FinToken Tokenomics

1. Executive Summary

FinToken (FC) is the native utility token of the Finova ecosystem. It is designed to support user rewards, membership benefits, marketplace activity, education access, ambassador incentives, AI-powered services, and future ecosystem participation.

The proposed model uses a fixed supply of 1,000,000,000 FC. All tokens are generated at deployment during the Token Generation Event (TGE). Tokens that are not immediately released should be placed into vesting, lockup, treasury, reward, or liquidity wallets at deployment.

This model keeps the company allocation limited to 10% and advisor allocation limited to 10%, while reserving the majority of supply for community growth, ecosystem development, liquidity, and public distribution.

2. Token Details

Item	**Details**
Token Name	FinToken
Token Symbol	FC
Chain	BNB Smart Chain
Decimals	18
Total Supply	1,000,000,000 FC
Supply Type	Fixed supply
Token Generation Event	100% generated at deployment
Future Minting	Not recommended

Burn Support	Yes, through selected ecosystem activities
Primary Role	Utility token for the Finova ecosystem

3. Allocation Overview

Category	Allocation	Token Amount	Purpose
Community Rewards and Ecosystem Growth	30%	300,000,000 FC	Learning rewards, ambassador rewards, campaigns, onboarding, and missions
Ecosystem Treasury	20%	200,000,000 FC	Long-term development, partnerships, grants, and strategic ecosystem support
Liquidity and Market Support	15%	150,000,000 FC	DEX/CEX liquidity, market support, and exchange readiness
Public / Community Sale	15%	150,000,000 FC	Public participation, community access, and early ecosystem distribution
Company Allocation	10%	100,000,000 FC	Company operations, product development, and long-term project contribution
Advisors	10%	100,000,000 FC	Strategic advisors, industry experts, and ecosystem guidance

Total: 100% = 1,000,000,000 FC

4. Allocation Rationale

Community Rewards and Ecosystem Growth - 30%

This is the largest allocation because FinToken is designed to reward active contribution. It may be used for learning module completion, ambassador missions, community campaigns, onboarding rewards, educational content creation, and selected platform activities.

Ecosystem Treasury - 20%

The treasury supports long-term ecosystem needs, including product expansion, grants, strategic partnerships, technical development, community programs, and future initiatives that strengthen the Finova ecosystem.

Liquidity and Market Support - 15%

This allocation supports liquidity provisioning, exchange listing requirements, trading access, and market stability. A portion should be available at TGE to support launch liquidity.

Public / Community Sale - 15%

This allocation allows broader community participation and early distribution. Vesting is recommended to reduce short-term sell pressure and support healthier market behavior after launch.

Company Allocation - 10%

The company allocation is capped at 10% to keep internal ownership controlled and aligned with the long-term success of the ecosystem. This allocation should be locked at TGE and released gradually.

Advisors - 10%

Advisor tokens are reserved for strategic contributors who support business development, ecosystem design, partnerships, regulatory guidance, exchange strategy, or technical direction. Vesting should be applied to ensure continued alignment.

5. Vesting Schedule

Category	TGE Unlock	Tokens Unlocked at TGE	Locked Tokens	Vesting Terms
Community Rewards and Ecosystem Growth	5%	15,000,000 FC	285,000,000 FC	Monthly release over 48 months
Ecosystem Treasury	0%	0 FC	200,000,000 FC	12-month cliff, then monthly release over 48 months
Liquidity and Market Support	50%	75,000,000 FC	75,000,000 FC	Monthly release over 12 months
Public / Community Sale	25%	37,500,000 FC	112,500,000 FC	Monthly release over 6-12 months
Company Allocation	0%	0 FC	100,000,000 FC	12-month cliff, then monthly release over 36 months
Advisors	0%	0 FC	100,000,000 FC	6-month cliff, then monthly release over 24 months

6. Estimated Monthly Unlocks

Category	Vesting Amount	Vesting Period	Estimated Monthly Unlock
Community Rewards and Ecosystem Growth	285,000,000 FC	48 months	5,937,500 FC
Ecosystem Treasury	200,000,000 FC	48 months after cliff	4,166,666.67 FC
Liquidity and Market Support	75,000,000 FC	12 months	6,250,000 FC
Public / Community Sale	112,500,000 FC	6-12 months	9,375,000-18,750,000 FC
Company Allocation	100,000,000 FC	36 months after cliff	2,777,777.78 FC
Advisors	100,000,000 FC	24 months after cliff	4,166,666.67 FC

7. Initial Circulating Supply at TGE

Source	TGE Circulation
Community Rewards and Ecosystem Growth	15,000,000 FC
Liquidity and Market Support	75,000,000 FC

Public / Community Sale	37,500,000 FC
Ecosystem Treasury	0 FC
Company Allocation	0 FC
Advisors	0 FC

Estimated Initial Circulating Supply: 127,500,000 FC

Initial Circulating Supply Percentage: 12.75%

This creates a controlled launch supply while still providing enough tokens for liquidity, community participation, and early ecosystem rewards.

8. Token Utility

FinToken may be used for:

- Lower withdrawal or platform fees
- Membership tier access
- Premium learning modules
- AI-powered tools and services
- Finova Marketplace purchases
- Ambassador missions
- Community campaigns and events
- Selected product or service access
- Future ecosystem participation features

9. Reward Distribution

Community rewards should be distributed based on measurable contribution. Example reward activities include:

- Completing Learning Centre modules
- Becoming an Finova Ambassador
- Participating in community campaigns
- Helping onboard new members
- Creating educational content
- Completing selected platform missions
- Supporting approved ecosystem initiatives

Reward campaigns should define eligibility, reward size, claim process, anti-abuse rules, and campaign duration before launch.

10. Burn Mechanism

FinToken may include a burn mechanism where a portion of FC used in selected activities is permanently removed from circulation.

Potential burn sources include:

- Marketplace purchases
- Premium service access
- Selected platform fees
- Special campaigns or events
- Future ecosystem service payments

Burn rates should be published before implementation. The project may choose different burn rates for different products or campaigns. Burned tokens should be sent to a public burn address and tracked transparently.

11. Treasury Management

The ecosystem treasury should be managed carefully because it supports long-term growth. Recommended treasury uses include:

- Product and platform development

- Ecosystem grants
- Strategic partnerships
- Community campaigns
- Exchange and liquidity support
- Security audits
- Legal, compliance, and operational support

Recommended controls:

- Multi-signature treasury wallet
- Internal approval policy for treasury use
- Published treasury wallet address
- Regular reporting of major treasury movements
- No treasury unlock at TGE

12. Wallet and Contract Controls

To improve transparency and reduce risk, the project should use clear wallet structures at deployment.

Recommended wallet categories:

- Community Rewards Wallet
- Ecosystem Treasury Wallet
- Liquidity Wallet
- Public Sale Wallet
- Company Vesting Wallet
- Advisor Vesting Wallet
- Burn Address

Recommended contract controls:

- Verified token contract
- Fixed supply with no future minting, unless explicitly required
- Vesting or lockup contracts for company and advisor tokens
- Multi-signature control for treasury and liquidity wallets
- Public wallet allocation list

13. Risk Management

The tokenomics model should reduce avoidable launch risks through controlled unlocks, transparent wallet management, and clear communication.

Key risks to manage:

- Excessive early circulating supply
- Unclear advisor or company unlocks
- Treasury misuse
- Reward farming or campaign abuse

- Liquidity instability
- Unclear token utility or burn rules

Recommended mitigation:

- Publish vesting schedules before launch
- Use vesting contracts where possible
- Define reward eligibility rules
- Maintain transparent burn and treasury reporting
- Avoid changing supply rules after deployment

14. Summary

FinToken uses a fixed supply of 1,000,000,000 FC, with all tokens generated at deployment. The proposed allocation gives:

- 30% to Community Rewards and Ecosystem Growth
- 20% to Ecosystem Treasury
- 15% to Liquidity and Market Support
- 15% to Public / Community Sale
- 10% to Company Allocation
- 10% to Advisors

The estimated TGE circulating supply is 127,500,000 FC, equal to 12.75% of total supply. Company and advisor allocations have no TGE unlock and are released gradually through vesting.

This structure supports a fairer launch, controlled token release, long-term contributor alignment, and sustainable utility across the Finova ecosystem.

15. Disclaimer

This document is a tokenomics proposal for planning and discussion purposes only. It is not legal, financial, investment, tax, or regulatory advice. Final token structure, sale terms, vesting contracts, and public disclosures should be reviewed by qualified legal, compliance, and technical advisors before deployment.