

\$650K	\$1.41M	7.2x	6	12	Sponsor
			Vehicles	Events	
					\$275K

What Is UNYKORN BLACK?

UNYKORN BLACK is a premium event mobility and sponsorship platform launching in Atlanta for the 2026 event super-cycle. The business operates black SUVs, executive sedans, and premium group vans across World Cup, SEC Championship, TOUR Championship, Dragon Con, and 12 other Tier-A event windows. Revenue combines dispatched fare income with presold BlackPass ride credits, branded sponsor route inventory, hotel-corporate account blocks, and merchant referral activation.

The Funding Request

Total facility	\$650,000
Vehicle acquisition / down payments	\$115,000
Equipment financing facility	\$350,000
Insurance reserve (12-month buffer)	\$45,000
Licensing, compliance, legal, CPA	\$25,000
Website, app, dispatch buildout	\$35,000
Branding, QR codes, sponsor materials	\$20,000
Working capital reserve	\$60,000

3-Scenario Financial View

Scenario	Fleet	Gross Revenue	EBITDA	Debt Service	DSCR
Lean	5 vehicles	\$723,150	\$278,350	\$120,000	2.6x
Base	6 vehicles	\$1,414,200	\$433,200	\$180,000	7.2x
Growth	8 vehicles	\$2,365,000	\$820,000	\$240,000	10.5x

Why Lenders Say Yes

- Hard asset collateral: titled vehicle fleet with clear acquisition records and insurance reserve
- Prepaid demand: BlackPass presales and sponsor contracts signed before peak events reduce deployment risk
- Event-calendar demand certainty: 12 Tier-A Atlanta events May-Dec 2026 with confirmed dates
- Diversified revenue: 7 streams - rides, VIP blocks, BlackPass, sponsors, referrals, partner fleet, settlement
- Overflow model: partner fleet absorbs surge without capital over-commitment
- TROPTIONS settlement: every transaction audited, sponsor payouts escrowed, lender-visible KPIs
- WhichWay ecosystem: guest OS, merchant, map, and event modules drive ride volume independent of cold outreach

Proposed Loan Structure (Summary)

Print-ready summary for credit committee, private lenders, and strategic partners

Facility type	Term loan with staged draw-down tied to sp
Amount	\$650,000
Term	24 months
Proposed rate	Prime + 2-4% (negotiable based on securit
Security	1st lien on fleet vehicles + assignment of sp
Repayment	Monthly P+I beginning month 3, after initial
Staged release	Tranche 1: \$300K at close Tranche 2: \$35

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