

F3 MARKETS N.V.
BUSINESS PLAN





License no 365/JAZ Sub-License GLH-OCCHKTW077172020

Dutch Antilles Management N.V., a limited liability company, established in Curaçao, having its offices at 7 Abraham de Veerstraat, registered in the commercial register in Curaçao under number 10692, which company acts as managing director of and legally represents the limited liability company **Gaming Services Provider N.V.** Holder of Master License #365/JAZ established in Curaçao, having its offices at 7 Abraham de Veerstraat, registered in the commercial register in Curaçao under number 77207, and under the laws of Curaçao entitled to issue sublicenses: certifies that;

F3 Markets N.V.

Hold a sublicense with our company under License no 365/JAZ Sub-License GLH-OCCHKTW077172020 as of 23rd day of July 2020 with their URL:

<https://championcasino.com/>

<https://championslots.com/>

<https://vips.club/>

The agreement has been originally been granted for a period of twelve months and is subject to automatic renewal for an additional 12 months unless canceled earlier in writing by either party.

Additional details:

- Official Decree of the Central Government of Curaçao (formerly the Netherlands Antilles) No 365/JAZ dated August 18, 1998 No 14 signed by the Minister of Justice laying down the Master License granted to Gaming Services Provider allowing the operation of Games of Chance on the International market via service lines.
- The Master License has been extended for an additional five years by the Governor of Curaçao on February 21 2018 (no 14/0342) and valid till August 18th 2024

This Certificate is valid till July, 2024

Willemstad, Curaçao

Dutch Antilles Management N.V.

as Managing Director of Gaming Services Provider N.V.

*F3 MARKETS N.V. has been incorporated
June 2, 2020 under registration number
153970, and successfully operating under
the 365/JAZ SUB-LICENSE GLH-
OCCHKTW077172020, GAMING
CURACAO LICENCE*

F3 Markets N.V. (brand name – Champion) is a company with over three years of experience in the iGaming industry, has seen tangible success. F3 Markets N.V. is a leader in providing innovative and entertaining gaming experiences to players across various markets. Our team of professionals with extensive experience in online gaming has earned a reputation for reliability and excellence in the industry. We maintain a strong focus on compliance and customer satisfaction, as well as technological advancement.

Champion offers a wide range of online gaming products and services tailored to the preferences of players in Kazakhstan. Our portfolio boasts a diverse selection of casino games, including slots, table games and live dealer games.

Action

He's hunting for a slave
**We will return 20% from all
unsuccessful bets**

Participate



Champion's competitive advantage stems from our proprietary technology and innovative features that set our gaming platform apart from the competition. We continuously enhance gameplay, bonuses, and the user interface to provide a seamless and engaging experience for players. Our advanced data analytics capabilities enable us to personalize gaming experiences by offering tailored recommendations and promotions based on player behavior and preferences.

Champion's intellectual property includes sophisticated anti-fraud and security measures, in collaboration with third-party anti-fraud service provider Seon, to protect player data and financial transactions, thus ensuring a secure and dependable gaming environment.

TYPES OF ACTIVITIES

F3 Markets
N.V.

Gambling

Registration



Phone or email

Enter phone or email

Password

Create your password



Currency

KZT



I have a promo code.

☐

I am 18 years old and I accept [the Terms and Conditions](#) and [Privacy Policy](#)

Register

[Login if you are already registered](#)

BENEFICIAL OWNER

Mrs. Valentina Avgousti

Areas of Expertise

- *Business Expansion*
- *Operations Management*
- *Retail Products*
- *Cash Flow Planning/Analysis*
- *Budgeting and Forecasting*
- *Project Management*

Results-oriented business leader with 30+ years of success in accelerating growth by overseeing administration of several companies throughout the years, implementing impactful risk management plans, and incorporating innovative investment strategies. Adept at forging profitable stakeholder partnerships through ongoing consultation. Proficient in overseeing cross-functional training to ensure teams excel in roles essential to expansion efforts, account development, customer satisfaction, and solution planning. Accustomed to simultaneously managing multiple complex projects with fast-paced environments. Focused on incorporating process improvement strategies of collaboration, delivering quality products/services, reflecting on customer feedback, and adopting latest trends.

CAREER EXPERIENCE

F3 Markets N.V. Shareholder /Managing Director <i>-Effectively works to enhance client satisfaction by engaging in extensive client communication, troubleshooting and strategic planning.</i> <i>-Identifies new revenue opportunities and worked to drive account growth and profitability.</i> <i>-Effectively works to enhance client satisfaction by engaging in extensive client communication, troubleshooting and strategic planning.</i> <i>- Identifies new revenue opportunities and worked to drive account growth and profitability.</i>	05/2022- Present
Esti Technologies N.V. UBO <i>- Provides exceptional business leadership for the services.</i> <i>- Formulates effective business strategies and properly executed new plans.</i> <i>-Collaborates with other lines of business to drive organizational efficiencies and alignment to develop the infrastructure for future growth.</i> <i>-Works to continuously drive technology-enabled services to achieve and surpass profitability.</i> <i>Creates value and differentiated our services from competitor campaigns.</i>	04/2022- Present
VIVA-AA Med Health., Limassol, Cyprus Shareholder/Director <i>- Onboarding and targeting new clients.</i> <i>- To oversee negotiation with service providers</i> <i>- Organizational and communications with clients.</i>	08/2008 – 04/2022
Zolodo Trading International., Nicosia,Cyprus Financial Director <i>Spearhead company-wide business operations, including project, marketing, financial, technology, investment, HR, marketing, and sales activities. Execute final high-level decisions about company's policies, vision, and strategy direction aligned with long- term goals. Implement strategic plans aimed at stimulating growth, increasing profiles, and maximizing customer satisfaction. Create environment that promotes great performance and positive morale. Oversee fiscal process, such as budgeting, reporting, and auditing. Assure all regulatory documents are filed and comply with relevant laws.</i> <i>- Strengthened client relationships throughout account life cycle, such as pre-sales support.</i> <i>- Contributed to market share increase by implementing strategies that determined customer needs.</i> <i>- Resolved conflicts and prevented escalations through applying effective interpersonal and professional skills</i>	09/1997- 06/2003

STRUCTURE

Ultimate beneficial owner
and Shareholder (100%)
Valentina Avgousti



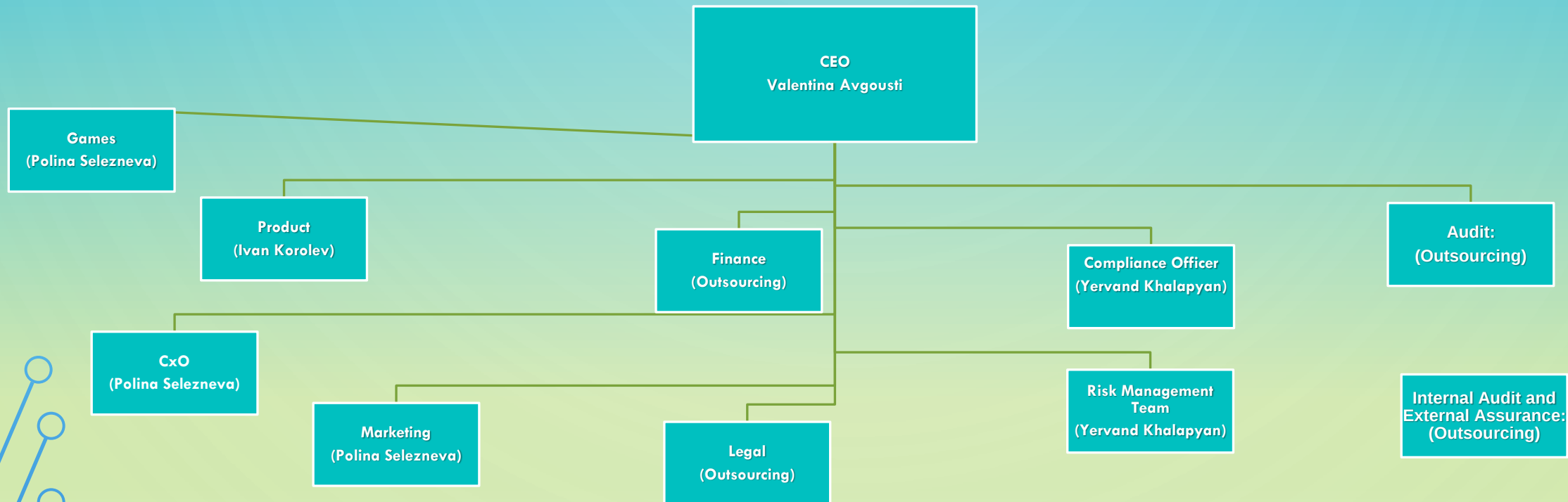
F3 Markets N.V. (Curacao)
Registered date: 2 June 2020
Company No.: 153970



Managing Director
Kurason Trust Curacao N.V.

COMPANY CONTROL STRUCTURE

Now F3 Markets N.V. has a reliable, high-skilled and well-experienced team, specialists with experience leading and increasing growth in small and medium businesses.



COMPANY TEAM DETAILS

Polina Selezneva

02.08.1996

p.selezneva@volta.space

+34641939221

Spain, Barcelona, c Blai 22, bajos
08004

Ivan Korolev

09.05.1989

i.korolev@volta.space

+357 (95) 729272

30 Ampelakion Street, 4046, Potamos
Germasogias, Limassol Cyprus

Yervand Khalapyan

22.07.1990

y.khalapyan@volta.space

+37455819155

Davtashen 4th block, bld.21, apt. 37,
Yerevan, 0054, Armenia

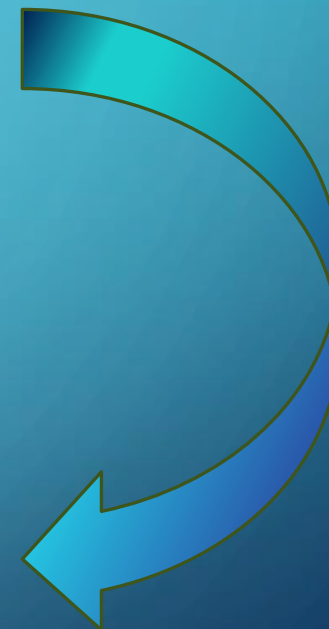
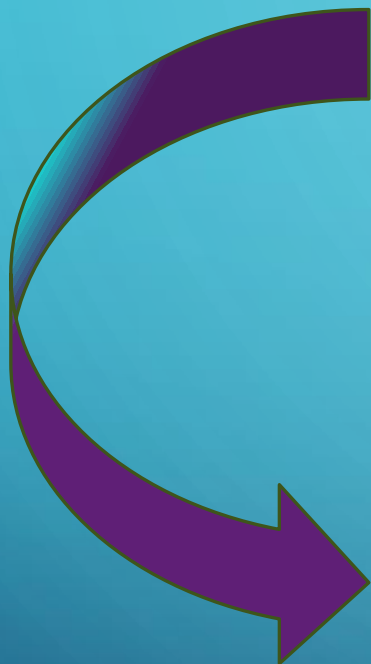
FINANCIAL PLAN 2024-2026



Items	2024-04	2024-06	2024-12	2025-01	2025-06	2025-12	2026-01	2026-06	2026-12
CIS	CIS						CIS		
Revenue	1 764 371,92	1 871 822,17	2 235 053,57	2 302 105,17	2 668 770,84	3 186 651,95	3 282 251,51	3 805 029,08	4 543 403,72
CIS	1 764 371,92	1 871 822,17	2 235 053,57	2 302 105,17	2 668 770,84	3 186 651,95	3 282 251,51	3 805 029,08	4 543 403,72
Direct Costs	566 720	601 233	717 904	739 441	857 215	1 023 555	1 054 266	1 222 183	1 459 351
Commission Payment	326 609,87	346 500,42	413 739,62	426 151,81	494 026,74	589 893,76	607 590,58	704 364,00	841 047,45
Royalty Game providers	170 405,15	180 782,83	215 864,15	222 340,07	257 753,08	307 770,66	317 003,78	367 494,26	438 807,37
Players Bonuses	57 981,00	61 512,04	73 448,60	75 652,06	87 701,47	104 720,14	107 861,74	125 041,32	149 305,88
Player checks	6 670,68	7 076,92	8 450,22	8 703,72	10 090,00	12 047,99	12 409,43	14 385,93	17 177,55
Cost integration	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Other Direct Costs	5 053,54	5 361,31	6 401,68	6 593,73	7 643,94	9 127,26	9 401,08	10 898,43	13 013,30
Marketing	155 864,08	165 356,20	197 443,95	203 367,27	235 758,40	281 507,86	289 953,10	336 135,11	401 362,90
Inhouse	12 128,51	12 867,13	15 364,03	15 824,95	18 345,46	21 905,43	22 562,60	26 156,23	31 231,91
Affiliate	54 578,28	57 902,10	69 138,13	71 212,28	82 554,55	98 574,45	101 531,68	117 703,05	140 543,59
Arbitrage	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Social media	2 105,64	2 233,88	2 667,37	2 747,39	3 184,97	3 803,03	3 917,12	4 541,01	5 422,21
SEO	87 051,64	92 353,09	110 274,42	113 582,65	131 673,42	157 224,95	161 941,70	187 734,82	224 165,19
Operational Costs	424 257,42	450 094,70	537 436,61	553 559,71	641 727,42	766 256,10	789 243,78	914 949,86	1 092 497,98
Team Costs	338 726,18	359 354,61	429 088,19	441 960,84	512 353,74	611 777,16	630 130,48	730 493,93	872 247,95
Rent and Maintenance	8 412,34	8 924,65	10 656,50	10 976,19	12 724,41	15 193,62	15 649,42	18 141,97	21 662,46
Employees + Taxes, bonus, etc	162 175,39	172 051,87	205 438,93	211 602,10	245 304,82	292 906,79	301 693,99	349 746,02	417 615,04
Salary	96 105,51	101 958,34	121 743,59	125 395,89	145 368,21	173 577,24	178 784,56	207 260,30	247 479,64
Employee insurance	1 389,90	1 474,54	1 760,68	1 813,50	2 102,35	2 510,31	2 585,62	2 997,44	3 579,11
Support (Taxes, comp, etc)	12 563,86	13 329,00	15 915,53	16 392,99	19 003,97	22 691,73	23 372,49	27 095,12	32 352,99
Other nepc	20 329,31	21 567,37	25 752,57	26 525,14	30 749,91	36 717,00	37 818,51	43 842,02	52 349,67
monthly bonus	31 786,80	33 722,62	40 266,57	41 474,56	48 080,39	57 410,50	59 132,81	68 551,13	81 853,64
(infra, security, domains, hosting)	156 020,06	165 521,68	197 641,54	203 570,79	235 994,34	281 789,58	290 243,27	336 471,49	401 764,56
Services (Legal, Accounting)	12 118,40	12 856,41	15 351,23	15 811,76	18 330,17	21 887,18	22 543,79	26 134,44	31 205,88
Other Costs	85 531,24	90 740,09	108 348,42	111 598,87	129 373,68	154 478,94	159 113,30	184 455,93	220 250,03
Services: outsourcing	33 690,30	35 742,04	42 677,86	43 958,20	50 959,60	60 848,42	62 673,88	72 656,20	86 755,30
exchange rate / bank fees	51 377,70	54 506,61	65 083,74	67 036,25	77 713,39	92 793,85	95 577,66	110 800,71	132 301,84
Other	463,24	491,45	586,82	604,43	700,69	836,67	861,77	999,02	1 192,89
Expenses	1 146 841,75	1 216 684,41	1 452 784,82	1 496 368,36	1 734 701,05	2 071 323,77	2 133 463,48	2 473 268,90	2 953 212,42
Net Profit	617 530,17	655 137,76	782 268,75	805 736,81	934 069,79	1 115 328,18	1 148 788,03	1 331 760,18	1 590 191,30

TARGET MARKETS

Kazakhstan



SUPPLIERS

Champion's team reduces the risk of loss with any supplier. by integrating backup systems for most payment systems, game providers, and essential services.

We diversify our risks with payment service providers (PSPs) by integrating a minimum of three identical services to ensure smooth transactions in case one of the PSPs is compromised. The same applies to game providers, as we have integrations with multiple game aggregators in case one of them is not functional..

SUPPLIERS

Own platform with 2 main verticals

- **house sportsbook**
- **3rd party software provider casino**

Payment solutions

- BlackRabbit
- Piastrix
- Proxard
- SmartCashew
- Payhub
- Paycos
- Send2Card
- Accent
- Cryptopay allowing the following methods: acquiring (visa, mastercard, mir), p2p, crypto payments.

3rd party software casino

- powered by direct integrations with Playson, 3 Oaks Gaming and aggregator deals with Infingame, Softgamings, Alea Play which feature the most popular casino game providers: Pragmatic Play, Netent, Amatic Industries, Play'nGO, Evolution, Ezugi, Endorphina, Nolimit City, Amusnet Interactive, Big Time Gaming, Wazdan, Hacksaw Gaming, Relax Gaming, Red Tiger.

Risk Assessment and Management

Internal Controls

Our team has implemented robust internal controls to identify and manage operational, financial, and regulatory risks. These controls are intended to ensure adherence to relevant laws and regulations, protect assets, and uphold the integrity of our operations.

Key internal control measures include

Segregation of duties: We ensure that responsibilities are divided among different individuals to prevent errors and fraud.

Regular reconciliations: Financial transactions and records are reconciled regularly to detect discrepancies and errors promptly.

Access controls: Access to sensitive data and systems is restricted to authorized personnel only, reducing the risk of unauthorized access and data breaches.

Internal Audits

Internal audits are conducted periodically to assess the effectiveness of our internal controls and identify areas for improvement. Our internal audit is also outsourced to licensed company to ensure best practices are maintained.

External Audits

In addition to conducting internal audits, our team engages external audit firms to conduct independent reviews of our financial statements and internal controls. These audits provide assurance to our stakeholders that we are complying with regulatory requirements.

Risk Registers

Our team will maintain risk registers to systematically identify, assess, and prioritize risks in our organization. Risks should be categorized according to their likelihood and potential impact on our business objectives, enabling us to allocate resources effectively to mitigate high-priority risks. Regular reviews of risk registers ensure that risks are promptly responded to and managed in line with our risk appetite and risk tolerance levels..

LEGAL AND GOVERNANCE SYSTEM

Our legal and governance system is designed to ensure transparency and compliance. UBO, Director and Compliance Officer play a central role in overseeing corporate governance practices and strategic decision-making, as well as overseeing legal matters and risk management. The Director is an experienced professional with a diverse range of experience and expertise in areas relevant to gaming activities.

Certain matters are subject to review by the Director and the UBO to ensure effective governance and to protect the interests of shareholders. These include: Approval of annual budgets and financial plans, Appointment and removal of senior executives, Significant transactions and investments, Changes in corporate structure or management.

In the event of an impasse, independent consultants or mediators may be engaged to facilitate discussion and achieve consensus. Ultimately, the interests of the company and its stakeholders are taken into account when making decisions.

Our team engages reputable law firms specialising in gaming law and corporate governance to provide legal support and advice. These firms assist with regulatory compliance, contract negotiations, dispute resolution and other legal matters to ensure that the company's operations comply with applicable laws and regulations.

Exercise

Ruby Play Treasures
110 FS - a gift in the task!

To learn more



F3 Markets N.V. provides high-attractive options for its Clients to enhance client satisfaction as well as to continuously drive technology-enabled services to achieve and surpass profitability.

TARGET KPI AND BUSINESS OBJECTIVES

1. Monthly Active Users (MAUs):

Target KPI: Increase MAUs by 10% annually.

Objective: Grow our player base and engagement levels through targeted marketing initiatives, user acquisition strategies, and product enhancements.

2. Player Retention Rate:

Target KPI: Maintain a player retention rate of at least 20%.

Objective: Foster loyalty and satisfaction among our existing players through personalized promotions, rewards programs, and exceptional customer service.

3. Revenue Growth:

Target KPI: Achieve 68% revenue growth annually.

Objective: Drive revenue growth through diversified revenue streams, including casino games, sports betting, and ancillary services. Expand into new markets and optimize monetization strategies to maximize profitability.

4. Compliance Adherence:

Objective: Ensure adherence to applicable laws, regulations, and licensing requirements in all jurisdictions where we operate. Invest in robust compliance processes, training, and monitoring to mitigate regulatory risks.

5. Technology Innovation:

Target KPI: Introduce 5 new features or products per quarter.

Objective: Maintain a competitive edge through continuous innovation in technology, user experience, and game offerings. Leverage emerging technologies such as AI, blockchain to enhance our platform and captivate players.

6. Market Expansion:

Target KPI: Enter 5 new markets within the next two years.

Objective: Expand our geographical footprint and diversify our revenue sources by entering new markets with growth potential. Conduct thorough market research, regulatory due diligence, and localization efforts to ensure successful market entry.

POLICIES AND PROCEDURES



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Casino

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F3 Markets N.V. prioritizes the development and implementation of comprehensive policies and procedures to ensure regulatory compliance, operational efficiency and risk mitigation. Our approach to developing these policies and procedures involves a combination of internal and external resources, with a commitment to transparency, timeliness and expertise.

We provides strict regulation rules, every Customer must familiarize with the following documents uploaded on the site: AML and KYC Policies
- Terms & Conditions, Privacy Policy, Responsible Gambling, Local rules

We committed to maintaining transparent communication with the Curacao Gaming Control Board (GCB) throughout the development and implementation of our policies and procedures. Upon completion of each policy or procedure, our team shall promptly submit it to the GCB for review and approval, showcasing our confidence in our ability to meet the standards set by the board. We would promptly address the GCB's revisions and feedback, with a commitment to efficiently resolving any outstanding issues. Furthermore, we shall provide periodic updates to the GCB regarding any changes or updates to existing policies and procedures, ensuring continued alignment with regulatory requirements. Our team develops the majority of its policies and procedures internally, leveraging the expertise of our legal, compliance, and operational teams. These internal resources possess a deep understanding of our business operations, industry regulations, and best practices, allowing us to tailor policies to our specific needs and objectives. However, for certain specialized areas or complex regulatory requirements, Our team may engage external consultants or legal firms with expertise in the relevant field. These external resources provide additional insights, guidance, and validation to ensure our policies and procedures meet the highest standards of quality and compliance. Our internal teams responsible for policy development possess the necessary expertise, experience, and training in relevant areas such as gaming regulations, compliance frameworks, and risk management practices. For any external consultants or legal firms engaged to assist with policy development, our team conducts thorough due diligence to ensure they possess the requisite qualifications, credentials, and track record of success in their respective fields.



The champion is always with you!

Ο πρωταθλητής είναι πάντα μαζί σου!

