



Your Financial Suite, Fueled By Crypto!



| WHITEPAPER

WHO WE ARE

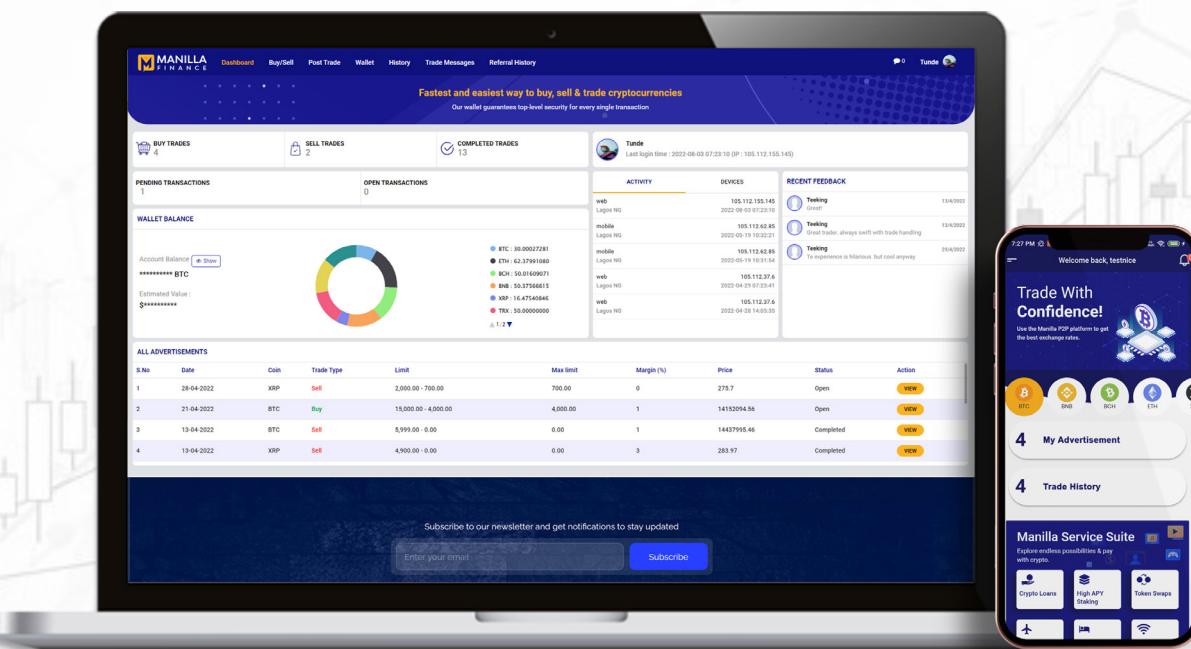
Manilla Finance is an innovative and highly scalable CEDEFI project that bridges traditional fintech solutions from Web2 to Web3 in a bid to enable utility bill settlement in native cryptocurrency tokens. While this is the core use case of Manilla Finance, the platform also has a revolutionized P2P exchange that has made on-ramping and off-ramping as seamless as possible.

Manilla Finance was formed with an unwavering passion for disrupting rather than “bending a knee” to the unfavorable status quo, which has been the world’s guiding principle today. We aim to decentralize the purchase and sale of cryptocurrencies so customers and crypto enthusiasts alike can enjoy a new comfort and easy way of buying and selling cryptocurrency tokens on Manilla Finance. The platform aims to serve millions of users in over 44 countries across four continents. Beyond providing a safe and trustworthy peer-2-peer mechanism, Manilla Finance offers features such as spot lending, staking, ticketing, utility bill payment, and airtime/data purchase using cryptocurrency. This is the embodiment of what cryptocurrencies are meant to be as we are focused on enabling users to embrace using cryptocurrency in day-to-day transactions rather than just capital appreciation.

Manilla Technologies powers Manilla Finance alongside other global ecosystem development partners. Manilla Finance has adopted blockchain technology to build the next-generation financial ecosystem. We are earnestly striving to eliminate financial barriers, evolve the global economy and its perception, and ultimately pave the way for freedom and flexibility of transactions. We always continue on innovations and brilliant creations to improve our user experience to make cryptocurrency trading available for everyone. Although the Manilla platform is first a P2P Crypto Exchange, it will continue to find impactful use cases for top cryptocurrencies and its native token, MNLA. We envision being the world’s most dedicated and innovative cryptocurrency P2P platform as we strive to infiltrate and birth newer ideas the blockchain space has never fathomed.

OUR TECHNOLOGY

Here at Manilla Finance, security is our top priority. We provide a safe, reliable, and stable environment for crypto transactions via web and mobile applications. We have adopted a global server load balance and distributed clusters. We are open to accepting, upon demand, any innovation that further boldens the Manilla user experience based on experts' suggestions. We are also forging partnerships with the world's top payment solutions providers, who have already built a massive and robust network of service providers across the globe. We aim to leverage their network and tap into their values to serve customers who intend to use the Manilla application.



ABOUT THE MANILLA SERVICE SUITE

The Manilla Service Suite is a financial solution housed on the Manilla Finance platform. The solution eases day-to-day financial transactions for new or veteran users in the cryptocurrency space.

With the aim of disrupting the status quo around financial transactions today, the Manilla Service Suite will allow these transactions to be conducted using cryptocurrencies. Furthermore, while saving up in stablecoins, an individual can hedge against inflation and earn long-term staking rewards by being eligible for Manilla's profit-sharing program. It has never been this different!

Services within the Manilla Service Suite include;



P2P EXCHANGE

The Manilla P2P exchange is built on a state-of-the-art escrow protocol backed by blockchain technology, where users can trade their crypto assets with confidence and at competitive rates across different supported devices. The exchange will support tokens from the Binance, Ethereum and Solana chains as users will have the capability to list any tokens in these chains for sale.



STAKING

Traders can get more value from their favorite crypto assets by staking them for high-yield rewards all year round. Staked assets can accrue up to 15% APR per annum. The Manilla staking vault only accepts stablecoins for staking. In addition, holders of MNLA, the native token of the Manilla platform, who want to be part of the DAO can lock their MNLA in the same vault to be eligible for the Manilla profit-sharing program.



PAY FOR UTILITIES

Have utility bills to pay? Pay for electricity, water, and more, across five (5) continents using cryptocurrency directly from your Manilla wallet without recourse to fiat. This solution will be deployed initially in pilot locations - Nigeria (PHCN) and Kenya (KENG).



LENDING

Avoid selling off your assets at a loss. Instead, take out a loan to resolve emergencies and use your assets on Manilla Finance as collateral. You never have to worry about high-interest rates within short periods as your collateralized asset is staked and earns you commission!



AIRTIME & DATA

Manilla Data & Airtime top-up solution is fast and straightforward to use. Moreover, our solution is borderless, connecting over 800 telecom operators in 180 countries to end users. However, the initial launch of this service will be in 44 countries.



GIFT CARDS

The Manilla gift card service is designed to serve 180 countries worldwide. However, initial deployment shall cover 44 countries. Users can buy, trade and gift these cards, which local and global companies (such as Amazon, Apple, Google Play, Nintendo, and Xbox) accept.



MANILLA CARD

Through a combination of next generation fintech solutions & blockchain technology gateways, we provide our users with the Manilla Debit Card to enable them to transact freely using crypto. As a result, users can make day-to-day purchases from point-of-sale terminals and online merchants without worrying about excessive bank charges and card maintenance fees!



INHERITABLE NON-CUSTODIAL WALLET

As an added service to its users, the platform will also be offering a state-of-the-art, non-custodial wallet for its users, which will have its very own inbuilt web3 decentralized application (DApps) aggregators and native applications. Gone are the days where cryptocurrency tokens are lost forever.



TICKETING

With the Manilla application, users will also have the ability to book hotels, purchase movie tickets, event tickets and flight tickets, using their cryptocurrencies. Manilla's platform has made it possible for these processes which were once time consuming and difficult, can now be done in a more concise and efficient manner.

MARKET SEGMENT



CRYPTOCURRENCY



CONSUMER LOANS



TRADING



SAVINGS



FINTECH



PAYMENT SOLUTIONS

HOW MANILLA IS DIFFERENT

Taking the setbacks of the market into careful consideration, it is necessary that someone, somewhere, must take the pulpit and guide the caravan out of the trenches. Therefore, Manilla Finance was created with every obstacle in mind with the aim of addressing them all.



SECURITY

Manilla Finance is equipped to house millions of users in one go. Hence, with its popularity, we envision getting the attention of hackers and internet thieves. Manilla has spent and dedicated multiple resources to ensure that Manilla is always safe for buyers and sellers. Assets are protected with sophisticated shields at all times. In addition, our security audits leave no room for loopholes in our system. From the Escrow protocol that secures assets during an active trade to periodic security audits to ensure no loops are left open, Manilla Finance is as secure as possible.



EASE OF USE

Our intuitive interface makes trading on the Manilla platform a remarkable experience, even for newbies. In addition, our multi-device compatibility application ensures the satisfaction and fulfillment of a user's trading needs.



A REFERRAL SYSTEM

Asides from staking, users can earn passive income by inviting users to Manilla Finance. We have prepared a reward mechanism that ensures our users make money by onboarding people. The referral reward mechanism generates a single-level transaction bonus for you as a user and 25% of your referrals' trading value when you have referred up to 5 people. Those you refer only need to transact, and you are constantly rewarded with the commission!



DAO PROTOCOL

Manilla Finance is based on a system that trumps other existing systems today. However, while we pride ourselves in our technological know-how, we have created an avenue where users can have a say in the improvement of the system by contributing and reviewing through a Decentralized Autonomous Organization protocol (DAO). The DAO protocol has been infused into Manilla Finance as a modus operandi that aims to better the user experience tailored to their demands and suggestions. However, to kindle a sane contributory space with industry-standard improvements, only certain members who hold a particular amount of the MNLA token, which also acts as the Manilla Ecosystem Governance Token, are eligible to vote in the representation of the base community.

PRODUCT VIDEO



<https://youtu.be/kD-lIleri2Uo>



click the link to
watch the video

I PROBLEMS TO SOLVE

- High Trading Fees
- Inadequate Customer Support
- Slow Transactions
- Complex Interface
- Derisory Security
- Sale At Loss
- Zero Real Life Utility For Digital Assets
- Closed Governance

I SOLUTIONS

- Low trading fees
- Round-the-clock customer support
- Multiple use-case for crypto
- Lightening speed transactions
- Intuitive interface
- A-grade security
- Open Governance & Community
- Participation

I REVENUE MODEL

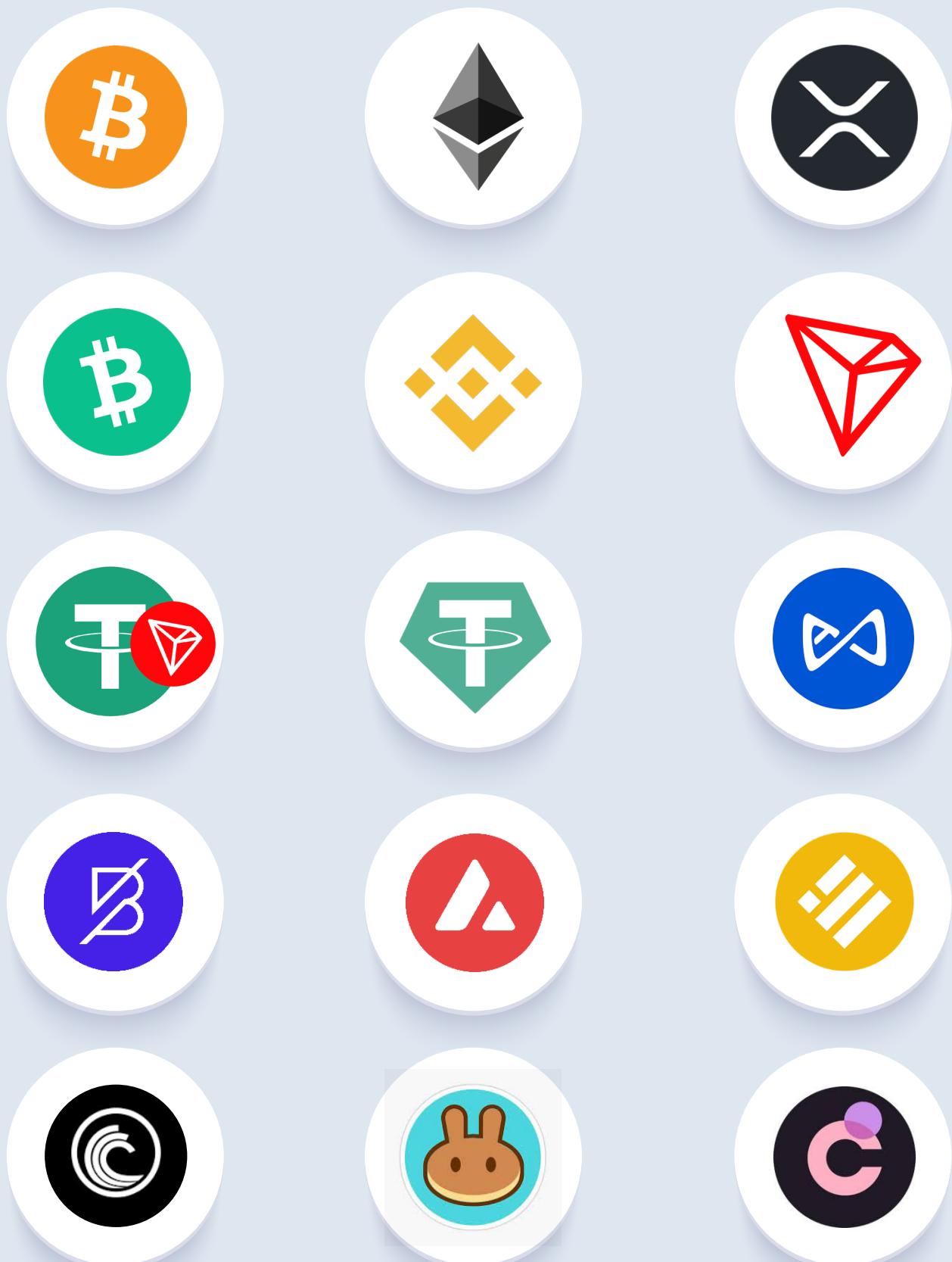
-  **TRADING COMMISSIONS**
-  **INTEREST RATES ON LENDING**
-  **PROFITS ON TICKETING**
-  **PROFITS ON AIRTIME/DATA PURCHASE**
-  **RETURNS ON UTILITY BILLS PAYMENT**
-  **COMMISSION FROM SALES OF GIFT CARDS**

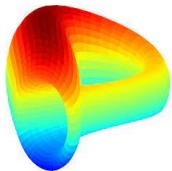
INITIAL TARGET MARKET

The Manilla Finance application along with the service suite offerings will be available at launch in 44 countries namely; Algeria, Angola, Australia, Benin, Botswana, Burkina Faso, Burundi, Canada, Cape Verde, Cameroon, Central African Republic, Comoros, Republic of Congo, Côte d'Ivoire, Democratic Republic of Congo, Egypt, Ethiopia, Gambia, Ghana, Guinea Bissau, Guinea, Kenya, Liberia, Madagascar, Malawi, Mali, Morocco, Mozambique, Namibia, Niger, Nigeria, Rwanda, Senegal, Sierra Leone, Somalia, South Africa, Swaziland, Tanzania, Togo, Tunisia, Uganda, United Kingdom, Zambia, Zimbabwe.

As the project expands and progresses, more countries will be unveiled and added to the application.

INITIAL TOKENS TRADEABLE ON THE P2P MARKET





IS THE MARKET READY?

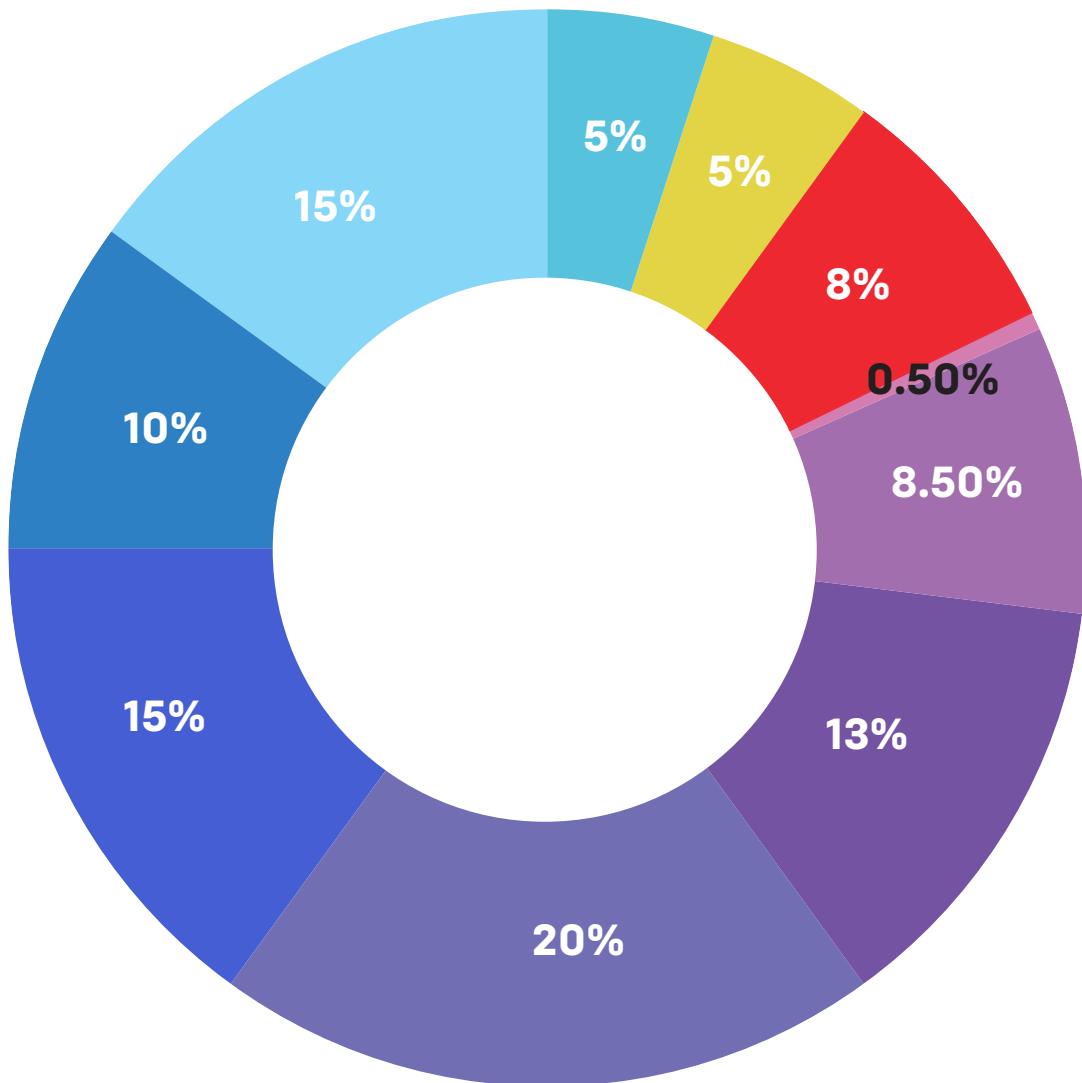
Below are some statistics presented which show the top cryptocurrency trading countries selected from different regions.

6.31% of the Nigerian population: 13 million people fiercely use cryptocurrency in Nigeria (CoinDesk). However, the overall crypto use grew from 28% to 42% of the country's total population between 2019 and 2021, according to data from Statista. 8.5% of the Kenyan population: 4.5 million people own cryptocurrencies, with users growing from 10% to 16% between 2019 and 2021. 15% of the South African population: 9 million people own cryptocurrencies, with 36% keen on crypto investments (Business Tech). 1.9% of the Cameroonian population: 500,000 people own and use cryptocurrencies in the country.

The government has ruled out crypto in Zimbabwe, but that never stopped Zimbabweans from massively trading and investing in cryptocurrencies today (TheAfricaReport, Voanews). Over 1.1 million Ethiopians have adopted crypto, as reported by Triple-a.io. Close to 2 million Egyptians own crypto. Botswana has around 25,000 individuals engaging in crypto-related investments, but a mass adoption potential is fast developing. 2.38% of Moroccans, which is close to 900,000 people, use cryptocurrencies in the country. About 200,000 people use cryptocurrency in Rwanda, which is expected to cling to 300,000 in the next few months. Canada saw its 5% cryptocurrency users count grow to 11% in 2022. Total crypto users in Australia doubled in 2022, equaling 11% of its population. Over 3.36 million people own cryptocurrencies in the United Kingdom. India has the highest number of crypto users, with over 100 million people owning digital assets. Over 2 million Japanese also own crypto.

Given the above statistics, the global cryptocurrency market has grown exponentially within a very short time. Therefore, there is no better time to give cryptocurrency users a combined marketplace where they can utilize their assets to pay for their everyday needs. These figures attest that the world is ready to adopt cryptocurrencies in their daily lives.

\$MNLA TOKENOMICS



- Seed
- Private
- Public
- Liquidity & Listing
- Marketing

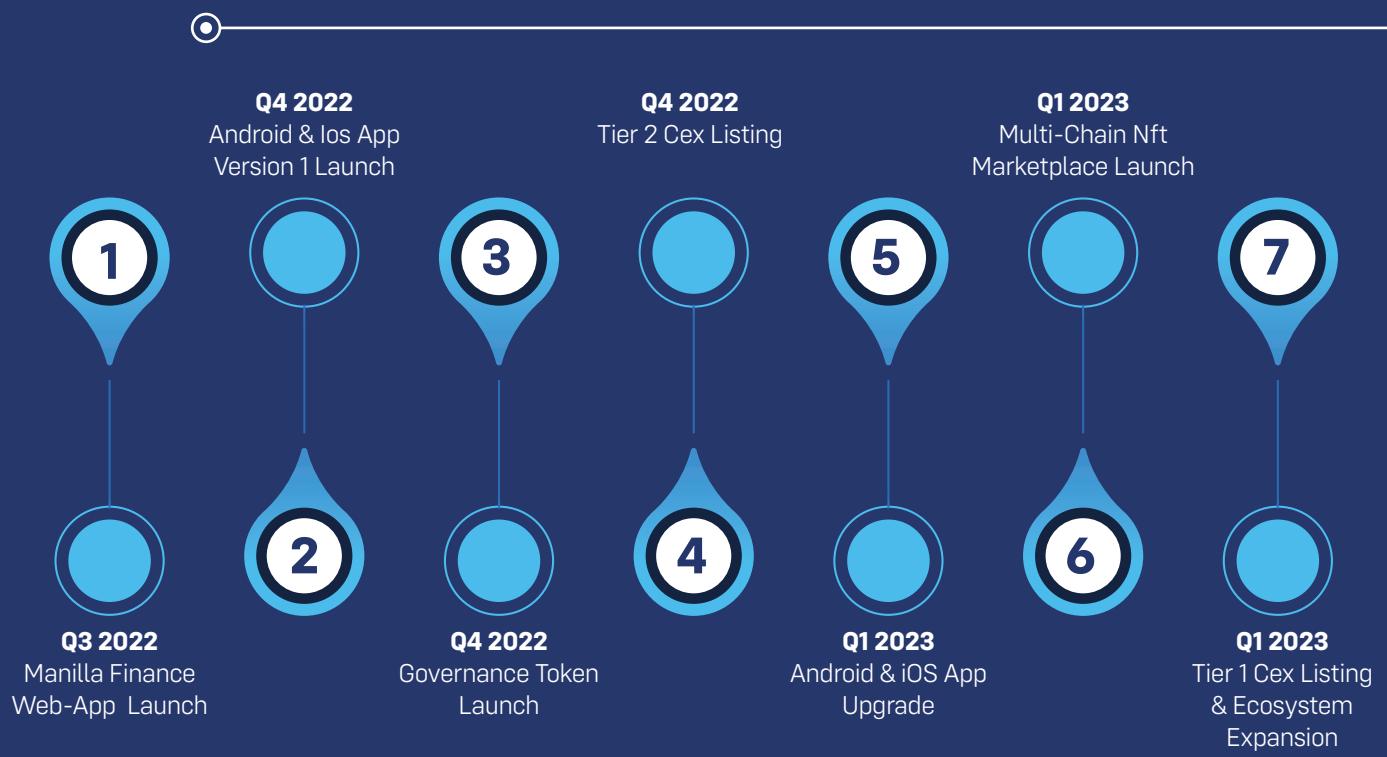
- Treasury + Future Development
- Staking Rewards
- Ecosystem Partners
- Team + Future hires
- Advisors

Tokens Name		Total Supply		Initial Supply		Initial Market Cap.			
Manilla (\$MNLA)		1,000,000,000		1,850, 000		\$185,000			
Round / Allocation		%	Tokens	Price (\$)	Amount (\$)	At TGE (%)	TGE Tokens	Valuation (\$)	Vesting schedules
Seed	5%	50,000,000	\$0.05	\$2,500,000				\$50,000,000	5% unlocked 15 days after TGE. Linear vesting for 15 months
Private	8%	80,000,000	\$0.07	\$5,600,000				\$70,000,000	5% unlocked 15 days after TGE. Linear vesting for 12 months
Public	0.50%	5,000,000	\$0.10	\$500,000	20%	1,000,000	\$100,000,000	20% at TGE. Linear vesting for 3 months	
Liquidity & Listing	8.50%	85,000,000			1%	850,000			1% unlocked TGE
Marketing	13%	130,000,000							1 month cliff. strategic release as necessary
Treasury + Future Development	20%	200,000,000							
Staking Rewards	15%	150,000,000							
Ecosystem Partners	10%	100,000,000							
Team + Future hires	15%	150,000,000							12 months cliff + 24 months linear vesting
Advisors	5%	50,000,000							12 months cliff + 24 months linear vesting
Total	100%	1000,000,000							

BENEFITS OF HOLDING THE MNLA TOKEN

1. The Manilla application is a revenue and profit generating focused solution. The more utility we give to cryptocurrency within the app, the more revenue we generate. Thus, MNLA holders will be eligible for a loyalty reward program that gives 30% of profit generated within a fiscal year to all who stake their MNLA tokens in the Manilla vault for a 1 year period. Up to 15% APR will also be earned on some locked tokens.
2. The MNLA token is a governance token. As such, certain holders are eligible to participate in the open governance to decide the future of the Manilla project through a voting system.
3. Holders also have guaranteed and automatic whitelist for all drops. These may include but not entirely limited NFTs, Data, Airtime, Gift cards, Utility Bills Payment, Event tickets, All expense paid vacations etc.

ROADMAP



EXPERIENCED TEAM

25 Blockchain developers



10 Customer supports



EXPERIENCED TEAM



2 I.T liaisons



5 Technology Partners

I TEAM

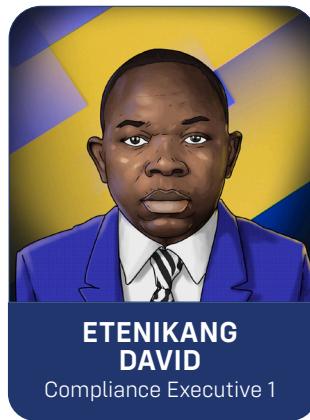
We are staffed with a group of technically creative and highly experienced individuals endowed with solid discipline across their respective fields of profession. They are a heterogeneous mix of dedicated fellows and idea-flexible people whose love for perfection knows no bounds. Manilla is managed by a world-class team of adept blockchain developers, technical content developers, human relations experts, programmers, digital business analysts, and security pros. The Manilla leadership and backers have close to a decade of experience in the blockchain industry and have been part of successful legacy projects.



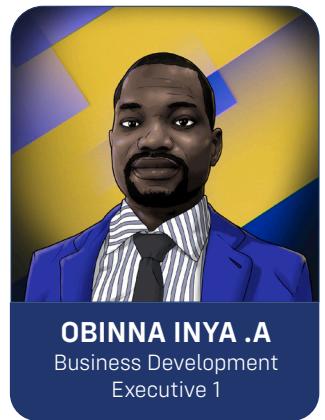
**RUTHERFORD
ATAYOBO**
(CEO)



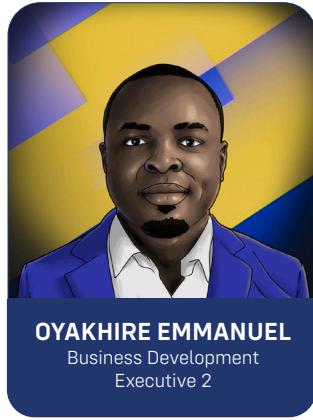
**MUDASHIR
TUNDE .A**
Chief Technology Officer



**ETENIKANG
DAVID**
Compliance Executive 1



OBINNA INYA .A
Business Development
Executive 1



OYAKHIRE EMMANUEL
Business Development
Executive 2



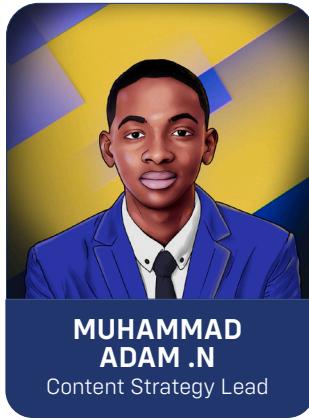
**OBOT UBONG
BENJAMIN**
Art and UX Specialist



**ADESANYA
OLAREWAJU**
Compliance Executive 2



**ELIKOR
BLESSING**
Media Relations



**MUHAMMAD
ADAM .N**
Content Strategy Lead



**DAPO PAUL
OGUNLANA**
Snr. UI/UX & Frontend Developer

ADVISORY TEAM

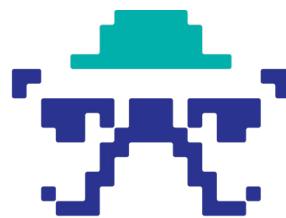


MAROUANE FIKRI
CEO Sinverse



CONSTANTINE ENE
CTO Vanilla Network
Metaverse

ECOSYSTEM DEVELOPMENT PARTNERS



SUM & SUBSTANCE



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