



M O B U

Investor Deck

MOBU INTRODUCTION

- The 80 Trillion USD Securities market remains untouched in the blockchain space; security tokens have not touched 200 m USD...
- A security token is the most lucrative of all 3 types of tokens as it represents physical ownership of real businesses with dividends payable to token holders
- Similar to how the HTTP protocol defined the internet, the MOB20 standard protocol defines a set of commands that a security token should implement
- MOBU is not only the cost effective and user-friendly issuance platform for compliant security tokens but also the licensed regulated securities token exchange and crypto payment solution
- MOBU can be seen as the Goldman Sachs of blockchain with its STO issuance platform and its ownership in both a licensed digital securities exchange and crypto payment solution, also issuing worldwide accepted debit cards

[3 TYPES OF TOKENS]

Utility Tokens

- Not designed as investments
- Represent future access to company's product or service
- Exempted from federal laws governing securities. Example: Ethereum

Security Tokens

- Derives its value from tradeable assets
- Subjected to federal security regulations
- Failure to abide by these regulations could result in costly penalties and could derail a project. Example: Blockchain Capital

Currency tokens

- Medium of value exchange
- Value based on supply and demand. Example: Bitcoin.

[SECURITY TOKEN]

- Also referred to as an equity token
- Implies ownership and control to investor like traditional stock
- Buys investor some level of ownership in company's success
- Tendency to avoid launching security tokens due to SEC requirements
- Type of token most people would probably most likely buy

SEC Chairman Jay Clayton stated: **"I believe every ICO I've seen is a security"**

WHY SECURITY TOKENS INSTEAD OF SHARES

- Larger investor base
- 24/7 trading
- Cross border funding
- Faster deal execution – instant transfers and change of ownership
- Allows for more complex versions of dividend policies and voting rights
- Lower fees/administration costs
- Less middlemen
- Decentralisation benefits include – unhackable, no downtime, less financial institution manipulation
- Due to vast improvements in technology, security tokens are simply just more efficient than current security exchanges

PRACTICAL USE CASES FOR SECURITY TOKENS

- **Imagine if Apple allows discount to you if you held 10 shares for longer than 1 year**
- **Or if you hold shares in a REIT, you receive discounted rent. This is not possible in current paradigm but could create substantial value**
- **By tokenising venture capital funds, instant liquidity is created and the typical 7 – 10 year waiting period is bypassed**
- **More efficient BONDS/debt instruments**

[SIZE OF MARKET AND CLIENTS]

“10% of the world GDP will be built on Blockchain application by 2025” - Deloitte

- **Global Security Exchanges** **80 Trillion USD**
- **Global Real Estate Market** **220 Trillion USD**
- **Global Art Market** **over 1 Trillion USD**

“2019 will be the year of STO's (security token offerings)” - Billionaire Brock Pierce

[PROBLEM STATEMENT]

- **Regulatory, legal and technical nightmare launching a compliant STO**
- **Legal process can be expensive and slow – niche market and few lawyers know how to execute STO successfully**
- **SEC will imprison and fine if STO is executed wrongfully**
- **NO competitive pricing and quality standard environment for STO service providers**
- **NO legal secondary trading environment**
- **Majority of ICO`s unable to pass the Howey test but claim to be utility tokens**

[THE MOBU SOLUTION]

- The MOB20 protocol will define a set of commands that a compliant security token should implement
- MOBU will support Reg S, Reg D, and Reg A+ compliant security token offerings, and with the incorporated ability to select experienced legal counsel across multiple jurisdictions within the platform, token issuers can be sure of creating compliant tokens within their local jurisdictions
- The MOB20 protocol will create a set of rules that govern the issuance of security tokens, and program them into smart contracts on the Ethereum blockchain so they are transparent and immutable
- MOBU is an ecosystem with a vetted tender process for
- Legal providers, smart contract developers, escrow providers, KYC providers, etc.
- Strict criteria for service providers in terms of track record, pricing, capital requirements, etc.
- New standard – KNOW YOUR SUPPLIER (KYS). Complete Due Diligence (DD)
- Rating system for providers
- MOBU owns equity stake in operational licensed digital securities exchange
- MOBU owns MOBU Cash offering a crypto payment solution, also issuing worldwide accepted debit cards

This will create a **competitive pricing free marketplace.**

[COMPETITIVE ADVANTAGE]

	 M O B U	Ethereum	Polymath
Decentralised token	✓	✓	✓
Application layer	✓	✓	✓
Smart contract development	✓	✓	✗
Organized platform for security tokens	✓	✗	✓
No technical expertise needed	✓	✗	✓
KYC/AML guaranteed protocol	✓	✗	✓
Investor account portals	✓	✗	✓
Exchangeability support	✓	✗	✓
Technical support	✓	✗	✓
Legal support	✓	✗	✓
Unique Escrow Services to STOs	✓	✗	✗
"Lockup" Utility to Tokens	✓	✗	✗
MOBU Cash - Crypto Payment Solution (fiat-crypto conversions)	✓	✗	✗
Digital Securities Exchange License	✓	✗	✗



UNIQUE ESCROW

- **Protects Investor Capital**
- **Offers the Potential of STO Refunds**

“LOCKUP” UTILITY TO MOBU TOKENS

- “Tokenomics”
- Appreciates the Value of MOBU Token
- Deposits Lower the Supply of MOBU token

[DIVIDENDS AND VOTING RIGHTS]

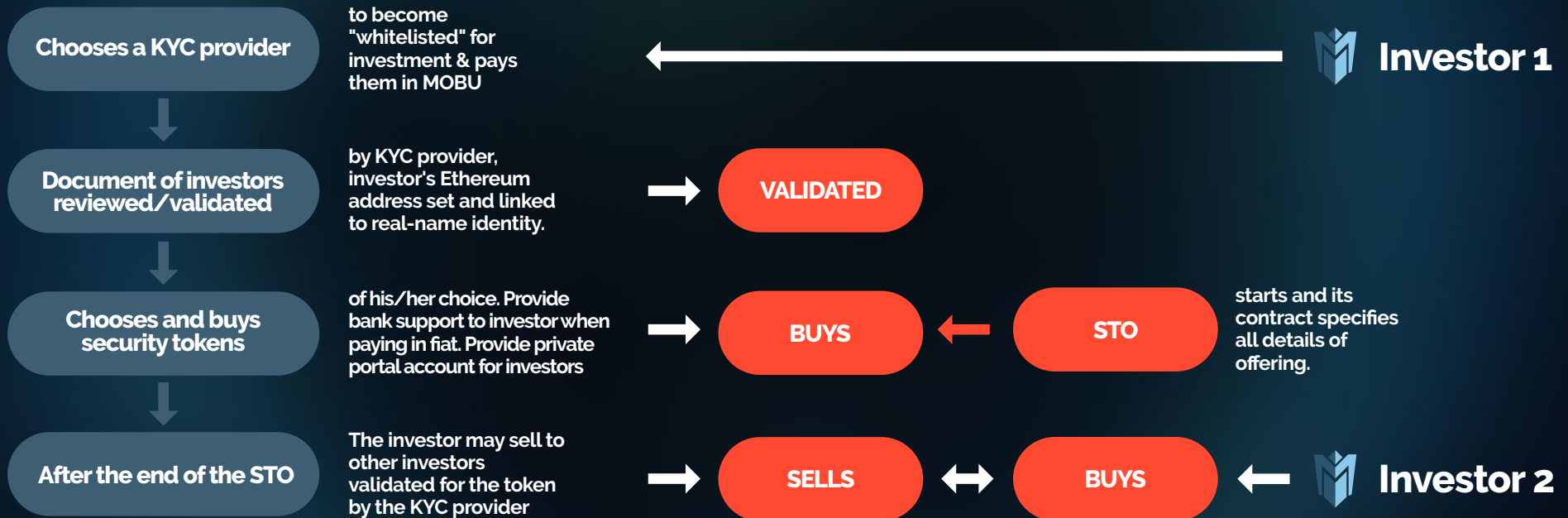
- **Since MOBU is a security token, investors will have the right to dividends and right to assets in case of liquidation**
- **MOBU token holders can obtain voting rights by owning 5% of MOBU tokens in circulation**
- **MOBU will declare an annual dividend and buy-back MOBU tokens and burn them to additionally compensate investors. This will lower the supply and increase the value of MOBU tokens**
- **MOBU token holders will effectively own all MOBU initiatives and the actual stock exchange**

[MOBU ECOSYSTEM]



After successful compliance/validation of the security token, legal representative sets STO contract address and trading may start. Provide decentralized escrow account to issuer to safe-keep STO funds. Provide legal support to issuer

[MOBU ECOSYSTEM]



MOBU ECOSYSTEM SUMMARIZED

- In the MOBU ecosystem the token issuers (real future companies on MOBU) post bounties to get service providers.
- Technical developers earn MOBU tokens for creating smart contracts.
- KYC providers pay MOBU tokens to join the network/ecosystem
- Investors pay MOBU tokens for KYC process
- Legal representatives and escrow providers earn MOBU tokens for offering services.
- MOBU will form bank partnerships to ensure FIAT can easily be converted to crypto all around the world and MOBU tokens can be earned worldwide.
- A lockup utility will ensure scarcity of MOBU tokens!

DIGITAL SECURITIES EXCHANGE

- **T+0 Settlement**
- **MOBU will be SOLE BROKER for all security tokens**
- **Equity stake in Licensed Digital Securities Exchange**
- **MOBU token powers both issuance platform and exchange – DISCOUNT on transaction fees and listings when paying in MOBU and using protocol**
- **Low listing requirement – 200k USD market cap**
- **Allows global listings**
- **Already owns FSP 1 license and JV with broker dealers, ATS license etc.**
- **Assists companies in fund raising – this will promote listings**

MOBU CASH: THE CRYPTO PAYMENT SOLUTION

- **MOBU owns 100% of MOBU Cash**
- **a Singapore-based payment company**
- **holding a Stored Value Facility (SVF)**
- **offering a crypto payment solution**
- **crypto-fiat, fiat-crypto and fiat accounts in up to 21 currencies**
- **issuing worldwide accepted debit cards**

MOBU – Africa's Investment Bank of the Future!!!

REVENUE & SUSTAINABILITY

- **One of most lucrative revenue models in the blockchain space:**
- **MOBU will take 1% of all STO's using protocol and take a small percentage of the marketplace between service providers**
- **MOBU will charge listing fees for security tokens on the exchange as well as transaction fees**
- **Service providers in the ecosystem need to stake MOBU tokens to receive the right to operate and generate revenue which will effectively lower the supply and increase the price of MOBU tokens as well**
- **The MOBU digital security powers the STO issuance platform, digital securities exchange and crypto payment solution.**

[CONFIRMED ISSUERS]

- **Mike Prinsloo** was the former CEO of DRD Gold, Ashanti Gold and Goldfields and the individual who has moved the most gold in the world under his watch. He wishes to tokenize a mining operation on MOBU.
- **Wayne van der Burgh**, the founder of the van der Burgh group, with an asset value of over 1 Billion USD, wishes to tokenize at least 5 coal mining sites on MOBU.
- **Ettiene Pretorius** is the advisor and friend of Richard Branson and is regarded one of South Africa's most successful property developers. He received the Entrepreneur of the year award from Absa which is one of the largest banks in South Africa. <https://www.sa-cp.com/> <http://www.ettienepretorius.co.za/> Ettiene wishes to tokenize a property development on MOBU.
- **Tumelo Ramaphosa**, the son of a South African billionaire wishes to launch a Wildlife Security Token Offering (STO) on the MOBU platform.
- As part of its development plan, **MOBU** intends to launch a decentralised forex PAMM account STO, a regulatory friendly exchange and a crowdfarming STO on the MOBU platform – kindly refer to our roadmap for more details.

GROWTH POTENTIAL & FUTURE PLANS

- Platform implements Succession Planning for Death and Loss of Accounts – Beneficiary Wallets if dormant for x period
- White Label STO Tokenised Funds – BOOSTS GROWTH
- Marketplace with Investors for MOB20 standard STO's
- Add STO Marketing Services to Platform & Custodians
- White Label Crypto Exchange - Personalizes
- Add Corporate Governance Measures for STO's
- Add Qualified Blockchain Auditors on Platform
- TRANSFORMING MOBU INTO THE LEGAL AND TRUSTED CENTRE OF BLOCKCHAIN



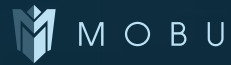
MOBU INITIATIVES

- **The MOBU Initiatives will be executed as separate STO's (Security Token Offerings) on the MOBU Platform. This will add to the further development of the MOBU Ecosystem and improve the usage of and demand for MOBU tokens.**

MOBU INITIATIVES

Initiative 1

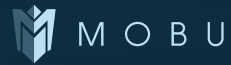
MOBU will develop the first forex and crypto percentage allocation money management (PAMM) STO on MOBU's platform and retain 20% of the authorised tokens to ensure that MOBU increases in value and that more resources are put into place to develop MOBU to its full potential. Blockchain was developed to prove data is real and this will be the first forex STO that we are aware of. Blockchain Forex Managers will not be able to be dishonest about performance figures, management fees and assets under management anymore. This will ensure lower administration fees for investors.



MOBU INITIATIVES

Initiative 2

MOBU will develop a regulatory approved security token exchange for MOBU tokens. This will give investors the guarantee that all MOBU STO's will be listed on an exchange and that liquidity will be ensured.



MOBU INITIATIVES

Initiative 3

MOBU will develop the first crowdfarming STO on MOBU's platform and will retain 20% of the authorised tokens to ensure that MOBU increases in value and that more resources are put into place to develop MOBU to its full potential. The blockchain is used for information that needs to be exposed. MOBU will effectively provide detailed information and statistics to the blockchain about land around the globe with technology like <https://what3words.com>.

[TEAM SUMMARY]

Juan Engelbrecht CEO: Founder and CEO of one of largest crypto mining farms in southern hemisphere. CEO of Evolve Fund Managers

Brian Golding CIO: Former CEO of one of South Africa's largest stockbroking firms

Frikkie van Biljon CTO: Former head IT developer for one of largest listed companies in South Africa and has extensive IT experience

Paresh Masani Blockchain and Security Engineer: Expert in security, cryptography, blockchain technology, and end-to-end system development

Ettiene Pretorius Business Development: Entrepreneur of the year award by SA's largest bank
<http://www.ettienepretorius.co.za/>

Paul Pelsler CFO: Chartered accountant and former CFO of large mining groups in South Africa

June Engelbrecht Business Analyst: Holds MBA degree and author of business and accounting books at national level in RSA

Petri van Zyl Legal Advisor: Former Head of Legal Services for International listed company based in Zambia, Zeder Investment

JUAN ENGELBRECHT



CEO

**Founder and CEO of one of largest crypto mining farms in southern hemisphere.
CEO of Evolve Fund Managers**

BRIAN GOLDING



CIO

**Former CEO of one of South Africa's
largest stockbroking firms**

FRIKKIE VAN BILJON



CTO

Former head IT developer for one of largest listed companies in South Africa and has extensive IT experience

PARESH MASANI



Blockchain and Security Engineer

**Expert in security, cryptography,
blockchain technology, and end-to-end
system development**

ETTIENE PRETORIUS



BUSINESS DEVELOPMENT

Entrepreneur of the year award by
SA's largest bank [http://www.
ettienepretorius.co.za/](http://www.ettienepretorius.co.za/)

PAUL PELSER



CFO

**Chartered accountant and former CFO
of large mining groups in South Africa**

JUNE ENGELBRECHT



Business Analyst

**Holds MBA degree and author of business
and accounting books at national level
in RSA**

PETRI VAN ZYL



Legal Advisor

**Former Head of Legal Services for
International listed company based in
Zambia, Zeder Investments**

STO DETAILS

- **Presale – RAISED 3,023,729 USD**
- **Softcap reached**
- **Standard token price – 0.15 USD**
- **ERC20 token**
- **MAIN STO starts 1 February 2019**
- **Hardcap – 9.5m USD**
- **Token name – MOBU**
- **MVP available**

WHITEPAPER AUDITS

- Cointelegraph team
- Amazix
- ICOrating (Dmitrii Borodin)
- Luna Labs
- The Realstart



[CONTACT US]

visit www.mobu.io or email us at info@mobu.io

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