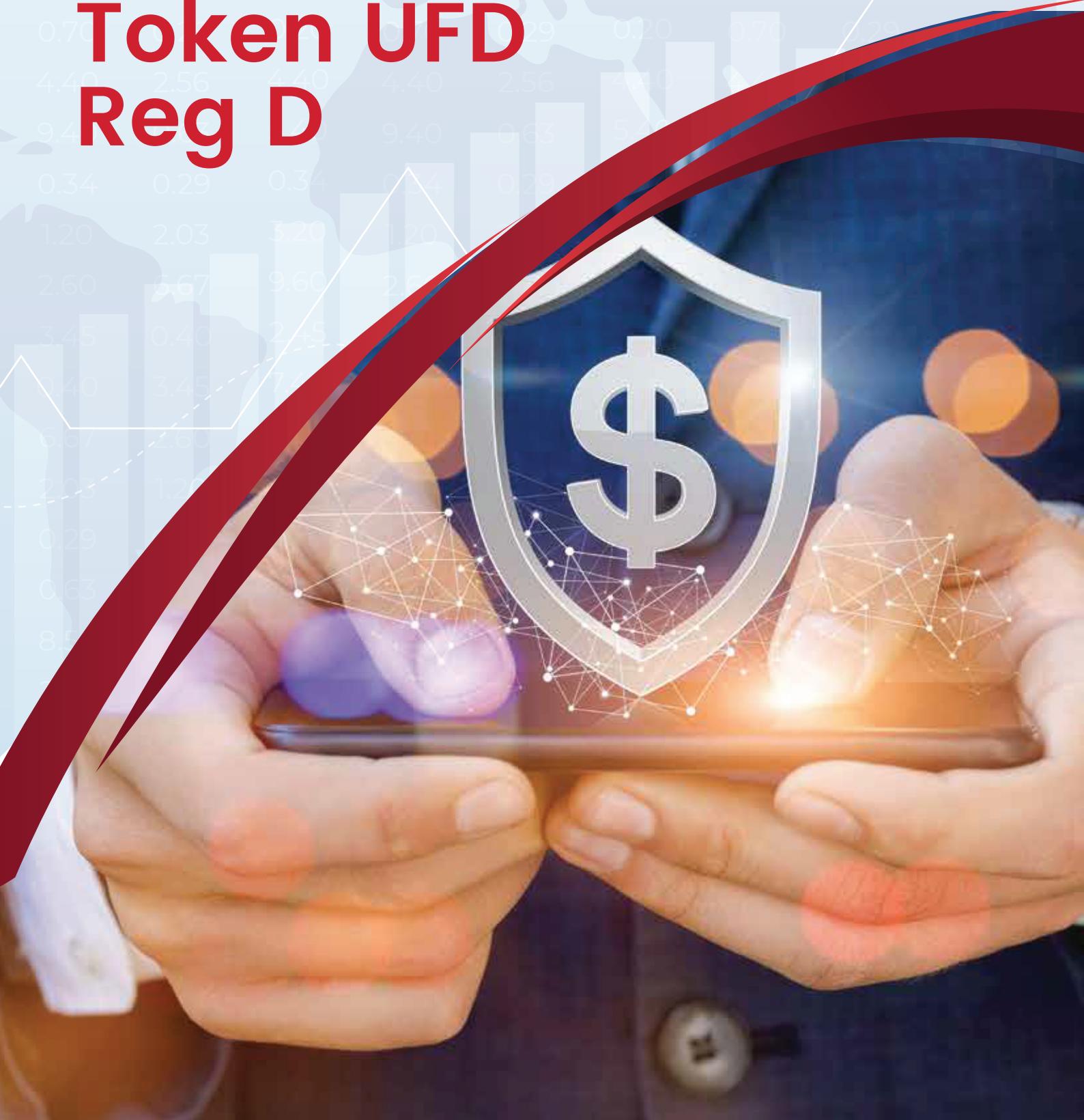


UFUND
REAL BUSINESS

Investors Hand Book
Safe and Secure investment in

UFUND Security Token UFD Reg D



Market Opportunity

The security token market is experiencing exponential growth, presenting a compelling opportunity for foreign investors. According to industry reports, the market is projected to reach a valuation of several trillion dollars by 2025. This growth is fueled by the increasing demand for digitized assets, improved liquidity, and the potential for global investment diversification.

Security tokens are revolutionizing traditional financial markets by eliminating intermediaries, reducing transaction costs, and enabling fractional ownership. Investors can benefit from increased liquidity, 24/7 trading, and automated compliance mechanisms. Additionally, security tokens provide access to a broader range of assets, including real estate, private equity, and venture capital opportunities.

Furthermore, the security token market is witnessing significant institutional adoption, with renowned financial institutions and venture capital firms entering the space. Regulatory frameworks are evolving to accommodate security tokens, instilling confidence in the market and paving the way for mainstream adoption. By investing in security tokens, foreign investors can capitalize on this burgeoning market and tap into new investment avenues.

Security Token Overview

Security tokens are digital representations of ownership or equity in an underlying asset. They leverage blockchain technology to provide transparency, security, and automated compliance. Unlike traditional securities, security tokens offer increased liquidity, enabling investors to trade their holdings seamlessly on compliant platforms.

Our security token offering combines the benefits of blockchain technology with the underlying value of carefully selected assets. Through a robust tokenization process, we convert tangible assets, such as prime real estate or high-growth companies, into digital tokens. These tokens represent fractional ownership, granting investors proportional rights and potential returns.

UFD ERC20 Security Token Reg D has been created backed by our company business assets been a ecosystem devoted to small and mid sized companies (SME & SMB). The allocated price of \$20 is an evaluation by reputable professionals. On top of tokenizing our own business the ecosystem is also designed to tokenize any third party assets.

UFD Security Token Features

Our security token offers a range of features that differentiate it from traditional investment options:

Tokenization Process

Our proprietary tokenization process ensures efficient conversion of underlying assets into digital tokens, preserving their value and integrity throughout the process. By leveraging advanced blockchain technology, we guarantee transparency and security for all stakeholders.

Underlying Assets: Our security token is backed by our business of crowdfunding SME's activities and tokenization of their illiquid assets to generate cash for their growth, in addition by carefully selected, high-quality assets that offer compelling growth potential and stable returns. These assets span various industries, such as commercial real estate, technology startups, or renewable energy projects, providing investors with diversified investment opportunities.

Unique Selling Points: Our security token stands out through innovative features that enhance investor value. For example, investors benefit from revenue-sharing mechanisms, allowing them to participate in the financial success of our company and the underlying assets. Additionally, our token provides voting rights, enabling investors to participate in key decision-making processes.

Regulatory Framework and Compliance: Our security token offering complies with the regulatory framework, including Registration with US SEC Regulation Reg D, Reg CF, and comply to SEC frame work Regulation D (Reg D) for foreign investors. We prioritize investor protection and strictly adhere to Know Your Customer (KYC) and Anti-Money Laundering (AML) procedures to ensure a secure and compliant investment environment.

Target Audience

Our security token offering is designed to attract a diverse range of investors, including:

Funds: Institutional and hedge funds seeking exposure to alternative assets and improved liquidity.

Venture Capitalists (VCs): VCs interested in exploring the potential of blockchain-based investments and startups.

Angels: Angel investors looking for innovative investment opportunities in emerging markets.

Family Businesses: Family-owned enterprises aiming to diversify their investment portfolios with secure and regulated digital assets.

Corporates: Established companies interested in exploring the benefits of security tokens for raising capital or conducting asset securitization.

Financial Institutions: Banks, asset management firms, and insurance companies seeking to incorporate security tokens into their offerings.

High-net-worth individuals seeking investment opportunities that provide diversification, growth potential, and increased liquidity.

Millennials: Tech-savvy individuals interested in digital assets and alternative investment options.

Roadmap and Timeline

Our strategic roadmap includes the following key milestones:

Ongoing Digital Marketing: Starting from July 2023, we will embark on an extensive digital marketing campaign to raise awareness and attract potential investors. We will collaborate with reputable marketing agencies to ensure a targeted and effective promotional strategy.

Listing on Reputable Exchange: Around September 2023, we plan to list our Security Token Reg D on a reputable exchange. This will provide investors with a trusted and regulated platform for trading our security token, enhancing liquidity and accessibility.

AI Integration and Platform Development: Starting from July 2023, we will integrate AI technologies into our platform to enhance the user experience, streamline processes, and provide data-driven insights. We will also focus on developing our platform to support seamless interaction between sales staff, brokers, and dealers, ensuring efficient and secure transactions.

Legal and Compliance

Regulation D (Reg D) Investment process :

Accreditation Verification: investors can verify their accredited investor status either through our platform or our company can check their status based on the information they provide or as per their broker confirmation, typically involves providing financial documentation or other evidence.

Subscription Process: Walk investors through the steps involved in subscribing to your UFD Security Token offering, including completing required documents and selecting the investment amount.

Holding Period and Resale Restrictions: Explain any holding periods and resale restrictions that apply to the UFD Security Token under Regulation D, ensuring investors are aware of the limitations.

Compliance: Our Security Token offering fully

Investor Protection Measures: We prioritize the protection of our investors and adhere to stringent Know Your Customer (KYC) and Anti-Money Laundering (AML) procedures. These measures are implemented to verify the identity of investors and prevent illicit activities, safeguarding the integrity of our offering.

Legal Framework: Our Security Token offering operates within the legal framework of the jurisdictions we target, ensuring compliance with local laws and regulations. We work closely with legal experts experienced in securities laws, blockchain technology, and cross-border transactions to ensure regulatory compliance and investor protection.

Investor Rights and Disclosure: We are committed to providing investors with clear and transparent information regarding the security token offering. Our offering documents outline the rights and benefits

associated with holding the security token, including any voting rights, revenue-sharing mechanisms, or other unique features.

Continuous Compliance Monitoring: We maintain a diligent compliance monitoring program to ensure ongoing adherence to applicable regulations. This includes staying updated on regulatory developments, implementing necessary changes, and conducting periodic reviews to maintain compliance standards.

How to Invest

Step-by-Step Process: Investing in UFD Security Token is a straightforward process.

Follow these steps to invest in our Security Token "UFD"

Visit our investor portal at <https://web.ufund.online> and create an account.

Complete the necessary Know Your Customer (KYC) verification process by providing your identification documents and relevant information.

Once verified, log in to your account and navigate to the investment section.

Select the investment level that suits your financial goals from the available options.

Fund your account using the designated payment methods, such as bank transfer or cryptocurrency.

To buy our security token Click Buy Security Tokens on the web
www.tokensales.ufund.online.com

Review the investment details and confirm your purchase of UFD Security Tokens.

To Buy third parties Tokens, login and select tokens and crowd funding business activities as it may fit your desire.

Investor Portal

Our user-friendly investor portal provides a comprehensive platform for investors. It offers easy access to all the information, documentation, and resources related to the UFD Security Token offering. From the portal, you can complete the entire investment process securely.

KYC and Accreditation

To ensure compliance and investor security, we require all investors to complete the KYC process. This involves providing identification documents, proof of address, and other necessary information. Additionally, accreditation criteria may apply to meet regulatory requirements for participation.

Investment Options

We offer flexible investment options to accommodate different investor preferences. Choose from various investment levels, allowing you to select the amount of Security Tokens that align with your investment goals and budget.

Token Acquisition

Once you have completed the necessary steps, you can acquire UFD Security Tokens and keep for one year before trading on one of the broker dealer platform that will be indicated in due course. Fund your investor account using the available payment methods and select the desired quantity of UFD Security Tokens. Confirm the purchase transaction to secure your investment.

Secure Wallets:

We recommend using reputable and secure digital wallets compatible with UFD Security Tokens. These wallets provide a safe and convenient way to store and manage your tokens. Ensure you set up your wallet properly and follow security best practices to protect your investment.

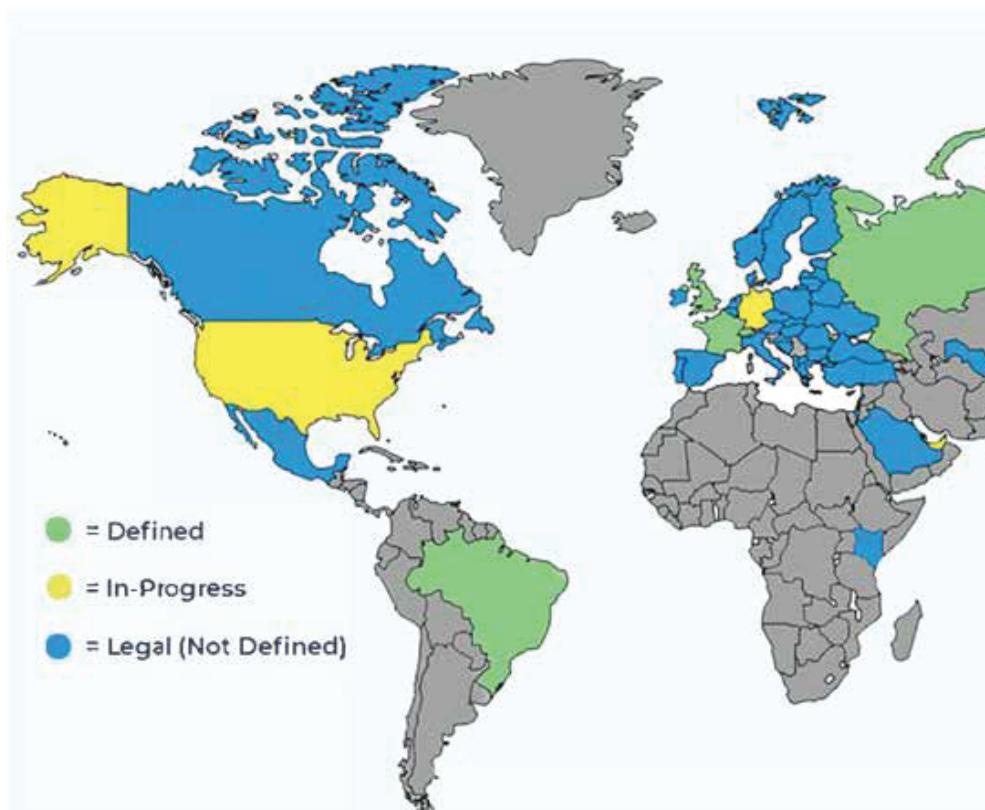
Investor Support

Our dedicated investor support team is available to assist you throughout the investment process. If you have any questions or need assistance, please contact our support team via email at support@ufund.online or call our helpline at +1 203 426 5043. We aim to provide prompt and helpful assistance to our valued investors.

Regular Updates

We will keep you informed about the latest developments, regulatory updates, and news regarding UFD Security Token. Expect regular email updates, newsletters, and access to an investor blog on our portal, providing you with timely and relevant information.

Global Actual regulations for security Token



WHY INVEST IN UFD Security Token Regulation D (REG D)?

Investing in our Security Token Reg D offers distinct advantages compared to traditional stock listed companies. Here are a few key points to consider:

Enhanced Liquidity: While traditional stocks are typically traded on traditional exchanges with limited trading hours, our security token provides increased liquidity. As a digital asset, it can be traded 24/7 on compliant platforms, allowing for greater flexibility and faster transactions.

Fractional Ownership: Our security token enables fractional ownership of assets. This means that investors can own a fraction of high-value assets such as real estate, venture capital projects, or private equity funds. This level of fractional ownership allows for greater diversification and access to previously illiquid assets.

Global Accessibility: Investing in our security token provides you with the opportunity to participate in cross-border investments. Reg D allows us to target foreign investors, expanding your investment horizon beyond the confines of a single stock market or country.

Automation and Efficiency: Blockchain technology underpins our security token, providing transparency, immutability, and automated compliance. Smart contracts ensure that transactions and compliance requirements are executed automatically, reducing administrative overhead and streamlining processes.

Potential for Higher Returns: Our security token represents great innovation in the businesses funding ecosystem an investment in our carefully evaluated company's assets and activity that have the potential for attractive returns. By investing in our UFD security token expect growth potential and generating regular income, you can benefit from the performance of the UFD token and the associated revenue-sharing mechanisms such as dividends and price increase when traded in a reputable brokers platform.

Investor Protection: We prioritize investor protection and adhere to robust regulatory frameworks, such as Reg D. Compliance with KYC and AML procedures ensures a secure investment environment. Additionally, our smart contracts and transparent operations provide visibility into the underlying assets, fostering trust and accountability.

It's important to note that investing in any asset carries inherent risks, including the investment in traditional stocks. However, our security token offers unique advantages that can complement and diversify a traditional investment portfolio.

We recommend conducting thorough due diligence, carefully assessing risk factors, and consulting with financial advisors to determine if our security token aligns with your investment objectives and risk tolerance.

Please feel free to reach out if you have any further questions or require additional information. We are committed to providing transparency, value, and a secure investment experience for our investors.

PRIVATE OFFERING MEMORANDUM Regulation D (Reg D) FIANCIALS & VALUATION

Actiwires LLC DBA UFUND

\$5,000,000

Maximum Membership Securities Token Reg D Offered:	250,000
Minimum Membership Securities Token Reg D Offered:	125,000
Price Per Unit:	\$20.00
Minimum Investment:	\$5,000.00 (250 Securities Token Reg D)

ACTIWIRES LLC DBA UFUND

FINANCIALS

Income Statement

Particulars	Year 23	Year 24	Year 25
<u>Revenue</u>			
Sale of Tokens	\$214,126	\$1,571,592	\$3,214,282
Sale of Crowdfunded Products	\$28,800,000	\$56,670,676	\$96,029,161
Fee from Crowd funding Transactions	\$3,293,434	\$8,124,403	\$17,794,499
Fees from Tokenization	\$991,956	\$2,398,650	\$4,736,340
Margin from Token Transactions	\$1,548,889	\$3,603,717	\$7,542,935
Fees from Secondary Market Trading	\$1,322,608	\$3,198,200	\$6,315,120
Introductions			
Total Revenue	\$36,171,013	\$75,567,238	\$135,632,336
<u>Direct Cost</u>			
Technology	\$3,617,101	\$7,556,724	\$13,563,234
Block securitization	\$3,617,101	\$7,556,724	\$13,563,234
Marketing	\$3,617,101	\$7,556,724	\$13,563,234
Vendors and Associates	\$3,617,101	\$7,556,724	\$13,563,234
Product Cost	\$13,500,000	\$25,642,778	\$45,381,908
Total Direct Cost	\$27,968,405	\$55,869,673	\$99,634,842
Gross Profit	\$8,202,608	\$19,697,565	\$35,997,493
Gross Margin(%)	23%	26%	27%
<u>Operating Expenses</u>			
Office Rent	\$360,000	\$720,000	\$1,440,000
Car Delivery/Travel	\$144,000	\$180,000	\$270,000
Shipping	\$570,000	\$605,340	\$642,871
Miscellaneous Selling Expenses	\$120,000	\$127,440	\$135,341
Repair & Maintenance	\$60,000	\$63,720	\$67,671
Utilities	\$15,600	\$16,567	\$17,594
Other Hosting Expense	\$39,600	\$42,055	\$44,663
Virtual Assistants Services	\$6,000	\$6,372	\$6,767
Platform Maintenance Expenses	\$14,400	\$15,293	\$16,241
License fees	\$50,000	\$53,100	\$56,392
Insurance Premium	\$158,085	\$389,971	\$854,136
Payroll Tax	\$221,957	\$308,626	\$317,885
Legal Advisor Fees	\$100,000	\$100,000	\$100,000
<u>Salary Expense</u>			
Management Function	\$180,000	\$185,400	\$190,962
VP Finance			

Balance Sheet

Particulars	Year 23	Year 24	Year 25
Assets			
Non-Current Assets Tangible			
Assets Computer and Accessories	\$45,000	\$50,311	\$43,123
Less: Depreciation	\$6,429	\$7,187	\$6,160
Balance	\$38,571	\$43,123	\$36,963
Furniture and Fixtures Less:	\$6,800	\$19,840	\$15,872
Depreciation	\$1,360	\$3,968	\$3,174
Balance	\$5,440	\$15,872	\$12,698
Intangible Assets			
Platform Web, IOS, Android mobiles apps, Landing page development	\$200,000	\$186,667	\$173,333
Less: Amortization	\$13,333	\$13,333	\$13,333
Balance	\$186,667	\$173,333	\$160,000
Blockchain Tokenizer	\$75,000	\$7,556,724	\$13,563,234
Less: Amortization	\$5,000	\$5,000	\$5,000
Balance	\$70,000	\$65,000	\$60,000
Start-up Cost	\$840,913	\$672,730	\$504,548
Less: Amortization	\$168,183	\$168,183	\$168,183
	\$672,730	\$504,548	\$336,365
Total Non-Current Assets	\$973,408	\$801,876	\$606,026
Current Assets			
Cash	\$6,935,685	\$22,301,942	\$49,101,899
Total Current Assets	\$6,935,685	\$22,301,942	\$49,101,899
Liabilities			
Long-Term Liabilities			
Loans and Borrowings	\$656,474	\$996,388	\$1,047,924
	\$158,085		
Equity			
Security Token Capital	\$250,000	\$750,000	\$1,250,000
Investor's Capital	\$5,000,000	\$10,000,000	\$15,000,000
Retained Earnings	\$2,002,619	\$11,357,430	\$32,410,001

Cash Flow Statement

Particulars	Year 23	Year 24	Year 25
Opening Cash in Hand	\$0	\$6,935,685	\$22,301,942
<u>Cash Flow from Operating Activities</u>			
Profit After taxes	\$2,002,619	\$9,354,811	\$21,052,571
Add: Depreciation and	\$194,305	\$197,671	\$195,851
Add: Interest Expense	\$33,750	\$52,041	\$56,087
Changes in Working Capital	\$0	\$0	\$0
Net Cash Flow from Operating Activities	\$2,230,674	\$9,604,523	\$21,304,509
<u>Cash Flow from Investing Activities</u>			
Inflows	\$0	\$0	\$0
<u>Outflows</u>			
Platform Web, IOS, Android mobiles apps, Landing page			
development	\$200,000	\$0	\$0
Blockchain Tokenizer	\$75,000	\$0	\$0
Computer and Accessories	\$45,000	\$11,739	\$0
Furniture and Fixtures	\$6,800	\$14,400	\$0
Start-up/ Expansion Cost	\$840,913	\$0	\$0
Net Cash Flow from Investing Activities	\$(1,167,713)	\$(26,139)	\$0
<u>Cash Flow from Financing Activities</u>			
<u>Inflows</u>			
Security Token Capital	\$250,000	\$500,000	\$500,000
Investor's Capital	\$5,000,000	\$5,000,000	\$5,000,000
Loans and Borrowings	\$750,000	\$500,000	\$250,000
<u>Outflows</u>			
Interest Expense	\$33,750	\$52,041	\$56,087
Principal Repayments	\$93,526	\$160,086	\$198,465
Net Cash Flow from Financing Activities	\$5,872,724	\$5,787,873	\$5,495,448
Closing Cash Balance	\$6,935,685	\$22,301,942	\$49,101,899

DCF Valuation

Particulars	Year 23	Year 24	Year 25
Net Profit	\$2,002,619	\$9,354,811	\$21,052,571
Add: Non-Cash adjustments	\$0	\$6,935,685	\$22,301,942
Depreciation and Amortization	\$194,305	\$197,671	\$195,851
Less: Capex	\$1,167,713	\$26,139	\$0
Add: Interest	\$33,750	\$52,041	\$56,087
Free cash flow to firm	\$1,062,961	\$9,578,384	\$21,304,509

Free Cash Flow	Year 23	Year 24	Year 25
Cash flow firm	\$1,062,961	\$9,578,384	\$21,304,509
PV Factor (firm)	1.20	1.44	1.73
PV Cash flow firm	\$885,801	\$6,651,655	\$12,328,998

Particulars	Year 23	Year 24	Year 25
<u>Revenue</u>			
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<u>Salary Expense</u>			
Management Function			
VP Finance	\$214,126	\$1,571,592	\$3,214,282



UFUND

REAL BUSINESS

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