WHITEPAPER

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ccuniverse.org

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The world is leading to the era of crypto banking. The rate at which the crypto currency is taking up the market shows that the use of crypto currency is going to take over the world soon. Thus saying that crypto currency is the future of the world's market will be no way wrong. Crypto currency took the leap from being an illusion or idea to reality back in 2009 with the creation of Bitcoin, Ever since many crypto currencies have been introduced. In a short period of ten years the world of crypto currency is already touching skies of success and why not? - The innovative idea of using crypto currency as a mean of online transaction and payment is of inestimable value. Masterminding crypto currency has introduced us to the decentralized system unlike banks which is a centralized platform. The fate of the global economy is held in the hands of very few people. The money in the banks can always be subjected to politics and self-vested interests. The traditional banking system thus can be cheated and manipulated for the interest of few people. Crypto currency is the breakdown of this system. The crypto currency wallets will be managed in our own computers and we will run our own banks. That's not enough the crypto banking is a far most safe way of banking and no third party is involved. Many players from around the world are providing successful crypto currency platforms and providing different services to people. One of such companies is CCurriverse.

CCuniverse is a blockchain technology for infrastructure development. The basic idea in which the foundation of CCuniverse is laid is the development of infrastructure projects using UVU coins. CCuniverse projects include Crypto ATMs, rental Electric cars and their charge stations and creating prototypes of small houses. These projects are undertaken for the year 2019-2020. Initially, CCuniverse is working on these three projects and will expand their idea with time. We keep a futuristic approach of combining the existing technology and scientific research with crypto banking. CCuniverse has its own coins "UVU coins". UVU is relatively new in the world of crypto currency but we are working in the real world as real crypto currency. Our team is focused on bringing out amazing opportunities and feasibility to the people by using crypto currency in their daily lives. The day is not far when the lumbering banking platform will be



replaced with efficient and secure crypto banking. Currently CCuniverse is operative in Poland. We keep the vision of offering our services worldwide. CCuniverse is based on Stellar.



CCUniverse aims at providing different services to its customers. Initially, CCuniverse is offering services such as renting electric cars and installing their charging stations, establishment of crypto ATMs, and prototypes of simple houses etc. CCuniverse is designed for technological and infrastructure development. CCuniverse is bringing real solutions to infrastructural problem in the market. The idea behind CCuniverse is thus enabling people to get rid of the monotonous systems with great ease. CCuniverse is platform where you can rent a car using your UVU coins. Electric cars are registered with CCuniverse. Whenever customers want to rent a car, CCuniverse will provide its services. These services will be provided at the cost of UVU coins. Charge station for charging electric cars will also be established. CCuniverse believes in bringing ease for its users and renting electric cars from CCuniverse with UVU is thus viable. All the profit gained will be in form of UVU coins.

Secondly, CCuniverse focus on the establishment of Crypto ATMs. These crypto ATMs will revolutionize the world of crypto banking. Our ATMs will be based on the theme of conventional ATMs. The only difference would be the exchange and availability of Crypto currency. These ATMs will have an addition feature where customers will be able to exchange their crypto currencies to fiat. So if you want to exchange your crypto currency to cash, a crypto ATM is the place where you need to go. This idea was conceived because of the fact that central Europe has a wee access to such crypto ATMs. The value of these crypto ATMs is negligible. These block chain ATMs will exchange and transfer crypto currency or cash in our hands.

CCuniverse in a long run aims at working on the infrastructure related ideas. CCuniverse is focusing on prefab homes. These prefab homes are an infrastructure solution and will revolutionize the building sector. These prefabricated houses will be constructed off site and then shipped to desired destination. Prefabricated houses are built in components and will be transported upon orders thus giving rise to mobile houses and infrastructure. CCuniverse will



provide a platform where such "houses on wheels" will be created. These houses will be purchased with UVU coins. Trading of these prefab homes will be done in UVU currency which will avoid the involvement of tedious banking system.

Apart from prefabs, making Geodesic domes is another infrastructure project that will be accomplished by CCuniverse. The geodesic domes will be made according to the demand of customers I.e. for living or entertainment purposes. These geodesic domes will be shipped and all the payments will be made in UVU currency.

Our idea behind CCuniverse is based on combining technologies in such a way that it's outcomes benefit every person. Our team is focused on conveying tranquility and simplicity in everyday life. Whether it is about renting a car or making prefab houses the services of CCUNIVERSE will be on your finger tips that will not only provide you these services but will also ensure that all your transactions and payments are in safe hands by making the trade possible in UVU currency.



CCuniverse has promised to provide a decentralized system. It means that CCuniverse is not using a traditional banking system for its trade. Treaditional banking is slow and inefficient and above all is centralized therefore CCuniverse is based on Stellar. Stellar is a common financial platform that is designed to be open and accessible to everyone. Stellar is a non-profit organization. Stellar is much stable, efficient and faster platform and is therefore preferred over other block chain payment systems.

A comparison between stellar and ethereum is given in figure below.





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Asset UVU 6

Issued by GAMV4C...FSPOFJ @

Summary **

Rating: 5.8 @

Total supply: 310,000,000 UVU @

First transaction: 01 Jun 2019 19:49:25 UTC @

Trustlines: 911 @

Total payments count: 51 @

Total trades count: 565 @

Overall traded volume: 4,637 USD © Current price: 0.004970700 USD 1+9.9% ©

Standard price deviation: 54.65%
Asset authorization flags: none
Issuer account lock status: unlocked











CCuniverse is having its own tokens symbolized as UVU coins. The initial price of UVU was 0.07 USD. Fee per transaction is set to be 0.0001 XLM. Exclusive idea of combining technologies will let people experience some real changes in their lives.

CCuniverse aspire towards providing facilities in the modern world to its customers. For the accomplishment of its goals

CCuniverse is looking forward towards the establishment of Crypto ATMs. These modern devices will support every type of Crypto currency. Our ATMs will provide cash in hands for your crypto currency and also ease the transactions. These ATMs will be installed in central Europe. The reason behind setting up crypto ATMs is their need in central Europe. There are a very few crypto ATMs in Europe and their demand is high so to cope with this demand CCuniverse is captivated by idea of establishing crypto ATMs.

Our company is also fascinated by the idea of providing prototypes of small houses with all the payments to be made in UVU coins. CCuniverse is focused on making mobile house components and shipping them. This is revolutionary idea that will change the concept of expensive infrastructure and to add to this feature the buying and selling of these prefabs is made in crypto currency system. The first of them, are wooden houses. For our closest partners, we will offer 7% of profits on any such investment. That's not enough CCuniverse also rent electric cars for UVU making it extremely easy for people to hire cars whenever they need. CCuniverse will generate income from charge stations where the customers will pay in UVU and charge their electric cars. CCuniverse is an automated system that will change the way of banking, delivering its services with great ease. In addition to the very high percentage associated with the ATM Program, we are offering a 10% off on rental service is another bonus for our investors.





Strategic alliances play an important part in establishing a successful business. Strategic partners of CCuniverse are:

We invite you to cooperate with us who would like to establish business relations with us.

We care about original ideas or infrastructure projects related to devices or products related to the renewable energy sectors, ecology, technology, accessibility etc.

As part of our activities, we can offer attractive, individual promotion and coverage packages. For example, we can place anounce about our cooperation on our social media, or we can put a banner or logo on our home page.

When it comes to business-related offers, we negotiate them individually but we want to allocate a large percentage of our project's revenues to strategic partners. When it comes to the ATM project, we can negotiate up to 75% on income.

Bpower2

CCuniverse is in partnership with Bpower2. Partnership and collaboration plays a key role in establishing successful business.

Bpower2 in this regards is giving assistance to CCuniverse. Bpower2 works as Enterprise Information Management system (EIM).

It is providing opportunities to companies capable of processing information.

One can design their business needs using bpower2. Thus Bpower2 is effectively helping companies in achieving their goals.

Currently Bpower2 has 5120 users and 68 modules and has been recognized as an innovative tool by independent experts.

Bitcoinpl.org

Bitcoinpl.org is a website that provides its readers an insight of Crypto currencies and block chain technology. It is a platform for crypto currency and block chains the purpose of which is to create awareness among people about crypto currency and block chains in Poland. The site contains information about Bitcoin and altcoins such as Ethereum, Monero, XRP, ZCash, Dash, Lisk, Bitcoin Cash, Litecoin, EOS, Cardano, TRON, Binance Coin, Stellar Lumens and many others. Bitcoinpl.org is educating people through e-books and videos published on their site about block chain community and crypto banking.





Below we will present you three variants of our activities that we will want to implement in the coming years.

The most important program that we will be implementing from 2019 will be crypto ATM. We want CCUniverse to be built not only from one program, but several. Below are the ones that we have gradually begun to prepare in terms of documents and vision. We are constantly conducting research and we are open to cooperation with groups and start-ups who want to create their products. We want CCUniverse to be involved in creating interesting and revolutionary prototypes. We are interested in technically uncomplicated things, but practical and feasible within our own resources and engineering groups. We think that with the development of funds we will be able to attract such groups of people who will create prototypes of devices or products from the CCUniverse brand. These will be things that correspond to our vision: i.e. related to energy, environmental protection, and facilitating everyday life.

CCuniverse promises ease of transaction for its users ensuring tremendous user experience. CCuniverse is currently providing services such as renting electric cars, establishing charge stations, Crypto ATMs and prototypes of innovative houses etc.

CCuniverse offers to avail all these amazing features with safe and fast transaction i.e. through UVU coins. CCuniverse users' will be able to rent cars using UVU coins. Through crypto ATM, it will be made possible to convert crypto currencies to fiat. The third phase also include an innovative idea of building infrastructure like prefabricated houses, geodesic domes etc for UVU.

A detailed description of the Services is given:

Crypto ATM:

As mentioned, Europe has a very few such ATMs and now living the era of Crypto currencies the establishment of such a system has become a huge demand. Thus bringing crypto ATMs is the need of the time. Crypto ATM is the prime service provided by CCuniverse. Crypto ATMs



will be installed in different localities. These ATMs are "two-ways" type, a highly modern machine. From two-way type we mean that one can buy and sell crypto currencies. Such ATMs are highly expensive but providing our users with many options is always a priority for CCuniverse. It bears unique features related to functionality, reliability, software adaptation and great design. The cost of a single machine is about 7000 USD. In addition to this the transportation and installation cost is estimated about 1000 USD and the lease/rent of the ground where the ATM is to be installed is assumed maximum as 150 USD so the total cost of a single crypto ATM will be more or less 8300 USD.

Our ATMs will support Bitcoins and Ethereum combining them with two other coin I.e UVU coins and coins from one of our partners.

In order to add coins to our machine, one must meet the following criteria

Paying a 10BTC fee

The coin must solve some problem in reality for some community, or within the

Network.

All Projects with innovation and technology will be better perceived.

Initially these ATMs will be installed in central Europe taking a start from Poland with a few ATM machines. Then Warsaw, Rondo Daszyńskiego and Sopot near the sea. These locations are selected because of their tourist attraction, receiving a large number of tourists in summers every year. Installing Crypto ATMs at such locations will mutually benefit both i.e. People and CCuniverse. Further the program will be expanded to Munich, Italy, France and Ukraine etc.

Rental Electric Cars And Charging Stations

The second major project of CCuniverse is renting electric cars with our crypto currency UVU. There are a lot of companies in market that rent cars but CCuniverse in this regard is different



because the cars CCuniverse will rent will be special electric cars. Electric automobiles are run by motors using rechargeable batteries. These cars are selected on basis of the desire to reduce greenhouse emission. Since CCuniverse has promised that welfare of people will be their utmost priority therefore the gasoline engine cars will not be rented by CCuniverse which is posing risk to our environment. Instead we will provide electric cars to our customers that require low maintenance with no emissions, modern solutions such as autopilot and others. And that's not it, all these services will be combined with our block chain currency.

In Europe electric cars is a developing topic and its demand in following days will even be greater. Our service will not only provide rental cars but people who are interested in buying electric vehicles will also experience them.

Charging the cars will be done at "charging stations". These charging stations will be installed in public places by CCuniverse.

For the safety of the cars a brick garage will be purchased. The cost of which varies from 4200-8000 USD. These garages will be provided with charging panels with the cost of 500 USD providing us additional operational features and security.

Tesla and Audi are the companies from which our cars will be selected. Tesla is all-time best selling electric cars company. Tesla is selected on the basis of its uniqueness in European market and their revolutionary ideas. The other (Audi) enjoys a prestigious place in European market because of their high standards and public admiration. Our fleet will have Tesla model X , Tesla model S and Audi E tron from the two brands. Tesla model S has EPA range of 370 miles (600 km), higher than any other electric car.

Real Estate Prototypes and Infrastructure

In real estate and infrastructure project, we are looking forward to create remarkable infrastructure opportunities for the people. The exceptional idea of combing the infrastructure solutions with crypto banking can bear us fruits in future. We are focused on conveying tremendous results based on our innovative ideas regarding designs, shapes, materials used etc in these houses.



In European countries, for an average person it needs about 20 - 30 years of hard work to build a house. That is why the majority of young people have to take out loans right after commencing work to buy a house and spend the rest o their lives working, to return the loans. CCuniverse in form of prefabricated houses and geodesic domes is providing solution to this problem. The first of them are wooden houses. The cost of a wooden house with a traditional foundation and garage, a sloping tiled roof heated with oil (we will develop systems with renewable energy sources - solar panels), in the range of \$43,000 USD - \$66,000 USD. The area of such houses will range from 75 m to 200 m as we are talking about European areas. These will roughly be the market prices of such houses. However, we will use our own resources and significantly reduce the construction and assembly costs of such houses. With our modern solutions and our help, our future clients will get access and the opportunity to buy a cheap, innovative and interesting home. We have great potential to bring new innovative thinking in the word of real estate.

We have sufficient human resources in Europe capable of achieving their goals in this sector. We have a number of experienced engineers who are able to design and create modern homes from various new forms and materials and we are opportunistic about exploiting their dexterity. However it should be kept in mind that the project will only begin after successful launching and advancement of the first two projects i.e. crypto ATMs project and rental program.







CCuniverse will generate income from crypto ATMs, rental cars and charging stations and from other services it provides.

CCuniverse promises its investors to share a good percentage of this income with them. According to the producer of the ATM data, the average volume per month by one machine is about \$20.000 USD. This means that with a 1.5% fee of every transaction which we set up, there will be approximately \$300 USD per month income. We guarantee 75% of the commissions from every fee transaction (Assigned within the interest documents) for our investors that come up with huge investments.

CCuniverse is having a 310 M tokens. 60% of these token are to be sold as ICO and the remaining will be distributed among the various categories.

ICO

60% of the UVU coins will be sold in ICO.

MANAGEMENT AND ADVISORY

15% out of total UVU coins will be subjected to hiring highly qualified staff. CCuniverse is concerned about hiring well trained staff and advisory which is basic to lead a successful business. Therefore a good amount of profit has been allocated for management and advisory.

PRODUCT DEVELOPMENT

4% of the profit will be kept for service development as modernization of services and products is of paramount importance for a better user experience.

BUSINESS DEVELOPMENT

5% of funds are allocated for business development in terms of successful partnership. Successful alliances are foundation stone of success for a company.

MARKETING AND PR



In order to achieve its goals as successful business hub, CCuniverse will use 8% of the total profit for marketing purposes and building a trustworthy public relation.

LEGAL

3% of CCuniverse funds are kept to rectify legal issues of the company.

BOUNTY

1% of the profit is allocated for creating awareness for our tokens.



Renting electric cars on crypto currency is a distinctive idea. CCuniverse will be providing cars on lease. Not only this but CCuniverse aims at solving infrastructure related issues as well. Prototypes of small houses, fuller domes, wooden houses, modular homes etc with be sold and shipped for UVU coins. All these projects are one of its own kind.

As its already been discussed that Europe is having a few number of Crypto ATMs. FLYINGATOM is a company that has installed a number of Bitcoin Atms. These bitcoin ATMs can be found in a number of cities of Poland including Warsaw. FLYINGATOM buy and sell crypto currencies in different cities of Poland. CCuniverse consider FLYINGATOM as a potential competitor in the Market place. However, we keep an upper hand over FLYINGATOM as a small fraction of our income will be generated from these devices or its services and we will gain more income from token economy. Also we have low fee as compared to FLYINGATOM. We are a newborn brand with a well-developed website and a good pr. Even though CCuniverse is relatively new we still have a very large community with ten thousand people on telegram.





CCuniverse will generate funds from its services. A large amount of these funds are allocated for our investors. It means that a large fraction of the profit will be shared with our investors that come up with good investments. For our investors, we guarantee 75% of the commissions from every fee transaction. This means that investors from each ATM machine will get 75% of the fee from each transaction and the tokens will be the value them at the time. CCuniverse will use its funds to increase the number of Crypto ATMs. We wish to build some parts of these machines by our own funds by 2020.

The rental car Program funds will mostly be given in the maintenance of the cars. An amount of this income will also be used in making charging stations. The amount of profit generated from the rental program will decide if CCuniverse will buy its own electric cars or not. The rental car project will allow us to raise funds for development and new Projects. Similarly small prototype houses will be built with our funds also.

We will also be offering 10% off to our investors on the rental service. With token percentage earned from the ATMs and the percentage from the rental, our investors will be able to make a very good profit.



Giving CCuniverse a legal status is a huge area of concern. A company is worthless if it's not in compliance with the government laws. CCuniverse has all its key legal documents and is a legal business under the government company Act. CCuniverse has allotted 3% of its total fund to resolve legal issues related to the company. Our company has successfully obtained its certificate of incorporation, memorandum of association and article of association.

Under European Union law, machines such as crypto ATM's are vending machines. Since crypto ATMs are not the ordinary ATMs therefore, they are not covered by such reimbursements as



ordinary ATMs. No additional permits are required for installation of Crypto ATM. However we are constantly observing the legal stance of government in this matter so if there is any need to obtain additional documents—we will have it, or we will be trying to obtain it immediately in case of any amendments made in the law. To set up an ATM, we do not need approval from any financial institution, but only consent from the people who decide about the given area, e.g. lease, rent etc.



CCuniverse is all bound with the efforts of increasing value of our token and its sale. We will take every possible step to spread our currency in our market and the ways from which it can be earned.

Our token was created with waves block chain. With waves block chain a customized token can be created in just 60 seconds. Waves supports a number of fiat and crypto currencies including USD, Euro, BTC, ETH, ZEC, BCH, BCV, DASH etc. It is a technologically advanced platform which is smooth, easy to use and stable. It also support features like face recognition, fingerprints, and touch ID etc making waves highly secure platform for its users. On the basis of all these amazing features CCuniverse decided to make their coins with Waves block chain. We believe that our users will be very happy with waves' wallet. Our token is symbolized as UVU. The total value amount of our token is 10,000,000,000. 10 million is the amount kept for Bounty and token Airdrop Projects. According to our calculation, to the end of the year 2019 CCuniverse will gain the starting price of 0.21 USD for 1 UVU with minimum price of 0.07 USD. However this is just a prediction and our price prediction is closely related to the activities in the project. The purpose of mentioning these predictions is to familiarize the new users with our goals and thinking.





Road Map

2019 Q1-Q2

Launch website.

Research of the market

- Technical work
- Website Development
- Program costs reasearch
- -Vision definition

2019 Q2 July

Marketing Strategy

- Bounty Program
- -Airdrops
- Press Release and Partnerships
- Stellar Dex Exchange listings

2019 Q3-Q4

IEO 1st exchange, 1st device installed

- IEO at first exchange
- Public Test Prototype ATM Lamassu Device
- Lease Telsa Documents Preparation
- Development of 1st ATM device, and 1st

Tesla Car in Warsaw,PL

2020 Q1-Q2

Rescaling: 3-5 devices farms

- Start with 3-5 farms at different cities of
- countries:Poland,Czech Republic,Deutchland
- Building Infrastructure Farms with

ATM, Rental, scalling to minimum 5 farms

- Joining the most promising inventors to the

team, or their support and cooperation





CUniverse office is determined by high skiled personel which got experienced at blockchain sector and buisness in a many sides. As You can se we are young and fully motivated. We are here to change the local and larger spaces.

We believe that all toegheter we can build many things.

"I am experienced as a boss of production section in enterpise which build components to wind energy sector. I am skiled at financial market knowledge and bellieve that my facilities will help us to well manage our project and each day improve our vision to conquer the cryptocurrency market" - Przemysław Kamiński,

Damian Iwanowicz - experienced member of real estate buisness and investors representative section. Well known in marketing tools.

Aleksandra Sikorska - our content manager, talented in IT technology, got many ideas of promotional actions and is very creative. Very well organised member which help us in customers contacts.

Mostafa Bahrami - bookkeeper, former partner in buisness. Mostafa is helpfull in organisation and finding investors to our project. His high culture of buisness intelligence will surely give us many investors.

Tomasz Szymczyszyn - Former Enginer and Development Manager.

There I present only most important members which are with us almost from the begin. In the near future we are surley bring more members a specially from technics sectors of production. Also we will be search people to organise our main programs and help us with organisation.





19 May, first version of white paper;

15 August, the second version of white paper: a change in content, plus some assumptions in the project vision, added business values, increased program compatibility and the most important change regarding the Stellar token algorithm.

We reserve the right to cooperate with the most important team members present on the official site: ccuniverse.org

In addition, we warn you that we do not take commercial and business activities ONLY on the Telegram application, we always perform verification from an additional source.

We consider linkedin to be the most reliable method of contacting CCUniverse and this portal is used to verify offers.

The CCUniverse team is not responsible for services provided only on the basis of conversations on the Telegram application.

We ask and wam against fraudsters who refer to the fake accounts of our members.

Attention also for our users, none of our members write to you first on the telegram.

BEST REGARDS

CCUNIVERSE TEAM

