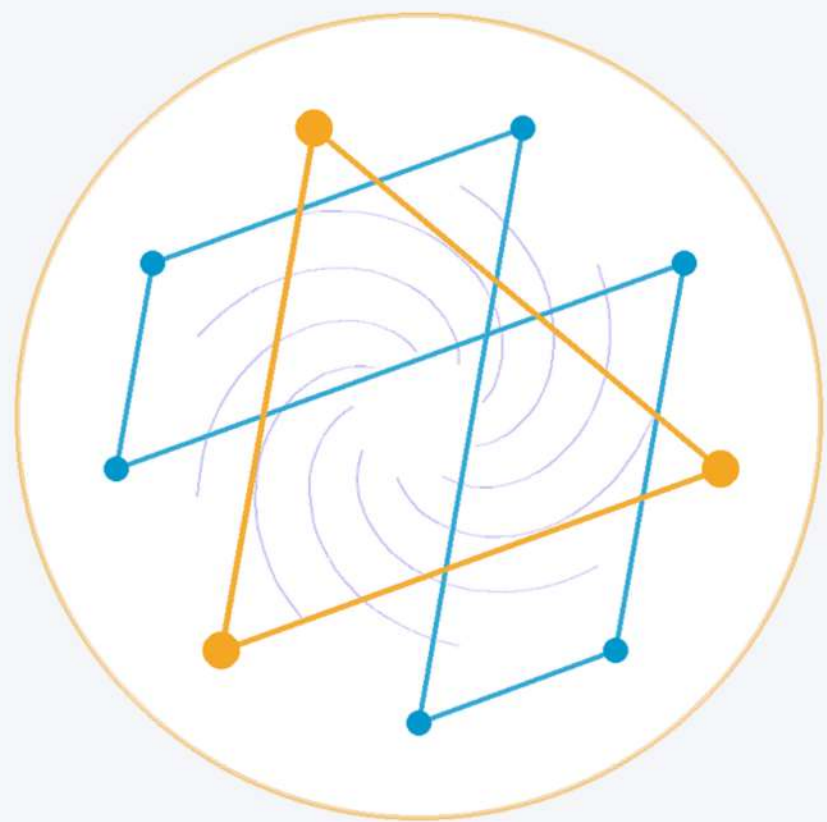


ALL-U-NEED

by People's Money



FINANCIAL INFRASTRUCTURE
FOR THE NEXT 5 BILLION USERS

ALL-U-NEED APP

Cheaper - Faster - More Accessable - GLOBAL

2.3B

Unbanked People

3B+

Underbanked

5B+

TAM Users

\$15M

Raise Target

10 coins in our ecosystem - And more to come.



PMXX

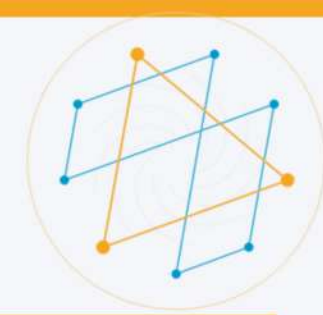


DuDe



OneAfrica

- BITCOIN
- ETHEREUM
- USDT
- XRP
- BNB
- USDC
- SOLANA



Our Vision

The world's first fully integrated financial super app.

Deliver a cheaper, faster, and more accessible alternative to traditional banking — for everyone, everywhere on earth. Inspired by Revolut & Wise — but going further by combining everything in one ecosystem.

Payments

Instant global money transfers at minimal cost.

Crypto

PMXX, DuDe & OneAfrica integrated ecosystem.

Banking

Accounts, cards, loans and mortgages.

Social Media

Payments woven into a social feed.

Dating

Unique social finance layer — verified trust.

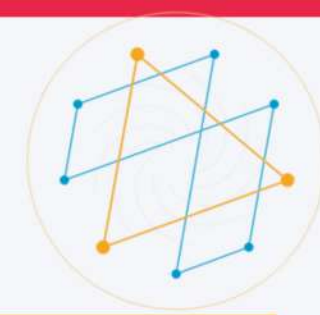
AI

Personal finance intelligence engine.

All in one ecosystem — no switching, no friction, no limits.

Global Financial Inefficiencies

Billions of people locked out of the modern financial system.



High Remittance Fees

2–10% or more charged on every cross-border transfer. That's up to \$80B drained annually from the world's most vulnerable families.

Banking Exclusion

2.3 billion people have zero access to formal banking infrastructure. They cannot save, borrow or invest — trapped in a cycle of exclusion.

Fragmented Tools

Users juggle 5–8 separate apps for payments, savings, crypto, lending and social finance. No unified, frictionless experience exists today.

Broken Trust

Legacy banks charge hidden fees, exclude the poor and move slowly. A new generation of mobile-first users demands something far better.

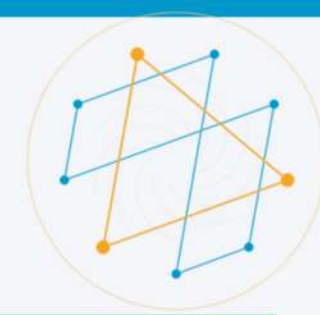
MARKET GAP:

No platform combines: all financial services + social media + dating + crypto in a single app.

→ That is exactly the gap All-U-Need was built to fill.

The All-U-Need App

A global one-stop financial super app — everything in one ecosystem.



Global Money Transfers

Send anywhere instantly at a fraction of traditional cost.

VISA Card + Crypto

PMXX, DuDe, OneAfrica, BTC, ETH, USDT, XRP, BNB, USDC, Solana: Convert to fiat — spend anywhere.

Loans & Mortgages

Credit access for the underserved — AI underwritten

AI Personal Assistant

Budgeting, fraud detection, guidance — always on.

Social & Messaging

P2P payments inside a social feed — WeChat model, global.

Dating & Connection

Verified identities, trust layer — unique social moat

News & Lifestyle

Daily engagement loop keeping users inside the app.

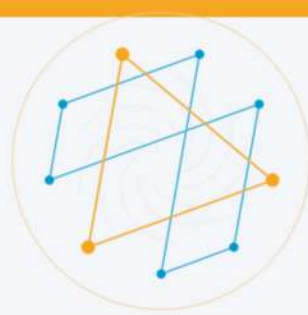
Investment Tools

Stocks, crypto, funds — one wallet, one interface.

Secure Custody

User-controlled wallets, end-to-end encrypted.

Everything in one app — no switching, no friction, no limits.



Our Digital Asset Ecosystem

Three powerful coins underpinning the People's Money platform.



PMXX

Paired with BITCOIN



DuDe Coin

Non-Profit Community Coin



OneAfrica

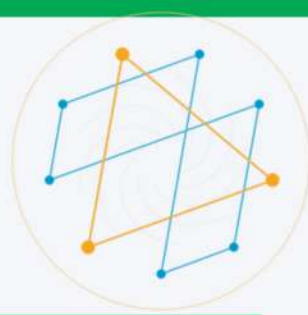
Pan-African Digital Asset

- Paired with BITCOIN
- Only 10 Million coins — ever
- Built-in Stop-Loss Algorithm
- Cannot drop below 30% of BTC
- Runs on Solana blockchain
- Peer-to-peer — no third parties
- **SAFE - PREDICTABLE - SCARCE**

- 1 Trillion coins issued
- 600 Billion coins burned in 2024
- Monthly burn — deflationary
- Runs on Binance Smart Chain
- Supports charity & inclusion
- #MoneyWithoutBorders mission
- **COMMUNITY - IMPACT - GROWTH**

- Africa-first digital currency
- Targets 1.4B Africans
- High remittance corridor focus
- Mobile-first adoption model
- Community-governed ecosystem
- Part of People's Money platform
- **ONE CONTINENT - ONE COIN**

All coins integrated into the All-U-Need wallet — buy, sell, convert, spend.



Market Opportunity

The largest addressable market in fintech history.

5 Billion+

Total Addressable Users
Globally

Unbanked, Underbanked,
Mobile-first populations
across 170+ countries.

Africa

1.4B people. Highest remittance corridor. Mobile-first. OneAfrica coin ready.

India

\$100B+ annual remittances. 500M+ underbanked. Explosive digital adoption.

Latin America

High inflation, dollarisation trend. Crypto-native youth population.

Asia

China & SE Asia: WeChat model proven. All-U-Need replicates at global scale..

USA & Europe

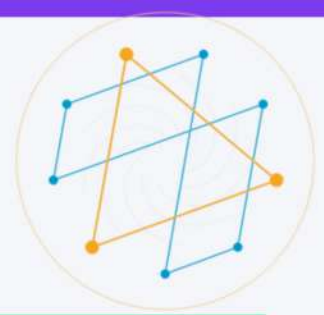
Diaspora remittance senders. Crypto-active. Premium feature market.

Russia & CIS

Sanctions-driven demand for alternative cross-border payment rails.

Business Model

Recurring revenue driven by usage — not speculation.



01 Transaction Fees

Every payment, transfer and conversion earns a micro-fee. At scale this is the single largest revenue driver — billions of transactions annually.

02 Currency Conversion

Crypto-to-fiat, fiat-to-fiat and fiat-to-crypto carry a small margin. Every VISA card swipe contributes to this stream.

03 Lending Products

Loans and mortgages to the underserved — AI-underwritten, secured by on-chain collateral. Interest income at meaningful scale.

04 Investment Services

Commission on stocks, crypto trades and fund access. Grow the user's wealth and earn alongside them.

05 Premium Features

Subscriptions unlock priority transfers, higher limits, exclusive AI coaching, analytics and premium social features.

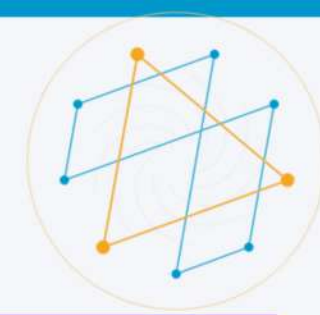
06 Coin Ecosystem Value

PMXX, DuDe and OneAfrica appreciate with platform adoption. Company treasury holds coins — investors benefit from growth.

Every feature drives revenue. Users grow the platform. The platform grows their wealth.

Technology & Security

Institutional-grade infrastructure — built for a billion users.



TECHNOLOGY STACK

Blockchain Infrastructure

 Immutable distributed ledger for all transactions.

Multi-Chain Compatible

 Solana · BNB Chain.

AI-Powered Engine

 Fraud detection, guidance & personalisation.

VISA Integration

 Crypto to fiat card payments seamlessly.

Global API Layer

 Open banking + exchange connectivity.

Real-Time Settlement


 Sub-second transaction finality globally.

SECURITY ARCHITECTURE

End-to-End Encryption

 Public/private key cryptography throughout.

User-Controlled Wallets

 Self-custody — your keys, your coins always.

Secure Custody Framework

 Smart contract audits + insurance coverage.

On-Chain Transparency

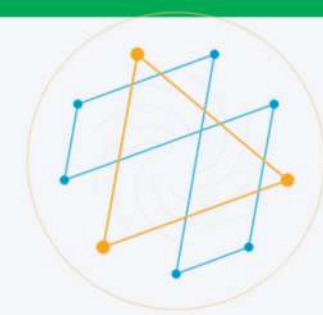
 All transactions publicly auditable on-chain.

Regulatory Awareness

 Multi-market compliance framework built-in.

Continuous Auditing

 Annual third-party security reviews.



Go-To-Market Strategy

Global from Day 1. Viral by design. Proven growth loops.

1

PHASE 1 - Launch

- India & Latin America first
- Full app — all core features
- Exchange listings: PMXX, DuDe, OneAfrica
- Wallets from Day 1.

2

PHASE 2 - Growth

- USA, Europe & Africa markets
- Monthly feature updates
- OneAfrica corridor expansion
- VISA card activation at launch

3

PHASE 3 - Scale

- China, Russia & CIS rollout
- Infrastructure: 50M+ users
- Lending & mortgage products
- Token appreciation events

4

PHASE 4 - Dominance

- 5B user target activated
- Full super app ecosystem live
- Liquidity events for investors
- Acquisition / IPO pathway

Marketing Strategy

\$5M Social Campaign

Targeted digital ads across all major platforms at launch.

Referral Loop

Users earn rewards for onboarding others — viral engine.

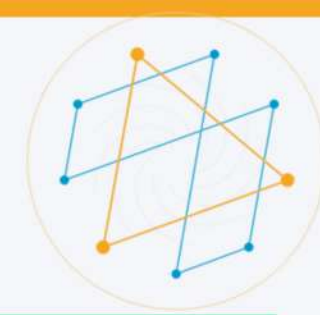
Coin Incentives

Early adopters receive PMXX, DuDe, OneAfrica — aligned acquisition.

Partnerships

Remittance, telecom & microfinance partners in key markets.

YEAR 3: Full global super app · 100M+ users · Investor liquidity events begin



Investment Opportunity

Total Raise: \$15 Million USD — Strategic early-stage entry.

\$15M

TOTAL RAISE

Seed / Series A

Open to equity
and/or crypto-based
investment structures

\$5M

App Development

Core platform build, QA, UI/UX and launch-ready infrastructure from Day 1.

\$3M

3-Year Upgrades

Monthly updates, features and infrastructure scaling over 3 years.

\$5M

Global Marketing

Social media campaign + referral growth engine + corridor partnerships worldwide.

\$2M

Operations & Liquidity

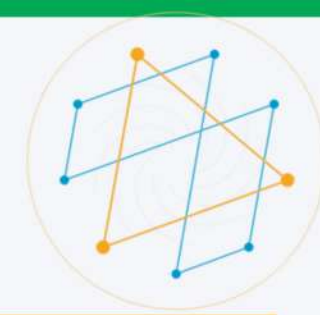
Team, legal, compliance, and wallet liquidity ensuring usability from Day 1.

STRATEGIC ADVANTAGE:

This app replaces all other platforms for both fiat and crypto transactions. Investors who participate before launch secure the best entry point — before the market re-rates.

Return on Investment

Two clear exit pathways. One compelling return profile.



150%

CASH RETURN

After 3 years — fiat/cash-based investment.

Stable. Predictable. Direct payout.

→ \$1M invested returns \$1.5M.

300%

CRYPTO RETURN

After 3 years — token/crypto-based investment.

Upside tied to ecosystem growth & coin appreciation.

→ \$1M invested returns \$3M.

Exit Options

Token Exit

Liquidity via crypto markets. Upside tied to PMXX, DuDe and OneAfrica ecosystem growth. Convert on major exchanges after vesting.

Fiat Exit

Stable cash return. Revenue-backed direct payout. Predictable 3-year horizon with defined milestones and quarterly reporting.

Hybrid

Combination of fiat returns plus token allocation. Maximise upside while preserving downside protection. Tailored to preference.

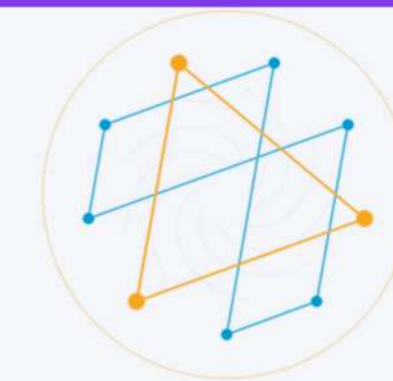
Strategic

M&A, partnership or IPO pathway. As the platform scales to 100M+ users, strategic acquirer or public market exit becomes highly viable.

Investments protected by platform equity, coin treasury holdings and contractual return structures.

The Team

Battle-tested builders with a decade of crypto, blockchain and fintech experience.



CORE CREDENTIALS

10+ Years in Crypto & Blockchain

Building since the early crypto days — not newcomers.

Full-Stack Development

Apps, smart contracts, blockchain and exchange APIs.

Design Expertise

UX/UI for mobile-first financial products at scale.

Business Strategy

Go-to market, fundraising, tokenomics and partnerships.

Why This Team Wins

We built it before

The team has shipped real blockchain products — not just whitepapers and promises.

We know the users

Deep understanding of emerging market needs, mobile behaviour and crypto adoption cycles.

We have the assets

PMXX, DuDe and OneAfrica are live coins with real communities — not future promises.

We move fast

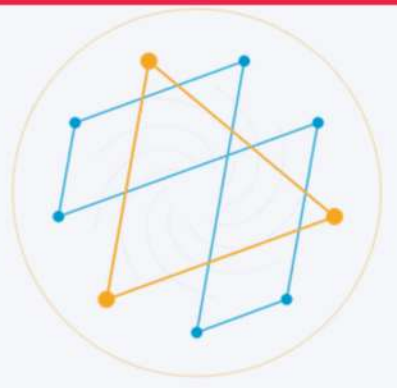
Agile development with monthly update cadence — execution is our competitive edge.

WHY NOW:

Massive growth in digital payments · Rising crypto adoption · Demand for financial inclusion at all-time high.
Mobile-first global population is ready. The infrastructure moment is now. First-mover advantage is everything.

Competitive Advantage

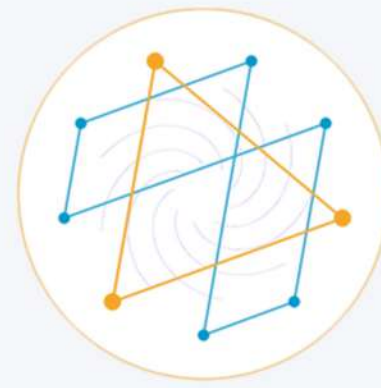
No one has built this. We are first. (Features below as of April 2026).



Feature	All-U-Need	Revolut	Wise	Crypto.com	WeChat Day
Global Money Transfers	YES	YES	YES	YES	YES
Crypto Wallet	YES	YES	NO	YES	NO
Own Ecosystem Coins	YES	NO	NO	YES	NO
Loans & Mortgages	YES	YES	NO	NO	NO
AI Personal Assistant	YES	~	NO	NO	NO
Social Media Feed	YES	NO	NO	NO	YES
Dating / Social Layer	YES	NO	NO	NO	NO
Unbanked / Inclusion Focus	YES	NO	~	NO	NO
YES = Yes ~ = Partial NO = No					

OUR MOAT:

First true financial super app combining Banking + Crypto + Social + Dating + AI — built for mass adoption.
Global-first strategy · Own coin ecosystem · Viral social layer · Pre-funded wallets from Day 1.



ALL-U-NEED

by People's Money

**We are not building just an app.
We are building the financial operating system
for the next 5 billion people.**

The opportunity is now. The team is ready. The coins are live.

Join us – before the world catches on.

GET IN TOUCH
PeoplesMoney.eu
WhatsApp - Kent Kristensen:
+45 25 71 66 77



PMXX



DuDe



OneAfrica

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