

Business Plan – RoyceRose N.V.

Application No.: CGA/2025/2605/1320

1. Brand and Corporate Overview

- Brand Name: JDB A+
- Company Name: RoyceRose N.V.
- Chamber of Commerce Registration No.: 169485
- Tax Identification Number (TIN): 102725743
- Date of Incorporation: January 21, 2025
- Legal Form: Limited Liability Company (N.V.)
- Corporate Address: Zuikertuintjeweg Z/N (Zuikertuin Tower), Curaçao
- Applicant History: Start-up / New operation with no previous record of gaming

RoyceRose N.V. is a newly incorporated Curaçao entity, established for the purpose of offering remote gaming technology and software services. The company operates independently and is not part of an existing group of licensed operators.

2. Overview of Business Products and Services

RoyceRose N.V. operates as a platform provider and technical services company, offering:

- Remote gambling services across RNG games, live dealer content, and sports integration.
- B2B white-label gaming solutions with configurable modules.
- Player account management systems (PAM), back-office analytics, and responsible gaming tools.
- Proprietary integrations with regulated payment gateways, KYC providers, and certified RNGs.

The platform is compatible with multi-currency wallets, including crypto assets, and designed for rapid deployment across multiple jurisdictions.

3. Management Structure and Key Roles

Role	Name / Status	Responsibility
CEO	Chun-Fan Hsiao	Strategic oversight and stakeholder management

CFO	Chun-Fan Hsiao	Financial controls, funding, and reporting
CTO	Chun Fan Hsiao	Infrastructure, integrations, and security
COO	Chun Fan Hsiao	Platform operations and customer support
Compliance Officer	Gino S. Campbell	Regulatory liaison and GCB portal administrator

4. Business Forecast (3-Year Projections)

Category	Monthly	2025	2026	2027	2028
Revenue-IT	€70,000	€630,000	€1,680,000	€2,016,000	€2,419,000
Revenue-MKT	€30,000	€270,000	€720,000	€864,000	€1,037,000
Total Revenue	€900,000	€900,000	€2,400,000	€2,880,000	€3,456,000
Cost	€67,500	€607,500	€1,464,000	€1,683,600	€1,936,000
Gross Margin	€32,500	€292,500	€936,000	€1,196,400	€1,520,000
Expenses					
Incorporation		€5,000			
Labor Cost	€12,500	€112,500	€150,000	€165,000	€181,500
Rent & Housing	€5,000	€45,000	€60,000	€63,000	€66,150
Accounting & Audit		€5,000	€5,000	€5,100	€5,200
Travel & Entertainment	€1,000	€9,000	€12,000	€12,600	€13,200
Other	€1,000	€9,000	€12,000	€12,600	€13,200
Total Opex		€180,500	€239,000	€258,300	€279,250
Earnings Before Tax		€107,000	€697,000	€938,100	€1,240,750
Income Tax (20%)		€21,400	€139,400	€187,600	€248,200
Net Income		€85,600	€557,600	€750,500	€992,500

Key Targets & Notes:

- Revenue mix: Maintain ~70% IT / 30% Marketing; explore higher-margin consulting to lift gross margin above 40% by 2028.
- Cost efficiency: Outsourcing grows slower than revenue to improve margin.
- Headcount plan: Add 1 consultant in 2027; labor cost rises ~10% yearly.
- KPIs to monitor: Gross margin %, Net margin %, revenue per consultant, and client concentration.

5. Strategy and Market Positioning

RoyceRose N.V. will focus on:

- Serving international white-label partners seeking scalable infrastructure.
- Offering turnkey solutions with multilingual and multi-currency compatibility.
- Engaging in B2B distribution in regulated markets, with plans to expand regionally.
- Building sustainable revenues through licensing, hosting, and technology support.

Marketing will target gaming affiliates, licensed operators, and crypto-native platforms looking for compliant solutions.

6. Excluded Markets

- United States (due to federal/state gaming restrictions)
- Certain EU countries with restrictive online gaming laws (e.g., France, Belgium)
- Any countries under sanctions or high-risk AML/CFT jurisdictions

-Reason for Exclusion: To ensure compliance with local laws, reduce legal risk, and focus resources on markets with favorable regulatory frameworks.

7. Virtual Assets and Crypto Compliance

- Does the applicant operate a Virtual Asset Wallet? ✓ Yes
- Details:
 - Currency: USDT
 - Type: Custodial Wallet
 - Provider: BTSE

RoyceRose maintains secure custody of operational crypto funds in compliance with FATF guidelines. Full records of wallet ownership and transaction statements are retained.

8. Risk Management Framework

- Quarterly internal risk reviews led by the Compliance Officer
- Annual external IT audit covering infrastructure and wallet security
- Active risk register updated with vendor dependencies, regulatory threats, and fraud exposure
- Multi-layer firewall, DDoS protection, and GDPR-aligned incident response plan

9. Legal and Governance

The company is governed by a Board of Directors responsible for strategic and operational oversight. Legal counsel is retained locally in Curaçao. A compliance charter ensures that no material decisions are taken without board approval or proper GCB notification.

10. KPIs and Objectives

- Onboard at least 3 licensed partners within 12 months
- Maintain >99.9% uptime across core services
- Achieve >95% customer satisfaction and retention
- Keep regulatory incident rate at 0%
- Expand to one additional regulated market by Year 2

11. Policies and Procedures

RoyceRose N.V. has adopted internal policies covering:

- AML/CFT in alignment with FATF and local LOK requirements
- Data protection (GDPR compliant)
- Responsible Gaming Policy
- Client Acceptance Policy (CAP)
- Business Risk Assessment (BRA)
- AML Internal Control Procedures

Policies are prepared internally, reviewed annually, and will be submitted to the GCB for audit.

12. Source of Funds

- Primary Funding:
 - Loans from Shareholders
 - Amount: EUR 100,000

Funding is documented and supported with formal loan agreements.

Annex I – Company Organogram

The following is the proposed high-level management structure for RoyceRose N.V.

Board of Directors

