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**MOBU**

**The SMART Investment Bank**

# MOBU summarised



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**A technology-enabled  
investment bank**  
to upgrade current capital  
markets and  
**streamline the capital  
formation process**  
delivering secure, qualified  
investment opportunities  
**to global investors**  
with 3 revenue streams



**LEADING GLOBAL ISSUANCE  
PLATFORM** for companies to  
**RAISE CAPITAL**



**STREAMLINED GLOBAL  
DIGITAL STOCK EXCHANGE**



**BORDERLESS PAYMENT SOLUTION**

# Investment Banks vs Commercial Banks

Investment Banks	Commercial Banks
Underwrite and raise capital for companies	Loans
M&A, Securities trading	Deposits
Market making	Basic investment products
Issuance of securities	Open checking accounts



# Current Global Digital Asset Market

**“2030:  
Expected  
Digital asset  
market  
2 Trillion USD”**



**Current STO Market:  
Only \$266m USD**



**Current STO Projects  
85**



**Digital Shares More  
Efficient**

**80 Trillion USD stock markets**

SOURCE: [www.stocheck.com/marketreport](http://www.stocheck.com/marketreport)

# Company Purpose



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To support companies **raising capital** and ensure STO issuers **stay compliant** with securities laws

To upgrade current inefficient **capital markets** by digitization: lower costs, faster settlement, fractional ownership & more liquidity

To set up bank accounts **in minutes** and giving freedom to **spend, send and receive money** anywhere, connected to one debit card

Becoming the **global primary and secondary market** and increase deal flow to Africa

# Utility Tokens vs Security Tokens



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## UTILITY TOKENS

Unregulated

Unknown users

Immutable transfers

No rules



## SECURITY TOKENS/REGULATED DIGITAL ASSETS/SMART SECURITIES

Regulated

KYC/AML, TCF, investor accreditation, sanctions, etc. apply (digital identity created)

Regulators have right to reverse transactions

Standard security laws apply

# Problem



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Entrepreneurs struggle to raise capital. The nature of STO's remains complex.



Capital markets are inefficient, expensive and illiquid. Africa receives less than 1% of global deal flow.



Setting up bank accounts is slow. Digital asset conversions are limited. There is no digital asset debit card for Africa.



# Solution



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## A REGULATED PLATFORM:

To support entrepreneurs raising capital (global investor database) & STO issuers to stay compliant with securities laws.



## A DIGITAL ASSET EXCHANGE:

To offer easy access to streamlined secondary market with lower costs, faster settlement and more liquidity. Automation.



## A DIGITAL END-TO-END BANKING SOLUTION:

To set up accounts in minutes & convert digital assets fast, easy and anywhere in the world, connected to one debit card.



# Why Now



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The MEA region is a high growth region (Ave GDP: Africa 4.3% / global 2%)

Deloitte expects 10% of global GDP to be build on blockchain by 2027

Cross border transactions at average high fee of 16%

Mobile phone usage increased from 3% to 80% over past decade in Africa

There are 2 Billion unbanked people in the world

Investment banking in Africa is emerging

STO market expected to reach 2 Trillion USD by 2030

# Competition



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## DIGITAL ISSUANCE PLATFORM:

Polymath raised \$139M USD. Startengine, Republic do not list African companies. Bnktothefuture is best example of MOBU issuance.



## DIGITAL ASSET EXCHANGE:

tZero raised \$250m USD. MOBU issuers automatically get listed on MOBU exchange and receive discount on listing fees.



## DIGITAL BANKING SOLUTION:

Revolut is valued at \$3Bn and offers services only in EU, subscribing 10k users per day. MOBU is a global company. Crypterium raised \$50m USD.



# Product

## Digital Asset Exchange

Digital custodianship  
Transparent, on-chain  
order book.  
LOW listing fees.  
Secure trading on app

## Digital Issuance Platform

Connects strong VETTED  
projects to global  
investors.  
Technology-enabled.  
Streamline the capital  
formation process.

## Digital Banking Solution

Accounts set up IN  
MINUTES.  
Digital currency to fiat  
CONVERSIONS.  
FIRST debit card service  
provider for digital  
assets for Africa.

**MOBU**



# Current Licenses



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1

10 Stock Exchange License      CURRENT TURNOVER: 30m USD

2

10 FSP 1 Security Broker License

3

10 FSP 2 Asset Management License

4

10 Singapore SVF (Storage Value Facility) License

5

10 Partnerships with various Broker Dealers globally

FUTURE LICENSES: Bit license, ATS License, e-money license, MSP registration, Transfer agency

# Business Model



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## DIGITAL ISSUANCE PLATFORM

MOBU takes up to 5% of raise



## DIGITAL ASSET EXCHANGE

Company Listing & Trading Fees  
(0.25%)



## DIGITAL BANKING SOLUTION

Currency Conversion Fees

# Revenue Projections Summary



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Growth Forecasts (USD)	FY1	FY2	FY5
Digital Securities Issuance Platform <i>% of raise &amp; % in marketplace</i>	500k	2.5m	4.5m
Digital Asset Exchange <i>Listing and trading fees</i>	1.5m	3m	25m
Digital Banking Solution <i>Currency conversion fees</i>	1m	3m	12.5m
PROJECTED EBITDA	3m	8.5m	47m



# Digital Shares preferred to Traditional Equity

Better management of cap tables

Efficiency of transfers (lower fees, less middlemen, less paperwork)

Faster change of ownership

Transparency of transactions

More complex versions of dividend policies and voting rights

40% cost saving on digitizing private placements over a 5 year period



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## Traditional IPO

## Security Token Offering (STO)

**Trading fees**

0.5 – 3%

0.1 – 0.25%

**Fundraising cost**

5 - 10% of raise

+/- 50% of IPO

**Corporate action fees**

10Bn USD p.a.

FREE – Automated in protocol

# Case Studies: Digital Share Market



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Spice VC	– 15m USD
Blockchain Capital Fund	– 150m USD
Manhattan Condo Development	– 30m USD
Aspen Colorado Ski Resort	– 17m USD
22X Fund	

Over 85 projects already

Chain Partners research expects a 2 Trillion USD market by 2030

All SEC regulated

# Key Team Members



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**Juan Engelbrecht**  
*Founder & CEO*

Former CEO of Evolve  
Fund Managers

Former CEO of  
largest crypto mine in  
southern hemisphere



**Paresh Masani**  
*Blockchain & Security  
Engineer*

Former VP of Goldman  
Sachs

Expert in blockchain  
technology and end-  
to-end system  
development



**Brian Golding**  
*CIO*

Former CEO of largest  
stockbroking firm in  
South Africa (SA)

Financial Markets  
Professional



**Izak Viljoen**  
*Legal Advisor*

Partner at Barnard Inc  
law firm in SA

Access to large  
number of large  
mining assets to be  
digitized



**Frikkie van Biljon**  
*Co-founder & CTO*

Former Head  
Technical Developer  
of Momentum, one of  
South Africa's listed  
companies

IT Specialist



# Key Advisors



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**Lance Weaver**  
*Former Chairman of Mastercard*

Built and sold MBNA (largest private credit card company) to BOA for \$35B

Advisor @ Citi and Visa



**Stephen Corliss**  
*Former COO of Blackrock*

30+ years of financial experience on Wall Street

Former executive at UBS, State Street and BAML



**James Butler, PhD**  
*CEO of Sharpe Capital*

CEO of Sharp Capital  
Founder of Luna labs



**Darrell Emmanuel**  
*CEO of DE Asset Management*

More than ten years experience in the financial industry



**Bobir Akilhanov**  
*CEO of Blockcrunch Capital*

Raised \$1MM at the age of 20 and created a Facebook-like website in Australia

# Comparison: Leading Global Issuance Platforms

	MOBU	Startengine	CircleUP	Bnktothefuture	Securitize
ABILITY TO BUILD COMPLIANT STO	Yes	No	No	No	Yes
VALUATION/RAISED	TBD	120m USD valuation	1.3Bn USD raised for clients	800m USD raised for clients in two years	30m in seed round of funding secured for company
RAISE FUNDS FOR CLIENTS	Yes	Yes	Yes	Yes	No
MONETIZE AFTER MARKET TO SECURE RECURRING INCOME FOR INVESTORS	Yes	No	No	No	No
AI ELEMENT TO ASSIST INVESTORS TO DIGEST INFORMATION	Yes	No	No	No	No
AMA, VISUALS, SUFFICIENT ANALYTIC INFORMATION FOR INVESTORS	Yes	No	Yes	No	No
DATABASE OF INVESTORS	Yes	Yes	Yes	Yes	No
UPFRONT FEES TO RAISE	No	Yes	Yes	No	Yes

NOTE: Visuals of platform is very important as they get shared 1200% more than images and the brain digest these 60 times faster. Africa doesn't have a crowdfunding platform. MOBU will only allow strong vettted projects as investment banking is relationship banking.

# Comparison: Leading Global Secondary Markets



	MOBU	NYSE	JSE	Tzero	Binance
MARKET CAPITALISATION	TBD	20 Trillion USD	1 Trillion USD	250m USD raised	1Bn USD annual profit declared
ABILITY TO TRADE DIGITAL SHARES	Yes	No	No	Yes	No
ABILITY TO TRADE TRADITIONAL SHARES	Yes	Yes	Yes	No	No
RESTRICTED SHARE TRADING	Yes	No	No	No	No
AVERAGE TRADING FEES	0.25%	0.5-3%	0.5-3%	0.25%	0.25%
TRADING HOURS	24/7	9:30am-4pm	9am-5pm	9am-5pm	24/7
CLEARING BROKER	Baked into protocol	Outsourced	Outsourced	Baked into protocol	Not used
SETTLEMENT TIME	T+0	T+2	T+3	T+0	T+0
REGULATION	Yes	Yes	Yes	Yes	No
AUTOMATE DIVIDEND PAY-OUTS	Yes	No	No	Yes	n/a



# Comparison: Banking and Payment Solutions



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	MOBU Cash	Citibank	Bank of America	MoneyGram	Western Union	Revolut
NEOBANK	Yes	No	No	No	No	Yes
ABILITY TO CONVERT FIAT TO CRYPTOCURRENCY	Yes	No	No	No	No	Yes
CUSTODIAN OF MONEY	No	Yes	Yes	n/a	n/a	No
MONTHLY AVG FEE	Free	\$12	\$11	n/a	n/a	Free
CROSS BORDER BANK TRANSFER	24 hours	3-5 days	3-5 days	2-5 days	Same day	24 hours
OWN IBAN FOR USERS	Yes	Yes	Yes	No	No	Yes

## NOTES:

- Revolut is not available in Africa or Middle East
- Average non-bank cross-border transfer in Africa is 16%
- MoneyGram & Western Union can charge as high as 30% compared to an average of only 5% with MOBU for cross-border transfers
- 1.7Bn USD remittances annually for Africa
- MOBU is the first debit card solution for digital assets for Africa
- MOBU is FCA regulated

# Partnerships

As Featured in Forbes, Reuters, Yahoo Finance, Nasdaq, etc.



## Timeline

- Fundraising campaign until March 2020
- MOBU issuance platform - live 4 months after 500k is raised
- MOBU borderless payment solution - live 3 months after 1m USD is raised
- MOBU digital security exchange - live 4 months after 1.5m is raised
- May 2020 MOBU will underwrite the first project

# Why will the MOBU currency increase?



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- MOBU is the primary global currency to access the platform
- Forced usage on the platform as the MOBU currency powers the whole ecosystem as an efficient exchange of monetary value globally (faster and cheaper than fiat transfers)
- Users pay lower trading fees by using the MOBU currency
- MOBU pairing with other trading instruments
- Total supply of MOBU becomes lower over time (150m → 75m)
- All service providers need to stake MOBU currency to generate revenue

# Key Takeaways



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- First debit card solution for digital assets for Africa
- Stock exchange already operational with 30m USD turnover
- Cost effective banking solution
- Strong projects already in pipeline for issuance
- Recreating capital markets & streamlining processes
- “Expect 1-2Bn USD raise per annum in 3 years on issuances”
- Massive market with 20-50x upside potential for early investors
- Huge competitive advantages – to be discussed with serious investors
- Monopoly market in MEA region & impact investment
- Great exit strategy