



"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 

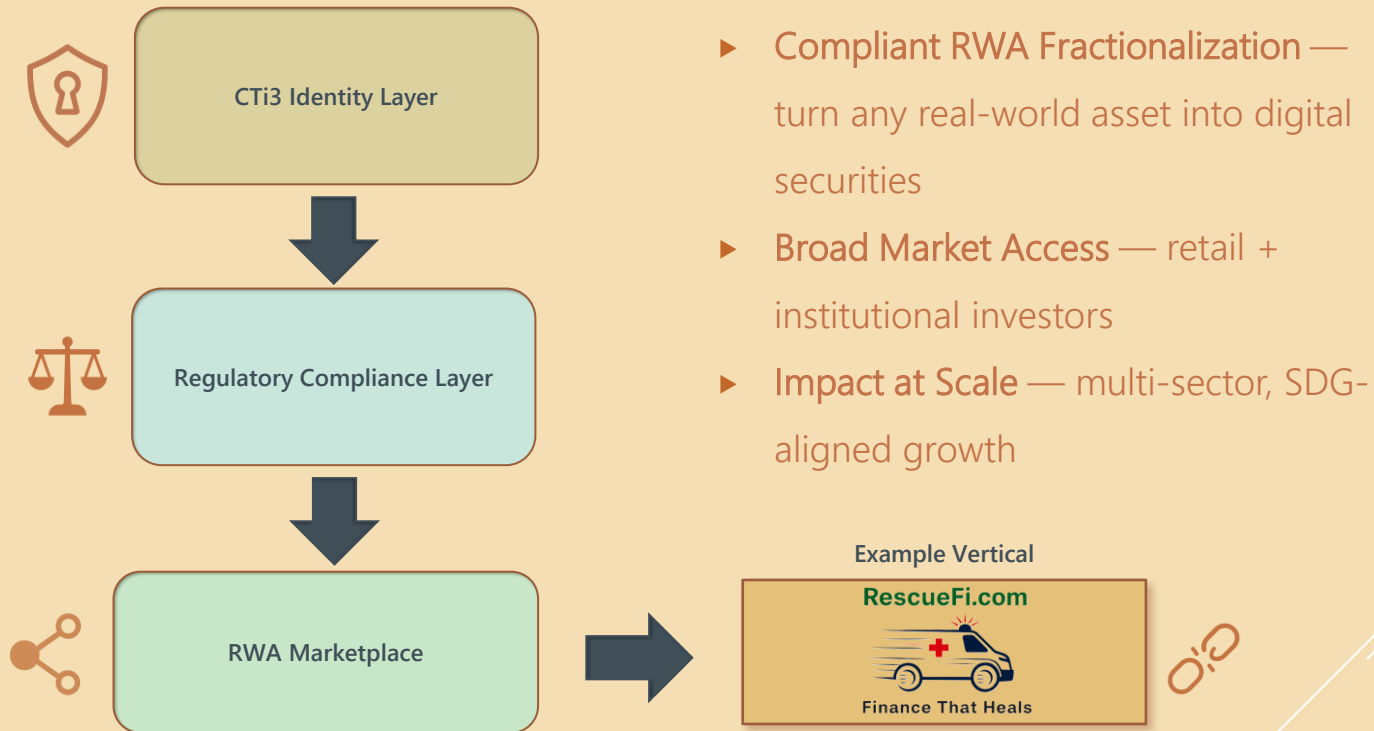
Land &  
Ecology 

Education 

Health 

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

# COMPLIANT RWA TOKENIZATION PLATFORM



# 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:  $\leq 35\%$  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 m<sup>2</sup>
- Tokenized value: \$0.28 per m<sup>2</sup> (28¢)

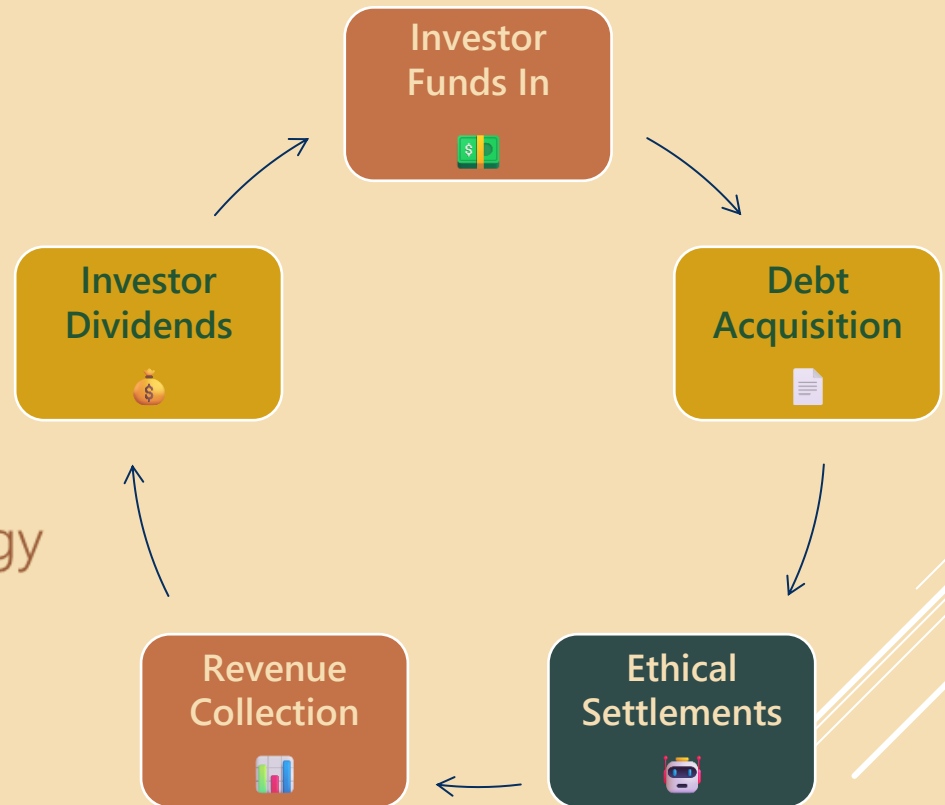
- Land values historically appreciate ~5% annually, with growth markets up to 10%
- Solar lease projects modeled to deliver 11–13% IRR, supported by ITC incentives & long-term escalators

*"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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