

AG Group B.V.

Business Plan

Version	3
Date of version	07/07/2025
Created and approved by	AG Group Team
Confidentiality level	Restricted

Disclaimer

This Business Plan and its contents are confidential and remain the sole property of AG GROUP B.V. Its use is strictly limited to those readers authorized by the Company. The reproduction or divulgence of the content of this Business Plan without written consent of the Company is strictly prohibited.

Executive summary

At AG Group B.V., we're passionate about innovation and committed to delivering exceptional gaming experiences. Our domains—fdhtuyui.com—is the gateway to cutting-edge technology, engaging content, and distinctive design.

We take pride in our exclusive intellectual property across slots, lottery, live casino, and fishing games. These offerings define our identity and showcase our mission to elevate the gaming experience.

Vision and Mission

Vision

At AG Group B.V., our vision is to redefine the gaming experience by leveraging cutting-edge technologies, immersive designs, and unparalleled innovation. We envision a future where gaming transcends mere entertainment, becoming a conduit for unforgettable experiences and boundless possibilities. Through our unwavering dedication to pushing the boundaries of what is possible, we aspire to shape the future of digital entertainment and inspire generations to come.

Mission

Our mission at AG Group B.V. is to lead the gaming industry with integrity, creativity, and a relentless pursuit of excellence. We are committed to providing our customers with a diverse portfolio of premium gaming experiences that captivate, excite, and inspire. By fostering a culture of innovation, collaboration, and continuous improvement, we strive to exceed the expectations of our stakeholders while upholding the highest standards of ethical conduct and social responsibility. Through our unwavering dedication to innovation, customer satisfaction, and responsible gaming practices, we aim to empower individuals to connect, engage, and thrive in a world of limitless possibilities.

Why Curacao?

AG Group B.V. is holding new license which is issued directly from Curacao Gaming Authority (CGA), opening pathways to new and promising business opportunities. In addition to our internal strengths, characterized by a dynamic and seasoned team, the Curacao license confers an external competitive advantage, encapsulated as follows:

- **Esteemed Jurisdiction:** Curacao, renowned in the iGaming sphere, maintains a stellar reputation, bolstered by its continual adaptation to evolving laws and steadfast commitment to player protection.
- **Pioneering Regulatory Framework:** As the inaugural regulator of iGaming, Curacao boasts a pioneering legacy, ensuring a secure gaming environment rooted in robust regulations.
- **State-of-the-Art Hosting Infrastructure:** With its top-tier hosting infrastructure, Curacao guarantees impeccable service delivery, facilitating seamless player experiences and bolstering operator reliability.
- **Attractive Corporate Tax Regime:** Curacao's competitive corporate tax rate provides a lucrative financial incentive for businesses operating within the iGaming sector, enhancing profitability and fiscal sustainability.
- In essence, the Curacao Gaming License not only signifies regulatory compliance but also serves as a beacon of credibility and prosperity within the global iGaming landscape for AG Group B.V.

Why Target Southeast Asia?

- Southeast Asia has a population of over 650 million people, with a significant proportion in the 18–35 age range. This demographic is highly engaged with mobile technology and digital entertainment, making it an ideal audience for online gaming products.
- The region boasts strong mobile adoption and rapidly improving internet infrastructure. Players increasingly access gaming content via smartphones, which aligns perfectly with our mobile-optimized platform and game portfolio.
- Consumer trends in Southeast Asia reveal a growing appetite for online entertainment, including online gaming. The popularity of eSports, social gaming, and online casinos is on the rise, creating a receptive market for our innovative offerings.
- Robust economic growth in countries like Indonesia, Vietnam, and the Philippines is fueling an expanding middle class with greater disposable income. This creates favorable conditions for increased spending on entertainment, including gaming.
- Compared to mature markets in Europe or North America, Southeast Asia is still developing its online gaming sector. This presents an opportunity for AG Group B.V. to establish early brand recognition, secure market share, and shape consumer preferences.
- Our focus on Southeast Asia aligns with our broader vision of global growth and diversification. By establishing a strong presence in this high-potential region, we strengthen our position as a leading international gaming provider.

Marketing Strategy – Social Media Marketing Plan

- Target Audience
 - Age 21–45 (focus on legal-age players).
 - Tech-savvy mobile-first users.
 - Interest in online entertainment, sports betting, casino games.
- Platforms
 - Geo-targeted Facebook & Instagram Ads with age restrictions.
 - TikTok Ads with gaming disclaimers and responsible gaming messaging.
 - YouTube pre-roll ads featuring brand trailer or game demo.
 - Lookalike audiences based on site visitors.
 - Retargeting campaigns for abandoned sign-ups.
 - Promotion of safe, legal, licensed gaming to differentiate from unlicensed competitors.

SWOT Analysis

Strengths:

- Proprietary gaming content (slots, live casino, lottery, fishing).
- Strong commitment to compliance and licensing (CGA).
- Focus on innovative technology and player experience.

Weaknesses:

- Heavy reliance on Southeast Asian markets.
- New brand needing trust and recognition.
- Regulatory complexity across multiple jurisdictions.

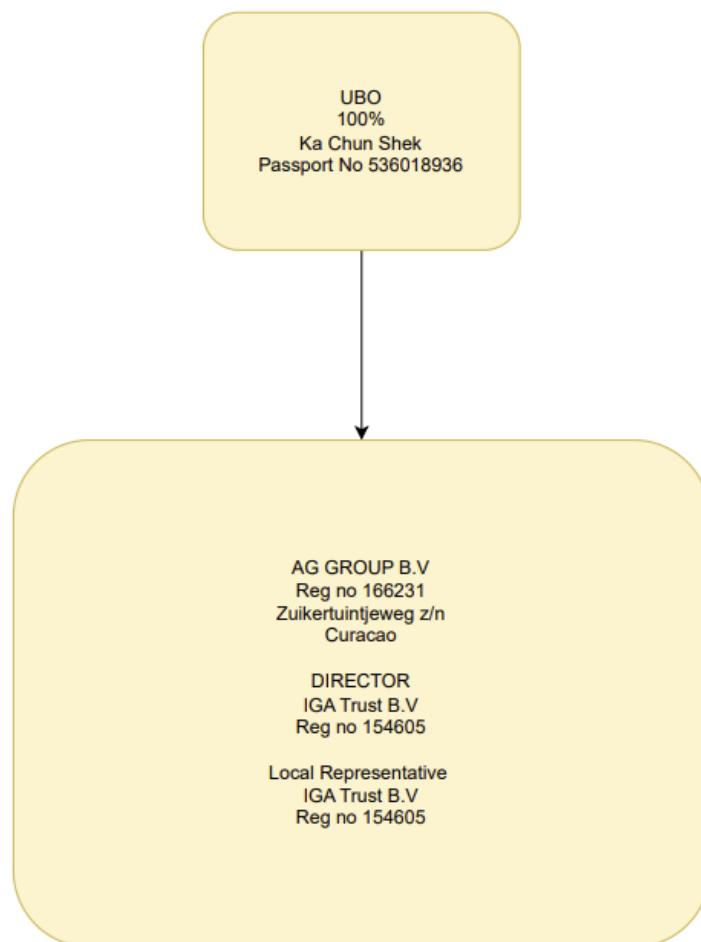
Opportunities:

- Rapidly growing online gaming demand in Southeast Asia.
- Expansion into additional product verticals.
- Potential for strategic local partnerships and affiliates.

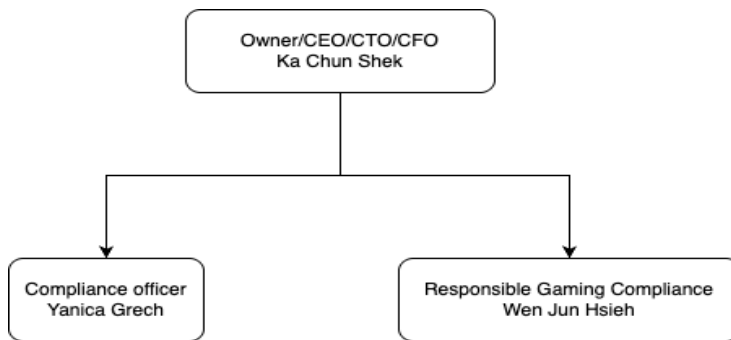
Threats:

- Intense competition from established operators.
- Changing regulations and licensing requirements.
- Payment processing challenges in target markets.

Company shareholding structure



Company organization structure



Key personnel and key functions' competence

CEO/ CFO/ CTO: Ka Chun Shek

Ka Chun Shek is a detail-oriented and results-driven professional with 8 years of experience in the banking industry. His strong background in compliance, fraud prevention, and financial analysis equips him to oversee both strategic leadership and financial management as CEO and CFO. With proven ability to implement and optimize processes, he brings operational efficiency and sound decision-making to the company. His analytical mindset, business education, and multi-tasking skills also enable him to guide technology strategy as CTO, ensuring robust, secure, and innovative systems that support the company's growth and regulatory commitments.

MLRO / Compliance officer: Yanica Grech

Yanica Grech brings extensive experience in compliance and regulatory affairs within the remote gaming industry, particularly in online casinos, social casinos, and sweepstakes casinos. Currently serving as Senior Manager of Compliance at Momentum Corporate Services FZ LLC, Yanica has a strong track record in developing and implementing company policies, and compliance programs.

Her previous role as Head of Compliance at RedAcre LIMITED (now under Funderpro Ltd) further honed her expertise in regulatory matters, both within the US and Curaçao jurisdictions. Yanica's ability to navigate complex regulatory landscapes and ensure adherence to evolving compliance standards will be pivotal in her role as the MLRO for our business, overseeing all Anti-Money Laundering (AML) functions and ensuring the highest standards of financial integrity.

Her comprehensive knowledge of compliance regulations, her experience in licensing and regulatory audits, and her proactive approach to staying ahead of industry changes make her an invaluable addition to our team.

Responsible Gaming Compliance: Wen Jun Hsieh

Wen Jun Hsieh is a proactive and detail-oriented professional with extensive experience in compliance, specializing in the iGaming sector. With a proven track record of assisting numerous clients in the iGaming industry to obtain gaming licenses, particularly in jurisdictions such as Malta, Curacao, UK, Romania, and Canada, Wen Jun brings a wealth of expertise in navigating complex regulatory landscapes.

Throughout her career, Wen Jun has demonstrated strong organizational skills and a keen ability to manage multiple projects simultaneously, ensuring timely and efficient completion while exceeding client expectations. Her proactive approach and meticulous attention to detail have made her instrumental in overseeing and managing compliance projects from inception to completion.

Business Partners

1. PG Soft
 - A leading mobile-first game developer known for high-quality slot games with innovative features and story-driven designs.
 - Based in Malta, with strong presence across Asia and Europe.
 - Offers HTML5 games optimized for mobile play, with striking graphics and engaging bonus mechanics.
 - Popular titles include “Medusa,” “Leprechaun Riches,” and “Ganesha Gold.”
2. Pragmatic Play
 - One of the world’s top iGaming content providers.
 - Offers a diverse portfolio: slots, live casino, virtual sports, bingo.
 - Known for fast-paced game releases and top-performing titles like “Sweet Bonanza,” “Gates of Olympus,” and “Big Bass Bonanza.”
 - Holds multiple gaming licenses (Malta, Gibraltar, UK, etc.) ensuring global reach and compliance.
3. CQ9 Gaming
 - Leading Asian game provider specializing in slot and fishing games.
 - Based in Taiwan, with strong market share in Southeast Asia.
 - Known for culturally themed content, high-volatility slots, and arcade-style fishing games.
 - Offers seamless integration via robust APIs for operators.
4. Saba Sport
 - Prominent sports betting platform provider focused on Asian markets.
 - Specializes in comprehensive sportsbook coverage: live betting, pre-match, virtual sports.
 - Known for competitive odds, multiple market types, and multi-language support.
 - Offers operator-friendly features like agent system management and white-label solutions.
5. Crown Sport
 - Sports betting provider known for reliable odds feeds and market coverage.
 - Offers traditional sportsbook services, live betting, and in-play markets.
 - Popular in Asian markets, supporting various odds formats and languages.
 - Focus on providing stable, scalable, and customizable solutions for betting operators.
6. IM PlayMatrix
 - Aggregator and platform provider offering casino, live dealer, sports betting, and lottery solutions.
 - Known for integrating hundreds of game providers into a single API.
 - Supports multi-currency, multi-language, and flexible wallet systems.
 - Popular in Asian markets for its customizable, scalable, and comprehensive gaming platform solutions.

Risk evaluation and management.

We are committed to robust risk management and strict compliance with anti-money laundering (AML) requirements. To ensure this, we have appointed a dedicated Money Laundering Reporting Officer (MLRO), who is responsible for overseeing the implementation and ongoing maintenance of our AML policy.

The MLRO will conduct thorough due diligence on all customers in accordance with the policy, monitor transactions for suspicious activity, and serve as the designated point of contact for reporting to the

Financial Intelligence Unit (FIU) and the Curacao Gaming Authority (CGA).

Legal and governance framework

Our licensing is regulated by the Curacao Gaming Authority (CGA). To ensure full compliance with corporate and tax obligations, we have engaged a local trust, IGA Trust B.V., which acts as the local representative and director.

Our Money Laundering Reporting Officer (MLRO) is duly registered with the Financial Intelligence Unit (FIU). Additionally, IGA Group Ltd. provides ongoing support for licensing and compliance matters, ensuring that all operations strictly adhere to regulatory requirements.

Policies and Procedures

Our company maintains a comprehensive set of policies designed to ensure full regulatory compliance and promote responsible operations. These include:

- **Anti-Money Laundering (AML) Policy with Cryptocurrency Protocol:** A detailed framework for detecting, preventing, and reporting money laundering activities, including specific measures addressing cryptocurrency transactions to mitigate emerging risks.
- **Know Your Customer (KYC) Policy:** Robust customer identification and verification procedures to ensure the legitimacy of our players and comply with regulatory standards.
- **Information Security Policy:** Measures to safeguard sensitive data and protect the integrity and confidentiality of our systems against cyber threats.
- **Player Complaint Handling Policy:** Clear and transparent processes for receiving, managing, and resolving player complaints efficiently and fairly.
- **Responsible Gaming Policy:** Initiatives and tools to promote safe gaming practices, including self-exclusion options and support for players showing signs of problematic behavior.

All policies have been submitted to the Curacao Gaming Authority (CGA) and will be reviewed and updated to ensure full compliance with their evolving regulatory requirements.

Projections

We anticipate reaching approximately 10,000 monthly active players. Based on an average player spend of €70, our projected Gross Gaming Revenue (GGR) for the first year is estimated to be around USD 8 million.

Month	Paying Users	Total GGR (€)	Marketing Spend (€)	License Fee (€)	Compliance (€)	Salaries (€)	Server Fees (€)	Professional Fees (€)	Total Monthly Expense (€)	Monthly Profit (€)
Month 1	10000	700000	30000	18500	2500	12000	2000	2000	67000	633000
Month 2	10050	703500	30000	0	2500	12000	2000	2000	48500	655000
Month 3	10100	707018	30000	0	2500	12000	2000	2000	48500	658518
Month 4	10151	710553	30000	0	2500	12000	2000	2000	48500	662053
Month 5	10202	714105	30000	0	2500	12000	2000	2000	48500	665605
Month 6	10253	717676	30000	0	2500	12000	2000	2000	48500	669176
Month 7	10304	721264	30000	0	2500	12000	2000	2000	48500	672764
Month 8	10355	724871	30000	0	2500	12000	2000	2000	48500	676371
Month 9	10407	728495	30000	0	2500	12000	2000	2000	48500	679995
Month 10	10459	732137	30000	0	2500	12000	2000	2000	48500	683637
Month 11	10511	735798	30000	0	2500	12000	2000	2000	48500	687298
Month 12	10564	739477	30000	18500	2500	12000	2000	2000	67000	672477
Month 13	10617	743174	40000	0	2500	15000	2000	3000	62500	680674
Month 14	10670	746890	40000	0	2500	15000	2000	3000	62500	684390
Month 15	10723	750625	40000	0	2500	15000	2000	3000	62500	688125
Month 16	10777	754378	40000	0	2500	15000	2000	3000	62500	691878
Month 17	10831	758150	40000	0	2500	15000	2000	3000	62500	695650
Month 18	10885	761941	40000	0	2500	15000	2000	3000	62500	699441
Month 19	10939	765750	40000	0	2500	15000	2000	3000	62500	703250
Month 20	10994	769579	40000	0	2500	15000	2000	3000	62500	707079
Month 21	11049	773427	40000	0	2500	15000	2000	3000	62500	710927
Month 22	11104	777294	40000	0	2500	15000	2000	3000	62500	714794
Month 23	11160	781181	40000	0	2500	15000	2000	3000	62500	718681
Month 24	11216	785086	40000	18500	2500	15000	2000	3000	81000	704086
Month 25	11272	789012	50000	0	2500	20000	2000	4000	78500	710512
Month 26	11328	792957	50000	0	2500	20000	2000	4000	78500	714457
Month 27	11385	796922	50000	0	2500	20000	2000	4000	78500	718422
Month 28	11442	800906	50000	0	2500	20000	2000	4000	78500	722406
Month 29	11499	804911	50000	0	2500	20000	2000	4000	78500	726411
Month 30	11556	808935	50000	0	2500	20000	2000	4000	78500	730435
Month 31	11614	812980	50000	0	2500	20000	2000	4000	78500	734480
Month 32	11672	817045	50000	0	2500	20000	2000	4000	78500	738545
Month 33	11730	821130	50000	0	2500	20000	2000	4000	78500	742630
Month 34	11789	825236	50000	0	2500	20000	2000	4000	78500	746736
Month 35	11848	829362	50000	0	2500	20000	2000	4000	78500	750862
Month 36	11907	833509	50000	0	2500	20000	2000	4000	78500	755009