



PINOBO LOGO

WHAT IS PINOBO?

PINOBO is a private cash device.

Look at a finished PINOBO 655-bill.

The bill has a reference box that contains a bill-code and washi-tape in specific locations in the reference box.

The bill-code can be entered in the PINOBO.BIZ app to search for the registered image. If the code pulls up a registered image, then the user knows the bill is registered to an image and code on our app.

The user can touch the tactile washi-tape. The user knows that the bill is the authentic-bill, and not a photocopy.

No photocopies of our bills are legitimate bills. They must have washi-tape affixed.

The use of the washi-tape and the use of the registered image creates bill-authenticity security for each bill.

The ripped-ends of the washi-tape are always unique. This means that every handcrafted bill has its own fingerprint.

These two techniques (unique ripped ends and unique position) makes PINOBO immune to counterfeiting.

No counterfeiter could upload images to our app.

No counterfeiter could fake bill without great difficulty. Counterfiets prefer to make many out of one example. Ripping the tape exactly and putting it exactly in its proper position would be a frustrating act of making one unique bill at a time.

Our private cash device is a new invention.

Our private cash can circulate freely with confidence because we can guarantee authenticity.

Our private cash device is a tool—an alternative to CENTRAL BANK DIGITAL CURRENCIES—that would end cash-transactions.

PINOBO will be famous as the first private cash device in the world.

PINOBO IS A GIFT CERTIFICATE

What is PINOBO in practice?

The PINOBO-bill states that it is a gift certificate.

PINOBO is a gift certificate for birthdays and baptisms.

There are 100 million birthdays and baptisms in the Philippines each year.

PINOBO is in the form of a certificate bill.

The standard bill is 655-PINOBO units.

PINOBO USER-AGREEMENT

PINOBO has a user-agreement.

PINOBO bills state that the 655-bill is redeemable for all PINOBO goods and services at the value of 1 PHP per PINOBO.

We, the issuers, value PINOBO to the PHP on a 1:1 basis.

Because it is a gift, it is transferable.

Others can value PINOBO bill at less than 655-PHP.

The total sum of PINOBO will be fixed at 1 trillion PINOBO.

This total sum is our PINOBO ASSET.

Art is priceless.

The sum total of PINOBO can be redeemed for our painting RED-GREEN APPLES painted by my aunt MARIA SINIAPKIN in the 1960s.

Art can be the basis for the total sum of PINOBO as a good and provide legal compliance for exemptions available with the PHILIPPINES BANKO SENTRAL.

The TOTAL PINOBO OUTSTANDING is backed by our priceless RED-GREEN APPLE painting.

Our PINDA USER-AGREEMENT will fill in any holes in our PINOBO user-agreement.

PINOBO MARKET CAPITALIZATION

We accept that 1 PINOBO redeems for 1 PHP in goods or services.

$$1 \text{ PHP} \times 1 \text{ TRILLION PINOBO} = 1 \text{ TRILLION PHP ASSET VALUE IN PHP}$$

This is the maximum market capitalization value of PINOBO as an asset.

Because people can get our PINOBO 655-BILL at a discount, we can calculate the total asset value of PINOBO with the last market's price.

If the last price someone pays for our 655-bill is 1 PHP, then the total value of our 1 trillion PINOBO is calculated like this:

$$1 \text{ trillion PINOBO divided by } 655 \sim 1.5 \text{ billion bills.}$$

$$1.5 \text{ BILLION BILLS} \times 1 \text{ PHP} = 1.5 \text{ BILLION PHP}$$

Every 1-PHP increase in the value of our 655-bill ADDS 1.5 BILLION PHP to our market capitalization. This is approximately \$27 million USD.

Our agents will report their latest resale transaction prices to our app.

The app automatically calculates the market cap.

PINOBO ASSET

That we can calculate market capitalization lets us know what the MARKET VALUE of our PINOBO ASSET.

Using PINOBO as an asset allows us to make secure and repayable loans in PINOBO.

PINOBO is an asset which can be used as collateral for loans.

PINOBO is an asset for the creation and payment of debts.

PINOBO can be used for debt repayments.

Here is an example.

Mr. Rice will lend 100 PHP to Analona.

Mr. Rice wants 45% interest.

Mr. Rice would be paid 145 PINOBO today.

Let us say the market price is 10 PHP.

This means he would get 14.5 655-bills. Because our bills exist in whole numbers, we would give him 15 bills.

His 15-bills would be redeemed in the future for 9825 PHP in value for PINOBO GOODS OR SERVICES, or he could sell at the market for PHP at any time. Thus, his 100 PHP becomes 145 PINOBO across 15 bills with a maximum value per bill of 655-PHP.

DEBT REPAYMENT DEVICE

If people can value PINOBO at the market and make loans in this way, then we can help people repay loans and get out of debt.

People in debt could make an agreement to repay in PINOBO BILLS.

Here is an example:

Mr. Rice owes 10,000 PHP to Mr. Field.

Mr. Rice would ask, if Mr. Field would accept PINOBO bills to repay the debt.

Mr. Rice buys PINOBO from Analona. He buys 1000 PHP of PINOBO.

If the market price of PINOBO is 10 PHP per 655-bill, Mr. Rice buys 100 bills.

He gives Mr. Field 100 655-bills.

Their redemption value is a maximum of 65,500.

Their current value is 100×10 PHP or 1000 PHP.

Why would Mr. Field accept this deal?

PINOBO is a larger asset with a liquid pool of buyers and sellers.

His risk is reduced because he does not have to rely on repayment from Mr. Rice.

He can rely on the liquid market and its many participants.

He has converted his debt from one person to the stronger PINOBO ELEPHANT which has a vision, a market, and immediate payment.

He knows that his total redemption value is 655, unless he sells earlier.

Why would Mr. Rice accept this deal?

Mr. Rice would accept this deal because it ends his debt to Mr. Field.

Mr. Rice ends his debt at a fraction of the cost.

Mr. Rice ends his debt right now and can be free right now.

Why would Analona agree to this deal?

Mr. Rice gives PHP to keep the PINOBO PROJECT alive. Analona can use this money to pay our printing and production expenses that currently require PHP to fund. Analona can also buy rice and sell small bags of rice for PINOBO bills to keep the cycle in motion. The cycle of money is like a belt on gears.

OUTLOOK

Within TWO WEEKS, we should have a market price. This will give us a MARKET CAP.

We will be able to get loans payable in PINOBO, so that we can do our marketing and big projects.

Our big projects include building our PINDA CAMPUS.

Training and hiring our new employees.

Building our PINDA OS operating system technology.

Building our new city called Philnir.

Building our new college.

We will build at least three colleges.

One of the colleges will be in Madagascar. It will be for Chinese. Chinese will have to buy PINOBO to pay for their college.

40 percent of Chinese who take the Gao-Kao test do not get into college.

This is about 4 million students.

We can have a college that admits 250,000 students at any given time.

This students will pay \$20,000 USD or the 1.1 million PINOBO-equivalent.

Chinese will need PHP to buy PINOBO.

Chinese will buy PINOBO because they can get it at a discount in the market. Maybe they can buy the 655 bill for 600 PHP. Their cost of admission would go from 1.1 million to 1 million, or from \$20,000 USD to \$18,000 USD.

It is a good deal for CHINESE to buy PINOBO.

It is good for PINOY to sell PINOBO to CHINESE.

250,000 students buying 1 million PINOBO = 250 BILLION PINOBO

After 4 years, that is 1 trillion PINOBO.

CHINESE can buy up the entire PINOBO ASSET in just 4 years.

Our Chinese University will be a PINOBO service.

Because we have a reasonable pathway to go from issue-to-redemption, we have a reasonable pathway for financing the university using the asset itself as collateral.

Thus, our priority is to get agents to sell PINOBO or give us PINOBO-PAID LOANS, even if they are small. Every transaction helps our marketing team.

Because PINOBO is a huge amount of asset value, banks and institutions will come to us to give us high-interest rate PINOBO loans RE-PAID in PINOBO.

RECAP

PINOBO is a gift certificate for birthdays, baptisms, and can be used for debt repayments.

PINOBO is in the form of a certificate or bill.

The standard bill is 655 PINOBO units.

PINOBO has a user-agreement.

PINOBO has a vision to develop people and technology to give PINOBO redemption-value.

PINOBO has the potential to bring in 1 trillion PHP into the Philippines from China.

We have many other ways to bring money in.

QUESTIONS

1. What would you have paid for a PINOBO BILL 20 MINUTES AGO?
2. What would you pay for a PINOBO BILL RIGHT NOW?
3. What will you pay for a PINOBO BILL in 1 week, 1 month, 4 months, 1 year, 4 years?
4. What would you sell to Analona to get a PINOBO BILL today?
5. Does PINOBO solve problems?
6. Does PINOBO have a future?
7. Do you have a future without PINOBO?
8. What are your talents?
9. What talents can you use to give PINOBO value? Can you sing for PINOBO? Can you talk about PINOBO? What problems do you have? What problems do you see? Can you use PINOBO to imagine a solution?
10. What can you do for PINOBO, so that PINOBO can do for you?
11. We need agents, interns, and marketers. Agents would resell Pinobo purchased from Analona at 3x. Buy a bill at 10 PHP. Resell it at 30 PHP. Buy at 100 PHP. Resell it at 300 PHP. Refer a loan. We will pay you in free-PINOBO or PHP. Marketers would set up events, flyers, and record them for social media. Our goal is 10 agents by end of June.
12. As PINOBO gets famous, it will be easier to sell.



HAVE YOU SEEN PINOBO?