



CAPITAL INVESTMENT PROPOSAL

Ad Rev Technologies (Pty) Ltd – Adify Mobile Application

From: Morgan Howell
To: Receiving Party
Date: 17 January 2026
Subject: Capital Investment Proposal – Adify Mobile Application

1. PURPOSE OF THIS DOCUMENT

This document constitutes a **non-binding investment proposal** outlining the commercial terms under which Ad Rev Technologies (Pty) Ltd (the “Company”) is seeking capital funding for the launch and scaling of its mobile application, **Adify**.

This document is provided for discussion purposes only and does **not** constitute an offer, solicitation, prospectus, or legally binding agreement. Any investment shall be subject to the execution of a **separate definitive written agreement**.

2. INVESTMENT REQUEST

The Company is seeking a **capital contribution of £1,000** to support the optimal commercial launch and early growth phase of the Adify mobile application.

Proposed Investment Terms

- **Investment Amount:** £1,000 (per investor)
 - **Maximum Aggregate Capital Raise:** £30,000
 - **Expected Repayment Horizon:** 24–36 months (non-guaranteed)
 - **Investment Structure:**
Capital contribution only.
No equity, no shares, no ownership interest, no voting rights, no management rights, and no control rights are granted to the Investor.
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3. BUSINESS OVERVIEW

3.1 The Product – Adify

Adify is a mobile advertising rewards application that enables users to **view digital advertisements in exchange for monetary rewards**, payable via PayPal or equivalent payout mechanisms.

3.2 Monetisation Model

The application generates revenue through the following channels:

1. **Rewarded Video Advertisements**
 - Users opt in to watch ads in exchange for in-app rewards
 - Approx. **85% of revenue allocated to users, 15% retained by the Company**
2. **Forced Interstitial Advertisements**
 - Displayed to free users as a condition for unlocking additional rewarded ads
 - **100% of revenue retained by the Company**
3. **Banner Advertisements**
 - Persistent display ads shown within the application
 - **100% of revenue retained by the Company**

Primary ad inventory is served via **Google AdMob**, subject to platform policies and advertiser demand.

4. MARKET OPPORTUNITY

- **Initial Launch Market:** Republic of South Africa
 - **Expansion Strategy:** United Kingdom, United States, Nigeria, India, and other high-CPM markets
 - **Comparable Platforms:** Swagbucks, FeaturePoints, Mistplay
 - **Market Validation:** Proven global demand for incentive-based advertising and micro-reward platforms
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5. FINANCIAL PROJECTIONS (ILLUSTRATIVE ONLY)

6-Month Revenue Forecast

Month	Estimated Users	Revenue (ZAR)	Revenue (GBP)*
1	50	R4,053.75	£181
2	150	R8,107.50	£362
3	350	R18,917.50	£845
4	900	R48,645.00	£2,173
5	1,800	R97,290.00	£4,346
6	5,000	R270,250.00	£12,071
Total	—	R447,263.75	£19,978

*Exchange rate assumed at R22.40 = £1.

Key Assumptions

- Average RSA CPMs:
 - Rewarded: R27
 - Interstitial: R36
 - Banner: R14
 - Organic and paid user acquisition ramp over 6 months
 - Forecasts are **estimates only** and not guarantees of performance
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6. BUSINESS MODEL & SCALABILITY

Revenue Streams

1. **Advertising Revenue** (Primary) – Google AdMob
2. **Subscription Revenue**
 - Silver Tier: £4.50/month
 - Gold Tier: £9.00/month
3. **White-Label Licensing** – Partner deployments on a revenue-share basis

User Subscription Tiers

- **Free Tier:**
 - 30 videos/day
 - Forced interstitial ads
- **Silver Tier (£4.50/month):**
 - 30 videos/day
 - No forced ads
 - Enhanced reward rate
- **Gold Tier (£9/month):**
 - 40 videos/day
 - No forced ads
 - Highest reward rate

7. REPAYMENT TERMS (PROPOSED)

7.1 Nature of Repayment

- The investment is **not a loan** and does not create a debtor-creditor relationship.
- Repayment is **revenue-contingent** and **non-guaranteed**.

7.2 Repayment Mechanism

Subject to operational requirements and cash-flow sufficiency:

- A maximum of **thirty percent (30%) of Net Revenue actually received** by the Company shall be allocated toward repayment of investor capital and any agreed return on investment.
- Allocation shall occur **each time revenue is received**, unless such allocation would materially impair the Company's ability to meet its obligations.
- The Company may, at its **sole and absolute discretion**, allocate a higher percentage or make accelerated repayments when financially feasible.

7.3 No Fixed Returns

- No fixed repayment schedule, minimum payment amount, or guaranteed return is implied or created.
 - Repayment is dependent on revenue generation and commercial performance.
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8. RISK DISCLOSURE

The Investor acknowledges and accepts that:

- Early-stage technology ventures carry a **high risk of loss**
 - Advertising revenue is subject to platform policies, advertiser demand, and market volatility
 - Regulatory, technical, operational, or market changes may adversely affect revenue
 - The full invested amount may not be recovered
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9. WHY INVEST NOW

- Production-ready application with ~12 months of development
 - Scalable infrastructure capable of supporting 10,000+ users
 - Multiple monetisation layers reduce single-point failure risk
 - Global expansion potential
 - Founder-led execution with direct technical control
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10. NEXT STEPS

1. Review and discussion of this proposal
 2. Clarification of commercial terms
 3. Drafting and execution of a definitive investment agreement
 4. Capital transfer
 5. Commencement of launch and reporting cycle
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11. CONTACT DETAILS

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