



VIVATGAMING.COM

OPERATED BY GRRR TECH B.V.

BUSINESS PLAN

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INTRODUCTION

We live in an increasingly digital age where the internet continues to reshape how people consume content, interact, and entertain themselves. The rise of technologies such as metaverses, video conferencing platforms, and streaming services highlights a global shift toward on-demand, personalized digital experiences. Convenience, accessibility, and time efficiency have become key priorities, transcending cultural and geographical boundaries.

The iGaming industry is a prime example of this digital transformation, with a growing demand for high-quality online entertainment. Players today expect diverse, seamless, and immersive gaming experiences. However, despite the vast number of platforms available, the abundance of options often sacrifices quality for quantity. Many game providers and aggregators fail to deliver engaging, reliable, and compliant gaming solutions, while unlicensed operations erode trust and harm the industry's reputation.

Game aggregation platforms, like Grrr Tech, are uniquely positioned to address these challenges. By consolidating diverse, top-tier content under a single roof and ensuring regulatory compliance, we aim to redefine the standard for iGaming. Our mission is to offer operators access to the finest games while prioritizing player satisfaction, security, and an exceptional user experience.

At Grrr Tech B.V, we believe in elevating the standards of the online gaming experience. Our platform distinguishes itself through:

- A diverse portfolio of games: Beyond traditional slots, we offer sports betting, roulette, card games, and immersive live gaming experiences.
- 24/7 technical support: Our qualified team is always available to assist customers, ensuring seamless experiences for both beginners and seasoned players.
- Commitment to compliance: Vivatgaming prioritizes Anti-Money Laundering and Countering the Financing of Terrorism measures, conducting thorough KYC and due diligence checks. We exclusively collaborate with fully licensed operators who adhere to industry standards and regulations.

About Grrr Tech

Our aggregator platform recently launched with a license from C.I.L. Curacao Interactive Licensing N.V., and we are now pursuing a B2B license with the Gaming Control Board. Our vision is to set new benchmarks in the iGaming industry by delivering:

- A vast array of visually captivating games for online casino platforms.

- Interactive, engaging games that attract and retain players.
- Free software updates, technical support, and detailed instructions.
- High-level security and advanced fraud prevention measures.

Our Mission

At Vivatgaming, we understand that the first interaction shapes every player's attitude toward gambling. A negative first experience can deter a customer from engaging with the industry again, potentially influencing societal perceptions. Our goal is to ensure every interaction leaves players with a sense of joy, satisfaction, and trust.

To achieve this, we implement a staggered loyalty program that enhances customer engagement, ensuring their experiences evolve positively over time. Our team actively monitors customer feedback to address any issues promptly, setting us apart in the industry.

Our unique game aggregator project – **Vivatgaming** – has recently launched, and Grrr Tech has already obtained a license with C.I.L. Curacao Interactive Licensing N.V. The current milestone is to obtain a B2B license with Gaming Control Board.

Our Objectives

- Increase customer retention by offering online casinos a seamless and efficient platform to integrate and manage games from multiple providers. By enabling real-time communication via our advanced API layer and providing a comprehensive dashboard, we empower operators to deliver consistent, high-quality gaming experiences to their players.
- Expand our customer base by enhancing the aggregator platform's capabilities, such as adding new game providers, offering advanced game configuration tools, and introducing robust promotional features. This makes our solution an indispensable partner for online casinos aiming to broaden their offerings and attract diverse player segments.
- Maximize customer satisfaction by delivering an all-in-one solution with intuitive admin tools, a reliable backend, and real-time monitoring features. By simplifying game management, transaction processing, and performance tracking, we ensure operators can focus on player engagement while we handle the technical complexities.

BUSINESS OBJECTIVES

Market Expansion and Licensing Objectives

Grrr Tech is committed to pursuing market development and market penetration strategies to enhance its presence and growth as a trusted B2B game aggregator in the global gaming industry. The company's initial operations will be under a license from C.I.L. Curacao Interactive Licensing N.V., enabling it to provide services to online casino operators in jurisdictions where online gaming is permitted without explicit restrictions.

C.I.L. license serves as the foundation for Grrr Tech's operations, targeting operators in Europe (EU and EEA), LATAM (e.g., Peru, Brazil, Mexico, Chile), Africa (e.g., Kenya, Nigeria), and Asia (e.g., India). Key European markets such as Ireland, Albania, and Montenegro are also part of the target portfolio.

In addition to the C.I.L. license, Grrr Tech is in the process of obtaining a B2B license with the Gaming Control Board. This new licensing initiative will further solidify the company's compliance credentials, enabling it to access new markets with more stringent regulatory requirements while enhancing trust and confidence among its partners. The GCB license reflects Grrr Tech's commitment to achieving the highest standards of regulatory compliance and operational integrity.

Objectives for Licensing and Market Expansion

- Compliance and Trust: Establishing a reputation for regulatory excellence by adhering to the highest standards required by Curaçao, GCB, and future licensing jurisdictions
- Global Market Reach: Leveraging its licenses to access diverse markets with significant growth potential, ensuring scalability and adaptability to regional demands.
- Enhanced Partnerships: Building long-term relationships with online casino operators by offering tailored solutions, secure integrations, and top-tier game content.

By securing and expanding its licensing portfolio, Grrr Tech aims to become a leading name in the B2B gaming aggregation market. Its regulatory compliance, focus on market adaptability and commitment to supporting operators with advanced tools and services position it for sustainable success.

Operational Goals

Grrr Tech's B2B objectives include:

- Establishing trust and recognition as a leading game aggregator platform by delivering high-quality, reliable, and compliant solutions to online casino operators.

- Achieving operational profitability within the first year, supported by strategic market entry and efficient resource utilization.
- Becoming a stable and sustainable partner within three years, delivering consistent value to clients and stakeholders.

Value Proposition for Operators

As a game aggregator, Grrr Tech simplifies and streamlines operations for online casino operators by:

- Providing access to a comprehensive game library through a single API integration, saving operators time and resources.
- Offering a centralized dashboard for managing games, tracking performance, configuring promotions, and accessing real-time analytics.
- Ensuring a seamless player experience through robust backend technology and secure transaction processing.

Customer-Centric B2B Approach

Grrr Tech's platform is designed to cater to the specific needs of online casino operators, focusing on:

- High-Quality Game Content: Aggregating a diverse portfolio of engaging and immersive games from top-tier providers.
- Non-Intrusive Collaboration: Offering tailored solutions that integrate seamlessly into operators' platforms without disrupting their existing operations.
- Exceptional Support: Providing ongoing technical assistance and training to ensure operators can maximize the value of the platform.

Risk Management and Compliance Excellence

Grrr Tech prioritizes regulatory compliance and risk management in its operations:

- The platform integrates tools for AML/CFT compliance, ensuring that operators meet legal requirements while reducing operational risks.
- Advanced data analytics are used to enhance fraud detection and risk management, protecting operators from potential financial or reputational harm.

Leadership and Expertise

The company's growth is spearheaded by its UBO, Mr. **Yurii Maniuk**, an expert in operational management, strategic development, and online gambling. Mr. Maniuk's proven ability to optimise business processes, foster strong client relationships, and drive growth positions Grrr Tech as a reliable and innovative B2B partner.

Technology-Driven Aggregator Platform

Grrr Tech's platform is engineered to provide unmatched value to operators:

- **Seamless Integration:** A single API connection grants operators access to an expansive portfolio of games from multiple providers.
- **Operational Efficiency:** The platform's centralized dashboard allows operators to manage content, promotions, and analytics from one interface.
- **Scalability:** As operators grow, Grrr Tech offers the flexibility to expand their game offerings and introduce new features without requiring significant technical overhauls.
- **Compliance Assurance:** Built-in compliance tools ensure that operators adhere to local regulations, enabling them to focus on delivering a superior player experience.

Vision for Success

Grrr Tech aims to be the go-to aggregator for online casino operators, enabling them to provide exceptional gaming experiences to their players. By focusing on market adaptability, technology-driven solutions, and customer-focused innovation, Grrr Tech is positioned to generate stable profits within its first year and establish itself as a leading B2B service provider in the iGaming industry within three years.

BUSINESS MODEL

Grrr Tech operates as a leading B2B game aggregator, providing online casino operators with access to a comprehensive library of games and innovative platform solutions. The business is supported by strategic partnerships with licensed casino operators, leading game providers, compliance solution providers, and data centers, ensuring a robust and scalable service offering.

The core resources of Grrr Tech include its game aggregation platform with integrated APIs, a highly skilled technical team, compliance experts, and a diverse game portfolio from top-tier providers. The platform is built on a secure, scalable IT infrastructure designed to meet the needs of global online casino operators.

Grrr Tech's value proposition is centred around offering a game library via a single API integration, ensuring operational efficiency for casino operators. The platform's centralised dashboard enables seamless management of games, promotions, and analytics, while integrated compliance tools assist operators in adhering to AML/CFT regulations and preventing fraud. Grrr Tech also ensures flexibility and scalability, allowing operators to easily onboard new games and providers, and delivers high-performing, engaging games that enhance player satisfaction.

Customer interaction is a key focus for Grrr Tech, with dedicated remote technical and customer support available to operators. The company fosters collaborative development by incorporating operator feedback into product improvements and assists with marketing efforts through tailored promotional campaigns and game launch strategies. By engaging with the broader iGaming community, Grrr Tech helps operators stay ahead in a competitive market.

The primary customer segment for Grrr Tech comprises licensed online casino operators worldwide seeking efficient and scalable solutions for game content delivery and management. The company's key business activities include aggregating and delivering high-quality games, managing integration and technical support, ensuring compliance with regulatory requirements, and providing data analytics tools for performance tracking and player insights.

To reach its clients, Grrr Tech utilizes sales channels such as advertising on B2B gaming industry platforms, networking at iGaming conferences and expos, targeted email marketing campaigns, and partnerships with industry publications and trade magazines.

The major expenses of the business include platform hosting and server costs, ongoing platform development and maintenance, licensing fees for game content, marketing and outreach, compliance and legal services, and salaries for its technical, compliance, and support teams.

Revenue is generated through revenue-sharing agreements with casino operators, subscription or licensing fees for platform usage, and integration fees for onboarding new operators. By focusing on operational excellence, compliance, and customer satisfaction, Grrr Tech is poised to establish itself as a trusted partner for online casino operators worldwide, driving growth and profitability in the global iGaming market.

COMPANY STRUCTURE

Grrr Tech B.V. company management structure shall be as follows:

- **Managing Director.** This function is exercised by e-Management N.V. who are highly experienced corporate professionals. They ensure that Grrr Tech operates in complete accordance with the current laws and regulations of Curaçao.
- **CEO.** Grrr Tech is led by its UBO, Mr. Yurii Maniuk, an experienced professional with extensive expertise in IT and online gaming. Under his strategic leadership, Grrr Tech is poised to achieve its vision of becoming a premier B2B game aggregator and trusted partner for online casino operators worldwide.

- **Technical Operations.** All technical development and operational tasks are outsourced to a dedicated team of highly skilled developers. This technical team is responsible for enhancing the platform's functionality and integrating traditional and modern online slot designs.
- **Marketing.** The Company's marketing efforts are also managed by an outsourced team of marketing experts with proven experience in the iGaming industry. These specialists will focus on implementing strategic campaigns to attract new customers, enhance brand visibility, and ensure consistent customer engagement. Negotiations with top-tier marketers are already underway to secure the best talent for these roles.
- **Financial compliance.** To ensure operational excellence and regulatory adherence, financial matters are outsourced to a reputable firm. The financial team oversees budget management, reporting, and financial planning.

This lean and highly efficient outsourcing model enables Grrr Tech to focus on its core business objectives while leveraging the expertise of specialised professionals in each critical area. This structure supports scalability and operational agility, ensuring the company's sustained growth and success in the dynamic iGaming market.

LEGAL & GOVERNANCE FRAMEWORK

Initially, Grrr Tech's legal and compliance tasks will be outsourced to the reputable MIT Lawyers consulting firm, which specializes in gambling law and regulatory compliance. This approach ensures that the company's operations comply with all relevant legal frameworks during its initial growth phase.

As part of its long-term strategy, Grrr Tech plans to establish an in-house legal department composed of highly qualified specialists in gambling law, financial monitoring, and Anti-Money Laundering/Countering the Financing of Terrorism. This internal team will enhance operational efficiency, ensure regulatory adherence, and provide on-demand legal support as the company expands into new markets and jurisdictions.

The outsourced legal specialists will be responsible for:

- Conducting KYC procedures for all clients and partners.
- Ensuring compliance with AML/CFT regulations mitigating financial and reputational risks.
- Validating transactions to prevent illicit activities and maintain secure financial operations.
- Maintaining essential documentation to ensure the lawful conduct of business activities.
- Resolving disputes swiftly and effectively to preserve the company's reputation.

This dual-phase approach allows Grrr Tech to leverage specialised legal expertise during its early

stages while building a robust internal legal framework aligned with its overall business operations. By ensuring regulatory compliance, mitigating risks, and fostering trust, the company upholds its commitment to delivering reliable and compliant services to its B2B partners.

Policies and procedures

The Legal Advisors are also responsible for drafting the essential policies and procedures required to maintain the efficient and lawful operation of Vivatgaming. To ensure transparency and regulatory compliance, the company will adopt the following key policies:

- Terms of Use
- Privacy Policy
- Cookie Policy

All of these documents will be prominently displayed on the Vivatgaming website to ensure they are easily accessible to both current and potential customers of Vivatgaming.com. This approach underscores the company's commitment to providing a clear, user-friendly experience while adhering to legal and regulatory requirements.

KEY SUPPLIERS

Grrr Tech's operations rely on strong partnerships with carefully selected suppliers to ensure the delivery of a high-quality, reliable, and scalable platform for online casino operators. These suppliers play a crucial role in providing the necessary infrastructure, software, and services that support the company's mission to become a trusted B2B game aggregator.

1. Game Providers

Grrr Tech collaborates with leading game developers and studios to source a diverse portfolio of casino games, including slots, table games, live dealer games, and sports betting products. These partnerships ensure that the platform offers high-quality, engaging, and visually appealing games that meet the preferences of a global audience. Additionally, these suppliers provide regular updates and innovative new titles, keeping the game library fresh and competitive.

2. Cloud Hosting and Data Centers

To maintain a scalable and secure platform, Grrr Tech relies on cloud hosting providers and data centres that deliver high-performance servers, data storage, and seamless connectivity. These suppliers are responsible for ensuring 24/7 uptime, fast game loading speeds, and data security, enabling uninterrupted service for both operators and their players.

3. API Integration Providers

Grrr Tech works with specialized API integration providers to streamline the connection between the platform, game suppliers, and online casino operators. These suppliers ensure that the API technology is robust, reliable, and capable of handling real-time data exchange for seamless game integration.

4. Compliance and Regulatory Tools Suppliers

Compliance is a cornerstone of Grrr Tech's operations. The company partners with suppliers of AML (Anti-Money Laundering) and KYC (Know Your Customer) tools, ensuring adherence to regulatory requirements across different jurisdictions. These tools automate processes such as player verification and transaction monitoring, mitigating risks and ensuring lawful operation.

5. Payment Service Providers

To support secure and efficient financial transactions, Grrr Tech collaborates with leading payment service providers that offer integration with a wide range of payment methods. These suppliers ensure quick, reliable, and compliant payment processing for operators using the platform.

6. Legal and Compliance Consultants

Initially, Grrr Tech has partnered with reputable legal consulting firms to oversee the drafting of policies, compliance procedures, and regulatory filings. These suppliers ensure that the company operates within the legal frameworks of its licensed jurisdictions, paving the way for future market expansion.

7. Marketing and Advertising Agencies

To support its B2B outreach efforts, Grrr Tech partners with specialised marketing and advertising agencies. These suppliers develop targeted campaigns to promote the platform, attract new operator clients, and enhance brand visibility in the iGaming market.

SET UP AND TECHNICAL ASPECTS OFFERED

Integration

Grrr Tech's platform offers a single API connection that simplifies the process of integrating an expansive portfolio of games from multiple providers. This eliminates the need for operators to negotiate individual agreements with multiple game developers or manage separate integrations. Instead, the API acts as a centralised solution that ensures seamless communication between the platform and the operators' systems. The integration supports real-time updates, enabling instant access to new games and features as providers introduce them. This functionality significantly reduces the technical burden on operators, allowing them to focus on delivering engaging gaming

experiences to their customers.

Operational Efficiency

The platform features a centralized dashboard that serves as the operational hub for casino operators. Through this intuitive interface, operators can manage all aspects of their gaming content, including adding or removing games, setting up promotions, and analysing player engagement metrics. The dashboard's analytics tools provide actionable insights into game performance and player behavior, enabling operators to make data-driven decisions to enhance customer engagement. Additionally, this streamlined management process minimises administrative overhead, improving overall efficiency and freeing up resources for other critical business activities.

Scalability

Grrr Tech's platform is designed with scalability in mind, accommodating the growth and evolving needs of operators. As an operator's customer base grows, the platform provides the flexibility to expand game offerings, onboard new providers, and introduce additional features without requiring significant technical overhauls. This ensures that operators can keep up with market demands and player expectations while maintaining a consistent level of service. The scalable architecture supports a growing number of users, transactions, and game updates, making it a future-proof solution for online casino operators looking to expand their operations.

Compliance Assurance

Built-in compliance tools are a core feature of the platform, ensuring that operators adhere to local and international regulations, including AML and CFT requirements. The platform automates critical compliance processes, such as KYC verification and transaction monitoring, reducing the risk of non-compliance penalties and enhancing trust with regulators and players. By providing these tools, Grrr Tech enables operators to focus on delivering superior gaming experiences while ensuring all operations are conducted lawfully and ethically. This emphasis on compliance enhances the operators' reputation and fosters long-term sustainability in regulated markets.

TARGET KPI AND BUSINESS OBJECTIVES

MARKETING STRATEGY

Grrr Tech's marketing strategy is designed to position the company as a trusted and innovative B2B game aggregator, attract online casino operators as clients, and establish a strong presence in the global iGaming market. The strategy focuses on targeted outreach, value-driven messaging, and building long-term partnerships with operators.

1. Target Audience

Grrr Tech's primary target audience consists of licensed online casino operators across regions such as Europe (EU and EEA), LATAM, Africa, and Asia. The strategy is tailored to address the specific needs of these operators, including seamless integration, compliance support, and access to a diverse game library.

2. Core Marketing Objectives

- Establish Grrr Tech as a leading name in the B2B iGaming industry through consistent branding and messaging.
- Attract new casino operators to the platform through targeted campaigns and outreach.
- Foster long-term partnerships by providing ongoing support, exclusive offers, and collaborative opportunities.

3. Marketing Channels and Tactics

a. Digital Marketing

- Search Engine Optimization (SEO): Develop a content-rich website optimized for search engines to increase visibility and attract organic traffic.
- Pay-Per-Click (PPC) Advertising: Use Google Ads and LinkedIn campaigns to target decision-makers in online casino businesses.
- Social Media Marketing: Build a presence on professional platforms like LinkedIn to engage with potential clients and share industry insights.

b. Content Marketing

- Thought Leadership: Publish white papers, blogs, and case studies highlighting Grrr Tech's expertise in game aggregation and compliance.
- Webinars and Tutorials: Host online events to showcase platform features and discuss industry trends.

- Email Campaigns: Use personalized email marketing to nurture leads and promote new features or partnerships.

c. Industry Networking

- Conferences and Expos: Participate in major iGaming events such as ICE London, SIGMA, and G2E, showcasing the platform to operators and forming valuable partnerships.
- Sponsorships: Sponsor industry events and publications to enhance brand visibility.
- Networking Events: Organize exclusive events to connect with potential clients and demonstrate Grrr Tech's value proposition.

d. Partnerships and Referrals

- Build alliances with payment providers, compliance firms, and game studios to expand reach and credibility.
- Develop a referral program to incentivize existing clients and partners to recommend Grrr Tech to others.

4. Differentiated Messaging

Grrr Tech's marketing will emphasize the platform's unique selling points:

- Seamless API integration for access to a wide range of games.
- Built-in compliance tools to simplify regulatory adherence.
- Scalable and flexible solutions tailored to operator needs.
- Comprehensive support and ongoing collaboration to enhance customer satisfaction.

5. Monitoring and Optimization

Grrr Tech will track the success of its marketing campaigns using analytics tools to measure key performance indicators such as:

- Website traffic and conversion rates.
- Lead generation and client acquisition.
- Engagement rates for content and social media.
- ROI from digital advertising campaigns.

Insights from these metrics will be used to refine strategies and ensure improvement in marketing efforts.

RISK EVALUATION AND MANAGEMENT

Practical risk evaluation and management are critical components of Grrr Tech's operations as a licensed B2B game aggregator. The company's commitment to regulatory compliance, operational integrity, and robust oversight ensures the delivery of reliable and trustworthy services to its partners. Grrr Tech's risk management strategy focuses on critical areas such as partner compliance, game certification, and operational safeguards.

1. AML/CFT Checks of Partners

Grrr Tech prioritizes compliance with Anti-Money Laundering and Counter Financing of Terrorism regulations by implementing rigorous due diligence processes. Before entering any partnership with online casino operators, the company conducts thorough Know Your Business and Due Diligence checks. These checks are designed to:

- Verify the identity, licensing, and regulatory status of potential partners.
- Assess the financial and operational integrity of operators to ensure they adhere to local and international regulations.
- Identify and mitigate risks related to financial crimes, such as money laundering and terrorist financing.
- Monitor ongoing compliance through periodic audits and reviews to ensure adherence to AML/CFT regulations throughout the partnership.

These measures safeguard the platform from reputational damage, regulatory penalties, and financial risks while fostering trust with regulators and partners.

2. Working Exclusively with RNG-Certified Providers

Grrr Tech ensures the integrity and fairness of its game offerings by partnering only with Random Number Generator(RNG)-certified game providers and software developers. RNG certification is a vital standard in the iGaming industry that guarantees:

- RNG certification ensures that game outcomes are unbiased and random, fostering player trust and satisfaction.
- Certified providers meet strict requirements set by gaming authorities in licensed jurisdictions, ensuring Grrr Tech's adherence to legal standards.
- RNG-certified providers maintain high standards for data encryption and cybersecurity, protecting sensitive player and operator information.

By exclusively partnering with certified providers, Grrr Tech ensures that its platform maintains the highest levels of credibility, fairness, and compliance.

3. Licensing and Jurisdictional Compliance

Operating under a Curaçao B2B gaming license, Grrr Tech adheres to the regulatory requirements of its jurisdiction. The company ensures:

- Staying informed about changes in regulations in all operating markets to maintain compliance.
- Drafting and maintaining policies such as Terms of Use, Privacy Policy, and Cookie Policy, displayed on the company's website for transparency.
- Preparing for licenses in other jurisdictions (e.g., Malta, Germany, Canada) with advanced compliance systems already integrated into the platform.

4. Ongoing Partner Monitoring

Grrr Tech maintains a proactive approach to monitoring its partners by:

- Conducting periodic reviews of operator performance, regulatory adherence, and risk exposure.
- Using real-time monitoring tools to identify unusual activities and mitigate risks early.
- Establishing clear terms and conditions with partners, including the right to terminate agreements in case of non-compliance.

5. Reputation Management

Maintaining a strong reputation is essential in the iGaming industry. To manage reputational risks, Grrr Tech:

- Implements dispute resolution mechanisms to address operator or player issues quickly and fairly.
- Engages in transparent communication with partners and stakeholders to build trust.
- Conducts regular audits of the platform to ensure operational excellence and compliance.

6. Scalability and Technical Risk Mitigation

Grrr Tech addresses operational risks associated with scalability by:

- Using a cloud-based infrastructure to ensure the platform can handle increased demand.
- Partnering with reliable data centres and hosting providers to minimize downtime and maintain seamless service.
- Allocating resources for continuous platform updates to adapt to emerging industry trends and technical challenges.

FINANCIAL PROJECTIONS

The financial projections for Vivatgaming highlight a strong growth trajectory, early self-sustainability, and a robust financial foundation. The business is structured to achieve profitability quickly while maintaining financial stability over the next three years.

Revenue Growth

The primary source of revenue is the gaming commission charged to customers. This is projected to grow significantly year-on-year, reflecting an increasing customer base and rising market demand. Gross profit margins are expected to remain stable at 25%, demonstrating effective cost management despite variable expenses, such as royalties paid to gaming providers.

Operating Costs

Monthly operating expenses, including staff salaries, hosting, software royalties, and other fixed costs, are estimated to range between \$60,000 and \$70,000. Marketing and support service fees form a substantial portion of direct costs, which scale proportionately with revenue growth.

Profitability

The business achieved a break-even point within the second month of operations and attained profitability within the first year. Projections indicate that profit margins will grow significantly in subsequent years, reaching over 75% before administrative expenses by the third year. Administrative costs are efficiently managed, with personnel and licensing fees comprising the bulk of these expenses.

Net Income Growth

Net income is projected to increase consistently throughout the forecast period, driven by efficient operational scaling, effective cost controls, and expanding revenue streams. These projections highlight the company's ability to sustain profitability while scaling operations.

Profits & Losses: 36-months Plan

	Year 1	Year 2	Year 3
	\$	\$	\$
Revenue			
Gaming commission charged to customers	4 680 000	10 512 000	13 968 000
Fees paid to gaming providers	3 510 000	7 884 000	10 476 000
Gross Profit	1 170 000	2 628 000	3 492 000
<i>Gross profit margin</i>	25%	25%	25%
Direct costs			
Marketing and other support service fee	540 000	648 000	777 600
Total direct costs	540 000	648 000	777 600
<i>Profit before G&A expenses</i>	630 000	1 980 000	2 714 400
<i>Profit margin</i>	54%	75%	78%
Administrative costs			
Compliance audit fee	-	5 000	-
Fixed annual licensee fee	66 000	43 636	43 636
Financial statements audit fee	5 000	5 000	5 000
Rent	10 000	10 000	10 000
Personnel cost	70 000	70 000	70 000
Utilities	9 996	9 996	9 996
Marketing fees	30 000	30 000	30 000
Legal and professional fees	25 000	25 000	25 000
Bank charges	15 000	15 000	15 000
Other costs	9 000	9 000	9 000
Total Administrative costs	239 996	222 632	217 632
Profit before tax	390 004	1 757 368	2 496 768
Corporate tax	7 800	35 147	49 935
Net income	382 204	1 722 220	2 446 832

Financial Position

The balance sheet projections demonstrate a well-balanced financial structure, emphasizing efficient management of liabilities and equity. Vivatgaming showcases a sustainable approach to scaling operations while maintaining strong financial stability.

Liabilities

The company's liabilities primarily consist of short-term obligations, including accounts payable, dividend commitments, and tax liabilities. These obligations naturally grow alongside profitability and dividend payouts. However, the business's liabilities remain well-supported by its equity and operational cash flows, reflecting strong financial health.

Equity

The company's equity position is bolstered by consistent net income growth and disciplined reinvestment of earnings into the business. Share capital remains stable, supported by additional funding through premium contributions. Retained earnings grow steadily year-on-year, reinforcing the company's ability to support both growth initiatives and shareholder rewards through dividends.

Overall Financial Stability

The balance between equity and liabilities highlights Vivatgaming's ability to scale operations sustainably while meeting commitments to shareholders and creditors. By the end of the forecast period, the company is positioned for long-term growth and profitability, supported by its strong financial foundation.

Balance sheet: 36-month plan

	Year 1	Year 2	Year 3
	\$	\$	\$
ASSETS			
Cash	512 723	1 956 528	3 040 372
Accounts receivables	-	-	-
Total current assets	512 723	1 956 528	3 040 372
TOTAL ASSETS	512 723	1 956 528	3 040 372
LIABILITIES AND EQUITY			
LIABILITIES			
Current liabilities			
Accounts Payable	22 719	22 719	22 719
Dividend payable	305 763	1 377 776	1 957 466
Current tax due	7 800	35 147	49 935
Total liabilities	336 283	1 435 643	2 030 121
EQUITY			
Share capital	1 000	1 000	1 000
Share premium	99 000	99 000	99 000
Retained earnings:	76 441	420 885	910 251
<i>Retained earning B/F</i>	-	76 441	420 885
<i>Net income</i>	382 204	1 722 220	2 446 832
<i>Dividend declared</i>	- 305 763	- 1 377 776	- 1 957 466
Total equity	176 441	520 885	1 010 251
TOTAL LIABILITIES AND EQUITY	512 724	1 956 528	3 040 372

The cash flow projections reflect Vivatgaming's ability to generate sufficient liquidity from its operations, ensuring sustainability and the capacity to meet its financial obligations.

Operating Activities

Operational profitability is the primary driver of cash inflows. Net profits before tax, coupled with efficient working capital management, result in significant cash generation over the forecast period.

This strong cash flow enables regular dividend payments while maintaining healthy reserves to support future growth.

Investing Activities

The projections do not anticipate significant outflows for fixed asset investments, indicating the company's focus on leveraging its existing infrastructure and operational efficiencies to sustain growth without major capital expenditures.

Financing Activities

The initial year includes a shareholder contribution to establish the company's operational foundation. However, no additional external financing is required in subsequent years, as the business becomes self-sustainable and generates sufficient cash flows to fund its operations and growth.

Cash Movements

The company's cash position strengthens year-on-year, with ending cash balances reflecting steady growth. By the end of the forecast period, Vivatgaming maintains a strong liquidity position, providing the resources necessary to support expansion and shareholder returns.

Cash flows: 36 months plan

		Year 1	Year 2	Year 3
		\$	\$	\$
Cashflows from operating activities				
Net profit before taxes		390 004	1 757 368	2 496 768
Movement in trade receivables		-	-	-
Movements in trade payables		22 719	-	-
Tax payments			- 7 800	- 35 147
Dividends paid			- 305 763	- 1 377 776
Cash generated from operating activities		412 723	1 443 804	1 083 844
Cashflow from investing activities				
Fixed assets		-	-	-
Cash generated from/ (used in) investing activities		-	-	-
Cashflow from financing activities				
Shareholders contribution		100 000	-	-
Cash generated from/ (used in) financing activities		100 000	-	-
Cash movements		512 723	1 443 804	1 083 844
Funds held on behalf of the players		-	-	-
Beginning balance		-	512 723	1 956 528
Cash at period/ year end		512 723	1 956 528	3 040 372