

What is YouGive?

A financial exchange platform that allows investors, borrowers, banks, insurance companies and investment funds to offer or request funds, insurance services, investments for business development, financing consumer needs regardless of geographic location, interest rates and financial policy of the state.

Why do you need YouGive?

The platform allows every person in the world to participate in financial exchange as far as possible.

What for do we need YouGive ?

The platform allows every person in the world to participate in financial exchange according to his possibilities.

How does YouGive work?

YouGive will be a universal credit Bureau based on an open credit rating model and trust in the borrower and the lender.

The platform acts as an aggregator of a complex system of financial services. Insurance, brokerage and technology services can be provided by any insurance companies in the world at low or almost zero credit rates.

How is the platform arranged technologically?

For major participants the platform is attractive due to the absence of costs for marketing, recruitment and customer search. Due to this, loan rates and insurance rates are reduced.

The rating is calculated on the basis of Big Data which allows you to personalize offers. All transactions are based on smart contracts that exclude intermediaries. Cryptocurrencies can be exchanged among themselves and for Fiat money.

Business model

Now there is a working service and the platform is preparing to enter the market. In 2018 ICO will be held. In 2019 a desktop and web version of the platform's client will be presented, a marketing company will be held and partners from among the major players in the lending market will be involved. In 2020 we will enter the markets of G-7 countries and form a credit Bureau.

Roadmap

- **Q1-Q2**
2019 YGT Listing on the stock exchanges
- **Q3**
2019 development of a mobile version
- **Q4**
2019 first trades on YouGive platform (private pool)
- **Q1**
2020 Russia, CIS market Entry
- **Q2**
2020 create Crypto exchange on YouGive credit platform
- **Q3-Q4**
2020 market Entry of China (Hong Kong), Singapore, Indonesia, Malaysia, Japan, Korea
- **Q1-Q2**
2021 access to the markets of USA, Europe and South Africa
- **Q3-Q4**
2021 credit Bureaus based on YouGive credit platform, BIG DATA

Token YGT

Compliance with the latest trends and standards in the world of currency exchange (ERC223).

Functions:

- ▶ ensuring transparency of the platform for all its participants;
- ▶ speed and reliability of transactions;
- ▶ control and collection of information about the platform participants;
- ▶ simplicity and convenience (customer focus) of the lending instrument;
- ▶ obtaining synergy effect for all users of the system.

The distribution of the investment upon reaching the HardCap



ICO general information

The ICO of YouGive project will consist of a few stages. The number of stages is determined on the basis of successful collections from each of them. An increase in collections will accordingly influence a decrease in the number of stages and accelerate the process of project launching.

The token will be called **YGT**
Standard **ERC223**

Planned token sale collection:
28,600,000 YGT

A finite number of tokens will be created in the amount of
44,000,000 YGT

The cost of 1 YGT token will be **1 USD**

A pre-sale round of token sale will be carried out on special terms before the public sale of YGT tokens.











The principle of dynamic pricing will be applied throughout all stages of token sale. It presupposes an increase in the cost of one token at the following stage amounted to 0.05 USD. The stage ends when its goal is reached or after the expiration of the period determined in the conditions of each stage.

Upon expiration of all token sale stages all unsold YGT tokens will be put out of existence by burning.

Description of ICO stages

- **Pre-sale**
Target: 2,000,000 YGT
Date: August 23 – October 30, 2018
Method of purchase: BTC, ETH.
- **Stage 1**
Target: 5,700,000 YGT or till the end of the stage
Date: November 15–26, 2018
The cost of 1 YGT token will be 0.7 USD.
Method of purchase: BTC, ETH.
- **Stage 2**
Target: 6,000,000 YGT or till the end of the stage
Date: November 26 – December 9, 2018
The cost of 1 YGT token will be 0.75 USD.
Method of purchase: BTC, ETH.
- **Stage 3**
Target: 5,600,000 YGT or till the end of the stage
Date: December 10–23, 2018
The cost of 1 YGT token will be 0.8 USD.
Method of purchase: BTC, ETH.
- **Stage 4**
Target: 6,000,000 YGT or till the end of the stage
Date: December 24 – January 7, 2019
The cost of 1 YGT token will be 0.85 USD.
Method of purchase: BTC, ETH.
- **Stage 5**
Target: 3,300,000 YGT or till the end of the stage
Date: January 8–25, 2019
The cost of 1 YGT token will be 0.9 USD.
Method of purchase: BTC, ETH.

The Team

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