

Ubuntu Tribe

Gold, Precious Metals, RWA, Stable Coin

I AM
BECAUSE
WE
ARE



utribе.one

Why Gold? Why GIFT?

Gold's status as a timeless store of value stems from its rarity, durability, and universal acceptance across civilizations for millennia.

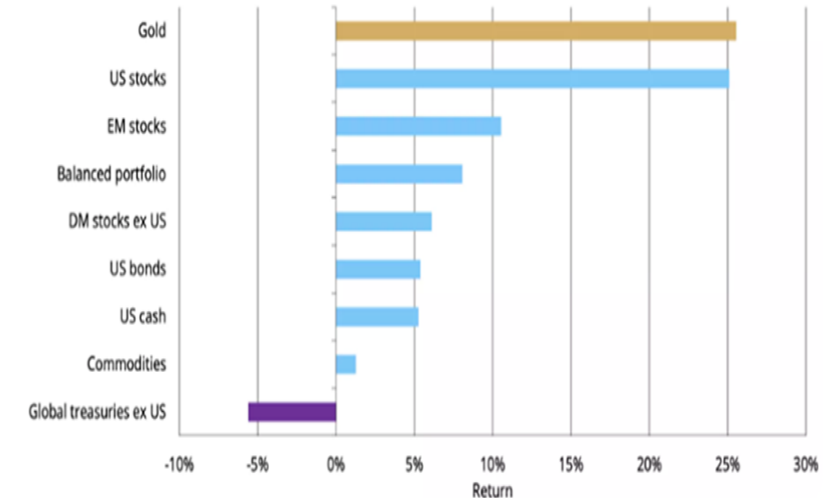
- Over the last 20 years, gold has grown by 475%, and since 1971, consistently outperforming many traditional assets.
- Its long-term appreciation reflects gold's ability to store value across generations, even through inflation and currency devaluation.
- Gold has played a foundational role in the global monetary system, and continues to be held as a strategic reserve by central banks.

- For nearly 15 years, central banks have been net buyers, adding over 1,000 tonnes annually to strengthen financial stability.
- During major crises (2008 & financial crash to the 2020 pandemic) gold proved its status as a reliable hedge and safe haven.

GOLD MARKET CAP \$15 TRILLION

The World Gold Council emphasizes gold's role as a long-term store of value, especially during crises when it carries no credit risk, making it a cornerstone of financial stability.

The Top performing Asset of the 21st Century



World Gold Council, www.gold.org – Data as of May 2025.

Historical Performance



[World Gold Council](http://www.gold.org)

Gold for All - What if the business and retail sector could do the same as sovereign?

XAU to ZAR Chart +120.43% (5Y)

• 1 XAU = 43,573.7 ZAR Jun 3, 2024, 11:07 UTC

Gold Ounce to South African Rand



XAU to NGN Chart +623.69% (5Y)

• 1 XAU = 3,469,280 NGN Jun 4, 2024, 08:25 UTC

Gold Ounce to Nigerian Naira



XAU to GHS Chart +381.87% (5Y)

• 1 XAU = 34,444.7 GHS Jun 4, 2024, 08:27 UTC

Gold Ounce to Ghanaian Cedi



XAU to KES Chart +125.75% (5Y)

• 1 XAU = 304,425 KES Jun 4, 2024, 08:26 UTC

Gold Ounce to Kenyan Shilling

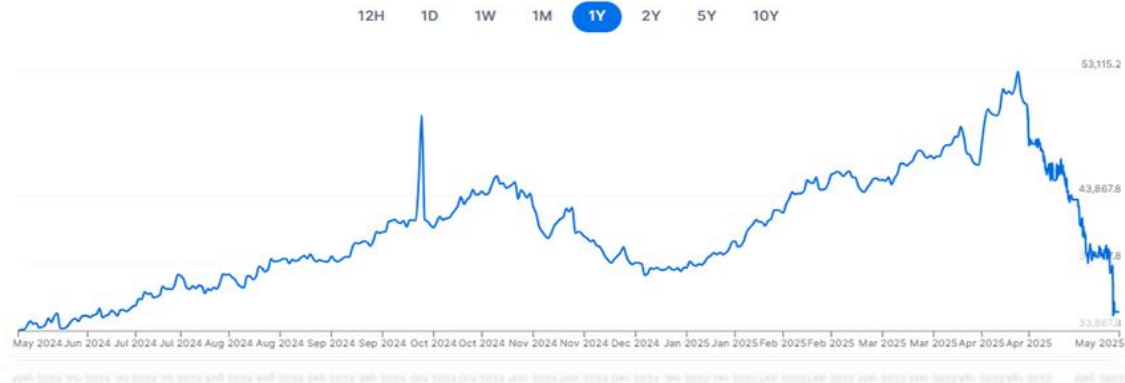


Gold Combats Inflation - Emerging African Markets in the last year up to 160%

XAU to GHS Chart +4.19% (1Y)

1 XAU = 35,286.4 GHS May 25, 2025, 14:39 UTC

Gold Ounce to Ghanaian Cedi



XAU to KES Chart +42.82% (1Y)

1 XAU = 434,682 KES May 25, 2025, 14:42 UTC

Gold Ounce to Kenyan Shilling



XAU to NGN Chart +55.34% (1Y)

1 XAU = 5,324,580 NGN May 25, 2025, 14:41 UTC

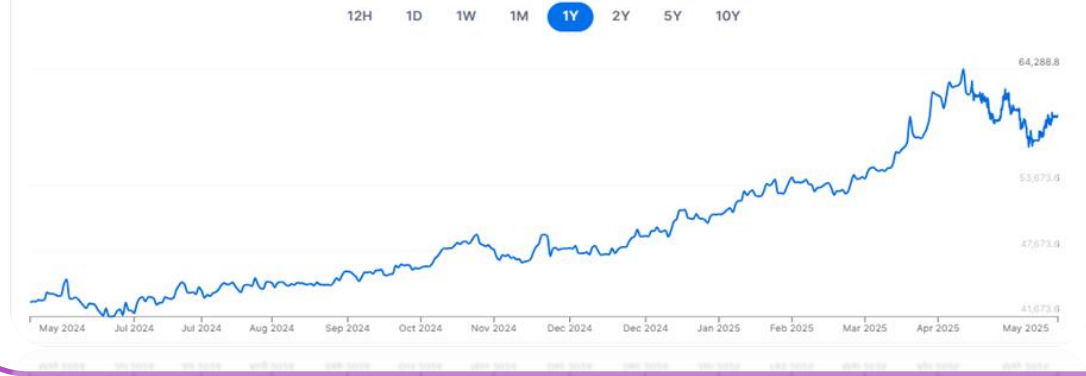
Gold Ounce to Nigerian Naira



XAU to ZAR Chart +39.68% (1Y)

1 XAU = 60,036.4 ZAR May 25, 2025, 14:43 UTC

Gold Ounce to South African Rand



GOLD VS FIAT - A CENTURY OF SHIFTING VALUE

As paper currencies depreciate and purchasing power erodes, gold remains the most reliable store of value across cycles, crises, and currencies.

Gold vs SP 500 Return



Since 2000, gold has consistently matched or outperformed the S&P 500 during major market downturns, proving its strength as more than just a hedge. While equities depend on earnings forecasts and investor sentiment, gold responds to instability and monetary excess. As a counter-cyclical asset, gold offers long-term upside and resilience. Unlike crypto, which remains highly volatile, gold maintains stability through market turbulence, making it a reliable store of value in uncertain times.

Many doubt crypto's accessibility, yet The Atlantic Council's CBDC Tracker shows that 134 countries now explore CBDCs, up from just 35 in 2020. Over half are already in advanced development, showing global momentum. This shift proves digital currencies are no longer niche but a central pillar of future finance. Ubuntu Tribe fits this evolution with a gold-backed, ethical asset offering transparency and stability, as governments digitize money

US - Dollar Index vs Gold Price

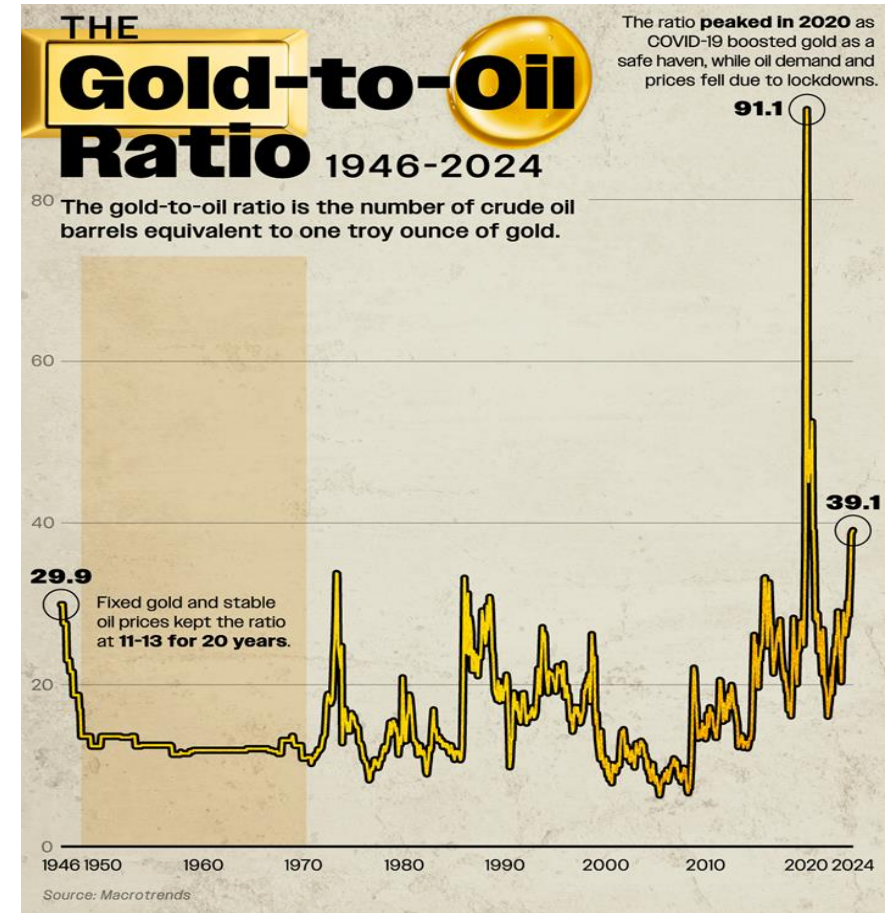
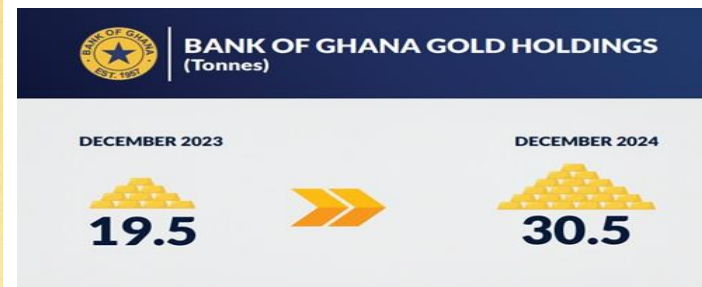


GOLD VS OIL - A CENTURY OF SHIFTING VALUE

The Gold-to-Oil ratio is not just a historical curiosity, it's a real-time indicator of monetary stress. When oil collapses, and gold holds, it means trust is fleeing from fiat to real assets.

Ghana's "Gold for Oil" Policy (2022–2024)

- In 2022, facing dollar shortages and rising inflation, Ghana began paying for imported oil using gold, not USD.
- The program helped secure ~160,000 barrels/month of fuel without draining USD reserves.
- Gold is once again being used as a medium of exchange at the sovereign level.



Gold Reinvented: Why GIFT Outpaces ETFs and Digital Gold Competitors

As traditional ETF products stall and tokenized gold remains limited in scope, GIFT unlocks a new era: programmable, mobile-first, yield-generating gold ownership, with unmatched accessibility and real-world impact.



Market-ready returns - Staking and DeFi integrations planned for 2025, targeting stable 8–15% APY on gold holdings. A feature no ETF or gold token currently delivers.



GIFT breaks the barrier - just €0.006 per token (1mg gold), GIFT is the most accessible gold product on the market, opening access to billions currently priced out of gold exposure.



Real Economic impact - Every GIFT token supports conflict-free, mercury-free artisanal mining. It also redistributes part of the revenue directly to local communities.



Best-in-class Utility - Own, spend, save, and transfer gold instantly through a mobile wallet. GIFT transforms gold from a passive reserve into a daily financial instrument.



Strong compliance - GIFT is backed by LBMA-certified gold, stored in audited vaults by Brinks, Loomis, and Vaultoro. Each bar is traceable, with real-time on-chain proof via Chainlink.

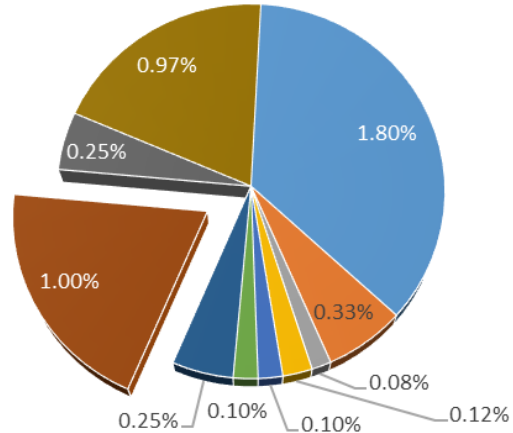
	MARKET CAP	MINIMUM INVEST.	YIELD POTENTIAL	REAL-WORLD UTILITY	TRANSPARENCY & AUDITS	SOCIAL IMPACT
GIFT (Ubuntu Tribe)	Not yet listed – pre-launch phase	\$0.01 (1 mg)	8–15% APY via staking protocol	Spend, save, GIFT, transfer, remittances via app	Real-time vault data, on-chain PoC	Ethical mining, revenue sharing, financial inclusion
Paxos Gold (PAXG)	\$510 million	1 token = 1 oz (~\$2,000)	None	Trading + redemption	Monthly attestation	No ESG Framework Disclosed
Tether Gold (XAUₜ)	\$460 million	430 oz, ~\$95,000	None, passive storage	Trading & redemption through Bitfinex & others	Quarterly attestations	LBMA-only sourcing
Kinesis Gold (KAU)	\$85 million	\$5,000	2–4% via velocity	Spend via card, save, cross-border settlements	Biannual audits + open ledger explorer	No public sustainability agenda
DigixGlobal (DGX)	\$150 million	1 token = 1 gram (~\$70)	None	Redeemable in Singapore	Vault identity shared	No ESG framework
Perth Mint Gold Token (PMGT)	\$120 million	1 oz (\$2,000); token 1:1 / gold ounce	None – 100% reserve backing, no DeFi linkage	Redeemable through physical delivery	Fully audited by Perth Mint	No ESG policy; focus is sovereign backing



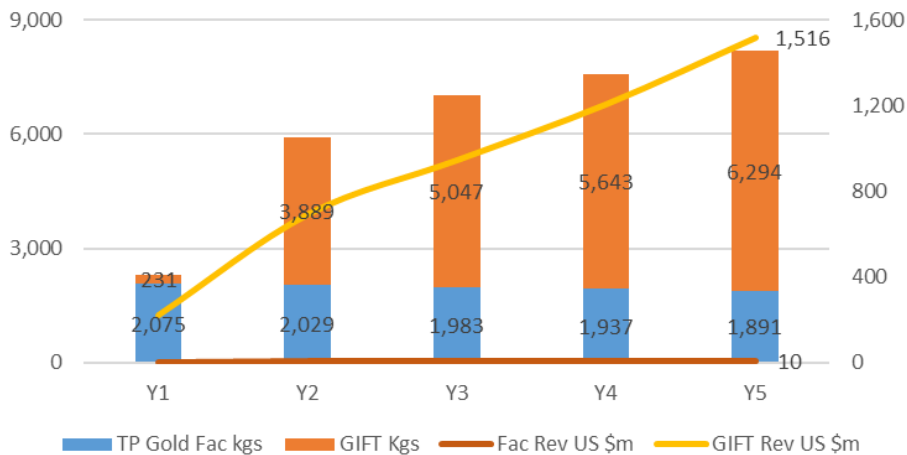
G.I.F.T Transacted at LBME + 5% spot margin

Allocation of 5% spot margin on GIFT

- On/off ramp providers
- Partner share
- Referral Bonus
- Volume Bonus
- Broker share
- Brinks (logistics & handling)
- Insurance
- Gold refinery costs
- Vaulting cost
- Utribe share



Qty of Gold & Revenue in US \$m



Traits of Money	GIFT	Bitcoin	Fiat	Physical Gold	AltCoin
Portable	A	A	C	C	A
Durable	A	A	C	A	A
Accepted	A	C	A	B	D
Scarce	A	A	F	B	C
Fungible	A	A	A	A	A
Divisible	A	A	A	C	A
Anti-Counterfeit	A	A	D	D	A
Verifiable	A	A	B	B	B
Fungible	A	A	A	A	A
Established History	A	C	B	A	C
Censorship Resistance	A	A	C	B	B
Unforgeable Costliness	A	A	C	A	A
Openly Programmable	A	B	C	C	B
Decentralised	A	A	C	B	A
Stability	A	C	B	A	D
Merchant Accepted	C	C	A	C	C
Transaction Fees	B	B	C	C	B
ESG benefits	A	D	B	C	D

Utribe facilitates Gold transactions between mines & wholesale buyers there by earning a facilitator transaction fee. The same gold will then be transacted by Utribe as GIFT tokens on its platform and wallet developed.

The gold purchased from mines directly will yield a net discount of 5% to 8% indicating the third-party gold facilitation revenue.

Through Time Gold Remained More Than Enough

As investor flows soften, central banks quietly build gold positions, reinforcing gold's strategic role in global reserves.

- Strong Inflation Hedge** - Gold shows one of the highest correlations with inflation (CPI corr. ≈ 0.6), unlike bonds or currencies.
- Low Counterparty Risk** - Unlike equities, bonds or crypto, gold carries no default, issuer, or leverage risk — it's a physical, bearer asset.
- Moderate Volatility, Strong Return** - Despite not being a "growth" asset, gold has delivered a +72% return over 5 years with ~15% volatility comparable to equities with less downside risk.
- Crisis Resilience** - While equities and crypto collapse under systemic shocks, gold often rises — becoming a safe-haven asset..
- High Accessibility** - High Accessibility: Through ETFs, bullion, and now tokenized platforms like GIFT, gold is more accessible than ever at all price points.
- Low Correlation Advantage** - Low Correlation Advantage: Gold helps diversify portfolios, showing low correlation with most financial assets, especially during downturns.

	UBUNTU TRIBE / GIFT	TRUST WALLET	METAMASK	BINANCE	PAXG	KINESIS	TETHER GOLD	QUIDAX
Channel Access	Wallet, Mobile Partner operators	Trust Wallet app	Browser extension and mobile app	Binance Exchange	Coinflip ATMs, Wallets	Kinesis Money	Wallets & exchanges	Quidax Wallet & Exchange
Wallet USP	Web2-Web3, swaps, RWA, privacy	Multichain, DApp, mobile	Key vault, token exchange, DApps	Exchange-linked wallet	Zero custody, gold redeemable	No storage fee, gold/silver redeem	ETF-like gold exposure	Exchange + vault, low fees
Token USP	Gold from \$0.05, low fees	TWT - Freedom of money	N/A	N/A	1 token = 1 oz LBMA Gold	1 KAU = 1g of Gold	1 XAUt = 1 oz LBMA Gold	QDX - staking & rewards
Wallet Number (10 May 2024)	227,248	2,276,795	32,156	N/A	N/A	1,779	N/A	130
Positioning Product	Youth, SMEs, unbanked (emerging)	Web3 swap, multichain	Self-custody, Ethereum-based	Blockchain infra leader	Gold hedge, ETF-like	Gold/Silver, yield + redemption	Sovereign-neutral, hedge	Nigeria crypto access
Target GEO	SSA, Asia, Americas priority	Global	Global	Global	USA, Europe	Turkey, LATAM, India	Global	Nigeria
Product Differentiators	Gold-backed, RWA, secure, low fees	Secure, multichain, swaps	DApp, Ethereum, self-custody	Exchange + NFT + Academy	ETF + token, redeemable	Redeemable 100g, no ID, global	Liquid, portfolio hedge	Vault + Save in dollars
Selling Points	Gold access, crypto swap, yield	Fast, secure, Web3 tools	Secure DApp gateway	Large ecosystem & tools	Hedge vs inflation	Best prices, yield, 6 continents	Accessibility, neutrality	10% yield, low fees

Gold is Quietly Leaving Wall Street and Powering Sovereign Strategy

As investor flows soften, central banks quietly build gold positions, reinforcing gold's strategic role in global reserves.



Smart vs. Emotional Capital

When volatility spikes, sovereigns quietly buy gold, not for speculation, but for protection.



Strategic Allocation

Gold offers them what fiat cannot: monetary independence, balance sheet stability, and geopolitical insulation.



De-Dollarization in Motion

This trend is accelerating across BRICS, Global South, and emerging market banks.

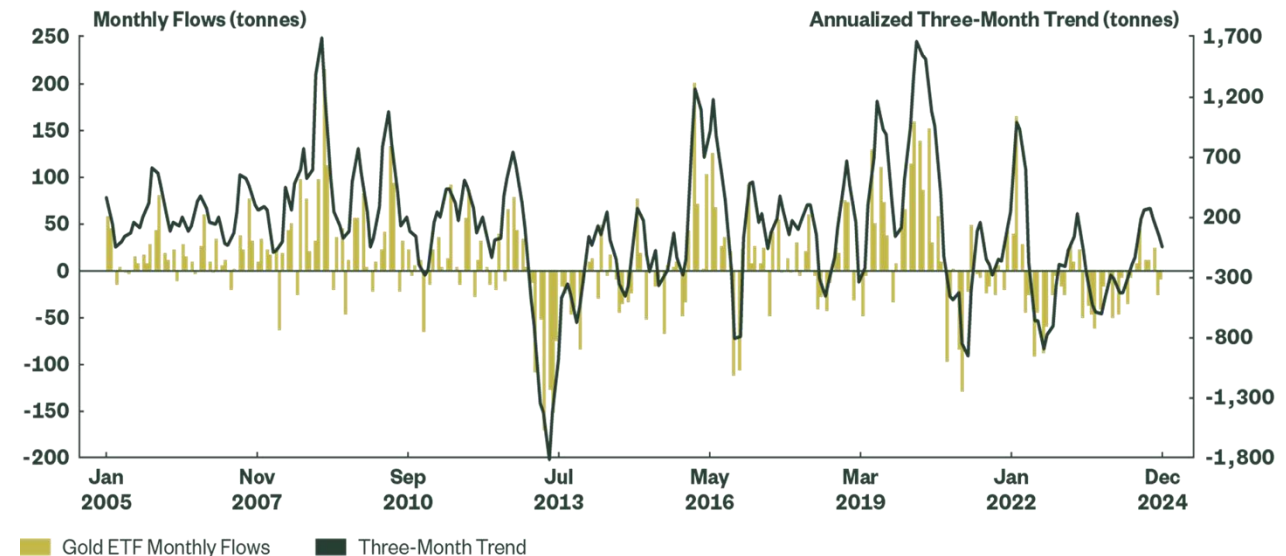


Signal to Watch

Central bank gold accumulation has historically preceded major monetary shifts, from rate cycles to currency crises.

While short-term investors react to volatility, central banks quietly build long-term positions in gold, not as a bet, but as a foundation.

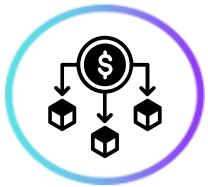
Gold doesn't follow the market. It anchors it.



Source: Bloomberg Finance, L.P., and State Street Global Advisors, as of December 31, 2024.

Beyond Gold: Exploring the Strategic Power of Industrial Minerals

Beyond traditional safe havens, strategic minerals are gaining traction as real assets, quietly powering the digital economy, clean energy deployment, and a new phase of commodity-driven growth.



DIVERSIFICATION

Tokenized strategic minerals provide access to real-world assets tied to infrastructure, energy and manufacturing, enabling investors to engage with sectors undergoing structural transformation.



INDUSTRIAL CORE

Materials such as lithium, cobalt, nickel and rare earths are core components of modern technologies, from electric vehicles to renewable energy systems and high-performance electronics.



CYCLICAL BEHAVIOR

These assets exhibit cyclical behavior, with sharp rallies often driven by demand shocks or supply constraints, followed by periods of correction or stabilization as production and policy adjust.



STRATEGIC SUPPLY CHAINS

Supply chains are regionally concentrated, often within politically sensitive zones. Their strategic value is increasingly reflected in national security agendas, trade policy and foreign investment flows.



CLIMATE-DRIVEN VALUE

Positioned at the heart of decarbonization and electrification efforts, these minerals are seen as ESG-enabling. However, their environmental and social impact depends on extraction practices and lifecycle governance.

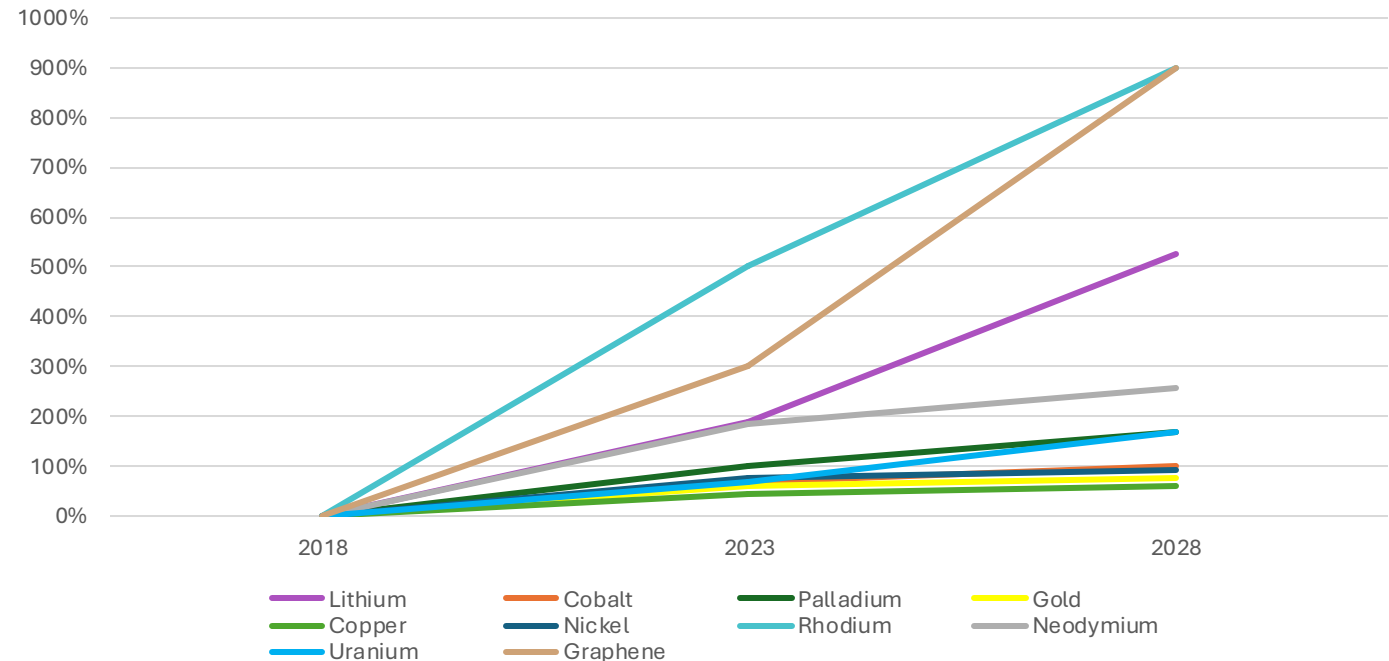
From Stability to Acceleration: Tracking the Value Evolution of Core Minerals

Green Tech Demand Puts Lithium, Copper and Nickel at the Forefront of Resource Growth Forecasts

Forecasts indicate strong growth potential across multiple natural resources, with lithium, copper and nickel expected to outperform gold. Fueled by accelerating demand from clean energy and technology sectors, these minerals are increasingly viewed as strategic assets for long-term investment in the context of the global green transition.

While some, like rhodium, experienced explosive but erratic growth, others like lithium and cobalt faced corrections after demand peaks. **Gold stands out for its steady, inflation-resistant performance**, offering long-term price resilience with lower volatility

Diverging price trajectories across minerals From 2018 to 2028



Statista / Tradingeconomics

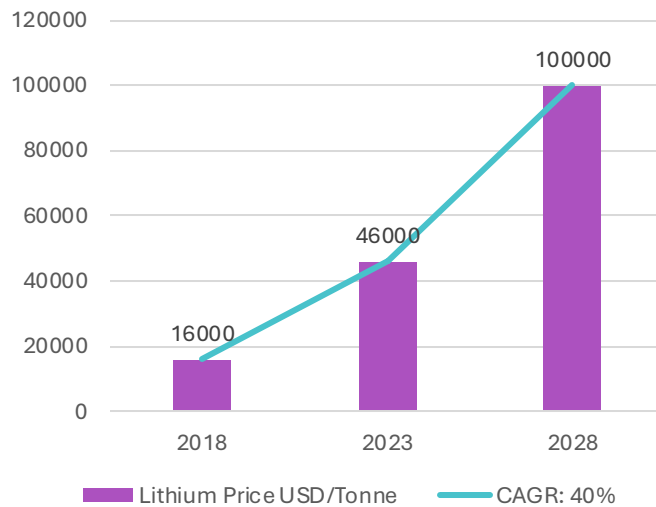
- STRICTLY PRIVATE AND CONFIDENTIAL -

Market Drivers: Lithium, Cobalt, Nickel – The Tech Backbone

These metals form the core infrastructure of the energy transition.

Used in over **90% of electric vehicle batteries**, they enable clean mobility, grid storage, and portable electronics.

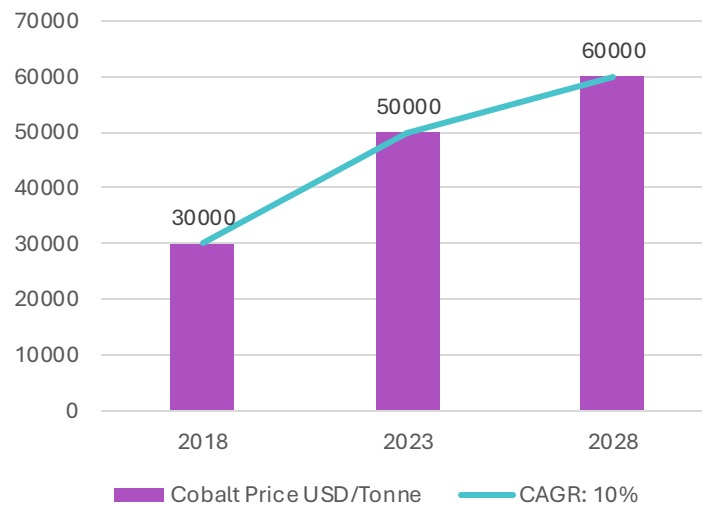
Lithium Price Evolution



[Statista / Tradingeconomics](#)

Lithium: Forecast prices for 2023-2028 are set to rise to \$60,000 to \$100,000 per tonne due to soaring demand for electric vehicles and energy storage, coupled with potential supply constraints.

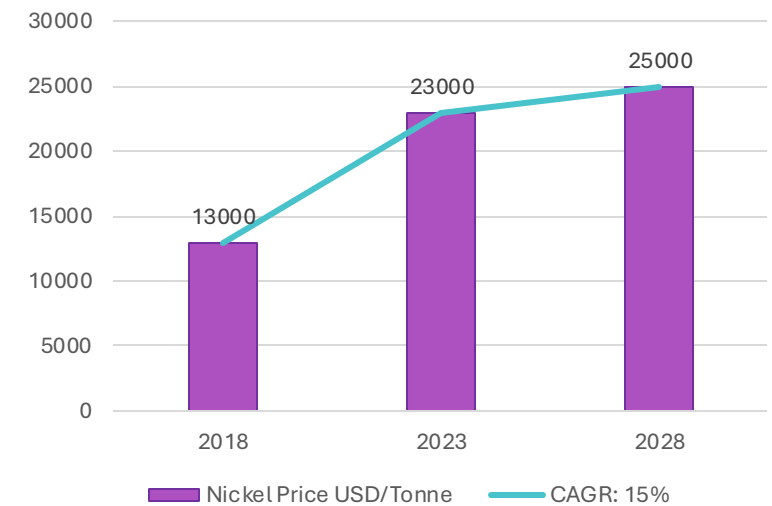
Cobalt Price Evolution



[Statista / Tradingeconomics](#)

Cobalt: Expected to reach \$40,000 to \$60,000 per tonne during 2023-2028, cobalt prices are driven by the growing use in lithium-ion batteries and EVs, alongside regulatory changes affecting mining practices.

Nickel Price Evolution



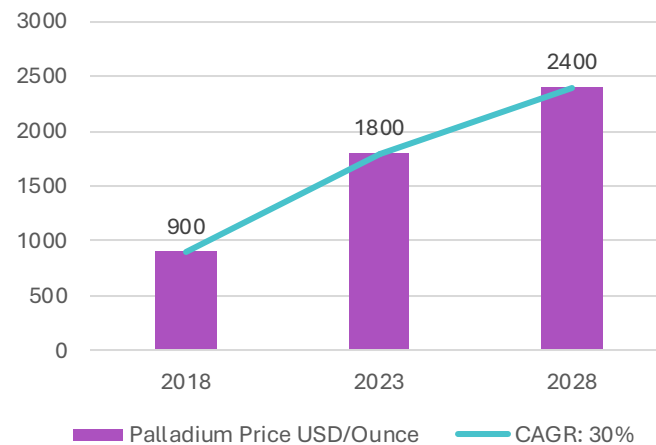
[Statista / Tradingeconomics](#)

Nickel: Forecast prices of \$18,000 to \$25,000 per tonne during 2023-2028 are driven by high demand for stainless steel and battery production for electric vehicles.

Supply-Driven Scarcity: Palladium & Rhodium

Palladium and rhodium represent over 75% of global demand for catalytic converters (JM, 2023). They are indispensable to pollution control in combustion engines, especially under evolving emission standards.

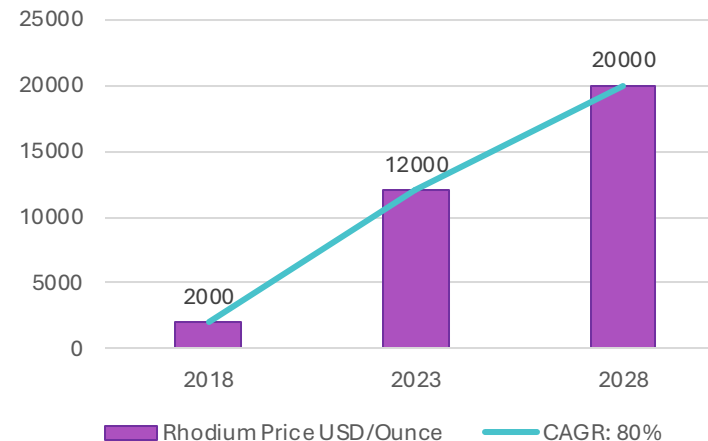
Palladium Price Evolution



[Statista](#) / [Tradingeconomics](#)

Palladium: Forecasted between \$1,800 and \$2,400 per ounce for 2023-2028, palladium's price growth is fueled by persistent demand in automotive catalytic converters and limited supply influenced by geopolitical tensions.

Rhodium Price Evolution



[Statista](#) / [Tradingeconomics](#)

Rhodium: Expected to range from \$10,000 to \$20,000 per ounce for 2023-2028, rhodium's price surge is driven by significant supply limitations and high automotive industry demand.

Confirmed industrial roles:

- *Lithium, cobalt, and nickel* are core inputs in **lithium-ion batteries**, powering over 90% of **electric vehicles** (IEA, 2023).
- *Palladium and rhodium* are essential for **automotive catalytic converters**, used in more than 80% of gasoline and hybrid vehicles (Johnson Matthey, 2023).

Strategic status:

All five minerals are officially designated as **critical raw materials** by the European Commission, the U.S. Department of Energy, and the World Bank, due to their economic importance and supply vulnerability.

Comparative Price Performance: Gold vs. 5 Key Minerals

- Despite strong industrial narratives surrounding lithium, cobalt, and nickel, their price trajectories remain either volatile or underwhelming.
- At the same time, measured against gold's consistent and resilient growth of nearly +180%.
- While rhodium shows a higher price gain, its extreme volatility undermines its reliability.

Mineral	2018 Price (USD)	2025 Price (USD)	Price Change (%)
Gold	1200	3357.74	+179.81
Palladium	900	976.0	+8.44
Nickel	13000	15146.0	+16.51
Rhodium	2000	5325.0	+166.25
Lithium	16000	14500.0	-9.38
Cobalt	30000	40500.0	+35.00

Trading economics

Comparing these assets is not about similarity, but about balance. **Industrial minerals offer upside and innovation exposure, Gold provides stability, liquidity, and monetary credibility,** critical for anchoring tokenized portfolios.

Matrix: Risk Exposure by Asset

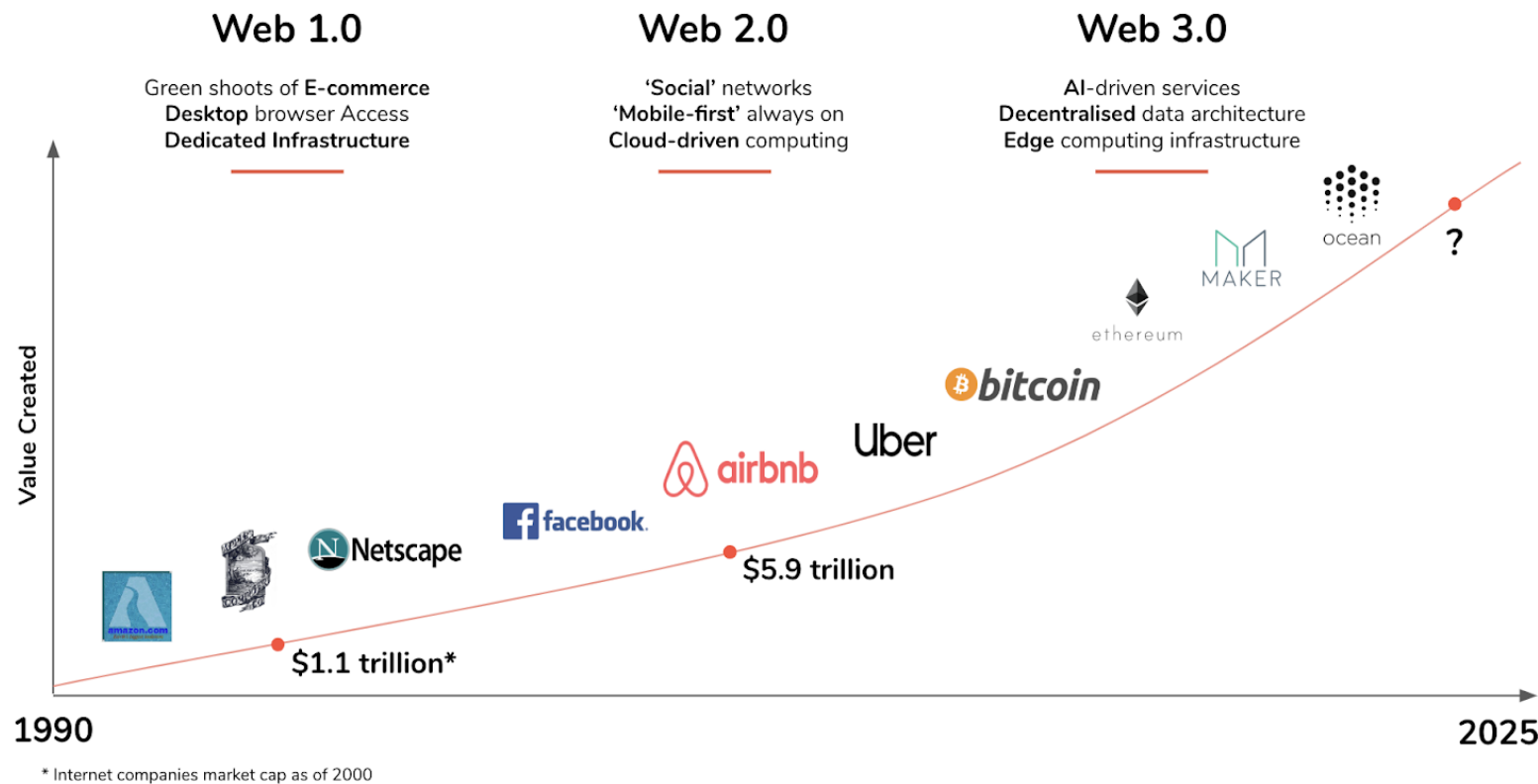
Industrial minerals often suffer from extreme price volatility, ESG risks, and limited financial infrastructure.

Gold, by contrast, combines moderate volatility with deep liquidity, monetary recognition, and mature tokenization frameworks. These distinctions position gold as the most robust and future-proof candidate for real asset tokenization.

Criteria	Gold	Lithium	Cobalt	Nickel	Palladium	Rhodium
Volatility	Moderate: GVZ at 21.55 (May 2025), 40.24% annual price range (2024)	High: subject to demand spikes and corrections	High: sensitive to geopolitical and supply risks	High: volatility from supply concentration (e.g., Indonesia)	Very High: tied to auto emissions regulations	Extreme: highest volatility due to rare supply
Liquidity	Very High: \$298B daily trading volume (Mar 2025)	Medium: traded on commodity exchanges, but fragmented	Medium: traded via industrial supply contracts	High: LME and global trading presence	Moderate: used in automotive and industrial contracts	Low: narrow, illiquid market
Industrial Use	Moderate: 6% of demand from tech (2025)	Very High: batteries, EVs, energy storage	Very High: rechargeable batteries, electronics	Very High: stainless steel, EV batteries	Very High: catalytic converters in vehicles	High: emissions control in vehicles
Monetary Recognition	High: Tier 1 HQLA asset under Basel III	None: not recognized as monetary asset	None: no monetary function	None: purely industrial role	Low: no monetary recognition	None: not monetary in any context
Store of Value	Very High: 8,133 tons held by central banks (US)	Low: price-driven by industrial cycles	Low: not a recognized store of value	Low: affected by market cycles	Low: industrial-only usage	Low: sharp price fluctuations limit utility
ESG Sensitivity	High: ESG benchmark initiatives (2025)	High: mining linked to water and land concerns	High: ESG risk due to artisanal mining practices	Very High: carbon-intensive extraction processes	High: supply chain and ESG exposure	High: ESG risk in production sources
Tokenization Readiness	Advanced: \$1.15B tokenized gold market cap (2024)	Emerging: tokenization pilots in EV/battery sectors	Emerging: token projects for ethical sourcing	Emerging: infrastructure for tokenization under study	Low: limited tokenization initiatives	None: no existing tokenization projects

The Evolution of the Web

Tokenization turns real-world assets into tradable digital units on Web3, enabling seamless ownership, liquidity, and value transfer through blockchain technology.



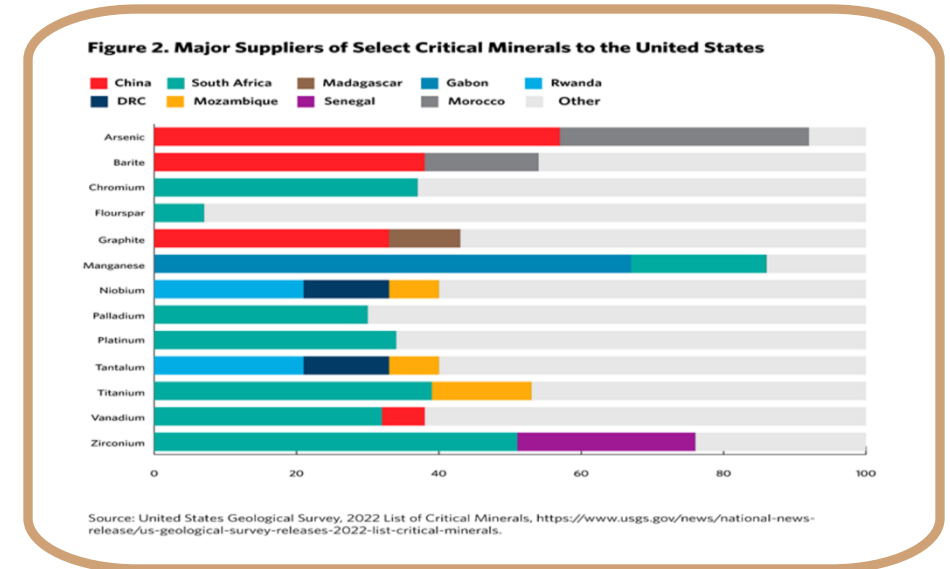
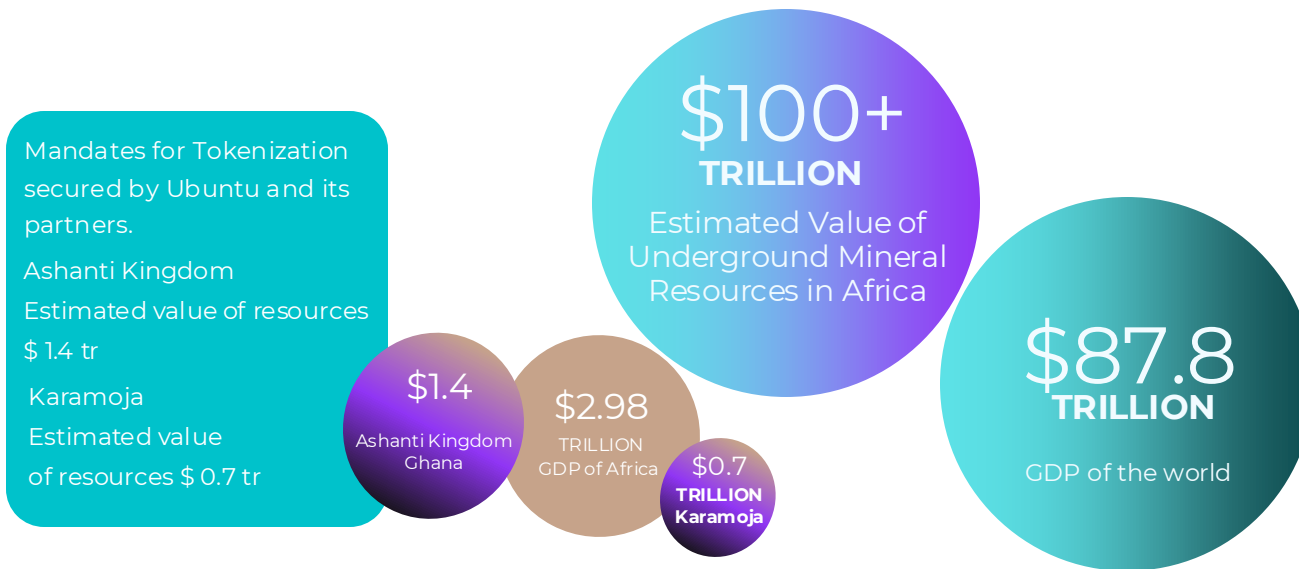
- **Web 1.0:** Static, no blockchain/RWA/quantum.
- **Web 2.0:** Centralized, early RWA, quantum emerging.
- **Web 3 Transition:** Blockchain + RWA (\$0.6T, 2025), quantum advances.
- **Web 3.0:** Decentralized, RWA \$18.9T (2033), post-quantum, mobile-first (70% Africa).

A Paradox of Poverty Built On Unrealized Wealth






Ubuntu Business to Corporates & Governments : tokenization of natural 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

Real-World Asset Tokenization Explanation

Real-World Asset (RWA) tokenization involves converting physical or financial assets (real estate, art, bonds, etc.) into digital tokens on a blockchain. This process democratizes investment access, enhances liquidity, and streamlines transactions while ensuring transparency and security

01

Tokens are created as single identifiers on a distributed ledger and can represent various assets, from financial items to valuable resources.

02

Tokens are designed for divisibility, ease of use, and facilitating trade. and they are cryptographically secure digital representations of value or contractual

03

Tokens function as bearer instruments, establishing a legal relationship and assigning ownership rights through smart contracts.



"Tokenization, the next generation for markets"

- Larry Fink

Utilizing Technology to Address Risk-Related Business Challenges

Challenges in Financial Markets

Limited Access to Growth Capital Wealth Creation

High barriers to savings and investment perpetuate inequality. In 2023, global market participation, especially in Africa, remained low ([Visual Capitalist](#)) ([World Bank](#)) .

Inefficiencies and Stranded Liquidity in Capital Markets

High trade costs and siloed markets hinder efficient trading. In 2023, US trading costs exceeded \$300 billion; emerging markets faced even higher relative costs. ([IMF](#)) ([World Bank Microdata](#)) .

High Costs and Barriers in Banking Systems

Traditional banking incurs high costs, limiting MSME participation. In 2023, global banking costs exceeded \$2 trillion, heavily impacting African and emerging markets, where MSMEs make up 40-90% of the market. ([World Bank Microdata](#)) ([World Bank](#)) .

*A trusted way to
secure
and ignite
shared
prosperity*

Investment in Blockchain and AI

Liquidity and Market Access

Tokenization via blockchain allows fractional ownership, opening high-quality assets, increasing liquidity and diversifying risk, leading to more inclusive capital markets.
Deloitte on Blockchain Adoption, World Economic Forum

Operational Efficiency and Market Reach

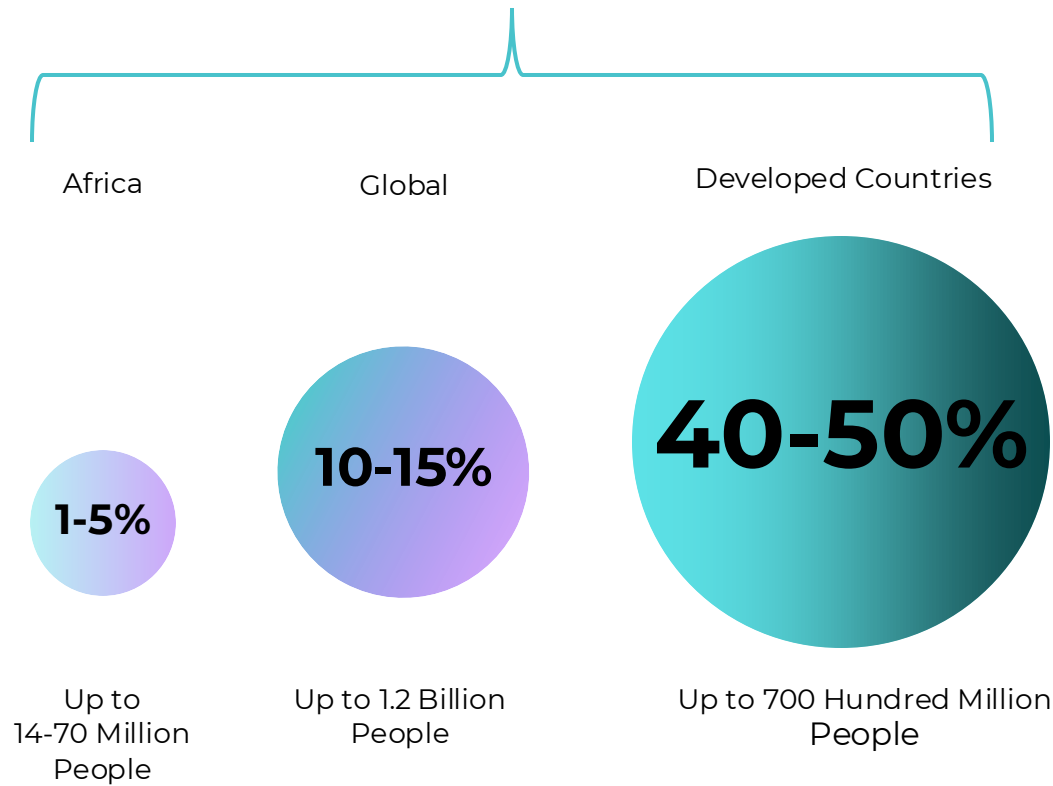
Blockchain and AI automate trade processes, reducing costs and speeding cross-border transactions, enhancing smoother market and profitability.
PwC on Blockchain Efficiency, McKinsey Report on AI Impact

Transparency and Governance

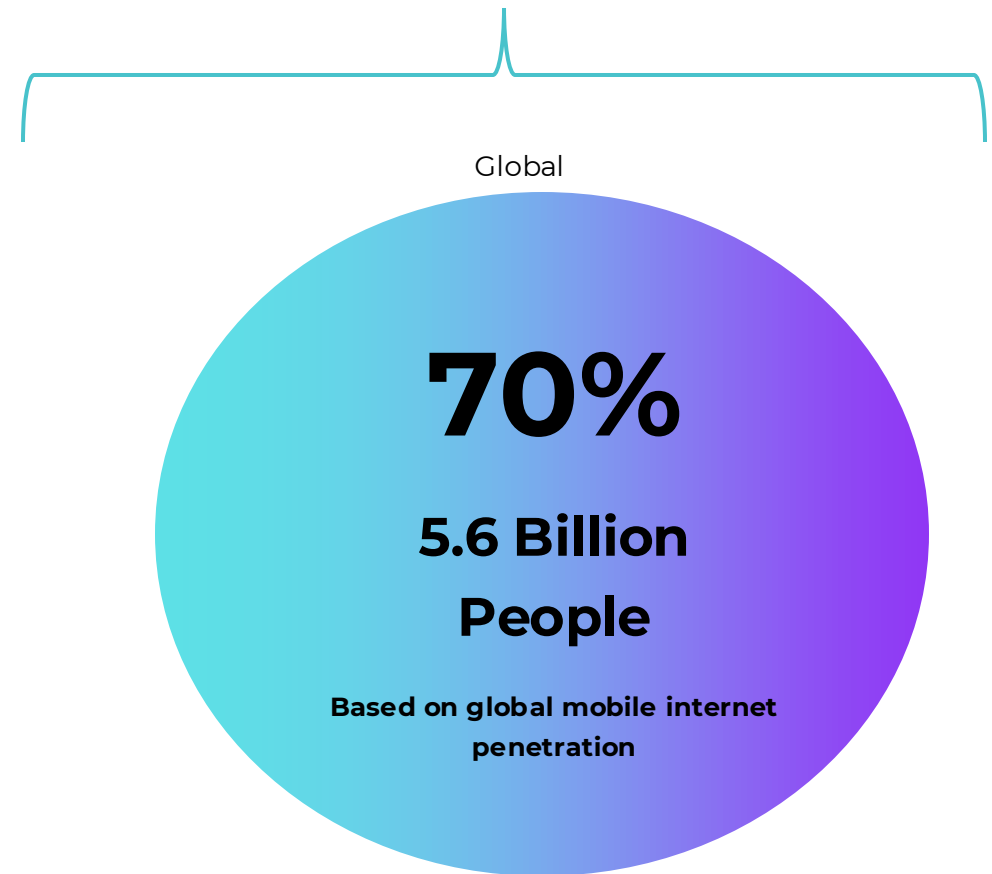
Blockchain ensures secure, immutable records, enhancing trust and compliance, reducing fraud, and improving investor confidence in tokenized assets.
[Harvard Business Review](#), [World Bank on Financial Transparency](#)

Tokenizing RWA's, the silver bullet for financial inclusion?

Current Distribution and Traditional Financial Markets for Addressable Audience



Potential Distribution Addressable Market for **tokenized** Financial Products



Tokenization offers the largest global outreach to investors

Our addressable market

Real-World Asset Tokenization

Evolution of RWA Tokenization

CAGR: Over 50%

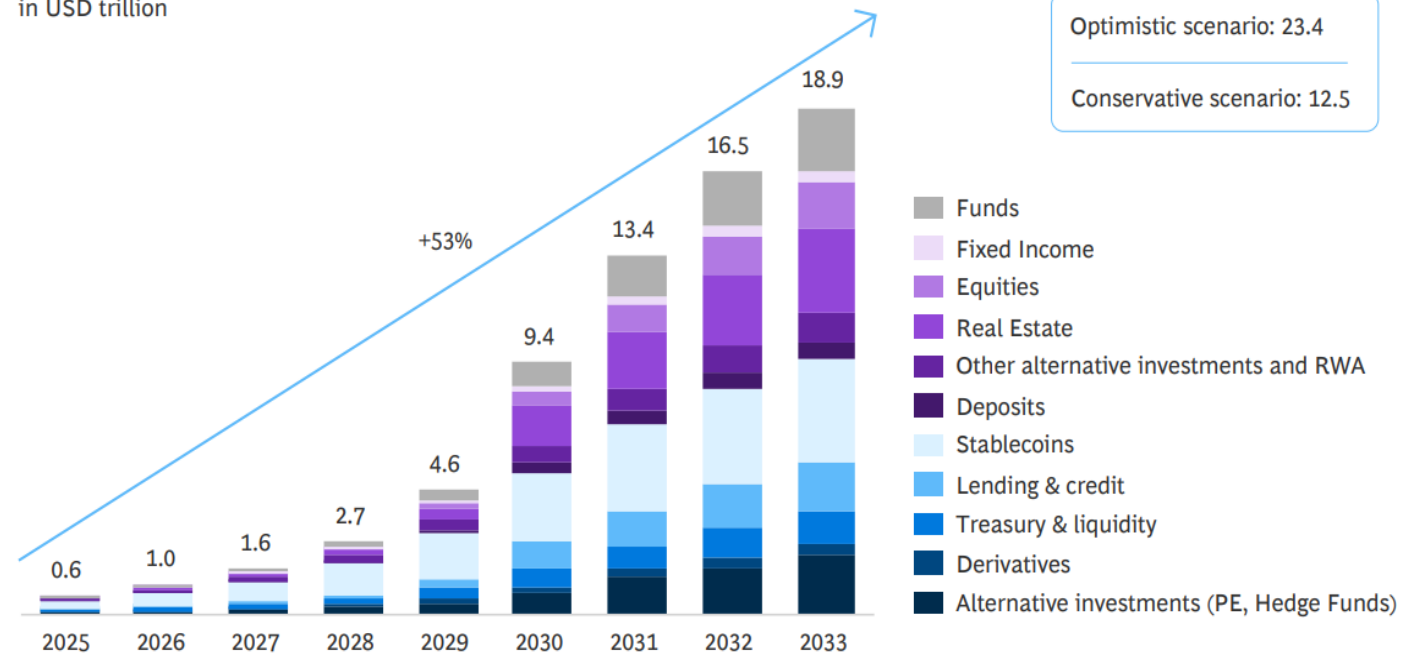
Growth drivers:

- Cross-border finance
- Digital securities
- Trade finance
- Public infrastructure



Estimated Growth in Tokenization Through 2033

Per asset class
in USD trillion



Source: Ripple & BCG, 2025

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.

Ubuntu Group's Pathway for RWA Tokenization



Ubuntu Group recommendations to successful asset tokenization and placement



RWAs Tokenization: The Train has left the Station (1)



CITI used smart contracts to serve the same purpose as bank guarantees and letters of credit working with shipping company A.P. Moller - Maersk and a canal authority.



The HSBC Gold Token, minted on the bank's Orion digital assets platform, is available via HSBC Online Banking and HSBC HK Mobile App launched in March 2024 only for HKG.

J.P.Morgan

Project Guardian
Enable wealth managers to purchase and rebalance positions in tokenized assets across multiple, interconnected blockchains



Société Générale - FORGE:
Issued first tokenized Green Bond, providing greater transparency, traceability, and speedier transactions and settlements.

BlackRock

Reshaping Future Wealth



Blockchain

Blockchain's versatile uses include finance, commerce, identity, logistics, and more.



Legal Tender

El Salvador and Central African Republic make Bitcoin legal tender.



Cryptocurrencies

Africa leads in crypto growth; Nigeria ranks second in Bitcoin searches.



Tokenization

Zimbabwe adopts tokenized gold to combat inflation.



Central Bank Digital Currencies

Africa pioneers central bank digital currencies: e-Naira and e-Cedi.



BRICS

BRICS plan gold-backed digital currency with global expansion, of at least 3B population.

In March 2024, BlackRock launched its first tokenized fund, the **BUIDL Fund**, on Ethereum via Securitize. Backed by U.S. Treasuries and money-market instruments, BUIDL allows qualified investors to earn daily yield on-chain, with dividends distributed directly to digital wallets. The fund surpassed **\$1.7B AUM** in 2025 and expanded to multiple blockchains, including Solana and Polygon, marking a pivotal moment in institutional adoption of tokenized real-world assets.

In 2021, **90 Central Banks** were working on CBDCs.

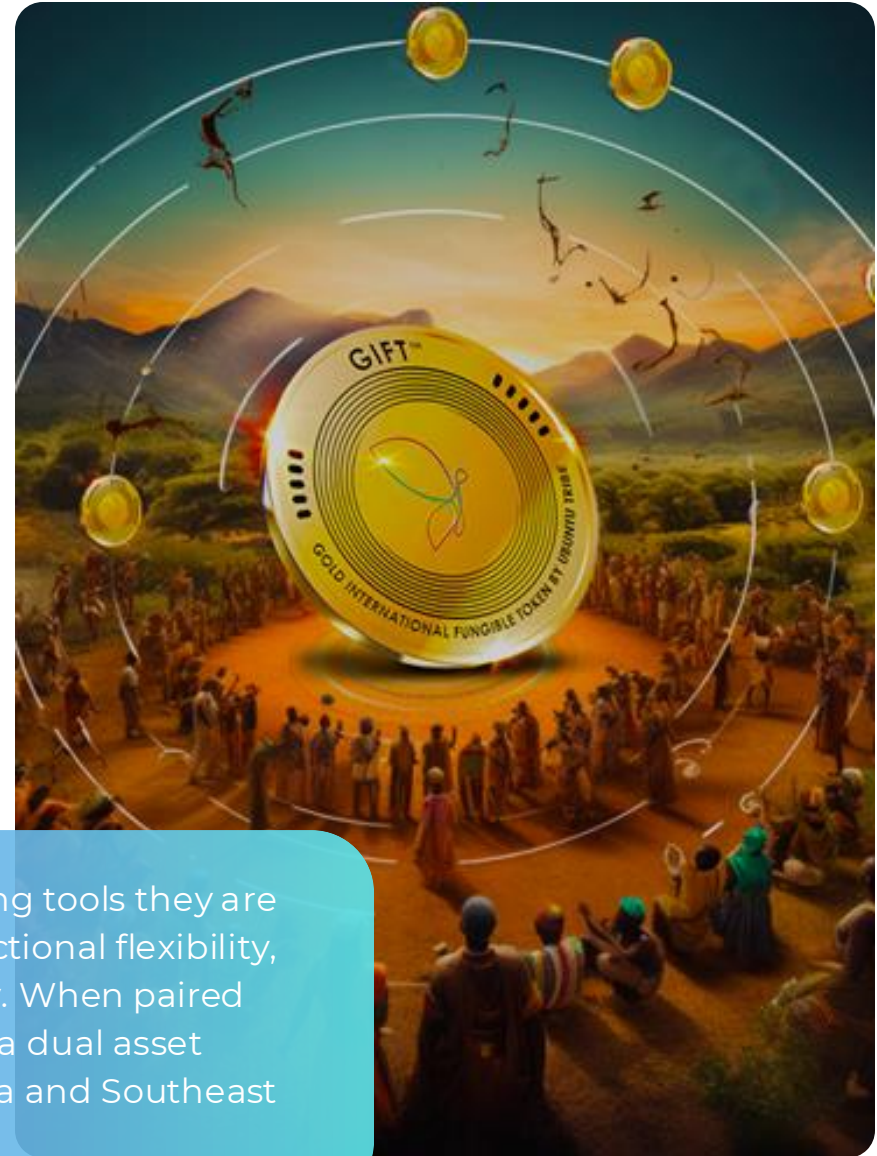
In 2024, **140 Central Banks** are working on CBDCs.

Stablecoin Market Insight

Strategic Relevance for Ubuntu Tribe

A stablecoin is a type of cryptocurrency designed to maintain a stable value, typically pegged to a reserve asset like a fiat currency (e.g., USD), gold, or a basket of assets.

In Ubuntu Tribe's ecosystem, stablecoins are not just supporting tools they are strategic on-ramps. They facilitate onboarding, provide transactional flexibility, and build user confidence through familiarity with fiat stability. When paired with GIFT, they bridge digital gold and digital dollars, creating a dual asset system that enhances accessibility and trust especially in Africa and Southeast Asia, where smartphone penetration exceeds 70%.



Stablecoin Market Insight – Strategic Relevance for Ubuntu Tribe

Stablecoins have rapidly shifted from a niche idea to a backbone of digital finance, powering instant payments, global remittances, and seamless on-chain liquidity.

2018: \$2B market cap, led by early players like USDT.

2023: Market soared to \$160B.



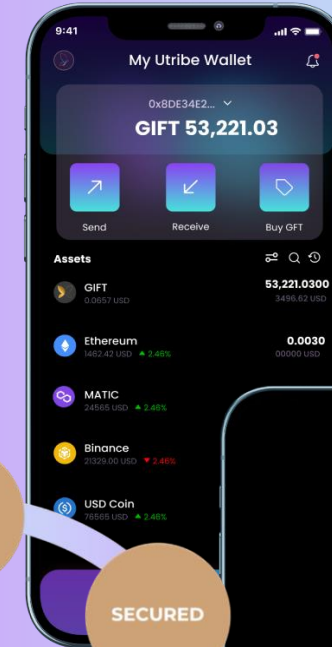
2020: Growth to \$20B driven by pandemic demand for digital dollars.

2024–2025 (projected): \$200B to \$300B, driven by: Regulatory clarity (e.g. EU's MiCA, U.S. Digital Dollar efforts). Greater fintech and Web3 integration

Stablecoin Market Insight – Strategic Relevance for Ubuntu Tribe

From Fiat to Digital Gold: How Stablecoins Empower Uhuru Marketplace

- GIFT Token**
 Gold-backed (\$0.10 in 2025), designed for 1.7B unbanked.
- Uhuru Marketplace**
 Core platform for using GIFT in real-world transactions.
- Stablecoins (USDC, USDT)**
 Enable smooth fiat-to-GIFT conversion, boosting liquidity and cross-border payments.
- Impact**
 Real-time, low-cost transactions vital in markets with currency instability.

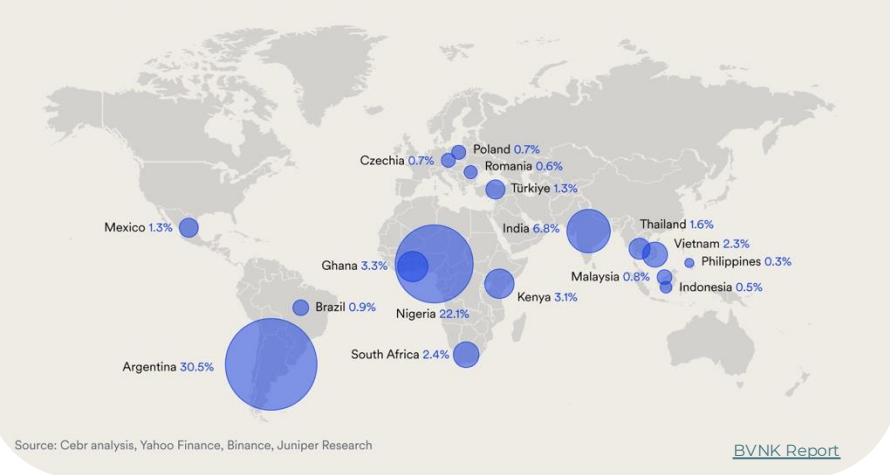


UT

Premium-Free Access to a Trusted Asset

GIFT delivers the benefits stablecoins promise, without fiat exposure, regulatory drag, or entry cost.

Figure 7: Demand for stablecoins
% stablecoin premium by country in 2024

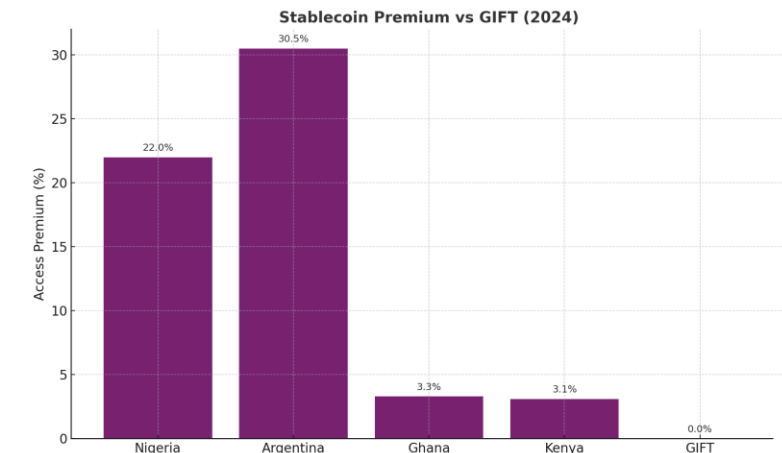


Stablecoin Premium = Proof of Demand

In emerging markets, businesses and individuals are already paying a **premium of up to 30.5%** (Argentina) and **22%** (Nigeria) just to access USD-pegged stablecoins. This proves there's a **real and growing demand** for digital stores of value but also exposes a major flaw:

GIFT: No Premium, No Peg Risk

Unlike USD stablecoins, **GIFT doesn't require a premium** to access or hold value. It's backed by gold, a real, inflation-resistant asset, and remains free from the structural risks of fiat dependence. In short, **the market already exists**. GIFT enters with stronger fundamentals and fairer access.



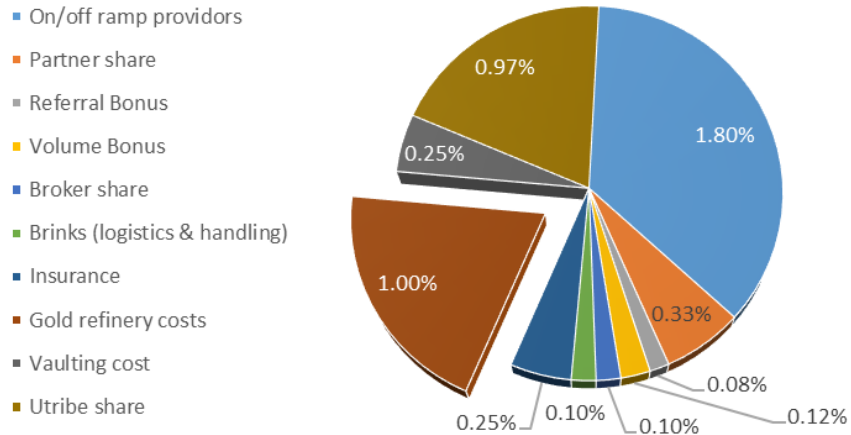
Comparative Analysis of Stablecoins and GIFT Token

Highlighting GIFT's Role in Tokenized Gold Innovation

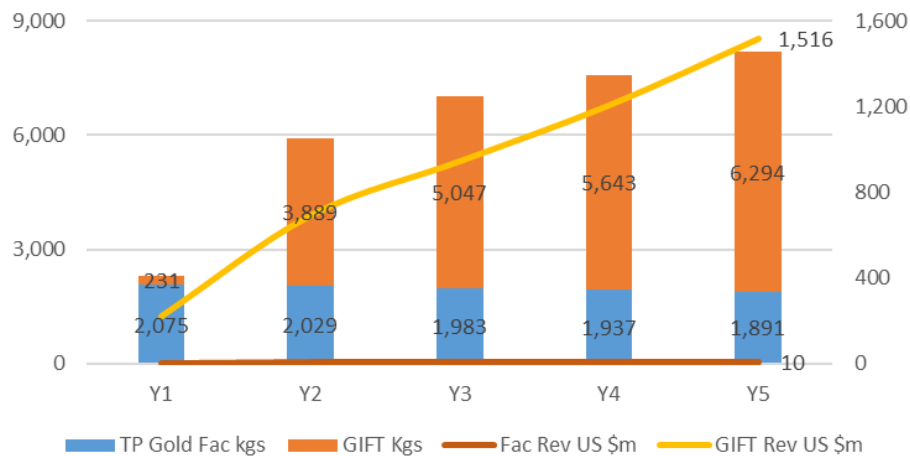
	GIFT (GOLD-BACKED TOKEN)	USD COIN (USDC)	DAI	TETHER (USDT)
Price Stability	Pegged to gold; stable but tied to gold volatility.	Pegged to USD; brief dip (87¢, 2023), recovers fast.	Soft-pegged to USD; crypto market risks.	Pegged to USD; occasional dips (e.g., 91¢, 2022).
Collateral	Gold-backed; 1:1 physical gold ratio.	Fiat-backed; cash & U.S. Treasuries.	Crypto-backed; over-collateralized.	Fiat-backed; 84% cash equivalents (2024).
Risk Mitigation	Gold price & ethical sourcing risks.	Regulatory oversight reduces risk.	Smart contract & market risks.	Reserve mismanagement risk.
Transparency	Varies; issuer-dependent (e.g., LBMA).	High; monthly Deloitte audits.	Decentralized; public data.	Limited; past scrutiny (CFTC fine).
Liquidity	Lower; depends on issuer adoption.	High; \$5B daily, 80+ blockchains.	Moderate; ~\$1B daily in DeFi.	Very high; \$50B daily volume.
Regulation	Varies; gold sourcing scrutiny possible.	Strong; NYDFS, SEC, MiCA compliant.	Minimal; DeFi governance.	Limited; CFTC fine, MiCA risks.
Decentralization	Centralized; issuer-dependent.	Centralized (Circle/Coinbase).	Decentralized (MakerDAO).	Centralized (Tether Limited).
Use Cases	Investment, hedging, tokenized gold.	Trading, DeFi, business payments.	DeFi lending, trading.	Trading, remittances, liquidity.

G.I.F.T Transacted at LBME + 5% spot margin

Allocation of 5% spot margin on GIFT



Qty of Gold & Revenue in US \$m



Traits of Money	GIFT	Bitcoin	Fiat	Physical Gold	AltCoin
Portable	A	A	C	C	A
Durable	A	A	C	A	A
Accepted	A	C	A	B	D
Scarce	A	A	F	B	C
Fungible	A	A	A	A	A
Divisible	A	A	A	C	A
Anti-Counterfeit	A	A	D	D	A
Verifiable	A	A	B	B	B
Fungible	A	A	A	A	A
Established History	A	C	B	A	C
Censorship Resistance	A	A	C	B	B
Unforgeable Costliness	A	A	C	A	A
Openly Programmable	A	B	C	C	B
Decentralised	A	A	C	B	A
Stability	A	C	B	A	D
Merchant Accepted	C	C	A	C	C
Transaction Fees	B	B	C	C	B
ESG benefits	A	D	B	C	D

Utribe facilitates Gold transactions between mines & wholesale buyers there by earning a facilitator transaction fee. The same gold will then be transacted by Utribe as GIFT tokens on its platform and wallet developed.

The gold purchased from mines directly will yield a net discount of 5% to 8% indicating the third-party gold facilitation revenue.

Evolution of Stablecoin Market Capitalization (2018-2025)

Tracking the Growth and Diversification of Digital Stable Assets

Stablecoin Metrics

Download

Market Caps

Transfer Volume

Active Addresses

Mint / Burn Volumes

Transfer Count

Holders

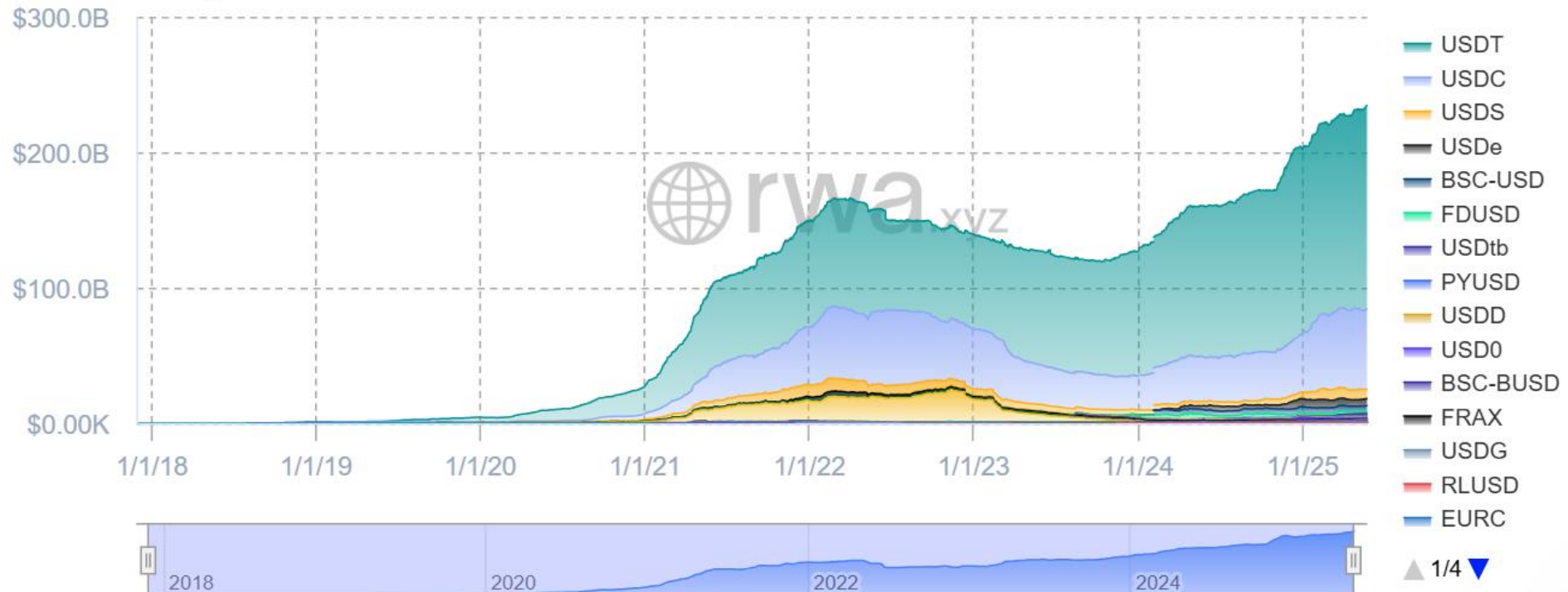
Market Caps shows the scale and power law distribution between all stablecoin issuers.

Show % of Total

Group By

Asset

Hide USDC / USDT / BUSD



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Let's make great things happen together!



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Together we rise

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