



UNIFUND

Together, We Fund the Future.

A community-powered funding ecosystem built around participation, transparency and shared progress.

COMMUNITY • TECHNOLOGY • OPPORTUNITY

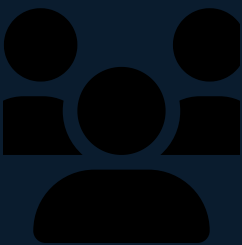


OUR PURPOSE

WHY UNIFUND EXISTS

Progress becomes more powerful
when people build it together.

UniFund brings individuals together in a shared funding ecosystem where smaller contributions can create bigger possibilities. We believe access to progress should not depend only on where someone starts, but on what a connected community can achieve together.



ONE COMMUNITY

Many people. Different goals. A shared
path forward.

UNITED BY OPPORTUNITY



VISION & MISSION

A DISTINCT IDENTITY FOR UNIFUND



VISION

To create a world where people can move closer to meaningful financial goals through the collective strength of a connected global community.



MISSION

UniFund brings people, participation and opportunity into one accessible ecosystem. Our mission is to make community-powered funding simple, transparent and structured so that individual goals can become shared possibilities.



WHY OPPORTUNITY FEELS OUT OF REACH

THE CHALLENGE UNIFUND IS BUILT AROUND

Millions of people have ideas, ambitions and real goals - but reaching them alone can take years. Traditional financing can demand large capital, strict requirements or commitments that are simply not practical for everyone.



LIMITED ACCESS

Meaningful opportunities often require more capital than one person can comfortably provide.



GOALS GET DELAYED

Education, business and personal milestones can be postponed when funding is not available.



PEOPLE WORK ALONE

Traditional systems rarely unlock the collective strength of a connected community.

What feels difficult alone can become possible together.



THE UNIFUND APPROACH

TURNING INDIVIDUAL PARTICIPATION INTO COLLECTIVE POSSIBILITY

Instead of relying only on individual financial strength, UniFund connects participation, technology and community momentum in one structured ecosystem.



ACCESSIBLE

Start from a participation level that fits your own starting point.



CONNECTED

Become part of one growing global community, not an isolated journey.



STRUCTURED

Clear circles, defined processes and transparent participation rules.



COMMUNITY-POWERED

Every participant adds strength and momentum to the wider ecosystem.

Small participation. Shared momentum. Bigger possibilities.



A REAL GOAL. A REAL COMMUNITY.

TURNING A REAL-LIFE GOAL INTO SHARED POSSIBILITY



THE DREAM

Start a small home-based business

Equipment + initial stock + setup

GOAL: \$1,000

01

ONE PERSON

\$1,000 may take months to save alone.

02

THE CROWD

100 people x \$10 creates \$1,000 of collective capacity.

03

THE POSSIBILITY

A difficult goal becomes a realistic milestone through shared participation.

This is the UniFund idea: people helping create opportunities that may be difficult to reach alone.



THE POWER OF THE CROWD

HOW PARTICIPATION BECOMES MOMENTUM



PARTICIPATE

Choose a Community Circle that matches your starting level.



CONNECT

Join a wider ecosystem of participants and shared opportunity.



CIRCULATE

The platform organizes activity according to defined community rules.



PROGRESS

As participation expands, eligible rewards and circle progression can unlock.

Every individual adds strength to the whole.



HOW UNIFUND WORKS

ONE CLEAR JOURNEY



CREATE

Create your UniFund account and access your dashboard.



CHOOSE

Select the Community Circle that matches your intended entry.



PARTICIPATE

Complete your contribution through the supported payment method.



CONNECT

Build and participate within the UniFund community.



PROGRESS

Track eligible rewards, wallet balances and circle progression.



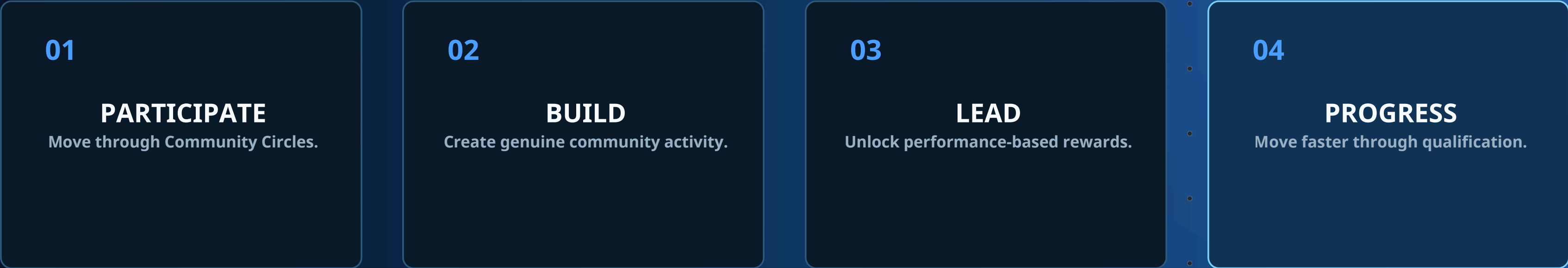
WITHDRAW

Withdraw the eligible Cash Wallet balance according to platform policy.

One platform. One structure. One connected community.



DON'T JUST WAIT FOR GROWTH



SEE HOW MULTIPLE UNIFUND OPPORTUNITIES CAN ADD UP

\$79,797.50

Illustrative combined opportunity across the full 10-circle journey and reward layers.



UNIFUND COMMUNITY CIRCLES

10 LEVELS. ONE CONNECTED JOURNEY.



Community Circles organize participation into 10 clear levels. Each circle has a defined entry and, from SPARK onward, an illustrative 3.6X cycle value under the current UniFund model.

01	SEED \$10	02	SPARK \$25	03	RISE \$50	04	MOMENTUM \$100	05	THRIVE \$250
06	IMPACT \$500	07	VENTURE \$1,000	08	HORIZON \$2,500	09	LEGACY \$5,000	10	SUMMIT \$10,000

Circle amounts and mechanics are subject to UniFund platform terms, eligibility requirements and official policy updates.

COMMUNITY CIRCLE DETAILS

SEED TO THRIVE

CIRCLE	ENTRY	CYCLE MULTIPLIER	POTENTIAL CYCLE VALUE
SEED	\$10	Starter	-
SPARK	\$25	3.6X	\$90
RISE	\$50	3.6X	\$180
MOMENTUM	\$100	3.6X	\$360
THRIVE	\$250	3.6X	\$900

SEED is the starter circle. The 3.6X cycle structure begins from SPARK.

Illustrative figures only. Actual outcomes depend on platform rules, eligibility and community activity. No earnings are guaranteed.

COMMUNITY CIRCLE DETAILS

IMPACT TO SUMMIT

CIRCLE	ENTRY	CYCLE MULTIPLIER	POTENTIAL CYCLE VALUE
IMPACT	\$500	3.6X	\$1,800
VENTURE	\$1,000	3.6X	\$3,600
HORIZON	\$2,500	3.6X	\$9,000
LEGACY	\$5,000	3.6X	\$18,000
SUMMIT	\$10,000	3.6X	\$36,000

Higher circles follow the same cycle logic - the entry changes, the structure stays consistent.

Illustrative figures only. Actual outcomes depend on platform rules, eligibility and community activity. No earnings are guaranteed.



HOW A CYCLE WORKS

SPARK EXAMPLE - \$25 ENTRY

SPARK

ENTRY \$25

Cycle multiplier

3.6X

Potential cycle value

\$90

PHASE 1

3 users x 30% x \$25

= \$22.50

PHASE 2

9 users x 30% x \$25

= \$67.50



\$22.50 + \$67.50 = \$90

Total illustrative cycle value

Cycle value shown here comes from Phase 1 and Phase 2 placement rewards. Direct Reward and the separate 10% Community Builder Fund follow the entry-allocation rules shown in the next section. Illustrative only; no earnings are guaranteed.



ENTRY DISTRIBUTION

HOW EVERY QUALIFYING ENTRY IS ALLOCATED

Each qualifying entry is divided across four defined functions. The dedicated 10% allocation creates the fund used to reward active Community Builders.

30%

DIRECT REWARD

Supports the eligible direct reward channel.

\$100 ENTRY EXAMPLE: \$30

30%

PHASE 1

Supports Phase 1 community distribution.

\$100 ENTRY EXAMPLE: \$30

30%

PHASE 2

Supports Phase 2 community distribution.

\$100 ENTRY EXAMPLE: \$30

10%

BUILDER FUND

Reserved for Builder Rewards and stability.

\$100 ENTRY EXAMPLE: \$10

IMPORTANT: The 10% Community Builder Fund is a separate entry allocation. It is not deducted from a member's 60% Cash Wallet or 40% Future Reserve.

Example only. Actual allocation follows the published UniFund rules for each qualifying entry.

COMMUNITY BUILDER PROGRAM

REWARDS FOR ACTIVE, MEASURABLE COMMUNITY GROWTH

The Builder Program is designed to keep Community Circles active by rewarding members who create genuine participation, active users and qualified volume.

BUILDER RANK	QUALIFIED ACTIVATIONS	MIN. ACTIVE USERS	QUALIFIED VOLUME	BUILDER REWARD
ACTIVE BUILDER	20	10	\$750	\$30
GROWTH BUILDER	50	25	\$2,000	\$100
COMMUNITY BUILDER	100	50	\$5,000	\$300
POWER BUILDER	250	100	\$15,000	\$1,000
ELITE BUILDER	500	200	\$35,000	\$2,500

REWARD UNLOCK RULE: ALL THREE CONDITIONS MUST BE COMPLETED FOR THE SAME RANK.

Qualified Activation = valid paid circle activation under current rules. Active User and Qualified Volume definitions must follow the published UniFund eligibility policy.

SMALL CIRCLE BOOST

EXTRA BUILDER POINTS WHERE COMMUNITY ACTIVITY MATTERS MOST

As membership grows, lower Community Circles can become slower to fill. UniFund gives higher Builder Points to priority circles so active members have a reason to keep supporting new participants.

WHY THE BOOST EXISTS

MORE MEMBERS CAN SLOW SMALL CIRCLES

Higher points encourage builders to stay active in SEED, SPARK, RISE and MOMENTUM instead of focusing only on larger circles.

BUILDER POINT VALUE

SEED	4 POINTS	PRIORITY
SPARK	3 POINTS	PRIORITY
RISE	2 POINTS	PRIORITY
MOMENTUM	2 POINTS	PRIORITY
THRIVE & ABOVE	1 POINT	STANDARD

Builder Points count toward Builder qualification only - they do not change the entry payout or cycle multiplier.



REWARD FUND & CAP RULE

BUILDER REWARDS ARE LIMITED TO THE AVAILABLE FUNDED BUDGET

The 10% Community Builder Fund is controlled so rewards remain sustainable even when many builders qualify in the same cycle.



REWARD CAP RULE

TOTAL COMMUNITY BUILDER REWARDS FOR A CYCLE CAN NEVER EXCEED THE AVAILABLE BUILDER REWARD BUDGET.

Example: if calculated qualified rewards = \$7,800 but the available budget = \$7,000, maximum payout is \$7,000. Any adjustment must follow the published proportional or carry-forward policy - no extra liability is created beyond the fund.

BUILDER REWARD EXAMPLE

HOW A MEMBER UNLOCKS A COMMUNITY BUILDER TARGET

A builder reward is earned only when the rank requirements are completed and the reward remains within the Available Builder Reward Budget.

ALI'S MONTHLY ACTIVITY

100

QUALIFIED ACTIVATIONS

55

ACTIVE USERS

\$5,400

QUALIFIED VOLUME

COMMUNITY BUILDER TARGET

ACTIVATIONS

100 required

✓ 100 achieved

ACTIVE USERS

50 required

✓ 55 achieved

VOLUME

\$5,000 required

✓ \$5,400 achieved

ALL 3 CONDITIONS MET

\$300 REWARD



COMMUNITY REWARDS

DIRECT COMMISSION STRUCTURE

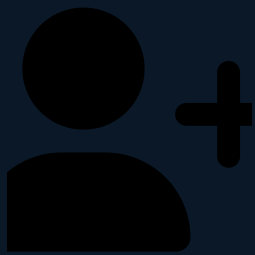
CIRCLE	ENTRY	DIRECT RATE	GROSS DIRECT REWARD
SEED	\$10	100%	\$10.00
SPARK	\$25	30%	\$7.50
RISE	\$50	30%	\$15.00
MOMENTUM	\$100	30%	\$30.00
THRIVE	\$250	30%	\$75.00
IMPACT	\$500	30%	\$150.00
VENTURE	\$1,000	30%	\$300.00
HORIZON	\$2,500	30%	\$750.00
LEGACY	\$5,000	30%	\$1,500.00
SUMMIT	\$10,000	30%	\$3,000.00

Under the current UniFund model, SEED carries a 100% direct rate and all other circles carry a 30% direct rate. Rewards remain subject to eligibility and platform rules.



COMMISSION EXAMPLE

MOMENTUM CIRCLE - \$100



DIRECT JOIN

\$100

30%

DIRECT REWARD RATE

\$30.00

WALLET CREDIT

60% Cash Wallet \$18.00

40% Future Reserve \$12.00

Gross direct reward \$30.00

Example: a \$100 MOMENTUM direct join generates a \$30 gross direct reward. Under the 60/40 wallet policy, \$18 becomes withdrawable Cash Wallet balance and \$12 moves to Future Reserve.

Illustrative figures only. Actual outcomes depend on platform rules, eligibility and community activity. No earnings are guaranteed.



WALLET DISTRIBUTION

60% CASH WALLET • 40% FUTURE RESERVE



CASH WALLET - 60%

Available for withdrawal subject to withdrawal rules and applicable charges.



FUTURE RESERVE - 40%

Retained for circle progression, future participation and ecosystem sustainability.

EXAMPLE

Gross eligible earning

\$360

Cash Wallet 60% = \$216

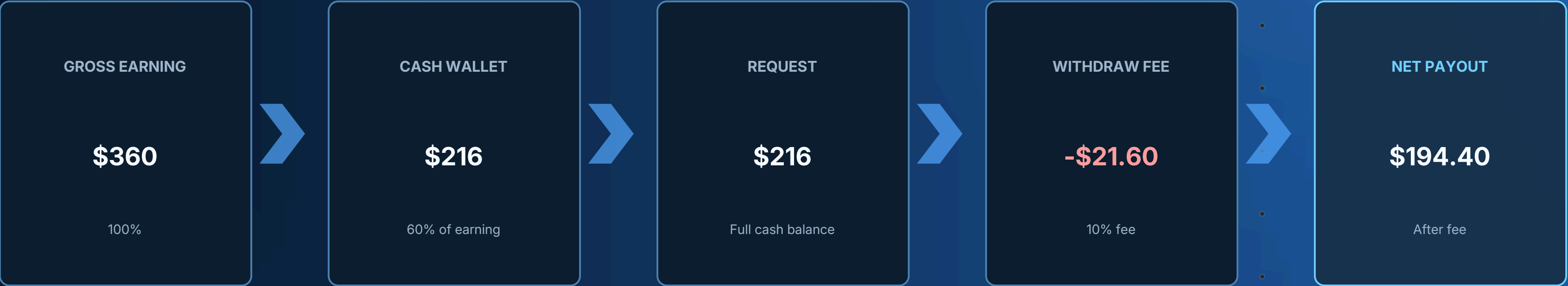
Future Reserve 40% = \$144

The 60/40 split applies to eligible earnings. The separate 10% Community Builder Fund comes from qualifying entry allocation and is not deducted from the Cash Wallet or Future Reserve.



WITHDRAWAL EXAMPLE

FROM CASH WALLET TO NET PAYOUT



Calculation: \$360 x 60% = \$216 Cash Wallet. If the full \$216 is withdrawn, 10% charge = \$21.60, so net payout = \$194.40.

DEPOSIT FEE: \$1

WITHDRAWAL CHARGE: 10%

Illustrative figures only. Actual outcomes depend on platform rules, eligibility and community activity. No earnings are guaranteed.



TRANSACTION POLICIES

CLEAR RULES BEFORE PARTICIPATION



DEPOSIT

Supported method: BEP20 USDT
Deposit fee: \$1
Use the exact network and wallet details shown
in the live platform.



WITHDRAWAL

Eligible Cash Wallet balance can be requested
for withdrawal.
Withdrawal charge: 10%
Processing remains subject to platform rules.



FUTURE RESERVE

40% of eligible earnings is retained for
progression, future participation and
sustainability under the current model.

Always verify wallet addresses, network selection, fees and current platform policy before completing a transaction.



TECHNOLOGY & SECURITY

BUILT FOR TRANSPARENT DIGITAL PARTICIPATION



BLOCKCHAIN

BEP20-based transaction support creates traceable digital transaction records.



SMART CONTRACTS

Automated rules can support defined platform processes where implemented.



SECURITY FIRST

Account security, transaction verification and platform controls protect user activity.



AUTOMATION

Structured automation helps organize eligible rewards, wallet credits and circle progression.

Technology should make the model easier to understand, easier to track and more consistent to operate.



WHY UNIFUND

WHAT MAKES THE EXPERIENCE DISTINCT



COMMUNITY FIRST

Designed around collective participation rather than individual scale.



CLEAR STRUCTURE

Straightforward circles, wallet rules and understandable mechanics.



GLOBAL ACCESS

A digital model designed for broad participation where permitted.



TECH-ENABLED

Technology supports organized activity and transparent records.



VISIBLE PROGRESS

Track circle level, eligible rewards, reserve and cash wallet activity.



BUILT TO EVOLVE

A structure that can expand as the community and platform develop.



THE UNIFUND JOURNEY

A ROADMAP FOR PLATFORM GROWTH



FOUNDATION

Core platform, Community Circles and initial member experience.

EXPANSION

Community growth, broader accessibility and stronger onboarding.

EXPERIENCE

Improved dashboard, mobile experience and user-facing tools.

GLOBAL REACH

Broader market presence, integrations and partnerships where applicable.

Built today. Growing with tomorrow.



TRANSPARENCY BEFORE PARTICIPATION

KNOW THE MODEL BEFORE YOU JOIN



Review the Community Circle rules, reward conditions, wallet split, transaction charges, eligibility requirements and withdrawal policy before committing funds.

- Potential cycle values are illustrative examples of the current model - not guaranteed earnings.
- Community Builder rewards depend on qualified activity and are capped by the Available Builder Reward Budget for each cycle.
- Fees, wallet rules and technology claims must match the live UniFund system.
- Users should make participation decisions based on clear information and their own circumstances.

Clear information builds stronger communities.



THE FUTURE IS BETTER WHEN WE BUILD IT TOGETHER.

Join a community where participation has purpose and progress is shared.

UNIFUND

Together, We Fund the Future.

FOLLOW US ON

