

UFUND:

A blockchain-powered incubator & booster for real businesses



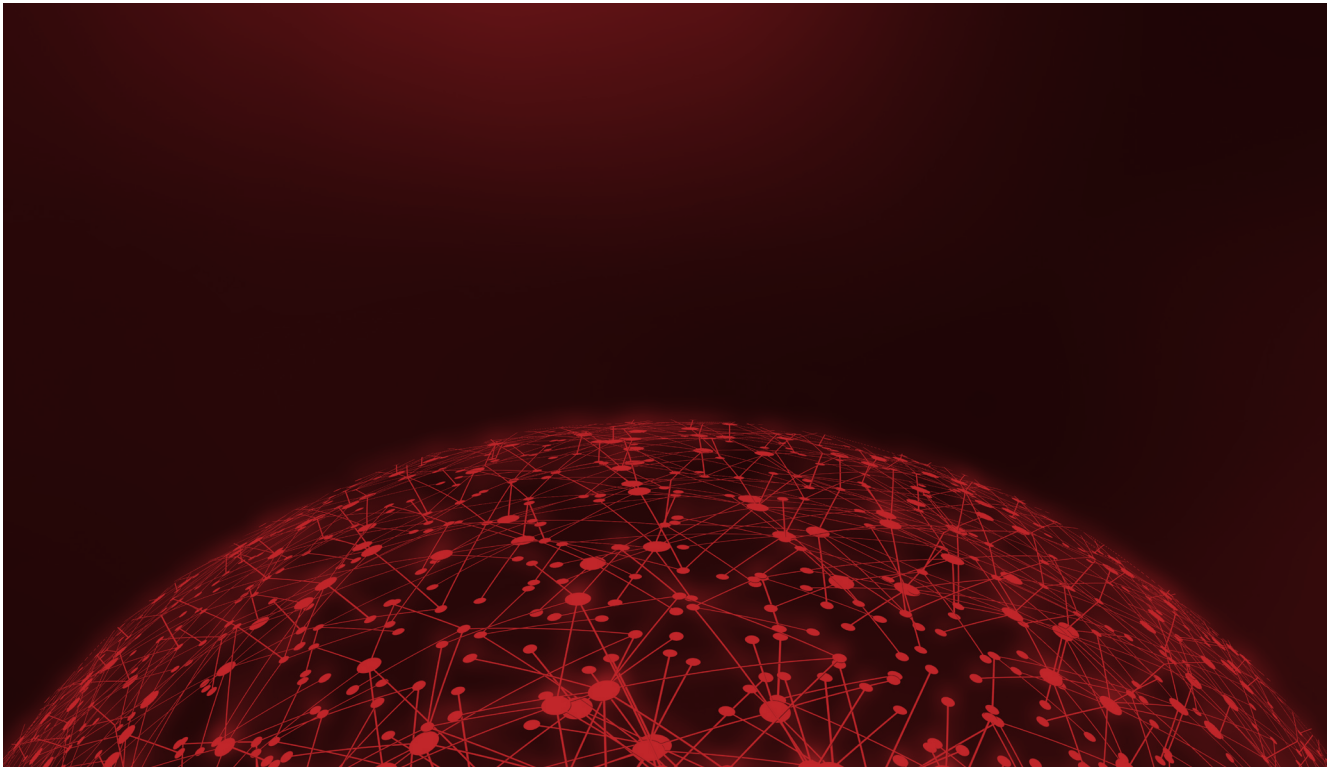
Whitepaper v.1.0.1

October 2022

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Abstract



Blockchain technology has been around for close to a decade now. And while blockchain applications and platforms have reached a certain degree of maturity in their life cycle, we still have a long way to go before we see mainstream adoption.

Even the global interest from governments and enterprises in the opportunities of leveraging distributed ledger technology was not sufficient to bring the adoption of blockchain into the mainstream.

As we're fast approaching the democratization of the Internet, the capacity of Blockchain 2.0 to offer a pragmatic approach to solving real-world business problems is being put to the test. Financial growth, accessibility of investments and interoperability are key here.

For the first time in history, we have an opportunity to bring real value to the market of venture capital through the novel model of decentralized finance (DeFi). The total value of digital assets locked into DeFi already surpassed \$80 billion earlier this year.

UFUND leverages blockchain technology to create a trusted, verifiable ecosystem for investment, earning, and growth. We are creating a unique platform built on the intersection of blockchain technology, DeFi, and investment.

The fusion of financial technology, venture capital and blockchain will become the basis of a new economy for startups, investors, and entrepreneurs. We lay out our vision for the future of business financing, where companies tap into the value locked in the crypto segment as we democratize access to investments for the global crypto community.

Executive Summary

UFUND is revolutionizing the blockchain ecosystem as the rise of cryptocurrencies DeFi and blockchain technology has revitalized the finance world.

As an early adopter of cryptocurrency and blockchain technology, UFUND stands at the intersection of finance and real businesses. UFUND through its web-based platform and mobile apps allows users in a decentralized manner to have full control of their businesses' funding, investments, and campaigns in a secure and easy environment.



Vision

UFUND will lead the charge in Defi, blockchain technology implementation and advancements to innovation in the way businesses access capital.

We are positioning UFUND at the forefront of DeFi, the blockchain financial investment world by providing a digital space where businesses with the most promising

projects and startup teams can find funding through their development process through initial fundraising and beyond.

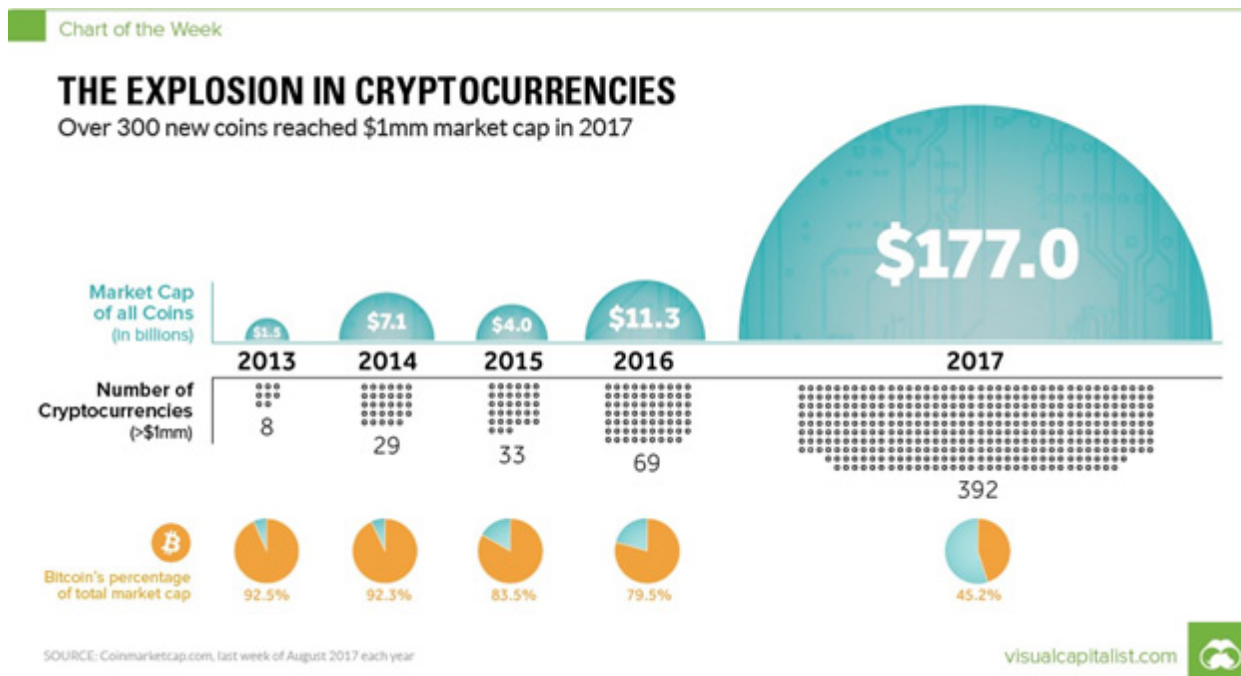
Our goal with this transparency is to inspire trust and build a reputation of expertise and authority in the evolution of DeFi and blockchain technology.

Market Analysis

The total market cap of cryptocurrencies as an emerging asset class reached \$370 billion in the first months of 2018 and now stands at over \$2 trillion. Alongside the increase in users owning crypto wallets - these figures show an extremely high adoption rate of cryptocurrencies. The rapid growth is

partly driven by the benefits of the blockchain technology - the primary benefit being that it eliminates the need for middlemen. Although it has many other distinct features, the bypassing of intermediaries already makes blockchain processes much faster and cheaper.

CRYPTOCURRENCY MARKET CAP NOW HIGHER THAN JPMORGAN CHASE

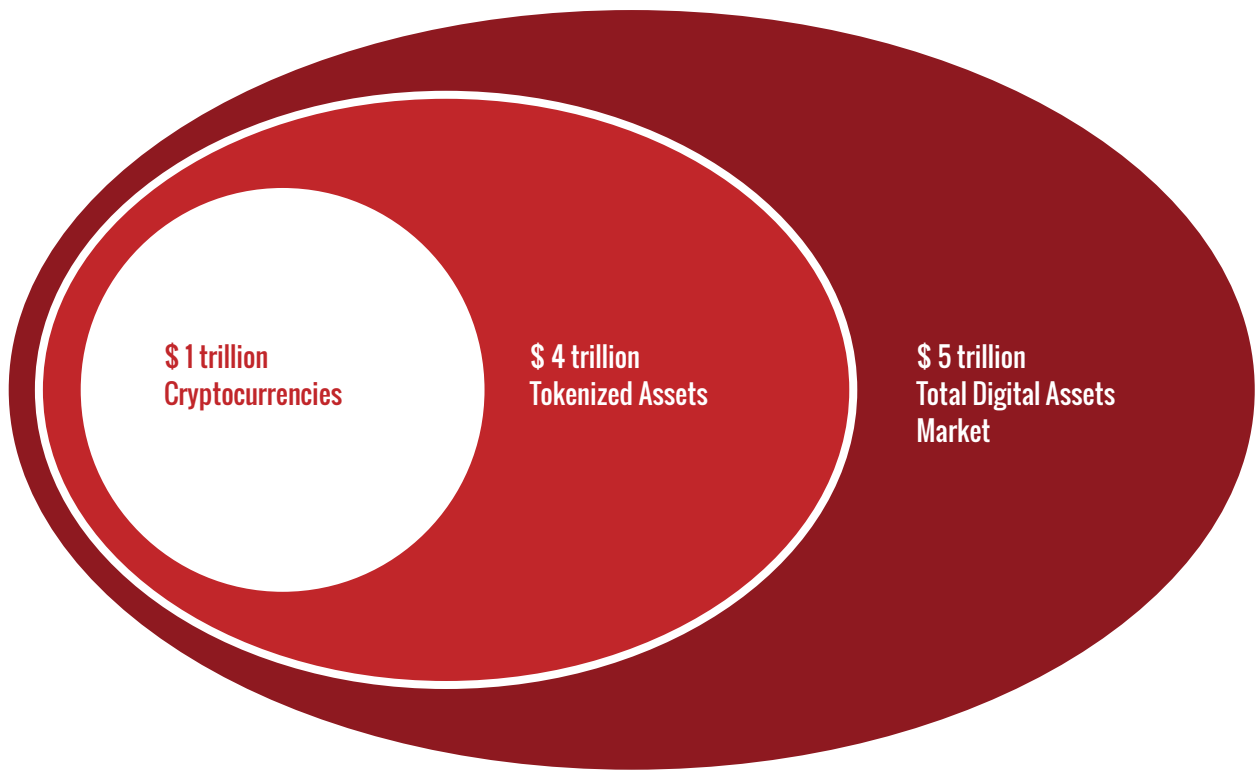


The current market for cryptocurrencies shows that this incumbent sector is posed for rapid growth. By 2025, it is projected that the total capitalization of digital assets is going to exceed \$5 trillion as crypto wallet penetration exceeds 5% of the world's population and tokenized assets pave the way for trading asset tokens. Total capitalization of tokenized assets could account for at least 80% of the total market share by 2025, as they have the benefits of traditional cryptocurrencies, lower volatility, and opportunities for portfolio optimization.

At the same time, according to data presented by MejoresApuestas.com, the DeFi market size soared by 335% year-over-year to around \$85 billion. According to DeFi Pulse, the value of digital assets locked into DeFi applications grew

10X from less than \$1 billion in 2019, to over \$10 billion in 2020, and over \$80 billion at its peak thus far in 2021. Yet the DeFi applications and underlying infrastructure are still in its nascent stage of development.

Initiatives to tokenize traditional assets and introduce them to the blockchain are already taking place. In March 2017, Natixis, IBM, and Trafigura introduced the first blockchain solution for the U.S. crude oil market, and it is only a matter of time before other asset classes are tokenized, tradable, and transferable in a much more efficient manner. Recent industry research demonstrates market capitalization of many tokenized traditional assets, such as equities, debt, commodities, and real-estate are expected to surpass \$4 trillion by 2025.



By Year 2025

Looking at the current market for cryptocurrencies and the segment for tokenized assets, it becomes apparent that this incumbent sector is poised for rapid growth. By 2025, it is projected that the total capitalization of digital assets (tokenized traditional assets and cryptocurrencies) is going to exceed \$5 trillion as crypto wallet penetration exceeds

5% of the world's population and tokenized assets pave the way for trading asset tokens. Total capitalization of tokenized assets could account for at least 80% of the total market share by 2025, as they have the benefits of traditional cryptocurrencies, lower volatility and opportunities for portfolio optimization.



Background

As of January 2021, there are nearly 1400 cryptocurrencies that could be exchanged and traded for crypto and fiat currencies based on data from CoinMarketCap.

But this abundance of investment options creates more hurdles and confusion for entry among institutional and retail investors. The existence of multiple exchanges, intermediaries and associated fees means that transactions from crypto to fiat and vice versa are often not feasible. And as the pace of progress accelerates, so do the risks associated with cryptocurrency investment.

UFUND is creating a single point-of-access platform where investors can fund projects in need of capital directly and profit from it. With its Tokenizer, Exchange, and Ethereum/Polygon Blockchains, UFUND offers utility and security Tokens services for businesses to access funds, Investors multi opportunities to get substantial returns, trade Tokens, products, and commodities.

Problem

Currently, many platforms among which the popular e-commerce applications such as Amazon, eBay, or Alibaba use a centralized server to store user's sensitive information such as name, address, and financial details. However, data could be compromised or even used to track user behavior or shared with other third parties for financial gain. In addition to the problem of the centralized ownership of data, these platforms charge sellers hefty fees to list their product and services, forcing them to pass these fees on to buyers. This ultimately results in them paying significantly more. Implementing blockchain technology and smart contract functions into e-commerce applications could solve both these problems.

A centralized server network does not allow true P2P transacting. This design lacks redundancy of data is prone to the errors or whims of the central server. A direct encrypted user to user link is not possible with the traditional network.

The improvement of technology on established decentralized platforms currently comes at the expense of the overall user experience. Trading digital assets are limited to one of a handful of cryptocurrencies and trading speeds are limited by block times. New platforms such as Ox have addressed some issues with the current problems but still fail to enhance the user experience. They are also limited to digital assets such as ERC20 tokens. Small businesses and medium-size enterprises frequently

face limitation in funding their day-to-day operations. They often need to fund purchase orders to fulfill sales orders or rely on credit to balance out their budget. Worst of all, these companies often start with no credit line at all and amass debt quickly.

The routes of funding small businesses still pass largely at high costs through banks, factoring companies, invoice discounting institutions, private lenders, and VC firms where they must meet rigorous criteria based on metrics such as profit, receivables, banks statements, balance sheets, collaterals ranking from personal guaranties to mortgages of personal and companies' assets.

UFUND addresses the type of process, lengthy, laborious, with an uncertain outcome, ultimately detrimental to business growth.

Financial institution decisions are based on pre-established risk assessment rules and analysis regardless of facts of business facts and their connection with the real economic. These risk analyses are most of time inadequate. They are not designed to allow business to align to instantaneous changes in the markets and competition tactics.

In addition, in small businesses' assets such as machineries, production facilities, land, warehouses, offices etc. when paid in full are illiquid and tie up businesses' cash.

Solution

UFUND is a content-driven platform built to meet the urgent demands of individuals and businesses, who need access to capital where traditional credit lines are not an option. UFUND creates a space where retail and crypto-centric investors can network, learn about new opportunities and, of course, earn through:

1. A DeFi: Crowdfunding businesses transactions
2. Tokenize businesses illiquid assets to generate cash for growth.
3. Decentralized Exchange with liquidity providers to allow P2P trading between Investors and Campaigners of UFUND Platform.

We are positioning UFUND as a strategic solution that offers:

For businesses:

A disruptive and innovative crowdfunding platform, a great solution to fund businesses activities requirements, growth and to tackle all kinds of lenders' credit limitations, credit crunches, and lack of access to financial institutions. Included in a cut down the time and the costs it takes to access funding.

UFUND focuses only on the transactional side of the businesses regardless of businesses situation and location. If sellers and ultimate buyers can be covered by our first-class insurers. UFUND solution removes the kind of burdens of coverage and funding to businesses as it analyzes only the transactions, businesses would submit to UFUND to seek crowdfunding.

Subsequent to this solution dedicated to fund businesses, Crowd funders/ investors with orientated mind to fund real businesses will take advantage of this opportunity to invest in real economy and follow up their investments and its short-term return in full transparency.

For investors:

UFUND creates more opportunities for investors to buy tokens, keep or trade tokens generated by our platform for good returns. The tokens backed assets undergo a stringent audit, valuation, and analysis by our experts. Before generating these tokens, concomitantly to tokens issuance writing related smart contracts to be listed on a designated blockchain platform.

Ultimately, the solution consists of cash against illiquid assets with a peer- to-peer (P2P) trading platform for investors to trade their tokenized physical and intangible assets over the Internet while eliminating fees to any intermediary.

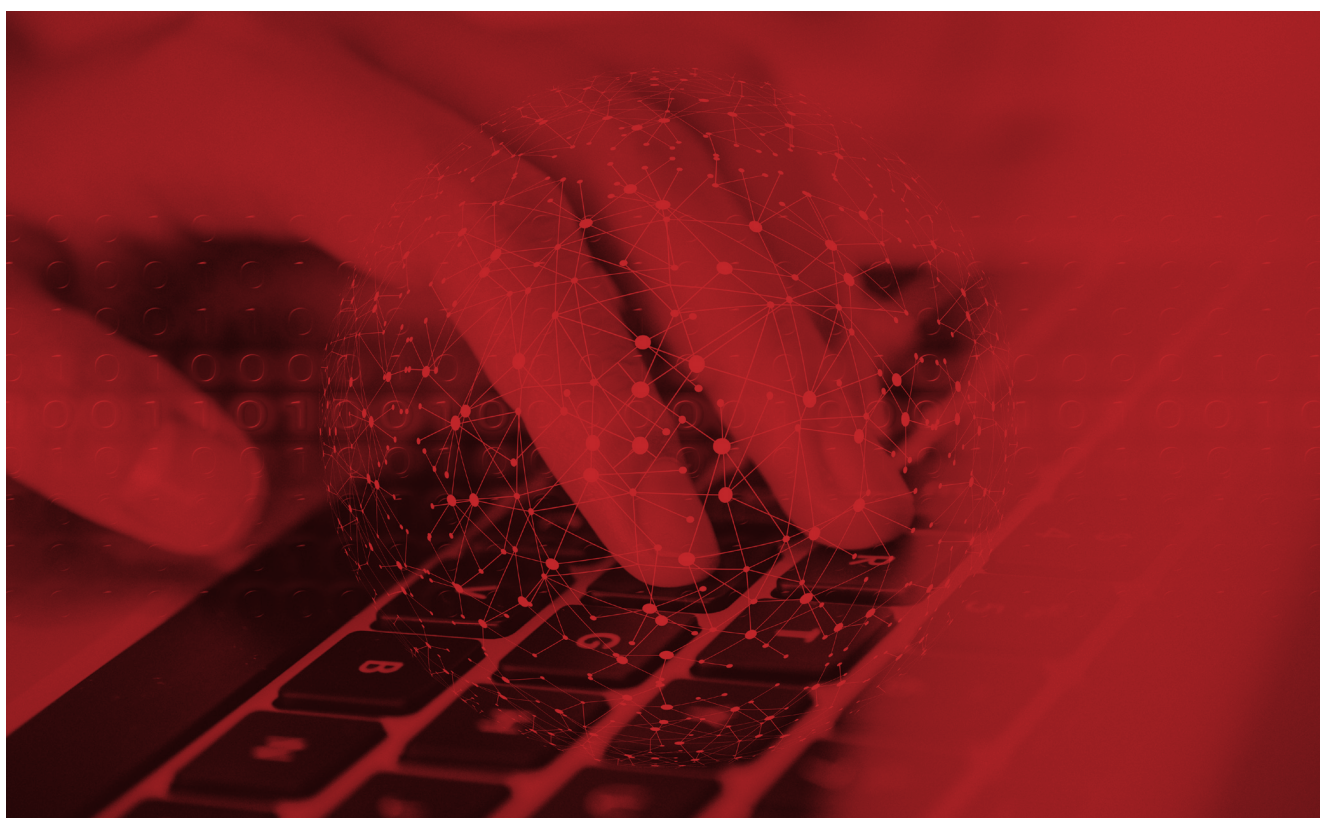
Tech stack

UFUND is powered by the Polygon blockchain with a token generator coupled with smart contract functionalities. The platform works together with IPFS (Interplanetary File System) for back end to achieve a fully decentralized web application. UFUND is connected to its own exchange Users & Investors can trade digital assets such as Tokens, any cryptocurrency, or crypto collectibles directly with one another. They could benefit from a decentralized marketplace to trade their tokenized Assets with possible access to purchase of goods, assets and services offered on the platform.

The corporate vision is to repeat history, using state of the art technology to enhance our lives by bringing back the power to the people. This allows everyone to freely trade over the new era of internet, driven by ordinary people. Everyone can keep his or her private information secure and send funds anywhere on the planet instantaneously. Transactions are fully anonymous for security purposes yet transparent and fully traceable with no single entity to have power over many.

The UFUND founders believe that DeFi, and the blockchain technology revolution will result in creating a more equitable economy for the benefit of all people rather than top layer minorities and corporations. The blockchain technology will transition the players in economies to be the people rather than government bodies, central banks, financial institutions, etc. It will also decrease corruption and ultimately promote world peace. UFUND's core mission is to help create a fair economy along with business opportunities for the masses. Everyone can benefit from their business model if they contribute to the promotion of UFUND's brand and values.

UFUND is creating a platform where users can invest, tokenize as well as buy and sell tokenized assets, limited services, and product types. It aims to create a platform to trade many digital assets, any type of Physical, Nonphysical Assets in a decentralized marketplace for users to showcase their Digital Currency, Products and Assets to the world under one umbrella.



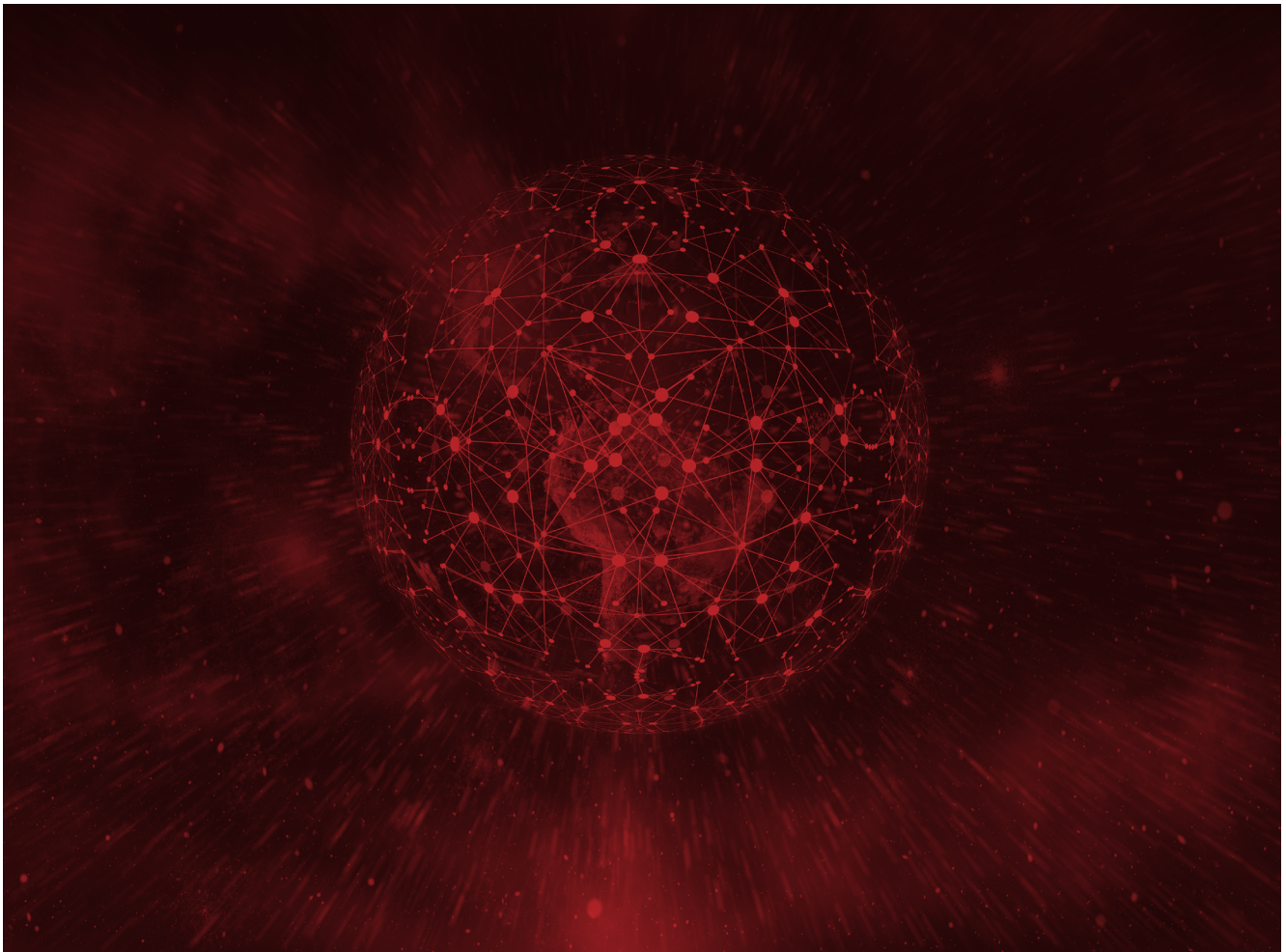
Business Model

UFUND offers a solution for enabling a unified and secure ecosystem on the blockchain. We achieve this through an integrated approach towards offering the functionalities that investors, startups and entrepreneurs need in one place. The concept behind what we propose is simple:

- Create a decentralized business funding: DeFi and blockchain platform focusing on custom blockchain tokens operations and a complete token Launchpad framework. Both developed to facilitate fundraising, crowdfunding, and to custom assets tokens creation and transfer.
- Enable token purchase, storage and trade in a decentralized exchange that allows peer-to-peer transactions via smart contracts without any trusted intermediaries
- Create an investor-focused ecosystem for participation day to day funding in businesses activities, startup funding for pre-vetted projects
- Offer unique rewards and deals for participants
- We envision UFUND as an end-to-end platform and secure financial ecosystem that creates a decentralized economy for the global entrepreneur, startup and investor communities.
- For the first time, businesses can fund their day to day businesses in a decentralized ecosystem, tokenize their assets and immediately list them on a globally accessible platform. By integrating a decentralized exchange (DEX), UFUND gives users who want to buy and trade these tokens a readily available venue that will further facilitate:
 - raising funds
 - profits from market moves and interest
- We will position UFUND as a full-feature ecosystem for venture capital geared towards the needs of small businesses, startups, and entrepreneurs. The platform will be the virtual playground where these user groups connect with others, engage and profit from their digital assets. It will meet the specific needs of investors, businesses , startups, and entrepreneurs.



Why the World Needs UFUND?



In recent years, a new technology has emerged with the potential to revolutionize the way financial or non-monetary transactions occur digitally. Blockchain, the technology introduced behind the first cryptocurrency “Bitcoin”, by anonymous software developer(s) known as “Satoshi Nakamoto”, has been forked and developed by many other software enthusiasts to combine the openness of the Internet with the security of cryptography.

This creates innovation in the interaction with governments, corporations, and even between ordinary people. It has been used in a variety of applications to provide transparency and create trust between parties without the necessity of any intermediary intervention.

Since its early development just under a decade ago, blockchain has produced far more than just faster financial digital transactions. The smart contract functionality of this technology, adopted by the Ethereum foundation, has stepped in and is currently being used by a variety of organizations from food supply chains, property deed, voting, e-commerce and many more. This is creating a transparent yet secure way of collaboration between users. UFUND is targeting the e-commerce the SMB and SME sector, by implementing the smart contract functionality of blockchain application from the Ethereum Polygon and other blockchain projects. This platform creates a decentralized online marketplace, similar to eBay and Amazon and enables users to trade their physical and digital goods and services without having to pay any fees to a middleman. This includes currency spreads and fees to banks, PayPal, and eBay.

Technology

Most of today's technology seemed inconceivable a few decades ago. The inventions of the internet and smart phones have immensely altered the way users interact with each other and life without them seems unimaginable. The great financial sector disaster in 2007 resulted in the largest collapse of the world economy since the great depression.

Satoshi initially mentioned blockchain in Bitcoin's white paper back in 2008 (Nakamoto, 2017). At the time no one

really gave merit to this technology. Bitcoin was only known to a handful of early investors and the exchange of the token was mainly popular between the younger generations for fun or used on the dark web for the purpose of anonymity. Today, blockchain has been the hot topic amongst giant tech and finance corporations such as IBM, Oracle and American Express due to the traceability and transparency of the properties of blockchain.

Smart Contracts

Blockchain is a computational network where automated processes and applications can be programmed to run on it. As a result of all transactions being only strings, they can contain random information. It is clear at this point that this technology can be used for any kind of notarization, and not only in the financial system. Storing a promise to do at a later time, in the form of code and executing the promise in an automated manner using blockchain, are called smart contracts. A simple example to explain how a contract could run smoothly in a smart manner between two family members: a father promises to reward his son £100 if he gets three A's on his GCSEs. If the promise was written in code form and agreed on by both parties on the blockchain, an API can check

if the conditions are met, and the system will then execute the transaction.

As a result of smart contracts, there is prominently a need for an intermediary to govern and moderate a contract between two parties. This has been significantly reduced or disregarded altogether when dealing with a range of industries such as e-commerce platforms. UFUND takes advantage of this functionality embedded in Polygon, blockchain and other ones to remove the middleman. It allows both parties to trade securely and safely as long as every communication and transaction happens within the platform.



Platform and Features

Our solution is to merge business funding , cryptocurrencies and assets tokenization with the traditional model of a crowdsourcing, crowdfunding startups , businesses and e-commerce platforms to create a new asset that includes the best of the physical and digital worlds.

UFUND is the ideal hybrid platform to take the best out of these two worlds

UFUND marks a new frontier in the evolution of money and alternative investments. It transcends the simple functionality of the digital currency, the role of crowdfunding in traditional markets, and a unique position of this new combination of assets.

UFUND is positioned to achieve the goals it set out for its product and token by solving the shortcomings of the traditional economic system and gaining a high degree of adoption and liquidity. By embracing elements from the models, we seek to change, our ecosystem will permit investors to realize their earnings in a way that guarantees:

Person to Person Services (P2P)

The aim of this project is to create a decentralized one-stop shop for everyone to literally be able to trade anything with each other under one umbrella with minimum fees and no middleman.

Business Funding Access

This section allows Campaigners/Businesses to offer all types of categories/products they have related to their sales orders for which they seek funding to purchase ingredients spare parts or other goods to complete the related sales orders with any Fiat or cryptocurrency available to trade.

Campaigners seeking funding can fill the product / asset form in UFUND platform to show their offering, including prices, maturity returns dates and rewards.

Crowdfunder / Investor can find the best possible options among these offers with a variety of factors such as price, returns on investments, maturity dates, payment methods, rewards, campaigners' ratings and so on.

Investors involved in transactional business activities using any Fiat currency benefit from the protection of their capital with a dedicated escrow account, using any crypto currency, protection is from their secured wallets all under transparency, and traceability of capitals plus returns on investments.

With first class insurance companies UFUND covers Investors' capital, returns and entire supply chain from the sellers to the ultimate buyers.

Investments returns with capital payment follow these terms: 30-60-90- 120-180 days upon which Investors automatically at each maturity term, receive capital and returns expected.

In the event the funding is not completed during the offer frame time the capital will be returned to respective owners.

Tokenization of tangible Assets (Individual / Businesses)

Businesses/Individual enrolled as Campaigners can create any listings with descriptions, images, quantity, size, color, audits, etc., while setting a price with the desired payment method (crypto or fiat currencies). Long descriptions and images are hosted on IPFS; however, the listing will take place after checks conducted by our experts on the legal ownership, reality, and valuation. The listing will have its own unique ID on the platform. Issuance of token types and related Smart contracts will be instructed by the Campaigners and stored on the designated blockchain.

Tokenization of intangibles Assets

This section of the platform is dedicated to any users who would like to offer their intangible assets to a wide range of users locally or internationally. Investors can filter through the provided range by category of assets, i.e., Debts & Re- ceivals, trademarks intellectual properties Patents Designs & Arts, and any high added value intangible assets. The Tokenization pathway is the same for these type of assets as for the tangible assets

Economy

To reach our aims we intend to issue our own token - UFUND Token (UFD) - for initial fundraising. Based on a Powerful ERC20 standard, UFD will initially be a utility token, which will be sold on our platform, and the dedicated token sales web site. The price will be fixed @ 20 USD/Token equal to 8.7 Matic on the Polygon Blockchain (During UFD Token private sales event, 50% discount is offered which makes the Token price at 4.35 Matic)

UFD tokens will be used for transactions by members on the platform as well as for access to various premium features, incentivize trader ratings and value creation through a dynamic reward system.

Benefits of a hybrid token

In relation to an Initial Token Offering (ITO), tokens can serve three primary purposes, each classified under a different name. If a token's purpose is to sell a piece of the company, in the same sense as a stock, then it is an Equity token. If the token is backed by a tradable goods, such as gold, real estate, storage space, etc.; then it is known as a Security token (these are often more heavily regulated because they are more similar to fiat currencies). Last is the Utility token, which provides access to a specific product or service. Depending on the token classification, legal status changes and knowing the rules is very important since regulations are changing quickly.

Hybrid tokens combine elements of utility tokens (or even cryptocurrencies). Like with utility tokens, a limited supply is created. These tokens can be used to unlock the utility from a network or decentralized application, thereby acting as a means of exchange within a certain network. Just like with utility tokens, the lack of early utility for token holders in such applications or networks is mitigated by the additional potential for financial gains through the appreciation of a hybrid token's value when the network becomes more widely adopted.

Soon after undergoing and completing the regulatory pathway we will transition UFD to a hybrid model to gain more value. Once this happens, users will be required to hold the hybrid token for a period of one year.

Keeping UFD utility token for one year rather than 6 months in return this will generate 10% of Hybrid tokens granted for free of each Total of UFD utility held by each holder as the UDF token will gain value due to its transition to hybrid model. This is a great incentive.

The dual token model of UFUND ensures we can govern the platform in the interest of UFD holders as well as the users and businesses that sign up for the services, we provide in compliance with the US SEC rules.

Hybrid tokens offer more practicality when it comes to trading. With the help of the hybrid tokens technology - an investor can open multiple positions by paying for a single transaction. Hybrid tokens make hedging, risk management and trading strategies a much simpler affair.

Economic rights attached to a hybrid token result in more traditional methods of valuation can be applied to figure out the true value of a token. The inclusion of dividends or revenue rights should be more appealing to investors with long-term views, instead of those who are looking for a quick gain. Issuers are meanwhile better incentivized to focus on adoption, as investors are looking for projects with growing revenues or profit distributions, instead of looking for the most hyped token on social media. This should all result in a reduction of volatility when compared to utility tokens, which improves the user experience for those consumers hesitant to use a volatile instrument to unlock a service or utility.



COMPARISON REPORT

THE CASE FOR HYBRID TOKENS

		Utility Tokens	Security Tokens	Hybrid Tokens
	Legal Compliance	●	●	●
	Low legal costs	●	●	●
	User Experience	●	●	●
	Inherent value	●	●	●
	Incentive distribution	●	●	●
	Ability to bootstrap network effects	●	●	●
	Secondary market liquidity	●	●	●
	Attractive to more traditional investors	●	●	●
	No scams, misinformation etc.	●	●	●

UFUND (UFD) Token details

Total token supply: 500 000 000

- total count of token created and circulate in the market: 250 000 000

- **Current price per token: US\$20=8.70 Matic**
Hold time of UFD utility token in Ecosystem: 6 months (During UFD Token private sales event, 50% discount is offered which makes the Token price at 4.35 Matic)
- **Average time a participant is holding UFD hybrid token: one year**
- **Transaction volume per year: 2 500 000**
- **Transaction time- the time required for completing a transaction: instant to one hour**
- **TMCAP: token market cap: 10 000 000 000**
- **Ratio of transaction volume to transaction market cap: 0.00025**
- **R1 = 0.00025**
- **R2 = 0.0000416**

UFUND Token Use

UFD tokens will be immediately made usable for their intended functionality (purchasing of services and transactional operation within UFUND Platform the platform). They will not be sold for capital raising purposes.

We will soon convert UFD into a hybrid token, moving away from utility to security in line with all regulatory requirements and legalities of US authorities.

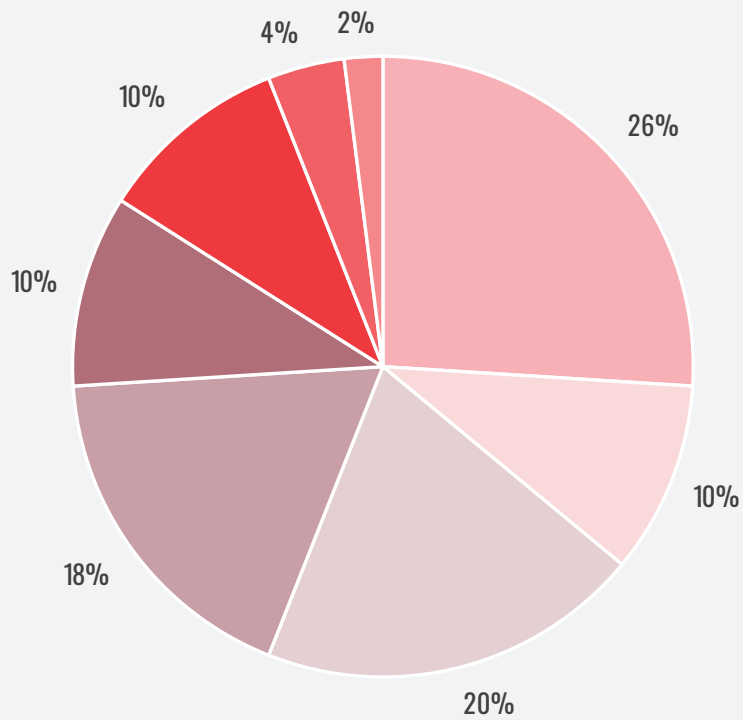
As a result:

- **The token will be transferable on the internal platform only.**
- **The tokens will be sold at the same price throughout the existence of the company.**
- **The company will offer to repurchase tokens only at a discount of the face value.**
- **The tokens are marketed in a manner that emphasizes the functionality of the token and not the potential for the increase in market value.**

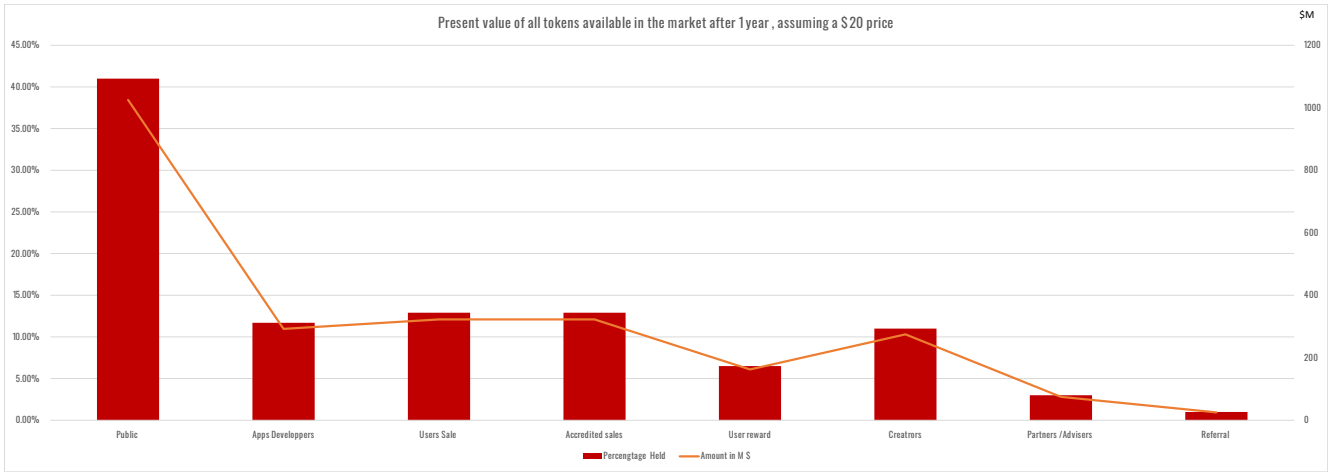




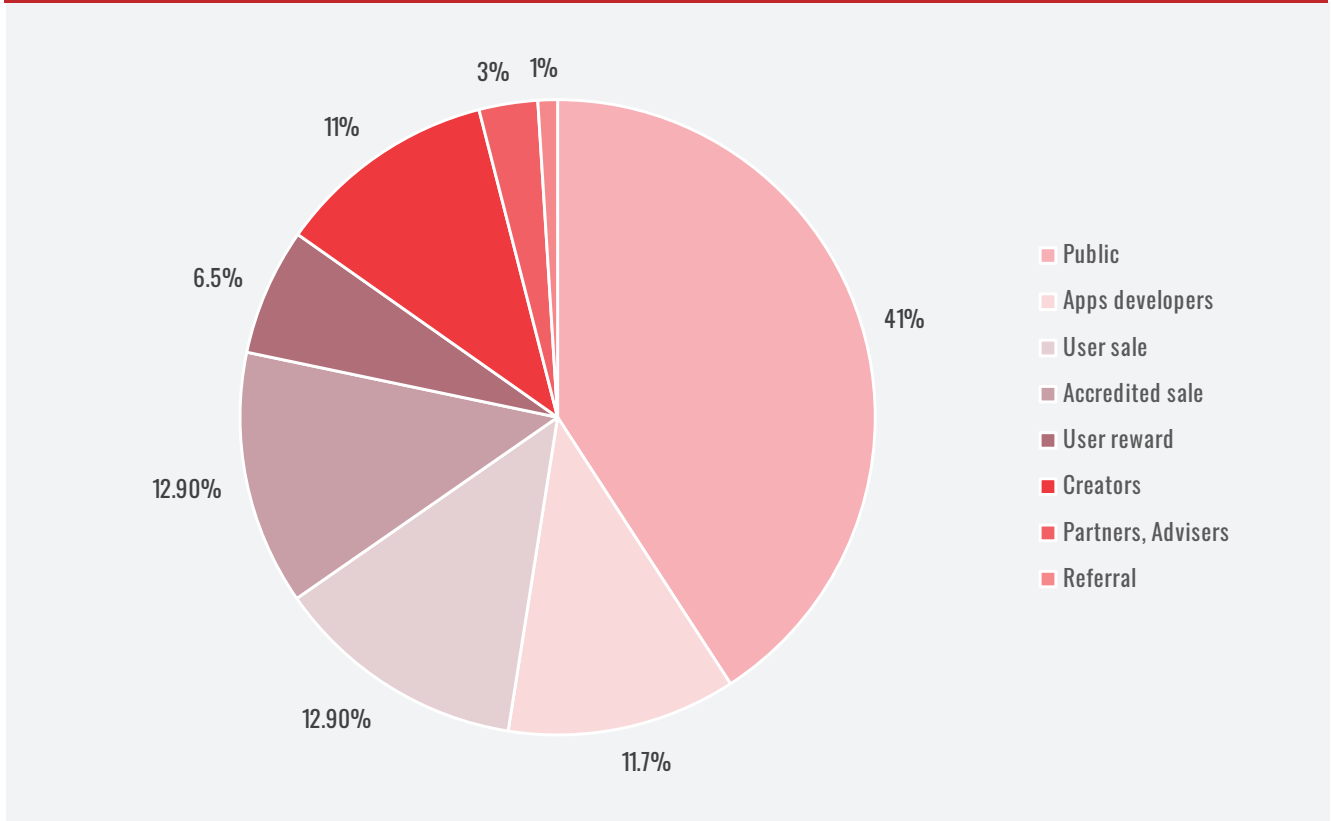
Distribution of Tokens



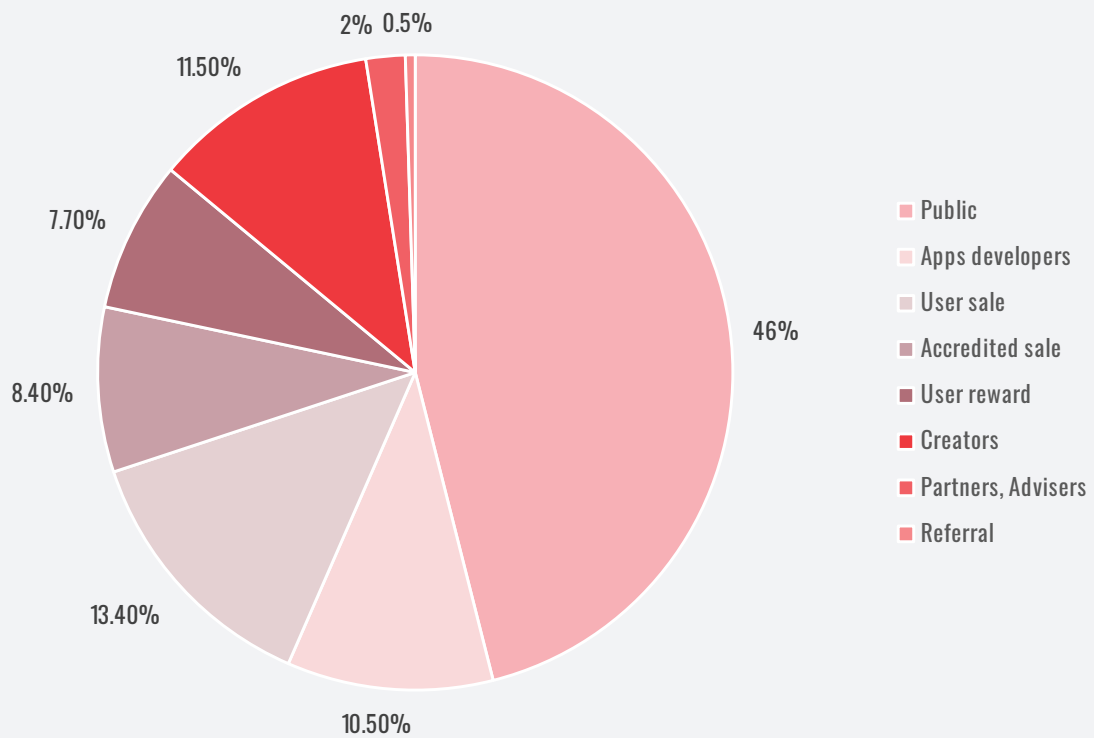
- Public
- Apps developers
- User sale
- Accredited sale
- User reward
- Creators
- Partners, Advisers
- Referral



Distribution of Tokens : 5 years

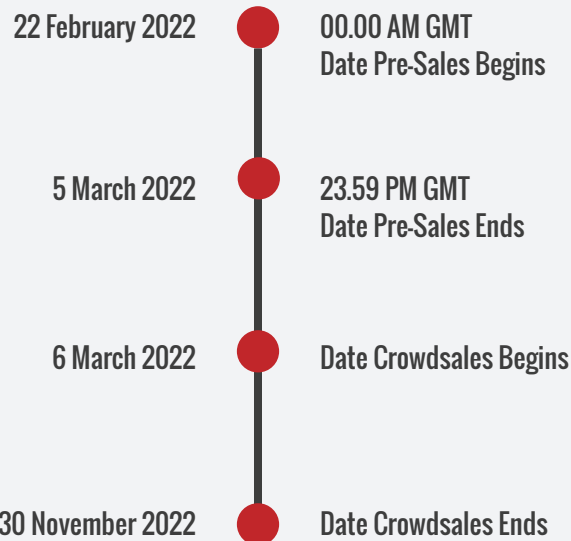


Distribution of Tokens : 10 years



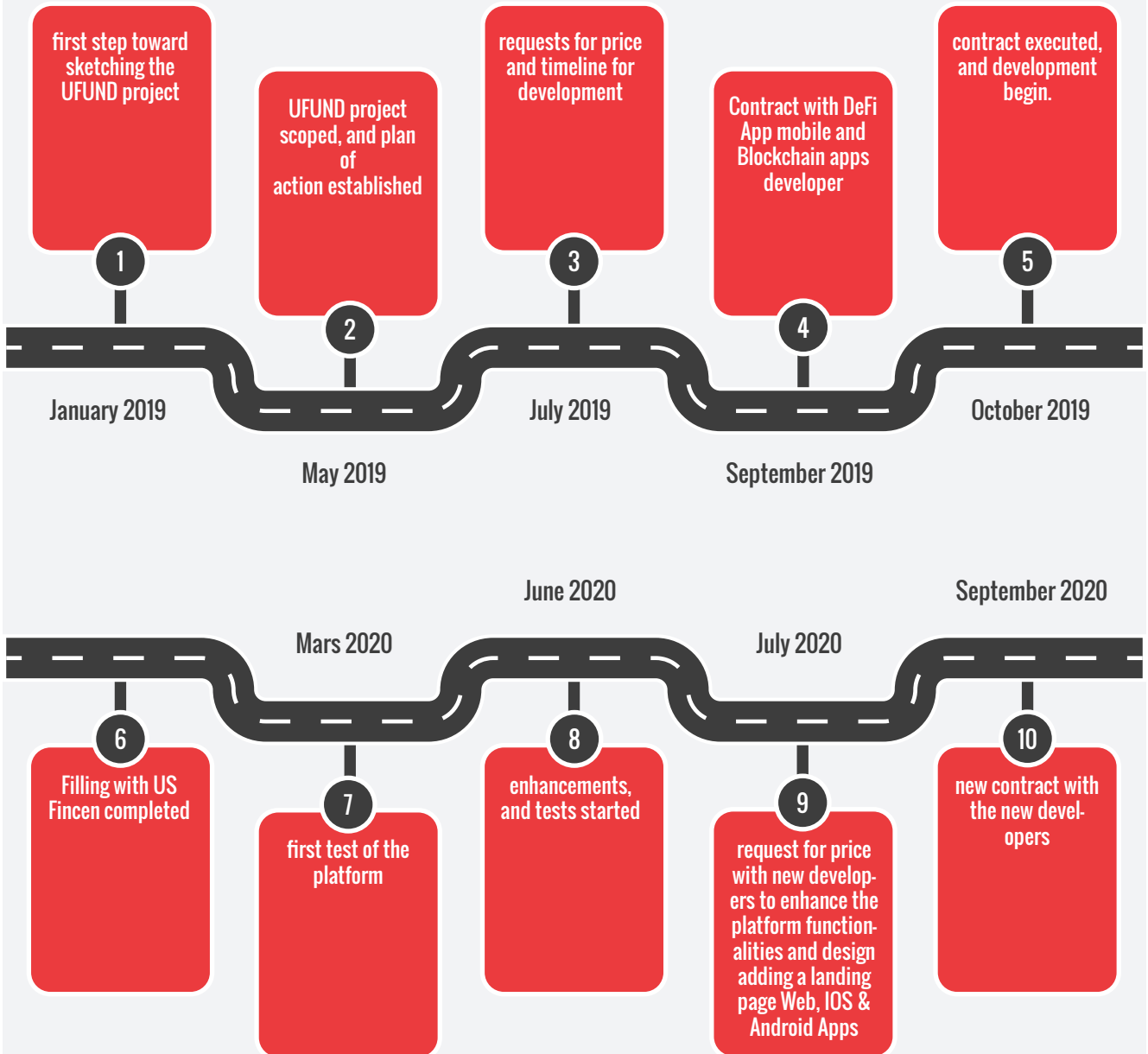
Private UFD Token Sales timeline

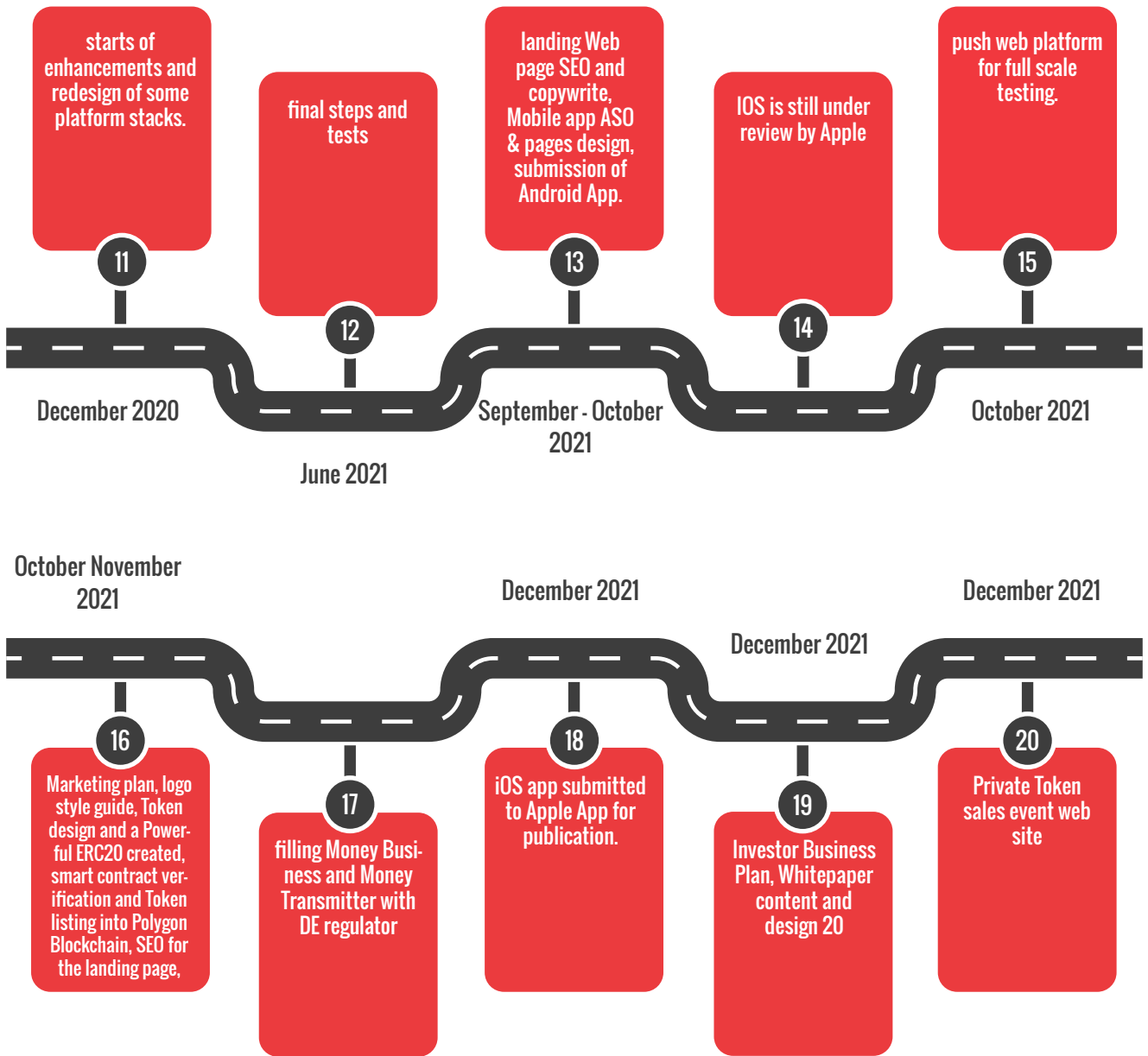
(Price during this event 4.35 Matic each UFD Token)

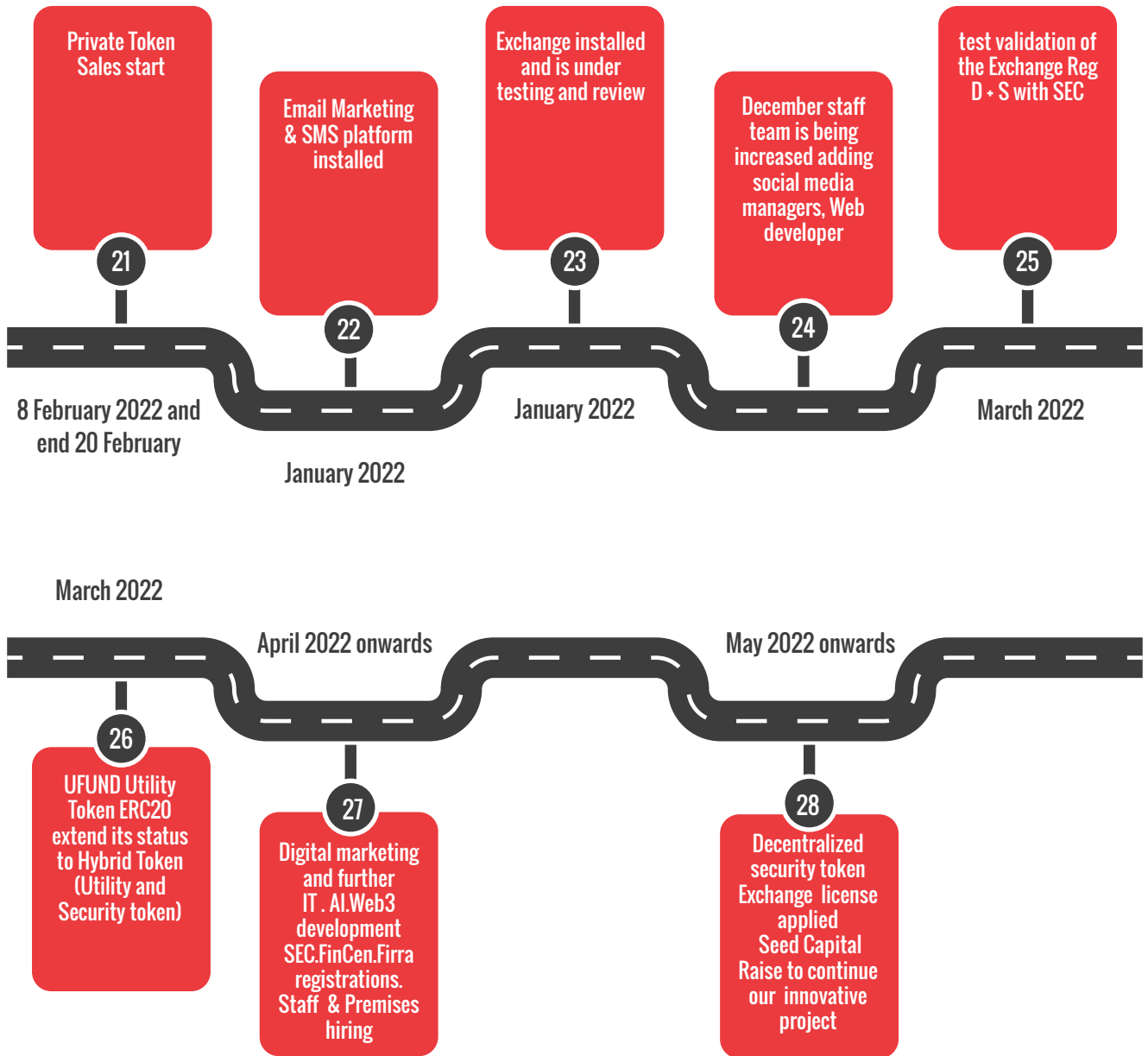


Currency accepted during token sales :MATIC, BTC, ETH, ETC, LTC, DASH, ZEC, EUR, GBP, CHF, HKD & USD

Roadmap







The team

Having a solid management team and a proven strategy in place is fundamental to the success of our project. This is where UFUND excels - the platform is a collaboration between experts in the blockchain industry, professionals in

startup development, freelancers' consultants, business, and entrepreneurs' enthusiasts with deep ties to professional organizations and thought leaders in tech.

Disclaimer

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As of the date of publication of this whitepaper, UFUND (\$UFUND) Tokens have no known potential uses outside of the UFUND ecosystem and are not permitted to be sold or otherwise traded on third-party exchanges. This whitepaper

does not constitute advice nor a recommendation by UFUND, its officers, directors, managers, employees, agents, advisors or consultants, or any other person to any recipient of this paper on the merits of participation in the UFUND Token Sale. Participation in the UFUND Token Sale carries substantial mitigated risk that could lead to a loss of all, or a substantial portion of funds contributed. No promises of future performance or value are or will be made with respect to Tokens, including no promise of inherent value, no promise of continuing payments, and no guarantee that UFUND (ALTR) Tokens will hold any particular value. UFUND (\$UFUND) Tokens should not be acquired for speculative or investment purposes with the expectation of making an investment return.

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CAUTION REGARDING FORWARD-LOOKING STATEMENTS

This whitepaper contains forward-looking statements or information (collectively “forward-looking statements”) that relate to UFUND’s current expectations and views of future events. In some cases, these forward-looking statements can be identified by words or phrases such as “may”, “will”, “expect”, “anticipate”, “aim”, “estimate”, “intend”, “plan”, “seek”, “believe”, “potential”, “continue”, “is/are likely to” or the negative of these terms, or other similar expressions intended to identify forward-looking statements. UFUND has based these forward-looking statements on its current expectations and projections about future events and financial trends that it believes may affect its financial condition, results of operations, business strategy, financial needs, or the results of the token sale or the value or price stability of UFUND (\$UFUND) Tokens. In addition to statements relating to the matters set out here, this whitepaper contains forward-looking statements related to

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