

BUSINESS PLAN

Prevailer B.V.

Business Plan Version: 1.0.

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1. Company management structure

Capital Trust Corporation N.V. officiates functions of the managing director of Prevailer B.V.

Capital Trust Corporation N.V. has managed legal entities for a long time as an executive.

Mr. Andrii Holovanov is the **CEO** of the company. In addition to managing the company's expansion, Mr. Andrii Holovanov increases profitability and share prices. Mr. Andrii Holovanov is in charge of all day-to-day operations within an organization.

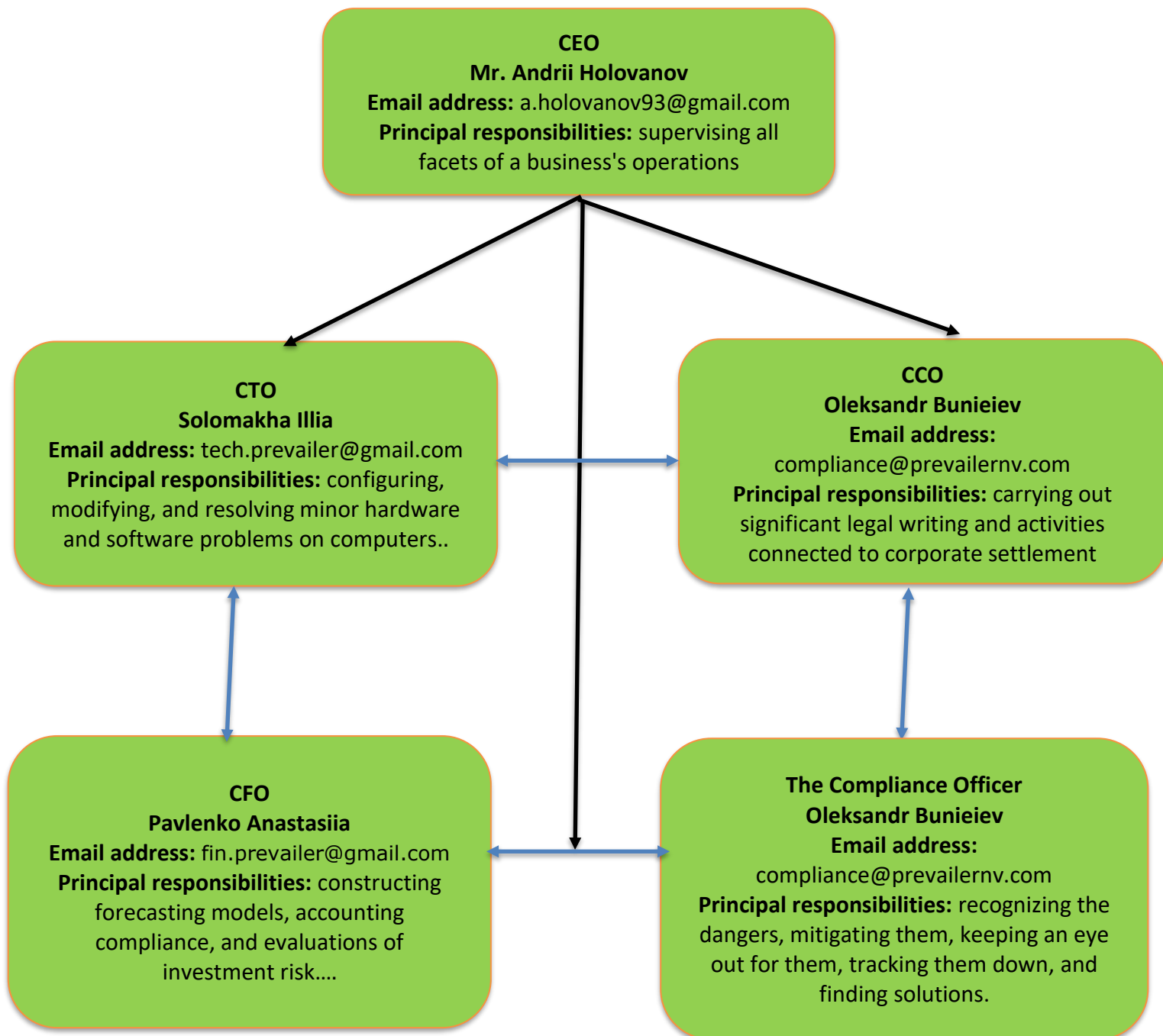
The company's Chief Technology Officer (CTO) is Solomakha Illia. He is responsible for configuring, modifying, and doing minor repairs on computer hardware and software. Additionally, Solomakha Illia is in charge of answering clients' questions to learn more specifics about their situation and helping them with technological problems.

Oleksandr Bunieiev is **the Chief Compliance Officer (CCO)** for the company. He is in charge of managing and overseeing the company's legal matters. He is in charge of carrying out crucial legal processes such contract preparation, company settlement agreements, and discussions. He also takes on the duty of ensuring that any allegations of legal malpractice are promptly disclosed to high management in order to maintain integrity within the organization.

The company's compliance officer is Oleksandr Bunieiev. He is responsible for ensuring that their business and organizational practices comply with legal standards. His duties are extensive and range from providing management advice to carrying out risk analyses. His primary duties include determining the risks that an organization faces, mitigating those risks, keeping an eye out for and identifying those risks, resolving those issues, and offering guidance on how the organization can minimize those risks and handle them.

Pavlenko Anastasiia is **the Chief Financial Officer (CFO)** of the company. Creating forecasting models, assessing investment risk, and ensuring that all accounting protocols are adhered to are his main responsibilities. He will ultimately maintain our company's financial stability and increase profitability.

The managerial hierarchy of the company is shown on this page.



2. Legal and governance framework

The Board of the corporation is not limited in number of members and may consist of a single person, unless the company decides otherwise during a General Meeting.

Shareholders choose the members of the board of directors. The board's primary responsibilities are to oversee management, establish strategy, and safeguard the interests of our company's shareholder(s). The board of directors of a corporation is in charge of directing and monitoring activities to guarantee peak performance.

Important issues pertaining to the business, its owners, and its employees are discussed by the board of directors. It takes part in:

- Helping a business define its main goals, direction, and long-term objectives;
- Making choices about operations;
- The hiring and firing of senior executives and high management;
- Determining the salary of executives;
- Creating a protocol and schedule for its correspondence with the company's UBO and CEO. The CEO leads the organization in compliance with the board's directives;
- Giving executives guidance on planning and making decisions;
- Monitoring spending plans and ensuring sufficient funding when essential resources are required;
- Monitoring bookkeeping and financial activities and making the necessary corrections to safeguard corporate funds and assets;
- Adopting significant policies;
- Making significant decisions;
- Tracking the performance of our business
- Directing the handling of crises;
- Creating and maintaining a strong, durable, and appealing brand identity for both the company and the general public.

The board functions best when it focuses on higher-level, future-oriented concerns, but on sometimes, senior management of our organization has to involve the board in more in-depth daily decision-making. In order to address management concerns and fulfill its duties to stakeholders and shareholders, the board had to take a closer look at negative results.

The board of our company now participates more actively in important choices. This is a reference to problems that could be detrimental to the business or have large financial ramifications. The long-term objective is given priority by our company's board of directors. They accomplish this by making five-year projections about the company's future look. The board makes major decisions related to the company's long-term strategic goals, including the opening and closing of facilities and large purchases.

It also suggests that the board of our company is informed about issues so they can make the right decisions. It also involves managing board conduct, legal matters, conflicts of interest, volunteer work, executive compensation, and CEO assessment. Management provides the board with all pertinent information so that they can make educated judgments about significant issues. Well-documented analysis and suggestions are part of management.

The board review performance reports on a regular basis to identify positive or negative trends and growth benchmarks. The Board looks at trends from at least three consecutive reporting periods to decide if a topic warrants board consideration.

Before acting, the board consults with management to learn how they are addressing the issues and whether they can reverse the trend. Before acting, the board consults with management to learn how they are addressing the issues and whether they can reverse the trend. The Board holds management accountable for outcomes without getting involved in specific situations.

In carrying out board decisions, such as contract awarding and termination, the Board supports the UBO and the CEO. There may be times when the CEO needs to ask the board for support or guidance. At times, the board may need to interact with management on behalf of the CEO or UBO in order to help them improve performance. By using their contacts in the community to support our company's objectives, the Board may also help the CEO and UBO.

A **deadlock** can occur at the director or shareholder level when a decision does not receive the required amount of approval from directors or shareholders, or when a vote ends in a tie between two directors and half of the shareholders, with one director voting "yes" on the decision and the other director and half of the shareholders voting "no."

A deadlock in this situation can be resolved as follows:

- The Chairman shall cast his/her vote;
- Best endeavors: The parties agree to meet and make "best efforts" to resolve the dispute.
- Expert determination, arbitration, or mediation: The issue may be sent to a different third party. This could be a professional in the area of dispute resolution or a specialist in conflict resolution who can assist the parties in reaching a resolution.

Management is required to report significant difficulties to the board, particularly if they have received a request from the state attorney, tax authorities, or other government agencies.

One of the management team members is the Chief Compliance Officer. This is because their advice and guidance are crucial while making routine business decisions.

In addition to supporting the executive leadership, the Chief Compliance Officer (CCO) of the company **counsels the board on legal matters relevant to the board's fiduciary responsibility.** The board and the CCO share the role of being the company's guardians. **By regularly attending board meetings, the CCO collaborates with the members of our company's board of directors.**

3. Description of services provided by third parties to the company

The organization and FIOITY HK LIMITED, a company formed in the HONG KONG (registration number: 2957313), came to an agreement for the use of the platform. The Sportsbook, modules, data protection and security technologies, fraud prevention and risk management modules, and analytics make up the Platform.

Providers of Gaming Software: To provide a diverse and engaging gaming portfolio, we collaborate with FIOITY HK LIMITED, a manufacturer of gaming software.

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Payment Service Providers: To guarantee safe and simple transactions, we work with reputable payment service providers. A variety of safe and useful deposit and withdrawal options, such as VISA, ECPayz, and DASH, will be available to players.

Identity Verification Services: Having a secure gaming environment is essential. The company will use identity verification services to verify player identities and uphold regulatory compliance.

Anti-Money Laundering (AML) Tools: Using state-of-the-art AML tools, we detect and halt any questionable financial activity to ensure regulatory compliance.

Customer Support Software: The business's customer service agents use state-of-the-art resources to provide players with prompt, round-the-clock assistance and support.

4. Overview of the business products and services/brands as well as proprietary IP

Founded on March 8, 2019, Prevailer B.V. aimed to revolutionize the gambling industry by offering an unparalleled gaming experience. The company was founded on an unwavering dedication to incorporating state-of-the-art technology solutions and giving top attention to customer satisfaction. The company's rapid growth was enabled by this core commitment, which also improved the company's standing in the industry.

Under the astute guidance and astute management of Andrii Holovanov, our ultimate beneficial owner, Prevailer B.V. has thrived. From a promising company, it has developed into a major force in the online gaming industry. Throughout its existence, Prevailer B.V. has consistently innovated and strived for perfection. Our ability to adapt to shifting industry trends and our embrace of new technology have been key differentiators from competitors.

A key component of our success has been our customer-centric attitude. Prevailer B.V. is committed to offering personalized services, understanding and meeting our customers' evolving demands, and encouraging a responsible and secure gaming environment. Our dedication to upholding the highest standards of integrity and moral behavior serves as the foundation for every aspect of our business operations.

One distinguishing aspect of our growth trajectory has been strategic diversification, which encompasses a wide range of gambling products and services catered to a diversified consumer base.

With a large selection of games, including sports betting, cutting-edge digital gaming experiences, and traditional casino games, Prevailer B.V. appeals to a diverse spectrum of players. This selection of goods and services, along with an intuitive platform, ensure a seamless and engaging customer experience.

In addition, the company wants to grow its business while also making positive contributions to the community and industry. We actively promote responsible gaming, participate in community initiatives, and hold ourselves to a high level when it comes to corporate social responsibility.

By creating a unique competitive advantage, the company draws in significant consumer categories. Six fundamental competencies have been determined to be crucial for meeting customer needs and providing the company with this competitive advantage. They are as follows:

- A. Access via Multiple Channels
- B. Multilingualism Opportunities
- C. Industry Awareness
- D. Being unique
- E. Tailored Method
- F. Regional Market Data and Research

5. Target KPI's and business objectives

Client contentment

Customer satisfaction is a critical performance indicator for our business. It indicates how happy our customers are with our products and services and how likely they are to make further deposits, refer us to others, or leave positive reviews. We can measure customer satisfaction using a variety of methods, such as surveys, feedback forms, testimonials, ratings, and loyalty programs. We can also use customer satisfaction measures, such as net promoter score (NPS), customer satisfaction score (CSAT), or customer effort score (CES), to determine our customers' attitudes and experiences.

Revenue and earnings

Revenue and profit, which represent the amount of money we make from sales and the amount we keep after we pay our expenses, are the most obvious indicators of the success of our business. Revenue and profit may be determined weekly, quarterly, or annually, depending on our business goals. We also compare our sales and profit to previous quarters, our budget, or industry benchmarks to evaluate how we are doing in respect to our objectives and competitors.

Possibility of growth

Growth potential indicates our company's capacity to grow its customer base, product line, market share, and revenue streams in the future. Our competitive advantages, business opportunities, and strengths may be better understood in relation to our growth potential and how we can leverage them to achieve our long-term goals. One can evaluate growth potential using a variety of methods, such as forecasting, market research, SWOT analysis, and scenario planning. We also use growth potential metrics like customer acquisition cost, customer lifetime value, market penetration rate, and market growth rate to determine our business potential and profitability.

Worker involvement

Employee engagement measures our employees' dedication, motivation, and output in addition to their level of contentment with their positions at our organization. Employee involvement can have a positive effect on the business's performance in a number of ways, such as improved customer service, lower attrition, more creativity, and higher morale. Employee involvement can be measured through surveys, interviews, performance reviews, or recognition programs. We can also use employee engagement indicators, such as the employee engagement index (EEI), employee satisfaction score (ESAT), or employee net promoter score (eNPS), to evaluate the behaviors and attitudes of our personnel.

Long-term business objectives

The following are the most typical (and ideal) long-term business goals that have the biggest influence on our ability to successfully expand our company:

✓ Boost revenue

One of the most crucial markers of whether we are succeeding or failing is our annual growth. We expect to have more clients than we do at this time next year. Our goal is to become more profitable as well.

✓ Make a fantastic reputation

Our goal is to build a superb reputation by offering each and every customer outstanding service.

✓ Boost awareness of our brand

Our goal of building a memorable brand that will last for years to come is aided by having a distinctive company logo, participating in community events and activities on a regular basis, and maintaining a constant social media presence.

✓ Introduce a novel product

We are thinking of expanding our business by launching a new product or service. By completing a market gap analysis and speaking with our present customers, we can identify additional products or services that our business might someday offer.

✓ Launch a new location

Expanding is a great long-term goal for our organization. Our goal is to expand our company internationally. To get there, we build a solid customer base, and achieving these other long-term goals can help us along the way.

6. Financial Considerations

a. Overview of intended strategy for the business growth and to secure/maintain/grow market share with specific financial and marketing plans

Our corporate financial and marketing plan provides a growth estimate for the future in addition to analyzing our company's financial standing within the Online Game of Chance business. The operations plan, break-even point analysis, statement of financial condition, cash flow projection, sales forecast, and expenses are the six elements of a plan.

- The purpose of **the operations plan** is to provide a clear picture of the company's operational requirements and to ensure that the company is run as profitably as appropriate.
- **Break-even point Analysis:** In this analysis, the profit on every additional item sold is contrasted with the fixed costs. Assessing the break-even point assures that the company retains a profit margin while maintaining its competitiveness.
- **Statement of Financial Condition:** The framework for our company's balance sheet is a declaration of financial health. A regular asset appraisal offers a more comprehensive view of the state of the business's finances than just a profit or cash flow statement.
- **Cash Flow Projection:** An annual cash flow estimate is achievable. This aids in conquering challenges and difficult financial periods. In addition, it assists us in spotting cash flow concerns before they negatively impact our company. We have set up the most advantageous payment schedules for our contractors. This helps us budget for future growth and other expenses by providing us with an accurate representation of what amount of income is going to be surplus at the end of each month.
- **Sales Forecast:** The estimated yearly sales are shown here. Our sales forecasting plan takes into account a number of variables, including competitive markets, national and international events, the state of each jurisdiction's economy, protests and civil disturbance, etc. The company's goal is to increase revenue from the previous year by two to five percent.

In this section, we thoroughly analyse a variety of affecting elements in order to anticipate annual profits. We take a holistic approach to profit forecasting, which involves evaluating the competitive landscape. We hope to map out a path for profit development through this thorough study, with an ambitious goal of growing revenue by 2% to 5% over the preceding fiscal term.

This prediction is the outcome of a thorough examination of customer behavior, competitive data, and market trends. We include the possibility of new competitors entering the market, shifts in customer preferences, and the introduction of novel technologies that could alter the dominant competitive dynamics in the industry. In addition, our staff closely monitors trade agreements, prospective tariffs, and regulatory changes that could have an impact on our operating environment.

Because of the adaptability of our forecasting approach, we can adjust projections as fresh data comes accessible, ensuring that we stay on course to meet our growth goals.

In general, our sales estimate is a living, breathing part of our financial plan that is impacted by both immediate and long-term success. It is a testament to our dedication to not just navigating the intricacies of the online gambling industry but also strategically positioning our business for increased profitability and sustained growth in a constantly shifting market.

- **Expenses:** Our budget covers associated charges in addition to projected future costs and ongoing expenses. Rent, utilities, payroll, and other recurring operating costs are examples of typical expenses. Future expenses that need to be budgeted for include maintenance requirements, increases in the minimum wage, and changes in tax rates. Additionally, a part of the budget is set apart for unforeseen costs like operational damage. We cut expenses and increased sales in order to prepare for future costs and ensure the viability of our company. Estimates of associated expenses are connected to different projects, such branching out into new regions or hiring and onboarding more staff. Company can better manage their expansion while staying within their limits by precisely calculating and assessing related expenses.

Proactive steps are also part of the dedication to fiscal discipline in order to enhance financial health. We place a high priority on sustaining a solid financial foundation since it is essential to preserving the solvent status of our company. We do this by reducing expenses and promoting revenue development. This entails carefully calculating the expenses related to particular projects. Our expansion strategy depends on the effective identification and management of related expenditures. This makes it possible for us to manage economic growth responsibly. This methodical method of financial planning helps us to strategically engage in growth possibilities while also keeping our spending within reasonable bounds.

Our spending plan is essentially a well-balanced mix of financial discipline, flexibility, and vision. We make certain that our financial management processes complement our overarching business objectives by meticulously anticipating and preparing for both short- and long-term financial commitments, as well as providing resources for emergencies. The foundation of our growth strategy is the prudent management of our financial resources, which enables us to increase our market share in the online gaming industry while preserving a solid and long-term financial position.

Strategy for allocating assets:

✓ Assets for operations

Infrastructure Technology. It is essential to make large investments in server farms, game software, and cybersecurity safeguards. By doing this, a seamless and safe user experience is guaranteed, and a competitive edge is preserved.

To comply with legal requirements, licensing, compliance, and investments in regulatory technologies are required.

✓ Financial resources

Reserves of Cash. Sustaining a sufficient amount of liquidity is essential for operational adaptability, player wins, and unanticipated costs. The company's ability to react swiftly to investment opportunities and market downturns is further enhanced by cash reserves.

✓ Alternative financial instruments

Investments in patents, trademarks, and unique technologies that may provide a competitive edge and maybe yield licensing revenue are referred to as intellectual property.

✓ Geographic diversification

Global markets: To diversify risk and take advantage of expansion prospects in developing nations with less developed gaming industries, think about making investments in global markets.

b. SWOT analysis.

This is exactly our SWOT analysis appears:

Strengths:

- a. A strong brand can help a business differentiate itself from the competition and build a loyal clientele;
- b. Positive interactions with customers;
- c. Effective communication with suppliers;
- d. A sizable and loyal customer base that offers a strong foundation for expansion;
- e. Outstanding employees who are well-versed in the things they provide;
- f. Effective marketing techniques;
- g. An innovative the front page;
- h. Effective internal communication;
- i. An innovative reputation;
- j. Decision-making flexibility;
- k. Improved functioning procedures.

Weaknesses:

- a. Data from market research might not be up to date;
- b. Expensive monthly rentals.

Opportunities:

- a. Loyal clients;
- b. Initiate reward schemes (like loyalty schemes);
- c. A sector is increasing: Our company's business market is growing and has opportunity to grow and capture more market shares;
- d. Profitable Patterns, frequently referred to as "Tailwinds";
- e. A new avenue for distribution: e-commerce gives our business the chance to connect with more people.

Threats:

- a. Our competitors might launch an almost exact replica of our marketing effort;
- b. Laws may be altered;
- c. The changing climate;
- d. The same goods are occasionally sold by competitors;
- e. A sluggish economy may mean that consumers are spending less;
- f. Uncertainty in the economy and geopolitical arena.

c. Business forecasts for 3 years

Our financial trajectory for the next three years is outlined in this business plan, which presents two scenarios: a conservative model that accounts for anticipated hurdles and market volatility, and an optimistic scenario based on high growth goals. Every scenario is interwoven into our strategic goals, which are intended to steer the business toward prosperous financial benchmarks.

These unconventional projections are supported by in-depth market research, historical data analysis, and a profound comprehension of the business environment. They act as a compass for risk management, investment prioritization, and strategic decision-making. We work to establish a strong financial base that fosters long-term profitability, operational effectiveness, and sustainable growth by taking into account all points of view.

Optimistic scenario	First year	Second year	Third year
Total earnings	39,100,000	40,468,500	42,491,925
Total expenses (direct and indirect)	21,307,071	21,839,748	23,118,172
Net outcome	17,729,929	18,628,752	19,373,753

Optimistic scenario	First year	Second year	Third year
Total investments	4,700,400	4,804,946	5,117,645
Earnings margin (%)	4	5	6

Pessimistic scenario	First year	Second year	Third year
Total earnings	11,128,000	11,406,200	11,805,417
Total expenses (direct and indirect)	9,800,165	10,045,161	10,396,744
Net outcome	1,327,835	1,361,039	1,408,673

Pessimistic scenario	First year	Second year	Third year
Total investments	1,333,500	1,555,000	1,641,000
Earnings margin (%)	3	4	5

7. Risk evaluation and management

Before we are able to assess a risk, we must determine its importance and level of severity. For the risk evaluation, we employ the Qualitative Risk evaluation approach.

Qualitative risks are defined as unforeseen events that have a broad spectrum of possible outcomes, from minor to large. Frequently, the risks are ranked as high, medium, or low. We often map identified risk factors along the x- and y-axis of a risk matrix, using a qualitative risk assessment methodology to address concerns with the highest severity level first and low-probability threats subsequently. The risk matrix is based on the likelihood that a risk event will occur as well as any potential effects it may have. It is, in another sense, a tool that facilitates our ability to assess the likelihood of an event to its seriousness.

A risk matrix aids in risk management and mitigation by providing a comprehensive understanding of the risk environment.

To help with the prioritization of different risks and the development of an appropriate mitigation plan, our organization uses a risk matrix. Financial, operational, strategic, external, or internal risks are all possible. The risk assessment matrix uses a color-coded chart to display various threats in accordance with their level of severity: high risks are displayed in red, moderate (medium) risks are displayed in yellow, and low risks are displayed in green.

RISK ASSESSMENT MATRIX

Severity/ Likelihood	Negligible	Minor	Moderate	Significant	Severe
Very Likely	Low	Medium	Medium	Red	Red
Likely	Low	Low	Medium	Medium	Red
Possible	Low	Low	Medium	Medium	Medium
Unlikely	Low	Low	Medium	Medium	Medium
Very Unlikely	Low	Low	Low	Medium	Medium

An example of a risk matrix in action: Assume that a business finds evidence of a possible data breach. As a result of possible monetary losses and damage to one's reputation, the impact is evaluated as "Major" and the likelihood as "Possible." On the matrix, this risk would be shown in the appropriate "Possible" and "Major" cells. It is most likely categorized as a "High" risk, which necessitates the creation and implementation of mitigation strategies.

By prioritizing the most pressing risks, the risk assessment matrix assists specialists in developing a targeted strategy for managing high-risk situations. Focusing our attention and resources on the areas with the highest risk is advantageous to our overall business plan since these risks have the potential to cause the biggest value losses.

The achievement of a project will be guaranteed if the cost risk arising from variables such as scope creep is suitably planned for.

We understand that the risk environment is changing, consequently we update our risk assessment matrix multiple times a year, or at least once.

Our organization can identify key areas of susceptibility using enhanced enterprise risk management techniques, even though emergent risks are by definition unknown. Our organization can maintain business continuity by monitoring early warning signs or trigger events that indicate something is amiss in an increasingly complex and dynamic risk landscape.

In addition, we are categorizing risks based on the following criteria:

- A. External Risk: Hazards originating from outside the area.
- B. Financial Risk: the potential repercussions of incurring a financial loss.
- C. Operational Risk: hazards spurred on by faults in company processes or protocols.
- D. Strategic Risk: the risks carried on by weak company evaluations.

"Weighting" is another tool that our company uses to customize or alter risk score. In the risk assessment, for instance, certain hazards can be given additional weight if they are associated with a specific project or department.

In the last stage, we create a plan for risk assessment and mitigation and rank the risks based on their impact and likelihood.

8. Policies and Procedures

➤ The Value of Compliance

The policies and processes of our business are essential. Together, policies and procedures form a daily operations schedule. They give guidance for decision-making, ensure compliance with legal and regulatory standards, and streamline internal processes. But putting regulations into practice entails more than just forcing workers perform duties they dislike. By adhering to rules and guidelines, staff members help our business become more cohesive and robust while also optimizing the utilization of time and resources.

It is imperative that our personnel comprehend the significance of adhering to policies and procedures. Everyone's compliance with the policies and procedures enables our business to operate smoothly. Structures for teams and management work as they should. Furthermore, mistakes and hiccups in processes can be quickly identified and rectified.

➤ Constant Adherence to the Law

As part of our commitment to regulatory compliance, we make a point of keeping up with and abiding by Curacao's current and future legal requirements, especially when it comes to providing the Gaming Control Board (GCB) with accurate information. This pledge demonstrates our commitment to conducting business within the law, guaranteeing that our operations are both effective and compliant with the law.

➤ Framework for Policies and Procedures

Our company sees its policies and procedures as the cornerstone of day-to-day operations, creating an organized framework that directs behavior, guarantees adherence to legal requirements, and optimizes internal operations. These rules are essential to preserving the integrity and effectiveness of our business operations, far from being just commands that staff members are unwilling to comply with. They help us use our resources more wisely, which improves performance all around.

➤ Assurance of the Board of Directors

In order to guarantee that all those implementing our policies and processes are not only skilled and competent but also free from conflicts of interest, the board of directors is essential. Regular training sessions support this assurance by reiterating our dedication to the highest standards of compliance and moral behavior.

Understanding the need of ongoing education, we hold monthly training sessions to improve staff members' comprehension of our rules and procedures. Comprehending and being aware of these guidelines significantly lowers the probability of mistakes, converting possible drawbacks into chances for enhancement. By placing a high priority on ongoing education, we hope to eradicate any unfavorable effects of non-compliance and promote a proactive and positive culture of interaction with our regulatory environment.

Generally speaking, we take a proactive approach to adhering to policies and procedures by building a robust, unified, and law-abiding company culture. As we maintain our company's efficient operation, we also set the standard for excellence in compliance and operational integrity through ongoing training and a dedication to legal and ethical standards.

9. Company structure

This page has an illustration of the company's ownership structure that you may get acquainted with.

Prevailer B.V. Company Structure



10. Conclusion

Due to the short timeframe, the company was unable to provide more details; however, we would be happy to do so upon request.