



Maincard.io – Business Plan

1. Executive Summary

Maincard.io is a No-code iGaming SaaS platform enabling entrepreneurs, influencers, and operators to launch fully licensed casinos, sportsbooks, and lotteries in less than 30 minutes. The platform integrates licensing, compliance, payments, CRM, and customer support into one turnkey solution, minimizing barriers to entry.

Over the next three years, Maincard will focus on rapid global expansion, securing strategic licenses, and establishing market leadership as the fastest go-to-market solution in the iGaming sector. By 2028, Maincard expects to operate 400+ brands, generate \$55M revenue with \$25M EBITDA, and position for IPO or strategic acquisition.

2. Company Overview

Maincard.io was founded in 2025 with headquarters in Delaware. The company operates as a B2B SaaS provider in the iGaming sector, focusing on democratizing access to gambling operations. Its mission is to allow any individual, influencer, or brand to launch a fully compliant gaming platform without technical or regulatory hurdles.

The platform is proprietary, featuring a no-code builder, extensive integrations, and trademarked branding. This intellectual property forms the backbone of its competitive advantage.

To optimize regulatory alignment and operational efficiency, Maincard.io will establish incorporated entities in:

- Delaware (HQ, global operations oversight)
- Curaçao (licensed gaming operations)
- Cyprus (Payment agent)
- Costa Rica (Licensed in Tobique)
- Anjouan (Licensing support)
- Malta (financial services, EMI license application)

3. Management & Governance

Maincard maintains a clear management structure with defined responsibilities and strong governance to ensure compliance with all regulatory requirements. A dedicated Compliance Officer reports independently to the Board, guaranteeing separation between commercial and compliance functions.

Key positions:

- CEO: Strategic leadership and corporate vision
- CFO: Financial oversight, funding, cash flow management
- CTO: Technology, infrastructure, product innovation
- CCO: Business development, partnerships, revenue growth
- Compliance Officer: Independent oversight of KYC/AML and responsible gaming

Board oversight: The Board and UBOs reserve authority over strategic decisions such as acquisitions, financial structuring, and expansion into new markets. Board meetings are attended by legal counsel and external auditors as needed.

Governance is reinforced with ESG initiatives, focusing on responsible gaming practices, diversity in hiring, and sustainable operations.

4. Operations & Team

Operations are structured across functional units, ensuring scalability and operational excellence:

- Operations: Daily management of licensing, support, and service delivery.
- Product & Tech: Led by the CTO, managing the no-code platform, integrations, and innovation.
- Legal & Compliance: Dedicated AML/KYC team, policy updates, and regulatory communications.
- Finance & Admin: Cash flow planning, accounting, audits, and CAPEX/OPEX management.
- Commercial & Marketing: Global B2B acquisition, influencer partnerships, and B2C promotion.

The company currently employs 30 FTEs (2025) and projects growth to 100+ staff by 2027 across compliance, operations, and sales. Regional teams will be deployed in LATAM and Asia to ensure localized compliance and market penetration.

5. Market Analysis

The global online gambling market is valued at ~\$105B in 2025 and is projected to grow to \$150B+ by 2030 (CAGR 10%).

Regional insights:

- Europe: Mature and regulated, accounting for 41% of global market.
- U.S.: High-growth with state-specific regulations; Maincard entry via sweepstakes.
- LATAM & Asia: Fastest growth, driven by mobile-first users and localized payments.

Competitors include Soft2Bet, SoftSwiss, and BetConstruct. Maincard differentiates by:

- Fastest time-to-market (casino in 30 minutes)
- Zero upfront licensing requirements
- Lower cost structure
- Focus on influencer and community-driven adoption

6. Products & Business Model

Maincard Sandbox enables rapid deployment of iGaming brands with a comprehensive service offering:

Features:

- Licensing and compliance coverage
- 300+ payment integrations
- AML/KYC tools
- CRM & bonus engine
- 15,000+ games and sports markets

Revenue streams:

- Setup fees (\$4,999 – \$19,999)
- 15% revenue share (NGR)
- PSP commissions (post-EMI license)
- API and affiliate solutions for large operators

This diversified business model ensures stable recurring revenue and scalability.

7. Strategy for Growth & Excluded Markets

Maincard's growth strategy focuses on influencer-led brand launches, partnerships with esports and sports leagues, and targeted localization in LATAM and Asia.

Key initiatives include:

- Investment in B2B affiliate systems and global conferences
- Joint B2C promotions across multiple brands
- Localization of compliance and payment solutions in target regions

Excluded markets: U.S. (except sweepstakes), countries under OFAC/UN sanctions, and jurisdictions prohibiting online gambling. Strict 18+ player age requirements are enforced globally.

8. Key Suppliers & Dependencies

Maincard relies on critical partners for operational success:

- PSPs (300+ methods)
- Game aggregators (Hub88, BetConstruct)
- Hosting infrastructure across EU and APAC
- KYC/AML vendors

Risk mitigation involves multi-supplier strategies, redundancy in infrastructure, and contingency migration plans.

9. Risk Management

Risk categories:

- Operational: platform downtime, customer support issues
- Regulatory: compliance breaches, jurisdictional conflicts
- Financial: funding gaps, currency volatility
- Reputational: data breaches, fraud
- Technological: cybersecurity threats, integration failures

Mitigation includes quarterly compliance audits, annual external financial audits, and a comprehensive risk register. Oversight committees monitor risks, supported by disaster recovery and business continuity plans.

10. KPIs & Objectives

Success will be measured via key KPIs:

- NGR per brand
- CAC payback <6 months
- Average LTV >\$200k annually
- SLA adherence >95%
- AML incident resolution <48h

Strategic objectives: achieve profitability by 2027, operate 400+ brands by 2028, secure EMI license in Malta, and prepare for IPO/M&A.

11. Policies & Procedures

Policies include AML/KYC, responsible gaming, anti-fraud, data protection (GDPR), and supplier management. Policies are maintained internally, reviewed annually, and audited externally.

12. Financial Plan & Forecasts (Summary)

Financial projections anticipate strong growth and profitability:

- 2025: \$2M revenue, -\$1.5M EBITDA
- 2026: \$12M revenue, \$3M EBITDA
- 2027: \$30M revenue, \$12M EBITDA
- 2028: \$55M revenue, \$25M EBITDA

Losses in 2025 reflect heavy investment in platform development. By 2026, scale drives positive EBITDA. Margins expand in 2027–2028 as fixed costs dilute across a larger base, positioning Maincard for IPO or strategic exit.

13. Roadmap

2025: Deploy \$3M seed, launch 20 brands, secure partnerships, file EMI application (Malta).

2026: Expand to 120+ brands, close \$10M Series A, launch U.S. sweepstakes, enter LATAM & Asia.

2027: Reach 220+ brands, achieve profitability (\$30M revenue), secure EMI license, launch Maincard wallet & cards.

2028: Scale to 400+ brands, \$55M revenue, \$25M EBITDA, IPO/M&A readiness.

14. Go-to-Market Strategy

Maincard pursues a dual B2B/B2C strategy:

B2B:

- Industry events (ICE London, SBC Summit)
- Thought leadership in iGaming/fintech media
- Affiliate/referral networks

B2C:

- Built-in affiliate systems
- Influencer marketing toolkits
- Joint brand promotions

Unit economics: CAC payback <6 months, LTV >\$200k annually.

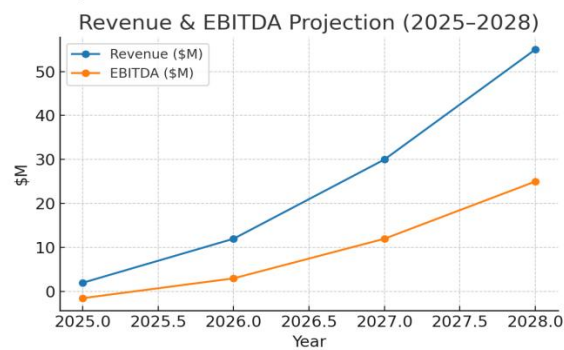
This blended approach ensures rapid adoption, sustained brand visibility, and efficient market capture.

Annex I – Detailed Financials (2025–2028)

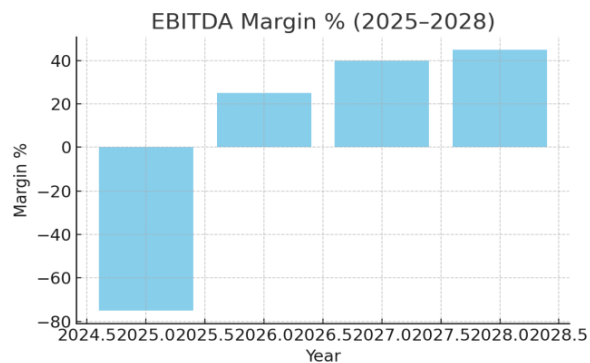
Profit & Loss Projection (USD)

Year	Revenue	Setup Fees	Rev Share (NGR)	EBITDA	Funding
2025	\$2M	\$0.5M	\$1.5M	-\$1.5M	\$3M Seed
2026	\$12M	\$2M	\$10M	\$3M	\$10M Serie A
2027	\$30M	\$4M	\$26M	\$12M	–
2028	\$55M	\$7M	\$48M	\$25M	–

Revenue & EBITDA Projection



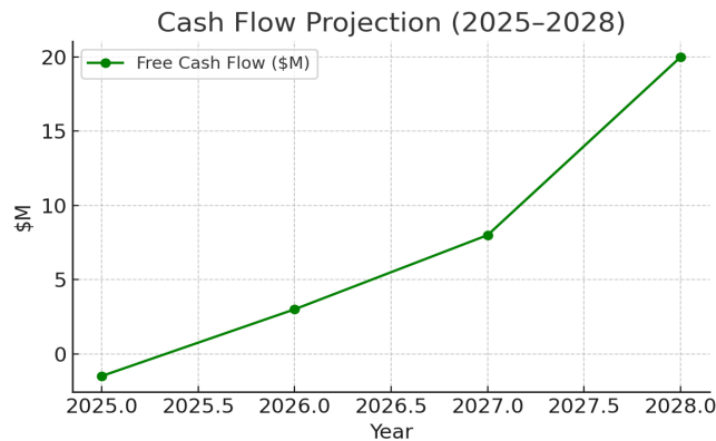
EBITDA Margin (%)



Revenues diversify across setup fees, NGR, and future EMI/API services. EBITDA margins expand as OPEX stabilizes relative to revenue growth. By 2028, Maincard reaches \$55M revenue and \$25M EBITDA with strong recurring income.

Cash Flow (USD)

2025: -\$1.5M burn, covered by \$3M seed
2026: +\$3M cash flow, supported by Series A
2027: +\$8M free cash flow, operational breakeven achieved
2028: +\$20M free cash flow, reserves for IPO/M&A



Cash flow turns positive in 2026, self-sustaining by 2027. Strong liquidity in 2028 allows strategic flexibility.

Balance Sheet (2028 estimate)

Assets: \$60M (Cash \$40M, Intangibles \$15M, CAPEX \$5M)

Liabilities: \$10M contractual obligations

Equity: \$50M

Low leverage, robust equity base, and strong liquidity position Maincard as a stable long-term operator.

Key Ratios & KPIs

- EBITDA margin: 45% by 2028
- CAC payback: <6 months
- LTV/CAC ratio: >4x by 2028
- Burn rate: eliminated by 2027
- Cash runway: unlimited from 2027

These metrics validate Maincard's scalable, efficient model and demonstrate regulatory and investor confidence.