

JOWIH ORGANIZATION

A Framework for Building Development World Africa

JOWIH is a long-term African development initiative designed to address one of the continent's fundamental structural challenges: fragmentation and under-integration.

The Great African Grid Initiative does not seek to disrupt, replace, compete, extract, or control. It seeks to partner, integrate, empower, complement, accelerate, and enable.

Africa possesses significant human talent, natural resources, entrepreneurial capacity, creativity and ambition. The challenge is that these capabilities remain insufficiently connected across borders, sectors and systems.

JOWIH therefore seeks to build an integrated Ecosystem that connects infrastructure, industry, energy, digital systems, finance, education, healthcare, mobility, cities and human capital into a stronger continental development framework. Then generate funds to accelerate development directly as the Ecosystem grows stronger from being empowered.

The JOWIH architecture consists of nine layers:

1. The JOWIH Foundation - the mission, stewardship and long-term institutional layer.
2. JOWIH Purpose Trust - protecting the mission and 90% economic interest of the foundation from Jowih Group.
3. Founder Trust - protects the mission from diverting from founder original intent, mission threatening actions using restricted golden vote. It also receives the founders' 10% economic interest for financial security.
4. JOWIH Holding Company - Has representatives from both trusts to manage the foundations' for profit activities .
5. JOWIH Group - Executes and operates the commercial subsidiaries and the GAG seven corridors.
6. The Great African Grid (GAG) - the continental development and infrastructure framework.
7. JOWIH Continental OS(ASTA) - the digital-physical infra enabling interoperability by connecting people, governments, developers, logistics, financial rails, commerce, messaging, entertainment, businesses, services and physical infra.
8. ADFA agreement - An agreement between the foundation and the fifty four African countries.

Funding Architecture

9. The Jowih Ecosystem Fund - Investment vehicle.

THE GRID BOND - ONE-TIME ACTIVATION CAPITAL

The Grid Bond is the one-time activation capital for the Great African Grid Initiative. It is not an ongoing instrument. It is the starting fuel.

Purpose

Activate the system at scale. Fund foundational infrastructure, strategic acquisitions, country pots, CRT, STEM education, R&D centers, health framework, Air Jowih, Animation & Gaming Hub, exchange programs, space capability, and New Dawn City. Structure

Two classes: Digital Ecosystem Bond (15-year term) and Infrastructure Bond (20-year term)

First payouts strategically deferred to Year 4-5

Target return: 5.0%-5.6%

Duration: 6-month open window

One issuance only. Not repeated.

Total target: \$50B-\$100B

Participation

African citizens

African diaspora (coordinated through a selected ambassador)

Global participants (allocated in final phase)

Exclusions

Institutions, banks, and pension funds are excluded from this phase by design. This prevents concentrated influence at the foundation stage. If a bondholder must sell, they may sell only to the Foundation or another individual — strictly not to companies, institutions, pension funds, or banks.

Cap

\$1M per participant across all series and classes. This mirrors the Tier 2 donation cap and prevents undue influence.

Repayment Sources

Project revenue, operating company revenue, Tier 1 and Tier 2 donations, and any other mission-aligned revenue stream. Donations are a permitted backup.

Key Distinction

The Grid Bond is not the Ecosystem Fund. The Grid Bond builds the foundation. The Ecosystem Fund is participation in the commercial Ecosystem that follows.

THE JOWIH MASTER Ecosystem FUND - REGULATED ECONOMIC PARTICIPATION

The Jowih Master Ecosystem Fund is the regulated investment vehicle through which African citizens and the diaspora participate economically in eligible Jowih commercial enterprises. It is the Jowih 100 Index - the definitive index of the top 100 eligible companies in Africa, including Jowih's own.

The Core Distinction

Using Jowih does not make you an owner.

Integrating with Jowih does not make you an owner.

Investing in eligible Jowih commercial assets does not give you control of the Foundation.

The mission layer is protected. The commercial layer is investable. The two are separated by design.

The Three Ways to Participate

USE	INTEGRATE	INVEST
Use Asta services	Build on Asta, deliver GAG projects	Participate economically in eligible commercial assets
Free access/Subscription	Commercial agreements	Regulated investment vehicle
No ownership	No control	No control

The Jowih 100 Index

The fund holds 100 companies: Jowih Group companies and top-tier partner companies across Africa. The weight split is fixed:

30% Jowih Core - Qualified Jowih Group companies

70% Ecosystem Partners - Logistics, Energy, Fintech, Agritech, Utilities, Infrastructure, Manufacturing, Healthcare, Education

Layer	What It Is
Physical	GAG — transport, energy, digital, industrial, health, education
Digital	Asta OS — identity, trust, rails, developer platform, AI
Financial	Jowih Credits — settlement, FX, remittance, treasury
Regulatory	ADFA — bilateral, state-level, multi-jurisdiction
Governance	Foundation, Purpose Trust, Founder Trust, Asset Lock
Execution	Jowih Group, Pool of Companies, CDEs
Participation	Grid Bond, Ecosystem Fund, Land Settlement Facility
Protection	Mission Lock, Golden Vote, Non-Dilution, Insulation

Once you see it, you can't unsee it.

Foundation & Constitution directs the mission.
Purpose & Family Trust protect mission ,economic & voting interests in the holding company
Holdings governs the commercial ecosystem.
Group executes the operations.
Mission Fund accelerate development across states in Africa through Country Pots and ADFA project funding models
Jowih Ecosystem Investment Fund provides economic participation.
Asta OS provides the digital rails.
Jowih Credits provides the settlement layer.
ADFA provides the regulatory framework.
GAG provides the continental development & physical infrastructure.
Pan-Ambassador , CDEs provide the community layer.
Pool of Companies provides the execution capacity.
Private sector partnerships empower them
Grid Bond provides the activation capital.
Master Fund provides the ongoing participation.
Land Settlement provides the land access mechanism.
Development Frameworks get adopted and implemented
Fund Neutral Reserve provides the asset backing.
Treasury provides the issuance capacity.
Dilution mechanics provide the accounting clarity.
Valuation-weighted allocation provides the fairness.
Diversification provides the investor protection.

1. THE JOWIH FOUNDATION

The JOWIH Foundation is the institutional foundation of the entire initiative.
Its purpose is to protect the long-term mission while enabling the creation and coordination of major development projects, companies, infrastructure and partnerships.
The Foundation is structured to remain mission-driven rather than being controlled as an ordinary commercial corporation.
Ownership & Stewardship
The Foundation's economic interests are structured through two permanent trusts:

JOWIH Foundation - 90% economic interest(non-voting).
JOWIH Trust - 60% voting rights on holding company.
Founder Family Trust- 10% economic interest and 40% voting rights.

The Purpose Trust protects the broader mission of JOWIH and ensures that the economic value created by the Ecosystem remains aligned with its long-term African development purpose.
The Founder Family Trust preserves the founder's lineage interest without allowing the wider family to become the controlling institution.
Governance is correspondingly structured so that mission protection and founder stewardship are balanced rather than concentrated entirely in either side.
The Foundation is intended to remain the ultimate steward of the JOWIH Ecosystem, while professional management operates the businesses and projects created beneath it.
The Mission Fund
The Mission Fund is the principal development mechanism through which the Foundation converts the economic value generated by the JOWIH Ecosystem into long-term African development.
The model is designed so that 90% of distributable revenue designated for the mission is channelled into the Mission Fund, rather than being distributed as ordinary private profit.
The Mission Fund then becomes a continuing source of development capital for participating African countries virtual pots and strategic continental projects.
Rather than simply transferring unrestricted cash to governments, the Foundation shall establish an annual fiscal-year development allocation for each participating country under the applicable JOWIH/ADFA framework through country pots.
Each country can then budget depending on the amount available in their country pot. Allocations from country pot are tied to approved development programmes and projects from development assemblies held by gov and citizens together to avoid duplication of projects.A country shall have many CDEs that manage per county/region development and commercial activities .
Funds can therefore be paid directly to verified project vendors, contractors, manufacturers, technology providers, engineering firms and other approved delivery entities against approved milestones, rather than passing through multiple layers of government expenditure.

This creates a development-financing cycle:

JOWIH economic activity → Mission Fund → annual country development allocation → approved projects → verified delivery partners → infrastructure and economic development → further economic activity.

The model is intended to increase transparency, reduce unnecessary financial leakage, accelerate project execution and ensure that capital is connected to measurable development outcomes.

Country allocations can be determined through an agreed framework that considers factors such as population, development needs, infrastructure gaps, strategic priorities, project readiness and performance, while maintaining the Foundation's mission and fiduciary safeguards.

The approach is conceptually consistent with established development-finance practices in which country allocations can be determined using transparent needs/performance frameworks and where development financing may be linked to specific projects and verified results.

How the Organization is Funded

JOWIH is designed to avoid dependence on conventional institutional debt, political financing or conditional external funding.

Its initial development capital is intended to come principally through a single JOWIH Grid Bond.

The Grid Bond is conceived as a large-scale, diaspora-led mobilisation of African capital, using the potential of African and diaspora remittances as an initial source of development capital.

The principle is to transform part of money that would ordinarily be consumed or transferred individually into long-term productive capital for African infrastructure and economic development and they earn interest of 5-5.6%.

The initial raise is designed as a defined capital mobilisation rather than a recurring debt programme.

Additional Foundation revenue can come from:

Mission-aligned donations and contributions

Development and infrastructure revenue

Jowih Group companies that generate multibillion revenues

Mission Fund activities and Jowih credits activities

Commercial activities connected to the JOWIH Ecosystem

Returns generated by Foundation-owned or Foundation-controlled enterprises

Strategic partnerships and development programmes

The objective is to build an independent African capital base capable of financing development without surrendering strategic control to external institutions.

The HOLDING CO & JOWIH Group

The Foundation does not intend to directly operate every business.

Commercial and operational activities are organised through JOWIH Holdings and its operating companies and the seven corridors of the GAG, allowing professional executives and sector teams to manage businesses while the Foundation protects the overarching mission.

The Ecosystem can therefore contain companies and operating entities covering areas such as:

Digital technology and platforms

Financial and payment infrastructure

Transport and mobility

Energy

Manufacturing and industrial development

Real estate and cities

Telecommunications and digital infrastructure

Creative industries

Education and healthcare

Other strategic sectors required by the Grid

This structure separates mission stewardship from commercial execution.

Foundation-Private Sector Execution Network

The Foundation SHALL also establish long-term strategic relationships with a pool of qualified private-sector companies across engineering, construction, manufacturing, technology, energy, transport and other sectors.

Rather than treating every individual project as an entirely new procurement exercise, the Foundation shall maintain a structured network of pre-qualified, competitively selected and performance-monitored delivery partners, with framework agreements and agreed standards where legally appropriate.

This allows projects within the Grid to move more quickly from financing and design into execution while maintaining transparency, competitive value, technical standards, performance requirements and applicable procurement laws.

The objective is not to eliminate competition, but to eliminate unnecessary repetition where capable partners have already been properly evaluated.

This type of project-preparation and private-sector mobilisation approach is consistent with established infrastructure-finance practice, where dedicated facilities and framework structures can reduce transaction costs and improve project preparation and private-sector participation.

The organization has several other frameworks as detailed in the GAG document.

2. THE GREAT AFRICAN GRID- GAG

It answers the question- How do we physically and economically connect and develop the continent?

The Great African Grid (GAG) is the continental development framework through which JOWIH's long-term vision is implemented.

It is **an infrastructure and economic coordination initiative** - designed to enable sovereign nations to accelerate development more efficiently, trade more freely across borders, and develop more rapidly, without surrendering control over their own affairs. It is also meant to work hand in hand with African Union to accelerate African Union's AfCFTA framework and many more.

The GAG operates on continuous 20-year milestone Horizons, ensuring that development is not episodic, but compounding - each cycle building on the last, accelerating progress across generations.

GAG is envisioned as a continental operating system for development- not a single company, project or piece of infrastructure.

Its purpose is to connect otherwise fragmented African systems and development corridors.

The Great African Grid has seven corridors , each representing a critical infrastructure system. They operate in parallel, not in sequence:

(a) CORRIDOR 1: TRANSPORT CORRIDOR - Moving People and Goods

(b) CORRIDOR 2: INDUSTRIAL & MANUFACTURING CORRIDOR--Building Africa's Production Capacity

(c) CORRIDOR 3: ENERGY CORRIDOR - Powering Everything

(d) CORRIDOR 4: DIGITAL CORRIDOR - Connecting Everyone and Powering the Digital Economy

(e) CORRIDOR 5: PAYMENT CORRIDOR - Moving Value

(f) CORRIDOR 6: SERVICE CORRIDOR - Health, Educating, Empowering

(g) CORRIDOR 7: SPACE CAPABILITY -- Securing African race into the space innovation.

Core Grid Areas

Transport Grid

Connected mobility systems, transport corridors, aviation infrastructure and next-generation transportation such as the JOWIH Capsule Road Transit system.

Energy Grid

Renewable generation, energy storage, distributed power, solar infrastructure and interconnected energy systems.

Industrial Grid

Manufacturing corridors, industrial cities, research and development centres, technology transfer and African-owned production.

Digital Grid

Data centres, telecommunications, connectivity, satellite infrastructure, digital platforms and next-generation communications.

Financial & Payment Grid

Cross-border payments, financial connectivity and systems designed to make African commerce easier and less fragmented.

Education & Health Grid

Human-capital development, research, healthcare infrastructure and systems that strengthen African capabilities.

Creative & Cultural Grid

Animation, gaming, film, music, intellectual property, entertainment and new African creative economies.

Cities & Economic Zones

New-generation cities, industrial zones, technology centres and integrated economic environments designed around future African economies.

The Grid is therefore not intended to replace existing African infrastructure or institutions. It is designed to aggregate, empower, complement, accelerate and enable them.

African Institutional Partnerships

JOWIH's continental approach is designed to work with African states, the African Union and other African institutions, while maintaining operational independence.

Through the proposed Accelerated Development Framework Agreement (ADFA) framework, participating signatory African states can enter into appropriate agreements for projects and development corridors.

The relationship with the African Union is intended to remain complementary and voluntary, including cooperation, observation and coordination where appropriate, rather than placing the JOWIH Foundation or GAG under AU operational or financial control.

This allows GAG to remain an African-led development framework while working alongside existing continental institutions and sovereign governments.

ADFA Project Execution Models

ADFA provides a flexible framework through which projects can be implemented according to the circumstances of each participating country.

There are three principal execution models:

Model A- State-Funded

The participating African state finances the project through its own national budget or other sovereign resources, while JOWIH/GAG and its technical partners may provide planning, execution, technology, infrastructure design, implementation support or other agreed services. Fully owned by the State.

Model B- Foundation-Funded

The JOWIH Foundation finances the approved project through the Mission Fund and its development allocations.

The participating state provides the required sovereign, regulatory, land, policy or institutional framework, while the Foundation provides the agreed development capital and coordinates implementation.

Where appropriate, payments can flow directly from the Foundation's designated project-financing structure to approved vendors and delivery partners against verified milestones. Fully owned by the foundation under asset lock so they remain African assets and never privatized.

Model C- Jointly Funded

The participating state and the JOWIH Foundation jointly finance the project according to an agreed structure.

The arrangement can also incorporate private-sector investment, development-finance participation or other approved sources of capital where appropriate.

The three models allow ADFA to accommodate different fiscal capacities and national priorities without forcing every African country into the same financing structure. Equity is as per agreed.

Community Development Enterprises (CDEs)

Each participating country shall establish Community Development Enterprises (CDEs) at county or equivalent sub-national level, according to the country's administrative structure.

Each county or region shall have five specialized CDE areas:

1. Education and Scholarship
2. Agriculture and Food Security
3. Health and Wellness
4. Infrastructure and Energy
5. Digital and Innovation

The CDEs serve as the local development and economic implementation layer through which country-pŃot allocations can reach communities.

Under the proposed model, 70% of CDE resources is directed toward community development projects, while 30% is allocated toward community-owned businesses designed to create sustainable local economic activity.

Of the net profits generated by these community-owned businesses, 30% is contributed to the Jowih Care Fund, creating an additional mechanism through which community-level economic activity can support social development.

Country Pot Budgeting to CDEs

Country development allocations are intended to evolve through three broad phases across each 20-year development horizon.

Phase 1 - Years 1-5: Establishment

Country budget pots are established for participating states, with annual allocations determined through an agreed framework considering factors such as population, development needs, development indices and potential impact.

During this phase, funding remains comparatively modest and focuses on establishing CDEs, training local leadership and institutions, and piloting community development projects of phase one.

By the end of Year 5, the objective is for CDEs to be operational across thousands of communities.

Phase 2 - Years 5-10: Expansion

Country budget pots increase moderately while funding remains annual.

CDEs expand toward tens of thousands of communities across the participating countries. The four pillars of the objectives accelerated.

During this phase, the Foundation places particular emphasis on phase two of milestone one .

Phase 3 - Years 10-20: Transformation

Country budget pots transition toward quarterly disbursements, with substantially increased development funding as CDEs reach maturity.

The objective by the end of Year 20 is for every participating community to have access to the four pillars of the foundation's objectives.
This creates a compounding development cycle.

3. ASTA OS

It answers the question- How do we digitally connect and coordinate that continent?

1.1 Definition

Jowih Continental OS (Asta) is a continental digital infrastructure and orchestration layer designed to enable interoperable digital activity among people, businesses, governments, developers, financial institutions, technology platforms, service providers and physical infrastructure.

ASTA stands for **Accelerated Systemic Transformation Architecture**.

Asta provides shared digital capabilities across identity, accounts, trust, credentials, payments, communication, commerce, mobility, logistics, data, location, artificial intelligence and application integration.

Asta is not fundamentally a consumer application.

It is an infrastructure environment upon which multiple applications, services, institutions and physical systems may operate and interoperate.

1.2 Primary Objective

The primary objective of Asta is to reduce digital fragmentation by providing common infrastructure through which independently operated services can securely connect, exchange authorized information, execute transactions and coordinate activity.

Asta shall enable:

interoperability;

identity portability;

service integration;

cross-border digital activity;

reusable digital infrastructure;

developer access to continental capabilities;

coordinated digital and physical services;

intelligent orchestration of connected services.

4. JOWIH CREDITS

It answers the question - How do we move value across that connected Africa efficiently?

Jowih Credits are established as a stable, asset-backed digital utility bridge token. They are not a speculative cryptocurrency. They do not involve mining, staking, interest, yield, or dividends.

Across Africa, cross-border trade and remittances are constrained by limited access to major reserve currencies. This constraint creates friction like delays, high Astats, and reduced economic activity, not because of any failure in the global financial system, but because of the structural reality of currency availability.

Jowih Credits are designed to provide a neutral, independently governed bridge infrastructure through which participating states, financial institutions, and approved payment providers may facilitate cross-border transactions on an equitable and interoperable basis.

The system is intended to support greater connectivity between national currencies and payment systems while respecting the monetary, financial, and institutional frameworks of each participating state. National currencies remain central to domestic economic activity, while the JOWIH Credit infrastructure provides an additional bridge for eligible cross-border transactions. Through Credit-Routed FX and interoperable payment infrastructure, the system seeks to improve the efficiency and circulation of available currency liquidity across participating markets, facilitate trade and payments, and reduce unnecessary friction arising from fragmented currency and payment systems.

Participation is founded upon cooperation, mutual benefit, equal treatment, and respect for the sovereignty and financial systems of participating states.

The Foundation's primary economic model is the Treasury Engine ; holding Credits as a stable, asset-backed store of value. The Foundation does not earn from transaction fees. Instead, it earns from the float generated by held Credits, which are invested in mission-aligned projects with all returns flowing to the Mission Fund. This positions the Foundation as a neutral infrastructure layer, not a competitor to partners.

Jowih Credits operate through a partner-only execution model. The Foundation issues and holds the credit. Partners handle ALL conversions. The Foundation does not operate any exchange, conversion, or execution service. This ensures the Foundation never competes with partners and remains purely the credit layer.

Credits exist solely in the bridge layer. They never enter the domestic economy. When Credits are used for domestic spending, partners convert them instantly to local currency in the background. This conversion is automatic, seamless, and invisible to the user. Partners handle the conversion at the point of spending.

Jowih Credits are a stable, asset-backed digital utility bridge token, not a speculative cryptocurrency. Their sole purpose is to be a neutral bridge for cross-border payments and remittances.

Partner-Only Execution: The Foundation issues Credits. All conversions are handled by licensed partners (banks, PSPs, mobile money). The Foundation does not compete with them.

Credit-Routed FX: For transactions under \$200M, Credits act as a temporary bridge between currencies (e.g., KES → Credits → NGN), bypassing the USD bottleneck and settling in minutes.

Auto-Conversion is Default: When a user spends Credits locally, they convert instantly to local currency in the background, ensuring Credits never enter the domestic economy.

Foundation Revenue: The Foundation earns 0% from transaction fees. It earns from the Treasury Engine -holding Credits as a stable, asset-backed store of value and investing the float in mission-aligned projects.

The Jowih Flow — Complete System Summary

THE ARCHITECTURE

LAYER 1 — MISSION & PROTECTION

Foundation & Constitution directs the mission.

The Jowih Foundation is a Company Limited by Guarantee. It cannot issue equity. It cannot be diluted. It cannot be bought. It holds the constitutional architecture, the Golden Vote, and the permanent mission lock.

Purpose & Family Trust protect mission, economic & voting interests in the holding company.

The Purpose Trust (60%) and Founder Family Trust (40%) hold the voting control of Jowih Holdings. They ensure the mission cannot drift, cannot be captured, and cannot be redirected. The economic allocation flows 90% to the Foundation and 10% to the Founder Family Trust.

LAYER 2 — GOVERNANCE & EXECUTION

Holdings governs the commercial ecosystem.

Jowih Holdings Limited holds 100% equity ownership of all commercial operating subsidiaries. It directs strategy. It does not engage in operations.

Group executes the operations.

Jowih Group is the unified operational management structure under Jowih Holdings. It builds, operates, and executes the continental roadmap through specialized commercial operating companies across all corridors.

LAYER 3 — DEVELOPMENT & CAPITAL

Mission Fund accelerates development across states in Africa through Country Pots and ADFA project funding models.

The Mission Fund receives 90% of upstream economic rights. It deploys capital through Country Pots to ADFA signatory states, funds CDEs, and supports continental development projects across all pillars.

Grid Bond provides the activation capital.

The Grid Bond is the one-time, limited-window activation capital (US\$50–100B target) raised from African citizens, the diaspora, and global participants. It funds the initial build-out: strategic acquisitions, CRT, STEM education, New Dawn City, R&D Centers, AHF, Air Jowih, Animation & Gaming Hub, Exchange Programs, Space Capability, and Reserve. It is not repeated. Future expansion is driven internally through the system and the Mission Fund.

LAYER 4 — ECONOMIC PARTICIPATION

Jowih Ecosystem Investment Fund provides economic participation.

The Master Fund is the regulated economic-participation and asset-capital layer. It vaults qualifying assets, issues non-voting investment units, and provides NAV exposure to the Jowih 100 → 500 Index. It does not provide governance access to the Foundation.

Master Fund provides the ongoing participation.

The Master Fund is the subsequent regulated economic-participation architecture through which mature eligible commercial assets are vaulted, valued, administered, and made available for regulated economic participation. It is the ongoing interface for citizens and the diaspora.

Land Settlement provides the land access mechanism.

The Land Acquisition & Settlement Facility enables qualifying projects to combine cash consideration with Master Fund Units when acquiring land required for development, where legally permissible. It provides immediate cash plus regulated long-term economic participation to eligible landowners and communities—with minimum cash, independent legal counsel, cooling-off periods, community consultation, and grievance mechanisms as standard protections.

Fund Neutral Reserve provides the asset backing.

The Neutral Reserve is a separately capped category (10% of total Fund NAV) for qualifying neutral assets such as land. It sits outside the 30% Jowih Core / 70% Ecosystem Partner commercial allocation.

Treasury provides the issuance capacity.

Authorized Capacity ≠ Outstanding Units ≠ Treasury Capacity. Authorization is not capital raised. Treasury is the unissued portion of authorized capacity available for future permitted issuance. During the Treasury phase, neutral assets can be accommodated without new minting.

Dilution mechanics provide the accounting clarity.

Percentage dilution of outstanding ≠ Authorization dilution ≠ Mission dilution. Treasury-sourced allocation does not mint new units. It does not alter the 30/70 internal split. It does not affect the Foundation or partner companies. It is percentage dilution of outstanding circulation of units only.

Valuation-weighted allocation provides the fairness.

Capital follows the independently established dollar value of qualifying assets vaulted—not the nominal equity percentage deposited. A 5% stake in a \$1B company may receive more allocation than a 49% stake in a \$20M company. This is standard index fund methodology.

Diversification provides the investor protection.

Master Ecosystem Units represent economic exposure to the entire Jowih 100 → 500 Index—not to any single company, sector, or sub-fund. A decline in one constituent does not necessarily result in a proportional decline in unit value. This structural diversification is a core investor protection feature.

LAYER 5 — DIGITAL & SETTLEMENT RAILS

Asta OS provides the digital rails.

Asta Continental OS is the interoperability, non-extractive infrastructure layer for the African continent. It provides identity, trust, payments, communication, commerce, mobility, logistics, data, developer services, and AI. It is not an app. It is the infrastructure beneath applications. The Asta super app is the flagship human interface, but it is only one interface. A bank, an airline, a merchant, a government service, or a developer can access Asta OS directly.

Jowih Credits provides the settlement layer.

Jowih Credits are a stable, asset-backed, non-speculative digital utility bridge token. They are not a cryptocurrency. They do not involve mining, staking, interest, yield, or dividends. They serve as a neutral, efficient bridge between African local currencies and foreign currencies. Partners handle all conversions. The Foundation earns from the Treasury Engine (float), not transaction fees.

LAYER 6 — REGULATORY & PHYSICAL INFRASTRUCTURE

ADFA provides the regulatory framework.

The Accelerated Development Framework Agreement is a bilateral or multilateral agreement with the State as a perpetual legal entity—not with any particular government, administration, ministry, or official. It provides the legal basis for cross-border operations, land settlement, and regulatory recognition in host jurisdictions. The Foundation enters into the ADFA with the understanding that the State endures beyond elections, coups, revolutions, and constitutional reforms. The Foundation seeks to invest in nations.

GAG provides the continental development & physical infrastructure.

The Great African Grid is the sum of everything—physical infrastructure, digital systems, industrial capacity, human development, and financial rails—unified into a single coordinated system. It operates on continuous 20-year milestone Horizons. It is built on seven corridors: Transport, Industrial & Manufacturing, Energy, Digital, Payment, Service, and Space Capability. New Dawn City is the first complete version of the future economy—the Shenzhen of Africa.

LAYER 7 — COMMUNITY & EXECUTION

Pan-Ambassador, CDEs provide the community layer. Community Development Entities are the grassroots execution layer. Five CDEs per county: Education & Scholarship, Agriculture & Food Security, Health & Wellness, Infrastructure & Energy, Digital & Innovation. They manage community projects, cleanliness, local development, and the interface between the Foundation and the community. The Pan-Ambassador provides the connective leadership across regions.

Pool of Companies provides the execution capacity. The Pool of Companies is a pre-qualified, pre-vetted pool of private sector developers who become the Foundation's default execution partners across Africa. Three-tier execution: Tier 1 (Continental Defining), Tier 2 (National Strategic), Tier 3 (Local/CDE). Pre-qualification eliminates tendering delays. Market balance is maintained—Foundation projects are additional, not substitutional. Private sector partnerships empower them. Jowih does not disrupt, replace, compete, extract, or control. It integrates, empowers, complements, accelerates, and enables. PSPs, banks, telcos, airlines, logistics providers, developers, creators—all participate, all retain their brands, customers, and operating models, all gain access to a larger ecosystem.

LAYER 8 — DEVELOPMENT FRAMEWORKS

Development Frameworks get adopted and implemented. The Foundation has established comprehensive frameworks across every pillar:

Framework	Focus
Health	Mobile clinics, Level 3 hospitals, Tier 4 surgical platoons, 3 world-class specialized state-of-art hospitals, Africa Health Fund
Education	STEM labs, Jowih International Schools, Continental Teaching Hub, tablets, buses
Urbanization	Slum transformation, modular housing, two models (rental & ownership), three funding sources
Cleanliness	CDE-led waste management, cleanliness index, community employment
Animation & Gaming	Anchor studios, Creative & Gaming Hub, African IP, tech exhibition
Infrastructure	Pool of Companies, three-tier execution, escrow protection
Energy	Solar farms, wind, geothermal, hydro, solar trees, battery dockets, micro-grids
Digital	Asta OS, data centers, fiber, satellite, 5G/6G, developer community
Space	Earth observation, communications, navigation, launch, industrial
Transport	Jowih CRT, Robotaxis, Robovans, Air Jowih, Airport SEZs, high-speed rail
Financial	Jowih Credits, Jowih Wallet Mall (Psps,Mobile ,Cards,fintechs), PAPSS integration

THE LONG-TERM OBJECTIVE

The Foundation provides the stewardship and capital architecture. The Great African Grid provides the physical, industrial, financial and institutional architecture. Asta provides the digital connectivity layer. Together, they form a long-term framework intended to move Africa from fragmented systems toward a more integrated continental economy. The Foundation's Mission Fund creates a mechanism through which economic value can continually be recycled into development, while ADFA provides a structure through which participating African states can work with the Foundation under different financing and execution models. The JOWIH Group and its operating companies provide the commercial and technical capacity to build and operate the resulting infrastructure, while strategic private-sector partnerships expand execution capacity across the continent. JOWIH is not built around one application, one company or one project. It is an attempt to build an Ecosystem in which African infrastructure, businesses, technology, capital and people can increasingly operate as parts of a connected system.

THE VISION

A First World Africa built by Africans, connected by African infrastructure, powered by African talent, and designed for generations to come.



JOWIH ECOSYSTEM

One Ecosystem. Limitless Possibilities.
Building the Future of Africa.

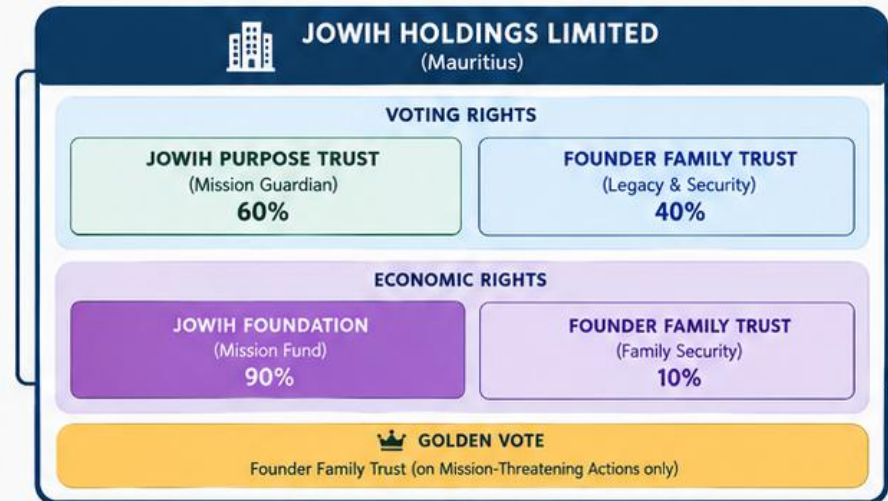
PEOPLE | PLANET
PROSPERITY | AFRICA

THE JOWIH CONSTITUTION

(Supreme Governing Instrument)



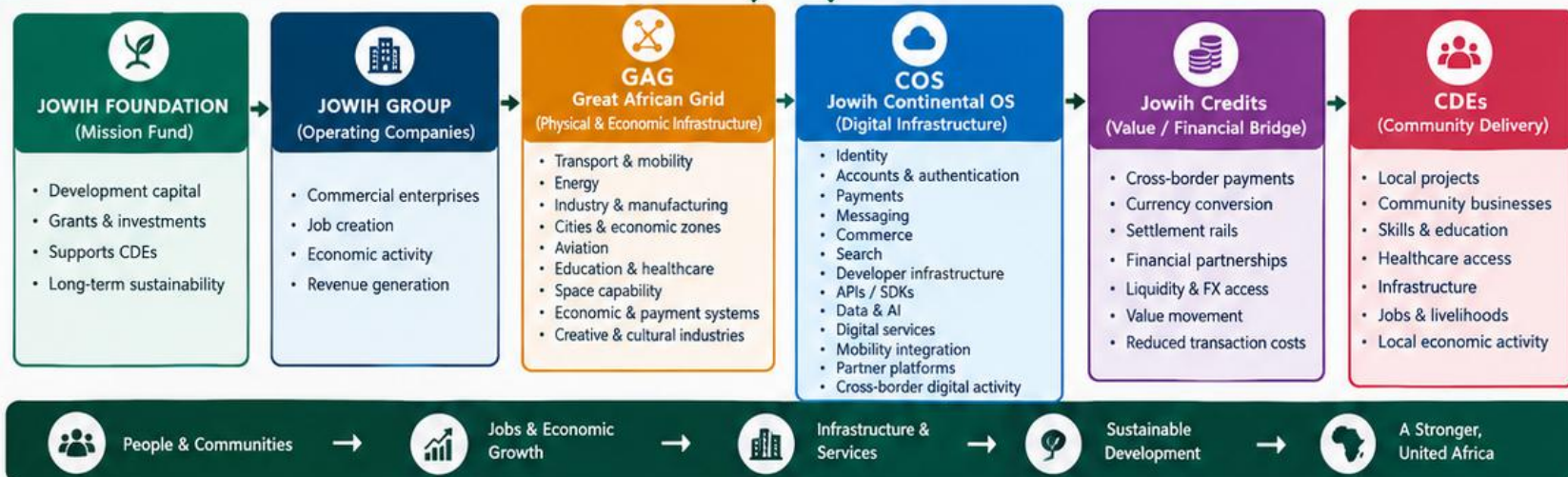
OWNERSHIP & CONTROL STRUCTURE



KEY PRINCIPLES

- Mission First
- Long-Term Stewardship
- No Equity / Non-Profit
- Asset Protection
- Development Impact
- Generational Legacy

THE JOWIH ECOSYSTEM



THE FUTURE IS A COLLABORATIVE ECOSYSTEM