

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 Prevalier 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.

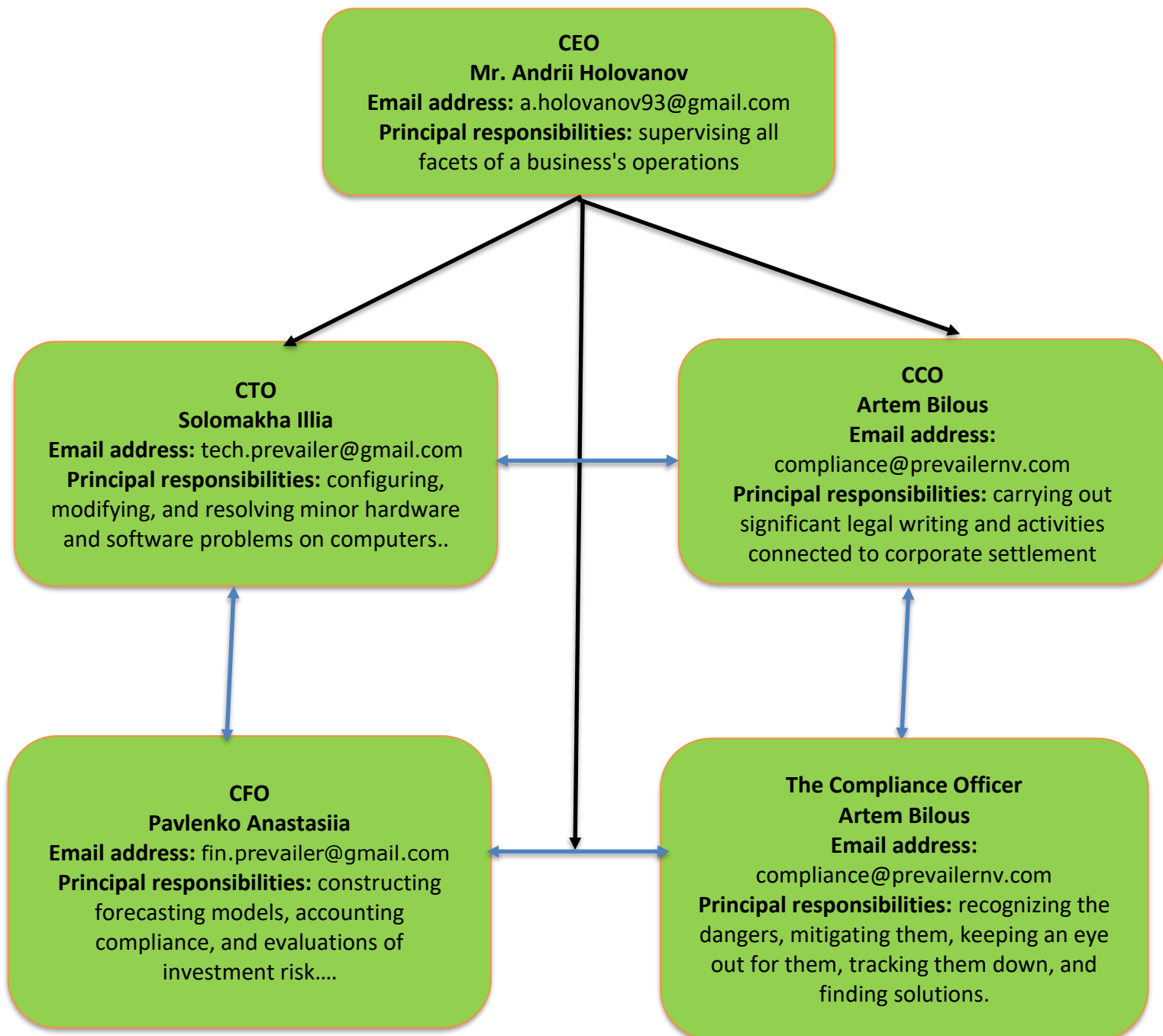
The company's Chief Technology Officer (CTO) is Solomakha Illia. He is responsible for configuring, modifying, and doing minor repairs on computer hardware and software. Additionally, Solomakha Illia is in charge of answering clients' questions to learn more specifics about their situation and helping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

Artem Bilous 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 Artem Bilous. 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.

Profit and Losses Calculation (Optimistic scenario):

(euro)

Month	Total earnings	Total (direct/indirect) costs, including:				Net outcome
		marketing expenses	commissions paid to any platform/ content provider	salaries	other expenses	
1	2 486 760	129 853	1 601 489	28 800	24 451	702 167
2	3 245 300	128 307	1 582 423	28 800	31 910	1 473 859
3	3 264 850	127 535	1 572 891	28 800	32 102	1 503 523
4	3 284 400	126 762	1 563 358	28 800	32 294	1 533 186
5	3 284 400	127 225	1 569 078	28 800	32 294	1 527 003
6	3 315 680	127 380	1 570 984	28 800	32 602	1 555 914
7	3 331 320	127 998	1 578 610	28 800	32 756	1 563 156
8	3 346 960	128 617	1 586 236	28 800	32 909	1 570 397
9	3 354 780	128 926	1 590 050	28 800	32 986	1 574 018
10	3 382 150	130 472	1 609 115	28 800	33 255	1 580 508
11	3 397 790	131 090	1 616 741	28 800	33 409	1 587 750
12	3 405 610	131 708	1 624 367	57 600	33 486	1 558 448
Subtotal: 1st year	39 100 000	1 545 873	19 065 342	374 400	384 456	17 729 929
13	3 399 354	135 974	1 618 093	31 400	46 183	1 567 704
14	3 358 886	134 355	1 598 829	31 400	45 634	1 548 667
15	3 338 651	133 546	1 589 198	31 400	45 359	1 539 149
16	3 318 417	132 737	1 579 566	31 400	45 084	1 529 630
17	3 330 558	133 222	1 585 345	31 400	45 249	1 535 341
18	3 334 604	133 384	1 587 272	31 400	45 304	1 537 245
19	3 350 792	134 032	1 594 977	31 400	45 524	1 544 860
20	3 366 979	134 679	1 602 682	31 400	45 744	1 552 474
21	3 375 073	135 003	1 606 535	31 400	45 853	1 556 282
22	3 415 541	136 622	1 625 798	31 400	46 403	1 575 319
23	3 431 729	137 269	1 633 503	31 400	46 623	1 582 934
24	3 447 916	137 917	1 641 208	62 800	46 843	1 559 148
Subtotal: 2nd year	40 468 500	1 618 740	19 263 006	408 200	549 802	18 628 752

(euro)

Month	Total earnings	Total (direct/indirect) costs, including:				Net outcome
		marketing expenses	commissions paid to any platform/ content provider	salaries	other expenses	
25	3 569 322	142 773	1 677 581	35 000	83 352	1 630 615
26	3 526 830	141 073	1 657 610	35 000	82 360	1 610 787
27	3 505 584	140 223	1 647 624	35 000	81 864	1 600 872
28	3 484 338	139 374	1 637 639	35 000	81 368	1 590 958
29	3 497 085	139 883	1 643 630	35 000	81 665	1 596 906
30	3 501 335	140 053	1 645 627	35 000	81 765	1 598 889
31	3 518 331	140 733	1 653 616	35 000	82 162	1 606 821
32	3 535 328	141 413	1 661 604	35 000	82 559	1 614 752
33	3 543 827	141 753	1 665 598	35 000	82 757	1 618 718
34	3 586 318	143 453	1 685 570	35 000	83 749	1 638 547
35	3 603 315	144 133	1 693 558	35 000	84 146	1 646 478
36	3 620 312	144 812	1 701 547	70 000	84 543	1 619 410
Subtotal: 3rd year	42 491 925	1 699 677	19 971 205	455 000	992 290	19 373 753

Profit and Losses Calculation (Pessimistic scenario):

(euro)

Month	Total earnings	Total (direct/indirect) costs, including:				Net outcome
		marketing expenses	commissions paid to any platform/ content provider	salaries	other expenses	
1	707 741	35 290	729 539	24 500	15 378	-96 967
2	923 624	46 055	720 854	24 500	20 069	112 146
3	929 188	46 333	716 511	24 500	20 190	121 654
4	934 752	46 610	712 169	24 500	20 311	131 162
5	934 752	46 610	714 774	24 500	20 311	128 557
6	943 654	47 054	715 643	24 500	20 505	135 953
7	948 106	47 276	719 117	24 500	20 601	136 612
8	952 557	47 498	722 591	24 500	20 698	137 270
9	954 782	47 609	724 328	24 500	20 746	137 600
10	962 572	47 997	733 013	24 500	20 916	136 146
11	967 023	48 219	736 487	24 500	21 012	136 805
12	969 249	48 330	739 961	49 000	21 061	110 897
Subtotal: 1st year	11 128 000	554 882	8 684 983	318 500	241 800	1 327 835

(euro)

Month	Total earnings	Total (direct/indirect) costs, including:				Net outcome
		marketing expenses	commissions paid to any platform/ content provider	salaries	other expenses	
13	958 121	47 906	737 753	29 300	26 139	117 023
14	946 715	47 336	728 970	29 300	25 828	115 281
15	941 012	47 051	724 579	29 300	25 672	114 410
16	935 308	46 765	720 187	29 300	25 517	113 539
17	938 730	46 937	722 822	29 300	25 610	114 062
18	939 871	46 994	723 701	29 300	25 641	114 236
19	944 433	47 222	727 214	29 300	25 765	114 933
20	948 996	47 450	730 727	29 300	25 890	115 629
21	951 277	47 564	732 483	29 300	25 952	115 978
22	962 683	48 134	741 266	29 300	26 263	117 720
23	967 246	48 362	744 779	29 300	26 388	118 416
24	971 808	48 590	748 292	58 600	26 512	89 813
Subtotal: 2nd year	11 406 200	570 310	8 782 774	380 900	311 177	1 361 039

25	991 655	49 583	753 658	32 900	34 159	121 355
26	979 850	48 992	744 686	32 900	33 752	119 519
27	973 947	48 697	740 200	32 900	33 549	118 601
28	968 044	48 402	735 714	32 900	33 346	117 683
29	971 586	48 579	738 405	32 900	33 468	118 234
30	972 766	48 638	739 302	32 900	33 508	118 417
31	977 489	48 874	742 891	32 900	33 671	119 152
32	982 211	49 111	746 480	32 900	33 834	119 886
33	984 572	49 229	748 275	32 900	33 915	120 254
34	996 377	49 819	757 247	32 900	34 322	122 090
35	1 001 099	50 055	760 836	32 900	34 484	122 824
36	1 005 822	50 291	764 424	65 800	34 647	90 659
Subtotal: 3rd year	11 805 417	590 271	8 972 117	427 700	406 656	1 408 673

Cash Flows Calculation (Optimistic scenario):

(euro)

Month	Cash flow from operating activities	Cash flow from investing activities	Cash flow from financing activities	Net Cash flow
1	702 167	-1 293 645	591 478	0
2	1 473 859	-482 938	-591 478	399 443
3	1 503 523	-44 873		1 458 650
4	1 533 186	-5 398		1 527 788
5	1 527 003	-3 465		1 523 538
6	1 555 914	-2 983		1 552 931
7	1 563 156	-2 734		1 560 422
8	1 570 397	-2 366		1 568 031
9	1 574 018	-3 391		1 570 627
10	1 580 508	-2 943		1 577 565
11	1 587 750	-1 784		1 585 966
12	1 558 448	-2 351		1 556 097
Subtotal: 1st year	17 729 929	-1 848 871	0	15 881 058

13	1 567 704	-21 328		1 546 376
14	1 548 667	-3 984		1 544 683
15	1 539 149	-2 264		1 536 885
16	1 529 630	-1 813		1 527 817
17	1 535 341	-18 763		1 516 578
18	1 537 245	-1 523		1 535 722
19	1 544 860	-1 700		1 543 160
20	1 552 474	-2 546		1 549 928
21	1 556 282	-1 464		1 554 818
22	1 575 319	-1 309		1 574 010
23	1 582 934	-967		1 581 967
24	1 559 148	-4 982		1 554 166
Subtotal: 2nd year	18 628 752	-62 643	0	18 566 109

(euro)

Month	Cash flow from operating activities	Cash flow from investing activities	Cash flow from financing activities	Net Cash flow
25	1 630 615	-31 456		1 599 159
26	1 610 787	-1 030		1 609 757
27	1 600 872	-1 948		1 598 924
28	1 590 958	-2 824		1 588 134
29	1 596 906	-1 912		1 594 994
30	1 598 889	-1 276		1 597 613
31	1 606 821	-1 160		1 605 661
32	1 614 752	-1 718		1 613 034
33	1 618 718	-1 996		1 616 722
34	1 638 547	-5 646		1 632 901
35	1 646 478	-3 168		1 643 310
36	1 619 410	-11 788		1 607 622
Subtotal: 3rd year	19 373 753	-65 922	0	19 307 831

Cash Flows Calculation (Pessimistic scenario):

(euro)

Month	Cash flow from operating activities	Cash flow from investing activities	Cash flow from financing activities	Net Cash flow
1	-96 967	-646 823	743 789	0
2	112 146	-241 469	129 323	0
3	121 654	-33 654	-88 000	0
4	131 162	-4 048	-127 114	0
5	128 557	-2 598	-125 959	0
6	135 953	-2 237	-133 716	0
7	136 612	-2 050	-134 562	0
8	137 270	-1 774	-135 496	0
9	137 600	-2 543	-128 265	6 792
10	136 146	-2 207		133 939
11	136 805	-1 338		135 467
12	110 897	-1 763		109 134
Subtotal: 1st year	1 327 835	-942 504	0	385 332

(euro)

Month	Cash flow from operating activities	Cash flow from investing activities	Cash flow from financing activities	Net Cash flow
13	117 023	-15 996		101 027
14	115 281	-2 988		112 293
15	114 410	-1 698		112 712
16	113 539	-1 359		112 180
17	114 062	-14 072		99 990
18	114 236	-1 142		113 094
19	114 933	-1 275		113 658
20	115 629	-1 909		113 720
21	115 978	-1 098		114 880
22	117 720	-981		116 739
23	118 416	-725		117 691
24	89 813	-3 736		86 077
Subtotal: 2nd year	1 361 039	-46 979	0	1 314 060

25	121 355	-23 592		97 763
26	119 519	-772		118 747
27	118 601	-1 461		117 140
28	117 683	-2 118		115 565
29	118 234	-1 434		116 800
30	118 417	-957		117 460
31	119 152	-870		118 282
32	119 886	-1 288		118 598
33	120 254	-1 497		118 757
34	122 090	-4 234		117 856
35	122 824	-2 376		120 448
36	90 659	-8 841		81 818
Subtotal: 3rd year	1 408 673	-49 440	0	1 359 233

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.

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.