

12 Stars International Gaming Solutions BV

Business Plan

Version	2
Date of version	01/09/2025
Created and approved by	12 Stars Team
Confidentiality level	Restricted

Disclaimer

This Business Plan and its contents are confidential and remain the sole property of 12 STARS Its use is strictly limited to those readers authorized by the Company. The reproduction or divulgence of the content of this Business Plan without written consent of the Company is strictly prohibited.

Executive summary

At 12 Stars, we're at the forefront of the gaming industry, driven by a relentless pursuit of innovation and a commitment to delivering unparalleled experiences to our valued customers. Within the vibrant realm of digital entertainment, our leading platform, [gamestore3.com](#), known as “Ekbet”, serves as the gateway to a world of cutting-edge technologies, captivating content, and revolutionary designs.

Our pride lies in our unique intellectual properties, meticulously crafted to redefine gaming excellence standards. From live casino and sportsbook to online casino, pooled-prize games, peer-to-peer games, and slot games, each aspect of our portfolio reflects our unwavering dedication to pushing the boundaries of what's possible in gaming. These creations not only represent our identity but also embody our vision to elevate gaming experiences to unprecedented heights.

In response to the evolving legal landscape, we remain steadfast in our commitment to compliance and ethical business practices. We actively pursue licensing from Curacao Gaming Authority (CGA) to ensure that our operations uphold the highest standards of integrity and transparency. This strategic initiative not only enhances our credibility but also underscores our dedication to fostering a secure and responsible gaming environment for our customers.

While we're focused on our flagship offerings, we have ambitious plans to expand into additional product verticals, with a keen eye on international markets, particularly India.

Vision and Mission

Vision: At 12 Stars, we envision a future where gaming transcends boundaries, captivating audiences worldwide with immersive experiences that redefine entertainment standards.

Mission: Driven by innovation and fueled by passion, we at 12 Stars are dedicated to crafting unparalleled gaming experiences. Through our flagship platform, Ekbet, and a portfolio of meticulously designed intellectual properties, we strive to push the boundaries of possibility. With a steadfast commitment to compliance and ethical practices, we ensure a secure and responsible gaming environment for all. As we expand into new product verticals and international markets, particularly focusing on India, we remain steadfast in our mission to elevate gaming to unprecedented heights.

Why Curacao?

12 Stars is obtaining a new license issued directly from Curacao Gaming Authority (CGA), opening pathways to new and promising business opportunities. In addition to our internal strengths, characterized by a dynamic and seasoned team, the Curacao license confers an external competitive advantage, encapsulated as follows:

- **International Recognition:** The Curacao license is globally recognized and respected in

the gaming industry. This recognition can provide credibility to 12 Stars as it enters the Indian market, reassuring Indian consumers of the platform's legitimacy and adherence to international gaming standards.

- **Regulatory Compliance:** Curacao Gaming Authority imposes strict regulations on licensed operators, ensuring compliance with industry standards and legal requirements. By obtaining this license, 12 Stars demonstrates its commitment to operating ethically and within the bounds of the law, which is essential when entering a new market like India with its own regulatory framework.
- **Flexible Licensing Structure:** The Curacao license offers flexibility in terms of the types of gaming activities it covers, including online casinos, sports betting, and other forms of online gaming. This flexibility allows 12 Stars to offer a diverse range of gaming products tailored to the preferences of the Indian market, which has a growing appetite for various forms of online gaming entertainment.
- **Ease of Entry:** Compared to some other jurisdictions, obtaining a license from Curacao can be relatively streamlined and cost-effective. This enables 12 Stars to efficiently navigate the regulatory process and focus resources on market expansion and product development, which are critical aspects of penetrating the Indian gaming market successfully.
- **Technical Infrastructure:** Curacao is known for its robust technical infrastructure and support services for licensed gaming operators. This infrastructure can facilitate the smooth operation of 12 Stars' gaming platform in India, ensuring seamless user experiences and reliable service delivery to Indian customers.

Marketing Strategy:

- **Market Research:** Conduct thorough market research to understand the gaming landscape in India, including consumer preferences, popular gaming genres, competitive analysis, and regulatory requirements. Gather insights into the demographics, psychographics, and gaming habits of the target audience in different regions of India.
- **Localization:** Tailor marketing messages, content, and user interfaces to resonate with Indian audiences. Use local languages, cultural references, and imagery that appeal to the diverse population of India. Adapt promotional campaigns to align with Indian festivals, holidays, and cultural events to increase relevance and engagement.
- **Brand Awareness Campaigns:** Launch a multi-channel marketing campaign to build brand awareness and establish 12 Stars as a reputable gaming platform in India. Utilize a mix of digital channels such as social media, search engine optimization (SEO), influencer partnerships, and content marketing to reach a wide audience across various demographics.
- **Content Marketing:** Create engaging and informative content that educates Indian consumers about the benefits of gaming on Ekbet. Develop blog posts, videos, infographics, and tutorials that highlight the unique features, game offerings, and rewards available on the platform. Leverage storytelling to connect with Indian audiences on a personal level and showcase the excitement of gaming.
- **Social Media Engagement:** Engage with Indian gamers on popular social media platforms such as Facebook, Instagram, Twitter, and YouTube. Share user-generated

content, host live gaming sessions, and run interactive contests and giveaways to foster community engagement and brand loyalty. Encourage players to share their gaming experiences and achievements on social media using branded hashtags.

- **Strategic Partnerships:** Collaborate with local influencers, gaming communities, esports organizations, and content creators to amplify brand reach and credibility in India. Sponsor gaming events, tournaments, and livestreams to showcase Ekbet's gaming offerings and attract new users. Forge partnerships with Indian game developers to feature locally relevant games on the platform.
- **Customer Support and Feedback:** Prioritize customer satisfaction by providing responsive and multilingual customer support services tailored to Indian users. Actively seek feedback from Indian players to understand their needs, preferences, and pain points, and use this insight to continuously improve the gaming experience on Ekbet.
- **Compliance and Transparency:** Emphasize 12 Stars' commitment to regulatory compliance, responsible gaming practices, and data security to instill trust and confidence among Indian consumers. Clearly communicate the platform's licensing credentials, privacy policies, and fair gaming practices to reassure players of a safe and transparent gaming environment.

Finance Strategy:

- **Financial Planning and Budgeting:**
 - Develop a detailed financial plan that outlines short-term and long-term goals, revenue projections, and expense forecasts.
 - Implement a rigorous budgeting process to allocate financial resources efficiently across various business functions, including marketing, technology development, operations, and regulatory compliance.
- **Revenue Diversification:**
 - Explore opportunities to diversify revenue streams beyond gaming, such as advertising, sponsored content, premium memberships, and e-commerce partnerships.
 - Leverage data analytics to identify emerging trends and consumer preferences, enabling the introduction of new revenue-generating features and services on the Ekbet platform.
- **Cost Management and Optimization:**
 - Conduct regular cost-benefit analyses to identify areas for cost reduction and optimization without compromising product quality or customer experience.
 - Implement cost control measures, such as renegotiating vendor contracts, streamlining operational processes, and leveraging economies of scale through strategic partnerships.
- **Risk Management and Compliance:**
 - Mitigate financial risks by implementing robust risk management practices, including hedging strategies for currency fluctuations, cybersecurity measures to protect against data breaches, and insurance coverage for unforeseen events.
 - Ensure compliance with regulatory requirements in all operating jurisdictions, including licensing fees, taxes, and reporting obligations, to avoid financial penalties and reputational damage.

- **Financial Reporting and Transparency:**
 - Implement robust financial reporting systems and processes to provide accurate and timely financial information to stakeholders, including investors, regulators, and internal management.
 - Foster transparency and accountability by adhering to best practices in financial governance, disclosure, and communication with shareholders and other stakeholders.
- **Capital Structure and Financing:**
 - Optimize the company's capital structure by balancing debt and equity financing to minimize the cost of capital and maximize shareholder value.
 - Explore various financing options, including equity investments, debt financing, and strategic partnerships, to fund growth initiatives and capitalize on market opportunities.

SWOT Analysis

Strengths:

- **Innovative Gaming Platform:** Ekbet is a cutting-edge gaming platform that offers a diverse range of gaming experiences, including live casino, sportsbook, online casino, and pooled-prize games. Its innovative features and user-friendly interface differentiate it from competitors.
- **Unique Intellectual Properties:** 12 Stars boasts a portfolio of unique intellectual properties meticulously crafted to redefine gaming excellence standards. These proprietary games and features set the company apart in the market and enhance its brand identity.
- **Compliance and Ethical Practices:** The company is committed to compliance and ethical business practices, as demonstrated by its pursuit of licensing from Curacao Gaming Authority. This commitment enhances credibility and fosters trust among customers and stakeholders.
- **Global Recognition:** The Curacao license provides international recognition and credibility in the gaming industry, facilitating expansion into new markets, including India. The company's strong brand reputation and presence contribute to its competitive advantage.

Weaknesses:

- **Market Dependency:** 12 Stars may be overly dependent on the gaming industry, making it vulnerable to fluctuations in consumer demand, regulatory changes, and competitive pressures. Diversification into other industries or revenue streams could mitigate this weakness.
- **Limited Geographic Presence:** While the company has global recognition, its geographic presence may be limited compared to larger competitors. Expanding into new markets, particularly emerging markets with high growth potential like India, could address this weakness.
- **Resource Constraints:** Resource constraints, including financial, human, and technological resources, may limit the company's ability to pursue growth opportunities and innovate at the desired pace. Strategic resource allocation and investment prioritization are essential to overcome this weakness.

Opportunities:

- **Expansion into New Markets:** The Indian gaming market presents significant growth opportunities due to its large population, increasing internet penetration, and growing disposable income. Expanding Ekbet's presence in India could unlock new revenue streams and customer segments.
- **Product Diversification:** Diversifying Ekbet's product offerings beyond traditional gaming experiences could attract a broader audience and increase user engagement. This could include introducing gamified content, virtual reality experiences, or interactive entertainment.
- **Strategic Partnerships:** Collaborating with local partners, influencers, and game developers in target markets like India could enhance brand visibility, drive user acquisition, and foster community engagement. Strategic partnerships can also facilitate market entry and provide access to local expertise.

Threats:

- **Regulatory Challenges:** Regulatory changes and compliance requirements in key markets, including India, could pose challenges to 12 Stars' operations and expansion plans. Adapting to evolving regulatory landscapes and maintaining compliance is critical to mitigate this threat.
- **Competition:** Intense competition from established gaming companies, as well as emerging players, could erode market share and pressure profitability. Continuous innovation, differentiation, and customer-centricity are essential to stay ahead of competitors.
- **Technological Disruption:** Rapid advancements in technology, such as artificial intelligence, blockchain, and augmented reality, could disrupt the gaming industry and challenge traditional business models. Embracing technological innovation and staying abreast of industry trends is crucial to remain competitive.

Company shareholding structure



Company organization structure

CEO: Jovie Jane Villa

Jovie Jane Villa currently serves as the interim Chief Executive Officer of GenX Sports & Media Production. With management experience, Jovie will lead the company during the initial setup phase until the license is obtained. Once the license is secured, the company will appoint a full-time CEO to assume the permanent responsibilities of the role.

Duties and Responsibilities:

- Coordinate with the Corporate Service Provider (CSP) to establish the Curaçao company structure.
- Assist in preparing the license application, including drafting the business plan and managing early-stage projects.
- Oversee the development of the website and ensure all required amendments are implemented to maintain compliance prior to launch.
- Review and update policies and procedures to support the business during the startup phase.
- Liaise with business partners to manage and support the development of the gaming website.

Compliance/ AML officer : Cherilyn Salagsag

Cherilyn serves as the company's AML Compliance Officer, ensuring that the business maintains full compliance with applicable Anti-Money Laundering (AML) regulations and industry

standards. She plays a key role in safeguarding the integrity of the company's operations by overseeing risk assessments, monitoring financial activities, and supporting the development of robust compliance policies and procedures. Through her expertise, Cherylyn not only strengthens the company's internal controls but also fosters a culture of compliance, accountability, and transparency across the organization

Duties and Responsibilities:

- Analyzed financial data to identify patterns indicative of money laundering and other illicit activities.
- Assisted in the development of AML training programs for staff, increasing awareness of regulatory obligations and compliance procedures.
- Supported the investigation of potential compliance breaches, working closely with legal and compliance teams.
- Maintained comprehensive records of all AML-related activities, ensuring proper documentation for audits. Conduct thorough reviews of suspicious transactions and customer accounts to identify potential money laundering activities.
- Collaborate with internal teams to implement AML policies and procedures, ensuring compliance with [relevant regulations].
- Conduct risk assessments for new clients, contributing to the development of a robust client onboarding process.

Recruitment plan:

Position	Timing	Annual Salary (€)	Notes
CEO (full-time)	After website goes live	60,000 – 70,000	Jovie Jane Villa is only acting as interim CEO, and a full-time CEO will be appointed once the company is live and operational.
CEO (full-time)	After website goes live	45,000 – 55,000	Operational leadership, platform launch & daily management
CEO (full-time)	6 months after license issued	40,000 – 50,000	Financial oversight, reporting, and compliance
CEO (full-time)	6 months after license issued	50,000 – 55,000	Technology strategy, platform development, infrastructure

Business Partners

Overview of the features and offerings of each game provider utilized by 12 Stars:

Evolution:

- **Live Casino Expertise:** Evolution is renowned for its expertise in live casino gaming, offering a wide range of live dealer games such as blackjack, roulette, baccarat, and poker.
- **Immersive Experience:** The provider delivers an immersive gaming experience with high-definition video streaming, professional dealers, and interactive features that replicate the atmosphere of a real casino.
- **Innovation:** Evolution continually innovates with new game variants, unique features, and cutting-edge technology to enhance player engagement and satisfaction.

Quickfire:

- **Extensive Game Portfolio:** Quickfire offers a vast selection of online casino games, including slots, table games, and progressive jackpots, from top-tier game developers such as Microgaming and its partners.
- **Seamless Integration:** The Quickfire platform provides seamless integration with casino operators, allowing for easy access to a diverse range of high-quality gaming content.
- **Mobile Compatibility:** Games on Quickfire are optimized for mobile play, ensuring a smooth and enjoyable gaming experience across various devices.

Ezugi:

- **Live Dealer Solutions:** Ezugi specializes in live dealer gaming solutions, offering a variety of live casino games hosted by professional dealers in real-time.
- **Multi-Camera Views:** Players can enjoy multiple camera views and angles during live games, enhancing the immersive experience and providing a closer look at the action.
- **Interactive Features:** Ezugi's live dealer games often incorporate interactive features such as live chat, enabling players to interact with dealers and other players in real-time.

Spribe:

- **Innovative Game Concepts:** Spribe is known for its innovative and engaging game concepts, including skill-based games, instant win games, and multiplayer experiences.
- **Social Gaming Elements:** Many of Spribe's games incorporate social gaming elements such as leaderboards, challenges, and achievements, fostering competition and community engagement.
- **Provably Fair Technology:** Spribe utilizes provably fair technology to ensure transparency and fairness in its games, enhancing player trust and confidence.

BGaming:

- **Provably Fair Games:** BGaming is a pioneer in provably fair gaming, offering transparency and fairness in its games through cryptographic algorithms and blockchain technology.
- **Rich Visuals and Themes:** BGaming's games feature rich visuals, immersive themes, and engaging gameplay mechanics, appealing to a wide range of players.
- **Crypto-Friendly:** BGaming embraces cryptocurrency payments, allowing players to wager and withdraw funds using various cryptocurrencies, enhancing accessibility and privacy.

Jili Games:

- **Diverse Game Selection:** Jili Games offers a diverse selection of online casino games, including slots, table games, and specialty games, catering to different player

preferences and tastes.

- **High-Quality Graphics:** Jili Games prioritizes high-quality graphics, animations, and sound effects in its games, delivering a visually stunning and immersive gaming experience.
- **User-Friendly Interface:** Jili Games' user-friendly interface and intuitive gameplay make its games accessible to players of all skill levels, ensuring an enjoyable gaming experience for everyone.

Betby:

- **Sportsbook Solutions:** Betby specializes in sportsbook solutions, offering a comprehensive suite of sports betting options across a wide range of sports and events.
- **Customization and Flexibility:** Betby's platform provides customization options for operators, allowing them to tailor the sportsbook to their specific needs and preferences.
- **Advanced Betting Features:** Betby's sportsbook platform includes advanced betting features such as live betting, and in-depth statistics, enhancing the overall sports betting experience for players.

Risk Evaluation and Management

As a responsible gaming operator, 12 Stars prioritizes the well-being of its players and employs comprehensive risk evaluation and management strategies to ensure a safe and enjoyable gaming environment. Here's how 12 Stars evaluates and manages risks associated with player behavior:

- **Player Verification and Authentication:**
 - 12 Stars implements robust player verification procedures during the account registration process to ensure compliance with age and identity verification requirements.
 - Through advanced authentication methods, including document verification and identity checks, 12 Stars verifies the identity of players to prevent underage gambling and identity fraud.
- **Responsible Gaming Tools and Features:**
 - 12 Stars integrates responsible gaming tools and features into its platform to empower players to manage their gaming activity responsibly.
 - These tools may include options for setting deposit limits, wagering limits, session time limits, and self-exclusion periods to help players maintain control over their gaming behavior.
- **Monitoring and Analysis of Player Behavior:**
 - 12 Stars employs sophisticated monitoring systems to analyze player behavior and detect potential signs of problem gambling or excessive gaming activity.
 - Through data analytics and behavioral analysis, 12 Stars identifies patterns such as frequent or prolonged gaming sessions, significant changes in betting patterns, and high-risk behaviors that may indicate problematic gaming behavior.
- **Education and Awareness Initiatives:**
 - 12 Stars is committed to promoting responsible gaming education and awareness among its players through various channels.

- The platform provides informational resources, tips for responsible gaming, and links to support services for players who may be experiencing gaming-related issues.
- Collaboration with Regulatory Authorities and Support Organizations:
 - 12 Stars collaborates with regulatory authorities, industry stakeholders, and support organizations to address responsible gaming concerns and implement best practices.
 - By partnering with reputable organizations specializing in problem gambling prevention and treatment, 12 Stars ensures access to support services for players in need of assistance.
- Continuous Monitoring and Improvement:
 - 12 Stars continuously monitors the effectiveness of its risk evaluation and management strategies and makes adjustments as needed to enhance player protection.
 - Through regular audits, compliance checks, and feedback mechanisms, 12 Stars identifies areas for improvement and implements proactive measures to mitigate risks and improve player safety.
- Transparent Communication and Reporting:
 - 12 Stars maintains transparent communication with its players regarding responsible gaming policies, procedures, and resources available for assistance.
 - The platform provides clear information on how players can access responsible gaming tools, seek support for gaming-related issues, and understand the risks associated with excessive or problematic gaming behavior.

Legal and governance framework

- Licensing Requirements: The Curacao Gaming Authority (CGA) is the regulatory body responsible for overseeing gaming activities in Curacao, ensuring compliance with all applicable laws and regulations. This includes conducting regular audits, inspections, and investigations to enforce compliance and address any violations. Operators are also expected to comply with any reporting obligations introduced by the CGA in the future.
- Anti-Money Laundering (AML) and FIU Regulations: All Curacao gaming operators are required to register their Money Laundering Reporting Officer (MLRO) and AML Compliance Officer on the CGA portal. These roles are responsible for ensuring adherence to AML regulations and for reporting suspicious activities to the relevant authorities, including the Financial Intelligence Unit (FIU).
- Taxation and Financial Regulation: Operators must comply with all applicable taxation requirements, maintain good standing with tax authorities, and submit annual financial reports to the CGA in a timely manner.
- Corporate Governance: Gaming operators are expected to uphold high standards of corporate governance. This includes maintaining accurate financial records, conducting business transparently, and complying with all relevant corporate laws and regulations. The local Corporate Service Provider (CSP), local director, and local representative will support compliance efforts and manage the day-to-day operations of the company.

Policies and Procedures

- **Customer Identification and Verification:** Our protocols establish rigorous procedures to verify the identity and age of players, effectively preventing underage gambling and ensuring full compliance with regulatory requirements.
- **Player Account and Fund Management:** Our policies ensure transparency and security in the management of player accounts and funds. This encompasses deposit and withdrawal processes, account maintenance, and robust security measures to safeguard players' assets.
- **Responsible Gaming:** Promoting responsible gaming is central to our operations. Our policies educate players on responsible gaming, provide tools for self-exclusion and limit-setting, and enable prompt interventions to mitigate problem gambling behaviours.
- **Information Security:** We uphold the highest standards of data protection. Our policies safeguard player data and sensitive information through advanced security measures, encryption protocols, and strict access controls.
- **AML Policy:** We are committed to combating financial crime. Our policies include comprehensive procedures to prevent and detect money laundering, terrorist financing, and proliferation financing. This entails thorough customer due diligence, vigilant transaction monitoring, and timely reporting of suspicious activities to regulatory authorities.
- **Player Account Suspension and Closure:** To ensure fairness and transparency, we have clear procedures for suspending or closing player accounts in cases of suspected fraud, misconduct, or violations of our terms of service.
- **Complaint Handling and Alternative Dispute Resolution (ADR):** Our policies provide structured procedures for handling complaints, ensuring prompt, fair, and transparent resolution. Where applicable, alternative dispute resolution mechanisms will be employed to settle disputes efficiently.

3 Years Projection

We project starting with 3,000 players in the first month, growing by 5% monthly in the First year and 20% monthly in the second year due to increased marketing, with average GGR of €50 per casino player and €100 per sports player; the CEO will be hired from month one, while the CFO, CTO, and other key executives will join after six months, initial expenses will be covered by the sole UBO, and we estimate a first-year profit of approximately €4 million.

Month	Paying Users	Casino GGR (€)	Sportsbook GGR (€)	Total GGR (€)	Marketing Spend (€)	Suppliers (€)	License Fee (€)	Compliance (€)	Salaries (€)	Server Fees (€)	Professional Fees (€)	Total Monthly Expense (€)	Monthly Profit (€)
Month 1	3000	150000	300000	450000	5000	135000	50000	1500	7000	1000	3500	203000	247000
Month 2	3150	157500	315000	472500	5000	141750	0	1500	7000	1000	3500	159750	312750
Month 3	3308	165375	330750	496125	5000	148838	0	1500	7000	1000	3500	166838	329288
Month 4	3473	173644	347288	520931	5000	156279	0	1500	7000	1000	3500	174279	346652
Month 5	3647	182326	364652	546978	5000	164093	0	1500	7000	1000	3500	182093	364884
Month 6	3829	191442	382884	574327	5000	172298	0	1500	7000	1000	3500	190298	384029
Month 7	4020	201014	402029	603043	5000	180913	0	1500	18250	1000	3500	210163	392880
Month 8	4221	211065	422130	633195	5000	189959	0	1500	18250	1000	3500	219209	413987
Month 9	4432	221618	443237	664855	5000	199456	0	1500	18250	1000	3500	228706	436148
Month 10	4654	232699	465398	698098	5000	209429	0	1500	18250	1000	3500	238679	459418
Month 11	4887	244334	488668	733003	5000	219901	0	1500	18250	1000	3500	249151	483852
Month 12	5131	256551	513102	769653	5000	230896	0	2500	18250	1500	3500	261646	508007
Month 13	5388	269378	538757	808135	8000	242441	50000	2500	18250	1500	5000	327691	480445
Month 14	5657	282847	565695	848542	8000	254563	0	2500	18250	1500	5000	289813	558729
Month 15	5940	296990	593979	890969	8000	267291	0	2500	18250	1500	5000	302541	588428
Month 16	6237	311839	623678	935518	8000	280655	0	2500	18250	1500	5000	315905	619612
Month 17	6549	327431	654862	982294	8000	294688	0	2500	18250	1500	5000	329938	652355
Month 18	6876	343803	687605	1031408	8000	309422	0	2500	18250	1500	5000	344672	686736
Month 19	7220	360993	721986	1082979	8000	324894	0	2500	18250	1500	5000	360144	722835
Month 20	7581	379043	758085	1137128	8000	341138	0	2500	18250	1500	5000	376388	760739
Month 21	7960	397995	795989	1193984	8000	358195	0	2500	18250	1500	5000	393445	800539
Month 22	8358	417894	835789	1253683	8000	376105	0	2500	18250	1500	5000	411355	842328
Month 23	8776	438789	877578	1316367	8000	394910	0	2500	18250	1500	5000	430160	886207
Month 24	9215	460729	921457	1382186	8000	414656	0	2500	18250	1500	5000	449906	932280
Month 25	9675	483765	967530	1451295	10000	435388	50000	3000	20000	2000	6500	526888	924406
Month 26	10159	507953	1015906	1523860	10000	457158	0	3000	20000	2000	6500	498658	1025202
Month 27	10667	533351	1066702	1600053	10000	480016	0	3000	20000	2000	6500	521516	1078537
Month 28	11200	560018	1120037	1680055	10000	504017	0	3000	20000	2000	6500	545517	1134539
Month 29	11760	588019	1176039	1764058	10000	529217	0	3000	20000	2000	6500	570717	1193341
Month 30	12348	617420	1234841	1852261	10000	555678	0	3000	20000	2000	6500	597178	1255083
Month 31	12966	648291	1296583	1944874	10000	583462	0	3000	20000	2000	6500	624962	1319912
Month 32	13614	680706	1361412	2042118	10000	612635	0	3000	20000	2000	6500	654135	1387982
Month 33	14295	714741	1429482	2144224	10000	643267	0	3000	20000	2000	6500	684767	1459457
Month 34	15010	750478	1500957	2251435	10000	675430	0	3000	20000	2000	6500	716930	1534504
Month 35	15760	788002	1576004	2364007	10000	709202	0	3000	20000	2000	6500	750702	1613305
Month 36	16548	827402	1654805	2482207	10000	744662	0	3000	20000	2000	6500	786162	1696045