



U G P A Y  
— G R O U P —

# Global Investment Portfolio WCRU

*A unique opportunity to invest  
for beginners and experienced investors*

# PRESENTATION PROGRAM

01

Modern investment market

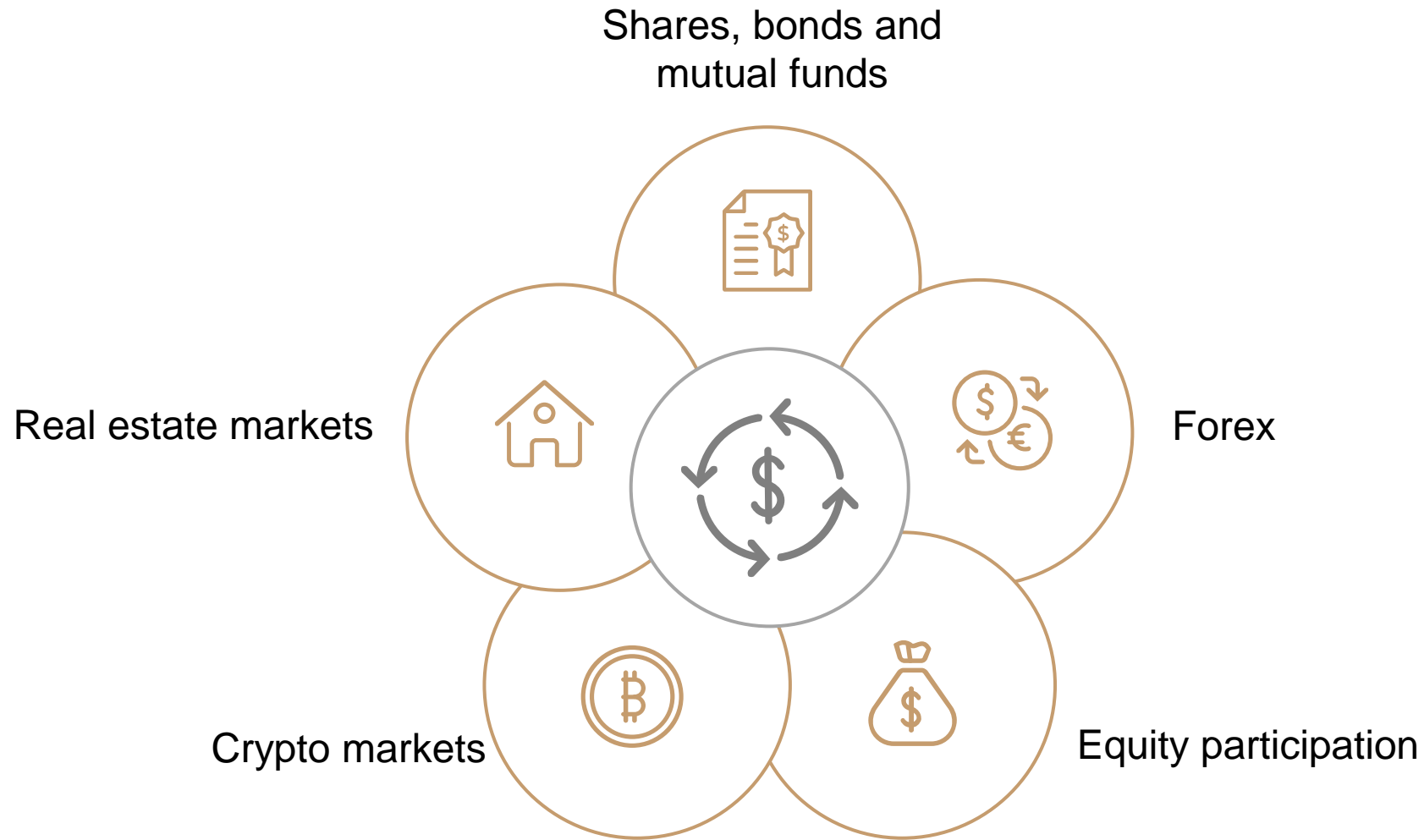
02

Global Investment  
portfolio and security token WCRU

03

Unique tools and opportunities to create  
passive income

# Usual opportunities in the investment market today



1

Where to start?

2

How to choose  
the right  
instrument?

3

How to keep  
and  
multiply?

4

How to avoid  
unforeseen  
risks?

5

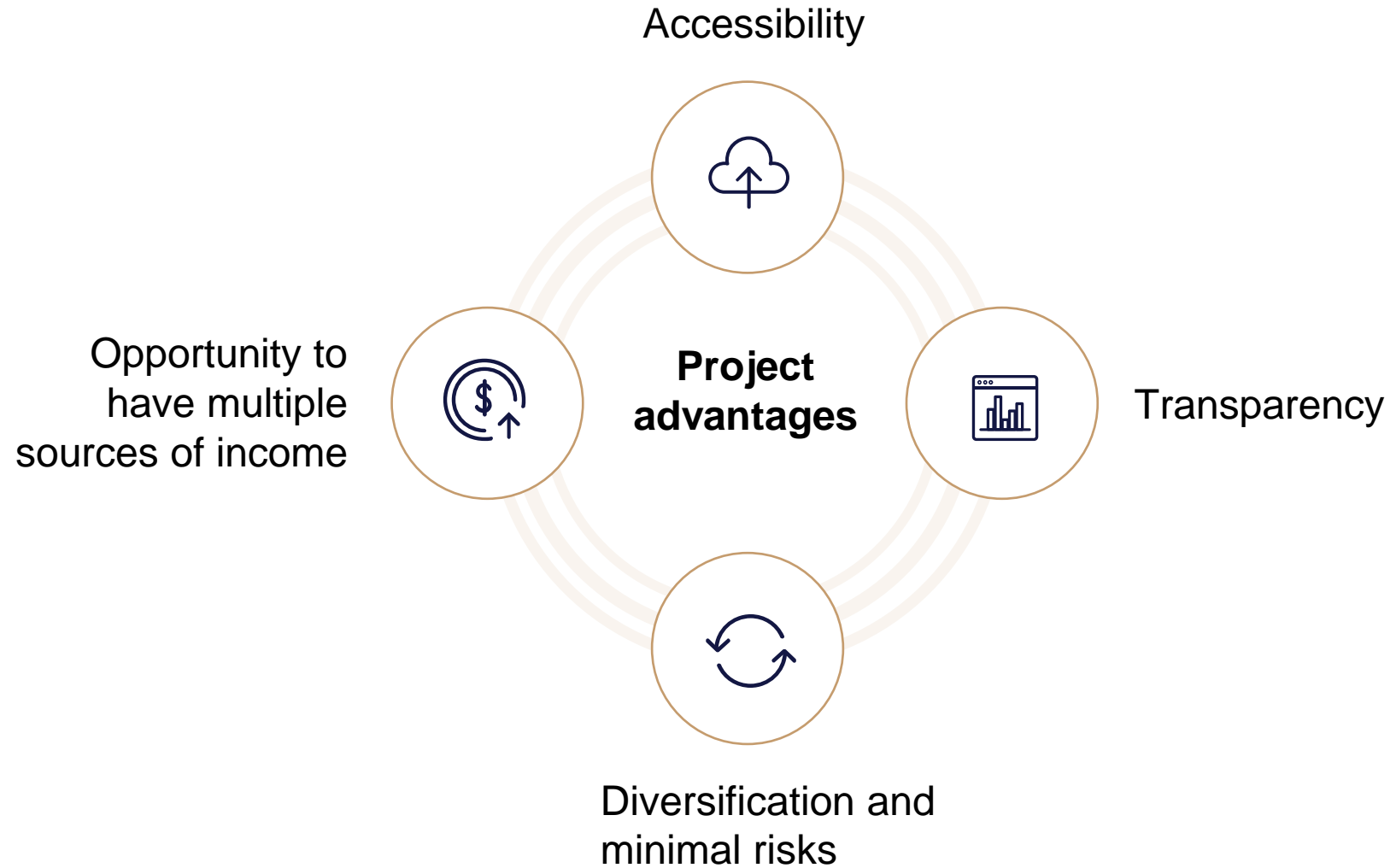
How to avoid  
scammers?

Concept that changed  
the world



# Global Investment portfolio and WCRU token

This unique project allows anyone to become a co-owner in a global investment portfolio, keep and multiply their capital, earn and participate in profit sharing.



# Sectors of investment markets that are included in the Global investment portfolio

## • People and society •

- Sector of education
- Multilevel Crowdfunding Development Sector
- Innovative development sector
- Health and Longevity Development Sector
- Science Sector
- Culture Sector
- Sector of Charities

## • Industry •

- Sector of innovative transport development
- Agriculture and farming development
- Innovative development sector
- Sector of non-rocket space exploration and development

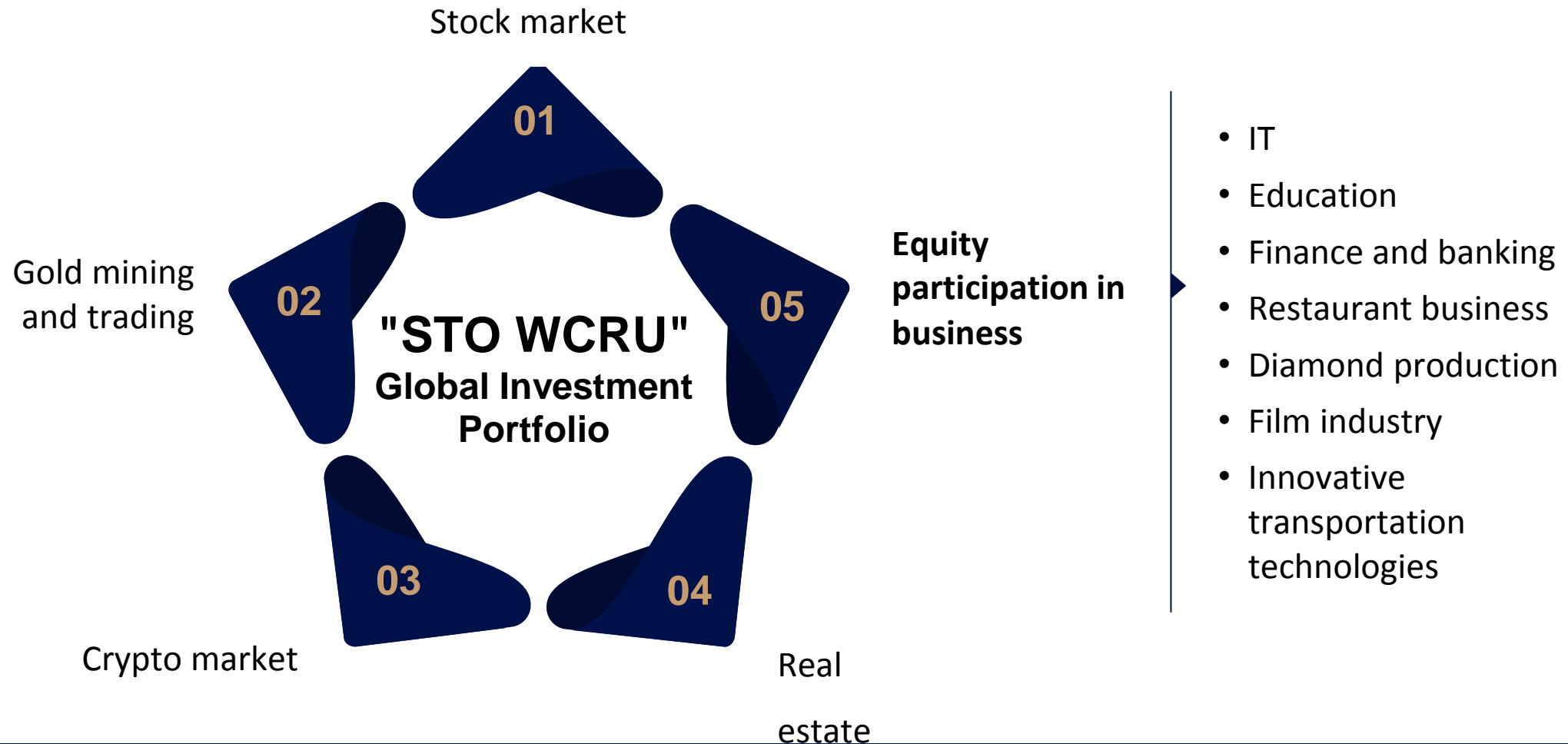
## • Finances •

- Stock markets
- Foreign exchange markets
- Cryptocurrency markets
- Banking sector
- Insurance sector
- Real estate sector
- Sector of precious and semi-precious metals
- Precious and semi-precious stones sector

## • Business •

- Sector of entrepreneurial, co-operative and social development
- Sector of participation in business through co-ownership
- Mutual funds and equity participation in emerging or existing companies

# WCRU Global Security Token Portfolio



**In November 2020, based on the independent investment evaluation the portfolio assets were valued at over 11,5 billion USD.**

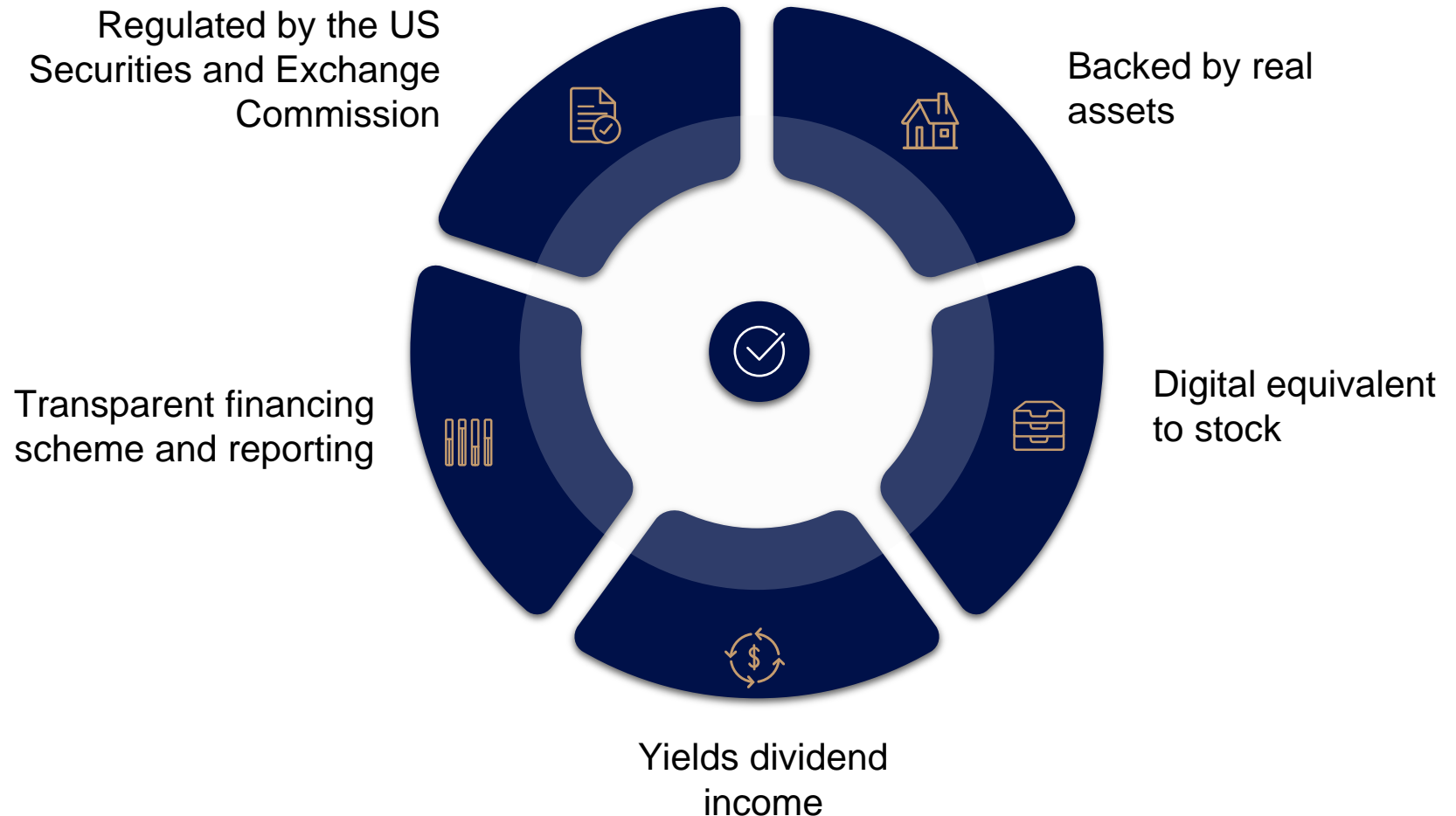


# Implementation of Global Investment Portfolio project via security-token WCRU

# WCRU Security Token or WCRU investment token

WCRU token was successfully registered with US SEC. The token realization will be through the UGPAY GROUP AG company.

Currently STO is a unique and secure instrument, which helps bring in investments from across the world. The advantages of this instrument make it most attractive to both small and major investors:



# WCRU Security Token or WCRU investment token

**Main usage:** stock equivalent, index token reflecting share, ownership of the company and the right to receive bonuses



## Settings

- » **Name and Ticker:** Blockchain CRYPTOUNIT token (WCRU)
- » **Number of tokens:** 80 billion
- » **Token issue:** All emission will take place in the genesis block, all pre-mined tokens are placed on the account with name "RESERVE"
- » **Accuracy:** 0 decimal places
- » Free-accessing network token after defrost period of 365 days (can move between accounts and trade in crypto-currency exchange)
- » When sending the token WCRU there is no commission, but it is necessary to keep some amount of UNTB tokens to have RAM, CPU, NET of blockchain.

The token has an initial price indicated in White Paper and can rise and fall depending on the growth of the company's assets and market demand.



# Issuance and prospects of WCRU Token

**80 BILLION** tokens will be issued within 10 years period.

Total: in 4-10 years it is planned to sell from 40-72 billion WCRU tokens in the amount of **\$ 10,000,000,000 - 100,000,000,000 or more.**

Liquidity Balance  
=  
**8 billion WCRU**

## Stages that will be in the implementation of WCRU tokens

- ➔ **I. Stage**  
10-30 billion WCRU tokens with a price of \$ 0.001 - 0.3 \$ 12-36 months.
- ➔ **II. Stage**  
10-25 billion WCRU tokens with a price of \$ 1 - 100 \$ 12-24 months
- ➔ **III. Stage**  
1-10 billion WCRU tokens with a price of \$ 100 - 1000 \$ 12-24 months
- ➔ **IV. Stage**  
1-10 billion WCRU tokens with a price of \$ 1000 - 2000 \$ 12-36 months

# Unique tools and opportunities

# CryptoUnit Blockchain

The CRYPTOUNIT blockchain operates on the EOS engine and uses a consensus algorithm called DPoS (Delegated Proof-of-Stake)

## Blockchain

The programming language used to deploy the client / node is C / C ++



Block generation time

0.5 seconds



Block size

Up to 10,000 transactions



There is no commission when transferring a token





# I. Advantages of Creating an In-house Blockchain



Transparency  
and security



No fees



High transaction  
rate



exponential  
community growth



User income  
from staking



Opportunity to  
issue tokens  
from other  
companies



Community  
expansion



Opportunity  
to take a  
leading  
position in  
the world of  
cryptocurren  
cies



the community

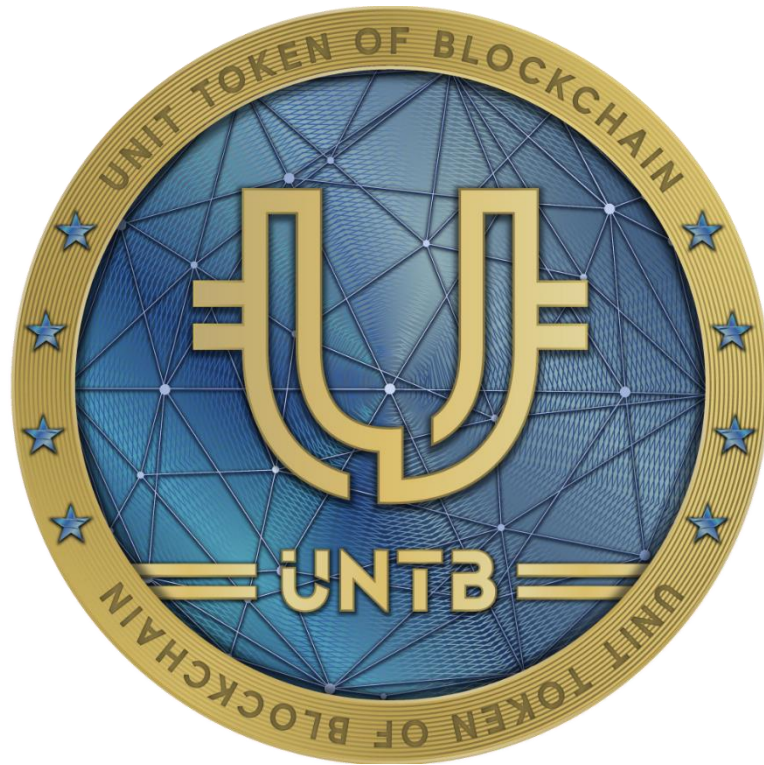


Creating additional  
products based on  
our blockchain

## II. Creation of UNTB (utility token)

**Main usage:** blockchain core token

The token has an initial price of 0.01 USD and each user is required to have minimum amount of 10 UNTB at his crypto-wallet.



### Specifications:

- » **Name and Ticker:** UNIT TOKEN OF BLOCKCHAIN (UNTBN)
- » **Free-accessing network token.** Can move freely between accounts
- » **Number of tokens:** 8 123 456 789 tokens
- » **Accuracy:** 4 decimal place (0.0001)
- » When transferring the token, there is no commission, but it is necessary to keep some amount of UNTB tokens to have RAM, CPU, NET of lockchain.

# III. Creation of USDU (stable coin)

**Main usage:** the equivalent of the US dollar. Each USDU coin is backed by the US dollar, positioned in custodian bank or by USDC coin, positioned in custodian escrow firm.



## Specifications:

- » **Name and Ticker:** CRYPTOUNIT (USDU)
- » **Number of tokens:** no pre-mined emission, quantity will demand on its backing by fiat dollars or by USDC.
- » Smart contract to create and burn tokens
- » Precision 2 decimal places
- » Free-token of network
- » When transferring the USDU token, there is no commission, but it is necessary to keep some amount of UNTB tokens to have RAM, CPU, NET of blockchain.

# IV. Creation of passive income



## Staking

Keeping funds on a cryptocurrency wallet to support all blockchain transactions. In this case, coin owner (delegate) receives part of the extra income (accruals in UNTB)



## Dividend income

Income from the global portfolio proportionate to the investments made Calculated by a vote among all token holders (accruals in USDU)



## Loyalty program

Extra source of income from the sales volume for loyal holders of tokens (accruals in USDU)





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Creating a Global Investment  
Portfolio brings us closer to the NEEW  
(New Economic Evolution of the World)