

KOBLE FINANCE DEFI



Invest Local. Earn Global.

Early Investor Pitch Paper

1. Introduction

Papua New Guinea (PNG) stands at the edge of a financial transformation. For too long, Papua New Guineans have been limited by a banking system that relies heavily on foreign intermediaries and centralized controls.

Koble Finance introduces the **Koble Cryptocurrency Token (KBL)** — Papua New Guinea's first-ever decentralized digital currency, built to connect PNG to the global cryptocurrency ecosystem.

Like PNG's version of **Bitcoin**, the **Koble Token** operates independently of the Central Bank and local financial institutions. This means every Papua New Guinean can participate directly in a transparent, borderless financial system without needing bank approval or foreign intermediaries.

Koble Finance empowers you to **invest locally, earn globally**, and help build PNG's first **decentralized finance (DeFi)** ecosystem — a future where your Kina works smarter, faster, and stronger on the global stage.

2. The Economic Challenge

a) The Falling Value of the Kina

The Bank of Papua New Guinea (BPNG) continues to battle inflation and depreciation, but the reality remains:

The Kina buys less every year.

This erosion of value affects businesses, savings, and the purchasing power of every Papua New Guinean, making it harder to build long-term wealth.

b) Financial System Grey-Listing Risk

PNG also faces potential inclusion on the **Financial Action Task Force (FATF)** “grey list” due to weaknesses in financial transparency and compliance systems.

This could make international transactions more difficult, limit banking access, and discourage investors — further isolating PNG from global markets.

3. The Koble Finance Solution

A. The First Papua New Guinean Cryptocurrency

The **Koble Token (KBL)** is PNG's **first homegrown cryptocurrency**, designed to give citizens financial independence.

Because it is **decentralized**, it doesn't rely on the Central Bank or local banks to operate.

Every transaction happens directly on the **blockchain**, meaning **no middlemen, no restrictions, and full control** in the hands of the people.

Koble bridges Papua New Guineans into the global crypto economy, allowing anyone with a smartphone to participate in global trade, payments, and investment opportunities.

B. Protecting Value Against Inflation

Investing in Koble allows you to **convert part of your Kina into a global digital asset**, giving your savings exposure to international markets and protecting it from Kina depreciation.

As the token gains adoption and trades globally, its value — and your return — grows alongside global demand.

C. Strengthening Transparency and Trust

Built on blockchain technology, every transaction in Koble Finance is **secure, verifiable, and tamper-proof**.

This means total transparency — anyone can verify transactions at any time — helping PNG build a stronger reputation for accountability and compliance with international financial standards.

D. Building Local Liquidity and Global Access

Your investment directly funds the **Koble ecosystem**, including:

- Development of the **Koble Token (KBL)** and mobile DeFi wallet
- Launch of staking and liquidity programs
- Marketing and listing of KBL on major international exchanges

By investing, you are helping to **create PNG's first digital liquidity pool**, empowering local investors to participate in the same global markets that major economies already enjoy — without relying on the Central Bank or commercial banks.

4. Investment Structure and Use of Funds

The **Koble Investment Program** offers four flexible investment packages with guaranteed returns and principal repayment:

Package	Term	Return on Investment (ROI)	Eligibility
Package 1	3 Months (90 Days)	55% + Principal	K5,000 – K250,000
Package 2	6 Months (180 Days)	125% + Principal	K5,000 – K250,000
Package 3	9 Months (270 Days)	155% + Principal	K250,000 – K500,000
Package 4	12 Months (365 Days)	225% + Principal	K250,000 – K500,000

How Your Investment Works

Your investment **is not** used for:

- Stock market trading
- Foreign exchange (FX) trading
- Speculative cryptocurrency trading

Instead, your capital provides **liquidity** for the **Koble Token (KBL)** — a real cryptocurrency that powers PNG's DeFi ecosystem.

The Koble Token is traded internationally by crypto traders and investors, generating **transaction fees and value appreciation** as demand increases.

The profits from these activities — **liquidity rewards, trading fees, and token growth** — fund your returns.

In short, you're not investing in risky trading — you're helping **build the foundation of PNG's first decentralized financial system.**

5. Why Invest in Koble Finance

- 🔑 **PNG's First Cryptocurrency** — Be part of history as we launch the country's first decentralized token — **Koble (KBL)** — our version of **Bitcoin for Papua New Guinea**.
- 🔑 **No Central Bank or Local Bank Control** — Koble is decentralized; you own your tokens directly, without intermediaries.
- 🔑 **Earn High, Stable Returns** — Returns are generated from global trading fees and token appreciation.
- 🔑 **Hedge Against Kina Inflation** — Protect your wealth in a globally traded digital currency.
- 🔑 **Transparent and Secure** — Blockchain records ensure every transaction is auditable and tamper-proof.
- 🔑 **Empowering Ordinary Papua New Guineans** — A national project designed to bring financial independence to every citizen.
- 🔑 **Support PNG Innovation** — Your investment drives the country's first major step into global digital finance.

6. Call to Action

Join the movement to make financial history.

Become one of the first Papua New Guineans to invest in the **Koble Token (KBL)** — PNG's first decentralized cryptocurrency, connecting our nation to the world.

“Your Kina can do more when it's part of something bigger.”

7. Investment Access & Authorized Agents

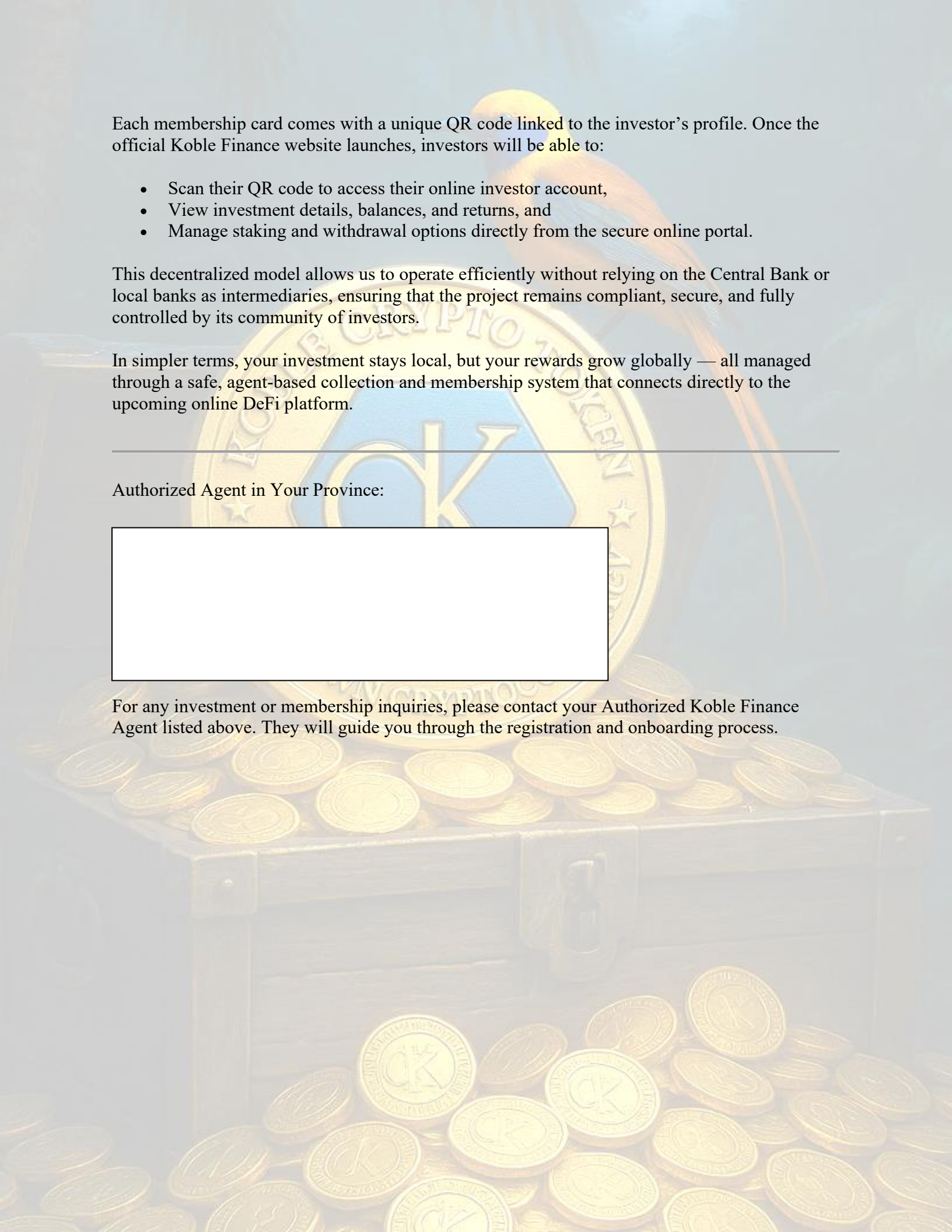
Koble Finance DeFi operates under a decentralized financial model and therefore does not use the traditional banking system for direct investor deposits.

As you may be aware, the Bank of Papua New Guinea (BPNG) has not yet issued regulatory approval for local cryptocurrency trading or exchange activities. Because of this, maintaining a public office or accepting direct deposits could attract unwanted government interference or premature closure of the project.

To ensure smooth operations while maintaining compliance with current financial restrictions, Koble Finance DeFi operates through an authorized network of appointed Agents across all 22 provinces of Papua New Guinea.

These Authorized Agents play a crucial role in:

- Growing the Koble Movement in their provinces and educating local communities about decentralized finance (DeFi).
- Facilitating investment collection safely on behalf of Koble Finance DeFi.
- Issuing official Koble Membership Cards to verified investors



Each membership card comes with a unique QR code linked to the investor's profile. Once the official Koble Finance website launches, investors will be able to:

- Scan their QR code to access their online investor account,
- View investment details, balances, and returns, and
- Manage staking and withdrawal options directly from the secure online portal.

This decentralized model allows us to operate efficiently without relying on the Central Bank or local banks as intermediaries, ensuring that the project remains compliant, secure, and fully controlled by its community of investors.

In simpler terms, your investment stays local, but your rewards grow globally — all managed through a safe, agent-based collection and membership system that connects directly to the upcoming online DeFi platform.

Authorized Agent in Your Province:

For any investment or membership inquiries, please contact your Authorized Koble Finance Agent listed above. They will guide you through the registration and onboarding process.