

## UNYKORN BLACK | Premium Event Mobility | Atlanta 2026

**\$650,000**

Funding Request

**7.2x**

Base DSCR

**\$1.41M**

Base Revenue

**12**

Major Events

### 1 | Executive Summary

UNYKORN BLACK is a premium mobility and event sponsorship platform built for Atlanta's 2026 event super-cycle. The operating model layers black SUV and sedan dispatch, group-capacity premium Sprinters, route-ownership sponsorship inventory, merchant referral economics, BlackPass prepaid ride credits, and TROPTIONS-linked settlement visibility into one vertically integrated business.

The lender proposition is straightforward: this is a collateral-backed transportation operation with seven distinct revenue streams, conservative DSCR floor of 2.6x in the lean case, and demonstrated event demand density from May through December 2026. The requested \$650,000 facility funds vehicle acquisition, insurance reserve, compliance, and launch operations through the first three event windows before sponsor and BlackPass presale revenue normalizes monthly cash flow.

Core risk protections: titled vehicle collateral, staged draw against KPIs, sponsor escrow via TROPTIONS custody, and partner-fleet overflow that eliminates the need to over-acquire assets before demand is confirmed. The business is designed to scale conservatively and repay cleanly.

### 2 | Use of Funds - \$650,000 Facility

The facility is allocated across seven operational categories. Each line is sized to launch-readiness standards, not aspirational projections. The working capital reserve provides 60-day coverage while sponsor and BlackPass presale revenues ramp through the first event windows.

Category	Amount
Vehicle acquisition / down payments	\$115,000
Equipment / vehicle 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
<b>TOTAL FACILITY</b>	<b>\$650,000</b>

### 3 | Revenue Scenarios - May through December 2026

Three operating scenarios are modeled based on fleet size and sponsorship penetration. All scenarios assume identical event demand windows and sponsor rate card. Differences reflect dispatch volume, fleet utilization efficiency, and BlackPass conversion rates.

Scenario	Fleet	Gross Revenue	EBITDA	Debt Service	DSCR
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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

DSCR is calculated on base monthly debt service. Base case (\$1.41M revenue) reflects 6 owned vehicles, 60% BlackPass conversion at World Cup and SEC Championship, and 3 of 4 sponsor tiers sold. The 7.2x base DSCR provides substantial coverage cushion relative to facility cost.

4 | Revenue Mix - Seven Stream Architecture

Revenue diversification is a structural protection. No single stream exceeds 43% of total base revenue. Sponsors (16%) and BlackPass presales (9%) provide advance-committed revenue before each event window. Partner fleet margin (4%) provides cost-free surge capacity without permanent capex.

Revenue Stream	Base Projection	Mix %	Description
Owned dispatched rides	\$714,200	42%	Primary premium SUV & sedan fare revenue
Corporate VIP blocks	\$110,000	7%	Executive account pre-booked ride blocks
BlackPass presales	\$150,000	9%	Prepaid ride credits sold before peak windows
Sponsor inventory	\$275,000	16%	Vehicle, route, app & event sponsorships
Merchant referrals	\$75,000	4%	QR-driven partner activation commissions
Partner fleet margin	\$60,000	4%	Overflow surge participation revenue
Settlement services	\$30,000	2%	Platform-linked settlement & reporting

5 | BlackPass Prepaid Strategy

BlackPass converts demand forecasts into committed, non-refundable ride credits before event windows open. This improves vehicle scheduling confidence, locks sponsor KPI delivery, and provides the operator with pre-funded operating liquidity before high-load nights. The tiered product ladder serves both individual VIP buyers and hotel/corporate bulk purchasers.

Product Tier	Price Range	Description
BlackPass Match	\$750-\$1,500	Match-day round trip with QR ride pass and vehicle priority
BlackPass Weekend	\$2,500-\$5,000	Multi-day ride credits, concierge coordination, and hotel links
BlackPass Executive	\$7,500-\$15,000	Priority named vehicle, executive support, and event-week coverage
BlackPass Hotel	\$15,000-\$50,000	Branded hotel guest mobility block with dedicated dispatch

6 | Sponsor Engine and Commercial Inventory

Sponsor revenue (\$275,000 base) is tied to measurable, deliverable inventory: named route corridors, specific vehicles, passenger confirmation touchpoints, and app placement slots. This removes the ambiguity of traditional brand sponsorship and creates performance-reportable relationships that renew annually. All sponsor commitments require a signed contract before inventory is held.

Founding Sponsor

\$150,000

- Category-exclusive placement across site, app, fleet graphics, booking confirmations, and settlement proof reporting.
- Includes category exclusivity per launch window, custom QR offer slot, quarterly performance review, and first-right-of-renewal for 2027.

Route Sponsor

\$25,000

- Own a defined priority corridor - airport-to-hotel, stadium exits, or dining district loops.
- Includes route-branded digital placements, location-based QR offer slots, and monthly route performance summary.

Vehicle Sponsor

\$15,000

- Sponsor a named premium SUV or Sprinter with visible exterior and interior brand placement.
- Includes branded passenger handoffs, confirmation touchpoints, and tracked rider exposure metrics per event window.

Merchant Listing

\$2,500

- Verified in-app placement for restaurants, hotels, lounges, retail, and premium services.
- Includes periodic promotion support, QR activation, and referral performance summaries delivered monthly.

7 | Collateral Position and Risk Controls

The lender holds six layers of operational risk protection. These are structural features of the launch model, not post-funding commitments. Each layer is independently verifiable during underwriting.

Vehicle Collateral	Titled SUVs and Sprinters on core owned units provide first-priority security interest.
Account-Backed Dispatch	Corporate and executive accounts pre-book route blocks, reducing ad-hoc revenue dependence.
Presale Demand (BlackPass	Prepaid credits and sponsor escrow via TROPTIONS committed before peak event windows.
Partner Fleet Overflow	Surge capacity delivered through pre-contracted partner vehicles - no capex required.
Insurance Reserve	\$45,000 dedicated insurance buffer maintained outside operating working capital.
Settlement Audit Trail	TROPTIONS provides transaction-level reporting for every ride, sponsor dollar, and referral.

8 | Atlanta Event Demand Calendar - May-Dec 2026

The following 12 confirmed event windows drive dispatch scheduling, sponsor targeting, BlackPass conversion, and partner fleet activation. Tier A+ events represent \$400,000+ concentrated demand windows. World Cup (June-July) and SEC Championship (December) are the two primary anchor events.

Date	Event	Venue	Tier
May 24, 2026	Birthday Bash ATL	State Farm Arena	B+
Revenue angle: Late-night VIP routes, after-event offers, sponsor nightlife traffic			
June 8-9, 2026	Megan Moroney	State Farm Arena	B
Revenue angle: Concert transfers, hotel pickup, premium downtown routes			

June 9-14, 2026	Atlanta Market + Apparel	AmericasMart	A
Revenue angle: Buyers, vendors, showroom executives, airport and hotel routes			
June 15-July 15, 2026	Atlanta World Cup window	Mercedes-Benz Stadium	A+
Revenue angle: VIP arrivals, hotel-stadium-dining loops, sponsor hospitality			
Aug. 21, 2026	Chris Stapleton	Mercedes-Benz Stadium	A
Revenue angle: Stadium concert, suite guests, sponsor hospitality, reserved exits			
Aug. 26-30, 2026	TOUR Championship	East Lake Golf Club	A
Revenue angle: Executive golf, sponsor hospitality, corporate blocks, airport transfers			
Aug. 27, 2026	AC/DC POWER UP Tour	Mercedes-Benz Stadium	A
Revenue angle: Major stadium concert, premium arrivals, late-night exits			
Sept. 3-7, 2026	Dragon Con	Downtown Atlanta	A
Revenue angle: Multi-day hotel corridor, fan groups, VIP events, merchant offers			
Sept. 18-20, 2026	Shaky Knees	Piedmont Park	A
Revenue angle: Festival rides, hotel packages, sponsor QR offers, group exits			
Oct. 10-11, 2026	Atlanta Pride	Piedmont Park	B+
Revenue angle: Festival mobility, hotel routes, merchant and safety-oriented routing			
Nov. 10-11, 2026	The R&B Tour	Mercedes-Benz Stadium	A
Revenue angle: High-demand concert nights, suite guests, sponsors, premium exits			
Dec. 5, 2026	SEC Championship	Mercedes-Benz Stadium	A+
Revenue angle: Corporate hospitality, alumni groups, VIP fan travel, sponsor routes			

9 | WhichWay Ecosystem Integration

UNYKORN BLACK is deployed within the WhichWay event operating stack at <https://fifa.unykorn.org/>. This is operationally significant for lenders: the mobility layer does not operate in isolation. Guest flows, venue maps, merchant referrals, emergency routing, and sponsor dashboards are all connected. This increases sponsor retention value and creates data-backed reporting that supports loan covenant monitoring.

Guest OS	Route and service layer for complete guest transport planning and navigation.
Demo + Passport	Engagement and loyalty tied to trip behavior; increases BlackPass repeat conversion.
Venue Map Module	Destination routing, parking, and rideshare coordination embedded in event flows.
Merchant Module	QR-driven referral commerce; each confirmed ride generates merchant exposure.
Emergency Module	Guest safety escalation and support workflows; reduces operator liability exposure.
Sales + Signup	Sponsor and account pipeline capture integrated into every event page.

10 | Underwriting Summary and Recommendation

UNYKORN BLACK presents a practical lender profile: titled vehicle collateral, seven-stream diversified revenue, 7.2x base DSCR, advance-committed sponsor and presale demand, and a structured operating framework that avoids the primary failure mode of transportation startups - over-capitalizing before demand is proven.

Recommended structure: staged facility release with KPI triggers. Tranche 1 (\$250,000) on execution for vehicle acquisition and insurance reserve. Tranche 2 (\$250,000) on first sponsor contract execution and BlackPass presale confirmation. Tranche 3 (\$150,000) post-World Cup event window performance proof. Monthly financial reporting with TROPTIONS-linked transaction audit.

Prepared for lender/credit committee review | May 8, 2026 | <https://fifa.unykorn.org/>