

Business Plan

by PALAU HOLDINGS BV

Introduction and Background

This business plan will evaluate the potential of setting up an online casino platform in order to support B2C operations.

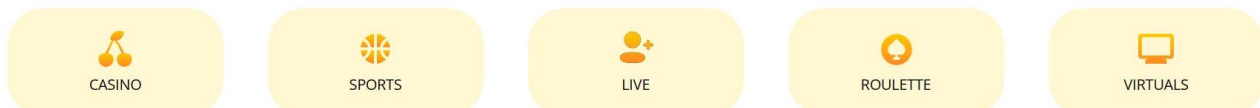
The promoter, Mr EDUARDO MORALES HERMO has +50 years' experience working in the retail gambling industry and +25 years of experience in the digital online gaming and betting.

The goal is to set up a new brand that would be introduced to the online gambling market comprising a team of industry professionals with wide experience in product development, back and front-end development, marketing and online and land-based gambling.

PALAU HOLDINGS BV goal is to operate an online casino under www.cyberbingo.com and www.vegascrescascasino.ag, - targeting users in Brazil and in the future other legally accessible markets,

The company intends to use the brand name of PALAU HOLDINGS BV and intends to license the following domain CYBERBINGO and VEGASCREST for this purpose. The mission is to become one of the region's leading operators, developing a user-friendly platform offering an unrivalled gambling experience.

PALAU HOLDINGS BV offers Casino, Bingo, Live casino, Virtual games and will introduce betting in a near future.



Structure

Our Curacao corporate structure will consist of a Curacao company PALAU HOLDINGDS B.V. holding the operating IP License along with a fully owned subsidiary being a Cyprus (European) company DIBILAM LTD. operating as the payment's agent of PALAU HOLDINGS B.V.

Launch

For the launch of the brands CYBERBINGO and VEGASCREST will focus on the development of all the bingo and casino elements of the business and ensure the offering is ready to meet the industry standards. We will carry out testing of the platform prior to launch to ensure users from our target regions can access the platform and also facilitate payments on the platform.

As mentioned above, PALAU HOLDINGS BV will target users from Brazil, and other authorised markets in the future Integrating the payments systems and affiliate tools we will do a soft launch in the Brazilian market first which is our primary market and ensure everything is working. Upon success we will carry out the same soft launches in the referred market.

Assuming everything goes as planned with Licensing, setting up the payments agent company and payment systems we plan to carry out the first soft launch no later than August 2024.

Our Principles and Unique Value Proposition

We will strive to offer innovative next generation of products and ensure we maintain the platform up to date with the latest casino and live casino games by constantly following up with the latest developments in the Gaming Industry.

We aspire to promote a thrilling gambling experience consequently our user experience will be a priority. We will look to expand our team to employ experienced individuals who are enthusiastic about the industry and that are in line with our vision.

Due to the competitive nature of the industry the management have outlined the concepts for new products/features which do not currently exist in the market and we will seek to maintain a Brand that is fresh based on the current trends in the industry.

The principals' team has sufficient industry experience to launch this inline gaming operation by PALAU HOLDINGS BV, under the brands of CYBERBINGO and VEGASCREST and ensure the longevity of user experience which will prove vital to developing the customer base gambling on the platform. Our extensive experience and knowledge of our target markets puts us ahead of most of our competitors as we know the market well and we have allocated sufficient funding to promote our product.

Funding

Mr EDUARDO MORALES HERMO, has set an initial budget of up to €600.000,00 which will be provided to fund the setup and operations of Cyberbingo.com and

Vegascrestcasino.ag,. Mr MORALES HERMO is able to further support with funding if required, however we believe that this will be sufficient for Cyberbingo.com and Vegascrestcasinoag, until it becomes profitable. Mr Morales Hermo once the License is obtained and corporate accounts are opened, he will inject €300.000,00 from his personal resources or bank loan facility to fund the company’s operations.

The PALAU HOLDINGS Casino Platform

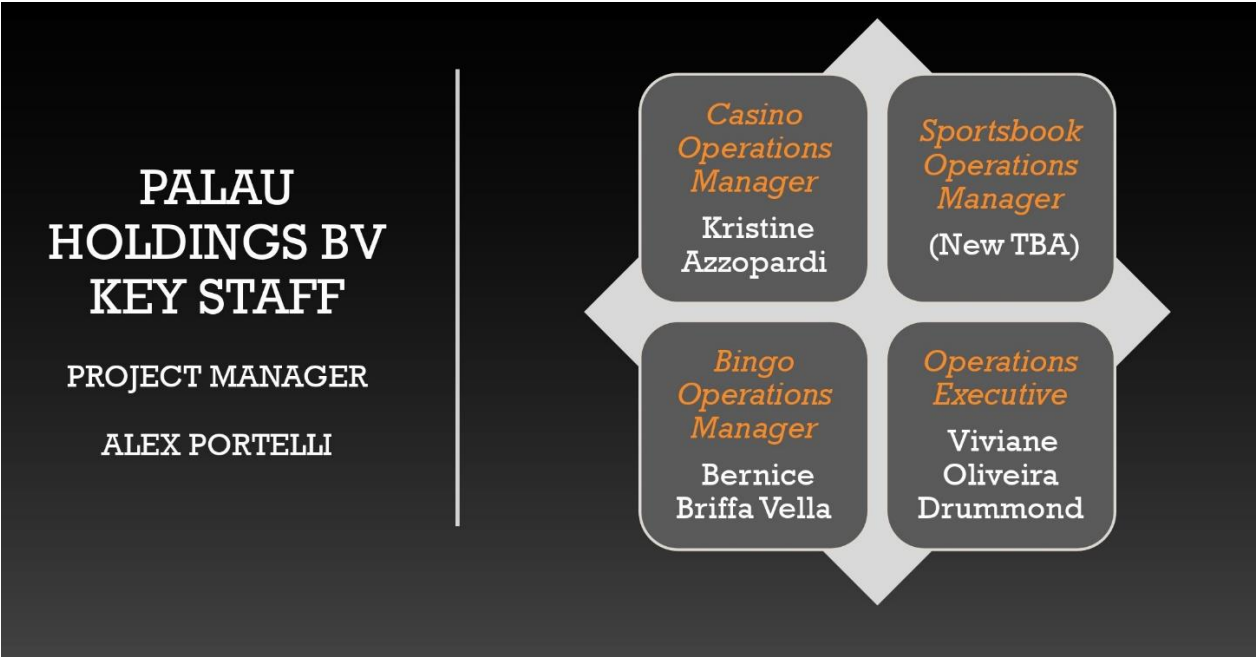
In the first phase we will go live with a white label solution provided by BETINSPIRED (one of the leading platforms).

The platform will provide betting and third parts and will take care to integrate CRM and affiliate solutions provided by companies we are dealing with.

Platform

Below you can see a representation of how we intend to design PALAU HOLDINGS B.V. Casino and Bingo Platform including all the fundamentals that we will need to focus to bring this project to fruition.

KEY STRUCTURE CHART



Payment Gateway

We will use a payment gateway which will be integrated using an API on our platform. Utilising a payment gateway will enable us to access numerous payment methods offered by the gateway that can help our users facilitate payments on BLR, USD, CRYPTO.

The platform will be able to offer several payments methods including

- Credit, debit and prepaid cards, through several providers
- Direct integration with banks
- Mobile money
- E-wallet providers
- AMPs
- Crypto

Channels and Products

In the beginning we intend to launch an online and mobile version of PALAU HOLDING S B.V. Casino Platform offering Casino and Live Casino games. In the future we will look for the possibility of developing our own branded mobile app firstly supported only by Android and then expand to iOS if possible.

Management system

Our management system will be developed and maintained to ensure our employees can monitor as well as manage everything with ease. The back end will offer an extensive functionality which will allow us to manage all the customer's activities on the platform and also ensure that we can push promotions to existing users as well as identify trends and implement new strategies for promotion to acquire new customers.

The system will also be user friendly for our support employees to carry out the KYC verifications such as Identity and Personal details verification, Proof of Address as well as Source of funding and we will integrate outsourcing services such in order to be always in compliance with KYC and AML.

DOMAIN NAME VEGASCREST CASINO and CYBERBINGO

Will feature the following information/links in the footer of each page;

- Company Information – details of the licensed company that operates the website and the payments company that acts as a payments agent, the information includes the company names and addresses.
- Licensing information - The sub-licence number shown under which the company is licensed to operate the website.
- About Us Section – informative summary on the company.
- FAQ/ Help Centre – questions and answers for customers to provide information on the most common queries from customers, a quick reference guide for any customers.
- Terms & Conditions – the terms and conditions that customers are bound to by accepting the rules of using the website. These include the following;
 - KYC – Age & Identity Verification
 - Account – rules regulating your account and the use of the account.

- Deposits and Withdrawals – rules regulating payment activity on the site
- Privacy Policy – declaration of data protection and privacy law compl.....ce.
 - Information on the information collected and its uses.
 - Cookies Policy – information on the types of cookies used and their purposes.
- Responsible Gaming Information.
 - The website will provide a Responsible Gambling link which shows appropriate guidance information to customers and provides links to www.responsiblegambling.org and www.gamblersanonymous.org.
 - Preventing underage gambling – KYC checks prevent gamblers under the regulated minimum age (standard being 18 years) from using the website.
 - Customer Limits – Allowing customers to set a deposit limit within a certain time-frame to prevent customers from playing more than they can afford.
 - Self-Exclusion – industry standard practice of providing a mechanism for customers to suspend their gambling activity for a predetermined time set by themselves.
 - Set maximum stakes for bets – the customer can limit their activity by self- imposing limits.
 - Account Closure – the customer has the ability to close their account through the website.
- Indemnity and Limitation of Liability
- Customer Service and Complaints – dedicated email and number will be allocated for complaints
- Betting Rules & Regulations
 - General Sports Betting Rules
 - Detailed betting rules per Sport
 - General Casino Game rules
 - Specific Casino rules by Game
- Security Policy - encryption, firewall protection, account protection and verification protocols.
- Payment Providers Information – Details of the payment providers integrated on the website.
- Contact us – address, email address and Live Chat will be integrated into the website to allow customers to contact and chat with customer service representatives at all times.

And any additional information in compl.....ce with GC rules.

Marketing and Sales Plan

Marketing Strategy with focus on a mixed marketing approach:

1-We will reach the large databases that we will supply by means of communication tools such as SMS, WhatsApp, telegram, email and make our name heard. Our call centre team will actively deal with feedback and questions continuously.

2-We will use social media effectively, create social media accounts and Telegram accounts that many people follow, and create a large audience of followers with various promos.

3- We will appear effectively in places such as forums websites with active player groups in it (previously productive platforms).

4-We will agree with the publishers that broadcast casino games from channels such as YouTube discord to record videos of the games performed in our site. We will agree with them with a payment fee or as an affiliate.

5-We will do SEO work on the words searched by this group of players effectively and this will continue continuously. At the same time, we will put our backlinks on the created sites.

6-We will try to agree with the affiliates that can bring customers to our sites with our own terms.

7- We will give the best service in the market with our experienced staff based on 100% customer satisfaction.

The above solutions will be provided by ISLAND GATE LIMITED, a company incorporated in MALTA, shareholder José Pérez Paradis.

Bonus and Loyalty

Stakes placed in the bingo and casino websites will allow users to accumulate points; once a certain threshold is reached within a given time frame, bonuses will be unlocked. Higher bonuses will be available when users achieve consecutive success.

The scheme will use a tier point structure, the greater the points the higher the tier. Each tier offers a different multiplier of points; further up the tier system they climb the greater the multiplication.

The integration between the loyalty system and gaming platform offers immediate updates between bets placed and points earned.

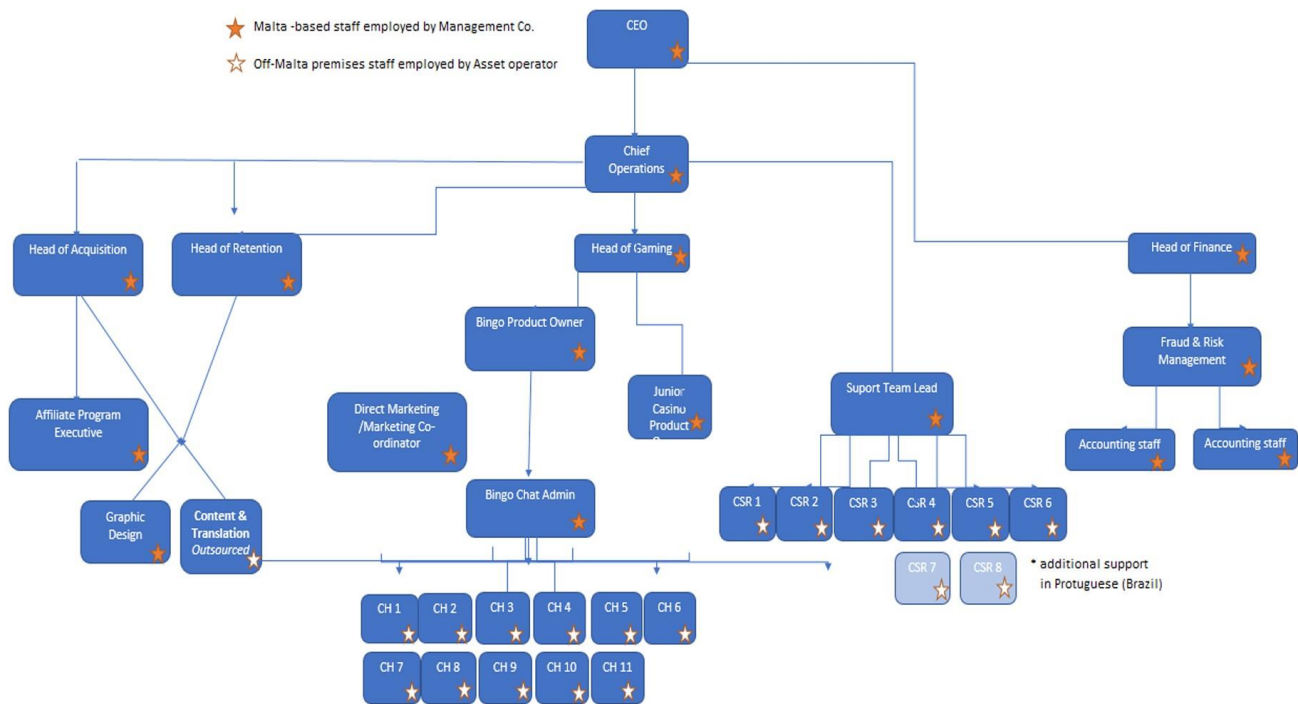
Cyberbingo.com and VegascrestCasino.ag, will offer users the following bonus types

- Bonus for 1st, 2nd, 3rd deposit
- Free spins,
- Tournament solutions in modality buy in and race,
- Contents play for fun,

- Cash Back
- Bingo tournament bonus

Work chart (ANNEX II) The structure of the customer support's teams, a brief description of the roles and positions and others relevant info of the area.

PALAU HOLDINGS, BVH - PERSONNEL AND OPERATING STRUCTURE ORGANIZATION CHART

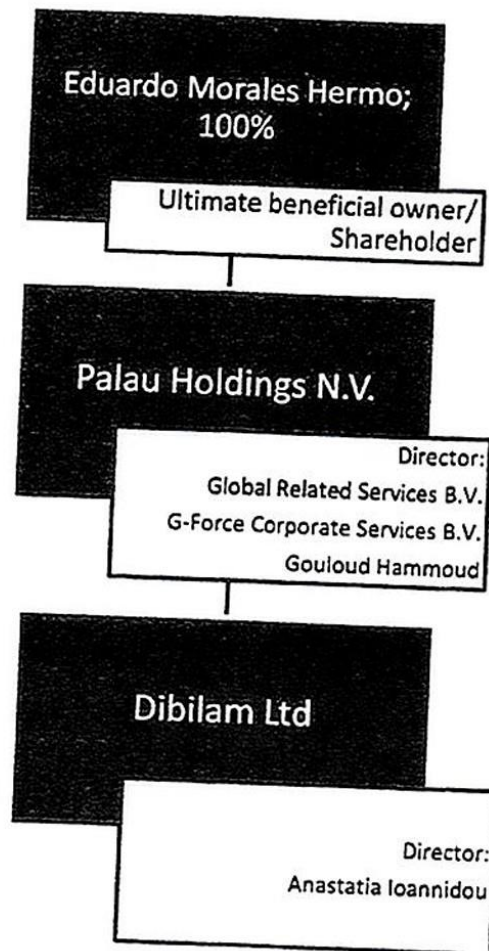


*) Off Malta staff are not employees, they are agents, support team for each market which is coordinated by the Malta team.

Star up job description for the team:

- **(1) Director Online:** Responsible for the Management of the operation , prepare and execute de Business Pan, with Experience in Marketing and Product.
- **(1) Director Marketing:** Will design and execute the marketing strategy, both online and offline, alliances and comercial agreements, expert in extertal, internal and gigital marketing, will manage and make profitable the marketing strategy thru all the means established in the marketing plan, affiliates and social network. (
- **(1) CRM:** To Support and liaison with the Marketing Director in the player managent procedures.
- **(2) Director Products:** In charg of the managememnt of producto content, casino, betting and else, prepare the best content and confuguration offer to meet the Budget and enhance the company profit, participating innthe lpromotionsand marketing actions with the Marketing Director.
- **(1) Webmaster:** In charge of the web Management and CMS tools. And coordination with CRM. in coordination with producto and Marketing..
- **(1) CRM:** Manage and execute the player management strategy of CRM to acquire, retain and fidelize players, in coordination with marketing and producto, and close liaison with the Webmaster.
- **(2) Attention Clients:** To cover the necessary suppoprt rowards providing the best customer Support and player liaison to reosolve any issues that might occur During operation and satisfy the players needs at all times 24/7.

Palau Holdings N.V. Corporate Structure



Payments Agent

DIBILAM LTD, Cyprus Limited is the wholly owned subsidiary of PALAU HOLDINGS B.V. which will be used as the payments agent and will also be responsible to handle all the operational expenses of the company including marketing, management and administration. For DIBILAMC Limited Cyprus will be used for ongoing management and administration of the Corporate structure together with the G-Force team.

DIBILAM LTD. (CY) Limited will be used to onboard with Payment Services providers that can help with processing from Brazil and other future markets traffic and the following partners have been identified that are willing to work with us *Name partners*.

Section 5. Financial Plan

We have made a financial plan to accurately report our start-up costs. The growth is an estimate and depends on the minimum fees and GGR % of the games offered by a assortment of game content providers.

BUSINESS + P & L PLAN

	2024	2025	2026	2027
Staff Costs/Contractors	400.000	410.000	420.000	430.000
Marketing	500.000	500.000	500.000	500.000
IT and Platform	200.000	200.000	200.000	200.000
Gaming Licence	48.000	48.000	48.000	48.000
Curacao Fees	12.000	12.000	12.000	12.000
Cyprus Fees	6.000	6.000	6.000	6.000
Office Costs	150.000	150.000	150.000	150.000
Professional Fees	40.000	40.000	40.000	40.000
Total Expenses	1.356.000	1.366.000	1.376.000	1.386.000
Total Gross Profit from Gaming	1.200.000	1.500.000	1.800.000	2.000.000
Net Profit	-156.000	+134.000	+424.000	+614.000