

**STUDIOWIN**  
**BUSINESS PLAN**  
*for totogaming.com*

**March 22, 2024**

## Introduction and Background

Studiowin N.V. is a leading provider of comprehensive online gambling solutions, offering a wide range of products and services tailored to meet the diverse needs of the iGaming industry. Our platform provides a seamless and immersive experience for both operators and players, covering sports betting, casino games, virtual sports, and esports betting.

Our story begins with the inception of our gaming venture in Curacao, a vibrant hub for the online gaming industry. Fueled by a shared vision of revolutionizing the gaming experience, our team came together with a wealth of expertise in technology, marketing, and business development. Our mission was clear: to establish a premier gaming platform that would redefine industry standards and exceed the expectations of players worldwide.

Our unique features include cutting-edge technology, customizable solutions, and a deep understanding of market trends and player preferences. With a focus on innovation and user experience, we continuously develop proprietary IP to enhance our offerings and maintain a competitive edge in the rapidly evolving iGaming landscape.

Our journey has not been without its challenges. From navigating regulatory complexities to overcoming technical hurdles, we encountered obstacles that tested our resolve and ingenuity. Yet, it was through these challenges that we emerged stronger and more resilient, leveraging adversity as an opportunity for growth and innovation.

This business plan will evaluate the potential of upgrading *totogaming.com* online casino platform in order to support B2C operations.

The promoter, Mr Arkadi Simonyan, has more than 10 years' experience working in the gambling industry.

The goal is strengthening the operations in the online gambling market comprising a team of industry professionals with wide experience in product development, back and front-end development, marketing and online and land-based gambling.

Studiowin's goal is to target users with *totogaming.com* online casino in Africa, Asia and Europe, where Curacao license is valid.

The company intends to license the following domain *totogaming.com* for this purpose. The mission is to become one of the region's leading operators, developing a user-friendly platform offering an unrivalled gambling experience.

Studiowin offers Betting, Casino, Live casino, Virtual games.

## **Structure**

Our Curacao corporate structure will consist of a Curacao company Studiowin N.V. holding the operating IP License along with a fully owned subsidiary being a Cyprus company - Impulsio Limited operating as the payment's agent of Studiowin N.V

## **Our Principles and Unique Value Proposition**

We will strive to offer innovative next generation of products and ensure we maintain the platform up to date with the latest casino and live casino games by constantly following up with the latest developments in the Gaming Industry.

We aspire to promote a thrilling gambling experience consequently our user experience will be a priority. We will look to expand our team to employ experienced individuals who are enthusiastic about the industry and that are in line with our vision.

Due to the competitive nature of the industry the management have outlined the concepts for new products/features which do not currently exist in the market and we will seek to maintain a Brand that is fresh based on the current trends in the industry.

Mr Arkadi Simonyan has sufficient industry experience to ensure the longevity of developing customer base gambling on the platform. His extensive experience and knowledge of our target markets puts us ahead of most of our competitors as we know the market well and we have allocated sufficient resources to promote our product.

## **Funding**

Mr Arkadi Simonyan set the company in 2012 with personal funding. Currently the company is self-sufficient and is in profit making position. The details of the financial forecast of the company are detailed in the section Financial plan.

## **Business Growth strategy**

In the vibrant and dynamic gaming industry of Curacao, our B2C gaming operator is poised for substantial growth. With a strategic focus on innovation, customer-centricity, and regulatory compliance, we aim to not only capture a significant market share but also establish ourselves as a leader in the region's gaming landscape.

Through extensive market research, we have gained valuable insights into the Curacao gaming market. We understand the diverse demographics and preferences of our target audience, allowing us to tailor our offerings to meet their specific needs. By identifying niche segments within the market, we can effectively position ourselves to cater to a wide range of gaming preferences.

Our business growth strategy for our B2C gaming operation in Curacao is built on a foundation of innovation, customer-centricity, and regulatory compliance. By diversifying our products, optimizing the user experience, and forging strategic partnerships, we aim to drive sustainable growth and establish ourselves as a trusted

leader in the Curacao gaming market. With a relentless focus on exceeding customer expectations and delivering exceptional gaming experiences, we are confident in our ability to achieve our growth objectives and create long-term value for our stakeholders.

### The *totogaming.com* Casino Platform

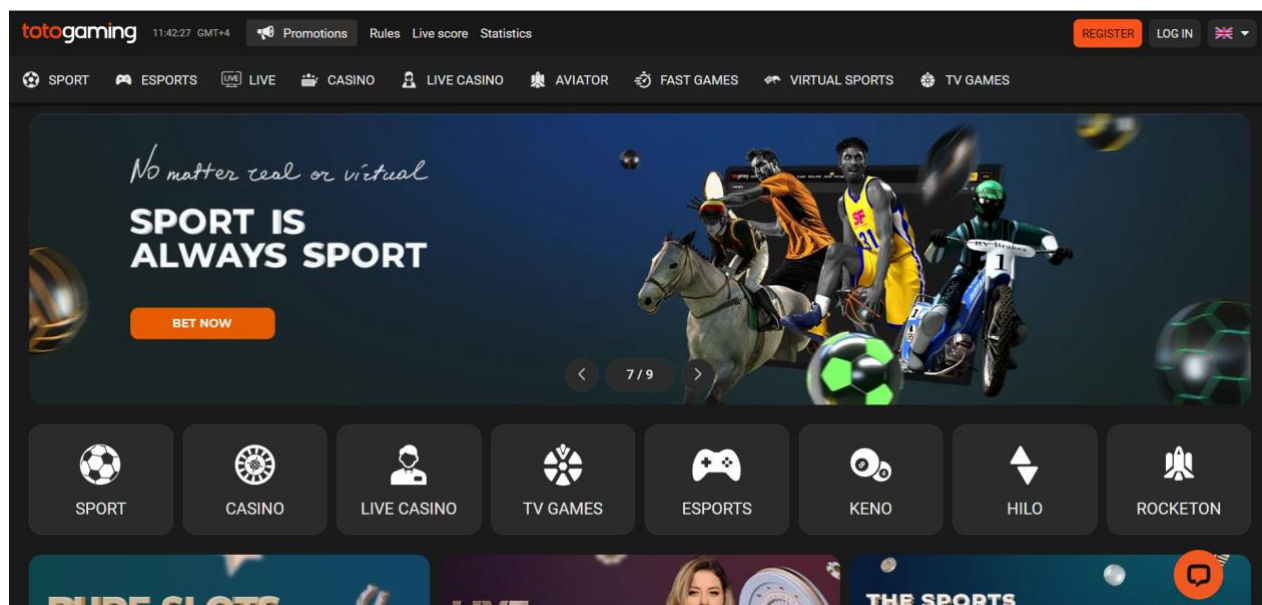
We are live with a white label solution provided by Digitain LLC, one of the leading platforms.

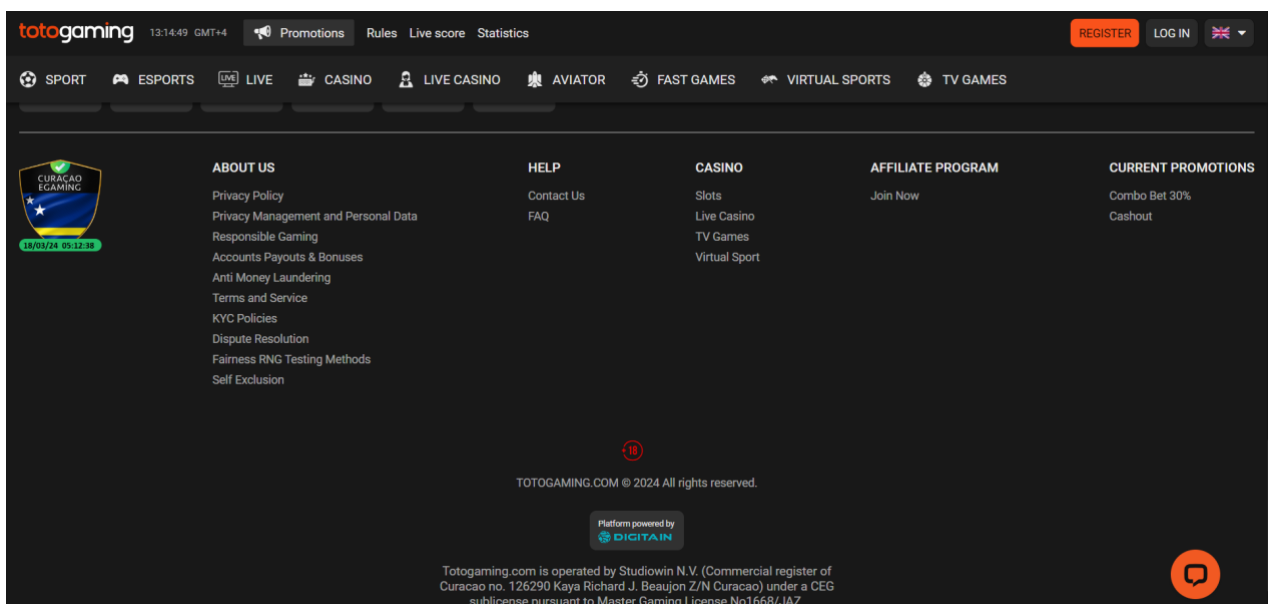
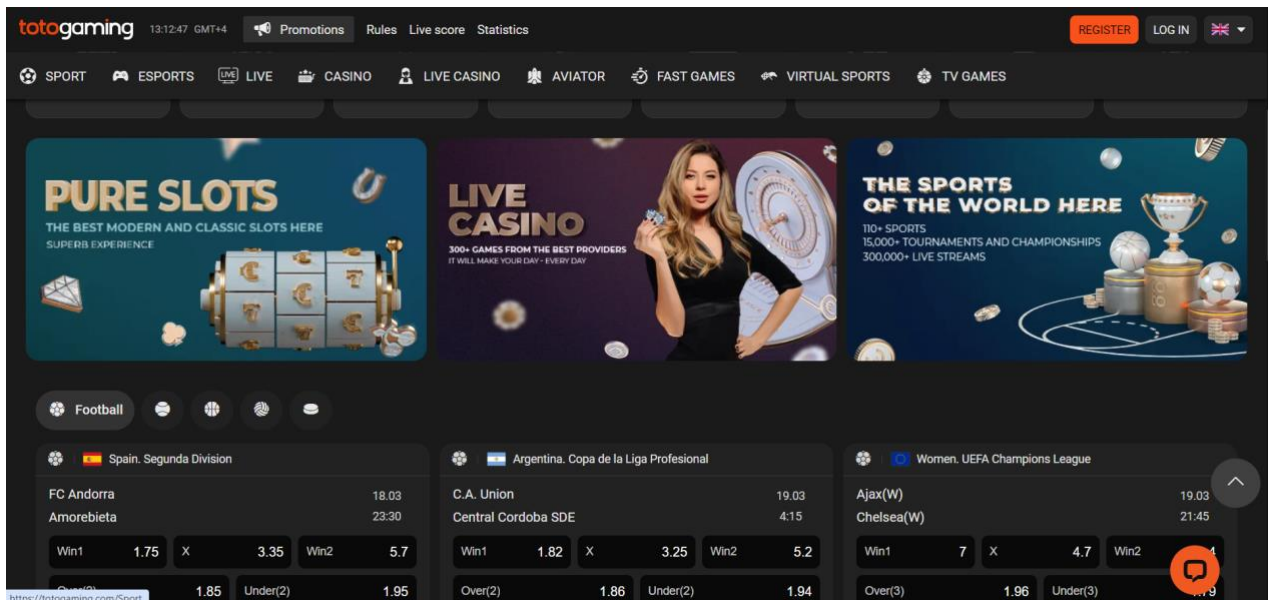
The platform provides betting and third parts and integrates CRM and affiliate solutions provided by companies we are dealing with.

We believe developing our own custom platform will provide us with greater control whilst in the long run enable us to minimise substantially our costs from the High minimum fees and GGRs provided by developers of turnkey casinos.

### Platform

Below you can see a representation of the platform design of *totogaming.com* - casino Platform including all the fundamentals that we will need to focus to bring this project to fruition.





## Payment Gateway

We use a payment gateway which is integrated using an API on our platform. Utilising a payment gateway enables us to access numerous payment methods offered by the gateway that helps our users facilitate payments on totogaming.com.

The platform will be able to offer several payments methods including

- Cash vouchers
- E-wallet providers

## Channels and Products

Our website platform serves as a vital distribution channel for totogaming.com, providing a digital space where customers can access and engage with our offerings. The website serves as a virtual gateway through which we connect with our audience,

offering a diverse array of gambling products and services with unparalleled convenience and accessibility.

In the future we will look for the possibility of developing our own *totogaming.com* branded mobile app firstly supported only by Android and then expand to iOS if possible.

## **Management system**

Our management system is developed and maintained to ensure our employees can monitor as well as manage everything with ease. The back end offers an extensive functionality which allows us to manage all the customer's activities on the platform and also ensures that we can push promotions to existing users as well as identify trends and implement new strategies for promotion to acquire new customers.

The system is also user friendly for our support employees to carry out the KYC verifications such as Identity and Personal details verification, Proof of Address as well as Source of funding.

## **Totogaming.com**

Totogaming.com features the following information/links in the footer of each page;

- Company Information – details of the licensed company that operates the website, the information includes the company names and addresses.
- Licensing information - The sub-licence number shown under which the company is licensed to operate the website.
- About Us Section – informative summary on the company.
- FAQ/ Help Centre – questions and answers for customers to provide information on the most common queries from customers, a quick reference guide for any customers.
- Terms & Conditions – the terms and conditions that customers are bound to by accepting the rules of using the website. These include the following;
  - KYC – Age & Identity Verification
  - Account – rules regulating your account and the use of the account.
  - Deposits and Withdrawals – rules regulating payment activity on the site
- Privacy Policy – declaration of data protection and privacy law.
  - Information on the information collected and its uses.
  - Cookies Policy – information on the types of cookies used and their purposes.
- Responsible Gaming Information.

- The website will provide a Responsible Gambling link which shows appropriate guidance information to customers and provides links to [www.responsiblegambling.org](http://www.responsiblegambling.org) and [www.gamblersanonymous.org](http://www.gamblersanonymous.org).
- Preventing underage gambling – KYC checks prevent gamblers under the regulated minimum age (standard being 18 years) from using the website.
- Customer Limits – Allowing customers to set a deposit limit within a certain time-frame to prevent customers from playing more than they can afford.
- Self-Exclusion – industry standard practice of providing a mechanism for customers to suspend their gambling activity for a predetermined time set by themselves.
- Set maximum stakes for bets – the customer can limit their activity by self- imposing limits.
- Account Closure – the customer has the ability to close their account through the website.
- Indemnity and Limitation of Liability
- Customer Service and Complaints – dedicated email and number will be allocated for complaints
- Betting Rules & Regulations
  - General Sports Betting Rules
  - Detailed betting rules per Sport
  - General Casino Game rules
  - Specific Casino rules by Game
- Security Policy - encryption, firewall protection, account protection and verification protocols.
- Payment Providers Information – Details of the payment providers integrated on the website.
- Contact us – address, email address and Live Chat will be integrated into the website to allow customers to contact and chat with customer service representatives at all times.

## **Marketing and Sales Plan**

Our marketing strategy is with focus on the following

1-We will reach the large databases that we will supply by means of communication tools such as sms whatsapp, telegram,email and make our name heard. Our call centre team will actively deal with feedback and questions continuously.

2-We will use social media effectively, create social media accounts and Telegram accounts that many people follow, and create a large audience of followers with various promos.

3- We will appear effectively in places such as forums websites with active player groups in it (previously productive platforms).

4-We will agree with the publishers that broadcast casino games from channels such as youtube discord to record videos of the games performed in our site. We will agree with them with a payment fee or as an affiliate.

5-We will do SEO work on the words searched by this group of players effectively and this will continue continuously. At the same time, we will put our backlinks on the created sites.

6-We will try to agree with the affiliates that can bring customers to our sites with our own terms.

7- We will give the best service in the market with our experienced staff based on 100% customer satisfaction.

### **Risk evaluation and management**

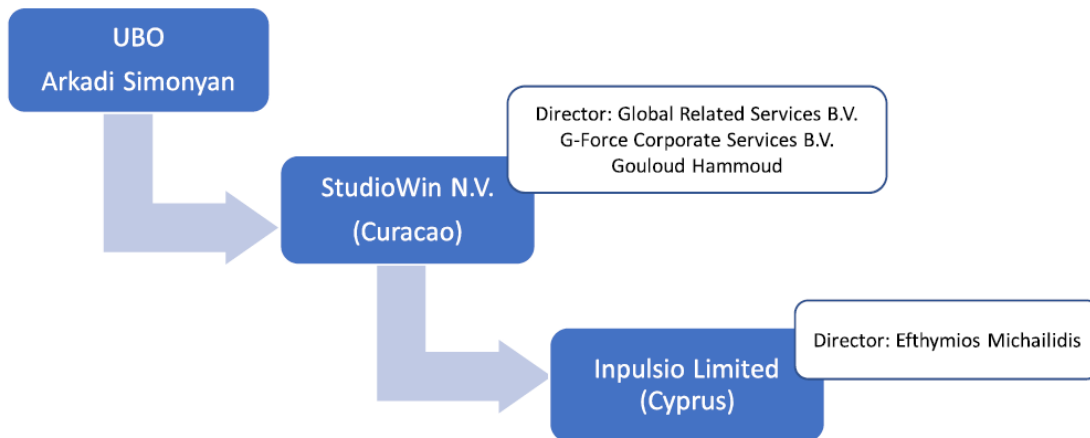
We conduct regular risk assessments to identify and mitigate operational, financial, and regulatory risks. Internal and external audits ensure compliance with Curacao regulations, and oversight committees oversee risk management activities. Our risk management framework includes contingency plans, internal controls, and ongoing monitoring to maintain regulatory compliance and business continuity.

### **Target KPIs and business objectives**

Our key performance indicators include revenue growth, market share expansion, player acquisition, and regulatory compliance metrics. Our long-term objectives center on sustainable growth, market leadership, and enhancing shareholder value while adhering to Curacao regulatory standards.

### **The Corporate Structure**

# StudioWin N.V. Corporate Structure



## ***Payments Agent***

Inpulsio Limited is the wholly owned subsidiary of Studiowin B.V. which will be used as the payments agent and will also be responsible to handle all the operational expenses of the company including marketing, management and administration.

Inpulsio Limited is used to onboard with Payment Services providers that can help with processing from African, Asian and European traffic and the following partners are cooperating with us *Skrill (Paysafe), Ecopayz, Neteller (Paysafe),, Neosurf, Jeton.*

## **Qualifications and Competency**

The board of Studiowin B.V. firmly believes in the qualifications, competency, and integrity of our team responsible for developing and implementing policies and procedures. Our internal professionals undergo rigorous training and development to stay abreast of industry trends, regulatory changes, and best practices. Furthermore, our policies and procedures are meticulously reviewed and documented to ensure accuracy, compliance, and effectiveness. The board has full confidence that our team is well-equipped to navigate the complexities of the online gaming industry while upholding the highest standards of integrity and professionalism.

As a B2C gaming company operating in Curacao, ensuring regulatory compliance and maintaining the integrity of our operations is paramount. In line with this commitment, we have appointed Levon Gevorgyan as Anti-Money Laundering (AML) Officer to oversee and enforce our AML policies and procedures. Levon Gevorgyan brings extensive expertise in regulatory compliance and financial crime prevention to our organization. With a proven track record of implementing robust AML frameworks and

fostering a culture of compliance, he is well-equipped to navigate the complex regulatory landscape of the gaming industry in Curacao.

### **Financial Plan**

We have made a financial plan to accurately report our costs. The growth is an estimate and depends on the minimum fees and GGR % of the games offered by totogaming.com platform.

|                           | 2023       | 2024       | 2025       | 2026       |
|---------------------------|------------|------------|------------|------------|
| <b>Marketing</b>          | 12.000     | 12,840     | 13,739     | 14,701     |
| <b>Game provider fees</b> | 88,262     | 94,440     | 101,051    | 108,124    |
| <b>Software fees</b>      | 15,237,812 | 16,304,459 | 17,445,771 | 18,666,974 |
| <b>Gaming Licence</b>     | 12.500     | 12.500     | 12.500     | 12.500     |

|                                    |            |            |            |            |
|------------------------------------|------------|------------|------------|------------|
| <b>Agent fees</b>                  | 150,000    | 150,000    | 150,000    | 150,000    |
| <b>Professional Fees (Curacao)</b> | 19,069     | 20,404     | 21,832     | 23,360     |
| <b>Total Expenses</b>              | 15,519,643 | 16,594,643 | 17,744,893 | 18,975,659 |
| <b>Total Profit from Gaming</b>    | 16,193,732 | 17,327,293 | 18,540,204 | 19,838,018 |
| <b>Net Profit</b>                  | 674,089    | 732,650    | 795,311    | 862,359    |

### **Policies and procedures**

At Studiowin B.V., we recognize the importance of robust policies and procedures to ensure operational efficiency, regulatory compliance, and risk mitigation. We have all necessary policies and procedures in place, covering a range of areas including Anti-Money Laundering (AML), privacy, and disaster recovery. These policies and procedures are developed internally, leveraging the expertise of our in-house professionals. They are meticulously reviewed and documented to ensure accuracy, compliance, and effectiveness, aligning with industry standards and regulatory requirements.

#### **Timelines and Communication with the Gaming Control Board (GCB):**

We are committed to maintaining open and transparent communication with regulatory authorities, including the Gaming Control Board (GCB). Our approach to communication involves timely notification of any relevant changes or

developments within our organization, regardless of whether they are legally mandated. We prioritize proactive engagement with the GCB, ensuring that they are consistently apprised of our operations and compliance efforts. Our intended timelines for communication are prompt and responsive, with every internal change undergoing thorough discussion with our managing director before notifications are issued. This proactive approach not only demonstrates our commitment to compliance but also fosters a collaborative relationship with regulatory authorities.

*Qualifications and Competency:*

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