

EXECUTIVE SUMMARY – US \$3 MM PRIVATE PLACEMENT



OVERVIEW

The Company was established to create a comprehensive financial services infrastructure solution for the underbanked Middle East and Africa (MEA) region market, leveraging modern blockchain/distributed ledger technology (DLT) to create a vertically integrated full-service infrastructure for commercial and investment banking services. The company remains a global company with a MEA-region focus which allows for a monopoly market.

The Problem:

Only 34% of adults in sub-Saharan Africa have bank accounts or access to formal financial services, even after banks have been in Africa for 50 years. The African continent currently receives less than 1% of global venture capital deal flow. No credit card solution exists for digital assets for Africa, the second largest continent of the world. Current capital markets are inefficient, characterized by high fees, too many middlemen and slow transaction times.

The Opportunity:

MOBU has a strong position in a high growth region and has the potential to take over the digital currency market in Africa.

- Investment banking in Africa is emerging, and the majority of the market is untapped and underutilized. MOBU will take the market by storm since it is the only player.
- The global digital currency market size has a high of USD \$800Bn - MOBU will infiltrate the African market before any other competitors.
- The GDP growth rate in Africa is 4.3% on average, compared to a global average of only 2%.
- Phone users increased from 3% to 80% over the past decade allowing better banking solutions in Africa.

- Africa has 30% of the natural resources of the world, 60% of the arable land and is expected to represent 40% of the world population by 2100.

The Solution:

MOBU will develop a full-service platform which will provide the following functions:

1. **Capital raising for startups and established businesses** (equity and security tokens) to provide access to a wider investor group and to offer compliance and vetted projects and services on the Platform.
2. **Securities trading on a secondary market** – Blockchain allows for faster change of ownership, less middlemen as it replaces clearing and settlement processes, faster execution that complies with the companies act and global securities laws in determining accreditation status of investor and KYC/AML. Trading fees are effectively lowered from 3-5% to 0.1-0.25% on average and corporate actions (dividends, voting) are automated which amounts to a fee of roughly 10Bn USD per annum.
3. **Payment/banking solution for global investors** - MOBU Cash provides a VISA- and Mastercard approved debit card service with easy fiat currency conversion to 21 global currencies on one Platform in a very user-friendly and convenient manner.

COMPANY STRATEGY

The first step in the Company's strategy is the creation of the MOBU Platform, a blockchain-based infrastructure to support entrepreneurs, startups, and established businesses looking to raise capital. Those seeking to raise capital will perform regulatorily compliant security token offerings (STOs) or equity investments.

The MOBU utility token (the "MOBU Token") will be created as a necessary adjunct to the MOBU Platform, and will serve as the currency that is used by service providers on the Platform. Additionally, the MOBU Token will effect and pay the costs of the array of transactions on the Platform, and allows for the value created on the Platform to be captured by the Platform itself. MOBU has built a database of over 2000 venture capital funds and accrued close to 100,000 investors globally to ensure deals on the Platform get funded. MOBU has set aside a certain number of MOBU tokens to compensate referrals for MOBU Cash clients for mass adoption.

A strong synergy exists between the issuance platform and the stock exchange allowing secondary trading/liquidity for all investors. MOBU is in the process of acquiring equity in an existing operational profitable stock exchange with current revenue of 30M USD per annum. Since Investment banking is relationship/reputational banking, MOBU will vet projects and allow only the top projects from the MEA-region to get funded on the Platform.

The Company's online technology Platform will vertically integrate three major financial services:

- Digital securities issuances for startups and established businesses seeking to raise capital
- A digital securities exchange to provide a secondary market for global investors
- More broad-based digital commercial banking services

MOBU's solution is intended to serve everyday investors using modern technology to increase liquidity in capital markets and to increase corporate efficiency, cut costs, increase transparency, streamline processes, and adopt more automation. MOBU looks to become the primary private market for the second largest continent of the world with an Artificial Intelligence (AI) element to assist users in digesting information and ensuring more deals gets done. MOBU is already featured in **Forbes, Reuters, NASDAQ and Yahoo Finance**.

TEAM SUMMARY

MOBU has constructed a team of highly experienced entrepreneurs, blockchain experts, and financial professionals, who are supported by an advisory board with extensive public company experience.

Juan Engelbrecht, Founder & Chief Executive Officer

A proven entrepreneur and CEO, Mr. Engelbrecht founded one of the largest crypto mines in the southern hemisphere. Prior to that, Mr. Engelbrecht was the CEO for Evolve Fund Managers, as well as a Stockbroker and Portfolio Manager.

Brian Golding, Chief Investment Officer

Formerly the CEO of the largest proprietary stockbroking firm in South Africa, Mr. Golding is a well-respected Financial Markets Professional, in addition to being a Member of the South Africa Institute of Stockbrokers.

Paresh Masani, Blockchain Engineer

Formerly the Vice President of Goldman Sachs, Mr. Masani specializes in technology and has more than 10 years' experience as Technical Lead and full-stack Developer for some of the critical banking and finance projects. Paresh is also an expert in security, cryptography, blockchain technology, and end-to-end system development.

Paul Pelsler, Chief Financial Officer

With over 15 years of experience, Mr. Pelsler is a Chartered Accountant, Registered Auditor, and Chief Audit Executive. Paul was a partner in Zaber Import Export which was the largest crypto mining operation in the southern hemisphere.

Frikkie van Biljon, Chief Technology Officer

Mr. Biljon has over 10 years of software engineering experience specializing in business-technology synthesis. Most recently, he was the Technical Lead of Web Development for BBD. Prior to this, Frikkie was Head Technical Developer for Momentum, a listed company on the JSE.

DEAL STRUCTURE

- **Issuer:** Zabercoin (Pty) Ltd. dba MOBU, a limited liability company formed under the laws of the Republic of South Africa.
- **Issue Size:** US \$3 million, representing the sale of 3,000,000 common shares.
- MOBU tokens will be allocated as a bonus to equity investors to use the platform
- **Issuer Price:** US \$1 per share.
- **Minimum Purchase per Investor:** US \$10,000 (or 10,000 shares), however there is no minimum aggregate subscription amount which must be subscribed before the release of proceeds.

CONTACT

E-mail: info@mobu.io

Website: <https://mobu.io>