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# 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

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## 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**.

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## 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.

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## 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        |
| <b>Total</b> | <b>—</b>        | <b>R447,263.75</b> | <b>£19,978</b> |

\*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
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## 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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