

Business Plan

April 2024



Executive Summary

As the world of online gambling is continuing to develop and become more far reaching, we applied for a sublicense with CEG who in turn holds a Master License under the Curacao regime in order to be able to offer our Online Casino and Sportsbook product to a wider audience. Now, we would like to apply for a licence under the new regime. The Curacao license regime is becoming more established and well-known, and it has over the past few years approved to be a competitive international gambling license, attracting operators from all over the world. There are changes on the horizon to the online gambling licensing regime in Curacao - such changes are likely to further add to the reputation and appeal of a Curacao license.

Strategy

The strategy is to grow our revenues and to enhance the products offered to players around the world. The business will start by targeting markets such as Scandinavia, New Zealand, India, Romania and the rest of Canada (not Ontario). As the business will generate most, if not all, of its traffic from affiliation, it will work proactively with its affiliation partners to identify any potential new markets to target and identify which markets to expand its business in.

More markets will be added over time as the business evaluates the payment options available to it.

The markets chosen are the ones in which players are experienced in online gambling and in which the business sees growth potential. The reason for establishing a Curacao company and for applying for a Curacao gaming license, is so that the business can offer its products and services to these markets. At the same time, we plan on extracting as much value as possible.

The business will offer players online slots, online casino and table games, Live Casino and sportsbook (i.e online betting). The company will aim to offer the best and most popular games in the market from some of the world's biggest game suppliers.

The brands to be launched are Luckysplash.com The business will only focus on a B2C client base and offering .There are no plans to conduct any B2B operations.

Software

The business will be using Pragmatic Solutions' platform which is an iGaming platform in which it will integrate suppliers of casino, live casino and sportsbook.

Software Plan

Introduction

The primary objective of the casino software is to provide an engaging, interactive, and entertaining gaming experience to users. The software will be an amalgamation of classic and innovative casino games from popular studios and will include both skills-based and chance-based games.

The platform will provide a seamless, user-friendly, and secure online gambling environment, ensuring the best experience for the users.

Platform and Application

1. **Website and Mobile version**: The software will be available both as a website for desktop users and as a mobile web-application for iOS and Android users. This ensures accessibility for all types of players.
2. **Multi-language support**: To cater to the global user base, multi-language support will be integrated, including but not limited to English, Spanish and Finnish.
3. **Security**: The platform will employ advanced encryption techniques to secure user data and transactions. It will comply with all regulatory norms such as the General Data Protection Regulation (GDPR).
4. **Seamless Integration**: The platform will have seamless integration capabilities allowing new games from different studios to be added without disrupting the user experience.

User Experience

User Interface (UI): The software will feature a clean, intuitive, and user-friendly interface. This includes clear game categories, easy navigation, and quick access to top games and user account details.

Monetization and Payment Integration

1. **Monetization**: The platform will offer both free-to-play and real-money games.

2. **Payment Integration**: The software will integrate various payment gateways, including credit/debit card transactions, bank transfers, and popular e-wallets.

User Guide

User Guide: An extensive FAQ section and game guides will be provided for users to understand the gameplay, payment methods, and other features.

Game Studios and Categories

1. **NetEnt**: (Known for its impressive graphics and innovative gameplay) NetEnt games like Starburst, Gonzo's Quest, and Divine Fortune will be included.

2. **Microgaming**: As the studio behind games such as Mega Moolah and Thunderstruck II, Microgaming will cater to users seeking progressive jackpot slots.

3. **Evolution Gaming**: For live dealer games, Evolution Gaming is a must, offering games like Live Blackjack, Roulette, and Dream Catcher.

4. **SoftGaming**: This aggregator will serve some of the most popular game studios like Playtech, Play n GO and Big Time Gaming.

The software will have different game categories, including online slots, table games, live casino games, bingo, and poker, each divided into sub-categories based on their themes, gameplay, and rules.

Management and operation structure

UBO

Maryna Hanai demonstrates extensive experience in the online gaming and gambling industry, highlighted by her roles at Evoplay and Slotegrator. Her expertise includes business development, project management, and establishing strategic partnerships, which are crucial skills in the fast-paced and dynamic gambling sector. Her tenure at Evoplay as Head of Business Development, where she was responsible for demand creation strategies and new product-service offerings, showcases her ability to drive revenue and adapt to market demands. Her experience at Slotegrator further emphasizes her capability in managing business operations, customer relationships, and representing the company at industry events. Maryna's background makes her well-suited for roles that require strategic thinking, industry knowledge, and the ability to foster strong business

relationships in the gambling industry, since she also developed and build multiple product, she will also held the position for the key technical person.

Operational structure

The operational key position is held by Solutions for management and employment support N.V.

They will be overseeing all the operational service listed below.

Customer Service

The purpose of this function will be to service customers as promptly and efficiently as possible. Customers can contact support through chat or email around the clock, and their requests will be routed accordingly based on available agents at that time.

Key performance indicators for this function are customer satisfaction scores, lost live chats and response times. Agents will be available in as many native languages as possible, depending on volumes, and each agent is given adequate training to be able to assist customers.

Risk, Payments & Fraud

The Risk, Fraud and Payments team will ensure the smooth day-to-day running of operations, mainly by:

- Screening players at various thresholds;
- Paying out customers in a timely manner;
- Applying KYC measures at the required thresholds.

Agents are trained and equipped with the latest tools and training to combat fraud and keep chargebacks at bay.

Anti Money Laundering

This function ensures adherence to various laws and regulations pertaining to anti money laundering and ensures that the right policies, procedures and processes are in place to combat money laundering and financial terrorism - reporting cases as necessary.

It operates on a customer risk-based approach which ensures that the focus is placed on high-risk customers, though controls are in place for different risk levels of players as well.

Payment Solutions

Most of the integrations to PSPs will take place through a third-party gateway called Devcode, Payment IQ. This service will decrease time to market as it comes with hundreds of readily available payment integrations which simply require minor configuration.

The purpose of this function is to ensure:

- Adequate payment coverage being offered to players at all times in the respective target territories in which the company operates;

- Adequate acceptance rates for payment solutions and routing through payment gateways as necessary;
- Other tasks which ensure the smooth day to day running of payment solutions and respective improvements.

HR

The business will initially focus on onboarding experienced key personnel for the managerial roles of the company. Roles will be offered remotely, and some more vital functions will require a physical presence. The pool of igaming professionals is vast and the recruitment process will be thorough to ensure that the company recruits the right specialists for each function, ensuring efficient operations.

Marketing and sales strategy

The business will center around offering players a comprehensive online gaming experience, which encompasses online casino games, live casino and sports betting. The business plans to attract players predominantly, but not exclusively, through collaborations with online partners such as affiliates. Additionally, the company will also make use of various other online marketing channels, including programmatic banners and pay-per-click (PPC) advertising.

Market Analysis

The Scandinavian market is digitally advanced and highly competitive. With a high level of internet penetration and a receptive online gaming community, it's a favorable environment for our iGaming venture. However, to effectively compete, a well-strategized approach is needed.

Affiliation Strategy

The two primary avenues for our affiliate strategy will be gaming portal affiliations and a loyalty programs. The business plans to use:

- Gaming Portal Affiliations: Create partnerships with prominent gaming portals and blogs. Their vast user bases serve as an excellent platform to introduce our services to potential users.
- Communication Strategies: Regular interaction with affiliates, equipping them with the necessary promotional material and updates on our platform.
- Competitive Commission Structures: Attractive commission rates will be key to recruiting high-quality affiliates. This strategy will incentivize them to actively promote our platform.
- Loyalty Programs: Develop a reward-based affiliate program. Affiliates would be incentivized based on their performance, fostering an increase in the active promotion of our platform.

Expected Outcomes

With the implementation of this plan, the business expects to see an increase in platform registrations and active users in the Scandinavian region. It also anticipates improved brand recognition within the gaming community and an increase in robust relationships with key industry

affiliates. Ultimately, our goal is to establish a sustainable revenue model in the Scandinavian iGaming market.

This affiliation-based strategy, paired with an emphasis on effective communication, performance tracking, and exceptional customer service, sets us up for a promising foray into the Scandinavian market.

Retention Strategy

A key component to the business’ marketing plan is the implementation of a robust retention strategy designed to maintain high levels of user engagement. The business will strive to ensure that its customers feel valued and incentivized to continue their journey with it.

- Customer Engagement: The business will continuously engage with its users by deploying unique gaming experiences and regular updates about our platform, including new games and features.
- Loyalty Programs: An extended part of our affiliation strategy, loyalty programs will also be aimed at our users. By offering rewards such as bonus points, exclusive games, and other perks to our frequent users, the business will encourage them to remain active on its platform.
- Feedback Channels: The company will set up dedicated channels to receive and respond to user feedback. By considering their input and making necessary improvements, the business will show its commitment to their satisfaction.
- Regular Promotions and Tournaments: Hosting frequent promotions and tournaments will add excitement and competitive spirit, making our platform more appealing to stick with.

Financials

	Income	Costs	Profit
	€	€	€
Year 1	7,668,000	7,320,540	347,460
Year 2	23,112,000	18,558,960	4,553,040
Year 3	38,664,000	30,398,178	8,265,822

Months	Monthly revenues (EUR)	Monthly expenses (EUR)	Profit/Loss (EUR)
Month 1	90,000	197,950	(107,950)

Month 2	180,000	310,900	(130,900)
Month 3	270,000	396,850	(126,850)
Month 4	360,000	428,800	(68,800)
Month 5	468,000	508,540	(40,540)
Month 6	576,000	577,480	(1,480)
Month 7	684,000	669,820	14,180
Month 8	792,000	682,960	109,040
Month 9	900,000	764,500	135,500
Month 10	1,008,000	846,040	161,960
Month 11	1,116,000	927,580	188,420
Month 12	1,224,000	1,009,120	214,880
Month 13	1,332,000	1,098,110	233,890
Month 14	1,440,000	1,179,650	260,350
Month 15	1,548,000	1,261,190	286,810
Month 16	1,656,000	1,342,730	313,270
Month 17	1,764,000	1,424,270	339,730
Month 18	1,872,000	1,505,810	366,190
Month 19	1,980,000	1,587,350	392,650
Month 20	2,088,000	1,668,890	419,110
Month 21	2,196,000	1,750,430	445,570
Month 22	2,304,000	1,831,970	472,030
Month 23	2,412,000	1,913,510	498,490
Month 24	2,520,000	1,995,050	524,950
Month 25	2,628,000	2,084,712	543,289
Month 26	2,736,000	2,166,252	569,749
Month 27	2,844,000	2,247,792	596,209
Month 28	2,952,000	2,329,332	622,669
Month 29	3,060,000	2,410,872	649,129
Month 30	3,168,000	2,492,412	675,589
Month 31	3,276,000	2,573,952	702,049
Month 32	3,384,000	2,655,492	728,509

Month 33	3,492,000	2,737,032	754,969
Month 34	3,600,000	2,818,572	781,429
Month 35	3,708,000	2,900,112	807,889
Month 36	3,816,000	2,981,652	834,349

SWOT

A. Strengths

- Established Regulatory Compliance Framework: Our company has developed a comprehensive understanding of and compliance with Curaçao's regulatory requirements, ensuring a smooth licensing process and operational integrity.
- Strategic Partnerships: We have secured partnerships with leading technology providers and game developers, enhancing our platform's offerings and technological edge from the outset.
- Market Research and Targeting: Extensive market research has been conducted to identify niche segments within the iGaming market, allowing us to tailor our offerings to specific customer preferences and demands.
- Cost Management and Efficiency: Leveraging Curaçao's competitive operational cost structure, we've implemented efficient cost management strategies to maximize profitability while maintaining high service quality.

B. Weaknesses

- Brand Recognition and Trust Building: As a new entrant, our challenge lies in quickly establishing a trusted brand in a market with established competitors.
- Dependency on External Technology Partners: Our reliance on third-party technology solutions and platforms introduces risks related to service continuity, data security, and platform customization.
- Limited Initial Capital: The initial capital allocation might restrict our ability to scale quickly or absorb unforeseen operational challenges.
- Customer Acquisition Cost: The competitive nature of the iGaming industry may lead to high customer acquisition costs, impacting our marketing budget and profitability in the early stages.

C. Opportunities

- Emerging Technologies Integration: We have the opportunity to integrate emerging technologies such as blockchain for secure transactions and AI for personalized gaming experiences, positioning us as a forward-thinking player in the market.
- Expansion into New Markets: Curaçao's strategic location and regulatory framework provide a foundation for expanding our operations into new geographical markets, including untapped or under-serviced regions.
- Regulatory Environment Evolution: Staying abreast of and adapting to regulatory changes can offer opportunities to differentiate our services through compliance excellence and industry best practices.
- Customer Loyalty Programs: Developing and implementing innovative customer loyalty and retention programs can create a strong, loyal user base and differentiate us from competitors.

D. Threats

- Changes in Regulatory Landscape: Any sudden changes in the regulatory environment in Curaçao or target markets can affect operational capabilities and strategic direction.
- Cybersecurity Risks: Being in the digital and financial transaction space, we face significant risks from cyber threats, requiring ongoing investment in security measures.
- Competitor Innovations: Rapid innovations by competitors could potentially diminish our market share if we are unable to keep pace with technological and service offerings.

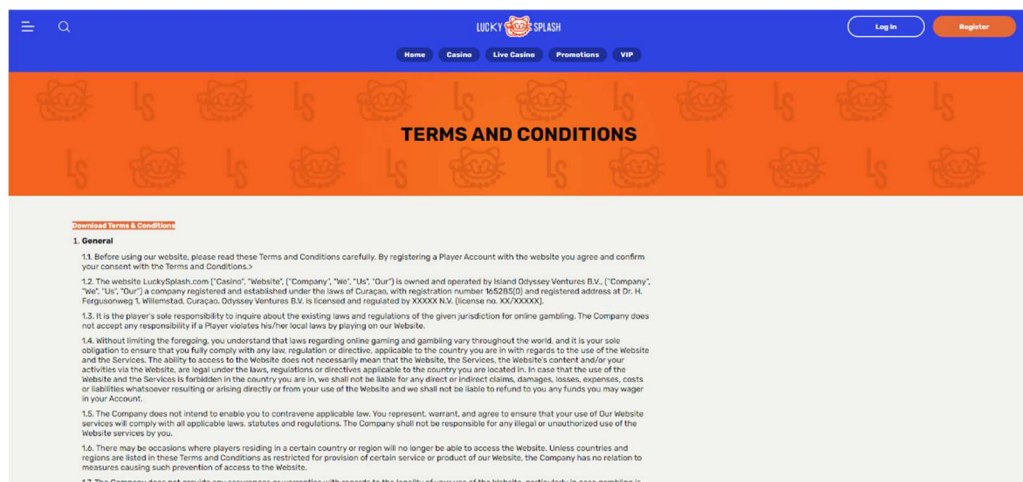
- Global Economic Fluctuations: Economic instability in key markets could impact consumer spending on iGaming, affecting our revenue and growth projections.
- This SWOT analysis reflects the strategic considerations our company has already made in planning to enter the iGaming industry in Curaçao. It incorporates and considers our understanding of the market, regulatory compliance, technological partnerships, and strategic positioning, while also acknowledging the inherent challenges and risks in the industry. Continuous monitoring of these factors and flexibility in strategy will be key to navigating the competitive landscape successfully.

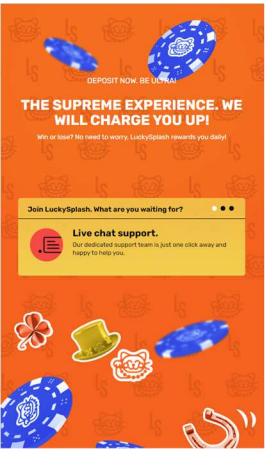
Website and branding

www.luckysplash.com.

The theme of the branding is futuristic / metaverse as per below examples.

Example 1.





STEP 1STEP 2STEP 3

Sign up in less than a minute

Email

Password

First Name

Last Name

EUR

+358

Mobile Number

☐ By creating an account I agree with LuckySplash.com's [General Terms & Conditions](#), [Privacy Policy](#) and [Bonus Rules](#). I also confirm that I am 18 years or older.

☐ I agree with LuckySplash.com's [Marketing & Communication Agreement](#) and consent to direct communications.

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