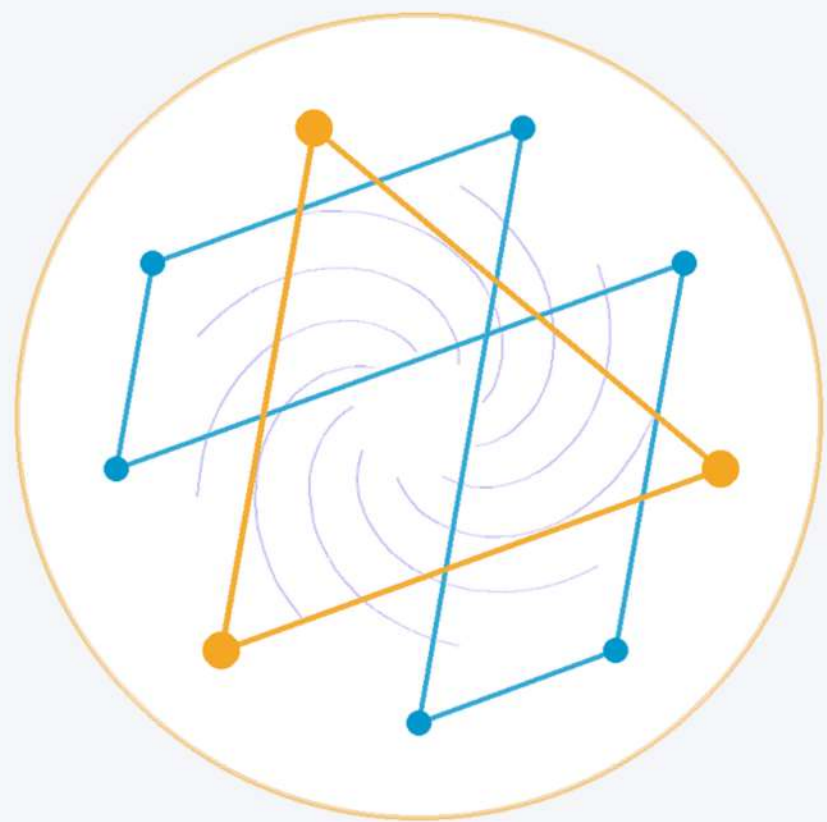


# ALL-U-NEED

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

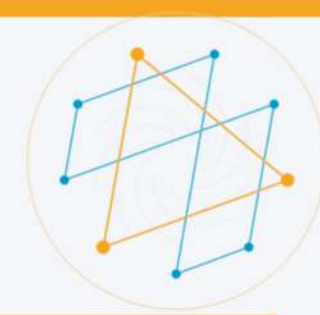


DuDe



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.

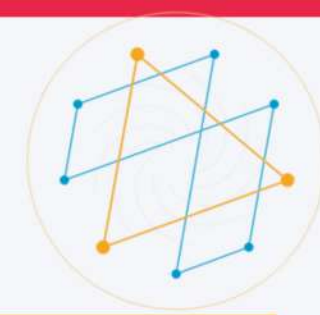
## AI

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.

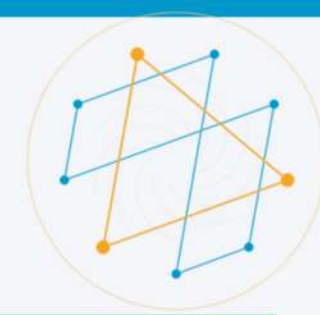
## MARKET GAP:

**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.

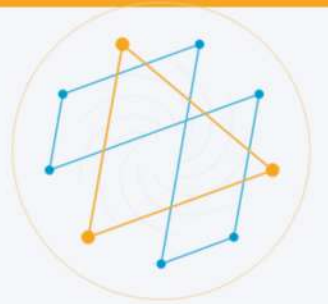
## Investment Tools

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**

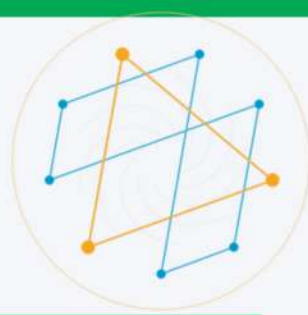
Pan-African Digital Asset

- 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

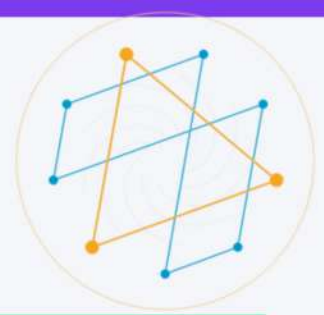
Diaspora remittance senders. Crypto-active. Premium feature market.

### 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.

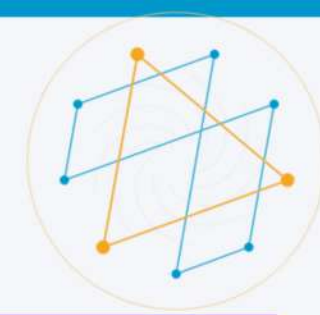
## 06 Coin Ecosystem Value

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

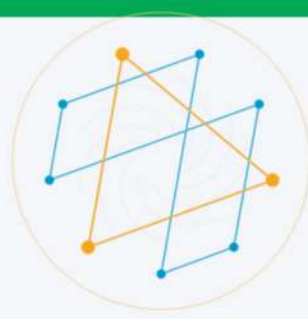
 Multi-market compliance framework built-in.

### 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.

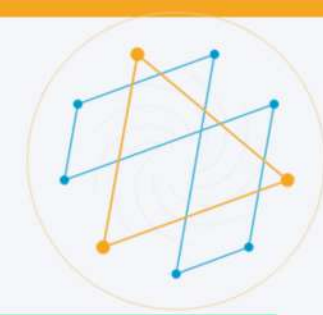
### Coin Incentives

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.

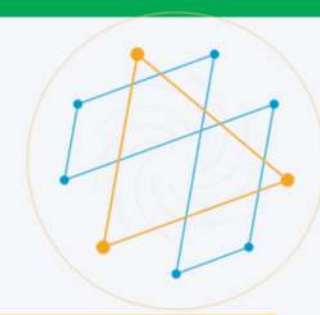
## \$2M

### 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.

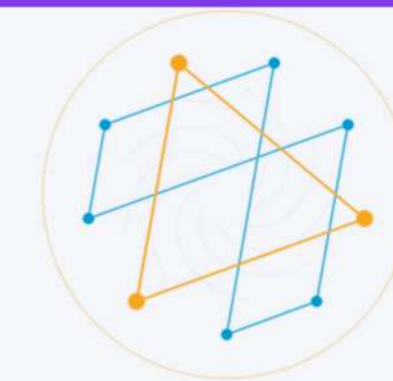
### Strategic

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

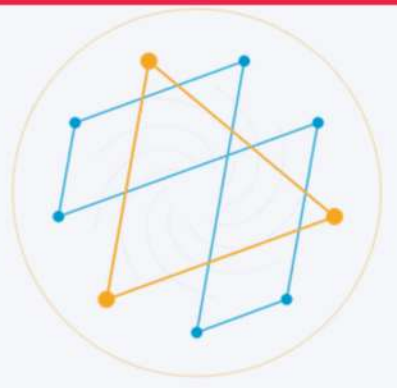
Agile development with monthly update cadence — execution is our competitive edge.

## 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

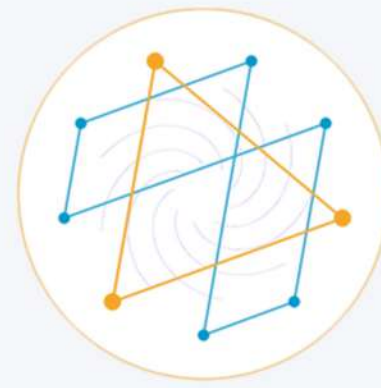
No one has built this. We are first. (Features below as of April 2026).



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**

**Phone / WhatsApp - Michael Willberg:**

**+49 172 892 2766**



**PMXX**



**DuDe**



**OneAfrica**

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