

Business Plan – Goldgrid B.V.

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1. Executive Summary

Goldgrid N.V., Curacao registered company, reg. number 171794, located at Hanchi Snoa 19 Trias Building , Curacao ("the Applicant") intends to be regulated by the Curacao Gaming Authority to provide B2B Slot Game Distribution Platform services to licensed online casino operators with access to a curated portfolio of third-party slot games sourced from leading global game studios. The Applicant does not develop its own games but shall lease software of existing titles from software developers under commercial agreements and shall distribute them to operators via a unified API.

The platform focuses on:

- High-performance slot titles optimized for emerging markets.
- Efficient onboarding for operators.
- Technical stability and compliance support.

The business shall operate exclusively B2B and shall not interact with players. All client operators must hold valid B2C gambling licenses to provide remote gambling services to the players.

The UBO is a highly experienced individual in the remote gaming industry with no criminal or regulatory restrictions, and fully compliant according to the regulatory fit-and-proper procedures. Active and well connected in the gaming industry and technology sector.

The Company's unique features include

- 1) Extensive IT/software expertise
- 2) Access to broad product and service portfolio
- 3) Technology advantages

2. Overview of Products, Services, and Proprietary IP

2.1 Core Business Products

1. **Game Distribution Platform (GAP)**

A cloud-based system offering operators access to multiple third-party slot games via a single integration.

2. **Game Portfolio Management**

The Applicant negotiates content rights with software developers and provides operators with:

- Certified games
- Updated releases
- Centralised metadata and configuration

3. **Compliance & Certification Support**

- Game certifications
- RNG documents
- Version control and audit trail management

2.2 Proprietary IP

- Aggregation API architecture

- Reporting & analytics engine
- Back-office management system
- Proprietary mathematical analysis tools (RTP/volatility evaluation)

Although games themselves shall be leased from third-party studios, the Applicant owns all technology enabling distribution and data handling.

3. Company Management Structure

3.1 Key Roles and responsibilities

- CEO
 - a. Strategic direction
 - b. Supplier relationships
 - c. Regulatory oversight.
- CTO
 - a. Platform architecture
 - b. Cybersecurity, integrations
 - c. Cloud infrastructure
 - d. Information Security
- CFO
 - a. Invoicing
 - b. Reconciliations
 - c. Distribution of supplier revenue shares
- COO
 - a. Day-to-day operations in relation to:
 - b. Risk management
 - c. Performance efficiency
 - d. Implementation of policies and procedures
- Chief Compliance Officer
 - a. Regulatory Compliance
 - b. AML/CFT Compliance
 - c. Regulatory reporting
 - d. Communication with the Regulatory Authorities

3.2 Recruitment Strategy and Implementation

To ensure the Company is led by highly qualified individuals capable of meeting all regulatory and operational standards, we have established a structured recruitment process and a phased hiring timeline. This approach ensures that all Key Function Holders are in place prior to the commencement of live operations and have been vetted according to CGA standards.

3.2.1 Intended Hiring Process

Our recruitment for key positions follows a rigorous three-stage process designed to ensure competency, cultural fit, and regulatory compliance:

1. **Sourcing and Identification**

We will engage specialized executive search agencies to identify candidates with proven experience in the iGaming industry.

2. **Screening and Competency Assessment**

Candidates will undergo multiple rounds of interviews focusing on technical expertise, strategic capability, compliance and operational experience relevant to their specific C-level role.

3. **Fit & Proper Checks**

Prior to any formal offer, a comprehensive background check will be conducted. This includes criminal record checks, financial probity checks, and verification of qualifications to ensure the candidate meets the CGA's "Fit and Proper" criteria for Key Function Holders.

3.2.2 Hiring Timeline

The recruitment of senior management is staggered to align with our pre-launch operational setup and licensing phases.

Phase 1: Strategic & Technical Foundation (Months 1–4)

- **Roles:** **CEO** (Strategic direction), **CTO** (Platform & Infrastructure).
- **Objective:** To finalize the business strategy, oversee the technical architecture of the platform, and manage the initial phase of the licensing application.

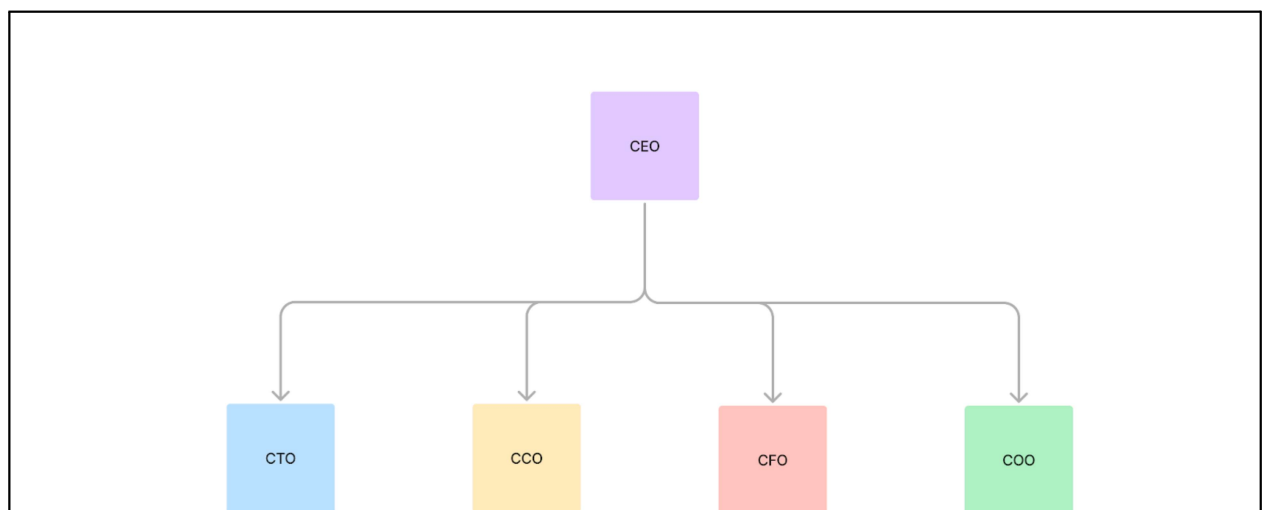
Phase 2: Compliance & Operations (Months 4–5)

- **Roles:** **COO** (Operations), **Chief Compliance Officer**(AML/Regulatory compliance).
- **Objective:** To establish operational procedures, AML/CFT frameworks, and manage direct communications with the CGA during the licensing review.

Phase 3: Commercial & Financial (Months 5–7)

- **CFO** (Financial controls).
- **Objective:** To secure supplier agreements, set up banking and reconciliation processes, and prepare the commercial pipeline for the go-live date.

3.2 Organogram



4. Business Forecasts

4.1 Revenue Model

- Revenue Share: 5% of operators' GGR from distributed games

4.2 Financial Projection

4.2.1 First Year Projection

Balance	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total
Suppliers	112,500	122,500	132,500	140,000	147,500	152,500	157,500	160,000	167,869	178,920	200,078	238,467	1,910,334
Opex	13,280	13,755	14,376	15,252	16,564	16,564	16,564	16,564	16,564	16,564	16,564	16,564	189,179
Capex				3,301	3,301	3,301	3,301	6,601	6,601	6,601	6,601	6,601	46,210
Expenses	125,780	136,255	146,876	158,552	167,365	172,365	177,365	183,166	191,035	202,086	223,244	261,633	2,145,724
Revenue Proj.	140,625	153,125	165,625	175,000	184,375	190,625	196,875	200,000	209,836	223,650	250,098	298,084	2,387,918
Cash Position	14,845	31,715	50,464	66,911	83,921	102,181	121,691	138,525	157,326	178,890	205,743	242,194	

4.2.2 Second Year Projection

Balance Year 2	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total
Suppliers	205,191	223,431	241,670	255,349	269,029	278,148	287,268	291,828	306,180	326,337	364,927	434,946	3,484,304
Opex	24,222	25,088	26,221	27,818	30,212	30,212	30,212	30,212	30,212	30,212	30,212	30,212	345,048
Capex	3,010	3,010	3,010	3,010	3,010	3,010	6,020	12,041	12,041	12,041	12,041	12,041	84,284
Expenses	232,424	251,529	270,901	286,177	302,251	311,371	323,501	334,081	348,433	368,590	407,180	477,199	3,913,636
Revenue Proj.	308,685	314,688	321,779	328,862	336,080	343,319	350,706	358,129	365,957	374,083	382,798	391,093	4,176,178
Cash Position	318,456	381,615	432,492	475,177	509,006	540,954	568,160	592,208	609,732	615,225	590,842	504,736	

4.2.3 Third Year Projection

Balance Year 3	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total
Suppliers	338,566	368,661	398,755	421,326	443,897	458,945	473,992	481,516	505,197	538,456	602,130	717,661	5,749,102
Opex	39,967	41,395	43,265	45,899	49,850	49,850	49,850	49,850	49,850	49,850	49,850	49,850	569,329
Capex	4,967	4,967	4,967	4,967	4,967	4,967	9,933	19,867	19,867	19,867	19,867	19,867	139,069
Expenses	383,499	415,022	446,987	472,192	498,715	513,762	533,776	551,233	574,914	608,173	671,847	787,378	6,457,500
Revenue Proj.	402,322	428,773	456,830	486,068	517,145	549,633	584,182	620,343	660,092	703,134	751,347	806,402	6,966,273
Cash Position	523,559	537,310	547,152	561,028	579,459	615,330	665,736	734,846	820,023	914,984	994,485	1,013,509	

4.2.3 Assumptions

- In the second year 80% growth on games from software developers.
- In the second year overall 20% improvement on the revenue share rates.
- Total growth of 65% in the third year.

5. Growth Strategy

5.1 Market Acquisition

- Target licensed operators in all over the world (except the local markets and forbidden territories)
- Focus on operators needing fast integrations and flexible content deals.
- Offer exclusive promotional tools (free rounds, feature buy limits, and jackpots).

5.2 Game Supplier Expansion

- Include emerging studios offering unique mechanics.

5.3 Technology Development

- Expand analytics features for operator retention.
- Introduce multilayered bonus tools.

5.4 Excluded Markets

- USA
- UK
- France
- Italy
- Spain
- Curacao
- Bonaire

- St. Martin

6. Key Suppliers & Dependencies

- Game software provider - GameIQ
- Cloud hosting
- Certification labs

7. Risk Evaluation & Management

The Company places significant importance on the provision of relevant and timely risk information across all levels within the Company in order to promote effective risk management throughout the Company. Responsibility for risk management resides at all levels within the Company from the Board of Directors down through the Company.

The company adopts a risk-based approach to identifying, assessing, and managing risks associated with its activities.

Key risk categories assessed include:

- Regulatory and compliance risk (AML/CFT, licensing, jurisdictional exposure)
- Operational and technology risk (system resilience, data security, third-party dependencies)
- Reputational risk
- Financial risk (liquidity, credit, revenue concentration)

Risks are evaluated based on likelihood and impact, with inherent and residual risk ratings, and mitigating control measures documented in the company's business risk register. Control measures include AML/CFT controls, documented policies and procedures, and ongoing monitoring.

The risk management framework is subject to continuous review to ensure:

- Ongoing compliance with licensing conditions
- Adaptation to emerging risks and regulatory changes

The company maintains appropriate governance structures to oversee risk and compliance, with CEO and Senior Management holding overall accountability for risk management and regulatory compliance.

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8. Legal & Governance Framework

8.1 Board Oversight

- Quarterly compliance review
- Budget and spend approval
- Risk management

8.2 Legal Support

- Chief Compliance Officer
- Policies updated at least annually
- External legal services provider can be engaged based on the needs of the Company

8.3 ESG & Responsible Gambling Policy

- Ensures only certified games are distributed
- Ensures operators maintain responsible gambling tools
- Avoids operators targeting excluded jurisdictions

9. KPIs and Business Objectives

9.1 Primary KPIs

- Number of integrated operators
- Monthly GGR processed
- Uptime (% SLA)
- Number of new software providers suppliers
- Average revenue per operator

9.2 Operational KPIs

- API response time
- Error-free bet rounds %
- Daily reporting compliance rate

10. Policies & Procedures

All policies and procedures are by default created internally by the responsible department senior management and further approved by the board of directors and communicated to all interested and involved parties within the Company and to the Regulator upon request.

The employees involved in the policy and procedure creation, review and update are at all times duly qualified, competent personnel, who are employed according to the hiring procedure described above and who are subject to strict fit-and-proper procedures. The Company ensures that the employees involved in the development, review and update of the specific policies and procedures can remain objective and do not have any conflicts of interests.