



Business Plan

Project Island Lukkly

Executive summary

The decision to launch the online casino project is based on the growing demand for online gambling. UBO of the Project “Island Lukkly” has extensive experience in organizing and maintaining customer interest in online gaming. The planned business will be an online gambling platform, including slot machines, roulette, poker, blackjack, and other popular games. Project “Island Lukkly” will present a wide range of gaming products and services, including the ability to play for real money, bonus programs, tournaments, and promotions for regular customers. The objective of getting a gaming license is to be able to operate worldwide, excluding countries where our project is illegal. The next reason to gain censorship is to build trust and confidence in the reliability of our cards from players and partners. The project's activities also include plans for the formation and implementation of marketing and promotion, measures to ensure the security and confidentiality of users' data and secure replenishment through various payment methods.

Company Background Island Lukkly B.V. was incorporated in 2024 with the purpose of entering the regulated global online gaming market. The founding team includes individuals with extensive prior experience in managing gambling platforms across Europe and providing operational, compliance, and strategic leadership in the industry. While Island Lukkly B.V. is a newly formed entity, the UBO and management team have a long-standing track record in building successful online casino ventures. The company has no affiliate or parent corporate entities and is privately owned. The decision to pursue a Curaçao license stems from the jurisdiction's established regulatory framework, international recognition, and suitability for operational scalability.

Board Governance Island Lukkly will form a Board of Directors upon receiving its license. The Board will be responsible for oversight of the company's strategic direction, budget approvals, risk framework, and senior executive appointments. Reserved matters for Board approval include any structural or jurisdictional changes, major financial commitments, and regulatory submissions. The Compliance Officer will report directly to the Board to ensure the independence of the compliance function. The company has engaged external legal counsel to advise on regulatory, contractual, and governance matters. Provisions will be implemented to resolve any management deadlocks through Board vote or independent third-party mediation.

Strategy

Regions that have a gambling culture established include Europe (except forbidden countries) as primary markets. The main competitors are well-established online casino brands such as Bet365, William Hill and 888 Casino. Other competitors that incorporate new platforms include Vavada and 1win.

These European countries are of paramount importance for the formation of the market in which our project appears: Bosnia and Herzegovina, Iceland, Luxembourg. These markets are chosen for development due to factors such as favorable tax regulations, flexible licensing options, established legal frameworks, access to a wide customer base and growing demand for online gambling. This provides businesses with opportunities to expand and increase profitability.

During the development process, our project plans to cover all the markets described in our plan, but at the start of our project, the following countries will be covered:

1. Bosnia and Herzegovina. Bosnia and Herzegovina is a growing online gambling market with a relatively low level of competition and potential for business expansion.
2. Iceland. Iceland has a small but wealthy population, which provides opportunities to target the niche market of online gambling enthusiasts, albeit with stricter rules.
3. Luxembourg. Luxembourg offers a stable and prosperous economy, which makes it an attractive market for

online gambling businesses. However, the rules and licensing requirements should be taken into account.

In the process of development, our project plans to cover all the markets described in our plan. but at the start of our project, the following countries will be covered. This is due to the fact that UBO has extensive experience working with clients in these markets, this will greatly simplify the process of reaching and attracting an audience.

Use of personal capital to create a strong initial brand presence and build trust through customer-friendly methods. Focus on offering a wide range of games, including live dealer options and exclusive games to differ from competitors. Use targeted advertising and partnerships with affiliated marketers to reach a specific demographic in target markets. Introduction of personalized customer retention strategies and software to increase the lifetime value of players. Trust and compliance can be built by ensuring strict security measures and transparent, responsible gambling practices.

Business Products and Services

Project “Island Lukkly”, an innovative project platform, not only offers a wide range of popular casino games, but also allows for the addition of new and exclusive ones. We use the services of Softgaming as an aggregator providing software. This gives you the opportunity to constantly expand your game library and attract new players with unique integrations with providers. List of game modes and providers:

Sports Betting (Pre-match & Live):

SoftGamings Silver, TGLab, Live Video Streaming Solutions, SoftGamings Gold Digitain, Betradar, SoftGamings Platinum Digitain, Betradar.

Poker: iPoker (Playtech), EvenBet Poker, EvenBet Network Poker
Lottery: Spinola Gaming Lottery, Spinola Gaming Lottery White Label

Live Dealers: Evolution, Pragmatic Play Live, Ezugi, BetGames.tv, Asia Gaming, Authentic Gaming, Atmosfera (LIVE SLOTS & BINGO), AE Sexy, BETER Live, HoGaming, LiveGames (Tombola), Medialive / LiveG24, MG ASIA Live,

Oriental Game, Lucky Streak, SA Gaming, TVBET, Twain Sport, Vivo Gaming, WM Casino, XProGaming

Crash Games: SoftGamings (dedicated games), Aviatrix via Redgenn, BGaming, Spribe, Smartsoft Gaming (JetX game), UpGaming, JetGames, OnlyPlay, Orbital Gaming, Turbogames
Virtual Sports: 1x2 Network, Betradar Virtual Sports, Colossus Bet via MG, Digitain Virtual Sports, GoldenRace, Kiron Interactive, Leap Gaming

Casino Games & Slots: SoftGamings (dedicated games), NetEnt, Play'n GO, Quickspin, Playtech Slots, Thunderkick,

EGT / Amusnet Interactive, NoLimitCity, Yggdrasil, Booongo / 3 Oaks Gaming, Push Gaming, Playson, Pragmatic Play, Red Tiger (RT), Wazdan.

GamesGlobal (ex MG) (50+providers):
MG ASIA, 1x2 Network, Amatic, Apollo Games, Ainsworth via MG, Asia, Gaming (slots), BGaming, Belatra Games, Betsoft, Big Time Gaming, Booming Games, BeeFee Games, Betsolutions, Concept Gaming, CQ9, CT Gaming (Casino Technology), Edict, Endorphina, Merkur via Edict, Novomatic, Reel Time Gaming via Edict, EvoPlay, Eurasian Gaming, Fugaso, GameArt and more..

Management & Operation structure

UBO/CEO

Yevhen Panov

UBO's long-term experience in the field of online games has formed the following skills:

Leadership. As CEO, I have strong leadership skills to effectively guide and motivate teams to achieve organizational goals. I can provide strategic direction, make tough decisions, and inspire others to perform at their best. **Strategic Planning.** With a background as a CEO, I have proven experience in developing and implementing strategic plans to drive business growth and operational efficiency. I can identify opportunities, assess risks, and create effective strategies to address them.

CHIEF FINANCIAL OFFICER

Victor Tobol

Financial Management. As INT Operations Director, I have a comprehensive understanding of financial management principles and practices. I can develop and monitor budgets, analyze financial data and make informed decisions to ensure the financial health and sustainability of the organization.

COMPLIANCE OFFICER

Antonis Tsiattalos

Compliance Officer with over 5 years of progressive experience in AML/CFT compliance. Extensive knowledge of regulatory frameworks including NOIS, NORUT, FATF Recommendations, and Curaçao Gaming Authority (CGA) guidelines. Proficient in developing and implementing AML policies, conducting due diligence, transaction monitoring, sanctions screening, and staff training. Certified in AML compliance and experienced as both Compliance Specialist and MLRO.

Key team members

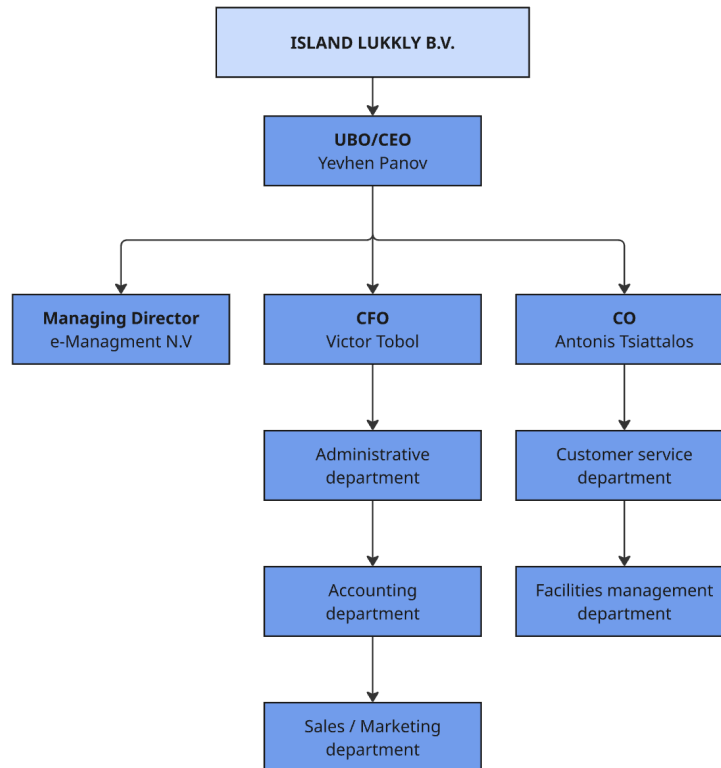
Online casinos' day-to-day operations are overseen by the operating staff, who ensure business continuity and compliance. Customer Support processes customer requests, complaints, and support, providing positive customer experience. The physical and technical infrastructure of online casinos is managed by facilities management, which includes maintenance and security. The administrative staff provides administrative support to the various online casino divisions, including planning, record keeping and other clerical duties. The responsibility of accounting is to manage financial transactions, budgets, and accounts for online casinos. Sales - Marketing Develops and implements marketing strategies to attract and retain customers as well as promote casino offers.

The project's staff will receive 12 employees with at least two years of experience in the online casino industry at the outset. Each team member will bring to the project unique experience, considering the successful launch and work.

MANAGING DIRECTOR

e-Managment N.V. is the managing director of Island Lukkly B.V.

Structure



Marketing & sales strategy

We have developed a strategy that focuses on several key aspects to achieve success in competition. To attract new players, our plan involves using targeted advertising and active promotion on online platforms such as social networks, gaming forums, and blogs. Secondly, the development of unique bonus programs and promotions that will be attractive to our customers. There will be promotions on social networks and gaming forums to draw attention to our brand. The third and key element of the strategy is the constant auto-update of the game assortment. Our team plans to add unique gaming products from new representatives of online gaming, which will differ from what our competitors offer. Finally, we plan to actively participate in exhibitions and events dedicated to the gaming industry to promote our brand and establish partnerships with other companies in the gambling industry. We are convinced that this will enhance our position in the market and attract new clients.

Financial projections

2025	Monthly revenues (EUR)	Monthly expenses (EUR)	Profit/Loss (EUR)
Month 7	€ 68 000,00	€ 96 000,00	€ -28 000,00
Month 8	€ 72 000,00	€ 86 000,00	€ -14 000,00
Month 9	€ 80 000,00	€ 46 000,00	€ 34 000,00
Month 10	€ 93 000,00	€ 68 000,00	€ 25 000,00
Month 11	€ 130 000,00	€ 65 000,00	€ 65 000,00
Month 12	€ 150 000,00	€ 82 000,00	€ 68 000,00
2026	Monthly revenues (EUR)	Monthly expenses (EUR)	Profit/Loss (EUR)
Month 1	€ 169 000,00	€ 64 000,00	€ 105 000,00
Month 2	€ 175 000,00	€ 90 000,00	€ 85 000,00
Month 3	€ 227 500,00	€ 98 000,00	€ 129 500,00
Month 4	€ 261 625,00	€ 102 000,00	€ 159 625,00
Month 5	€ 300 868,75	€ 102 000,00	€ 198 868,75
Month 6	€ 345 999,06	€ 102 000,00	€ 243 999,06
Month 7	€ 360 000,00	€ 108 000,00	€ 252 000,00
Month 8	€ 375 000,00	€ 108 000,00	€ 267 000,00
Month 9	€ 390 000,00	€ 108 000,00	€ 282 000,00
Month 10	€ 405 000,00	€ 110 000,00	€ 295 000,00
Month 11	€ 420 000,00	€ 110 000,00	€ 310 000,00
Month 12	€ 440 000,00	€ 110 000,00	€ 330 000,00
2027	Monthly revenues (EUR)	Monthly expenses (EUR)	Profit/Loss (EUR)

Month 1	€ 460 000,00	€ 110 000,00	€ 350 000,00
Month 2	€ 480 000,00	€ 112 000,00	€ 368 000,00
Month 3	€ 500 000,00	€ 112 000,00	€ 388 000,00
Month 4	€ 520 000,00	€ 115 000,00	€ 405 000,00
Month 5	€ 540 000,00	€ 115 000,00	€ 425 000,00
Month 6	€ 560 000,00	€ 115 000,00	€ 445 000,00
Month 7	€ 580 000,00	€ 120 000,00	€ 460 000,00
Month 8	€ 600 000,00	€ 120 000,00	€ 480 000,00
Month 9	€ 620 000,00	€ 120 000,00	€ 500 000,00
Month 10	€ 640 000,00	€ 122 000,00	€ 518 000,00
Month 11	€ 660 000,00	€ 122 000,00	€ 538 000,00
Month 12	€ 680 000,00	€ 122 000,00	€ 558 000,00

The “Island Lukkly” project will be successful for several reasons. Firstly, the coverage of markets with which UBO has extensive experience will allow you to quickly form a primary audience of trusted players. The formation of the primary base will allow our project to be proven, which, together with good advertising and an experienced team of marketers, will allow us to expand our influence in various markets. (Excluding those that are not under the jurisdiction of the license). In addition, our platform can offer a wide range of popular casino games, attracting a wide range of players. In addition, the use of innovative technologies provided by gaming providers in conjunction with attractive bonus programs will provide users with a unique and exciting experience. Creating a user-friendly platform with easy navigation and intuitive design will also set it apart from its competitors. In addition, offering attractive bonuses, personalized rewards and excellent customer support can increase customer loyalty. Finally, ensuring a safe and fair gaming environment, as well as transparent and efficient payment systems, can further enhance the success of the project.

Policies and Procedures

The following internal policies are implemented and attached as annexes to this Business Plan:

Anti-Money Laundering (AML) Policy.

Privacy Policy.

Responsible Gaming Policy.

Terms and Conditions (T&C).

General Cyber & Information Security Policy.

Player Complaints Policy.

These documents reflect the company's commitment to regulatory compliance, player protection, responsible gambling, and data security. They are structured in accordance with the requirements of the Curaçao Gaming Authority (CGA) and international standards, including FATF Recommendations and GDPR. Full texts of these policies are attached in the annex.

ESG Statement (Environmental, Social, Governance) Island Lukkly is committed to sustainable, ethical, and transparent business practices. We adopt a low-carbon footprint policy by operating remotely, encourage digital only documentation to reduce waste, and support responsible gambling as part of our social responsibility. Our governance model enforces ethical leadership, non-discriminatory hiring, and compliance with applicable labor and consumer protection laws. Through transparency, fair play, and integrity, we aim to build long-term value for all stakeholders.

Island Lukkly is strategically positioned to enter regulated online gaming markets with a solid operational framework, scalable technology, and experienced leadership. Our commitment to compliance, security, and player experience makes us a strong candidate for licensing and long-term sustainability.