

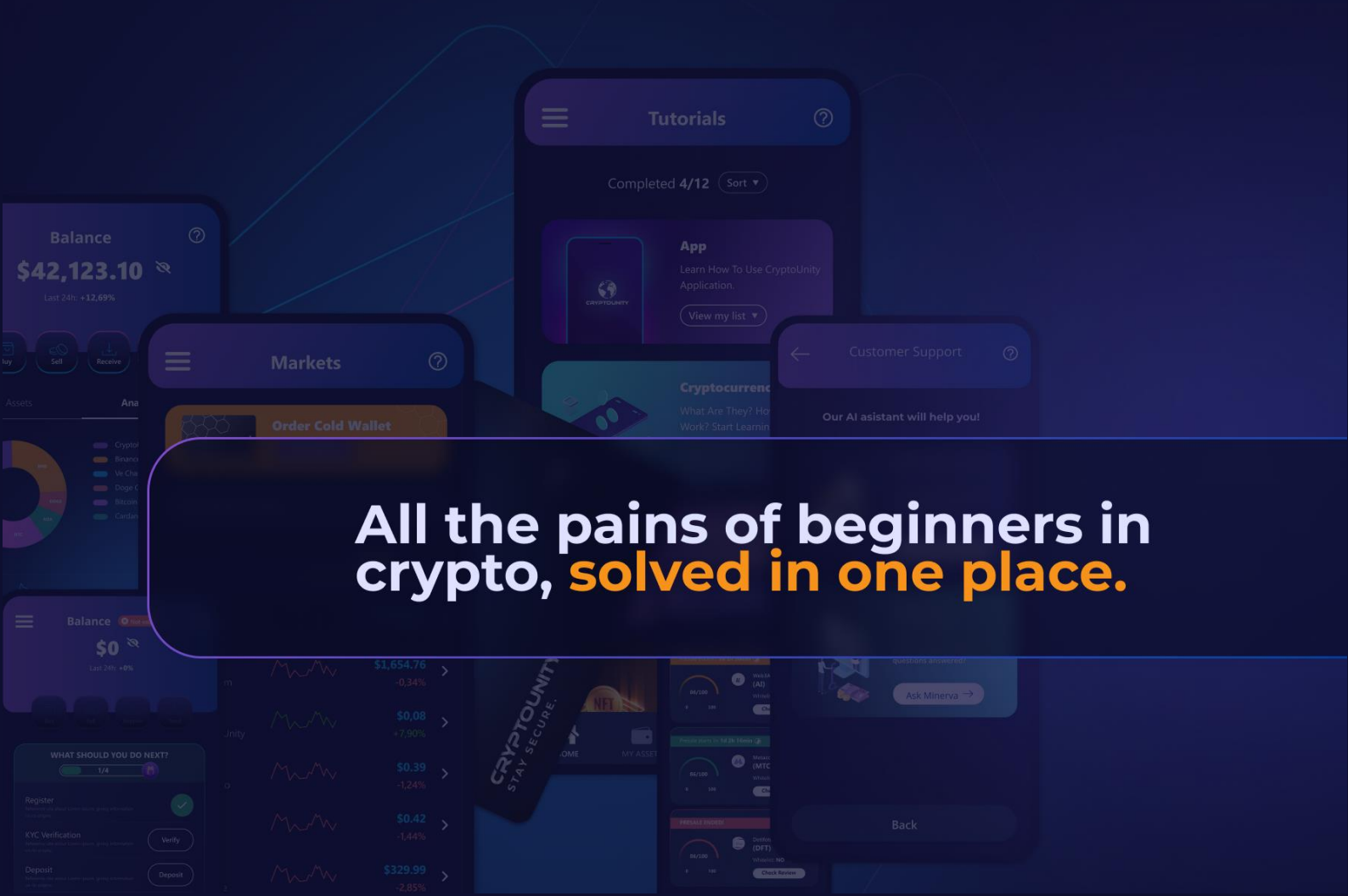


CRYPTOUNITY

START SIMPLE, STAY SECURE

WHITEPAPER

October 2023



All the pains of beginners in crypto, **solved in one place.**

TABLE OF CONTENTS

Executive Summary	4
Mission and Vision	6
Our Mission.....	6
Our Vision	6
Problem and solution.....	8
Problem	8
Solution.....	10
Product.....	12
Product Overview.....	13
Exchange	14
My assets with portfolio overview	16
Workshops.....	17
Cold wallet.....	19
Launchpad.....	21
Customer support.....	22
Traveling exchange offices.....	23
Technology and Security	24
Business Model.....	26
Market Analysis.....	26
Predictions for the Next 5 and 30 Years.....	26
Crypto Adoption.....	27
Target Market.....	28
Target Customer	29
Age	29
Geolocation.....	30
Characteristics	30
Revenue streams	31
Competition.....	31
Competitive Landscape.....	31
Competitive advantage and core value proposition	32
Go-to-market.....	33
Tokenomics.....	36
Token Specification.....	36
Utility	37
Token Allocation	38

Token Sale Details39

Vesting Schedule39

Circulating supply and initial parameters..... 40

Dumping wall and fee structure.....41

Burning42

Economy & Token Recirculation43

Liquidity and Listings..... 44

Benefits for CUT holders..... 44

 Rewards for holders..... 44

 Airdrops.....45

 Staking.....45

Plan.....47

 Road Map.....47

 Use of Funds.....54

Analysis of project demand and response.....56

About Us59

 Team59

 Our executives59

 Key team members60

Important websites.....61

Social media61

Disclaimer63



EXECUTIVE SUMMARY

01

Executive Summary



CryptoUnity is a platform where beginners buy their first crypto, cold-store it, and learn as they go.

Designed for optimal user experience, CryptoUnity caters to the foundational needs of newcomers in the rapidly expanding crypto sector.



The cryptocurrency market has shown substantial growth over recent years. From a market capitalization of \$10 billion in 2015, it has risen to over \$1 trillion by 2023. Revenue for crypto exchanges and brokers similarly rose from \$1 billion in 2015 to \$25 billion by 2021. By 2023, the global user count for cryptocurrencies reached an estimated 300 million.

The cryptocurrency landscape is currently transitioning into the early majority stage of adoption, characterized by rapid expansion of its user base. While the ecosystem should be evolving to support this surge, there remains a pronounced deficit of tools tailored for beginners. The intricate dynamics of the cryptocurrency market often pose challenges to the "crypto-curious" demographic. Despite their keen interest, these individuals frequently encounter barriers in both accessing and understanding the nuances of cryptocurrencies.

CryptoUnity addresses this challenge by offering a tailored platform for beginners, emphasizing the "learn-as-you-go" approach throughout the app. With guided purchase, trade, and secure storage we ensure the user experience fits those at the start. The platform is powered by its native token, CUT, which enhances the user experience with its diverse utility cases, such as reduced fees, access to educational workshops, and priority support.

Our mission is to enhance crypto literacy and accessibility. The vision is to establish CryptoUnity as the preferred platform for beginners in the crypto domain, emphasizing safety and education. As the market stands on the brink of widespread adoption, CryptoUnity positions itself as a pivotal player in the next phase of crypto evolution.

02

MISSION and VISION

Mission and Vision



Our Mission

Navigating the crypto world should be clear and safe for everyone.

From our firsthand experiences assisting others, we've recognized the challenges many face when taking their first steps into crypto. With a strong **customer focus**, we've made it our mission to reduce these hurdles, emphasizing **simplicity** and **transparency** in all we do. We are a passionate team that believes in the **power of education** and that crypto could be beneficial for everyone, not just for those well-versed in technology. Above all, our dedication lies in positively enriching lives by offering comprehensive **education** on crypto and ensuring **safety** at every turn. Through **unity** and **transparency**, we strive to make the crypto journey **accessible** and **secure** for all.

Our Vision

Making crypto simple and accessible; Shaping tomorrow by becoming the gateway to every newcomer's dream.

From recognizing the challenges that beginners often face to the big potential of crypto, we're driven by a vision: **to be the first choice for those new to this world**. Before starting to trade, we want young people to first learn. We hope for a place where they can try things out and learn from those trials, getting ready for what's next. We don't just aim to make things easy to use; but rather **easy to understand**. In a world where digital money and blockchain are changing how we think about the future, we want to make sure no one feels left behind. Honoring crypto's roots, we champion **true ownership**, empowering users to genuinely have ownership over their assets while guaranteeing **safety and security**. We're devoted to being the platform every newcomer trusts for their crypto beginnings. As years unfold, our dedication remains: **to be the primary platform** every new enthusiast turns to, ensuring crypto remains accessible, easy to understand, and above all, secure.

PROBLEM and SOLUTION

03

Problem and solution

Problem

During the previous bull run, a big wave of new people came to crypto, as it does with every bull run when the incentive and interest are extremely high. At that time, almost everyone was talking about crypto, but **many didn't know how to engage** with it, and several people around us sought our assistance.

After we assisted them, explained the basics, offered some tips, and issued some warnings, they would often return with more questions. They'd **wonder about basic operations**, such as how to buy crypto, how to withdraw, and where to check their balance. While this might sound trivial, these are genuine challenges that beginners in the crypto world confront.

For those of us who are more tech-savvy or have been in the crypto sphere for a while, technology and various app usage are not foreign concepts. We typically grasp new innovations quickly. But it's essential to recognize that not everyone shares this familiarity. Something that appears logical to one person **can be challenging and unintuitive** to another. This realization led us to identify a gap in the market: the **lack of user-friendly platforms**. Beginners often download a platform or exchange and immediately encounter difficulties navigating it. Such challenges can deter them from utilizing the platform optimally.

From our experiences and the tales we've heard, several common issues emerge for newcomers to crypto:

- ✘ **They don't know where and how to start**
They perceive crypto as a way to grow their assets, yet they often lack clarity. From the basics like how exchanges operate, how to use the platform, and how to buy, sell, and store their assets to understanding of market's dynamics, investment strategies, and potential pitfalls.
- ✘ **Lack of fundamental knowledge and understanding**
Many beginners don't invest sufficient time in understanding the basics. This often results in making incorrect decisions and feeling trapped in situations with no apparent solutions.
- ✘ **Crypto's perceived complexity and intimidation**
While information is abundant in today's digital age, discerning reliable information is challenging. With no clear guidance, the already intimidating world of crypto becomes even more daunting for newcomers. This atmosphere can breed hesitation and fear, preventing many from fully realizing the potential of crypto.


- ✘ **Concerns about the volatility and risks associated with crypto**
The crypto market's volatility, especially compared to more traditional financial markets, presents a heightened risk. This inherent volatility demands a higher level of awareness and self-control from investors, which can further intimidate novices.
- ✘ **Security apprehensions**
Discussions about crypto frequently center on past scams, failed exchanges, and cases of user assets being compromised. Unfortunately, there's limited discussion about the unparalleled security blockchain offers when navigated correctly.

With time, we noticed that the consequences of the issues beginners face at the start often result in them getting burned - whether they listened to a friend, got scammed, or just lost their money. And with that, they simply give up, or they don't even try in the first place.


Throughout this journey, we formed several hypotheses about these challenges. Rather than merely speculating, we aimed to validate our assumptions. We devised a detailed survey and ensured our participant pool was diverse and extensive. Our survey findings can be found at the end of this whitepaper.

And it's interesting that after all this time, we still confirm those theses at every chance we get. When we talk to people about where they're having issues, or if they look back at what their struggles were, we still mainly get all the same answers, and they all comply with everything written above.

To put it simply: The question every crypto newcomer is likely (consciously or unconsciously) asking, or at least they should, is:



“Where and how to safely and correctly start with crypto without getting burned?”



This question represents our focal problem, and the answer is certainly not simple. It is carefully crafted from many parts, aligning our mission towards a wholesome solution.

Solution

The answer to the previous question “**Where and how to safely and correctly start with crypto without getting burned?**” is in creating an environment tailored for beginners.

- **Beginner-friendly environment**
 - **All-in-one platform:** Everything a newcomer needs, in one place.
 - **User-friendly:** Designed to be simple and intuitive, making it easy even for those new to the world of crypto.
- **Educational and guiding**
 - **On-the-go learning:** Our platform provides educational content right where and when the beginner needs it.
 - **Guided experience:** The app isn't just a tool—it's an educational journey, designed to guide and lead beginners every step of the way.
- **Secure and reliable**
 - **Eliminating blind trust:** Users shouldn't have to blindly trust; they should know their assets are secure.
 - **Safety first:** Ensuring that users' funds and data are always protected.

Use We've bundled all these features and crafted the ideal environment for beginners: the CryptoUnity app. True to our mission, our slogan is:

»Start simple, stay secure.«



PRODUCT

04

Product

CryptoUnity is a platform where beginners come to buy their first cryptocurrencies. As they explore the platform and its functions, they can learn on the go, store their assets on a cold wallet, and access everything they need on their crypto journey. It's essential to note that on the CryptoUnity platform, users' assets are not only stored securely with an independent custodian but are also segregated, ensuring individual safety for every user. The platform is powered by its **native utility token - CUT**. Further information on it can be found in the 'Tokenomics' chapter.

At CryptoUnity, we design with beginners and their user experience in mind. We prioritize a **beginner-friendly environment** by providing a one-stop-shop solution. With all essentials housed under one roof, the platform's design is **intuitive**, making it **simple to use** and ensuring everything a novice might need is at his disposal. Besides that, the user interface in itself is designed to be **explanatorily oriented** from the get-go.

CryptoUnity is designed as a **step-by-step experience**. The app guides beginners through their crypto journey, ensuring that tips and educational content are presented precisely when and where they're most relevant. This **'learn as you go'** approach ensures that users are not overwhelmed but rather gain knowledge seamlessly while navigating through the app. In essence, the CryptoUnity platform embodies the idea that learning is a **continuous journey**, with each step crafted **to educate and guide** simultaneously.

The platform emerges as a pillar of **security and reliability** amidst the expansive landscape of the crypto world. We eliminate the need for blind trust by ensuring users' assets are safeguarded with the use of an **independent external custodian**. This means users' funds are entirely segregated from those of the company and, as a result, **cannot be affected** by the company's affairs or operations. With a core focus on security, users can always have peace of mind when using our platform, confident that they're in safe hands.

CryptoUnity, while operating as a centralized exchange, deeply respects the **principles of decentralization** inherent to the essence of cryptocurrency. Our commitment is not just to offer top-tier security but also to bring the best of both worlds together. In this spirit, we have pioneered the integration of a unique **cold wallet** into our platform, ensuring our users have **sole control** over their keys and assets.

CryptoUnity is not just an exchange with a cold wallet feature; it's a **comprehensive guide**, a custodian where **trust is not needed**, and a reliable companion on your crypto journey.

Embrace the world of cryptocurrency with confidence - Start Simple, Stay Secure.

Product Overview

CryptoUnity's all-in-one platform consists of all the tools a beginner needs to start their crypto journey. The central part of the platform is the centralized **exchange** with a personalized **portfolio** where users have a clear overview of **their assets**. Besides that, the platform additionally consists of a seamlessly integrated **cold wallet** in the shape of an NFC card, a **launchpad** where users can overview and support upcoming IEOs of the pioneering web3 projects, perfected **customer support** for a user-friendly experience, and **workshops**, which are intertwined throughout the entire platform.

The mobile app platform is additionally supported with **traveling physical exchanges**.



Exchange

CryptoUnity's primary feature is our Centralized Exchange. While cryptocurrencies were designed with decentralization in mind, we understand the need for a **centralized entry point for beginners**. Our platform introduces newcomers to the **benefits and perks** of centralized systems, ensuring they start confidently and gradually appreciate the genuine beauty of decentralization.

One of the primary advantages of our centralized structure is the ability to offer "**Fiat On and Off ramps**". With that, our platform supports fiat currencies, enabling users to seamlessly **deposit, withdraw, and trade** cryptocurrencies with traditional currencies like USD and EUR.

Initially, we're setting our sights on **spot trading**, which is the most straightforward method to trade in the crypto world. With that, cryptocurrencies are bought and sold for **immediate delivery**, making it a primary trading method among new crypto enthusiasts.

As we scale and cater to the evolving needs of our users, we'll potentially introduce other trading modalities, always prioritizing the market's and our users' demands.

Our exchange will initially **support the most popular and widely adopted blockchains**. These include titans like:

- Bitcoin (BTC)
- Ethereum (ETH)
- Binance Smart Chain (BSC/BNB)
- Solana (SOL)
- Lavin (AVAX)
- Cardano (ADA)
- Polkadot (DOT)
- Poligon (MATIC)

Furthermore, other notable blockchains that we've integrated into our platform encompass:

- Algorand (ALGO)
- Kozmos (ATOM)
- EOS (EOS)
- Fantom (FTM)
- Tezos (XTZ)

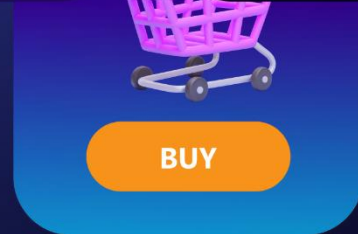
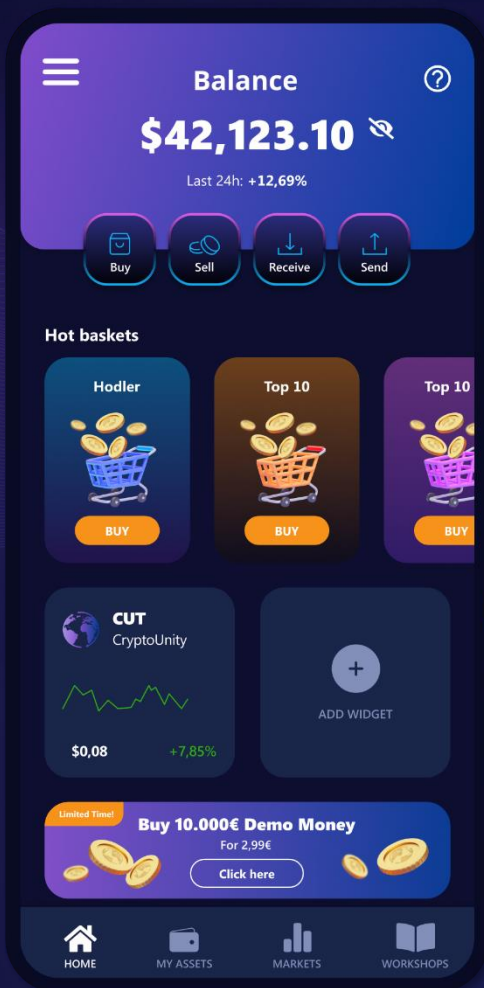


From the start, users can delve into the **top 100 cryptocurrencies**, with our listing set to expand exponentially over time, catering to both seasoned traders and curious newcomers.

Moreover, we're introducing an interesting feature, allowing users to purchase **cryptocurrency bundles**, called 'baskets'. These baskets are designed to assist users in **diversifying their portfolios**, mimicking expertly-crafted strategies. These baskets assist users in diversifying their portfolios, reflecting strategies developed by experienced professional traders, ensuring each investment is **strategic and well-thought-out**.

We remain dedicated to innovation, constantly evolving based on our community's feedback and market trends. Our commitment is to consistently provide the most up-to-date features tailored for beginners.

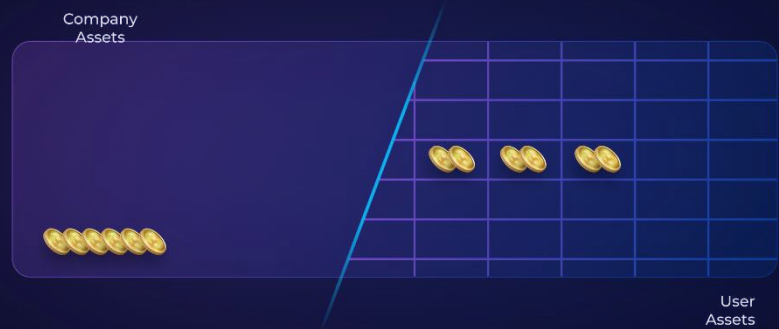
With CryptoUnity exchange, your crypto journey is clear, secure, and guided.



My assets with portfolio overview

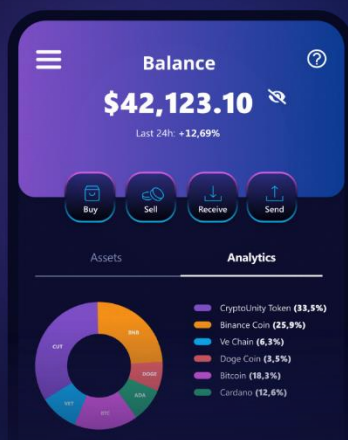
When observing your portfolio on our platform, you're indeed viewing assets securely held within the exchange's **hot wallet**. Unlike many exchanges where the platform has custody over private keys, at CryptoUnity, this is not the case. We do not exercise direct control or custody over user funds, representing an **added layer of security**. The responsibility of overseeing these funds is entrusted to a **highly regulated external custodian**.

Our association with this independent custodian ensures that assets are **rigorously segregated** from the company's operational funds. This strategic move ensures user assets remain **unaffected** by the company's internal activities, offering an additional protective barrier to your investments. It's vital to understand that these assets always remain **exclusively accessible** to their rightful owner. Additionally, the use of an external custodian facilitates a clear **distinction of funds from one user to another**, further bolstering security against potential breaches.



Within this hot custodial wallet, users store both - their crypto and their fiat currencies. This interface allows them to maintain **oversight of their holdings**, execute withdrawals and deposits, **monitor transaction history**, and even review details of their purchased baskets.

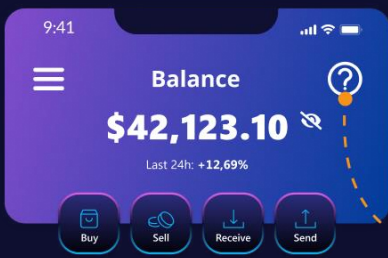
To ensure users have **comprehensive insight** into their holdings and activities, our portfolio section has been designed with precision. It provides a **thorough breakdown of your trading** journey, enabling the tracking of your entire **transaction history**, differentiating between **profits and losses**, and offering insights into the **average acquisition price** for each asset. Notably, all these metrics can be monitored across varying time intervals. And for those keen on understanding their **baskets** – our curated selections of the most notable cryptocurrencies – a **clear overview** is readily available.



Your assets and your insights, structured professionally for clarity and security.

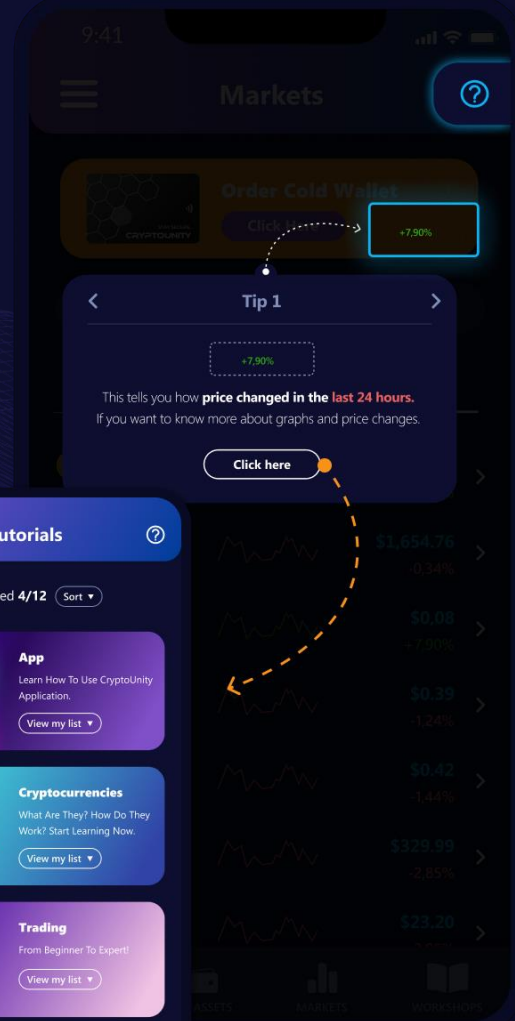
Workshops

At CryptoUnity, our educational offerings aren't isolated. Instead, they are **seamlessly integrated** into the platform's entirety, ensuring users have immediate access to informative content from any screen. The user interface itself is **inherently explanatory**, promoting effortless learning.

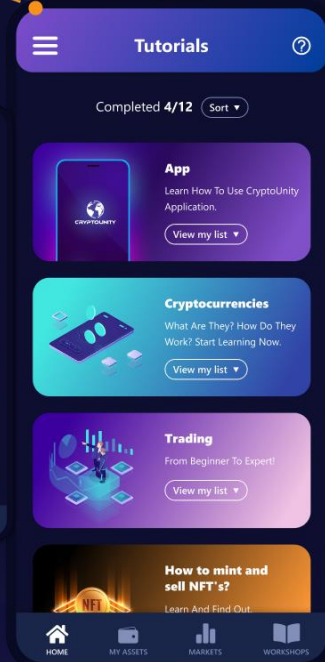


Every screen is furnished with a "?" icon in its corner. Activating this icon unveils **explanations and insights**, addressing the particular elements visible on the screen. Beyond simple explanations, these snippets also encompass **helpful tips** relevant to the subject matter at hand.

These concise tips and explanations serve as gateways, directing users toward more comprehensive resources on the subject or related topics. This wide range of educational material spans topics ranging from **application usage, crypto fundamentals, and trading techniques**, extending from beginner-friendly content all the way to expert-level discussions. The unique value of our native CUT token becomes evident here, with **token holders being granted privileged access** to a selection of advanced content, offering an intertwined **educational and utility** incentive.



Education is dynamic, and to facilitate users in consolidating their knowledge, our materials conclude with **short quizzes**. This interactive element aids in **reinforcing comprehension**.



The entire CryptoUnity platform is architected to provide **intuitive navigation**. From the initial registration stages, making the first purchase, to subsequent activities like Dollar-Cost Averaging (DCA), utilizing the cold wallet, and more, each phase is meticulously designed to **guide users**. As users advance, this guidance evolves in tandem with their expertise, ensuring a **tailored learning experience**. While this guidance can be optionally disabled for those who prefer to explore independently, future upgrades aim to provide even more customized user journeys based on individual expertise levels.

In the future, users can look forward to more educational opportunities, including seminars, webinars, and live events, which will complement our core exchange services.



DCA

Transfer to
your cold
wallet

Sell the
profits

Buy your first
crypto

**Guidance crafted to
complement every step of
your crypto journey.**

Cold wallet

The essence of crypto is in its **decentralized nature**, allowing users to truly **own and control** their assets without any intermediaries. Our Cold Wallet captures this very essence, ensuring you are not just a participant but also a **custodian of your own assets**. Our mission has always been to bring back this inherent beauty of crypto – ensuring users can store their assets with themselves, where they truly belong.

CryptoUnity's cold wallet will be fully **integrated into the CryptoUnity platform**, ensuring an optimal user experience without compromising on security. The cold wallet is housed within the app on your phone, but its primary and most secure component is the **metal NFC card**.

The cold wallet employs a **strong 3FA system** for unparalleled security. For every transaction initiated from the cold wallet, three layers of verification come into play:

- **A 6-DIGIT NUMERIC PIN** ensures authenticity.
- **BIOMETRIC LOCK**, which may include fingerprint or facial recognition.
- And most importantly, **the NFC card**. Simply bring it close to your phone, and the connection is established via NFC technology.

Your private keys, which safeguard your assets, are generated, encrypted, and stored securely within the card's secure element. They remain **protected and undisclosed**. This card communicates with the app using secure Near Field Communication (NFC). In tandem, the public keys reside within the app on your phone, forming a **comprehensive security ecosystem**.

If you happen to misplace your card, regaining access to your wallet is reliant on a specific **recovery seed phrase**. This phrase made up of 12 or 24 unique words, is generated during the wallet's initial setup, ensuring **individualized security**. It's imperative for users to **store this seed phrase** in a safe and confidential location, as it acts as a safety net, granting you access to your assets in case of card loss.

This premium metal cold storage card provides not just **industry-leading security**, which will be detailed further in the "*Technology and Security*" section,



but also convenience in storage. It operates without cords or Bluetooth, making it **resistant to hacks and frauds**, ensuring that your crypto and NFT assets are both safe and accessible.

The card, available to users for a one-time payment during account creation or later, is solely **for storage**, not for direct crypto payments, a deliberate decision to **prioritize security**. There may be multiple versions of the card in the future, such as basic or silver and gold, each with varying features.

This card represents more than just functionality; it stands for sophistication and unparalleled security.



Launchpad

The world of cryptocurrency is always changing, and CryptoUnity's Launchpad ensures users are at the **forefront** of these developments. Our platform provides a unique opportunity for users to **discover and engage** in the future IEO's of Web3 projects.

A Launchpad is a designated platform where Initial Exchange Offerings (IEOs) are conducted. It's the space **where emerging crypto projects present their tokens** directly to the public, bridging the gap between project developers and potential investors, granting a selected audience an advantageous position in the project's early stages.

Every project that seeks a spot on our Launchpad is subject to a **rigorous evaluation**. We take great care to ensure that these projects pass an auditing process that assesses their **security and overall potential** to ensure only the best are presented to our users.

Since knowledge is power, we present a wealth of details for our users - from an **in-depth exploration** of the project's team, its envisioned use case, tokenomics, and direct access to its whitepaper. With an approach like this, our community is provided with the necessary information for their sound decision-making.

Participation on our Launchpad is tied to the ownership of our CUT tokens. Holding these tokens **grants users the ability to engage** in project presales. Furthermore, the amount of tokens one holds directly influences the depth of access provided. An additional feature allows users to explore their interests in projects, by ensuring they receive relevant notifications and remain informed about potential opportunities.

In essence, the Launchpad is not just a platform; by offering the users a glimpse and a stake in the next wave of Web3 innovations, it's a vision of the future.



Customer support

The cryptocurrency landscape is intricate, particularly for newcomers. Having a dependable **support system** is essential in simplifying these complexities.

CryptoUnity places a high priority on providing **robust customer support**. A blend of AI and human touch ensures not just quick, but **relevant and precise responses** to users' queries, with the system being structured to handle both basic questions and more complex concerns.

Our AI-driven chatbots, complemented by **multilingual communication tools**, help in offering efficient responses. The AI processes extensive data to recognize user behavior, preferences, and recurrent challenges. This data-driven approach aids in **identifying potential problems** and refining our **support strategies** in advance, to better meet user needs.

CryptoUnity's customer support focuses on understanding challenges, preempting issues, and constantly adapting to better serve its users.



Traveling exchange offices

CryptoUnity's Traveling Physical Exchange is a novel feature designed to provide an **authentic entrance** into the cryptocurrency world. It serves as a touchable bridge, especially for those who might perceive the cryptocurrency domain as too virtual or elusive. This initiative offers **an in-person touch**, allowing individuals to experience cryptocurrency outside the confines of digital screens.

The primary functions of the Traveling Physical Exchange include facilitating account setups, **assisting** with cold wallet handling, **guiding** on how to buy/sell cryptocurrencies, and providing **immediate customer support**. Furthermore, it can synchronize with tutorials and seminars, enhancing its **educational value**. An in-app schedule informs about the locations and timings of the exchange, **ensuring clarity** for interested individuals.

In traversing through various cities and countries, the Traveling Physical Exchange not only brings cryptocurrency closer to the people but also inadvertently **amplifies CryptoUnity's brand**.

With traveling exchanges, crypto becomes more personal than ever.



Technology and Security

In the world of digital assets, **consistent updates** in technology and security are essential. At CryptoUnity, these elements form the core of our operations, with robust security measures being non-negotiable.

Recognizing the importance of safety, we prioritize **user information and transaction security**. To uphold this, we follow industry practices and proactively address potential risks. Our platform undergoes rigorous **Certified Ethical Hacking (CEH) evaluations** to mitigate vulnerabilities.

Our foundation is based on technology that has been refined over five years. Continual updates allow us to incorporate the latest in **cybersecurity**, aiming to offer protection from various threats and unintentional errors. We employ **Multi-Party Computation (MPC) cryptography** and maintain recognized standards: **ISO 27001** for security, **ISO 27017** for cloud operations, and **ISO 27018** for privacy.

Our Cold Wallet Card is designed with a focus on security. It holds the **secure element classification of CC EAL6+** and utilizes a **True Random Number Generator (TRNG) for key creation**, in line with the **EIP2333 standard**. Recovery phrases follow the **BIP39 standard**, a recognized benchmark for seed phrases in cryptocurrency cold storage wallets.

As technology progresses, we **strive to adapt**. Our ongoing initiatives involve integrating AI to optimize platform functionalities, aiming to provide users with **up-to-date solutions**.

At CryptoUnity, our goal is to facilitate crypto transactions while following security and technology innovations.



05

**BUSINESS
MODEL**

Business Model

Market Analysis

The cryptocurrency market has experienced **significant expansion** over the past years. In 2015, the cumulative market capitalization for all cryptocurrencies stood at slightly above \$10 billion. Fast forward to August 4, 2023, this figure has escalated to over \$1 trillion.

Similarly, the revenue amassed by crypto exchanges and brokers also witnessed **rapid growth**. Back in 2015, the collective generated revenue was roughly \$1 billion. By the time 2021 rolled around, this revenue had surged to more than \$25 billion.

The **user base for cryptocurrencies has seen an increase** as well. In 2015, there were roughly 1 million individuals using cryptocurrencies. As of August 4th, 2023, the estimated number of users has skyrocketed to around 430 million.

Predictions for the Next 5 and 30 Years



The future of the cryptocurrency market is uncertain, but most experts believe that it will continue to grow in the coming years. A recent report by Goldman Sachs predicted that the **cryptocurrency market could reach \$100 trillion** by 2030.

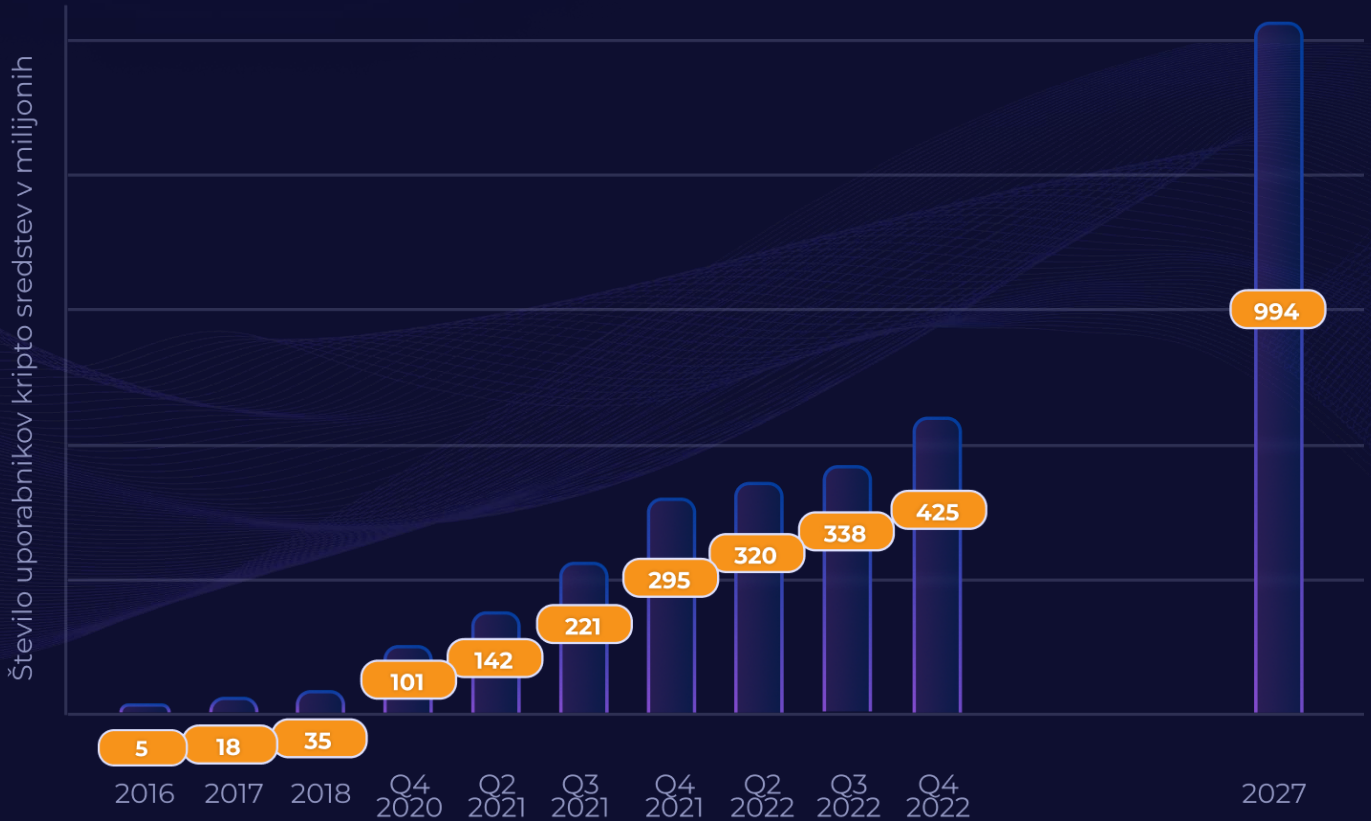
Many experts **anticipate continued growth** in the revenue produced by crypto exchanges and brokers in the forthcoming years. A recent study by Grand View Research estimates that the global cryptocurrency exchange market will achieve USD 66.53 billion by 2030, marking a **CAGR of 12.8% from 2023 to 2030**.

Estimating the percentage of the global population that could become new crypto users is not that simple. Yet, a recent study by Statista projects that the number of cryptocurrency **users could reach up to 994.3 million** by 2027.

Predicting trends 30 or more years into the future is challenging due to a range of unpredictable factors. However, if we consider the adoption rates of other technologies, the **number of crypto users could range between 1 billion to 3 billion**. This assumes global populations remain relatively stable and crypto adoption continues to expand across markets.

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Vir: Statista



Crypto Adoption

Crypto is still in its early stages of adoption. A relatively small but significant portion of the global population currently owns or uses cryptocurrencies. However, the sector is witnessing a **rapid increase in users**, marking its **transition into the early majority stage of adoption**.

In this phase, a new technology typically experiences a pronounced rise in its user base. Alongside this growth, the surrounding **ecosystem for the technology also evolves**. This results in the emergence of new products, services, and businesses tailored for the expanding user demographic. As the technology gains traction, **institutional acceptance becomes more pronounced**, and clearer regulatory frameworks are established in various nations.

Target Market

CryptoUnity's target market is beginners and newcomers to crypto. This segment represents a notably large and continually growing demographic, as more individuals express interest in cryptocurrencies.

As highlighted in the previous chapter on market analysis, crypto currently stands at the beginning of the **early majority stage of adoption**. Although it's still a relatively modest percentage of the global populace, a significant number of individuals are now engaging with cryptocurrencies. This user base is expanding rapidly, mirroring the market's own growth trajectory.

Building upon details shared earlier, as of August 4, 2023, the global cryptocurrency user count stands just above 430 million. To further refine our grasp on our target market, we delved deeper into analysis and discovered more exact projections. A recent report by Statista anticipates that **by 2027**, the cryptocurrency user count might approach 994.3 million. Between 2023 and 2027, the projected **growth rate is approximately 231 %**, potentially adding another 564.3 million users by the end of this period.

Such figures underscore the **strong momentum** in cryptocurrency adoption, indicating a steady move towards mainstream acceptance.

Krivulja sprejemanja Bitcoin-a

Vir: Osprey Funds



Target Customer

While many focus on the 5% who are already users in the crypto space, our attention is centered on the **untapped 95%**. Out of approximately 4.3 billion people of age using smartphones and mobile internet services, only 300 million are cryptocurrency users.

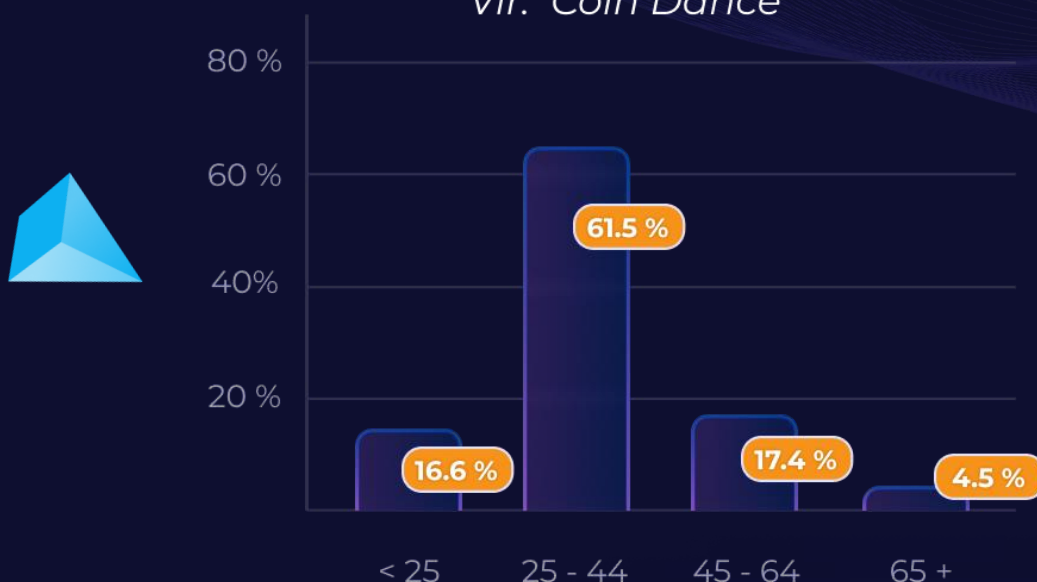
Our primary target is **the "crypto-curious"**. These individuals are either contemplating their first cryptocurrency purchase or have a keen interest in learning more, with plans to acquire cryptocurrency within the next year.

Age

While we believe in the **universality of the crypto-curious spirit**, our primary target emerges from data-driven insights. A research in January 2021 revealed that individuals in their mid-30s to mid-50s exhibited the most pronounced interest in cryptocurrency adoption, which also resonates with our own research and experience. This age group not only possesses the **financial maturity** but also the **willingness to diversify** and venture into digital assets. They've shown a notable **inclination towards understanding, investing, and experimenting** with Web3-powered solutions. So, while age doesn't define crypto ambition, it certainly plays a role in shaping CryptoUnity's target customer.

Bitcoin uporaba glede na starost

Vir: *Coin Dance*



Source: [Wirex](#)

Geolocation

New potential crypto users are scattered across the globe. Our focus lies on:

- Countries that are **crypto-friendly**
- Regions with substantial **financial inclusivity and internet usage**
- Areas where individuals possess significant **purchasing power**

Initially, our outreach will **start in Slovenia**, then extend to Croatia, and subsequently to the rest of the Balkan and neighboring countries. Additionally, we plan to extend our reach to Spain and other Spanish-speaking countries, with other European regions in the future.

Characteristics

Individuals with an inclination towards cryptocurrency often **share specific traits**. Here are some of their defining characteristics:

- **High levels of curiosity:** They possess a *strong desire to learn* about new and emerging technologies. *Naturally curious*, they're always eager to *explore* new fields.
- **Comfort with risk-taking:** These individuals often possess a *higher risk tolerance*, demonstrating a *readiness to invest* in speculative ventures.
- **Future-oriented:** They focus on their short and long-term financial goals and aspire for a more enriching life.
- **Short-term visionaries:** While they *seek financial growth*, they're also focused on *achieving more immediate milestones* in life.
- **Ready to learn:** They are *motivated, open-minded, and enthusiastic* about acquiring new knowledge and skills. *Actively seeking growth* and education opportunities, they demonstrate a *strong commitment to personal growth*.



Revenue streams

CryptoUnity's cryptocurrency exchange covers **multiple revenue streams**, aiding both income generation and **operational sustainability**. Main revenue streams include:

- fiat on- and off-ramp fees,
- spot trading fees,
- and cold wallet sales.

Additional streams include educational content sales, listing fees, and launchpad commissions.

By having diversified revenue avenues, CryptoUnity effectively **reduces its risk exposure**. The platform's emphasis on delivering value ensures not only the attraction of new users but also their retention, fostering consistent engagement. Consequently, CryptoUnity is **well-positioned** to generate a significant revenue in the coming years.

Competition

Competitive Landscape

In the sector of centralized crypto exchanges tailored for beginners and focusing on Europe, **the competitive environment seems fragmented**. Several exchanges operate in this region, yet none have secured a dominant position.

Europe's cryptocurrency exchange market is **intensely competitive**. Notable competitors in the region include:

- Bitstamp
- Kraken
- Coinbase
- Binance
- Bitpanda
- Crypto.com



While these represent a fraction of the exchanges active in Europe, **a significant gap exists for a platform tailored explicitly for novices**. Notably, most of these platforms primarily cater to the general user.

Competitive advantage and core value proposition

CryptoUnity is the easiest way for beginners to start trading cryptocurrencies safely and securely.

Our platform stands out primarily due to its intentional design for newcomers. Distinguishing us further from competitors is our unique **'learn-as-you-go' approach**, which provides continuous educational support as users navigate the platform. This emphasis on education is evident when compared with other exchanges: while many offer extensive educational content, only CryptoUnity consistently integrates **educational explanations and guidance** throughout its entire platform.

Additionally, security remains paramount. Unlike many competitors, CryptoUnity employs an independent custodian to segregate user funds, ensuring that an individual's assets are kept distinct from others and from the platform's own resources. This enhanced security is complemented by our **built-in cold wallet** feature, another aspect not really found in other exchanges.

In essence, while many exchanges might offer user-friendly experiences or some educational content, it is the comprehensive combination of beginner-oriented features, education, and security that truly sets CryptoUnity apart in the competitive landscape.



	CRYPTOUNITY	bitpanda	coinbase	crypto.com	Bitstamp	BINANCE
The presence of educational materials	✓	✓	✓	✓	✓	✓
A user-friendly experience designed for beginners	✓	✓	✓	✓	✓	✗
Educational explanations and guidance throughout the entire platform	✓	✗	✗	✗	✗	✗
Users funds are stored segregated with the independent custodian	✓	✗	✗	✗	✗	✗
Built-in cold wallet feature	✓	✗	✗	✗	✗	✗



Go-to-market strategy

So far, we've reached **over 30,000 early adopters**, a significant portion of whom are **beginners in the crypto space**.

Our rollout strategy begins with Slovenia, followed by the Balkans and Spain. Subsequent regions will be determined by **market feedback and comprehensive research** focused on targeting the crypto-curious.

Our marketing approach employs a combination of channels:

- **Social media:**
Through platforms like Twitter, Instagram, and Telegram, we maintain *active engagement* with our community and *boost brand visibility*. The ripple effect of social media engagement—through shares, comments, and interactions—extends our reach significantly.
- **Content marketing:**
With a *diverse range of quality materials*, from educational insights to platform updates, Our content, shared across platforms, enhances our *brand's presence* and strengthens community bonds.
- **Search engine optimization (SEO):**
To cater to those searching for crypto-related services or information, SEO ensures CryptoUnity remains *prominently positioned* in the results. By optimizing our content and website, we're *strategically positioned* to attract and educate potential users.
- **Paid advertising:**
Our ad campaigns are crafted to *capture our target audience's attention*. By allocating resources to a variety of popular platforms, including more traditional ones like TV and radio stations, we ensure *high visibility* and *extensive reach*.
- **Influencer marketing:**
Collaborating with well-respected personalities on different social networks, we *leverage their reach* to convey our message to *larger audiences*. Such partnerships *extend our marketing footprint* and resonate with their established followers.

- **Affiliate programs:**
Our affiliate initiatives *reinforce our conviction* that every user can play a pivotal role. By endorsing and sharing CryptoUnity, users can be part of our growth journey, adding to our expansion in *a truly organic manner*.
- **Live Educational Events:**
These events primarily spotlight CryptoUnity's educational prowess. While the core focus is *imparting knowledge*, the added *advantage of direct interactions* cannot be understated. Engaging personally not only *solidifies trust* but infuses a memorable touch to every exchange.





TOKENOMICS

06

19 %

Project 
190.000.000

10 %

Reserve 
100.000.000

10 %

Strategic Sale 
100.000.000

Tokenomics

Token Specification

CUT is the native digital currency of the CryptoUnity platform, and with that plays a crucial role in the ecosystem.

- Name: **CryptoUnity Token**
- Token Symbol: **CUT**
- Total supply: **1.000.000.000**
- Number of decimals: **9**
- Blockchain: **BNB Chain**
BNB Chain enables our users a fast transaction process time, low network fees and a consistent performance.
- Token type: **Utility**
- Audit: **Quillaudits, CertiK**
- CUT token contract:
0xB1ff83EF5e44862d634413Be77cA4dC6AC50B74F



CUT token contract:

0xB1ff83EF5e44862d634413Be77cA4dC6AC50B74F



Utility

CUT is a utility token that can be used on the CryptoUnity platform to access a **variety of features and benefits**. By holding CUT, users enjoy cost savings, exclusivity, and rewards, making it a **valuable asset to every user** of the platform.

MAIN UTILITY CASES:



Lower fees

By holding CUT, users benefit from *progressively reduced transaction fees*. The more CUT in one's possession, the more they save.



Cold wallet bonus

Different levels of CUT holdings unlock *tiered wallets*—*Bronze, Silver, Gold*. Each tier offers a unique array of advantages.



Workshop access and discounts

CUT ownership grants *entry to advanced workshops* and entitles holders to special *workshop discounts*, encouraging continuous growth and learning.



Priority access to Customer Support

CUT holders are awarded a distinguished badge, ensuring swift and *prioritized support assistance*.



Launchpad

Holding CUT enables you to *engage with our curated selection of IEOs*. The more CUT you hold, the deeper your involvement.



Staking

Staking your CUT not only *earns additional tokens* but also promotes a sense of community and contributes to the token price stabilization.



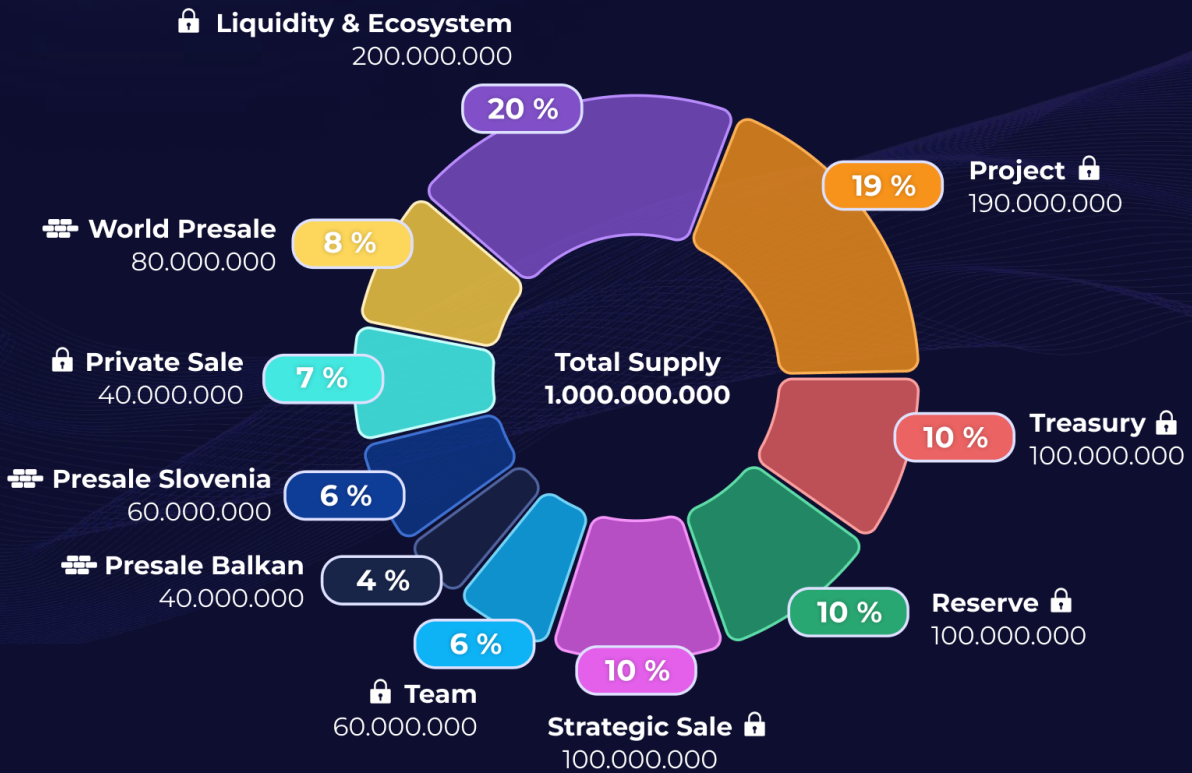
Other exclusive rewards

Possessing CUT unveils a *range of unique rewards*, amplifying the user experience within our ecosystem.

As the platform continues to grow and introduces new features, we'll **expand the utility** of the CUT token, offering more benefits over time.



Token Allocation



TREASURY - Tokens intended for staking rewards, airdrops, and giveaways.

STRATEGIC SALE - Future sales to strategic partners and investors.

TEAM - The team includes founders, core team members and consultants.

PROJECT – Tokens are intended for further development, marketing and other needs of CryptoUnity.

LIQUIDITY AND ECOSYSTEM – Tokens are intended to provide liquidity on various decentralized and centralized exchanges and for the operation of our platform.



Token Sale Details

Time	Round	Price (CUT/€)	Allocation	Token Amount	Raised (€)	Status
Q4 2021	Private sale	0,001	7%	70.000.000,00	70.000,00€	Closed
Q3 2022	Presale Slovenia	0,005	6%	60.000.000,00	300.000,00€	Closed
Q3 2022	Presale Balkan	0,006	4%	40.000.000,00	240.000,00€	Closed
Q1 2023	World Presale	0,0065- 0,0078	8%	80.000.000,00	590.000,00€	Closed

Vesting Schedule

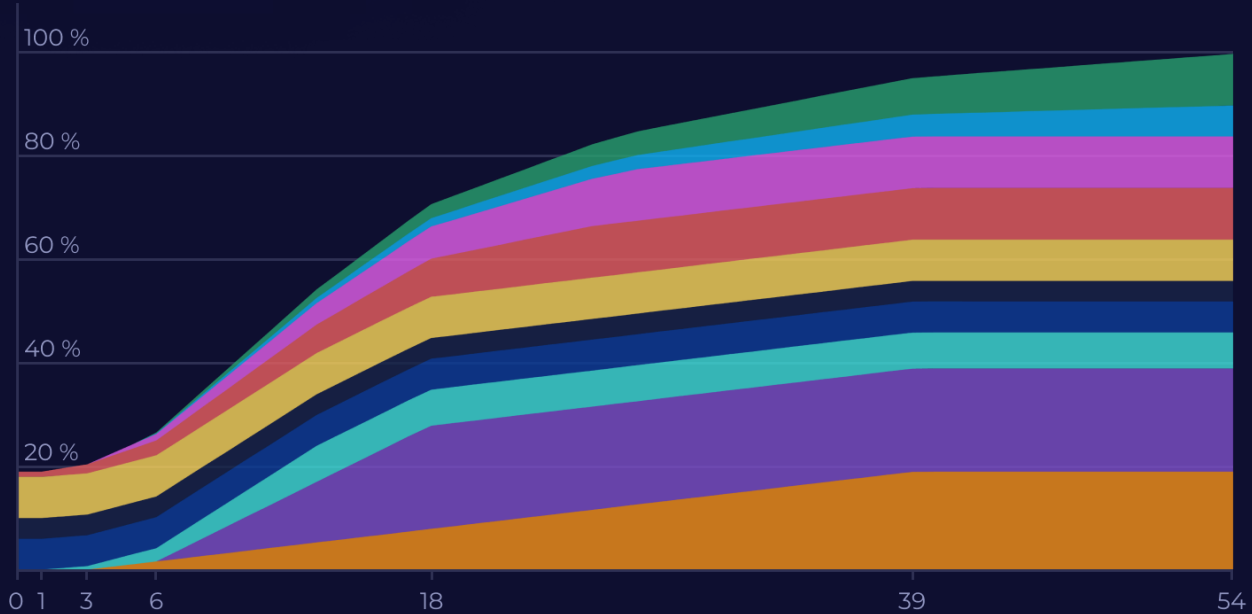
Allocation type	Percentage (% of total supply)	Unlocked at listing (% of total supply)	Full lock duration (months)	Vesting period (months)	Total (months)	Monthly unlock rate
Liquidity & Ecosystem	20 %	0	6	12	18	1.67 %
Project	19 %	0	3	36	39	0.53 %
Treasury	10 %	1 %	1	24	25	0.42 %
Strategic sale	10 %	0	3	24	27	0.42 %
Reserve	10 %	0	6	48	54	0.21 %
Team	6 %	0	6	48	54	0,13 %
Private Sale	7 %	0	1	12	13	1. & 2. M: 0.35 % 3. - 12. M: 0.63 %

Vesting is further bolstered by the dumping wall protocol, acting as a buffer against selling pressures. Details about this protocol can be found in the "Dumping wall and fee structure" chapter.

Additionally, vesting is **complemented by staking** options. Staking was initiated for buyers in July 2023, with one-third of all distributed tokens locked for at least 9 months within a month.

Circulating supply and initial parameters

CUT Circulating Supply Over Time
(in months)



Initial MarketCap ex. Liquidity – 1.040.000,00 €
Fully Diluted Market Cap - 8.000.000,00 €

Circulating supply TGE - 190.000.000,00
Circulating supply TGE % - 19 %
Circulating supply TGE ex. Staked - 130.000.000,00
Circulating supply TGE ex. Staked % - 13,0 %

Total supply - 1.000.000.000,00
Price variable (input) - 0.008 €

You can find a more comprehensive overview on this in the "Liquidity and Listings" chapter.



Dumping wall and fee structure

The Dumping Wall is a protocol created to mitigate the inflationary effects of unvested tokens during the initial months post-TGE. It serves as a **supplementary support mechanism to vesting**.

The protocol functions through a **four-month commission system**, initiated at TGE. Every sale transaction during this period incurs a commission, the rate of which is determined by the time elapsed since the TGE. For instance, if a holder decides to sell their tokens within the **first month post-TGE, a sales commission of 34% is applied**. This commission reduces by 10% in the subsequent month and by an additional 5% in each of the following months. By the end of the fourth month, definitive commissions of 9% are set, remaining in place until the CryptoUnity platform's launch. After this point, **all commissions are dissolved**.

Commissions are distributed among holder rewards, liquidity, burning, and marketing, as detailed in the table provided.

The advantages of the Dumping Wall include:

- Drawing *serious investors*;
- *Limiting the potential for mass sales* of CUT tokens post-TGE;
- Serving as a *deflationary mechanism*, enhancing token scarcity;
- *Rewarding holders*, thus promoting token retention;
- *Significantly boosting liquidity*.

To ensure stability and trust in our ecosystem, this structure aims to establish a balanced environment for both new and existing buyers.

	MONTH 1	MONTH 2	MONTH 3	MONTH 4
LIQUIDITY	18 %	13 %	9 %	5 %
HOLDERS	10 %	5 %	4 %	3 %
BURN	3 %	3 %	3 %	3 %
MARKETING	3 %	3 %	3 %	3 %

Burning

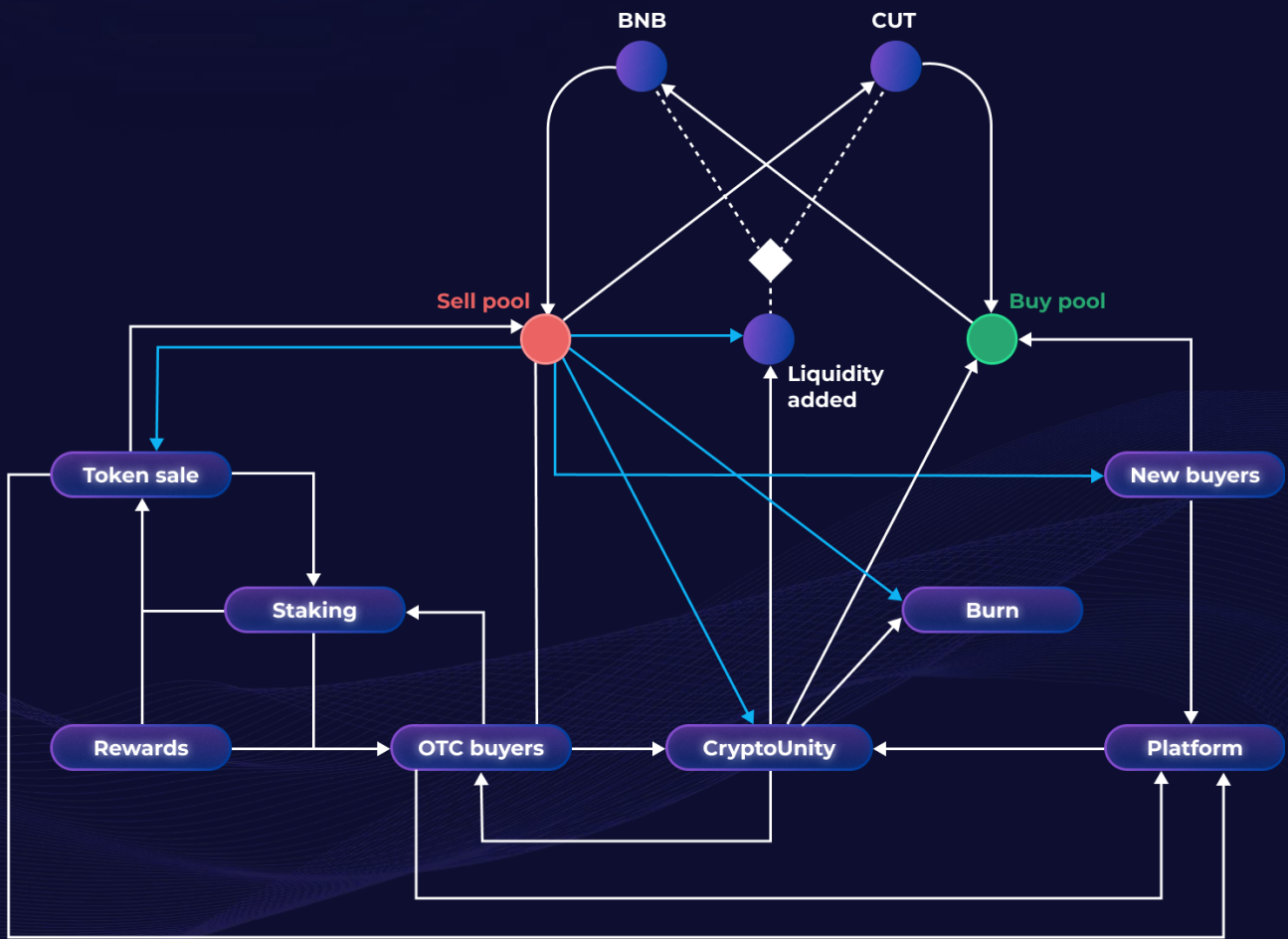
At CryptoUnity, we strategically employ token burning to **maintain tokenomic integrity** and induce **positive deflationary pressures**. Our approach to burning is anchored in four key principles:

- **Reducing Supply:** A decreased total token count could *inherently bolster the value* of the remaining tokens. This strategy, whether to combat inflation or create scarcity, aims to *help the token's value*, given that scarcity often spurs demand.
- **Price Support:** Intentionally lowering the tradable token volume may provide significant support for its value. A reduced supply, if paired with steady or growing demand, can positively *influence the price trajectory*.
- **Rebalancing the Token Economy:** Token burning can *help rebalance* the token economy by eliminating tokens held by early investors. This can reduce the concentration of tokens and *improve decentralization*.
- **Demonstrating Commitment:** Burning tokens can serve as a visible demonstration of a project's *commitment to the network* and its long-term viability. It shows that the project is willing to reduce its own assets for the benefit of the token holders.

Our commitment to this structured token burn process is set to roll out on a **quarterly basis**, with the first burning event taking place in the Q4 of 2023 (19.12.2023). Initially, the tokens for burning will be sourced from the dumping wall. As we progress, tokens from application operations and profits will also be allocated to the burn.



Economy & Token Recirculation



Liquidity and Listings

CUT was first **launched on the PCS exchange**, a strategic move to address any initial market challenges, enable the *Dumping Wall protocol*, and create a **balanced trading environment**. Subsequent to this, we will move towards listing CUT **on the CryptoUnity Exchange**. This not only **funnels users** to our proprietary exchange but also sets the stage for CUT to be integrated with **all its utility features**, as outlined in our roadmap. Further listings on other centralized exchanges will follow in due course.

To ensure consistent liquidity, CryptoUnity has implemented the following measures:

- Allocation of **15% of all CUT tokens** and **30% of all funds raised** towards liquidity, with a significant portion being **locked** in the PancakeSwap liquidity pool for **182 days**.
- **Enhanced liquidity** during the initial 4 months post-TGE, primarily driven by the **Dumping Wall** protocol.

By meticulously strategizing the listings and prioritizing liquidity, the goal is to ensure the **sustained growth and stability of the CUT token** within the broader cryptocurrency marketplace.

Benefits for CUT holders

Rewards for holders

Every sale transaction involving CUT results in a **2% distribution among all CUT token holders**. It's important to highlight that due to our dumping wall protocol, these percentages are higher during the first 4 months after the TGE. This mechanism offers holders a **consistent accumulation** of CUT, reinforcing the benefits of **long-term holding**.



Airdrops

At CryptoUnity, airdrops serve to cultivate **excitement and appreciation among our community**. Whether one is a CUT token holder or an enthusiastic follower of CryptoUnity, these airdrops present diverse opportunities:



- **General giveaways:** These are intended for our community, where members stand a chance to be part of random prize giveaways.
- **Bounty airdrops:** Users engage with us on social platforms, performing tasks to secure potential rewards.
- **Exclusive airdrops:** Designed especially for CryptoUnity's most devoted supporters, recognizing their enduring trust to the platform.

Staking

0x7486BDA70D7D3447638D1941244210d03f07a1DF

Staking within the CryptoUnity platform is designed to **foster a deeper connection** between users and the community's objectives. By staking their CUT tokens, users not only earn additional tokens but also fortify their association with our mission.

The current Staking Annual Percentage Rates (APRs) stand at:

- 3 months: **2.7%**
- 6 months: **3.9%**
- 9 months: **6.3%**
- 12 months: **8.9%**
- 24 months: **21.7%**



As the platform evolves and matures, more staking durations will be introduced to **cater to diverse user preferences**. In line with this progression, APRs are intentionally structured to decrease over time. Complementing this strategy, **6%** of the total token supply has been specifically set aside for staking rewards.

Staking serves as an **supplementary pillar to vesting**, reinforcing long-term alignment of interests and stability. Pre-TGE Staking commenced in July 2023, with one-third of all distributed tokens locked for at least 9 months within a month. Notably, 67% of all tokens staked are locked in for 24 months.

07

PLAN

Plan

Road Map

Q4 2020

Vision

Recognizing the problems, forming the core idea, and coming up with the theoretical solutions.

Research

Researching current market offer, predictions, including completing an extensive survey on the streets.

Smart contract

Development of the first Smart Contract and tokenomics design.

Q1 2021

Project development

Precise idea sculpting and business view shaping, based on the completed research.

Planning

Carefully perfecting the timing and strategic plans for token sales and product development.

Creating a team

Putting together the very first team to kickstart the whole project and put the idea into motion.

Q2 2021

Marketing strategy development

Thorough research of marketing strategies and channels to identify the most suitable ones for us; setting a framework of our marketing strategy.

Research of laws related to CryptoUnity

Research of the legal and regulatory landscape for utility tokens and virtual currency providers in Slovenia and alternative countries.

Research of tax regulations

Research of Slovenian and international tax regulations for virtual currency providers and issuing your own cryptocurrency.

Q3 2021

[Tokenomics](#)

Development and implementation of a comprehensive tokenomics model for CUT, taking into account the long-term sustainability and utility of the token.

[Legal & business consulting](#)

Pitching our project to founders and CEOs of successful Slovenian companies and professionals in crypto legal framework, incorporating their feedback.

[Financial plan](#)

We set up the entire financial plan for CryptoUnity, including fund collecting, usage, and burning rates. After completing this final step, we were ready to start realizing our plans.

Q4 2021

[Registering the company CU Limited](#)

After long preparations and planning, we were ready to take action, and the first step was opening the company.

[Partnering with a law firm Kržišnik](#)

Officially concluding the partnership with Kržišnik Law Firm.

[Private sale](#)

Opened private presale. Sold out almost immediately using only word-of-mouth marketing.

Q1 2022

[White paper](#)

Designing of our first document with the detailed description of our product, also known as white paper.

[Expanding team](#)

In the spirits of preparations on the Slovenian Presale, our team expanded.

[Smart contract audit and testing](#)

Smart contract review and preparation for further audits by a senior blockchain developer.

[Smart contract Deployment on BSC testnet](#)

For the first time, the smart contract was deployed to BSC testnet, making it ready for further audits.

Q2 2022

[Building a community](#)

The Presale Slovenia was opened, marking the beginning of marketing campaigns, public image building, and community building. The project began to gain recognition.

[Free CUT](#)

The first "Collect Your Free CUT" tasks were activated.

[Bounty airdrops](#)

Besides the ignition of the tasks, our first ever community giveaway took place.

Q3 2022

[Presale Slovenia](#)

The Presale Slovenia was successfully completed.

[Start of mobile application development](#)

Product development started, beginning with UI/UX design, technology selection, architecture, and research of solutions for individual parts of the platform.

[Presale Balkan](#)

Presale Balkan followed and was sold out in less than 4 days. CryptoUnity's recognition grew and we gained exposure across the entire Balkan area.

[QuillAudits audit](#)

CryptoUnity's first audit, by QuillAudits, was completed.

Q4 2022

[CertiK audit](#)

Second successful audit followed, this time by CertiK, making CUT ready for its journey.

[CertiK KYC](#)

As part of the audit, the entire core team underwent the thorough due diligence process with CertiK and obtained the KYC Gold Badge proving the highest levels of transparency.

[Smart contract deployment on BSC MainNet](#)

All audit findings were implemented to ensure safety and transparency. The smart contract was deployed to BSC Mainnet, and with that, our CUT token was officially born.

Token distribution

After a successful test round distribution, we conducted our first token distribution, ensuring a safe and seamless experience for all CUT owners.

First CryptoUnity Meet & Greet

The first public event for CryptoUnity supporters was held, enabling the community to meet the team behind the project.

Developing the CryptoUnity Workshop application

We began developing the MVP and educational application, setting the UI/UX and creating educational content.

Q1 2023

Submitting documentation for obtaining licenses

Documentation for obtaining a license for a provider of virtual currencies in Slovenia was submitted in Q1, and the license was received, allowing the operation of the exchange.

Worldwide presale

A global presale was opened in the middle of Q1, increasing the visibility of CU worldwide. A massive marketing campaign, exponential community growth, and new customer acquisition marked the first and second quarters.

Exclusive airdrops

The first, CUT holder exclusive airdrop was launched. During the presale, other smaller rewards were offered to encourage token holding.

Workshops MVP and WEB application

The MVP of CryptoUnity Workshops was developed, along with all the basic content for the first version of the web application.

Prototype in early access testing

A prototype for the entire application was created, which was used for testing, marketing, and optimization of processes and functions within the application. The community had the opportunity to test the workshops application and provide feedback on whether the prototype was complete. The testers were tactically selected so that the prototype was created with beginners feedback in mind.

UI/UX development

Based on testing, one of the most important aspect of the product - the user experience, was improved and upgraded.

Platform development

While testing and the other activities mentioned above were being conducted in Q1, the development of the app began, starting with the backend.

Q2 2023

Token distribution

Tokens were distributed after the successful presale was concluded.

Strategic partnerships

Several key strategic partnerships were concluded during this time, enabling faster product development.

Staking platform

The staking platform was developed and launched in Q2.

Upgrading the web Workshops application

Educational content was gradually added to the web Workshops application.

Testing mobile app functions 1.0

The app continued to be tested and improved in Q2.

Q3 2023

Staking - additional feature

An additional feature was added to the staking platform, enabling users to buy and directly stake CUT tokens.

Upgrading the web Workshop application

Educational content was gradually added to the web Workshops application.

Cold wallet design

The design of our unique cold wallet was selected with the help of our community.

Expanding the team

Our team was strengthened by the addition of two new members.

Strategic partnerships (compo secure tok da mi vemo.)

Faster product development and enhanced security levels were enabled by the conclusion of several key strategic partnerships.

Revamp

The updated look of CryptoUnity and the final developed graphic image are also being prepared for the launch of the app.

Q4 2023

[CryptoUnity Event](#)

The second public event was held, focusing on education and progress. Workshops and a panel discussion were the heart of the event.

[Cold wallet card production](#)

Cold wallet designs were perfected and NFC cards were put into production.

[Listing on PancakeSwap \(TGE\)](#)

CUT will be listed on the PCS decentralized exchange on November 15. A DEX was chosen due to the dumping wall protocol and the flawless operation of the token economy model.

[Listing on CoinMarketCap](#)

The CUT token will be listed on CoinMarketCap (CMC), providing it with exposure and recognition. CUT has been listed on CMC as an untracked listing since July 2023.

[Listing on CoinGecko](#)

The CUT token gets listed on CoinGecko (CG), which represents great exposure and is one of the vital steps to be taken once the token is launched.

[Alpha-testing of the application](#)

The finalized application is being tested, bugs are being removed, and the last optimizations and preparations for the launch of the app are taking place.

[Burning event](#)

The first burning event of the CUT token takes place (19th of December).

Q1 2024

[Cold wallet UI/UX](#)

The final and full UI/UX for integration of the cold storage to the CryptoUnity application is designed.

[Educational content](#)

All of the content, tips for the app, and translations into the initially supported languages are created and completed.

[Launching the beta version of the application on iOS and android](#)

The beta version of the CryptoUnity app is officially launched on iOS and Android.

[Listing CUT on CryptoUnity exchange](#)

CryptoUnity's exchange becomes the first CEX to list the CUT token. This is done strategically, so we migrate our current users directly to our CryptoUnity exchange.

With that, the CUT token is launched on its native exchange and its utility cases are officially activated.

Expanding the team

The CryptoUnity team is further expanded as the workload increases with the launch of the CryptoUnity platform.

Q2 2024

Upgrade 1.1

The CryptoUnity app is upgraded based on the first feedback and new functions are added to it.

Cold wallet integration

The unique cold wallet system is being integrated into the CryptoUnity app.

CEX listing

The CUT token is listed on a different, carefully selected CEX to expand its exposure, user base, and to increase the number of holders.

Q3 2024

Upgrade 1.2

The CryptoUnity app is upgraded based on the user feedback and new functions are added to it.

Q4 2024

Upgrade 1.3

The CryptoUnity app is upgraded based on the user feedback and new functions are added to it.

TBD

Other CEX Listings

Other CEX listings will take place to access new markets, but they will be announced strategically at the right times.

Physical Exchange Offices

Traveling physical exchange offices are being brought to life to help further bridge the gap between beginners and crypto.

Use of Funds

30% of all funds collected during the presale are allocated to ensure liquidity. The distribution of the remaining funds can be seen in the table below:

Percentage	Use	Description
40	development	Platform development, upgrades, optimization and with that connected expenses
30	brand and marketing	brand establishment, promotion of the platform
15	operation	business and legal expenses
15	reserve	kept in reserve for any emergency or unexpected situation



08

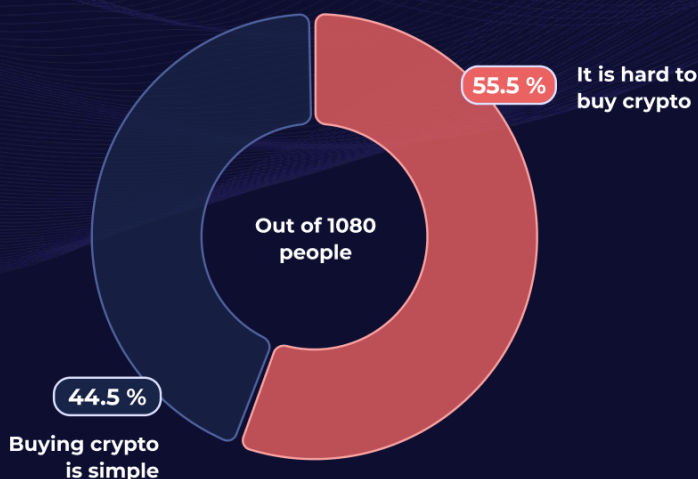
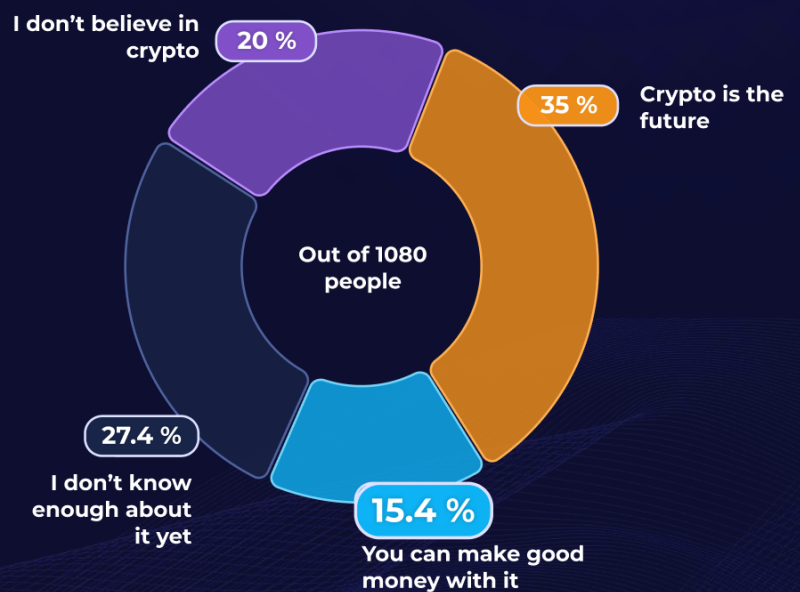
ANALYSIS

Analysis of project demand and response

To understand public sentiment around cryptocurrencies and gauge interest in our project, we conducted an extensive survey among 1080 participants, from different age groups. Here are the pivotal findings from our data collection:

General Perception of Cryptocurrencies:

- **Positive Outlook:** 35% see cryptocurrencies as the future of finance.
- **Eager to Learn:** 27.4% are unfamiliar but open to understanding more.
- **Skeptics:** Only 22.2% expressed doubts about cryptocurrency's legitimacy.

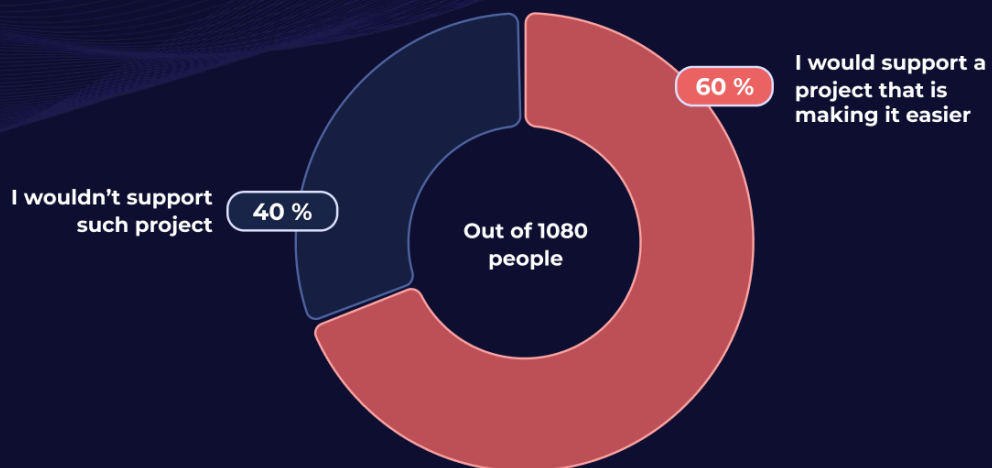
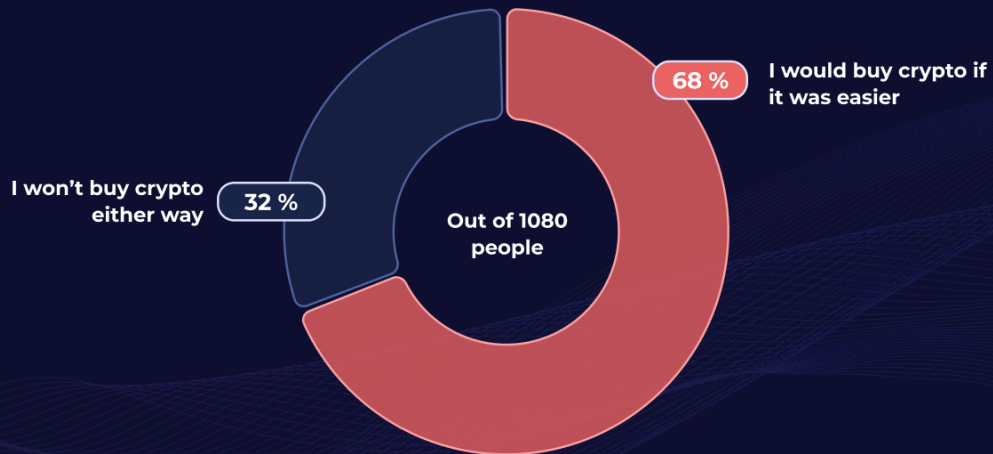


Ease of Cryptocurrency Acquisition:

- **Challenges:** 55.5% of respondents find buying cryptocurrencies complex.
- **Solution Appetite:** A remarkable 68% would be more inclined to invest if a user-friendly app and a physical exchange were accessible.

Endorsement of Our Initiative:

- **Strong Backing:** An encouraging 60% voiced their support for a cryptocurrency that simplifies the acquisition process.





ABOUT US

09

About Us

CryptoUnity was established in **response to the challenges and needs** observed within the cryptocurrency industry. **We walked the same uncertain paths**, confronted the sting of misinformation, and listened as many shared their tales of missed opportunities and unfortunate missteps. **We aided numerous individuals** around us at the onset of their crypto journey, **guiding them** through its complexities and **providing clarity** where confusion often takes over. Each interaction, whether it highlighted challenges or opportunities to assist others, **reinforced our determination**. As enthusiasts, traders, and occasionally skeptics, we've placed emphasis on the **vital role of education and transparency** in this rapidly evolving sector. With CryptoUnity, our aim is to **bridge these evident gaps**, ensuring clarity and guidance for all participants in the cryptocurrency ecosystem.

Team

Our executives

Meet the strategic leaders dedicated to fostering education and transparency within crypto. With years of experience in their respective fields, they guide the whole team on the path of their mission.



SANDI ŠPENKO – CEO & Founder

With over fifteen years of expertise in marketing, Sandi intuitively understands user desires and excels in meeting them, as proven by his endeavors in the past. His primary roles encompass business development, sales, and marketing.



ANJA ŠINKOVEC – CEO & Founder

With a rich background of diverse experiences, Anja has sharpened her skills in organization, planning, and critical thinking. She expertly leads and integrates all the company's processes, using her educational history to transform the platform into a learning-focused one.



DAVOR MAJC - CTO

From a young age, programming was Davor's preferred language of communication. With over a decade in the industry, combined with his entrepreneurial journey and keen analytical abilities, he now oversees the technological aspects of development.

Key team members

Discover the passionate team behind our initiative, working to make crypto accessible and secure for all.



TINA NASTRAN - *Head of PR*

With a psychology background, Tina articulates CryptoUnity's vision clearly. She oversees external communications and content creation and safeguards our public image. From AMAs to whitepapers, Tina ensures a consistent, impactful voice.



GAŠPER OSLAKOVIČ - *Marketing Lead*

With a foundation in entrepreneurship and trading, Gašper has naturally evolved into our Marketing Lead. At the same time, his unwavering dedication to community management ensures our community remains engaged and thriving.



NIKOLA MITROVIĆ - *Marketing Specialist*

With over a decade of people-skills and a talent for negotiations, Nikola seamlessly manages relations with content creators. His firm personality aids in striking optimal collaborations, and his analyses enrich our marketing initiatives.



MINA KRŽIŠNIK - *Legal department*

With extensive experience in the field of cryptocurrency legal frameworks, Mina is an indispensable member of the team, ensuring we remain compliant with all current regulations.



NAOKI MURANO - *Blockchain developer*

With a deep mastery of blockchain and smart contracts, Naoki plays a crucial role in our technical operations, ensuring seamless integration and innovation within our platform.

Important websites

Website: <https://cryptounity.org/>

CertiK: <https://www.certik.com/projects/cryptounity>

CMC: <https://coinmarketcap.com/community/profile/cryptounitycut>

Social media

Telegram: https://t.me/cryptounity_cut

With communities in English, Slovene, Croatian, Spanish, Turkish, and Portuguese.

Twitter: <https://twitter.com/CryptoUnityCUT>

Medium: https://medium.com/@cryptounity_cut

Instagram: <https://www.instagram.com/cryptounitycut/>

Discord: <https://discord.gg/TS6HnFypKH>

Facebook: <https://www.facebook.com/CryptoUnityCUT>

LinkedIn: <https://www.linkedin.com/company/cryptounitycut>

MUST READ

10

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Disclaimer

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The purpose of this white paper is to present CryptoUnity – a user-friendly platform meticulously crafted to guide and empower newcomers on their trading journey. The information set forth in this document should not be considered exhaustive and does not imply any elements of a contractual relationship - the contract for the purchase and sale of tokens is made between CU Limited and the purchaser on the basis of acceptance of the Terms and Conditions of the token sale.

The sole purpose of this white paper is to provide relevant and reasonable information to potential token holders in order for them to determine whether to undertake a thorough analysis of the company with the intent of acquiring CryptoUnity tokens (hereinafter: CUT tokens). Nothing in this white paper shall be deemed to constitute a prospectus of any sort of a solicitation for investment, nor does it, in any way, pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction. The document is not composed in accordance with and is not subject to, laws or regulations of any jurisdiction which are designed to protect investors of regulated financial instruments. No regulatory authority has examined or approved any of the information set out in this white paper. No such action has been or will be taken under the laws, regulatory requirements, or rules of any jurisdiction. The publication, distribution, or dissemination of this white paper does not imply that the applicable laws, regulatory requirements, or rules have been complied with. No financial information contained in this white paper has been audited.

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In case of any doubt as to the action you shall take, you shall consult your legal, financial, tax, or other professional advisor(s) and not contribute to the development of the CryptoUnity platform.

The purchase of CUT tokens involves a high degree of risk. You should not spend any funds in this token sale unless you can afford to lose your entire amount spent. Additionally, any kind of trading of virtual assets and currencies involves significant risk. The value of virtual assets/currencies has high volatility, which

means that value can increase and decrease significantly in a very short period of time and at any given moment. Such price fluctuations bring huge uncertainty and fear. The value of a virtual currency and collapse in demand may be influenced by many factors, including irrational (or rational) bubbles, loss of confidence in the currency, changes in software development, government decisions, creation of a competitive currency, technical problems, political or non-political statements, statements of influencers and news and hacker-attacks. Your virtual assets may be lost by losing your password, private key, or other security code. There are also other potential risks that may not have been foreseen here or in the Terms and Conditions of the token sale. Do not buy CUT tokens just because you have a fear of missing out (FOMO). If you are uncertain, you can wait until the tokens are listed on the exchange and buy the tokens there.

The law in certain jurisdictions may limit or restrict the purchase and/or sale of CUT tokens. These jurisdictions include but are not limited to the People's Republic of China, Singapore, Canada, South Korea, and the United States of America (including Puerto Rico, the U.S. Virgin Islands, or any other US territories). The CUT tokens are not being offered or distributed to, as well as cannot be resold or otherwise alienated by their holders to, citizens of, natural and legal persons, having their habitual residence, location, or their seat of incorporation in the country or territory listed above or where transactions with digital tokens are prohibited or in any manner restricted by applicable laws or regulations. If such a restricted person purchases CUT tokens, such a restricted person has done so on an unlawful, unauthorized, and fraudulent basis and in this regard, will bear negative consequences on his/her own. Aforesaid persons that participate in the token sale by providing false information about their citizenship, residency place, and nationality, will breach the Terms and Conditions and would entitle CryptoUnity to request such persons to compensate any damages and/or losses suffered due to this violation.

You agree that you purchase, receive, and hold the CUT tokens at your own risk and that the tokens are provided on an 'as is' basis without representations and warranties of any kind, either express or implied. It is your own responsibility to determine if you are legally allowed to purchase CUT tokens in your jurisdiction and whether you can resell CUT tokens to another purchaser in any given jurisdiction. You bear the sole responsibility for determining or assessing the tax implications of your participation in the token sale, purchasing, or receiving and holding CUT tokens in all respects and in any relevant jurisdiction. You represent and warrant to us that the contributed funds do not derive from any illegal activity and allow us appropriate Anti-Money Laundering (AML)/counter-terrorist financing (CTF) checks. You understand and accept that we may at any time and without any explanation reject any contribution on the basis of simple suspicion that the funds derived from illegal acts or that AML/CTF regulation was not honored.

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CRYPTOUNITY

START SIMPLE, STAY SECURE