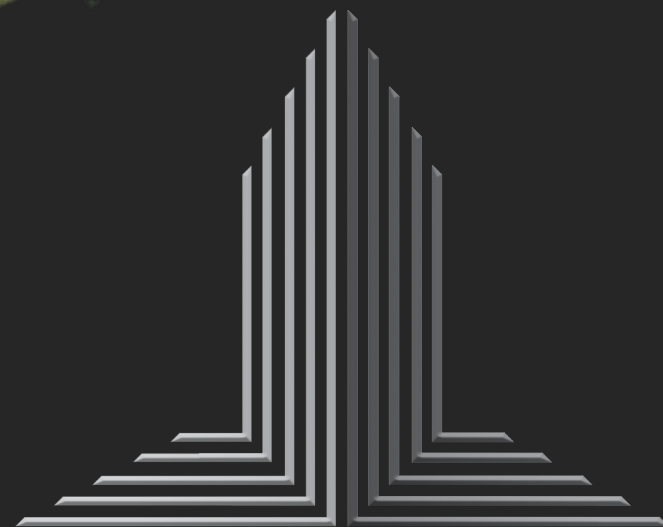


February 2020

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**FUNDER ONE CAPITAL**

**The Real-Estate Funding Platform You Can Trust**

<https://www.funder1.co.uk/>

# CEO Statement

We are in the business of sharing Satoshi original idea with the world.

Satoshi revealed that a more powerful side of the digital object exists. One where all digital objects are defined by their certainty and scarcity. The evidence of the impact of these factors is found in the qualities of the infinite digital object as well. Because it is defined by its lack of scarcity, there is a noted lack of certainty in any transaction involving an infinite digital object. The ultimate nature and power of digital objects is enforced and maximized through the leveraging of its own elemental certainty.

Utilizing this idea, we plan to revolutionize real estate forever!

Best Regards,

**Noe Alejandro Granados Guzman**

2020

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# WHAT ABOUT OUR COMPANY

# 2020



## Greater Liquidity

“Liquidity premium,” thereby representing a higher value percentage of the underlying asset.



## Greater Accessibility

Tokenization opens investment in assets to a much wider audience due to reduced investment requirements and accessibility periods.



# WHY US

Funder One Capital is a true decentralize Platform that can help you tokenize your home (project) in Blockchain under Smart Contracts with no-recourse.

# INTRODUCTION

The tokenization of assets refers to the process of issuing a security token that is the digital representation of a real asset and secured through the implementation of blockchain technology. These security tokens, generated through a security token offering (STO) to distinguish it from other types of ICOs, can produce different tokens such as equity, utility, or payment tokens. An STO creates a digital representation—a security token—of an asset, meaning that it can represent a share in a company, ownership of a piece of real estate, or participation in an investment fund and traded on a secondary market or exchange.

# BENEFITS

A new “token economy” offers the significant potential for greater efficiency by reducing the friction involved in the creation, buying, and selling of various securities. We see four key advantages this provides for both investors and sellers:



# WHAT MAKES US DIFFERENT

*An opportunity for investors to be apart of revolutionizing Real Estate process*

# 1

## Greater Liquidity

Tokenizing of assets—especially private securities or traditional illiquid assets such as fine art—generates trade opportunities on a secondary market of the issuer's choice.

# 2

## Faster and Cheaper Transaction

Because the token operations occur within smart contracts (software algorithms integrated into a blockchain with trigger actions based on pre-defined parameters), most parts of the exchange process are now automated.



## Increase Fiscal Transparency

A security token can have the tokenholder's rights and legal responsibilities embedded within the token itself, including an immutable record of ownership.

# 4

## Greater Accessibility

This ability to freely choose where you invest will open a new era of much greater personalization and customization in investment.

# 3



# FUNDER ONE CAPITAL ENTITIES



There are three discreet Entities on the Funder One-Capital platform: Owners, Collaborators, and Projects. Each new User will initially start off by creating the first three, as this is necessary to interact and transact on the platform.



## Owners

**Owners** start Projects and begin the process of drafting a Project Compact which defines the assets that are created, developed, and offered for distribution within the network.



## Collaborators

**Collaborators** are the various Entities who work within a Compact to help use, maintain, or develop any Project. These entities can be business partners, architects, designers, developers, or even contractors.



## Projects

**Projects** are Composite Entities that consist of autonomous Entities bound by the common purpose outlined with the Project Compact.



# MAKING THE PROCESS EASIER



## PROMISSORY

When purchase real estate in your personal name, you normally sign a personal guarantee on the promissory note.



## NON RECOURSE LOAN

It's extremely hard to find a lender who will entertain a non-recourse loan, especially in today's lending environment. Both large and small corporate banks are not familiar with non-recourse loan or will not offer this type of loans because of the increased risk, or because they simply do not have the expertise to properly structure these transactions in compliance due to regulations.



## PURSUE YOUR ASSETS

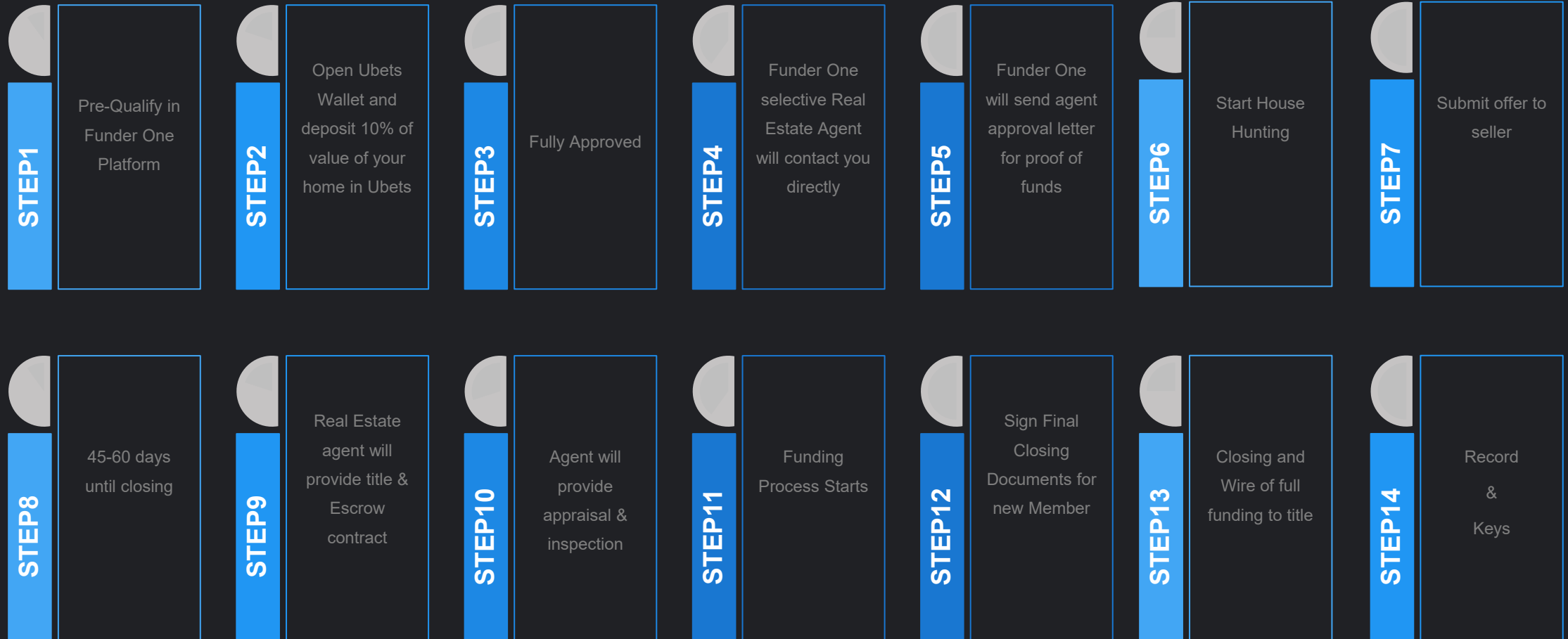
A recourse funding allows the Funder and/or the Bank to pursue any of your assets if the Funder cannot recover its losses from the sale of the property in a foreclosure. Banks prefer a recourse loan over a non-recourse loan because the borrower has more to lose in the event of default.



## BROKEN TRADITIONAL LENDING

due to A non-recourse Funder such as our Platform will hold 100% of these instruments in our own portfolio because there is no secondary market for the sale of these instruments. Banks usually bundle secondary market eligible loans for sale to Fannie Mae and Freddie Mac or other investors, which frees up the bank's working capital to make more loans. We will hold these instruments since we tokenize the project.

# Member Process



# Traditional vs. Funder One Process

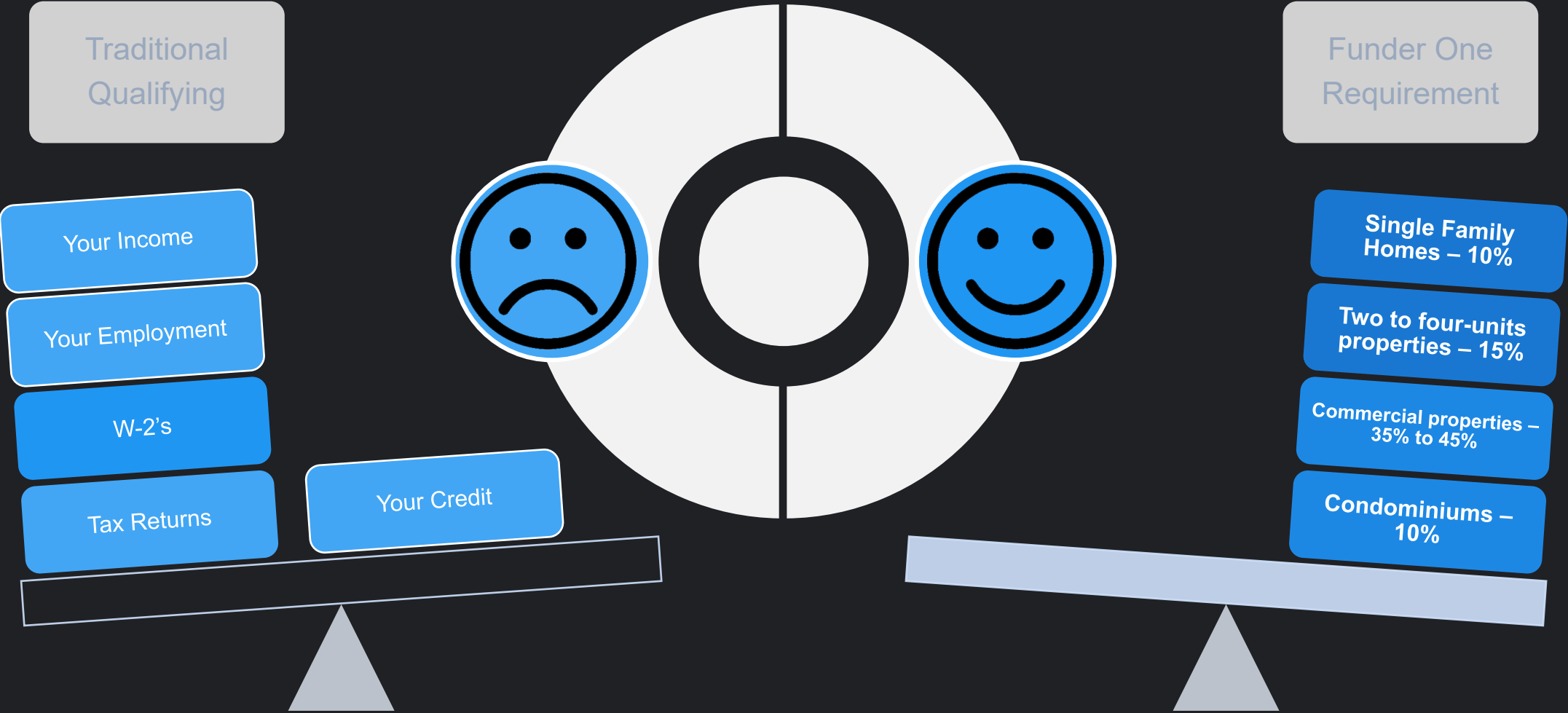
## Traditional Real Estate Process

- Step 1: Check Your Credit Score
- Step 2: Save For A Down Payment and Closing Costs
- Step 3: Determine How Much Home You Can Afford
- Step 4: Choose A Lender
- Step 5: Get Preapproved for A Loan
- Step 6: Find the Right Real Estate Agent
- Step 7: Start House Hunting
- Step 8: Submit offer to seller
- Step 9: 45-60 days until closing
- Step 10: Real Estate agent provide title & Escrow contract
- Step 11: Get A Home appraisal & Inspection
- Step 12: Sign Final Closing Documents
- Step 13: Closing and Wire of full funding to title
- Step 14: Record & Keys

## Funder One Capital Process

- Step 1: Pre-Qualify in Funder One Platform
- Step 2: Open Ubets Wallet and deposit 10% of value of your home in Ubets
- Step 3: Fully Approved
- Step 4: Funder One selective Real Estate Agent will contact you directly
- Step 5: Funder One will send agent approval letter for proof of funds
- Step 6: Start House Hunting
- Step 7: Submit offer to seller
- Step 8: 45-60 days until closing
- Step 9: Real Estate agent will provide title & Escrow contract
- Step 10: Agent will provide appraisal & Inspection
- Step 11: Funding Process Starts
- Step 12: Sign Final Closing Documents for new Member
- Step 13: Closing and Wire of full funding to title
- Step 14: Record & Keys

# DIFFERENCE IN QUALIFYING



# Tokenizing Real Property

What happens upon a Project's completion when the asset is now ready for the open market? The efforts need to crystallize into some "thing." In our goal in bridging the best of both worlds—physical and digital—we have determined that utilizing digital bearer certificates in the form of crypto-asset tokens provides the cryptographic certainty and scarcity that can be the pillars of a sustainable digital economy.

By using a scarce object architecture often constrained to the physical realm, we can bring the familiarity of physical possessions into a digital context in a manner that is understood by both the user and the issuer alike (Szabo, 2004), thus allowing many use cases that are made possible at that compromise.

These are not tokenized securities such as Bowie Bonds (Espiner, 2016) that offer future revenue share in exchange for investment, but simply product keys that grant access to specific revenue generated by that project.

An economy of scarce objects is not always the ideal model to achieve sustainability, but in the digital economy this design can create value for all participants in the network if implemented appropriately.



[Read more](#)

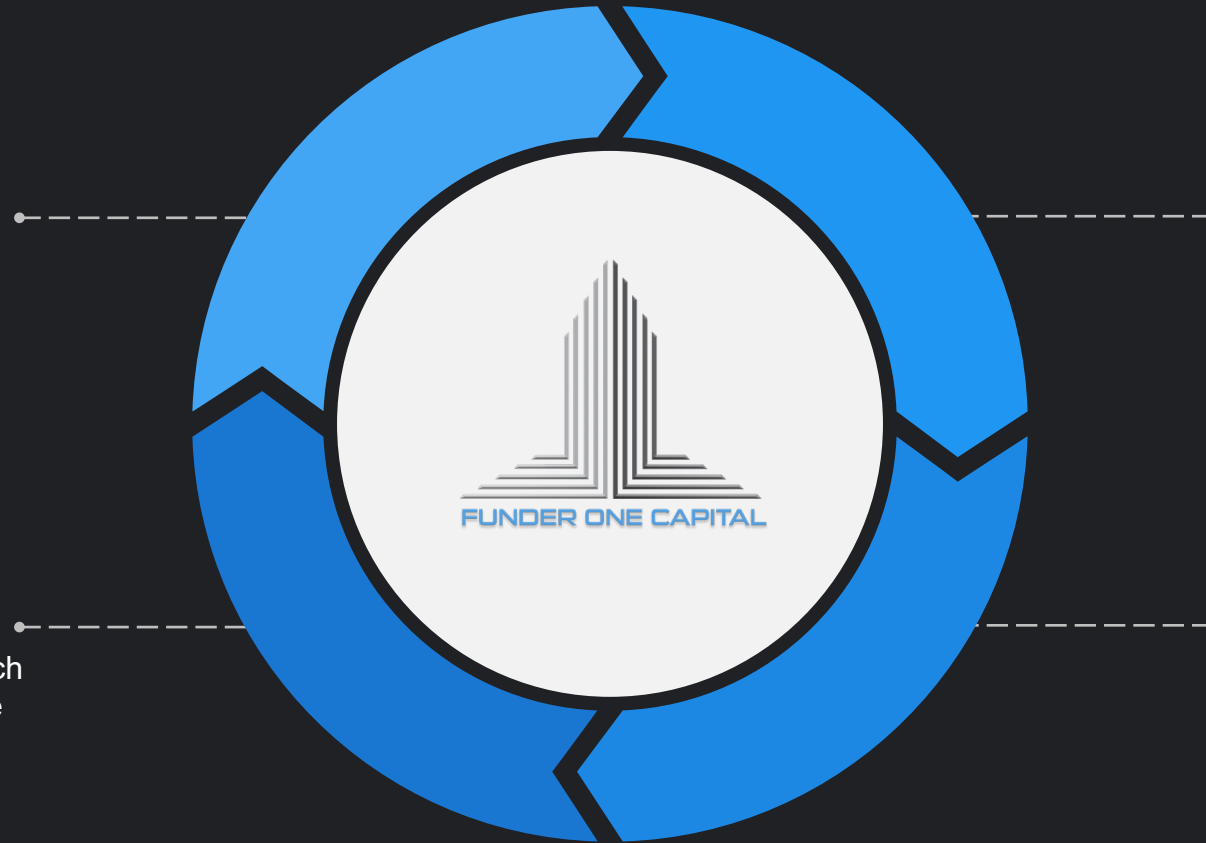


<https://www.funder1.co.uk/>

# THE TOKENIZED FUNDING PROGRAM

Once you make the decision that you want to purchase a home, then, it is important to know the options available to gain the best funding possible.

The Banks are hesitant to fund projects peer to peer with 100% cryptocurrency in Blockchain under Smart Contracts because the account owner could not guarantee the transaction.



Funder One Capital develops a Decentralized, peer to peer project funding called: The Tokenized Non-Recourse Funding Program (TNRFP), which tokenize the project with 100% cryptocurrency under Smart Contracts.

Anyone familiar with real estate investment knows that leverage, or the use of debt financing gives the investor the ability to stretch their available cash and substantially increase their return. This led Funder One Capital to create this decentralized tokenized product specially for the homeowners called: The Tokenized Non-Recourse Funding Program (TNRFP).

The Tokenized Non-Recourse Funding Program can be used to tokenize real estate acquire with 100% cryptocurrency in Blockchain under Smart Contracts.

The funding is called: non-recourse because it allows no recourse against the individual account holder or the balances of the cryptocurrency in the Exchange. The non-recourse Funder cannot pursue other assets owned by the account holder or the cryptocurrency in the Exchange.

# SUSTAINABLE SECONDARY MARKETPLACE



The secondary marketplace currently acts like an event horizon in the digital industries. The tenuous connection between an Owner and their Project is comparable to a black hole absorbing light around an approaching object. Always diminishing, never retaining its brightness and color. This problem is persistent in both the digital and physical markets. After examining the advantages of each, we have reconstituted a new model designed to incentivize users to participate in the distribution of digital assets without eliminating the fractional owners from the equation.

As Users of the Platform accumulate digital assets through consumer sale or rail distribution, they will end up with a sizeable portfolio. Some of these assets they may not want or desire to convert its value into another Project. The solution here is to turn that excess or unwanted asset into value for the Collaborators and the Owners of the assets.

The User can set a basket of assets to sell on the open market. A manual approach to this would result in “mental transaction costs” too high for a good user experience. By employing an autonomous agent, an algorithmic trading bot, a user can sell these extra/unwanted assets on an open market to those who didn’t partake in the rail distribution or to those who joined the network afterwards. As of now, many algorithmic trading systems utilize a decentralized AI trading bot for crypto-assets that allows for customization of trading strategies.

In order to maximize the value Owners receive from their Projects, the Compact can designate a secondary market transaction fee, denominated in Funder One-Capitals. Whenever the asset moves from one Entity to another, a small “gas” price must be paid. This creates an ongoing stream of revenue that feeds into the Compact and its constituents. In perpetuity. This model of distributed fractional ownership provides an effective framework for all participants of the platform to tap into various networks of value created by the Projects.

# COIN EXCHANGE LISTING

**Funder One Capital's Ubet Coin will officially list one Of the top-rated coin exchanges Binance Dex.**

## Key Features

**Functionality** — Binance DEX utilises a web-based trading platform and uses a similar UI to Binance.com. It also incorporates TradingView charts which contain a full range of technical indicators. Furthermore, the platform allows users to create wallets and hold their own private keys, and the DEX also supports alternative software and hardware wallets, and integrates with the Trust Wallet and the Ledger Nano S.

**Technology** — The exchange relies on the core Binance Chain technology and has one-second block times with near-instant transaction finality. As a result, Binance DEX can support similar trading volumes as Binance.com, although it uses a different matching engine. Binance DEX uses periodic auction to match all available orders, and as the match happens at the same time for all orders with the same price in every auction, it does away with the concept of Makers and Takers.

**Security** — The platform doesn't take custody of funds, and traders maintain control of their private keys. Binance Chain uses a Byzantine Fault Tolerance (BFT) and Proof of Stake (PoS) based consensus mechanism that involves a series of qualified validators and employs several anti front running mechanisms to maintain trading integrity.

**Customer Support** —As a decentralized exchange, Binance DEX is available traders in a wide range of countries, and the team provide a high level of support compared to other competing DEXs. They have provided a [Github](#) page and an [FAQ](#) section that address several key issues. There is also a [Forum](#) and the team maintain a [Telegram](#) group and [Twitter](#).





# FUNDER ONE CAPITAL, LTD

*A Corporation Registered in the United Kingdom*

40 Bank Street Bank Street, Level 18,  
London, England, E14 5NR

## PRIVATE PLACEMENT MEMORANDUM \$21,000,000.00 USD

### Securities Offered:

Twenty-One Million (21,000,000) U-Shares at a purchase price of One Dollar (\$1.00) per share

Maximum Offering: Twenty-One Million Dollars (\$21,000,000)

Minimum Initial Subscription: Five Million (5,000,000) Shares (\$5,000,000)

Funder One Capital Ltd., a United Kingdom Corporation (the “Company” or “Funder One”), is offering U-Shares (the “Shares” or the “Securities”) on a rolling basis at a price of One Dollar (\$1.00) per share to “Accredited Investors” only, as such term is defined in Rule 501 as promulgated under the Securities Act of 1933, as amended (the “Securities Act”), for a maximum offering amount of Twenty One Million Dollars (\$21,000,000) (the “Maximum Offering Amount”) The Offering will continue on a rolling basis until the Maximum Offering Amount has been received. Once submitted, subscriptions are not revocable. The Company may reject subscriptions, in whole or in part, in its sole discretion. The minimum subscription amount is Twenty-Five Thousand Dollars (\$25,000.00) or Twenty-Five Thousand (25,000) Shares. This Confidential Private Placement Memorandum (the “Memorandum”) relates to the offer and sale of the Securities pursuant to Regulation D, Rule 506(c) of the Securities Act of 1933 (the “Securities Act”). Offers and sales of the Securities may be affected through unaffiliated FINRA registered broker-dealers and directly by the officers and directors of the Company. All dollar amounts herein refer to United States dollars.

Using the latest in blockchain technology, the Company intends to offer a platform which facilitates new routes of monetization and financing for real estate projects on a worldwide basis by sharing its artificial intelligence through inter ledger protocols using its U-Shares token based artificial intelligence enabling investors to participate in financing and funding for real estate.



[Read more](#)

Type the subtitle of your great here

# TOKEN SALE

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A token sale is an innovative fundraising method based on Blockchain technology. Our token sale and the corresponding token creation process is covered by Funder One Capital, a company based in London, England. For maximum transparency and participant protection, the sale is regulated by a Smart Contract deployed on the Ethereum Blockchain and or Binance BNB.

During the token sale, UBETS tokens will be available in return for Ether (ETH) contributions. To obtain UBETS tokens, contributors will send Ether to the official Funder One token sale Smart Contract address. UBETS tokens will be automatically sent to the contributors' wallet address as soon as the purchase is confirmed. Funder One will initial start with a Private Sale at a discount for both crypto and professional token purchasers. Once our Private Sale ends we will start the process of selecting a Public Sale.

# INVESTMENT TYPES

Funder One Capital offers multiple investment types for investors

1

30% ROI

Funder One offers a 30% ROI in their own token UBETS

2

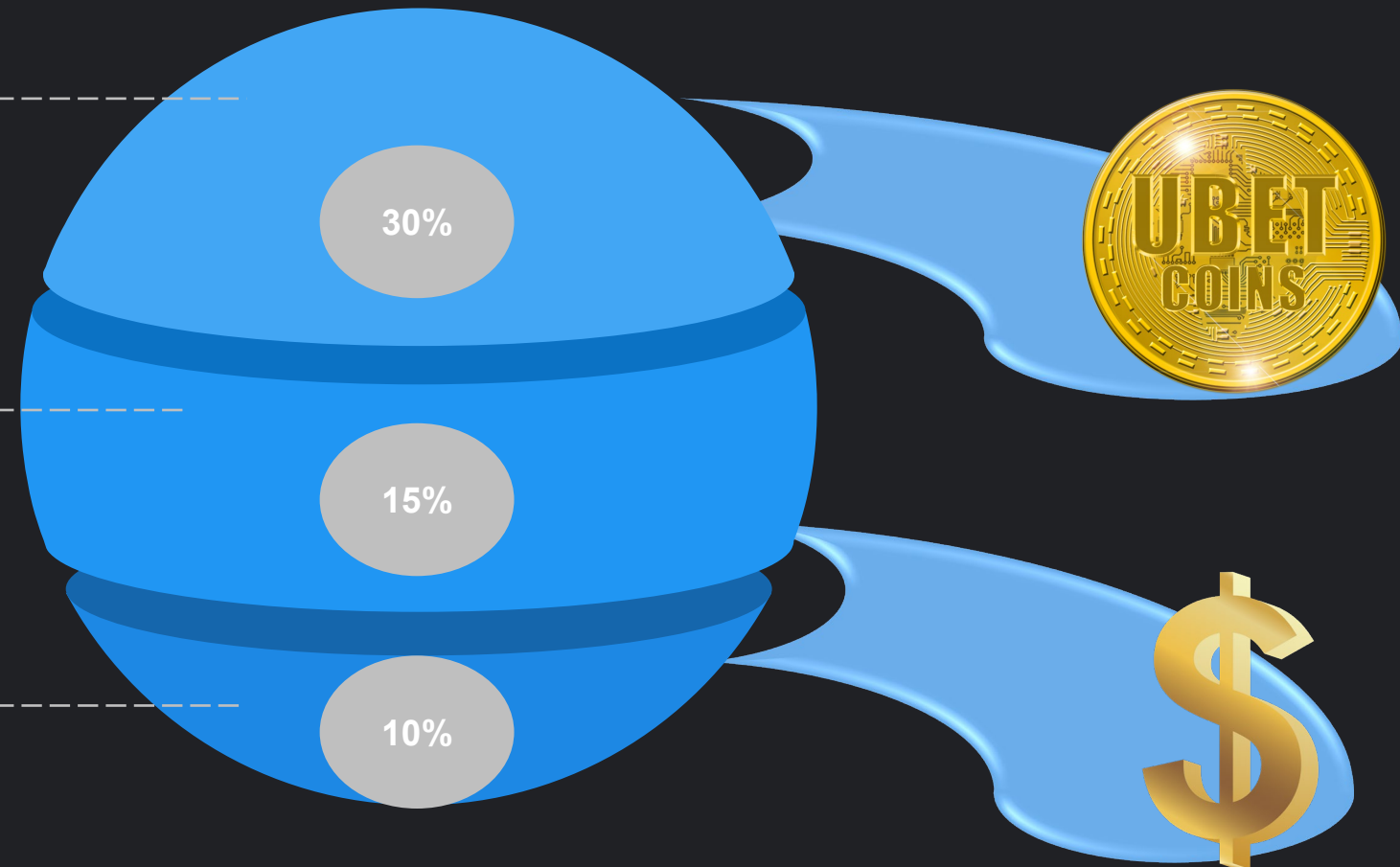
15% ROI

Funder One offers 15% ROI in cash option when investors hold for 12 months

3

10% ROI

Funder One offers 10% ROI in cash option when investors hold for 6 months

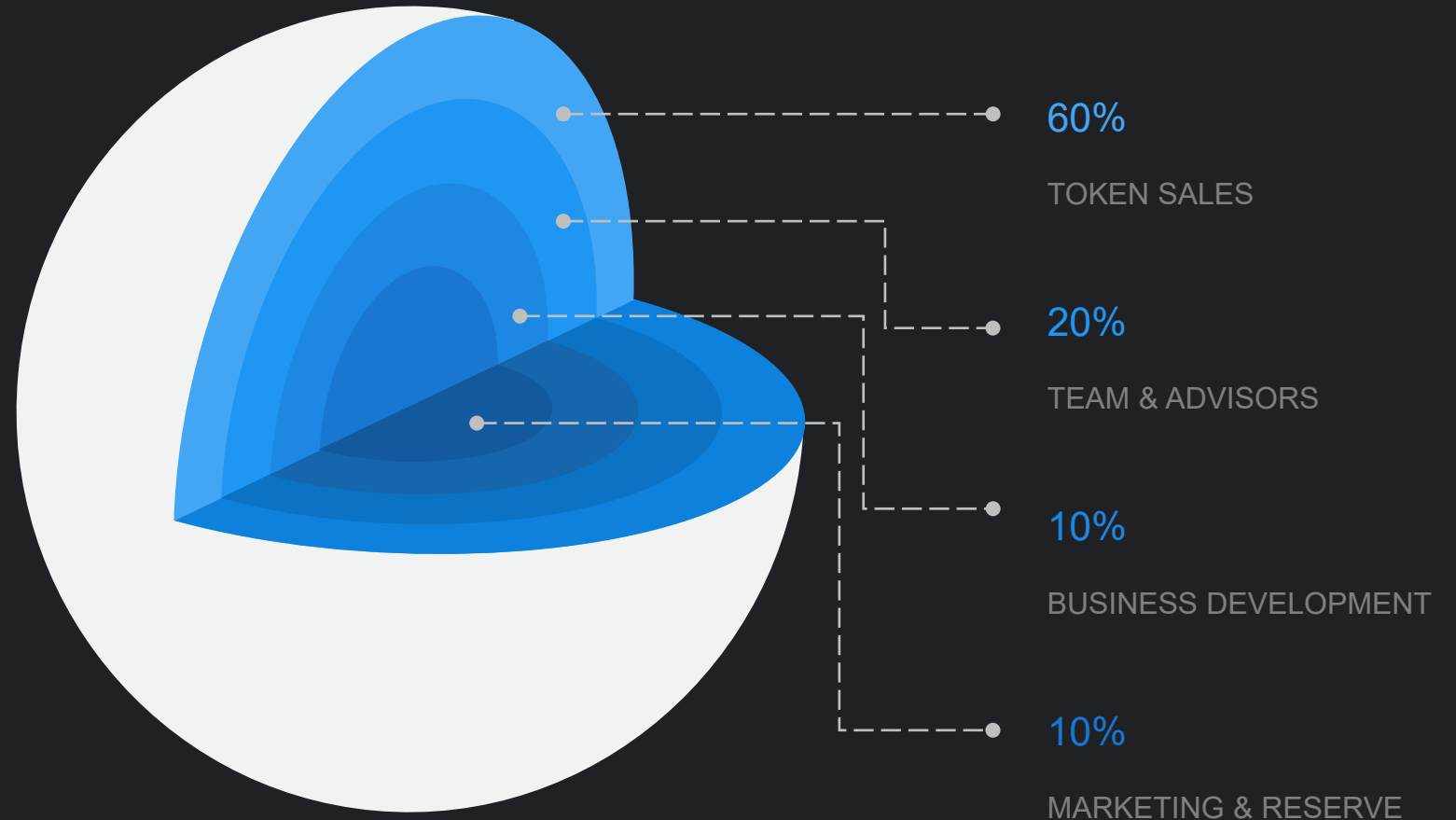


# TOKEN DISTRIBUTION

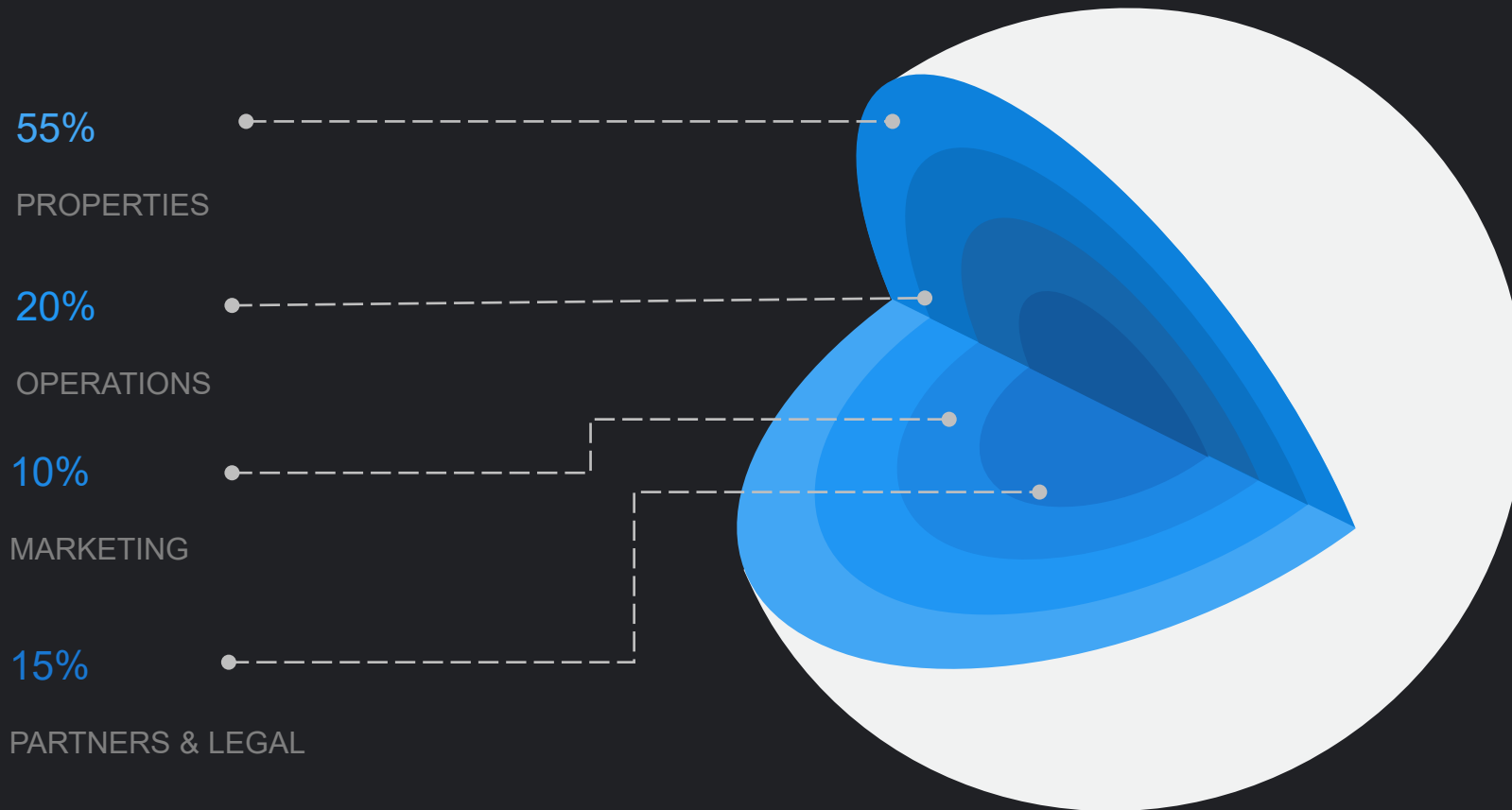
## LOCK UP PERIOD

Founders of Funder One will be limited to selling 10% of their total tokens each month for the first 6 months. After those 6 months, they will have an open selling amount.

Private large investors will not be able to sell any of their tokens for the first 60 days. After those 60 days, they will have an open selling amount.



# USE OF PROCEEDS



TOKEN NAME : UBETS COIN

SALE STAGE : PRIVATE SALE

PRICE : \$1.00 / PER COIN

PLATFORM : BINANCE DEX / BNB

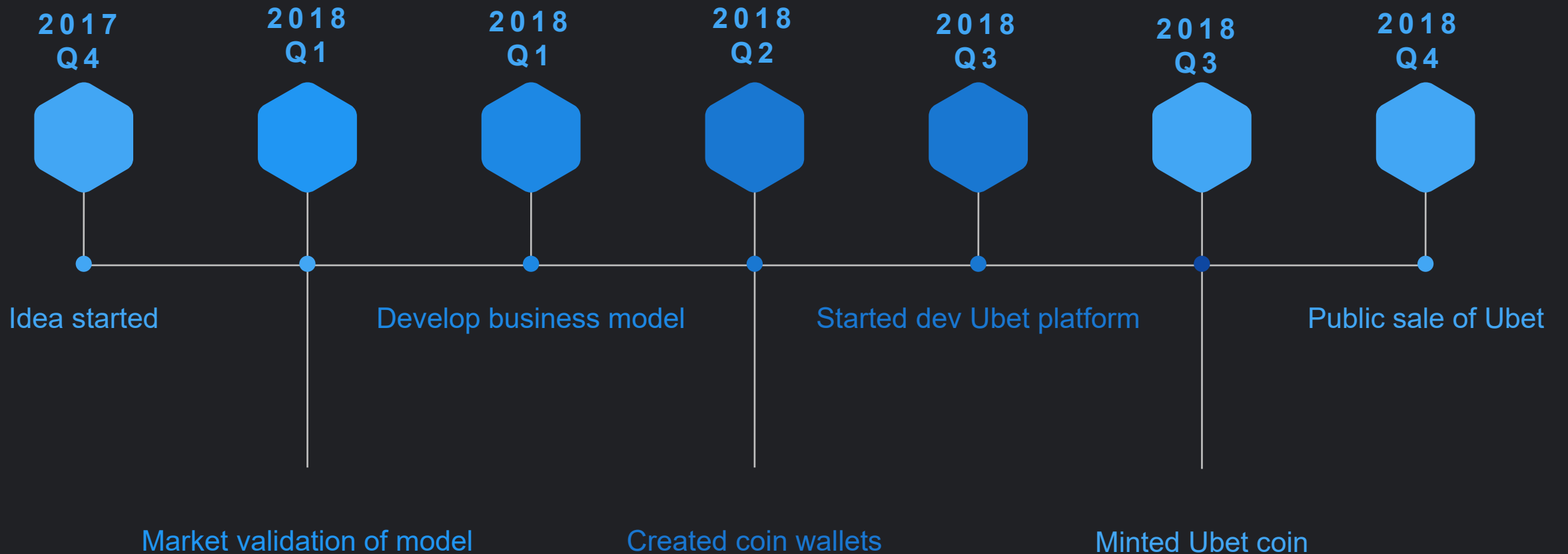
ACCEPTING : FIAT / BTC/ ETH

SOFT CAP : \$5M

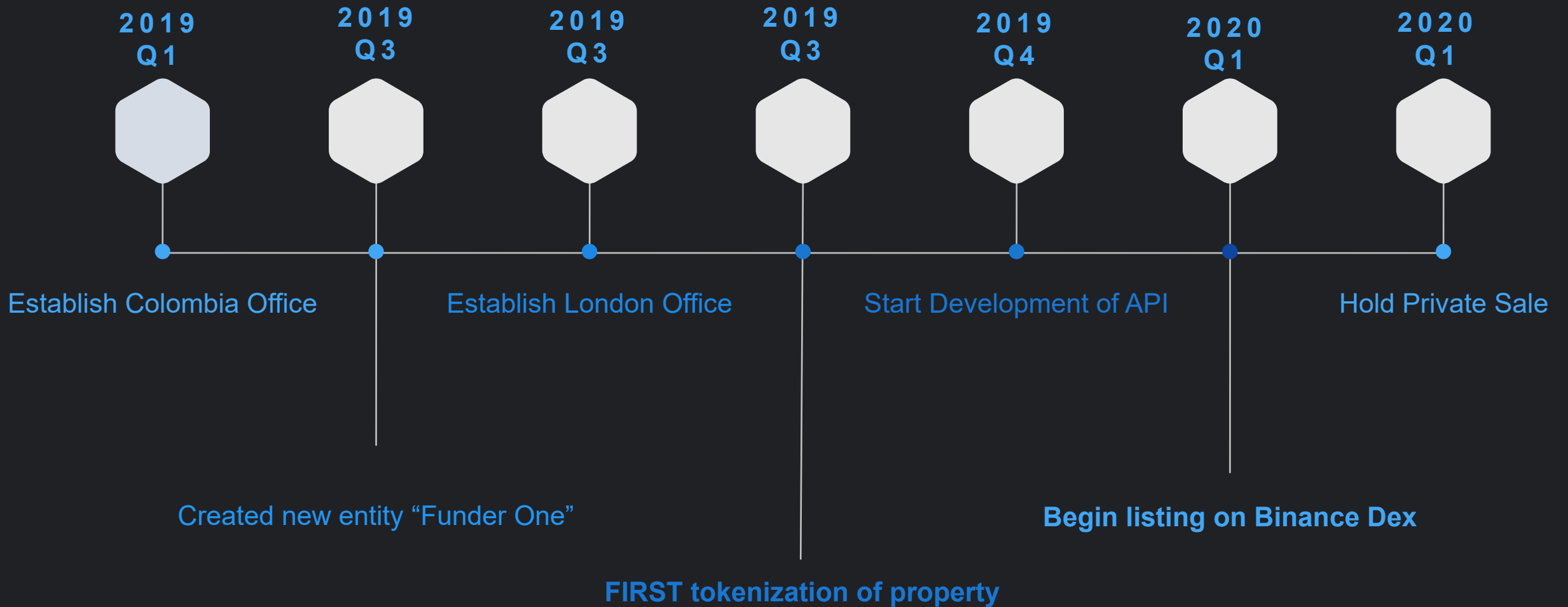
HARD CAP : \$10M

PROJECT LOCATION : LONDON

# ROADMAP



# ROADMAP



# MANAGEMENT TEAM

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EXPERIENCED  
TEAM





# MANAGEMENT TEAM

**Noe Alejandro Granados Guzman**

CEO



**Ced Celestin**

COO



**Allina Chen**  
REPRESENTATIVE - TAIWAN



**Jeffery Vagilla**

REPRESENTATIVE - HAWAII



# MANAGEMENT TEAM

**Patrick Polycarpe**

CTO



**Anthony Blanc**

ADVISOR



**Craig Beling**

LEGAL REPRESENTATION



CRYPTO ADVISOR





# CONCLUSION

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This presents the case for the novel blockchain technology-based Funder One-Capital system for a smart-contracts driven trade of real property. We first define the requirement that must be satisfied by presenting a unifying Constitution comprising organized sets of refining functional goals of all entities within the Funder One-Capital system. Subsequently, the dynamic behavior of the components ensures all blockchain transactions for definable events that must be immutably stored. This shows with pre-existing industry solutions, the Funder One-Capital system can be quickly deployed. At the same time, we also show that the aspect of creating verifiable smart contracts for the Funder One-Capital system is still a topic of ongoing research and legal regulation, so the implementation of a flexible, network-based constitution allows for the appeal to multiple jurisdictions and changing legal environments through the codification of intent securing all Project Compacts.