

Ubuntu Tribe

Mission, Vision & Current Status

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



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



Our Thesis : Transcend Financial Inclusion into Financial Mobility

Over the next decade, fintech must shift from inclusion to mobility, as 1.4 billion unbanked mostly lower middle class and bottom of the pyramid face persistent debt and poverty cycles.

“We make gold accessible to everyone through mobile and blockchain.”

Tokenize Real-World Assets (RWA)

Web3 turns physical assets into blockchain-based tokens, enabling fractional ownership (e.g., a \$100,000 gold bar split into \$1 tokens). This increases accessibility, liquidity, and transparency, while smart contracts reduce intermediary costs by up to 30%.

Overcome Barriers

Web3 eliminates collateral constraints by fractionalizing assets, addressing information asymmetry with transparent ledger data, and unlocking leveraged wealth for 2.5 billion underserved people.

AI-Powered Literacy

AI to provide tailored financial literacy tutorials, real-time investment recommendations, and predictive risk models, analyzing user data to achieve up to 15% annual staking returns by Q3 2025.



THE PROBLEM – A BROKEN SYSTEM

Global Poverty & Financial Exclusion

Financial exclusion restricts access to economic opportunities, perpetuating poverty across regions.

- Approximately 1.4 billion people, with over half in seven countries, rely on informal borrowing due to limited formal financial services.
- 700 million live on less than \$2.15 daily, with one-third in Africa, where Sub-Saharan Africa accounts for half of global multidimensional poverty.

Mining & Environmental Harm

Artisanal and small-scale mining contributes significantly to environmental degradation while deepening poverty and exclusion, particularly in regions with limited regulation and access to sustainable alternatives.

- Artisanal gold mining (ASGM) emits 2,000 tons of mercury annually, the top source of global mercury pollution, damaging health and ecosystems.
- 10-15 million people, including 4-5 million women and children, are involved in ASGM, exacerbating environmental and social harm.

Lack of Financial Literacy

Widespread financial illiteracy hinders understanding of investments and risk management, trapping individuals in poverty cycles.

- This knowledge gap limits economic empowerment, especially for the lower middle class and bottom of the pyramid, amid global economic crises like high inflation and currency depreciation.

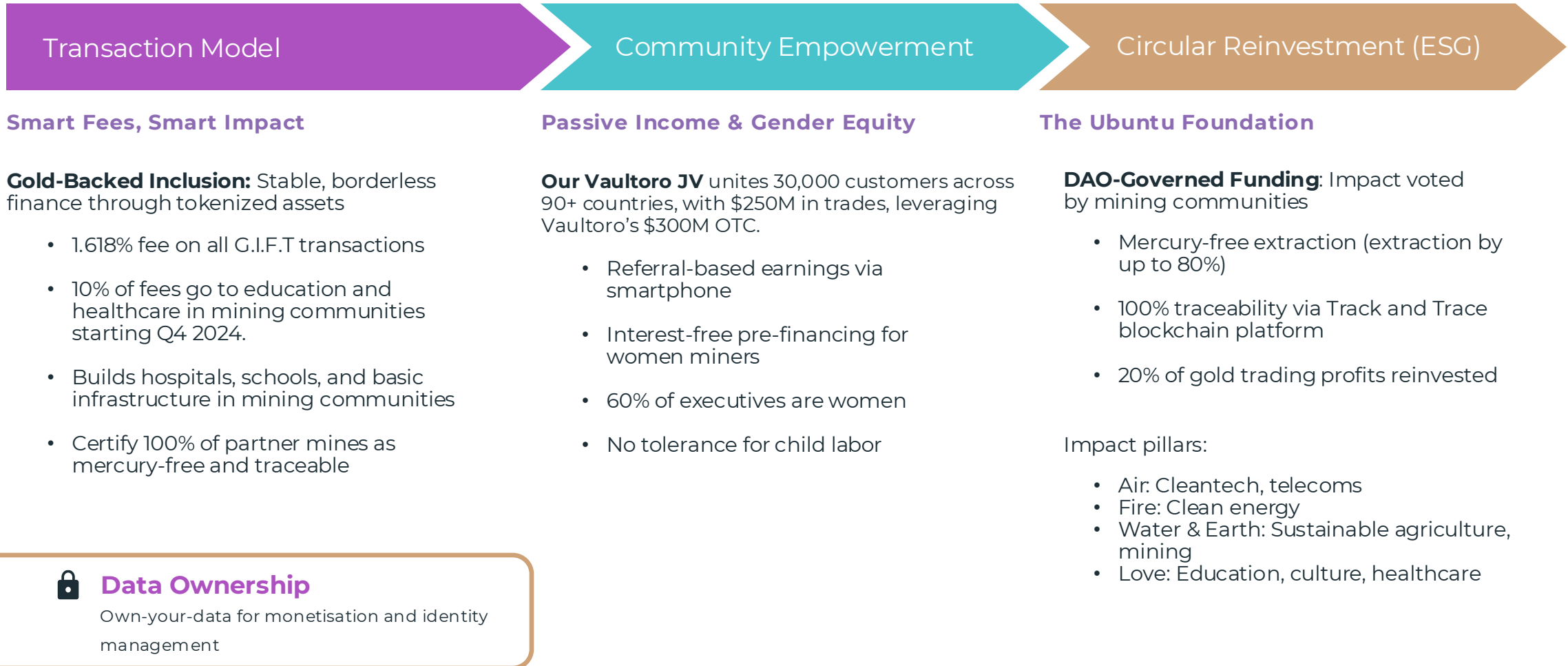
Economic Mobility: Fintech's progress hasn't delivered scalable paths to asset ownership or long-term prosperity, keeping the lower middle class and bottom of the pyramid stuck in poverty and debt.

Financial Literacy Deficit: While fintech has expanded access to finance, a lack of investment and risk knowledge prevents millions from building wealth, perpetuating debt cycles.



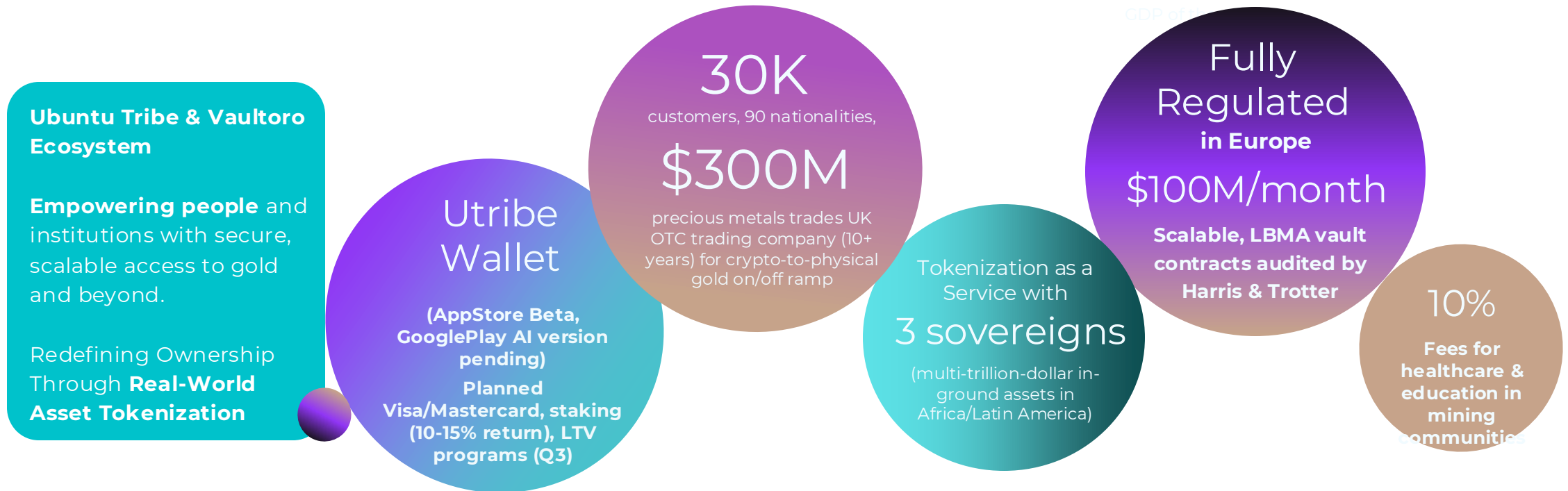
A Circular Economy Rooted in Inclusion

Ubuntu Tribe transforms gold into a regenerative engine empowering people, funding infrastructure, and advancing ESG through ethical finance and community-driven impact.



A Trusted Gateway to Tokenized Real-World Assets

Empowering global users with secure, regulated, and sustainable access to gold, real estate, and beyond through cutting-edge digital finance solutions.



The Power of Ubuntu Tribe & Vaultoro JV



Increases market value of assets, gives data transparency, reduces risk, and encourages good stewardship



Market penetration with \$300M trading volume, in Europe, North America, Southern Africa, and emerging markets.



Low capital cost creates financing options that maintains ownership stake and allows for portfolio market cap growth



Fully regulated in Europe (Service provider license for crypto custody and exchange) & Mauritius security token exchange license.

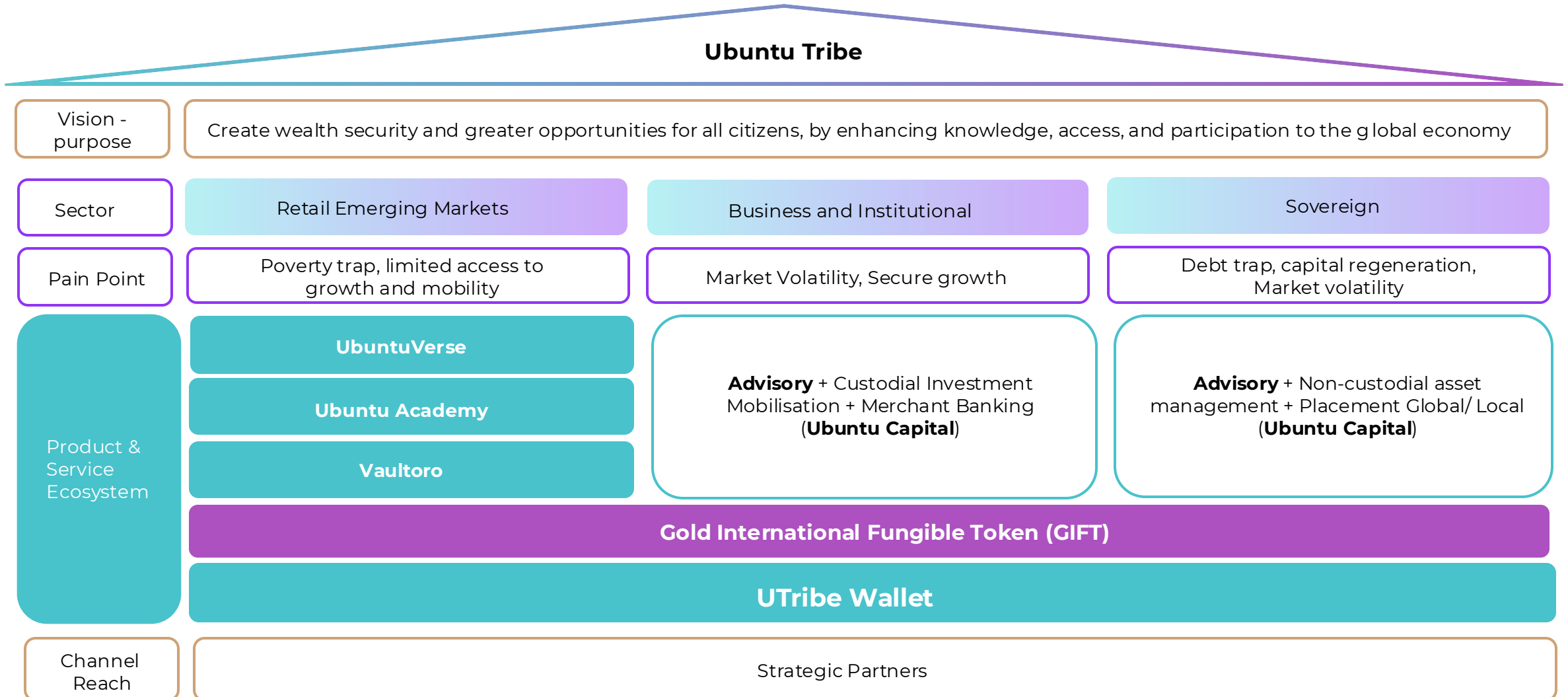


Secures LBMA-regulated vaults in Switzerland, Germany, Singapore, Denmark, and Dubai, audited by Harris & Trotter.



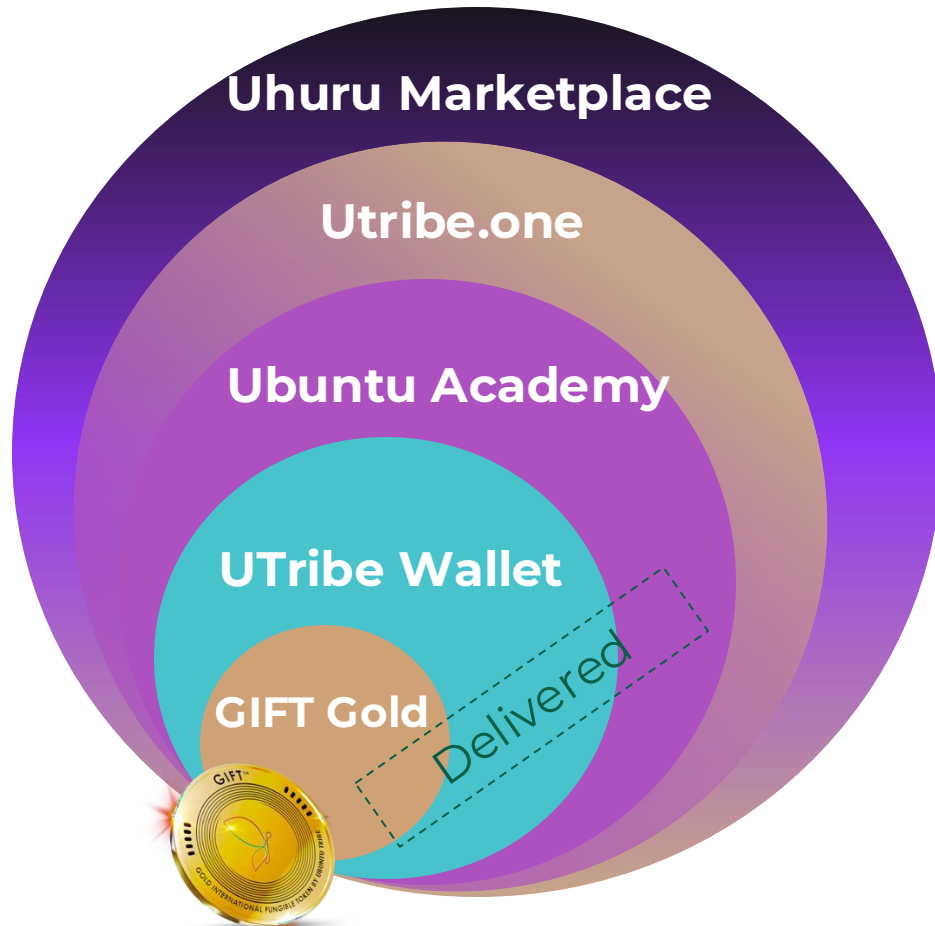
Drives staking, LTV, tokenizes trillions, redistributes 10% fees for mining communities' healthcare and education with mercury-free gold.

Ubuntu House: A trusted way to secure and grow your wealth



Ubuntu Tribe Products

Empowering Futures: Bridging knowledge, access and opportunities in the Global Economy



GIFT (Gold International Fungible Token)

Digital certificate of gold ownership, backed 1:1 by physical gold and is equivalent to 1mg of Gold. GIFT can be either used as store as a value, held within the Utribe Wallet, traded into other (fiat or digital) currencies or used to transact for products and services in the Uhuru Social Marketplace and/or other accredited merchants.

UTribе Wallet

Digital Wallet accessible from Utribe.one portal, app store or google play, allows investors to:

- Purchase GIFT and other digital assets,
- Store, trade, transfer and cash out from various digital assets
- Make payments in the Uhuru marketplace.

Ubuntu Academy

Ubuntu Academy delivers gamified, high-impact education in AI, Blockchain, and Web 3.0.

- Learn to Earn: Education that drives real income and GDP growth
- Gamified Learning
- Subsidized University Programs
- Future-Ready Skills: Practical knowledge in emerging technologies

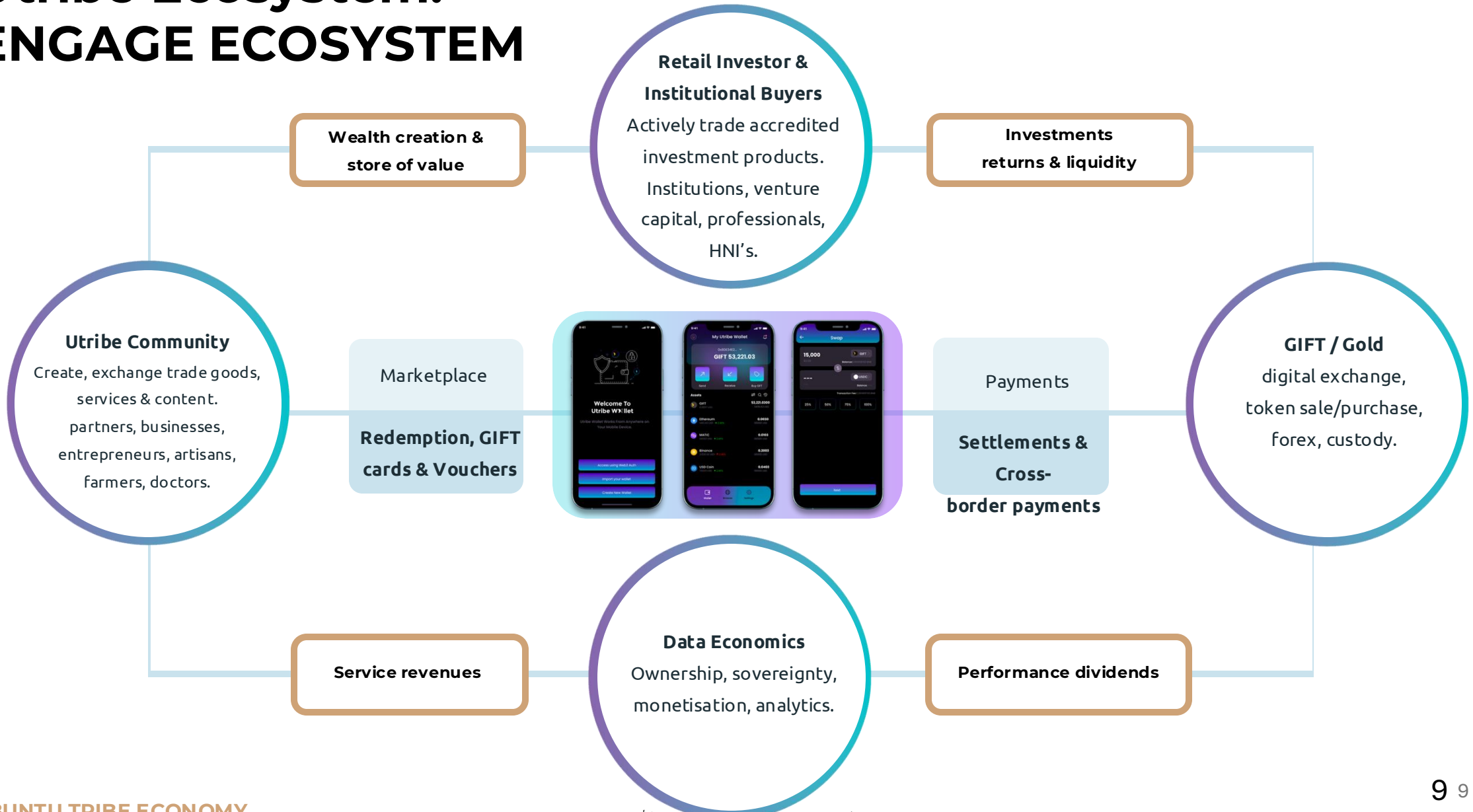
UTribе.one

Website and portal access to Utribe wallet & Uhuru Marketplace and other services.

Uhuru Social Marketplace

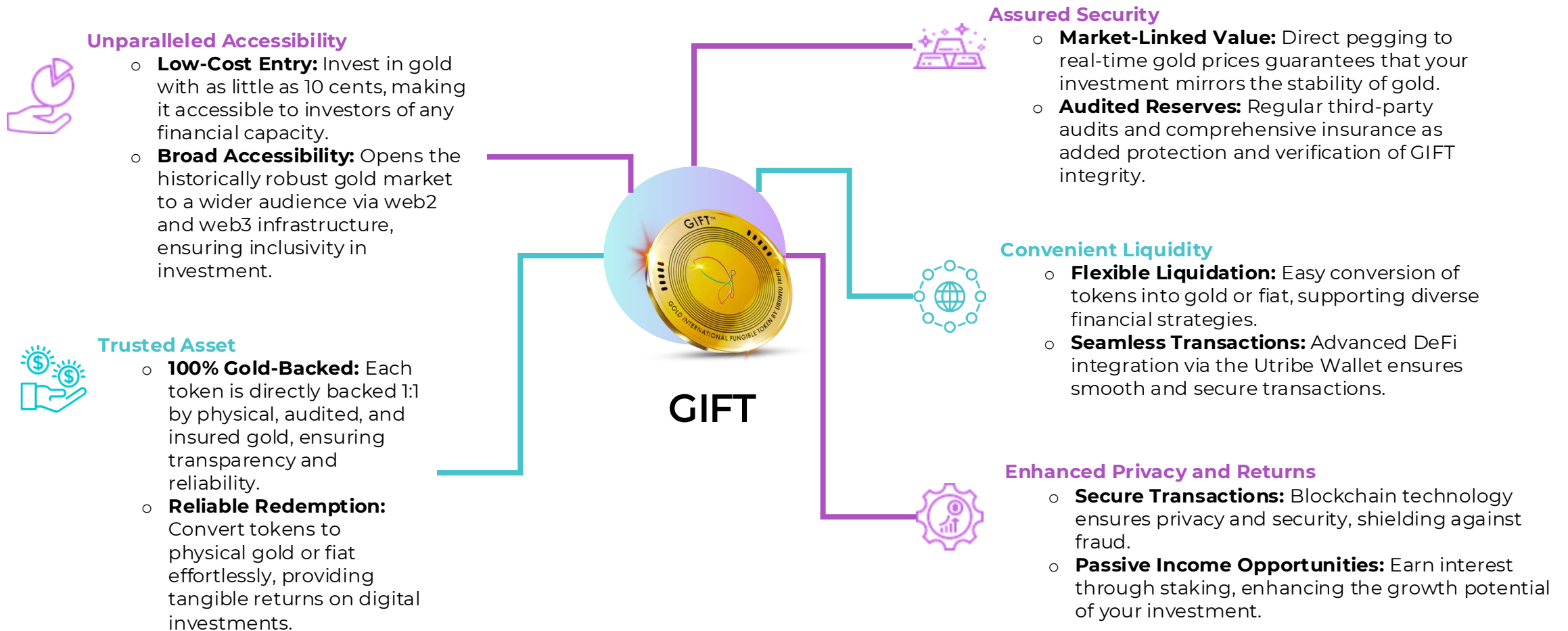
Social Commerce Marketplace within the Utribe One DApp, whereby investors can trade their GIFT for products & services. Ubuntu Tribe's Uhuru platform enables seamless peer-to-peer trade.

Utribe Ecosystem: ENGAGE ECOSYSTEM



GIFT (Gold International Fungible Token)

Modern. Secure. Accessible store of value.



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.

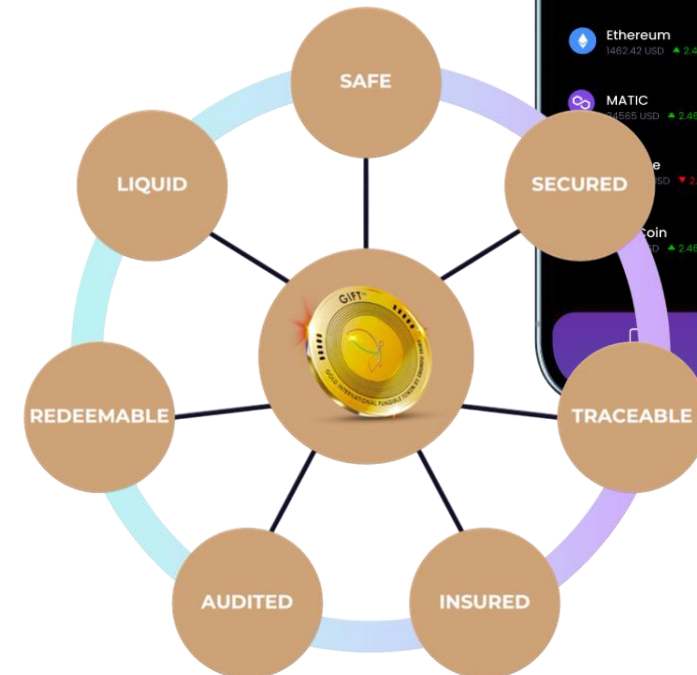


Unique DeFi Wallet that connects RWA assets to Web3.

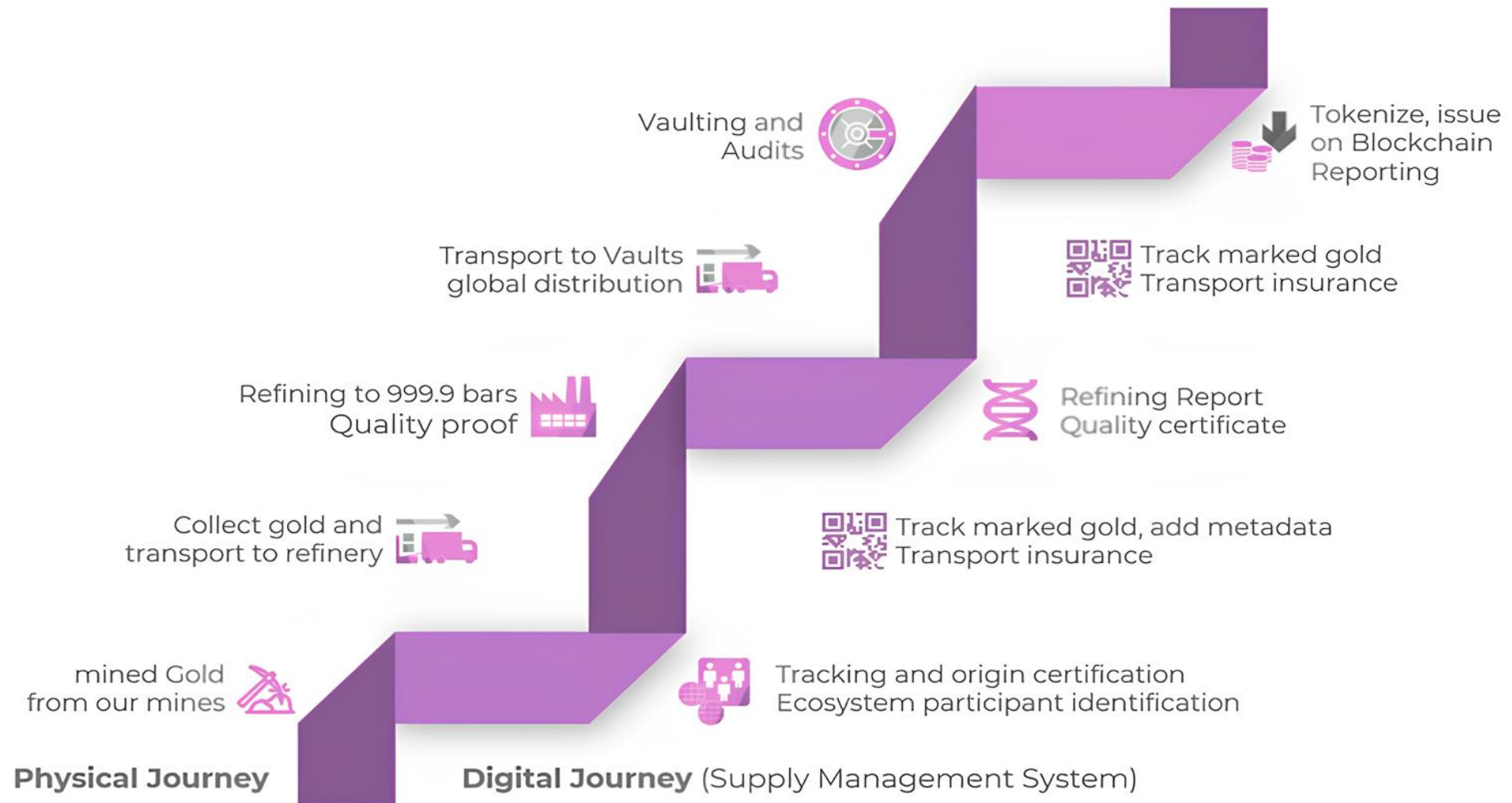


Saving plans, wealth protection and Interest generation on gold facilities.

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

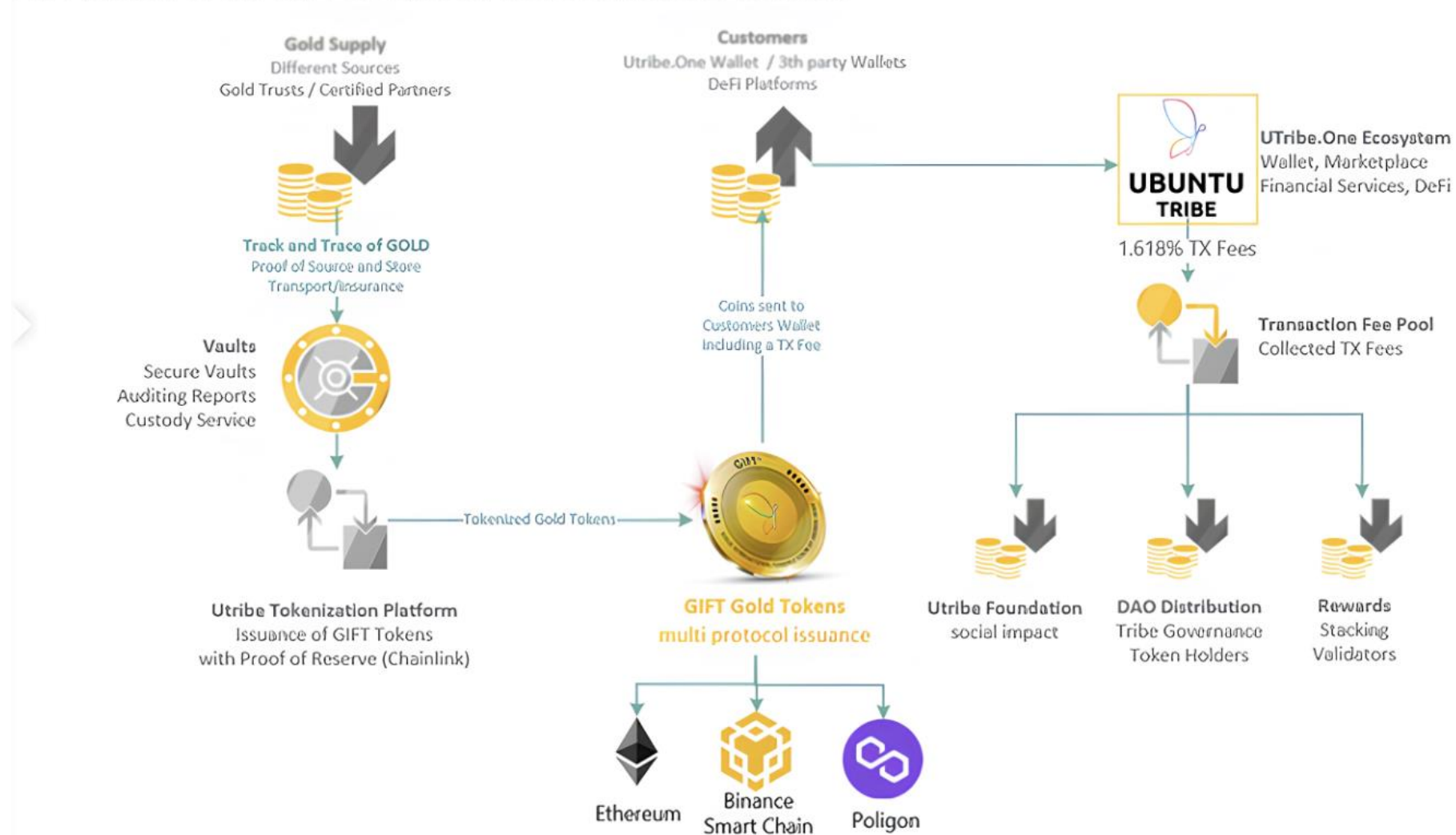


THE PHYSICAL GOLD JOURNEY



THE DIGITAL GOLD JOURNEY

An overview of the GIFT Ecosystem and tokenization process.



UTribe Wallet 2.0: A New Era (to be released in Q2 2025)

“A secure and easy-to-use wallet to send, save, and cash out digital gold.”

Utribe Wallet is a leading innovator in secure, private crypto transactions. Our core technology enables users and AI agents to send any crypto to names as opposed to addresses, simplifying the process and enhancing privacy.

Cash Out or Redeem Assets in Local Currency.

Our integrated infrastructure consists of fully private Autonomous AI agents executing transactions, Send-to-Name wallets, Enhanced KYC and custody systems, eliminating up to 90% of today's cyber threats, hacks, phishing, and insider risks.

Direct Access to GIFT and other Real-World Assets.

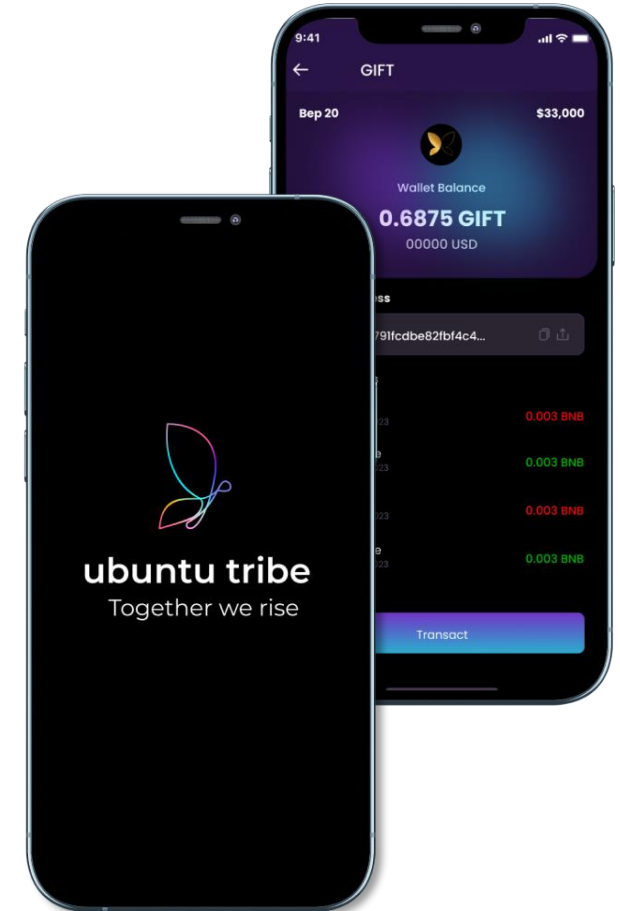
Send to Name lets users transfer value using just a name—no long wallet addresses. The platform is secure by design, with anti-phishing protection and strong privacy. Users can stake gold to earn, cash out anytime, or integrate via SDKs for tailored partner solutions.

Lower Transaction fees, (0.3 – 2.68%) compared to traditional banking.

1. Cash Out or Redeem Assets In Local Currency

2 Direct Access to GIFT and other Real World Assets

3. Lower transaction fees, (0.3-1.68%) compared to traditional banking.



UTribe Wallet 2.0: A New Era (to be released in Q2 2025)

Highly Secure Infrastructure

Leveraging AI-resistant, end-to-end off-chain cryptographic proofs and private, globally unique names. Phishing, SIM swaps, login thefts, and insider risks are significantly minimized.

Privacy Protection

Transactions remain confidential as unique receiving addresses are created with private keys for each transaction pair, eliminating centralized or decentralized address databases.

Comprehensive AML/KYC

Fully compliant on all chains and tokens through off-chain cryptographic identity proofs, which can be securely shared via Encrypted Chat with contracting parties.

User-Friendly Naming

Replace all addresses across chains with simple, recognizable names creating a PayPal-like experience for crypto transactions and enabling robots to identify counterparties.

Product and Market Traction



\$1,7M

Revenue generated



8 Clients

Strong pipeline with key players



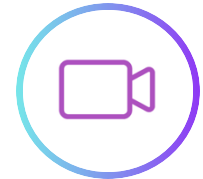
1M+

Lines of code



9 Patents

With Innovation



90+

Media Features

UTE: Tokenization of Sovereign Real-World Assets

Revolutionize asset management with tokenization. Broaden participation and unlock market liquidity through our **regenerative model, empowering sovereign entities and investors globally.**

Enhanced Economic Stability

Strengthen national economies by unlocking the value of tangible assets, reducing dependency on volatile markets.

Speed to Market Capital Raising

Enable a wider range of investors, including local citizens and international stakeholders, to participate in asset ownership and wealth creation.

Increase Market Liquidity and Efficiency

Facilitate easier and more efficient trading of tokenized assets, boosting market liquidity and reducing administrative costs.

1. Budget Optimization

2. Reduce Currency Devaluation

3. Increase Capital Flows and stabilise inflation



Sovereign

"Unlock National Wealth with Tokenized Resources and Assets"

UTE: Ubuntu Academy

Necessity drives demand. Ubuntu Academy is the development of urgent advanced financial education bridging innovative finance, asset diversification and gamified education to empower growing youth

Cutting-Edge Tech Education

Enhance skills with Ubuntu Academy's comprehensive courses in AI, Blockchain, and Web 3.0, designed for learners at all levels.

Empower Your Future

Stay ahead with Ubuntu Academy's high-quality educational content, including tutorials, webinars, and courses on the latest tech innovations.

Learn, Innovate, Grow

Join Ubuntu Academy to gain expert knowledge and practical skills in emerging technologies, empowering you to succeed in the digital age.

**1. Learn to Earn
program contribute
to GDP Growth**

**2. Gamified learning
to boost task
completion rates**

**3. Subsidized
specific training for
universities**



**"Empowering Education
with Open Access to
Financial Literacy"**

Our partners (Onboarded and onboarding)

500 Global

500

Milken Institute



Bloomberg (In discussion)

Bloomberg

Advisors (in discussion)



Asia Gold Partners



Europe Gold Partners



Blockchain Partners



On-chain Traceability / PoR



Customer Savings Products

Savings and interest generating products based on GIFT

Savings accounts



- Saving accounts for customers, institutional investors, Family Office
- Affordable interest rates, generated from gold swapping or DeFi services
- Loans and self payable loans against gold collateral (70%).

Annual Interest rates for customers from 8% up to 20% depending on product portfolio



Gold Swapping Desk

- Low Risk logistics trading
- 999.9 fine gold is swapped for discussed Dore bars
- 10 days cycle with a profit of around 1%



Transaction Fee Revenue

- Participating in the transaction fees of GIFT
- High yield based on high transaction velocity
- Profit payouts in GIFT coins



Liquidity Provider

- Liquidity in USDT (\$) / GIFT pools
- Yield based on transaction volumes
- Profit payouts in GIFT coin

Giving Back to Stakeholders & Environment for greater adoption

Buy GIFT and make a difference

UTribe Community

We optimize financial and social returns.

Innovative Model based on Wealth:

Creation

Redistribution

Custody

Up to 10% of Transaction Fees allocated to UTribe Community Social Impact Initiatives.

- Ubuntu Foundation (non for profit): is the second largest shareholder of the company.
- Token owners receive passive income from Advertising & Gold Financial Trading.
- Involvement of the community in proceeds allocation of solidarity funds in major cities globally.

Our TaaS strategy help Nations and Corporate unlock wealth by keeping majority of their resources in ground, only extracting a portion for commercial use, thus preserving the environment and preserving wealth for future generations.



Mining Industry

Local mining communities need funding and know-how.

Supplying soft capital.

We pre-finance small scale and artisanal mines.

In exchange, we receive gold at a discounted price.



Supplying Technology & Expertise.

Our exclusive technologies increase extraction by up to 80% without using mercury. We work closely with geologists and lawyers to help provide a full suite of support for junior players.



Clean and Ethical Gold Extraction.

- Exclusive, clean technology - zero mercury.
- Higher yield enhancing gold technology (15% increased extraction volumes).

Tokenization as a Service (TaaS) Sovereign Prosperity:

Empowering Nations with Economic Rejuvenation and Wealth Expansion.

Upstream: Mapping new sovereign bankable natural resources and assets

Mid-stream: Institutional and Trade Finance expedited

Downstream: Increase asset ownership and access to Capital Marketplaces

Sovereign states can...

- Access immediate capital without depletion of resources
- Expand and diversify mining extraction methods while still maintaining access to Capital Markets

Ubuntu Tribe delivers...

- Greater transparency in logistics and supply chain.
- Assurance of sustainability and inclusion of artisanal suppliers.
- Autonomous and secure Web3 trade architecture.

Promoting sovereign asset ownership...

- Utribe (Mobile) Wallet, direct access to 1:1 resource backed digital assets starting with GIFT (Gold International Fungible Token) from under 10c.
- Distributor Partnerships and Exchanges offering GIFT and listed assets.

Tokenization as a Service: Our Strategic Advantage



Regulated Gold-Backed Returns

Investors can choose to liquidate and receive proceeds in Gold International Fungible Tokens (GIFT), a regulated option that will be listed on major exchanges soon, ensuring value growth and stability.



Innovative Hybrid Fundraising Model

Equal access for retail and institutional investors. Our unique model combines institutional placements with tokenization, enhancing liquidity and exit options for all.



Community-Driven Investment

By enabling both global and local populations to invest in tokenized shares or real-world assets, we align interests with local communities, improving service quality and support networks.



First mover advantage

Tokenizing hard assets is a complex process. While most players are still trying, we have done it successfully



Enhanced Investor Engagement with UTribe Wallet

Our wallet helps to manage investor relationships, improve customer retention, propose new investment opportunities, and foster long-term support for future growth.



Commitment to Impact and Sustainability

Up to 10% of transaction fees from gold-backed tokens are allocated to social impact initiatives, reinforcing a sustainable and socially responsible model.



Proven Fundraising, track record & network

With deep experience in capital markets, we have a strong track record for raising funds on the continent and packaging projects with African risk expertise.



Thought Leadership on African Risk

Our collaboration with the Milken Institute showcases our commitment to reframing African risk and engaging global leaders on the subject.

Executive Members



Mamadou Toure

Founder and CEO of Ubuntu Capital, Africa 2.0, Ubuntu Tribe.

Tech Entrepreneur and Systems Thinker

Formerly with KPMG, BNP Paribas Investment Banking, IFC (World Bank Group), and General Electric as Managing Director, leading Investments & Project Finance across Sub-Saharan Africa. Involved in US\$ 25B+ in infrastructure, mining, banking, and agri-tech projects across Africa, the Middle East, and Europe.

Led early-stage investments at AFC, resulting in 3 unicorns and 1 listed on NYSE listing.

Founder of Ubuntu Group (Web3, Blockchain, AI, and Quantum Computing)

Awarded in Dubai for tech leadership; featured on CNN, Bloomberg, and BBC.

Forbes Top 10 Most Influential in Africa (2014), Top 30 Global Blockchain Leaders (2020), Top 5 Global Leader in Finance (EDHEC Ranking), Top 20 Web3 Influencer Graduate of Harvard Kennedy School and MIT Sloan (AI). Fluent in French, English, German, Spanish, and two African languages.



Oliver Lienhard

CTO and Co-Founder

Oliver is a business information scientist, blockchain and tokenization expert. He has more than 20 years of experience as IT architect and innovation manager.

He works and advises in the blockchain/fintech industry and was involved in various Blockchain projects and worked for IBM and Oracle.



Evelyne Hakizimana

Chief Financial Officer

Evelyne brings over 20 years of international experience in finance and compliance across the energy and commodity trading sectors.

From Louis Dreyfus to Bunge and Decisive Capital, she has led financial operations, audits, and large-scale ERP migrations. At

Ubuntu Tribe, she ensures financial integrity and alignment with global standards, leveraging deep expertise in IFRS, risk management, and cross-border operations.



Carine Dikambi

Chief Operating Officer

Carine brings over 15 years of experience in finance and fintech, having held senior roles in New York across banking, data and risk management, and digital innovation. She previously led Francophone Africa at Binance, where she played a key role in expanding crypto adoption and adoption across the continent.

At Ubuntu Tribe, she oversees global operations, strategic partnerships, and go-to-market execution across Africa, MENA, and Asia. Her strength lies in bridging global capital with inclusive digital infrastructure on the ground.

Executive Members

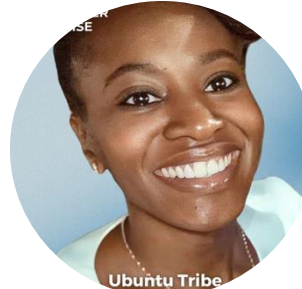


Gaël Angoula

Marketing & Growth Director

Gaël leads the marketing and adoption strategy for GIFT and the UTribe Wallet.

Former founder of Growth Marketing AI, he built high-performance acquisition systems across sectors (tech, fintech, SaaS, services), Expert in growth marketing, automation, and large-scale adoption, he now deploys B2C and B2G go-to-market strategies, using channels tailored to African realities: USSD, WhatsApp, mobile money, social media, and e-learning.



Leslie de Montaigne

Head of Supply Chain

Expert in biotechnology engineering and process improvement with 10+ years of experience in global health, including 8 years in managing complex projects and programs: product development, process and manufacturing line implementation and validation, in compliance with regulatory requirements, aligned with user needs.

Working experience in Africa, Asia, Europe, North America, she has an MBA in AI & Blockchain.



Pascale Bartholomeeusen

Head Government Relations & Business Development Lead

Pascale has 10+ year experience in diplomacy as Attaché for the Federal Public Service

Foreign Affairs, Foreign Trade and Development Co-operation and 4+ year experience as an expert in domestic and international consulting, more especially Business Strategy.

Disclaimer

This document is issued by Ubuntu Tribe, while all reasonable care has been taken in preparing this document; no responsibility or liability is accepted for errors of fact or for any opinion expressed herein. Opinions, projections and estimates are subject to change without notice.

This document is for information purposes only and for private circulation. It does not constitute any offer, recommendation or solicitation to any person to enter into transaction or adopt any hedging, trading or investment strategy, nor does it constitute any prediction of likely future movements in rates or prices or any representation that any such future movements will not exceed those shown in any illustration. Any investments discussed may not be suitable for all investors in any of the instruments or currencies mentioned in this document. You are advised to make your own independent judgment with respect to any matter contained herein. Ubuntu Tribe is owned by the Ubuntu Investment Company, licensed and regulated by a global business license category 1 in Mauritius, under license number 140240.

Let's make great things happen together!



ubuntu tribe
Together we rise

Contact Us: info@utribe.one



utribe.one