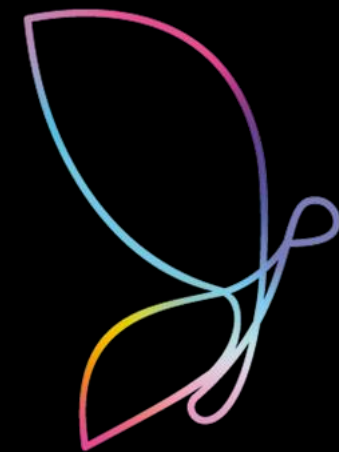


Fintech Business Process and Product Blueprint



ubuntu tribe

Together we rise



utribе.one

Utribe Fintech-Platform Blueprint

“Empower Yourself”

Envisioning a Web3-based fintech ecosystem that integrates digital “Real World Asset”, especially GIFT-GOLD (Gold International Fungible Token), traditional banking services, savings products linked to gold, a robust payment system, investment options, and other tokenized and DeFi ecosystem services.

A community empowered fintech ecosystem paired with decentralized services, technologies and governance. Utribe builds the next generation, open and AI empowered decentralized finance ecosystem.

Involves embracing technological advancements while catering to evolving financial needs and bridge the gap between traditional finance and blockchain technology.

It emphasizes accessibility, security, transparency, and diversification of financial instruments, empowering users to leverage the advantages of digital real world and gold-backed assets while seamlessly integrating with conventional financial services.

The CIO's Note

Mission

We pioneer an industry-leading, AI-powered, decentralized tokenization platform—complete with a full suite of services—that helps businesses and governments unlock the value of asset tokenization through seamless, customizable, and fully compliant solutions.

Vision

By democratizing access to blockchain technology, we enable organizations to tokenize assets securely, advancing financial inclusion, boosting liquidity, and opening transparent new avenues for investment.

We are committed to driving innovation, transparency, and efficiency in the tokenization ecosystem, fostering a future where assets are accessible and tradable - optimized for the modern economy.



Oliver Lienhard

CIO UBUNTU TRIBE

● **Conscious Tech for a Regenerative Financial Future**

Empowering Minds. Enabling Systems. Elevating Humanity.
Our stack doesn't just support finance — it nurtures freedom, connection, and collective intelligence.

Open Web3 standards

Uhuru empowers builders to tokenize value from personal assets to institutional-grade RWAs — on a fully composable platform.



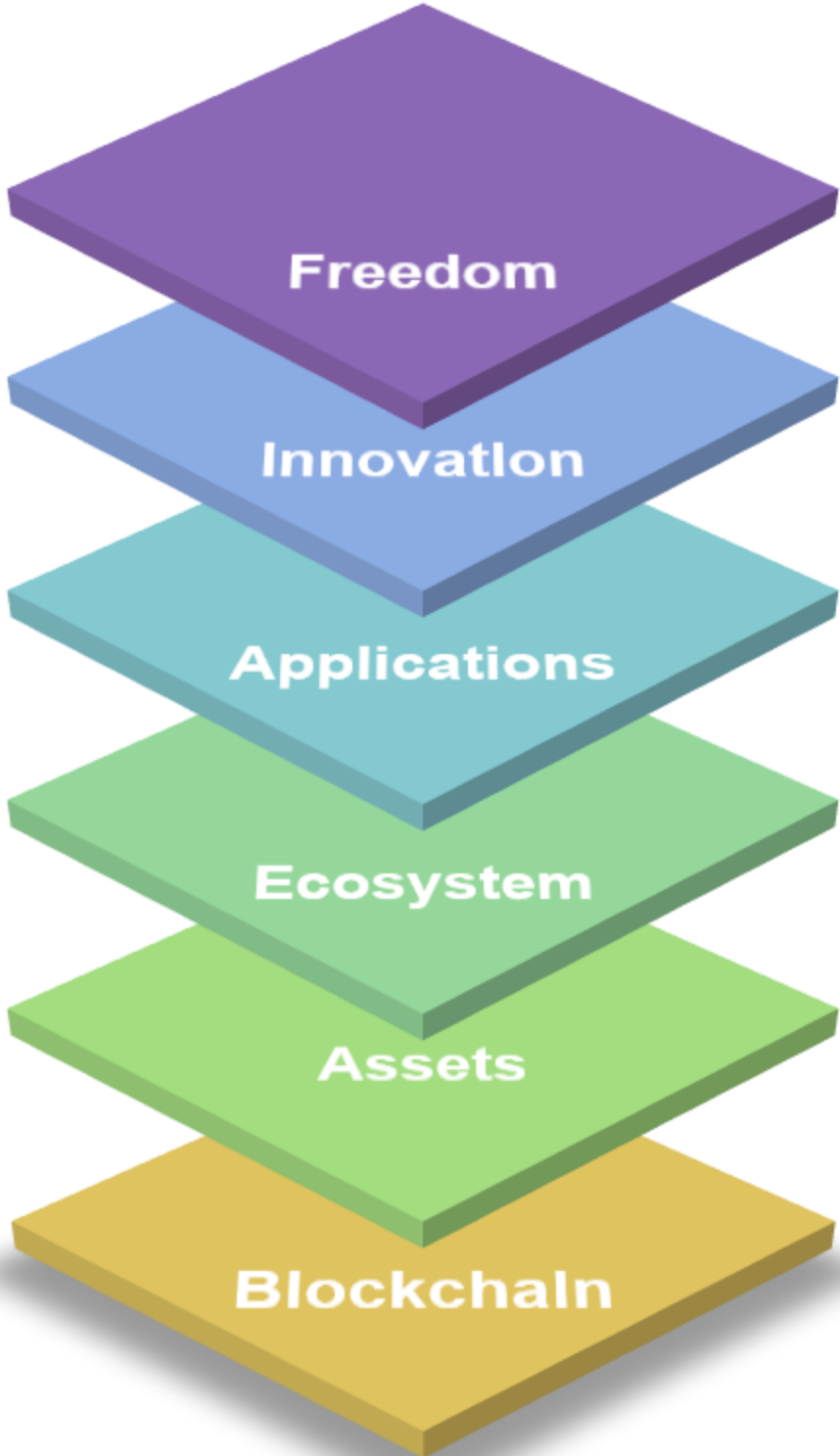
Ecosystem partners

Connecting traditional finance and crypto through trusted, strategic alliances and purpose-driven collaboration.



RWA Layer 1 Chain-Agnostic by Design

Deploy seamlessly across chains enabling asset issuance, wallet integration, and liquidity across diverse ecosystems.

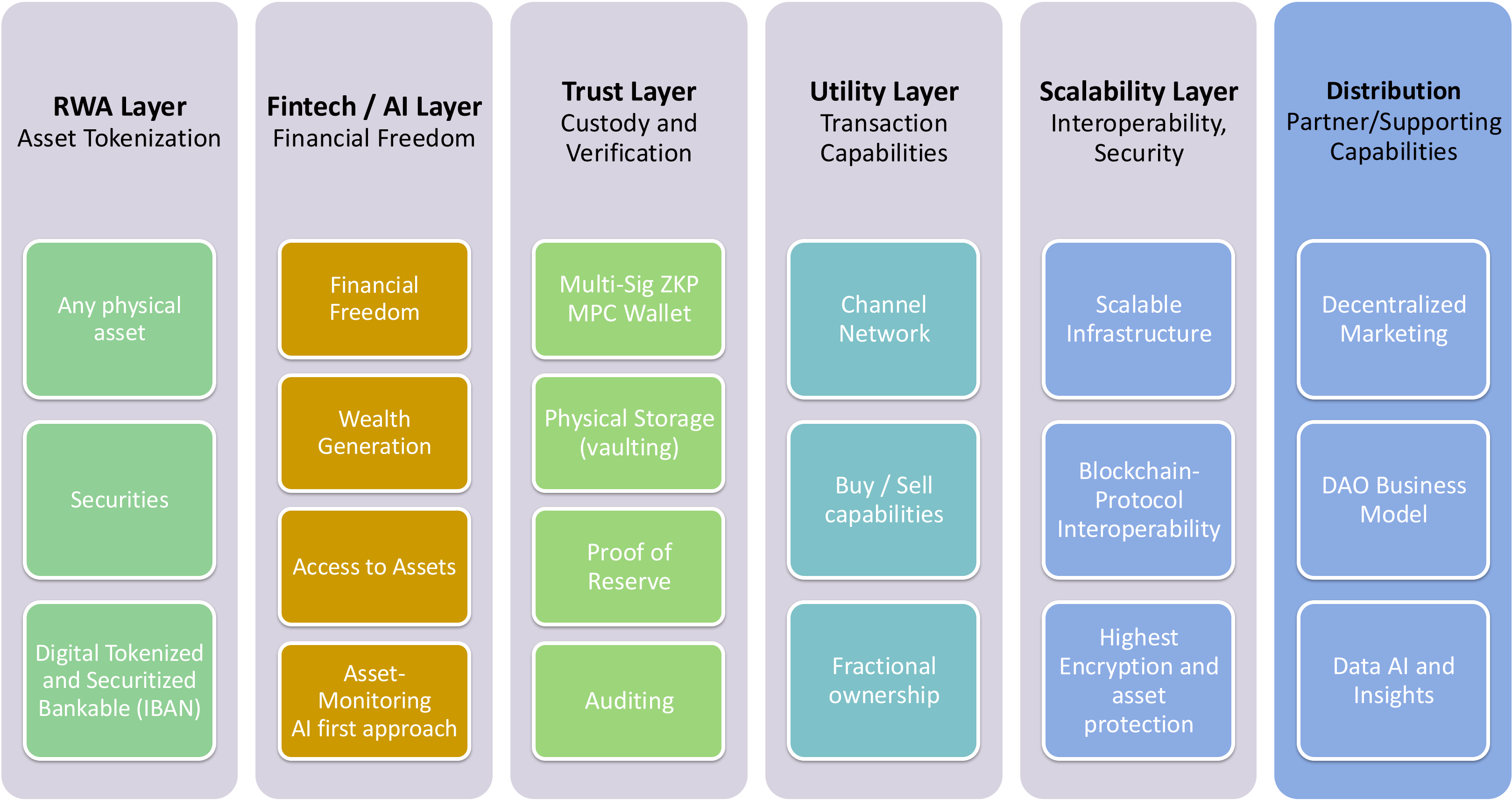


- Spiritual capital**
Purpose, values, and inner growth
- Intellectual capital**
Knowledge, innovation, and creativity
- Social capital**
Trust, networks, and collaboration
- Cultural capital**
Shared identity, stories, and meaning
- Natural capital**
Environmental resources and sustainability
- Financial capital**
Tokenized assets and economic value

Utribe DAO
Powering conscious coordination where people and protocols co-create wealth across all dimensions of capital.

● Capabilities Model Product / Tech

What is our offering to the market - API first approach to deliver the capabilities



● Core Technologies Powering a Multi-Capital Future

The Engine Behind Human & Financial Evolution — Building the Rails for Regenerative Finance and Collective Growth

Utribe Portal



Super dApp all web3
On-/Off-Ramp, Swapping, Staking Products
Proof of Reserve, Liquidity Pools and Tokenization
On Chain AML and KYC

Utribe Wallet



Zero Knowledge Proof Privacy on Layer One's
Send to Name cryptographic proofs
MPC Multi Party Computation Security
Enterprise Ready and Available on Mobiles and Desktops

GIFT-GOLD



Gold International Fungible Token
1:1 backed by 1mg of GOLD, Public verifiable Proof of Reserve
Chain agnostic distribution
Regulated, Listed on Exchanges and DEX, DAO Governed

Uhuru Chain



Layer 1 Blockchain with AI powered Consensus and Oracles
Scalable EVM based Protocol
60k + Transactions per Second and 0.8s Finalization

Utribe DAO
Ecosystem and Partners

GIFT GOLD is...



● Utribe Wallet

Advanced MPC self custody Wallet with full privacy on Layer 1 Blockchains

Top functionality

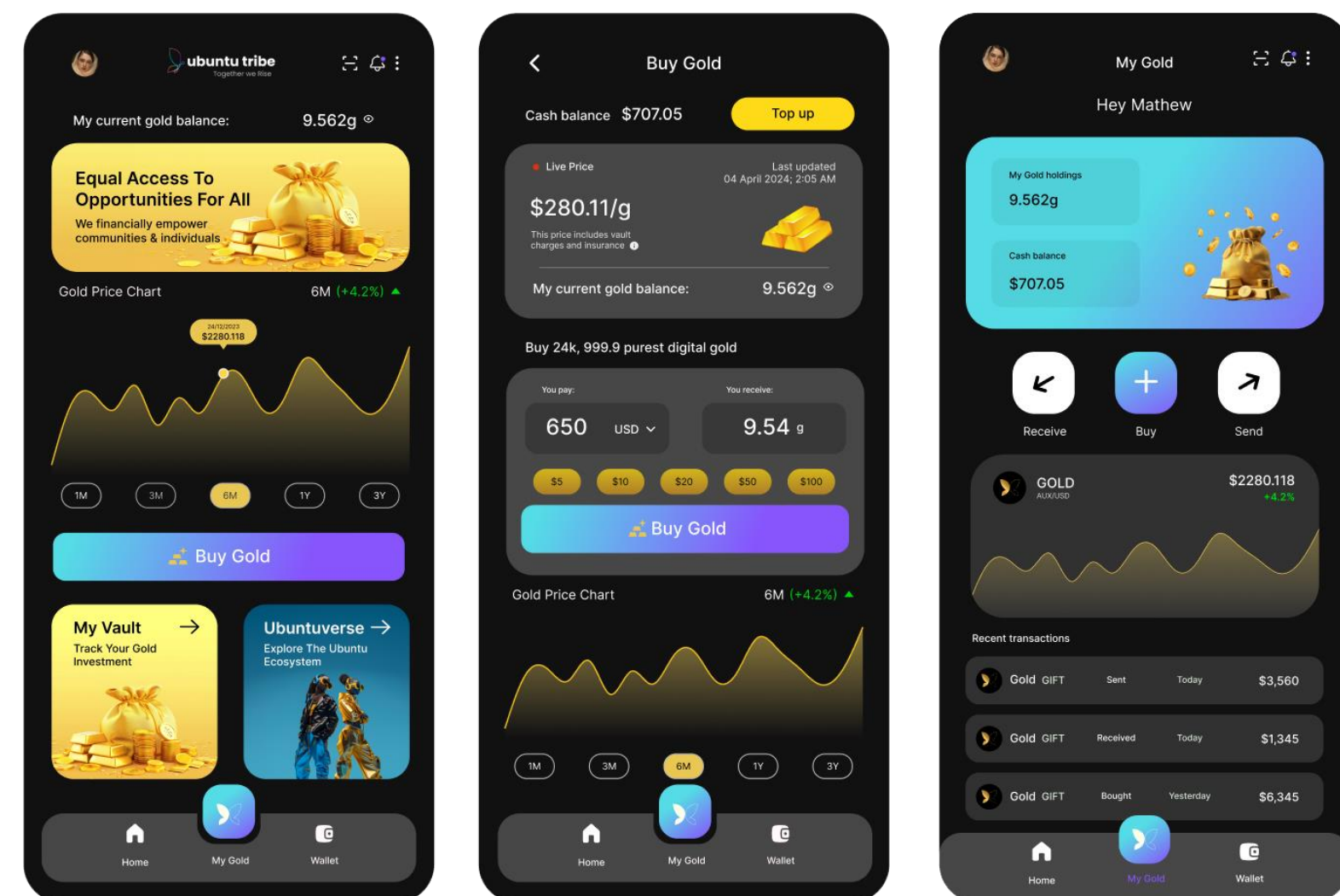
- MPC Wallet reduced account loss from misplaced seed phrases
 - Key management is tricky, MPC is here to improve it
- Compliant self custody
 - Digital ID / KYC and integrated AML for regulated assets
- ZKP -Private transactions between parties on Layer 1
- Any Protocol, SWAPS/On-/Off-Ramp

DeFi - Apps

- Savings accounts for wealth generation
 - Several stacking options go grow your wealth
- Borrowing and lending
- Access to regulated assets
 - GIFT and RWA-Tokens
 - Tokenized Stocks
- Access to 3rd party DeFi services
- DAO integration and Voting

Centralized - Apps

- Extend Fiat & BTC On & Off-Ramp channels / Brokers
- Extend GOLD Marketplace (Redemption, Exchange, Vaucher's)
- Custody Wallet Service for Institutionals

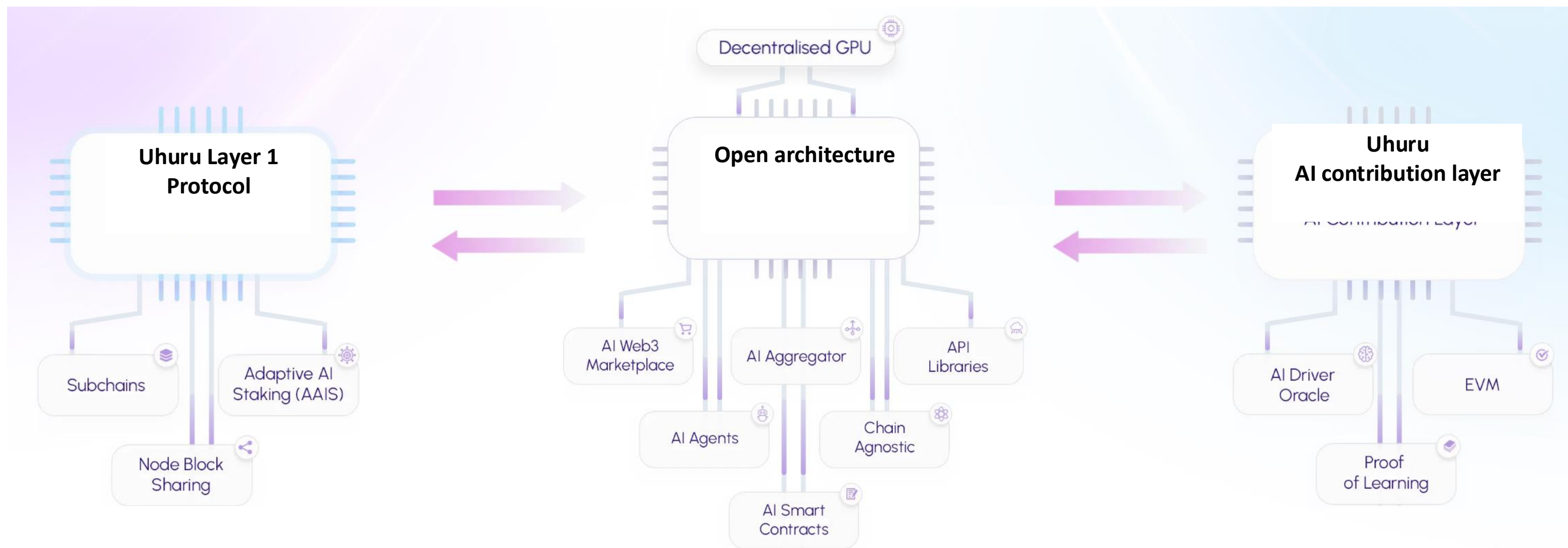


● Uhuru Chain

AI empowered Real World Asset Protocol

Real World Asset Protocol

- Dedicated Layer 1 to manage and issue digital real-world assets
- EVM based, Bridget to major layer 1 protocols and 60k TPS with 0.8s finalisation
- Tokenization plus AI based contract creation
- Smart Contract Frameworks for RWA, Proof of Reserve and Audit Trails
- Proof of Stake governed, (Utribe DAO and UTribe Tokens)



● Tokenization as a Service

Open and white label service platform

Smart Contracts










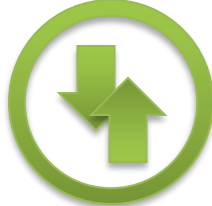

- Asset Contract: Basic ERC-20 framework Upgradeable contracts
- TAX Contract: Flexible fees structure integration
- PoR Contracts Proof of reserve, vaulting, issuance, governance, audit
- Marketing DAO: Autonomous AI empowered DAO
- AML & KYC: On Chain integration and whitelisting

Tokenization Platform

- Asset management
 - Issue, burn, audits automation
- Asset monitoring (Volume, PoR, Liquidity Pools)
- Minting Allowance Management
- Vaulting Management
- Ready for Stablecoins (asset backed reserves)
- Price feeds and oracles
- AI of things (AI first approach, for automation, insights, development)

Utribe Services and Products Roadmap to 2028

Extending our tech capabilities with recent partnerships and ongoing license approvals.
 Extend/Merge offerings from our Brands (Vaultoro/Utribe)

2025	2026	2027/2028
<div>  <div> Financial Services On-/Off Ramp Services Exchange Listings Savings plan / Gold Stacking </div> </div>	<div>  <div> Financial Services Full Banking Services (IBAN), Debit Cards, Loans (LTV) </div> </div>	<div>  <div> AI Innovation launch Let AI create new products Innovation and apps </div> </div>
<div>  <div> Decentralized Finance next gen. RWA AI platform </div> </div>	<div>  <div> Innovation portal partners build on GIFT and RWA, simple AI financial services </div> </div>	<div>  <div> Leader Stablecoins/RWA Globally regulated, trusted and integrated in traditional financial systems </div> </div>
<div>  <div> AI Services AI first approach Customer Care Coaching / Advisory AI anything </div> </div>	<div>  <div> AI Basic launch Personal assistants for learning, wealth generation, personal development (all 7 Layers) </div> </div>	<div>  <div> DeFi Basic launch Trade Fiance </div> </div>
<div>  <div> Integrations Marketplace P2P exchange of assets, goods and services. Social Media Platform </div> </div>	<div>  <div> Utribe Nation DAO models for governance decentralizing gold resources Community Voting (D21) </div> </div>	

Utribe DAO

Decentralized Autonomous Organisation

In order to have a highly functional DAO, members must:



Have equal access to the same information for decision-making



Face the same costs for transacting their preferred choices



Base their decisions on self-interest and the best interest of the DAO (not on coercion or fear)



All participants get honored by participate in the revenues of the ecosystem

Utribe DAO is more than governance — it's a living system of trust, fairness, and shared prosperity.

Every vote, proposal, and reward is anchored in transparency and mutual respect. By aligning economic incentives with collective values, we ensure that every participant, from developer to community member, becomes a stakeholder in the ecosystem's growth.

“Ubuntu Tribe brings a revolutionary solution to Gold Industry in Africa base on three pillars: Productivity, Sustainability & Transparency. Indeed, our technology suite helps increase national artisanal gold production by up to 80%, with a technology free of mercury while providing full digital traceability of Gold from ground extraction to vault storage, on-site refinery at 999,99 global standards.”

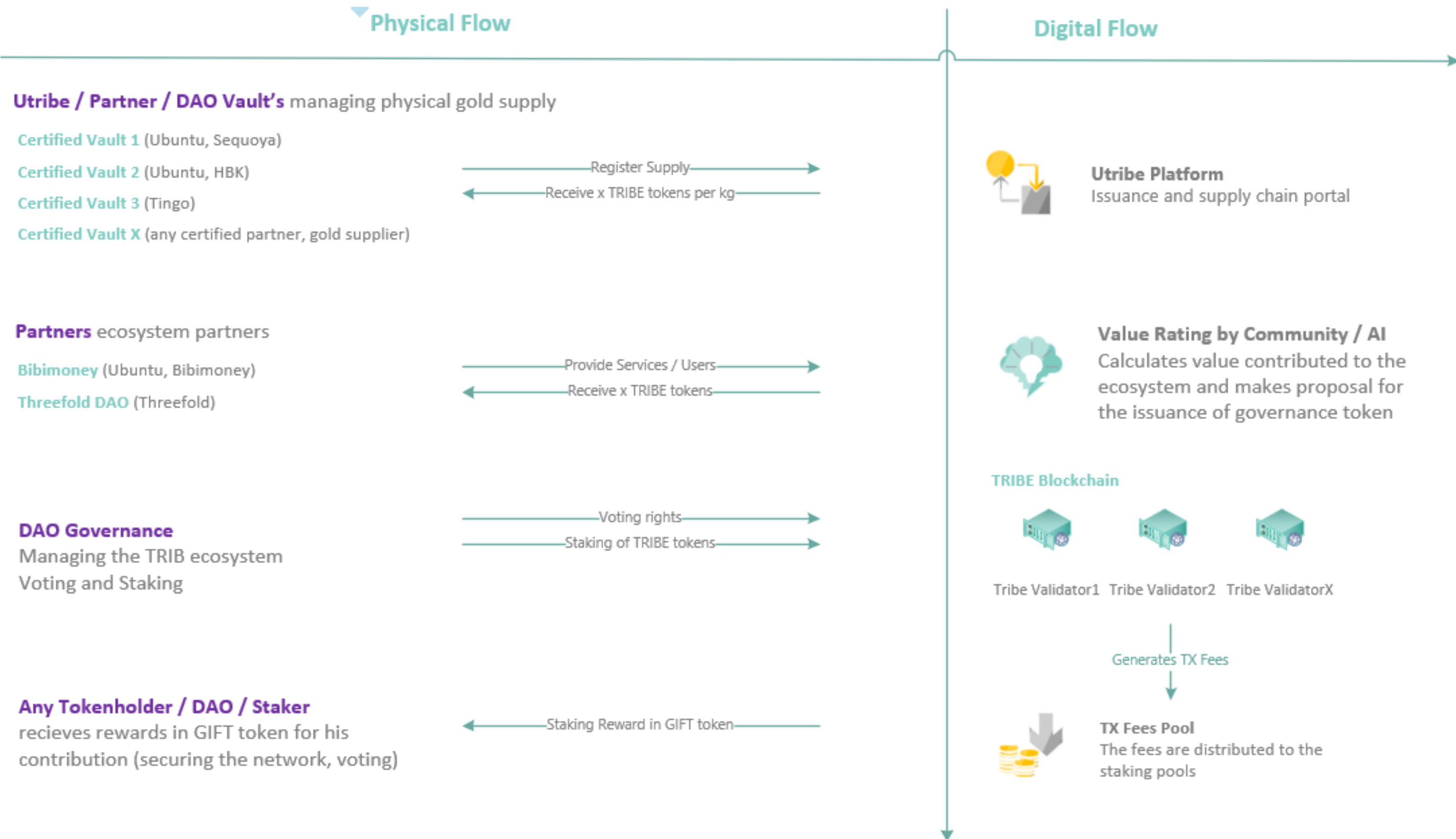
Mamadou Kwidjim Toure CEO Ubuntu Global Holdings

“What would be our most valuable resource to digitize without everyone being able to benefit from it. Our common goal is to create an economically fair tokenomics model in line with our "Ubuntu" vision, accessible to everyone and adding value to everyone. Decisions made by our community. Happy to present you the UTRIBE DAO”

Oliver Lienhard — CIO Ubuntu Global Holdings

The DAO model – and fees revenue share

Every gold can work with us, every Partner can benefit by providing his ecosystem



● DEMO's and Tech Deep Dives

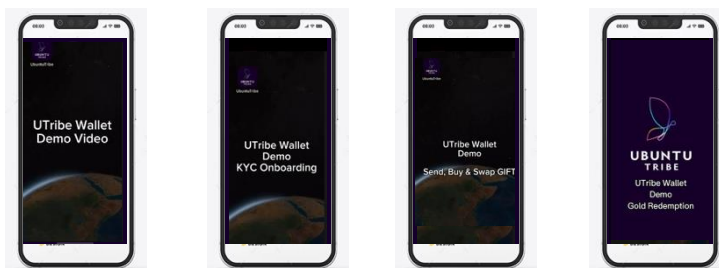


Tech Deep dive on our public Wiki
[Tech-Wiki](#)

Whitepaper DAO
 on request

Tokenomics
 GIFT
 Utribe Token (up on request)

UTribe Commercial Teaser Video



[Wallet](#) [KYC](#) [Send](#) [Buy](#) [Redeem](#)