



ubuntu tribe

Together we rise



utribе.one

Ubuntu Tribe

Welcome to the Ubuntu Ecosystem: Powered by Solidarity Economy

I AM
BECAUSE
WE
ARE



utribe.one

INTRODUCING THE ERA OF "OPPORTUNITY ECONOMY"

With the belief "I am because we are," we strive to build a secure, innovative, and inclusive financial system for everyone.

We're pioneers in tokenizing real-world assets into digital opportunities, starting with gold, through our digital gold certificate, GIFT, which is backed 1:1 by physical gold.

Ubuntu Tribe represents the future of connected finance.

Using AI and blockchain, we make it easy for anyone to create and preserve wealth from their mobile device.

Ubuntu Tribe stands for empowered humanity, ethical growth, and shared prosperity.

#TogetherWeRise

"I am because we are"



We believe in a world where individuals and communities can have universal access to opportunities enabled by financial freedom and interconnected humanity.

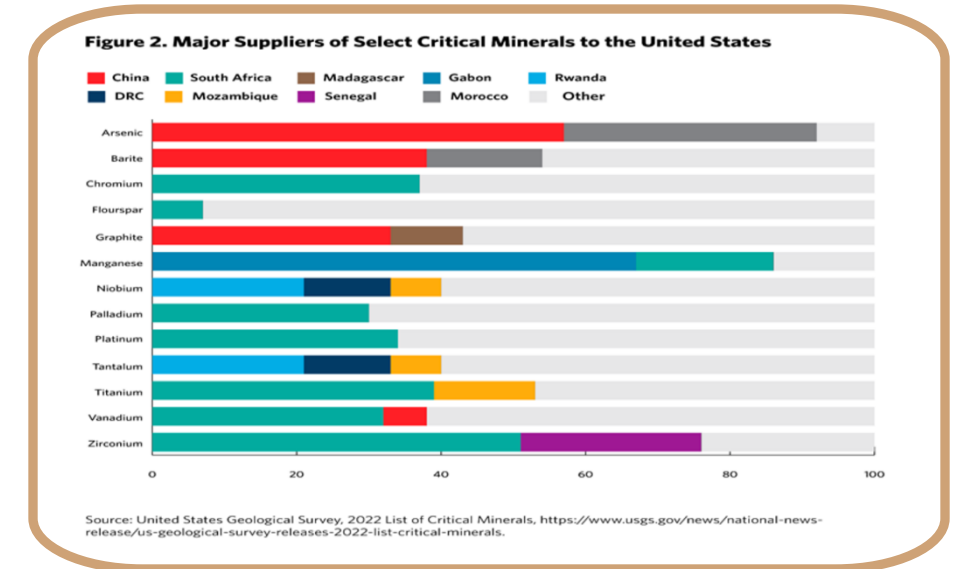
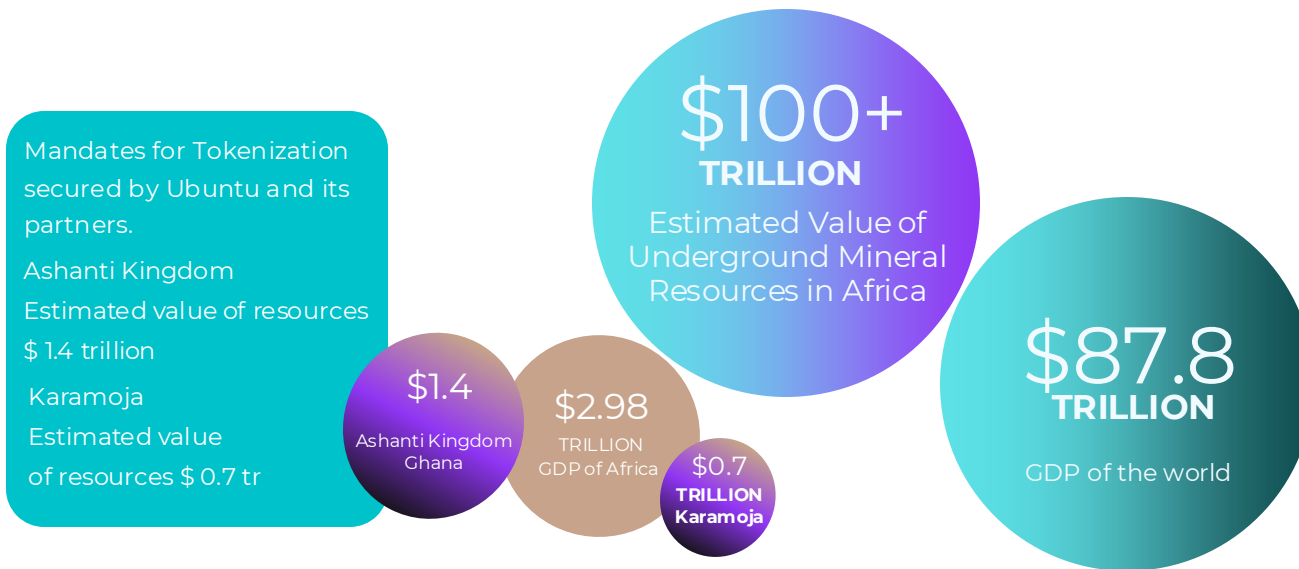


A Paradox of Poverty Built On Unrealized Wealth







Ubuntu Business to Government Service Offering : tokenization of underground resources

Comparison of the estimated Value of Underground mineral resources in Africa.

Africa's GDP is estimated at US\$2.98b as at 2022, yet underground estimated resources are valued at over US\$100m trillion.



Advantages of illiquid tokenization

-  Maximizes liquidity without needing to extract.
-  Provides access to capital to fund further CapEx and new development
-  Increases market value of assets, gives data transparency, reduces risk, and encourages good stewardship
-  Diversifies access to capital – international and domestic
-  Low capital cost creates financing options that maintains ownership stake and allows for portfolio market cap growth
-  Promotes local participation and new savings options, benchmarks a national standard, increases citizen-state trust

UNWRAPPING THE FUTURE: THE G.I.F.T OF FINANCIAL INCLUSION

G.I.F.T is a non-speculative, bank-compliant digital asset backed 100% by physical gold, fractionalized to 1 mg and secured by blockchain, making stable, global investment accessible from just \$0.10.



Purchase from under \$10 cents (1mg) and 100% backed by physical gold. Redeemable to in GIFT card and voucher services.



Benefit from an asset that historically appreciated by 500% over the past 50 years.



The underlying asset (gold) is pegged to commodity market value, insured, and audited by real-time Proof of Reserves.



Unique DeFi Wallet that connects RWA assets to Web3.



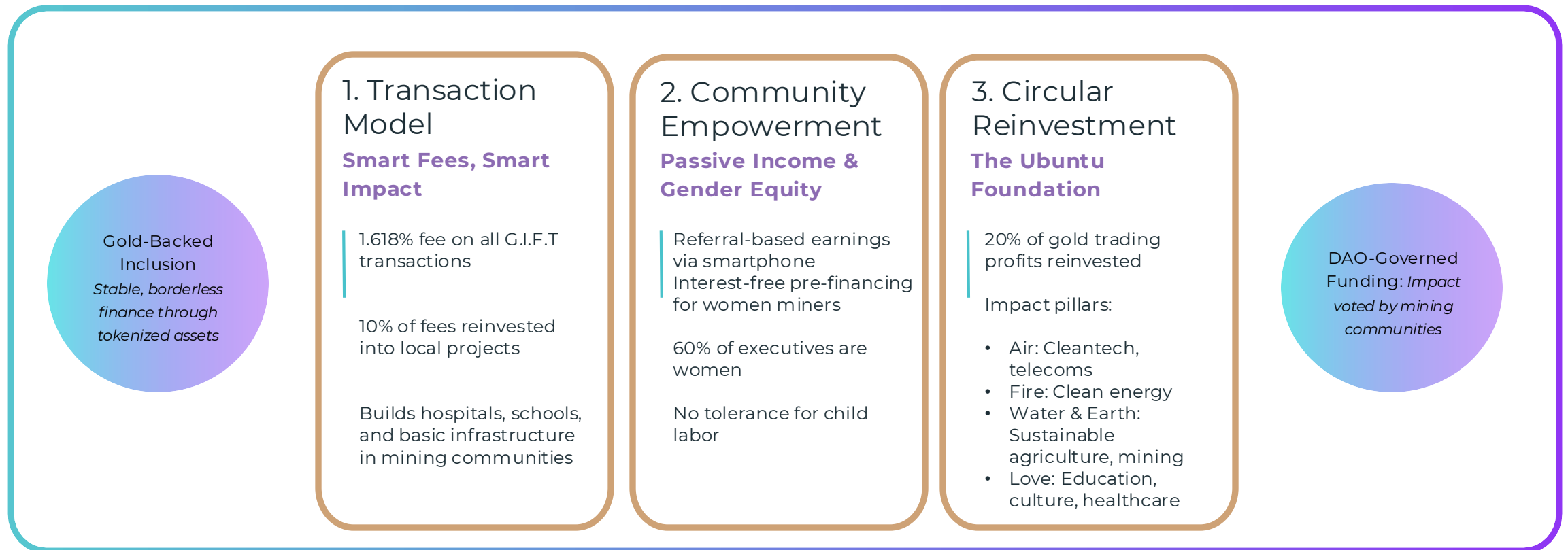
Saving plans, wealth protection and Interest generation on gold facilities.

INSURED. AUDITED. SECURED IN
WORLD CLASS VAULTS.
Live : ETH from AUG 2023 |
Polygon from NOV 2023



A Circular Economy Rooted in Inclusion

Ubuntu Tribe turns every gold transaction into a regenerative force, empowering individuals, funding infrastructure, and driving inclusive economic systems through blockchain, DAO governance, and profit redistribution. Ubuntu Tribe is committed to Environmental, Social, and Governance (ESG) through financial innovation, ethical sourcing, and community-centered reinvestment.



A Golden Supply Chain



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TOGETHER WE
RISE

Systemic Risk in Traditional Gold Supply Chains

From forced labor to environmental degradation, the ethical, legal, and ESG risks embedded in artisanal and large-scale gold sourcing threaten long-term trust, compliance, and sustainability.



Child and Forced Labor in Gold Supply Chains

Around 20% of global gold comes from artisanal and small-scale mining (ASM), often relying on child and forced labor in regions with weak oversight like sub-Saharan Africa and Latin America. This undermines the ethical foundation of any product linked to such sources.



Gold as a Money Laundering Tool

Gold's high value and traceability challenges make it a preferred medium for laundering illicit funds. From the Kaloti case in Dubai to large-scale smuggling in Zimbabwe, scandals have exposed how easily illegal gold enters global markets, damaging token credibility.



Conflict Gold and Human Rights Abuses

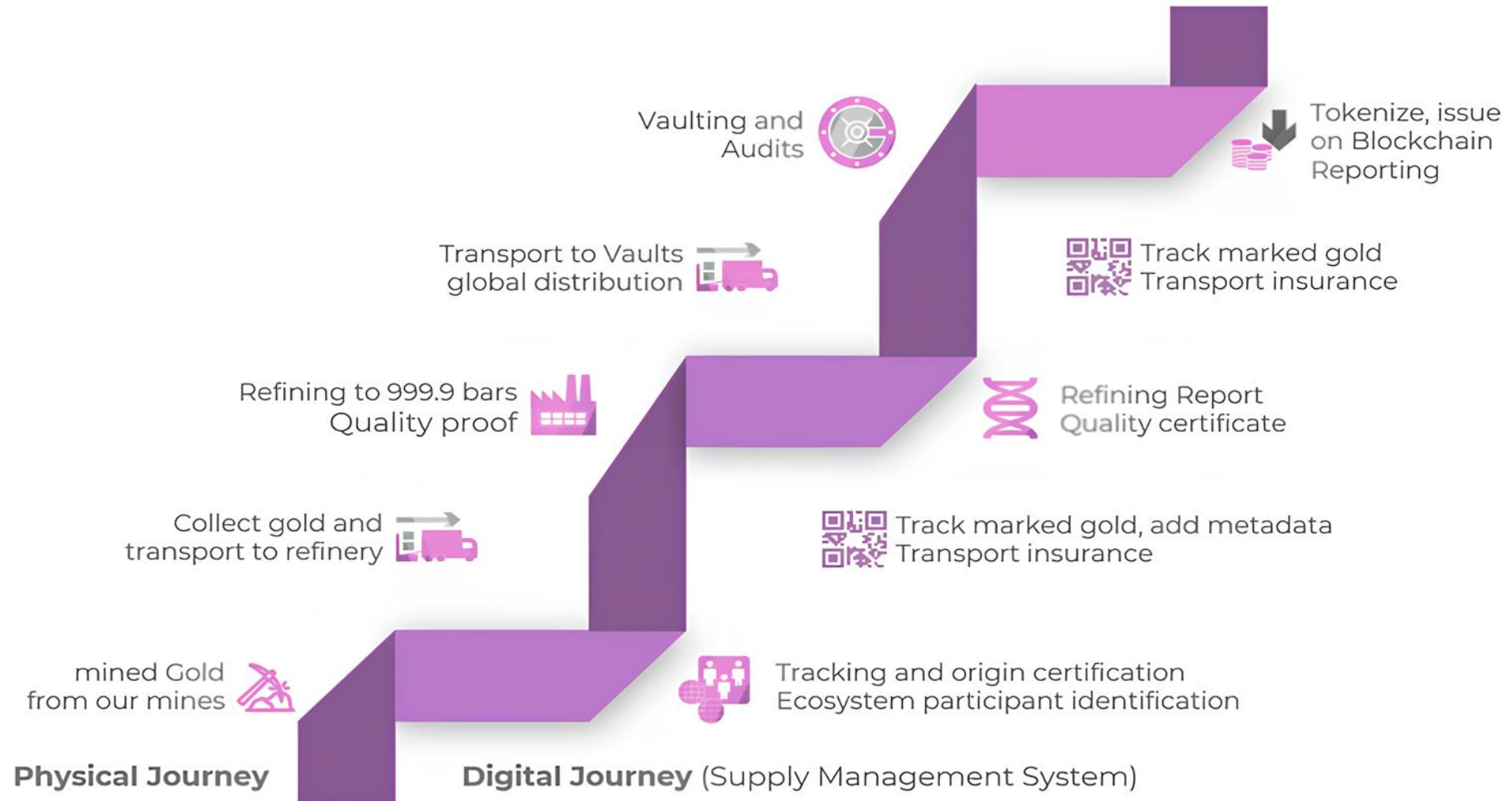
Gold sourced from conflict zones like the DRC or Venezuela often funds violence and corruption. Despite regulatory efforts, weak enforcement—particularly in trade hubs like the UAE—keeps conflict gold in circulation, risking sanctions and investor backlash.



Environmental Harm and ESG Risks

























ASM frequently uses mercury and cyanide, causing severe environmental degradation. As ESG criteria gain importance, gold-backed assets tied to such practices may lose investor appeal and face exclusion from sustainable finance platforms.

THE PHYSICAL GOLD JOURNEY



Gold Supply Chain

Short Term

























	Onboarding	Steps	Documentation	Real-time Traceability
SMALL & LOCAL MINES 	Legal and Compliance check (KYC, KYB, AML) 	→ "Clean" gold extraction ↓ GPS tracking and Track & Trace	 Mining licence Extraction records Assay Report	 Blockchain + AI
INTERNATIONAL TRANSPORTER 	Legal and Compliance check (KYC, KYB, AML) 	→ Inspect and clear shipment ↓ Verify permits Compliance check	 Bill of lading Transport manifest Transport insurance	 Blockchain + AI
CUSTOMS 	Legal and Compliance check (KYC, KYB, AML) 	→ Inspect and clear shipment ↓ Assay verification chain of custody audit	 Bill of material	 Blockchain + AI
INTERNATIONAL TRANSPORTER 	Legal and Compliance check (KYC, KYB, AML) 	→ Inspect and clear shipment ↓ Verify permits Compliance check	 Bill of lading Transport manifest Transport insurance	 Blockchain + AI
REFINERY 	Legal and Compliance check (KYC, KYB, AML) 	→ Smelt and refine gold to 999.9 QR code for Track & Trace ↓ Assay verification chain of custody audit	 Refining certificate Purity documentation	 Blockchain + AI
VAULT 	Legal and Compliance check (KYC, KYB, AML) 	→ Receive and store refined gold ↓ Real time audit - Proof of Reserve	 Gold ownership digital certificate	 Blockchain + AI

Africa

UAE

Gold Supply Chain

Long Term

	Onboarding	Steps	Documentation	Real-time Traceability
SMALL & LOCAL MINES 	Legal and Compliance check (KYC, KYB, AML) <input checked="" type="checkbox"/>	→ "Clean" gold extraction ↓ GPS tracking and Track & Trace	 Mining licence Extraction records Assay Report	 Blockchain + AI 
INTERNATIONAL TRANSPORTER 	Legal and Compliance check (KYC, KYB, AML) <input checked="" type="checkbox"/>	→ Inspect and clear shipment ↓ Verify permits Compliance check	 Bill of lading Transport manifest Transport insurance	 Blockchain + AI 
CUSTOMS 	Legal and Compliance check (KYC, KYB, AML) <input checked="" type="checkbox"/>	→ Inspect and clear shipment ↓ Assay verification chain of custody audit	 Bill of material	 Blockchain + AI 
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Africa

On-site Mining Management

We are building a local team to implement and manage gold supply chain operations, from onboarding miners and collecting gold to operating mobile units and ensuring secure transport for refining in Dubai after EMR process.

Phase 1 PoC

- Team Building, education
- Exploring current local conditions and workflows
- Optimizing workflows
- Proof new operational workflows
- Collection of all needed information's for ethical sourcing
- Collection of sourced Gold
- Secure export and refining in Dubai
- Manage refining, transports, insurance, vaulting

Phase 2 TBD (From T3 2025)

- Scale the model to other locations
- Improve processes
- Automate miner payments, employment



Results / Goals

The team also oversees community engagement, work conditions, and sustainability surveys.

All data is integrated into our Track & Trace platform to ensure verified origin and ethical sourcing (sustainable goals of WHO / OECD).

Mining Technology - Gold Extraction

EMR technology boosts gold extraction efficiency by up to 80%, depending on existing methods. Mobile units will be deployed on-site (one per location). Gold is then transported to Dubai for refining to 99.999 global standards, with video documentation of the melting process serving as origin proof.

Phase 1 PoC

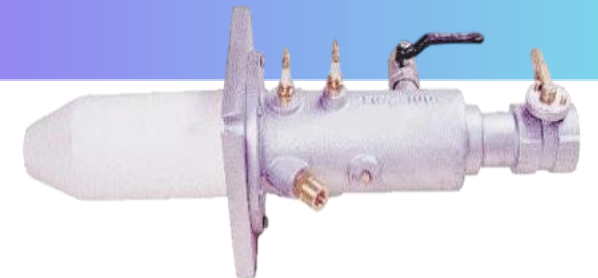
- Construct on-site units (EMR technology)
- Setup logistics for secure transport to Dubai-based refineries
- Staff and security around gold collection/refining
- Define locations to clean the gold out of extracted ground
- Circulation phases
- Measure results and store proofs to blockchain

Phase 2 TBD

- Build 5 – 10 improved units
- Expand Territories

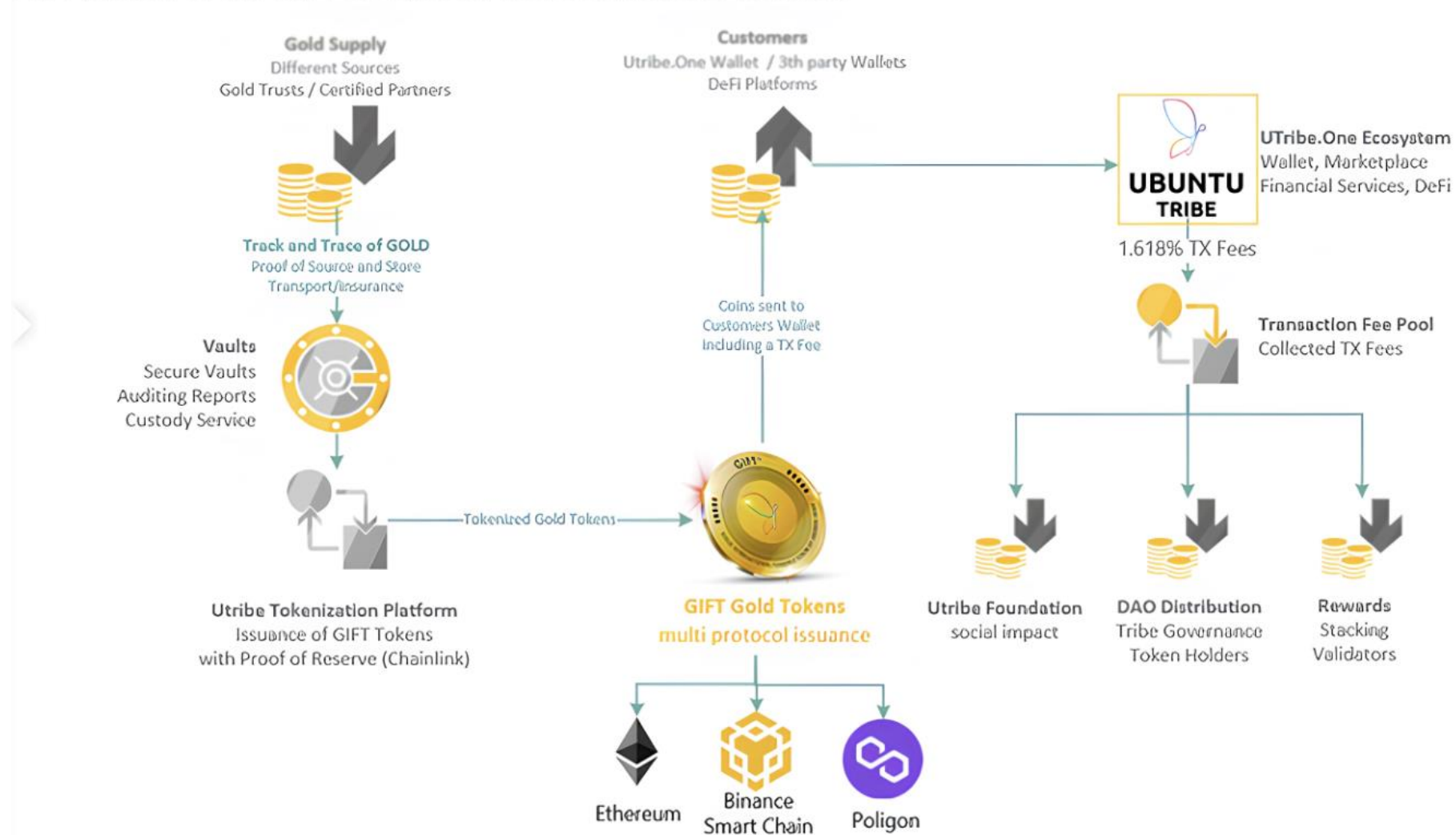


Dubai's refinery can process up to **15 kg** of gold per day **post-EMR**. The mercury-free EMR technology's output depends on ore **quality, and multiple units** can increase the volume of material available for refining.



THE DIGITAL GOLD JOURNEY

An overview of the GIFT Ecosystem and tokenization process.



Miner / User Onboarding Flow

Suppliers here called miners or local collection stations register via our public endpoint (APP). Following steps are mandatory and flexible in adjustment according to data that must be collected (jurisdictions, type of participant).

Phase 1 PoC

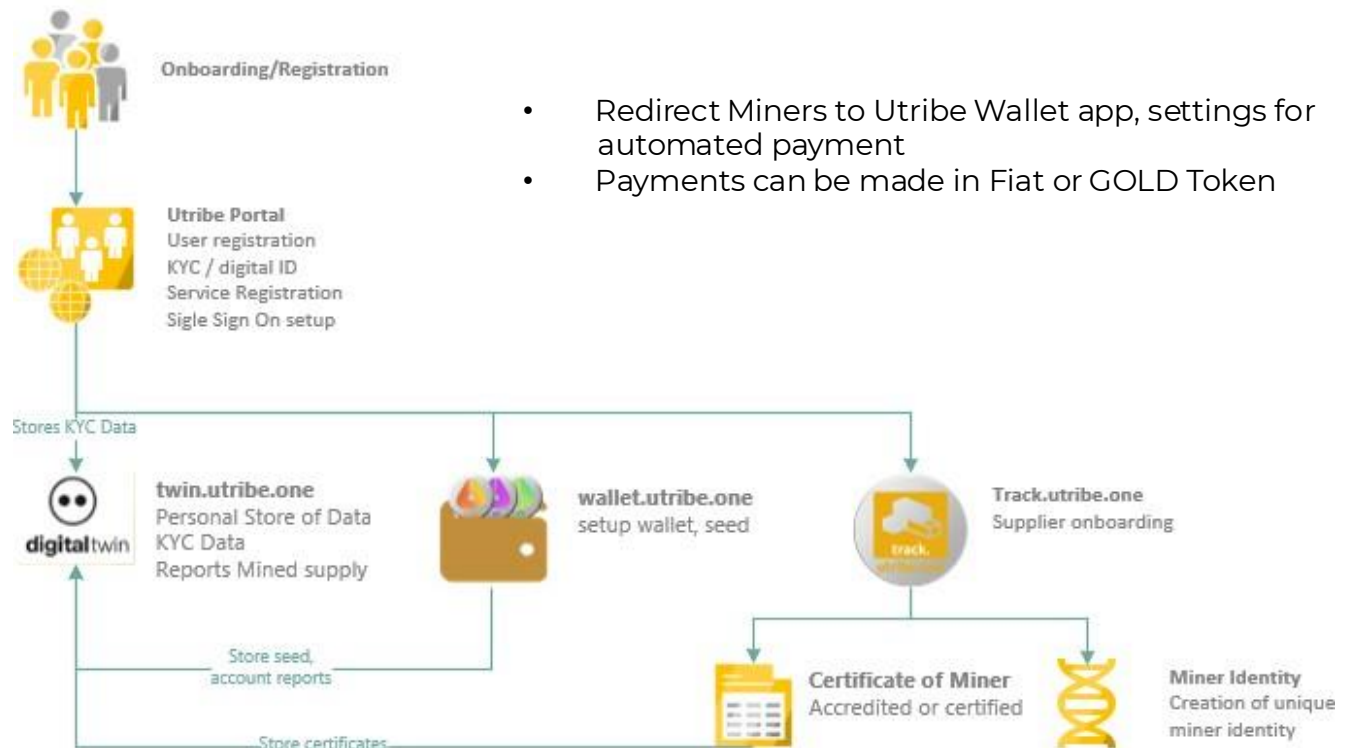
- Create Login
- Provide personal data (address, country, birthday)
- Setup 2-Factor authentication
- User KYC (Passport/ID/Driver License and a Selfie with liveness detection)
- KYB (Know your Business if it is a corporate Company)
- Agreement setup (conditions) and contracts
- Ready Gold supply can be registered into the track and trace system

Results / Goals

The Proof of Concept successfully validated a functional system with strong performance, ready to scale and integrate GODL for ecosystem-wide payments and partner onboarding.

Phase 2 TBD

User journey Miner onboarding



- Redirect Miners to Utribe Wallet app, settings for automated payment
- Payments can be made in Fiat or GOLD Token

What We've Learned, and Where We're Going

The PoC provided valuable insights to guide the pilot and scale-up phases.

- Develop data quality framework for B2C application.
- Develop implementation guide for onboarding and 1st level customer support.
- Develop a standardized web service interface (3rd party API) for access to partners for Phase 2.
- Provide detailed guidelines about data formats and mandatory/optional data elements and integration points.
- Proof compliance and legal frameworks



Roadmap

The 6-month pilot follows four defined milestones, with a multi-country rollout plan in place. PoC learnings will guide the pilot, as we prepare the company for growth and scaling.



Towards a Fully Sustainable Supply Chain



Artisanal & Small-Scale Mining

Supply soft capital and upgrade our suppliers' production with exclusive clean, yield-enhancing gold technology. When volume increases, so do our profits, whilst protecting people and the planet.



Innovation

Utilize blockchain technology and AI to ensure transparency for suppliers and customers, security, product quality and overall compliance.



Full Traceability

From the mine to the vault with the use of GPS Tracking, Track & Trace, and Real-Time Proof of Reserve increasing trust among stakeholders.



Impact

Drive ethical mining practices, community growth, and environmental sustainability across the African continent and globally through the Decentralized Autonomous Organization (D.

Disclaimer

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Let's make great things happen together!



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