



UWORLD
BUSINESS PLAN

Introduction

As demand for tokenization grows exponentially, UWorld has the fastest, safest and feature-rich tokenization platform.

What is UWorld?

UWorld bridges the gap between traditional finance and the new digital economy, enabling the issuance and management of tokenized assets such as stocks, bonds and real estate, offering end-to-end solutions for companies to raise capital and for investors to invest and manage tokenized assets.

UWorld's platform is built on distributed ledger technology, which enables creation of digital securities that can be bought, sold and traded like traditional assets. The platform uses smart contracts and automates compliance, including KYC, AML and other regulatory requirements.

What is Tokenization?

Tokenization refers to the process of creating digital representations of assets, such as real estate, art or even shares of a company, using blockchain technology. These digital representations, known as tokens, can be bought, sold, and traded like traditional assets, but with the added benefits of blockchain's immutability, transparency, and security.

Why Tokenization?

Tokenization offers a number of advantages over traditional methods of asset ownership and management, including:

Fractional ownership

Tokenization allows for the creation of digital tokens that represent ownership of a specific asset, making it possible for multiple parties to own a portion of the asset. This makes it accessible for individuals and smaller investors to purchase a stake in an asset.

Liquidity

Tokenized assets can be easily bought and sold on various digital asset exchanges, increasing the liquidity of the asset.

Transparency

Blockchain technology provides a public, decentralized ledger that can be used to track and verify the ownership and transfer of assets in real-time. This can make it easier to track and manage assets, as well as reduce the potential for fraud or errors.



Automation

Smart contracts on the blockchain can be used to automate processes such as asset management, compliance, and voting. This can reduce the need for intermediaries, speed up transactions, and lower costs.

Security

Blockchain technology provides a high level of security and immutability, making it almost impossible for unauthorized parties to access or tamper with the data stored on the blockchain.

Industry Opinion and Demand

At the highest level of financial services, investment managers are seeking to rapidly adopt tokenization with many prominent figures in the industry now advocating tokenization as the future of financial services.

BlackRock - Larry Fink (CEO)

"The next generation for markets, the next generation for securities, will be tokenization of securities."

EY – Karl Frank Meinzer (Associate Partner)

"3% of the world's foreign exchange (a \$6.6 trillion daily average volume) is already covered by tokenized assets."

Boston Consulting Group – Sumit Kumar (Managing Director)

"Tokenization of global illiquid assets estimated to be a \$16 Trillion business opportunity by 2030."

Why UWorld?

- UWorld has built a platform with Security and Features that surpass our competition, all of which are tried, tested and available now.
- We are the only platform delivering secure tokenization utilizing digitized legal trusts and SEC compliant transfers.
- Our conservative estimate generates revenue in excess of \$13 million in year 1, with profit of over \$6.9 million.
- We have also established UFoundation, a charity in the final stages of registration, in the UK. UFoundation enables issuers to promote causes and allows investors and donors to select causes they wish to support.



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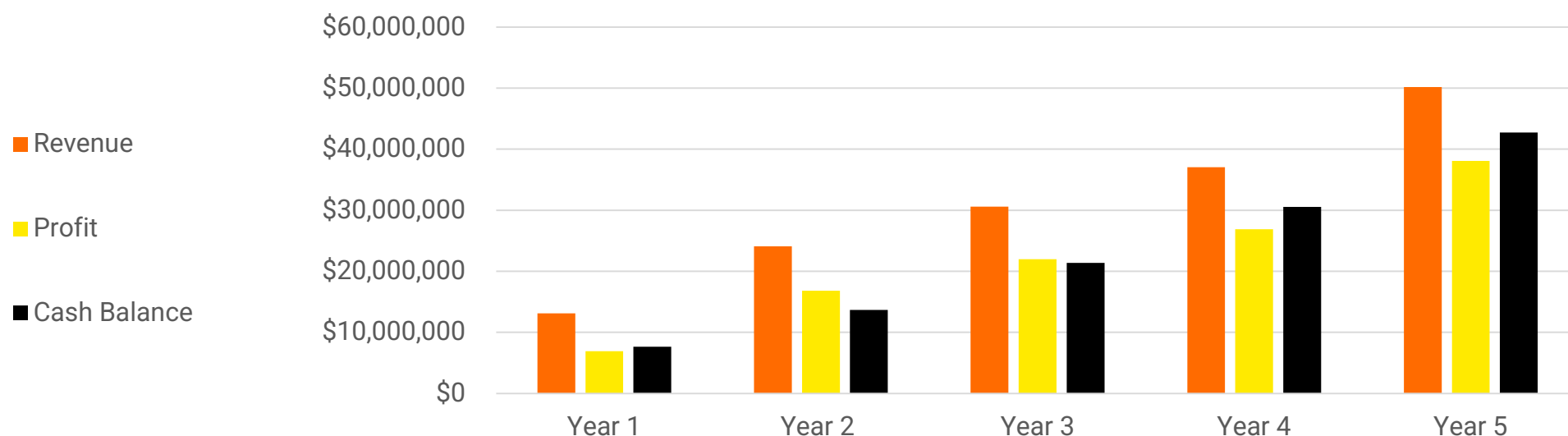
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1. Financial Summary

The model used for the financials below assumes UWorld will execute three new projects in the first year, with conservative increases each year thereafter. This model is achievable and one that we will exceed. The conservative model clearly demonstrates the potential of UWorld.

	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 (P/E Ratio: 15:1)	\$104,059,800	\$252,427,980	\$329,913,636	\$403,314,463	\$571,356,856
EBITDA	\$6,937,960	\$16,830,452	\$21,999,442	\$26,905,631	\$38,126,457



2. Key Features & Advantages

The key features, benefits and advantages of UWorld over competitors for issuers and investors are as follows:

Security, Compliance and Transparency: To guarantee maximum protection for all users, we utilize multiple custodial wallet solutions, digitized statutory trusts and advanced encryption, with all assets accurately audited and maintained on a tamper-proof visible ledger. This is unique to UWorld in that it is the only platform that utilizes statutory trusts and SEC-compliant transfers.

Smart Contracts: UWorld smart contracts provide robust terms and automated execution, whilst offering a wide range of features that can be tailored to different use cases, such as facilitating transactions, managing assets, or automating compliance. The smart contracts can be built on various blockchain platforms, each with its own unique features and capabilities to enhance the functionality and performance of the contract.

Effortless & Streamlined Project Financing: UWorld takes away the hassle of navigating the application and paperwork involved in project financing. Through the intuitive Issuer Dashboard, we work with projects to conduct evaluations, complete due diligence, analyze all relevant financials, assess risk and provide insurance options before preparing the opportunity for funding/investment. The ease of use and straightforwardness of the system makes it more attractive to issuers, resulting in both greater initial demand and widespread adoption in the long run.

Real-time Tokenization: The UWorld tokenization platform is the fastest in the market, allowing you to easily upload your securities' information and create a token in a matter of minutes. These tokens can then be listed on the UTokenize offerwall for investors to purchase. The immediate accessibility and user-friendly interface of the service expands its reach to a larger audience, providing a positive user experience, resulting in an increase in demand. No other tokenization platform matches our speed and efficiency, again resulting in greater demand.

Investment Review and Purchase: UWorld's platform simplifies the process of filtering investment opportunities, reviewing terms and details, and enabling swift investment without the need for unnecessary paperwork or delays.



Bridging Traditional Finance (TradFi) and Decentralized Finance (DeFi): Our system bridges the gap between the centralized and heavily regulated traditional financial system and the decentralized, peer-to-peer financial system based on blockchain technology. By combining both traditional and modern/DeFi systems, we can make traditional assets available to the digital audience. Additionally, we can provide the benefits of modern technologies to those who operate within the traditional financial system. We provide clear, easy-to-understand documentation and information while also taking advantage of the benefits of both traditional and digital assets.

Interoperability: Blockchain interoperability enables different networks to communicate and share information, bringing many benefits such as improved scalability, enhanced security, increased flexibility, as well as new revenue streams and business opportunities. The flexibility offered to issuers by this system enables them to make decisions quickly, whilst providing more features, leading to higher customer satisfaction.

Accessibility: By lowering the obstacles to entry in the investment market we increase accessibility to a wide range of individuals by decreasing the minimum investment amounts, broker charges and start-up investment fees. By reaching a wider audience and removing barriers, we increase demand and likelihood of repeat business.

Additional Features

As a result of extensive research of other project funding and tokenization platforms, direct customers, brokers, and intermediaries, we created a platform that offers not only the most comprehensive set of features in the market but also the features that are most sought after, including:

Low Costs: We have meticulously evaluated all costs to ensure they are fair and competitive, making tokenization and project funding more accessible to a broader audience.

Automated AML/KYC/KYB: UWorld's intake protocols streamline the data collection process, including conducting thorough KYC/KYB and international sanctions checks, with near-instant confirmation, thus avoiding backlogs.

Payment Options: The platform seamlessly integrates various payment methods, including crypto currencies from 11 different currencies, as well as accepting cash payments through credit card or bank transfer.

Bespoke tokens & currencies: Our tokenization platform allows us to design, develop and launch both bespoke utility tokens and digital currencies that cater to the unique requirements of each client.



Client CRM Flexibility: UWorld's proprietary system has been designed to be adaptable and can be easily integrated with a client's existing customer databases and back-office systems.

Jurisdictional Flexibility: UWorld has designed its operational algorithms to be able to work consistently across a wide range of jurisdictions.

Project marketing solutions: Through collaboration with expert marketers and social media specialists tailored solutions that promote each investment/project are offered to the market.

User Friendly Intuitive Interface: The platform was designed with the issuer/investor in mind to ensure user satisfaction and ease of use. The layout is user-friendly, making it easy to find and utilize features.

Blockchain Agnostic: UWorld offers a wide range of blockchain options, with 5 available and more being added, allowing clients to select the blockchain that best suits their needs, remaining agnostic in terms of blockchain selection. Issuers have the ability to choose or switch blockchain, giving them the flexibility to pick the most suitable pricing, tools, and functionality for themselves and their end-users.

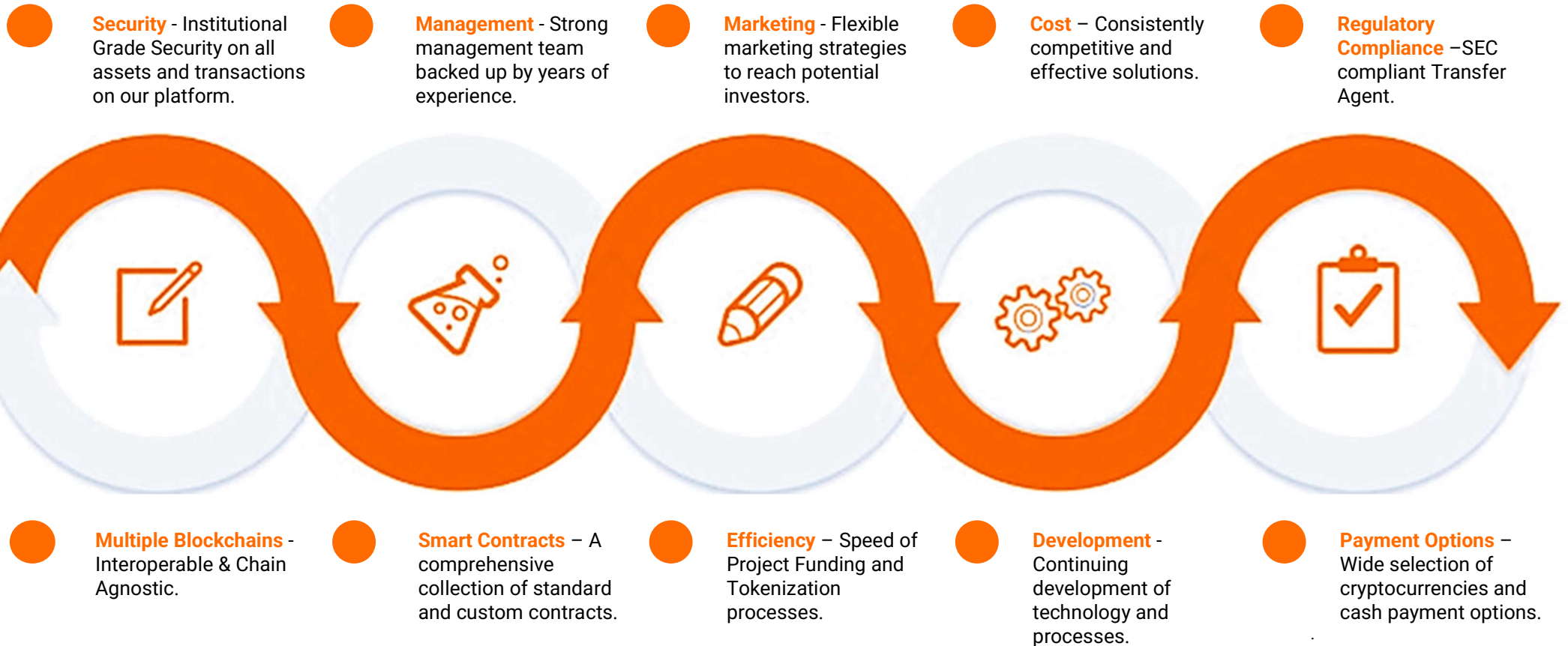
Token Call-back Function: Tokens can be recalled to the platform or issuer if necessary, provided the reason for the call-back is in compliance with the terms outlined in the offering terms.

White Label Solution: The platform is customizable and can be rebranded for third-party use. This enables it to be presented on their website as if it were managed by the third party directly for their clients.

A demonstration of our platform, including a token being created, purchased and ledgered on the blockchain can be provided.



Our Key Advantages



3. Demand and Growth (Viability and Scalability)

The demand for tokenization is growing and the rate of growth is escalating. Tokenization is increasingly being recognized as the future of transactions in both the individual and corporate markets. In the corporate sphere, major financial institutions are turning to tokenization to carry out their transactions.

Asset tokenization is not directly related to the cryptocurrency market

Tokenized assets and cryptocurrency are often confused by media and crypto investors. However, a tokenized asset is a digital representation of ownership through the use of distributed ledger technology (DLT) on the blockchain. Tokenization enables the digital representation of real-world assets on the blockchain, meaning the value of a tokenized asset cannot be less than its real value.

It is important to note that DLT is not the same as cryptocurrency and should not be confused with it. The media coverage of FTX and other smaller exchanges pertain to a different market than the ones in which UWorld operates.

That being said, our use of immutable ledgers and transparency, along with assets and currency being held in digital trusts, ensures security and visibility for customers, ensuring no hidden costs or asset movements.

Market Commentary

The following are statements from reputable firms/individuals highlighting trends and the potential of tokenization and blockchain technologies.

BlackRock - Larry Fink (CEO)

- *"The next generation for markets, the next generation for securities, will be tokenization of securities."*
- *"Tokenization will provide instantaneous settlement and reduced fees."*

EY – Karl Frank Meinzer (Associate Partner)

- *"Blockchain technology is being used increasingly in the European financial sector."*
- *"Tokenization of real estate assets can play a significant role through financial and time savings thanks to the increase in efficiency."*
- *"3% of the world's foreign exchange (a \$6.6 trillion daily average volume) is already covered by tokenized assets."*
- *"The tokenization of real estate assets allows the real estate industry to unleash its market potential in the coming years."*
- *"Future tokenization projects and transactions in this field will be ground-breaking."*



BCG (Boston Consulting Group) & ADDX – Sumit Kumar (Managing Director)

- *“Tokenization of global illiquid assets estimated to be a \$16 Trillion business opportunity by 2030.”*
- *“Impending shift to on-chain tokenization, which expands the scope of asset classes and stakeholder groups.”*
- *“The on-chain asset tokenization market globally surpassed USD 2.3 billion in 2021 and is expected to reach USD 5.6 billion by 2026.”*
- *“The daily trading volume in digital assets globally has grown fivefold from EUR 30 billion in 2020 to EUR 150 billion in 2022.”*
- *“The potential of on-chain asset tokenization in Asia alone is close to USD 3 trillion.”*

Tokenization has the potential to transform the financial industry by changing how investments are managed, used, and monetized. It allows for the creation of a variety of new financial products, enabling individuals and organizations of all sizes to diversify their investment portfolios globally. The growth of this market is driven by the widespread use of digital payment systems, regulation and security against financial fraud.

The COVID-19 pandemic accelerated the shift towards digitization and cashless payments, leading to an increase in tokenization offerings for enhanced consumer experience and data security. Online payments in rural areas and the rising adoption of cloud-based tokenization solutions and services are major market trends.

As the top tier of financial services adopt the technology and the demand for tokenization continues to grow rapidly, it is an exciting time for UWorld to be the fastest, most secure, and feature-rich tokenization platform.



4. Development Roadmap

UWorld has products/services currently under development, as well as a number we intend to develop in the future.

Currently under development:

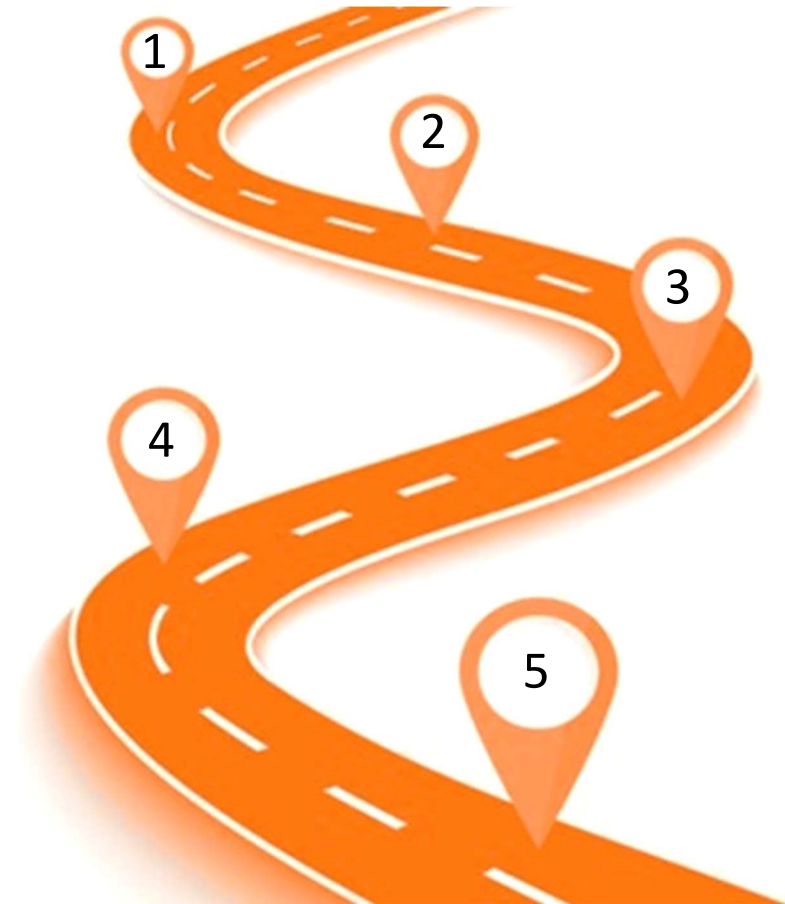
1. Secondary Market
2. Banking Services
3. Broker/Dealer Services

Future developments:

4. Cryptocurrency IPO (UMoney)
5. Digital Marketplace (UStore)

Additional Options:

- Bespoke Utility Tokens - Tokens designed for specific clients for their business needs, enabling data mining & loyalty programmes.
- Bespoke Cryptocurrencies - Coins issued on behalf of our clients for monetary worth, like Bitcoin, or Ethereum.
- White Label Platform Solutions

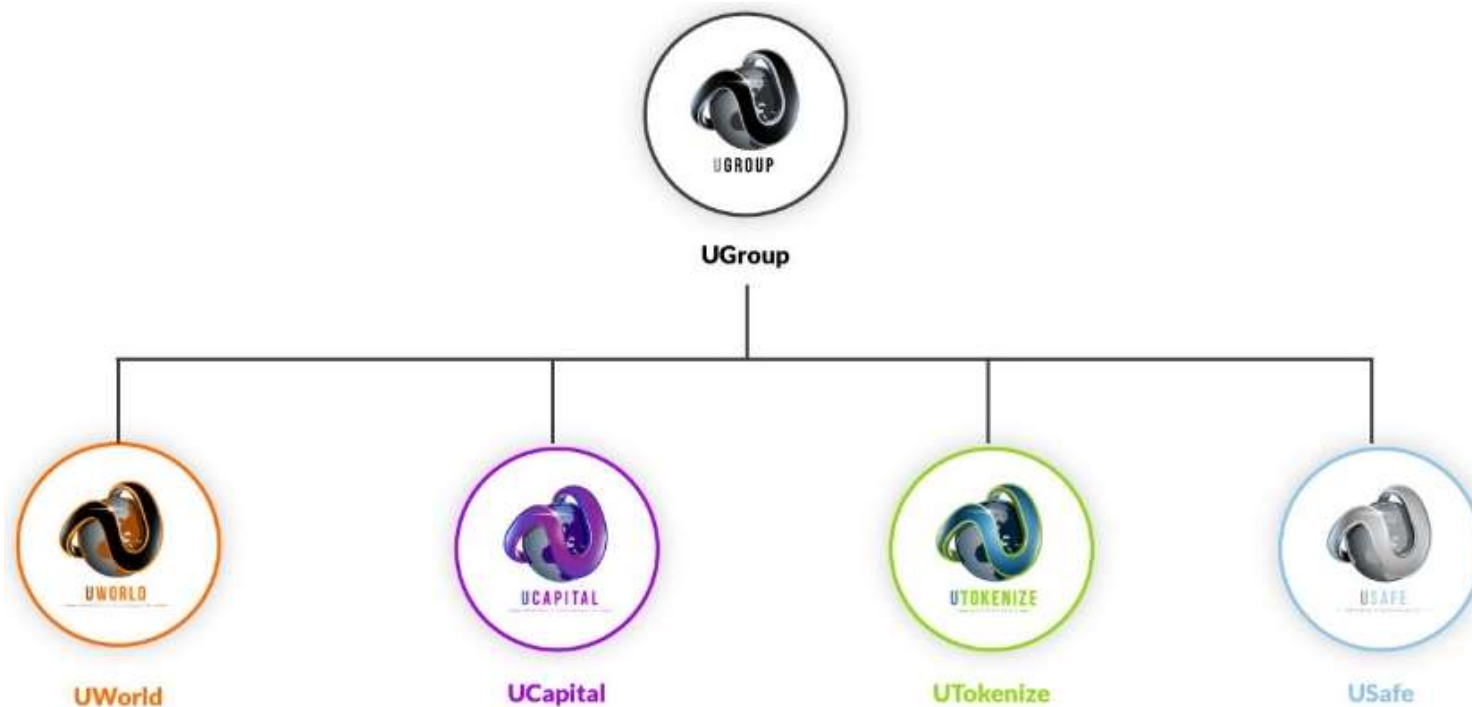


5. Company Structure & Team

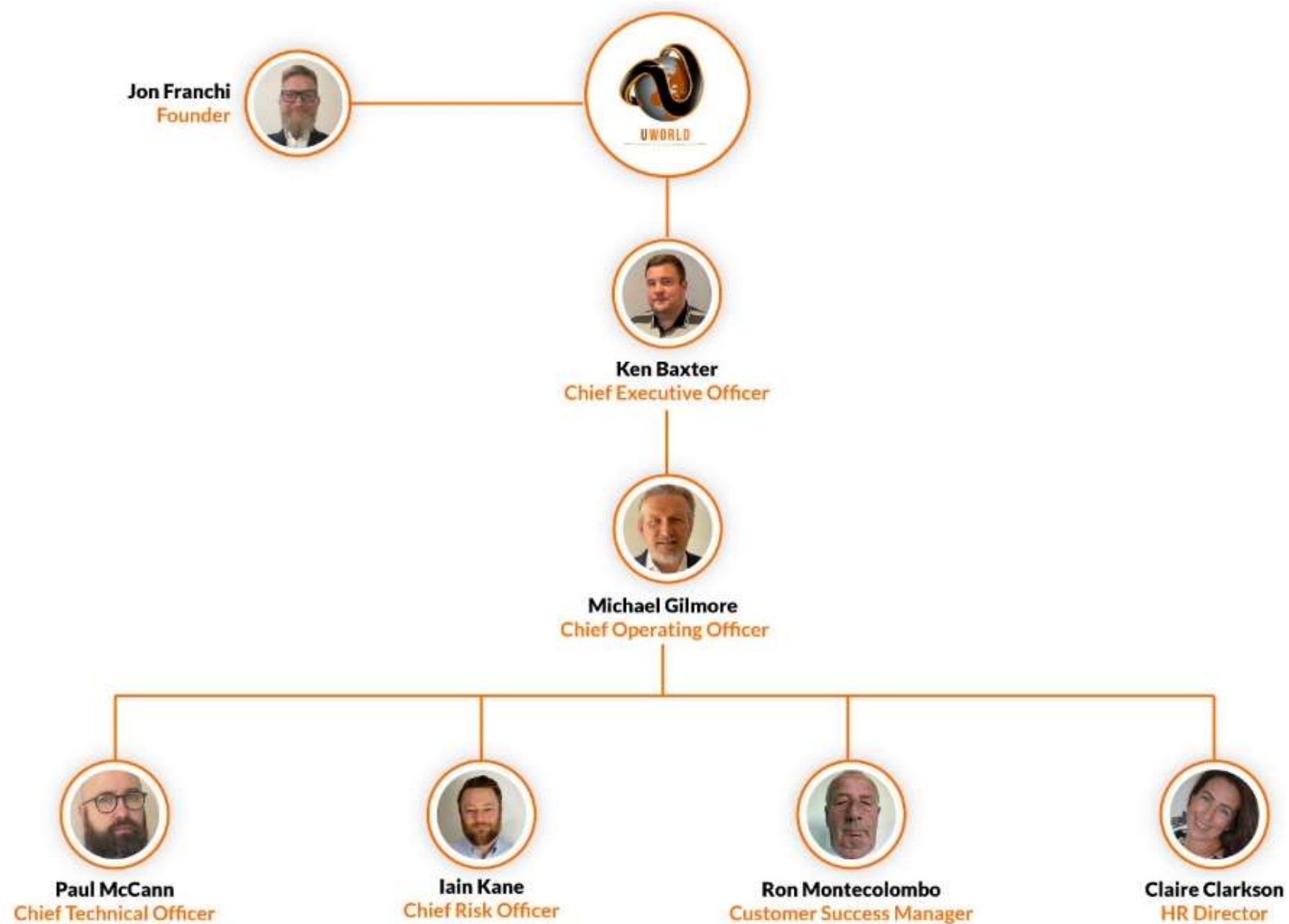
- The UWorld team comprises experts within the technology, banking & finance, blockchain, crypto and legal sectors.
- Together we have built and continue to develop the platform to meet our objectives.
- Team members are situated on both sides of the Atlantic in both the UK, and across the United States.

UGroup Company Structure

- UWorld, UCapital, UTokenize and USafe are registered trading names of UGroup, LLC.
- UCapital, UTokenize and USafe operate under the UWorld umbrella.
- UFoundation, our charity (registered in the UK and awaiting final approval to receive its charity registration).



Team Structure



UWorld Leadership Team



Jon Franchi
Founder / Chairman

Jon is a serial entrepreneur. Starting in real estate, both construction and development, he built out a multimillion-pound property company with assets in the UK and USA. Jon then turned his attention to project funding, from raising capital to structuring and placing deals in Mining, Oil and Gas and property. Maintaining his interest in finance he has now embraced the new digital economy and is the vision and driving force behind our unique Digital Asset and Project Funding platform.



Ken Baxter
CEO

Ken has over 20 years' experience in financial services including Fund Management, Corporate and Personal Finance and Corporate Governance. He has attended The Business School of Strathclyde University, the London School of Economics, London University, the Institute of Financial Services and the Chartered Insurance Institute, where he concentrated on Economics, Financial Regulation, and Securities Law.



Michael Gilmore
Chief Operations Officer

After graduating from Trinity College, Dublin Law School with an LLM, Michael moved into banking and finance. He has extensive experience in international banking and financial services having worked in London, Hong Kong, Tokyo and New York. He specialized in debt capital markets with Merrill Lynch (VP), Cantor Fitzgerald (Managing Director and Partner), and most recently Swiss Investment Corporation (Head of Institutional Sales).





Paul McCann

Chief Technology Officer

Paul studied at Stow College, Glasgow and has IT built into his DNA. Working from age 15 in the family IT business, before roles in SanDisk subsidiary Smart Modular, BMI Healthcare, the UK National Health Service and Head of IT at Newgate Technology. Paul developed internal systems, processes, and applications, adhering to the highest standards of security and privacy. Paul programs in vb.net, C++ and Html5, whilst working with RFID, barcoding, SQL, data management and security.



Iain Kane

Chief Risk Officer

Iain graduated from the University of Strathclyde Business School in Economics, Mathematics and Statistics, and moved into Finance with the Royal Bank of Scotland. Over the past 15 years, Iain has specialized in Credit Risk, Market Risk and Regulatory Risk, working closely with Regulators. Now acting as a consultant, he provides advice to other consultancies and financial institutions, including Parker Fitzgerald (now part of Accenture), the Royal Bank of Scotland and Lloyds Banking Group.



Ron Montecolombo

Quantity Surveyor

Ron has extensive experience as a Project Manager and Quantity Surveyor including projects in the Jewish Orthodox community. He has worked as an acquisitions surveyor and project manager on projects in the USA, Central America, and Western Europe. Ron's projects include the refurbishment of Buckingham Palace and hospitals in the Westminster Hospital group.





Claire Clarkson
HR Director

Claire brings 15 years of experience in managing personnel and overseeing the full range of operational needs for staffing to our expanding team. Her extensive career background includes expertise in operational management, sales strategy, process improvements, and workforce training and development. Although focused on HR, Claire provides valuable insights into all areas of our business.

UFoundation Leadership Team

Along with Jon Franchi and Clare Clarkson from the UWorld team, our Charity, UFoundation also has:



Simon Gordon
Chairman – UFoundation

Simon has 25 years' experience as a chairman, senior executive and consultant in the charitable, not-for-profit and public sectors. He has been an expert advisor, consultant and director to the National Health Service, global MedTech and Pharmaceuticals. Simon has studied at Stirling University and Northumbria University, having graduating with a BSc and MSc, respectively.



6. Marketing Plan

UWorld approached development and marketing in an alternative way by prioritizing the readiness of our technology before launching it to the market. The platform we have designed, built, developed and tested offers top-tier security built on enterprise-grade cyber security protocols whilst holding assets and capital in digital trusts, the ability to tokenize assets quickly and a comprehensive array of additional features.

The platform is now ready to promote to the project funding, technology, and finance industries.

To take the platform to market we will collaborate with a select group of specialist third-party social media and marketing experts with experience in these markets to manage the following on our behalf:

Websites

- Website Content
- Search Engine Optimization (SEO)

Social Media

- LinkedIn
- Twitter
- Facebook (business)

Advertising

- Digital Marketing – Ad Campaigns
- Digital Marketing – Search Engine Ads (Google)
- 3rd Party Websites – News, Information, Blogs
- Traditional Advertising (print media)
- Email Marketing



7. Contact Details

If you have any questions or wish to discuss any part of this business plan, any other area of the business, investment offering, or future plans, please do not hesitate to get in touch.



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Disclaimer

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The information contained in this document is based on projected numbers found in industry literature and our best estimates. These projections and estimates are subject to change and are based on current conditions and our understanding as of the date of this document. We have relied on and assumed, without independent verification, the accuracy and completeness of all information obtained from public and private sources. Our analyses do not claim to be appraisals of assets or valuations of any entity. UWorld makes no representations regarding the actual benefits or legal, tax, or accounting effects of a transaction.

This document contains forward-looking statements, which are based on expectations, estimates, and projections at the time the statements are made. These statements involve a number of risks and uncertainties that may cause actual results or events to differ materially from those currently anticipated. Any person or entity considering an investment in the company must ensure that they have access to all other information regarding the company, its business, and financial projections, as well as any other information deemed necessary or desirable by the investor, prior to making an investment.

This business plan is not intended to be comprehensive and does not set forth all of the information that may be important to a prospective investor. There are risks associated with an investment in the company that are not set forth in this business plan.

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