

The background image shows two individuals in business attire shaking hands over a desk. The desk is cluttered with financial documents, including a calculator, a pen, and various charts and graphs. The scene is dimly lit, with a blue tint, suggesting a professional and serious atmosphere.

**MAIV**

MULTI ASSET  
INVESTMENT VEHICLE

**MAIV: Introducing a Robust Investment  
Platform - Real Asset-Backed Financial**

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## Executive Summary

MAIV introduces a new chapter in investment by combining the security of real-world assets with high-yield opportunities, underpinned by advanced blockchain technology. We extend an invitation for you to be a part of this innovative venture where we present unique, expertly evaluated investment propositions that guarantees above market returns for its users. - Additionally, we introduce the \$MAIV token, designed to serve as a key instrument for using the platform.

## 1. MAIV and The Evolving Landscape of Finance

### 1.1 Pioneering a New Financial Ecosystem

MAIV seeks to innovate within the financial sector by effectively utilizing the capabilities of blockchain technology. Our platform facilitates secure and transparent transactions, enables automated agreements through smart contracts, and eliminates the need for intermediaries, thereby reducing costs. At MAIV, we recognize the importance of blockchain as an emerging technology that holds potential for transforming global finance.

### 1.2 MAIV's Blockchain Implementation

MAIV's financial solutions are built on Ethereum - a blockchain network known for its security, stability, and extensive ecosystem. MAIV takes advantage of Ethereum's move towards a more energy-efficient consensus mechanism and integrates the optional use of the Polygon network, ensuring that our users benefit from an optimized experience without potentially high transaction fees. Polygon is a 'layer two' or 'sidechain' scaling solution that runs alongside the Ethereum blockchain.

## 2. Asset Tokenization

While we envision a future where assets are efficiently tokenized on-chain, providing seamless transfer and management, we acknowledge the volatility associated with cryptocurrency markets.

Hence, our product design focuses on leveraging the accessibility of decentralization while ensuring the security of real-world asset collateralization, striking a balance that ensures optimal returns for our investors. MAIV does not use asset tokenisation at any point of its process.

## 3. Traditional Investment vs. MAIV's Alternative Approach

MAIV provides investors with an alternative to traditional real estate investing. Instead of being constrained by the limitations of physical properties, investors with MAIV contribute to the financing of a project's development and construction. This strategic approach enables investors to be involved in the early stages of a project, meaning they benefit from financing interest that is not dependent on the success of individual properties.

### 3.1 Re-thinking the investment approach

MAIV frontloads any investment pools that it launches, meaning that the return for investors is already secured before any capital is deployed. MAIV puts its users returns before its own, generating the required investment for projects that it invests in through its in-house treasury and / or debt partners, before allowing users the opportunity to invest the equivalent amount of finance required.

MAIV diligently appraises projects before investing, ensuring that project profitability is suffice to cover its finance fee, and have the potential for further gain post completion through project profit share.

Project profit share occurs when a pre-agreed return has been achieved for MAIV and for the project developer: after this figure has been achieved MAIV gets an agreed percentage of any further profits.

MAIV takes its role within projects that it finances much further than finance only, with a very “hands on” project management approach, utilising the extensive experience of its in-house team to ensure project targets are met. With this approach, MAIV can confidently provide a guaranteed return to its platform users, a high-return to its debt partners, and a significant return for itself.



### 3.2 A non-custodial platform

Frontloading the required funds to be invested and securing them on chain using a smart contract means that users will have access to their funds at any point throughout the duration of the pool. This means that a user can withdraw their invested amount at any point and receive a return relevant to the duration in the pool.

Users remain in control of their value invested and are free to withdraw it at any point, making MAIV a non-custodial platform. Non-custodial platforms ensure users have full access and control to funds without the risk or dependence on any third party.

## 4. Realizing Investment Potential

### 4.1 Fixed Minimum, Unlimited Maximum Return

MAIV guarantees returns via in-house revenue streams including treasury holdings and debt partners. The amount of finance required is frontloaded and set aside by MAIV to guarantee that these funds are available for users to redeem. MAIV uses smart contracts to enable users to withdraw at any time.

Returns will be relevant to duration they have been invested in the pool compared to the per-annum fixed-rate minimum. The remainder of funds due to those who withdraw early will be divided amongst users who remain in the pool, this enables an unlimited maximum return on investment for those who stay in the pool.

### 4.1.1 Example - Based on a 24-month pool paying investors 12% per annum

#### Scenario A

John invests £20,000 and nobody withdraws early from the pool. After 24 months he receives 24% on his investment - £24,800

Scenario A		Returns
<b>Total pot</b>	\$ 100,000,000.00	
<b>Returns available</b>	\$ 24,000,000.00	
<b>Johns investment</b>	\$ 20,000.00	\$ 24,800.00
<b>Early withdrawals</b>	\$ -	\$ -
<b>Amount Remaining in pot</b>	\$ 100,000,000.00	\$ 124,000,000.00
<b>Johns return</b>	\$ 24,800.00	124%

#### Scenario B

John invests £20,000 and 75% of the pool withdraws after 12 months. John remains in the pool for 24 months and receives 24% on his investment plus his share of remaining returns from early withdrawals, this equates to 60% on his investment - £32,000

Scenario B		Returns
<b>Total pot</b>	\$ 100,000,000.00	
<b>Returns available</b>	\$ 24,000,000.00	
<b>Johns investment</b>	\$ 20,000.00	\$ 24,800.00
<b>Early withdrawals</b>	\$ 75,000,000.00	\$ 9,000,000.00
<b>Months early</b>	12	
<b>Amount Remaining in pot</b>	\$ 25,000,000.00	\$ 40,000,000.00
<b>Johns return</b>	\$ 32,000.00	160.00%



## 5. How it Works

MAIV's methodology for making high-yield secure investments accessible to investors is based on a well-formulated strategy which combines legal frameworks and investment practices. The details of this strategy remain confidential as part of MAIV's Intellectual Property. Through a systematic approach, MAIV aims to maximize returns while maintaining compliance with regulatory standards.

## 6. Advantages of MAIV

**MAIV offers distinct advantages to both Users and Projects:**

### For Users:

- Return is secured before capital is deployed, negating risk
- Access to the highest returns without subsequent requirements e.g. staking, voting
- Access to finance vehicles previously reserved for high-net-worth individuals
- Funds can be redeemed at any time and are held on a non-custodial platform

### For Projects:

- Reduced costs
- Projects undergo additional scrutiny for viability.
- Reduced bureaucracy.
- Expedited timelines

## 7. Compliance

MAIV collaborates with leading global legal firms to ensure compliance with UAE, UK, and European regulations. Extensive time and resources are invested in structuring companies and funds in accordance with the law, as part of MAIV's Intellectual Property.

### 7.1 Know Your Customer

Users of the platform will be required to go through a third-party KYC process to comply with KYC & AML (anti money laundering) regulations. Successful KYC verification is required before using the platform.

### 7.2 Risk Analysis

The UK construction industry is substantial, but not without risks. Our seasoned team at MAIV is devoted to minimizing these risks. Only projects that pass rigorous internal and external third-party risk assessments are deemed eligible for financing.

Moreover, our product necessitates the funds to repay investors are already in place before deploying capital, or alternatively assessment and approval by our third-party finance partners prior to capital allocation, ensuring that an exit strategy is in place.

## 8. Token Overview

The \$MAIV token is a multifaceted instrument within the MAIV platform, with several key use cases and multiple benefits to its holders:

### 8.1 Subscription

The \$MAIV token will be used as a means of membership to the MAIV platform, enabling users to use the full suite of products and to benefit from its subsequent utilities.

Users will lock a pre-determined number of tokens for a set-time period to gain access to the range of services offered by MAIV.

### 8.2 Staking

Holders of \$MAIV tokens can stake them to earn additional tokens, enhancing their voting potential, with staking duration and quantity determining the weight of votes.

### 8.3 Governance

\$MAIV tokens are used for voting, contributing to the governance of the platform. Weighted voting considers both the amount of \$MAIV staked and the duration, empowering token holders to influence platform decisions. Projects seeking finance can also stake tokens to gain advantages, creating high-volume demand for the \$MAIV token.

MAIV's fees typically amount to 3% of finance raised on top of profit generated, the community will be able to decide through the governance feature how these funds are used.

### 8.4 MAIV Launchpad

Subscribers to the MAIV Launchpad get early access to seed-stage funding for emerging crypto projects. Subscribers must lock their \$MAIV tokens via the Launchpad subscription, guaranteeing allocations based on the number of locked tokens.

This service grants users privileged early access to promising projects while locking value within the \$MAIV token.

### 8.5 Portfolio Access

MAIV uses a portion its profits to expand its selection of high-value assets, mainly luxury real estate worldwide. Users will be able to subscribe to the portfolio access program securing their stays at these residences via token lock.

Dates for stays at these assets will periodically be released and users will be able to compete with one another via a gamified staking process to secure their stay. Portfolio access will also include allocation to events that MAIV has sponsored in the sports and entertainment industry.

## 9. The MAIV Roadmap and Token Metrics

MAIV’s pipeline of projects for capital to be deployed currently sits at £100M plus, this is an ongoing pipeline that is kept above a minimum number of suitable projects. This is continuously added to as projects move through from appraisal to development, with plans to grow this significantly in the coming months.

The roadmap of MAIV is designed to bring various aspects of the platform to fruition, with planned developments ranging from community building and product launches to partner announcements and token sales. We will continue to update.

H1 2023	H2 2023	H1 2024	H2 2024
<b>Community Building</b>	New Website	Platform Launch	IRL event access
<b>Seed sale</b>	Presale commencement	Product Launch	IRL portfolio access
<b>Marketing</b>	Partner announcements	TGE	Seed round access
<b>Team Expansion</b>	Team Expansion	T1 CEX listings	Additional product (TBA)



The token distribution of \$MAIV is divided among ecosystem development, liquidity, company reserve, team, advisors, marketing, staking rewards, and various pre-sales.

Token Distribution	Percentage	No. of Tokens	Offering Price (USD)	Value (USD)	Initial Release in %	Initial TGE Tokens	Vesting
<b>Ecosystem development</b>	16.00%	1,600,000,000					24
<b>Liquidity</b>	14.00%	1,400,000,000			20%	280,000,000	12
<b>Company reserve</b>	14.00%	1,400,000,000					12
<b>Team</b>	10.00%	1,000,000,000					24
<b>Advisors</b>	2.00%	200,000,000					12
<b>Marketing</b>	8.00%	800,000,000					12
<b>Staking rewards</b>	13.00%	1,300,000,000					36
<b>Seed sale</b>	3.00%	300,000,000	\$0.0025	\$750,000			24
<b>Pre-sale 1</b>	5.00%	500,000,000	\$0.0030	\$1,500,000			24
<b>Pre-sale 2</b>	7.00%	700,000,000	\$0.0040	\$2,800,000			24
<b>Public pre-sale</b>	8.00%	800,000,000	\$0.0080	\$6,400,000	25%	200,000,000	12
<b>Total</b>	<b>100.00%</b>	<b>10,000,000,000</b>				<b>480,000,000</b>	

## 10. Conclusion

MAIV aims to democratize high-yield secure investments that have traditionally been exclusive to wealthy individuals and commercial entities. By leveraging blockchain technology, MAIV addresses inefficiencies in both traditional and decentralized lending markets. Through innovation, convenience, the platform grants access to fully collateralized and sustainable solutions.

MAIV's Investment products enable the generation of yield for investors, with each project undergoing meticulous appraisal by in-house teams and trusted third-party finance partners. Through its unique approach and judicious project selection, MAIV offers investment opportunities with competitive returns, thereby democratizing high-yield secure investments.