

BUSINESS PLAN

Coinplay

ENVISION DIGITAL N.V.

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1. SUMMARY OF KEY POINTS

1.1. PROJECT OVERVIEW

Coinplay operates under the Antillephone N.V license - 8048/JAZ2022-077. The domain name is coinplay.com, and the platform aims to feature an array of games from various providers to enhance the online gaming experience. The list of game providers includes:

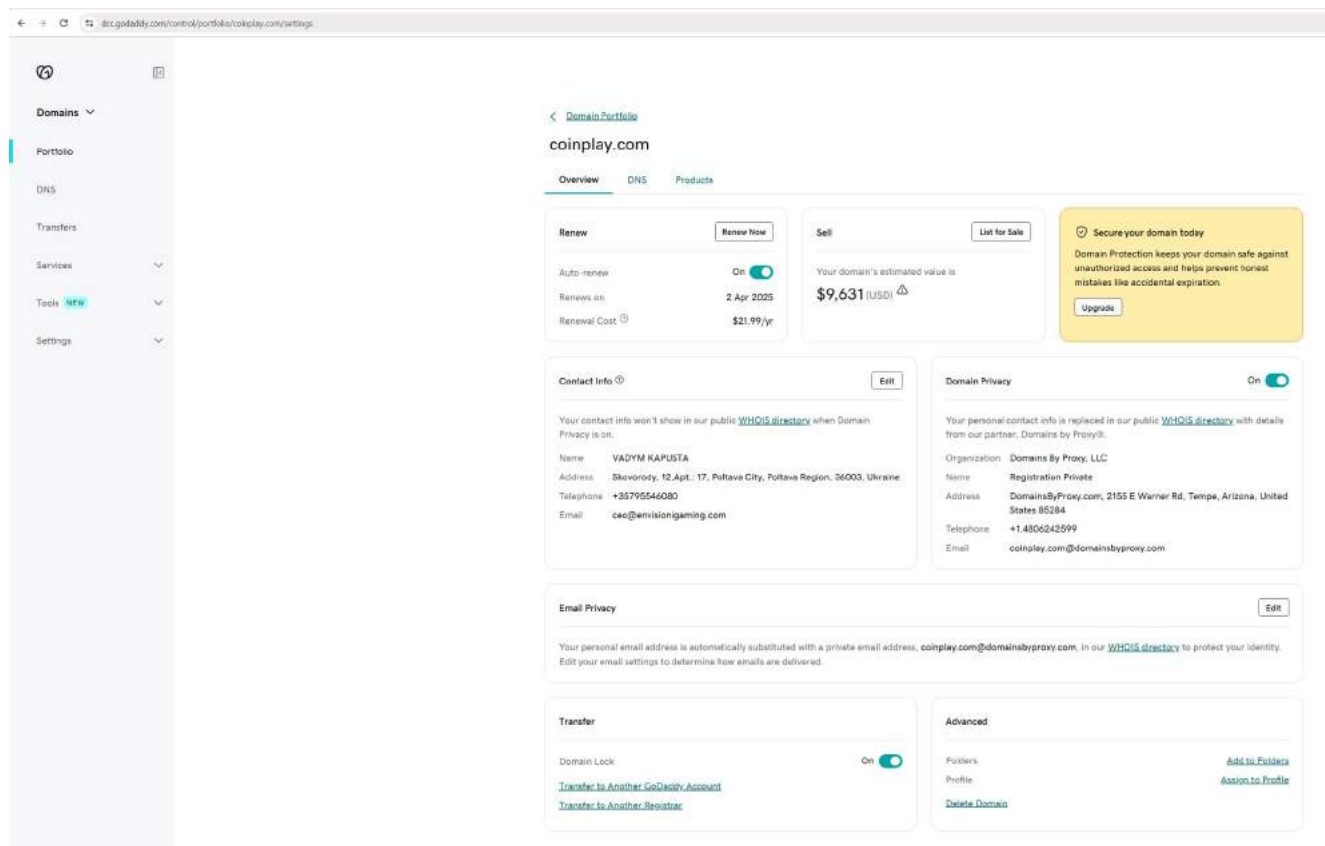
- AVIATRIX
- BARBARA BANG
- MANCALA
- PRAGMATIC PLAY
- RED EAGLE
- SLOTEGRATOR
- TADA GAMING
- THUNDERSPIN
- TVBET
- ZEUSPLAY

The essence of the project involves establishing a company that offers enhanced online games utilizing cutting-edge technologies to captivate players. This initiative draws on the expertise gained from operating seven existing casinos that were created with the involvement of the founders of the new gaming platform.

Prospective regulatory body starting in 2024: Gaming Control Board. The process of applying for the government license is currently underway.



The domain is coinplay.com, held and operated by a Curacao company ENVISION DIGITAL N.V.



In terms of security measures, a payment is required. In the event of the online casino's closure due to internal or other objective reasons, this security payment is refundable to the casino owners. Importantly, this payment must remain unused during the online casino's operation, serving as a deposit in case of jackpot wins, thereby ensuring that potential losses remain minimal.

We are dedicated to crafting an unparalleled gaming experience that is not only entertaining but also promotes responsible and mindful play.

Vision:

Coinplay envisions a global gaming landscape where innovation meets responsibility, creating a harmonious space for players to explore, compete, and connect. Our vision is to be a catalyst for positive change in the gaming industry, setting benchmarks for excellence and ethical gaming practices.

Mission:

Our mission at Coinplay is guided by the following core tenets:

- **Innovative Gaming Experience:** Pioneering cutting-edge technologies and imaginative game design to offer a diverse portfolio that keeps players engaged and excited.
- **Responsibility at the Core:** Advocating responsible gaming through proactive measures, educational initiatives, and partnerships with organizations committed to fostering a safe gaming environment.
- **Player-Centric Commitment:** Placing our players at the forefront by providing personalized experiences, responsive customer support, and an unwavering commitment to continuously improve based on player feedback.
- **Global Inclusivity:** Breaking down barriers and creating a global gaming community that transcends borders, welcoming players from all corners of the world.

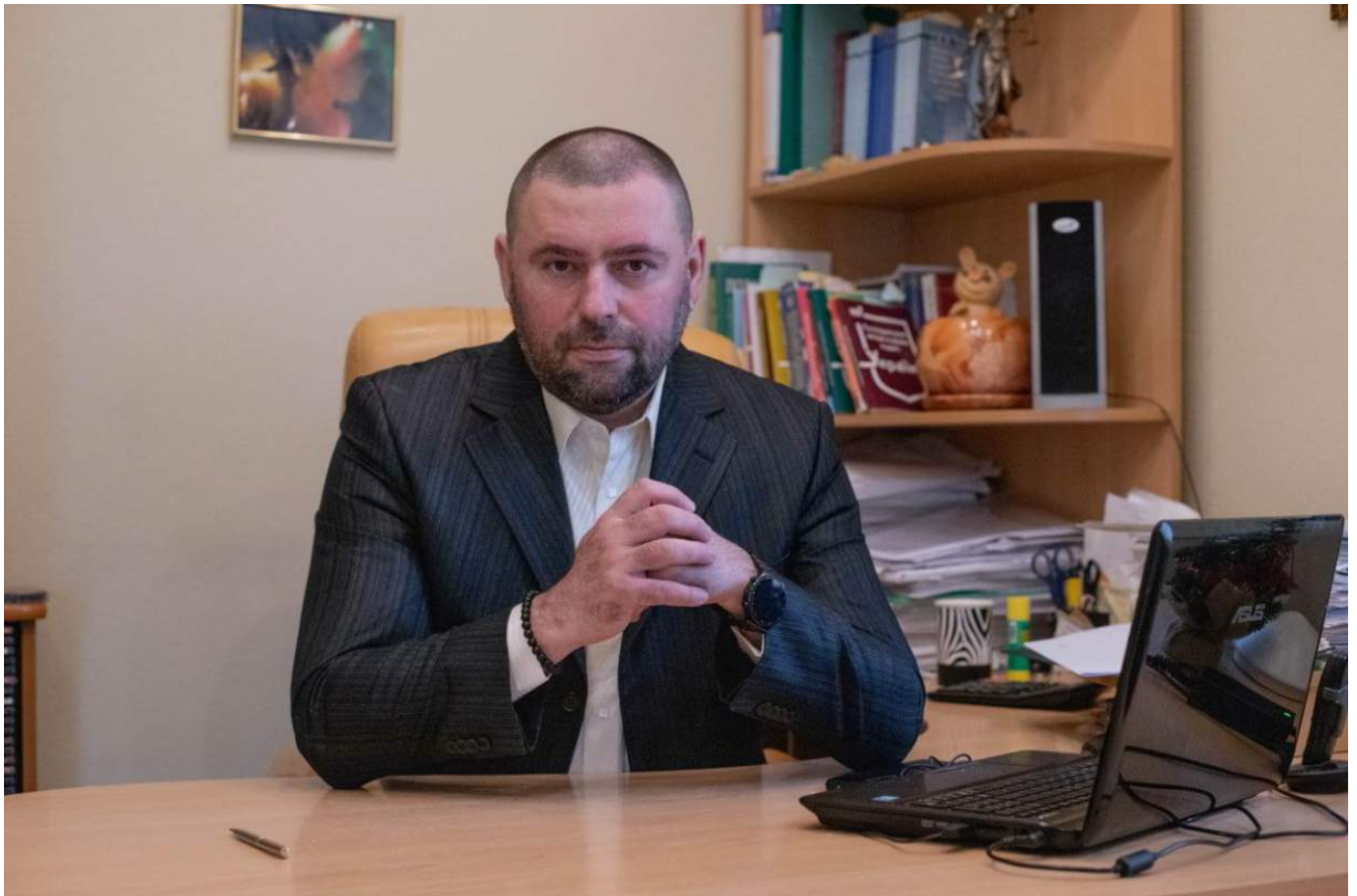
Goals:

- **Unrivaled Entertainment:** Striving for excellence in delivering not just games, but experiences that captivate, challenge, and entertain our players.
- **Innovation Leadership:** Aspiring to lead the industry in innovation, setting new standards, and surprising players with novel gaming experiences that push the boundaries of what's possible.
- **Community Enrichment:** Contributing positively to the community by supporting charitable initiatives, championing responsible gaming causes, and actively engaging with local communities.
- **Sustainable Prosperity:** Achieving sustainable growth by balancing financial success with ethical business practices, environmental stewardship, and a steadfast commitment to the well-being of our players.

1.2. UBO BACKGROUND

- 1.2.1.** Vadym Kapusta is an accomplished executive with a strong track record of leadership and success across various industries. As CEO of Digitalius Ltd, he demonstrates strategic vision, financial acumen, and effective stakeholder management since September 2023. His tenure as Commercial Director at Allwood and Kremenchugmyaso showcased expertise in marketing, export strategies, and policy implementation. With prior roles in managerial positions, including Branch Director and Manager of Grocery Department, Vadym has honed skills in

organizational development, logistics, and financial management. His entrepreneurial experience further enriches his versatile skill set, making him a valuable asset in any leadership capacity. As a former CEO at Digitalius Ltd, Vadym has unparalleled knowledge of all underlying processes of the project, which gives her an edge in guiding the company to success as a CEO.



KAPUSTA VADYM

Commercial Director, CEO

PERSONAL INFO

Mob: +38 099 383 55 28
email: info@risencast.com
Year of Birth: 1978
Location: Ukraine, Poltava

KEY SKILLS

- staff and structure audit
- branch opening, business planning (manufacture, sales, services)
- formalization and adoption of business processes
- instruction and process creation
- procession toward required indicators

OTHER SKILLS

- trainings conduction
- English (B1)
- Driving license

EDUCATION

Economist-marketologist, Kremenchug University of Economics and New Technology - specialist, 2000

Doctor of Economy Science, Ukrainian Technological Academy - 2009

COURSES

- Management of conflict
- Manager's Functions
- Professional skills
- Effective skills of sales
- Teamwork
- Determination of trainings necessities
- Coaching
- Sales Battle

WORK EXPERIENCE

CEO

DIGITALIUS LTD - Sep 2023 - Present

- strategic leadership
- financial oversight
- stakeholder relations
- policy development

Commercial director

Allwood - Jun 2019-Jul 2022

- marketing
- stock policy
- export

Commercial director

Kremenchugmyaso - Jul 2018-May 2019

- marketing
- export
- brand progress development and implementation of plan

Manager of grocery department

Aleksandria Blig, Alkogroup - Oct 2016-Jul 2018

- organization of distributive business:
- search of developers
- structure organization
- staff
- export
- logistics

Branch director

Mar 2014-Sep 2016

- Full management of branch:
- purchases
- logistics
- sales
- finance

Self-employed

Jan 2011-Mar 2014

HOBBIES

Cycling

1.3. GAME CATALOG

Primary Categories of Games:

- Type 1 - Games of Chance (RNG-based games such as slots and casino table games)
- Type 2 - Betting (including live betting and virtual-sports betting)
- Type 3 - Live Dealer Games
- Type 4 - Pooled-prize games (such as lotteries and parimutuel)
- Type 5: Promoting peer-to-peer games (such as sport-exchange, bingo and poker)

1.4. PROJECT RISKS

Potential Financial Setbacks

In the initial phase, there is a possibility of encountering financial losses, including expenses related to registration, rent, and office equipment.

A security payment is required, and in the event of the online casino's closure due to internal or other objective reasons, this payment is refunded to the casino owners. However, it is crucial that the refunded amount remains untouched during the online casino's operation, serving as a deposit in case of jackpot wins. This measure ensures that potential losses are kept to a minimum.

Table 1. Project Metrics

Name of the index	Value of the index
Calculation period of the project, year	3
Laid-down capital (LDC), EUR	252 750
Sum of proceeds (SP), EUR	4 405 504
Net average operational receipts per month (NAOR), EUR	27 734
Net profit for the project period, EUR	900 300
Average profitability for the project period (net profit to proceeds	20,44%
Discounting rate (DR), %	19,00%
Net present value (NPV), EUR	378 820
Average Rate of Return of investments (ARR)	12,34%
Return on investment (ROI)	256%
Profitability index (PI)	1,5
Internal rate of return (IRR)	91,93%
Pay back period of the project in whole (PBP), incl. financing scheme	18 months
	1,5 years

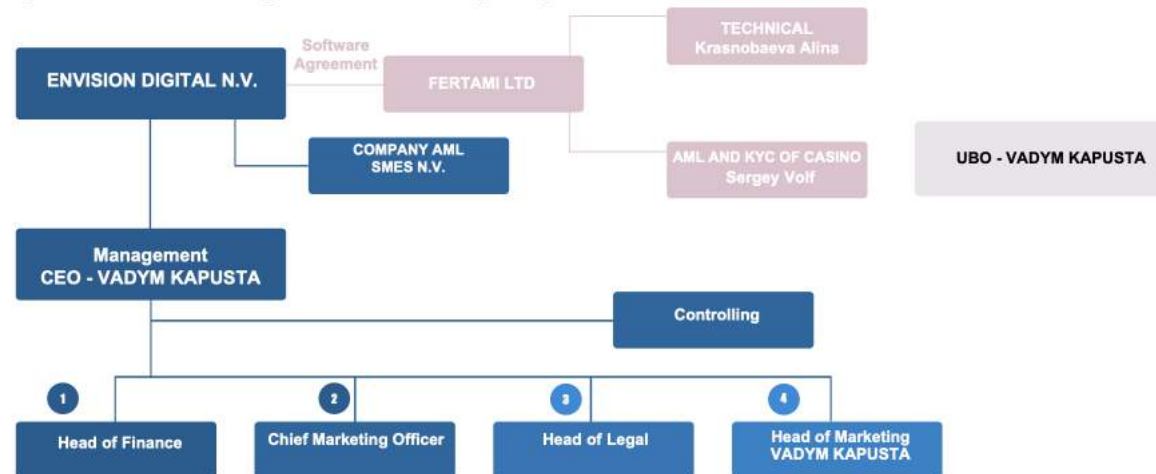
2. COMPANY MANAGEMENT STRUCTURE

2.1. BOARD OVERSIGHT

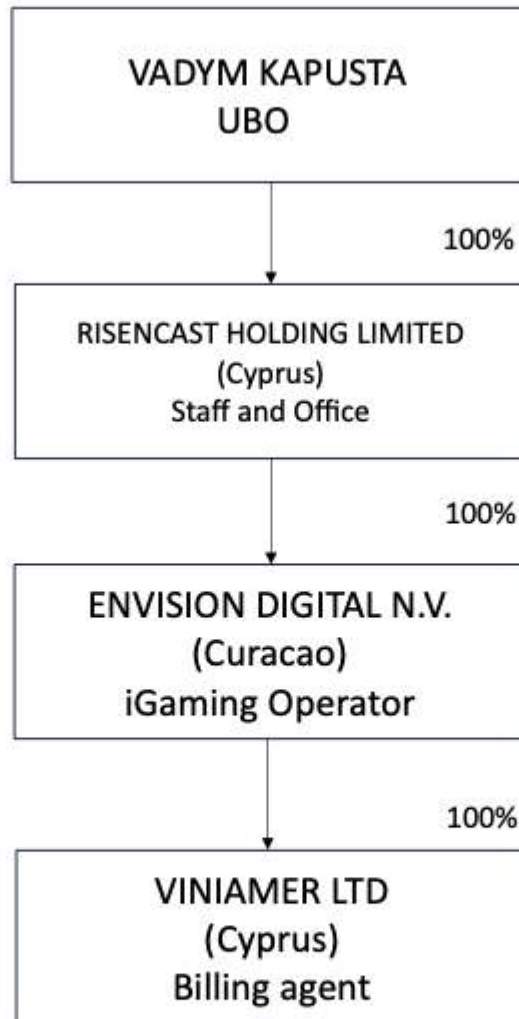
The CEO and sole shareholder of the Operator is actively involved in its daily operations. He delegates strategies and decisions directly to Departments and functions, ensuring agile decision-making and preventing deadlock. Legal support is provided internally by respective Departments and officers. Decision-making primarily rests with Department Heads, with final approval from the CEO. Key positions such as Head of Finance, Head of Legal and Chief Marketing Officer are pending recruitment. Internal hiring is prioritized, with experience in operational online casinos being essential.

Company control structure

ENVISION DIGITAL N.V., a company incorporated under the laws of Curaçao with registration number 140286 and registered address at Dr. H. Fergusonweg, 1, Curaçao



OWNERSHIP STRUCTURE



3. FINANCIAL SUMMARY

3.1. FINANCIAL PROJECTIONS FOR THE FIRST, SECOND, AND THIRD YEARS

Table 2. Cash flow for the first year

	Total for 3 years	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25
Month of the project		1	2	3	4	5	6	7	8	9	10	11	12
Number of days in the period		30	31	30	31	31	30	31	30	31	31	28	31
Cash flow - INVESTING	- 174 400	- 159 000	-	-	- 15 400	-	-	-	-	-	-	-	-
Acquisition of a license and security payment	- 159 000	- 159 000	-	-	-	-	-	-	-	-	-	-	-
Payment for the Amazon server	- 13 000	-	-	-	- 13 000	-	-	-	-	-	-	-	-
Office equipment and stationery	- 2 400	-	-	-	- 2 400	-	-	-	-	-	-	-	-
Cash flow - OPERATING	998 413	-	-	-	-	- 46 148	- 4 222	- 873	- 374	3 234	10 163	- 26 732	16 898
Proceeds	4 405 504	-	-	-	-	27 563	33 902	38 775	40 951	46 497	57 409	67 199	77 231
Income from clients	4 405 504	-	-	-	-	27 563	33 902	38 775	40 951	46 497	57 409	67 199	77 231
Expenses total	- 3 407 091	-	-	-	-	- 73 711	- 38 124	- 39 648	- 41 325	- 43 263	- 47 246	- 93 932	- 60 333
Direct costs	- 2 648 191	-	-	-	-	- 62 544	- 26 957	- 28 482	- 30 159	- 32 003	- 34 033	- 42 765	- 45 220
Advertising costs	- 1 329 320	-	-	-	-	- 26 460	- 15 246	- 16 771	- 18 448	- 20 292	- 22 322	- 24 554	- 27 009
Additional staff costs	- 871 000	-	-	-	-	-	-	-	-	-	-	- 6 500	- 6 500
License fees	- 138 111	-	-	-	-	- 26 404	- 2 031	- 2 031	- 2 031	- 2 031	- 2 031	- 2 031	- 2 031

		-	-	-	-								
Salary	- 309 760	-	-	-	-	- 9 680	- 9 680	- 9 680	- 9 680	- 9 680	- 9 680	- 9 680	- 9 680
Indirect costs	- 477 333	-	-	-	-	- 11 167	- 11 167	- 11 167	- 11 167	- 11 167	- 11 167	- 51 167	- 11 167
Accounting	- 122 667	-	-	-	-	- 3 833	- 3 833	- 3 833	- 3 833	- 3 833	- 3 833	- 3 833	- 3 833
Office equipment maintenance	- 85 333	-	-	-	-	- 2 667	- 2 667	- 2 667	- 2 667	- 2 667	- 2 667	- 2 667	- 2 667
Hosting	- 120 000	-	-	-	-	-	-	-	-	-	-	- 40 000	-
Office rent	- 48 000	-	-	-	-	- 1 500	- 1 500	- 1 500	- 1 500	- 1 500	- 1 500	- 1 500	- 1 500
Legal support	- 101 333	-	-	-	-	- 3 167	- 3 167	- 3 167	- 3 167	- 3 167	- 3 167	- 3 167	- 3 167
Taxes	- 281 567	-	-	-	-	-	-	-	-	- 92	- 2 047	-	- 3 946
Profit tax	- 281 567	-	-	-	-	-	-	-	-	- 92	- 2 047	-	- 3 946
Cash flow - FINANCING	- 96 649	159 000	-	-	15 400	46 148	4 222	873	374	- 115	- 2 540	26 732	- 4 897
Co-investor's investment	252 750	159 000	-	-	15 400	46 148	4 222	873	374	-	-	26 732	-
Refunds to co-investor	- 349 399	-	-	-	-	-	-	-	-	- 115	- 2 540	-	- 4 897

CASH FLOW OF THE PROJECT	727 364	-	-	-	-	-	-	-	-	3 120	7 623	-	12 001
progressive total (cash balance)	727 364	-	-	-	-	-	-	-	-	3 120	10 743	10 743	22 744

Table 3. Cash flow for the second year

	Total for 3 years	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26
Month of the project		13	14	15	16	17	18	19	20	21	22	23	24
Number of days in the period		30	31	30	31	31	30	31	30	31	31	28	31
Cash flow - INVESTING	- 174 400	-	-	-	-	-	-	-	-	-	-	-	-
Acquisition of a license and security payment	- 159 000	-	-	-	-	-	-	-	-	-	-	-	-
Payment for the Amazon server	- 13 000	-	-	-	-	-	-	-	-	-	-	-	-
Office equipment and stationery	- 2 400	-	-	-	-	-	-	-	-	-	-	-	-
Cash flow - OPERATING	998 413	21 720	26 436	27 089	34 803	18 935	37 183	38 135	42 917	41 120	46 105	13 393	47 628
Proceeds	4 405 504	86 114	95 131	105 737	116 704	121 845	128 511	130 910	138 255	143 701	151 379	157 268	162 525
Income from clients	4 405 504	86 114	95 131	105 737	116 704	121 845	128 511	130 910	138 255	143 701	151 379	157 268	162 525
Expenses total	- 3 407 091	- 64 394	- 68 695	- 78 648	- 81 902	- 102 910	- 91 328	- 92 775	- 95 338	- 102 581	- 105 275	- 143 875	- 114 897
Direct costs	- 2 648 191	- 47 921	- 50 892	- 60 660	- 61 739	- 87 223	- 70 494	- 71 672	- 72 886	- 80 636	- 81 924	- 89 750	- 91 117
Advertising costs	- 1 329 320	- 29 710	- 32 681	- 35 949	- 37 028	- 38 139	- 39 283	- 40 461	- 41 675	- 42 925	- 44 213	- 45 539	- 46 906
Additional staff costs	- 871 000	- 6 500	- 6 500	- 13 000	- 13 000	- 13 000	- 19 500	- 19 500	- 19 500	- 26 000	- 26 000	- 32 500	- 32 500
License fees	- 138 111	- 2 031	- 2 031	- 2 031	- 2 031	- 26 404	- 2 031	- 2 031	- 2 031	- 2 031	- 2 031	- 2 031	- 2 031
Salary	- 309 760	- 9 680	- 9 680	- 9 680	- 9 680	- 9 680	- 9 680	- 9 680	- 9 680	- 9 680	- 9 680	- 9 680	- 9 680
Indirect costs	- 477 333	- 11 167	- 11 167	- 11 167	- 11 167	- 11 167	- 11 167	- 11 167	- 11 167	- 11 167	- 11 167	- 51 167	- 11 167
Accounting	- 122 667	- 3 833	- 3 833	- 3 833	- 3 833	- 3 833	- 3 833	- 3 833	- 3 833	- 3 833	- 3 833	- 3 833	- 3 833
Office equipment maintenance	- 85 333	- 2 667	- 2 667	- 2 667	- 2 667	- 2 667	- 2 667	- 2 667	- 2 667	- 2 667	- 2 667	- 2 667	- 2 667
Hosting	- 120 000	-	-	-	-	-	-	-	-	-	-	- 40 000	-
Office rent	- 48 000	- 1 500	- 1 500	- 1 500	- 1 500	- 1 500	- 1 500	- 1 500	- 1 500	- 1 500	- 1 500	- 1 500	- 1 500
Legal support	- 101 333	- 3 167	- 3 167	- 3 167	- 3 167	- 3 167	- 3 167	- 3 167	- 3 167	- 3 167	- 3 167	- 3 167	- 3 167

Taxes	-	281 567	-	5 306	-	6 636	-	6 821	-	8 996	-	4 521	-	9 668	-	9 936	-	11 285	-	10 778	-	12 184	-	2 958	-	12 614
Profit tax	-	281 567	-	5 306	-	6 636	-	6 821	-	8 996	-	4 521	-	9 668	-	9 936	-	11 285	-	10 778	-	12 184	-	2 958	-	12 614
Cash flow - FINANCING	-	96 649	-	6 585	-	8 235	-	8 464	-	11 164	-	5 610	-	11 997	-	12 330	-	14 004	-	13 375	-	15 119	-	3 670	-	15 652
Co-investor's investment		252 750		-		-		-		-		-		-		-		-		-		-		-		-
Refunds to co-investor	-	349 399	-	6 585	-	8 235	-	8 464	-	11 164	-	5 610	-	11 997	-	12 330	-	14 004	-	13 375	-	15 119	-	3 670	-	15 652

CASH FLOW OF THE PROJECT		727 364		15 135		18 200		18 625		23 639		13 325		25 186		25 805		28 913		27 745		30 985		9 723		31 975
progressive total (cash balance)		727 364		37 879		56 079		74 705		98 344		111 669		136 855		162 660		191 573		219 319		250 304		260 027		292 002

Table 4. Cash flow for the third year

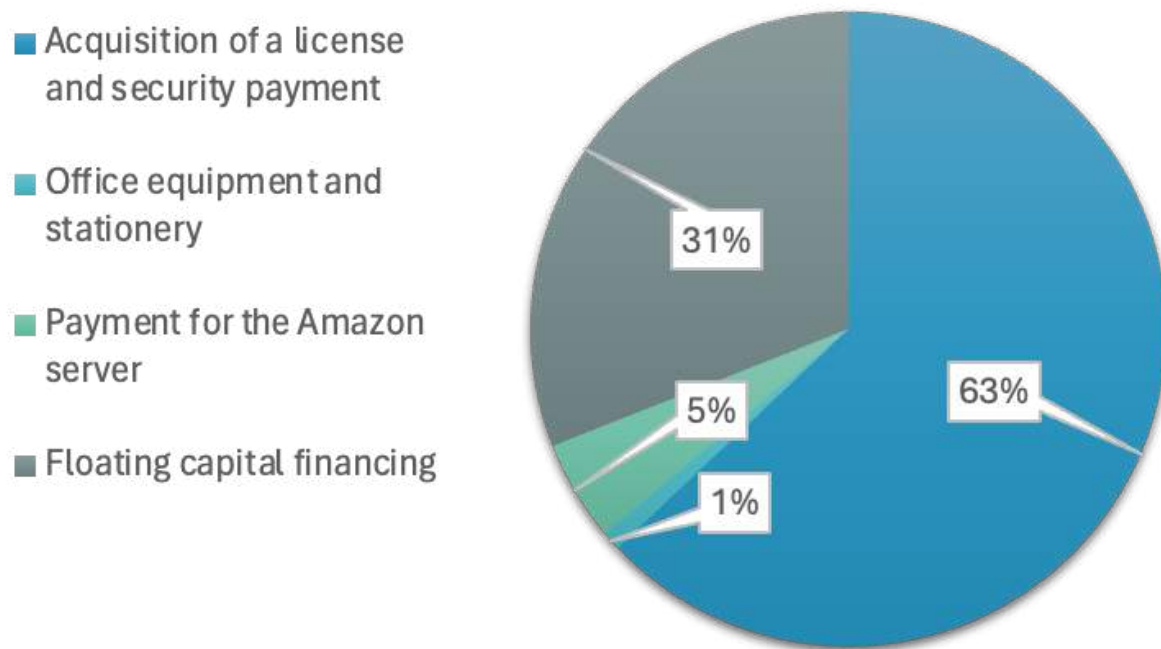
	Total for 3 years	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	Jan-27	Feb-27	Mar-27
Month of the project		25	26	27	28	29	30	31	32	33	34	35	36
Number of days in the period		30	31	30	31	31	30	31	30	31	31	28	31
Cash flow - INVESTING	- 174 400	-	-	-	-	-	-	-	-	-	-	-	-
Acquisition of a license and security payment	- 159 000	-	-	-	-	-	-	-	-	-	-	-	-
Payment for the Amazon server	- 13 000	-	-	-	-	-	-	-	-	-	-	-	-
Office equipment and stationery	- 2 400	-	-	-	-	-	-	-	-	-	-	-	-
Cash flow - OPERATING	998 413	53 037	51 970	55 435	53 657	37 921	56 706	60 809	59 584	63 380	62 150	34 874	61 483
Proceeds	4 405 504	170 866	177 448	183 383	189 141	194 923	202 766	209 706	216 366	223 016	229 774	236 697	243 811
Income from clients	4 405 504	170 866	177 448	183 383	189 141	194 923	202 766	209 706	216 366	223 016	229 774	236 697	243 811
Expenses total	- 3 407 091	- 117 830	- 125 478	- 127 948	- 135 485	- 157 003	- 146 060	- 148 897	- 156 782	- 159 636	- 167 625	- 201 823	- 182 328
Direct costs	- 2 648 191	- 92 524	- 100 473	- 101 966	- 110 004	- 135 960	- 119 719	- 121 399	- 129 630	- 131 412	- 139 748	- 141 639	- 154 639
Advertising costs	- 1 329 320	- 48 313	- 49 762	- 51 255	- 52 793	- 54 376	- 56 008	- 57 688	- 59 419	- 61 201	- 63 037	- 64 928	- 64 928
Additional staff costs	- 871 000	- 32 500	- 39 000	- 39 000	- 45 500	- 45 500	- 52 000	- 52 000	- 58 500	- 58 500	- 65 000	- 65 000	- 78 000

License fees	- 138 111	- 2 031	- 2 031	- 2 031	- 2 031	- 26 404	- 2 031	- 2 031	- 2 031	- 2 031	- 2 031	- 2 031	- 2 031
Salary	- 309 760	- 9 680	- 9 680	- 9 680	- 9 680	- 9 680	- 9 680	- 9 680	- 9 680	- 9 680	- 9 680	- 9 680	- 9 680
Indirect costs	- 477 333	- 11 167	- 11 167	- 11 167	- 11 167	- 11 167	- 11 167	- 11 167	- 11 167	- 11 167	- 11 167	- 11 167	- 51 167
Accounting	- 122 667	- 3 833	- 3 833	- 3 833	- 3 833	- 3 833	- 3 833	- 3 833	- 3 833	- 3 833	- 3 833	- 3 833	- 3 833
Office equipment maintenance	- 85 333	- 2 667	- 2 667	- 2 667	- 2 667	- 2 667	- 2 667	- 2 667	- 2 667	- 2 667	- 2 667	- 2 667	- 2 667
Hosting	- 120 000	-	-	-	-	-	-	-	-	-	-	-	- 40 000
Office rent	- 48 000	- 1 500	- 1 500	- 1 500	- 1 500	- 1 500	- 1 500	- 1 500	- 1 500	- 1 500	- 1 500	- 1 500	- 1 500
Legal support	- 101 333	- 3 167	- 3 167	- 3 167	- 3 167	- 3 167	- 3 167	- 3 167	- 3 167	- 3 167	- 3 167	- 3 167	- 3 167
Taxes	- 281 567	- 14 139	- 13 838	- 14 816	- 14 314	- 9 876	- 15 174	- 16 331	- 15 986	- 17 057	- 16 710	- 9 017	- 16 522
Profit tax	- 281 567	- 14 139	- 13 838	- 14 816	- 14 314	- 9 876	- 15 174	- 16 331	- 15 986	- 17 057	- 16 710	- 9 017	- 16 522
Cash flow - FINANCING	- 96 649	- 17 546	- 17 172	- 18 385	- 17 763	- 12 255	- 18 830	- 20 266	- 19 837	- 21 166	- 20 735	- 11 189	- 20 502
Co-investor's investment	252 750	-	-	-	-	-	-	-	-	-	-	-	-
Refunds to co-investor	- 349 399	- 17 546	- 17 172	- 18 385	- 17 763	- 12 255	- 18 830	- 20 266	- 19 837	- 21 166	- 20 735	- 11 189	- 20 502

CASH FLOW OF THE PROJECT	727 364	35 491	34 798	37 050	35 894	25 666	37 876	40 543	39 747	42 215	41 415	23 686	40 981
progressive total (cash balance)	727 364	327 493	362 291	399 341	435 235	460 901	498 777	539 320	579 067	621 282	662 697	686 382	727 364

3.2. INVESTMENT STRUCTURE, PROJECTED COSTS

Diagram 1. Composition of Investments



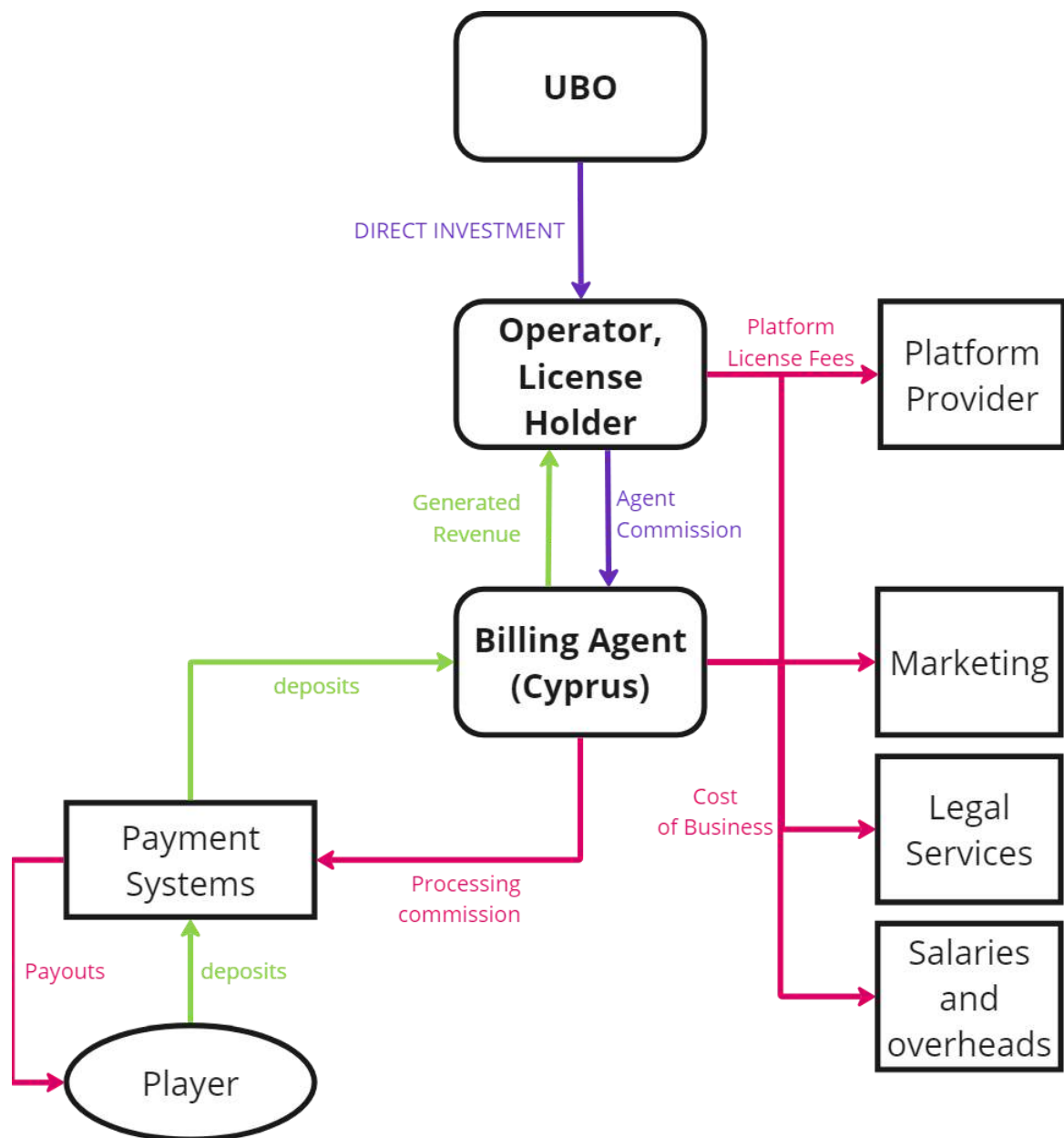
The project's funding is intended to be provided by the investor.

Type of initial investments - funds provided directly by the Ultimate Beneficial Owner.

Upon launch - profits generated directly from operations.

3.3. FLOW OF FUNDS

The cost of business for the project includes license fees to the Platform provider, Web-marketing, Service fees to employees and legal fees to fiduciary service providers.



4. PRODUCTS & SERVICES

4.1. REGISTRATIONS AND OPENING OF AN ACCOUNT

The screenshot displays the Coinplay website's registration interface. The top navigation bar includes the 'Coinplay' logo and links for 'Sports', 'Esports', 'Casino', 'Bonuses', and 'Buy crypto'. On the right, there are links for 'Log in' and a prominent 'Registration' button, accompanied by a settings icon. The main banner features a soccer player in a red jersey kicking a ball, surrounded by floating cryptocurrency icons like Bitcoin and FS. The text 'Get a Welcome Bonus of up to 5000 USDT + 80 FS!' is prominently displayed, with a 'Get bonus' button below it. To the right, a 'Register right now!' section contains a toggle for the 'Welcome bonus package up to 20000 USDT + 350 free spins', an input field for 'E-mail address', a 'Next' button, and social login options for Google, Facebook, and Telegram. A vertical sidebar on the far right lists 'Bet slip' and 'My Bets'. The bottom of the page has a horizontal menu with categories: 'SPORTS' (with a basketball player), 'CASINO' (with a roulette wheel), 'ESPORTS' (with a Fortnite character), and 'BONUSES' (with a gift box).

Coinplay

SportsEsportsCasinoBonusesBuy crypto

Deposit0 USDT

Personal profile

Security

Account settings

Deposit

Withdraw funds

Bet history

Transaction history

Casino Cashback

Bonuses and gifts

Sports cashback

Log out

Balance

0

USDT

Nº823473381

Personal profile

Main account Nº823473381

Delete

Email ddcompliance2@gmail.com

Password *****

Change

Registration

20/03/2024

Surname *

Change

First name *

Change

Recent sessions

16:23

20.03.2024

Limassol

172.255.5.36

4.2. LOG IN AND LOGOUT

Log in Registration ⚙️

Log in

ID or Email 🔍

Password 👁️

☐ Remember [Forgot your password?](#)

Log in

or

Don't have an account? [Create an account](#)

This website is protected by reCAPTCHA. The Google Privacy Policy and User Agreement remain in force.

Coinplay

SportsEsportsCasinoBonusesBuy crypto

Deposit0 USDT

Personal profileSecurityAccount settingsDepositWithdraw fundsBet historyTransaction historyCasino CashbackBonuses and giftsSports cashbackLog out

0USDT

Nº823473381

+

Personal profile

Bet history

Bonuses and gifts

Account settings

Log out

Personal profile

Main account Nº823473381

Email ddcompliance2@gmail.com

Password *****

Registration20/03/2024

SurnameChange

First nameChange

Recent sessions

20.03.2024	Limassol	172.255.5.36
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?

Are you sure you want to log out?

OKCANCEL

4.3. TERMS AND CONDITIONS/ RULES AND PROCEDURES

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TERMS AND CONDITIONS

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1. GENERAL TERMS AND RULES

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1. GENERAL TERMS AND RULES

Effective from: 19.08.2022; Last updated: 14.06.2023

1. INTRODUCTION

These terms and conditions and the documents mentioned below (the "Terms") apply to the use of the current website (the "Website") and its related or connected services (collectively, the "Service").

You should read these Terms carefully, as they contain important information about your rights and obligations regarding the use of the Website and form a binding legal agreement between you - our customer (the "Customer"), and us. By using this Website and/or accessing the Service, you, whether you are a guest or a registered user with an account ("Account"), agree to be bound by these Terms, together with any amendments, which may be published from time to time. If you do not accept these Terms, you should refrain from accessing the Service and using the Website.

The Service is owned by Envision Digital N.V., a company registered and established under the laws of Curaçao, with registration number 140286 and registered address at Dr. H. Fergusonweg 1 Curaçao, and its wholly-owned subsidiary, VINIAMER LIMITED, registered in Cyprus with registration number HE404868 and registered address Floor 3, Flat 302, 12 Thasou Nicosia, 1087 Cyprus. Envision Digital N.V. is licensed and regulated by Antillephone N.V. (license no. 8048/JAZ2016-046).

2. GENERAL TERMS

2.1. We reserve the right to revise and modify the Terms (including any document mentioned and related

4.4. OBLIGATIONS AS A PLAYER

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3. YOUR RESPONSIBILITIES

You admit that at any times when accessing the Website and using the Service:

3.1. You are over the age of 18, or the legal age at which gambling, or gaming activities are allowed under the law or jurisdiction applicable to you. We reserve the right to ask you for documents proving your age anytime.

3.2. You have the legal capacity to enter into a legally binding agreement. You must not access the Website nor use the Service if you do not have legal capacity.

3.3. You are a resident in a jurisdiction that allows gambling. You are not resident in a country where access to online gambling is prohibited to its residents or anyone in that country. You should ensure that your use of the service is lawful.

3.4. You must not attempt to cancel a payment made or take any action that will cause that payment to be canceled by a third party.

3.5. When you place bets, you may lose all or part of your money deposited with the Service in accordance with these Terms and you will be entirely responsible for this loss.

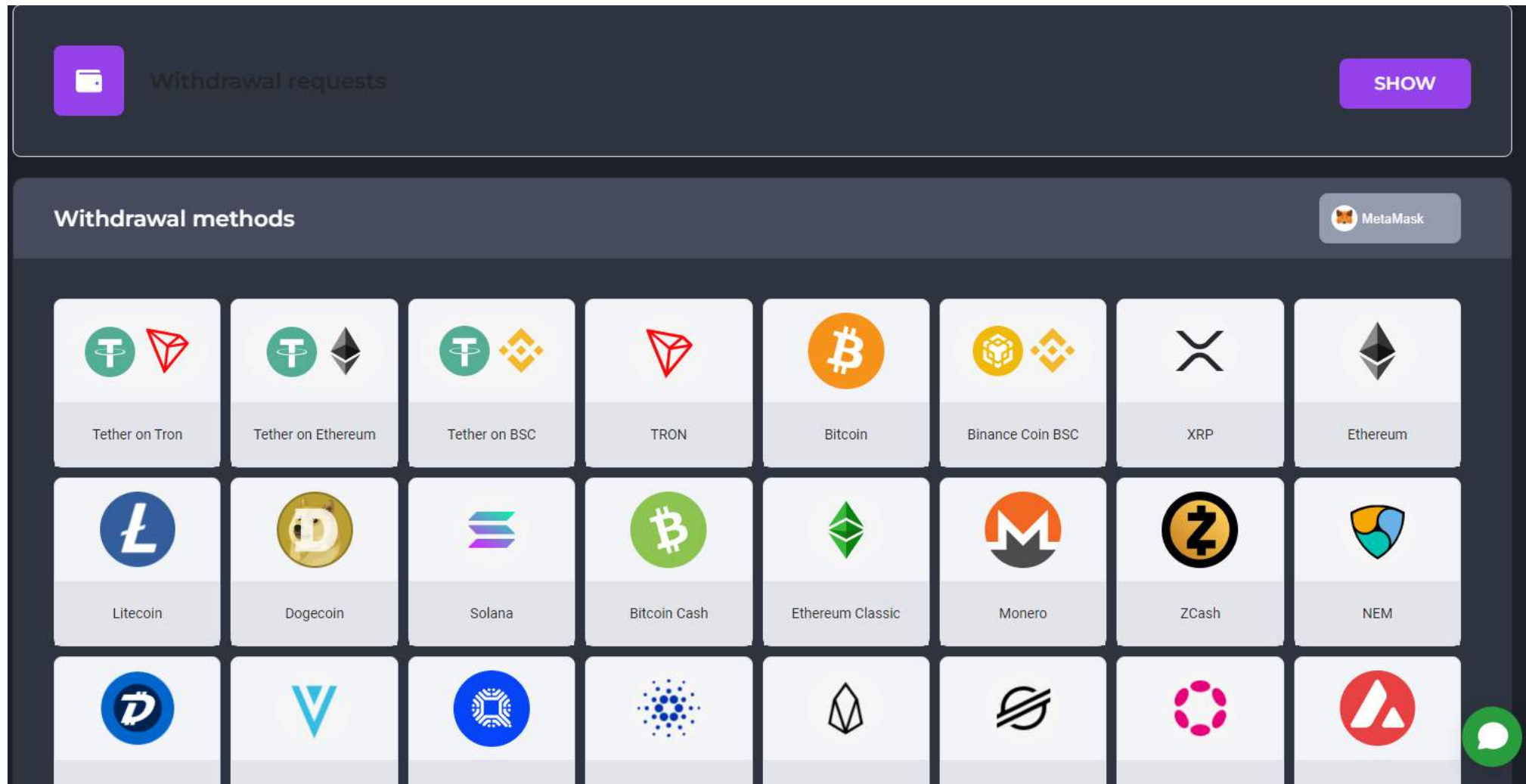
3.6. When placing bets, you must not use any information obtained in violation of any applicable legislation in the country you were in when the bet was placed.

3.7. You do not act on behalf of any other party or for business purposes, but only on your own behalf as an individual.

3.8. You must not try to manipulate any contract or element within the Service in bad faith or in a manner that compromises the integrity of the Service or us.

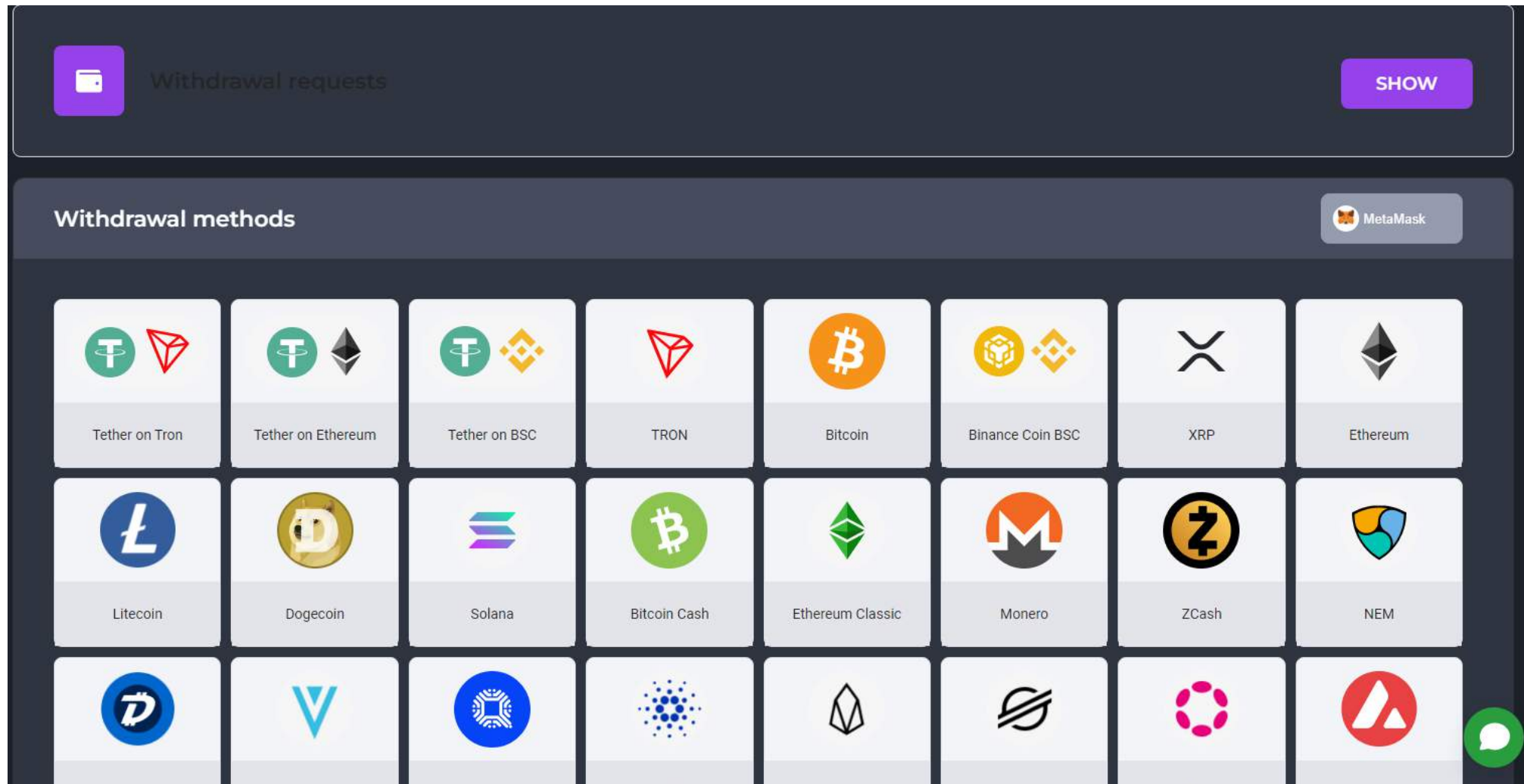
3.9. You must generally act in good faith in relation towards the Service at all times and for all bets made using the Service.

4.5. Payouts



4.6. Withdrawing

Withdrawals can be made using the payment methods specified below, as follows: CRYPTO - provided that the deposit was made in cryptocurrency.



4.7. Games list

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Deposit0 USDT

SlotsLive CasinoGamesTournamentsExtra Casino

SlotsCasino

Clear filter

★ Favorites
🎰 TOP Games
🍀 Patrick's Day
🎰 Buy Bonus
🎰 Crash
🎰 Jackpot Game
🎰 Poker
🎰 Roulette
🎰 Baccarat

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All providers

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TOP Games

All

POWER OF GODS MEDUSA HOLD THE JACKPOT

VERY HOT 5

HOT FRUITS FIRE

FRUIT NOVA Super 60

9 COINS HOLD THE JACKPOT CASH INFINITY™

DROPS & WINS BIG BASS SPLASH

TIGER JUNGLE HOLD AND WIN

SUN OF EGYPT 3 HOLD AND WIN

ROYAL COINS HOLD AND WIN 5 LINES

COCORICO

DROPS & WINS THE DOG HOUSE

DROPS & WINS SUGAR RUSH

Popular

All

DROPS & WINS BIG BASS AMAZON XTREME

WANTED DEAD OR A WILD

KAISHEN GOLD DISA-GONIC GAMES

POWER OF GODS MEDUSA HOLD THE JACKPOT

COIN STRIKE HOLD AND WIN 3x3

Power of OLYMPUS

5. KEY SUPPLIERS, MATERIAL DEPENDENCIES

5.1. PLATFORM DESCRIPTION

Platform description

The critical supplier for the project is Fertami Ltd. - the supplier of the software platform. **Fertami Ltd**, a company registered under the laws of the Republic of Cyprus under registration number HE 413010 (“Fertami”) has developed the Unionsoft Platform (“Platform”) - a software solution for betting companies with 24/7 stream of data and technical support. The Platform provides betting website operators with a reliable software solution designed to deliver high performance and security. Built on advanced technologies, it offers a diverse range of features, including real-time data updates, support for multiple types of bets, huge selection of sports and flexible customization options.

Platform specifications

General specifications

The Platform’s structure

The functional structure of the Platform includes the following modules:

- the option to register as a customer
- the option to log in and reset the password
- the option to make deposits and withdrawals
- the option to place bets
- the option to view betting history
- the option to view deposit history
- the option to receive bonuses
- the option to view bonus history
- the option to contact the customer support team
- the option to self-exclude

- the option to place limits on deposits
- deployment of two-factor authentication
- deployment of secret phrase authentication
- databases and tables of real events containing established statistics or dynamic odds
- service for obtaining odds on events through an API
- service for tracking customer money - records of deposits, bets, and withdrawals
- service for integrating the Platform with the payment services of other third-party providers through an API
- service for notifying customers about a future event, changes, adverts, and marketing for promotions by email, text message and pop-up message on mobile devices
- tool for protecting and restricting access and assigning competences to Fertami's employees (BackOffice) and displaying an employee's level of access in their profile
- profiles for the technical service departments of remote operating units (B2C) including the department structure, information about the SLA and the serviced business units of the operator or affiliates
- technical support service including the systems for logging in, registration, and recording and resolving questions and problems from service contractors when using email services or live communication
- display of short messages to customers (primarily the status of their account and customer legal compliance)
- the option for customers to put forward and discuss customer ideas to improve the platform's services and install new services, and the option to introduce ratings

- document management - files received from customers - loading files and exchanging them with colleagues securely, tagging, the option to add comments and information about users that downloaded files, version control
- cookie service - storage and sharing of useful links to various online resources, customer recommendations and content on the basis of information accumulated about a customer, improvement and suggestions for customers to make using the platform easier and more efficient
- responsible gaming service - a service for customers to set up their own limits and self-exclude with the option to customize these to suit the different requirements of the various jurisdictions
- Anti-fraud and AML service - the option to connect third-party resources through an API from government bodies in different jurisdictions to verify customers when they register and if they engage in suspicious activity
- service for monitoring suspicious customer activity, such as using different payment methods and a large number of small deposits, bets, and withdrawals
- voting service - the opportunity for customers to vote for the operator's various marketing or informational promotions posted and sent to customers through the Platform's services
- service for issuing ratings - mechanisms for determining the activity and popularity of Platform users and creation of reports on VIP customers

Compatibility with related platforms

The Platform is compatible with third-party betting platforms and individual slots, casino, corporate back-office portal sufficient for general navigation and information research, a payment system aggregator, and a customer support module.

The Platform also supports:

- marketing modules from third parties
- integration with the business solutions including CMS, CRM, and BackOffice

- integration with external platforms such as Microsoft Office, business email, tasks and calendars, and a platform for sending mass messages by email and SMS
- integration with additional structures providing prior verification services on customers, KYC, AML, fraud prevention, and PEP lists to help the operator decide whether to accept certain users
- provision of API for several modules
- integration with system managing access to information resources for providing the betting odds.
- integration with AWS and other data storage services that have security certificates and are located within the EU.

Ergonomic features

It is possible to modify the Platform's interface according to the developed and agreed designs.

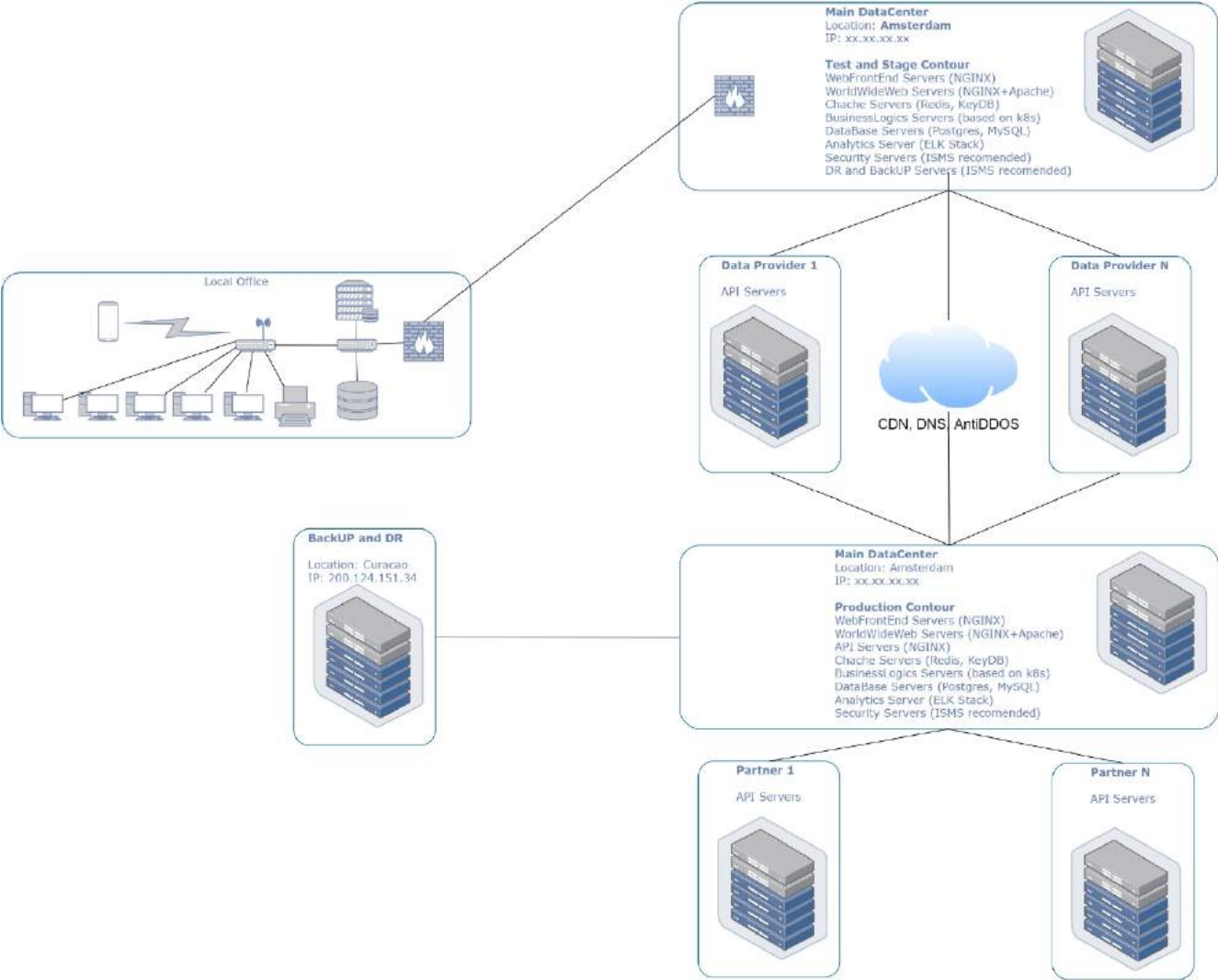
The Platform supports access from the following mobile platforms:

- iOS
- Android
- Windows

The Platform supports adaptive web design (or an adaptive user interface) capable of carrying out W3C CSS3 requests with a changing proportion grid and also support flexible changes to image proportions.

Platform-related risks

With a comprehensive disaster plan and resilient infrastructure in place, the platform's usage poses minimal risks. Utilizing protocols for data backup and restoration, alongside redundant server systems, mitigates the potential for service disruptions and reduces data loss. Continuous testing and refinement of the disaster plan are essential to address emerging threats and technological developments, ensuring its efficacy during crises. Collaborating with cybersecurity specialists and regulatory authorities offers invaluable insights and direction, enhancing the disaster readiness of online casino platforms and ensuring the security of operations and customer trust.



5.2. PAYMENT SERVICE PROVIDERS

Another crucial set of suppliers comprises payment service providers. Guaranteeing uninterrupted payment processing is achieved by engaging several of the most dependable PSPs operating within the relevant jurisdictions. Payment service provider (at the connection/planning stage): Mercuryo, Onramp.

The logo for Mercuryo, featuring the word "mercuryo" in a lowercase, sans-serif font.

5.3. LEGAL AND CORPORATE PROVIDERS

In the realm of legal and corporate services, there exists a multitude of seasoned providers with vast expertise in the gambling industry. These specialists aid us in adhering to all regulatory, payment, and banking obligations, thereby ensuring comprehensive compliance.

6. RISK EVALUATION AND MANAGEMENT

Every department manages its own risks daily.

6.1. RISK AUDITING

Internal audits, overseen by the Audit Committee consisting of the Head of IT, Head of Legal, and Head of Finance, are performed annually across all risk categories. External audits, conducted every three years, provide an independent evaluation of business and financial operations.

Routine audits are conducted on the platform, its software providers, infrastructure, and financial health. The Audit Committee reviews the risk register quarterly, in addition to regular interdepartmental communication.

Furthermore, mandatory financial audits are carried out annually for all companies within the organization's structure

6.2. RISK OVERVIEW

a) **Legal Landscape (Overseen by the Head of Legal):** The legal environment surrounding online gambling is dynamic, necessitating continual monitoring. Keeping abreast of legal developments is crucial, and regular updates on changes are disseminated throughout departments to ensure all staff members are informed about evolving regulations. Collaboration between the legal team and other departments, such as compliance and operations, ensures a comprehensive understanding of legal obligations and facilitates the implementation of processes. Open communication channels with regulatory bodies and industry associations promote transparency and underscore our dedication to complying with legal requirements in online gambling.

- **Legality and Licensing:** Running an online casino entails acquiring licenses from pertinent regulatory bodies across different jurisdictions. Compliance with regulatory requirements is imperative, given the substantial disparities between jurisdictions. Non-compliance can lead to severe penalties, legal consequences, or even the cessation of operations.

Mitigation: The Operator currently operates under the Antillephone N.V. license No. 8048/JAZ and is in the process of applying for a new GCB license.

- **Data Protection and Privacy Laws:** Online casinos handle extensive volumes of sensitive customer data. Adhering to data protection regulations like the EU's General Data Protection Regulation (GDPR) is crucial to evade fines and uphold customer confidence.

Mitigation: Only collect and process the minimal necessary personal data for delivering gambling services, ensuring data is not retained longer than required. Formulate and enact a data breach response strategy to promptly address and alleviate the consequences of data breaches, including protocols for informing data subjects and relevant supervisory authorities within mandated timeframes. Integrate privacy by design and default principles into the creation of new products, features, or services, embedding privacy considerations into the design and development process from inception.

- **Advertising and Marketing Restrictions:** Numerous jurisdictions impose stringent regulations on the advertising and marketing of online gambling services to safeguard vulnerable populations, such as minors and individuals grappling with gambling addictions. Failure to adhere to advertising standards can lead to regulatory sanctions and public outcry.

Mitigation: Continuously monitor advertising and marketing endeavors to guarantee compliance with relevant laws, regulations, and industry norms governing gambling advertising. Transparently disclose all terms, conditions, restrictions, or limitations tied to promotions, bonuses, or other marketing offers to prevent misleading consumers and potential regulatory repercussions. Thoroughly assess third-party advertising partners, agencies, or affiliates to ensure their compliance with advertising and marketing regulations and adherence to responsible advertising practices.

- **Cross-Border Regulatory Challenges:** Operating across multiple jurisdictions can expose online casinos to intricate regulatory frameworks

and legal ambiguities. Variations in gambling laws and enforcement practices across borders can present obstacles to ensuring compliance and may necessitate substantial legal resources.

Mitigation: Forge strategic alliances with local enterprises, legal advisors, or industry associations in target jurisdictions to gain insights into local regulations, navigate regulatory procedures, and cultivate rapport with regulatory authorities. Conduct comprehensive due diligence on business partners, affiliates, vendors, and other third parties to verify compliance with regulatory requisites and mitigate compliance risks in cross-border markets. Remain abreast of shifts in gaming regulations and enforcement practices in target jurisdictions by vigilantly monitoring regulatory updates, industry literature, and legal advisories.

- **Regulatory Evolution:** The regulatory framework governing online casinos is in a constant state of flux, with frequent introduction of new laws, regulations, and enforcement protocols. Operators must remain vigilant, keeping abreast of these changes and adapting their operations accordingly to minimize compliance risks.

Mitigation: Engage in comprehensive evaluations to gauge the potential impact of emerging regulations on the casino's operations, financial health, and risk exposure. Pinpoint areas of compliance vulnerability and develop preemptive strategies to address them. Employ dynamic compliance approaches that facilitate swift adjustment to evolving regulatory mandates. This might entail developing modular compliance solutions, harnessing technology for automation and efficacy, and fostering a culture of ongoing enhancement and ingenuity. Regularly provide training and educational resources to staff on emerging regulations, compliance imperatives, and optimal methods for upholding regulatory standards. Empower team members to identify and respond adeptly to regulatory shifts within their respective roles."

- **Regulatory Enforcement:** Regulatory bodies may initiate investigations or audits to ensure adherence to gambling regulations. Enforcement measures, such as penalties, license withdrawals, or legal actions, can

severely impact iGaming operators found breaching regulatory standards.

Mitigation: Regularly conduct internal audits and assessments of compliance protocols, operations, and procedures to pinpoint areas of non-compliance, evaluate risks, and implement preemptive corrective measures. Foster transparent communication channels with regulatory authorities, industry associations, and stakeholders to establish rapport, solicit guidance on compliance issues, and address queries or concerns proactively. Maintain meticulous documentation and records of compliance endeavors, encompassing policies, protocols, training materials, audits, and enforcement actions, to demonstrate commitment to compliance and furnish support for regulatory inquiries or investigations.

- **Political and Public Perception:** The perception of gambling in the political and public spheres can heavily influence regulatory decisions and policy directions. Negative publicity or public disapproval toward iGaming operators may prompt heightened regulatory scrutiny and calls for stricter oversight.

Mitigation: Uphold transparency across business operations, regulatory compliance, and corporate governance to foster trust among regulators, customers, and the public. Offer educational materials to inform the public about the online casino industry, responsible gambling practices, and potential risks associated with gambling. Advocate for awareness of problem gambling support services, helplines, and resources. Monitor both online and offline platforms for discussions, reviews, and mentions related to the online casino brand, and proactively address any adverse feedback or misconceptions through targeted communication and engagement strategies.

- b) **Regulatory Risks (Overseen by Compliance Officer):** Businesses, especially those in financial and gambling sectors, must navigate regulatory risks linked to Anti-Money Laundering (AML) and Know Your Customer (KYC) compliance. The organization's AML&KYC department bears the responsibility of upholding relevant laws and regulations to combat money laundering and terrorist

financing. Its mandate includes implementing robust protocols to verify customer identities, monitor transactions for suspicious activities, and promptly report any anomalies to authorities. Non-compliance with AML&KYC regulations carries severe consequences such as fines, reputational damage, and potential criminal charges. Hence, strict adherence to these regulations is imperative to mitigate regulatory risks and uphold the organization's integrity. The AML&KYC department is instrumental in overseeing compliance efforts, conducting risk assessments, and implementing controls to minimize exposure to regulatory risks. Moreover, ongoing training and education programs ensure employees stay abreast of evolving AML&KYC requirements and best practices. Effectively managing regulatory risks associated with AML&KYC compliance demands a proactive and holistic approach, with the AML&KYC department serving as a central pillar in the organization's compliance framework

- **Compliance and Anti-Money Laundering (AML) Regulations:** Online casinos are required to maintain stringent compliance standards to combat money laundering, terrorist financing, and other unlawful activities. Inadequate implementation of Anti-Money Laundering (AML) controls can lead to regulatory fines, harm to reputation, and legal ramifications.

Mitigation: Establish a comprehensive AML policy delineating protocols for customer due diligence, transaction monitoring, and reporting suspicious activities. Ensure alignment of this policy with regulatory mandates and industry standards. Conduct regular training and awareness sessions for casino staff to educate them on AML regulations, indicators of suspicious behavior, and their responsibilities in preventing money laundering and terrorist financing activities.

- c) **Technical Risks (Overseen by Technical):** The technical department oversees infrastructure maintenance, platform integration, cybersecurity, and data security. Its primary responsibility is to ensure regular infrastructure maintenance to reduce downtime and address technical risks stemming from hardware or software failures. Prioritizing the implementation and updating of cybersecurity protocols and technologies is essential for safeguarding against

cyber threats like hacking, data breaches, and malware attacks. Continuously monitoring for potential security threats and swiftly responding to incidents are fundamental duties of the technical department. This proactive approach helps mitigate risks and minimizes the impact of cybersecurity breaches. Additionally, conducting periodic audits and security assessments assists in identifying vulnerabilities and weaknesses in the infrastructure, enabling the technical team to address potential risks proactively.

- **Data Security:** Unauthorized access to customer information, encompassing personal details and financial data, poses risks such as identity theft, fraud, and potential legal consequences.

Mitigation: Deploy multi-layered cybersecurity protocols, incorporating firewalls, intrusion detection systems, and encryption mechanisms. Maintain regular updates of software and security patches to address vulnerabilities and shield against emerging threats.

d) **Financial Risks (Overseen by Head of Finance):** Financial risks are inherent in all business operations, demanding meticulous management for sustainability and growth. As the individual accountable for financial oversight, the Head of Finance assumes a pivotal role in identifying, assessing, and mitigating these risks. Responsibilities include implementing robust financial controls, monitoring cash flow, and optimizing capital allocation to minimize exposure. Additionally, close collaboration with other departments is essential to develop and execute financial strategies aligned with organizational objectives. Through proactive risk management and strategic planning, the Head of Finance aims to safeguard the company's financial health and enhance shareholder value. Regular financial analysis and reporting are crucial for identifying emerging risks and opportunities, facilitating timely adjustments to financial strategies.

- **Taxation:** Taxation policies concerning online gambling vary widely among jurisdictions and can significantly impact the profitability of iGaming operators. Changes in tax laws or unexpected tax liabilities can present financial risks to casino operators.

Mitigation: Engage tax professionals, accountants, and legal experts specializing in international taxation to ensure compliance with local tax

laws and regulations. Utilize tax treaties and agreements between countries to mitigate double taxation and optimize tax planning strategies. These treaties may offer provisions for tax credits, exemptions, or reduced tax rates for cross-border transactions. Maintain accurate financial records, robust accounting systems, and diligent tax filings to adhere to local tax laws and regulations in each jurisdiction where the casino operates. This entails timely submission of tax returns, payment of taxes, and adherence to reporting requirements.

e) **Litigation Risks (Overseen by Customer Service):** Customer service-related risks entail ensuring that practices align with relevant laws and regulations to minimize the risk of litigation stemming from regulatory non-compliance. Customer Service establishes clear communication policies to effectively manage customer expectations, thereby reducing the likelihood of misunderstandings and potential litigation. Maintaining comprehensive documentation of customer interactions and resolutions is vital for mitigating litigation risks, providing evidence of compliance with service standards and facilitating amicable dispute resolution. Customer Service regularly evaluates and enhances its processes based on feedback and performance metrics to address recurring issues and minimize the risk of customer dissatisfaction leading to litigation. Promoting a culture of transparency and accountability within the customer service team fosters trust with customers and diminishes the likelihood of disputes arising from perceived unfairness or lack of clarity. Establishing clear escalation protocols ensures that unresolved customer issues are promptly addressed by appropriate management levels, preventing grievances from escalating into potential litigation.

- **Responsible Gaming Practices:** Regulatory mandates often require casino operators to advocate for responsible gambling and institute measures to deter problem gambling behaviors. Non-compliance with responsible gaming regulations can result in regulatory penalties and tarnish the operator's reputation.

Mitigation: Deploy self-exclusion tools enabling players to voluntarily exclude themselves from gambling activities for a specified duration.

Ensure these tools are readily accessible and prominently featured on the casino's website and gaming platforms. Provide players with the ability to set customizable deposit limits and timeouts on their accounts to manage their gambling habits and prevent excessive play. These limits should be easily adjustable and enforceable to ensure adherence. Utilize data analytics and monitoring tools to detect players displaying behaviors indicative of potential gambling problems, such as high frequency or substantial wager amounts. Implement interventions and support measures for these players as necessary, providing assistance and guidance to promote responsible gambling practices.

6.3. RISK OF POTENTIAL CAPITAL LOSS

In the initial phase, there is a possibility of potential losses in the funds designated for registration, rent, and office equipment. Should the online casino close due to internal or external factors, the security deposit is refunded to the casino owners. However, it is crucial that this amount remains untouched during the continuous operation of the online casino, reserved solely as a deposit for jackpot winnings. This precautionary measure aims to minimize losses.

Mitigation:

Drawing upon a combined experience of 25 years in the online casino industry among the founders and co-owners, along with the seasoned managerial expertise of the project mentor, the project is strategically positioned to mitigate risks associated with market entry to the fullest extent possible.

7. POLICIES AND PROCEDURES

7.1. KNOW YOUR CUSTOMER

The KYC (Know Your Customer) policy comprises a series of protocols and principles designed to confirm and validate the identity of clients. Its primary aim is to thwart financial illicit activities such as money laundering, terrorist financing, and fraud by ensuring that casinos possess precise data concerning their patrons and their financial transactions. By implementing KYC measures, casinos foster trust, adhere to regulatory mandates, and minimize the risks linked with unlawful activities within the financial realm.

7.2. ANTI-MONEY LAUNDERING

The primary objective of an Anti-Money Laundering (AML) policy is to hinder the unlawful practice of disguising the sources of funds acquired through criminal endeavors. AML policies and protocols are crafted to identify and discourage money laundering, terrorist financing, and various other illicit financial undertakings within financial institutions.

7.3. DATA PRIVACY

The aim of a Data Privacy Policy is to delineate how an organization gathers, utilizes, retains, and safeguards the personal data of individuals. It exists to guarantee adherence to data protection laws, protect the privacy rights of both customers and employees, and foster confidence among stakeholders. Through articulating precise guidelines and protocols for managing sensitive data, the policy strives to diminish the likelihood of data breaches, unauthorized entry, and improper use of personal information, thus advancing transparency and responsibility in data handling procedures.

7.4. RESPONSIBLE GAMING

The purpose of the Responsible Gaming Policy is to encourage safe and mindful gambling practices while addressing the potential dangers of excessive or problematic gambling. It delineates strategies and recommendations aimed at shielding players from the adverse effects of gambling addiction, including financial strain, mental

health challenges, and social difficulties. Through provisions for self-exclusion options, establishment of gambling activity limits, and facilitation of assistance for individuals seeking aid, the policy strives to cultivate a responsible and enduring gambling atmosphere. Its objective is to safeguard the welfare of players and uphold the credibility of the gaming sector.

7.5. TERMS OF USE

The Terms of Use policy for an online casino sets forth the guidelines, standards, and terms that users are required to follow when utilizing the platform. It encompasses areas like user obligations, account administration, payment protocols, conflict resolution, and adherence to relevant laws and statutes. Through acceptance of these terms, users confirm their comprehension of the regulations governing their engagement with the casino, guaranteeing transparency, equity, and lawful adherence across all facets of the gaming encounter.

7.6. SELF-EXCLUSION

This outlines the procedure by which individuals can choose to exclude themselves voluntarily from engaging in gambling activities on the platform for a predetermined period, usually aimed at managing gambling habits or addressing addiction concerns.

7.7. DISPUTE RESOLUTION

This delineates the processes and mechanisms accessible for resolving conflicts or disputes that might emerge between the casino and its users, frequently outlining steps for escalation and eventual resolution.

7.8. FAIRNESS & RNG TESTING METHODS

Addresses the equity of games provided by the casino, verifying their randomness and impartiality, often highlighting the utilization of Random Number Generators (RNGs) and the methodologies employed to assess and authenticate their fairness.

7.9. ACCOUNTS, PAYOUTS & BONUSES

Provides information on account management protocols, payout options, and the terms and conditions associated with bonuses, encompassing wagering prerequisites

and limitations.

7.10. BETTING RULES

Specifies the rules and regulations governing betting activities on the platform, encompassing game-specific guidelines, maximum and minimum bet thresholds, and any supplementary terms applicable to various types of bets.

7.11. INTERNAL POLICIES

Human Resources Policy: Encompasses guidelines pertaining to recruitment, orientation, performance assessment, employee development, fostering diversity and inclusion, disciplinary measures, and termination protocols.

Financial Policy: Includes directives regarding financial planning, expenditure oversight, financial reporting standards adherence, auditing procedures, procurement guidelines, and compliance with accounting regulations.

Communication and Social Media Policy: Establishes protocols for both internal and external communication platforms, encompassing email protocols, social media regulations, media interactions, and branding directives.

Information Security Policy: Outlines measures for safeguarding sensitive data, encompassing data management procedures, cybersecurity protocols, password security guidelines, and strategies for averting data breaches.

Internal Policies are primarily designed to support external policies, with the latter undergoing periodic review and updating, whereas the former are subject to continual creation, modification, and cessation as needed.

7.12. Our long-term operational intentions, coupled with the significant initial investment, mandate the adoption and enforcement of policies. These measures are essential, considering our commitment to operating under the GCB license for at least three years. Renewal of the license hinges on meeting investment return and project KPIs, as outlined in our financial projections.

7.13. To adhere to the established policies and procedures, the project draws upon a diverse pool of expertise and manpower, sourced internally and externally. The Ultimate Beneficial Owner (UBO) boasts experience in both gambling and IT, making her an ideal overseer. Key departments such as Legal, IT, Human Resources, and Finance possess substantial expertise in sustaining large-scale gambling operations responsibly.

Furthermore, jurisdictions like Curacao, Cyprus, and others present abundant opportunities for collaboration with advisors, experts, and independent auditors. The Gaming Control Board (GCB) supports operators by offering guidance and assistance in policy development. This collaborative approach ensures that operators can customize their policies to meet regulatory requirements and industry benchmarks.

By leveraging the GCB's expertise and resources, operators can establish robust policies that foster compliance and uphold integrity in the gambling sector. Additionally, the GCB provides ongoing support and updates to help operators adapt to evolving regulations and emerging challenges. Overall, the assistance provided by the GCB enables operators to build and sustain a solid framework for responsible gambling practices.

8. MARKET ANALYSIS

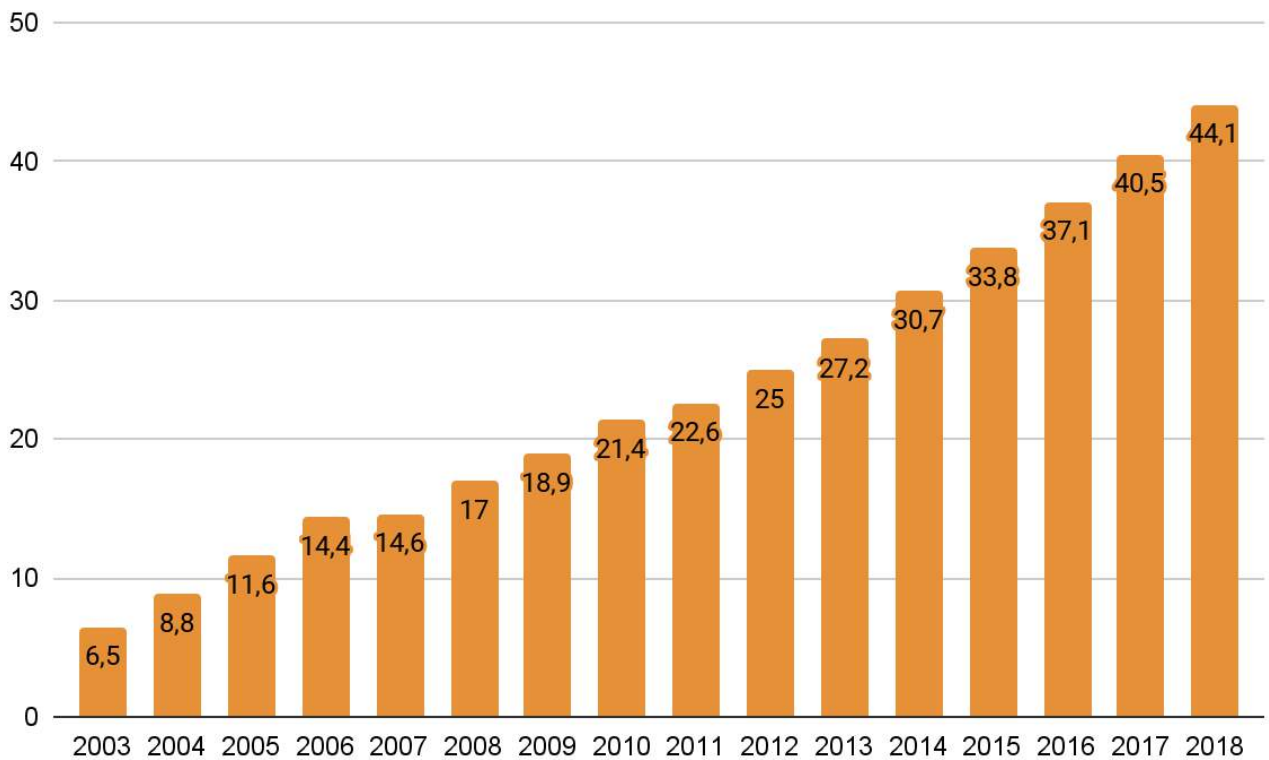
8.1. REVENUE AND TURNOVER

In 2020, the global online casino industry experienced significant success, attributed to the pandemic-induced self-isolation measures. The overall gambling market's revenue in many countries increased by a third compared to the previous year, emphasizing the resilience and potential of this business model.

Over the past few years, online gambling has been legalized in 85 countries worldwide. Betting and slot machine gaming constitute a substantial 70% of all internet gambling income. The popularity of global online gambling is driven by diverse offerings and a user-friendly gaming experience free from restrictions. The United Kingdom, China, Austria, Germany, and Italy lead in generating significant revenue from online slot machines.

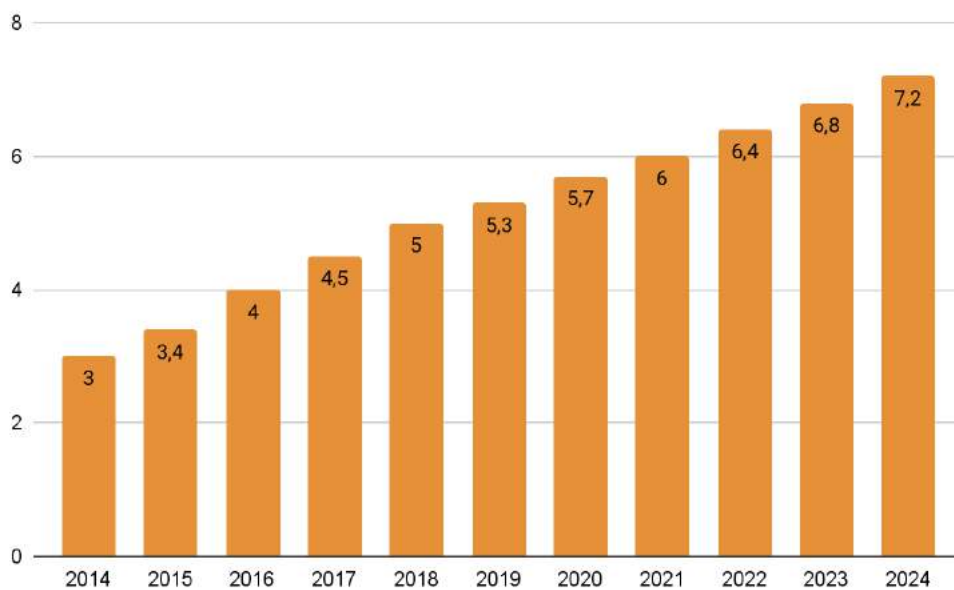
Despite the global inclination towards regulating national gambling markets, a few countries are opting to prohibit online and mobile gambling. Currently, the global online gambling market constitutes 13% of the total legal gambling market, and this percentage continues to increase. According to a study by the American Gaming Association, approximately 85 countries have authorized online gambling.

Diagram 2. Global Online Gambling Revenue in Billion Euros



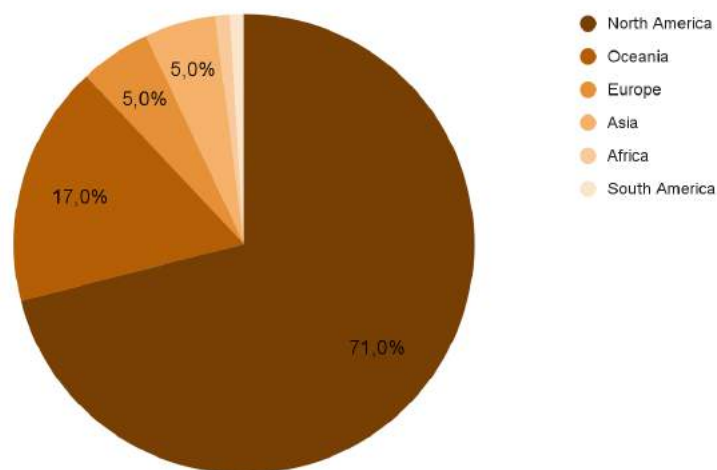
Gross Gaming Revenue (GGR) serves as a financial metric to assess the total revenues of a gambling establishment, providing insights into the global behaviors of players in the gambling industry.

Diagram 9. Gross Gaming Revenue Forecast in Billions of Dollars



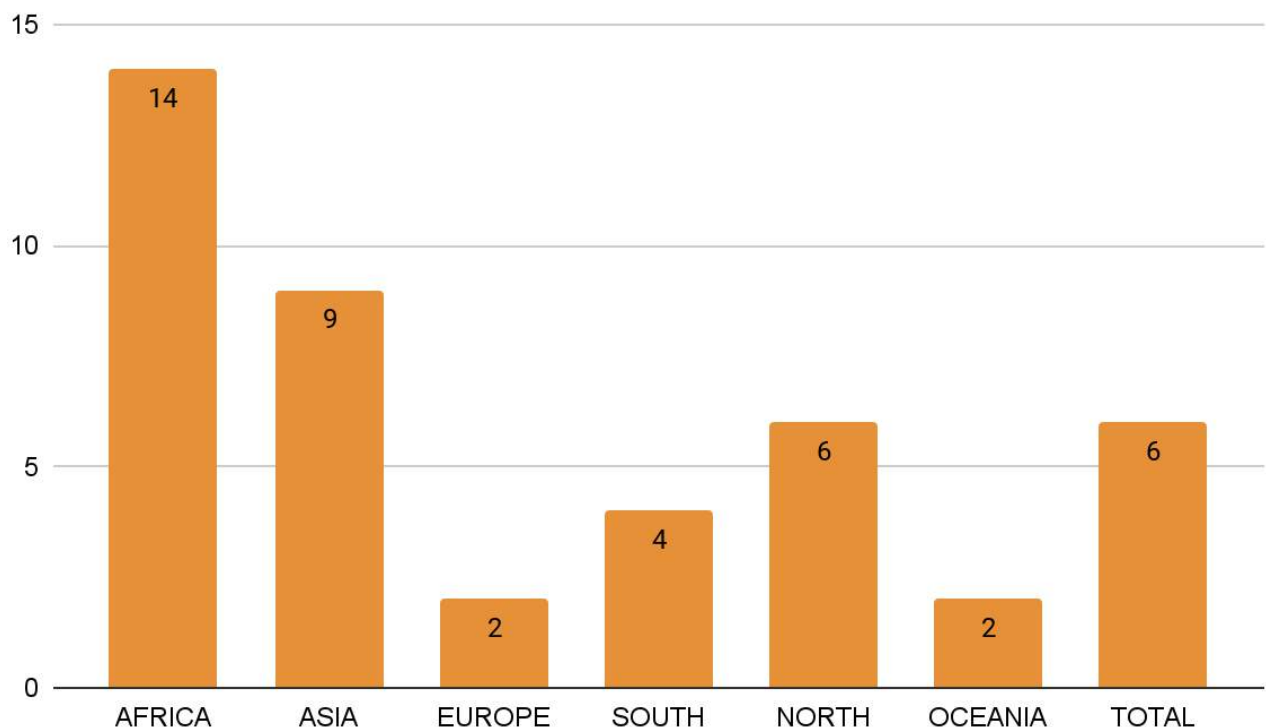
Simultaneously, Oceania, comprising regions such as Fiji, New Zealand, Polynesia, New Guinea, etc., demonstrated a robust presence, contributing 17% to the global Gross Gaming Revenue (GGR) in 2019. This surpasses the contributions of Asia and Europe, which stood at 5%.

Diagram 10. Geographic Breakdown of Gross Income in the Gambling Industry in 2019



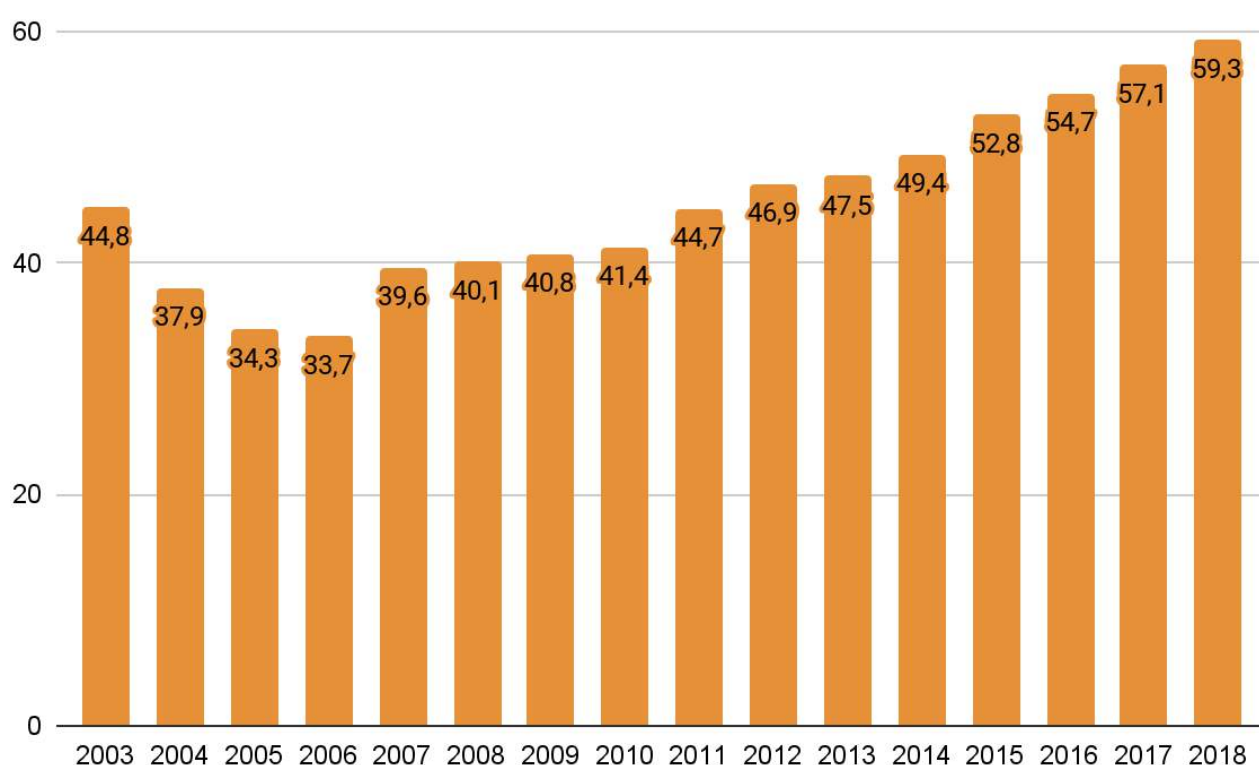
In 2019, Africa exhibited the most rapid growth rate with a year-on-year increase of 14%, whereas Europe experienced relatively modest growth.

Diagram 11. Regional Growth in Gross Income in 2019



Discussions also revolved around streamlining regulations. Online gambling operators within the European Union currently face the obligation to secure licenses in multiple countries, each with its own set of licensing requirements. A more unified approach would be advantageous for them. The proliferation of compliance requirements leads to redundant infrastructure and costs, introducing unwarranted administrative complexities for regulators.

Diagram 4. Proportion of "White Market" in Global Online Gambling Revenue



From 2003 onwards, the market has witnessed an average annual growth rate of 23%. Dominant sectors include betting, casino, and poker. The rising popularity of online gaming is propelled by factors like the widespread availability of the Internet, the emergence of new markets, and the inclusion of diverse player demographics.

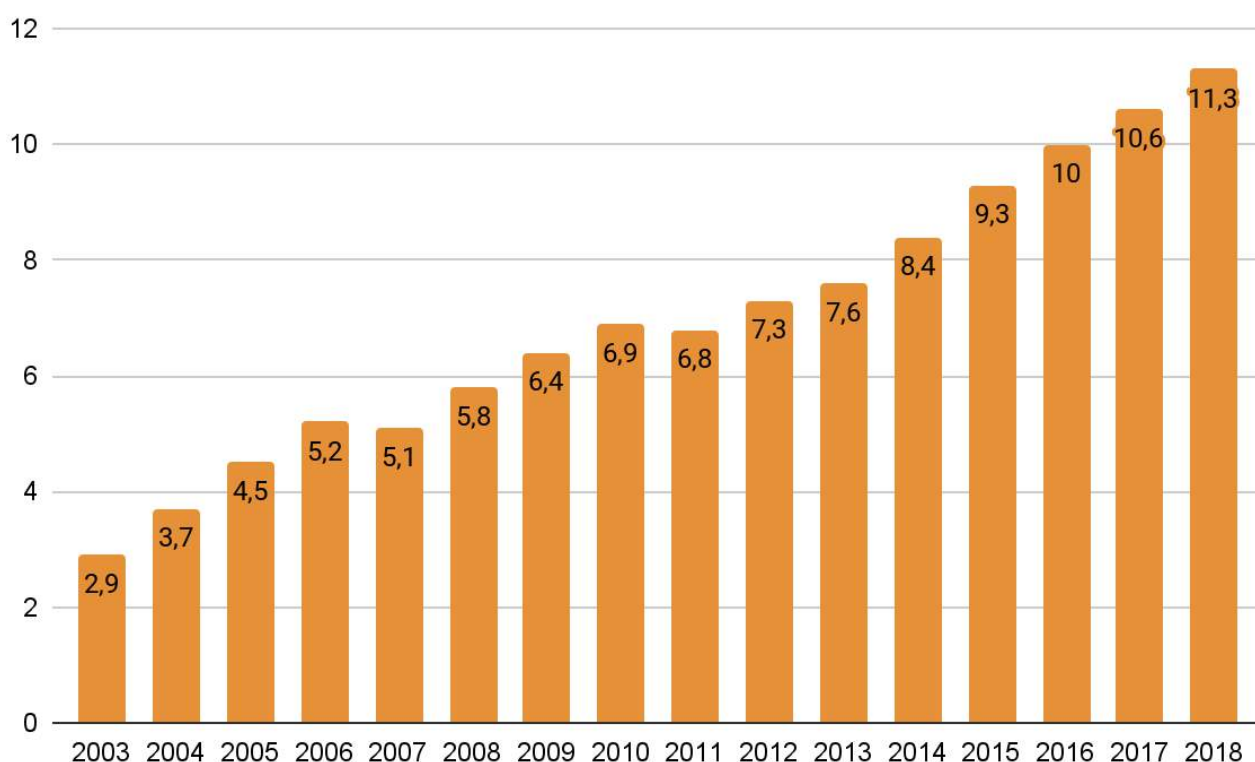
8.2. EMERGING PLAYER SEGMENTS

Since 2004, the number of female Internet users aged 18 to 74 has surged by over

80%, while for men, the increase has been 60%. Initially, online gambling primarily attracted young men, but there is now a rising trend among women and older individuals.

Diverse player segments have distinct preferences and motivations for engaging in online gambling. For some, it's purely for entertainment, others are driven by the desire to win money, and some seek relaxation. Regardless of the motivation, it's essential for operators and developers to remain attentive to player preferences. As the Internet becomes more pervasive in society, age differences among players are expanding, challenging the stereotypical image of the average male player aged 25 to 35.

Diagram 12. Percentage of Online Gambling Revenue in the Global Gambling Industry

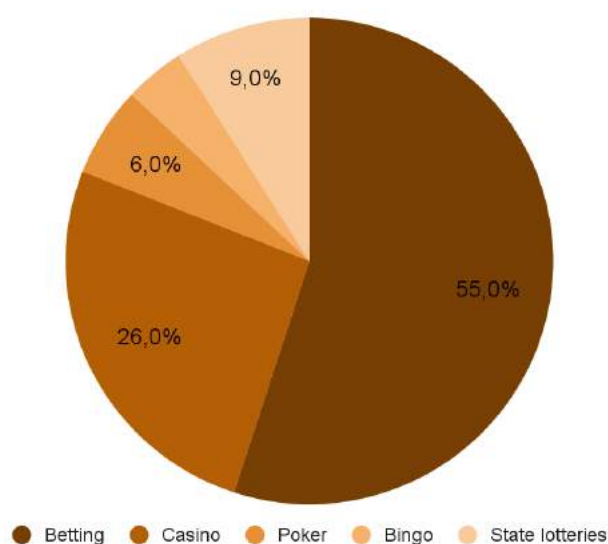


It's crucial to highlight that the predominant forms of remote gambling today encompass traditional casino games, betting, and poker variations. The preference for specific online gambling types varies based on gender. The bingo sector anticipates the highest growth rates, driven by increasing interest from women in

the iGaming industry.

However, online gambling remains more popular among men, particularly young men who show a higher inclination towards taking risks. While women equally enjoy playing, their choices tend to gravitate towards simpler games like lotteries and slots. This distinction can be attributed to societal roles, where betting, casino games, and skill-based games are conventionally linked with male audiences, while women often lean towards gaming for enjoyment rather than seeking an adrenaline rush.

Diagram 5. Breakdown of Online Gaming Revenue by Type in 2019



8.3. CONTEMPORARY TRENDS IN ONLINE CASINOS

The online casino sector has experienced significant growth over the last ten years and shows no signs of slowing down. Keeping pace with technological advancements, the online gambling industry continues to adapt to emerging trends and shifts. Moreover, a growing number of new casinos are making their mark in the mainstream market.

Virtual Reality Innovations

Anticipated to bring a revolutionary shift to the online gambling industry, one of the major trends is virtual reality. Virtual reality involves a computer-generated environment that enables interaction in a manner simulating a real-life experience.

Widely utilized across various industries, including gaming, online casinos are quick to embrace this technology. By the end of the year 2023, there is an expectation that an increasing number of online casinos will integrate virtual reality technology into their games, providing players with an immersive and realistic gaming experience. Virtual reality allows players to navigate a virtual casino environment, fostering interaction with other players and transforming the online gambling experience into one reminiscent of a physical casino setting.

Cryptocurrency Integration

Anticipated to gain further traction in 2023-2024 is the utilization of cryptocurrency within online casinos. The rising popularity of cryptocurrency can be attributed to its decentralized nature and the anonymity it provides, rendering it an ideal payment method for online gambling.

With an increasing number of players opting for cryptocurrency, online casinos are projected to incorporate a wider array of digital currencies into their payment options. This expansion aims not only to streamline the process of deposits and withdrawals for players but also to enhance the overall security of financial transactions. As a result, the market for crypto gaming is expected to continue its growth trajectory.

Mobile Gaming Advancements

The surge in popularity of mobile gaming is poised to persist as a substantial trend in 2023-2024. Forecasts indicate that online casinos will prioritize the development of mobile-friendly games and enhancements to elevate the overall mobile gaming experience.

As the number of smartphone users continues to rise, online casinos neglecting the optimization of their platforms for mobile gaming risk missing out on potential customers. The coming year is expected to witness online casinos introducing an array of mobile-exclusive bonuses and promotions to entice and engage players.

Artificial Intelligence Integration

Artificial intelligence (AI) is increasingly integrated into diverse sectors, with online

gambling being no exception. Its role extends to enhancing the user experience by tailoring games to individual preferences and playing styles. Additionally, AI serves as a tool to identify and thwart fraudulent activities and cheating. In 2023-2024, there is an anticipation that a growing number of online casinos will integrate AI technology into their platforms. This integration aims to elevate the user experience, bolster security measures, and proactively prevent fraudulent activities.

Live Dealer Games Evolution

The trend of live dealer games, which has gained popularity in recent years, is anticipated to persist into 2023-2024. These games replicate a genuine casino atmosphere by enabling players to interact with live dealers through video streaming, enhancing engagement and immersion.

As the demand for a lifelike casino experience continues to rise, it is expected that online casinos will expand their offerings of live dealer games in 2023-2024. Technological advancements will contribute to the sophistication of live dealer games, introducing a broader selection of games, more dealers, and enhanced immersive features.

Concluding Remarks

In 2023-2024, the online gambling industry is poised for substantial growth and transformative changes. The incorporation of virtual reality, cryptocurrency, mobile gaming, artificial intelligence, and live dealer games is set to revolutionize the sector, offering players an elevated gaming experience.

In the dynamic landscape of the evolving online gambling industry, it becomes imperative for online casinos to stay abreast of the latest trends and technologies to maintain competitiveness. Those that adeptly adapt and integrate these emerging trends are poised to attract a larger player base and flourish within the industry.

8.4. MARKET PROJECTIONS

In 2024, the global online gambling market exhibited a profitability estimate of approximately \$64 billion. Projections from a Grand View Research report anticipate a substantial growth trajectory, reaching \$93.4 billion by 2027, with a Compound

Annual Growth Rate (CAGR) of 8.1%.

Juniper research indicates a notable shift of gambling activities to the online realm, with mobile applications taking the lead in user engagement. The proportion of wagers placed through mobile phones consistently rises, reflecting the industry's evolving landscape.

Despite a general inclination towards regulating national gambling markets, a few countries are contemplating a complete ban on online gambling and mobile applications. The global online gambling market already constitutes over 13% of the total legal gambling market, with persistent growth.

Anticipated niche revenue is set to reach \$90 billion by 2024, with the niche undergoing transformative changes based on market dynamics. Contemporary technologies, including classic slots, video slots, and virtual reality (VR) gambling, are advancing rapidly to meet the evolving demands of a new generation of players. Esports betting and skill-based games have emerged in response to these high expectations.

9. FINANCIALS

9.1. INVESTMENT OVERVIEW

Investment Volume and Composition

The overall project investment stands at 252.7 thousand Euros.

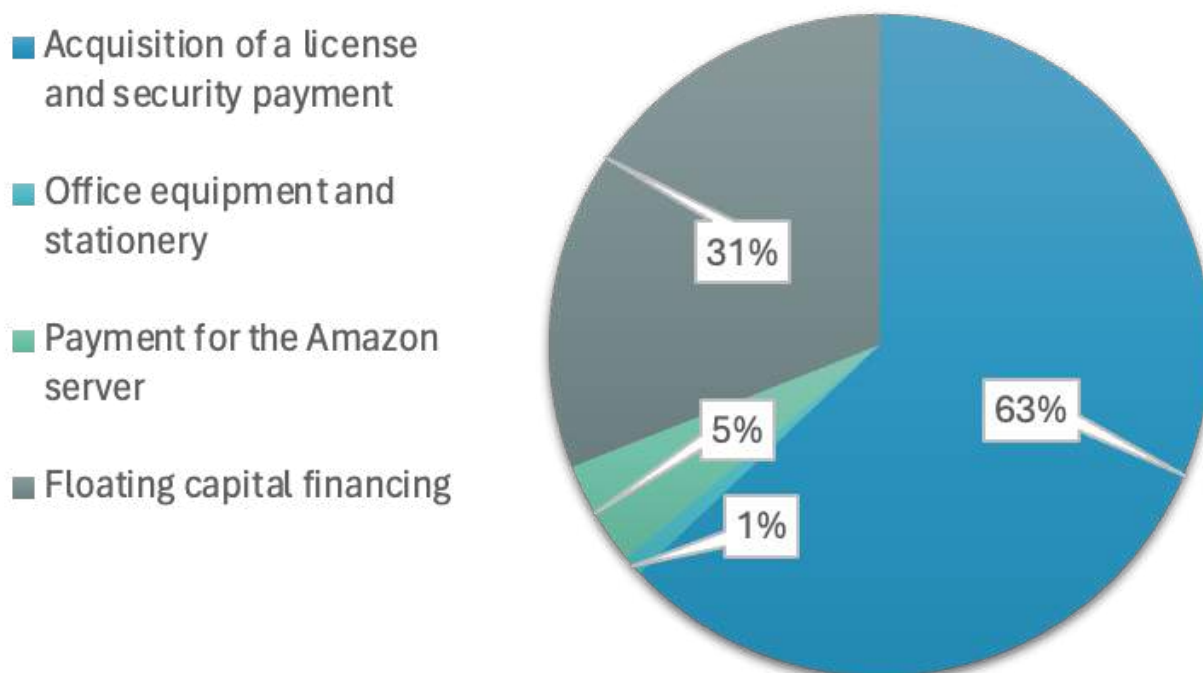
The allocated funds from the project will be directed towards the following financial areas:

- 1) Procurement of a license and security deposit.
- 2) Payment for the Amazon server.
- 3) Acquisition of office equipment and stationery.
- 4) Provision of working capital.

Table 5. Investment Budget in Euros

No	Name	Value
1	Acquisition of a license and security payment	159 000
2	Payment for the Amazon server	13 000
3	Office equipment and stationery	2 400
4	Floating capital financing	78 350
Invested capital total (actual need for cash)		252 750

Diagram 13. Investment Structure



Project Milestones and Investment Implementation Schedule

The overall project implementation spans 36 months (3 years). The investment period, preceding the project launch, is 0.3 years. A detailed phased work schedule, along with a financing plan, is outlined in the table below.

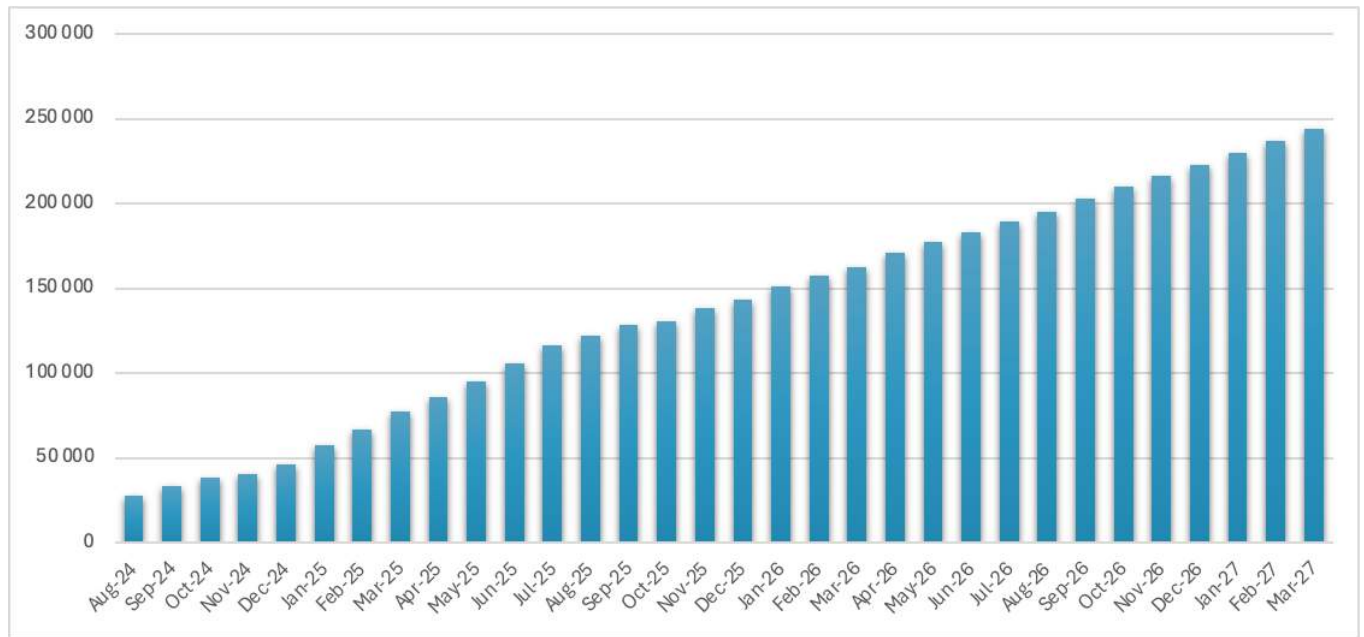
9.2. INCOME PROJECTION

Revenue-Generating Activities and Products

This project is designed to generate revenue through the provision of online casino services.

Revenue Volume

Diagram 6. Dynamics of Sales Proceeds and Direct Costs in Euros



The proceeds for the project's duration of 3 years is projected to reach 4,405.5 K EUR. A comprehensive plan outlining income generation and financing for direct costs is provided in the table below.

Table 6. Income and Direct Cost Plan in Euros

Physical indicators	Unit	Total for 3 years	2024 (9M)	2025	2026	2027 (3M)
Total number of clients	ppl	111 886	4 767	32 222	56 858	18 039
Number of new clients	ppl	70 244	4 274	21 617	33 844	10 509
Number of current clients	ppl	41 642	493	10 605	23 014	7 530
Proceeds		4 405 504	187 687	1 268 746	2 238 789	710 282
Income from clients	39,38	4 405 504	187 687	1 268 746	2 238 789	710 282
Direct costs		2 653 291	185 245	726 141	1 305 878	436 027
Advertising costs	18	1 329 320	97 217	411 736	627 473	192 894
Additional staff costs	1 300	871 000	0	149 500	513 500	208 000
Salary		309 760	48 400	116 160	116 160	29 040
License fees		143 211	39 628	48 745	48 745	6 093
Indirect costs		477 333	55 833	174 000	174 000	73 500
Accounting		122 667	19 167	46 000	46 000	11 500
Office equipment maintenance		85 333	13 333	32 000	32 000	8 000
Hosting		120 000	0	40 000	40 000	40 000
Office rent		48 000	7 500	18 000	18 000	4 500
Legal support		101 333	15 833	38 000	38 000	9 500

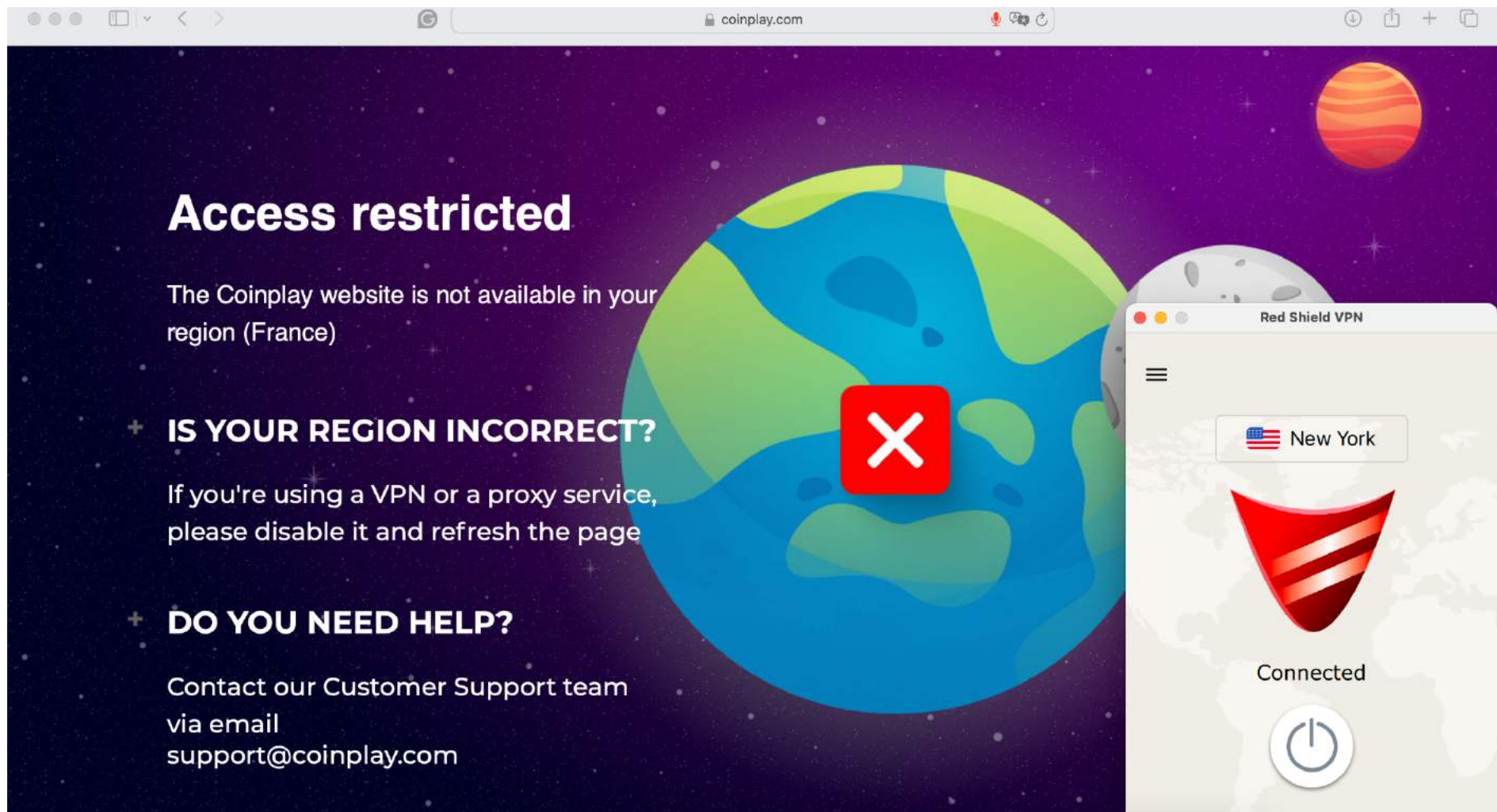
9.3. MARKETING PLAN

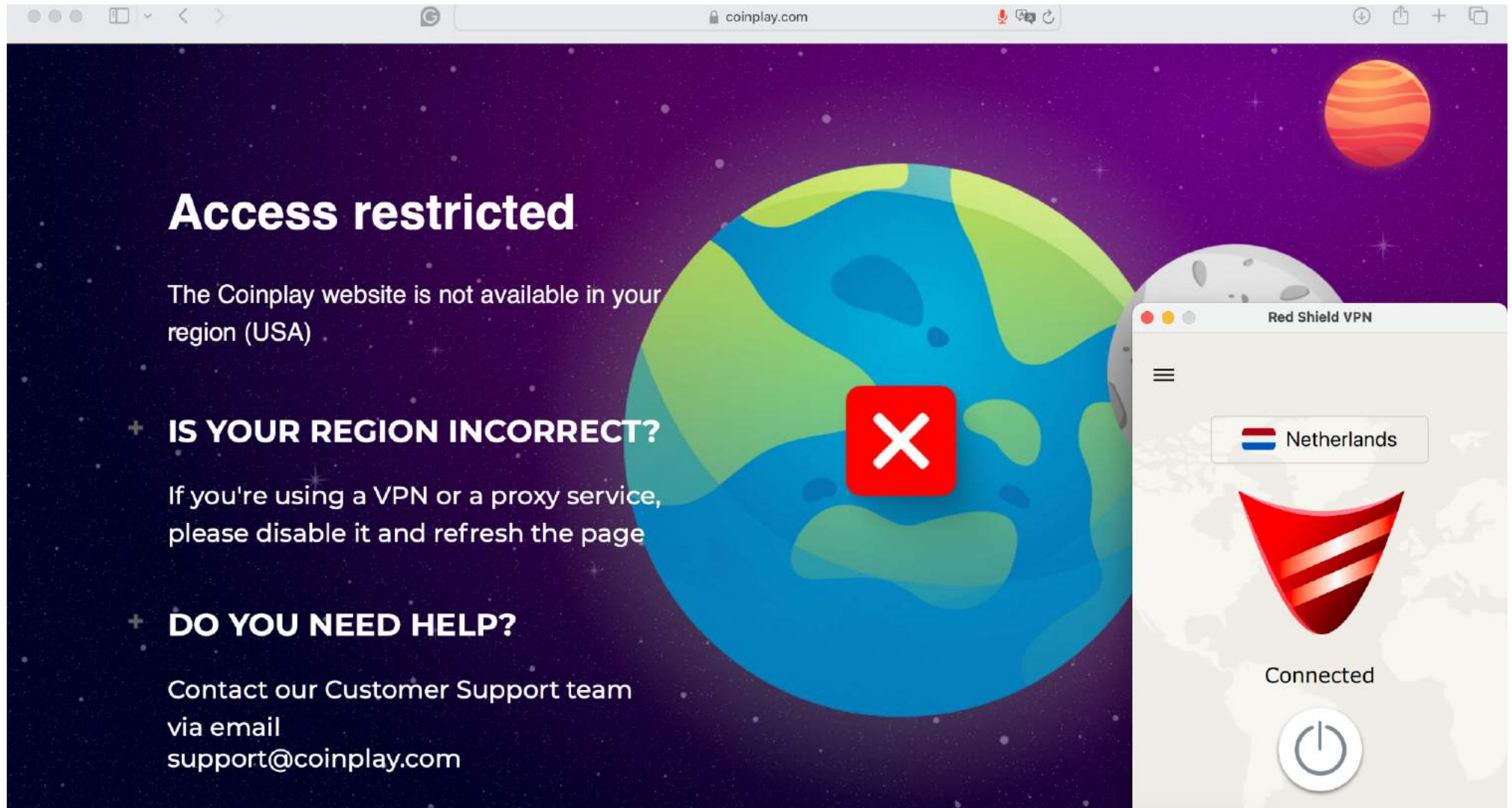
9.3.1. Executive Synopsis:

Coinplay designed for individuals aged 18 and above who seek a captivating and responsible gaming experience. This holistic marketing plan outlines comprehensive strategies to instill brand resonance, captivate the target audience, and drive sales through innovative and ethically-driven initiatives.

9.3.2. Target Audience:

- Demographics: Primary focus on adults aged 18 and older, with a keen eye on the 22-35 age demographic.
- Geographics: Croatia, Poland, Finland.
- Geoblock: USA, France, The Netherlands, The Dutch Caribbean Island: Curacao, Aruba, Bonaire, St. Martin, St. Eustatius, and Saba.





Access restricted

The Coinplay website is not available in your region (USA)

+ IS YOUR REGION INCORRECT?

If you're using a VPN or a proxy service, please disable it and refresh the page

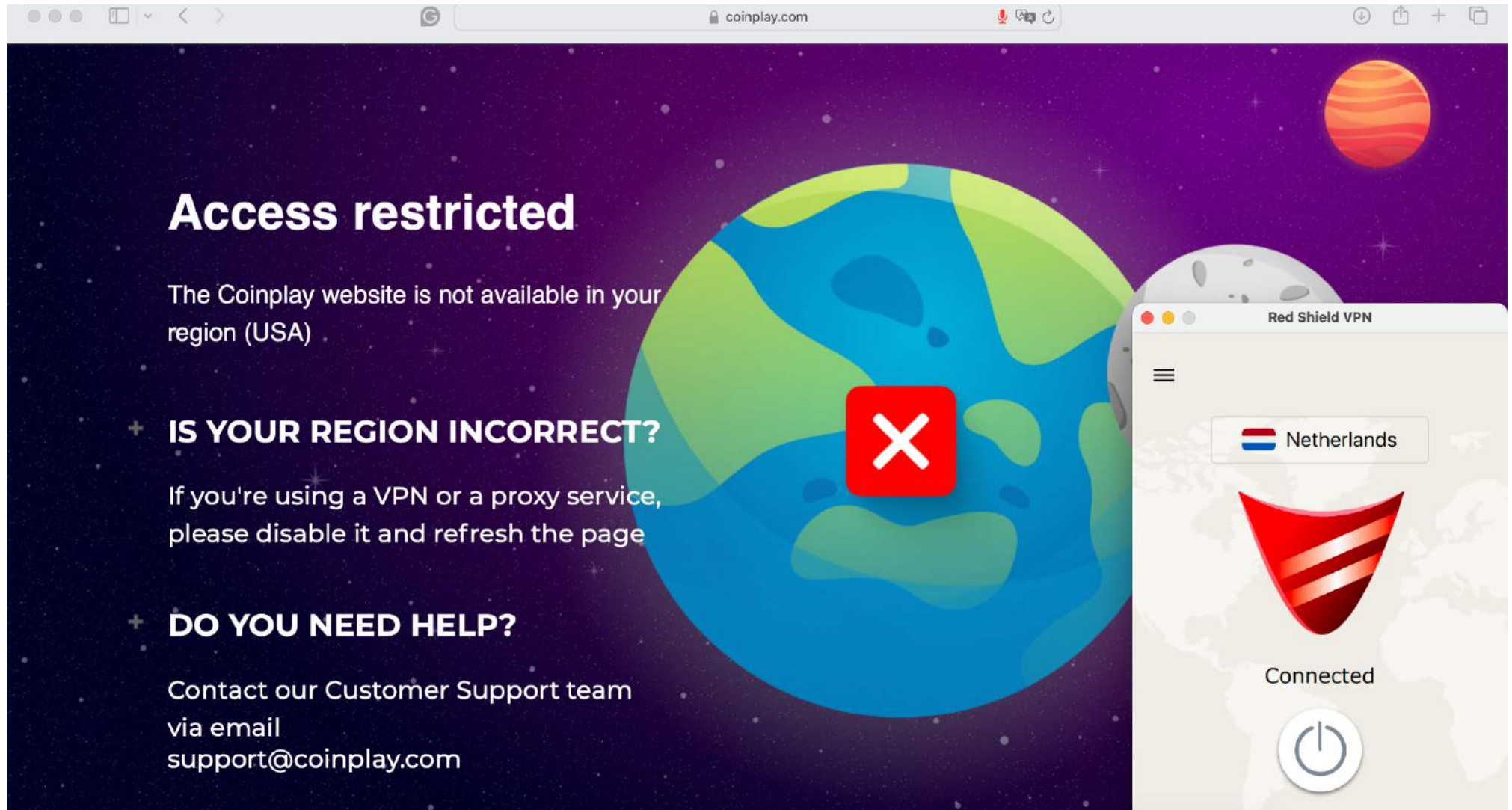
+ DO YOU NEED HELP?

Contact our Customer Support team via email
support@coinplay.com

Red Shield VPN

Netherlands

Connected



coinplay.com

Access restricted

The Coinplay website is not available in your region (France)

- IS YOUR REGION INCORRECT?**
If you're using a VPN or a proxy service, please disable it and refresh the page
- DO YOU NEED HELP?**
Contact our Customer Support team via email support@coinplay.com

Red Shield VPN

France

Connected

- Psychographics: Attracting tech-savvy enthusiasts, gaming aficionados, and those valuing a commitment to responsible gaming principles.

9.3.3. Marketing Strategies:

a. Brand Elevation:

- Craft a compelling brand narrative underscoring QuantumPlay Connect's commitment to reshaping the gaming landscape through innovation, excitement, and an unwavering foundation in responsible gaming.
- Position QuantumPlay Connect as a nexus for groundbreaking technology, diverse gaming experiences, and a thriving global gaming community.

b. Digital Realm Mastery:

- Elevate the website for an intuitive user experience, ensuring seamless navigation across diverse platforms.
- Harness the full potential of social media platforms for targeted advertising, captivating content distribution, and community-building initiatives.

c. Content Odyssey:

- Develop a content strategy featuring engaging blog posts, interactive tutorials, and exclusive insights from developers to foster a sense of community and sustained player engagement.
- Foster partnerships with gaming influencers and content creators to amplify QuantumPlay Connect's reach and impact.

d. Responsible Gaming Advocacy:

- Infuse responsible gaming messages seamlessly within marketing materials and gaming interfaces.
- Integrate features such as session duration reminders, spending limits, and voluntary self-exclusion tools to empower players.

9.3.4. Sales Expedition:

a. Launch Excitement:

- Unleash captivating launch promotions and exclusive bonuses to enrapture early adopters.
- Employ strategically timed limited-time offers to instill urgency and anticipation.

b. Strategic Alliances:

- Cultivate strategic alliances with gaming affiliates, influencers, and synergistic brands to amplify visibility and attract a broader audience.
- Launch an enticing affiliate program to motivate third-party promotion.

c. Data-Driven Refinement:

- Leverage analytics tools to derive insights into player behavior, preferences, and the efficacy of various acquisition channels.
- Propel data-driven optimizations in marketing strategies, targeting precision, and overall user experience.

d. Customer Harmony:

- Implement an agile Customer Relationship Management (CRM) system to personalize communications, promotions, and offers based on individual player preferences.
- Utilize targeted email marketing campaigns for personalized promotions and real-time updates.

9.3.5. Evaluation Metrics:

- Continuously monitor pivotal metrics, including customer acquisition cost, conversion rates, player lifetime value, and overall customer satisfaction.
- Undertake periodic reviews and agile adjustments based on performance analytics.

9.4. PROJECT EXPENSES

Indirect costs

Staff

Based on the workforce table, the anticipated staff count is 5 individuals with a

standard workload, each receiving an average monthly salary of 1,600 EUR.

Table 7. Staffing Table with Salaries in Euros

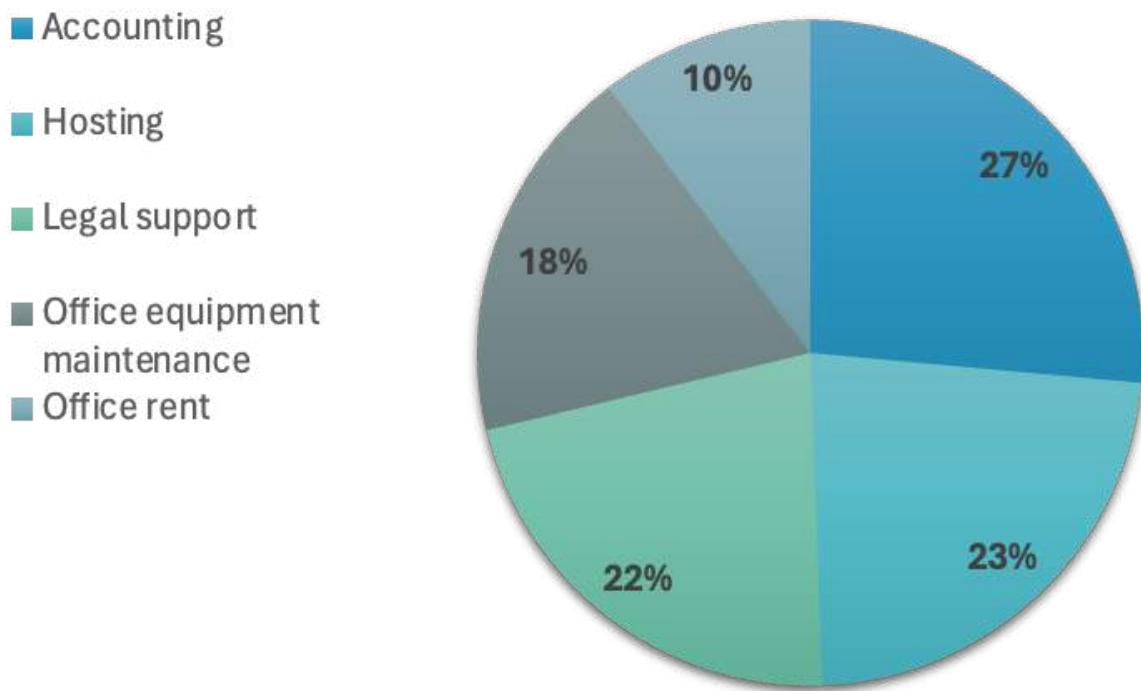
No	Position	Number of people	Salary	Total per month
1	Director	1	2 180	2 180
2	Site developer	1	1 600	1 600
3	Designer	1	1 600	1 600
4	Advertising specialist	1	1 600	1 600
5	Employee	2	1 350	2 700
	Total	6		9 680

For every 6,000 new clients, an extra 5 staff members are hired, and the associated personnel expenses are reflected in variable costs.

Table 8. Indirect Costs in Euros

No	Item of expense	Total per year
1	Accounting	46 000
2	Office equipment maintenance	32 000
3	Hosting	40 000
3	Office rent	18 000
4	Legal support	38 000
	Total	174 000

Diagram 14. Structure of Indirect Costs



Direct costs

Production Expenses

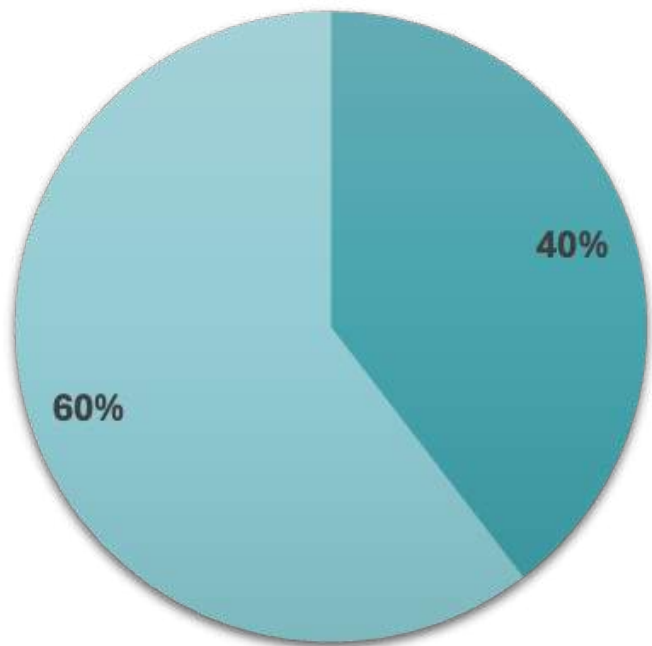
A complete list of current direct costs is presented in the table below.

Table 9. Direct Costs in Euros

No	Item of expense	Per unit , total	Calculation base
1	Advertising costs	18	for 1 client
2	Additional staff costs	1 300	for 1 person

Diagram 7. Structure of Direct Costs

- Additional staff costs
- Advertising costs



Taxes, Company Tax Obligations

The total accrued and paid taxes over the project duration will sum up to 281.5 K EUR.

9.5. FINANCIAL PROJECTION

The financial requirement for the project amounts to 252.7 K EUR. The intention is to secure financing from an investor.

The total payout to the investor throughout the project duration is projected to reach 349.3 K EUR.

Cash Flow Plan Metrics

The cash flow plan integrates three distinct cash flows:

1. Investment flow, representing long-term investments in company development and potential income from asset sales.
2. Operating flow, illustrating current company activities.
3. Financial flow, demonstrating sources of financing for investment and operating costs.

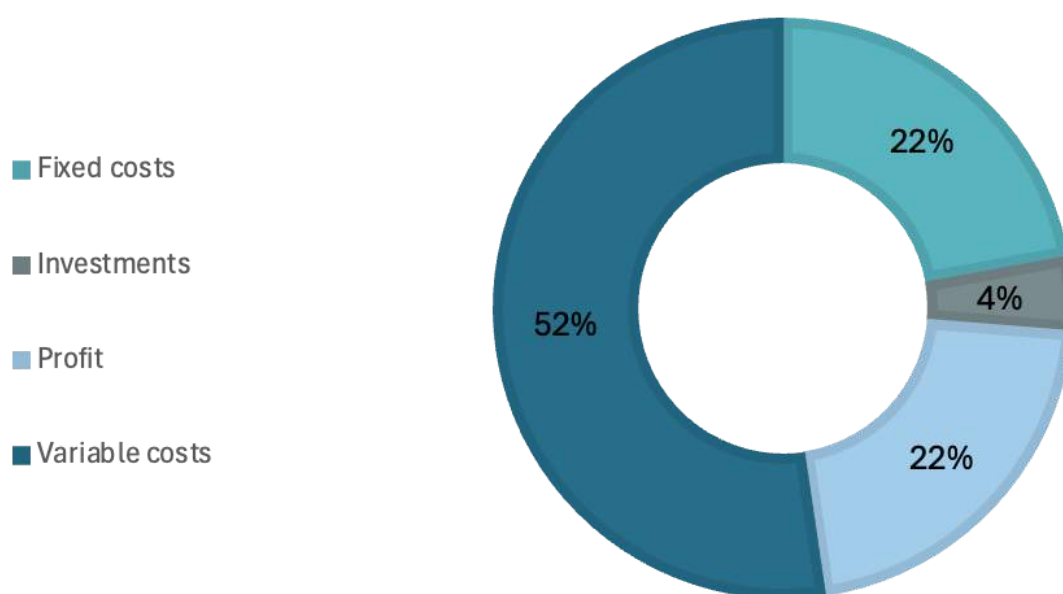
Operational Activities

Operating activities result in positive cash flows from sales proceeds, while negative cash flows arise from the company's operating costs. The total proceeds for the project period amount to 4,405.5 K EUR.

Negative cash flow amounts comprising the following key components:

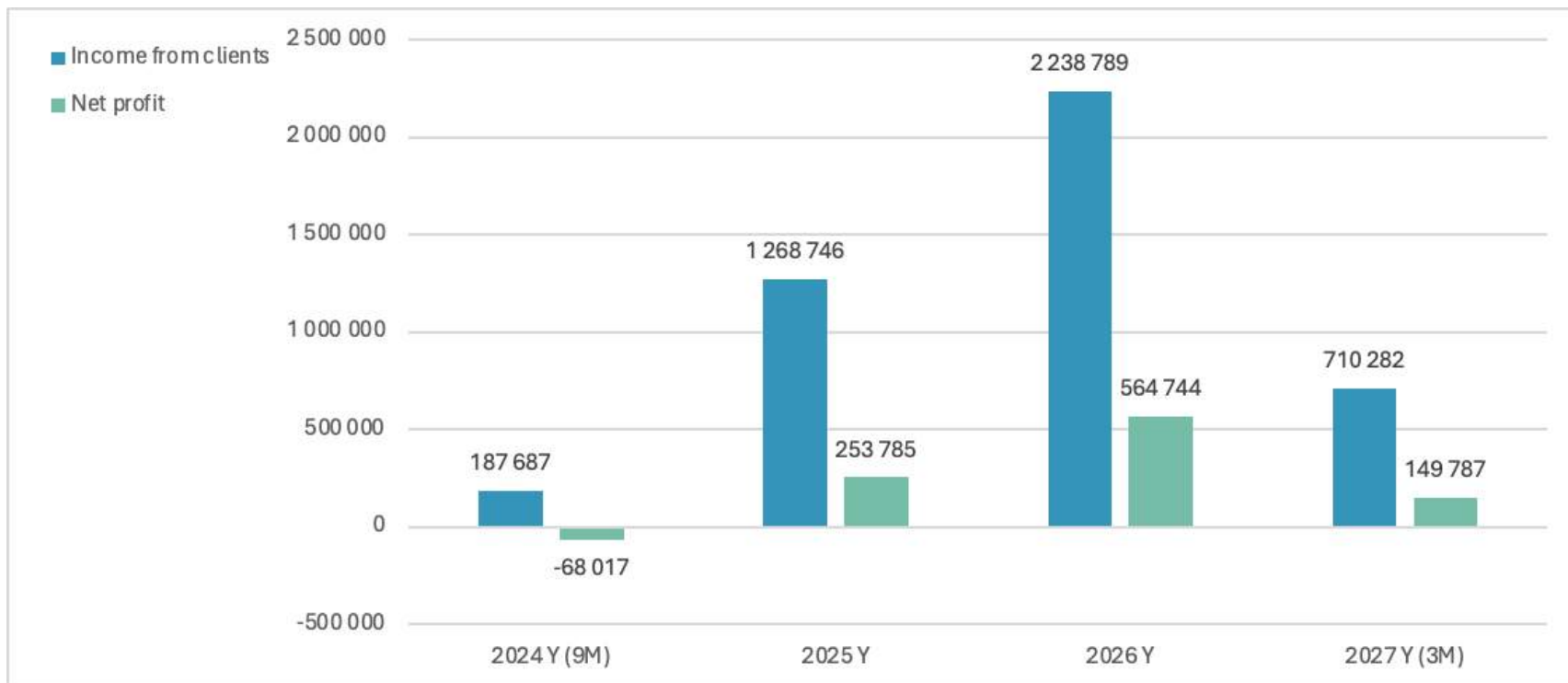
1. Variable costs - Advertising costs 18 for 1 client; Additional staff costs 1300 for 1 person
2. Fixed costs - 174.0 K EUR.
3. Taxes - 281.5 K EUR.

Diagram 15. Distribution Structure of Sales Proceeds to Costs and Profit



Profit and Loss Plan Metrics

Diagram 8. Dynamics of income and net profit in Euros



Financial Performance

The project spans a calculation horizon of 36 months (3 years), with a 3-month (0.3 years) investment period leading up to the project launch. The operational phase will cover 33 months (2.7 years).

The total sales proceeds for the entire project implementation period are estimated at 4,405.5 K EUR, while the overall expense cost is projected to be 3,407.0 K EUR.

The net profit at the conclusion of the project is forecasted to amount to 900.3 K EUR.

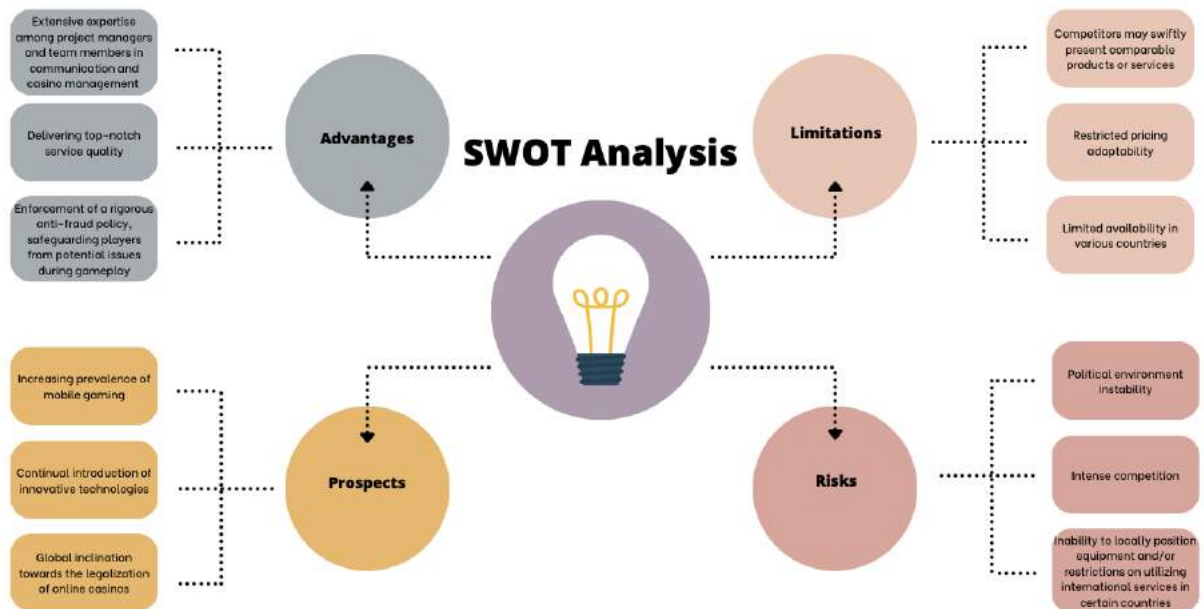
Table 13. Financial and Investment Indicators of the Project

Name of the index	Value of the index
Calculation period of the project, year	3
Laid-down capital (LDC), EUR	252 750
Sum of proceeds (SP), EUR	4 405 504
Net average operational receipts per month (NAOR), EUR	27 734
Net profit for the project period, EUR	900 300
Average profitability for the project period (net profit to proceeds)	20,44%
Discounting rate (DR), %	19,00%
Net present value (NPV), EUR	378 820
Average Rate of Return of investments (ARR)	12,34%
Return on investment (ROI)	256%
Profitability index (PI)	1,5
Internal rate of return (IRR)	91,93%
Pay back period of the project in whole (PBP), incl. financing scheme	18 months
	1,5 years

9.6. PROJECT RISK ASSESSMENT

SWOT Analysis

Table 10. SWOT Analysis



10. ASSUMPTIONS AND PARAMETERS

8.1 ASSUMPTIONS

Overall Assumptions

The calculation is conducted at stable prices. It is presumed that, in the future, the increase in revenue and expenses will be proportionate, affecting all market participants equally. The residual value of the project's assets at the conclusion of the billing period is excluded from the comprehensive project analysis, as there are no plans to close the enterprise, exit participants, or sell assets.

Breakeven Analysis Assumptions

In determining the break-even point for this project, the following assumptions were employed:

1. Variable costs escalate in alignment with the growth in sales, ensuring that sales for each business line increase proportionally.
2. To assess the break-even point, encompassing taxes, the average monthly tax amount for the project period was considered, distributed in a manner akin to variable costs.
3. In examining the investment break-even of the project (break-even points for the project as a whole), investments and the cost of capital (interest) are incorporated similarly to fixed costs, remaining unchanged with increasing revenue.

8.2 PROJECT PARAMETERS

Planning Horizon and Calculation Step

We selected a planning horizon of 36 months (3 years) to facilitate the analysis of project payback under varying initial parameters (sensitivity analysis). This timeframe also captures the recovery period for the majority or all of the invested funds (investments). Concurrently, the investment period for the project (prior to project launch) spans 3 months (0.3 years), while the operational period (post-launch) extends over 33 months (2.7 years).