



"Multi-Sector. Reg A+ Compliant. Impact at Scale."

Powered by Universal Forge, Inc.



Executive Summary

- **Vision:** Ethica Ventures, powered by Universal Forge, democratizes access to Real World Assets (RWA) through Fractionalized Digital Securities (FDS).
- **Market:** \$10T+ RWA market with growing demand for compliant, ethical, high-yield investment opportunities.
- **Solution:** First SEC-ready platform to tokenize assets like debt, land, and renewables into investable securities for retail and institutional investors.
- **Traction:** CTi3 identity tech launched, RescueFi partnerships underway, Reg A+ infrastructure in development.
- **Ask:** Raising \$500K to launch the RWA platform with its first vertical, RescueFi — which tokenizes loan bundles to help borrowers escape predatory debt. A \$1.5M Reg A+ raise will follow to scale across multiple verticals.

Universal Forge, Inc (Parent Company)



Ethica Ventures Core

Compliance 

SDG Focus 

Retail Access 

Proven Tech 

Ethica Ventures Verticals

RescueFi 

Renewables 

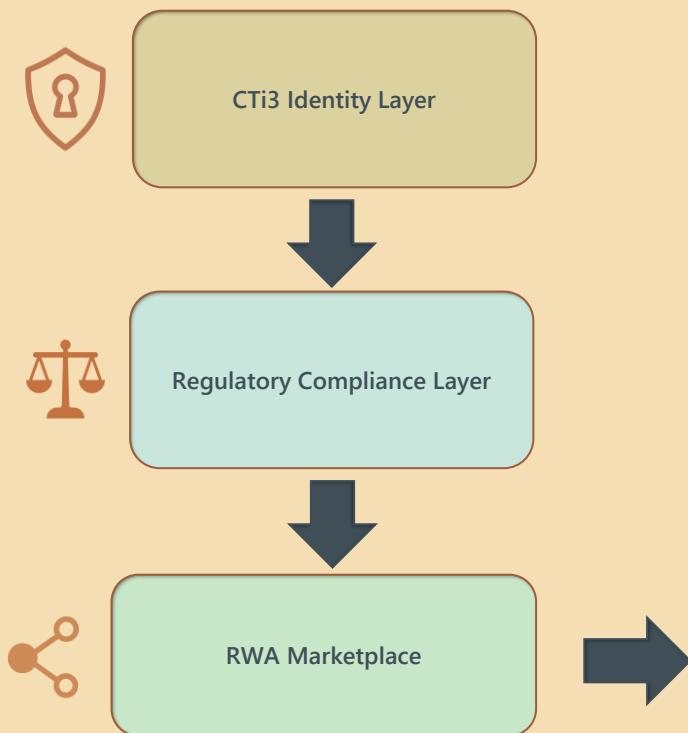
Land & Ecology 

Education 

Health 

Built to meet SEC & Reg A+ standards, flexible for future asset classes

COMPLIANT RWA TOKENIZATION PLATFORM



- ▶ Compliant RWA Fractionalization — turn any real-world asset into digital securities
- ▶ Broad Market Access — retail + institutional investors
- ▶ Impact at Scale — multi-sector, SDG-aligned growth

PREDATORY FINANCE

Example Vertical, Heavily Disrupt Predatory Finance

- ▶  Payday loans at 400%
- ▶  Communities locked out of capital
- ▶  Investors excluded from impact

▶ **400% APR**

Average payday loan rate

THE PREDATORY LOAN TRAP

Example A: RescueFi (Payday Debt)

How \$350 Becomes \$2,000 at 400%+ APR

- 💳 Client borrows \$350–500
- 📅 Pays \$2,100+ over 2 years
- 📊 Still owes \$225 balance
- ⚖️ Settlement: \$100 one-time payment
- 🌱 RescueFi: ≤35% Fixed, reduced balance

Investors earn 7–10%

More Payday Loan Stores in the U.S. than McDonalds & Starbucks Combined

THE PROBLEM WE SOLVE

Challenge

Unethical Lending traps millions in 400% APR debt cycles
Communities locked out of affordable financing
Investors excluded from high-yield impact assets

Opportunity

\$10+ Trillion Total US Debt Impact Market
Growing demand for ethical, high-yield investments

What We Solve

End predatory debt with ethical alternatives (RescueFi)
Unlock capital for land + renewable projects
Democratize access to compliant impact investing

THE RWA PROBLEM WE SOLVE

Challenge

Real-world assets are illiquid and inaccessible for most investors

Communities & projects struggle to unlock capital affordably

Crowdfunding ≠ compliant, investable securities

Opportunity

\$10T+ Real World Assets (RWA) market ready for digitization

Growing demand for compliant, ethical, high-yield investments

Institutional + retail investors seeking access & transparency

What We Solve

Tokenize RWAs (debt, land, renewables, health, education) into compliant securities

Democratize access → retail + instructional investors, **both accredited and non-accredited (via Reg A+)**

Deliver transparency + trust via Ethica's FDS engine (audit trails, SEC readiness)

FRACTIONALIZED DIGITAL SECURITIES (FDS)



- Turn Real Assets into Investable Shares
- SEC / Reg A+ Ready → Retail + Institutional Access
- Beyond Crowdfunding → Real Investments, Real Returns

"Investments with returns, not donations."

UNLOCKING LAND VALUE THROUGH FDS

Example B: Land + Renewables

Powered by Fractionalized Digital Securities (FDS) —
Ethica's compliant tokenization engine

Investor Returns

Rodeo Land Example

- 3,103 acres @ \$1,000 per acre
- = 12.6M square meters
- Scrub land cost: \$0.248 per m²
- Tokenized value: \$0.28 per m² (28¢)

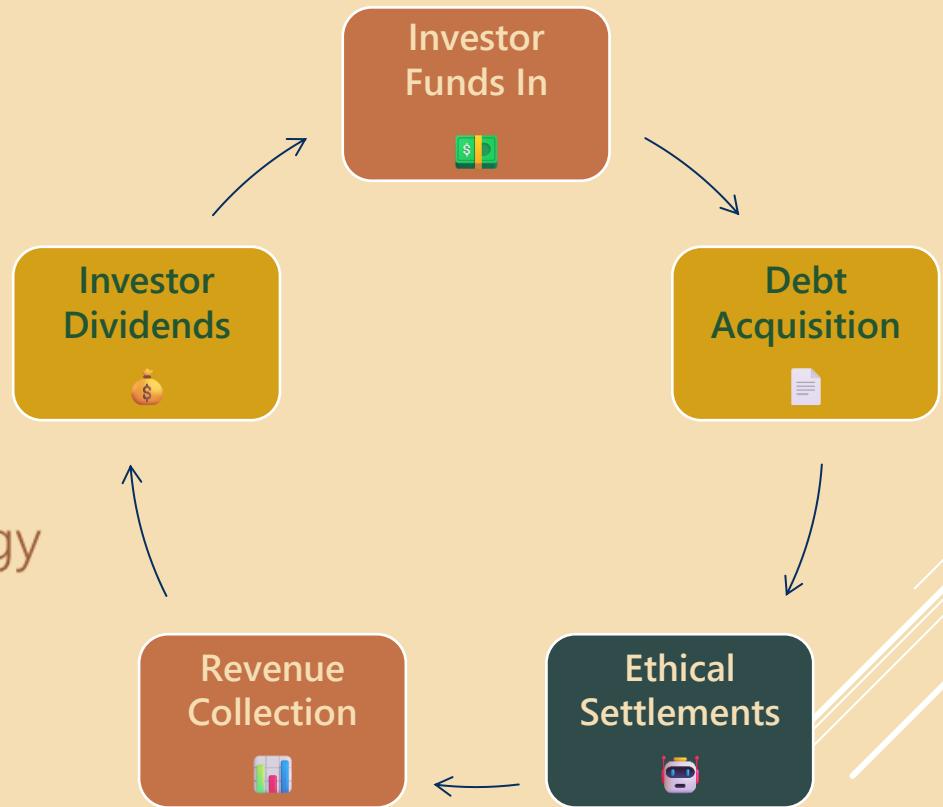
- Land values historically appreciate ~5% annually, with growth markets up to 10%
- Solar lease projects modeled to deliver 11–13% IRR, supported by ITC incentives & long-term escalators

"Idle land. Clean energy. Real returns."

FROM INVESTMENT TO IMPACT

Revenue Streams:

- Onboarding fees
- Transaction fees
- Investor subscriptions
- Licensing CTi3 technology



TRACTION + ROADMAP



Past

- CTi3 launch
- Wallet +Mobile Sync
- Apple Wallet Interoperability
- Lead Generation Technology

Present

- Seed round
- Investor/admin portals
- RescueFi partnerships
- Impact Partnerships

Future

- Reg A+ launch
- Multi-vertical expansion
- Layer 2 Technology
- \$50M AUM goal

Our Ask

\$500K Bridge

Complete FDS Module +
Reg A+ Compliance +
Launch RescuFi



\$1.5M Reg A+ Raise

Scale into verticals +
Platform expansion



Institutional Capital

Ongoing pursuit



"Multi-Sector. Reg A+ Compliant. Impact at Scale."

"Commit Now. Ethical Finance."



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