



UWORLD
FINANCIALS

The financial model assumes that UWorld will undertake three new projects in the first year and will gradually increase the number of projects in the following years. This projection is very conservative and UWorld has the very real potential to significantly surpass it.

To maintain a conservative approach, we have used a P/E ratio of 15 when the sectors of Technology and Project Funding/Finance, in which UWorld operates have significantly higher ratios. UWorld donates a percentage of gross annual profit to our Non-Profit company, UFoundation.

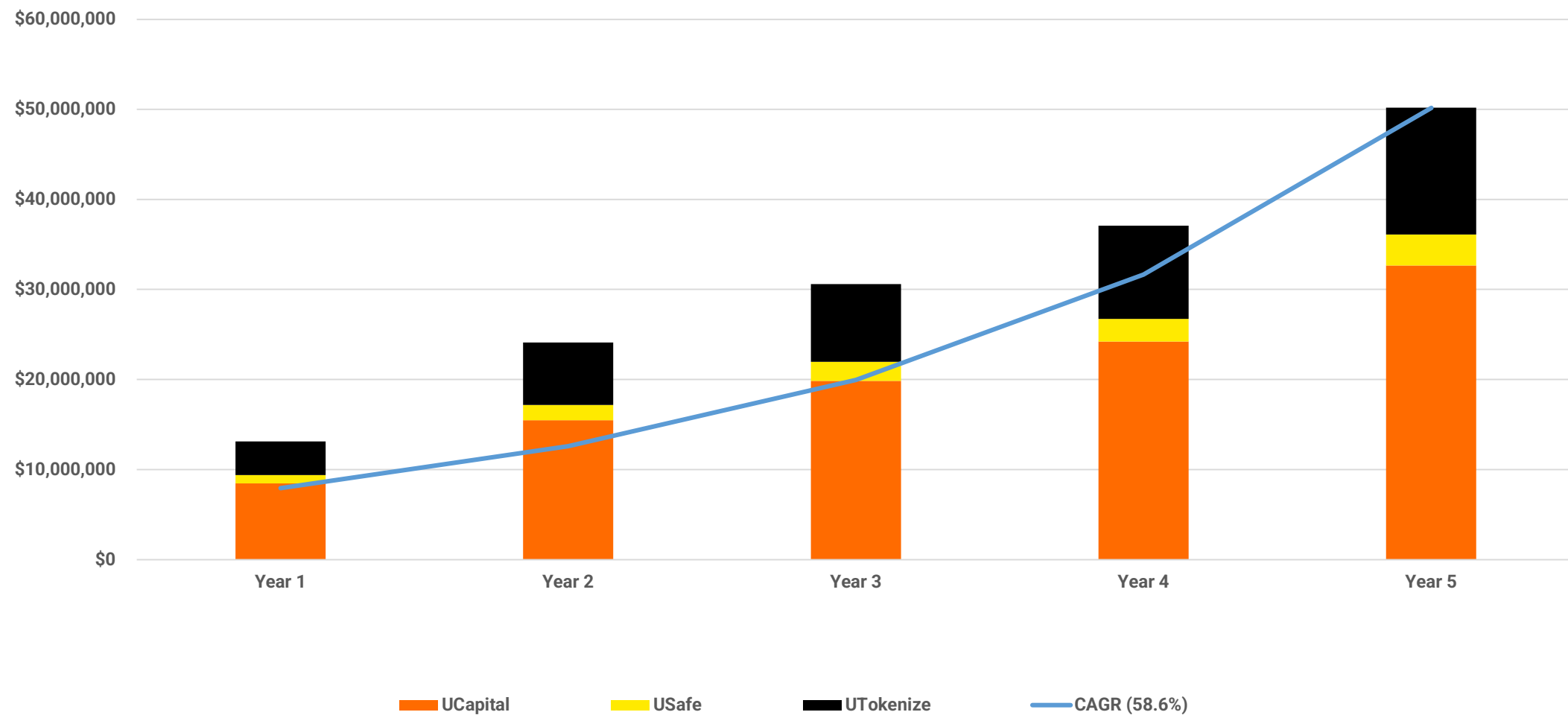
UGroup will charge sales tax ranging from 4% to 6%, causing fees to rise up to 6%. This taxation is automatically dispersed at regular intervals, resulting in the revenue outlined in the following pages. No corporate tax is applicable.

Revenue

Company	Year 1 (3 projects)	Year 2 (5 projects)	Year 3 (7 projects)	Year 4 (9 projects)	Year 5 (12 projects)
UCapital	\$8,458,000	\$15,473,000	\$19,836,000	\$24,199,000	\$32,657,000
USafe	\$915,000	\$1,697,500	\$2,112,500	\$2,527,500	\$3,442,500
UTokenize	\$3,740,000	\$6,930,000	\$8,635,000	\$10,340,000	\$14,080,000
TOTAL	\$13,113,000	\$24,100,500	\$30,583,500	\$37,066,500	\$50,179,500



Revenue Graph (with CAGR)

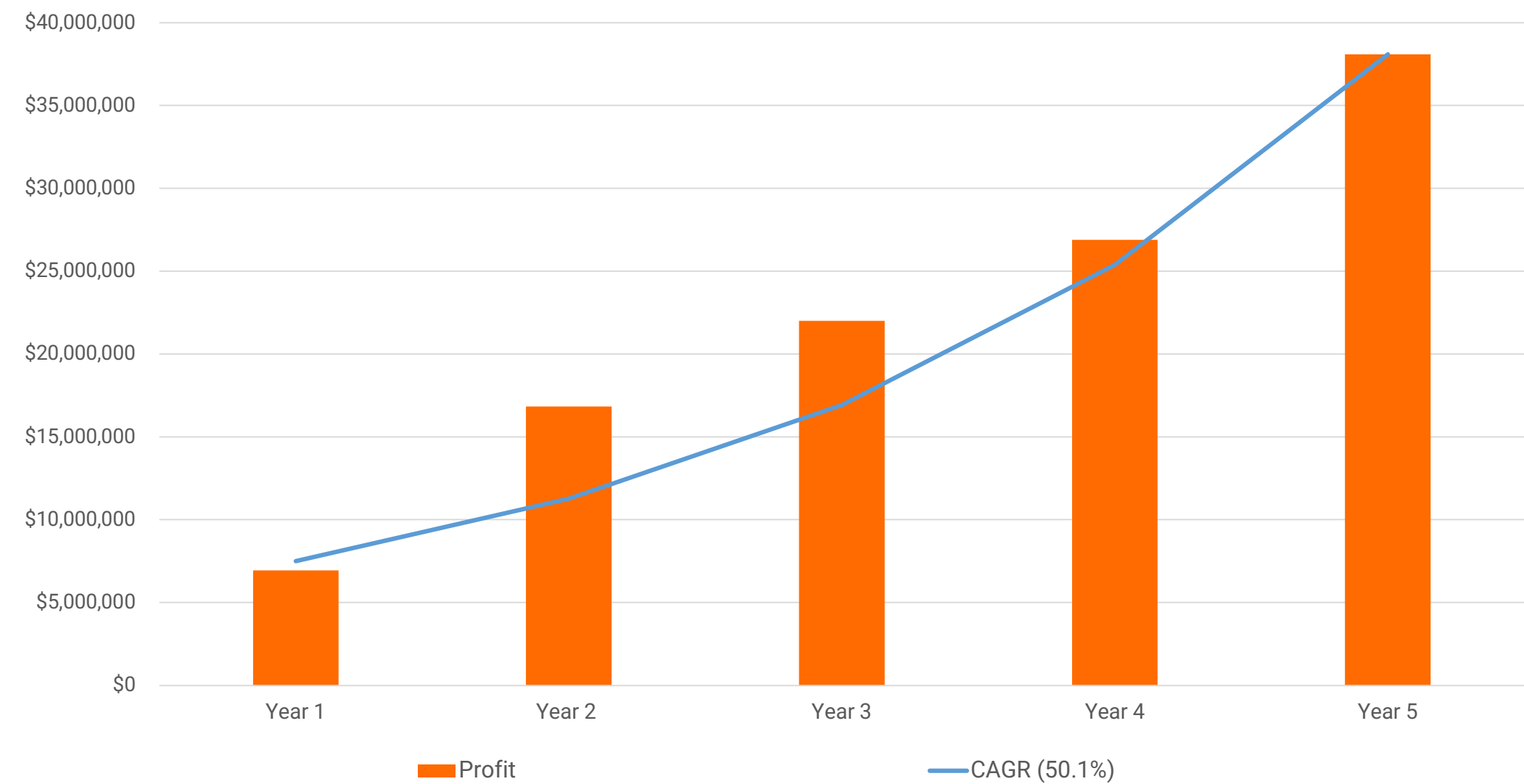


Profit & Loss

	Year 1 (3 projects)	Year 2 (5 projects)	Year 3 (7 projects)	Year 4 (9 projects)	Year 5 (12 projects)
Revenues					
UCapital	\$8,458,000	\$15,473,000	\$19,836,000	\$24,199,000	\$32,657,000
USafe	\$915,000	\$1,697,500	\$2,112,500	\$2,527,500	\$3,442,500
UTokenize	\$3,740,000	\$6,930,000	\$8,635,000	\$10,340,000	\$14,080,000
Total	\$13,113,000	\$24,100,500	\$30,583,500	\$37,066,500	\$50,179,500
Expenses					
Depreciation	\$640	\$1,920	\$5,200	\$18,000	\$36,000
Salaries - Directors	\$280,000	\$336,000	\$403,200	\$483,840	\$580,608
Salaries - Staff	\$700,000	\$840,000	\$1,008,000	\$1,209,600	\$1,451,520
Professional Services (legal, accounting...)	\$225,000	\$270,000	\$324,000	\$388,800	\$466,560
Digital Services (3rd party)	\$210,040	\$252,048	\$302,458	\$362,949	\$435,539
Development	\$2,310,000	\$2,772,000	\$3,326,400	\$3,991,680	\$4,790,016
Marketing / Sales	\$1,750,000	\$2,100,000	\$2,520,000	\$3,024,000	\$3,628,800
Director's Loan	\$700,000	\$700,000	\$700,000	\$700,000	\$700,000
Total	\$6,175,680	\$7,271,968	\$8,589,258	\$10,178,869	\$12,089,043
Gross Profit	\$6,937,320	\$16,828,532	\$21,994,242	\$26,887,631	\$38,090,457
EBITDA	\$6,937,960	\$16,830,452	\$21,999,442	\$26,905,631	\$38,126,457
Profit Margin	52.9%	69.8%	71.9%	72.6%	76.0%



Gross Profit Graph



Balance Sheet

	Year 1 (3 projects)	Year 2 (5 projects)	Year 3 (7 projects)	Year 4 (9 projects)	Year 5 (12 projects)
Current Assets					
Cash	\$7,636,425	\$13,695,388	\$21,395,192	\$30,543,107	\$42,743,573
Accounts Receivable	\$500,000	\$600,000	\$720,000	\$864,000	\$1,036,800
Current Assets	\$8,136,425	\$14,295,388	\$22,115,192	\$31,407,107	\$43,780,373
Fixed Assets					
Software	\$550,000	\$660,000	\$792,000	\$950,400	\$1,140,480
Platform	\$1,200,000	\$1,440,000	\$1,728,000	\$2,073,600	\$2,488,320
Websites	\$450,000	\$540,000	\$648,000	\$777,600	\$933,120
3rd Party Company Ownership	\$800,000	\$1,280,000	\$2,048,000	\$3,276,800	\$5,242,880
Property & Equipment	\$8,000	\$24,000	\$65,000	\$225,000	\$450,000
Accumulated Depreciation	(640)	(2,560)	(7,760)	(25,760)	(61,760)
Fixed Assets	\$3,007,360	\$3,941,440	\$5,273,240	\$7,277,640	\$10,193,040
Total Assets	\$11,143,785	\$18,236,828	\$27,388,432	\$38,684,747	\$53,973,413
Current Liabilities					
Accounts Payable	\$0	\$110,000	\$132,000	\$158,400	\$190,080
Current Liabilities	\$0	\$110,000	\$132,000	\$158,400	\$190,080
Fixed Liabilities					
Directors Loan	\$3,500,000	\$2,800,000	\$2,100,000	\$1,400,000	\$700,000
Current Liabilities	\$3,500,000	\$2,800,000	\$2,100,000	\$1,400,000	\$700,000
Total Liabilities	\$3,500,000	\$2,910,000	\$2,232,000	\$1,558,400	\$890,080
Shareholder's Equity					
Equity Capital (50%)	\$3,821,892	\$7,663,414	\$12,578,216	\$18,563,173	\$26,541,667
Retained Earnings (50%)	\$3,821,892	\$7,663,414	\$12,578,216	\$18,563,173	\$26,541,667
Total Shareholders' Equity	\$7,643,785	\$15,326,828	\$25,156,432	\$37,126,347	\$53,083,333
Total Liabilities & Shareholders' Equity	\$11,143,785	\$18,236,828	\$27,388,432	\$38,684,747	\$53,973,413



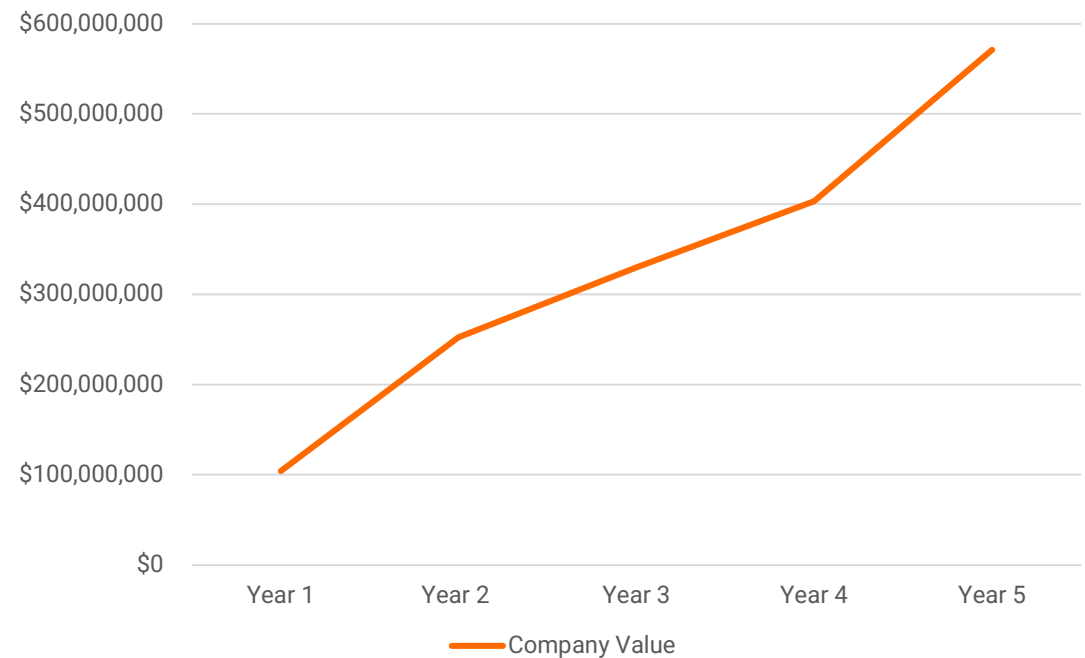
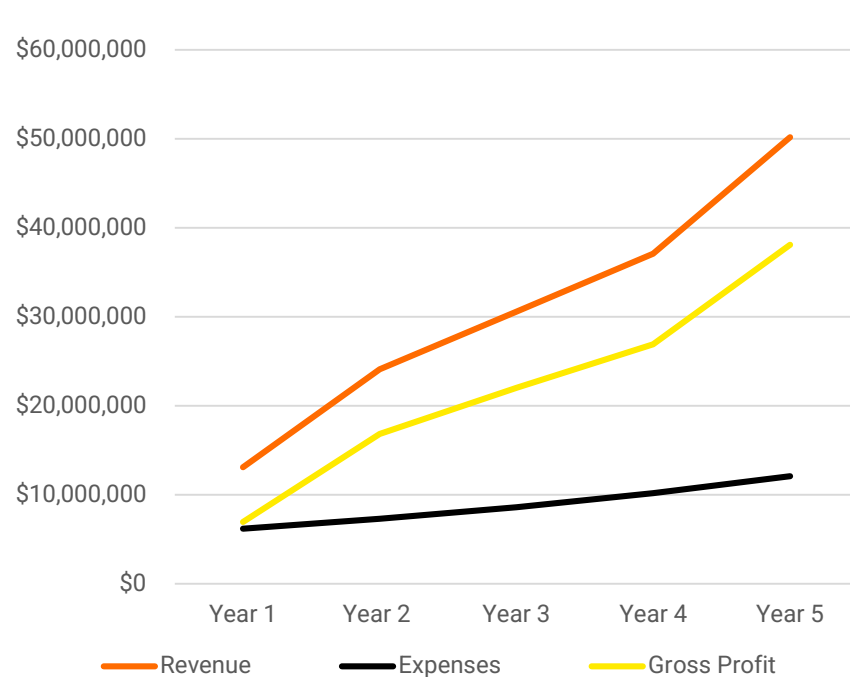
Cashflow

	Year 1 (3 projects)	Year 2 (5 projects)	Year 3 (7 projects)	Year 4 (9 projects)	Year 5 (12 projects)
Inflows					
UCapital	\$8,458,000	\$15,473,000	\$19,836,000	\$24,199,000	\$32,657,000
USafe	\$915,000	\$1,697,500	\$2,112,500	\$2,527,500	\$3,442,500
UTokenize	\$3,740,000	\$6,930,000	\$8,635,000	\$10,340,000	\$14,080,000
Total	\$13,113,000	\$24,100,500	\$30,583,500	\$37,066,500	\$50,179,500
Outflows					
Salaries - Directors	\$280,000	\$336,000	\$403,200	\$483,840	\$580,608
Salaries - Admin Staff	\$700,000	\$840,000	\$1,008,000	\$1,209,600	\$1,451,520
Professional Services (legal, accounting...)	\$225,000	\$270,000	\$324,000	\$388,800	\$466,560
Digital Services (3rd party)	\$210,040	\$252,048	\$302,458	\$362,949	\$435,539
Development	\$2,310,000	\$2,772,000	\$3,326,400	\$3,991,680	\$4,790,016
Marketing / Sales	\$1,750,000	\$2,100,000	\$2,520,000	\$3,024,000	\$3,628,800
Directors Loan	\$700,000	\$700,000	\$700,000	\$700,000	\$700,000
Total	\$6,175,040	\$7,270,048	\$8,584,058	\$10,160,869	\$12,053,043
Profit	\$6,937,960	\$16,830,452	\$21,999,442	\$26,905,631	\$38,126,457
Dividends	\$3,954,637	\$9,088,444	\$11,549,707	\$13,721,872	\$18,300,699
UFoundation Donation/Transfer	\$346,898	\$1,683,045	\$2,749,930	\$4,035,845	\$7,625,291
Opening Balance	\$5,000,000	\$7,636,425	\$13,695,388	\$21,395,192	\$30,543,107
Surplus	\$2,636,425	\$6,058,963	\$7,699,805	\$9,147,914	\$12,200,466
Closing Balance	\$7,636,425	\$13,695,388	\$21,395,192	\$30,543,107	\$42,743,573



Valuation (Price / Earnings 15:1)

	Year 1 (3 projects)	Year 2 (5 projects)	Year 3 (7 projects)	Year 4 (9 projects)	Year 5 (12 projects)
Revenue	\$13,113,000	\$24,100,500	\$30,583,500	\$37,066,500	\$50,179,500
Profit	\$6,937,320	\$16,828,532	\$21,994,242	\$26,887,631	\$38,090,457
Cash Balance	\$7,636,425	\$13,695,388	\$21,395,192	\$30,543,107	\$42,743,573
Company Value	\$104,059,800	\$252,427,980	\$329,913,636	\$403,314,463	\$571,356,856



Financial Commentary

The model presented earlier in this section assumes that UWorld will launch three new projects in the first year, with gradual increases each year thereafter. Even with this conservative projection, the anticipated revenue of over \$13 million generates profits of over \$6.9 million in the first year, and revenue of \$30 million and profits of over \$21 million by the third year.

The P/E ratio of 15 used in this model is on the lower end for the technology and project funding/finance industries in which we operate. Even with this conservative ratio, the company valuation is projected to be over \$100 million in the first year and almost \$330 million by the third year.

This model along with the following additional revenue streams highlights the potential of UWorld and the position in the market:

Additional Revenue

- 8 projects are in different phases of development, with 3 of these projects available for investment on the UTokenize offerwall.
- During onboarding, equity stakes in projects will be negotiated with issuers, which will lead to future returns.
- Further fees and commissions will be generated following the development of a secondary marketplace.



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