

TEMPLE HOLDINGS N.V.
BUSINESS PLAN

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Company Details

Temple Holdings N.V. registered at Kaya W.f.G (Jombi) Mensing # 24 unit A, Willemstad, Curacao

Chamber of Commerce Number: 159511

Main Contacts

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Object of the business plan

This document is being provided with the objective to obtain the rights to operates under the Master License of Curacao-eGaming (CEG) # 1668/JAZ to offer remote gaming services in Brazil and Argentina.

Abstract

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

Chapter one	(1): Introduction of Temple Holdings N.V.
Chapter Two	(2): Temple Holdings N.V. Corporate Structure
Chapter Three	(3): Temple Holdings N.V. Product & Services
Chapter Four	(4): Temple Holdings N.V. Marketing & Sales Plan
Chapter Five	(5): Systems
Chapter Six	(6): Regulatory Compliance
Chapter Seven	(7): Financial forecast

Summary

Temple Holdings N.V. (**hereinafter referred to as “Temple Holdings”**) is a company incorporated under the laws of Curaçao. Temple Holdings N.V. aim is to offer online gaming services under a sub-license issuing by Curacao eGaming (1668/JAZ).

BetKudos.com (www.betkudos.io) and (www.betkudos.com) plus (www.betevet.com) are directly owned by Temple Holdings and focuses on being fully operational on 15th April 2024.

The target market will be Nigeria, Brazil and Argentina. The target market will be expanded as the company expand.

Temple Holdings is confident that providing the players with excellent user experience and adhere to the regulatory rules and regulations, Temple Holdings will become one of the top online gaming operator.

It is anticipated that obtaining this license will provide peace of mind to the players and partners 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

Temple Holdings has a well-grounded set of corporate values that will be accessible for clients and staff. Based on those values, Temple Holdings's mission statement is as follows:

Temple Holdings shall have an uncompromising commitment to excellence. Temple Holdings will ensure to provide high qualities services to its clients. The triumph of Temple Holdings can only be achieved with happy clients.

Integrity and honesty will be at the heart of Temple Holdings N.V. Temple Holdings will hire experts who will be bound by solid commitment. This is important to allow Xxxxxx to closely monitor the developments of its clients' and to scrutinize their continued compliance rigorously.

Temple Holdings will be a dynamic organization. Temple Holdings culture will be dynamic and flexible. ` Temple Holdings continuously assess its services to ensure continual relevance to its clients'.

Confidentiality is important. Temple Holdings will implement robust systems to safeguard its client's information.

1.2 Curacao

Curacao jurisdiction has been at the fore front in eGaming license. Temple Holdings 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.

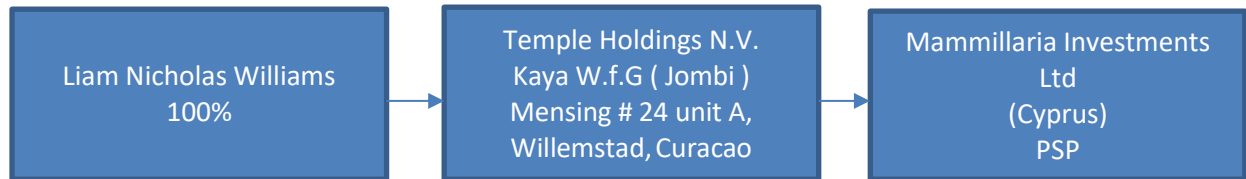
Curaçao is a jurisdiction of great reputation in the eGaming world. The list below, outlines why Temple Holdings decided to choose for a Curaçao gaming sub-license.

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 Temple Holdings Control (Ownership) and Corporate Structure

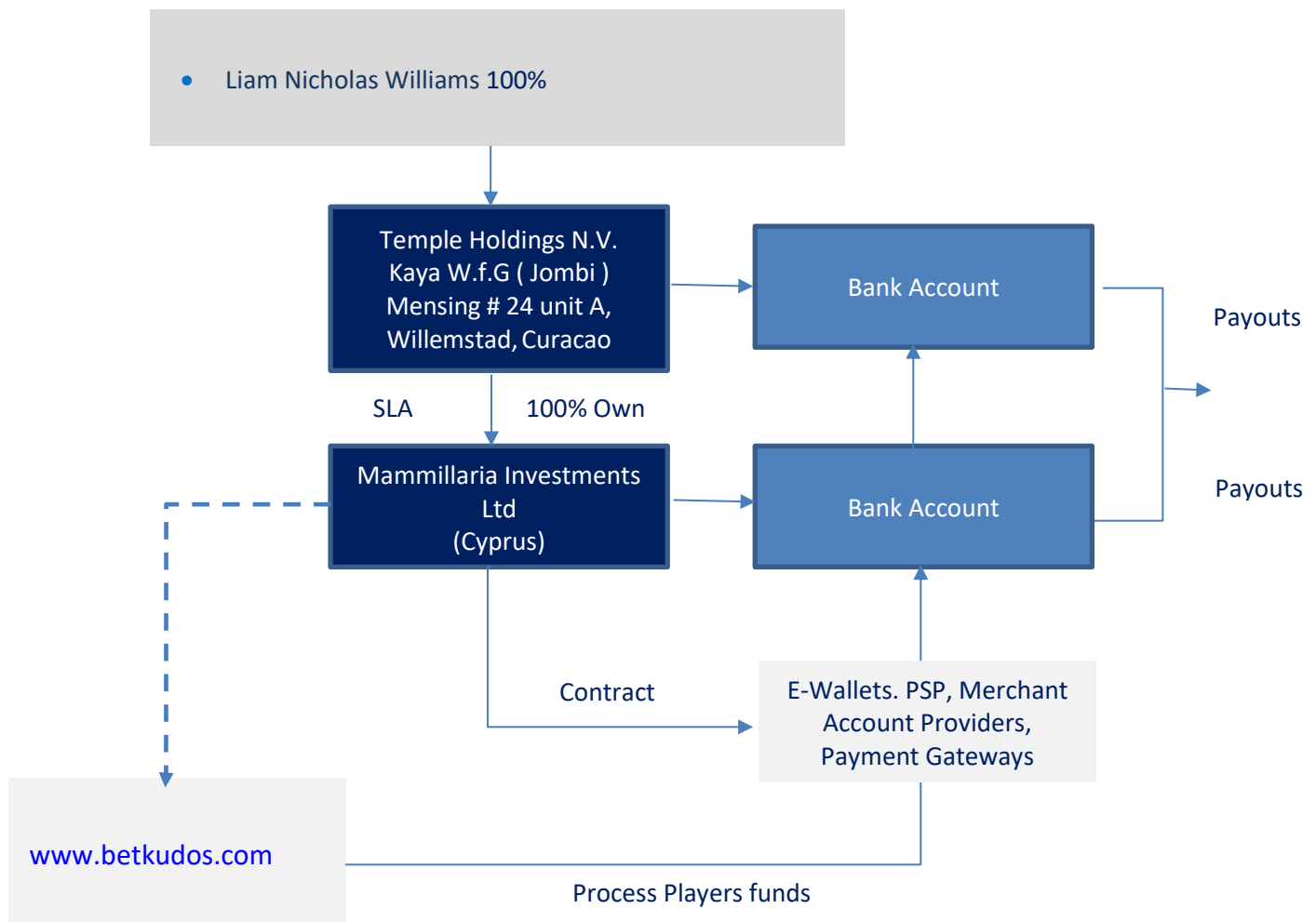
2.1 Control (Ownership) Structure



1. Mr. Liam Nicholas Williams is a 100% owner and controlling person for Temple Holdings N.V.

In addition the shareholder's register confirming that the owner and controlling person of Temple Holdings is sent along with the Business Plan.

2.2 Corporate Structure



1. Mr. Liam Nicholas Williams is the 100% owner of Temple Holdings N.V. in Curacao which will be the entity holding the Curacao Gaming License issue by Curacao eGaming (CEG).
2. Temple Holdings N.V. is 100% owner of Mammillaria Investments Ltd (Cyprus entity)

- which will be the subsidiary entity in Cyprus acting as the PSP for Temple Holdings N.V.
3. Temple Holdings N.V. will instruct Mammillaria Investments Ltd to function as a Payment processor through an SLA.
 4. Mammillaria Investments Ltd will be the collector of payments flowing from the E-Wallets, PSP's Merchant Account providers.
 5. Mammillaria Investments Ltd will hold a bank account in its name and from this account all expenses will be paid out (for instance, contracts, License, Marketing, Leasing Agreements, etc.)

2.3 Organization structure

Temple Holdings 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; (Liam Nicholas Williams 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 with the financials aspects of the company

In respect of operations, we will be partnering with a third party software development and marketing company (company will imminently be set up), which will be providing all of the below services:

- **Manager Customer Service**

Will be in charge with 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 Temple Holdings N.V. Products & Services

3.1 Game Description

Temple Holdings N.V. intends to offer its gaming platform to players in Brazil and Argentina who wish to play Slots, Casino, Live Casino, Sports Bettings, Virtual Sports and Esport games. Temple Holdings N.V. gaming contents will be marketed under www.betkudos.io.

The content and software platform used under www.betkudos.io are provided by some of the most reputable contents and software provider that possess all the appropriated licences and test.

Name of the game provider	Type of game	RNG Test
Genius Sports	Sports Data Feeds + Content	N/A
Sloteegrator (Aggrigator)	Slots, Table Games, Live Casino, Crash Games	Yes
DS Virtuals	Virtuals Horse Racing, Dog Racing, Kickboxing, Go-Karting	Yes

3.2 Prospective game providers

Temple Holdings N.V. is not planning to integrate new games in the nearest future, but potentially considers integration with:

- Kiron (Virtuals Football product).

4 Temple Holdings N.V. Marketing & Sales Plan

It is obvious that online gaming operators reached their customers through intense marketing campaigns. Temple Holdings N.V. will utilize some of the most successful marketing channels (such as; Viral Marketing, Social Platforms, Affiliate programs, Grant of coupons, influencers (Sport, Social Media) to reach the targets in Nigeria, Brazil & Argentina.

The marketing & sales will be held in each target market to adapt the communication to the local specifications. As the primary target markets are Nigeria, Brazil and Argentina, the marketing team will consist of persons in these particular countries. They will be hired as the business advanced (between the first quarter of 2024 or in the second quarter of 2024).

4.1 Influencers / Affiliate program

Temple Holdings will develop partnership 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, Temple Holdings will apply the affiliate program which mean a referrals campaigns for users to recommend the platform in exchange for credit. Additionally, Temple Holdings 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 Temple Holdings initial focus is to target the audience in Nigeria, Brazil and Argentina. However, Temple Holdings N.V. was born with a global and diverse DNA. Therefore, Temple Holdings will seek for the oportunities to amplify its presence in others jurisdictions such as Kenya, Uganda, Tanzania as the company activities grows.

It is evident that Europeans players are well adapted to sportsbook gaming. At the contrary, In Africa, the presence of fantasy products have been growing year over year. Hence, Temple Holdings will enter the African market targeting Esports and Virtual sport gaming players on a later stage.

4.3 Protential conterparties

At the beginning and later stages is planning to collaborate with the following companies, i.e.: PayOp & Hexopay

5 Systems and Payments

5.1 IT infrastructure

The technology, IT infrastructure and the technical development will be managed by our CTO.

5.2 Payments and Counterparties

The payments method 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 Temple Holdings intent to be used for the abovementioned payment method will be:

- PayOp & Hexopay- card processing for the wide range of markets;
- PayOp & Hexopay- - eComprocessing - card processing for the wide range of markets;
- PayOp & Hexopay- - card processing for the wide range of markets;
- PayOp & Hexopay- - Paysafe Payment Solutions Limited ("PPSL") - includes the following e-wallets brands: Skrill and Neteller, and Paysafecard vouchers;

- PayOp & Hexopay- e-wallet; also includes the option of connection of the vouchers of the same name;

6 Regulatory Compliance

6.1 Rules & Regulations

Temple Holdings will ensure to act always in line with the rules and regulatory obligations. It 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. Temple Holdings will setup a 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.

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

Temple Holdings will seek independent advice prior to 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 both companies (Temple Holdings (Curacao) and Ltd Mammillaria Investments (Cyprus) will be always in good standing accordance with the local and international requirements.

6.2 Compliance procedures

Temple Holdings is aware of the risk for money laundering and terrorist financing in the remote gaming. However, this risks can be mitigate as long as technological measures and controls to address the heightened risk of players risk are adopted.

It is particularly important for Temple Holdings to know who their prospect players are before they will be accepted as an eligible player. Therefore, Temple Holdings adopted the following mix of controls 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. When possible, funds must always be refunded 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 `Temple Holdings activities continue to expand` Temple Holdings 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 (Liam Nicholas Williams 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 Temple Holdings fully operational is coming from a Loan Agreement executed between Mr. Liam Nicholas Williams and the company. Total borrowed amount is 100,000 USD from his personal savings.

100,000 USD should cover all expenses to have Temple Holdings fully operational.

Along with the Business Plan you can find all screenshots with incoming and outgoing transactions from Liam Nicholas Williams personal account with a description of each transaction.

7.2 Financial estimation

Temple Holdings 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 (2023-2024)	Year 2 (2024-2025)	Year 3 (2026-2027)
Product Numbers			
New Registrations	100,000	200,000	
New Players (Depositors)	60,000	120,000	180,000
Total Players	60,000	180,000	360,000
Deposit amount	\$10,000,000	\$30,000,000	\$60,000,000
Withdrawal amount	\$9,000,000	\$27,000,000	\$51,000,000
Net deposit amount			
Services costs			
Bank comissions	\$50,000	\$100,000	\$200,000
Payments fee	\$50,000	\$100,000	\$200,000
GSP fee	\$50,000	\$100,000	\$200,000
Platform fee	\$50,000	\$100,000	\$200,000
Marketing cost	\$200,000	\$400,000	\$800,000
SEO, SMM	\$100,000	\$200,000	\$400,000
Annual License*	\$100,000	\$100,000	\$100,000
Cost per communication (Email, SMS, etc)	\$20,000	\$40,000	\$80,000
Total services cost	\$620,000	\$1,140,000	\$2,180,000
Empoyees			
CEO	\$100,000	\$100,000	\$100,000
Director CRM	\$50,000	\$50,000	\$50,000
Affiliate Manager	\$50,000	\$50,000	\$50,000
Director Financial	\$100,000	\$100,000	\$100,000
Support Officers	\$50,000	\$250,000	\$500,000
Total Expenses	\$350,000	\$550,000	\$800,000
PROFIT	\$30,000	\$1,310,000	\$6,020,000

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