



# Whitepaper 0.1

Whitepaper

# 1. Introduction

# Introduction

Unix.Finance is an open, global, decentralized and crypto-trading system that allows you to invest in the growing market of crypto-currency without deep knowledge.

**The platform opens the possibility for the user to invest a successful strategy of a professional automated robot trader with cryptocurrencies and make more balanced investment decisions, relying on the rating and multi-level experience of professionals. The platform also makes it possible to store cryptocurrency and invest in staking (mining) cryptocurrencies based on Ethereum.**

Crypto-currency markets are limitless, they are open 24 hours a day and 7 days a week. Active development of this segment of the market economy attracts tens and hundreds of thousands of new investors focused on quick profits.

The market of crypto currency offers wide opportunities for investments and profit making, however it's not easy to stay abreast of it. Now, there are thousands of alternative Tokens in the world, and newcomers find it difficult to assess which ones are worth investing, but to keep an eye on the constant fluctuations of their exchange rate is even more difficult.

This dynamic and volatile market is not always clear, and it is even more difficult for novice investors to take in the situation in such difficult conditions. But this is just one part of the story: the other barrier is the lack of investment tools and services on the market that could help new users reduce potential risks.

**The main goal of the platform is to combine the advanced technologies and experience of the strongest successful entrepreneurs in cryptocurrency to create a safe, reliable and absolutely transparent platform for trading.**

Unix.Finance radically changes the approach to selling, buying and managing the crypto-currency. By activating automatic trading, the investor allows the system to repeat the strategy of the robot-trader chosen by it. This significantly reduces the risk of making your own wrong decisions, and also drastically reduces the time for monitoring positions.

Unix.Finance creates the most comfortable conditions not only for investors, but also for users who want to store cryptocurrency in a reliable cryptocurrency wallet. Through making successful trading sessions, robot-trader increase it rating user trust and value of their investment models.

Complex transactions with digital currency are made available even for the beginner, thanks to the secure and transparent blockchain system based on Ethereum. The entire operation process is built on an algorithm of the smart-contracts that monitors the fulfilment of transaction conditions.

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# 3. Challenges

# Challenges

The crypto-currency market is highly volatile and unpredictable in today's development environment. In this regard, the investor requires constant monitoring of market trends, reading news and monitoring projects for effective decision-making. Besides this - the very trading is a complex process requiring fundamental knowledge and constant involvement.

#### **The main challenges facing the investor are:**

- Lack of information
- Lack of knowledge in the technical and crypto-currency area
- Lack of profound knowledge in the field of trading and staking
- Lack of motivation and lack of time
- High risks of losses

#### **The Unix.Finance platform enables any investor with any level of knowledge in this field to solve the issues above.**

- The Unix.Finance platform is easy to use for an inexperienced user.
- There is no need for in-depth knowledge of crypto-currency or trading or staking.
- There is no need to monitor the market and analyse information.
- There is no need to waste a lot of time

The UNIX trading robot is a reliable time-tested algorithm for trading on the world's most famous cryptocurrency exchanges with a positive trading rate over the period of the company's operation. Unix.Finance provides the user with all the necessary information. After registration in the platform and choosing type of investment holding, staking or trading, the system automatically starts copying successful strategies, thereby giving the user the opportunity to earn at the level of professional investors. The user needs to spend only 5-10 minutes to perform this operation and monitor the activity of profitability in the daily report on the trading session..



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# 4. Platform

# Platform

**Unix.Finance** is a decentralized investment and trading blockchain-platform with a unique architecture that offers services for resolving investment issues in the crypto-currency world.

The investor is offered several investment instruments, which will provide access to profitable investment positions on cryptocurrency exchanges. To provide liquidity in crypto-economy, we created a single trading platform with direct access to the main cryptocurrency exchanges and a set of corresponding services in quick and easy access. All this is placed in one application.

Unix.Finance develops the newest system for qualitative analysis of cryptology data in no time and provision of our users with the necessary information.

**The goal of Unix.Finance is to create an easy-to-use platform that allows you to generate additional revenue for investors.**

**To participate in the platform, the investor will have to make 4 simple steps:**

1. Register in the personal account on the Unix.Finance platform.
2. Select type of investment that is more suitable for his requirements holding, staking or trading. Selection criteria - rating in the table, risk statistics and statistics of profitability.
3. Follow the strategies of the selected trader. To increase profits and diversify risks, it is proposed not to be limited to one instrument for increasing investments. The user can simultaneously invest in holding, staking and trading, thus increasing profitability and diversifying risks. In case of investing in trading, confirm the investment and start a trading session with a duration of 100 days.
4. Control and monitor investments at a convenient time.

### **Blockchain**

The Unix.Finance platform is based on the Ethereum blockchain technology and works with the use of smart contracts and algorithms that automatically meet the conditions of commercial transactions.

The combination of these technologies makes it possible to make the investment process in the cryptocurrency market as save, transparent and accessible to every user as possible. The use of blockchain technology provides a trusting relationship between platform and the investor without the participation of intermediaries.

### **The blockchain technology on the Unix.Finance platform will function according to three basic principles:**

1. When a trading robot makes transactions, all data is recorded in the database of the distributed registry.
2. The statistics of transactions are recorded in the block account and forms the statistics of the trader's rating.
3. Users select a convenient investment strategy and follow it.

### **Smart contracts**

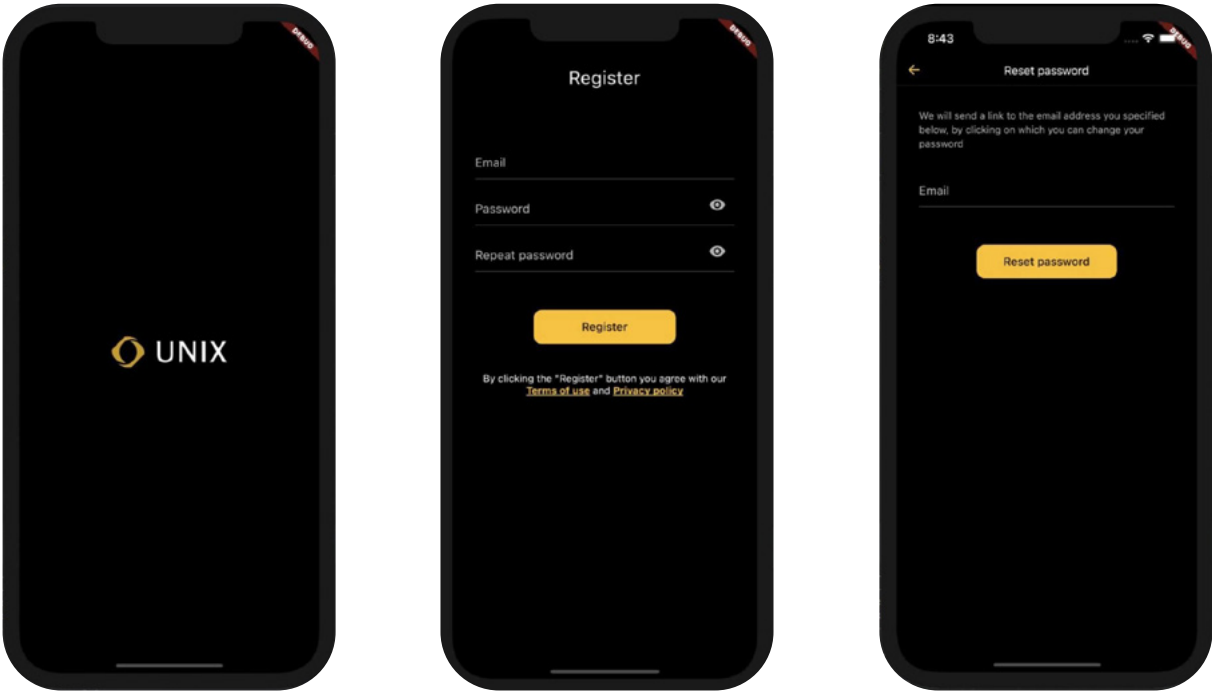
Using a computer protocol of the smart contract enables users to track all transactions and actions on the platform. Thanks to the use of this technology, all information becomes accessible, transparent and safe for each participant.

**Mobile app**

Unix.Finance’s mobile app opens an access to the simple and quick investing in user-friendly tools. The application is suitable for both amateur users and experienced investors.

The Unix.Finance platform offers simple, safe and affordable conditions for managing the investment balance and transactions. Users can easily and conveniently manage their account, view the history of transactions and exchange, see your referral program and its members, and easily exchange cryptocurrencies.

After placing the order, the investor, if desired, can withdraw the invested funds at any time: they return to the balance in their personal account within 24-48 hours, according to the queue ranking. But when the trading session is terminated, there is a commission that depends on the withdrawal period and the amount of money invested. All this is available in a few clicks on your mobile device.



**In addition, the following functions will be available in the mobile application:**

- Private purse (address), which can be replenished in a way: direct transfer of funds from the purse to the purse.
- Reports on the progress of trading and the state of investment: a wide range of tools for tracking trading sessions.
- Portfolio management: a tool that allows you to track the distribution of funds among holding, staking and trading, on the one hand, and use numerous options of settings for risk management and adjustment the amounts sent to holding, staking and trading, on the other hand.
- Users can allocate funds for different tools on the platform in any proportion at their own discretion.

### Web app

An extended version of the mobile app is a web app where all available information is in a user-friendly web interface. Users can open easily and conveniently manage your account, view the history of transactions and exchange, see your referral program and its participants, easily exchange cryptocurrencies, replenish funds and conduct transactions for their withdrawal.



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# 5. Platform specialization

# Platform specialization

**The investor will have the following functionality on the platform:**

- Over 100 available cryptocurrencies
- Current exchange rates of cryptocurrency / Tokens
- Graphic tool for data analysis
- Trading robot operation report placing deals: opening, closing
- Account data
- Statistics
- Introduction of new investment-attractive products
- Risk management
- Other...

## **Technical specialization**

All user tools of the Unix.Finance platform are automatically placed on the purses of (protected) exchanges, which is the safest and most rational solution. Moreover, any transactions related to funds management, such as transactions for withdrawal and deposition and change of wallet, will be subject to authentication by the user. Data on user accounts of Unix.Finance (login and password) are stored in a closed database. In this case, the login is the user's email, and the password is stored in the database in an encrypted form. For this, the AES encryption algorithm will be used, which is adopted as the US government's encryption standard.

## 5. Platform specialization



### **Unix.Finance uses the following technologies:**

C# c .NET Web API Service, MongoDB. Two sets of replicas, Oauth authentication, placement on Microsoft Azure, ObjectiveC. ASP.NET 4, MVC 5, React.js. The prototype of the transaction platform on the basis of the Internet platform: open Ethereum based Blockchain, Java, web3.

In the future, the Unix.Finance project intends to use a distributed database to store transaction lists as intermediate steps towards a decentralized solution. The mobile app as well as web version will have a digital purse to store the traded currency of Unix.Finance (UC).



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# 6. Legal aspects

# Legal aspects

The Unix.Finance project is implemented through the creation of a private non-public company in accordance with China law. The organizational and legal form is determined based on the recommendations of lawyers in accordance with the safe and legally protected model of work with crypto-investors and crypto-currencies at the stage of preparation of a project.

The public nature of the relationship between the company and investors (ICO participants) is governed by the company's obligations (public offer) in the framework of issued Tokens of the fund. All Unix.Finance assets of intellectual property («IP»), including but not limited to all copyrights, trademarks, patents, service marks, trade names, software, code, icons, logos, symbols, layouts, trade secrets, buttons, colour scheme and graphics is our only and exclusive IP and they are all protected by local and international intellectual property laws and agreements, including all copyright laws and regulations. We own a license or have a license to use all images, graphics, video, audio, program code, user interface design or logos and / or content displayed on our website and / or any software used. You can not use these images in any way, other than the way we provide them.

You are not allowed to use any of our images and / or content for any other purposes without obtaining our prior written consent.

Except as expressly stated herein, you may not, without our prior written permission, change, modify, reproduce, distribute or commercially use any materials, including text, graphics, video, audio, program code, user interface design or logos on this or any of our websites.

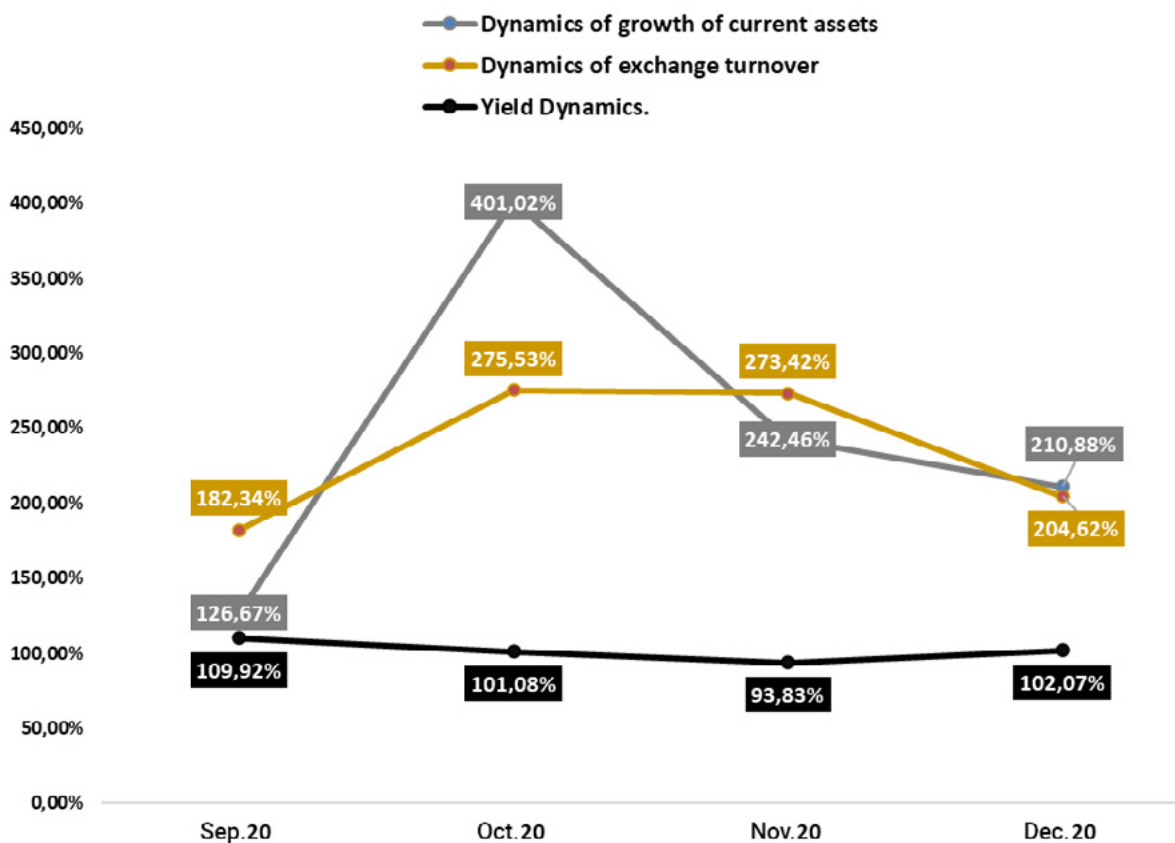
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# 7. Business model

# Business model

The Unix.Finance team creates a completely decentralized platform for attracting any users, from beginner to experienced investor, in the crypto-exchange field based on blockchain technology.

Unix.Finance enables new investors to earn at the level of professional traders, through the use of successful robot trading and risk diversification operating on different crypto-exchanges.



Indices of dynamics of UNIX performance indicators

### FINANCIAL ANALYSIS

#### Conditions and assumptions adopted for the calculation

The financial plan of the project is calculated on a planning horizon of 3 years. The calculations are made in basic prices.

Financial calculations are also presented in the financial model of the project (annex to the business plan), which is done in MS Excel.

#### Input data

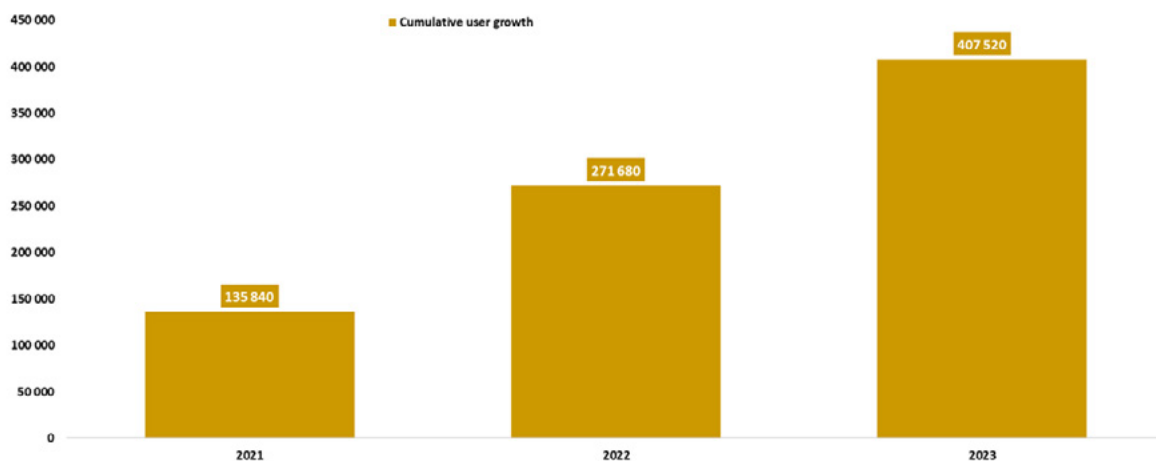
Accepted parameters of the project in the calculation of financial calculations are presented in Table.

Input data	
Settlement currency	\$ USD
Name of cryptocurrency wallet	UNIX
Planning horizon (years)	3
Year of beginning of planning horizon	2021
Month of start of planning	Jan.21
Year of the end of the planning horizon	2023
Month of end of planning	Dec. 23
Current UNIX performance	
Number of cryptocurrency exchange transactions in UNIX (per month)	\$33 800
Number of cryptocurrency exchange transactions in UNIX (per year)	\$405 600
Average size of the commission on current activities	1,4%
Monthly growth of UNIX token network users	11 320
Annual growth of UNIX token network users	135 840
Current assets in UNIX as of the development date	\$7 002 150
Exchange turnover in UNIX as of the date of development	\$144 680 380
UNIX profit as of the development date	\$2 295 771
Profit to turnover ratio	1,6%
The level of monthly yield in UNIX as of the date of development	19%

### UNIX Turnover Forecast

Based on the results of the current activity of the company, forecasts were developed to increase the volume of transactions, user growth and the corresponding capitalization of the company.

Based on the weekly growth of users of 2,830 people formed a forecast for the annual increase over the next 3 years.



Dynamics of annual growth of users, people

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# 8. Platform tokens

# Platform tokens

Unix.Finance implements a platform with Token: **UC**.

The Unix.Finance's UC Token is a utility token that supports the Ethereum ERC-20 standard. It is designed to pay commission on the platform. A commission of 1.4% of each transaction will be transferred to the platform account and then burned.

**The emission of Tokens was limited to 100 000 000.**

**All company tokens are available for purchase by users.**

Unix.Finance platform performed the burning of UC coins on the Ethereum network using the smart contract burning function. The number of UC coins burned depends on the number of transactions and the total amount of transactions on the Unix.Finance platform per month in order to ensure the investment attractiveness of a long-term holding of the coin. It is also possible to use UC staking.

### Calculation of the cost of UC Tokens

Users purchase UC Tokens to pay for services within the platform - they can choose and adhere to one or more of the investing models that are offered on the platform. In the case when the model selected by investors leads to positive investment results, then in addition to the standard charge on the transaction, all additional profits can be converted into UC utility tokens and investors significantly expand the volumes of UC in their purses. The demand for UC Tokens is directly dependent on the volume of conducted cryptocurrency exchanges on the Unix.Finance platform.

The broader the database of investors of the Unix.Finance platform, the more valuable the UC Token is. As the platform grows, new investors will exchange, and multiple transactions will drive growth.

Successful trading operations will attract even more investors to the UNIX ecosystem and will have an extremely positive impact on the platform's reputation and the price of the UC token.



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# 9. Roadmap

# Roadmap



## September 2020 - October 2020

**Complete transparency** - we creating our own platform for public viewing of transactions. You will be able to find your transaction that you made through our company or through our coin.



## March 2021 - May 2021

**Large-scale discovery** - representative offices in different countries.



## February 2021 - August 2021

**Release of a mobile application for Android and iOS** – a unique application with a convenient functionality which can make all the operations that you need.



## May 2021 - September 2021

**International** - conferences for platform participants.



## June 2021 - December 2021

**Launch of your own exchange** – a novelty in the world of exchanges with any-to-any technology, which implies 150 cryptocurrency pairs.



### **December 2021 - January 2022**

**Issuance of a plastic card** – with the ability to pay for your purchase anywhere in the world!



### **December 2021 - May 2022**

**Creation of a platform for IPO** – you can buy shares of global companies and sell on our platform, everything is very simple.



### **TBA**

**Every day our team** – works on creating the newest and the most relevant ideas for you. You can be sure that you will be the first to know about all the chips and innovations.

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# 10. Competitors

# Competitors

**The main competitive advantages of the Unix.Finance platform are as follows:**

1. The platform functionality is maximally simple and intuitive for the investor. Unix.Finance directs all efforts to write software or software product specifically for the needs of users who do not have special knowledge. The success of a complete process cycle for all parties is that both investors and trading robot operate in a familiar and simple environment.
2. The Unix.Finance platform offers UC tokens. UC Token is a familiar and understandable utility token that supports the Ethereum ERC-20 standard. It is designed to pay commission on the platform.
3. The practice of robot-trading is quite common in the crypto-world. The Unix.Finance platform translates the entire robot-trading process into the blockchain technology to provide maximum security for users and their funds. The blockchain also allows you to keep the most correct record of transactions in the form of a chain of digital blocks that can not be changed or deleted. The smart contract algorithm on the platform monitors all stages of operations. The combination of the blockchain + smart contract algorithm ensures the transparency and security of all transactions of the Unix.Finance platform.
4. Our platform is under development, but due to the analysis of the activity of trading in real time, we connect the function of artificial intelligence, which qualitatively affects the indicators of risk management. The use of this technology in practice increases the possibility of increase in investor investments, because AI calculates and makes the best models based on the actual data and analytical indicators of the best traders of the Unix.Finance platform.

## 10. Competitors



So, the Unix.Finance platform is the first blockchain project that combines the maximum simplicity and convenience of the interface for investors and advanced blockchain technology that, in the result, provides convenient conditions for trading operations with the best cryptocurrencies in the safest possible environment. The platform combines the ability to store cryptocurrency with profitability, invest in staking, and also participate in a trading session.

All operations are transparent, as users have open access to all legal, technical and financial documents stored in the blockchain system.

Unix.Finance is a team project where creators and users work for one purpose - increasing the turnover and capitalization of the platform. The higher these figures, the greater the personal success of each user and the entire platform as a whole.

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# 11. Intellectual property

# Intellectual property

All Unix.Finance's intellectual property («IP») assets, including but not limited to all copyrights, trademarks, patents, service marks, trade names, program code, signs, logos, symbols, layouts, trade secrets, buttons, colour schemes and graphics are exclusive intellectual property of Unix.Finance, which is protected by local and international intellectual property laws and agreements, including all copyright laws and regulations.

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# 12. Completion

# Completion

Most of these projects enter the market with a lot of restrictions, as well as with one or more investment instruments. UNIX project combines several investment tools and provides an opportunity to verify risks. This is a unique platform, transparent and reliable, where an investor can independently verify all information of interest to him using smart contracts. The feature of the Unix.Finance platform is that it provides maximum transparency, ease and accessibility.

Our main competitors are banks and any financial holders.

The Unix.Finance platform provides an opportunity for a person who owns a cryptocurrency, with any level of knowledge, to receive passive and active income at the level of professional investors.

The task of the Unix.Finance team is to attract as many people as possible and familiarize them with the capabilities of the crypto-exchange markets and crypto-currencies, and also to deliver information in an accessible form to absolutely all users.

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# 13. Risk factors

# Risk factors

**The acquisition of tokens involves a high degree of risk, including, but not limited to, the risks listed below. Before acquiring UC Tokens, each potential buyer is recommended to carefully consider all the information and risks outlined in this White Paper, and pay particular attention to the following factors:**

**1. Dependence of the computer infrastructure:** Unix.Finance's dependence on the functioning of software, computer equipment and the Internet means that Unix.Finance can not guarantee that system failures will not adversely affect the use of UC Tokens that are provided to the holders. Unix.Finance shall take all necessary measures to ensure the security of the network, servers and its data center from computer viruses, physical and electronic hacking and other such attacks. However, computer viruses, illegal intrusions and other violations arising from the actions of third parties can lead to failures, delays and suspension of services, which may limit the possibility of use of UC Tokens.

**2. Limitations of the smart contract:** smart contract technology is still in the early stages of development, and its application is experimental. This fact can lead to significant operational, legal, technological, reputational and financial risks. Although an audit conducted by an independent third party enhances the security, accuracy and reliability of the smart contract, it can not serve as a guarantee, including various guaranties that the UC smart contract will operate according to the original requirements or will not contain flaws, weaknesses or Other problems that can lead to technical difficulties or complete loss of UC tokens.

**3. Legal norms.** The blockchain technology, including but not limited to the issue of Tokens, may be a new concept in some countries / jurisdictions and, functioning within the framework of existing laws, may lead to the creation of new legislation that is based on the blockchain technology; however, the current legislation may conflict with the UC smart contract and the concept of the Token itself.

**4. Taxes.** The holders of UC tokens may be obliged to pay taxes in connection with the transactions considered in this document in the USA or their countries of residence. In this case, the holders of UC Tokens are fully responsible for meeting the requirements of the USA and other countries for all relevant taxes.

**5. Acts of God / Force Majeure.** The activities of Unix.Finance may be interrupted, suspended or delayed due to force majeure. As applied to this White Paper, force majeure is unforeseen events and circumstances that Unix.Finance can not foresee, including natural disasters, wars, armed conflicts, riots, industrial conflicts, epidemics, mass layoffs, strikes with reduced productivity in the workplace, long-term short-circuits or power outages or interruptions in telecommunications services.

The actions of municipal authorities, state or federal governments, or other circumstances that were not under the control of Unix.Finance and were not observed during the publication of this White Paper.

If such circumstances occur before the issue of UC Tokens, and Unix.Finance can not issue UC tokens after 1 month from the scheduled date, escrow agents can return the money they paid to purchase the UC Tokens. The money shall be refunded within the original amount and form of payment to the same digital purse or bank account from where funds were written off.

**6. Information disclosure.** Personal information obtained from the holders of UC Tokens, information on the number of Tokens owned by holders of UC Tokens, addresses of used purses and other relevant information may be disclosed to law enforcement and government authorities and third parties if such a requirement is made in relation to Unix.Finance due to regulations of the law, testimony or by court order. Unix.Finance is not responsible for disclosing such information for the specified reasons.

**7. The cost of the Token.** The cost of UC Tokens purchased can vary significantly for different reasons. Unix.Finance does not guarantee any specifically set price of UC Tokens at any given time. Unix.Finance assumes no responsibility for any changes in the cost of the UC Tokens.

**8. Fluctuations of bitcoin and etherium.** The fluctuations in the exchange rate of bitcoin and etherium may affect the ability of the company to provide services at a fixed price. The assumptions regarding the above information include judgments about future economic, competitive and market conditions and business decisions, most of which are not subject to control by the Unix.Finance team and therefore are difficult to foresee.

Although the Unix.Finance team believes that its assumptions are reasonable, any of them may be incorrect in the future. Therefore, the Unix.Finance team does not guarantee that the previously provided statements in this White Paper will be accurate.

In view of the significant uncertainty inherent in the previously stated statements in this document, the inclusion of such information can not be construed as a guarantee by Unix.Finance or any other legal entity that the aims and plans of the Unix.Finance project will be successfully implemented.

Please take into account the fact that the Unix.Finance project may be associated with other risks that the team currently can not foresee.

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# 14. Disclaimer of responsibility

# Disclaimer of responsibility

This document is for information purposes only and is not an offer or call for the sale of shares or securities.

### **UC Tokens are not securities**

The User acknowledges, understands and agrees that the UC Tokens are not security and are not registered in any public institution as security, and should not be treated as such.

### **No guarantees of income or profit**

The company does not provide guarantees that UC Tokens will grow in value. There are no guarantees that the price of UC coins will not decrease, including, to a large extent, due to some unforeseen events or events that the developers can not control, or because of force majeure.

### **Risks related to Ethereum**

UC Tokens will be issued on the Ethereum blockchain. Therefore any failure or malfunction of the Ethereum protocol can lead to the improper operation of the trade network of UC Tokens.

### **Uncertainty of regulation**

The blockchain technology is subject to supervision and control by various regulatory bodies around the world. UC Tokens may fall under one or more requests or actions on their part, including but not limited to restrictions on the use or possession of digital tokens, such as UC coins, that can slow or limit functionality or restrict the possibility to redeem UC Tokens in the future.



### **Risks of use of new technologies**

The UC Tokens are a new and relatively untested technology. In addition to the risks mentioned in this document, there are certain additional risks that the Unix.Finance team can not foresee. These risks can manifest themselves in other forms of risk than those listed here.

Note : We want to emphasize the fact that the Unix.Finance team can not guarantee the constant growth of the cost of the UC Token and is not responsible for any losses due to the speculative use of Tokens. The access to these services is unconditionally guaranteed by Unix.Finance on the basis of the current market value on UC Tokens.

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# 15. Legal notification

# Legal notification

The purpose of this White Paper written by the Unix.Finance (hereinafter - the «Company») project is to present the UC Token (hereinafter - the «UC Token» or «UC» or «Token») to potential holders of Tokens in connection with the proposed launch of the Token on new markets. The information listed below can not be comprehensive and does not imply any elements of a contractual relationships. The sole purpose of this White Paper is to provide relevant and reasoned information to potential holders of Tokens. The holders of UC Tokens are encouraged to conduct a thorough analysis of the company and understand the current or potential future value of all purchased UC Tokens.

No information in this White Paper is an issue prospectus of any kind or an offer to invest, nor is it in any way related to commercial offers or offers for the purchase of goods or any securities in any jurisdiction. This document is not drawn up in accordance with laws or regulations of any jurisdiction that are designed to protect investors and is not come within the provisions of these laws and regulations.

The statements, estimates and financial information contained in this White Paper represent anticipated statements or information. Such forecasts or information include both known and unknown risks that could lead to significant material mismatch of actual events or results to the estimates that are supposed or expressed in such anticipated statements. Such anticipated statements or information are not a promise or an obligation.

The subsequent events reflected in this White Paper can not be considered as a promise of profit and / or a guaranteed forecast for the growth of UC.

The above calculations are based solely on fundamental mathematical laws, including, but not limited to, the laws of Metcalfe, Reed and Moore. White Paper in English is the main source of information about the launch of UC Token. The information contained herein may be translated into other languages or may be used in the course of written or verbal communication with existing or

## 15. Legal notification



potential customers, partners or third parties. In the course of such translation or communication, some of the information contained in it may be lost, damaged or misrepresented.

In the event of any conflicts or inconsistencies between such translations, messages and data, the White Paper provisions in English shall prevail. The section «Legal aspects, risks and disclaimers» refers to this White Paper and to any information available on the website (Unix.Finance.io). The content of Section «Legal Aspects, Risks and Disclaimers» describes the conditions applicable to users in connection with (i) the use of White Paper and any information available on the Site by users; and / or (ii) the participation of users in the sale of Tokens in each case in addition to any other terms that Unix.Finance may from time to time publish with respect to this White Paper, Website and sale of the Tokens (such terms hereinafter are referred to as the «Terms and conditions»). The information stated in the section «Legal aspects, risks and disclaimers» can not be comprehensive and does not imply any elements of a contractual relationship.

Unix.Finance makes every reasonable effort to ensure that all necessary information: (i) in this White Paper; and (ii) available on the website (all information in White Paper and all information available on the website, hereinafter referred to as the «Available Information»), was accurate and up-to-date, therefore such material is by no means a professional advice. Users should carefully consider and evaluate each of the risk factors and all other information contained in the Terms and Conditions before making a decision to participate in the sale of Tokens.