

**\*\*From:\*\* Morgan Howell**

**\*\*To:\*\* Receiving Party**

**\*\*Date:\*\* 17 January 2026**

**\*\*Re:\*\* Capital Investment – Ad Rev Technologies Mobile App (Adify)**

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## ## INVESTMENT REQUEST

I am seeking a **\*\*£1,000 capital investment\*\*** to fund the optimum launch of **\*\*Adify\*\***, a mobile advertising rewards application developed by Ad Rev Technologies.

**\*\*Investment Terms:\*\***

- **\*\*Investment Amount:\*\* £1,000**
- **\*\*Maximum Total Capital Raise:\*\* £30,000**
- **\*\*Expected Repayment Period:\*\* 24-36 months**
- **\*\*Structure:\*\* Capital investment (no equity, no shares, no stakes)**

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## ## THE OPPORTUNITY

### ### What is Adify?

Adify is a mobile application that allows users to **\*\*watch video advertisements and earn real money\*\***, paid out via PayPal. The app monetizes through three revenue streams:

1. **\*\*Rewarded Video Ads:\*\*** Users opt-in to watch ads and earn coins. 85% of revenue goes to users, 15% retained by the company.
2. **\*\*Forced Interstitial Ads:\*\*** After watching opt-in ads, free users must watch a forced ad to unlock more videos. 100% of revenue retained by the company.
3. **\*\*Banner Ads:\*\*** Persistent banner ads displayed to all users. 100% of revenue retained by the company.

### ### Market Opportunity

- **\*\*Target Market:\*\*** South Africa (initial launch), with plans to expand globally.
- **\*\*Proven Model:\*\*** Similar apps (e. g., Swagbucks, FeaturePoints) have demonstrated strong user retention and profitability.
- **\*\*Revenue Potential:\*\*** Based on RSA CPM rates (R27-R36), with projected user growth from 50 beta users (Month 1) to 5,000 users (Month 6), estimated revenue is **\*\*R447,263.75 (~£20,000)\*\*** in the first 6 months.

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## ## FINANCIAL PROJECTIONS (6-Month Forecast)

Month	Users	Revenue (ZAR)	Revenue (GBP)
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1	50	R4,053.75	£181
2	150	R8,107.50	£362
3	350	R18,917.50	£845
4	900	R48,645	£2,173
5	1,800	R97,290	£4,346
6	5,000	R270,250	£12,071
**Total**	**-**	**R447,263.75**	**£19,978**

### \*\*Assumptions:\*\*

- Average RSA CPM: R27 (rewarded), R36 (interstitial), R14 (banner)
- User growth: 50 → 5,000 users over 6 months
- Exchange rate: R22.40 = £1

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## ## BUSINESS MODEL

### ### Revenue Streams:

1. **Ad Revenue:** From Google AdMob (primary revenue source)
2. **Subscription Revenue:** Silver (£4.50/month) and Gold (£9/month) tiers for enhanced features
3. **White-Label Licensing:** Licensing the app to partners for revenue share

### ### User Tiers:

- **Free Tier:** 30 videos/day, earns coins
- **Silver Tier (£4.50/month):** 30 videos/day, no forced ads, higher coin rate
- **Gold Tier (£9/month):** 40 videos/day, no forced ads, highest coin rate

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## ## REPAYMENT TERMS

- Amount:** £1,000 capital investment
- Repayment Period:** 24-36 months
- Repayment Structure:** revenue-based repayment

---## WHY INVEST NOW?

- **Proven Technology:** 12 months of development, production-ready codebase
- **Scalable Model:** Infrastructure supports 10,000+ users with minimal cost increase
- **Global Expansion :** RSA launch, USA, UK, Nigeria, India, and beyond
- **Multiple Revenue Streams:** Ad revenue + subscriptions + white-label licensing
- **Experienced Founder:** 12 months of dedicated development, strong technical execution

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## ## NEXT STEPS

If you're interested in this investment opportunity:

1. **Review this proposal** and ask any questions
2. **Schedule a call/meeting** to discuss repayment terms
3. **Draft a formal agreement** (reviewed by solicitors if needed)
4. **Transfer of funds** and commencement of launch activities
5. **Regular updates** on progress, user growth, and revenue milestones

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## ## CONTACT INFORMATION

Ad Rev Technologies (Pty) Ltd  
admin@adrevtechnologies.com  
067 224 5839

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**This is an opportunity to support a high-growth mobile app at the ground floor. I look forward to discussing this with you.**

Best regards,

Morgan Howell  
Founder, Ad Rev Technologies