



*The Kubera Platform
Point of Need*

DISCLAIMER



KUBERA IS AN OG OPERATOR FUNDRAISING THROUGH A PRIVATE FUND EXEMPT UNDER SEC REG D 506(C).

DISCLOSURE: The information provided by Kubera LLC and its affiliates ("Kubera" or the "Company") in this document that are not statements of historical fact, including all estimates, projections, and assumptions contained herein, are "forward-looking statements" as defined in Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. Forward-looking statements generally can be identified by words such as "may", "will", "could", "should", "expect", "intend", "estimate", "anticipate", "believe", "project", "pursue", "plan", "continue", "forecast", "target", or the negative thereof, or variations of similar words. These forward-looking statements originate from the Company's ability to develop oil and gas resources through work efforts including but not limited to research, analysis, acquisition, development, management, and divestiture of oil and gas assets. The abilities of the Company can be materially affected by variables including but not limited to availability and costs of pipe, drilling rigs and field services, availability of human resources, Company liquidity and access to finance exploration and development activities, market conditions in the oil and gas industry, and the impact of environmental and other governmental regulation. These forward-looking statements are subject to many assumptions, risks, and uncertainties. Factors that may cause actual results, performance, or achievements to be materially different from those communicated in forward-looking statements include, among other, the following: adverse domestic and global economic conditions; difficult and adverse conditions in the domestic and global capital and credit markets; changes in domestic and global demand for oil and natural gas; volatility in the prices paid for Company-developed oil and natural gas; the effects of government regulation, permitting, and other legal requirements; future developments with respect to the quality of Company properties, including, among other things, the existence of reserves in economic quantities; uncertainties about the estimates of Company oil and natural gas reserves; the Company's ability to increase production and oil and natural gas income through exploration and development; ability to successfully apply horizontal drilling techniques and tertiary recovery methods; the number of well locations to be drilled, the cost to drill, and the time frame within which they will be drilled; drilling and operating risks; the availability of equipment, such as drilling rigs and transportation pipelines; changes in our drilling plans and related budgets; and the adequacy of Company capital resources and liquidity including, but not limited to, access to additional equity and/or borrowing capacity. Because forward-looking statements are subject to risks and uncertainties, actual results may differ materially from those expressed or implied by such statements. Readers are cautioned not to place undue reliance on forward-looking statements, contained herein, which speak only as of the date of this document. Other unknown or unpredictable factors may cause actual results to differ materially from those projected by the forward-looking statements. Unless otherwise required by law, the Company has no obligation to publicly update or revise any forward-looking statements, including estimates, whether as a result of new information, future events, or otherwise. All forward-looking statements attributable to the Company are expressly qualified in their entirety by these cautionary statements. This is neither an offer to sell nor a solicitation of an offer to buy any security which can be made only by the Confidential Private Placement Memorandum and all exhibits, attachments and supplements thereto ("PPM"), and are made available only by authorized Officers of the Company. These securities have not been registered under the Securities Act of 1933 and are being offered pursuant to an exemption there from and from applicable state laws. These securities involve a high degree of risk and there is no assurance that the investment objectives of the project will be attained. Past performance is no guarantee or future results. All information is subject to change. Consult the PPM for investment conditions, risk factors, minimum requirements, fees and expenses and other pertinent information with respect to this project. All statements in this presentation are qualified in their entirety by the information set forth in the PPM. Investors should only consider investing after fully reviewing, together with their financial / legal counsel, the information set forth in the PPM.

DEFINITION



*Inconvenience verses
ultra convenience*

*Insecure verses
fraud-proof*



Point-of-Sale

Processing a transaction limited to the merchant's location or online store.

VS

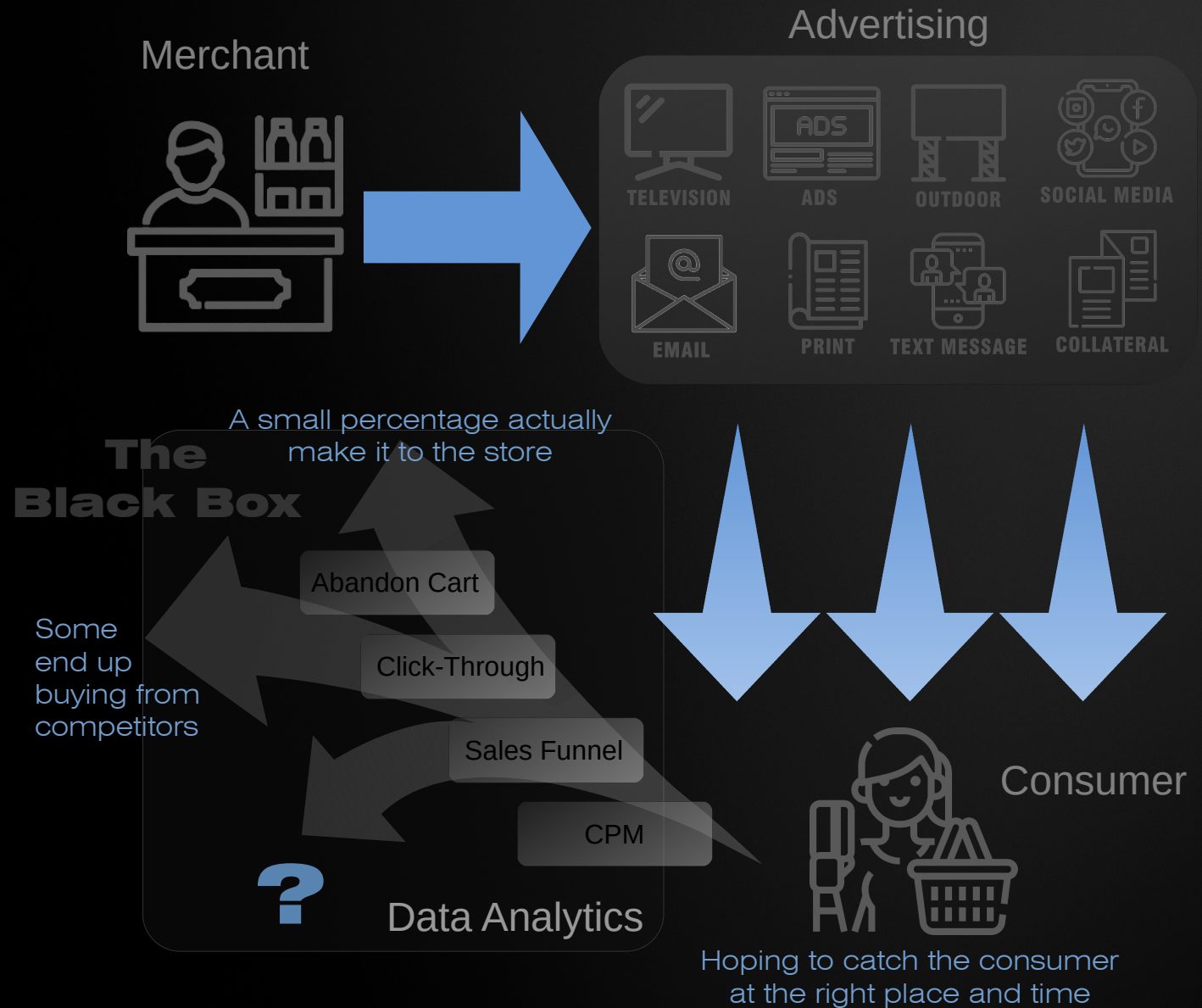


Point-of-Need

Processing a transaction outside of an online or off line store, anywhere a merchant advertises.

Transforming advertising into a sale in the moment.

The problem is, there is a huge black box between the advertisement and the point-of-sale, and connecting the two is a process akin to herding cats.



THE SOLUTION

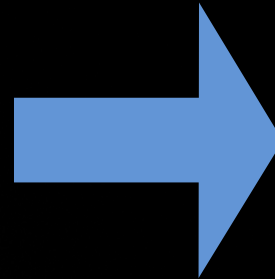
1 of 6



The **PUSH SALE**

Place the product at the customer's
Point-of-Need
instead of making them
come to a
Point-of-Sale.

Merchant



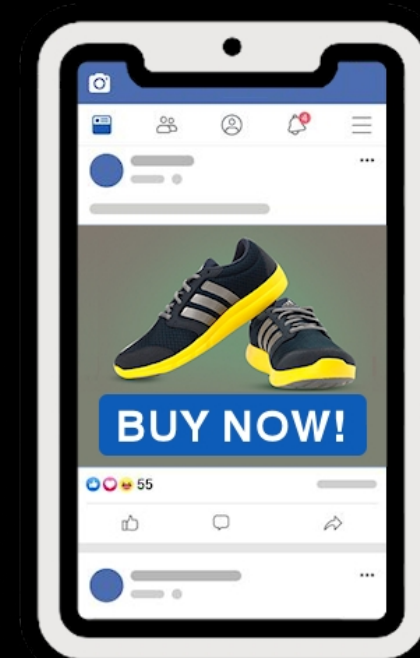
Advertising



No more
Black Box



Consumer



*Social media
example*

Consumers are able to complete a purchase at the same place and the same time they see the advertisement -no click-through, sales funnel or black box required.

THE SOLUTION

2 of 6



Consumers see it as a
ONE-TOUCH
PURCHASE

*Motivation to
purchase is never
greater than when
an ad is first seen.*



No More...

- Long checkout forms
- Entering card data
- “Try again”
- Standing in a checkout line
- “Your card was declined”
- Having to be in a store at all!

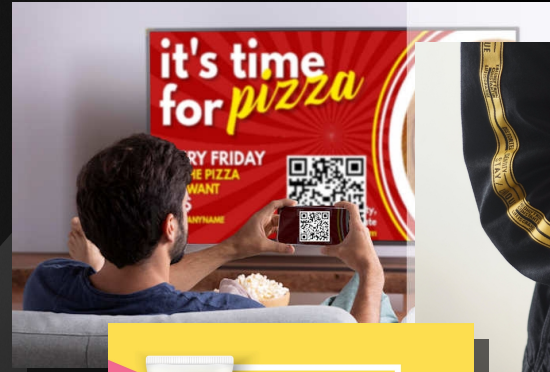
Consumers can purchase in an instant,
in the heat of the moment, with a single touch!

THE SOLUTION

3 of 6

A
PUSH SALE
can be
anywhere

Television



Magazines



Off line
examples

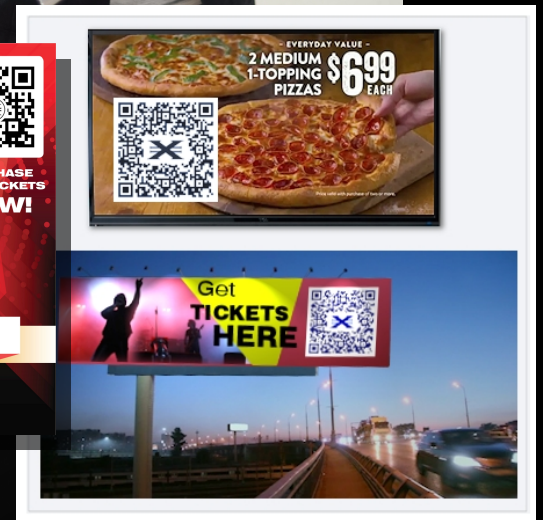
Mailers



Posters



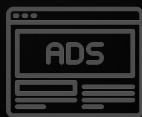
Outdoor



It's like a merchant expanding their store locations from a **few**, to **MILLIONS!**



TELEVISION



ADS



OUTDOOR



PRINT



COLLATERAL



EMAIL



SOCIAL MEDIA



TEXT MESSAGE

THE SOLUTION

4 of 6



The applications for a Push Sale are virtually **endless!**

Delivery & Door-to-Door

Restaurants

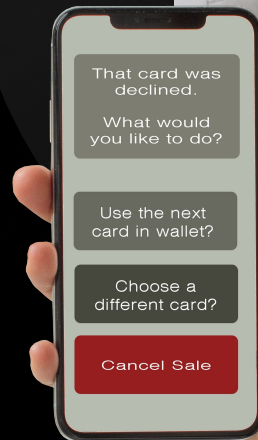
No more sitting around waiting for your bill.



Direct sales examples



Never again share your card information with a stranger



Your waiter can **push** it right to your phone so you can pay when **YOU** want to.

And if there is something wrong with your card, only **YOU** will know about it.

THE SOLUTION

5 of 6



It's not only more convenient, it's actually

SAFER

than any other kind of transaction.

Telephone sales examples



Rather than reading card numbers over the phone, the purchase offer gets pushed to the consumer's device



All the consumer has to do is except

Never is any card data exchanged between the consumer and merchant

THE SOLUTION

6 of 6



The Push Sale is
both

FRAUD-PROOF

and

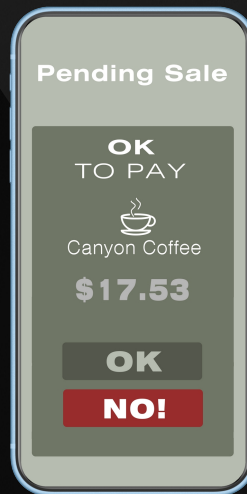
PRIVATE

The vast majority of card fraud occurs
at the merchant level

Consumers don't
have to give up
any personal
information
if they choose
not to



\$30,000,000,000
ANNUALLY¹



The **consumer** personally approves
every transaction.

The **merchant** never sees card data.

The **transaction** occurs between the
consumer and their bank.

The **bank** is able to process the transaction
the same way they do now, no special
network or tech required.

MARKET ANALYSIS

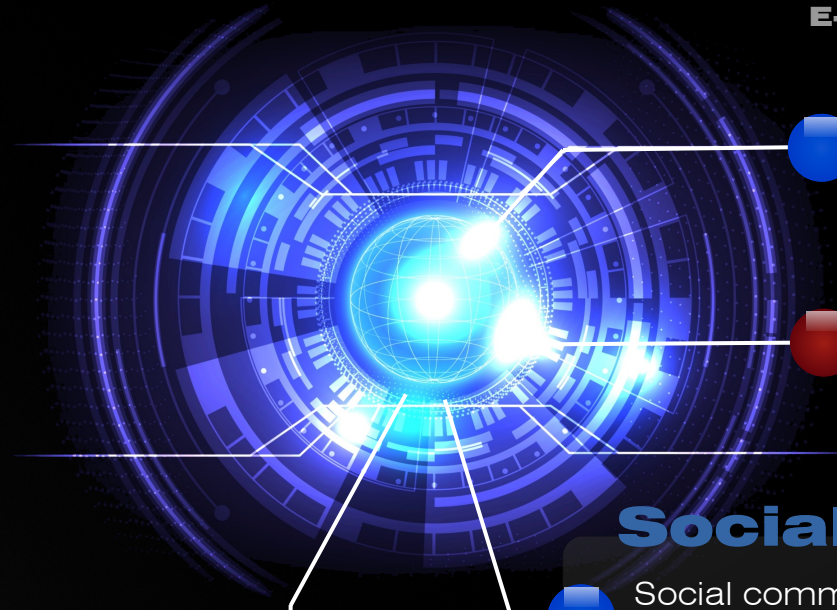


91%

make online purchases with their phone.⁵

What would a technology be worth that enables an off line purchase to be as convenient and simple as online?

Kubera does that.



E-commerce is still growing!

Sales expected to be over

8 trillion

by 2026, accounting for 24% of all retail sales.¹

Abandoned carts plague the industry.

59% due to lack of trust and complicated checkout processes.²

Social Commerce

Social commerce expected to climb to **3 trillion** by 2026.²

55% of people aged 18-24 purchase on social media.³

49% of purchases on social media are due to an influencer's suggestion.⁴

OVER
30 billion
lost to
e-commerce
fraud in 2023.⁶

Kubera capitalizes on every trend and fixes the industry's biggest problems.

In addition, it provides improved privacy and convenience for both on and off line commerce.

How much would these numbers change with a **one-touch purchase?**

MARKETING STRATEGY



*A four-pronged approach fueled by **AI**.*

AI is already identifying for us quality sales managers and other support staff.



target identification and lead sourcing

Identify merchants with products best sold by Push Sale



ON & OFF LINE MERCHANTS

Early adopters and influencers



EMAIL



SOCIAL MEDIA



TEXT MESSAGE

Influencer podcasts



PODCAST



CONSUMERS

Messaging and creative strategies have already been field-tested and fine-tuned.

TRADITIONAL CHANNELS



MERCHANT MEDIA KITS



POST SALE EMAIL



SHOPPING CART INTEGRATIONS



CONFERENCES



IN-STORE SIGNAGE



PARTNERSHIPS



INDUSTRY PRINT

INDUSTRY INTEGRATION



The technology
is market-ready
with a

PCI LEVEL 1
certification
and listed as a
VISA
CERTIFIED
service provider



Hosted at

amazon
web services™

with offshore backup and redundancy



Prototype
approved on



Download on the
App Store



GET IT ON
Google Play

Processor Agnostic

OPEN API ABLE TO CONNECT TO
ANY PLATFORM



INVESTMENT & BUSINESS MODEL



PREFERRED

Membership Units share in basis point revenues on every authorization.

COMMON

Membership Units share in every aspect of the firm, including revenues regardless of the source.

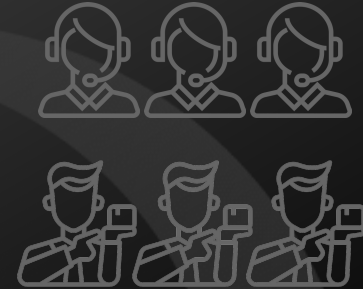
Units of Membership
PREFERRED COMMON



Investors



Executive Management



Sales & Support Teams



Strategically placed global locations



Merchants (clients)

One Membership Unit = \$5,000

FORECAST

Minimum Capital Raise



Growth is focused on quality over quantity thereby retaining clients long term.

A certain amount of client churn is expected, however, due to our proprietary technology, we will not have any direct competition it for 20 years.

RETURNS	Year 1	Year 2	Year 3	Year 4	Year 5
	Timed Return				
	Repurchase Price*				
	Less Original Investment				
	Total Return				
	Total ROI				
	Annualized Return				
	Annualized ROI				

SEE NOTE BELOW

RETURNS	Year 1	Year 2	Year 3	Year 4	Year 5
	Total Capital Account Increase				
	Less Original Investment				
	Value of Capital Account				
	Total ROI				
	Annualized Return				
	Annualized ROI				

PREFERRED

Participate in basis point revenue only with no interest in other company revenues including monthly fees, new programs and product releases.

COMMON

Involved in every aspect of the firm as it grows to include all revenues regardless of the source. Therefore, ROI projections are confined to products and programs currently ready for market.

Preferred Units of Membership - Minimum Capital Raise					
Holding 1 Yr	Holding 2 Yrs	Holding 3 Yrs	Holding 4 Yrs	Holding 5 Yrs	
1	2	3	4	5	
\$ 175.04	\$ 175.04	\$ 175.04	\$ 175.04	\$ 175.04	
	\$ 1,232.60	\$ 1,232.60	\$ 1,232.60	\$ 1,232.60	
		\$ 3,347.74	\$ 3,347.74	\$ 3,347.74	
			\$ 6,520.43	\$ 6,520.43	
				\$ 10,750.70	
\$ 175.04	\$ 1,407.64	\$ 4,755.38	\$ 11,275.81	\$ 22,026.51	
\$ 5,175.04	\$ 6,407.64	\$ 9,755.38	\$ 16,275.81	\$ 27,026.51	
\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	
\$ 350.07	\$ 2,815.28	\$ 9,510.75	\$ 22,551.62	\$ 44,053.01	
7.0015%	56.3056%	190.2150%	451.0323%	881.0602%	
\$ 350.07	\$ 1,407.64	\$ 3,170.25	\$ 5,637.90	\$ 8,810.60	
7.0015%	28.1528%	63.4050%	112.7581%	176.2120%	

Common Units of Membership					
Holding 1 Yr	Holding 2 Yrs	Holding 3 Yrs	Holding 4 Yrs	Holding 5 Yrs	
1	2	3	4	5	
\$ (534.61)	\$ (534.61)	\$ (534.61)	\$ (534.61)	\$ (534.61)	
	\$ 1,876.62	\$ 1,876.62	\$ 1,876.62	\$ 1,876.62	
		\$ 7,802.26	\$ 7,802.26	\$ 7,802.26	
			\$ 17,242.30	\$ 17,242.30	
				\$ 30,196.74	
\$ (534.61)	\$ 1,342.02	\$ 9,144.28	\$ 26,386.57	\$ 56,583.31	
\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	
\$ 4,465.39	\$ 6,342.02	\$ 14,144.28	\$ 31,386.57	\$ 61,583.31	
-10.6921%	42.0259%	123.0248%	121.9030%	96.2091%	
\$ (534.61)	\$ 671.01	\$ 3,048.09	\$ 6,596.64	\$ 11,316.66	
-10.6921%	13.4202%	60.9618%	131.9329%	226.3333%	

* Repurchased by company

NOTE: Both tables assume a minimum holding period of 1 year. Each sale will be bid separately, but customarily represent a P/E ratio of the current market. Table represents a P/E ratio below 19.0924.

FORECAST

Full Capital Raise



Projections are confined to programs and products currently ready for market and take into account filling the offering of \$25,000,000.

RETURNS

Year 1
Year 2
Year 3
Year 4
Year 5

Timed Return
Repurchase Price*
Less Original Investment

Total Return
Total ROI
Annualized Return
Annualized ROI

SEE NOTE BELOW

RETURNS

Year 1
Year 2
Year 3
Year 4
Year 5

Total Capital Account Increase
Less Original Investment

Value of Capital Account
Total ROI
Annualized Return
Annualized ROI

PREFERRED

Participate in basis point revenue only with no interest in other company revenues including monthly fees, new programs and product releases.

COMMON

Involved in every aspect of the firm as it grows to include all revenues regardless of the source. Therefore, ROI projections are confined to products and programs currently ready for market.

Preferred Units of Membership - Minimum Capital Raise

Holding 1 Yr	Holding 2 Yrs	Holding 3 Yrs	Holding 4 Yrs	Holding 5 Yrs
1	2	3	4	5
\$ 77.22	\$ 77.22	\$ 77.22	\$ 77.22	\$ 77.22
	\$ 552.99	\$ 552.99	\$ 552.99	\$ 552.99
		\$ 1,504.80	\$ 1,504.80	\$ 1,504.80
			\$ 2,932.51	\$ 2,932.51
				\$ 4,836.13
\$ 77.22	\$ 630.21	\$ 2,135.01	\$ 5,067.52	\$ 9,903.65
\$ 5,077.22	\$ 5,630.21	\$ 7,135.01	\$ 10,067.52	\$ 14,903.65
\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
\$ 154.45	\$ 1,260.42	\$ 4,270.01	\$ 10,135.04	\$ 19,807.30
3.0889%	25.2084%	85.4003%	202.7007%	396.1459%
\$ 154.45	\$ 630.21	\$ 1,423.34	\$ 2,533.76	\$ 3,961.46
3.0889%	12.6042%	28.4668%	50.6752%	79.2292%

Common Units of Membership

Holding 1 Yr	Holding 2 Yrs	Holding 3 Yrs	Holding 4 Yrs	Holding 5 Yrs
1	2	3	4	5
\$ (51.71)	\$ (51.71)	\$ (51.71)	\$ (51.71)	\$ (51.71)
	\$ 912.43	\$ 912.43	\$ 912.43	\$ 912.43
		\$ 3,282.68	\$ 3,282.68	\$ 3,282.68
			\$ 7,058.70	\$ 7,058.70
				\$ 12,240.48
\$ (51.71)	\$ 860.72	\$ 4,143.40	\$ 11,202.10	\$ 23,442.58
\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
\$ 4,948.29	\$ 5,860.72	\$ 9,143.40	\$ 16,202.10	\$ 28,442.58
-1.0342%	18.4393%	56.0116%	77.1999%	75.5487%
\$ (51.71)	\$ 430.36	\$ 1,381.13	\$ 2,800.53	\$ 4,688.52
-1.0342%	8.6072%	27.6227%	56.0105%	93.7703%

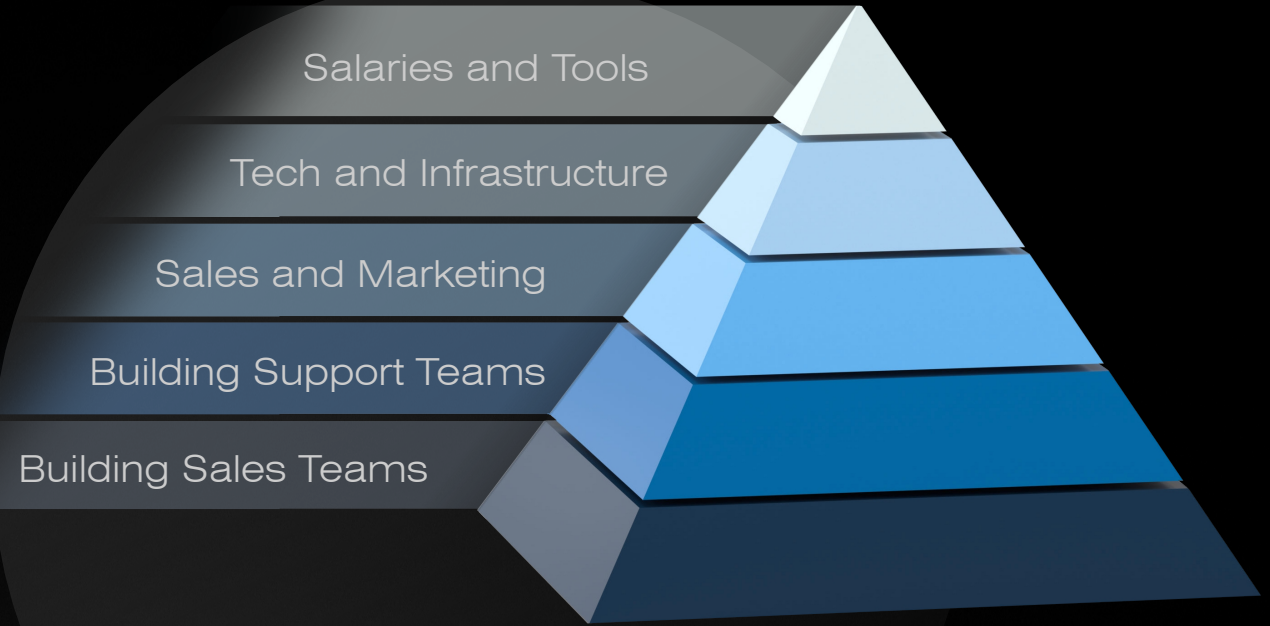
* Repurchased by company

NOTE: Both tables assume a minimum holding period of 1 year. Each sale will be bid separately, but customarily represent a P/E ratio of the current market. Table represents a P/E ratio below 19.0924.

USE OF FUNDS



Since core programming and field testing has been completed, the majority of investment funds will be spent on infrastructure, sales, support teams, marketing and advertising.



EXECUTIVE TEAM



Seasoned,
Experienced,
battle-hardened,
been there,
done that

CEO



Benjamin Cvetkovich

Fintech industry expert and a registered ISO for U.S. Bank/Elevon and Wells Fargo/TSYS. Over 12 years experience in the payments industry. A Certified Investment and Derivatives Auditor (CIDA) with extensive experience in underwriting, risk management, consulting and managing multiple businesses at the CEO level.

COO



Sandy Wiegars

Operational anchor of multiple companies at the COO level with over 30 years experience implementing core company operations, supporting such regional giants as DirectTV and Cochlear Americas. Over 20 years experience in marketing data science with nearly the same amount of volunteer hours with non-profits and educational inst.

CTO



Greg Meyers

Dot com veteran with thirty-five years in the technical, and marketing space with deep start-up and business strategy experience. Twenty years consulting servicing such clients as: HP, Volkswagen, Smithsonian Institute, United Health Care, Compaq, 3M, Plantronics, AAA, Microsoft and dozens of successful start-ups.



*Point of Need
not
Point of Sale*

admin@kuberaplatform.com
www.kuberaplatform.com