

# Ubuntu Tribe

Ubuntu Tribe – Strategic Marketing Pitch Document (2025)

I AM  
BECAUSE  
WE  
ARE

# INTRODUCING THE ERA OF "OPPORTUNITY ECONOMY"

We believe the future of money must be rooted in something real.

Physical gold brings trust, stability, and long-term value in a world of volatile currencies and speculative tokens. Ubuntu Tribe delivers inclusive, gold-backed finance to the underserved, the diaspora, and Web3-native users.

Active in **95+ countries** with over **30,000 users**, **\$250M gold volume**, our diverse community includes women-led cooperatives in West Africa, freelancers in Nairobi and Accra, and crypto-savvy youth across Nigeria and Kenya.

This global reach reflects our mission to meet emerging financial needs with real, accessible value.

**#TogetherWeRise**

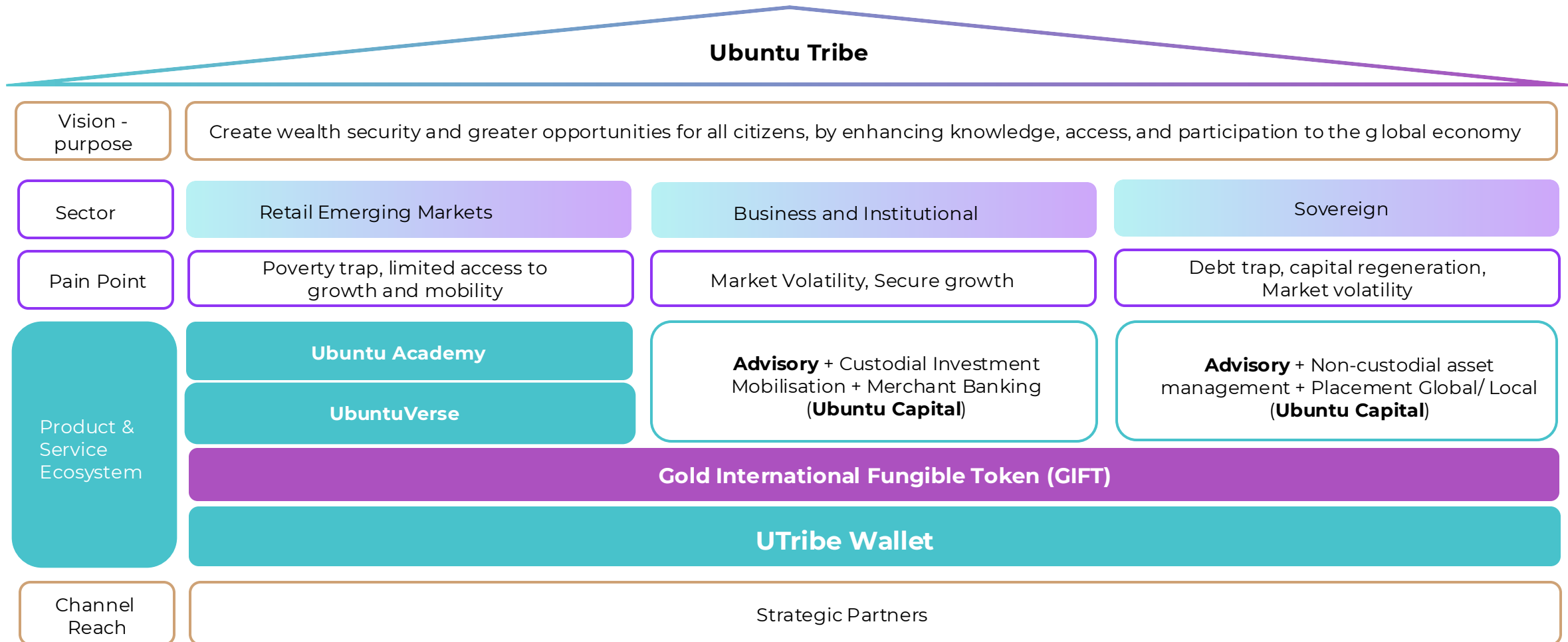


**I am because we are.**

Ubuntu is our foundation, a belief in shared value, community wealth, and inclusive economic empowerment.



# Ubuntu House



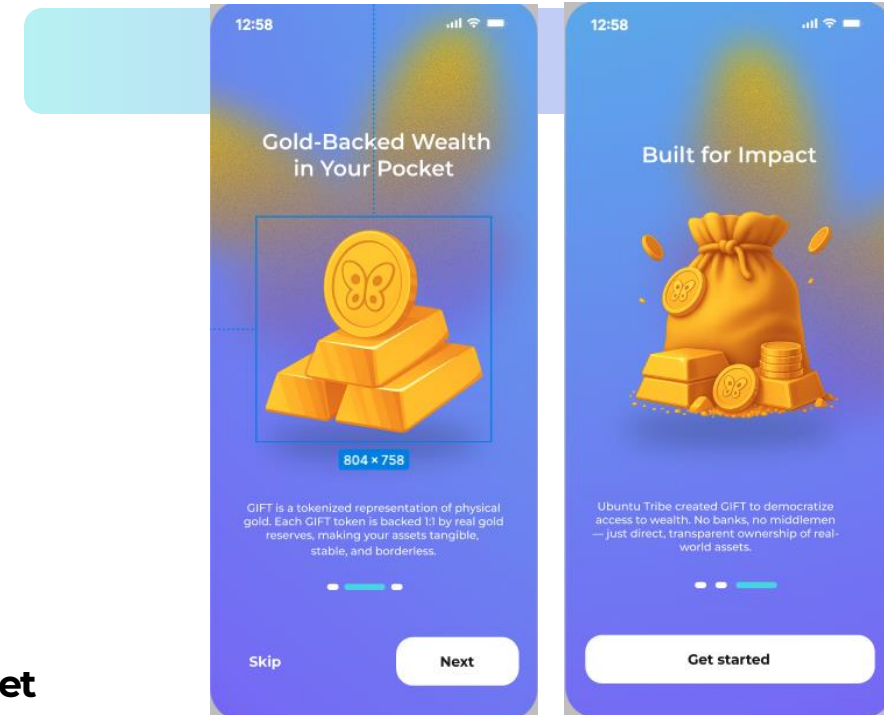
***Ubuntu Tribe - A trusted way to secure and grow your wealth.***

# Dual-Brand Architecture

Phased Convergence by 2026 → Vaultoro and Utribe will merge into a single, unified financial experience, harmonizing tokenomics, user experience, and asset infrastructure under the Ubuntu Tribe umbrella.

## Vaultoro

Vaultoro is the institutional-grade backbone of the Ubuntu Tribe ecosystem. It handles gold-backed token issuance (GIFT), price stability, and regulatory compliance. It has processed over \$250M in trading volume and guarantees 100% gold reserves through audited vaults. Vaultoro builds institutional confidence and underpins the ecosystem's integrity.

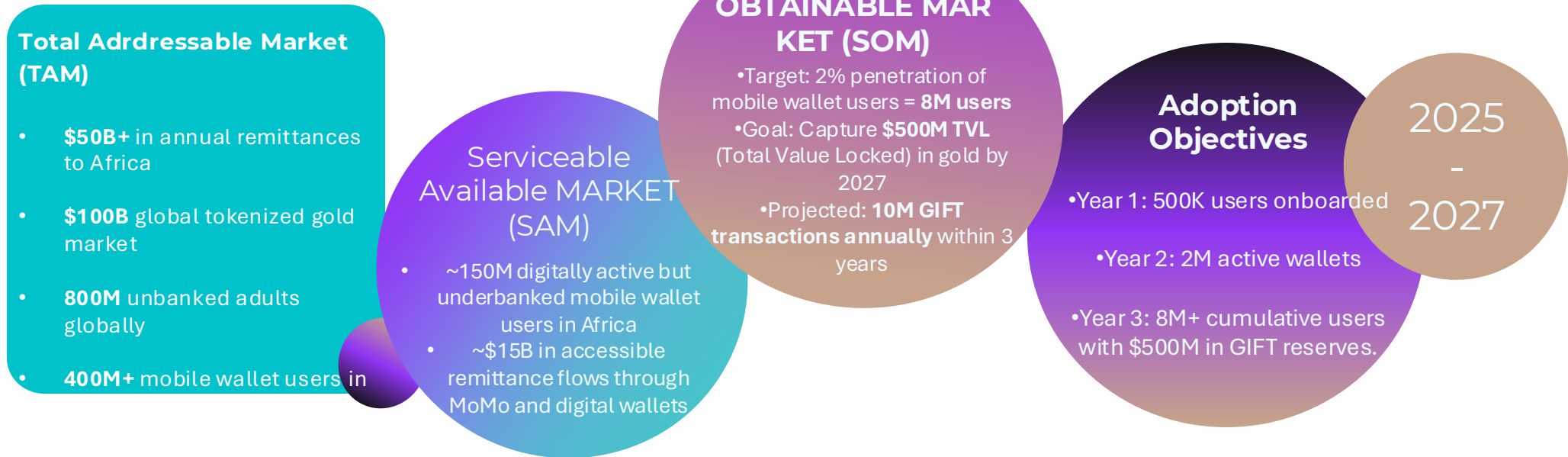


## Utribe Wallet

Utribe is the mobile-first, MoMo-integrated app that brings gold ownership to daily life. It enables users to save, send, receive, and stake GIFT seamlessly, even with low-end smartphones. Utribe is designed to be intuitive and trust-building, especially for first-time savers, unbanked communities, and local cooperatives.

# Market Opportunity & Adoption Projections

Unlocking the Gold-Backed Digital Future in Emerging Economies



TRILLION  
GDP of the world

## Licensing & Legal Coverage



**IEU VASP license** (Czech Republic) for regulated digital asset issuance



**Mauritius exchange & custody licenses** — anchoring African compliance

## Vaultoro Infrastructure



**\$250M+ traded** in gold-backed assets



**100% proof-of-reserve** verified through third-party audits



Real-time transparency and gold attestation available

## Integration-Ready Rails



**Mobile Money (MoMo):** Fully tested in Kenya, Ghana, Côte d'Ivoire



**USSD Access:** In progress for non-smartphone users across Tier 2 markets



**Blockchain Layer:** GIFT live on **Polygon & Ethereum**, DeFi-ready

# Global Footprint

Ubuntu Tribe is redefining financial access by combining real-world assets with digital reach.

Our platform bridges continents and communities, offering stability where it's needed most. Whether you're saving in Senegal, earning in Nairobi, or sending value from New York, GIFT makes gold-backed finance simple, secure, and accessible for all.

01

**African-Born, Globally Ready**  
Ubuntu Tribe is built from Africa for global impact. We thrive in unstable, high-inflation and crypto-curious market, backed by EU and Mauritius regulatory licenses.

02

**95+ Countries, Local Reach**  
We operate in over 95 countries, serving users from rural savings groups to urban freelancers, with solutions adapted to both digital and offline contexts.

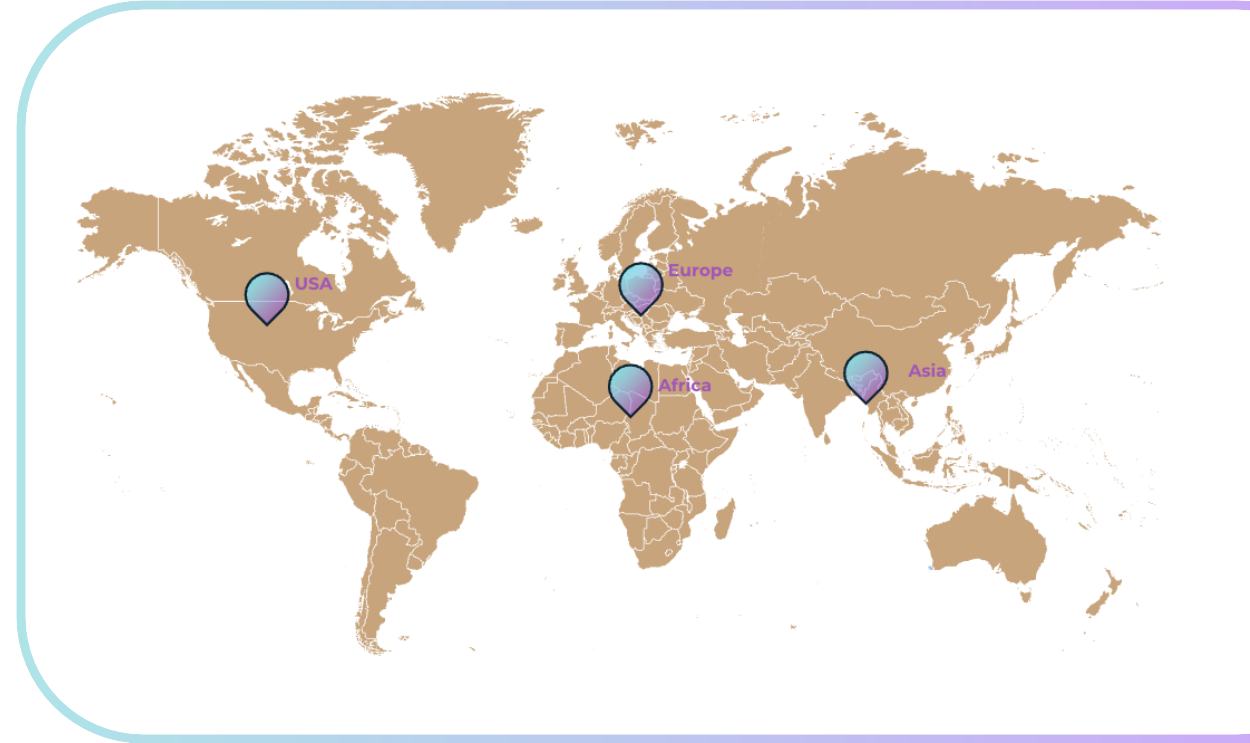
03

**Diverse, Real-World Users:** From Kenyan entrepreneurs to U.S. diaspora churches, our platform meets real financial needs with gold-backed tools that fit everyday life.



# Regional Deployment Strategy

REGION	APPROACH	KEY CHANNELS & TACTICS
<b>Africa</b>	Physical-first activation	MoMo agents, NGOs, Top Image Africa fiel reps, Ayoba app activations
<b>North America</b>	Community	Diaspora churches, nonprofit partners, WhatsApp tree onboarding
<b>Europe / MENA</b>	Digital-first	CEW / DEX listings, KOL-led campaigns, superapp integrations, WhatsApp onboarding
<b>LATAM / Asia</b>	Digital-first	Remittance channels, e-commerce platform partnerships, mobile xallet integrations



# Legal and Technical Infrastructure

## Blockchain Backbone

GIFT is live on both Polygon and Ethereum, leveraging secure, interoperable networks. The token is 100% backed by vaulted gold, with real-time proof-of-reserve provided by Vaultoro.

## Proven Market Validation

Over \$250M in gold has been traded through Vaultoro, demonstrating liquidity, trust, and adoption of our infrastructure layer.

## Regulatory Coverage

We hold a VASP license in the Czech Republic and custody/exchange licenses in Mauritius, ensuring compliance across both EU and African jurisdictions.

## Fiat On-Ramp Readiness

Mobile money (MoMo) integration has been tested in key markets such as Kenya, Ghana, and Côte d'Ivoire. USSD support is planned for future expansion into low-data regions.

## Exchange Access

GIFT is preparing for Tier 1 listings on major platforms including Coinbase, Kraken, OKX, and others, supporting global retail and institutional access.



# Customer Segmentation (Part 1)

Understanding the People Behind the Product — Tailored Use Cases Across Regions and Realities



## Wealth Builders (South Africa, Ghana)

Wealth Builders in South Africa and Ghana are middle-income, financially savvy individuals focused on protecting and growing savings. They value gold as a stable hedge against inflation and currency depreciation.

GIFT offers a secure, mobile-first platform for storing value in gold, avoiding crypto volatility and local banking risks.



## Web3 Natives (Nigeria, Kenya)

Web3 Natives in Nigeria and Kenya are young, tech-savvy users experienced with crypto wallets, DeFi, and digital assets. They seek stable, inflation-resistant tokens with blockchain utility.

GIFT provides a gold-backed alternative to stablecoins, integrating real-world value with Web3 features like staking, swaps, and smart contracts.



## Global Entrepreneurs (Kenya, Diaspora)

Freelancers, solopreneurs, and cross-border business operators often deal with multiple currencies, unstable banking environments, and delayed remittances.

Ubuntu Tribe offers them a borderless, multicurrency wallet backed by gold, ideal for savings, clients payments, or treasury-like storage.

# Customer Segmentation (Part

## 2) Understanding the People Behind the Product — Tailored Use Cases Across Regions and Realities



### Underserved Woman & Rural Collectives (Senegal, Côte d'Ivoire)

Often excluded from formal banking, these women lead cooperative saving groups and community funds. Through Utribe Wallet, they gain access to group savings features, gold-backed security, and onboarding through

NGOs and agent networks. For them, GIFT becomes a digital extension of traditional community trust systems.



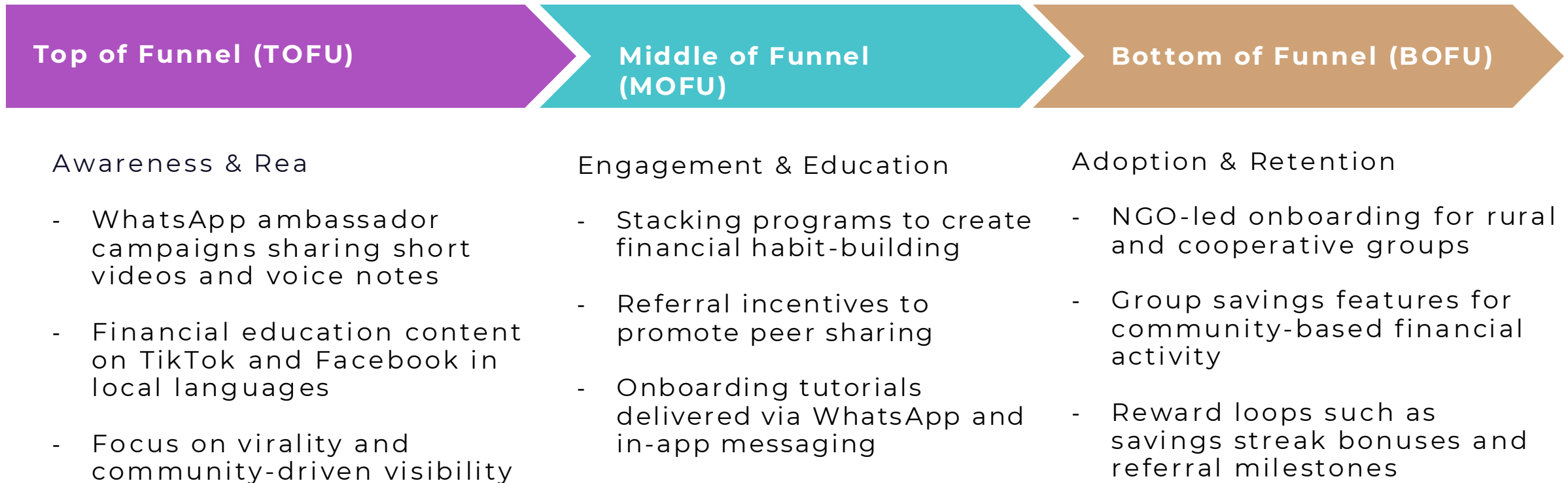
### Ressources Workers (Ghana, DRC)

This group includes artisanal miners and informal workers in the extractive sectors. Many are paid in unstable local currency or cash.

With Ubuntu Tribe, they can store earnings in gold instantly via mobile, bypassing traditional bank and creating a path to financial security and inclusion.

# Go-To-Market Funnel

A Targeted Growth Strategy Turning Awareness into Adoption



# Focus Launch Markets

## Strategic Rollout Anchored in Local Demand and Financial Behaviors



### Nigeria – Stablecoin Replacement

- Leverage GIFT as a more trusted alternative to volatile stablecoins.
- Target crypto-native youth and freelancers looking for stable, on-chain assets with real-world backing



### Kenya – M-Pesa Savings Integration

- Integrate with M-Pesa for seamless gold savings from mobile wallets.
- Serve micro-entrepreneurs, informal traders, and urban savers seeking value protection.



### Ghana – Diaspora Treasury & Miners

- Enable diaspora to store and send value in gold, bypassing FX risk.
- Onboard artisanal miners to save their earnings securely via mobile, skipping unstable cash systems



### South Africa – Wealth Preservation

- Position GIFT as a smart store of value for the black middle class and township entrepreneurs.
- Focus on education around gold as a hedge against inflation and rand depreciation.



### Senegal & Côte d'Ivoire – NGO, Led Cooperatives

- Partner with NGOs to onboard rural women's groups and informal savings circles.
- Promote group savings and collective wealth tools through the Utribe Wallet.



# Who We Serve – Everyday Users

## Diaspora Worker (Retail Remittance Sender)

- **Pain Point:** High remittance fees, FX losses, and lack of control over how money is used locally
- **Need:** A stable, cost-effective way to send value home with long-term impact
- **Solution:** GIFT wallet lets diaspora send gold instead of cash — secure, inflation-proof, redeemable locally via MoMo

## Unbanked Woman (Rural Savings Group Leader)

- **Pain Point:** No access to formal banking or secure savings channels
- **Need:** A simple, trusted tool for saving and managing collective funds
- **Solution:** Utribe Wallet with group savings features, gold-backed stability, and onboarding via NGOs and cooperatives

# Who We Serve – Digital & Institutional Users

## Crypto-Native Youth (Web3 User)

- Pain Point:** Volatility of crypto assets and unstable stablecoins
- Need:** A digital asset with real-world backing and DeFi usability
- Solution:** GIFT as a gold-backed, on-chain token with staking, swaps, and MoMo off-ramp — perfect for stable storage

## Institutional Buyer (SMEs & Treasuries)

- Pain Point:** FX volatility, unstable local currencies, poor treasury options
- Need:** A programmable, inflation-resistant asset to protect working capital
- Solution:** Vaultoro's gold-backed infrastructure enables programmable gold assets for B2B, payroll, and treasury use

# Distribution Infrastructure

A Multi-Layered Network Designed for Scalable, Trust-Based Growth

## Hybrid Distribution Model

Ubuntu Tribe combines digital scalability with local trust-building through a three-tiered model

- Digital platforms : exchange integrations, superapps like MNT Ayoba, and WhatsApp onboarding for mobile-native users.
- Physical infrastructure : Agent networks (e.g. Top Image Africa), MoMo outlets, NGOs, and field representatives that enable face-to-face onboarding in rural and semi-urban areas.
- Affiliate networks : tree-based ambassador programs, church networks, and KOL (key opinion leader) campaigns drive localized virality and peer trust.



## Strategic Distribution Partners

Our distribution is powered by strong alliances with trusted regional players, including

- MNT Ayoba : a superapp with wide mobile penetration across Africa.
- Top Image Africa : 80,000 + mobile money and airtime agents supporting rural activation.
- Africa's Talking : A communications platform enabling SMS, WhatsApp, and USSD outreach.
- NGOs and faith-based groups: Deep local roots that support group savings and education onboarding.
- KOLs and digital influencers : Driving awareness and adoption through relatable content and referral challenges.

## Massive Distribution Reach

Through this hybrid structure, Ubuntu Tribe can access 400 million+ potential users across Africa and the diaspora, combining formal networks with informal community-based channels



# From the Ground Up: A Hybrid Model for Mass Adoption

At Ubuntu Tribe, we're building the future of inclusive finance through a powerful hybrid model that fuses trusted physical networks with seamless digital rails, making gold-backed digital assets as easy to access as topping up airtime or cashing out with MoMo, from Lagos to Atlanta.

Together, these strategic partnerships unlock access to over 400 million users, with just a 5% penetration rate over five years translating to 20 million engaged users.

PARTNER / NETWORK	REACH & ROLE
<b>Africa's Talking</b>	100M+ reach across SMS, WhatsApp, and voice. Activation partner for 17 African cities.
<b>Top Image Africa</b>	80,000 MoMo and airtime agents across multiple telco networks. Field onboarding engine.
<b>MTN Ayoba</b>	In advanced integration; potential superapp distribution channel for GIFT & Utribe.
<b>Faith &amp; NGO Networks</b>	5,000+ diaspora churches and 2M NGOs in North America. Community trust accelerators.
<b>KOL Partners (LDA, Neha)</b>	Web3-native influence and onboarding via localized social media and DEX narratives.

# A Three-Tier Engine for Scalable Adoption

Ubuntu Tribe's distribution model is structured into three operational tiers, digital platforms, physical infrastructure, and affiliate networks, each designed to maximize reach, build user trust, and drive sustained adoption at scale.

**"We make gold accessible to everyone through mobile and blockchain."**

## Tier 1: Digital Platforms

- Tier 1 exchange listings (Coinbase, Kraken, OKX, etc.)
- Embedded wallet integrations in superapps (Ayoba, Own, etc.)
- APIs for remittance and ecommerce integration

## Tier 2: Physical Infrastructure

- MoMo agents, airtime merchants, Top Image field reps
- NGO facilitators, cooperative leaders, church partners
- Gold-access kiosks and rural digital access points (roadmap)

## Tier 3: Affiliate Networks

- Ambassador programs with staking-based incentives
- Tree-based WhatsApp and USSD onboarding campaigns
- Community bounties and gamified savings challenges



# Bridging the Gap: How Ubuntu Tribe Outpaces Legacy Gold Tokens

Ubuntu Tribe stands apart in a crowded field by bridging tokenized gold with mobile-native access, delivering a solution designed not for the few but for the Global Majority.

FEATURE	GIFT (VAULTORO)	USDT / USDC	PAXOS GOLD (PAXG)	TETHER GOLD (XAUT)
<b>Asset Backing</b>	100% Physical	Fiat	1oz LBMA Gold	1oz LBMA Gold
<b>Min Purchase</b>	\$0.05 (1mg)	N/A	1 oz (~\$2,300)	1 oz (~\$2,300)
<b>Programmability</b>	Yes	Yes	Limited	Limited
<b>MoMo Integration</b>	Ready	No	No	No
<b>Mobile-First UX</b>	Yes	Partial	No	No
<b>On-Chain Proof of Reserve</b>	Yes	Partial	Yes	Yes
<b>Storage / Custody Fees</b>	None	N/A	Yes	Yes
<b>Accessibility</b>	Local & Global	Crypto-only	CEX-only	CEX-only

At the crossroads of digital wallets, stablecoins, and tokenized gold, but built for the Global Majority.

Differentiators:

- Mobile-first UX
- MoMo integration
- Gold access from just \$0.05
- Backed by physical gold

Why It Matters: Others tokenize gold. We deliver it locally, accessibly, and intuitively.

Benchmarks GIFT and Utribe Wallet against leading players on:

- Accessibility
- Trust
- Functionality
- Ecosystem fit

# Gold Tokens UTribe Wallet vs Regional & Global Wallets

Utribe is the only wallet that combines gold-backed token access, MoMo compatibility, embedded financial education, and referral incentives, specifically built for informal markets and the unbanked.

FEATURE / WALLET	UTRIBE WALLET 2.0	TRUST WALLET	METAMASK	QUIDAX	LUNO
<b>GIFT Integration</b>	Yes	-	-	-	-
<b>MoMo On/Off Ramp</b>	Yes (Ready)	-	-	Partial	Partial
<b>Gold-Backed Token Support</b>	GIFT	-	-	-	-
<b>Financial Education</b>	Embedded	-	-	Partial	-
<b>Target User</b>	Underserved, diaspora	Web3-native	DeFi devs	Traders	Casual users
<b>Wallet Reviews</b>	4.6 / 5	3.1	1.4	3.6	3.1
<b>Referral System</b>	Yes	-	-	Yes	-
<b>Mobile-First UX</b>	Yes	Yes	Yes	Yes	Yes

# Strategic Risk Management for GIFT: Navigating Regulatory, Trust, Adoption, Technology, and Liquidity Challenges

## 01 - Regulatory Risk

**Exposure:** Evolving crypto laws, VASP licensing changes, or cross-border payment restrictions could disrupt operations.

**Mitigation:** VASP license in EU (Czech Republic) and Mauritius compliance. Legal partners monitor Africa and diaspora jurisdictions. Modular infrastructure adapts to new regulations.

## 02 - Reputation & Trust Risk

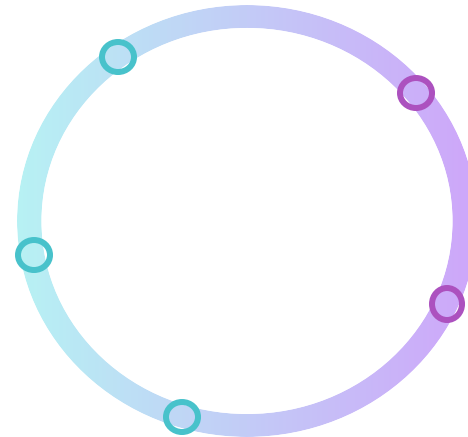
**Exposure:** Asset backing loss, audit failure, or custodial issues could damage user trust.

**Mitigation:** GIFT is 100% gold-backed with audited reserves and on-chain proof. Vaultoro's infrastructure has handled \$250M+ in gold transactions. NGOs, churches, and cooperatives bolster local trust.

## 03 - Adoption & Retention Risk

**Exposure:** Low financial literacy, crypto skepticism, or onboarding challenges may limit growth.

**Mitigation:** **Intuitive** UX (WhatsApp onboarding, mobile-first), trusted partners (Africa's Talking, Top Image Africa), and embedded education drive adoption. Local incentives and ambassador programs enhance retention.



## 04 - Technology Risk

**Exposure:** Downtime, smart contract flaws, or MoMo integration failures could disrupt services.

**Mitigation:** Cloud-native, modular tech stack with multi-layered security and third-party audits. Token issuance and wallet infrastructure verified. Staged rollout ensures redundancy.

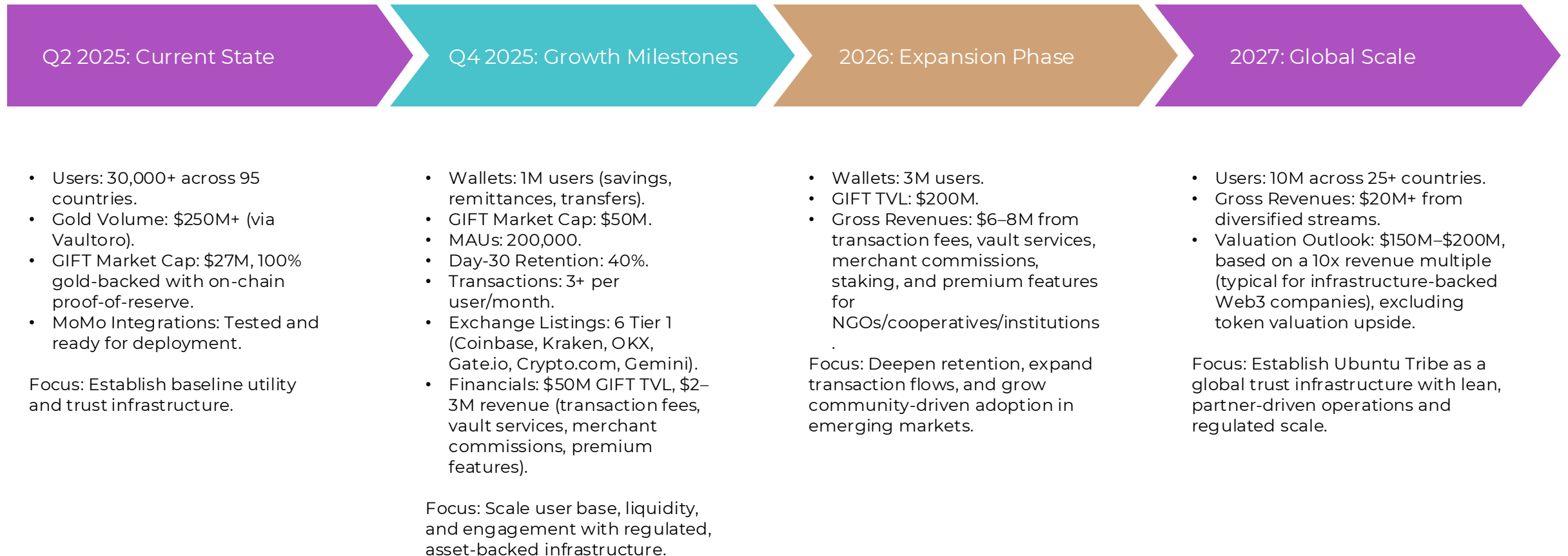
## 05 - Risk Liquidity & Price Risk

**Exposure:** Limited secondary market liquidity or gold market volatility could affect GIFT utility.

**Mitigation:** Planned listings on 6 Tier 1 exchanges for market depth. Gold's stability counters crypto volatility. Treasury tools and staking support demand resilience.

# Ubuntu Tribe: Consolidated Roadmap (Q2 2025 – 2027)

Ubuntu Tribe builds a trust infrastructure for scalable adoption, driven by real utility (storing, transferring, preserving value), deep retention (habitual behavior), and organic growth (viral, community-driven). The roadmap integrates performance metrics and financial forecasts, targeting measurable adoption, sustainability, and global reach.



# Capturing a Multi-Billion Dollar Market in Digital Finance and Real Assets

Ubuntu Tribe targets remittances, mobile wallets, tokenized RWAs, and financial inclusion, serving massive underserved markets. Its blockchain-based suite (Vaultoro, GIFT, Utribe Wallet) delivers secure, gold-backed digital assets with regionally tailored distribution.

- **Remittance corridors** (West Africa, East Africa, North America) offer immediate GIFT utility as a low-fee, inflation-resistant store of value.

- **Unbanked and mobile-first users** benefit from Utribe Wallet's MoMo off-ramps and group savings features.

- **Crypto-savvy youth** seek on-chain stable assets that aren't pegged to fiat volatility.

- **Institutional buyers and governments** require programmable, auditable, real-asset-backed digital infrastructure, fulfilled through our TAAS offering.

Ubuntu Tribe's multi-segment strategy diversifies growth by aligning with de-dollarization, inflation hedging, and mobile-first finance trends.

SEGMENT	ESTIMATED TAM	5-YEAR PENETRATION TARGET
Diaspora Remittances (Africa)	\$50B+ / year	5–10%
Wallet Users (Sub-Saharan Africa)	400M+	1–5%
Tokenized Gold Market	\$100B+ globally	\$500M–\$1B
Financially Underserved Adults	800M+ people	20M+ users



# Ubuntu Tribe's Innovation Engine: Tokenization-as-a-Service (TaaS)

Powering Capital Mobilization & Real-World Asset Adoption in Africa

## Our Adoption Catalyst Strategy

We don't wait for demand, we create it.

By leading education, building local trust networks, and embedding gold into daily mobile money flows, we spark adoption across the ecosystem.

## Strategic Raise to Scale Impact

Ubuntu Tribe is raising **\$50M** in a Seed/Strategic round to scale GIFT adoption and infrastructure across **Nigeria, Kenya, Ghana, Côte d'Ivoire, and South Africa**.

Funding structure includes equity and/or token warrants.

## Use of Funds Breakdown

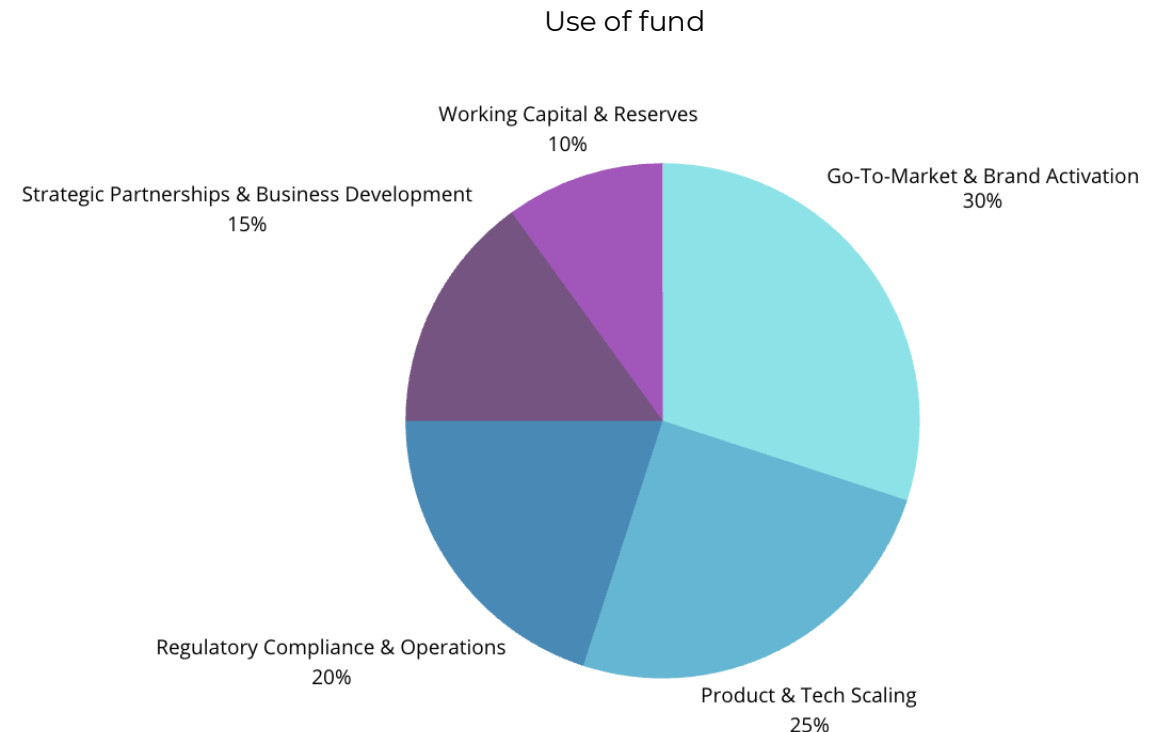
- 30% – Go-to-Market & Brand Activation
- 25% – Product & Tech Scaling
- 20% – Regulatory Compliance & Operations
- 15% – Strategic Partnerships & BizDev
- 10% – Working Capital & Reserves

## Execution Plan Includes:

- Finalizing MoMo integrations + USSD/WhatsApp offline onboarding
- Expanding B2B2C partnerships with NGOs, cooperatives, and superapps
- Rolling out TaaS in B2G and B2B markets
- Accelerating listings and liquidity on CEX/DEX platforms

## Core Innovation: Tokenization-as-a-Service (TaaS)

Ubuntu Tribe enables sovereigns, corporates, and communities to tokenize physical assets — starting with gold — and access new capital markets.  
GIFT is the universal exchange layer for all tokenized assets issued via Ubuntu Tribe.



# The Strategic Case for Gold-Backed Tokenization

Why GIFT Outperforms Gold ETFs and Powers the Future of Inclusive Investment



## Ownership, Control & Transparency

- GIFT gives users direct ownership of real gold, redeemable from secure vaults.
- Blockchain-based tokens ensure full traceability and real-time proof-of-reserve.
- Reduces counterparty risk and increases trust in asset backing.



## Lower Fees, Higher Accessibility

- GIFT has significantly lower management costs than ETFs.
- Available 24/7 on crypto exchanges, unlike ETFs that are tied to market hours.
- Offers greater liquidity for everyday users and diaspora senders.



## Democratized & Community-Driven Investment

- Combines institutional-grade issuance with community-level access.
- Enables both retail and institutional investors to engage in gold savings, wealth-building, and fundraising campaigns.
- Promotes local ownership, impact alignment, and shared economic value.



## Growth Engine for Emerging Markets

- Backed by strong fundamentals: \$100B tokenized gold market potential.
- Supports real-world use cases like remittances, treasury savings, and group finance.
- First-mover advantage with proven infrastructure (Vaultoro), regulatory readiness (EU/Mauritius), and MoMo integration.

PRODUCT	OWNERSHIP RIGHTS	SIMPLICITY AGAINST COUNTERPARTY RISK	100% METAL
GIFT	Client	Yes	Always
Precious Metal ETFs	ETF Issuer	No	?
Unallocated Certificates	Certificate Issuer	No	?
Pooling Accounts	Account Issuer	No	?

# Ubuntu Tribe: Pioneering Gold-Backed Tokenization with Strategic Capital Raise


Ubuntu Tribe's Tokenization as a Service (TAAS) empowers governments, financial institutions, and commodity producers to transform physical assets like gold into programmable, transparent, and liquid digital instruments, revolutionizing institutional-grade real asset infrastructure.


## TAAS Use Cases


- **ASGM:** Tokenizes unrefined gold for transparency, traceability, and pre-financing. National
- **Treasuries:** Digital gold reserves to hedge currency depreciation and improve capital access.
- **Commodity Exporters:** Tokenized assets for settlement, trade finance, and treasury optimization.
- **Sovereign Funds & Central Banks:** Gold-backed instruments for financial stability.
- **Target Markets:** Ghana, Nigeria, DRC, Angola, Burkina Faso, Uganda.


GIFT merges real gold with Web3 efficiency, a programmable, transparent upgrade to gold ETFs for treasuries, central banks, and commodity operators.

## Strategic Impact

 Vaultoro & GIFT ensure regulated, scalable tokenization.

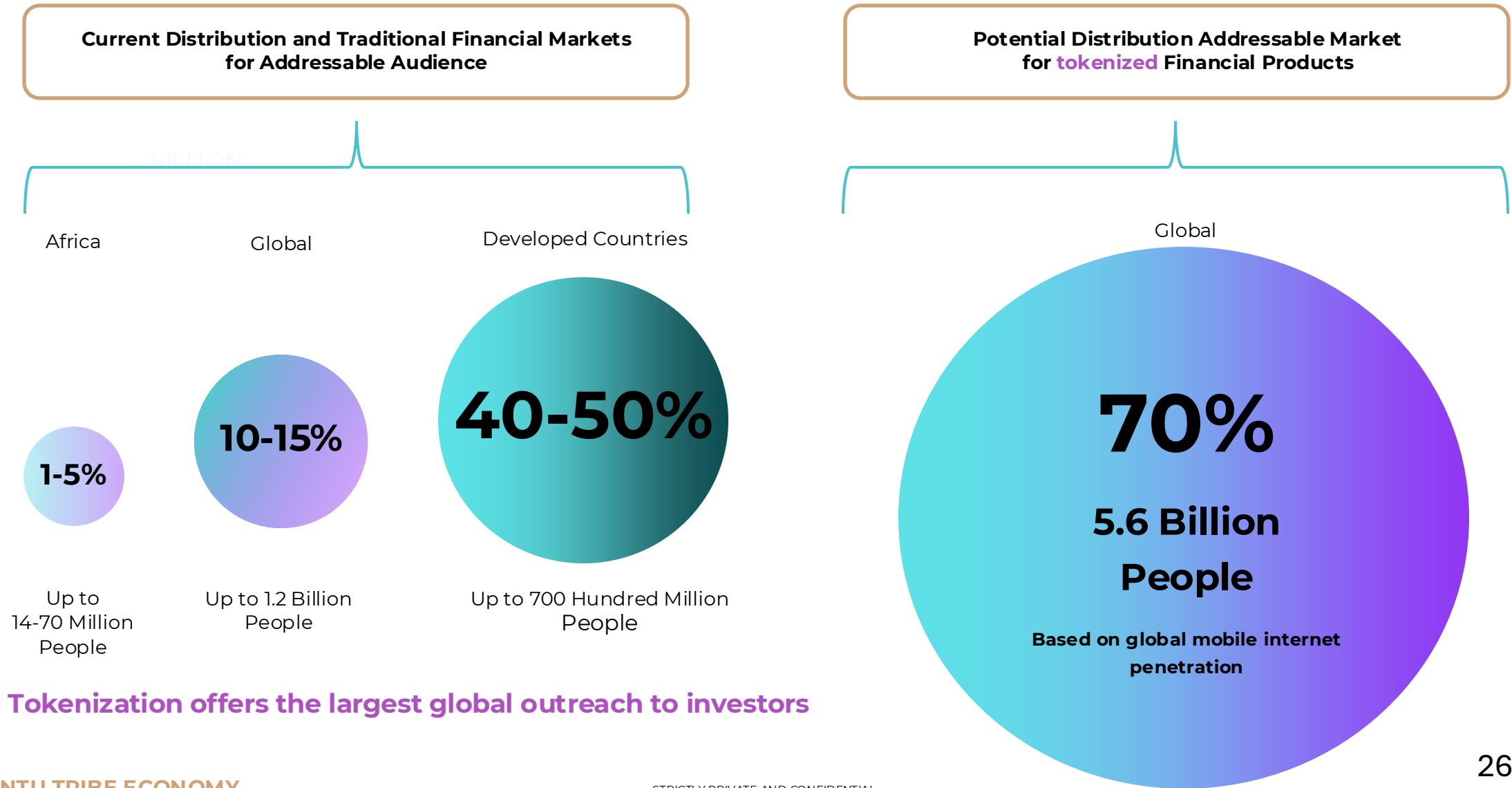
 Boosts GIFT adoption and Utribe Wallet's B2C/B2G reach.

 Physical asset backing enhances credibility vs. synthetic stablecoins.

 Fees from services, structuring, and transactions.

FEATURE	GOLD ETFS (E.G. SPDR, ISHARES)	GIFT (UBUNTU TRIBE)
<b>Asset Backing</b>	Indirect claims on pooled gold	100% directly backed vaulted gold
<b>Transparency</b>	Periodic NAV disclosures	Real-time proof of reserves
<b>Access</b>	Broker-restricted, high entry Mobile-first, global access	Mobile-first, global access
<b>Programmability</b>	Not programmable	Fully programmable (DeFi, staking)
<b>Liquidity</b>	Tradable during market hours	24/7 global liquidity on-chain
<b>Custody Risk</b>	Held in third-party vaults	Verifiable custodial smart contracts

# The Silver Bullet For financial Inclusion?



# 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.

# Disclaimer

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Together we rise

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