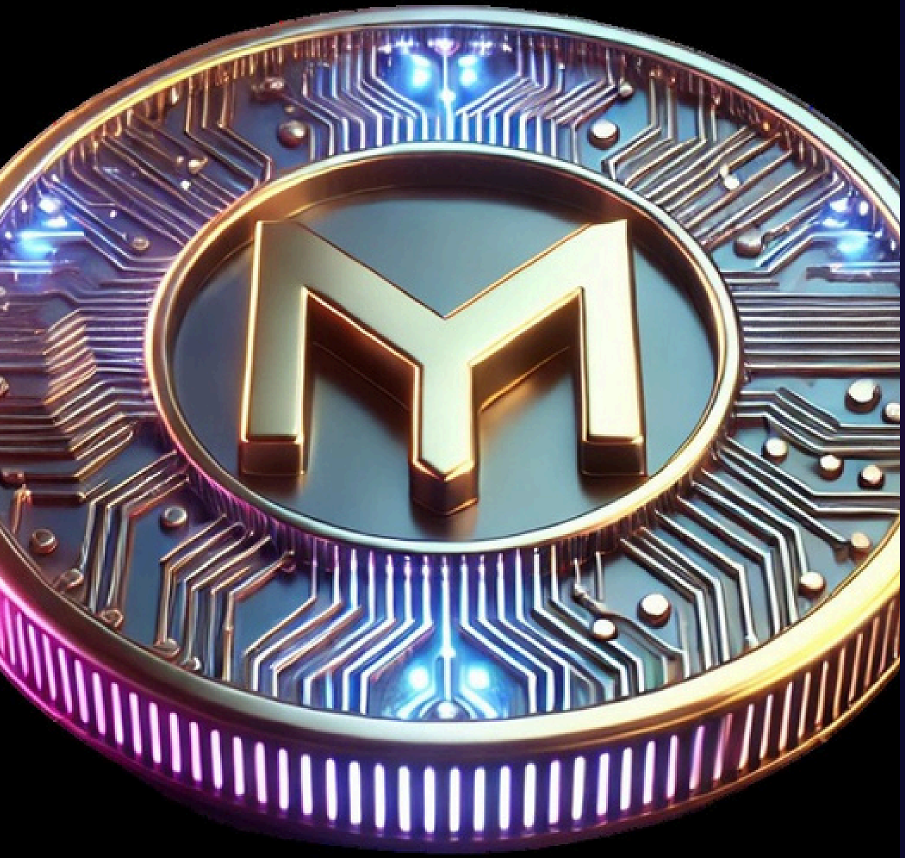


MZF Protocol | Token Holders

One of the world's first AI-powered Pre-TGE funding protocols, bridging the critical gap between Web3startup seed rounds and token launches through innovative mezzanine financing solutions.

Founded July 2025

Proven Leadership Team

Jerome Dadon

Founder &CEO

Capital structuring expert with 15+ years building ventures. Previously managed $200M+ in transactions at EG Funds. Founder and CEO of MezFi with proven track record in launching finance-first platforms across traditional and Web3 markets.

Jarrod Pyne

Founder& CFO

Vice President of Acquisitions at MezFi, specializing in private credit and complex deal structuring. Former lawyer at top 10 global firm and Senior Associate at Australia's largest bank, bringing expertise in institutional lending and credit due diligence.

Gregory Griffiths

Founder & Chief Growth Officer

Web3 strategist and serial fundraising architect with 20+ years scaling disruptive tech ventures globally. Former MOCHAX General Partner successfully transforming multiple startups through aggressive sales strategies, viral marketing, and multi-million dollar funding rounds.

Combined 30+ years experience across finance, credit, tech, and Web3. Our team has previously built MezFi Fund I and MOCHAX, successfully listed tokens on multiple T20 Crypto Exchanges, generated over $60M USD in new revenue, and provided executive advisory roles to several global Web3 startups.

Strategic Partners & Ecosystem

HASHLOCK
Blockchain& Cybersecurity Partner providing security audits and infrastructure protection.

KPMG
Advisory and fundraising partner offering institutional credibility and compliance guidance.

PROBIT EXCHANGE
Crypto exchange partner ensuring liquidity and trading access for token launch.

LABRYS
Software development partner building robust blockchain infrastructure and smart contracts.

The Global Funding Crisis

The Problem

Traditionalstartup financing systematically excludes entrepreneurs from growth capital, with **less than 1% of startups** securing VC funding globally.

- Traditional VC demands 20-30% equity dilution per round
- Pushes founder ownership below 50% before scale
- Debt remains inaccessible due to collateral requirements
- Average funding cycles of 6-18 mths create speed-to-market crises

The Opportunity

There isnot a single 'AI-Powered Venture Debt' platform addressing the global issues of supporting millions of 'Pre-TGE' starved startups.

- Average funding gap: 18 months × $300K/month
- VC Funding Down 35% in 2024
- Counter-cyclical: Economic downturns = more funding applications
- DeFi TVL $500B+ with institutional adoption accelerating

Massive Market Convergence

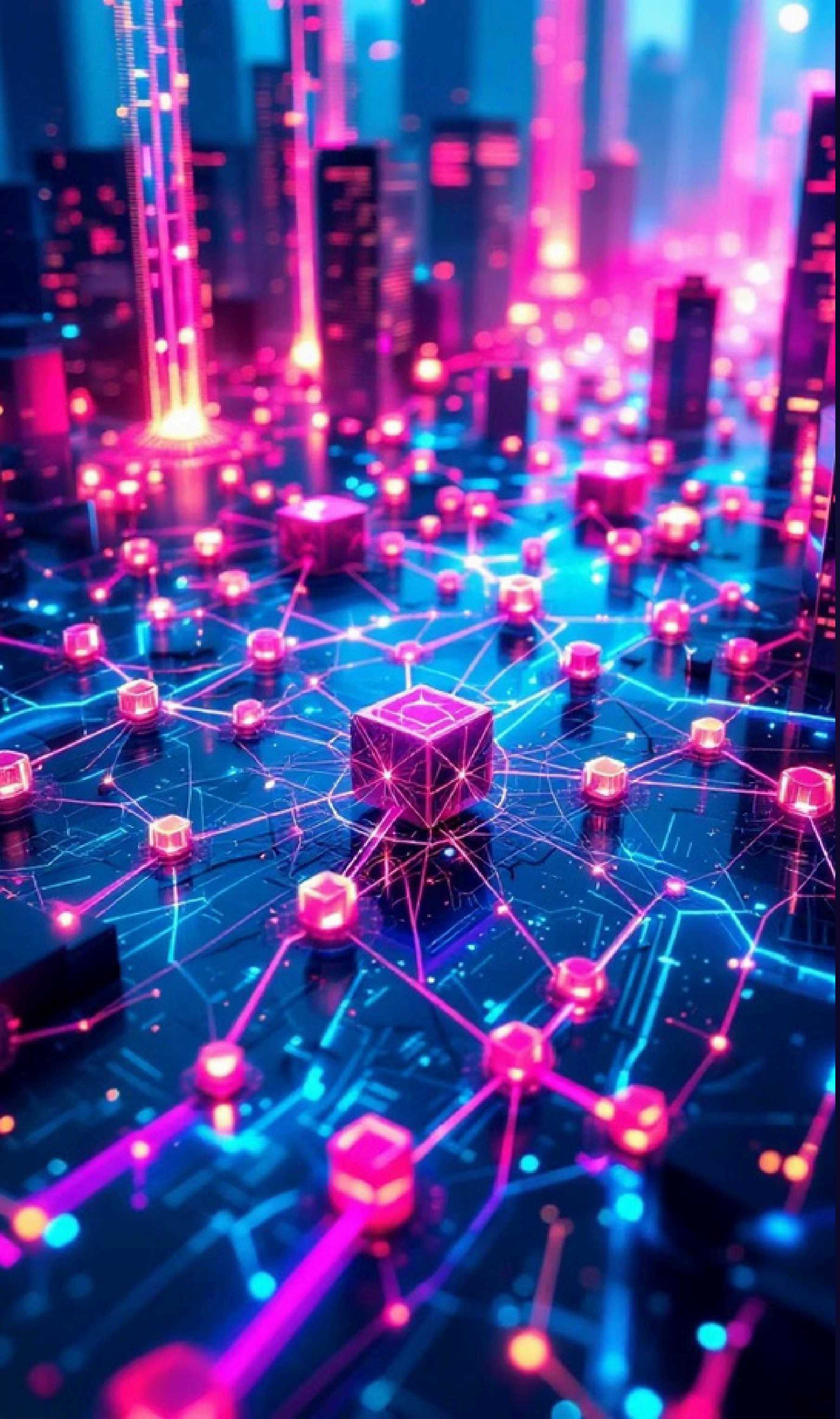
$95B
DeFi Lending
45-65% CAGR growth rate

$355B
Alternative Lending
11.6% annual growth

$50B
Pre-TGE Gap
Untapped funding opportunity

$175B
Venture Debt
14% CAGRexpansion

Multi-market convergence creates unprecedented opportunity. Our 2029 target of **$41.4M represents only 0.008%** of the total addressable market, demonstrating the massive scalability potential of our AI-powered venture debt platform.



Comprehensive Solution Architecture

For Token Members

- **Staking Rewards:**Protocol-native rewards for network participation
- **Growth Participation:** Engage with startup initiatives through approved mechanisms
- **Tokenised Incentives:** Utility-based rewards via community programs
- **Tiered Staking:** 5-25% APY based on lock duration

For Startups

- **Pre-TGE Financing:** Loans with token warrants 6-18 months before TGE
- **Funding Access:** Structured funding including DeFi loans and revenue-based financing
- **Ecosystem Visibility:** Enhanced project presence and credibility
- **Community Tools:** Token-based activation and growth mechanisms

Enhanced Tokenomics

Bitcoin-inspired halving every 4 years with **40% of revenue** dedicated to systematic **token buy-backs**

USDC Liquidity Mining

Fixed returns plus MZF token bonuses creating **sustainable yield opportunities**

Pre-TGE Specialization Model

01

Funding Gap Identification

18-24 month developmentcyclesbetween seed funding and token launch create critical funding void

02

Market Positioning

TraditionalVCs avoidPre-TGE risk - too early for growth capital, too late for seed investment

03

Solution Delivery

Mezzanineloans+tokenwarrants = perfectly aligned incentives for all stakeholders

1

Loan Structure

Amount: $50K - $2M

Duration: 6-18 months

Interest: 12-18% APR

2

Token Warrants

Allocation: 2-5% oftoken supply at launch

Collateral: Future token allocation + IP/assets

3

Success Metrics

FailureRate: 82%oftoken projects fail due to insufficient bridge funding

Our Solution: Systematic risk management

AI-Powered Risk Assessment

Credit Intelligence System

Universal scoring combining traditionalcredit metrics with Web3-specific indicators including revenue analysis, growth trajectories, team background, and execution history for comprehensive risk evaluation.

Smart Risk Management

Integrated portfolio approach where startup defaults only impact timing of token buybacks. Significant follower ecosystem provides marketing boost to funded startups, creating network effects.

Market Validation

Technology and IP assessment combined with market validation and traction indicators ensure only viable projects receive funding, protecting token holder interests.

1

6 Funding Types

Token-Backed Loans,Mezzanine Financing, Revenue-Based Financing, Venture Debt, Fixed-Term Loans, Convertible Debt

2

Warrant Returns

Potential returnsrangingfrom 100% to 4,900% based on token performance post-TGE launch

Roadmap & Milestones

1. ### 2025 Q3 Launch Foundation
Official website launch, Smart contract development, Initial partnerships secured, MZF Protocol 'Pre-Sales' token launch and Token2049 SG (Zero Dilution) launch event.

2. ### 2025 Q4 TGE Growth Phase
Probit Exchange TGE listing, Platform architecture finalised, Phase #2 development commences ahead of TestNet, New liquidity partners onboarded, Significant focus driving the community & Ecosystem.

3. ### 2026 Q1-Q2 TestNet & MainNet Launch
TestNet deployment & validation, MainNet launched with core staking features, Startup onboarding to the platform & Institutional access.

4. ### 2026 Q3-Q4 Ecosystem Growth
20+startup partnerships, 50+active startups, Tier1 exchange listing preparation & advanced analytics dashboard.

5. ### 2027-2029 Market Leadership
Platformlive with 20+startups, Targeted first exits and major milestones with $50M+ TVL & Several mega exits for market validation.

40K
Team Social Media
Followers across platforms

250K
Partner Network
Combined social reach

12+
Startup Pipeline
Pre-TGE applications

$2M+
Warrant Portfolio
Projected value

Sharp Value Propositions: One of the only Venture Debt Protocols with Bitcoin-type tokenomics. Every loan creates automatic buy-back pressure. Non-cyclical business model where economic downturns generate more applications.

Investment Opportunity

Investment Raise: $5M USD

Institutions:$2.5M | 25M tokens at $0.10

Accredited/HNW: $1.5M | 7.5M tokens at $0.20

Pre-Sale (MZF): $1M | 2.5M tokens at $0.50

Retail (ProBit): $1M | 2M tokens at $0.50

Core Mechanics

Baseline staking APY with halving schedule every 4 years starting 2029. Governance rights, platform access utility, and automated token buybacks from 40% of platform revenue.

Contact Information

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MZF PROTOCOL