



OWNERS
UNITY
TOKEN

General Information

This is not a recommendation to buy or financial advice. It is strictly informational. The information in this White Paper is subject to change or update and should not be construed as a commitment, promise or guarantee by the Company **Owners Unity Token (OUT)** or any other individual or organisation mentioned in this White Paper, relating to the future availability of services associated with the use of the tokens and to their future performance and value. Please note that purchases of **OUT** are final and non-refundable. Individuals, businesses, and other organizations should carefully weigh the risks, costs, and benefits of investing in the **OUT**.

Updates to the Token Sale

OUT reserves the right, at its sole discretion, to change, modify, add, or remove portions of this whitepaper and the terms at any time during the sale by posting the amendment on the **OUT** website. Any purchaser will be deemed to have accepted such changes by purchasing **OUT**. If at any point you do not agree to any portion of the then-current version of this whitepaper and the terms, you should not purchase **OUT**.

Market Information

This whitepaper includes market and industry information and forecasts that have been obtained from internal surveys, reports and studies, where appropriate, as well as market research, publicly available information and industry publications. Such surveys, reports, studies, market research, publicly available information and publications generally state that the information that they contain has been obtained from sources believed to be reliable, but there can be no assurance as to the accuracy or completeness of such included information. **OUT** has not conducted any independent review of the information extracted from third party sources, verified the accuracy or completeness of such information or ascertained the underlying economic assumptions relied upon therein. Consequently, any entities of **OUT** and officers and employees thereof do not make any representation or warranty as to the accuracy or completeness of such information and shall not be obliged to provide any updates on the same.

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1. About Us

Owners Unity was created by a group of businesspeople and homeowners, who over a period of time, had lamented at the increasing difficulty of obtaining a place on the property ladder for many deserving groups of people. Over years of discussions, with many people from many different backgrounds and goals, we came to an understanding that things needed to change. The growth of cryptocurrency has made that change possible and now we, at **Owners Unity**, are proud to welcome you to the future of property management, home ownership and mutual social assistance.

Using our innovative, unique and revolutionary formula, we have fused the benefits of cryptocurrency with creative innovation, to create a token that will offer multiple rewards, not only to the token holder but also to the future beneficiaries of the real-world application. In short **Owners Unity** looks to return financial choice and power to the people who deserve it.

We will use our platform to not only increase home ownership but also to reduce homelessness and poverty globally through our unique tokenomics.

This is just the first phase in a comprehensive plan to rewrite the rules in favour of the many and not the few. Join us on the journey of mass crypto adoption through tangible real-life application.

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2. Problem and Product

With the financial situation today, more and more people are finding it difficult, and in some cases impossible to get on the housing ladder. With high deposits, credit checks as well as declining or stagnant income, the result is spending a large proportion of their income on high rents for properties they will never own.

With higher house prices, higher inflation and more people with an impacted credit score, the ability to achieve home ownership has become harder and harder for more and more people whose only impediment is the current system. The current system is the problem and **OUT** is the solution.

OUT seeks to redress the balance by using our unique tokenomics, to give everyone a chance to get on and even climb the housing ladder and use their own money to improve their wealth and not the financial institutions that hold them back.

OUT's tokenomics offers a unique opportunity for those wishing to get a foothold on the property ladder without all the accepted conditions that prevent them from getting a foothold, i.e., credit checks, full-time employment, large deposits etc.

OUT uses a unique investment protocol to maximise the clients and investors returns, whilst increasing home ownership and reducing homelessness through a bold, innovative and revolutionary concept.

OUT offers a multi-layer reward system for holders and stakers of the token and a reward system for the client to reduce the timescale of achieving ownership of property.

OUT takes any deposit, plus the monthly payment and looks to create profit on this with the tokens unique ROO system and distributes the monies made in accordance with the specific tokenomics ([see section 6](#)). This allows for the client to clear the outstanding balance in a significantly reduced period, whilst also rewarding stakeholders and holders, assisting in reducing homelessness and poverty.

OUT will use a community-based voting system so that all potential clients are voted on by the stakeholders and in time, all major decisions pertaining to the evolution will be community led.

3. OUTenomics

OUT is a token for the crypto investor who wants to be rewarded for their long-term investing. The concept is a new form of crypto where investors no longer need to worry about their investment doubling to make profits; instead, they can earn a passive income from stable coin BUSD rewards while watching their portfolio grow.

OUT, is a high paying reward token on Binance Smart Chain, automatically rewarding its holders in the form of Binance pegged BUSD. Since BUSD is a stable coin pegged to the US Dollar it will never show significant volatility, making it a great choice for passive income.

As a DeFi token that automatically rewards investors with a stable passive income for holding, **OUT** helps to reduce the risks involved during times of cryptocurrency market volatility. Holders can keep earning during a crypto bear market as the token price does not affect BUSD rewards. Over time, holders can earn enough BUSD rewards to cover their initial investment, turning their investment into a cost-free asset.

OUT is proud to have created an original protocol and ecosystem to sustain both passive income and price momentum. No other smart contract is like OUT as it has been built from scratch. Including the following:

- An Anti-whale mechanism. The maximum wallet size is 1% of the total supply.
- An Anti-dumping mechanism. The maximum sale is 0.02% of the total supply. These will help to protect investors from heavy losses.
- Manual Rebasing is factored into the design that will provide holders with a bonus of BUSD rewards from each manual buy-back and reducing supply from manual burning of tokens.
- This method of manual rebasing is far superior to automatic rebasing as the price action can be monitored more closely and supply will not end up reaching zero, since without supply there is no supply and demand for the marketplace.

NFTs will be a feature to provide additional utility and use case on top of the existing BUSD rewards and Yield Farm. Development of an NFT Marketplace and NFT gaming will bolster **OUT**'s position in the crypto space.

OUT is the token that comes from the smart contract deployed on the Binance Smart Chain network. Simply by holding **OUT**, users will receive BUSD rewards automatically. A two-pronged fee structure has been established, that is designed to reward holders with more BUSD the longer they hold. BUSD is paid automatically from every buy and sell transaction. A manual claim button is added to the rewards tracker website to allow users to withdraw pending BUSD if they cannot wait for the automatic cycle to progress.

Manual buy-back and burns, alternatively called rebasing, will occur on a quarterly basis to reduce supply, helping to create upward price action. Additional BUSD rewards will be earned during the manual buy-back process for holders.

OUT has a total supply of 10,000,000,000 OUT. 50% will be transferred to pre-sale and initial liquidity. A further, 15% of tokens are sent to the burn address, 14% staking pool, 10% to marketing and development, 5% to investment, 6% to the founders and the team.

The total supply of OUT :	10,000,000,000.
15% burned on Launch:	1,500,000,000.
Current Circulating Supply:	8,500,000,000.

A two- pronged fee system creates a sustainable ecosystem to allow the BUSD rewards collected from every buy and sell order to continue flowing for the life of the token. In addition, a portion of fees will supply the Yield Farm, so that the Yield Farm distribution will never end.

The two-pronged fee structure is shown below.

8% Buy Fee. This will be distributed as follows:

- 4% BUSD to Holders.
- 1% Liquidity Pool.
- 1% towards Buy-Back & Burn.
- 1% towards Marketing & Development.
- 1% towards Affordable Housing.

14% Sell Fee. This will be distributed as follows:

- 7% BUSD to Holders.
- 2% Liquidity Pool.
- 2% towards Buy-Back & Burn
- 1% towards Marketing & Development.
- 2% towards Affordable Housing.

With the increase in popularity of cryptocurrency, return on investment has vastly outpaced what is on offer from traditional methods of investment.

As of June 14, 2021, according to global investment bank Goldman Sachs, 10-year stock market returns have averaged 9.2% over the past 140 years. Looking at all the possible ten-year holding periods since the FTSE 100's inception shows an average annual return of 7.75%.

FTSE 100 returns (1984–2019)

	Period returns	Annualised
Price return	654.2%	5.77%
Total return	1377%	7.75%

(<https://www.ig.com/uk/trading-strategies/what-are-the-average-returns-of-the-ftse-100--200529>)

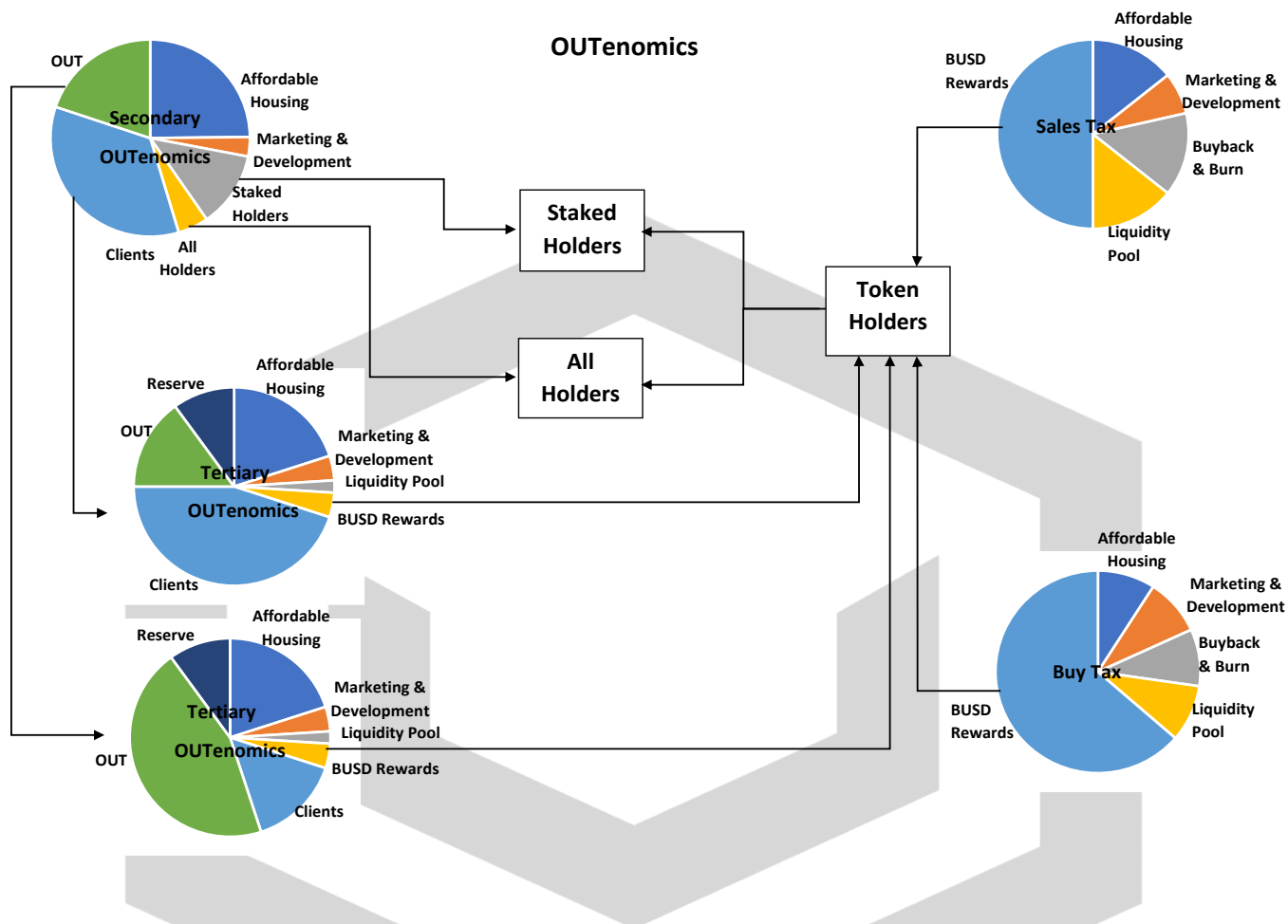
While 7.75% might be the average, the returns in any given year are far from average. In fact, between 1926 and 2022, returns were in that “average” band of 8% to 12% only seven times. The rest of the time they were much lower or, usually, much higher. Volatility is the state of play in the stock market.

As one can imagine saving money in a bank returns substantially less!

Investing in cryptocurrency, in comparison, has produced a substantially greater return on investment. In fact, the top 25 cryptocurrencies have a staggering mean return on investment of 57,000%, see link below.
(<https://www.cryptocurrencychart.com>).

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OUTenomics Overview



The chart above shows there are many streams of revenue for the token holder/investor. These are listed below.

Buy and Sell Taxes

1. 4% of buy tax
2. 7% of sell tax

Secondary OUTenomics

3. 5% all holders
4. 12.5% staked holders

Tertiary OUTenomics

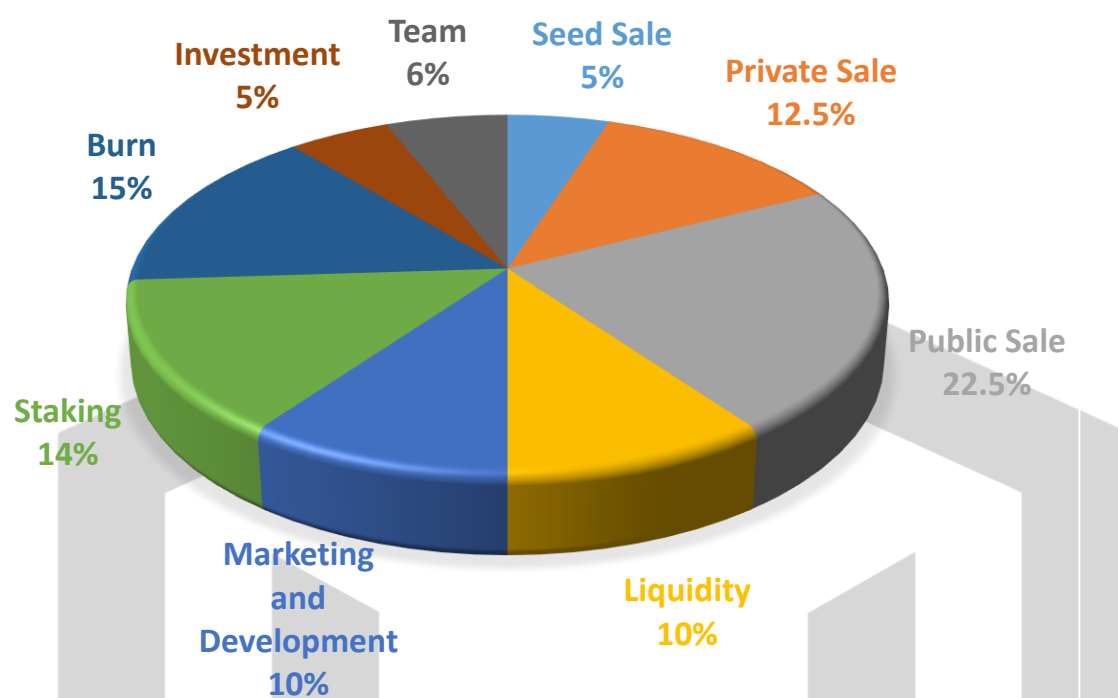
5. 4% Client ROO
6. 4% OUT ROO

Staking

7. Staking. Variable APY

So, in effect, there are 7 streams possible for investors and stakers of OUT.

4. Distribution of Tokens



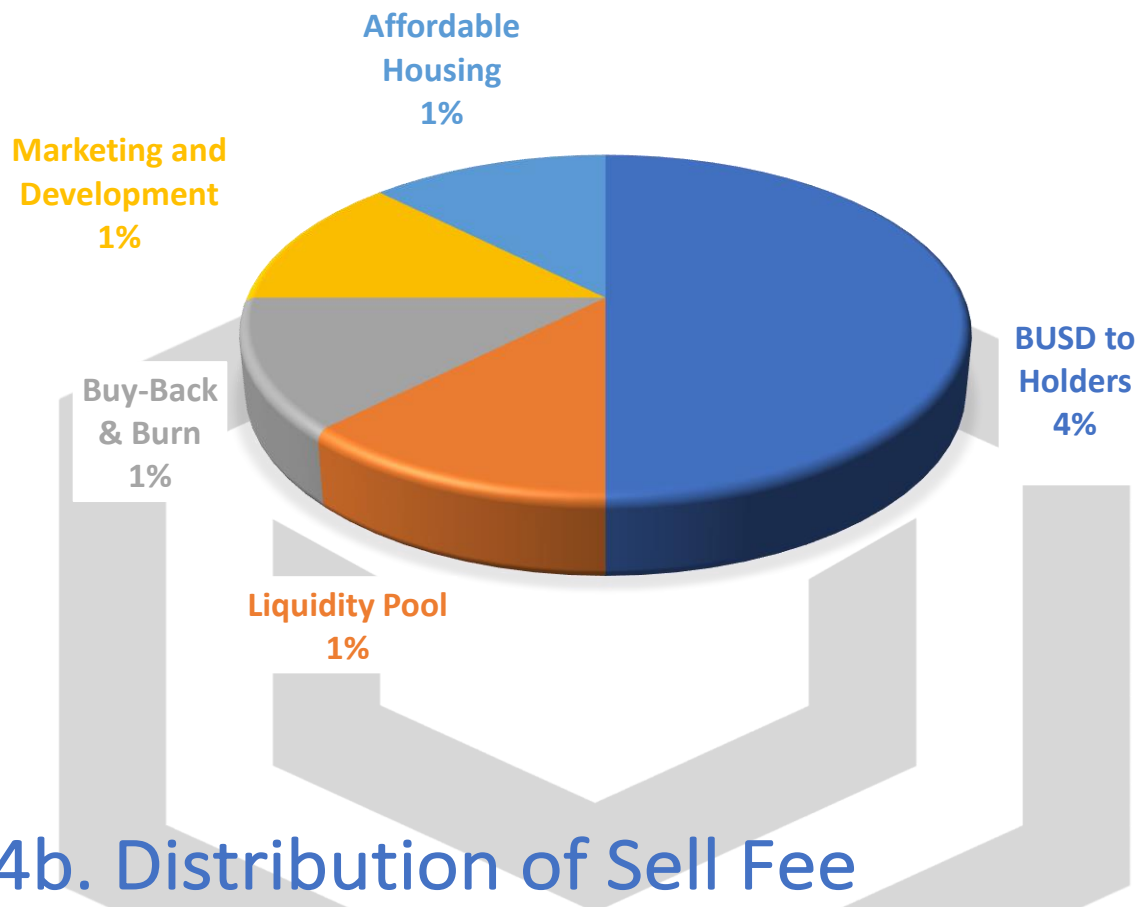
Allocation of Sales

Seed Sale	1BNB = 1 200 000 OUT	Hardcap 416 BNB
Private Sale	1BNB = 1 000 000 OUT	Hardcap 1,250 BNB
Pre-Sale	1BNB = 800 000 OUT	Hardcap 2,812 BNB

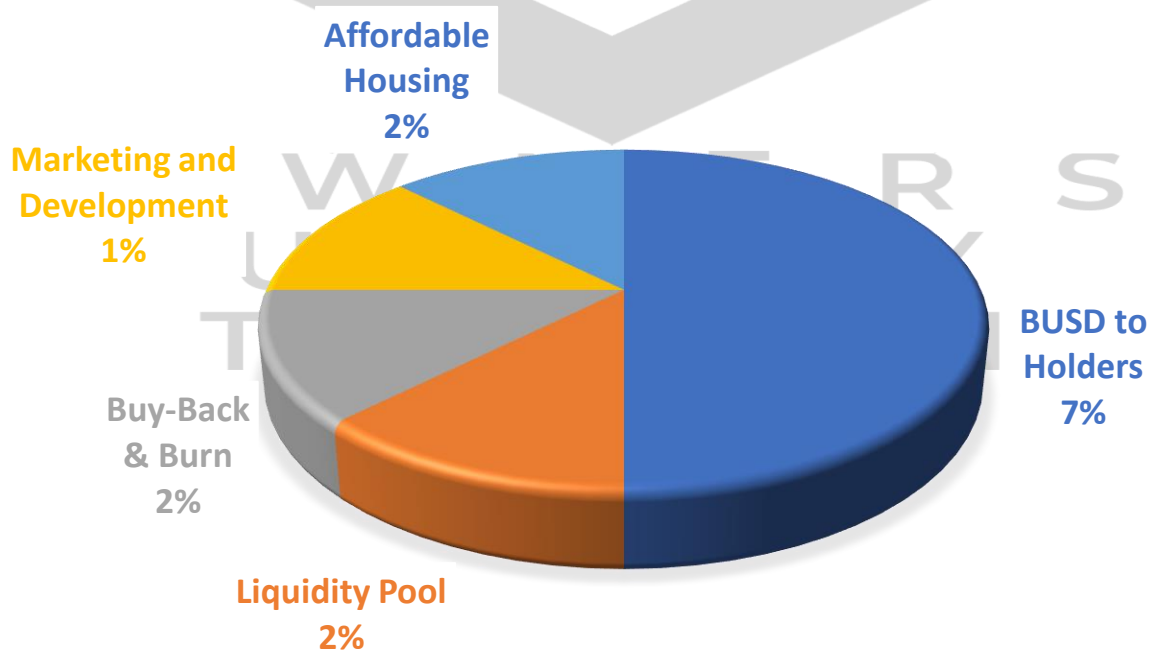
Vesting Schedule

Public Sale	20% TGE	20% per month for 4 months
Private Sale	20% TGE	20% per month for 4 months
Pre-Sale	20% TGE	20% per month for 4 months

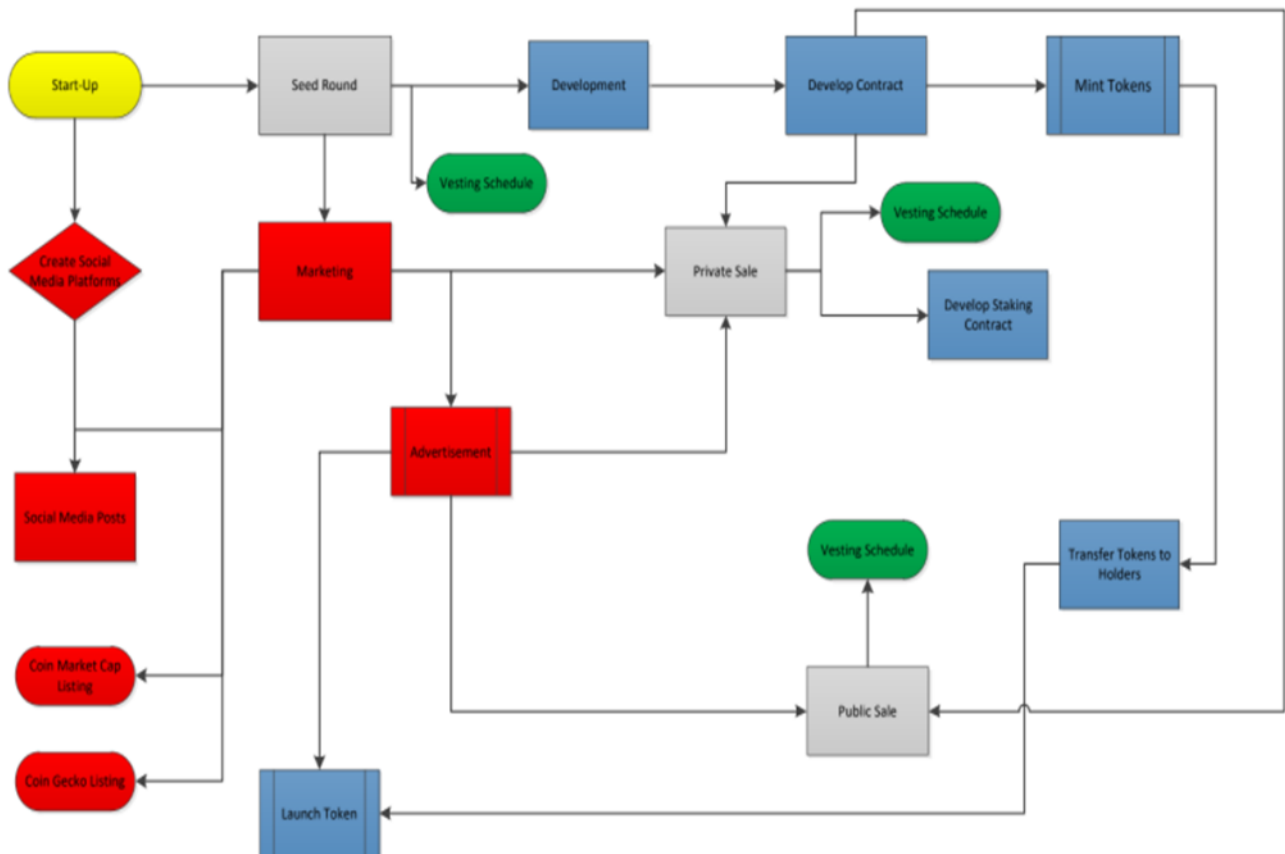
4a. Distribution of Buy Fee



4b. Distribution of Sell Fee



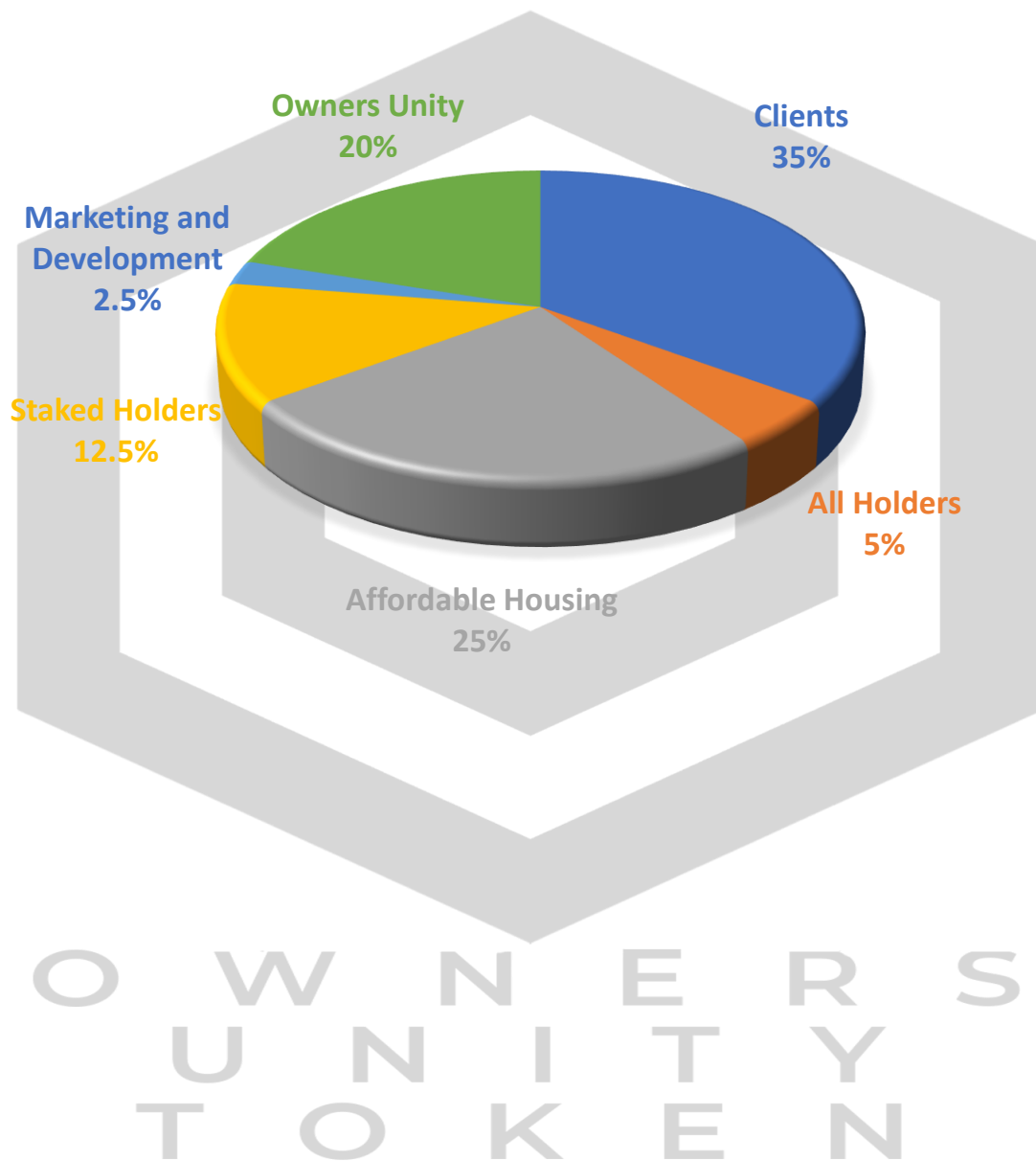
5. Distribution of Raised Funds



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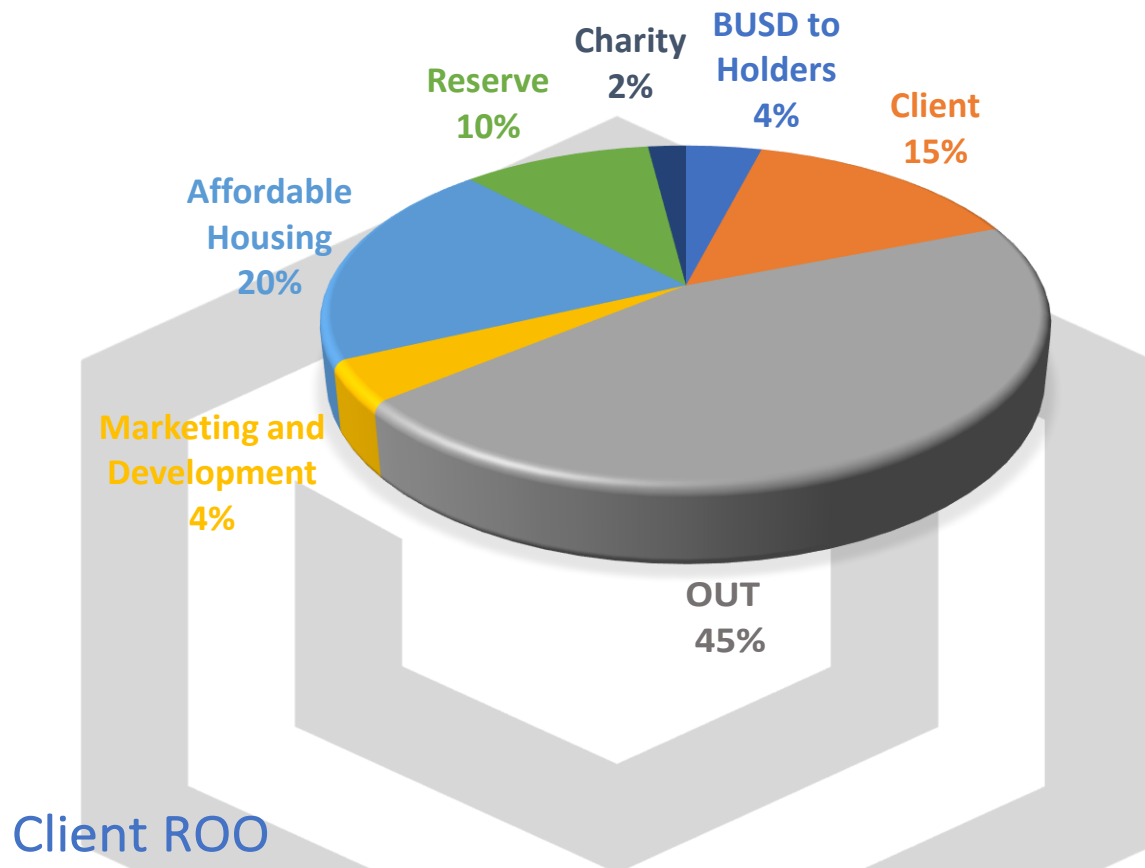
6. Secondary Outenomics

Using our ROO system, all profits will be divided and shared to the following:

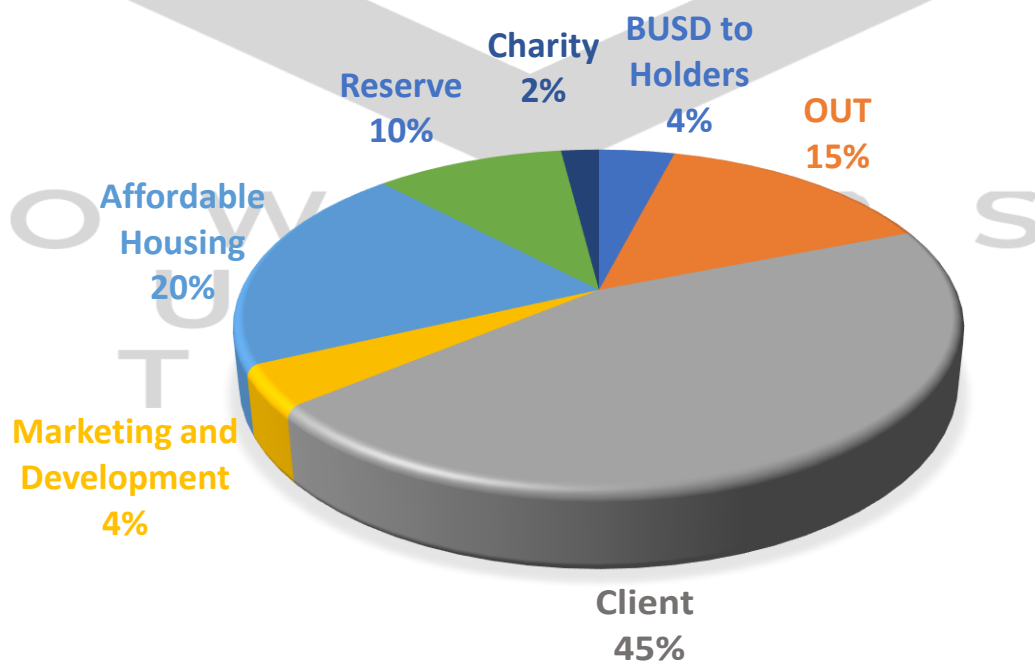


7. Tertiary OUTenomics

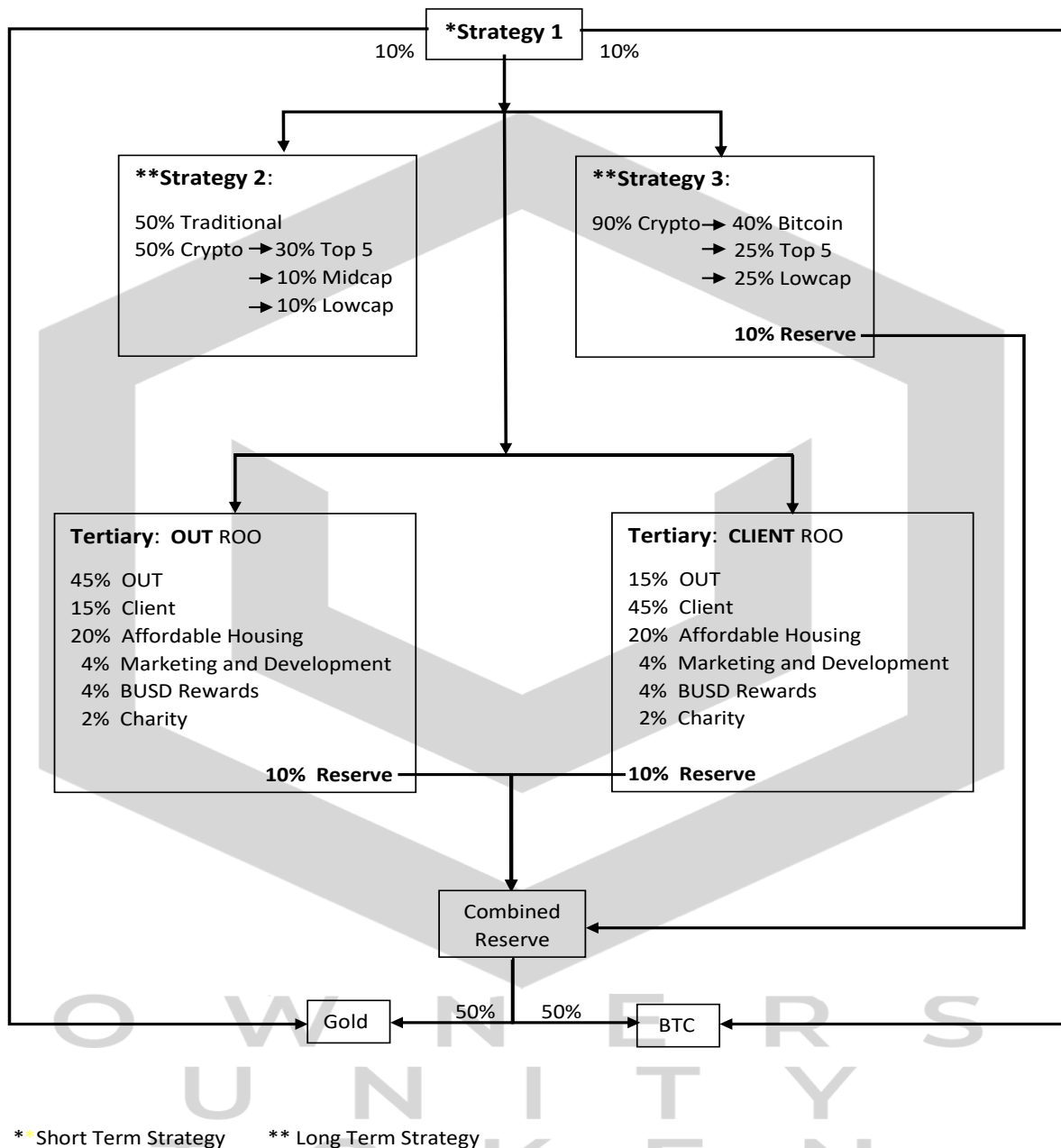
OUT ROO



Client ROO

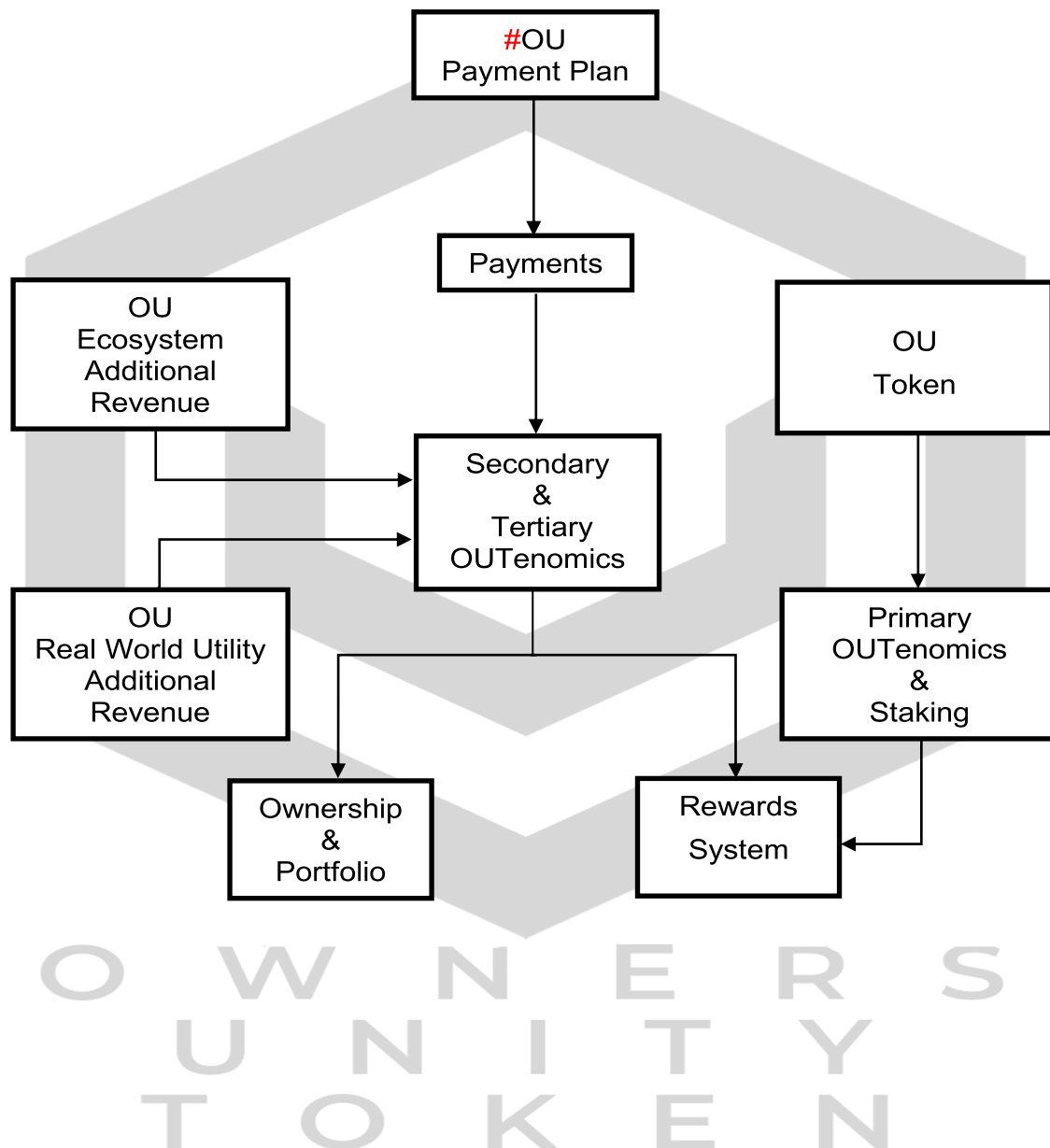


8. ROO Strategies Overview

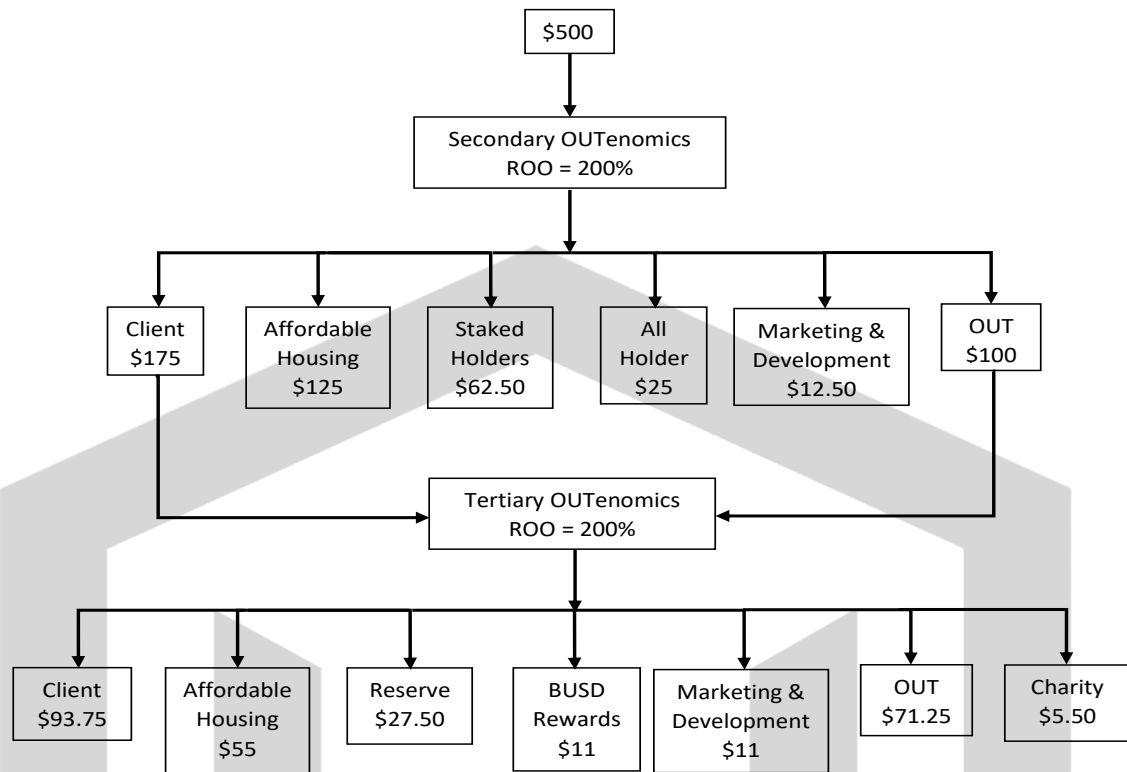


9. The ROO System *

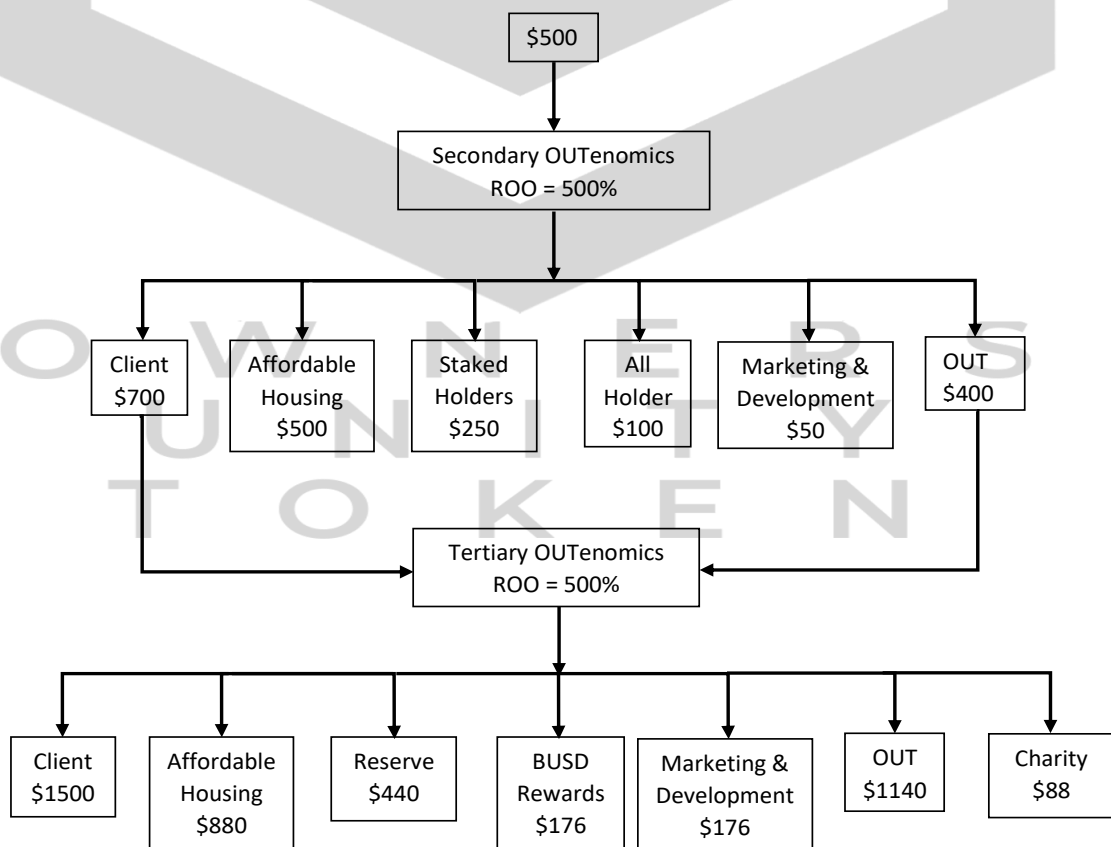
The ROO system is Owners Unity's unique rewards system that works on multiple levels to enhance token holders and clients benefits for holding OU tokens or being involved in the OUPP#



Allocation for \$500 using ROO of 200%.



Allocation for \$500 using ROO of 500%



10. Property Forecast

As with all forecasts this can change depending on many variables. This forecast is based on 5 properties valued at 200 000 GBP per property GBP and 10% fees and administration costs. (100 000 GBP). These figures are also based on a ROO of 200%.

Client Deposit	@ 11000 GBP per property	55000 GBP
Client Payment	@ 697 GBP per month/property	41280 GBP
Total		96280 GBP

96280 GBP @ 200% ROO minus initial sum 96280 GBP

Distribution	Clients@35%	33698 GBP
	Affordable Housing@25%	24070 GBP
	OUT@20%	19256 GBP
	Staked Holders@12.5%	12035 GBP
	All Holders@5%	4814 GBP
	Marketing and development@2.5%	2407 GBP

Example for one property @ 200% ROO

Client buys house for	200000 GBP
Fees at 10%	20 000 GBP
Deposit	11 000 GBP
Monthly payment	697 GBP/month ¹
Client Contribution in year 1	19 364 GBP
Client reward @35% Of 19364	6 777 GBP
Total paid in year 1	26 141 GBP
Total paid per following year including reward	11 291 GBP

Time to pay off home $\frac{220000 - 26141}{11291.4} + 1 = 17.169 \text{ years}^2$

¹The average monthly payment for a mortgage of 25 years for a 220 000 GBP property is over 1000GBP per month (figures from Moneysupermarket and Moneysavingexpert).

Monthly mortgage payment of 220K by traditional method	1000 GBP
Monthly Payment using OUT method	697 GBP
Monthly saving	303 GBP
Monthly saving %	30.3%

Using OUT represents, on average, a 30% reduction in the monthly cost.

In addition, the amount of interest paid over the 25 years for a traditional mortgage would be at least 100 000 to 120 000 GBP. In contrast OUT charges a one-off fees and administration cost of 10%. A massive saving!

²This is more than a 31% reduction of the time to own a home using current financial methods.

If we use a 500% ROO then these figures are achievable

Example for one property

Client buys house for	200 000 GBP
Fees at 10%	20 000 GBP
Deposit	11 000 GBP
Monthly payment	697 GBP/month
Client Contribution in year 1	19 364 GBP
Client reward @35% of 77 456 GBP	27 110 GBP
Total paid in year 1	46 474 GBP
Total paid per following year including reward	20 074 GBP

Time to pay off home $\frac{220000 - 46474}{20074} + 1 = 9.644 \text{ years}^3$

³This is more than a 60% reduction of the time to own a home using current financial methods.

The client may also decide to purchase OUT token, and as a result rewards linked with this will help to decrease this the number of years even further.

The figures above are examples of different possibilities of ROO and are not to be taken as a literal guarantee of a constant level of return.

11. Additional Utility (CVP)

Owners Unity Announces CVP Lite - An Innovative Security Utility

Client Verification Protocol (CVP) is a new utility from Owners Unity. The tool aims to replace the present industry norm of KYC processes. As we will see below, the team believes KYC procedures cannot apply to large crypto project owners. For this reason, Owners Unity wishes to introduce a new standard in the business.

Introducing CVP: How Does It Work?

Know your customer (KYC) is the industry standard for verifying an individual's identification. According to the project's team, a person conducting a multi-million dollar project should not rely on this verification level. The team explained that KYC has the mere goal of verifying the identification of consumers of financial institutions.

Owners Unity introduces an entirely new standard of verification through CVP. First and foremost, CVP utilizes the most advanced identity document verification and biometric analysis technologies available. CVP performs extra checks to confirm that the persons named on the identification document are who they say they are.

Afterward, the system carries out criminal and financial background checks on the project leaders. This procedure ensures that investors have a clear picture of whom they're dealing with.

Owners Unity isn't satisfied with only verifying the persons behind the initiative: it will also verify the project itself.

Owners Unity is betting on two pillars:

- **Accountability** - In the worst-case scenario, a project reviewed by CVP may perform a scam or rug pull on its investors. Owners Unity will co-operate with the legal and investigative authorities in this case. The clause is part of the CVP terms and conditions, and every team acknowledges this rule before the review.
- **Prevention** - An individual who has gone through CVP verification is significantly less likely to commit fraud, as Owners Unity explained. Consequently, more investors will be eager to participate in the project due to their increased trust in the idea.

With the help of blockchain investigative businesses, CVP aims to bolster its reaction capabilities in the event of fraudulent activity.

After a successful review, Owners Unity's CVP will grant the project a Certificate of Verification. This certificate shows that the project/individual has undergone the rigorous CVP verification procedure.

CVP Levels of Verification

Owners Unity's CVP initial verification tiers will consist of four levels.

- **CVP Level 1** – This will be the new criteria for verifying a person's identification. CVP Level 1 includes identification verification and biometrics examination. Moreover, the plan features an assessment of the presence on social media and verification of mobile phones or email addresses.
- **CVP Level 2** – This offer is appropriate for those in charge of leading a project team. The CVP Level 2 tier ensures that a person is a legitimate business owner and that he/she is fit for the role. The procedure includes additional checks for criminal and financial records and the regular CVP process.
- **CVP Level 3** – This is an all-inclusive verification method that includes limitless CVP Level 1 for everyone on the team. Furthermore, the offer provides CVP Level 2 for anybody with access to the project funds. CVP Level 3 also looks at the business plan, finance, smart contract creation, and project audit. CVP Level 3 wishes to make sure the team has a comprehensive plan for their project. To pass this verification level, teams must have a solid understanding of the crypto industry, business, and operations. This degree of verification is not easy to obtain, as Owners Unity explained.
- **CVP Level 4** – This verification level offers all the options available for CVP Level 3. Additional requirements are that the projects must look to secure their smart contracts and liquidity in a third part security contract and agree to be added to Shield Coins rigorous vetting service; this degree of verification is unmatched to date and offers the maximum security and assurance to potential investors.

The Future For CVP

Owners Unity CVP's mission is to raise the standard for decentralized financing. The project wants to provide investors with a sense of security in the market by offering many innovative services.

By establishing a new standard in DeFi, Owners Unity has a clear mission. The team wants to help the industry move toward a safer system before the legal regulations hit the market. We will also be looking to roll out a full version of our CVP product (VeriCheck), which will take this type of product to new heights, before the end of 2022.

12. Road Map

Q4 2021

Register Company

Set Up Team

Register Domain

Develop Website

Q1 2022

Develop Contract

Develop Staking Contract

Develop Presale APY Contract

Seed Token sale

Strategic partnerships

Q2 2022

KYC

Audit contract

Strategic partnerships

Launchpad Partnerships

Develop Utilities

Q3 2022

Launch Token

Strategic Partnerships

DEX Listings

Investment Rewards System

Launch Utilities

13. Team



Scott Scherer	Founder
Saleh Saadedine	Co-Founder
Paul Somerfield	Marketing
Harvey Mcfaull	Analyst
Malek Alameddine	Advisor
Dean White	Technical Officer
Rupraj Mohanty	Chief of Operations
Simon Henderson	Property Advisor
Barry McGinn	Project Delivery
Shay Tailor	Property Advisor

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14. Glossary of Terms

Initial Coin Offering (ICO)

A way that funds are raised for a new cryptocurrency project. ICOs are similar to Initial Public Offerings (IPOs) of stocks.

Market Capitalisation

Cryptocurrency market capitalization refers to the total value of all the coins that have been mined. You can calculate a crypto's market cap by multiplying the current number of coins by the current value of the coins.

Decentralized Finance (DeFi)

Financial activities conducted without the involvement of an intermediary, like a bank, government, or other financial institution.

Decentralized Applications (DApps)

Applications designed by developers and deployed on a blockchain to carry out actions without intermediaries. Decentralized finance activities are often completed using decentralized apps. Ethereum is the main network supporting activities in decentralized finance

Stablecoin or Digital Fiat

A stablecoin pegs its value to some other non-digital currency or commodity. A digital fiat represents a fiat, or government-backed currency on the blockchain. (Example: Tether, which is pegged to the U.S. dollar)

Non-fungible Tokens (NFTs)

Non-fungible tokens are units of value used to represent the ownership of unique digital items like art or collectibles. NFTs are most often held on the Ethereum blockchain.

Peer-to-peer

Two users interacting directly without a third party or intermediary.

Smart Contract

An algorithmic program that enacts the terms of a contract automatically based on its code. One of the main value propositions of the Ethereum network is its ability to execute smart contracts.

Whale

The term "whale" is used to describe a trader who makes sizable bets. This term is a good one to know because market participants with the ability to execute very large transactions can potentially manipulate the market—or "make waves in the ocean."

Rebasing

Rebasing is basically adjusting circulating capacity, i.e. decrease by burning out the tokens or increase by adding tokens to supply - including all holder's and LP's holding tokens count.

15. Disclaimer

To the maximum extent permitted by the applicable laws, regulations and rules, any entities of **OUT** and officers and employees thereof shall not be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this whitepaper or any part thereof by you.

Any entities of **OUT** and officers and employees thereof shall not be liable for your loss of **OUT** after it is transferred to you by any reason including but not limited to your failure to maintain an accurate record of your password or password cracking by somebody due to your poor maintenance of your password.

Regulatory authorities are carefully scrutinizing businesses and operations associated to Crypto Tokens in the world. In that respect, regulatory measures, investigations or actions may impact **OUT**'s business and may limit or prevent it from developing its operations in the future. Any person undertaking to acquire **OUT** must be aware that **OUT**'s business model and its existing platforms may change or need to be modified because of new regulatory and compliance requirements from any applicable laws in any jurisdictions. In such case, purchasers and any person undertaking to acquire **OUT** acknowledge and understand that neither **OUT** nor any of its affiliate shall be held liable for any direct or indirect loss or damages caused by such changes. This whitepaper and any other materials or explanations made by **OUT** and its officers and employees shall not and cannot be considered as an invitation to enter into an investment. They do not constitute or relate in any way nor should they be considered as an offering of securities in any jurisdiction. This whitepaper does not include nor contain any information or indication that might be considered as a recommendation or that might be used as a basis for any investment decision. Neither **OUT** nor any of its officers and employees are to be or shall be considered as advisor in any legal, tax or financial matters. Acquiring **OUT** shall not grant any right or influence over **OUT**'s organization and governance to the purchasers.

Limitation of Purchasers

You are not eligible to and you shall not purchase through its token sale if you are a citizen or resident (tax or otherwise) of any country or state where the purchase of **OUT** or similar Crypto Token may be prohibited or the token sale is deemed to be not compliant with the applicable laws and regulations. Investors should have functional understanding of storage and transmission mechanisms, associated with other Crypto Tokens. Any entities of **OUT** and officers and employees thereof will not be responsible in any way for loss of any Crypto Tokens, or fiat currency resulting from actions taken by, or omissions of investors. If you do not have the required experience or expertise, then you should not invest or participate in the sale of **OUT**. You should carefully consider the risks, costs, and any other demerits of acquiring **OUT**, and, if necessary, obtain your own independent advice in this regard. If you are not in the position to accept or to understand the risks associated

with the token sale of or any other risks as indicated in this whitepaper, you should not acquire **OUT**, until such that you have received the necessary independent advice.

Risks

Investment in **OUT** carries with it significant risk. Prior to investing, any investor should carefully consider the risks listed below and, to the extent necessary, consult appropriate legal advice, accountant, and/or tax professional prior to determining whether to invest.

- (i) **OUT** will be stored in a wallet, which can only be accessed with a password selected by the purchaser. If a purchaser does not maintain an accurate record of their password, this may lead to the loss of **OUT**. If your password protection is weak and it is cracked or learned by somebody else, this may also lead to the loss of **OUT**. As a result, purchasers must safely store their password in one or more backup locations that are well separated from the primary location.
- (ii) The purchaser recognizes that some of the services are currently under development and may undergo significant changes before release. The purchaser acknowledges that any of its expectations regarding the form and functionality of the may not be met for any number of reasons.
- (iii) The purchaser understands that while **OUT** will make best efforts to release the on time, it is possible that the official release may be delayed.
- (iv) The value of **OUT** tokens may fluctuate significantly and become reduced in value for any number of reasons, including but not limited to, supply and demand, overall Crypto Tokens' market conditions, political or geographical reasons, changes of regulations in any jurisdictions, and technical reasons.

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