

Top Gold B.V.

Business Plan

| May 2025

Executive summary

Top Gold B.V. is a dynamically developing company specializing in affiliate marketing and digital innovation, strategically positioned at the forefront of the online gambling industry. We actively monitor global trends and emerging technologies to ensure our solutions remain ahead of competitors, offering clients highly effective, cutting-edge products tailored to modern market demands.

Our deep understanding of the cryptocurrency and blockchain markets positions us uniquely within the online gambling ecosystem, recognizing these technologies as key components of the industry's evolution. Leveraging blockchain enhances transparency, security, and transactional efficiency, aligning our clients with future-proof solutions.

At **Top Gold B.V.**, innovation drives every aspect of our operations. We integrate advanced artificial intelligence (AI) and machine learning technologies extensively. These innovations allow us to optimize user experience by providing rapid, personalized customer support, improving player engagement and retention.

Moreover, AI-powered systems effectively detect and prevent fraud, safeguard against money laundering, and ensure strict compliance with regulatory standards.

Our dedicated media-buying department continuously tests and optimizes strategies, guaranteeing superior conversion rates and ensuring products achieve maximal market impact. This iterative and data-driven approach ensures that our marketing campaigns remain highly targeted, efficient, and profitable.

Partnering with Top Gold B.V. means choosing reliability, innovation, and expertise. We offer our clients stability, security, and an unmatched competitive edge through advanced technological integration. More than providing services, we deliver strategic partnerships that drive your business toward sustainable growth and long-term success.

- **Our key activities are strategically focused on the markets of the following countries:**

- | | |
|--------------|---------------|
| ✓ Mexico | ✓ Kenya |
| ✓ Argentina | ✓ Ghana |
| ✓ India | ✓ Ivory Coast |
| ✓ Bangladesh | ✓ Nigeria |

- **We leverage deep market insights and cultural understanding to maximize opportunities in these regions. Upon successfully reaching our objectives and realizing their full potential, we plan to strategically expand into additional geographies.**
- **We recognize the crucial role of exceptional customer support in enhancing player satisfaction. Therefore, we offer dedicated 24/7 customer service in regional languages, ensuring immediate, efficient, and culturally aligned support to all our clients.**
- **Additionally, we provide convenient, secure, and versatile payment systems, enabling quick deposits and withdrawals. Fast transaction processing gives players confidence, comfort, and assurance in managing their funds and winnings securely and effectively.**

Business structure



We are committed to cooperating exclusively with licensed providers. Our primary partner, SOFTSWISS, holds a prominent position in the global gambling market, trusted by leading online casinos due to their proven reliability, extensive experience, and exceptional security standards.

To maintain our leading position in the industry, we utilize advanced anti-fraud and risk management systems, including:

Frogo.ai for AI-driven fraud detection and prevention.

MaxMind for robust geolocation and fraud prevention.

Twilio for secure, reliable communication and verification solutions.

These cutting-edge technologies ensure the highest standards of security and reliability, enabling us to offer unparalleled services and maintain our competitive advantage in the global market.

Management and Operation Structure

Our strategic aim is to lead the online gambling market, which demands highly qualified, professional, and specialized personnel. Our structured and robust management team includes:

- **Chief Executive Officer (CEO) - Valeria Minina** is instrumental in defining the company's strategic direction, outlining developmental priorities, and ensuring efficient achievement of business goals. Her visionary leadership guarantees continuous innovation and sustained growth.
- **Compliance Officer: Vladimir Voitsekh** is responsible for ensuring adherence to regulatory compliance, including strict observance of KYC and AML guidelines. His extensive expertise in compliance assures the highest standards of transparency and risk management.
- **Legal & Compliance:** This department provides comprehensive legal support, regulatory oversight, and ensures that our operations consistently align with evolving international gambling regulations, safeguarding company interests and client trust.
- **Platform Design & Features: Stanislav Fedorov** leads this critical division, focusing on creating visually appealing, intuitive, and user-friendly platform designs that significantly enhance user engagement and satisfaction, adhering to cutting-edge UX/UI standards.
- **Marketing & Sales: Olga Morozova** directs our marketing and sales strategies, utilizing her deep market insight and experience to create compelling campaigns that attract and retain players, driving consistent revenue growth.

- **Financial Control:** **Sergey Smirnov** ensures stringent financial governance, transparency, and accountability, safeguarding company assets and maintaining investor confidence through meticulous financial oversight and compliance with global accounting standards.
- **Customer Service:** **Dmitry Ivanov** heads our customer service operations, strategically positioned in multiple global regions to offer 24/7 multilingual support, effectively addressing diverse client needs and ensuring excellent customer experiences.
- **Affiliate Software and Traffic Development:** **Qualitance-Ultimate** is a progressive and specialized team comprising programmers, testers, and team leads, currently numbering 30 highly skilled professionals. Our team is built from scratch, with meticulous candidate selection and comprehensive training programs. Only the most capable and dedicated candidates progress through our rigorous training and assessment stages, ultimately joining our elite team. Additionally, we actively collaborate with higher education institutions to identify promising talent early on, further strengthening our team's capabilities.

We continuously invest in professional development, striving to become a fully integrated, proficient, and cohesive unit dedicated to delivering exceptional quality and innovation.

Marketing and Sales Strategy

Our marketing strategy employs a multi-layered approach, optimizing digital channels to drive traffic and enhance brand recognition. We focus primarily on key social platforms such as Facebook, Google, and Bing, launching targeted advertising campaigns to attract and engage potential users effectively.



In addition to our strong digital presence, we actively participate in offline industry events, including conferences and trade fairs. These activities significantly enhance brand visibility, networking opportunities, and partnership development.



Our ASO (App Store Optimization) initiatives ensure increased visibility and organic growth of our applications across app stores, boosting user acquisition and retention.



We also utilize targeted SMS and email marketing communications, delivering personalized updates, promotions, and relevant content directly to our subscribers. This approach significantly boosts customer engagement and retention.



Over the past two years since our launch, we have successfully developed and deployed numerous news websites that now effectively generate highly engaged traffic. This robust content-driven ecosystem significantly facilitates our operations, enhancing our ability to achieve profitable performance and consistent growth.

Purpose of Renewing the Gaming License

Renewing our Curacao license will enable continued strategic cooperation with industry-leading platforms, maintaining favorable tax conditions, legal protections, and ensuring sustained trust and confidence among our valued clients and partners.

Financial Projections

It is nearly impossible to predict annual expenses with absolute precision, but it is critically important for us to establish high-quality revenue forecasts and set a realistic and data-driven financial baseline.

Our financial model is grounded in conservative yet optimistic growth assumptions. As of early 2025, the company generates approximately €300 in daily revenue, and is on track to scale toward €500,000 in monthly revenue by the end of 2026. This growth is primarily fueled by the success of our SEO-driven affiliate websites, which have already allowed the business to move into profitability.

We plan to double down on this proven channel, reinvesting profits to expand our portfolio of high-conversion SEO assets and strategic partnerships in key markets. Our marketing efforts focus on organic acquisition, giving us sustainable, low-CAC growth and higher margins compared to competitors heavily reliant on paid acquisition.

In terms of expenses, we adhere to a balanced and lean operating model. We anticipate fluctuations in license fees, game content costs, and marketing expenses, but have designed our projections to stay resilient under varied scenarios.

Given the volatility and regulatory shifts within the iGaming industry, our strategy prioritizes compliance, infrastructure stability, and long-term viability. We pursue only high-quality, compliant, and trustworthy technological and marketing solutions, ensuring that we build on a foundation capable of withstanding risk and seizing new opportunities.

Our financial discipline, paired with our strategic focus on SEO growth and risk-aware decision making, places us on a clear path to scalable and profitable operations.

Ongoing Company Expenses (%)

Company operations	3%
Game content suppliers	11%
License fees	2%
Marketing	37%
Software support	15%
Staff salaries	16%

Month	Monthly Revenue (EUR)	Monthly Expenses (EUR)	Monthly Profit (EUR)
January 2025	9000.00	3600.00	5400.00
February 2025	30347.83	12007.18	18340.64
March 2025	51695.65	20228.73	31466.92
April 2025	73043.48	28264.65	44778.83
May 2025	94391.30	36114.93	58276.37
June 2025	115739.13	43779.58	71959.55
July 2025	137086.96	51258.60	85828.36
August 2025	158434.78	58551.98	99882.80
September 2025	179782.61	65659.74	114122.87
October 2025	201130.43	72581.85	128548.58
November 2025	222478.26	79318.34	143159.92
December 2025	243826.09	85869.19	157956.90

Month	Monthly Revenue (EUR)	Monthly Expenses (EUR)	Monthly Profit (EUR)
January 2026	265173.91	92234.40	172939.51
February 2026	286521.74	98413.99	188107.75
March 2026	307869.57	104407.94	203461.63
April 2026	329217.39	110216.26	219001.13
May 2026	350565.22	115838.94	234726.28
June 2026	371913.04	121275.99	250637.05
July 2026	393260.87	126527.41	266733.46
August 2026	414608.70	131593.19	283015.50
September 2026	435956.52	136473.35	299483.18
October 2026	457304.35	141167.86	316136.48
November 2026	478652.17	145676.75	332975.43
December 2026	500000.00	150000.00	350000.00