-defined management structure is crucial to our success. Our structure ensures clear separation of roles, efficient communication, and accountability across all levels.

The management structure of our company is decomposed into key departments, each of which has its own leader.



- **Chief Executive Officer (CEO):** Provides strategic leadership and oversees day-to-day operations. The CEO is the primary link between the Board and the management team.

- **Chief Financial Officer/Money Laundering Reporting Officer (CFO/MLRO):** Manages the Finance and Risk Management Teams. Responsible for financial planning, budgeting and control, as well as compliance with regulations and measures to prevent money laundering.
- **Chief Technology Officer (CTO):** Leads the Development and IT Support Teams. Responsible for the company's technological needs and developments.
- **Chief Compliance Officer (CCO):** Oversees the Compliance, Legal, and Customer Service Teams. Ensures the company is in compliance with internal policies and external regulations.
- **Chief Marketing Officer (CMO):** Leads the Marketing and Affiliate Service Teams. Responsible for developing and implementing a marketing strategy, promoting the brand and products of the company.
- **Chief Operations Officer (COO):** Manages the Operations and HR Teams. Responsible for the operations of the company and implementation of business strategies.

Table of chief officers

Position	Name
CEO	Buryakov A.M.
CFO/MLRO	Kalynych N.A.
COO	Dayanova A.L.
CMO	Melnikova M.S.
CTO/CCO	Sobol M.V.

This structure ensures clear reporting lines, accountability, and efficient communication. Each role is clearly defined, and we strive to maintain a balance of power and responsibility across all levels.

CEO - Buryakov A.M.

Results-oriented CEO with over 5 years of experience in managing small and medium businesses. He has been working in the field of gambling since 2003.

Key qualifications and responsibilities:

- A. Effectively managed a team of 50 bookmaker employees
- B. Supervised executive leadership and public relations
- C. Created from scratch a corporate culture with distinctive openness, transparency and accountability.
- D. Provided profit growth (by an average of 50% per year)

The CEO will be responsible for:

- A. adopting and maintaining a 'Protect and Develop Strategy' to grow and protect the company businesses, licences, assets and employees
- B. making decisions on the recommendation of the marketing operation to develop the online product offerings with particular emphasis on marketing strategies
- C. determining the viability of other online Gaming and Entertainment investment opportunities for the companies
- D. assessing, on an ongoing basis, the online Gaming market to evaluate risks,
 - A. ensuring that the company understands, enacts and discharges all financial and legal obligations to the licensor in accordance with any and all licences that may be issued to the company
 - B. ensuring the company is properly resourced and equipped to meet its objectives
 - C. A Management of the day-to-day gaming operations of the licensee, including the processes of making payments to, and receiving payments from players

Partners

Our partnerships play a crucial role in our operation, providing us with essential services and support. The following table provides a comprehensive overview of these partnerships.

Table of partners

Company name	Role	Document
Kurason Trust Curacao N.V. (Keyfin Management)	Management	Management agreement
TG Cloudlab Company Ltd.	Compliance & Processing	Compliance & Processing support agreement
WORLDSEC PAYMENTS LIMITED	Merchant	Merchant services agreement with TG Cloudlab Company Ltd.
VELUND INVESTMENT LTD, trading as Moneygrator	Payment provider	Agreement on integration of payment systems with TG Cloudlab Company Ltd.
INTERNATIONAL COMPANY LIMITED	Payment gateway	Payment acceptance agreement with TG Cloudlab Company Ltd.

Kurason Trust Curacao N.V. (Keyfin Management)

The management company, Kurason Trust Curacao N.V. (Keyfin Management), carries out the functions of the Managing Director for CloudTech Gambling as per the management agreement. This company plays a pivotal role in guiding and managing the organization, ensuring timely execution of strategic tasks and operational objectives.

Furthermore, it coordinates the work of all departments and teams, such as finance, technology, legal, marketing, and operations.

This structure allows CloudTech Gambling to leverage the management company's experience and expertise, ensuring stable and successful fulfillment of its mission and strategic objectives

TG Cloudlab Company Ltd.

TG Cloudlab Company Ltd. is a vital partner, providing support in compliance with regulatory requirements and transaction processing. Their services aid our daily operations, ensuring adherence to all necessary standards and regulatory mandates. Thanks to TG Cloudlab Company Ltd., we can confirm our operations align strictly with legislation and offer efficient, reliable transaction processing for our clients.

Sub-partner: WORLDSEC PAYMENTS LIMITED

WORLDSEC PAYMENTS LIMITED is a significant sub-partner of TG Cloudlab Company Ltd. As a payment provider facilitating card payments in the e-commerce sphere, WORLDSEC PAYMENTS LIMITED plays a crucial role in our operations. The company is particularly interested in the acceptance of card payments from our customers, making pay-outs to such customers, and settling the processed funds.

The express objective and intention of this partnership are to provide the terms and conditions for the provision of the services. This agreement significantly aids our daily operations, ensuring adherence to all necessary standards, and offers efficient, reliable transaction processing for our clients. It brings a high degree of efficiency in our professional relationship, leading to mutual benefits.

Sub-partner: VELUND INVESTMENT LTD (Moneygrator)

VELUND INVESTMENT LTD, trading as Moneygrator, is another significant sub-partner of TG Cloudlab Company Ltd. Moneygrator owns and operates a unique software platform that allows online casino operators to utilize multiple third-party payment processing systems via a single platform. This software is integrated directly into the operator's online casino platform to streamline payment processing.

The operator, in this case, CloudTech Gambling, acquires a license to use Moneygrator for processing player payments in its online casino. The

provider, VELUND INVESTMENT LTD, grants us the use of Moneygrator under the terms and conditions stipulated in our agreement.

The express objective and intention of this partnership are to achieve the highest possible degree of efficiency in our professional relationship, leading to mutual benefit. This partnership significantly aids our daily operations, ensuring adherence to all necessary standards, and offers efficient, reliable transaction processing for our clients.

Sub-partner: INTERNATIONAL COMPANY LIMITED

INTERNATIONAL COMPANY LIMITED is a valued sub-partner of TG Cloudlab Company Ltd. As a provider of a processing gateway for the authorization of online payments, INTERNATIONAL COMPANY LIMITED plays a crucial role in our payment infrastructure.

Their service enables us to accept online payments on our processing facilities with ease and security. The express objective and intention of this partnership are to provide a streamlined and efficient payment processing service for our operations. This partnership significantly enhances our daily operations, ensuring adherence to all necessary standards, and offers efficient, reliable transaction processing for our clients. This agreement brings a high degree of efficiency to our professional relationship, leading to mutual benefits.

Business forecasts

Overview

Looking ahead to the next three years, we anticipate considerable growth for CloudTech Gambling. Our revenue projections indicate an upward trend, with estimated revenues of \$400,000 in the first year, increasing to \$1,400,000 in the second year, and reaching \$2,600,000 in the third year.

We foresee robust expansion in our customer base, expecting growth rates of 200% in the first year, 150% in the second, and 125% in the third year. These growth rates take into account our proactive marketing strategies and the expected increase in market share.

We aim to improve our Average Revenue Per User (ARPU) over the three years, from \$100 in the first year to \$175 in the second year, and finally to \$300 in the third year. This key metric is crucial for understanding our ability to monetize the platform effectively.

Another critical area of focus is customer satisfaction. We aim to maintain high satisfaction levels, starting at 85% in the first year and aiming to increase this to 90% in the second year and 95% in the third year. These targets reflect our commitment to delivering an exceptional user experience.

Projections

	2024	2025	2026
Revenue (USD)	\$ 400,000	\$ 1,400,000	\$ 2,600,000
Customer Growth (%)	200	150	125
ARPU (USD)	\$ 100	\$ 175	\$ 300
Satisfaction Level (%)	85	90	95

Cash Flow Analysis

To maintain financial health and solvency, we have conducted a detailed cash flow analysis. This analysis includes our company's cash inflow and

outflow, providing a clear picture of our liquidity and overall financial stability.

In terms of cash inflow, our primary sources will be product sales and service fees, which we project to result in revenues of \$400,000 in the first year, \$1,400,000 in the second year, and \$2,600,000 in the third year.

Our cash outflow will consist of operational costs, such as salaries, rent, utilities, and marketing expenses. In addition, we plan to invest significantly in research and development to continuously innovate our products and services. As we expand our business and increase our team size, we expect our operational costs to rise accordingly.

Cash flow projection

	2024	2025	2026
Cash inflow	\$ 400,000	\$ 1,400,000	\$ 2,600,000
Operational costs	\$ 250,000	\$ 750,000	\$ 1,300,000
Investment in R&D	\$ 100,000	\$ 350,000	\$ 550,000
Other expenses	\$ 50,000	\$ 200,000	\$ 350,000
Net Cash Flow	\$ 0	\$ 100,000	\$ 400,000

Details of Operational costs

	2024	2025	2026
Salary Fund (USD)	\$ 160,000	\$ 370,000	\$ 470,000
Administrative expenses (USD)	\$ 19,000	\$ 44,000	\$ 90,000
Company Maintenance (USD)	\$ 8,000	\$ 33,000	\$ 68,000
Server Content (USD)	\$ 6,000	\$ 37,000	\$ 88,000
Marketing Expenses (USD)	\$ 50,000	\$ 220,000	\$ 510,000
Content of domains, IPs, gateways (USD)	\$ 2,000	\$ 12,000	\$ 24,000
Other expenses	\$ 5,000	\$ 34,000	\$ 50,000

Our cash flow projection is a vital tool for planning and managing our financial resources. It will ensure that we have sufficient funds on hand to

cover our expenses and invest in growth opportunities. Our goal is to maintain a positive cash flow to secure the financial health of our company.

Marketing

Target Markets

CloudTech Gambling has identified three key target markets:

- **Kazakhstan (50%):** Despite the existing ban on physical slot machines, the online casino market in Kazakhstan shows substantial promise. The absence of local competition and the infiltration of foreign online casinos have created a robust demand for online gaming. With the online gambling industry in Kazakhstan growing at an estimated \$50-80 million per year, we see an opportunity to capture a significant share of this flourishing market. As awareness and acceptance of online casinos continue to grow yearly, our strategic focus is now poised towards establishing a strong foothold in Kazakhstan.
- **India (30%):** The Indian market, with its high inclination towards gambling and a massive population of 1.4 billion people, presents a considerable opportunity for our online gaming platform. Particularly, the 229 million people aged between 15 and 24 form a significant part of our target audience. The Digital India Project, initiated by the Indian government to promote internet usage in remote areas, is likely to further boost user traffic. With the Indian gaming industry's value projected to reach 143 billion Indian rupees in 2022, we aim to tap into this potential, albeit at a slightly reduced focus compared to our earlier strategy.
- **South Africa (20%):** The rising popularity of online gambling, coupled with the expanding internet penetration in South Africa, makes it a viable market for our online gambling operations. The country's gambling market has exhibited robust growth in recent years, and the evolving regulatory landscape is becoming more conducive for online gambling businesses. Despite revising the focus to 20%, we continue to see potential for growth and expansion in the South African market.

Considering the above factors, we believe our strategy of targeting these three markets will yield significant returns for CloudTech Gambling.

Intended strategy

We aim to penetrate and expand our presence in the markets of Kazakhstan, South Africa, and India. These regions are showing an impressive 20% year-on-year growth in the online gambling industry. Our goal is to capture 15% market share in these regions within the first three years.

We plan to invest at least 30% of our revenue into research and development. These investments will help us create a unique and enjoyable user experience and increase user engagement and retention by at least 25%.

Financial and Marketing Plans

We plan to reinvest 40% of our revenue back into the business. This will be divided into marketing (15%), research and development (15%), and customer service (10%). Our revenue projections show a steady increase, from \$400,000 in the first year to \$2,600,000 in the third year.

Our marketing strategy will involve a blend of traditional and digital marketing strategies. We aim to reach at least 50% of our target audience through online campaigns on social media platforms, SEO, email marketing, and content marketing. Offline, we will engage in local events and partnerships to raise brand awareness by 30%.

Funding and Market Sustainability

To support our business growth, we plan to reinvest profits and seek external funding. We anticipate that our positive cash flow, which is projected to be \$100,000 in the second year and \$400,000 in the third year, will attract investors.

We will reassess our market strategy every quarter based on customer feedback and market trends. This will ensure our offerings remain appealing and relevant, helping us maintain a customer satisfaction level above 85%.

Excluded Markets

Due to regulatory restrictions and strategic considerations, we will exclude certain markets from our immediate focus. However, we will monitor these markets and reassess our strategy as opportunities arise.

In conclusion, CloudTech Gambling is poised for significant growth in the coming years. Our strategic planning, combined with our strong financial projections, positions us well to capitalize on the opportunities in the online gambling industry.

Key Suppliers and Material Dependencies

Overview

Our key suppliers include gaming software providers, payment gateway providers, and hosting and IT infrastructure services.

1. **Gaming Software Providers:** We rely on companies like Slotegrator for providing us with a variety of games. They are critical to our operation as they ensure we have a diverse range of games to offer our customers. Our dependency on them involves ensuring regular updates and maintenance for the games, as well as the inclusion of new games to keep our offering fresh.

2. **Payment Gateway Providers:** Our primary contact for facilitating transactions between us and our customers is the CloudLab Company. They ensure smooth financial transactions and are essential for the receipt of payments from customers and the payout of winnings.

3. **Hosting and IT Infrastructure Services:** We rely on rented servers to provide the necessary infrastructure for our online platform. These servers ensure that our platform is consistently accessible to customers, facilitating a seamless gaming experience.

Risk Management Strategy

Potential disruptions or terminations in our supplier relationships could notably affect our operations. Hence, we've put into place the following strategic measures for risk management:

1. **Diverse Supplier Connections:** We've cultivated relationships with multiple suppliers across all crucial sectors. This strategy ensures that we can swiftly shift to an alternative supplier if one encounters difficulties, preventing major interruptions in our operations.

2. **Routine Supplier Performance Reviews:** We regularly assess our suppliers' performance to detect any potential issues at an early stage.

This proactive approach enables us to implement corrective measures before any substantial operational impact occurs.

3. Emergency Planning: We have contingency strategies prepared to address supplier-related complications. These plans consist of pre-determined actions to alleviate the effects of supplier loss or disruption.

Through these tactics, we seek to reduce our reliance on any single supplier and guarantee continuous service for our clients.

Risk Evaluation and Management

At CloudTech Gambling, risk evaluation and management forms an integral part of our operational strategy. It's a meticulous and systematic process that aids us to foresee, manage, and mitigate potential risks that could impact our business operations. The process is divided into four key stages: Risk Identification, Risk Assessment, Risk Mitigation, and Risk Monitoring & Review.

Risk Identification

The first step in our risk management process is Risk Identification. This involves a comprehensive and collaborative effort from all departments within our company. We conduct brainstorming sessions, workshops, and interviews with key stakeholders to identify potential risks. These potential risks could range from supplier issues, regulatory changes, cybersecurity threats, market fluctuations to changes in customer behavior.

Risk Assessment

Post-identification, we proceed to the Risk Assessment stage. Here, we assess the potential impact and likelihood of each identified risk. We use both qualitative and quantitative methods for this analysis. The qualitative analysis involves expert judgment, and the quantitative analysis involves statistical techniques. It helps us prioritize risks based on their potential severity and likelihood of occurrence. The output of this stage is a detailed risk map or matrix that visualizes the severity and likelihood of each risk, which aids us in focusing our resources effectively.

Risk Mitigation

After assessing the risks, we formulate Risk Mitigation strategies. These strategies are designed based on the nature and severity of each risk. For instance, preventive measures are taken to avoid risks that could be

controlled. We develop contingency plans for risks that can't be avoided but could be minimized. For risks that are unlikely but might have severe consequences, we consider transfer strategies such as insurance.

Risk Monitoring and Review

The final stage of our risk management process is Risk Monitoring and Review. We conduct regular reviews and updates to our risk management strategies to ensure their continued effectiveness. We use key risk indicators (KRIs) to monitor the state of risks and adjust our mitigation strategies as required.

Audit and Oversight

Our risk management process is audited routinely by both internal and external auditors. Internal audits are carried out by a dedicated team that reports directly to the CEO and the board of directors. They evaluate the effectiveness of our risk management strategies and ensure that we are in compliance with internal policies and procedures.

External audits are performed by independent auditors who provide us with an unbiased assessment of our risk management practices. They focus on our compliance with regulatory requirements and the robustness of our risk management practices.

Oversight Committees and Risk Registers

Our risk management process is supervised by an oversight committee consisting of representatives from key departments within our company. This committee meets regularly to review and update our Risk Register - a comprehensive document that records all identified risks, along with their assessed impact, likelihood, and mitigation strategies.

The risk register serves as a valuable tool for tracking risks and communicating about them across the organization. It is continually updated

to reflect new risks, changes in existing risks, and progress in risk mitigation efforts.

Our robust and systematic approach to risk evaluation and management enables us to anticipate, manage, and mitigate potential risks that could disrupt our operations, thereby ensuring the sustainability and growth of our business.

Legal and Governance Framework

The legal and governance framework of CloudTech Gambling is designed to ensure transparency, accountability, and adherence to regulatory requirements. Our framework is built around the principles of effective governance, ensuring that the company operates legitimately and ethically.

Board Oversight and Membership

The board of CloudTech Gambling consists of experienced individuals from diverse backgrounds, including sectors such as technology, finance, and law. The members carry significant expertise and knowledge in the gambling industry, ensuring effective strategic decision-making.

The board provides oversight by setting the company's strategic direction, defining our mission and values, and establishing goals to guide the operations. The board also oversees risk management, financial reporting, and legal compliance.

Day-to-day decisions are made by senior management, under the guidance and supervision of the board. They are responsible for executing the strategy set by the board and managing the operations of the company.

Matters Reserved to the Board

Certain significant matters are reserved for the board's decision. These include approval of the company's strategic plans, financial statements, budgets, major capital expenditures, risk management policies, and any changes to the company's governance structure.

Legal Support and Advice

Legal support and advice are provided by a dedicated legal team within the company, and we also engage external legal counsel as needed. Our internal legal team ensures that we operate in compliance with all applicable

laws and regulations. They also provide advice on legal matters related to our operations, contracts, and partnerships.

Board Meeting Attendees

In addition to the board members, key individuals from the senior management team, including the CEO, CFO, and COO, are typically invited to board meetings. Their presence ensures that the board has a comprehensive understanding of the company's operations and performance. Other individuals may be invited based on the agenda of the meeting.

ESG Policy

CloudTech Gambling is committed to operating responsibly and sustainably. We are in the process of formulating an Environmental, Social, and Governance (ESG) policy that will guide our operations. This policy will outline our commitments to reducing our environmental impact, contributing positively to society, and maintaining high standards of governance.

In conclusion, the legal and governance framework at CloudTech Gambling is designed to ensure that we operate ethically, responsibly, and in compliance with all relevant laws and regulations. Through effective board oversight and a robust governance structure, we aim to deliver value to our stakeholders and contribute positively to society.

Target KPIs and Business Objectives

In order to track our progress and measure success, CloudTech Gambling has defined several Key Performance Indicators (KPIs) and business objectives that align with our strategic goals:

1. **Revenue Growth:** Revenue growth is a primary measure of our business success. Our three-year projection anticipates a growth from \$400,000 in the first year to \$2,600,000 in the third year. This KPI will be measured quarterly and annually to track our progress.

2. **Customer Acquisition:** We aim to expand our customer base at a rate of 200% in the first year, 150% in the second, and 125% in the third year. This metric will be tracked monthly to ensure we are attracting new users to our platform at a sustainable rate.

3. **Average Revenue per User (ARPU):** This KPI measures the average revenue generated per user and will be used to assess the effectiveness of our monetization strategies. We aim to increase our ARPU from \$100 in the first year to \$300 in the third year.

4. **Customer Satisfaction:** Customer satisfaction is a critical indicator of our service quality and user experience. We aim to achieve a satisfaction level of 85% in the first year, 90% in the second year, and 95% in the third year. This will be measured through user surveys and feedback.

5. **Market Share:** Our goal is to capture a 15% market share in our target markets of Kazakhstan, South Africa, and India within the first three years. This will be measured by comparing our customer base and revenues with the overall market size.

Long-term Business Objectives

1. **Establish a Strong Brand Presence:** In the long-term, we aim to establish CloudTech Gambling as a recognizable and trusted brand in the online gambling industry.

2. **Diversify Revenue Streams:** We plan to diversify our revenue streams by expanding our product offerings and exploring other related business opportunities.

3. **Sustainable Growth:** Our objective is to achieve sustainable growth that balances profitability with social responsibility and environmental stewardship.

4. **Innovation:** We aim to continually innovate our products and services to provide a unique and enjoyable user experience.

5. **Global Expansion:** In the long term, we aim to expand our operations globally, reaching out to new markets and demographics.

These KPIs and long-term objectives provide clear, measurable targets for our business. They will be regularly reviewed and updated to reflect our evolving business strategy and market conditions.

Policies and Procedures

CloudTech Gambling is committed to operating under a robust set of policies and procedures that adhere to the highest standards of governance, transparency, and regulatory compliance. The development and management of our policies and procedures follow a systematic approach which includes both internal and external resources.

- **Development Process:** Our policies and procedures are primarily developed internally by our dedicated legal and compliance teams who have comprehensive knowledge of our operations and the regulations governing our industry. However, we also engage external legal counsel and consultants as needed, to ensure that we are in line with best practices and any new regulatory changes. This combination of internal and external expertise ensures that our policies and procedures are both comprehensive and up-to-date.

- **Timelines and Communication with the GCB:** The development and review of our policies and procedures is an ongoing process. We are committed to keeping the GCB informed about any significant updates or changes. We provide annual reports outlining our policy updates and revisions, and we also promptly report any significant changes or issues that may arise in between these annual updates.

- **Qualifications, Competence, and Conflict of Interest:** The individuals and entities involved in developing and reviewing our policies and procedures are chosen based on their qualifications, experience, and competence. Our internal team members have extensive experience in the gambling industry and a deep understanding of our business operations. External consultants and legal advisors are selected based on their proven track record in the industry, their expertise in gambling regulations, and their reputation for integrity and professionalism. We also ensure that any

external parties we engage are not conflicted by thoroughly checking for any potential conflicts of interest before engagement and maintaining clear lines of separation between advisory and operational roles.

In conclusion, we believe our approach to developing and managing our policies and procedures ensures that we operate ethically, responsibly, and in compliance with all applicable regulations. We are committed to continually reviewing and improving our policies and procedures to ensure they reflect the evolving regulatory landscape and the needs of our business.