

Fortune Universe B.V.

BUSINESS PLAN

Table of Contents

Company Details.....	1
Main Contacts	1
Object of the business plan	1
Abstract.....	2
Summary	3
1 Introduction	4
1.1 Mission Statement.....	4
1.2 Curacao	4
2 Fortune Universe B.V. Control (Ownership) and Corporate Structure	5
2.1 Control (Ownership) Structure.....	5
2.2 Corporate Structure.....	5
2.3 Organization structure	6
3 Fortune Universe B.V. Products & Services	6
3.1 Game Description	6
3.2 Prospective game providers	7
4 Fortune Universe B.V. Marketing & Sales Plan	7
4.1 Influencers / Affiliate program.....	7
4.2 Market expand	7
4.3 Potential counterparties	8
5 Systems and Payments.....	8
5.1 IT infrastructure	8
5.2 Payments and Counterparties	8
6 Regulatory Compliance.....	8
6.1 Rules & Regulations.....	8
6.2 Compliance procedures	9
7 Financial Forecast	10
7.1 Source of Funds.....	10
7.2 Financial estimation	10

Company Details

Fortune Universe B.V. registered at Abraham de Veestraat 9 Curacao P.O Box 3421

Main Contacts

Enrico Menghini

Phone: +971585607747

Email: enricom85@hotmail.com

The objective of the business plan

This document is being provided to obtain the Master License of Curacao-eGaming (Curacao Gaming Control Broad).

Abstract

The business plan is separated into the following six (6) chapters.

Chapter one	(1): Introduction of Fortune Universe B.V. Gaming Services Information Technology
Chapter Two	(2): Corporate Structure
Chapter Three	(3): Product & Services
Chapter Four	(4): Marketing & Sales Plan
Chapter Five	(5): Systems
Chapter Six	(6): Regulatory Compliance
Chapter Seven	(7): Financial forecast

Summary

Fortune Universe B.V. (Fortune Universe B.V.) aims to provide gaming entertainment services through an online platform. Our mission is to offer customers an entertaining, fun and exciting experience by on line gaming leveraging cutting-edge technology to enhance user experience and improve operational efficiency.

It is anticipated that obtaining this license will provide peace of mind to the players knowing that they are dealing with a responsible operator that are supervised by regulators and where the players are given due consideration and respect.

1 Introduction

1.1 Mission Statement

"At Fortune Universe B.V., our mission is to bridge the gap between cutting-edge technology and the dynamic world of gaming. We strive to empower our platform with innovative solutions that elevate user experiences, optimize operational efficiency, and drive sustainable growth.

Our dedicated team of IT professionals and gaming enthusiasts is committed to understanding the unique challenges and opportunities to help our users to get the best experience. Through modern games and market research, we aim to offer our clients to enjoy of the best games ahead of the curve.

With a passion for innovation and a relentless pursuit of excellence, Fortune Universe B.V. is more than just a gaming firm; we are a trusted company in the journey towards entertainment and fun excellence."

1.2 Curacao

Curacao jurisdiction has been at the fore front in eGaming license. Fortune Universe B.V. judgment is that Curaçao possess all the elements to its status as one of the most important eGaming license jurisdictions due to the expertise, stringent compliance and Anti-Money Laundering ("AML") requirements, infrastructure, stability and access to the world.

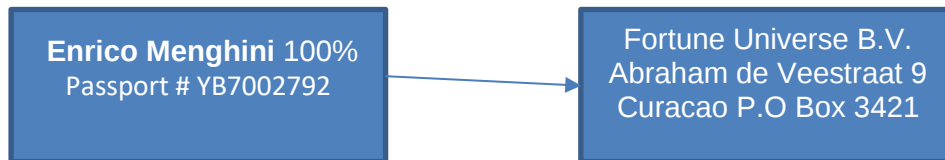
Curaçao is a jurisdiction of great reputation in the eGaming world. The list below, outlines why Fortune Universe B.V. decide to choose for a Curaçao gaming license.

Advantages:

- Curaçao being a jurisdiction of great reput in the eGaming world;
- Excellent hosting infrastructure;
- Advantageous B2C Compliance Contribution;
- Most competitive corporate tax rate

2 Fortune Universe B.V. Control (Ownership) and Corporate Structure

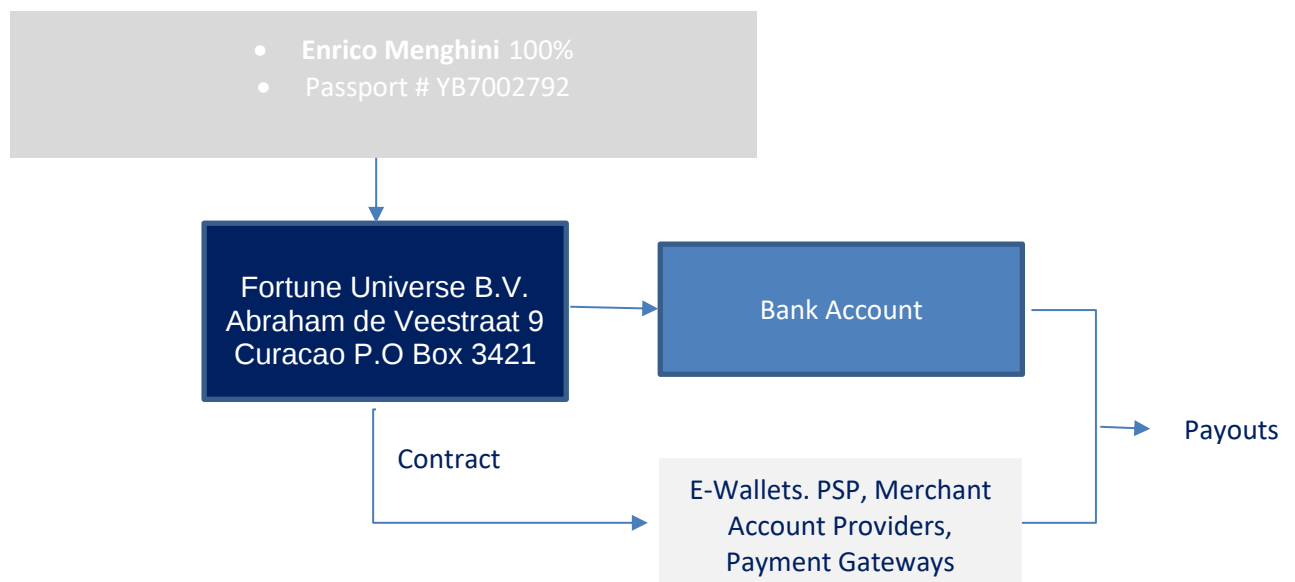
2.1 Control (Ownership) Structure



Mr. **Enrico Menghini** is a 100% owner and controlling person for Fortune Universe B.V.

In addition, the letter from SoftGamings confirming that the owner and controlling person of Fortune Universe B.V. is sent along with the Business Plan.

2.2 Corporate Structure



Process Players funds

1. Mr. Enrico Menghini is the 100% owner of Fortune Universe B.V. in Curacao which will be the entity holding the Curacao Gaming License issued by Curacao eGaming (CEG Curacao Gaming Control Board).
2. Fortune Universe B.V. Is processing the Payment through an agreement with the payment systems provider and Bank account.
3. Fortune Universe B.V. will be the collector of payments flowing from the E-Wallets, PSP's Merchant Account providers.
4. Fortune Universe B.V. will hold a bank account and from this account all expenses will be paid out (for instance, contracts, License, Marketing, Leasing Agreements, etc.)

2.3 Organization structure

Fortune Universe B.V. will be composed of the following departments:

- General Management;
- Customer Service Department;
- Marketing Department;
- Financial & Administration Department.

- **General Management team**

The key Foreign Management team is composed as follow:

- **CEO; (Enrico Menghini, 100% owner)**

In the first 6 months the CEO will take ownership of the majority of aspects of the business including but not limited to performing the duties of human resource, CFO, Marketing. During this period, the complex legal, financials and/or marketing affairs will be outsourced but will eventually be brought in-house.

- **CSP: (Starkeast Management B.V.)**

Furthermore, the general management along with Starkeast Management B.V., takes care of the business plus the ongoing Curacao license process

- **CFO; (To be hired)**

Will be in charge will the financial aspects of the company

- **Manager Customer Service; (To be hired)**

Will be in charge of the customer support activities of the company

- **Manager Marketing. (To be hired)**

Will be in charge of the marketing activities of the company

- **Customer Service Department**

- First-line customer support.

- **Marketing Department**

- Direct media buying;
- Social media and SEO marketing;
- Affiliate marketing;
- Promotion and bonus management.

- **Financial & Administration Department**

- Accounting;
- Payroll.

2.3 Employees

Each department will be looking to hire the following professionals:

CRM: 1 Manager Customer Service, 2-3 Customer support officers;

Marketing: 1 Manager Marketing, 1 Affiliate manager, 1 Digital manager;

Finance: 1 CFO.

will be leading a team of 9-10 employees.

3 Fortune Universe B.V. Products & Services

3.1 Game Description

Fortune Universe B.V. intends to offer its gaming platform to players in Philippines and LATAM who wish to play Slots, Casino, Live Casino, Sports Bettings, Vitrual sport and Esport games. Fortune Universe B.V. gaming content will be marketed under www.747live.me

The content and software platforms used under www.747live.me are provided by some of the most reputable content and software providers that possess all the appropriate licenses.

Name of the game provider	Type of game
Jili Games	Games
Evolution	Games
BetConstruct	Games
Pragmatic Play	Games
Popok Gaming	Games

3.2 Prospective game providers

Fortune Universe B.V. is using one certified IT platform, BetConstruct, this give to Fortune Universe B.V. the possibility to access to a pull of licensed games and games providers.

4 Fortune Universe B.V. Marketing & Sales Plan

Online gaming operators reach their customers through intense marketing campaigns. Fortune Universe B.V. will utilize some of the most successful marketing channels (such as; Viral Marketing, Social Platforms, Affiliate programs, grants of coupons, and influencers (Sport, Social Media) to reach the targets in the Philippines and LATAM.

The marketing & sales will be held in each target market to adapt the communication to the local specifications. As the primary target market is the Philippines and LATAM, the marketing team will consist of persons in these particular countries Philippines and LATAM. They will be hired as the business advances (between the first quarter of 2024 and in the second quarter of 2024).

4.1 Influencers / Affiliate program

Fortune Universe B.V. will develop partnerships with experts and influencers which can drive the company to more publicity. Among these influencers, there are famous sports journalists, former soccer players, social network influencers, famous actors, and famous musicians. This approach is supposed to bring credibility to the brand from scratch and a substantial number of users.

Furthermore, Fortune Universe B.V. will apply the affiliate program which mean a referrals campaigns for users to recommend the platform in exchange for credit. Additionally, Fortune Universe B.V. will also used the concept of granting credit coupons for users to enter and test the platform.

4.2 Market expand

It is obvious that Fortune Universe B.V. initial focus is to target the audience in the Philippines and LATAM. However, Fortune Universe B.V. was born with a global and diverse DNA. Therefore, Fortune Universe B.V. will seek for the oportunities to amplify its presence in others jurisdictions (such as in; LATAM & Asia region) as the company activities grows. It is evident that LATAM and Filipino players are well adapted to sportsbook gaming. At the contrary, In the LATAM, the presence of fantasy products have growing year over year. Hence, Fortune Universe B.V. will enter the LATAM market targeting Esports and Virtual sport gaming players on a later stage.

4.3 Potential counterparties

At the beginning and later stages, Fortune Universe B.V. is planning to collaborate with the following companies, i.e.:

- DreamLead Media - well well-established website network in Brazil
- Lupon WXC- well-established affiliate website in ASIA.
- Affpapa- a well-established affiliate platform website in LATAM and the rest of the world.
- PropellerAdds- media buyer, marketing, and affiliates website well established in Brazil and rest of the world.

5 Systems and Payments

5.1 IT infrastructure

The technology, IT infrastructure, and technical development will be managed by BETCONSTRUCT.

5.2 Payments and Counterparties

The payment methods that will be accepted are: Bank transfer, Cryptocurrency, Pre-Paid debit & Credit Card, Pre-pay voucher methods, Ewallet and Mastercard/Visa, etc.

The payment services providers that Fortune Universe B.V. intends to use for the abovementioned payment method will be:

- PaySafeGroup - Paysafe Payment Solutions Limited ("PPSL") - includes the following e-wallets brands: Skrill and Neteller, and Paysafecard vouchers;
- Astropay - AP Global Corporation LLP - wide range of solutions for LatAm countries;
- Connectee OÜ - eZeeWallet or EZW - e-wallet.

6 Regulatory Compliance

6.1 Rules & Regulations

Fortune Universe B.V. will ensure to act always in line with the rules and regulatory obligations. Fortune Universe B.V. will in turn adhere to all the Provisions and Guidelines on the Detection and Deterrence of Money Laundering and Terrorist Financing issued by the competent authorities. Fortune Universe B.V. will set robust compliance procedures that will meet all international standards. To ensure this, tasks will be allocated and adhere to strict procedures which are explained in detail in the AML Manual.

Fortune Universe B.V. will ensure to block access to the services for minors and for players from the jurisdictions strictly forbidden by Curacao eGaming Such as: USA, Netherlands, France, Germany, Cyprus, BES Island, Curacao, and Aruba) and from countries listed by FATF.

Fortune Universe B.V. will make sure that all the Url's display appropriate information such as Terms of Service, Responsible gaming, Dispute Resolution, Self-Exclusion, Account & Payouts & Bonuses, KYC policies, Privacy and management of personal data, Fairness etc.

Fortune Universe B.V. will seek independent advice before enter a market. Furthermore, the

Curacao local director (**Starkeast Management B.V.**) will take the relevant administrative and management role in order to ensure that Fortune Universe B.V. (Curacao) will be always in good standing in accordance with the local and international requirements.

6.2 Compliance procedures

Fortune Universe B.V. is aware of the risk for money laundering and terrorist financing in the remote gaming. However, these risks can be mitigated as long as technological measures and controls to address the heightened risk of players risk are adopted.

It is particularly important for Fortune Universe B.V. to know who their prospective players are before they will be accepted as eligible players. Therefore, Fortune Universe B.V. adopted the following mix of control methods.

1. Players are required to provide some information in order to open an account:
 - I. First Name and Last Name;
 - II. Place and Country of Residence;
 - III. Date of Birth;
 - IV. Correct e-mail address;
 - V. Password (twice for verification purposes).
2. Players who do not register on the website are not able to play. Upon completion of the registration process and having accepted the terms and conditions and privacy policy, the player will be accepted as an eligible player.
3. Before the player is allowed to login for the first time, an e-mail is sent to the address specified in the registration form containing an activation link; it does not contain any sensitive information such as the player's username.
4. Players are required to prove their identity when they deposit or withdraw certain amounts. Documents can be submitted to the customer support email address provided on the website. Accepted documents are scanned copies of I.D. card, passport, driver's license and any recent utility bills showing the player's address, as well as any scans of credit cards or bank statements if required.
5. Players are not allowed to transfer any funds from one player account to another player account.
6. All transactions will be carried out to detect any potential money- laundering activities.
7. The customers deposit history is reviewed to confirm that no suspicious payments have been made to the customer's account. The frequency of deposits and the sum of deposits are reviewed to ensure they are within normal range for the customer based on his depositing history and the general depositing range throughout our network.
8. The customer's turnover is reviewed to ensure that they have played in the casino and are not using Merchant as a method to move money.
9. In case of winning, the funds must always be paid back to the original payment method used by the player to make a deposit.
10. Suspicious Activity will be reported to the competent authority (FIU).
11. All staff will receive training on their obligations in respect of money laundering reporting and are aware of the procedures in place for escalation of any suspected incidents to the MLRO.

As Fortune Universe B.V. activities continue to expand, Fortune Universe B.V. will hire more employees including a compliance/ legal officer at management level which will be in charge with compliance affairs. In the first year the complex legal and compliance activities

will be outsourced, but will eventually be brought in-house on a later stage.

In the first year the CEO (Enrico Menghini 100% owner) will take the compliance responsibilities and act as the MLRO and will be the contact person in connection for the Combined Quarterly Report (CQR) as required by the **Curacao eGaming**.

7 Financial Forecast

7.1 Source of Funds

The major investment to have Fortune Universe B.V. fully operational is coming from a personal fund.

150 000 USD should cover all expenses to have Fortune Universe B.V. fully operational. The costs are as follows:

1. **Licensing cost and Management fee – to be paid as soon as the license will be delivered – 80,000 USD**
2. **IT Service provider- monthly fee for guarantee full operations – 20,000 USD per year**
3. **Salaries, Marketing, Affiliate System, and Media Buyer Agency- 50 000 USD**

7.2 Financial estimation

Fortune Universe B.V. is expecting a net small profit for the first year and a slight profit for the second year. A decent profit is expected as the 3rd year projection.

	Year 1 (2024-2025)	Year 2 (2025-2026)	Year 3 (2027-2028)
Product Numbers			
New Registrations	40000	50000	60000
New Players (Depositors)	3800	48000	57000
Total Players	3800	6000	9000
Deposit amount	\$ 1 140 000	\$ 1 800 000	\$2 700 000
Withdrawal amount	\$ 700 000	\$ 1 080 000	\$ 1 620 000
Net deposit amount	\$ 440 000	\$ 720 000	\$ 1 080 000
Services costs			
Bank commissions	\$12 000	\$ 15 000	\$ 20 000
Payments fee	\$ 36 000	\$ 129 600	\$ 194 400
Platform fee	\$ 88 000	\$ 144 000	\$ 216 000
Marketing cost	\$ 60 000	\$ 150 000	\$ 200 000
SEO, SMM	\$ 12 000	\$ 20 000	\$ 23 000
Annual License*	\$ 66 000	\$ 66 000	\$ 66 000
Cost per communication (Email, SMS, etc)	\$ 6 000	\$ 6000	\$ 7000
Total services cost	\$ 280 000	\$ 530 600	\$ 726 400
Employees			
CEO	\$ 30 000	\$ 39 000	\$ 42 000
Operation Manager	\$ 23 000	\$ 26 000	\$ 28 000
Affiliate Manager	\$ 20 000	\$ 19 000	\$ 20 000

Director Financial	\$ 24 000	\$ 26 000	\$ 28 000
Support Officers	\$ 25 000	\$ 26 500	\$ 28 000
Total Expenses	\$ 122 000	\$ 136 500	\$ 146 000
PROFIT	\$ 38 000	\$ 52 900	\$ 207 600

*First year license fee is payable from investments. Please see the respective paragraph 7.1.