

Business Plan

Bet4win.net



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1.SUMMARY

1.1. Summary of the project

Bet4win.net is an online casino gambling platform. It was founded with the aim of providing an exciting and safe gaming experience for connoisseurs of gambling entertainment in accordance with the laws of Curacao.

In the event of the online casino's closure, whether due to internal factors or other objective reasons, the security payment is refundable to the casino owners. However, it serves as an untouched deposit during the operational phase, acting as a safeguard in the event of jackpot wins and ensuring minimal losses.

Regulatory authority: Curacao Gaming Control Board.



Brief description of the company:

Bet4win.net is an online casino gambling platform. It was founded with the aim of providing an exciting and safe gaming experience for connoisseurs of gambling entertainment in accordance with the laws of Curacao.

Vision:

Bet4win.net vision is to become the leading online gambling platform, providing customers with a unique and emotionally intense gaming experience. We strive to: provide a variety of entertainment, ensure security and trust, Innovation and technological progress, attractive bonuses and promotions, partnership with the community, sustainable growth

Mission:

The mission of Bet4win.net is to provide customers with an exciting, safe and innovative gaming space where they can enjoy the excitement, communicate with like-minded people and experience the emotions of winning. We strive to:

- To develop a unique gaming experience: Constantly expand the portfolio of games, providing users with variety and choice so that everyone can find something to their liking.
- Ensure honesty and transparency: Maintain high standards of fair play, provide transparent statistics and results so that players can fully trust the process.
- Guarantee security and Privacy: Provide a high level of protection for users' data and finances so that they can enjoy the game without worrying about their privacy.
- Technology Innovation: To implement advanced technologies to ensure stable and fast operation of the platform, as well as to offer innovative gaming capabilities.

Goals:

- Development of the gaming portfolio:
 - Short-term goal: To add at least 20 new games to the current portfolio over the next 6 months.
 - Long-term goal: To expand the gaming portfolio to 100 unique games over the next two years.
- Increasing User Activity:
 - Short-term goal: To increase average user activity by 15% over the next 3 months.
 - Long-term goal: To achieve a 50% increase in activity within a year.
- Improving data security:
 - Short-term goal: To implement advanced data security technologies over the next 4 months.
- Introduction of innovations in technology:
 - Short-term goal: To introduce a new game engine with improved graphics and performance over the next 5 months.
- Creating a loyalty program:
 - Short-term goal: To launch a loyalty program with unique bonuses for active players over the next 2 months.

1.2. List of games

Main types of casino games:

Slots (Slot Machines):

- Description: Slots are one of the most popular types of casino games. Players spin the reels with symbols and try to get winning combinations. Modern slots offer a variety of themes, bonus rounds and dynamic gameplay.

Tables with live dealers (Live Dealer Games):

- Description: These games allow players to enjoy the excitement of playing card games (such as blackjack, poker) or roulette, in real time using video streaming. Live dealers bring the atmosphere of a real casino by providing an interactive and authentic experience.

Tables and card games:

- Description: This type of game includes classic casino games such as blackjack, baccarat, craps, and poker. In these games, the player's strategy and decision-making skills influence the outcome, which makes them popular among those who prefer skill to excitement.

Video Poker:

- Description: Video Poker is a combination of slots and poker where players face video versions of classic poker games. Players are trying to put together the best poker hand, and the winnings depend on the combination of cards. Video poker provides a balance between strategy and luck.

1.3. Assessment of risks

Potential Loss of Capital

In the initial phase, there is a possibility of incurring financial losses associated with the allocation of funds for registration, rent, and office equipment. Should the online casino cease operations due to internal or other objective reasons, the security payment is refunded to the casino owners. However, it is crucial that this amount remains untouched throughout the ongoing operation of the online casino, functioning exclusively as a deposit in the event of winning the jackpot. This measure is implemented to guarantee that losses are mitigated to the minimum possible extent.

Strategies for Mitigating Risks

Benefiting from a cumulative expertise of 10 years within the online casino industry among the founders and co-owners and complemented by the seasoned managerial experience of the project mentor, our initiative is strategically poised to minimize risks associated with market entry to the utmost degree.

1.4. Project indicators

The economic feasibility of the project has been affirmed through the computation of traditional financial indicators widely utilized in project analysis.

Table 1. Indicators of the project

Name of the index	Value of the index
Calculation period of the project, year	5,0
Laid-down capital (LDC), EUR	125,000
Sum of proceeds (SP), incl. VAT, EUR	23,100,000
Net average operational receipts per month (NAOR), EUR	364,583.00
Average demand balance per month (ADB), EUR	62,000
Net profit for the project period, EUR	3,937,000
Average profitability for the project period (net profit to proceeds)	18%
Discounting rate (DR), %	10%
Net present value (NPV), EUR	1,447,214.27
Average Rate of Return of investments (ARR)	1157,77%
Return on investment (ROI)	3150%
Profitability index (PI)	12,58%
Internal rate of return (IRR)	12,3%
Modified internal rate of return (MIRR)	8%
Pay back period of the project in whole (PBP), incl. financing scheme	5 months
	0,4 years

2. Financial Overview

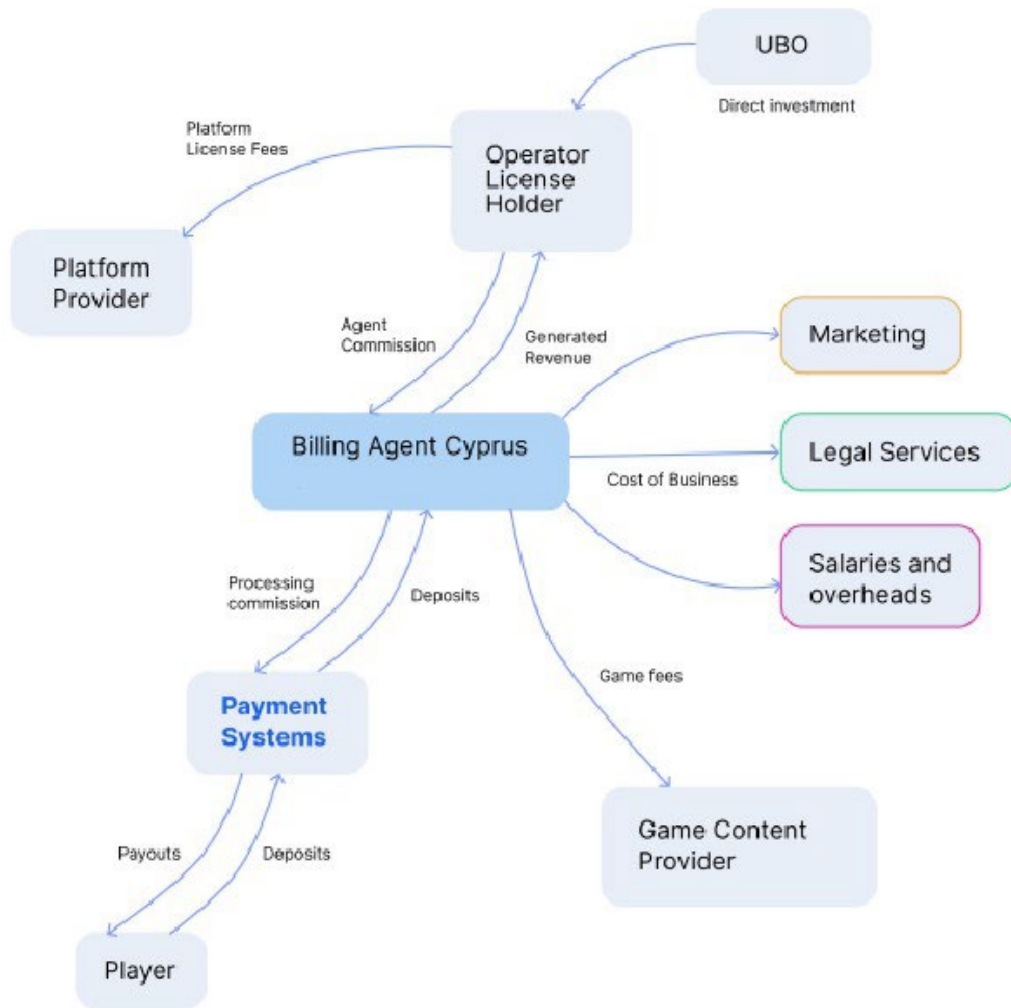
As owners and investors of the bet4win.net project, we are pleased to present an overview reflecting its impressive financial performance. The project has a high payback rate, reaching the break-even point in just 5 months, which confirms its effectiveness and attractiveness to us as beneficiaries and investors.

The average profitability is 18%, which underlines the ability of the project to generate profit. The profitability index of 12.58% indicates the benefit of each euro invested. The internal profit margin is 12.3%, which indicates the high profitability of the project.

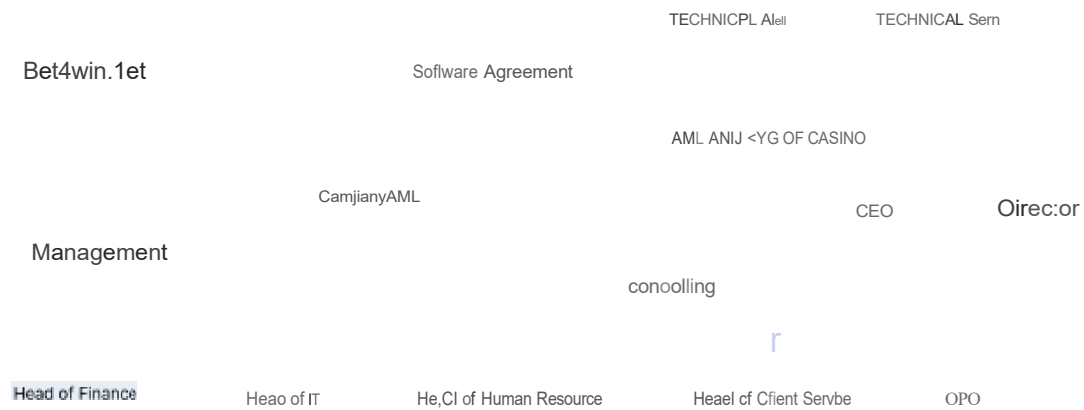
Due to our status as owners and investors, bet4win.net represents an attractive opportunity that promises us stable and decent profitability throughout the five-year period

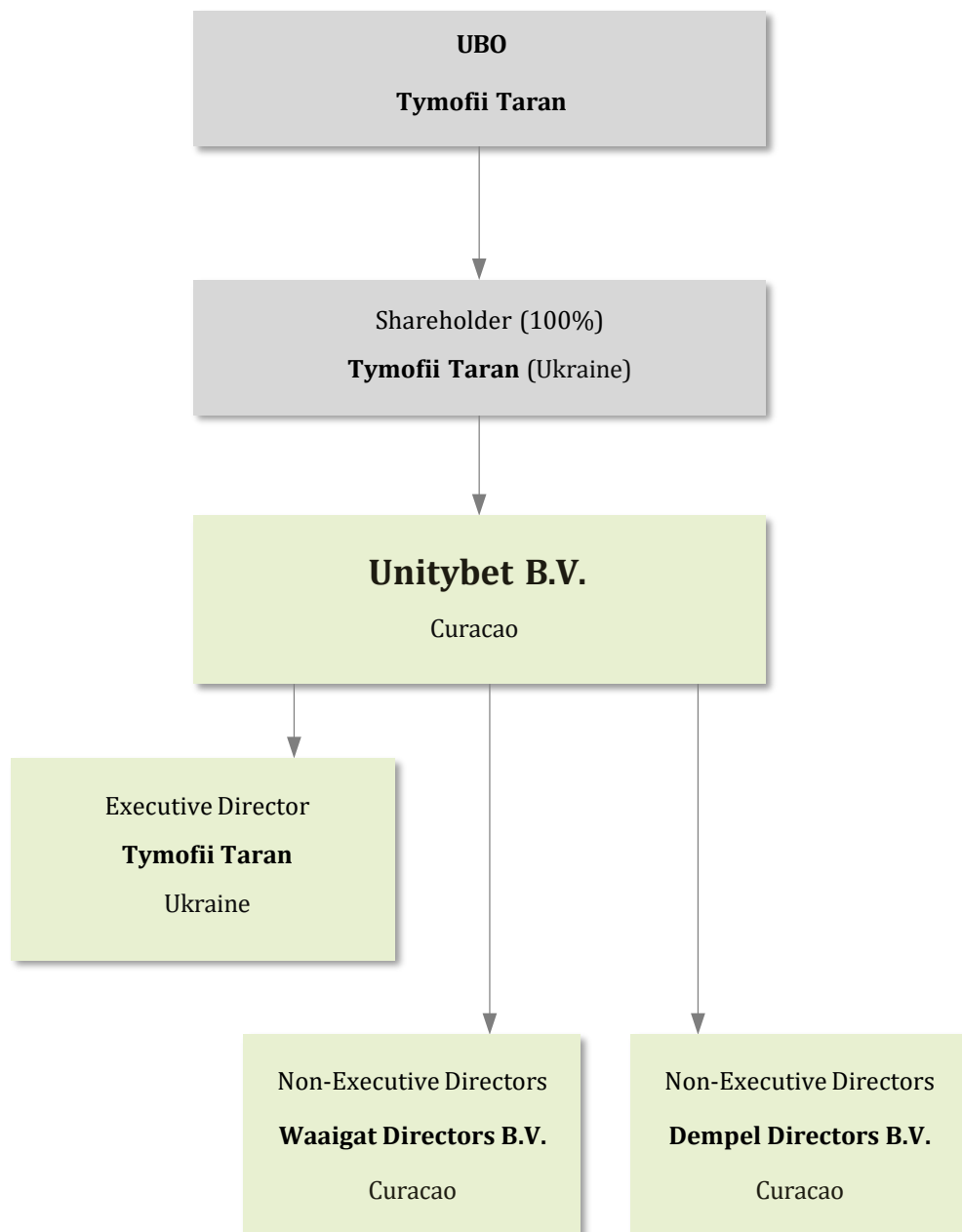
2.1. FLOW OF FUNDS SCHEMATIC

The business costs of the project include the costs of licensing fees for the platform provider, web marketing, employee fees and compensation to the game content provider.



3.STRUCTURE





4.PRODUCTS & SERVICES

Platform description

XCloud LTD, registered at Voukourestiou, 25, Neptune house, 1st floor, Flat/Office 11, Zakaki 3045 Limassol, Cyprus, under registration number NE 443631, specializes in providing software solutions for casinos. Our software provides round-the-clock data flow and technical support, ensuring high performance and reliability of operations. We work with advanced technologies to provide our customers with an efficient and reliable solution, while offering a wide range of services to meet their needs.

Platform specifications

General specifications

The Platform's structure

The functional structure of the Platform includes the following modules:

- a) the option to register as a customer
- b) the option to log in and reset the password
- c) the option to make deposits and withdrawals
- d) the option to place bets
- e) the option to view betting history
- f) the option to view deposit history
- g) the option to receive bonuses
- h) the option to view bonus history
- i) the option to contact the customer support team
- j) the option to self-exclude
- k) deployment of two-factor authentication
- l) deployment of secret phrase authentication
- m) service for integrating the Platform with the payment services of other third-party providers through an API
- n) service for notifying customers about a future event, changes, adverts, and marketing for promotions by email, text message and pop-up message on mobile devices

- s) tool for protecting and restricting access and assigning competences to Fertami's employees (BackOffice) and displaying an employee's level of access in their profile
 - t) profiles for the technical service departments of remote operating units (B2C) including the department structure, information about the SLA and the serviced business units of the operator or affiliates ¹⁵
 - u) technical support service including the systems for logging in, registration, and recording and resolving questions and problems from service contractors when using email services or live communication
 - v) display of short messages to customers (primarily the status of their account and customer legal compliance)
 - w) the option for customers to put forward and discuss customer ideas to improve the platform's services and install new services, and the option to introduce ratings
 - x) document management – files received from customers – loading files and exchanging them with colleagues securely, tagging, the option to add comments and information about users that downloaded files, version control
 - y) cookie service – storage and sharing of useful links to various online resources, customer recommendations and content on the basis of information accumulated about a customer, improvement and suggestions for customers to make using the platform easier and more efficient
-
- aa) Anti-fraud and AML service – the option to connect third-party resources through an API from government bodies in different jurisdictions to verify customers when they register and if they engage in suspicious activity
 - bb) service for monitoring suspicious customer activity, such as using different payment methods and a large number of small deposits, bets, and withdrawals

Compatibility with related platforms

The Platform is compatible with third-party betting platforms and individual slots, casino, corporate back-office portal sufficient for general navigation and information research, a payment system aggregator, and a customer support module.

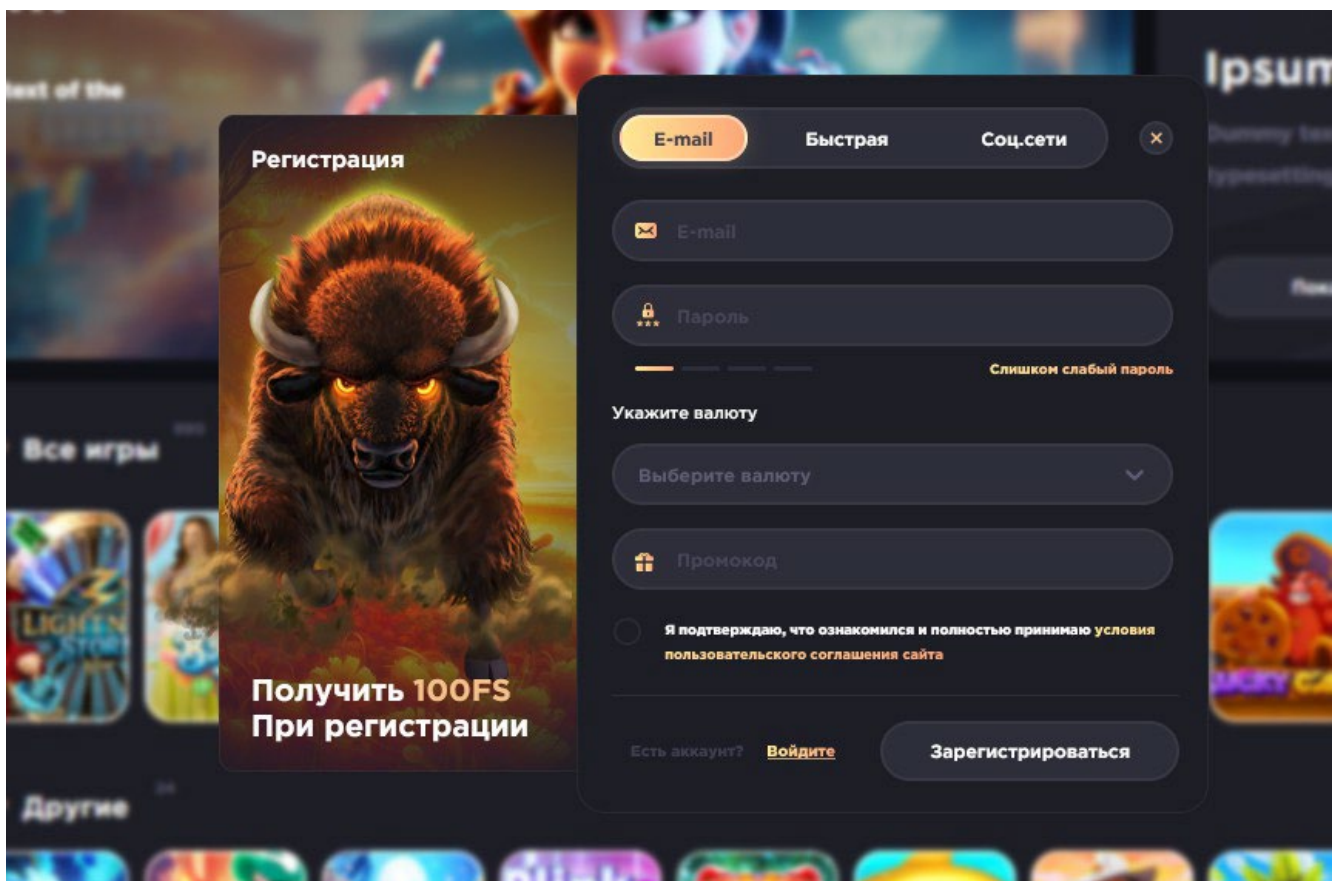
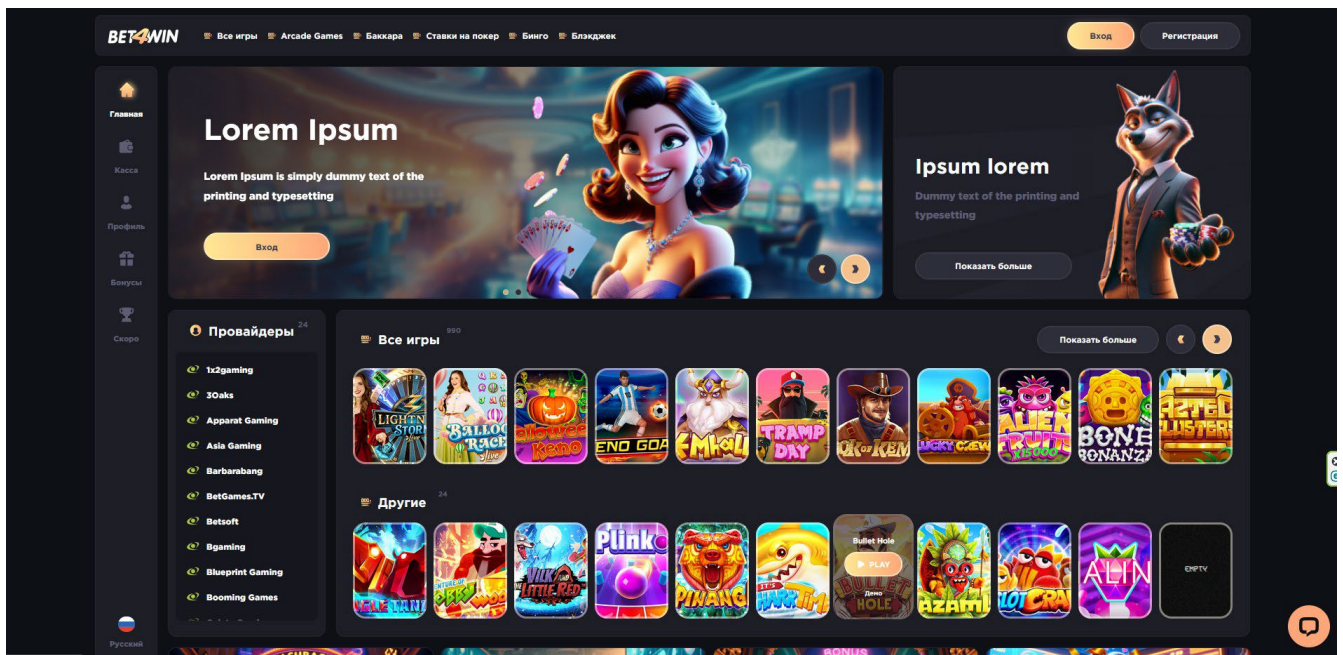
The Platform also supports:

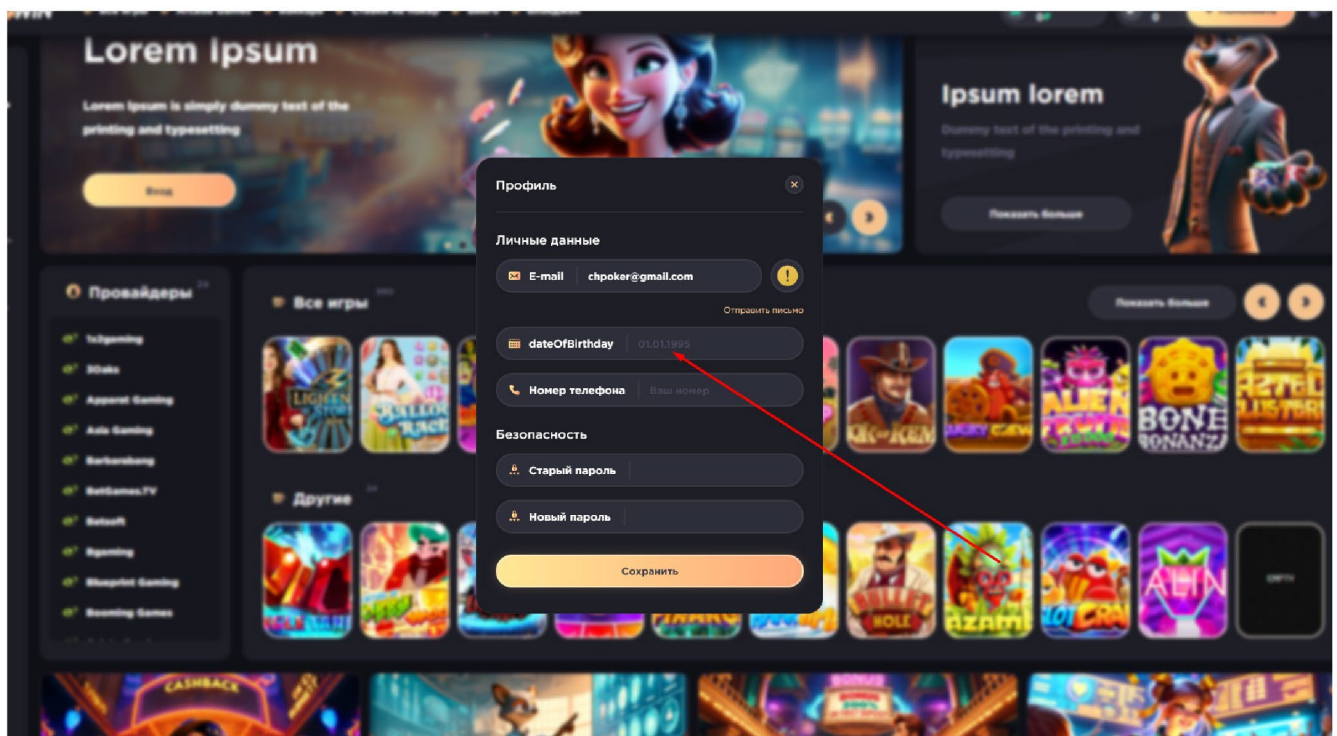
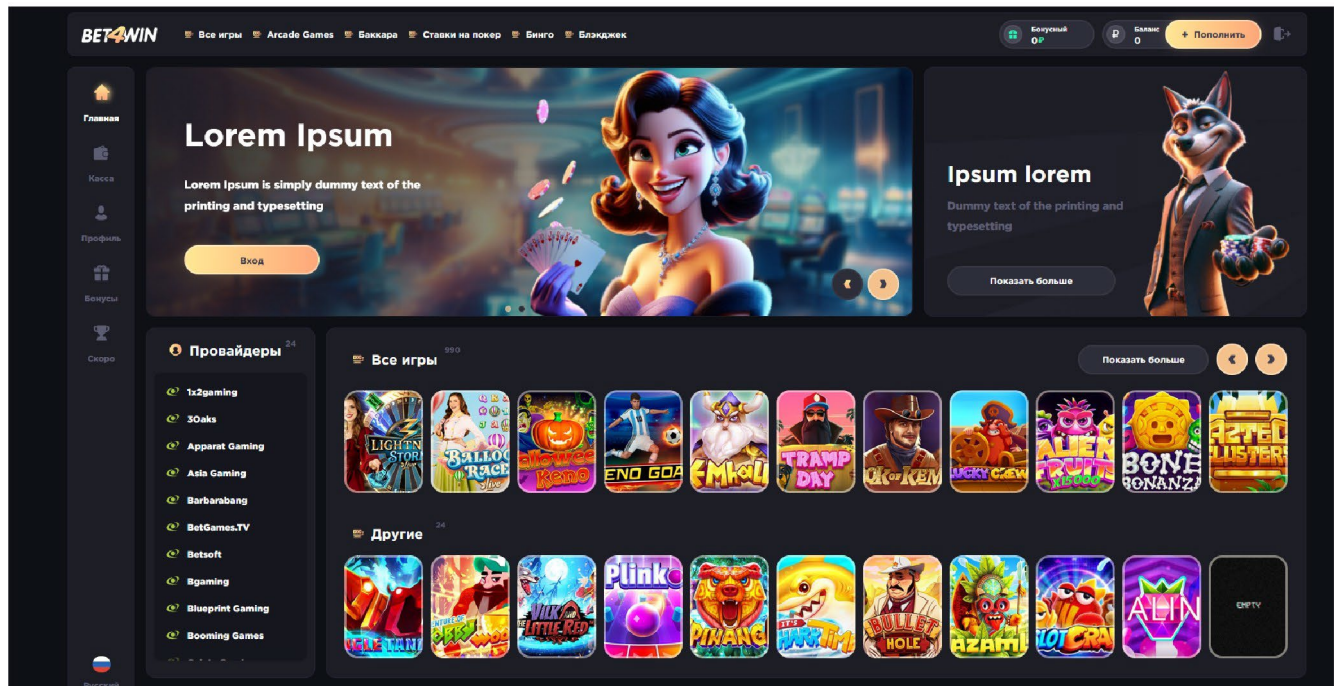
- a) marketing modules from third parties ¹⁶
- b) integration with the business solutions including CMS, CRM, and BackOffice
- c) integration with external platforms such as Microsoft Office, business email, tasks and calendars, and a platform for sending mass messages by email and SMS
- d) integration with additional structures providing prior verification services on customers, KYC, AML, fraud prevention, and PEP lists to help the operator decide whether to accept certain users
- e) provision of API for several modules

- a) iOS
- b) Android
- c) Windows

The Platform supports adaptive web design (or an adaptive user interface) capable of carrying out W3C CSS3 requests with a changing proportion grid and also supports flexible changes to image proportions.

4.1. REGISTRATIONS AND OPENING OF AN ACCOUNT

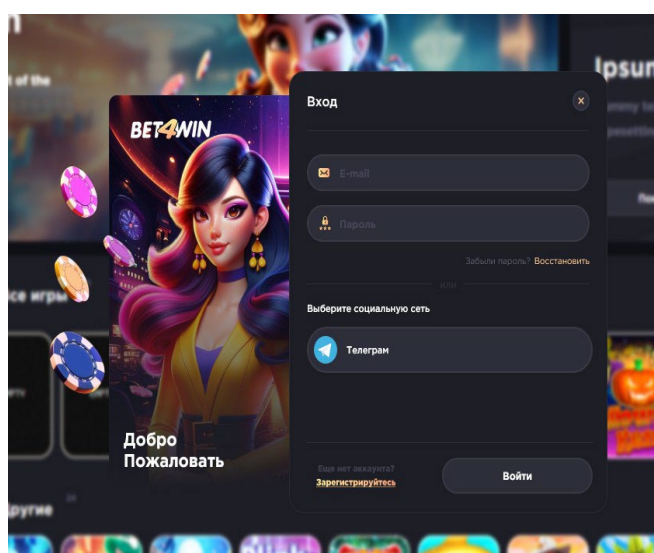
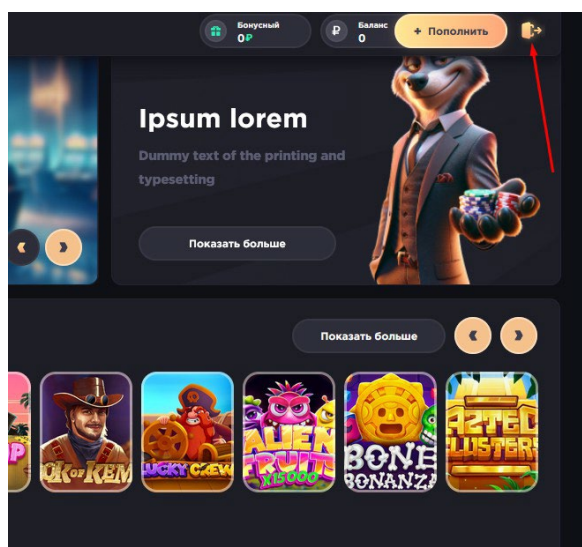




4.2. LOG IN AND LOGOUT

BET4WIN.NET

Sign in



4.3. TERMS AND CONDITIONS/ RULES AND PROCEDURES

Terms of Service: Defines the rules and conditions that users must agree to when using the online casino platform, including aspects like eligibility, account usage, payments, and other operational guidelines.

Responsible Gaming: Outlines the casino's commitment to promoting responsible gambling, providing information on setting limits, offering support for problem gambling, and ensuring a safe and enjoyable environment for users.

Self-exclusion: Describes the process through which individuals can voluntarily exclude themselves from gambling activities on the platform for a specified duration, typically to manage gambling habits or address addiction issues.

Dispute resolution: Details the procedures and mechanisms available to resolve conflicts or disputes that may arise between the casino and its users, often outlining steps for escalation and resolution.

Anti-Money Laundering: Explains the measures implemented by the casino to prevent and detect any attempts to use the platform for money laundering activities, including identity verification and transaction monitoring.

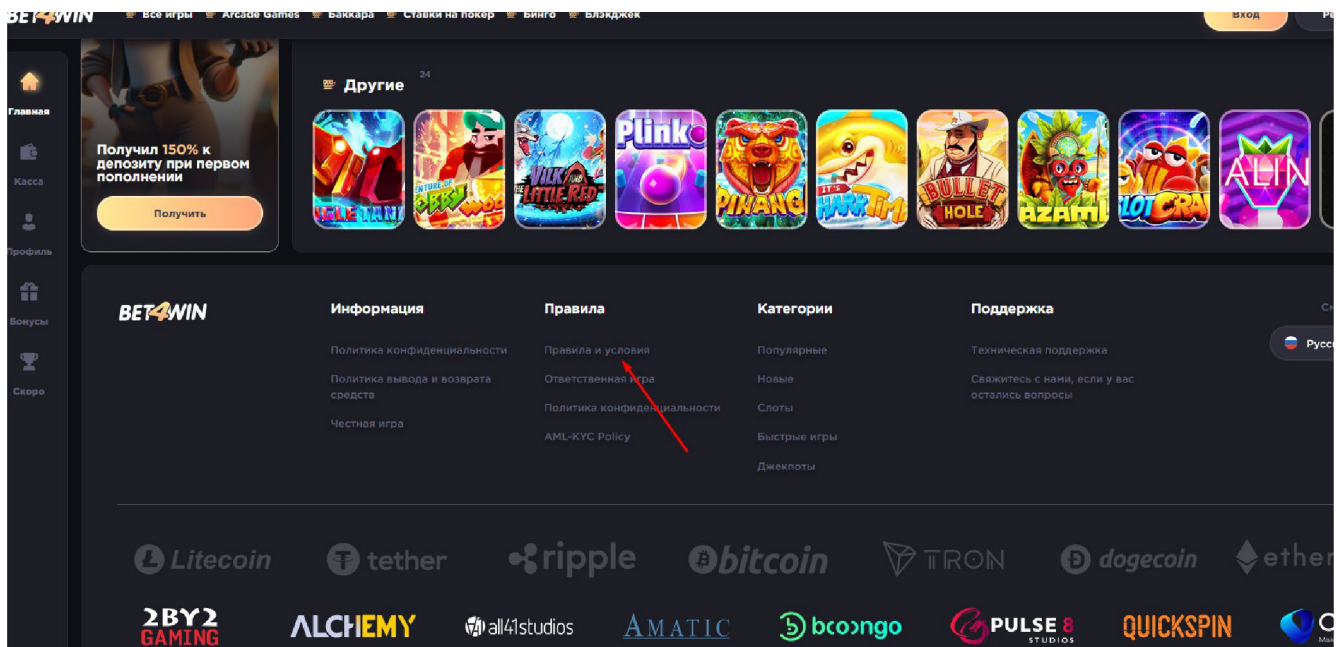
Fairness & RNG Testing Methods: Discusses the fairness of games offered by the casino, ensuring they are random and unbiased, often mentioning the use of Random Number Generators (RNGs) and the methods used to test and verify their fairness.

KYC Policies: Describes the "Know Your Customer" policies, which involve verifying the identity of users to prevent fraud, money laundering, and underage gambling, typically through ID checks and document submissions.

Privacy & Management of Personal Data: Explains how the casino collects, uses, stores, and protects users' personal information, outlining privacy practices and data management procedures in compliance with relevant regulations.

Accounts, Payouts & Bonuses: Details account management procedures, payout methods, and the terms and conditions related to bonuses, including wagering requirements and restrictions.

Betting rules: Provides specific rules and regulations governing betting activities on the platform, including game-specific rules, maximum and minimum bets, and any additional terms for different types of bets.



2. Your Account

2.1. Legal requirements

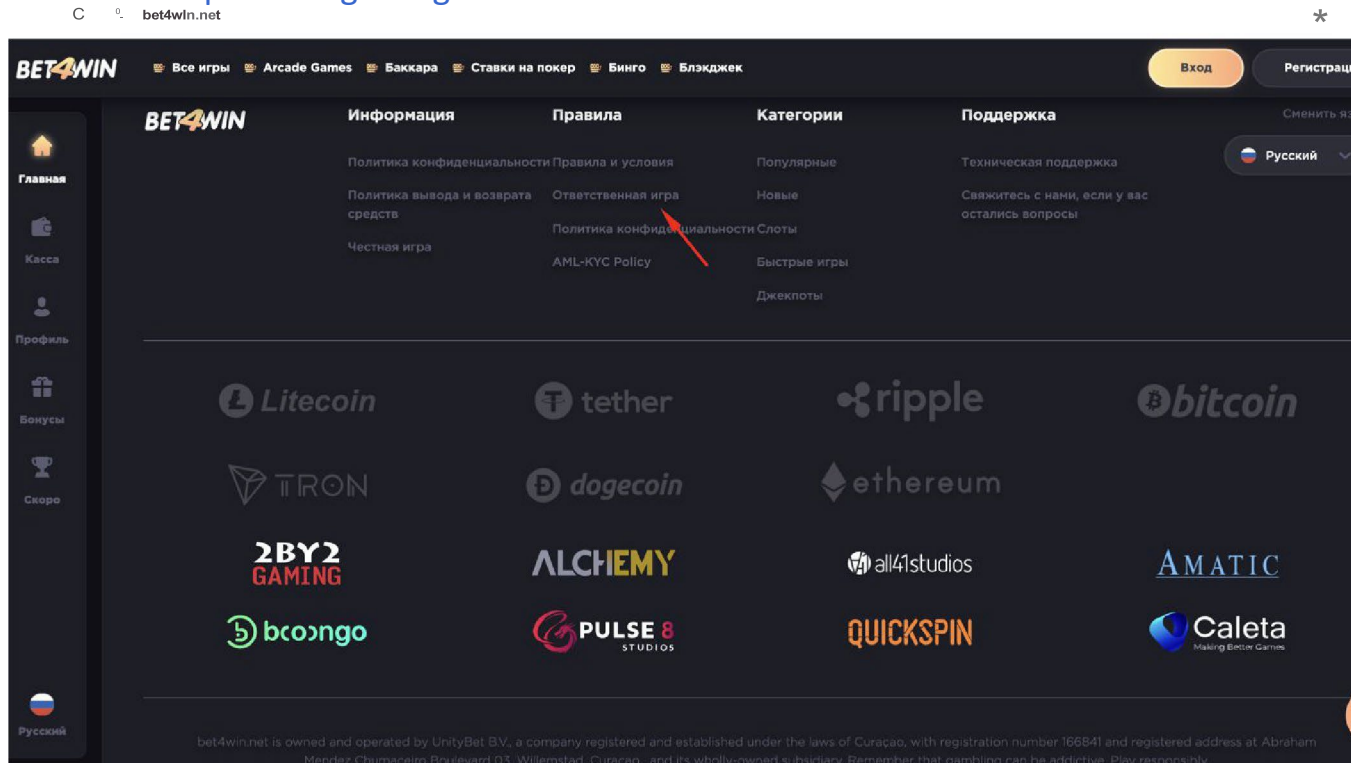
2.1.1. Reference to the "Account" shall mean an account registered by you on the Website after accepting and agreeing to these Terms. By registering an Account you declare that you are over 18 years of age or of a higher minimum legal age as stipulated in the jurisdiction of your residence under the laws applicable to you. It is your sole responsibility to know whether the services available on the Website are legal in the country of your residence. Persons who are under age of 18 years are not allowed to use the Website and/or any services available on it.

2.1.2. You are not allowed to register on the Website and use our services if you are a resident of Aruba, Australia, Bonaire, Curacao, France, Iran, Iraq, Netherlands, Saba, Spain, St Maarten, Statia, U.S.A or the U.S.A dependencies, United Kingdom. We reserve the right to refuse customers from any other countries over and above the aforementioned jurisdictions at our own discretion.

2.2. Registration of Account

2.2.1. In order to place bets, play games and deposit money you need to register th" Armunt nn th" WPh itP

4.4. Responsible gaming



singular or in plural.

Definitions

For the purposes of these Terms and conditions:

- **Account** means a unique account created for You to access our service or parts of our service.
- **company** (referred to as either "the company", "We", "Us" or "Our" in this Agreement) refers to curacao co
- **service** refers to the Website.
- **Website** refers to fastpari.com.
- **You** means the individual accessing or using the service, or the company, or other legal entity on behalf of which such individual is accessing or using the service, as applicable.

Responsible Gambling and Self Exclusion

Responsible Gambling

Gambling means for the majority of our Users, entertainment, fun and excitement. But we also know that for some of our Users gambling has negative side effects. In the medical science is pathologic gambling since many years as serious sickness recognised.

Since our first day we think about this problematic and try out best to help. Under "Responsible Gambling" We understand multiple steps of measures, with which a gambling provider can help to lower the possibility of negative side effects appearing. -In case they already appear we also try to take active steps against them.

The most important instrument against negative side effects from gambling are

4.5. PAYOUTS

9. ВНЕСЕНИЕ И СНЯТИЕ СРЕДСТВ С УЧЕТНОЙ ЗАПИСИ

9.1. Вы должны внести определенную необходимую сумму в Личный кабинет, чтобы играть на Веб-сайте.

9.2. Вы гарантируете Компании, что:

9.2.1. Деньги, которые вы внесли на свою учетную запись, не являются полученными от какой-либо деятельности, которая запрещена и/или уголовно наказуема, и/или незаконна;

9.2.2. Все внесенные деньги принадлежат вам, и никакая третья сторона не имеет права требовать эти деньги.

9.3. Вы должны вносить деньги только с личных счетов, платежных систем и/или кредитных карт, зарегистрированных на ваше имя, так как Компания не принимает взносы от третьих лиц (например, родственников, друзей, одного из супругов и/или партнеров). Если наша проверка безопасности показывает нарушение этого требования, вся сумма выигрыша аннулируется и возвращается нам.

9.4. Если банковский перевод запрашивает возврат денег законному владельцу, получатель несет ответственность за все расходы и банковские сборы.

9.5. Компания оставляет за собой право использовать услуги третьих сторон и/или финансовых учреждений для обработки электронных платежей, но только если нормативные положения таких организаций и/или финансовых учреждений не противоречат положениям настоящих Условий пользования. Вы автоматически даете свое согласие соблюдать такие нормативные положения.

9.6. В силу характера услуги возврат средств не производится. Вы соглашаетесь не отказываться от каких-либо совершенных вами транзакций, не делать никаких возвратов или отмен платежей, не аннулировать никакие взносы, произведенные в свой Личный кабинет. Также вы соглашаетесь возмещать Компании неоплаченные взносы, а также любые расходы, понесенные Компанией в процессе получения ваших средств.

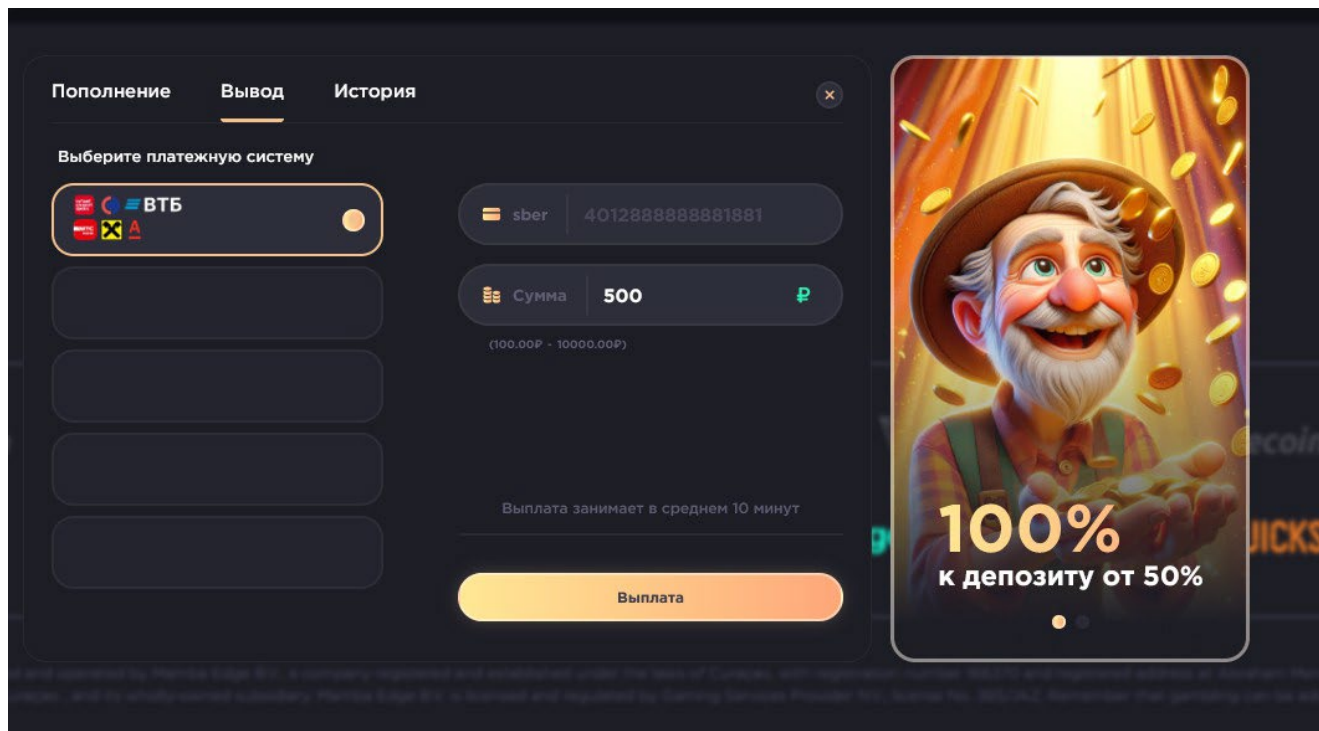
9.7. В случае произведения подозрительного или мошеннического платежа, в том числе использования украденных или утерянных кредитных карт и/или любой другой мошеннической деятельности (в том числе возвратов платежей и отмен платежей), мы имеем право заблокировать вашу учетную запись, отменить любые произведенные выплаты или аннулировать выигрыши. Мы имеем право сообщать о любых случаях мошенничества или незаконных действиях в соответствующие органы и/или правоохранительные организации (включая бюро кредитных историй). Мы имеем право использовать услуги агентств по взысканию долгов для возмещения платежей. Компания не несет ответственности за любое несанкционированное использование кредитных карт, независимо от факта кражи кредитной карты.

4.6. WITHDRAWING

Withdrawals can be made using the payment methods specified below, as follows: FIAT - provided that the deposit was made in FIAT and CRYPTO - provided that the deposit was made in cryptocurrency.

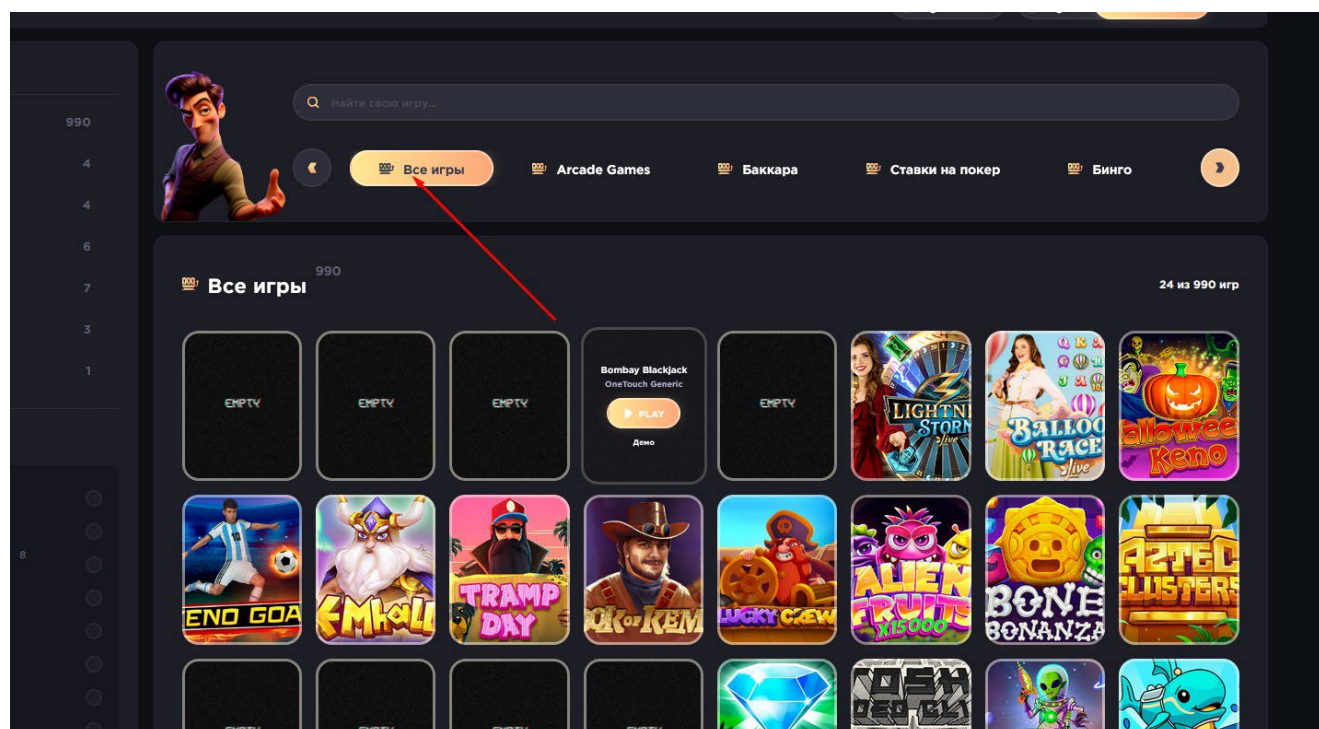
Payment service provider (at the connection/planning stage): Piastrix, PayCos





4.7. A LIST OF THE GAMES THAT WILL BE PROVIDED

The games will be provided by partners in the Appendix.



5. APPENDIX

The List of the GP(s):

NO	GP(S)	ROYALTY %
1	Ainsworth Games	12,00%
2	Alchemy Gaming	13,00%
3	All41 Studios	11,00%
4	AllWaySpin	10,00%
5	Amatic Industries	13,00%
6	Apollo Games	11,50%
7	BBTECH	11,00%
8	Belatra Games	12,00%
9	Bet2Tech	11,00%
10	BetGamesTV	14,00%
11	Betsoft	12,00%
12	BetSolutions	12,00%
13	Bgaming	10,00%
14	Booming games	14,00%
15	Booongo	12,00%
16	BTG / Big Time Gaming	14,00%
17	Caleta Gaming	11,00%
18	Casino Technology (CT Gaming)	11,50%
19	Champion	9,00%
20	Colossus Bets	12,00%
21	Crazy Tooth Studio	13,00%
22	Cyberslot	10,00%
23	D-Tech	12,00%
24	Edge Gaming	12,00%
25	EGT Interactive	15,00%
26	Electric Elephant	14,00%

27	ELK Studios	11,00%
28	Endorphina	11,00%
29	Eurasian / EA gaming	12,00%
30	Evoplay	12,00%
31	Evolution**	15,00%
32	Eyecon	14,00%
33	Fantasma	13,00%
34	Fortune Factory Studios	11,00%
35	Gamshy	12,50%
36	Gamzix	9,00%
37	Genesis Gaming	13,00%
38	Gold Coin Studios	12,00%
39	Golden Race	12,00%
40	Golden Rock Studios	11,00%
41	Green Jade	10,00%
42	Habanero	11,00%
43	HackSaw Gaming	12,00%
44	Half Pixel Studios	14,00%
45	Hollywood TV	12,00%
46	Igrosoft	9,00%
47	Inspired gaming	12,00%
48	Iron Dog Studios	12,00%
49	ISoftBet	12,00%
50	Just For The Win (JFTW)	13,00%
51	KA Gaming	11,00%
52	Kalamba Games	12,00%
53	Kiron Interactive	14,00%
54	Leander	10,00%
55	Leap Gaming	11,00%
56	Lightning Box Games	12,00%
57	LiveG24	12,00%

58	Mancala Gaming	10,00%
59	Maskot	11,00%
60	Matrix games	10,00%
61	MGA	14,00%
62	Microgaming	13,00%
63	MrSlotty	12,00%
64	Neko Games	14,00%
65	Neon Valley Studios	14,00%
66	NetEnt	15,00%
67	NetGame Entertainment	11,50%
68	NetGaming	11,00%
69	Nolimit City	13,00%
70	Old Skool	12,00%
71	One Touch	11,00%
72	OnlyPlay	10,00%
73	PG Soft	12,50%
74	Plank Gaming	14,00%
75	Platipus	11,00%
76	Playbro	11,00%
77	PlayPearls	10,50%
78	Playson	12,00%
79	PlayTech	15,00%
80	Pragmatic Play	12,00%
81	Probability Jones	13,00%
82	Pulse 8	13,00%
83	Pushgaming	12,00%
84	Quickspin	14,00%
85	Rabcat	13,00%
86	Realistic Games	11,00%
87	Red Rake Gaming	12,00%
88	Red7 Games	11,00%

89	Redtiger	13,00%
90	Relax Gaming	13,00%
91	Ruby play	11,00%
92	SA Gaming	11,50%
93	Salsa Technology	11,00%
94	SimplePlay	11,00%
95	Skillzz Gaming	11,00%
96	Slingshot Studios	13,00%
97	Slot Exchange (X Card)	11,00%
98	Snowborn Studios	13,00%
99	Spadegaming	12,00%
100	Spearhead Studios	14,00%
101	Spinmatic	12,00%
102	Spinomenal	11,00%
103	SpinPlay Games	13,00%
104	Spribe	11,00%
105	Storm Gaming	14,00%
106	Stormcraft Studios	14,00%
107	Switch Studios	13,00%
108	Thunderkick	12,00%
109	Thunderspin	10,00%
110	TrueLab	11,50%
111	TVBET	11,00%
112	Vela Gaming	11,00%
113	Vibra Gaming	11,00%
114	Virtual Generation Games	12,00%