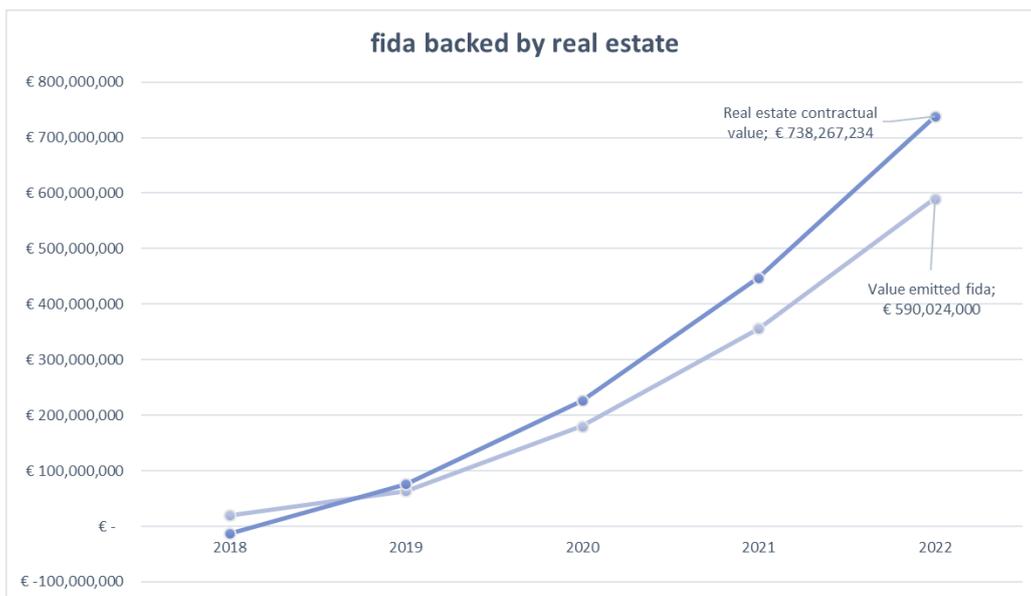


EXECUTIVE SUMMARY

This is the Coin Offering for fida. Fida is the real estate backed crypto token that incorporates wownity's truly unique and new housing concept of 'wowning' a house in the blockchain, generating profits for anyone in the world through a smart contract executed buy-back and burn policy.

Through the sale of fida tokens, wownity raises money that will be invested in real estate supported by the wownity blockchain. Fida investors benefit from this unique concept as the indisputability of smart contracts on the blockchain displays the amount of money invested in real estate and the long-term return on investment created by this 'wowned' real estate. It's this blockchain-driven return on investment that our smart contract will directly apply in our buy-back and burn program, generating autonomous demand for fida, making fida continuously scarcer, driving price inflation.



Real estate is purchased by wownity with our unique 'to wown a house' concept. To 'wown a house' is owning a house without a mortgage. Our customers, wowners, choose the house of their dreams which after careful due diligence will be bought by wownity. Thereafter wowners exclusively rent the house of their choice from wownity, meanwhile buying over time an exclusive option to obtain the house. Wownity's customers will be excellent tenants as their home in the course of time will be their private home. This way, our planned investment in wowned real estate will create sound and bound buyers/tenants with smart contract powered buy-back and burn of fida.



Wownity's smart contract converts funds raised through fida emissions in long lasting profit-generating wowned real estate, driving an increase in value of fida through the application of a buy-back and burn policy based on smart contracts. This enables wownity to emit new fida *only* to be converted in new wowned real estate generating an ever-growing real estate portfolio realizing strong and secure price development for fida investors.

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1. OUR VISION

The housing market is one of the most capital-intensive markets in the world with the flow of profits concentrated in the central banking system. Investing in real estate traditionally provides a stable and safe return for banks and investment companies by lending money or by renting out the property, whereby all risks are transferred to the occupant. We at wownity use this ICO to take back control from the banks and return it to normal house owners giving the flow of profits to the public.

It's our vision to introduce a revolutionary new and, above all, fair housing concept, named 'to wown a house', making it profitable for anyone in the world.

The fida, wownity's own crypto token, enables wownity to raise money to be invested in real estate. By buying fida, people from all over the world can profit from our 'wowning' concept. To wown a house means that our customers, wowners, choose the house of their dreams that after careful due diligence will be bought by wownity. Thereafter wowners exclusively rent the house of their choice from wownity, meanwhile buying over time an exclusive option to obtain the house. Wownity's customers will be excellent tenants as their home in the course of time will be their private home. This way, our planned investment in wowned real estate will create sound and bound buyers/ tenants generating reliable and steady return on investment.

Smart contracts are self-executing contracts with the terms of the agreement between buyer and seller being directly written into lines of code. The code and the agreements contained therein exist across a distributed, decentralized blockchain network. Smart contracts permit trusted transactions and agreements to be carried out among disparate, anonymous parties without the need for a central authority, legal system, or external enforcement mechanism.

Fida investors profit from this unique concept because in return for their investment in fida they receive a guaranteed buy-back and burn policy from wownity making fida continuously scarcer (the Circle of Scarcity) and driving price inflation. Our smart contract demands that every new emission of fida is converted in long lasting profit-generating wowned real estate, stimulating fida's markup ever more through the blockchain-incorporated buy-back and burn policy on every new fida emitted.



Wownity pursues an international growth scenario with a rapidly expanding real estate portfolio in selected countries and with our sole focus on the interest of fida holders. New fida emissions enable us to grow both nationally and internationally, leading to an acceleration in demand for fida and to an even more dynamic fida market. International expansion will be carried out through a franchise formula with carefully selected partners and only after the concept of wownity has been proven as a sustainable and solid alternative to mortgages on our stable and internationally valued housing market in the Netherlands.

Execution of wownity's concept through smart contracts on the blockchain guarantees that every newly emitted fida on the market will be backed by profit-generating wowned real estate resulting in a continuous buy-back and burn of fida and realizing strong and secure price development for fida investors.

2. WOWNITY

What makes wownity stand out is that we completely shift the traditional way of buying a house. All over the world future house owners need a long-term loan from a bank and give their home as collateral (a mortgage). We noticed, however, that nowadays more and more people are excluded from this traditional system of financing and owning a house. External events, like the recent financial crisis or flexibilization of labor markets make it increasingly difficult for large groups of people to get a mortgage. At wownity we have, as a company founded in the Netherlands, extensive knowledge of the Dutch housing market and we have identified large groups of financially healthy potential house owners desperate to enter the housing market but who have been excluded due to the debt-based system.

At wownity people choose the house of their dreams which is then bought by wownity and exclusively rented out to the occupant. Wownity doesn't give people a loan, we give them a house. They rent their chosen house from us and every month they buy a little piece of their exclusive right to obtain their house. So instead of gradually bringing a loan back to zero we transfer in parts the option to acquire a complete house. Wownity participants will make extremely reliable debtors. They exclusively rent the house of their own choice, meanwhile buying over time an exclusive option to obtain their house *without any risks*. Wownity participants will be excellent tenants, never losing the investment made in the house they chose and taking good care of the house they rent as it will turn over time into being a house of their own.

Our planned investment will create the most steady and reliable yields possible as we will have the most sound and bound buyer/ tenant of our property. Wownity will start in the Netherlands where the housing market is stable, transparent and well-regulated. Wownity, familiar with the Dutch housing market, set up as a Dutch registered company, makes us trustworthy, transparent and due to the nature of our business in it for the long-term.

Wownity is a Dutch registered company obliged to act in accordance with a robust corporate governance structure. We will be acting in the interests of fida investors with the aim of driving an increase in value of fida.



The value for the founders is within the normal exploitation of the properties purchased according to the rules laid out in the blockchain to administer and validate contracts and transactions. The founders will never keep fida for themselves, neither on the ICO, nor on future emissions.

The value of fida emitted is always directly related to the value and performance of a real and tangible real estate portfolio. Wownity's smart contract guarantees a minimum of 75% of monthly real estate yields (i.e. rent and sales of option-rights combined) to buy back and burn fida creating scarcity driving price inflation.

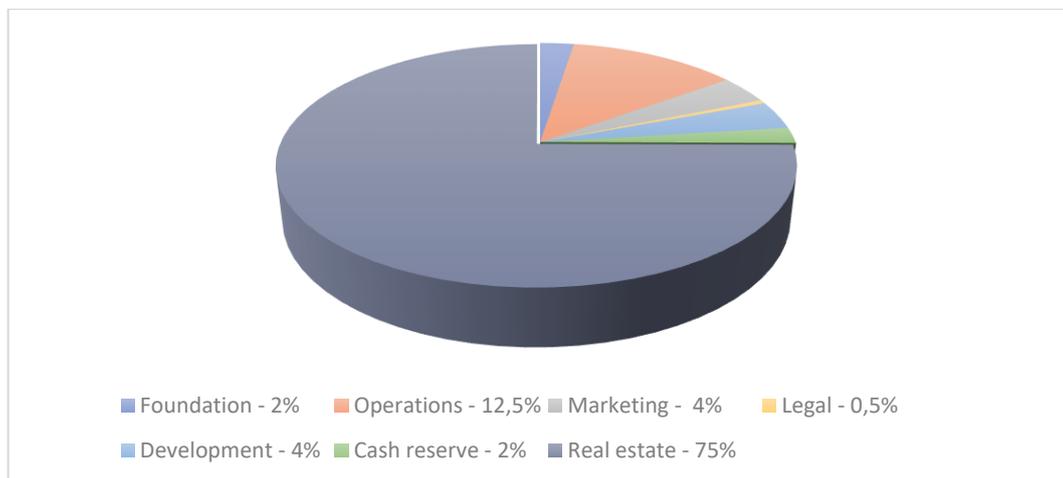
3. THE ICO

When ICO launches we are selling 99% of our fida in order to raise funds for wownity. The remaining 1% will be used in our bounty program. We will use the first € 5M to finance our project, the next € 15M will be invested in real estate. The maximum number of fida to be sold during ICO is hard-capped at € 25M.

For early adopters funding our first € 5M, wownity developed an incredible fida first founder (fff) program granting an extraordinary lifetime (30y) reward. We will use these funds to finance the development of our project, pay salaries and cover marketing and legal matter expenses. All funds raised over €5M will be fully invested in real estate.

By purchasing fida, holders will get a ERC20 crypto token directly linked to the performance of a real and tangible housing portfolio that is to be purchased with proceeds from the ICO. By renting out and selling exclusive option rights to residents, the portfolio will generate consistent profits. Wownity uses a guaranteed minimum of 75% of monthly real estate yields to buy back and burn fida.

The figure below shows the distribution of the funds raised under € 20M.





Fida sale (ICO)

The Initial Coin Offering (ICO) will start with a phase 1 sale, granting every buyer of fida in this specific tranche automatically the first fida founder (fff) status. This unique and special program is for our early adopters funding the wownity company. After funding the wownity operations our bonus program will launch and give you fida according to the principle: the sooner you buy the more you will receive.

To participate in the wownity ICO, you can pay with the following cryptocurrencies: Bitcoin (BTC), Ethereum (ETH).

The exchange rate that will be used for paying in cryptocurrency, will be the prevailing price of those cryptocurrencies in EURO at the time of investment (rates will be taken from online resources, the actual exchange rate may differ from the exchange rate used due to the volatility of the cryptocurrencies).

Fida will be transferred to investors upon payment confirmation. The transfers will be made by means of a smart contract and done fully automatically. The purchased fida will not be active until after the ICO.



4. FIDA TOKEN INFORMATION

Token name

fida token - ERC20.

Technology

ERC20 Ethereum-based smart contract.

Token supply

In the ICO pre-sale there will be available:

- 5M fida for our fff status members
- 15M fida in our Bonus program
- 0.25M fida in our bounty program

The token sale is hard-capped on 25M fida.

Every fida is created and issued upon sale, except fida for bounty program which are created upon start sale.

Token value

The price of a fida token will be € 1.00 during the ICO.

Future tokens

The fida tokens will be issued during the ICO. After the ICO fida can only be created to raise funds to be invested in real estate.

Decimals

A fida Token will have 18 decimals.

Tradable

Fida Tokens will be tradable on exchanges.

Fida Token distribution

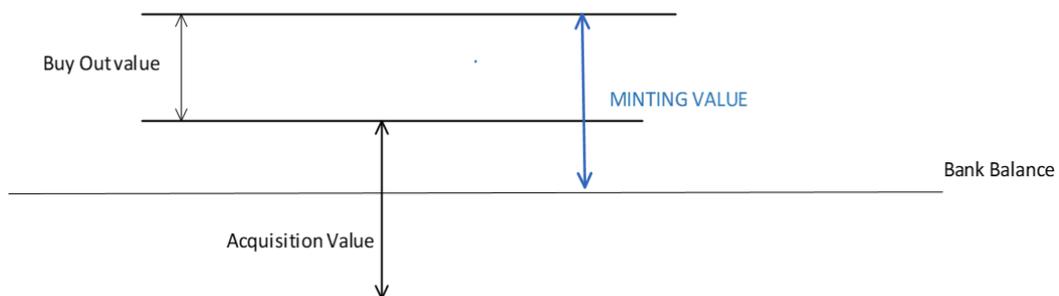
- 99% public
- 1% bounty program

5. BURNING AND MINTING

Burning policy - 75% burning rate

The wownity blockchain will execute a buy-back and burn policy in order to support the fida exchange rate. We aim for the highest possible buy-back percentage of fida while maintaining a healthy exploitation of wownity in order to support the price trend as much as possible. Our smart contract guarantees a minimum of 75% of gross monthly yields of wowned real estate to be applied in the buy-back and burn program. This is our guaranteed wownity minimum burning rate, however we assume a burning rate of 80%, in our current projections.

War chest –minting formula



The wownity blockchain demands every new emission of fida to be converted in, or reserved for, wowned real estate. As a result, new emissions are a projected outcome of our minting formula, programmed in a smart contract, whenever the acquisition value for new wowned real estate and buy-out reserves, i.e. the War chest, are lower than the amount of available cash, i.e. the bank balance.

War chest = Acquisition Value +/+ Buy-Out Value

Minting Value = War chest Value -/- Bank Balance

Buy-Out Value: this is the minimum amount of cash wownity needs whenever a tenant prematurely ends a contract and wownity needs to pay in advance the value acquired by the tenant of the house that will be liquidated.

Buy-Out Value = $f(\text{initial house value, additional cost, total duration of the contract, number of paid terms, average house price development} * \text{percentage of contracts prematurely ended})$.



Acquisition Value: This is the amount of cash wownity needs to acquire real estate, based on the quotations registered in the blockchain.

Acquisition Value = *(number of successful acquisitions * acquisition value)*
+ *additional costs with a minimum of 1% of contractual value and a minimum of*
€ 1,000,000.

6. EARLY ADOPTERS AND BONUS PROGRAMS

Developing a strong basis for wownity in order to operate demands developing a complex and costly structure. We believe it's in the benefit of fida holders that all fida emissions are directly targeted to be converted in real estate, generating revenues to buy back and burn fida, stimulating fida's exchange rate. Therefore, we will emit fida in two phases of which the first phase, € 5M, will be exclusively used to fund our wownity operations so that after that, no emission can be done other than to raise funds to acquire real estate generating revenue for fida holders.

To support our most loyal early adopters, the fida holders of phase 1 who enable us to create a strong wownity, will be granted first fida founder (fff) status, entitling them to a lifetime (30 years) reward.

For our supporters that buy fida in phase 2 we have a bonus program in place. This program rewards early fida buyers, who's investment will be directly and for 100% applied in real estate, with a € 1,000,000 bonus.

Both programs require a minimum investment of € 50.

Fida first founder (fff) status

Wownity has an exclusive once in a lifetime opportunity for fida buyers in phase 1 of our ICO. Buying fida in phase 1 automatically grants you with fida first founder (fff) status entitling you to a unique *lifetime* (30 years) personal reward.

Our smart contract states that whenever the yearly EBIT exceeds € 500,000, wownity will use 15% of its EBIT over € 500,000 to purchase additional fida on the exchange and distribute the tokens amongst our fida fff status holders as a gift.

Distribution will be proportional to the share of an individual fff status holder in the total number of fida divided among fff status holders.

The maximum amount of fida available for Members with fff status is 5,000,000. As an example, the payment is 5%, whenever the yearly wownity's EBIT reaches € 2.166M.



At this moment, our prognosis estimates that wownity will grow to a real estate portfolio of 2,500 objects by 2022 giving you a free annual indicated reward of up to 5%. This revenue will grow in accordance with wownity's expected performance growth.

Fida € 1,000,000 bonus program for friends

For those investors buying fida in phase 2 (funds to be invested in real estate), the earlier you start supporting fida the more fida you will receive in our bonus program for friends. During ICO sale we will sell 15,000,000 fida in our bonus program for € 1.00/ fida but at the same time we will be giving away 1,000,000 fida, worth € 1,000,000!

The earlier tranche you buy your fida in, the higher your bonus will be.

Tranche	FIDA	bonus
I	2,500,000	15.0%
II	2,500,000	10.0%
III	5,000,000	5.0%
IV	5,000,000	2.5%

So, buy 100 fida of the first tranche and receive 115 fida. Buy 100 fida in the second tranche and receive 110 fida. Even in the last tranche we reward you and give you free fida. On our website we will be showing which current tranche is for sale.

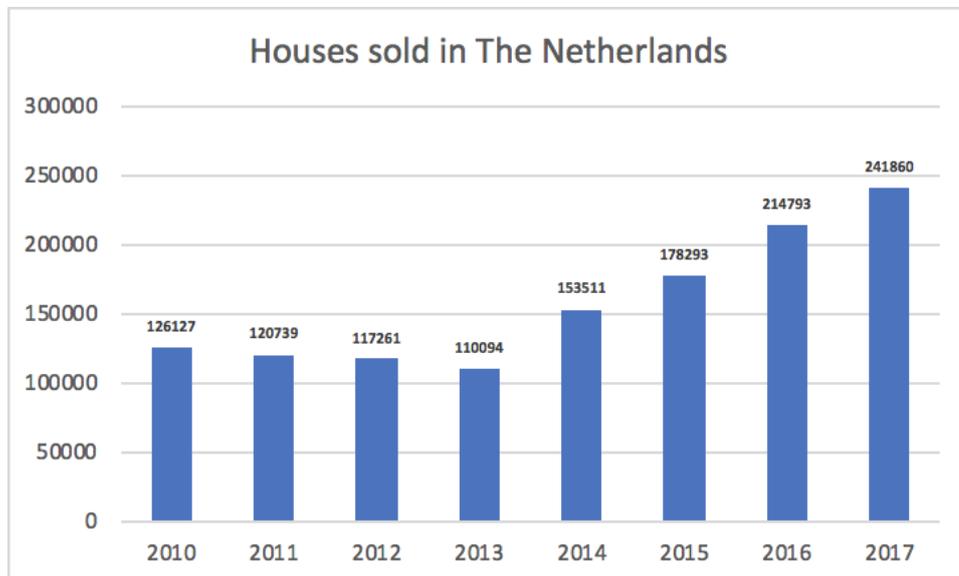
7. PROPERTY PURCHASE

The market

In the Dutch housing market, it is clear there is a constantly growing group of people who are financially capable of paying the rent of a house they would like to own, but still don't meet the requirements to obtain the necessary loan.

The proceeds of the ICO will be used to buy real estate for this financially stable group of people who don't have an alternative to become a house owner.

Number of houses sold in the Netherlands



Source: CBS Statistics Netherlands

The total number of houses sold in the Netherlands in 2017 is 241,860 (source CBS Statistics Netherlands).

Example: to obtain a loan for a house of € 200,000 you need a fixed monthly income of +/- € 3,400 and a deposit of around € 10,000 private money. The gross monthly amount to be paid is around € 750. Lack of sufficient capital, a loan, a temporary contract or self-employed inevitably leads to renting a house. The rent for a € 200,000 house can go up to more than € 1,400/ month. The wownity method can financially responsible offer a house at 20-30% lower monthly rates, in financial sustainable manner.

Wownity aims to grow from 250 housing transactions in 2019 to an annual number of 1,000 transactions in 2022 (less than a half percent of the total transactions in 2017). By building a portfolio of 2,500 houses in the Netherlands by 2022, wownity would create a steady and profitable basis for further international expansion.

The investment strategy

Create a long-term wowned real estate portfolio. Due to the nature of the purchases and the characteristics of the buyer, rental and sales income guarantee a stable and monthly return allowing buy-back of fida from the exchange. Each property is sold after a predetermined period of time to a specific buyer through an exclusive first right to buy option who's interest it is to obtain the property of the rented house guaranteeing the full buy-back + bonus of fida placed with holders.

wownity real estate



Selection process

Investment selection

- Future house owner presents desired object to wownity.
- Financial tenant check of the future house owner.
- Full assessment of the house value by wownity.

Offer and acceptance

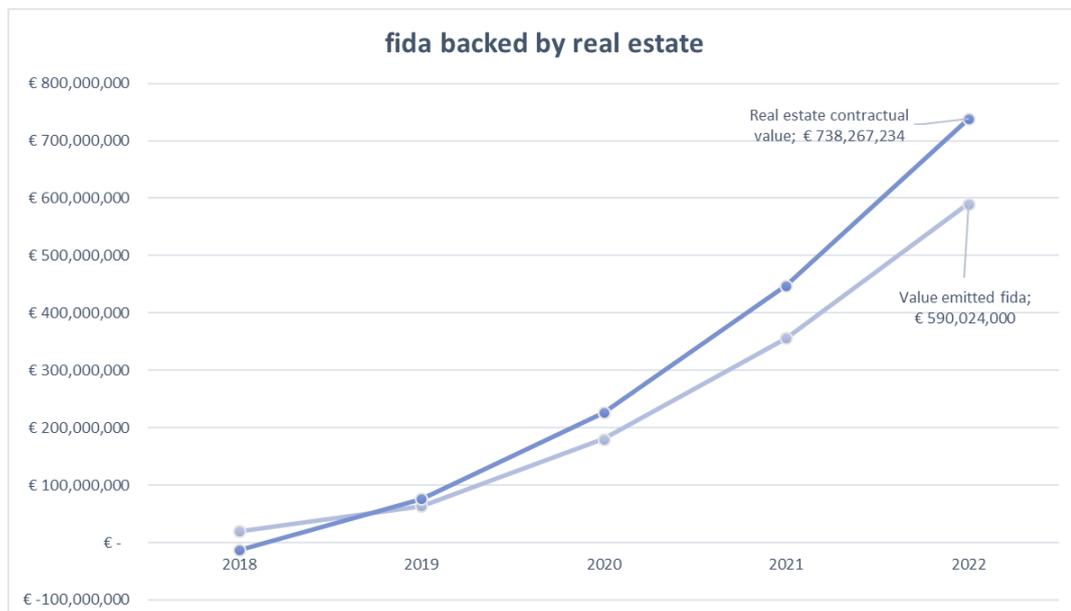
- Offer to the wownity participant based on real estate value and results of the tenant check.
- Wownity concludes a rental and an exclusive first right to buy option with the participant, to be administered in the blockchain, leading to a long-term rent of the property and to be closed with the execution of the buying option by the tenant.
- Purchase of the desired object by wownity.

8. FIDA – GUARANTEED THROUGH EMISSION AND BUY-BACK POLICY

Emissions

As a blockchain company, all of wownity’s real estate is included in and administered by the blockchain demonstrating unequivocally the amount of money invested in real estate and the long-term return on investment created by this wowned real estate. It’s this blockchain-driven return on investment that our smart contract will directly apply in the fida buy-back and burn program generating autonomous demand for fida, making fida continuously scarcer and driving price inflation. Our smart contract also states that all funds raised through new emission of fida will be converted in, or reserved for, revenue-generating wowned real estate.

Wownity’s growth scenario expects the value of the fida emitted to correlate progressively with the development of real estate contractual value.¹ See the figure below.

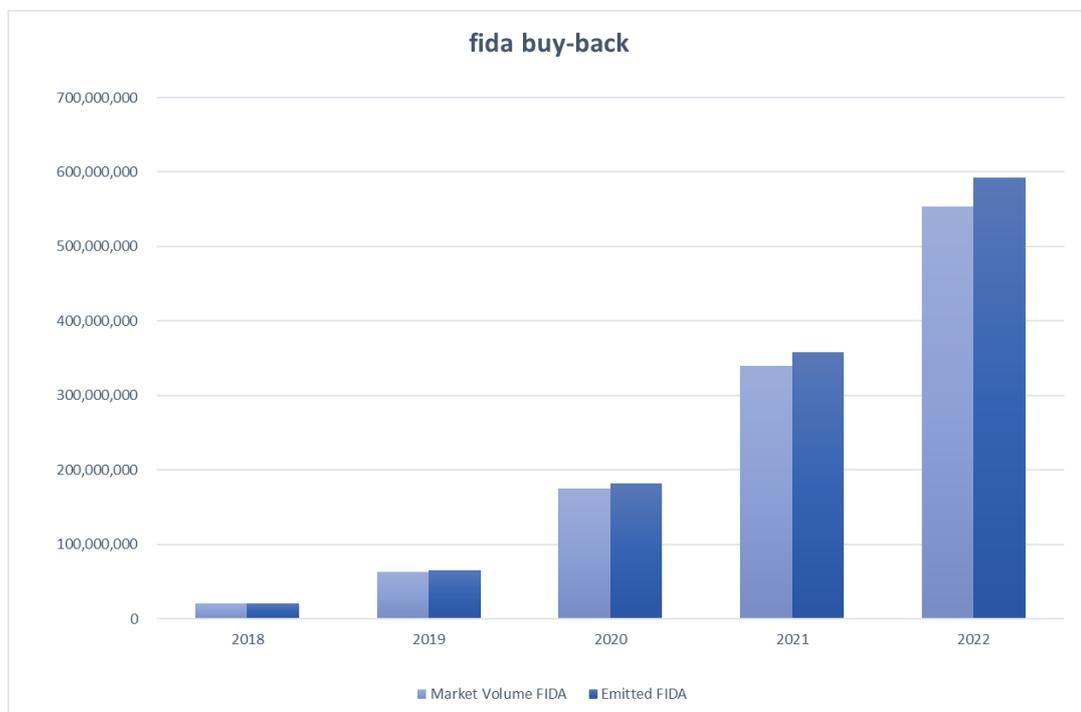


¹ Projection based on a fixed fida price of € 1.00 after ICO.

Buy-back and burn policy

Exploitation of the real estate portfolio by wownity generates blockchain-administered monthly rental and exclusive first right to buy option yields. Our smart contract guarantees a minimum of 75% of gross monthly yields of wowned real estate to be applied in the buy-back and burn program.

Wownity’s buy-back policy in combination with our growth ambitions ensures that with every emission we generate a continuously growing demand for increasingly scarcer available fida, driving price inflation.



1 fida = € 1.00

9. TIMELINE

Q2 – 2017 first idea

The initial idea popped up in the visionary mind of one of the founders. The creation of a new way of buying a house based on the possibilities of blockchain and dedicated to the housing market, imposed itself as a disruptive and haunting idea.

Meeting a blockchain expert at a conference was the start of what would be wownity.

Q3 -2017 crystalizing the idea

A period of thinking, searching, talking, making ideas, throwing them away, starting all over with new perspectives and finally get a basic concept.

A start is made to gather an initial team for the project and the concept was being outlined. Names and domains are claimed.

Q4 -2017 meeting the legal requirements

Meeting the third co-founder who brings the legal knowledge of the real estate business to the table. The basic concept is reviewed and revised to make it work legally. Decisions are made in the construction of the company. A start is made with the wownity logo and trademark.

Wownity is setting up for the Initial Coin Offering. A website is being constructed including answers to potential questions.

Q1 – Q2 – 2018 commencing ICO

Worldwide launch of the wownity Initial Coin Offering.

There will be 25,000,000 fida available for sale. Fida will only be created upon payment.

Q3 – Q4 – 2018 finish the final product

The development of wownity platform is still in progress.

Wownity will be listing fida on major exchanges for trading purposes.



Q1 – Q2 2019 launching the product

Launch of wownity in the Netherlands.

First tenants participate in wownity's housing concept creating the start of our buy-back program.

Q3 – Q4 2019 expanding locally

Expansion of wownity in the Netherlands through additional fida emissions and further expansion of our fida buy-back program.

Q1 – Q4 2020 going internationally

Further growth of wownity in the Netherlands making wownity write solid black numbers opening the window of opportunity for further expansion abroad.

10. THE TEAM

Wim van der Linden

Co-founder, visionary, pioneer and entrepreneur in software and product development

Sander van Laar

Co-founder, blockchain expert, former university lecturer and researcher Data Sciences, entrepreneur

Thom Prüst

Co-founder, experienced entrepreneur in legal and financial services and funding. Expert in online real estate platforms

Jannie Engels

Art director, visual communications expert

Hein Dauven

Blockchain developer

Bram Hoven

Full-stack software and blockchain developer

Dominique van Mil

Entrepreneur and professional full-stack web and multiplatform mobile app developer

Ton van Bussel

Tax expert in closed-end private real estate funds

Bart Joosten

Real Estate Expert. Broad experience in real estate finance and setting up, managing and dissolving both closed end and (semi)-open real estate structures and funds

Jasper van Zutphen

Helder Notarissen / Notary

Partner Real Estate / transactions, advisory and finance

Goorts + Coppens

Lawyers and Legal advisors



11. INFORMATION FOR FIDA INVESTORS

www.fida.io is the only real and reliable source of information for fida investors. Besides the website, our newsletter is the only other reliable source.

When in operation wownity will publish, directly and real time, relevant information regarding fida and the wownity activities from the blockchain on its website:

- Market volume fida
- Buy-out Value
- Acquisition Value
- War Chest Value
- Minting Value
- Wownity's Contract value
- Prognosed buy-back value
- Actual percentage of burned fida

As usual, fida can only be purchased with Ethereum and Bitcoin. Our fida Public Address can only be found when you have logged in on our <https://www.fida.io> website. This is the only valid fida Public Address. To no other address you should transfer your Bitcoin or Ethereum.