
NOVA SOFT N.V.

Business Plan

B2B iGaming Platform Provider

Prepared for	Curaçao Gaming Authority (CGA)
In support of	Application for a B2B Supplier License (LOK)
Applicant	Nova Soft N.V., a Curaçao N.V.
Application reference	CGA/2026/2787/
Version / date	2.0 / 2026
Classification	Strictly Private & Confidential

Document Control

Field	Detail
Applicant	Nova Soft N.V.
Legal form	Naamloze Vennootschap (N.V.), incorporated under the laws of Curaçao, statutory seat in Curaçao
License sought	B2B Supplier License (LOK); CGA digital seal: blue
Business model	Platform provider (B2B): supply of an iGaming platform to licensed B2C operators
Regulator	Curaçao Gaming Authority (CGA)
Application reference	CGA/2026/2787/
Document	Business plan with four-year financial projections (2026–2029)
Classification	Strictly Private & Confidential

This business plan is to be read together with the entries made by the applicant on the CGA B2B Supplier License Application Form, with which it is consistent.

The document contains commercially sensitive and personal information submitted to the CGA for regulatory assessment, and is provided solely for that purpose.

1. Executive Summary

Nova Soft N.V. (“Nova Soft” or the “Company”) is a Curaçao-incorporated technology company that supplies an iGaming platform to licensed online gaming operators. The Company is applying to the Curaçao Gaming Authority (CGA) for a B2B Supplier License under the National Ordinance on Games of Chance (the “LOK”).

Nova Soft is a platform and systems provider. Its product is the operational software that an operator runs its business on: player account management, wallet and funds management, an operator back-office, reporting and risk tools, a responsible-gaming toolset, and the integration interfaces an operator uses to connect payment providers, identity-verification services and game content. Operators bring their own independently certified games and integrate them through the platform.

The Company's customers are licensed business-to-consumer (B2C) operators. Nova Soft does not offer games to players and does not control the player relationship except as a technical service provider acting for, and under the regulatory responsibility of, its operator clients. On this basis it seeks to be a CGA-recognised approved supplier (the CGA blue seal).

Key points

- Product: a modular B2B iGaming platform providing player account management (PAM), wallet and funds management, operator back-office, reporting, risk and responsible-gaming tooling, and integration APIs.
- Scope: a platform provider; operators integrate their own certified content and payment services through the platform.
- Boundary: strictly B2B. The Company contracts with licensed operators, never with players, and acts only as a technical processor in relation to player data and balances.
- Delivery: web browser (desktop and mobile-responsive); multi-currency support across major fiat currencies and USDT, with full AML and on-chain transaction monitoring.
- Funding: USD 150,000 of committed initial capital covers incorporation, local substance, the CGA application and first-year fees, platform certification and operating runway.
- Outlook: revenue projected to grow from about USD 250,000 (2026) to USD 1.92 million (2029), approximately break-even in year one and strongly profitable thereafter.
- Compliance: a resident MLRO, risk-based AML/CFT controls, operator due diligence, UBO transparency, responsible-gaming tooling, platform certification, information security and local substance.

2. Company Overview

2.1 Legal entity and seat

Nova Soft N.V. is a Naamloze Vennootschap (N.V.) incorporated under the laws of Curaçao, with its statutory seat in Curaçao. Incorporation in Curaçao with a local statutory seat is a mandatory eligibility condition for a CGA supplier license under the LOK, and the Company is structured accordingly.

Particulars	Detail
Registered name	Nova Soft N.V.
Legal form	Naamloze Vennootschap (N.V.), Curaçao
Statutory seat	Curaçao
Financial year	1 January – 31 December

2.2 Mission

Nova Soft's purpose is to give licensed operators a reliable, compliant operational platform on which to run their gaming business, while the Company retains responsibility for platform integrity, security and supplier-side compliance. Its ambition is to be a trusted, fully licensed platform partner to operators across regulated markets.

2.3 Values

- Compliance first: regulatory integrity is a precondition of the business, not an add-on.
- Reliability: a secure, high-availability platform that operators can depend on.
- Transparency: honest disclosure to regulators, partners and operators.
- Accountability: clear ownership of the supplier-side obligations the platform carries.

3. The Platform

Nova Soft supplies a single product: an iGaming platform that licensed operators configure and run under their own license and brand. The Company provides the system; the operator provides the gaming business, the games and the player relationships.

3.1 Player account and funds management

The platform's core is the operational system an operator needs to run a compliant gaming business:

- Player Account Management (PAM): account lifecycle, profile and segmentation, and the technical hooks operators use to meet their own KYC and player-protection duties.
- Wallet and funds management: balance handling, transaction ledgers, bonusing and reconciliation, operated for and on behalf of the licensed operator, with player funds remaining the operator's regulatory responsibility.
- Operator back-office: real-time reporting, configuration, fraud and risk signals, and a responsible-gaming toolset (deposit and loss limits, time-outs, self-exclusion and reality checks) that operators apply to their players.
- Integration interfaces: APIs through which operators connect payment providers, identity-verification services and their own game content.

3.2 Currencies and payment support

The platform supports a broad range of fiat currencies (entered on the form in ISO 4217 format) and the virtual currency USDT. All currency and payment flows are subject to the Company's AML/CFT controls. Virtual-asset support is provided only with wallet disclosure and on-chain transaction monitoring; the platform does not support anonymous virtual-asset use (Section 7.4).

3.3 Delivery and support

The platform is delivered via web browser (desktop and mobile-responsive), consistent with the delivery channel declared on the form. Nova Soft provides onboarding and integration support, technical documentation, a sandbox environment, service-level commitments, monitoring and incident response.

4. Technology, Infrastructure and Certification

4.1 Architecture

Nova Soft operates a modular, service-oriented platform. Core services (player accounts, wallet, reporting, configuration) are separated and exposed through documented APIs, allowing operators to be provisioned independently and external services (payments, identity, content) to be integrated cleanly. The architecture supports horizontal scaling, environment separation (development, staging, production) and controlled release management.

4.2 Hosting and server locations

The platform runs on managed cloud infrastructure (Amazon Web Services). Its production environment and player data are hosted in the AWS US East (Northern Virginia) region (us-east-1), located in the United States, with data residency maintained in that jurisdiction. The hosting provider, region and country are disclosed to the CGA, and any change of region or jurisdiction is notified to the regulator.

4.3 Certification and fair play

The platform and its supporting systems are subject to the technical testing and certification the CGA requires of a supplier in Phase 2, carried out by an accredited test laboratory (BMM Testlabs). Game content that operators run on the platform is independently certified by its respective suppliers; the form records that such content is certified in the Philippines, Malta, Gibraltar and the United Kingdom. Certification and test reports are provided to the CGA.

4.4 Information security and data protection

Nova Soft maintains an information-security and data-protection programme based on recognised industry good practice. Its controls include:

- Access control on a least-privilege basis, with encryption of data in transit and at rest, and centralised logging and monitoring.
- Card payments handled through PCI DSS-compliant payment partners, with cardholder data tokenised and kept out of scope where possible.
- Personal data processed under a documented data-protection policy, with role-based access, retention limits and breach response.
- Regular vulnerability assessment and penetration testing, and a documented business-continuity and disaster-recovery plan.

5. Market Opportunity

Online gaming continues to grow, and with it the demand for the operational infrastructure operators need to enter markets quickly. The LOK reform has raised the regulatory bar in Curaçao and increased operators' preference for suppliers that are themselves licensed and CGA-recognised.

5.1 Demand drivers

1. Operators want a faster, lower-risk route to market through a ready-made, compliant platform.
2. Tightening regulation pushes operators toward licensed, accredited suppliers.
3. Operators increasingly want an open platform that lets them integrate their own content and payment partners.
4. Multi-currency and selected virtual-asset support are expected, provided AML controls are robust.

5.2 Positioning

- A CGA-licensed, blue-seal supplier — a mark of compliance that many operators now require of their platform.
- An open platform that integrates the operator's chosen content and payment providers, rather than locking them in.
- Compliance, certification and security treated as core platform features.
- Modular architecture enabling rapid, brandable operator deployments.

6. Target Customers and Go-to-Market

6.1 Target customers

Nova Soft's customers are licensed B2C online gaming operators — online casinos and sportsbooks — in Curaçao and other regulated or eligible jurisdictions. The Company contracts only with operators that hold, or are credibly progressing toward, the appropriate operating license; confirming that status forms part of its counterparty due diligence (Section 7.2).

6.2 Go-to-market

- Direct business development with licensed operators and operator groups.
- Industry events and conferences to build relationships and visibility.
- Referrals and partnerships with payment providers, content studios and consultancies.
- Targeted content and search marketing aimed at a professional B2B audience.

6.3 Onboarding

Each operator passes through a structured process: counterparty due diligence and license verification; commercial agreement; technical integration in a sandbox; configuration and go-live readiness review; and ongoing account management and compliance monitoring.

7. Compliance and Responsible Gaming

Compliance is central to the operating model and to this application. The framework below addresses the requirements the CGA assesses for a B2B supplier across both phases.

7.1 AML / CFT and the MLRO

- A qualified, Curaçao-resident Money Laundering Reporting Officer (MLRO) responsible for the AML/CFT programme.
- A documented, risk-based AML/CFT policy covering operator risk assessment, ongoing monitoring, escalation and record-keeping.
- Transaction-monitoring and sanctions-screening capability, with reporting to the competent Financial Intelligence Unit as required by Curaçao law.
- Periodic staff training and an annual independent review of the programme.

7.2 Counterparty due diligence

As a B2B supplier, Nova Soft's primary know-your-customer obligation runs to its operator clients: verifying corporate identity, ownership and licensing status before contracting, and monitoring throughout the relationship. The platform additionally provides the technical tools operators use to perform player-level KYC, but the player relationship and decisions remain the operator's responsibility.

7.3 Ownership transparency and fit-and-proper

All UBOs, directors and key persons are disclosed and undergo fit-and-proper assessment, including identity verification, criminal-record checks and source-of-funds and source-of-wealth review. In line with the declaration on the form, Nova Soft confirms that neither the applicant nor any person involved in its policy decisions is or has been associated with an operation whose gaming license was suspended or revoked.

7.4 Virtual-asset (USDT) controls

- Wallet disclosure and screening, with on-chain monitoring of funds processed in USDT.
- No support for anonymous virtual-asset use; provenance and counterparty checks apply.
- Virtual-asset flows subject to the same AML/CFT and sanctions controls as fiat.

7.5 Responsible gaming

Although Nova Soft does not interact with players, it equips operators to meet their player-protection duties. The platform provides configurable responsible-gaming tools — deposit and loss limits, session reminders, time-outs and self-exclusion — and supports operators' age-verification and vulnerable-player processes.

7.6 Data protection and reporting

- Personal data processed under a documented data-protection policy consistent with applicable law.
- Records retained and reports provided to the CGA as required, with full cooperation in regulatory investigation and audit.

8. Governance and Local Substance

Nova Soft will establish and maintain the local substance the LOK requires, under clear governance. The Company's substance plan comprises:

- Appointment of at least one Curaçao-resident managing director (or a qualifying local management entity), as required for the license.
- A physical office in Curaçao supporting genuine local operations.
- Local key person(s) responsible for finance and/or compliance, scaling over time toward the headcount the LOK requires, with the enforcement window applying from 2027.
- Separation of duties between commercial, technical and compliance functions, with the MLRO and compliance function reporting independently to the board.

9. Operations Roadmap (2026-2028)

Year 1 — 2026: Licensing and launch

- Complete incorporation, local substance and CGA Phase 1 and Phase 2 documentation; obtain the B2B Supplier License.
- Finalise platform certification and security testing; complete first operator integrations.
- Onboard the first cohort of licensed operators; embed AML/CFT, the MLRO function and reporting.

Year 2 — 2027: Growth

- Expand the operator base and deepen platform-usage relationships.
- Add local key person(s) in line with LOK staffing requirements; strengthen compliance and support.
- Broaden payment and currency coverage; build referral and partnership channels.

Year 3 — 2028: Scale

- Scale to a mature operator portfolio across multiple regulated jurisdictions.
- Reach the full local key-person headcount required under the LOK.
- Invest in platform resilience, further certifications and enterprise features.

10. Financial Plan

10.1 Funding and capitalisation

Nova Soft is funded with USD 150,000 of committed initial capital contributed by its shareholders. This capital covers incorporation and local substance, the CGA application and first-year supervisory fees, platform certification, integration, and operating runway through the licensing and launch period. Source-of-funds documentation is provided to the CGA as part of the financial-viability assessment.

Application of initial capital (Year 1)	USD
Incorporation, statutory seat and local corporate services	20,000
CGA application and first-year supervisory / regulatory fees	40,000
Platform certification, integration and security audits	35,000
Operating runway (personnel, hosting, business development)	45,000
Contingency reserve	10,000
Total committed capital	150,000

10.2 Revenue model

Nova Soft earns revenue from licensed operators through three streams:

- A one-time integration and setup fee of USD 10,000 per operator.
- A monthly platform license fee of USD 1,500 per operator, covering player account management, wallet, hosting and support.
- A platform usage fee of approximately 10% of the net gaming revenue processed through the platform.

10.3 Assumptions

- Steady acquisition of licensed operators; average active base of 6 (2026), 18 (2027), 35 (2028) and 55 (2029).
- High operator retention as integrations mature.
- Operating costs scale with the operator base and with LOK substance and staffing requirements.
- A deliberately conservative first year, with revenue ramping as operators go live.

10.4 Four-year summary

	2026	2027	2028	2029
Active operators (avg.)	6	18	35	55
Total revenue	\$250,000	\$664,000	\$1,250,000	\$1,920,000
Total expenses	\$240,000	\$455,000	\$760,000	\$1,070,000
Net result	\$10,000	\$209,000	\$490,000	\$850,000
Net margin	4%	31%	39%	44%

10.5 Revenue

Revenue stream	2026	2027	2028	2029
Integration / setup fees	\$100,000	\$160,000	\$220,000	\$280,000
Platform license fees	\$108,000	\$324,000	\$630,000	\$990,000
Platform usage fees (share of GGR)	\$42,000	\$180,000	\$400,000	\$650,000
Total revenue	\$250,000	\$664,000	\$1,250,000	\$1,920,000

10.6 Expenses

Expense category	2026	2027	2028	2029
Regulatory, licensing and	\$55,000	\$50,000	\$60,000	\$70,000

Expense category	2026	2027	2028	2029
compliance				
Local substance (office, director, key persons)	\$36,000	\$90,000	\$150,000	\$190,000
Technology, hosting and certification	\$45,000	\$80,000	\$140,000	\$200,000
Personnel	\$70,000	\$160,000	\$280,000	\$420,000
Sales and marketing	\$20,000	\$50,000	\$90,000	\$130,000
Administration and contingency	\$14,000	\$25,000	\$40,000	\$60,000
Total expenses	\$240,000	\$455,000	\$760,000	\$1,070,000

10.7 Viability and liquidity

The USD 150,000 of committed capital funds the upfront cost of incorporation, local substance, the CGA application and first-year fees, platform certification and integration before subscription and platform-usage revenue builds. On the projections the Company is approximately break-even in its first year and profitable in every year thereafter, with margins strengthening toward 44% by 2029 and cumulative net profit of approximately USD 1.56 million across 2026–2029 on USD 150,000 of invested capital. The Company holds a positive cash position throughout licensing and launch and requires no further external capital. Financial statements are maintained as the Company trades, and updated financial evidence is available to the CGA on request.

All figures are management estimates prepared for planning and for the CGA's financial-viability assessment.

11. Risk Management

Nova Soft maintains a risk register reviewed by the board. The principal risks and mitigations are summarised below.

Risk	Mitigation
Licensing delay or extended provisional status	Early engagement with the CGA, complete and consistent documentation, experienced advisers, and a phased plan.
AML / sanctions exposure via operators or virtual assets	Resident MLRO, risk-based AML/CFT programme, on-chain monitoring for USDT, operator due diligence and sanctions screening.
Technology or security incident	Recognised security controls, PCI DSS-compliant

Risk	Mitigation
	payment partners, penetration testing, and a documented DR and continuity plan.
Financial or liquidity risk	USD 150,000 capital buffer, conservative ramp, profitability from Year 2, and active cost control.
Operator concentration	Diversify the operator base across jurisdictions and manage a forward pipeline.
Reputational risk	Strict B2B-only boundary; contract only with licensed counterparties; transparent regulatory conduct.

12. Conclusion

Nova Soft N.V. is a compliant, Curaçao-licensed B2B platform provider: a single, integrated iGaming platform — player account and funds management, operator back-office, reporting and responsible-gaming tooling — delivered to licensed operators under clear regulatory boundaries, with games and player relationships remaining the operator's own.

With USD 150,000 of committed capital, a complete compliance programme, local substance and a credible four-year plan, the Company meets the standards the CGA applies to B2B suppliers under the LOK, and intends to be a trusted, licensed platform partner to operators across regulated markets.