

Xsuerte.com

Business Plan

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EXECUTIVE SUMMARY

Our Business plan in Latin-America is based on offering a new and latest/state of the art Online Casino with Latin-American live dealers, speaking Spanish and Portuguese and main casino games provided by top of industry providers.

Bingo for Brazilian players will be added as well

Our team has more than 20 years working in gaming and casino's industry and we are extremely confident that we know our market. There is a huge community of players that will come to our site with minimal marketing/publicity.

This allow us to set a large pool of promotions and internal championships to incentivise players and offer prizes like cars, travels, or buy-ins in poker tournaments, etc..

BACKGROUND

SOFT4YOU (incorporated in Curacao), owners of the Xsuerte brand, was founded in 2012 by Jorge G. Diment. In order to develop the business he recruited a number of marketing and Casino professionals, IT and finance professionals with whom he has worked with previously. The present company has access to over 30 staff, co-located in our offices in Buenos Aires. The staff will be engaged under 3rd party agreements between Soft4you and service providing companies in these locations. Please note that there is no common ownership or management between Soft4you and these third parties but they are subject to service agreements. Agreements between Jorge Diment's companies and HoGaming are already signed and running.

The team represents a formidable executive organisation with a wide range of complementary skills and relevant market experience. We feel we have the team to create a market leading offering both in the region and across the industry.

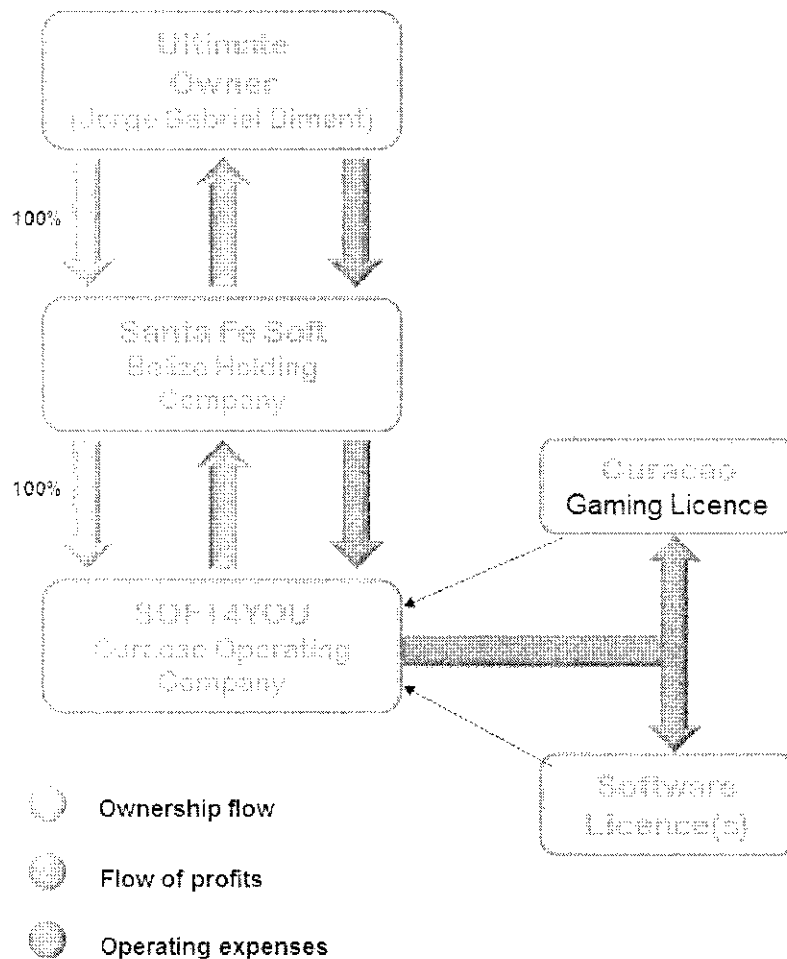
The objective for the company is to provide added entertainment value for our customers in contrast to many of our competitors. In order to differentiate ourselves, we provide a Latin-American live dealers casino with local dealers speaking Spanish and Portuguese. We are also looking to enter into contracts with leading software manufacturers like Microgaming and Betsoftgaming.

We already have close to 400 registered players and a growth of 5% monthly is expected via acquisition of new members based on marketing campaigns and promotions.

STRUCTURE & OPERATIONS

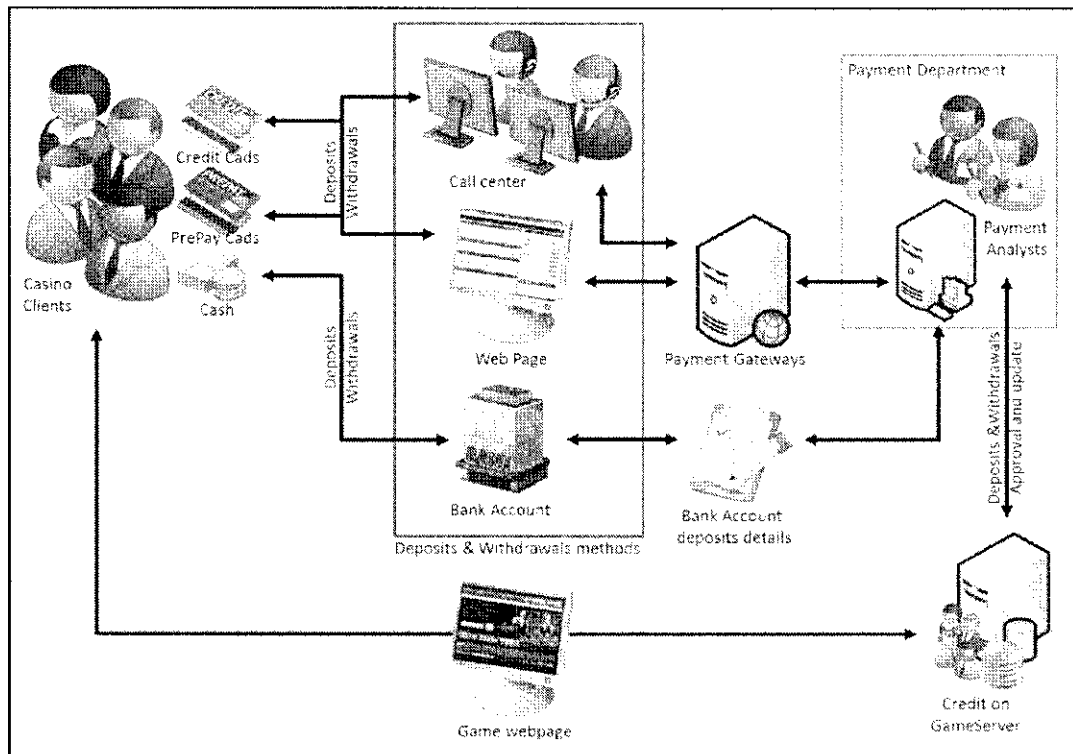
Legal Structure

Soft4you is 100% beneficially owned by Jorge Gabriel Diment. The beneficial ownership of the structure is clear.



Operations

Payment Process



Member Deposits

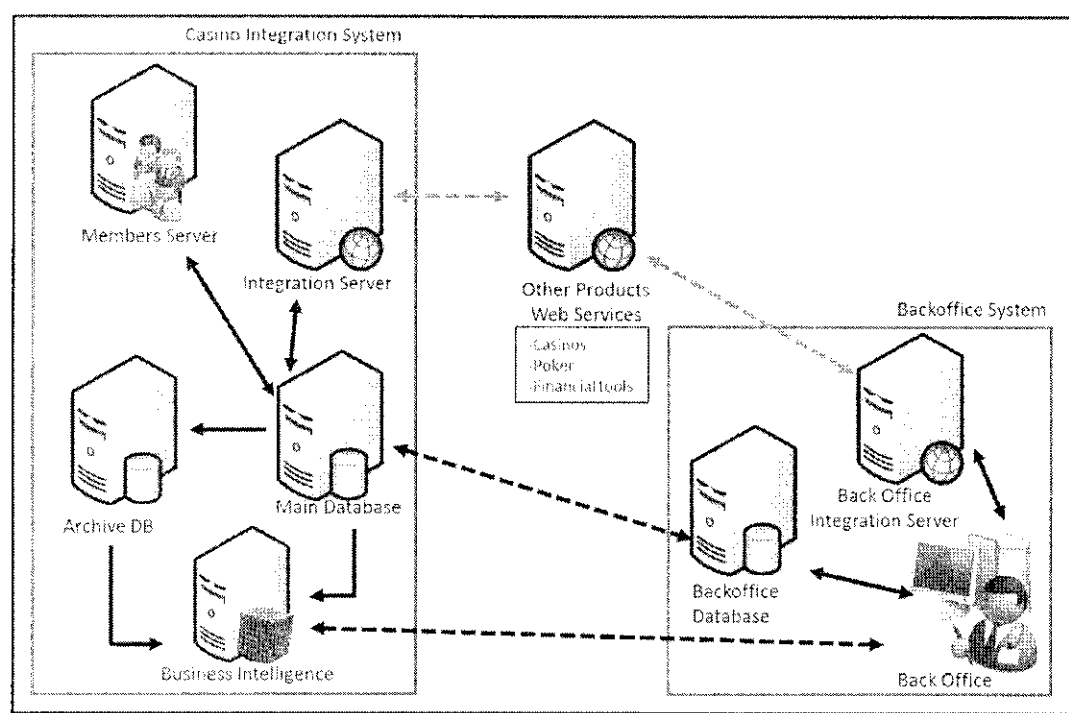
- The member deposits funds through the member website. Prepaid cards will be allowed to fit Argentinian and Brazil markets. Cash deposits will be accepted as well in local payments methods like boleto bancario or dincromail or Pagofacil.
- Upon credit confirmation (Either pay PSP or bank account) the payment analyst will approve the requested deposit and it will be credited on the player's balance, and money credited on Operator's accounts.
- In case of prepaid cards, the server will automatically set the credit on the player's account according to the prepaid cards software module.

Member Withdrawals

- The member makes a request for withdrawal at the member's website through the members webpage. A unique and running withdrawal number shall be generated with all the relevant details of the members request and the corresponding amount will be deducted from the member's gaming balance.

- b. Withdrawal checks shall be performed in accordance to the terms and conditions stated by Xsuerte and in compliance with Compliance with Gambling Regulations.
- c. Allowed withdrawals shall then be processed at the payment gateways in accordance to the member's request.
- e. When requested withdrawals are cancelled, the amounts will be credited back to the member's gaming balance.

Server Set-up



1) Casino Integration System

Casino Integration Systems host the core member business functions:

- Members
- Bets Transaction
- Payment Deposit & Withdrawal
- Business Intelligence data generation

Member Transactions (Bets) are always replicated to the BackOffice System database via replications mechanisms. This ensures that all the bets recorded in the servers in Casino Integration System are all recorded in the BackOffice System, to facilitate a)

Our customer service office on checking any enquires from the players, b) Any potential audit activities needed to be done.

2) Backoffice System

Backoffice System will carry out the following backoffice functions:

- Registered Member Records
- Payment Deposit Transactions
- Payment Withdrawal Transactions
- Player Bets Transactions
- Audit and ensure the quality of transactions to all members

The Backoffice is a backend system for internal users (Customer Service, Payment Team & Management). This system being hosted in internal office, would mean that all players registration and payment records (fund in and fund out requests, happen real time in the servers)

Backoffice Web Service

The Backoffice Web Service Servers are used for data communications between the several financial information from integrated systems.

The integration server: Submits all betting transactions from the system and double-check with original data generated on integrated systems: Receive & Process all data & transactions from internal databases and Other Products Systems. And allows our Member Server and integrated games to authenticate users and check available funds for betting from the main database in our Casino Integration System.

Software Providers

Casino:

Soft4you will licence casino software from Microgaming and Betsoftgaming. They are a privately owned company and have been industry leaders in innovative gaming solutions for over a decade. Despite online gaming moving fast, they have stayed ahead by developing the market leading gaming and management software.

Live dealer products will be licenced with HoGaming suit of games.

Soft4you will also ensure that the casino software is monitored on a monthly basis to ensure actual payout percentages are verified and in line with expected payout in line with expected standard deviations. The quality and assurance that must be provided to players is considered paramount.

PROFESSIONAL ADVISORS

The professional advisor will be Dr. Gonzalo Massot

Data Hosting provider

We will be hosting most of our servers in Curacao to ensure a seamless service to our players. We will host a mirror of our live player database in Curacao as is required. A schematic diagram is provided above.

KEY PERSONNEL AND CONSULTANTS

Beneficial Owner and CEO

Name: Jorge G. Diment
Age: 49
Date of birth: March 25th, 1963
Civil status: Married, 2 children.
Citizenship: Argentina
Passport: 16.453.065N (US Visa)
Address: Hidalgo 1669 3rd floor – Bs. As.
Mobile phone: 54-911-31622165
Home phone: 54-11-4854-0820
E-mail: Jorge.diment@gmail.com

BA in Systems Administration and Computers
MBA IAE, Argentina (In conjunction with EADA from Barcelona)

Informatic and Technology Manager at IVISA, one of the main Lottery operators in Argentina.

Installation, start up and operation of on-line lottery systems for capturing bets for more than 5 provinces in Argentina and 2 in Brazil.

Operations Director at WinSystems International for lottery business in Argentina and Venezuela.

General Manager at Cirsia Argentina for lottery Business Division.

19 years experience in the online betting market in system development, operation and start up .

Founder and Owner of JSD International Enterprises, consultancy and operation for Internet Casino Business In Latam , since 2010.

Chief Technology Officer

Juan Pablo Centurion

Education and training

High School: Graduated from the National Military College of Argentina in 1989.

University: Military career in the National Military College of Argentina
- 2 years of Engineering.
Systems Engineering, National Technological University of Buenos Aires
- 4 years of Engineering in Information Systems.

Personal Information

Age: 40 years
Date of birth: February 16th, 1972

Civil status: Married, 2 children.
Citizenship: Argentina
D.N.I.: 22.508.564
Passport: 22.508.564N (US Visa)
Address: Miserere 3366 – Paso Del Rey – Bs. As.
Mobile phone: 011 15 5317 5923
Home phone: 0237 463 6255
E-mail: juanpablo.centurion@gmail.com

Over twenty years of experience of participation, development and project management in information systems business related.

Participating in different consulting companies, national as well as international, who provide technology services to large companies and governments.

Creating, leading and developing businesses with large national and international exposure, with multidisciplinary teams, integrating vendors, customers and business partners. Promoting innovative solutions using the latest technology.

Promoting teamwork and encouraging interaction and cooperation, achieving high independence and cohesion in the participants of the working groups.

Constantly searching for results, the customer and team conformity, delivering quality solutions and providing the best service.

Experience

- Services Management
- Development Management
- Product Management
- Technology Management
- Account Manager
- Consulting in integral solutions
- Project management
- Analysis and planning
- Recruitment and hiring
- Assembling teams
- Constant training
- Training abroad
- Participation in international projects

Professional Experience

Global Technology Software March 2011

Tasks performed

Commercial Manager.

Responsible for generating the ecosystem of channels for software distribution and services, in Argentina, Uruguay and Paraguay.

Management of unit services, consulting and support.

Aranda Software February 2010 – 2011

Tasks performed

Commercial Manager of Corporate accounts. Business development and responsible for generating the ecosystem of channels for software distribution.

Pre-sale management, consulting and support post-sale of the Aranda Southern Cone service unit.

Quintec January 2009 – 2010

Tasks performed

Commercial Manager of Software unit.

Taking a product manager role with focus on commercial and technical oriented value-added services, using the capabilities of the company.

PlaySoft October 2008 – 2010

Tasks performed

Technology and Development Manager.

We performed a gaming platform allowing enter to the market in a very quick and agile.

The development was based on the operation and control of sports betting, creating a user-friendly application with a quick learning curve and very agile.

The project included a dozen sites managed with the same tool operation.

Sofrecom Argentina June 2007 – 2008

Tasks performed

Account Manager. At the Commercial Diversification Management, searching for new services and solutions.

Business and high value-added solutions Developer.

Datco April 2004 – May 2007

Tasks performed

Product Manager for the EMC Storage Line.

- Relationship with suppliers and customers.
- Consulting in consolidation and centralization of information.
- Design of high availability platforms.
- Design of services for disaster recovery.

Business Development.

- Coordination of the commercial focus in operational and technical area.

MillenniumM3 – Thebas November 1997 – July 2003

Tasks performed

Management of the Business Solutions division.

- Search for new business and product assembly.
- Coordination of efforts of technical and commercial teams.

Pre-sales support for Microsoft Argentina in EG industry (large companies)

Management Division - The Internet business of Thebas

Management of development and infrastructure division

Management of Infrastructure Projects.

Management of the Agents Network in Argentina.

Commercial Officer

Lic. ANIBAL ALBERTO FALCHETTO

Las Heras 1531 – San Martín
011 15 5934 7876 / 011 4755-4927
Fecha nacimiento: 07/11/1943
Casado. 2 Hijos (41 y 37 años)
aafalchetto@gmail.com

Professional profile

- Comercialization profesional (Lic) with experience in operations.
- Professional in public and institutional relations.

- Asesor Comercial

12/2010 hasta la fecha

- Asessor and consultant in Gaming industry.
- Desarrollo de los servicios complementarios para la puesta en marcha de los sistemas. (Recursos Humanos-Capacitación)
- Marketing and CRM tools implementation

Commercial Director at - Grupo Ayex S.A.

02/2010 – 11/2010

- Comercialization of On Line Systems for controlling and auditing slots machines. Tito and Cashless systems. Negotiations with lotteries regulators and Casinos.
- A cargo de las Relaciones Institucionales ante Entes Públicos y Privados, Nacionales e Internacionales.
- General Coordination of Bids and Rfps presentations.

- Casino Buenos Aires S.A.

03/1997 – 01/2010

Commercial Manager

- Bets capture system . On line real time Systems.
- Customer and Crm management
- Negotiation and contract follow up with National Lottery
- Representative in the Argentinian States lotteries Organization

- Baypak S.A.

01/1985 – 02/1997

Commercial Manager

- Comercialization of Graphic, publicity and promotional products.

- Ciccone Calcográfica

10/1978 – 12/1988

- Olivetti Argentina

09/1968 – 09/1978

Marketing: Product manager Audit 5/7 y ATT (01/77-09/78)

- In charge of comercialization country wide

Systems manager (09/68-04/70)

- Programmer and system installations

- Ferrocarriles Argentinos

09/1963-08/1968

Main Duties:

- Affiliates adquisition
- Lotteries negociations.
- High rollers finder

Finance Director

Personal Information

Fornasero Negro María Eugenia

DNI 25849667

Domicilio: Caseros 2175- (3000) Santa Fe- Pcia de Santa Fe-Argentina

Fecha de Nacimiento: 28-08-1977

e-mail: eugeniafornasero@hotmail.com

Experience

2000-2002 Province's retirements funds.

Position : Auditor

Duties Auditing Accounting processes

2002 - actual Grupo Rofe SA- Entidad Financiera

Position: Presidente

Duties: In charge of comercial area and accounting supervisión.

1999-actual Cátedra Microeconomía-Universidad Nacional del Litoral

Cargo: Professor.

Academic

1996-2001 CONTADOR PÚBLICO NACIONAL

UNIVERSIDAD NACIONAL DE LITORAL

Promedio: 8.10

**2009-2009 CURSO DE POSTGRADO FUNDAMENTOS MATEMÁTICOS
DE LA TEORÍA DE LA PRODUCCIÓN Y EL COSTO**

UNIVERSIDAD NACIONAL DEL LITORAL

TARGET MARKETS

Geographical Segmentation

Xsuerte.com operated by Soft4you will focus Latin-American markets, mainly Argentina, Brazil and Chile.

Core Offering

Casino

We believe in bringing the best of casino products to our customers. Latin-America is a very strong Casino market. Internet gaming is not still regulated and bringing land based to On Line is a huge challenge and business as well.

Player Segmentation

The target group that we will be focusing on will be people that are currently lotteries customers but never got the chance of playing online.

We have a very new-method of prepaid cards methods for payments that let us go to the player instead of waiting him and expending a lot of money in marketing.

Promotional activity

We have a lot of experience in the targeted market since we (Jorge Diment, and Anibal Falchetto) came from commercial and operational for lotteries. We know the players in the given market and the plan is to have an affiliate in each of more than 14,000 lottery shops only in Argentina.

The main plan is to deliver pre-printed cards with bonus credit and to deliver them to lottery shops.

Given the fact that the site will be mainly based on LATAM Live dealers it will be very successful shortly

We will use multiple media partners who are able to provide us with the content or run the program. We are also involved in negotiations with five local lotteries regulators (25 regulators, 1 per province)

Player Growth Expectations

We believe that with our plan and advertising programs, we will be able to attract the customers to sign up with us. They will be around 5000 during the first 6 months.

After that we plan to grow in active users around 5-10% monthly

FINANCIAL PROJECTIONS

Current financial position

Soft4you is a new company and is not currently operating.

Pro Forma Budget

The following table is a summary of the anticipated performance of SOFT4YOU for the next two years of operation on Curacao.

Profit & Loss Statement	12 Months Ended December 13	% of Gross Revenue	12 Months Ended December 14	% of Gross Revenue
Turnover Casino	30,000,000	20	36,000,000	20
Gross Revenue	6,000,000	100%	7,200,000	100%
Affiliate marketing	600,000	2%	720,000	2%
NET CONTRIBUTION	5,400,000	98%	6,480,000	98%
Marketing	720,000	12%	720,000	10%
Processing	720,000	12%	720,000	12%
Software commission	900,000	15%	1,080,000	15%
Office costs	1,200,000	20%	1,152,000	16%
Hosting costs	240,000	4%	216,000	3%
EBITDA		35%		42%
	2,100,000		3,024,000	
NET INCOME		35%		42%

Cash flow Statement	12 Months Ended December 2013	12 Months Ended December 2014
OPERATING ACTIVITIES	USD	USD
Source of Funds		
Deposits Received in Bank (net of fees)	6,000,000	7,200,000
Reserve Received by Bank	500,000	600,000
Total Cash Inflow	6,500,000	7,800,000
 Less Withdrawals	 4,380,000	 4,608,000
Net Cash Flow Spread		
	2,120,000	3,192,000
Net Cash Inflow		
 Use of Funds		
Affiliate marketing	600,000	720,000
Software Commission	900,000	1,080,000
Processing cash	720,000	720,000
Marketing	720,000	720,000
Office Costs	1,200,000	1,152,000
Hosting costs	240,000	216,000
Operations		
 Net Cash Flow – Operations	 2,120,000	 3,192,000
 Use of Funds		
Capital Expenditures	300,000	200,000
Free Cash Flow	1,820,000	2,992,000

We are projecting that each customer will make a deposit of U\$S 100 monthly.
Given a 20-25 % revenue over deposits it makes a projection of U\$S 1, 2 million after the 6 month of operations.

Affiliations Programs

The commissions back to our appointed affiliates will be 25 % of Net Win. No CPA system will be implemented.

Planned Expenditure

Costs of hosting

We have a budget of USD 20,000 for hosting servers.

Casino

For casino, we are Microgaming and betsoftgaming and the budget is to pay them close to 10-11% of net win, according to the games. In case of branded games the commission will be 17.5%

For Live dealers Casino we will work with HoGaming and Global Gaming labs with a commission close 7%. However, from the budget point of view we reserved up to 15% for future agreement with 3rd party providers.

RISK FACTORS AND RESPONSIBLE GAMING

Problem Gambling

Soft4you is fully committed to promoting and facilitating “Responsible Gaming”. This commitment is shared by Soft4you and its software providers. The Company will ensure to provide contact details to players for important and valuable resources that specialise in gambling addictions. Soft4you will encourage any player who may have damaging and uncontrolled gambling habits to cease play and seek help from recognised resources. The following list of resources, accessible on its website, represents some of the contacts that will be provided to the players.

Lower Betting Limits

Our goal is to have the betting limits on our website lower than most of our competitors are offering. Moreover, we are planning to allow paying in local currency in each country and not only USD. In Latam, local currency is weaker than USD, so minimum bet limits are even lower. With a low betting amount, customer can choose to bet within their means.

Protection of Children

Soft4you will only allow adults to register and play on the site as a condition of the use of its software.

Anti-Money Laundering Procedures

Soft4you is aware of the concerns that accompany any online business that involves real money transactions. Soft4you is a strong advocate of taking a stance against any and all fraudulent and money laundering activity. Soft4you believes that it is in its best interest to continually develop and implement procedural protections against all fraudulent activity as this will augment the brands legitimacy and meet its corporate citizenship obligations. This commitment is supported by the procedures, which currently regulate player identification and payment processing.

Soft4you will use the expertise provided by our personnel to provide guidance.

Player Identification

When signing up for an account, players must enter a valid email address registered in a name that matches the designated name on the new account. At this stage, they will be asked for their name, chosen user name, valid e-mail address and a guarantee that they are above the age of 18 and, moreover, above the age required to be eligible to gamble in the jurisdiction they are accessing the site from. In order access this account, the player must validate the e-mail address by completing the image verification and following a validation link, which will activate the account and identify the person activating, to be the same person that received the e-mail.

Deposits

When the player seeks to deposit, they will be asked to provide additional information that will serve to confirm their identity. They will be asked for full and complete address and contact details. In case of prepaid cards, all the information will be prompted at player's first login.

Customer services

We are supporting our customer through various channels

1) Lottery shops that sell prepaid cards.

Customer is able to contact us through those lottery shops.

2) Live Chat

Customer is also able to chat with our Customer Service Officer through live chat on our website.

3) Dedicated VIP Relationship Manager

We also have a team of VIP RMs where the VIP customers are able to reach them directly at their mobile phone.

4) Emails

Customers are also able to leave us emails and we will get back to them on the enquiries that they have.

Further Protections

Soft4you will ask for documentary proof of identity and address for any payout greater than three-thousand (10,000) USD s, or if the transaction is deemed suspicious for any reason whatever.

The documentary evidence that is required under the "Know Your Client" ("KYC") rules, when satisfying those players who fall under the conditions mentioned above, are as follows:

a) passport;

b) driver's license; 2

c) utility bill (no more than 3 months old);

In addition to the foregoing, players shall only be permitted to have one account on the network and only in very limited circumstances will they be able to alter their user

name or account details, where the player will be required to support a compelling reason to change or alter any account details.

The adherence to and development of these policies and procedures will be overseen by the company.

NEXT STEPS

As we have described above one of our marketing aims is to be live on April 2013. In order to do this we need to sign the agreement by March 2013.

As you are aware before we can sign any agreement we need to have the relevant gaming licence in place.

We will ensure that from our side, any questions you may have will be answered as soon as possible in order to reach that deadline.

Business Footprint

Soft4you will use the relevant footprint regarding the license granted.

The business will ensure “best practices” are maintained.