



Your Financial Suite, Fueled By Crypto!



| WHITEPAPER

SUMMARY

KEYWORDS



CRYPTOCURRENCY



TRADING



P2P

ECOSYSTEM



CRYPTO EXCHANGE



LENDING



STAKING



TICKETING



UTILITY BILLS PAYMENT



AIRTIME/DATA PAYMENT



GIFT CARDS PURCHASE

WHO WE ARE

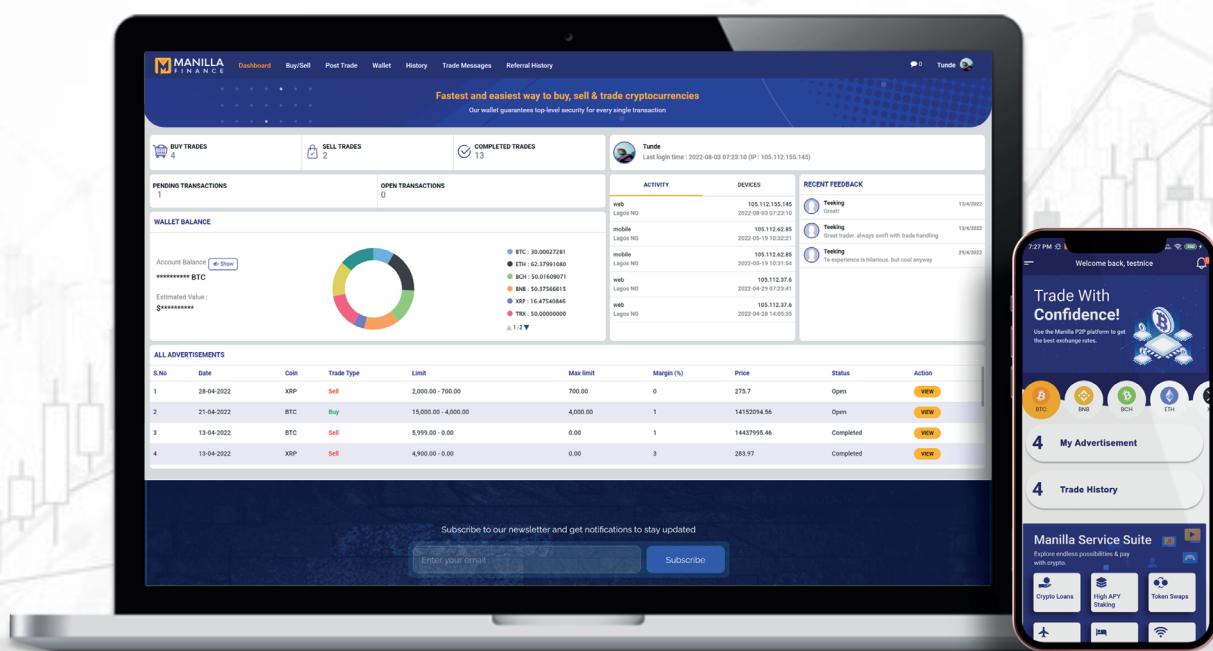
Manilla Finance is an innovative and highly scalable CEDEFI project bridging traditional fintech solutions from Web2 to Web3 and enabling utility bills settlement in cryptocurrency. The platform also sports an intuitive P2P exchange.

The platform also sports an intuitive P2P exchange since we have formed an unwavering passion in disrupting the rather unfavourable status quo and further decentralising purchase and sale of cryptocurrencies as you enjoy a dozen tokens to buy and sell on Manilla Finance. Serving millions of users in over 44 countries spread across 4 continents, we are providing a safe and trustworthy peer-2-peer mechanism having financial features such as spot lending,

staking, ticketing, utility bills payment and airtime/data purchase using cryptocurrency. Manilla Finance is powered by Manilla Technologies along with other global ecosystem development partners. Manilla Finance adopts blockchain technology to build the next-generation financial ecosystem. We are earnestly striving to eliminate financial barriers, evolving the global economy and its perception and ultimately paving the way for freedom and flexibility of transactions. We never pause 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 as well as its native token MNLA. We envision being the world's most dedicated and innovative cryptocurrency P2P platform as

OUR TECHNOLOGY

Security is our top priority, first of all, with speed rallying along, Manilla Finance provides a safe, reliable, and stable environment for crypto transactions via web and mobile apps. We adopt a global server load balancing, distributed clusters and are open to accept upon demand any innovation that further boldens user-experience based on suggestions from the experts. We are also forging rewarding partnerships with top world payment solutions providers who have already built a massive and robust network of service providers across the globe that we can simply leverage on their network and tap into the value to serve customers who intend to use the Manilla application.



ABOUT THE MANILLA SERVICE SUITE

The Manilla Service Suite is a financial solution housed in Manilla Finance with the goal of easing day-to-day financial transactions for the average person. Disrupting classical approaches to financial transactions, The Manilla Service Suite will allow for these services to be paid for with cryptocurrencies. Whilst saving up in stable cryptos, an individual is able to hedge against inflation and also 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

Built on a state of the art Escrow protocol backed by blockchain technology, users will be able to trade their crypto assets with confidence and at competitive rates across different supported devices whilst enjoying the same seamlessness all-round.



STAKING

Traders can engage their idle crypto assets by staking them in return for high yield rewards all year round. Staked assets can accrue up to 15% APR per annum. The Manilla staking vault only accepts stable coins for locking. Holders of MNLA 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 (KENGEN).



LENDING

Avoid selling off your assets at a loss. Take out a loan to resolve emergencies and use your assets tradable 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 simple to use. 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. But initial deployment shall cover 44 countries. Users are able to buy, trade and gift these cards acceptable by both local and global companies. Global companies such as Amazon, Apple, Google Play, Nintendo, and Xbox are featured on Manilla.



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 with freedom using crypto. Users are able to make day-to-day purchases from point-of-sale terminals and online merchants without having to worry about exorbitant bank charges and card maintenance fees!

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 somehow must take the pulpit and guide the caravan out of the trenches. Manilla Finance was created with every one obstacle in mind and to address them all.



SECURITY

Manilla Finance is equipped to house hundreds of thousands of users in one go. Hence, with the popularity, we get the attention of internet thieves as well. For this, multiple resources have been spent and are being spent to ensure that Manilla is always safe for both the buyers and sellers. Assets are protected with sophisticated shields at all times. In addition, our constant security audits leave no room for a loophole 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.



EASE OF USE

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



A REFERRAL SYSTEM

Even when you are not trading, you can earn passively such that it can sum up to a huge amount of money by inviting users onto 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 is an upgrade to the ones that have been in existence. However, it is understandable how much more improvement the system can use with contributions and reviews from its users. Therefore, a Decentralized Autonomous Organization protocol has been infused into Manilla Finance as a modus operandi to enable users experience better services tailored to their primary demands. However, to kindle a sane contributory space with industry standard improvements, only certain members who hold a particular amount of MNLA (The Manilla Ecosystem Governance Token which will be launched in the near future) are eligible to vote in representation of the base community.

PRODUCT VIDEO



<https://youtu.be/kD-lIeri2Uo>



click the link to
watch the video

PROBLEMS TO SOLVE



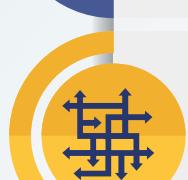
High Trading Fees



Inadequate Customer Support



Slow Transactions



Complex Interface



Derisory Security



Sale At Loss



Zero Real Life Utility For
Digital Assets



Closed Governance

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**

REVENUE MODEL

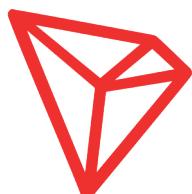
- 01 TRADING COMMISSIONS**
- 02 INTEREST RATES ON LENDING**
- 03 PROFITS ON TICKETING**
- 04 PROFITS ON AIRTIME/DATA PURCHASE**
- 05 RETURNS ON UTILITY BILLS PAYMENT**
- 05 COMMISSION FROM SALES OF GIFT CARDS**

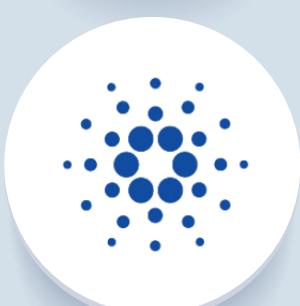
INITIAL TARGET MARKET

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 TRADABLE ON THE P2P MARKET





IS THE MARKET READY?

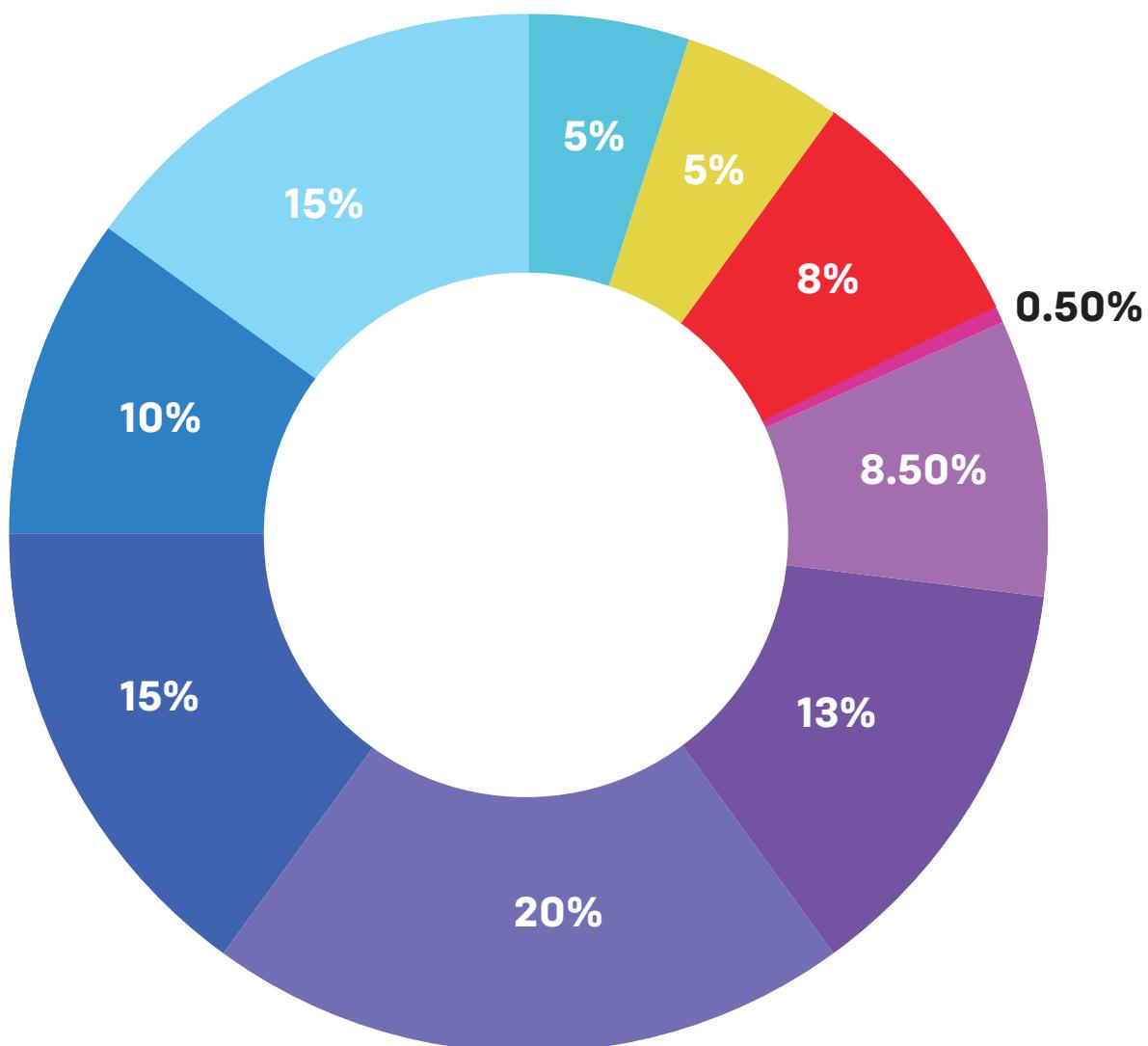
The statistics presented below showing top cryptocurrency trading countries selected from different regions should attest to the market readiness.

6.31% Nigerians; 13 million people fiercely use cryptocurrency (Coindesk), however, overall crypto use in the country grew from 28% to 42% of the country's total population between 2019 and 2021 according to data from Statista. 8.5% of overall Kenyan population; 4.5 million people own cryptocurrencies with overall users growing from 10% to 16% between 2019 and 2021.

15% of South Africans own cryptocurrency with 36% keen on crypto investments (Business Tech). 500,000 Cameroonians own and use crypto; a number taking 1.9% of the population. Crypto has been ruled out in Zimbabwe by the government, but that never stopped Zimbabweans from massively trading and investing in crypto (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 just around 25,000 individuals engaging in crypto related investments but a mass adoption potential is fast developing.

2.38% Moroccans; close to 900,000 people use cryptocurrency in the country. About 200,000 people use cryptocurrency in Rwanda with the figure expected to cling to 300,000 in a few months' time, amounting to about 2.5% of the population. Canada saw its 5% cryptocurrency users count grow to 11% in 2022. Total crypto users in Australia multiplied by 2 in 2022, equaling 11%. 3.36+ million people own cryptocurrency in the United Kingdom. India has the highest number of crypto users with over 100 million people owning digital assets in the country. With over 2 million Japanese also owning crypto, the country also boasts of a huge market. Given the above statistics, we can simply conclude at this time that the global cryptocurrency market has grown exponentially within a very short time and there is no better time to give cryptocurrency users a combined marketplace where they can utilize their assets to pay for their everyday needs.

\$MNLA TOKENOMICS



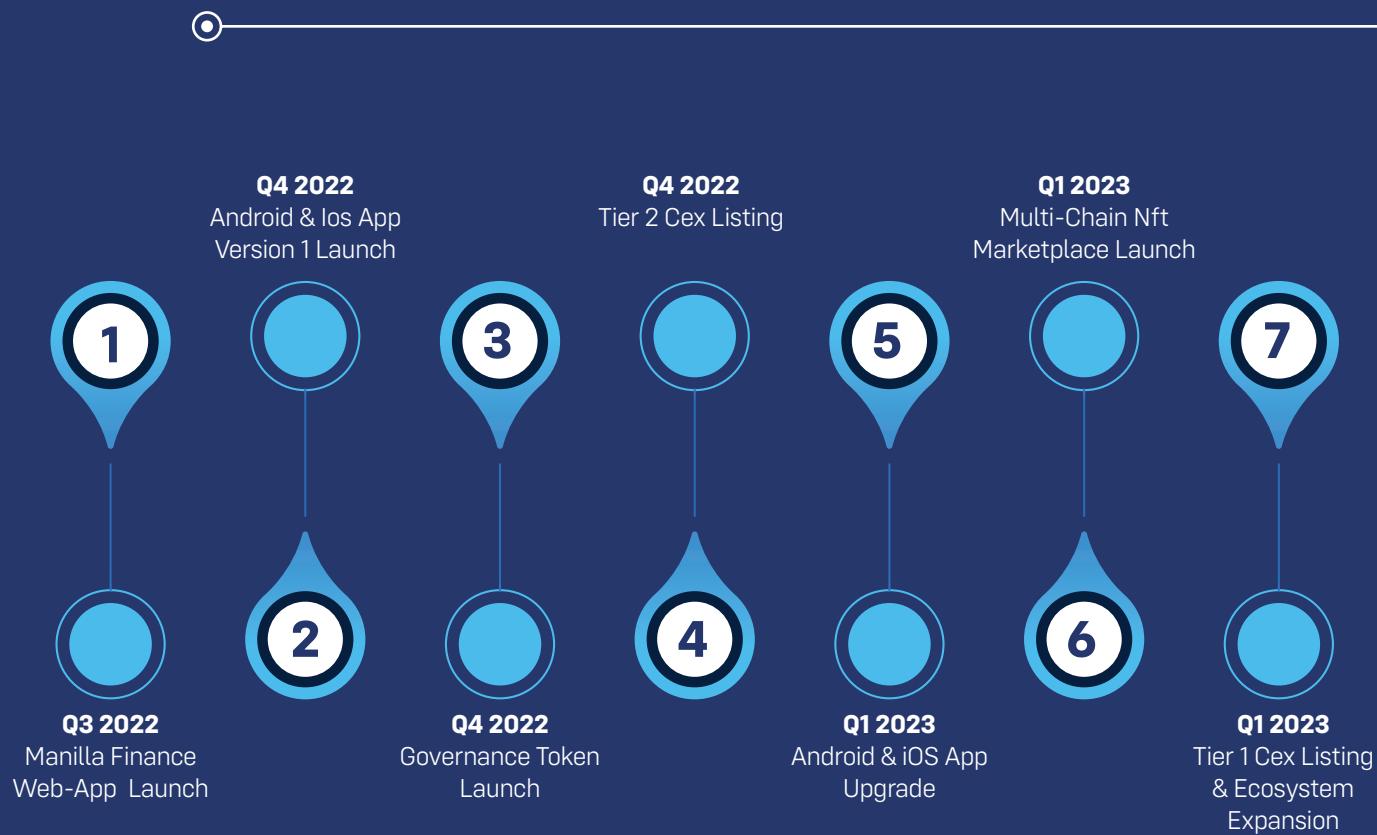
- █ Seed
- █ Private
- █ Public
- █ Liquidity & Listing
- █ Marketing
- █ Treasury + Future Development
- █ Staking Rewards
- █ Ecosystem Partners
- █ Team + Future hires
- █ Advisors

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**



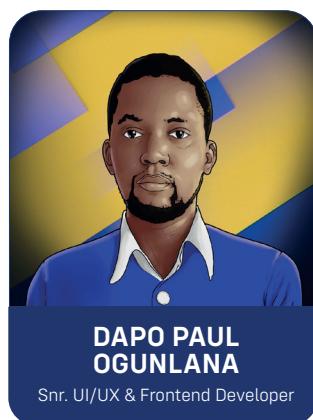
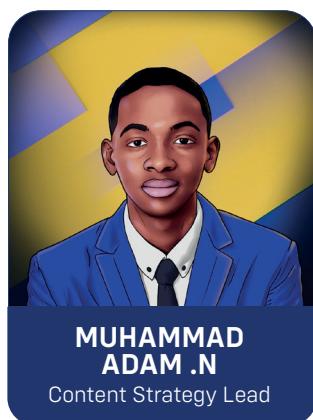
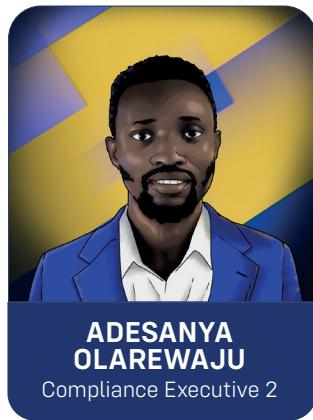
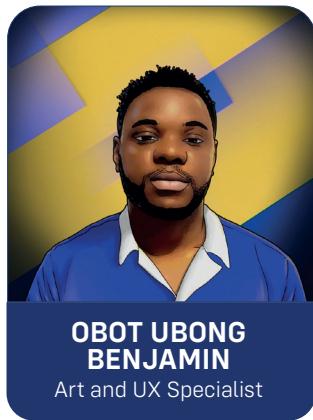
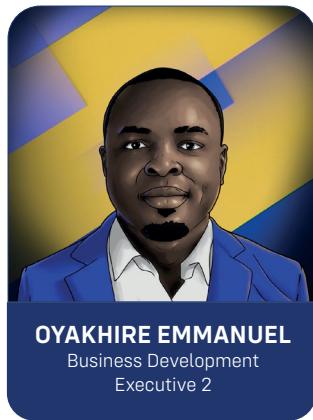
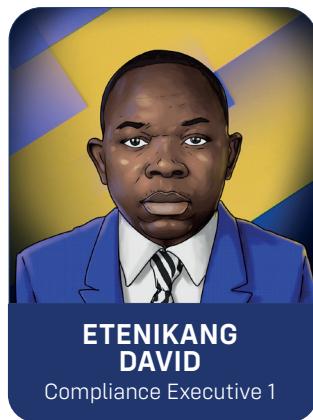
2 I.T liaisons



5 Technology
Partners

TEAM

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



ADVISORY TEAM

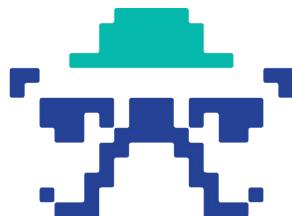


MAROUANE FIKRI
CEO Sinverse



CONSTANTINE ENE
CTO Vanilla Network
Metaverse

ECOSYSTEM DEVELOPMENT PARTNERS



SUM & SUBSTANCE



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