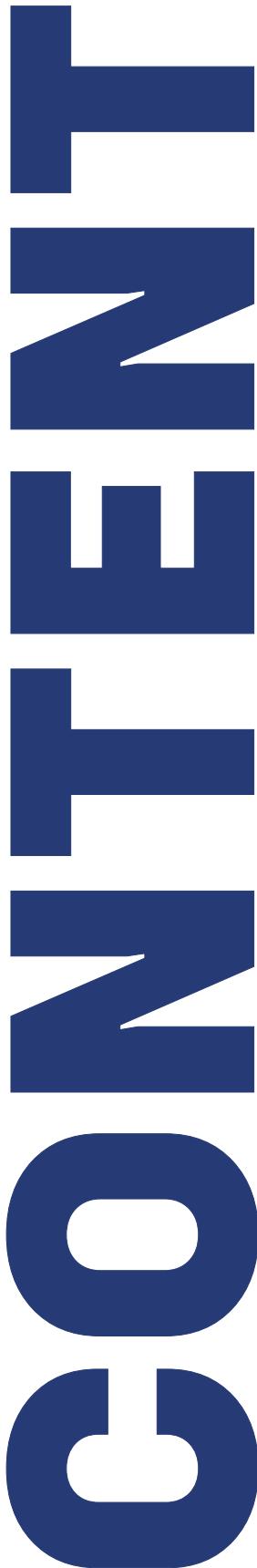


# MANILLA FINANCE WHITEPAPER



- 04 Who We Are**
- 05 Our Technology**
- 06 About The Manilla Service Suite**
- 07 An Innovative Addition To The Manilla Ecosystem - Cabbie & Rush**
- 08 Market Segment**
- 08 How Manilla Is Different**
- 11 Product Video**
- 12 Addressing The Challenges: Revolutionizing The Digital Trading Experience**

**14** Diverse Avenues: Fueling Growth Through A Sustainable Revenue Model

**14** Initial Target Market

**15** Initial Tokens Tradable On The P2p Market

**17** Is The Market Ready?

**18** \$Mnla Tokenomics

**20** Benefits Of Holding The Mnla Token

**21** Roadmap

**22** Experienced Team

**23** Team

**24** Ecosystem Development Partners



# 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.

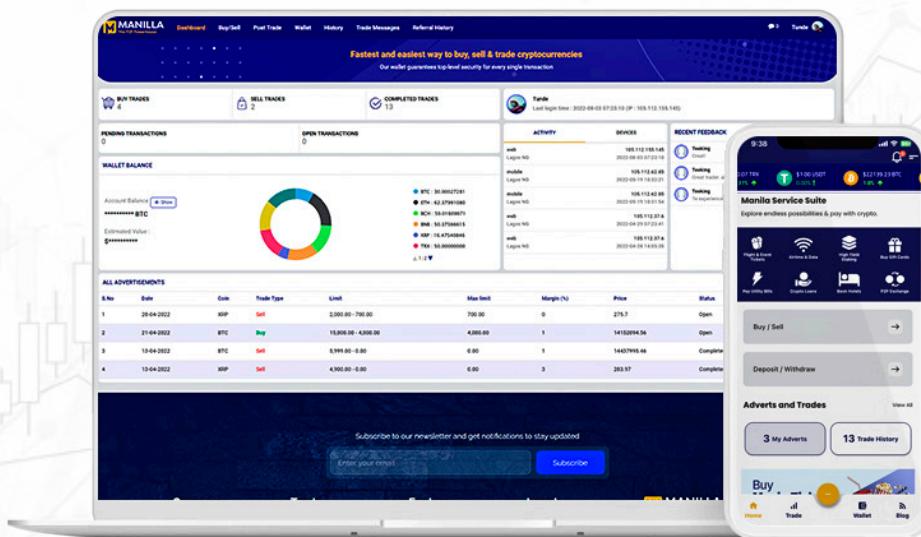
# OUR TECHNOLOGY

**At Manilla Finance, ensuring security stands as our utmost priority. Our focus lies in establishing a secure, dependable, and steady platform for cryptocurrency transactions through both web and mobile applications. To achieve this, we've implemented a global server load balancing system and deployed distributed clusters.**

We remain open to embracing innovative enhancements that can further enhance the Manilla user experience, as recommended by experts in the field. Collaborating with leading payment solutions providers worldwide, renowned for their extensive and robust service provider networks, is also part of our strategy. This collaboration allows us to harness their network strength and core values to cater to users of the Manilla application.

For the custody of digital assets, we've joined forces with Fireblocks, while Chainalysis is our partner for on-chain insight and security infrastructure. To ensure the ongoing safety of our trading environment, periodic audits and penetration tests will be conducted. These crucial security measures will be managed by the distinguished security solution providers Sayfer and Hacken, both globally recognized for their expertise.

Rest assured, our goal is to create a secure trading environment that instills confidence in our customers.



# 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 includes;



**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.



**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!



**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 - Canada, Netherlands, Australia, South Africa, Nigeria, Ghana, Kenya, Uganda, Rwanda.



**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.



**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.

# AN INNOVATIVE ADDITION TO THE MANILLA ECOSYSTEM - CABBIE & RUSH

**Cabbie is a revolutionary e-hailing mobility platform built on web3 and designed specifically to improve the earnings of drivers and by extension help riders get cheaper fares for premium services.**

Cabbie seeks to eliminate every burden that has been created by traditional e-hailing services by being Driver & Rider Centric. As part of our commitment to support the SDG's, Cabbie will hugely incentivize drivers using BEV's & functional hybrid vehicles. Even though many mobility firms in Europe, the America's and other top world countries have pledge to zero emissions by 2050, Cabbie wants to be fully committed to emission reduction from day one of launch and through its lifespan. Rush is an extension of the app that can be used to book motorbikes where they are available. The most interesting part is that the MNLA token will be the only token that will be used to pay for fares on the Cabbie application.

The Cabbie project will be Africa focused.



# 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

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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

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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!

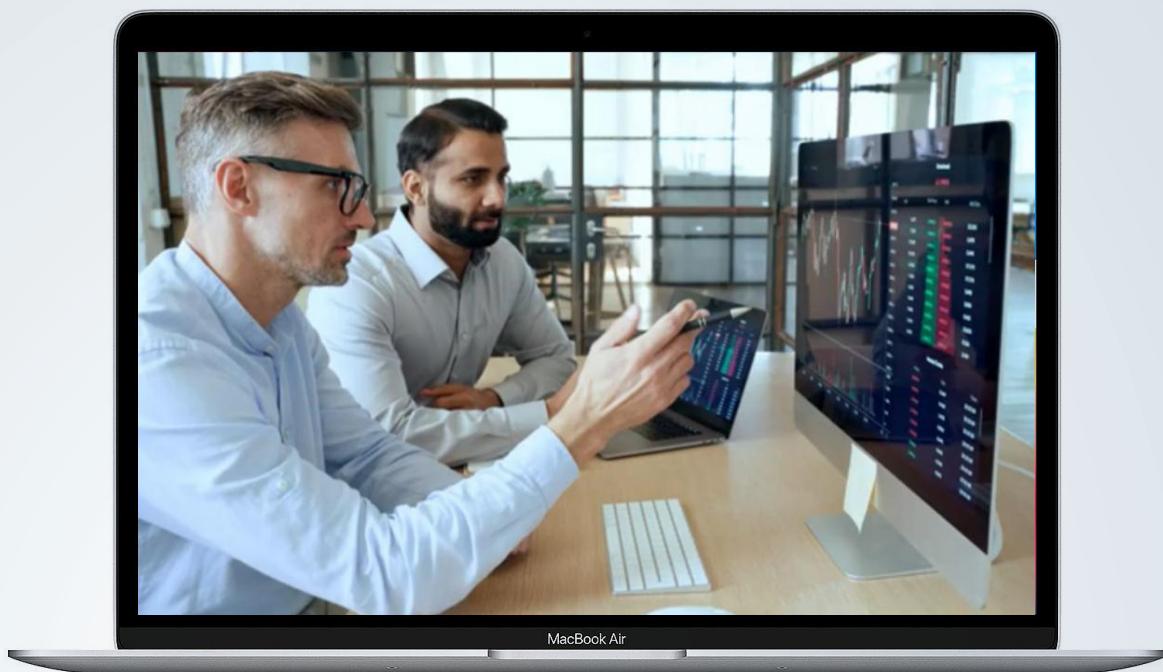


## DAO PROTOCOL

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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

# ADDRESSING THE CHALLENGES: REVOLUTIONIZING THE DIGITAL TRADING EXPERIENCE

In the dynamic world of digital trading, several challenges have impeded users from fully harnessing the potential of cryptocurrencies and digital assets. At our core, we recognize these issues and are committed to ushering in a new era of seamless and secure digital trading. Here's how we're taking on these challenges:

## 1. High Trading Fees

Trading fees can eat into profits and discourage active participation. We're introducing a fee structure that's not only competitive but also transparent. Our aim is to empower traders with cost-effective solutions that allow them to retain more of their gains.

## 2. Inadequate Customer Support

Navigating the complexities of the digital trading landscape can be overwhelming, especially without reliable customer support. We're committed to offering responsive and knowledgeable assistance. Our dedicated support team will be there to guide users through any issues they encounter, ensuring a smooth trading experience.

## 3. Slow Transactions

Lagging transaction times hinder swift trading decisions. We're leveraging advanced technology to optimize transaction speeds. Our platform will facilitate rapid and efficient transactions, enabling users to capitalize on market opportunities without delay.

## 4. Complex Interface

A complicated user interface can be a barrier for entry, particularly for newcomers to the trading world. We're designing an intuitive and user-friendly interface that caters to traders of all experience levels. Our platform will be designed to enhance accessibility and streamline the trading process.

## 5. Derisory Security

Security concerns have plagued the digital trading realm. We're setting new standards for security by partnering with industry-leading security providers. Rigorous security protocols, encryption measures, and regular audits will ensure the safety of users' assets and information.



## 6. Selling at a Loss

Emotional trading leading to selling at a loss is a common pitfall. Our platform will incorporate educational resources and tools that empower users with informed trading decisions. This will aid in reducing impulsive actions and promoting a strategic approach to trading.



## 7. Zero Real-Life Utility for Digital Assets

Many digital assets lack practical real-world use cases. We're actively seeking partnerships that promote the integration of cryptocurrencies into everyday life. By supporting projects with tangible utility, we aim to enhance the value proposition of digital assets.



## 8. Closed Governance

Opaque decision-making processes hinder trust. Our commitment to transparency means involving our community in shaping the platform's future. Through democratic governance mechanisms and regular updates, users will have a voice in the evolution of our platform.



In conclusion, the challenges in the digital trading landscape are not insurmountable. We're dedicated to delivering a solution that prioritizes user needs, security, accessibility, and real-world utility. Join us as we revolutionize the digital trading experience and pave the way for a more inclusive and prosperous trading ecosystem.

# Diverse Avenues: Fueling Growth through a Sustainable Revenue Model

At the heart of our operational strategy lies a comprehensive revenue model that not only sustains our platform but also fosters innovation and user-centric enhancements. Here's a closer look at the various avenues through which we generate revenue:

- 01** **Transaction Fees:** Our primary revenue source stems from the transaction fees we charge for facilitating seamless and secure user payments. This transparent fee structure ensures a fair contribution from users while enabling them to engage in hassle-free transactions.
- 02** **Subscription Model:** Elevating the trading experience, our premium subscription offerings provide users with exclusive features and benefits. By subscribing to these enhanced plans, users gain access to advanced tools and resources that amplify their trading prowess.
- 03** **White-Label Solutions:** Our technology doesn't stop at powering our platform alone. We extend the opportunity to other businesses to integrate our crypto payment solutions through our white-label offering. This not only diversifies our revenue streams but also contributes to the broader adoption of cryptocurrencies in various industries.
- 04** **Event Partnerships and Sponsorships:** Collaborating with partners for event sponsorships and advertising forms an additional revenue stream. Through strategic partnerships, we seize opportunities to promote our brand and generate revenue that contributes to our growth trajectory.
- 05** **Merchant Partnerships:** We forge alliances with merchants, allowing us to earn commissions from user transactions conducted with these partner businesses. This symbiotic relationship bolsters our revenue while granting users access to a wider array of goods and services.

**Integration with Exchanges:** Partnering with established cryptocurrency exchanges, we create a mutually beneficial arrangement where users can seamlessly convert their assets. Through these partnerships, we gain revenue through conversion fees while providing users with expanded options for managing their crypto holdings.

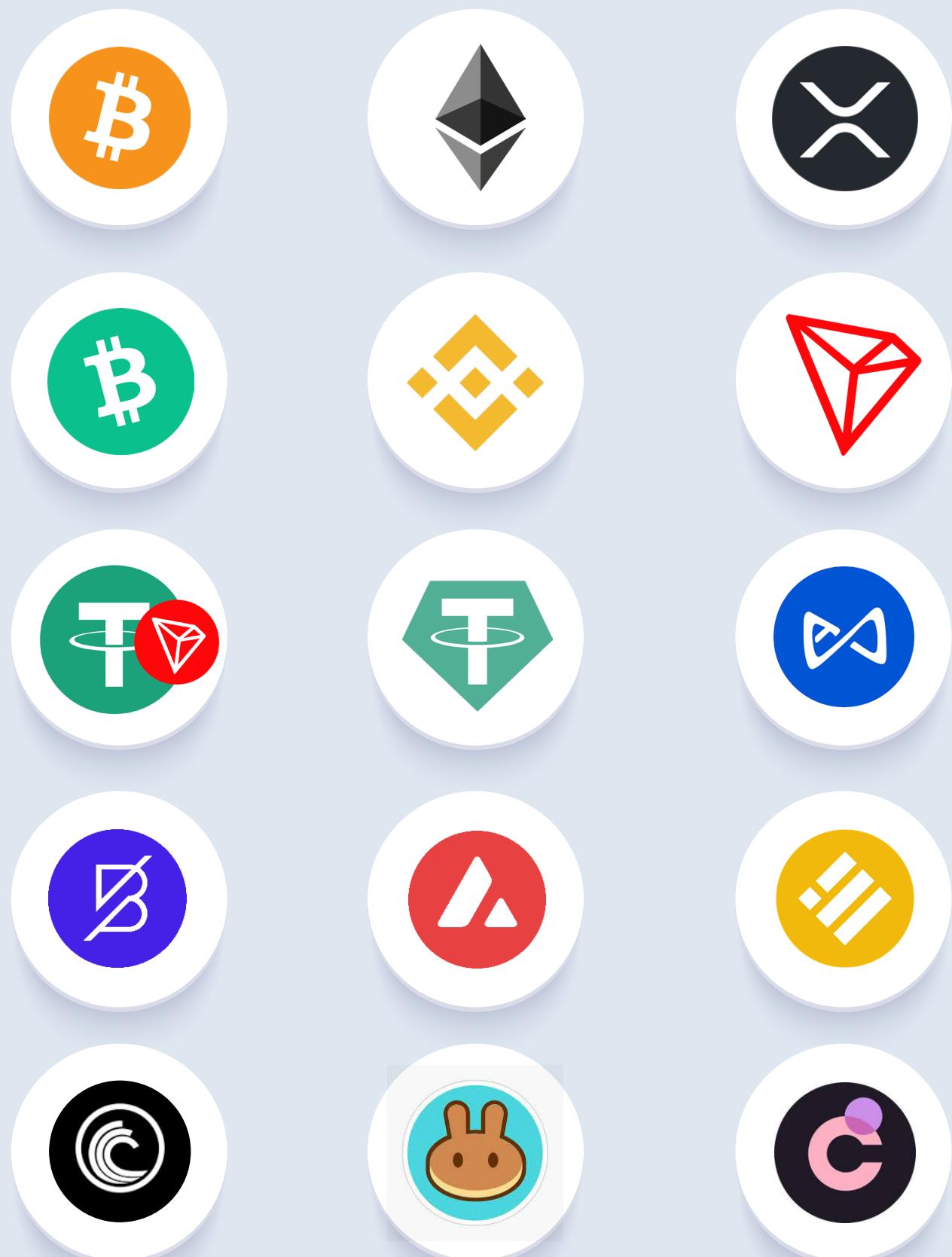
As we navigate the intricate landscape of digital finance, our revenue model remains adaptable and forward-looking. By harnessing these diverse revenue streams, we not only ensure the sustainability of our platform but also pave the way for continuous innovation and the advancement of user-centric solutions. Together, these revenue channels serve as the foundation upon which we build a thriving ecosystem that caters to the needs of both seasoned traders and newcomers alike.

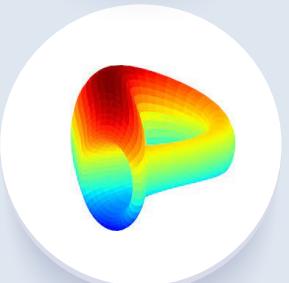
## INITIAL TARGET MARKET

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?

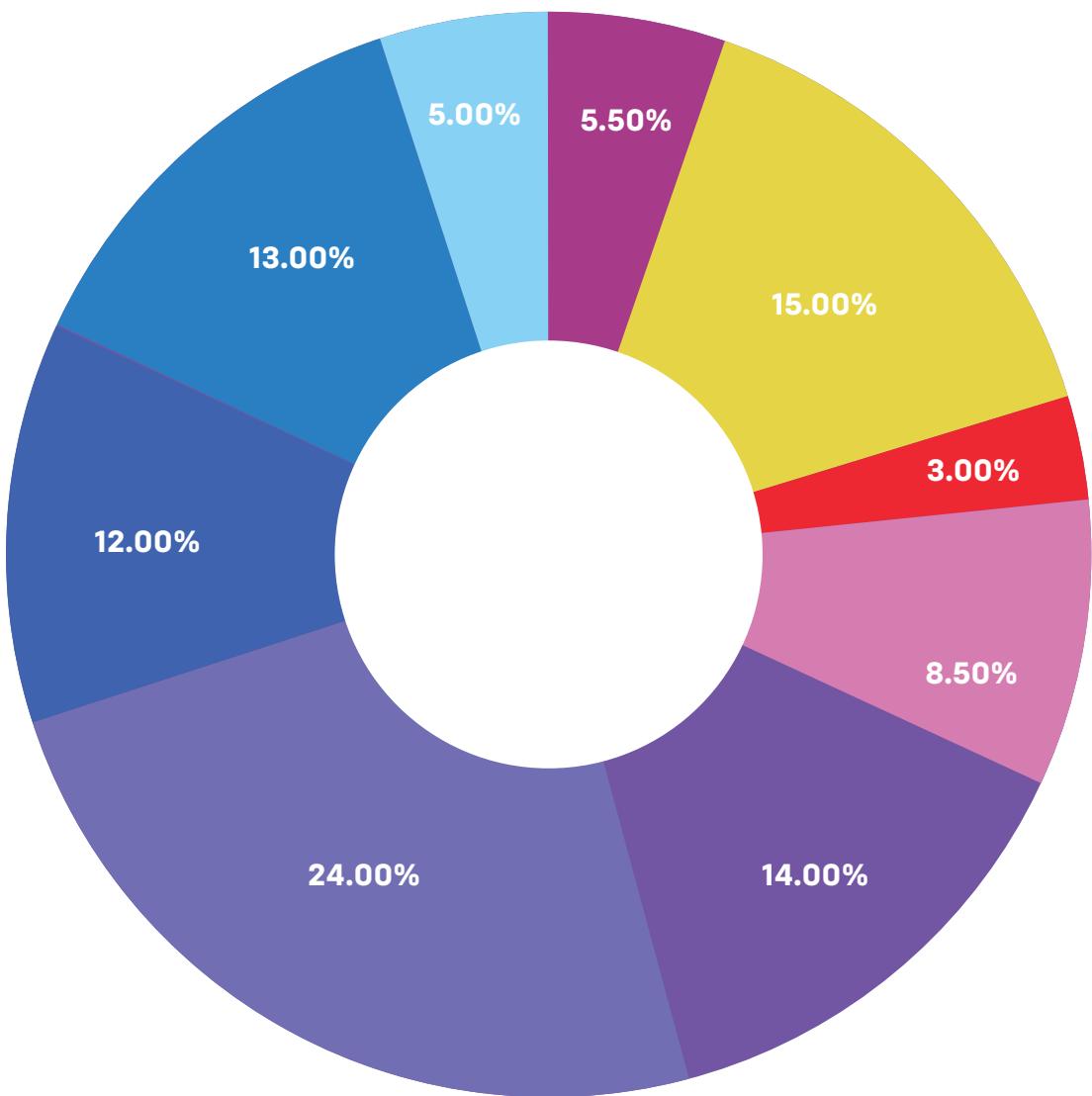
**Below are some statistics presented which show the top cryptocurrency trading countries selected from different regions.**

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



- Strategic Round
- Public Sales - ICO
- Public Sales - IDO
- Liquidity & Listing (Locked)
- Marketing

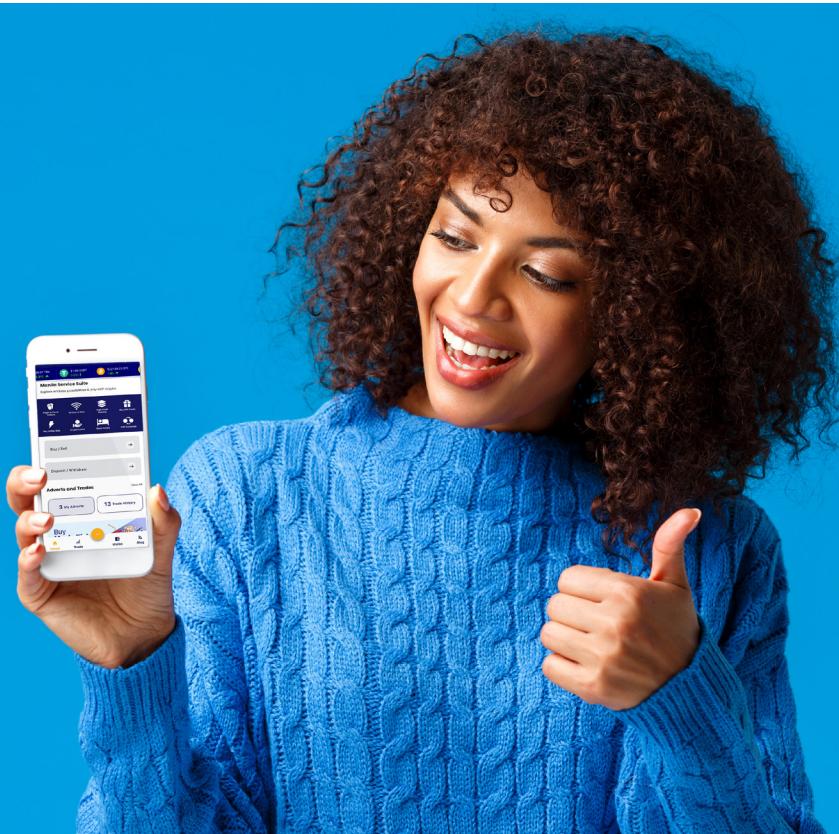
- Treasury + Future Development
- Staking Rewards
- Team + Future hires
- Advisors

Tokens Name		Total Supply		Initial Circulating Supply						
Round / Allocation	TA(%)	Tokens Allocation	Price (\$)	Amount (\$)	At TGE (%)	TGE Tokens	Valuation (\$)	Initial Lock-up	Vesting schedules	
Strategic Round	5.50%	55,000,000	\$0.010	\$550,000	10%	5,500,000	\$10,000,000		10% at TGE, linear release for 8 months	
Public Sales (ICO)	15.00%	150,000,000	\$0.015	\$2,250,000	15%	22,500,000	\$15,000,000		15% at TGE, linear release for 5 months	
Public Sales (IDO)	3.00%	30,000,000	\$0.020	\$600,000	15%	4,500,000	\$20,000,000		15% at TGE, linear release for 5 months	
Liquidity & Listing (locked)	8.50%	85,000,000							10 years (0.5% release bi-annually after 6 months lock up period)	
Marketing	14.00%	140,000,000						3 months	3 years (Linear release)	
Treasury + Future Development	24.00%	240,000,000						6 months	10 years (1.5% release bi-annually after 6 months lock up period)	
Staking Rewards	12.00%	120,000,000						3 months	2.5 years (1.3% release per quarter)	
Team + Future hires	13.00%	130,000,000						6 months	2 years (3.75% release bi-annually after 6 months lock up period)	
Advisors	5.00%	50,000,000						6 months	2 years (1.5% release bi-annually after 6 months lock up period)	
<b>Total</b>	<b>100.00%</b>	<b>1,000,000,000</b>								

Fundraise Details									
Stage	Price (\$)	Valuation	Tokens Allocation	Total Allocation	Release on %TGE amount	TGE (%)	TGE % of total supply	Vesting schedules	
Strategic Round	\$0.010	\$550,000	55,000,000	5.50%	5,500,000	10%	0.55	8 months	
Public Sales (ICO)	\$0.015	\$2,250,000	150,000,000	15.00%	22,500,000	15%	2.25	5 months	
Public Sales (IDO)	\$0.020	\$600,000	30,000,000	3%	4,500,000	15%	0.45	5 months	
<b>Total</b>			<b>235,000,000</b>	<b>23.50%</b>	<b>32,500,000</b>		<b>3.25</b>		

# 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 entirely not limited to NFTs, Data, Airtime, Gift cards, Utility Bills Payment, Event tickets, All expense paid vacations etc.
4. Holders of the Manilla token can apply for consumer loans round the year as long as they lock a certain amount of MNLA token that will be determined later in the Manilla Vault. Basically, the locked token will act as collateral for the amount to be borrowed.
5. Holders of the MNLA token can also use the token to pay for their daily bills using the Manilla Finance application to or pay for their discounted rides when they use the Cabbie application

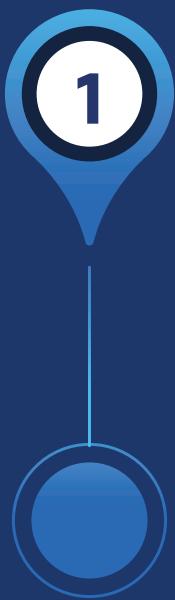


# ROADMAP



## Q4 2023

- Tier 1 CEX Listings
- Manilla Finance V2 App Upgrade with additional payment instruments like Fiat, Mobile Money & Debit Cards



## Q3 2023

- Manilla Finance Android & iOS App Version 1 Beta Launch in Nigeria, Ghana, Kenya, Uganda, Rwanda & South Africa
- Liquidity Bootstrapping, ICO & IEO Events
- MNLA Token Launch
- Multiple CEX Listings

## Q1 2024

- Multi-Chain NFT Marketplace Launch
- Manilla Finance V2 App Launch

## Q3 2024

- Launch of Updated Roadmap

## Q2 2024

- Manilla Finance Market Expansion into Canada, other regions in the North American market, Australia & Europe



# 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)



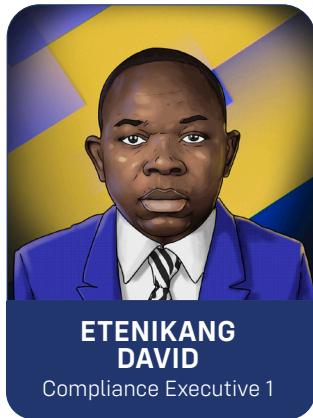
**MAROUANE FIKRI**  
Chief Strategy Officer



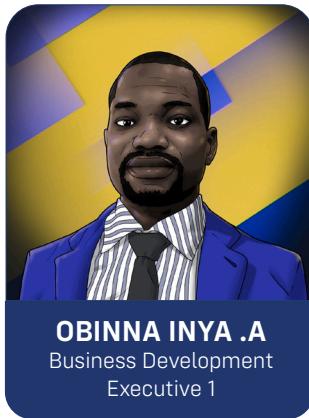
**CONSTANTINE ENE**  
Chief Innovation Officer



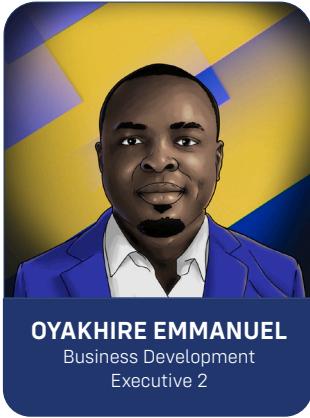
**MUDASHIR  
TUNDE.A**  
Chief Technology Officer



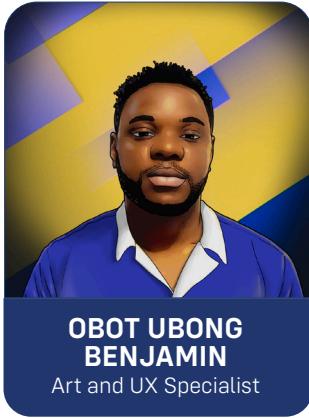
**ETENIKANG  
DAVID**  
Compliance Executive 1



**OBINNA INYA .A**  
Business Development  
Executive 1



**OYAKHIRE EMMANUEL**  
Business Development  
Executive 2



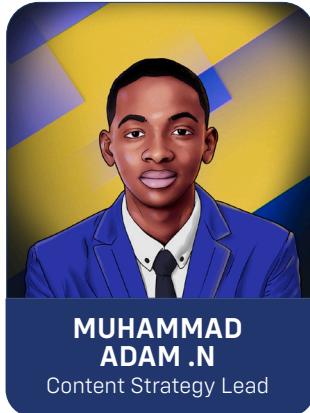
**OBOT UBONG  
BENJAMIN**  
Art and UX Specialist



**ADESANYA  
OLAREWAJU**  
Compliance Executive 2



**ELIKOR  
BLESSING**  
Media Relations

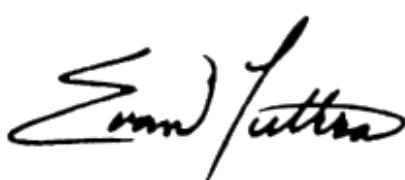


**MUHAMMAD  
ADAM .N**  
Content Strategy Lead



**DAPO PAUL  
OGUNLANA**  
Business Product Owner

# ECOSYSTEM DEVELOPMENT PARTNERS





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[t.me/manilla\\_finance](https://t.me/manilla_finance)



[www.twitter.com/manilla\\_finance](https://www.twitter.com/manilla_finance)