



----- **WHITE PAPER** -----

EQUITY CAPITAL PARTICIPATION SECURITY TOKEN
ISSUED BY CRYPTOUNIT INC. – BVI
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www.cryptounit.cc

This Whitepaper is being provided by CRYPTOUNIT INC. for informational purposes only and is not a binding legal agreement. The purchase and supply of CRYPTOUNIT INC. shall be governed by terms and conditions, which is a separate document that will be provided to purchasers who qualify to participate in the token generation event. This Whitepaper may be amended from time to time.



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1. DISCLAIMERS

1.1. The Security Token Offering

This Security Token Offering (“STO”) aims at raising funds to “tokenize” a diversified portfolio of assets located in the different parts of the World under distressed financial conditions. The STO aims to tap into both the global base of liquidity allocated to Initial Coin Offerings (“ICO”) as well as regular investors in financial and capital markets. This STO intends to be fully compliant with any and all KYC/AML and tax obligations and securities regulations. Trading of the Tokens (as defined below) in the secondary market is expected to take place in the near future. For prospective purchasers, the STO (i) brings a unique opportunity to access, through a low-cost/tax-efficient structure, direct and innovative way using a blockchain-based technology asset known as “Cryptounit Inc.” (the “Token”).

1.2. Eligibility

Cryptounit Inc. (“Issuer”) is an exempt foundation company incorporated under the British Virgin Islands Law, 2019, subject to the provisions and obligations related to Anti-Money Laundering (“AML”) and Know Your Customer (“KYC”) procedures of the British Islands, namely the Proceeds of Crime Law (Revised) and the Anti-Money Laundering Regulations (Revised). This STO is intended for international purchasers based worldwide, excluding persons with residence/nationality the United States of America, as well as any other country where the purchase of cryptocurrencies is legally forbidden, such as, but not limited to, China, Algeria, Bolivia, Ecuador, Morocco and Pakistan, in addition to persons located in any of the jurisdictions blacklisted by the Organization for Economic Co-operation and Development and the United Nations.

1.3. Legal disclosures

This Whitepaper provides information in connection to an opportunity for the acquisition of a security token that will grant purchasers economic exposure (Target Assets) by means of periodic profit distributions. The Tokens will not (i) provide legal ownership over the Issuer’s shares or the Target Assets; (ii) represent debt owed by the issuer to the Tokenholders; nor (iii) provide voting/governance/typical shareholding rights related to the Issuer.

This Whitepaper does not constitute a prospectus, an offering memorandum and/or other offering document relating to the Issuer and has not been reviewed or approved by any financial regulator or securities commission in any jurisdiction. Investing in Tokens involves several risks. Prior to investing in Tokens, prospective purchasers should carefully consider the section “Risk Factors” of this Whitepaper, which despite not providing an exhaustive list or explanation of all the risks purchasers may face



when investing in Tokens, shall be used as guidance. Prospective purchasers should consider carefully whether a purchase of Tokens is suitable for them considering the information herein and their personal legal and financial circumstances. Unless otherwise indicated or the context otherwise requires, all references in this Whitepaper to “Issuer”, “we”, “our”, “ours”, “us” or similar terms refer to the Issuer

1.4. Forward-looking statements

This White Paper may contain certain forward-looking statements including, but not limited to, statements as to future operating results and plans that involve risks and uncertainties. Such forward-looking statements involve known and unknown risks, uncertainties and other factors which may cause the actual results, performance or achievements of the Cryptounit Token and the Company, the Group and its’ subsidiaries to differ materially from any future results, performance or achievements expressed or implied by those projected in the forward-looking statements for any reason.

No representation expressed or implied is or will be given and no responsibility or liability is or will be accepted by the Group its directors, employees, agents, and advisors as to the accuracy or completeness of the information contained herein.

Forward-looking statements involve known and unknown risks, uncertainties and other factors which may cause actual events or results, performance or achievements to differ materially from the estimates or the results implied or expressed in such forward-looking statements. These factors include, amongst others:

A - changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which the Issuer conducts its businesses and operations;

B - the risk that the Issuer may be unable to execute or implement its respective business strategy and future plans;

C - changes in interest rates and exchange rates of fiat currencies and cryptocurrencies;

D - changes in the anticipated growth strategies and expected internal growth of the Issuer;

E - changes in the availability and salaries of employees who are required by the Issuer to operate their respective businesses and operations;

F - changes in competitive conditions under which the Issuer operates, and the ability of the Issuer to compete under such conditions;

G - changes in the future capital needs of the Issuer and the availability of financing and capital to fund such needs;

H - war or acts of international or domestic terrorism;

I - occurrences of catastrophic events, natural disasters and acts of God that affect the businesses and/or operations of the Issuer; and

J - other factors beyond the control of the Issuer.

The Issuer disclaims any responsibility to update any of those forward-looking statements or publicly announce any revisions to those forward-looking statements to



reflect future developments, events or circumstances, even if new information becomes available or other events occur in the future.

1.5 Accuracy of information, no consent of parties referenced in Whitepaper

This Whitepaper includes technical, market and industry information and forecasts that have been obtained from internal surveys, reports and studies, where appropriate, as well as market and academic 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. Save for the Issuer and its respective directors, executive officers and employees, no person has provided his or her consent to the inclusion of his or her name and/or other information attributed or perceived to be attributed to such person in connection therewith in the Whitepaper and no representation, warranty or undertaking is or purported to be provided as to the accuracy or completeness of such information by such person, and such persons shall not be obliged to provide any updates on said information.

The Issuer 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 assumptions relied upon therein. Consequently, the Issuer makes no representation or warranty as to the accuracy or completeness of such information and shall not be obliged to provide any updates on said information.

1.6 Terms used

To facilitate a better understanding of the Tokens being offered for purchase by the Issuer, and the businesses and operations of the Issuer, certain technical terms and abbreviations, as well as, in certain instances, their descriptions, have been used in the Whitepaper. These descriptions and assigned meanings should not be treated as being definitive of their meanings and may not correspond to standard industry meanings or usage. Words importing the singular shall, where applicable, include the plural and vice versa and words importing the masculine gender shall, where applicable, include the feminine and neuter genders and vice versa. References to persons shall include corporations.

1.7 No further information or update

No person has been or is authorized to give any information or representation not contained in the Whitepaper in connection with the Issuer and its business and operations or the Tokens and, if given, such information or representation must not be relied upon as having been authorized by or on behalf of the Issuer. The continuing sale of Tokens shall not, under any circumstances, constitute a continuing



representation or create any suggestion or implication that there has been no change, or development reasonably likely to involve a material change in the affairs, conditions and prospects of Issuer or in any statement of fact or information contained in the Whitepaper since the date hereof. Statements made in the Whitepaper are based on the law and practice in the British Virgin Islands current at the date it was issued. Those statements are therefore subject to change should that law or practice change. Under no circumstance does the delivery of the Whitepaper or the sale of Tokens imply or represent that the affairs of the Issuer have not changed since the date of the Whitepaper.

1.8 Know Your Customer and Anti-Money Laundering policies

Any applicants to the STO, either in a primary issuance or in the secondary market, will be subject to all applicable KYC/AML policies that may be in place at the time of the purchase, being subject to periodic assessment and routines in this regard. Failure to comply with the KYC/AML procedures and routines applicable to the purchase of Tokens shall prevent the purchase of the Tokens or the imposition of sanctions on purchasers, including the freeze of funds, mandatory cancellation or redemption of Tokens through our smart contract or any other measure that the Issuer may deem appropriate to meet the applicable regulatory requirements.



2. THE CRYPTOUNIT PROGRAM

This is a unique opportunity to become a co-owner, shareholder, of the Global Investment Portfolio, which operates in 20 sectors in the Investment Market.

PEOPLE AND SOCIETY

- Health and longevity development sector
- Education
- Science sector
- Culture sector
- Charity sector

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
- Sector of precious and semi-precious stones

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

2.1. INTRODUCTION

Cryptounit Inc. intends to fund a pool of projects in different sectors of the economy through the support of the crypto community, by letting its members participate directly and transparently in a future income stream and capital gains from these projects.

The core reward to Cryptounit token holders is the income from dividends, together with the significant potential for capital gains, as a result of the business growth risks resolution from the advancement of projects and unprecedented mobility and liquidity of the crypto instrument through its Cryptounit Program proprietary platform and expected listings.

The Group aims the Cryptounit token to be listed on fully regulated and compliant blockchain securities exchanges by the starting of October, 2020.



Cryptounit delivers the World's pioneering, a real-business equity capital participation share token. By doing so Cryptounit Program resolves an essential deficiency for the crypto-world by offering potential holders a better-defined, more predictable future income stream from its existing business and various projects capitalized into a digital financial instrument.

Cryptounit is a security token embodying a defined equity capital participation share of the future expected profits and assets. The innovative model of Cryptounit Program brings the best of both worlds combining the flexibility and freedom of a distributed blockchain-based asset simultaneously and the tangible real-life business.

The CRYPTOUNIT program is at the heart of our business ecosystem, so this tool gives our communities the opportunity to become a co-owner of the Global Investment Portfolio, which today has an independent valuation of more than 1 billion and has more than 20 sectors of business in the investment market.

The unique combination gives us the opportunity to understand that we can help millions of people around the world solve their problems in the fields of finance, investment, business and education in order to restore the global economy and get rid of social problems, insecurity and fear.

People in our communities. The prosperity, well-being and scalability of the community is what we strive for over the next 10 years throughout the business.

2.2. CURRENT ECONOMIC ENVIRONMENT

Investors prefer to invest in profitable large locomotive companies in the market, which are characterized by low risk. Due to geopolitical instability in the world and high volatility, investors, before investing, try to maintain capital in anticipation of a higher degree of confidence in the stability of the economy.

Investments will be directed to the most promising sectors of the economy and companies,

which are most likely to be profitable at low-level riskiness. Investors tend to allocate most of their investment IPO portfolio for the most "safe" and stable sectors of the economy, such as financial and real estate. Investors in this vein are interested in companies with a highly effective team of managers, companies that conduct placement in Good time with a reasonable stock price.

Caution of issuers, a high proportion of transfer and cancellation of placements. The trend towards the increase in the preparatory phase before the IPO is associated with a high degree of dependence on the success of the placement on the macroeconomic situation and key economic events, which primarily affects the behavior of investors. Many companies will cancel or postpone initial public offering pending a "window" of opportunities. «Private investment in many countries is a zone of risk and lacks information. Investing and managing personal finances are not taught in high school and 90% of the world's population, even having graduated, remain financially illiterate by people. People hope to retire from the state but are forced into old age realize that



pensions are barely enough to pay for utility bills, and in some countries, such as China and Malaysia there is no state pension a priori and old people live on in the care of their children.

Every year, more and more people are interested in the field of personal finance and are looking for options for profitable investment. Analysis of GOOGLE and YANDEX queries shows a steady interest in the topic of investment in the category of "super-popularity".

2.3. A SOLID RECOVERY OUTLOOK

The CRYPTOUNIT program will help everyone learn the science of investing thanks to a large number of training materials presented in simple and understandable language at affordable prices, and each person will be able to take the first steps to financial freedom, having a modest amount of start-up capital. Even if you had a bad experience and you lost all of your investments but did not lose faith in success, we will teach you to understand companies, track profitable offers, and keep a clear record of your finances.

In addition to unique training, you will receive a bonus - ownership of a part of the global investment portfolio, calculated and thought out by our specialists - professionals. You can realize yourself as an entrepreneur and become the owner of international business. From beginners to experienced investors, the Cryptounit program has something to offer:

BEGINNER

For those who do not know anything, but really want to study the science of investing, create a source of passive income, pay off loans, get rid of debts and learn how to manage personal finance.

ENTREPRENEURS

For those who already have investment experience and knowledge, but do not have enough funds for creating your own investment portfolio and passive income. For those who are looking for an additional source of income that may exceed the main one.

PROFESSIONAL INVESTORS

For investors with experience who are in search of new reliable investment proposals and want to increase capital and expand your investment portfolio.



2.4. MOMENTUM: A HUGE INVESTMENT OPPORTUNITY FOR DISTRESSED PORTFOLIO

PROGRAM “CRYPTOUNIT” WORKS IN 20 SECTORS OF INVESTMENT MARKET

This makes it possible to diversify the portfolio and offset risks. The structure of the CRYPTOUNIT portfolio resembles an Exchange Traded Fund (ETF), a stock exchange investment fund - an index fund, the shares of which are traded on an exchange.

The ETF structure follows the structure of the selected underlying index. Unlike an index mutual investment fund, with ETF shares you can perform all the same operations that are available for ordinary shares in exchange trading. This is the main advantage of ETFs over mutual funds - ETF stock transactions can be performed throughout the trading day, and their price varies depending on the activity of market participants. In fact, the ETF is a new type of securities that acts as a certificate for a portfolio of stocks, bonds, and commodities.

The main feature of ETFs is the division of the market into primary (issue and redemption of fund shares) and secondary (exchange and over-the-counter). Only persons authorized by the foundation (so-called authorized participants) are allowed to enter the primary market. They have a right to:

- Initiate the issue of shares, that is, exchange a basket of securities corresponding to the composition of the index, or cash for ETF shares. To create economies of scale, shares are issued in large blocks, typically 50,000 shares each;
- redeem shares, that is, exchange fund shares for a basket of securities. The secondary ETF market is available to both legal entities and individuals without qualification restrictions. Subscription and redemption are not made in this market; purchase and sale transactions are carried out by analogy with the shares of companies.
- US ETFs are based on the Open Mutual Funds Act of 1940. ETFs can be structured in the form of an investment trust (Unit Trust).
- European ETFs are usually issued on the basis of the Collective Investment Directive - UCITS (Undertakings for Collective Investment in Transferable Securities). Currently operating UCITS IV [4], adopted in 2009. The features of funds issued under the Directive are openness to retail and institutional investors, strict regulation of assets suitable for investing funds, careful regulation of risk management rules and corporate governance and disclosure procedures.

The main objective of the Product Directive 2001/108 / EC is to remove barriers to cross-border marketing of units of collective investment funds, allowing funds to invest in a wider range of financial instruments (including derivatives) that are subject to the same regulation. in each member state.

A collective investment fund can apply for UCITS status to ensure EU-wide marketing. The concept is to create a single stock market throughout the EU. The goal



is that with a larger market, economies of scale would reduce costs for investment managers that could be transferred to consumers.

The share of each participant in the collective investment scheme is called UNIT, this served as the basis for the creation of the CRYPTOUNIT program.

Across Europe, about 6.8 trillion euros has been invested in collective investment. There are 5,224 exchange traded funds (7,047 with Exchange Traded Products; according to ETFGI data as of October 2017). The volume of assets in the ETF is \$ 4.43 trillion (\$ 4.6 trillion with Exchange Traded Products).

The Index's entry from the CRYPTOUNIT asset portfolio to world exchanges is planned through the STO procedure - Security Token Offer STO - according to the scheme for entering the market, it is similar to IPO, but it allows entering the market in a shorter time and with simpler regulation.

We believe that 2020 is historically favorable for the release of a new security token on the world market for many reasons.



3. OUR TOKENS

3.1. Blockchain, tokens and STOs

CRYPTOUNIT is Security Token (WCRU)

Every investor, purchasing a CRYPTOUNIT securities token (WCRU) gets a unique opportunity to become a co-owner, shareholder of the Global Investment Portfolio, which operates in 20 sectors of the Investment Market, as opposed to projects concentrated in one area.

OWNERSHIP OF A GLOBAL INVESTMENT PORTFOLIO

Total emission of WCRU tokens – 80 000 000 000 is equal to total quantity of Company shares.

One token of CRYPTOUNIT (WCRU) is equal to one share of Cryptounit Inc. BVI. This portfolio was transferred to the CryptoUnit project as an existing asset. The financial resources raised now under the project are used to expand the existing portfolio with other profitable investment instruments. Each member of the CryptoUnit Program is assigned a certain number of WCRU tokens, which reflects a proportionately corresponding share in the Global Investment Portfolio.

Upon the initial purchase of WCRU tokens, they are frozen for 365 days, then on a monthly basis starting from 1% per month, the tokens are thawed and they go into free circulation.

Token WCRU Defrost Conditions

365 days freeze after purchase

540 days of freezing after receiving WCRU tokens in the form of an MLM bonus or in the form of accrual according to the results of promotions, sweepstakes, air-drops and other marketing events.

Defrosting is carried out according to the schedule

1 - 180 days - 1% every 30 days

181 - 365 days - 1.5% every 30 days

366 - 545 days - 2% every 30 days

546 - 730 days - 3% every 30 days

731 - 1061 days (11 months, not 12) - 5% every 30 days

Each individually committed purchase or marketing charge is thawed.

The free circulation of the CryptoUnit (WCRU) token with fiat currencies and other cryptocurrencies is planned through STO exchanges or by means of P2P exchange.

A participant of the program will be able to sell all defrosted WCRU tokens on a crypto-exchange or put them in a stake on the blockchain to receive passive income in the form of UNTB blockchain tokens (For more information about UNTB see section 3.1.1 Blockchain and tokenomics).



The WCRU token can be in 3 states:

- Liquid token (can move freely between accounts) Normal state
- Frozen token (immediately after the purchase, the tokens are in the state of the frozen token and then defrost on schedule)
- The thawed token is laid down for Staking to receive UNTB tokens

3.1.1 Blockchain technical aspects

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

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

EOS was chosen as the basis, because today it is the most technological blockchain, which is confirmed by various ratings and leading experts (link to the rating of the Chinese agency).

- Block generation time: 0.5 seconds
- Block size: up to 10,000 transactions

The native CRYPTOUNIT network token is called UNTB, which stands for UNIT TOKEN OF BLOCKCHAIN.

UNTB (Utility) Unit Token of Blockchain

Essence: blockchain system token

- Ticker: UNTB
- Number of tokens: 8 123 456 789
- The primary issue is 723,456,789, then according to the schedule, from 40 to 4 tokens per block.
- Freely traded network token
- Accuracy: 4 decimal places
- There is no commission when transferring a token

UNTB Token Issue (Utility)

- Initial issue: 123,456,789 tokens. Sent to the reserve fund to the reserve account
- 10 million tokens from “reserve” are sent to the “registrar” account for accrual to new accounts during registration
- MAX CAP: 8 123 456 789
- Completion of the issue: October, 2030
- There is no commission when transferring a token.
- The starting block reward will be 40 UNTB and will decrease linearly to 4 UNTB

The start of the issue of UNTB tokens occurs after:

- Accruing WCRU tokens on user account balances



UNTB Token Issue Distribution

The issue of UNTB tokens is distributed to holders of WCRU tokens in a pledged form (when placing a WCRU token in staking) and to delegates-holders of computer servers (block-producers) in the proportions:

- 95% on WCRU token holders
- 5% for delegates

The approximate number of UNTBs paid per 100 WCRUs in the stake

1st month 40.7517

2nd month 35.8689

3rd month 30.3192

4th month 24.6137

Note. The withdrawal of WCRU tokens from staking occurs within 72 hours. This will provide a mechanism for protecting the value of the WCRU token from sharp fluctuations in the event of a possible panic in the market, or from the injection of negative news by competitors.

In the first year, 1.5 billion UNTB tokens will be issued. Of these, 75 million tokens are given to UNTB delegates.

In the first month, delegates will be rewarded with: 5,184,000 UNTB tokens for 21 delegates / month. This is 246,857 tokens per delegate / month.

At a price of 1 US cent. This is \$ 2,468 per month per delegate.

The CRYPTOUNIT blockchain has three broad classes of resources consumed by applications:

- RAM (Storage of logs (hard disk);
- CPU (Computing and computational lag);
- NET (Network traffic and CPU are allocated in proportion to the amount of tokens in a three-day staking contract)
- The time of reverse conversion of CPU / NET to UTILITY: $\text{refund_delay_SEC} = 3 * 24 * 3600$ (three days). This is the amount of time that elapses from a user request for a reverse exchange of CPU / NET resources to the actual receipt of UNTB for balance. This is necessary to protect against redemption and use of network resources from different accounts (for example, for manipulating voting for delegates)

To acquire network resources, UNTB tokens are required. When you start the network on 1 UNTB, you can buy 26.95 kb RAM. In the future, this price will be regulated by the market of supply and demand and will increase depending on the purchased resources according to the special dynamic formula of the Bankor algorithm.



3.2. Investment Structure - in practical terms, how does the STO work?

First way to purchase tokens is to register and account on STO platform.

Second way to purchase tokens - investor needs to open crypto-wallet on a website wallet.cryptounit.cc which will allow him:

- to hold tokens WCRU
- to transfer tokens WCRU
- to stake tokens WCRU and receive UNTB tokens as reward

This crypto-wallet will include fiat payment service to provide an easier way to purchase tokens.

The distribution of funds raised at each stage will be different

80 billion CryptoUnit tokens WorldCRU (WCRU) will be issued

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

Total: in 4-10 years it is planned to sell from 40-72 billion WCRU tokens

in the amount of \$ 10,000,000,000 or more.

Liquidity Balance of 8 billion WCRU Tokens will remain at the disposal of the final Beneficiary, WorldCru Inc.

Distribution of funds from the sale of WCRU tokens.

The distribution of funds after the sale of WCRU tokens is as follows:

- 50% for the purchase of Assets
- 44% on marketing costs
- 5% for loyalty program (*the loyalty program will be only until 01.10.2021*)
- 1% for operating expenses for conducting business activities
- Total 100%

3.3. Benefits for the Token Holders

Minimum investment amount of 10 US Dollars is a unique opportunity to purchase shares of already existing assets in different sectors of the market such as gold mining, diamond production, movie production, real estate and so on.

Easy way to purchase and hold and receive dividends.



3.4. Target Asset Level - Key aspects and indicators/ Dividend Policy

Target Asset Level is \$ 10,000,000,000 or more

From 12 till 35% is planned for dividends

Token holders will vote to determine the percentage of profit payable on dividends.

3.5. Secondary Market

There cannot be a secondary market within the framework of a private offer of securities; people can sell shares only on their own within p2p.

3.6. Issuance / funds allocation roadmap

Assets allocation is in the table below:

Sector		Industry Group	
15	Materials	1510	Materials
20	Industrials	2030	Transportation
25	Consumer Discretionary	2530	Consumer Services
		2550	Retailing
30	Consumer Staples	3010	Food & Staples Retailing
		3020	Food, Beverage & Tobacco
40	Financials	4010	Banks
		4020	Diversified Financials
		4030	Insurance
45	Information Technology	4510	Software & Services
50	Communication Services	5020	Media & Entertainment
60	Real Estate	6010	Real Estate



4. TEAM EXPERIENCE

ANDRII KHOVRATOV

Founder of Cryptounit Program,

He is the author and creator of the CryptoUnit Program and the NEEW Consumer Community.

Dream master, multi-disciplinary professional investor, businessman. The best business coach in financial and investment personal development 2018 according to MELON RICH magazine and business magazine FINANCE TIMES TV presenter of the program; Secrets of Millionaires with Andrey Khovratov;

Chairman of the Investment Council and General-Peacemaker of the International Public

Association Prominent leader of Russia, included in the top 100 encyclopedia “People of our millennium”.

ANTONENKO MARIA

Work experience 24 years

July 2017 - current position Head of blockchain technology department CRYPTOUNIT INC. BVI

She has a wide experience in the sphere of ICO and IPO. The major sector of experience is international finance. Procurement control, development and implementation of new technologies in the field of group’s facilities. Development, analysis and control of investment projects.

BEREKESHEVA AIGERIM

Head of the Legal Department

Member of the New York Bar Association. She is in the Forbes list Best Entrepreneur and Lawyer Under 30 2019 according to Forbes in Kazakhstan and Central Asia.

LJUDMILA SERDJUKOVA

Chairman of the President Council of NEEW GROUP. Led sales strategy and execution of global expansion and business development of company NEEW. Have more than 10 years in sales & marketing and extensive experience in public speaking, motivational training, mentoring and coaching fields.

Technical blockchain team

Maxim Golinovsky - Director of Stanumim LLC, Belarus

Anton Polevich - Director of U-Innovation Ltd., USA

Alexei Soloviev - Technical Director of U-Innovation Ltd., USA



5. INVESTMENT RISKS

5.1. General Risk Factors

The company provides not only any guarantees with respect to value growth but also on world exchanges. The company does not guarantee that the use of WCRU, UNTB, and USDU tokens will meet the requirements of the user, which will be continuous, accessible at any time, safe and error-free. Any links to third-party sites cannot be approved by the Company for any products, services or information presented on them. The company does not guarantee the accuracy of the information provided on such sites. In addition, the Company should not control user agreements and privacy policies of third-party sites.

5.2. Risk Factors Relating to Legal and Regulatory Framework

The risk of the Customer incurring financial losses due to the entry into force of new or changes to existing regulations. Legal risk also includes the possibility of the Investor incurring financial losses due to the absence or ambiguity of regulatory acts directly or indirectly regulating activities in the securities market.

Investments in crowdinvesting projects are associated with a high level of risk, this Notice describes the most common types of risk, their list, however, is not exhaustive.

5.3. Economical Risks

The Company is not liable for losses incurred by the Client as a result of economic risks:

1.1. Price risk - the risk of the Investor incurring financial losses due to adverse changes in the prices of financial instruments and investment items;

1.2. The instability of financial markets - a decrease in the liquidity of financial instruments, items and objects of investments and the impossibility of their implementation.

5.4. Legal Risks

The risk of the Customer incurring financial losses due to the entry into force of new or changes to existing regulations. Legal risk also includes the possibility of the Investor incurring financial losses due to the absence or ambiguity of regulatory acts directly or indirectly regulating activities in the securities market.



5.5. Technical Risks

1. The client assumes the risks associated with malfunctions of software, telecommunication equipment and other technical problems;
2. The client is obliged to store passwords and be sure that third parties will not get access to the Personal Account;
3. Any user should take care of the safe storage of their private keys from crypto-wallets, since there is a risk of theft of account data and the transfer of tokens without permission.
4. The client is aware that the information transmitted in unencrypted form (via e-mail, instant messaging service) is not protected from unauthorized access.

5.6. Risk of False

When buying tokens, it is possible that a third party can impersonate a token issuer and provide a fake cryptocurrency address to steal cryptocurrency or fiat funds from the buyer.

The user must request the latest information about the services from the developer of this blockchain.

5.7. Force majeure circumstances

The Company is not liable for losses incurred by the Client as a result of force majeure circumstances: military operations, terrorist acts, natural disasters, foreign exchange interventions, decisions of authorities and management and other circumstances related to force majeure.