

# BUSINESS PLAN

**Infusion Tech B.V.**

Business Plan Version: 1.0.

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## 1. Company management structure

Capital Trust Corporation N.V. performs the duties of Infusion Tech B.V.'s managing director.

When it comes to operations in Curacao, Capital Trust Corporation N.V. represents Infusion Tech B.V. locally. Capital Trust Corporation N.V. has a great deal of administrative expertise managing law firms.

Mr. Ibrahim Kasem serves as the company's **CEO**. Mr. Ibrahim Kasem directs the expansion of the business, increases profits, and drives up stock values. Mr. Ibrahim Kasem is in charge of all day-to-day operations within an organization.

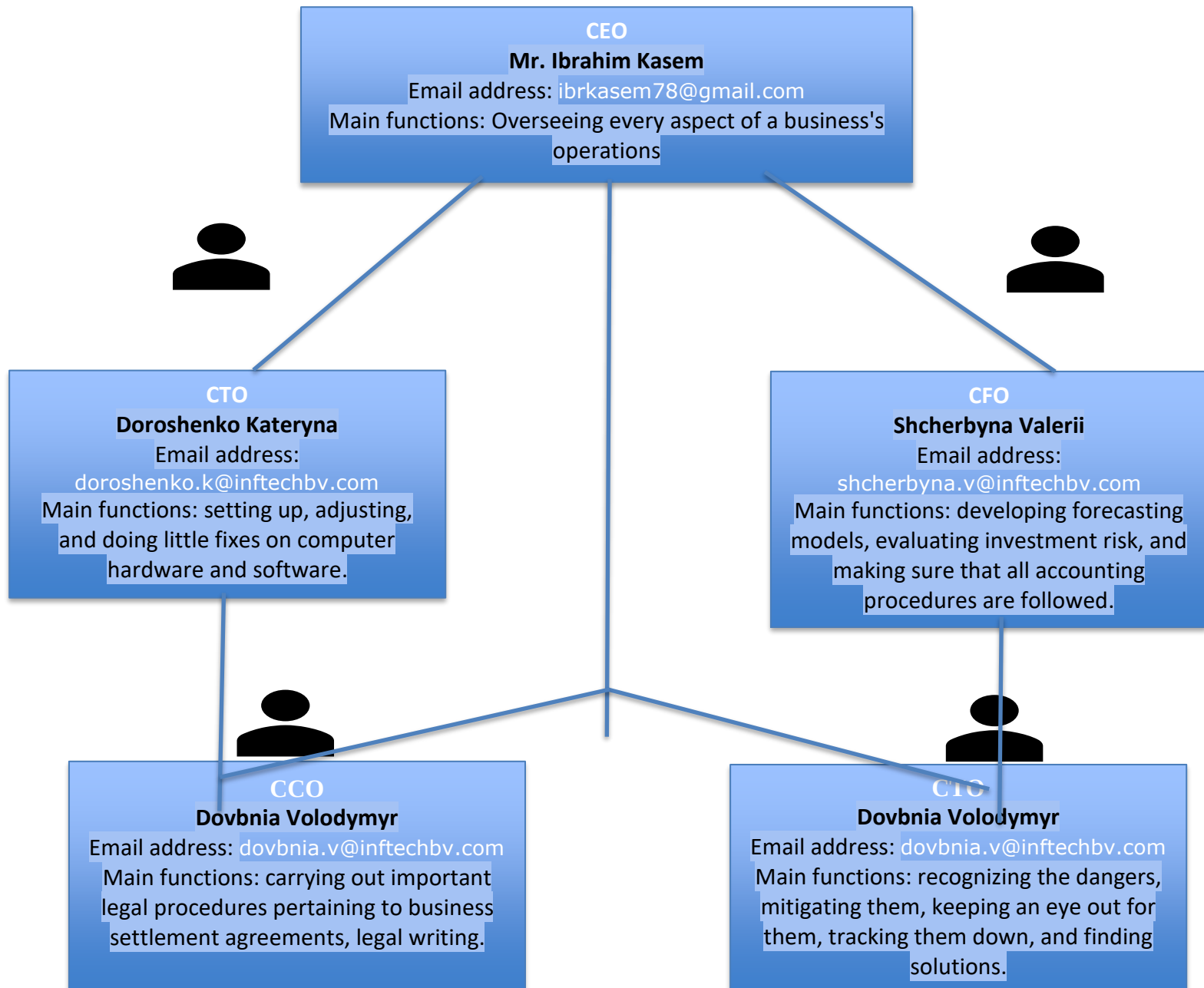
**The Chief Technology Officer (CTO)** of Infusion Tech B.V. is Doroshenko Kateryna. She is in charge of setting up, adjusting, and doing little fixes on computer hardware and software. Doroshenko Kateryna is also in charge of resolving technical issues for clients and responding to inquiries from clients to find out more about their circumstances.

**The company's Chief Compliance Officer (CCO)** is Dovbnia Volodymyr. He is in charge of supervising and directing the business's legal matters. He is responsible for carrying out important legal procedures pertaining to business settlement agreements, legal writing, and discussions. In an effort to preserve integrity inside the company, he also assumes responsibility for making sure that any claims of legal malpractice are promptly reported to the senior management.

The company's **Chief Financial Officer (CFO)** is Shcherbyna Valerii. His primary duties include developing forecasting models, evaluating investment risk, and making sure that all accounting procedures are followed. In the end, He will preserve our business's financial stability and eventually boost profitability.

The company's **Compliance officer** is Dovbnia Volodymyr. He is responsible for ensuring that their business and organizational practices comply with legal standards. His duties are extensive and range from providing management advice to carrying out risk analyses. His primary duties include determining the risks that an organization faces, mitigating those risks, keeping an eye out for and identifying those risks, resolving those issues, and offering guidance on how the organization can minimize those risks and handle them.

On this page is an image of the company's management structure.



## 2. Legal and governance framework

The Board of Directors the corporation is not limited in number of members and may consist of a single person, unless the company decides otherwise during a General Meeting.

Shareholders choose the members of the board of directors. The Board's primary responsibilities are to oversee management, establish strategy, and safeguard the interests of our company's shareholder(s). The Board of Directors of a corporation is in charge of directing and monitoring activities to guarantee peak performance.

Important issues pertaining to the business, its owners, and its employees are discussed by The Board of Directors. It takes part in the following:

- Helping a business define its long-term goals, main objectives, and direction;
- Making operational decisions;
- Hiring and firing senior executives and top management;
- Determining executive compensation;
- Creating a protocol and schedule for its correspondence with the company's UBO and CEO. The CEO oversees the business in compliance with the board's orders;
- Offers guidance to executives on planning and decision-making;
- Monitors budgets and ensures sufficient funding when vital resources are required;

The Board functions best when it focuses on higher-level, future-oriented concerns, but on sometimes, senior management of our organization has to involve the board in more in-depth daily decision-making. In order to address management concerns and fulfill its duties to stakeholders and shareholders, the board had to take a closer look at negative results.

The Board of our organization now participates more actively in important choices. This is a reference to problems that could be detrimental to the business or have large financial ramifications. The long-term objective is given priority by our company's board of directors. They accomplish this by making five-year projections about the company's future look. The board makes major decisions related to the company's long-term strategic goals, including the opening and closing of facilities and large purchases.

It also suggests that the board of our organization is informed about issues so they can make the right decisions. It also involves managing board conduct, legal matters, conflicts of interest, volunteer work, executive compensation, and CEO assessment. Management provides The board with all pertinent information so that they can make educated judgments about significant issues. Well-documented analysis and suggestions are part of management.

The Board review performance reports on a regular basis to identify positive or negative trends and growth benchmarks. The Board looks at trends from at least three consecutive reporting periods to decide if a topic warrants board consideration.

Before acting, the board consults with management to learn how they are addressing the issues and whether they can reverse the trend. The Board holds management accountable for outcomes without getting involved in specific situations.

In carrying out board decisions, such as contract awarding and termination, The Board supports the UBO and the CEO. There may be times when the CEO needs to ask the board for support or guidance. At times, the board may need to interact with management on behalf of the CEO or UBO in order to help them improve performance.

By using their contacts in the community to support our company's objectives, The Board may also help the CEO and UBO.

A **deadlock** can occur at the director or shareholder level when a decision does not receive the required amount of approval from directors or shareholders, or when a vote ends in a tie between two directors and half of the shareholders, with one director voting «yes» on the decision and the other director and half of the shareholders voting «no».

A deadlock in this situation can be resolved as follows:

- Best endeavors: The parties agree to meet and make "best efforts" to try to work out a solution. The chairman will cast his vote.
- Expert determination, arbitration, or mediation: The issue may be referred to a different third party. This could be a professional in the area of dispute resolution or a specialist in conflict resolution who can assist the parties in reaching a resolution.

Management is required to report significant difficulties to the board, particularly if they have received a request from the state attorney, tax authorities, or other government agencies.

One of the management team members is the **Chief Compliance Officer**. This is because their advice and guidance are crucial while making routine business decisions.

In addition to supporting the executive leadership, **the Chief Compliance Officer (CCO) of the organization counsels the board on legal matters relevant to the board's fiduciary responsibility**. The board and the CCO share the role of being the company's guardians. By regularly attending board meetings, the CCO collaborates with the members of our company's board of directors.

### 3. Description of services provided by third parties to the company

A platform usage agreement has already been reached between Infusion Tech B.V. and FERTAMI LTD, a company registered in the Republic of Cyprus (registration number: HE413010). The Sportsbook, modules, data protection and security technologies, anti-fraud and risk management modules, and analytics make up the Platform.

**Providers of Gaming Software:** To offer a diverse and captivating gaming portfolio, we will collaborate with FERTAMI LTD, a provider of gaming software.

**Sportsbook Software:** State-of-the-art sportsbook software will be utilized by Infusion Tech B.V. This will provide easy bet placement, thorough coverage of sporting events, and real-time odds updates for our sports betting lovers. The games are provided by the platform provider.

**Payment Service Providers:** With reputable payment service providers, we will work to enable safe and easy transactions. Players will be able to select from a wide range of safe and practical deposit and withdrawal methods, including Visa/Mastercard and eWallets such as ecoPayz, Sticpay, Jeton, Walletec, Clapay, Monetbil.

**Identity Verification Services:** It is crucial to provide a safe gaming environment. To confirm player identities and guarantee regulatory compliance, the business will make use of identity verification services.

**Anti-Money Laundering (AML) Tools:** Infusion Tech B.V.'s customer service representatives will make use of extensive software to offer players round-the-clock, timely help and support.

**Customer Support Software:** The business's customer service agents use state-of-the-art resources to provide players with prompt, round-the-clock assistance and support.

#### 4. Overview of the business products and services/brands as well as proprietary IP

When Infusion Tech B.V. was established on July 29, 2010, its mission was to provide an unmatched gaming experience in order to transform the gambling business. The company was established with the constant commitment to use innovative technology and placing a high priority on client satisfaction. This fundamental dedication helped the company grow quickly and enhanced its reputation in the market.

Infusion Tech B.V. has prospered under the wise leadership and shrewd administration of its ultimate beneficial owner, Mr. Ibrahim Kasem. The business began as a promising startup and has since developed into a major force in the online gaming industry. Throughout its history, Infusion Tech B.V. has consistently innovated and pursued excellence with unwavering dedication. Our capacity to adjust to changing market trends and our adoption of cutting-edge technologies have set us apart from rivals.

One distinguishing aspect of our growth trajectory has been strategic diversification, which encompasses a wide range of gambling products and services catered to a diversified consumer base. With a large selection of games, including sports betting, cutting-edge digital gaming experiences, and traditional casino games, Infusion Tech B.V. appeals to a diverse spectrum of gamblers. This selection of goods and services, along with an intuitive platform, ensure a seamless and engaging customer experience.

Our focus on the needs of the customer has been essential to our success. Infusion Tech B.V. is dedicated to providing specialized services, recognizing and fulfilling the changing needs of our clients, and promoting a safe and responsible gaming environment. The cornerstone of all we do as a company is our commitment to maintaining the highest standards of morality and integrity.

In addition, the company wants to grow its business while also making positive contributions to the community and industry. We actively promote responsible gaming, participate in community initiatives, and hold ourselves to a high level when it comes to corporate social responsibility.

Through the development of a distinct competitive edge, the business attracts important consumer categories. It has been shown that six core competences are essential for satisfying consumer demands and giving the business this competitive edge. They are listed in the following order:

- ✓ Domain Knowledge
- ✓ Multichannel Access
- ✓ Multilingual Opportunities
- ✓ Regional Market Information and Analysis
- ✓ Individualized Approach
- ✓ Originality

## 5. Target KPI's and business objectives

### ➤ **Income and profit**

The most evident measures of our company's success are revenue and profit, which stand for the quantity of money we make from sales and the amount you keep after we cover our costs. Depending on our business objectives, revenue and profit may be calculated weekly, quarterly, or annually. To assess how we are performing in relation to our goals and rivals, we also compare our sales and profit to prior quarters, our budget, or industry benchmarks.

### ➤ **Customer contentment**

Another crucial indicator of our company's effectiveness is customer satisfaction, which shows how pleased our clients are with our offerings and how likely they are to return for additional deposits, recommend us to others, or write favourable reviews. Numerous techniques, including as polls, forms for feedback, reviews, ratings, and loyalty programs, can be used to gauge consumer satisfaction. In order to assess our customers' thoughts and experiences, we can also utilize customer satisfaction measures, such as net promoter score (NPS), customer satisfaction score (CSAT), or customer effort score (CES).

### ➤ **Employee participation**

Employee engagement gauges the commitment, drive, and productivity of our staff members as well as how happy they are in their roles at our company. The success of the company can benefit from employee involvement in a variety of ways, including better customer service, decreased attrition, increased inventiveness, and higher morale. Measurements of employee involvement include questionnaires, interviews, performance evaluations, and employee recognition schemes. The behaviors and attitudes of your staff can also be assessed using employee engagement indicators, such as the employee engagement index (EEI), employee satisfaction score (ESAT), or employee net promoter score (eNPS).

### ➤ **Potential for expansion**

Growth potential is a measure of our company's future potential to expand its market share, client base, product line, and revenue sources. It may be easier to understand our strengths, business possibilities, and competitive advantages in light of our potential for growth and how we may use it to further our long-term objectives. Numerous techniques, including forecasting, market research, SWOT analysis, and scenario planning, can be used to assess development potential. In order to assess our business potential and profitability, we also employ growth potential parameters such as customer acquisition cost, customer lifetime value, market penetration rate, and market growth rate.

## **Long-term business objectives**

The following are the most typical long-term business goals that have the biggest influence on our ability to successfully expand company:

1. Growth revenue

One of the most crucial markers of whether we are succeeding or failing is our annual growth. We expect to have more clients than we do at this time next year. Our goal is to become more profitable as well.

2. Increase awareness of the brand

Our goal of building a memorable brand that will last for years to come is aided by having a distinctive company logo, participating in community events and activities on a regular basis, and maintaining a constant social media presence.

3. Create a stellar reputation

Our goal is to build a superb reputation by offering each and every customer outstanding service.

4. Open a new location

Expanding is a great long-term goal for our organization. Our goal is to expand our company internationally. To get there, we build a solid customer base, and achieving these other long-term goals can help us along the way.

5. Development and implementation of a new product

We are thinking of expanding our business by launching a new product or service. By completing a market gap analysis and speaking with our present customers, we can identify additional products or services that our business will might offer.

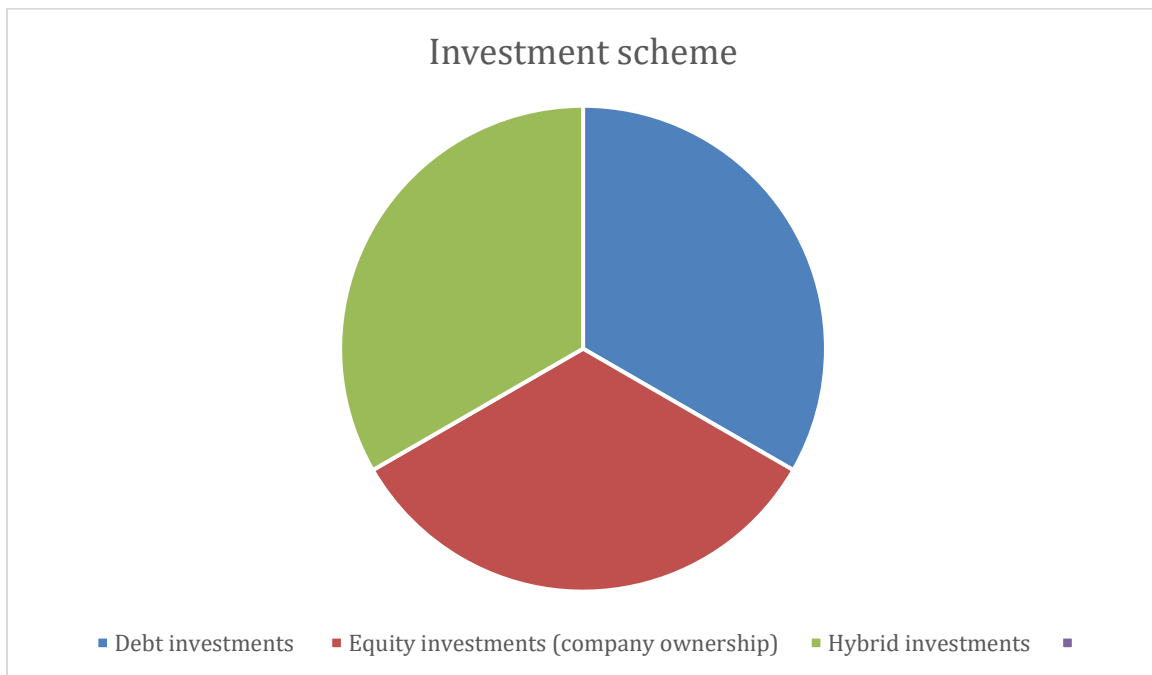
## 6. Financial Considerations

### 6.1. Overview of intended strategy for the business growth and to secure/maintain/grow market share with specific financial and marketing plans

Our business financial plan is an overview of a business's financial situation in an online games of chance industry and a forward-looking projection for growth. This one includes six parts: sales forecasting, expense outlay, a statement of financial position, a cash flow projection, a break-even analysis and an operations plan. **Sales forecasting:** We have an estimate of our sales revenue for year. Our sales forecasting plan considers such factors as the different regional and world events, various competitions, economic conditions of every jurisdiction, rebellions/protests of citizens. Infusion Tech B.V. aims to improve its sales by 5-10 percent over each previous period. **Expense outlay:** Our full expense plan includes regular expenses, expected future expenses and associated expenses. Regular expenses are the current ongoing costs of our business, including operational costs such as rent, utilities and payroll. Expected future expenses are known as future costs, such as tax rate increases, minimum wage increases or maintenance needs. One of part of our budget also will be allocated to unexpected future expenses, such as damage to our business. We are planning our future expenses to ensure our business is financially prepared via budget reduction, increases in sales. Associated expenses are the estimated costs of various initiatives, such as acquiring and training new hires, expanding into a new jurisdiction. An estimating and a consideration of associated expenses helps us properly manage growth and prevents our business from exceeding our cost capabilities. **Statement of financial position:** It is the foundation of our business's balance sheet. We frequently value our assets such as machinery, property or inventory which helps us to build a more complete view of our business's health than a profit statement or a cash flow report. **Cash flow projection:** We are able to predict our cash flow on an annual basis. This one allows us to get ahead of any financial struggles or challenges. It also helps us identify a cash flow problem before it hurts our business. We installed the most appropriate payment terms for our contractors. It gives us a clear look at how much money is expected to be left at the end of each month so we can plan a possible expansion or other investments. **Break-even analysis:** This one evaluates fixed costs relative to the profit earned by each additional unit we sell. Break-even analysis gives our business a comfortable margin over our expenses while allowing our business to remain competitive. **Operations plan:** This one helps us to run our business as efficiently as possible and craft a detailed overview of our operational needs. Thereby we can understand what roles are required for us to operate our business at various volumes of output, how much output or work each employee can handle, and the costs of our supply chain will aid in making informed decisions for our business's growth and efficiency. The Source of wealth of Infusion Tech B.V. is personal savings of UBO Mr. Ibrahim Kasem.

In Summary, Infusion Tech B.V. is very financially stable and has enough liquid assets to immediately pay players any prizes that can reasonably be expected to win. The African region is a growing region for online games of chance and is planned to be able to provide all the necessary needs of Infusion Tech B.V.

The investment scheme appears as follows:



**Debt investments:** A debt investment is any transaction that leaves an asset on the balance sheet. Buying a loan or accounts receivable from another business that will hopefully generate income in the future is one example.

**Equity Investments:** Leveraged buyouts, mergers and acquisitions, and venture capital investments are some of the most common types of private equity transactions that a company may use to draw in investors in the future.

**Hybrid Investments:** One example of this is mezzanine debt, which occurs when our business lends money to another organization in exchange for stock. Another strategy that our company might use in the future is to invest in intangible assets, such as trademarks or patents, which, depending on how you look at it, might also be regarded as investments.

## 6.2. SWOT analysis.

Our SWOT analysis looks like this:

### **Strengths:**

- Superb customer interactions;
- A big and loyal client base gives a solid basis for expansion;
- Excellent personnel that have a deep awareness of the various products;
- Effective relationships with suppliers;
- Effective internal communication;
- Effective marketing tactics;
- Enhanced functional procedures, a creative homepage, decision-making flexibility, and a reputation for innovation
- A company with a strong brand can attract loyal customers and differentiate itself from rivals.

### **Weaknesses:**

- One of weaknesses is the high monthly rent.

### **Opportunities:**

- A rising sector: Our company's operating market is growing and has room to grow and capture greater market shares;
- A fresh avenue for distribution: E-commerce gives our business the chance to connect with more people;
- Devoted clientele; Initiate reward schemes (like loyalty schemes);
- Lucrative Patterns, occasionally referred to as "Tailwinds."

### **Threats:**

- Our competitors might launch an almost exact replica of our marketing effort;
- Laws may be altered;
- The changing climate;
- The same goods are occasionally sold by competitors;
- A sluggish economy may mean that consumers are spending less;
- Uncertainty in the economy and geopolitical arena.

### 6.3. Business forecasts for 3 years

This business plan includes the Infusion Tech B.V. projections for a three-year timeframe. Both the optimistic and negative alternate scenarios have forecasts. The following financial results are anticipated from the corporation's anticipated actions.

Gaming software licensing is the process of obtaining licenses from reputable suppliers of gaming software. The beginning price of 200 000 EUR is projected.

Marketing and Advertising: To boost brand recognition and attract players, a portion of the first marketing budget is allocated to well considered advertising campaigns. The beginning price of 150 000 EUR is projected.

Operational Costs: Staff salaries, customer assistance, payment processing fees, and regulatory compliance procedures are all included in the annual projection for ongoing operational costs. The beginning price of 250 000 EUR is projected.

Licensing and regulatory fees are those associated with obtaining and maintaining licenses from regulatory agencies. An initial expenditure of 20,000 EUR is projected.

| Optimistic scenario           | First year | Second year | Third year |
|-------------------------------|------------|-------------|------------|
| Total proceeds                | 10,125,000 | 10,537,000  | 11,025,000 |
| Total (direct/indirect) costs | 2,700,000  | 2,910,000   | 3,090,000  |
| Net outcome                   | 7,425,000  | 7,627,000   | 7,935,000  |

| Optimistic scenario  | First year | Second year | Third year |
|----------------------|------------|-------------|------------|
| Total investments    | 3,037,500  | 3,262,500   | 3,525,000  |
| Margin of profit (%) | 7          | 9           | 10         |

| Pessimistic scenario          | First year | Second year | Third year |
|-------------------------------|------------|-------------|------------|
| Total proceeds                | 8,812,500  | 9,337,500   | 9,825,000  |
| Total (direct/indirect) costs | 2,925,000  | 3,225,000   | 3,525,000  |
| Net outcome                   | 5,887,500  | 6,112,500   | 6,300,000  |

| Pessimistic scenario | First year | Second year | Third year |
|----------------------|------------|-------------|------------|
| Total investments    | 2,362,500  | 2,700,000   | 3,000,000  |
| Margin of profit (%) | 5          | 6           | 8          |

## 7. Risk evaluation and management

Before we can evaluate a risk, we must determine its significance and level of severity. For the risk evaluation, we employ the Qualitative Risk evaluation approach.

Qualitative risks are defined as unforeseen events that have a broad spectrum of possible outcomes, from minor to large. Frequently, the risks are ranked as high, medium, or low. We often map identified risk factors along the x- and y-axis of a risk matrix, using a qualitative risk assessment methodology to address concerns with the highest severity level first and low-probability threats subsequently. The risk matrix is based on the likelihood that a risk event will occur as well as any potential effects it may have. It is, in another sense, a tool that facilitates our ability to assess the likelihood of an event to its seriousness.

A risk matrix aids in risk management and mitigation by providing a comprehensive understanding of the risk environment.

To help with the prioritization of different risks and the development of an appropriate mitigation plan, our organization uses a risk matrix. Financial, operational, strategic, external, or internal risks are all possible. The risk assessment matrix uses a color-coded chart to display various threats in accordance with their level of severity: high risks are displayed in red, moderate (medium) risks are displayed in yellow, and low risks are displayed in green.

| Severity/ Likelihood | RISK ASSESSMENT MATRIX (EXAMPLE) |        |          |             |        |
|----------------------|----------------------------------|--------|----------|-------------|--------|
|                      | Negligible                       | Minor  | Moderate | Significant | Severe |
| Very Likely          | Low                              | Medium | Medium   | Red         | Red    |
| Likely               | Low                              | Low    | Medium   | Medium      | Red    |
| Possible             | Low                              | Low    | Medium   | Medium      | Medium |
| Unlikely             | Low                              | Low    | Medium   | Medium      | Medium |
| Very Unlikely        | Low                              | Low    | Low      | Medium      | Medium |

**Extremely Likely:** Risks rated as extremely likely have a high probability of happening. Typically, threats in this category have a probability of at least 91 percent.

**Likely:** The probability of a likely risk ranges from 61 to 90 percent. These risks will inevitably reappear, thus continuous attention and a consistent mitigation strategy are required.

**Potential:** Of all potential dangers, roughly half have a 41–60 percent chance of coming true and need to be taken seriously.

**Unlikely:** The likelihood of a risk falling into this group is between 11 and 40 percent.

**Extremely Unlikely:** Extremely unlikely risks are just that—they have an extremely slim probability of occurring.

An example of a risk matrix in action: Assume that a business finds evidence of a possible data breach. As a result of possible monetary losses and damage to one's reputation, the impact is evaluated as «Major» and the likelihood as «Possible».

On the matrix, this risk would be shown in the appropriate «Possible» and «Major» cells. It is most likely categorized as a «High» risk, which necessitates the creation and implementation of mitigation strategies.

By prioritizing the most pressing risks, the risk assessment matrix assists specialists in developing a targeted strategy for managing high-risk situations. Focusing our attention and resources on the areas with the highest risk is advantageous to our overall business plan since these risks have the potential to cause the biggest value losses.

A project's success will be guaranteed if the cost risk arising from variables such as scope creep is suitably planned for. Murphy's law preparation is significantly easier using the risk matrix.

We update our risk assessment matrix multiple times a year, or at least once a year, in recognition of the dynamic nature of the risk environment.

Our organization can identify key areas of susceptibility using enhanced enterprise risk management techniques, even though emergent risks are by definition unknown. Our organization can maintain business continuity by monitoring early warning signs or trigger events that indicate something is amiss in an increasingly complex and dynamic risk landscape.

Additionally, we are classifying hazards based on the following standards:

- Strategic Risk: the risks brought on by subpar business analyses.
- Operational risk: refers to the risks that arise when internal protocols or processes breakdown.
- Financial Risk: the potential for experiencing financial difficulties.
- External Risk: Perils that come from outside the area.

«Weighting» is another tool our organization uses to customize or alter risk score. In the risk assessment, for instance, certain hazards can be given additional weight if they are associated with a specific project or department.

In the last stage, we create a plan for risk assessment and mitigation and rank the risks based on their impact and likelihood.

## **8. Policies and Procedures**

1) The policies and processes of our business are essential. Together, policies and procedures form a daily operations schedule. They give guidance for decision-making, ensure compliance with legal and regulatory standards, and streamline internal processes. But putting regulations into practice entails more than just forcing workers perform duties they dislike. By adhering to rules and guidelines, staff members help our business become more cohesive and robust while also optimizing the utilization of time and resources.

It is imperative that our personnel comprehend the significance of adhering to policies and procedures. Everyone's compliance with the policies and procedures enables our business to operate smoothly. Structures for teams and management work as they should. Furthermore, mistakes in processes can be quickly identified and rectified.

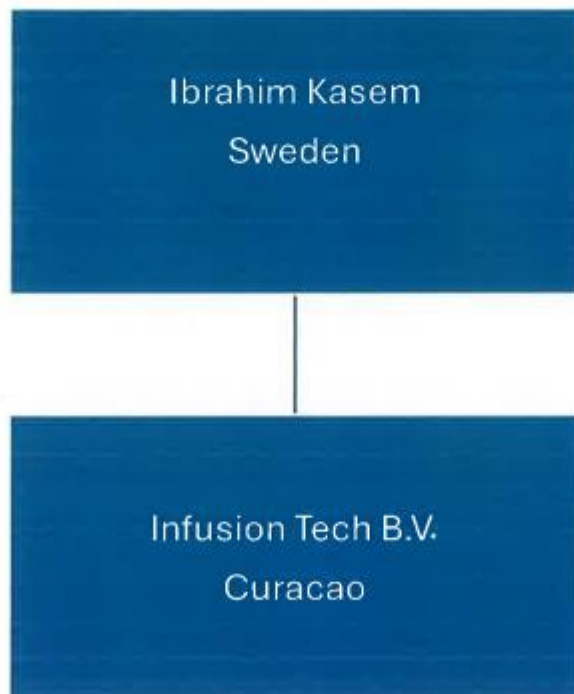
2) With regard to our obligation to keep the GCB informed, we plan to abide by both the existing and future legislation of Curacao.

3) Because the board has provided training, he is certain that every individual or organization following the rules and procedures is qualified, competent, and free from conflicts of interest.

To reinforce our policies and procedures for compliance, we often conduct training. The more at ease our team members are with their expectations, the less likely it is that they will make those mistakes. Through ongoing staff training, we help eradicate the stigma attached to noncompliance and turn negatives into positives.

## 9. Company ownership structure

You can familiarize yourself with an illustration of the ownership structure of the company by visiting [this page](#).



## **10. Conclusion**

Due to the short timeframe, the company was unable to provide more details; however, we would be happy to do so upon request.