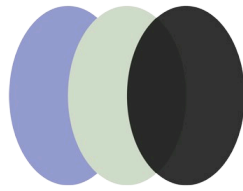


Tribes



Tribes

The new frontier of financial services for the creators' economy

- **What are Tribes in one line?**

Debt issuance through crowdfunding w/ collateralized tokenization of receivables.

- **What are we building?**

Tribes is a creator economy enabler that provides a pathway for major creators who are moving away from advertising for big brands to creating their own brands, enabling them to utilize their own audience that purchases their products or services to finance their projects, within a trustless environment only possible through blockchain and our allied verifiable computing technology. At the same time, we manage to collateralize this debt issuance with a stream of tokenization of receivables from the creators (RWA).

- **What do we know about our customers or market that others don't?**

Although the creator economy is booming worldwide with a market expected to grow to US\$480 billion in 2027 globally, according to Goldman Sachs Brazil has a big relevance, with huge technology adoption in the financial system, creators and their companies are still very underserved in the capital. Even though they can create products and companies that bring

millions of dollars and are profitable, big banks are still not willing to fulfill their needs for credit, whether for working capital, or CAPEX investments of growth.

We see tokenization and the huge penetration of these creators as the best way to create a circular economy where creators with really big audiences can fund their businesses with their influence, at the same time that we provide a new form of investment, in a structure only possible due to the use of Blockchain as a finance infrastructure.

Also, the Brazilian SEC has recently allowed crowdfunding as debt, as well as increased the limit of emission to 15m BRL (3m USD), opening regulatory opportunities to solve this problem with tokenization.

By adhering to the Brazilian Securities Commission (CVM, Brazil's SEC) regulatory framework, we ensure trustless transactions via blockchain while meeting legal requirements for debt issuance through tokenized crowdfunding, enhancing credibility and institutional acceptance.

- **Who is our ideal customer?**

Our ideal customers are companies owned, created, or associated with influencers with big audiences (1M+ followers). These companies have a huge customer base, big potential for profit, and fast returns, but require credit to allow them to achieve this. They have a low risk of default in short-term loans but need access to easy and cheap credit lines, due to a lack of willingness and experience in this new market with big banks.

- **Why is this a big opportunity?**

We think this is a big opportunity because we are in the right place and the right time to do it. In Brazil, we see a lot of disruption through DREX (Brazilian CBDC), so institutions and people are more likely to accept web3

solutions. On the other hand, the go-to-market being the creator economy allows us to solve a problem with a huge market potential: Traditional banks do not take into account the social power of influencers to promote products and create companies.

- **What is the most important metric for your product?**

The most important metric is the amount of money raised for influencer companies, as our revenue is fee-based on this TVL. While social influence and the number of users are also significant, our primary goal is to attract interest from financial institutions to purchase debts through crowdfunding and provide the best interest rates to our clients.

- **How are we going to gain traction?**

Market demand and revenue generation are the two pillars of our traction. We only need a few creators to perform our operations, and we believe that applying our solution to the creator economy can facilitate its marketing. In the end, revenue is what matters most, and current banks do not provide this solution, so analyzing demand is important.

- **How do we make money?**

We raise money for influencer companies and generate revenue through fees, much like investment banking. We provide a solution for institutions and investment funds to fund influencer companies, enabling influencers to secure funding for their businesses at low interest rates.