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## FORUS Digital Group

FORUS Digital brings the money and the lending model to regenerate communities and the regulated financial and physical infrastructure required to do so.

FORUS Digital brings infrastructure and injects liquidity into small businesses, informal traders and supply chain finance. FORUS distributes and collects funds through the digital platform and recovers the investment over time. FORUS is establishing truth rooms, where insight into the impact of projects will be tracked by users and communities per region.

FORUS Digital Exchange is a digital asset exchange that lists stablecoins. Digital assets that are tokenised instruments that will enable the mainstream to participate in capitalising enterprise. There is currently no secondary market for startup investors, so by tokenizing investment in startups, we create a secondary market. This means one can invest in a start-up, and two months later offload it at a profit, based on speculation. This is possible as FORUS is providing real time data, information to trade on. This creates an aftermarket, and this liquidity is what drives new business to come on the market.

Each country platform is being launched with key partners who bring local investment, users groups and projects.

FORUS Digital brings the platform to market with local strategic partners who will onboard their users.

All FORUS technology is tested and in use in various parts of the world.

## Financing Infrastructure

The FORUS Digital Group is preparing to become operational in South Africa, the USA, Sint Maarten, Ethiopia and Thailand. FORUS Digital is preparing a number of country launches simultaneously, and a number of initiatives will be replicated.

FORUS Digital is at its core a community trading platform that uses the FORUS S-QR as the core basis of the cooperation. FORUS Digital financed the infrastructure through the tokenomics of the platform.

All users have access to Free payment transactions, and are only charge a fee of 1.5% when funds exit the platform.

All members have access to the full suite of tools and platform at member prices - mostly free. (users who are not members also have access to free payments).

Infrastructure includes accounting and reporting, payment switches, banking licences, stock exchanges, Merchant Point of Sale, Transport and ticketing and ecommerce. All integrated through a public utility blockchain using central bank issued digital currency (or Synthetic) and using tokens, digital assets that are created and listed through regulated exchanges.

Tokens foster and facilitate cooperation. Funds raised through membership sign up will be applied to strategic investments in infrastructure. FORUS are developing our own social and economic impact measurement tools as well as traceability tools.

## **FORUS Digital Collaboration 2021**

The FORUS Digital Group has a significant collaboration with partnerships to give effect to the capacity and liquidity to service a wide audience of customers across multiple utilities.

The technology stack and professional services team will be in a position to service the large user base. The current ecosystem has sufficient users, licensed partners and partners with the capital to provide the liquidity for FORUS Digital to turn on the platform. FORUS is preparing to be operational in South Africa, Thailand and the USA and Sint Maarten first.

This paper focuses on the role of the FORUS Digital Membership Cooperative. FORUS Digital is partnering with the Social Bureau, based out of Thailand, and we will now begin to prepare to roll out the platform.

FORUS will be using the Social Bureau to play a key role in the FORUS Platform, which enables the FORUS Digital Membership cooperative to collaborate to support the integrity of the platform and identity and attend to bad actors globally.

## **FORUS Digital South Africa**

### **Cooperative and listed company side by side**

FORUS Digital Cooperative will onboard FORUS Digital Group users, a portion of the membership fee managed by the African Wealth Fund will underwrite the listing of the capital business.

FORUS Digital are establishing a consortium to enable the larger FORUS collaboration to leverage the tools and resources to deliver financial inclusion and the delivery of investment into township, rural and entrepreneurial endeavours.

FORUS has partners who will play the role of the IT Professional Services management partner, and oversee the implementation of the use of the FORUS Digital platform to implement government grant payments, social grants, and development of the dashboards that provide real time analytics into investments.

FORUS will list its revenue sharing token, the MahalaX and its underwriting token the FDX on the Cape Town Stock Exchange (CTSE), and will issue some in exchange for a portion of the membership sign up fee. It is proposed that the finance raised through the membership onboarding process will be used to acquire shares in banking and regulated exchanges and IT Professional Services and infrastructure partners as appropriate, and also and finalise the licencing of FORUS Digital (Exchange) Mauritius Limited. FORUS's fund, the African Wealth Fund will manage the investment of funds raised through the sale of MahalaX.

FORUS Digital is integrating the wallet platform to core target infrastructure and once support teams are ready, FORUS will onboard all the users in South Africa.

It is proposed that a portion of the membership fees raised be applied to underwriting an investment to obtain control of South African JSE Listed capital fintech investment company which will become part of the stable of companies held by the listed entity responsible for acquisitions of key infrastructure providers. It is also proposed that FORUS Digital and CTSE form a joint venture to create a listed vehicle.

## Launch with Tokens

FORUS is currently preparing to launch tokens in partnership with the Cape Town Stock Exchange (CTSE). CTSE is one of two regulated stock exchanges in South Africa, and will enable us to list and create the instruments ahead of completing the FORUS Digital Global Exchange licencing process in Mauritius. FORUS will also list the instruments on other exchanges. FORUS will be digitising and listing tokenised funds to finance local projects and infrastructure.

FORUS Digital will list it's tokens, which are debt instruments that participate in the topline revenue of the FORUS Digital Exchange and platform. FORUS have created the African Wealth Fund, who will be listing the FORUS revenue sharing token the MahalaX.

Debt based revenue sharing tokens participating in the FORUS Digital Revenue Model:

**FDX Token**

**MahalaX Token**

**Tokenised funds to include:**

Eastern Cape Token

KZN Token

Gauteng Token

Limpopo Token

Energy Token

Smme Infrastructure Token

Backyard accommodation Token

Transport Token

Sustainability Token

## Step 1 - Integration IT Professional Service Team and regulated exchanges.

### IT Professional Services Team

The professional services teams will roll out the technology stack and create the dashboards and tools in a manner that FORUS Digital, The African Wealth Fund and collaboration partners in all instances have a view into the operations and the capacity to manage the loans.

The IT professional services team role will be to oversee deployment of core tech stack and the building and knitting together of the Maven Teams.

**Ongoing role will include:**

- Integration project management and take live all core tech stack integrations
- Dashboard Development and deployment on all apps
- Maven Consulting Project Management

## Step 2 - Global Partner Sign-up

FORUS have designed a membership model to facilitate collaboration. FORUS Digital has formed a cooperative which provides users with access to tools, networks and projects to operationalise.

The cost of the sign up is linked to the sector or category of users. Professionals signing up to become a part of the team engaged on the Social Bureau will pay a once of registration fee and receive a FORUS membership (incl MHX and FDX) and SBC for the balance. This would all be managed on the FORUS Digital Exchange and using Smart contracts and a digital asset.

## Step 3 - Pay once and Done

FORUS have designed a membership model to capitalise the financing instruments and finance the KYC and customer onboarding.

The cost of the sign up is R300, and this sign up model will be used by cooperatives, stokvels, political parties, and various large social interest groups, to create community owned wallets, cooperatives and other financing solutions.

It is proposed that a portion of this be applied to buying the shares of a South African bank by the members, workers and communities of South Africa. This would all be managed on the FORUS Digital Exchange and using Smart contracts and a digital asset.

## Step 4 - List Capital Business

Consolidate the group into the Capital Solutions stable and list on the main board of the Cape Town Stock Exchange, bringing the group companies and target capital acquisitions into one stable.

The African Wealth Fund will finance the integrations and capitalise the partnerships via a MahalaX allocation.

## Parallel Process - Brand Awareness

Saatchi and Saatchi are working on the Brand Awareness campaign and will continue to build the brand and go to market campaigns for the various products and sectors.

## FORUS Digital Exchange Mauritius

FORUS Digital Exchange (Mauritius) Limited is the operational platform for the FORUS Global Digital Exchange, and is a clearing house for fiat backed digital currency. FORUS Digital is the licensed operator and country licence issuer of the platform, and will be operating all instances. FORUS Digital is majority owned by FORUS NV, and currently has operations in Mauritius and South Africa. Regional exchanges will be set up in several more countries, in order to support the FORUS Digital platform global rollout. FORUS Digital earns revenue through a share of the sign up, financing and adverbuying revenue generated on the platform.

## FORUS Digital - FOR US by US the Cooperative

FORUS Digital is creating a Platform User Membership Cooperative with members facilities. This organisation will manage access to the data generated by the membership. The FORUS Digital Cooperative will be established by constitution to be a decentralised autonomous organisation which will finance shared infrastructure.

### Decentralised Autonomous Organisation

*"A decentralized autonomous organization (DAO) is an entity with no central leadership. Decisions get made from the bottom-up, governed by a community organized around a specific set of rules enforced on a blockchain. ... Decisions are made via proposals the group votes on during a specified period."*

This structure provides us the most flexibility. FORUS Digital Cooperative will be a cooperative registered in South Africa and whose members will manage their collaboration virtually, through voting on a blockchain. The use of tokens will enable each user who signs up as a member to participate.

We all need a community trading platform with access to shared infrastructure and shared finance, essentially providing banking and finance for the sharing economy.

## Membership

### Joining Fee - Pay Once and Done

The membership provides users with access to the full technology stack, rule setting and access to permissioned data generated by the membership and collaboration.

Members will have the opportunity to participate in the monitoring of impact and issues, and have the space to contribute suggestions for development and improvement, and will have voting rights across the governance structures.

Members will play an ongoing role in the continuous development and maintenance of any platform rules. A Set of NFT's designating positions in the Digital Cooperative will be developed. It is proposed that we create a bespoke NFT for each category of users, and limit the volume per category. This will be applied across the platform.

### Membership Categories

The FORUS Digital User coop will have a category for each component, including the Maven Network.

Each category of utility will have its own rules and by laws, and membership will be priced accordingly based on access to different technology. Each category will have its own go to market campaign, and a pay once and done model. User group categories will be based on utility.

### **Initial Categories will include:**

- LMO's (Large member organisations)
  - Cooperatives, stokvels, sports codes, schools, tribes
- Individuals
- Merchants
- Banks
- Regulated Exchanges
- Central Banks

Each user group will form a unique DAO within the FORUS Digital Platform, and will vote on their specific issues.

The members will monitor KYC protocols, protections, and regulatory compliance across multiple sectors and utilities, and oversee data protection and compliance.

### **Membership fees**

Proposed membership fees to be confirmed -  
but estimated to be in line with the following price brackets.

- Individuals ZAR 300
- Banks - \$100k
- Exchanges - \$100k
- Corporate - tiered business based on turnover,
  - Micro - ZAR1000
  - SME - ZAR10000
  - Medium - ZAR 100000

Membership fees purchase FDX and MahalaX (MHX) for the member and members also receive voting tokens in exchange for a Sign up fee.

## **AML and Bad Actor Management Services**

### **Social Bureau**

Social Bureau was developed in conjunction with world leading cybercrime professionals and police.

*"The digital economy has experienced rapid growth. Traditional dispute resolution methods such as courts and international arbitration are ineffective for handling a large volume of small value claims across national borders.*

*Decentralized justice is a new approach to online dispute resolution that combines blockchain technology and crowdsourcing methods to produce resolution systems which are radically more efficient than existing methods.*

*The estimated global losses from cybercrime were just under a record 1 trillion USD for the year 2020 alone. Millions of people have been victimized throughout the globe, and due to the differences in laws and the overlapping of international jurisdictions, it is almost impossible for victims to receive any form of remediation or the return of their stolen assets through formal judiciary channels.*

Our mission is to prevent and fight crime through enhanced cooperation of the community and the disruptive technology of AI, blockchain and smart contract on crime prevention and suppression, and to provide victim relief and compensation.

We provide society an opportunity to fight crime together without having to deal with the differences of laws and regulations, or the limitation of sovereignty and borders.”

## Social Bureau Coin (SBC)

On the Social Bureau platform, SBC is a Multi-Collateralized utility token with a stable value pegged to USD . In the 1st phase, the protocol allows users to deposit their BUSD to mint SBC at a 1:1 ratio, therefore the value of 1 SBC will always be equivalent to 1 USD. Other stablecoins such as USDC, USDT, PAX and DAI will be eligible for minting SBC in the future. SBC is designed to enable efficient exchange on the Social Bureau ecosystem.

## Tiara (TRT)

The Tiara (TRT) token is a governance token which is an integral part of our ecosystem. Tiara (TRT) token holders have rights to participate in making decisions on our platform and future development of our ecosystem.

TRT tokens can be earned as a reward for Liquidity Providers in our Liquidity Pools or purchased by swapping other cryptocurrencies on ‘Social Bureau Finance’, our Decentralized Exchange.

The Social Bureau platform rewards TRT to users for completing tasks, reporting crimes, and verifying information. The hard cap on total TRT supply is 5,000m tokens. More than 70% of the token supply is allocated for the Social Bureau’s community.

## Tokenomics of the FORUS Digital Platform

Each Token plays a role - FORUS Digital uses four tokens to achieve the economics of the collaboration.

It’s the tokenomics of each token that makes that particular solution work. Within each ecosystem there is an economic model that is achieved through smart contracts.

The core FORUS tokens work together to enable the ecosystem and platform to remain financed and returns allocated according to the investment rules.

## MahalaX - invests

MahalaX receives a contribution of risk capital, in the form of a revenue sharing token, structured as a debt instrument and listed on exchanges.

MahalaX is awarded in exchange for membership sign up, and participates in a % of the advertising revenue generated on the platform, and a % of the African Wealth Fund income. MahalaX is the mechanism of advertising on the platform. All advertisers will pay for their advertising using MahalaX, which assures demand. The commission at POS will be distributed in real time to MahalaX holders.



## **FDX - underwrites float and capital**

The FDX token participates in the revenue generated on the FORUS Digital Exchange (Mauritius) Limited, the licensed operator and global licence issuer of the FORUS Digital Platform.

These tokens will be used to pay for listing fees on the FORUS Digital Exchange, which is to be charged at 1,5% of the value of the listing.

FDX will be sold to the finance world, and used to underwrite tokens we are listing.

FDX is also issued to Cooperative Member investors, who get FDX, MahalaX plus membership.

## **Governance Token**

The Social Bureau uses governance coins to manage voting and as rewards for contribution to liquidity pools as well as participating in the governance and work and development of the bureau.

**Tiara (TRT)**

**SBC**

## **Dream - “for the children”**

The Dream token is a rewards token linked to regenerative behaviours. Dream Tokens are awarded for making a contribution to building a “dream” future for future generations.

The Dream token is a part of the Zip4 Good Together program and rewards consumers and agri and township entrepreneurs for behaviour and purchases that advance the agenda of a sustainable future. The Dream tokens can be used to purchase goods or services participating in the program.

## FORUS Group

FORUS is a new financial technology platform that has been created to enable Free Open Realtime Ubiquitous and Secure transacting. Our wallet is available in the Play Store and IOS and will include the following currencies:

Bahamian Dollar, Cambodian Riel, Netherlands Antillean Guilder, Ethiopian Birr, European Euro, Lesotho Loti, Maldivian Rufiyaa, Nigerian Naira, Omani Rial, United States Dollar, South African Rand, Sri Lankan Rupee, Thai Baht, Vietnamese Dong, and MalahaX - the FORUS equity token.

### FORUS NV Card Services NV

FORUS NV Card Services is registered in Curacao and is owned by management. It holds the IP of FORUS.

### FORUS Foundation - Now FORUS Digital Cooperative

FORUS has created the FORUS Digital Cooperative as an independent governance body responsible for the governance and operational rules for the operation of the digital platform.

It will be registered as a cooperative in South Africa. It is responsible for the protection of the FORUS Public Utility Blockchain, the FORUS data and ledger, and ensuring that FORUS Digital and the African Wealth Fund operate the platform in accordance with the global licence and platform operating rules. FORUS will appoint an independent global board with people independent of its operational arm to ensure the mandate is achieved.

### FORUS Digital

FORUS Digital Exchange (Mauritius) Limited is the operational platform for the FORUS Global Digital Exchange, and is a clearing house for fiat backed digital currency. FORUS Digital is the licensed operator and country licence issuer of the platform, and will be operating all instances. FORUS Digital is majority owned by FORUS NV, and currently has operations in Mauritius and South Africa. Regional exchanges will be set up in several more countries, in order to support the FORUS Digital platform global rollout. FORUS Digital earns revenue through a share of the sign up, financing and adverbuying revenue generated on the platform.

### The African Wealth Fund

MalahaX (Pty) Ltd, trading as The African Wealth Fund has been established to generate and manage funds to invest in productive enterprises. The African Wealth Fund borrows funds from institutional and private capital, and uses this to back the token used to finance productive enterprises. The disbursement and collection is done through the FORUS Digital platform.

The African Wealth Fund is majority owned by its customers who, as described, are social enterprises or member or user-based organisations, who bring their members onto the digital platform. The investors/partners will be allocated shares as and when the users sign on to the platform in each country. Revenue is generated through its financing activities and interest on treasury funds. The African Wealth Fund also invests directly into enterprises and generates revenue through a growth in carried interest on investments.