COWRIE

Official Litepaper

Version 1.

ABSTRACT

In response to the Covid-19 pandemic, an initiative named COBRA was founded in 2020 to support distressed businesses through shared value initiatives.

The King of the AmaNdebele Kingdom, King Makhosoke II approached COBRA to find out how he could help his people and local community. COBRA knew that blockchain was the answer and the COWRIE was born.

THE CHALLENGE

There is a strong desire among many individuals and companies to make a positive impact and uplift people in Africa.

However, the reality of widespread fraud and corruption in the region makes potential philanthropists hesitant to donate, as they fear their funds will not reach those who need it most.

In addition, the African economy is currently struggling and in urgent need of a financial stimulus package.

THE SOLUTION

INTRODUCING AN INCORRUPTIBLE SELF-REGULATED MONEY INSTRUMENT FOR AFRICA: THE COWRIE with the purpose of narrowing the Gini coefficient, African countries having amongst the highest in the world and South Africa being the highest.

This is done through the combination of a Trust structure that is incorruptible and embraces radical transparency and democratisation, combined with blockchain, which is fully transparent, and the birth of sustainable regenerative economies from the COWRIE which is released every year to the Trust.

The COWRIE is endorsed by SAtion, who has been tasked by Business Unity South Africa to lead South Africa's digital revitalisation strategy.

www.cobra.org.za
www.schindlers.co.za
www.virtualnationbuilders.com
www.sation.org.za

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EXECUTIVE SUMMARY

COWRIE is a blockchain-based international utility gifting token, built as a cornerstone of Africa's digital economic recovery plan. The COWRIE is as a COBRA initiative developed for the benefit of the upliftment of local people and the development of their local communities within Africa.

The COWRIE initiative, which combines legal, with blockchain and mobile as core technology, places much needed community upliftment income directly into the hands of the people or projects they are intended for from all around the world – whilst ensuring radical transparency.

The COWRIE will birth sustainable regenerative economies from the COWRIE which is released every year to the Community Upliftment Trust.

Blockchain gives us a way to track every transaction made in a network, and avoids corruption or irresponsible spending, whilst mobile gives us reach into all the unpenetrated areas where communities are underdeveloped due to financial constraints or demographic challenges.

Meet COWRIE.
The vessel to unlock endless possibilities in the digital realm.

When Schindlers Si (Schindlers Innovation) attorneys and Virtual Nation Builders were approached to develop the COWRIE project, the primary concerns of the COWRIE project was not only to ensure that our grassroot citizens benefit from this initiative and that sustainable regenerative economies are built but to also find a way to uniquely safeguard all South Africans from loss in their initial purchase of COWRIE tokens to contrast a world where crypto scams are rife.

Legal and Blockchain join forces
Despite its disruptive solutions, tokenized blockchain projects have not been able to fully harness its potential due to lack of regulation and bad actors during the inception of blockchain adoption.

For the first time, legal and technology teams join forces so that blockchain's potential can be fully harnessed and utilized for its intended use: immutability, transparency, incorruptibility.

Operating as a regulated entity in an unregulated environment:

The legal operations of the COWRIE project undertaken by Schindlers Si attorneys form the core of this initiative thereby ensuring that every step in the development process is lawful, and protects the interests of the people.

African cultures, beautiful historical heritage, livestock, wildlife, underutilized land etc, can now open up additional income generating streams to rapidly transform the local economy, thereby enhancing Africa's presence in a global digital economy.

By means of land tokenization, art NFTs, African Metaverse creation, community tokenization, E-commerce and virtual reality - the COWRIE team are unlocking millions of unpenetrated opportunities for local people in Africa through digitization.

COWRIE Tokenomics

The total supply cap of COWRIE is 1,452,303,488.

The COWRIE has a 27 year vesting period, paying tribute to the 27 years that Nelson Mandela, the Father of Africa and affectionately known as Madiba, was imprisoned.

Every year on Madiba's birthday the COWRIE will be released according to Madiba's prison number - 46 664 000.

A further protection has also been included which is a groundbreaking first of its kind - the South African Pump and Dump Officer (SAPD Officer). The SAPD Officer exists to safeguard the COWRIE project and especially avoid pump and dumps or market manipulations.

The SAPD Officer is the COWIRIE project's unique version of an IBCO curve type of smart contract, coded to look after a healthy release of key wallets from 28 July 2023.

The COWRIE offers staking rewards of up to 15% if you keep your COWRIE for a year.

"It always seems impossible until it is done."

-Nelson Mandela

WITH BLOCKCHAIN
ANYTHING IS POSSIBLE.

THE IMPORTANCE OF THE **ICO LAUNCH SALE WITH A MONEY BACK GUARANTEE**

The overriding concerns for the project are - how does the COWRIE:

- protect the local community from a big crypto fall?
- make sure that the benefit of the COWRIE goes into the hands of the local people?
- **take away all the barriers of entry and create a crypto which drives inclusion?**

The COWRIE'S solution was to create the first ICO w ith a Money Back Guarantee. The ICO was closed during February 2023.

THE **MONEY-BACK** GUARANTEE

The way we accomplish this is by establishing an **Escrow** for the ICO which is managed by Schindlers Si Attorneys and regulated in terms of an Escrow Agreement.

COWRIE holders can get refunded for purchases made during the COWRIE ICO at any time from 24 September 2022 until 24 September 2049 at the VIP Sale Offering launch price (of 60 cents per COWRIE) (less any transaction fees).

The money back guarantee is valid for as long as your ICO-purchased COWRIE remains locked in your wallet.

Once a COWRIE holder transacts on an exchange or uses the COWRIE for purchases, the money back **guarantee falls away.**

THE ICO **DRIVES INCLUSION**

The ICO sale was open only to South Africans to give South Africans the first advantage.

To drive inclusion, the launch price, minimum and maximum buy-in have been set low.

The first ICO starting launch price is 60 cents per COWRIE, the minimum buy in is R18 and the maximum buy in R1M.

The ICO begins 18 July 2022 every year and ends when the limited ICO Sales tokens are sold out.

COWRIE can be bought using IFORYOU vouchers, eft and credit cards making it easily accessible to all South Africans.
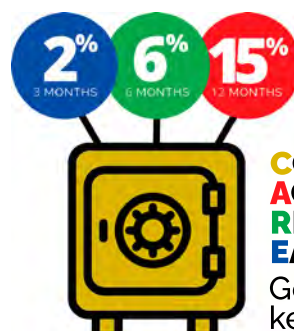
STAKING REWARD PROGRAM

The COWRIE offers staking rewards in terms of the COWRIE CARE Program (COWRIE Accumulative Rewards Earnings Program) - more information is available within the tokenomics section of this whitepaper.
In terms of the CARE program, holders earn the following staking rewards: If you:

Keep COWRIE for 3 months you get an additional 2% COWRIE,

Keep COWRIE for 6 months you get an additional 6% COWRIE, and
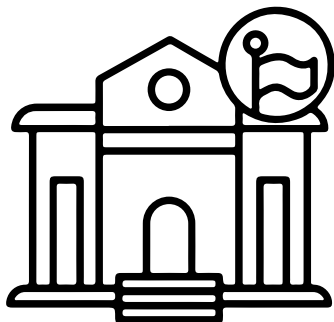
Keep COWRIE for a year you get an additional 15% COWRIE.

COWRIE
ACCUMALATIVE
REWARDS
EARNINGS
Get rewarded for keeping COWRIE

THE NEW DAWN
IN CRYPTO

THE COMMUNITY
UPLIFTMENT TRUST

COWRIE is the new DAWN of crypto, **D**emocratising and **A**iding **W**elfare **N**eeds.

During the ICO the race is on. When someone signs up, they nominate the land they would like to support.

When the ICO launch sale is over, the results will be tallied up and the proportions and ensuing benefits to the land of the communities in The Community Upliftment Trust will be set in stone until the next race.

Therefore, buyers of COWRIE in the ICO launch sale have the unique ability to influence how The Community Upliftment Trust funds are to be proportioned to the different lands and their communities for upliftment and development.

THE **INCORRUPTIBLE TRUST**

Every year 30% of the COWRIE will be released to the incorruptible, radically transparent Community Upliftment Trust.

To achieve oversight by the public, government and other institutions, the Trustees of the Trust must publish at a minimum on: www.radicallytransparent.org:

- the Trust Deed;
- the Trust and any entity in which the Trust has an interest's management accounts;
- details of all remuneration received by the Trustees and any directors/trustees of any entity in which the Trust has an interest;
- details of all remuneration paid to any of the Trust's contractors, including charges for legal and other professional services;
- the Trust's monthly bank statements;
- all minutes of meetings of Trustees;
- any complaints received from employees and disclosures made by whistle-blowers;
- the Trust's annual financial statements;
- bonuses to employees that exceed an amount equivalent to one month the employee's monthly remuneration;
- recordings of all meetings of Trustees; and
- any information and/or documentation that would be in the public interest;

The Trust further embraces radical transparency and incorruptibility in the following ways:

- 50% of the trustees are required to be independent and currently comprises of a National Geographic journalist, attorneys and the like;
- journalists, government and community ambassadors shall be deemed to have an interest in the affairs of the Trust and shall have access to the Trust's records, as though they themselves are Trustees;
- radicallytransparent.org shall at all times be independently administered by a third party;
- radicallytransparent.org contains a complaint procedure whereby anyone who believes that the Trustees are not complying with their duties can direct their complaint in writing and the complaint will be dealt with;

- the Trustees agree to subject themselves to constant oversight;
- the Trustees agree to be willing and able to absorb feedback and respond to it in a positive, non-defensive way; and
- the Trustees have the ability to deliver brutally honest feedback to others in a way that builds relationships rather than tearing them down

What will the COWRIE owned by the incorruptible Trust be spent on?

The upliftment of South Africans with a focus on the United Nations' Sustainable Development Goals, education and development, social infrastructure, healthcare, land and housing, technology, conductivity, women's rights, welfare and humanitarian, religion, belief or philosophy and sports development.[1]

The Trust will create a regenerative economy from the COWRIE that are released to the Trust every year

By way of example, the Trust will source workers from the MobiJobs Gig Economy platform, which is a platform where Africans can list their services for free (www.mobijobs.africa).

This platform's moonshot goal is to be the go-to online jobs marketplace of Africa. It already exists, is owned by Virtual Nation Builders who built the COWRIE and will accept COWRIE by Q3 2023.

The Trust then pays the workers in COWRIE.

The workers that have been paid in COWRIE then use their COWRIE to buy anything from tea to jewelry from www.cryptovalley.africa.

This platform also already exists, is also owned by Virtual Nation Builders who built the COWRIE and will accept COWRIE by Q3 2023.

In addition, workers will by Q1 2024 be able to use COWRIE at local Spaza Shops, play with FANTOKENS or buy NFTs.

How will the COWRIE uplift all Africans and not just South Africans?

Through the Targeted Airstrike Model, whereby anyone can nominate a community or a cause they want to support, and COWRIE can be airdropped into the wallets of the chosen community or cause recipients directly using peer to peer gifting with QR Codes.

This is all done transparently on the blockchain with no middleman, no corruption and all benefits go directly to the person who needs it the most.

https://youtu.be/PwelRE6ez6s

GROUNDBREAKING INITIATIVES. **ONE APPLICATION.**

An eco-system which embraces various uses for COWRIE.

Creating regenerative economies.

WORK

COWRIE will be accepted on online gig-economy platform, MobiJobs.Africa. This platform will serve as the key platform for students, interns, and professionals to sell their talent in a trusted online marketplace utilizing our partnerships.

Small to medium enterprises, organizations and individuals can hunt for top talent, or simply find someone to lend a hand for everyday tasks.

Our already-established partnerships with multiple organizations ensure stimulation of this workplace engine and creates a much needed use-case for COWRIE.

PLAY

Our talented team of Metaverse developers and engineers join forces to offer various metaverse and augmented reality experiences.

An already existing metaverse platform is the Alkebulan Cultural Experience with plenty more experiences to be launched in the future.

Hunt COWRIE tokens or play to win COWRIE by means of augmented reality. These Afrocentric, exciting offerings will all be available via the play category of the COWRIE wallet.

SHOP

Shop with COWRIE on our partner platform, cryptovalley.africa, and buy anything online from various sellers in Africa!

Through our various partnerships, we can now place COWRIE and cryptovalley.africa in the palms of over 200 000 local spaza shops - meaning everyone can enjoy the convenience of online shopping, and also sell their art, crafts, fashion, groceries and more in amazing new ways.
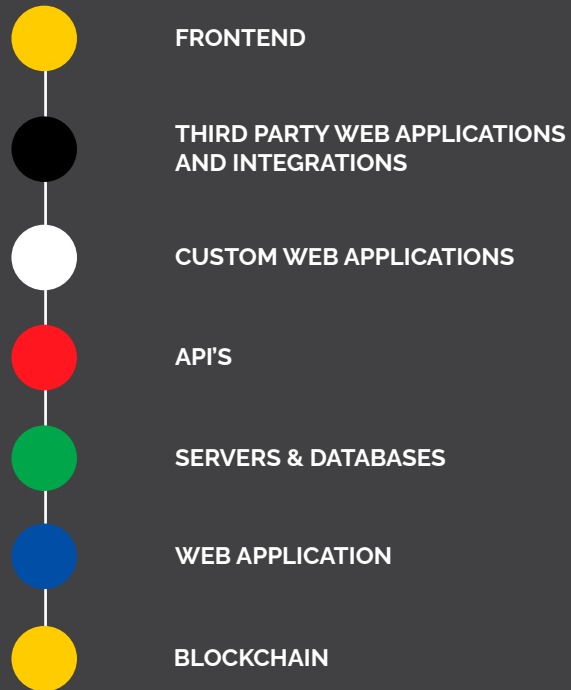
TRADE

Trade COWRIE with various other cryptos and NFT tokens.

The VNB Exchange will offer trading of multiple, trusted alternative tokens and support local token initiatives with potential, at the same time stimulating project awareness and create a local economy of various blockchain initiatives.

TECHNICAL SUMMARY

Instrument / Ticker	COWRIE
Blockchain	Ethereum Binance Smart Chain Any other supported ETH Network
Token Type	ERC-20
Algorithm	Proof of Stake
Coin Maximum Supply	1,452,303,488
July 2022 Total Mint	481 692 287.6
Token Release Period	27 Years 26-year linear vesting: Total 1,213,264,000 (26x 46,664,000)

Blockchain Explorer

BscScan: https://bscscan.com/token/0xde51d1599339809cafb8194189ce67d5bdca9e9e

Github	https://github.com/TheCowrie

Smart Contracts Audit

Security score: 10/10
As a result of the HACKEN audit of all the COWRIE smart contracts, the code contains no issues.
The security score is 10 out of 10.

Status: Passed

TECHNOLOGY STACK

- 🟡 **FRONTEND**

- ⚫ **THIRD PARTY WEB APPLICATIONS AND INTEGRATIONS**

- ⚪ **CUSTOM WEB APPLICATIONS**

- 🔴 **API'S**

- 🟢 **SERVERS & DATABASES**

- 🔵 **WEB APPLICATION**

- 🟡 **BLOCKCHAIN**

ROADMAP

2021 : Q1
- The King of the AmaNdebele approaches COBRA (www.cobra.org.za) to ask for assistance for his people.
- Begin meaningful consultations around the needs, interests and concerns of the AmaNdebele.
- Begin conceptualising the COWRIE

2021 : Q2
Collaborators Bootcamp at Virtual Nation Builders Technology Campus

2021 : Q3
- Establish the first phase of the Legal Resource Centre for the communities of South Africa.

https://community.mycowrie.org/the-cowrie-legal-resource-centre/

- The First Phase of the Cowrie Art Initiative.

The Cowrie Art Initiative involves the creation of NFT art pieces (which includes paintings, artifacts, fashion, jewellery and the like). These art pieces will later be sold in an NFT marketplace together with the actual art pieces to empower artists.

2021 : Q4
Launch Alkabulan, the first step in building Africa's Metaversette of Heritage, where real life objects are brought to life in a digital space.

The creation of a shared interactive experience to preserve Africa's heritage, starting with the Komjekejeke Heritage Site in 3D

https://community.mycowrie.org/journey-into-alkebulan/

2022: Q1
- Begin consultation with the other Kingdoms of South Africa to understand the needs, interests and concerns of their communities.

2022: Q2
ERC20 Token development: including tokenomics discussions, Max Supply Cap, planning of Initial VIP Offering, Smart Contract development

Platform Prototype, and corporate brand development.

- Python app development for VIP Offering phase.
- Vesting
- Smart Contract development.
- Token Staking Smart Contract development.
- Payment gateway integrations including: 1FORYOU, Direct Bank EFT, and Card payment partnership integrations.
- PR and marketing partnership sourcing.
- Third Party Smart Contract auditing.
- VIP offering system testing. Quality and Assurance.
- Marketing Planning commences: SEO developments, marketing and PR planning, institutional investment
- Presentations

2022: Q3
- Launch the COWRIE ICO
- Workshops and road trips commence.
- Third party exchange listing negotiations begin.
- Launch the first phase of the Targeted Gifted Program
- Global marketing and PR rollout.

2022: Q4
- Listing of COWRIE on Decentralized Exchange(s)
- Global rollout

2023: Q1
- Listing of COWRIE on Pancake Swap Decentralized Exchange(
- Launch COWRIE IEO
- Launch the Proudly Accepting COWRIE campaign to encourage merchants to accept COWRIE
- Global rollout

2023: Q3
www.cryptovalley.africa and www.mobijobs.africa to accept COWRIE

2024
- Initiate the second phase of the COWRIE Art Initiative Program
- Create Property NFTs
- Product NFT drops
- COWRIE to be implemented into various multi vendor online platforms
- Continue with the Targeted Gifting Program
- Local Spaza Shops to accept COWRIE
- FANTOKENS
- Further Use Case Developments

MEET THE **FOUNDERS**

HIS MAJESTY KING MAKHOSOKE II

His Majesty King Makhosoke II is King of AmaNdebele Nation as a whole, as proclaimed by the Republic of South African Government and Gazetted on 5 November 2010 (Gazette no: 33732).

The Ndebele Nation is one of the eight nationalities confirmed as kingship in South Africa. As a Prince and Heir to the throne, he was called to join the Public Services of Manala MBongo Traditional Authority in 1983. His Majesty was nominated as a representative of the late Regent King Alfred Mbhedlengani Mabhena in the then Kwandebele Legislative Assembly in 1984.

He served the Ndebele Nation through numerous Parliamentary contributions including, amongst others, opposing and speaking in the Kwandebele Legislature against proposed independence of the then Kwandebele Homeland. The later contribution and others are recorded in the Hansard detailing the debates in Legislature. His Majesty King Makhosoke II succeeded the Regent King Alfred Mbhedlengani Mabhena who was a younger brother to His Father, the late King William Mbongo II in 1986.

His Majesty King Makhosoke II is the Chairman of the ARM's MP Trust of the Hon Mr Patrice Motsepe, whom The King has provided portable water units to fifteen schools through the system of boreholes in the former Kwandebele Homeland areas. The beneficiaries (schools) had no portable water prior to the project.

QUEEN SEKHOTHALI MABHENA

Born Princess Sekhothali Seeiso from the Kingdom of Lesotho, married 2019 in the Ndebele Kingdom and became Queen (Indlovukazi) Sekhothali Mabhena.

She is a member of the UN Women Africa under African Royals, traditional and spiritual leaders in Ending Child Marriage and Female Genital Mutilation (FGM) [2018-current], Ambassador of Menstrual Hygiene and Sexual Reproductive Health with the Sex Rights Network under the AIDS Foundation of South Africa.

In 2017 she became an Executive member of the Council of Traditional Leaders in Africa (COTLA) [2019-current].

"We strive for economic freedom for our people and sustainable development too.

While we are assisting where we can we venture and tap into sustainability to create a stable Kingdom that one day will be free of poverty."

ROYAL ADVISORY

ZAKHELE G MTHETHWA

Zakhele is the founder and chief enabler of Inceku Yenkosi Pty Ltd. Inceku Yenkosi is a Nguni word meaning ''Steward of a King''. Currently the Economic Advisor of King Makhosoke II, the King of Amandebele as a whole.

He is an ardent lobbyist for rural and township economic development through business collaboration to enable economic activation in places and communities that are currently excluded in the mainstream economy of South Africa.

He is a University of JHB graduate in NDIP chemical engineering, with 15 years of experience in water treatment and sales in both the UK and RSA.

BUSINESS ADVISORY

ADAM CRAKER

Adam is the CEO at IQbusiness, the largest independent management and technology consulting firm in South Africa. Adam joined IQbusiness in 2009 and became CEO in 2010. Under his leadership, IQbusiness has grown both organically and through acquisition to a team of over 1,000 living its purpose to grow people, grow business and grow Africa.

As part of the IQbusiness ethos to drive performance with purpose, Adam is an ardent lobbyist for government and business collaboration and most recently, the SAtion and the COBRA (Covid Business Rescue Assistance) social enterprises. Adam is the CEO of both SAtion (NPC) and COBRA (NPC), each with independent Boards.

CRYPTO ADVISORY

DEAN JOFFE

Dean is a co-founder of BitFund (an online crypto asset investment platform) and the founder of Decipher (a legal, business and blockchain consulting firm). He holds an LLB, an LLM (in corporate law) and an MBA (in new venture creation and entrepreneurship). He is currently in the process of completing his PhD on regulating crypto assets. Dean has experience as a corporate M&A lawyer, and has been involved in various technology-driven deals, corporate and commercial transactions, and corporate litigation matters. In addition, he is involved in various businesses in the FoodTech, InsureTech and FinTech industries, where he primarily focuses on bridging the gaps between business, law, blockchain and technology.

LEGAL TEAM

MAURICE A. CRESPI

Maurice is an experienced legal practitioner with a sound knowledge of commercial, property, labour, IP, tax, corporate and Fintech law. He is a highly experienced and established corporate litigation attorney with several reported judgments in both the Supreme Court of Appeal and Constitutional Court and has been a partner of Schindlers Attorneys since 1998.

Maurice provides guidance to international banks, companies, governments, NGOs and other global pillars of society in respect of the legal and tech gauntlet that is required to become competitive in the fourth industrial revolution.

In 2017, recognising the impact that exponential technology would have on the world, Maurice began to pivot and increased his areas of practice from mainly litigation to also becoming a specialist in Fintech, blockchain technology and blockchain law. In the same year he founded Schindlers' Blockchain Department, it being the first in South Africa.

READ MORE
Maurice began focusing on the convergence of blockchain technology and law. Maurice is currently deep learning Machine Learning at Stanford University, Unity Development at UC San Diego, Crypto/Blockchain at Princeton and Mixed Reality at the University of London.

During 2019 and 2020, Maurice started Virtual Nation Builders, Dispute-It, Collab Technologies, Schindlers Forensics and Schintech, which are all part of the Si Group.

These companies, together with NFT Auditors (which was also founded by Maurice) were formed to address the increasing need for legal advice and auditing in respect of NFTs, Cryptocurrencies, ICOs (Initial Coin Offerings), Smart Contracts (including their creation by his tech-team), the minting of NFTs with their Smart Contracts embedded in their metadata, the auditing of real word assets in respect of their legal relationship to crypto assets and smart contract auditing.

Dispute-it is aimed at addressing the worlds' need for a new judicial system and is currently being trialed.

Maurice formed COBRA (Covid Business Rescue Assistance) in 2020, the largest pro-bono initiative in South Africa's history. He hosted over one hundred webinars for Cobra in 2020. COBRA spawned SAtion, that has been endorsed by Business Unity South Africa (BUSA), as well as the South African Government, as South Africa's Official Digital Revitalisation Strategy. SAtion in partnership with Microsoft has secured free Microsoft-365 licenses and 5 terabytes of storage to South African's younger than the age of 25. COBRA has assisted over 500 companies, large and small.

As a further pro bono initiative, Maurice formed Schindlers Eco Forensics to assist anyone that requires pro-bono assistance in protecting and preserving our environment. This is South Africa's largest environmental pro bono initiative. ECO Forensics is currently at the forefront of the legal challenge against Recon Africa's fracking ambitions in the Okavango swamps. Eco Forensics has also undertaken to act for all journalists who require legal protection as a result of them reporting on environmental transgressions. Such protection has been afforded to the lead National Geographic journalist reporting on the Recon Africa story, Jeffrey Barbie. ECO Forensics also assists communities, such as the San and Khoe, in preserving their right to a safe environment.

CANDICE DAWKSHAS

Candice is an admitted attorney who began her career at Bowmans, one of the Big 5 leading law firms of South Africa, in 2001.

Candice holds a BComm degree from Rhodes University, an LLB degree from RAU and is an accredited Mediator Court Aligned and Commercial Mediator from the University of Cape Town.

Candice is also the Chief Operating Officer of Virtual Nation Builders and Dispute-It, running her own legal practice on the side, CRD Attorneys. She is an independent trustee of many trusts and specializes in mediation, commercial law, litigation and estates.

She is currently deep learning to become a Certified Blockchain Expert and studying Blockchain through Consenys Academy.

LISA SHER

Lisa was admitted as an attorney of the High Court of South Africa in 2000. Lisa heads up a commercial law department at Schindlers. Lisa has numerous foreign, multi-national and South African clients and advises them on a wide range of general corporate areas including the negotiation and drafting of commercial transactions, providing opinions, local compliance. Her experience includes but is not limited to mergers and acquisitions, trade finance, cross border transactions, finance, corporate governance, capitalisation transactions, cross border finance, lending and syndicated lending, specialised finance, aviation, service agreements, joint ventures and licensing agreements.

LISA-MARIE BOWES

Lisa has been employed at Schindlers Si Attorneys for five years and has developed a sound knowledge of South African commercial law. She has played a pivotal role in conducting numerous inquiries, and is particularly well versed in commercial litigation, specializing in contractual disputes, liquidations, business rescue, breach of director's duties and corporate fraud. As a result, Lisa has been actively involved in a number of cases resulting in reported judgments. In addition to the above, Lisa manages the Road Accident Fund department and has a successful personal injury practice, with a particular focus on medical negligence.

Who practice areas include – municipal law, commercial law , dispute resolution , intellectual property, tax law, labour law , property law, insolvency law, family law, sports and entertainment and conveyancing

DANIELLA BROCCO

Daniella completed her articles with Schindlers and was admitted as an attorney in the High Court of South Africa in December 2013. Daniella started her articles in the conveyancing department and thereafter served the remainder of her articles in the family law department where she gained experience in various family matters, including divorce, maintenance and ancillary matters thereto . Since her admission Daniella has worked in the commercial department of Schindlers and specialises in drafting and negotiating of commercial transactions and her experience in this regard includes trade finance transactions, cross border transactions, lending, and other commercial matters related thereto.

DANMARI DUGUID

Danmari is an admitted Attorney of the High Court and serves as the Company Secretary for Virtual Nation Builders.

She has previously worked as a Commercial Litigation Attorney representing businesses and individuals in a wide variety of legal disputes and transactions. She has strong planning, project management and public speaking skills, which have contributed to various business projects over the last few years. She is ambitious, future-focused and passionate about making a positive change in society.

She holds a BA and LLB degree, both obtained at the University of Pretoria.

BLOCKCHAIN + PRODUCTION TEAM

MICHELA FERREIRA

Michela plays an integral role in bringing together technology initiatives. Whilst she possesses a strong knowledge of brand development, strategy, consistency and standards, she is proficient in design, multimedia, frontend and backend UI and UX design, frontend development/engineering and the formulation of strategies to synthesize the physical and cyber.

She is passionate about modern culture and how technology transforms internal and external business systems to enhance efficiency and growth. She also consults top international luxury brands thereby ensuring local market appeal and top quality identities in their operating markets.

Michela co-founded her first cryptocurrency in 2018 and is devoted to transform the African technology space to be one that gives all the opportunity to be included within a global digital economy.

NEIL FERREIRA

A passionate leader, Neil is always ready to ensure that innovation meets high quality standards.

His grit, combined with innovative brilliance has led the teams he has worked with to produce numerous cutting-edge projects.

With 20 years of experience in the technical and e-commerce milieu, he has an intense understanding of business operations, payment structures, systems development and dealing with bottlenecks – his mission being to transform these systems for the better.

Neil co-founded his first cryptocurrency in 2018 with its own wallet and crypto ecommerce payment gateway.

TONY FERREIRA

Tony is well equipped to implement organizational strategies, holding valuable knowledge and hands-on experience in building operational mechanisms for growing teams.

Tony co-founded his first cryptocurrency in 2018.

Tony's strength is that he ensures that every customer within our networks are taken care of and receives unsurpassed customer support by driving effective internal support methods.

TREVOR COLTMAN

Trevor has worked with some of the most advanced technologies out there today, using everything from Gartner leading RPA solutions to customised automation suites through and developing tailor-made solutions from the ground up using micro service architecture and edge computing techniques to deliver realtime cognitive services.

Trevor has been responsible for enterprise wide RPA cloud solutions; nation wide financial sector automation and document validation and extraction solutions. Recently, Trevor has been developing solutions to disintermediate legal systems focusing on dynamic consent and adding decentralised architecture to create a fully transparent, fair and just society in the conscious network we are a part of.

Trevor is currently working on certifications focusing on Smart Contract and Solidity Development. He holds a BComm degree in Economics, Management and Information Systems and a post graduate degree in Information Systems from Rhodes University.

THE TRUSTEES OF THE COMMUNITY UPLIFTMENT TRUST

JEFFREY BARBEE

Jeffrey Barbee is an award winning investigative journalist and film maker focusing on groundbreaking environmental and science issues around the world. Numerous newspapers and magazines, including National Geographic, The Guardian and others commission his writing.

His 2015 film The High Cost of Cheap Gas has been translated into seven languages –winning numerous awards including the LA Independent Film Festival, Envirofilm, an International Award of Merit and others. He works on assignment for NOS TV in Holland, as well as on other TV and film projects.

Barbee is the director and founder of Alliance Earth, a non-profit foundation creating science and environmental reporting for the world's media. He is also a mountaineer, photographer, expedition leader and a fellow of the Explorer's Club.

Barbee worked for 15 years as a professional photographer for publications including the New York Times, Newsweek, The Chicago Tribune, The LA Times, The Times, GEO and others. His photography work has also been highlighted in shows at museums like The Levine Museum of the New South.

MAURICE A. CRESPI

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Maurice provides guidance to international banks, companies, governments, NGOs and other global pillars of society in respect of the legal and tech gauntlet that is required to become competitive in the fourth industrial revolution.

In 2017, recognising the impact that exponential technology would have on the world, Maurice began to pivot and increased his areas of practice from mainly litigation to also becoming a specialist in Fintech, blockchain technology and blockchain law. In the same year he founded Schindlers' Blockchain Department, it being the first in South Africa.

Maurice began focusing on the convergence of blockchain technology and law. Maurice is currently deep learning Machine Learning at Stanford University, Unity Development at UC San Diego, Crypto/Blockchain at Princeton and Mixed Reality at the University of London.

PASCAL NYASHA

Pascal is a Thought Leader, Strategist, Entrepreneur, qualified Social Worker, and an author of five published books (namely: Reaching New Horizon, Leadership, Wisdom from the Jungle: Strategies for Life and Survival from Wild Animals, Nuggets to a victorious life; and Leadership and Life Lessons from ancient Generals and Emperors). He has been a columnist for the Business Herald with 90 000 weekly reaches. He wrote for the SME and Entrepreneurship magazine with a 415 000 monthly print run, circulating in Singapore, Indonesia, Malaysia and Brunei. He wrote for 'The Accountant', a magazine published by the Institute of Chartered Accountants and was a weekly guest in the SME Times in India with a 3,5 million online weekly reach.

Pascal has addressed organisations such as the International Trade Centre at WEDF2017, Impact Hub and ACCA among many other leading organisations, governments and NGOs. He has been recognised twice by Junior Chamber International (JCI) as an emerging leader. He holds a Bachelor's degree in Social Work.

FINANCIAL ADVISORY

GEORGE DIAB

George is a Chartered Accounted and entrepreneur. He completed his articles in the financial services, whereafter he specialised in international tax within a big 4 audit firm. He founded one of South Africa's leading bespoke suit manufacturers and played a key role in growing the bespoke industry in South Africa. In 2016, he was nomination as one of SAICA's Top 35 Chartered Accountants under the age of 35.

George is currently the co-founder of GAS Accounting, a digital accounting practice that supports businesses in the professional services space, with financial, accounting, tax and advisory services.

George also serves as coach on SAICA's Enterprise Development program offering services to grass roots entrepreneurs on a pro bono basis.

HYLTON HOLLANDER

Dr Hollander is a Senior Lecturer in the Department of Economics at Stellenbosch University.

After graduating with a MComm in Economics cum laude from Stellenbosch University (2011), Hylton went on to receive his PhD in Dynamic Macroeconomics (2014).

His thesis, entitled "Financial frictions and the business cycle," led to international publications in the Journal of Banking & Finance, the Journal of Macroeconomics, and Economic Modelling. Before receiving a permanent position at Stellenbosch University, Dr Hollander joined the African Institute of Financial Markets and Risk Management at the University of Cape Town as a Postdoctoral Research Fellow. Dr Hollander's research broadly focuses on the interaction between financial markets and the real economy, and their related monetary, fiscal, and macroprudential policy prescriptions.

Some of his recent work studies how asset prices and financial intermediation modify the transmission mechanisms of monetary policy and other macroeconomic shocks.

His current research focuses on sovereign debt risk and fiscal sustainability, the sources and mitigation of financial instability, and international financial spillovers to emerging market economies.

He has lectured courses in Dynamic Economic Theory, Mathematical Economics, Banking & Finance, and International Finance at the postgraduate level.

SUPPORT TEAM

RYAN SUN

Ryan has a graduate diploma in Engineering from Wits and a master's degree from the University of Johannesburg.

He initially started out his career in academia as a university lecturer where his passion for innovation had led him to eventually venture into industry to help uplift companies in engineering, construction and even drone technology.

Ryan gets a thrill out of creating solutions for needs in any industry. He is constantly interested in expanding his own knowledge and experience through involvement with various research and development projects.

Ryan maintains a love for teaching and engaging with all sorts of people — a trait that has just remained with him since his academic lecturing days.

JAMES HOWARD

During James' years at the University of Johannesburg studying architecture, he developed a passion for technology and more specifically drone technology.

During his masters years in 2018 and 2019 James employed drone technology and based his architectural thesis on drone scanning and inhabiting the virtual world.

This developed his passion for the drone industry even further to the point where James decided to pursue it as his full-time career and thus the inception of Terra Ops. James is a fully licensed commercial drone operator and has operated on sites across South Africa within the mining, construction and agriculture industries. He has a passion for working with people and looking for opportunities and problems within any industry and finding innovative ways to better and grow those industries as well as himself.

METAVERSE TEAM

MMUSO MAFISA

Mmuso Mafisa is a photographer, filmmaker, and cultural producer. He is an Audio-Visual graduate from the University of Johannesburg.

He has spent the last decade behind the lens for outstanding music videos and runaway success television productions. He has been the resident photographer for Abantu Book Festival from its inception in 2016, and in 2021 The Ultimate Book Show with Sihle-isipho Nontshokweni. He is the CEO of Osumm Media Solutions, a multimedia production company specializing in Behind-The-Scenes cinematography, photography, and online video editing. Some of the artists and institutions he has worked with include the NIHSS, MTV, Sjava, Oskido, and Ms Cosmo.

THABO SEGOTA

Thabo is an experienced Game Developer with a demonstrated history of working with XR Development specializing in Augmented Reality, he won SAB RAM Awards in 2021.

Thabo is a finalist in Geekulcha Young Geeks 2022.

Thabo Won the Meta Spark Worlds in 2022 and was ranked top 100 AR Plane Experiences bt Meta

Since 2014, Thabo has been working in the education sector, to improve the state and quality of education by building educational apps that use the latest emerging technology. Thabo has worked with numerous award-winning start-ups around the SADC region assisting with front and back-end development. Thabo also has years of experience freelancing Graphic Design services.

SIPHO NDABA

Sipho has worked in the creative fields of graphic design, web design and 3D after studying and qualifying with a Diploma in Media Design and Technology from Damelin.

Thereafter working for various companies as well as freelancing, he has gained in-depth knowledge of logo designs, corporate ID and advertising designs mixed with web designing and development in multiple development software's. After some time in the design field he eventually evolved those skills to include motion graphic design, video editing and animation in the next chapter in his career.

SIZWE NKOSI

Sizwe is a graphic designer, with a diploma in Graphic Design obtained from Jeppe College. Sizwe has an extensive interest in music and has worked in the industry over the past decade.

VIRTUAL NATION BUILDERS

Virtual Nation Builders Projects (Pty) Ltd is proud to be working on this revolutionary project.

Virtual Nation Builders Projects (Pty) Ltd is part of the Virtual Nation Builders Group.

Virtual Nation Builders Mixed Reality team were instructed to attend to the creation of Heritage NFTs that began with the scanning of the Liliesleaf Museum artefacts in early August 2021 to sell them to local and international collectors (the NFTs, not the artefacts themselves) to preserve as well as maintain South Africa's Heritage and history for the South African nation.

Virtual Nation Builders created the world's first heritage NFT, the Nelson Mandela Warrant of Arrest which was sold for $130 000 and all nett proceeds went to save Lilliesleaf Museum* which had closed its doors due to COVID.

Scarcity affidavits, necessary corporate resolutions, chain of custody reports, the NFT assignment terms and the NFTs auditing were all attended to by NFT Auditors.

With exponential technological advancements and the creation of legal foundations, Virtual Nation Builders embraced the ambitious project of building a Virtual Nation for the Ndebele Kingdom.

Virtual Nation Builders' legal-tech offerings and collaborations virtually grew overnight, and our specialist mixed reality team took their very first steps in the creation of a Metaversette, by creating the first step in a digital twin of the Ndebele's Heritage Site. Komjekejeke, with extraordinary photorealism, colour and detail.

The COWRIE Virtual Legal Resource Centre and Ndebele Online Education Centre were also formed by Virtual Nation Builders' team of educators.

Virtual Nation Builders' has also been instructed in the Ndebele Land Revitalisation Project, aimed at utilising blockchain technology to segment millions of hectares of the Ndebele Tribal Trust land into land right NFTs.

Unlocking the value in tribal land occupied by South Africa's previously disadvantaged will address one of the major legacies of apartheid.

The terms of the NFTs will be agreed with the major South African Banks, to ensure that they meet the banks' lending criteria and hopefully in the near future, the land will be more easily tradable than any other land in Africa. Virtual Nation Builders will be expand this offering to other community lands in South Africa.

Virtual Nation Builders have also partnered with OVEX in the tokenization of other property and is currently working on a number of property tokenization projects for developers and architects.

Virtual Nation Builders created the world's first rhino horn NFT. The actual rhino horn was not sold. All net proceeds went to rhino conservation. Virtual Nation Builders also attended to the legal terms in the NFTs required in the metadata and the legal work required for the assignment of the intellectual property.

Virtual Nation Builders have also built an application for a virtual company module, that legally integrates with real world company MOIs (memorandums of incorporations). It utilises a dynamic share register that is updated in real time. By utilising this new legal tech model, real-world companies can operate in or outside virtual layers of governance. The Collab-Tech app operates by utilising the principles of holacracy, coupled with decision making by the collaborators using the Dispute-It (www.dispute-it.ai),

'Wisdom of the Crowds' engine, that requires diversity, independence and reduced influence by alpha decision-makers. Virtual Nation Builders can now list any sized company, as though it were on a stock exchange, without having to go through the red tape and cost ordinarily associated with a listing on an exchange, with the shares transferrable instantly on a smartphone. The management algorithm is empirically

https://youtu.be/zTCU97fPkoE
https://www.rhinos.one
https://virtualnationbuilders.com/liliesleaf-farm-heritage-site/
https://www.bloomberg.com/news/articles/2022-03-27/mandela-s-arrest-warrant-nft-raises-130-000-in-auction

wiser than current corporate decision-making modalities.

In short, globally, technology firms and legal firms find themselves on the other sides of the professional spectrum. Virtual Nation Builders offers a convergence of both, virtually building ground-breaking solutions. community lands in South Africa.

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OUR PARTNERS **OZAKWETHU**

"If you want to go quickly go alone. If you want to go far go together" -African Proverb

Great things happen when we work together. We are proud of our partners ranging from strategic, legal, engineering, commercial, design and payment processing.

IMPORTANT **NOTICE**

This Litepaper is intended to present relevant information to potential COWRIE purchasers (Purchaser) in connection with the proposed generation and sale of COWRIE, including information about the underlying software applications and blockchain protocol used to create and distribute COWRIE and the COWRIE ecosystem (together with the COWRIE token, the COWRIE Platforms).

The information contained in this Litepaper is not intended to be exhaustive and the statements included in this Litepaper are not intended to create a contractual relationship.

Nothing in this Litepaper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction. This document is not composed in accordance with, and is not subject to, laws or regulations of any jurisdiction which are designed to protect investors.

Certain statements, estimates and financial information contained in this Litepaper constitute projected statements or information.

Such projected statements or information involve known and unknown risks and uncertainties which may cause actual events or results to differ materially from the estimates or the results implied or expressed in said statements.

Some of the platform features outlined in this Litepaper are already active whilst some are undergoing development and will be available in the near future.

COWRIE's project developers (We) reserve the right to change, improve or discontinue any functions or products of the COWRIE eco-system in aid of its usability and success.

We reserve the right to update the content of this Litepaper subject to any new developments or updates at any time, with or without notice.