

# Instafund Launch Partners Brief

MONKEY BUSINESS AGENCY INC.

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# Content

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# Instafund

**Instafund** provides:

- our small business clients a modern instant access to capital for infrastructure acquisition.
- us a significant competitive advantage in account acquisition, retention and growth.
- our bankers a risk-free 24% annual return — twice the stock market average.

## **Instafund risk-free 24% return for bankers**

Instafund works by automating capital accumulation for infrastructure acquisition at scale, crowdsource with enrolled bankers, while maintaining banker's access to liquidity with instant withdrawal.

Instafund significantly increases the size of capital we can accumulate on-demand, while capping the cost of capital to 24% — low and affordable vis-a-vis our annual 302% growth.

We plan to launch Instafund for public access with an initial \$1M channel fund — Instafund Infrastructure Fund — enough to accelerate growth of 1K small business annually.

## **Instafund pays for "use-of-funds"**

Instafund avoids compound interest. Simply, it's a vehicle to pay for the use of bankers' short-term capital sitting idle in FDIC-insured bank deposits. Instafund puts those funds to use — returning to the banker 2X the annual stock market return — while preserving access to the funds — liquidity.

With Instafund, bankers initiate instant withdraws at anytime using the latest fintech and banking APIs. Instafund is enabled by modern fintech, and currently unregulated.

## **Instafund withdraw-anytime liquidity**

Realtime withdrawals preserves liquidity by immediately calculating interest earned to date. This is calculated by multiplying the months' average daily interest rate by the number of days used in the month.

For example, \$10K loaned on the 1st of January and withdrawn on the 20th at 2% monthly rate will earn (  $2\% / 31 \text{ days} * 20 \text{ days} = 1.29\%$  ) in interest or \$129. Banker receives a deposit of \$10,129.00 back.

## **Instafund is patent-pending**

Instafund's risk-free fixed return model and liquidity is a novel business process currently unregulated by any financial product regulation. Instafund capital formation are loans, not deposits and instant withdrawal eliminates requirements for financial products registration and compliance.

Instafund's delivery as equally short-term loans — over 12-24 months — and targeting — business infrastructure acquisition — significantly eliminates risks in underwriting such transactions.

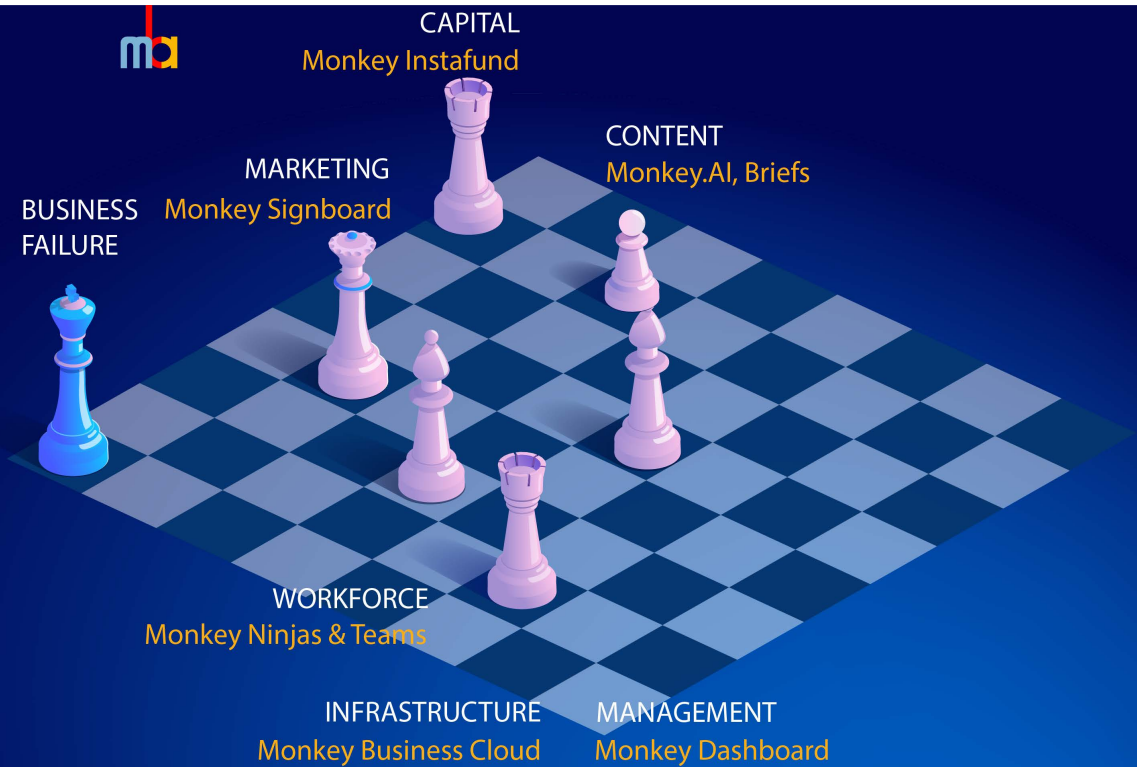
The technological infrastructure powering Instafund can be replicated by any competitor for under \$20K in capital expenses, so we gain little technical moat with this product



— in-fact, we encourage every business to adopt it as a viable capital sourcing option.

However, it's novel approach to risk-management in capital formation merits a business process patent, which is now pending.

## The Outcome — Checkmate.



## The Big Picture

Our mission — find out why 80% of businesses fail in first 5 years, and fix it.

- **The Reasons** — *Key Problems, Needs* — **Our Solutions**
- **Infrastructure** — cost, on-demand — **Business Cloud**
- **Workforce** — cost, on-demand — **Ninja & Teams**
- **Marketing** — cost, fraud, misinformation — **Signboard**
- **Management** — BI-fraud, non-holistic — **Dashboard**
- **Capital** — needs-provider mismatch — **Instafund**

Solving these problems is a \$1T opportunity, and create another — **too much Content.**

Luckily, we already have a solution for that too.

- **Content** — high-cost, UX, distribution, rights — **Monkey.AI, Briefs**

See our *Company Brief* for more about these problems and our products and solutions for small business.

”Who will save the world?” — We all can with God’s plan.





# Instafund Launch Partners

**Instafund** product launch in 2 stages:

- Instafund Beta — Q1-Q2, 2022
- Instafund Live — Q3-Q4, 2022

## **Instafund Beta — Q1-Q2, 2022**

We've created Instafund Launch Partners to beta-test Instafund in production in the 1st and 2nd quarters of 2022. This Instafund vehicle raises \$100K for our new Signboard Camelot 3 Network.

While in beta, our goal is to assure product accurately reflects the articulated objectives, and minimize our cost of capital formation.

The group size — 5-10 bankers providing \$10-20K each — is critical to testing critical real-world liquidity controls in beta and alpha cycles.



## The trade

We pay launch bankers 1% per month interest on capital — 12% annually.

In addition, for every \$10K in capital, the banker receives a 2-year option to buy 8.3K shares of our stock, every month, for up-to 12 non-necessarily consecutive months, adding up to a total maximum award of 100K options at the current price of \$2.50. Fully exercised, the value of the award today is \$250K.

Stock option allocation comes from our current \$10M Seed round — offering 4M shares at \$2.50. This plan reserves 1M shares for Instafund Launch Partners with a 2-year option to buy.

Our stock plan leverage the Jobs Act to raise up to \$50M in Series A. Maximizing our cap-table and keep under 500 investor limit is better realized around 5-10X — \$20-40 per share — before mounting a roadshow. Our stock plan is designed to achieve 5-10X valuation in the next 24 months.

## **The bounce**

Our product lineup, industry and total addressable market has ample room for our stock valuation appreciation in the next 3-24 quarters — big-ad-tech deals in the public space trade at 27X revenue — Amazon, Google, Microsoft —, and even higher — up to 70X in the private space.

Our current seed round is priced at 0.5X. Value businesses trade at 4-8X, given our primary industry — ad-tech — our stock is undervalued in the short-term. We believe a more reasonable valuation is 4-6X — a target our stock plan is designed to achieve before our scheduled Series A round in the next 4-6 quarters.

Launch partners have a \$250-\$750K minimum opportunity with significantly higher upside within the next 24 months.

"How Elon Musk become the richest man in 10 years?" —  
Buy options low: \$6; Sell high: \$1000.

## **Instafund Live – Q3-Q4, 2022**

Exiting beta and starting 3rd quarter 2022, we plan to expand access beyond the small focus group of launch bankers, and raise \$1M in an inaugural Instafund Infrastructure Fund.

With this fund, we can initially accelerate the growth of 1000 small businesses and startups annually.

Participation in the inaugural fund and subsequent funds will be open to all enrolled bankers including existing launch partners. Participation in future funds has no material bearing on this fund and this agreement.

# Instafund Launch Partner Agreement

To participate:

Step 1 — Review our [Banker Partner Agreement](#), and [request your digital version to sign and fund](#).

Step 2 — We use [Capshare.com](#) — now Shareworks by Morgan Stanley — to manage our Cap-tables. Once your banker agreement is received, the link to your **Instafund Launch Partner Agreement** will be emailed to you from Shareworks. Follow the link to sign it and activate your investor account — and access cap-table, and your options and stock.

See our *Investor Brief* for more about our stock.

# Reference

See our [Company Brief](#) for more about our mission and products.

See our [Client Brief](#) for more about our products for small business.

See our [Investor Brief](#) for more about investing in digital ad-tech.

See IFLR's [Jobs Act Quick Start Brief](#) for more about the Jobs Act.

[MBA Inc. Banker Partner Agreement](#)



Our \$10M Seed Fund For Signboard Ad Network

Don't Blame Elon Musk for Being the Richest Man on Earth  
— He's Just the Product of a Flawed System

Why 80% of businesses fail in first 5 years?

"Who will save the world?" — Anthony Joseph. Album Single  
— Who Will Save the World? - Jazz, 2021