



umay



Who we are?

Umay is a Web3 investment platform that turns real agricultural projects into **tokenized investment opportunities**. We partner with local farms, structure profitable farming projects, and fund them through blockchain. Each project is backed by **real production**, secured with **escrow smart contracts**, and insured to protect investors. With Umay, anyone can invest in real-world agriculture starting from a small amount — transparently, globally, and on-chain.

What problem we solve ?

Problem

Traditional agriculture investments are **closed, complex, and untrusted**:

- Hard to access — only big companies or banks can invest
- No transparency — investors don't know where their money goes
- High risk — no diversification, no protection
- Farmers struggle — they lack access to fair financing
- Web3 investors have few **real-world asset (RWA)** options

Solution

A **Web3-powered agricultural investment platform** that connects blockchain capital to real-world farming projects.

- **Tokenized farm projects** → accessible with small investment
- **Smart contracts + Escrow** → trustless fund management
- **On-chain transparency** → every transaction is public
- **Data-driven project planning** → profitable and validated projects
- **Insurance + diversification** → risk-managed agriculture investing
- **Real yield** → powered by real agricultural production

How Umay Works ?

We will explain the process in **5 simple steps** during the pitch so even non-blockchain investors understand.

01

Project Creation

We analyze agricultural opportunities (like wheat, barley, livestock) and design **profitable farm projects** together with agriculture experts.

02

Partner Farm Assignment

We assign projects to **the best-performing farms** from our network of 100+ partners based on their metrics, capacity, and reliability.

03

Tokenization

Each project is **tokenized as an on-chain investment opportunity** using smart contracts. This allows both small and large investors to participate.

04

Investment Round

Investors buy project tokens (*fractional ownership*) and funds are locked in **escrow smart contracts** until milestones are met.

05

Harvest & Returns

After production and sales, revenue goes back to investors. **Everything is visible on-chain**, and **insurance + diversification** minimize risk.

Workflow Diagram



Market
Analysis

Project
Creation

Farm
Assignment

Tokenization

Fundraising

Business Model

We keep it simple and scalable for investors to understand. 💰

Revenue Streams

Revenue Stream	Description	Example
Platform Fee	% fee from investor during funding	2–5% per investment
Success Fee	% from project profits after harvest	5–10% performance fee
Token Utility Fees (future)	Transaction fees using UMAY utility token	Token economy
Farm Services	Optional agritech services for farms (AI yield forecasts, logistics, seeds)	SaaS model
RWA Marketplace Fees (future)	Listing fees from third-party agricultural projects	Platform expansion ✓

Sample Investor Math

Project size: \$100,000

Platform fee: 3% → Umay earns \$3,000 instantly

Profit after harvest: 30% ROI → \$30,000

Umay success fee: 8% → \$2,400

Total Umay revenue from one project = \$5,400

If 100 projects per year, Umay revenue = \$540,000/year

If token economy added → scalable to \$5M+

Why Now ? Perfect Market Timing

Global Trends Creating Opportunity

Trend	Insight	Why It Helps Umay
Real-World Assets (RWA) on Blockchain	\$16B locked in RWA in 2024 → fastest-growing sector in Web3	Investors want tokens backed by real assets
Agriculture Funding Gap	\$170B+ financing gap for small farms globally	Massive demand for alternative funding
Decentralized Finance (DeFi) → Real Yield	DeFi users tired of fake yields	Agriculture = real production → real yield
Web3 Adoption Growing	EVM chains make tokenization easier and cheaper	Easy to scale globally
Food Demand Rising	Population growth → food demand +70% by 2050	Agriculture will always matter

Market Size

This part shows investors how big the opportunity is. Here is a clear and realistic view for Umay.

\$10T

\$500B

\$1B+

Total Addressable Market (TAM)

Global Agriculture Production Market

Source: World Bank & FAO

Serviceable Available Market
(SAM)

Private investments in agriculture +
agricultural financing market

Serviceable Obtainable Market
(SOM)

Web3 real-world asset (RWA) investment
market focused on agriculture

Market Logic

"We operate at the intersection of two high-growth industries: **agriculture and Web3 tokenization**. Agriculture is a \$10T market, but farmers lack access to capital. At the same time, Web3 investors are searching for **real yield** and **real assets (RWA)**. Umay connects both sides, opening a **\$1B+ opportunity** within the next 3 years."

Competitive Landscape & Umay's Advantage

Investors always ask: "Why will you win?" This slide answers that clearly.

🔥 Competitors in the Market

Category	Examples	Limitation
Agri Crowdfunding	FarmTogether, Harvest Returns	No blockchain, limited transparency
Crypto Yield Projects	GMX, Aave, Lido	No real asset backing
RWA platforms	RealT, Tangible	Focus only on real estate, not agriculture
DeFi farming	Yield Guilds	Purely crypto, high risk, no insurance

✓ Umay's Advantage

Feature	Umay	Others
Real-World Agriculture Projects	✓ Yes	✗ Rare
Tokenized Investments (EVM)	✓ Yes	⚠ Few
Escrow Smart Contracts	✓ Built-in	✗ No
Insurance Integration	✓ Yes	✗ No
Verified Farm Network	✓ 100+ farms	✗ No
Risk Diversification	✓ Multi-farm	✗ No
Transparency On-Chain	✓ Yes	✗ No

✨ Unique Selling Proposition (USP)

Umay = Real Yield + Real Assets + Web3 Transparency

The first **tokenized agriculture marketplace** built for **global Web3 investors**.

Token Model

Instead of one platform token, Umay issues **separate tokens per project**.

Token Purpose

Each agricultural project is split into **fractional investment tokens (RWA tokens)** representing a share of the project.

Token Utility

Feature	Description
Fractional Ownership	Each token = share of project funding
On-Chain Returns	Token holders receive rewards based on project profits
Transferable	Tokens tradable on secondary market
Escrow Support	Smart contracts lock funds until milestones
Proof of Yield	On-chain record of harvest revenue
Compliance Ready	Supports KYC/AML & investor tiers

Token Security

- **Backed by real agricultural production**
- **Smart contract escrow**
- **Audited code**
- **Insurance per project**
- Collateral recovery strategy in case of failure

Roadmap

Phase	Timeline	Milestones
Prototype	 Q1	Done – Project model + partner farms
MVP Launch	 Q2	Tokenized pilot projects + investor dashboard
Growth	 Q3	20 live projects + insurance integration
Scale	 Q4	Global investors + DeFi integration
Expansion	 2026	Umay RWA marketplace + UMAY governance token