

Business Plan

Twino Trading N.V.

January 2024

1.0 EXECUTIVE SUMMARY

Twino Trading N.V ("The company") is operating in the online gambling industry since 2015 under a Curacao license granted by Antillephone N.V (License number 8048/JAZ2015-023).

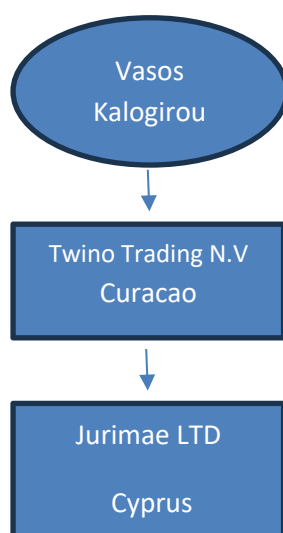
The company is operating 4 URLs; www.scratchmania.com, www.winorama.com , www.gratorama.com and www.winspark.com.

The company strategy is focused on soft gaming Scratch cards, Lottery, Slots and fun games. This growing niche market of the online gambling business has not been over-exposed. The company is also operating standard casino games.

The soft gaming and Scratch cards product range has been substantially expanded in recent years and continues to be developed and grow.

Our business is to provide our customers with soft gaming opportunities through the internet and via PC, smartphone.

1.1 COMPANY STRUTURE



Mr. Kalogirou is holding 100% of Twino Trading N.V shares.

Jurimae Ltd. (company number HE 327831, a company organized under the laws of Cyprus). is a fully owned subsidiary (100%) of Twino Trading N.V. and is acting as its payment agent. Jurimae has few signed agreements with leading PSP, such as; Worldcard, Powercash21, Skrill, Paysafe and more.

1.2 MANAGEMENT

eMoore N.V is acting as the director of Twino. eMoore is a specialized department, which is part of a group of innovative trust companies based in Curaçao, Malta, Gibraltar and the Netherlands, offering management, domiciliation, administrative, legal and custodian services to internationally operating clients.

Andri Nicolau is acting as the director of Jurimae and also as MLRO of the group. Andri holds a MLRO certification from the International Compliance Association (“ICA”)

2.0 STRATEGY AND TARGET MARKETS

The company will attract anyone with an interest in online gaming. The gaming market has many different ranges of target demographic. The main target for us would be 18-50 years old, who are keen scratch cards and slots players, but who prefer to do their gaming from the comfort of their own homes.

The company offers its services only in jurisdictions where its offerings are not explicitly prohibited.

2.1 MARKETING STRATEGY

Marketing strategy will focus on brand recognition. Recognition will be achieved through various channels in order to establish and maintain strong presence.

- Media Buying: to expand brand recognition and player’s acquisition.
- E-mail campaigns and newsletters targeting casino, sports, bingo and poker operators.
- Search engine optimization
- Other things found in the industry are online site reviews and traffic exchange campaigns. Affiliate campaigns are now the standard that all online casinos, poker rooms and bingo operations use.

We are working closely with affiliates and direct marketing companies in order to acquire market share for web and mobile traffic to our own brands. We work with the affiliates based on some of the following methods:

- Revenue Share.
- CPA, CPL, CPS deals.

3.0 FINANCIAL PROJECTION

	2024	2025	2026
NGR	€ 23,000,000	€ 26,450,000	€ 30,417,500
Operating and Administration Expenses			
Processing Costs	-€ 3,450,000	-€ 3,967,500	-€ 4,562,625
Banking fees	-€ 460,000	-€ 529,000	-€ 608,350
White label payments	-€ 16,100,000	-€ 18,515,000	-€ 21,292,250
Marketing	-€ 1,200,000	-€ 1,400,000	-€ 1,500,000
Gaming Licence	-€ 25,000	-€ 50,000	-€ 50,000
Prof. costs	-€ 350,000	-€ 400,000	-€ 450,000
Other Expenses	-€ 30,000	-€ 30,000	-€ 30,000
	-€ 21,615,000	-€ 24,891,500	-€ 28,493,225
Profit before tax	€ 1,385,000	€ 1,558,500	€ 1,924,275

4.0 BUSINESS KPI

Management is following some major KPI in order to ensure the success of its business;

LTV - Life Time Value. One of the main KPI. Management is monitoring LTV; it helps to get decisions on acquisition.

ARPU – Average revenue per user. Management is monitoring ARPU; it helps to understand the ROI on acquisitions.

Cash-out ratio – The ratio between withdrawals and deposits. Management aims to keep it on the lower scale of the industry.

5.0 KEY SUPPLIERS

Here is an overview of the business key suppliers;

5.1 GAMING PLATFORM

Gaming platform is provided by Anakatech LTD. Anakatech's platform is licensed in few jurisdictions.

5.2 GAMES

The main games supplier of the company is Spinoro.

6.0 POLICIES AND PROCEDURES

The following policies are attached to that business plan;

- AML and CTF policy
- Funds management procedures
- Player's complaints handling procedures
- Information security policy