

IBC Broker B.V.

3-Year Financial Forecast Report (2026–2028)

Prepared by: Financial Planning Department, IBC Broker B.V.

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Currency: EUR

1. Executive Summary

This 3-Year Financial Forecast presents the projected financial performance of **IBC Broker B.V.** for 2026–2028.

The company operates in a competitive, high-risk betting industry, where innovation, compliance, and operational efficiency determine long-term sustainability.

IBC Broker's strategic focus has shifted from geographic expansion to **strengthening and scaling operations within existing markets**, emphasizing **efficiency, automation, and AI-driven optimization**.

Key expectations for the forecast period include:

- **Revenue growth of 20–25% per year** due to enhanced efficiency and market strength.
- **Cost optimization through AI-driven process automation** in marketing, customer service, and operations.
- **Stable gross margins** achieved by maintaining cost discipline while increasing operational volume.
- **Zero financial leverage**, as the company operates debt-free.

By 2028, total revenue is expected to reach approximately **€2.9 million**, with net profit exceeding **€720,000**, reflecting an overall increase in profitability and scalability.

2. Company Overview

IBC Broker B.V., headquartered in Willemstad, Curaçao, operates under a license issued by the **Curaçao Gaming Authority (CGA)**.

The company serves as a **betting brokerage and multi-account management platform**, connecting professional clients with leading bookmakers and exchanges globally.

Subsidiary Structure:

- **Zizery LTD** (licensed payment processing partner) handles financial operations, client transactions, and payment gateway management.

Strategic Focus:

- Consolidation in key existing markets (Europe, Asia).
- Continuous technological innovation and platform upgrades.
- Reinforcement of operational transparency and compliance standards.
- AI (KI) integration across core business areas to improve resource allocation and reduce manual intervention.

3. Assumptions and Methodology

The projections are based on **historical financial data** (2024–2025) and forward-looking assumptions for 2026–2028, incorporating the latest operational efficiencies and market conditions.

Category	Assumption	Expected Outcome
Revenue Growth	20–25% annually	€2.9M by 2028
Cost of Sales	63–65% of revenue	Efficiency gains through automation
Administration Expenses	+5% annually	Modest growth due to automation savings
Finance Costs	None	Debt-free operations
AI Efficiency Programs	Ongoing investment	10–15% staff cost reduction and improved marketing ROI
Marketing Budget	€75,000 annually	Stable brand presence and retention
R&D and Product Development	€50,000 annually	Continuous innovation and platform improvement

Methodological Notes:

- Growth is organic, driven by increased turnover in established client markets.
- AI implementation significantly reduces manual workload and improves conversion rates.
- Administrative costs grow marginally due to inflation and system maintenance, offset by efficiency savings.
- No interest-bearing liabilities are included.

4. Detailed Financial Forecast (2026–2028)

Projected Income Statement (EUR)

Year	Revenue	Cost of Sales	Gross Profit	Admin Expenses	Net Profit
2026	€1,785,967	€1,140,000	€645,967	€184,000	€461,967
2027	€2,232,459	€1,420,000	€812,459	€193,000	€619,459
2028	€2,790,574	€1,790,000	€1,000,574	€205,000	€795,574

Interpretation:

Revenue grows rapidly by leveraging existing market dominance and operational excellence. AI-enabled optimization reduces direct labor dependency and operational errors, increasing profit margins.

Net profit margins improve steadily from 26% in 2026 to over 28% in 2028.

5. Cash Flow Summary

Year	Operating Activities	Investing Activities	Net Cash Flow
2026	€420,000	(€60,000)	€360,000
2027	€600,000	(€70,000)	€530,000
2028	€800,000	(€80,000)	€720,000

Analysis:

Strong positive operational cash flow is generated every year, reflecting growing profitability and disciplined reinvestment.

Investing activities remain stable, focused on technology, platform upgrades, and AI integration.

6. Strategic Commentary

6.1 Efficiency through Artificial Intelligence (AI)

The integration of AI across core business operations is a key strategic driver. It enhances decision-making, optimizes marketing targeting, automates risk analysis, and reduces administrative tasks — producing a measurable cost advantage and scalability.

6.2 Market Strategy

IBC Broker will **not pursue new markets** during this forecast period due to regulatory volatility.

Instead, the company focuses on **strengthening its position within established jurisdictions**, ensuring brand credibility, operational efficiency, and client loyalty.

6.3 Financial Strength

Operating as a **fully debt-free organization**, IBC Broker maintains flexibility and resilience in a high-risk industry.

All operational and player fund management continues to comply with CGA standards and internal financial controls.

6.4 Profitability Outlook

With expected revenue growth of 20–25% per annum, profitability is forecast to increase proportionally, driven by automation and stable operational costs.

By 2028, IBC Broker B.V. is projected to achieve a **net profit of approximately €795,000**, sustaining a solid liquidity position.

7. Risk Considerations

IBC Broker operates within a **high-risk sector**, which exposes it to market, regulatory, and compliance fluctuations.

However, the company mitigates these risks through:

- Strong compliance governance and real-time oversight.
- Enhanced financial monitoring and daily reconciliation procedures.
- Investment in AI-based fraud detection and process control tools.

The company's **risk-to-reward profile** remains favorable, with long-term sustainable growth potential.

8. Conclusion

IBC Broker B.V. enters the 2026–2028 period with strong operational resilience, optimized workflows, and a scalable business model.

The company's decision to **focus on existing markets**, combined with **AI-driven efficiency**, positions it for accelerated growth and improved profitability without additional regulatory exposure.

By 2028, IBC Broker B.V. expects to:

- Reach **€2.9 million in annual revenue**.

- Maintain a **net profit exceeding €790,000**.
- Strengthen market dominance in key jurisdictions.
- Operate with **zero debt** and high operational efficiency.

This forecast confirms IBC Broker's robust financial trajectory and commitment to sustainable, compliant growth under CGA supervision.

Appendix – Key Financial Assumptions

Category	2026	2027	2028	Notes
Revenue Growth	+20%	+22%	+25%	Accelerated growth from efficiency and consolidation
Cost of Sales (% of revenue)	64%	63.5%	64%	Stable operating ratios
Admin Expenses	€184,000	€193,000	€205,000	Controlled growth
Net Profit Margin	25.9%	27.7%	28.5%	Rising margins from automation
AI Cost Savings	10%	12%	15%	Lower human resource dependency
Marketing Budget	€75,000	€75,000	€75,000	Brand maintenance
R&D and Tech	€50,000	€50,000	€50,000	Ongoing innovation
Debt / Credit	€0	€0	€0	Fully debt-free operations

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