

## Introduction to WAMFin Invest Group Project

WAMFin Invest Group is a bridge that unites the reliability of the traditional economy with the innovative power of the blockchain. Our mission is to democratize access to investments and create a transparent and effective financial ecosystem accessible to everyone.

In a world where investment opportunities are often limited by high entry thresholds, we use blockchain technology to eliminate these barriers. WAMFin Invest Group transforms investments from a privilege into a universal tool, providing investors with the opportunity to participate in the growth of real businesses and assets.

Our ecosystem is based on three key products:

- **WAIG** — a dividend-paying share on the blockchain, allowing direct investment in the growth of WAMFin Invest Group.
- **WFCH ETF** — a fund that aggregates our "electronic shares" WAIG to simplify investments in the holding.
- **WFGP Bond** — an instrument that provides capital to entrepreneurs and predictable income to investors.

WAMFin Invest Group is not just another crypto project. It is an ambitious step toward a future where transparency, efficiency, and accessibility become the foundation of the financial market.

## Problem and Solution

The modern financial market, despite its scale, is still outdated and restrictive. It is separated into two opposing spheres: Traditional Finance (TradFi) with its slow operations and limited access, and the digital asset market with its high volatility and speculative nature.

### Problems we solve:

- **Limited Access to Valuable Assets:** Investments in assets such as real estate or shares in successful businesses require significant capital investments. This creates a high entry barrier, making them inaccessible to most investors.
- **Lack of Transparency and Trust:** Traditional financial operations are opaque, relying on numerous intermediaries. This complicates the tracking of assets and financial flows, reducing trust in the system.
- **Inefficiency and High Costs:** Processes in traditional finance are slow and burdened with commissions. Document processing, settlements, and transfers can take days, and sometimes weeks.

### Solution:

WAMFin Invest Group uses the power of blockchain technology to eliminate these limitations and create a new, effective, and transparent financial market.

- **Democratization of Investment through Tokenization:** We make investments accessible to everyone by converting real assets into digital tokens. This allows for the

purchase of fractional shares, lowering the entry threshold and opening the path to investing for a wide range of people.

- **Transparency and Reliability via Blockchain:** Our approach ensures full transparency of all transactions and ownership rights. Every asset and operation can be verified, which eliminates the need for trust in intermediaries and builds a solid foundation for a reliable market.
- **Efficiency and Speed:** Thanks to smart contracts, we automate key processes, from dividend payment to deal execution. This significantly speeds up transactions and reduces operating costs, making investments more profitable for all participants.

WAMFin Invest Group does not just solve these problems but offers a cohesive ecosystem that fully meets the needs of the modern investor.

### **Products:**

#### **WAIG (WAMFin Invest Group Token)**

WAIG is the core, innovative asset of our ecosystem and a first-of-its-kind instrument that combines the stability of dividend-paying shares with the flexibility and transparency of the blockchain. It is not a speculative token, but a direct on-chain share in the growth and profitability of the WAMFin Invest Group investment holding.

#### ***Key Features and Benefits of WAIG***

- **Dividend Stream:** WAIG holders are entitled to receive regular dividends, which are paid out from a portion of the holding's net profit. This provides investors with stable passive income tied to a successful real-world business model.
- **Buyback and Resale Mechanism:** To support and increase WAIG's value, WAMFin Invest Group will use a portion of its profit for strategic token buybacks from the market. This creates constant demand and promotes price appreciation, providing additional value to holders.
- **Limited and Controlled Issuance:** The total supply of WAIG tokens is strictly limited. This scarcity policy, along with controlled issuance of new tokens (only as needed for financing strategic development), reliably protects investors' interests.
- **Ownership without Governance:** WAIG grants a direct share in the holding's profitability but does not confer voting rights in its key strategic decisions. This allows WAMFin Invest Group to maintain operational flexibility while ensuring investors benefit from its growth.
- **Transparency and Reliability:** All payments and WAIG buyback operations are automated and recorded in smart contracts, which ensures full transparency and trust without intermediaries.

WAIG is our answer to the need for transparent and stable digital assets that reflect fundamental value, not market hype.

#### **WFCH ETF (WAMFin Core Holdings ETF)**

WFCH ETF is an innovative tokenized exchange-traded fund, specially designed to provide you with an extremely simple and accessible way to invest in WAMFin Invest Group. It aggregates our WAIG "electronic shares" into a convenient, liquid, and diversified instrument, making investments in the holding accessible to everyone.

### ***Key Features and Benefits of WFCH ETF***

- **Simplified Access:** For investors who value convenience, the WFCH ETF allows access to WAIG's value through a single transaction, avoiding the complexities of managing individual tokens. This is an ideal solution for those seeking to minimize effort but maximize investment potential.
- **Direct Support for WAIG's Value:** This is a key feature. Every time investors purchase the WFCH ETF, a portion of the funds received is used to acquire WAIG tokens, which creates constant demand, supporting its price, and contributing to the overall capital growth of the holding. Thus, investments in the WFCH ETF not only benefit you but also directly contribute to the development of WAMFin Invest Group.
- **Democratization of Investment:** We strive to make investments accessible. Thanks to blockchain technologies, investments in the WFCH ETF are available for any budget, opening up opportunities that were previously unattainable.
- **High Liquidity:** As an exchange-traded fund, the WFCH ETF offers high liquidity. You can easily buy and sell it on the secondary market 24/7.

The main goal of the product is to be an instrument for easy investment in WAIG, not in real assets.

### **WFGP Bond (WAMFin Growth Project Bond)**

WFGP Bond is an instrument that provides investors with the opportunity to directly finance growing small and medium-sized business projects while receiving stable, predictable income. This product is vital to our ecosystem as it creates a direct link between investor capital and the real economy.

### ***Key Features and Benefits of WFGP Bond***

- **Investments with Direct Impact:** Your funds are directed towards financing specific business projects that have been carefully selected by the WAMFin Invest Group team. This allows you to see how your investments contribute to the development of real enterprises.
- **Predictable Income:** Unlike investments in shares, which depend on market sentiment, investing in the WFGP Bond allows you to receive stable income through interest payments. All terms, including the payment schedule and amount, are clearly recorded in the smart contract.
- **Risk Reduction:** The tokenized bond mechanism ensures transparency in the use of funds and clear repayment terms, which significantly reduces risks for investors compared to traditional startup investments.
- **High Liquidity:** WFGP Bond tokens are highly liquid. They can be easily bought and sold on the secondary market, providing you with the flexibility to exit the investment when needed.

WFGP Bond is an investment in stability that allows you to support economic growth while receiving predictable passive income.

## Tokenomics of WAIG

The defined total supply of **WAIG** is **70,000,000 tokens**.

Allocation Category	Token Amount	Percentage (%)	Purpose and Vesting
Reserve (Controlling Stake)	40000000	57.14%	Long-term control of the holding; strategic investments and project financing
Primary Sale	10000000	14.28%	Initial capital raising and liquidity creation.
Secondary Sale	10000000	14.28%	Additional capital raising during the expansion phase.
Team/Founders	5000000	7.14%	Team motivation and long-term commitment.
Marketing/Ecosystem	5000000	7.14%	Community incentives, partnerships, and market liquidity support.
<i>Total</i>	<i>70000000</i>	<i>100.00%</i>	

### *Team Vesting Schedule for 5 Million Tokens*

- **Total Vesting Period:** 6 years.
- **Cliff:** 1 year. Zero tokens are unlocked during the first year.
- **Payment Frequency:** All payouts (both those unlocked after the cliff and subsequent ones) occur twice per year (every six months).

Stage	Tokens Unlocked	Unlocking Period
Cliff (Year 1)	0 tokens	12 months. Zero tokens are unlocked
Cliff Release (at 1-year mark)	1,250,000 tokens (25% of total supply)	This amount is split into two equal parts and paid out over the next 6 months.
Subsequent Unlocking	3,750,000 tokens (75% of total supply)	Unlocked in equal installments over the next 5 years (10 semi-annual periods). This amounts to 375,000 tokens every six months.

## Roadmap: 12 Months of Active Development

This plan focuses on key deliverables demonstrating WAMFin's capability for rapid monetization and scaling.

### Phase 1: Foundation and Technical Design (Months 1–3)

Task	Description	Goal
Corporate Structuring	Finalization of WAMFin's legal structure and regulatory compliance assurance.	Legal readiness for capital raising.
Documentation Finalization	Completion of the <b>Litepaper</b> and detailed technical specifications for smart contracts.	Investor documentation readiness.
Technical Architecture Design	Detailed planning of the <b>WAIG</b> and <b>WFCH ETF</b> token architecture on the blockchain.	Finalized technical specifications.
Pre-Seed Round	Securing the initial round of funding from Angel investors or funds.	Funding the MVP development.

### Phase 2: Product Development and MVP Launch (Months 4–6)

Task	Description	Goal
Smart Contract Development	Coding, testing, and external audit of the <b>WAIG</b> and <b>WFCH ETF</b> smart contracts.	Audited and secure contracts.
MVP Launch (Closed Beta)	Deployment of a Minimum Viable Product with token buying/selling functionality in a controlled testing environment.	Demonstration of working technology.
Initial Liquidity Creation	Forming the first liquidity pools (e.g., WAIG/ETH) on a DEX.	Establishing the primary market.
RWA Partnerships	Finalizing initial partnership agreements with medium-sized businesses for the future launch of the WFGP Bond.	Preparation for monetization.

### Phase 3: Commercial Launch and Expansion (Months 7–12)

Task	Description	Goal
Public Launch	Official public launch of WAIG and WFCH ETF.	Commencement of commercial activities and revenue generation.
WFGP Bond Launch	Tokenization and launch of the first pilot project financed via the WFGP Bond.	Product diversification and launch of the second revenue stream.
DEX Listing	Listing of key tokens on established decentralized exchanges.	Increased liquidity and accessibility.
Global Scaling	Aggressive expansion of marketing, attracting new investors, and increasing market capitalization.	Achievement of key financial metrics.

# Legal Disclaimer and Risk Factors

## *1. Legal Disclaimer (Draft)*

**Attention:** This Litepaper is an informational document and is not an offer to sell, a solicitation to participate, or investment advice. The information contained herein is subject to change. No part of this document should be construed as legal, tax, or financial consultation.

Investing in WAMFin Invest Group tokens (WAIG, WFCH ETF, WFGP Bond) is high-risk, and you may lose your entire investment. You should not rely on this Litepaper when making an investment decision. Consultation with an independent professional is necessary before making any decision.

## *2. Key Risk Factors (Draft)*

- **Regulatory Risk:** The legal landscape for the tokenization of Real-World Assets (RWA) and blockchain-based ETFs is constantly changing. Any changes in legislation could significantly impact WAMFin Invest Group's operations and the value of the tokens.
- **Project Execution Risk:** WAMFin Invest Group is a new investment holding. The project's success depends on the Founders' ability to implement the stated Roadmap, ensure technical security, and raise the necessary capital.
- **Liquidity Risk:** The market for WAIG and WFCH ETF tokens may be limited in the initial stages. This may complicate the purchase or sale of tokens at a desired price.
- **Smart Contract Risk:** Even after an audit, smart contracts may contain unknown errors that could lead to the irreversible loss of assets.
- **Risk Related to WFGP Bond (Credit Risk):** The return on WFGP Bond depends on the success and solvency of the companies being financed. Although WAMFin Invest Group will conduct thorough selection, there is a risk of default by the recipient businesses. This may affect the regularity of interest payments to WFGP Bond investors.
- **Token Interdependence Risk:** The value of the WFCH ETF depends on the value of WAIG. If the value of WAIG declines, this will directly impact the WFCH ETF, as well as the overall capital supporting the WFGP Bond.

## Team and Advisors

### *Founder & CEO*

- **Mykhailo Balazh:**
  - **Experience:** Possesses practical entrepreneurial experience and a deep understanding of the capital raising needs of small and medium-sized businesses. Developed a business model focused on financial sustainability and risk control, utilizing the blockchain to ensure the transparency and accessibility of investments, which is a direct answer to the limitations of traditional finance.
  - **Vision:** To create WAMFin Invest Group as a financial infrastructure that permanently eliminates barriers between private capital and the profitability of the real economy, making investments in sustainable assets accessible to investors worldwide.

### *Team Building Strategy*

WAMFin Invest Group recognizes that a strong team is necessary to realize our ambitious Roadmap. Our initial strategy focuses on securing three key leaders:

1. **Chief Technology Officer (CTO):** A highly qualified specialist with experience in smart contract development (Solidity) and working with EVM-compatible blockchains (Base). This specialist will be responsible for the security, auditing, and architecture of the WAIG and WFCH ETF tokens.
2. **Chief Operating Officer (COO):** An experienced executive responsible for operational efficiency, managing RWA flows, and scaling business processes that ensure stable dividend payouts.
3. **Legal Counsel / Compliance Specialist:** An expert in international financial law, Web3 regulation, and RWA tokenization, who will ensure the project's full compliance with regulatory requirements.

## Conclusion and Call to Action

### *Future Vision*

WAMFin Invest Group stands at the threshold of a new era of investment, where financial transparency and accessibility are no longer a privilege. We are creating not just tokens, but a cohesive, sustainable ecosystem that ensures profitability for investors, liquidity for businesses, and stability through its strong connection to real-world assets.

*Our mission is simple:* to use the blockchain to democratize capital.

We invite strategic investors and partners to join WAMFin Invest Group to collectively build the financial infrastructure of the future.