



 **FINSTECO**

BLOCKCHAIN

Blockchain is a new technology in which we see huge potential. Precisely because our company develops financial technologies and our services also support trading on the cryptocurrency market, we have decided to pay more attention to the promotion of this technology. One of the first steps is to create **our own cryptocurrency token (Finsteco)**, which will connect our entire ecosystem.

Token Overview	
Token Name	Finsteco
Token Ticker Symbol	\$FNST
Blockchain/Network	Ethereum/Polygon
Price per Token (for LP listing)	0,10 €
Tokens Minted	1,000,000,000
Decimal/Precision	6
Soft Cap Target	8,300,000 €
Hard Cap Target	13,900,000 €
Token Type	Fixed Supply / Deflationary

Sale of FNST tokens

FinSystems will issue a total of 1 billion FNST tokens. **The total amount is fixed and no new tokens will be issued.** The token also uses other mechanisms to reduce the number of tokens in circulation. The token is deflationary; reducing the supply and tokens in circulation will support the growth of the token value and its growth on the exchange. The token will start selling at €0.10 after it's listed on the exchange. FinSystems plans to sell tokens with a **total value of at least €8.3 million.** The FNST token will be created on the Ethereum blockchain on the Polygon network. This platform is used by companies such as Disney, Meta, Stripe, Adidas, Prada, Adobe, Starbucks, Coca-Cola and Reddit.

Token Sale	
Tokens for sale	250,000,000
Tokens Released at TGE	1,410,000 €
Sale Waves	4
Accepted currency	EUR, USDC
Jurisdiction	Slovakia
Compliance	KYC, AML
Token Contract	Token Sale Agreement / Terms & Conditions

Out of a total of 1 billion tokens, 25% of all tokens are sold. Token sale before listing on the exchange has 4 rounds, the token can be purchased either for Euros, or USDC stablecoin.

A contract is required to purchase the token Token purchase contract. According to the current legislation, the client must pass an identity verification.

In the pre-sale, we reach out to friends and close persons from personal contacts. We sell 5% of tokens for the lowest price - three cents for each token, which represents a 70% discount from the ten-cent price at which the token will be listed on the exchange.

The second round shall take the form of a private sale, during which our representatives reach out to those interested in our token. During the private sale, we sell a total of 10% of our tokens at a 50% discount for the price of five cents.

The third round will be mostly about bigger investors. In this round, we plan to offer a token to venture capital companies. A total of 8% will be sold of tokens at a 30% discount for the price of seven cents per token.

The last is the public round, during which we will sell tokens to the public using the usual tools such as publicity and marketing. In the last round, only 2% of the tokens will be available at a discount of just 10% for the price of nine cents.

Pre-Sale	
Token allocation	50,000,000
Tokens for sale	50,000,000
Tokens price	0,1 €
Discount	70 %
Cap Target	1,500,000 €
Avg sale price	0,03 €

Private Sale	
Token allocation	100,000,000
Tokens for sale	100,000,000
Tokens price	0,1 €
Discount	50 %
Cap Target	5,000,000 €
Avg sale price	0,05 €

Venture Sale	
Token allocation	80,000,000
Tokens for sale	80,000,000
Tokens price	0,1 €
Discount	30 %
Cap Target	5,600,000 €
Avg sale price	0,07 €

Public Sale	
Token allocation	20,000,000
Tokens for sale	20,000,000
Tokens price	0,1 €
Discount	10 %
Cap Target	1,800,000 €
Avg sale price	0,09 €

Allocating tokens among several rounds of sales in this way will allow an even token distribution among several types of user groups. Thus, no one will own as many tokens to be able to influence the price on the exchange. Individual rounds are subject to the cliff and vesting periods, so that users do not “dump” the price of the token after it is listed on the exchange.

Token Distribution							
Type	% Allocation	Tokens	TGE Release	Daily Release	Cliff (Months)	Vesting (Months)	MCAP at TGE
Pre Sale	5%	50,000,000	5%		12	20	250,000 €
Private Sale	10%	100,000,000	7%		14	22	700,000 €
Venture Sale	8%	80,000,000	2%		24	24	160,000 €
Public Sale	2%	20,000,000	15%		1	6	300,000 €
Growth & Development	10%	100,000,000	0%		24	18	
Team	15%	150,000,000	0%		48	24	
Advisors	5%	50,000,000	0%		12	24	
Reserve	10%	100,000,000	0%		6	120	
Staking Rewards	15%	150,000,000	0%		1	48	
DEX Liquidity (Locked)	8%	80,000,000	100%				
Incentives/Rewards	12%	120,000,000	0%	0,05 %			
	100.0 %	1,000,000,000					1,410,000 €



TOKEN ALLOCATION

Growth - 10% of tokens are allocated for growth and possible collaboration with others projects. Tokens allocated to this group are locked, if they are not used, they will be burned.

Team - The FinSystems team keeps 15% of the tokens. These will be distributed among individual team members and staff. Team tokens are locked for a long period of time.

Advisors - While working on the project, we work with experts in various parts of the project. We reciprocate all those who help us in the form of tokens. 5% of the tokens are allocated to them.

Reserve - The project keeps 10% of the tokens for miscellaneous expenses. This amount will be released gradually and will be used for additional expenses, operations, liquidity, rewards, etc.

Staking rewards - We have 15% of tokens reserved for staking, which will be distributed over a period of several years. Staking allows token holders to capitalize on their tokens.

Liquidity - 8% of the tokens are dedicated to liquidity. When a token is listed on a decentralized exchange, we need to create a liquidity pool. There we put a certain amount of tokens and another instrument, such as the euro, or dollar, in such a proportion that we get an initial price of ten cents.

Incentive rewards - 12% of the tokens are reserved for this purpose. All those who help the project will also receive a token. It will also reach members of our community who don't have to buy it, but will have to do something to get it.



Fund Allocation from Token Sale		
Type	% Allocation	Value
Technology	55.0 %	7,645,000 €
Operations	5.0 %	695,000 €
Marketing	20.0 %	2,780,000 €
DEX Liquidity (Locked)	8.0 %	1,112,000 €
Legal	2.0 %	278,000 €
Reserve	10.0 %	1,395,000 €
	100.0 %	13,900,000 €

Use of funds raised from token sale

We will invest the funds we raise from the first rounds of token sales into the project. Most is allocated to technology and development. Since we are a software company, development is key to our success. Another important item is marketing. The product is not launched yet, before the product is launched we plan to launch a marketing campaign through various channels. Part of the funds will go to replenish the liquidity pool and liquidity. The rest of the funds are for operations and legal services. The reserve is used as a backup should there be a need to invest more in any area.

TOKENOMICS

Tokenomics, or token economics, studies the parameters and properties of cryptocurrencies, or tokens, that create economic value. Before a crypto token hits the market, its authors release a document that describes tokenomics in more detail. All the parameters of the token are then programmed and after that, the token is created and listed on an exchange. The success of the project and the token depends to a large extent on the design of its properties and the setting of its parameters. **Based on how the tokenomics is designed, investors also decide whether to buy the token.**

The economics of a token can be compared to the economics of a country. No one would buy a country's currency for the purpose of appreciation if the country adopts such laws that will lead to hyperinflation, which will depreciate the value of the purchased currency. Some of the terms in the project's tokenomics have similar meanings as in the real economy and the economy of a country. The rise or fall in the value of cryptocurrencies is influenced by a number of factors that can be compared with real currencies.

Factors affecting the value of tokens

Money supply and inflation

To mitigate the effects of crises, policymakers often deal with the problem by printing money and increasing the money supply. But, of course, printing new money devalues the value of existing money. Crypto projects, on the other hand, have a predetermined amount of tokens to be issued. The quantity is usually algorithmically programmed, and the issuance of new tokens, or the burning of existing ones, is known in advance. **Projects can choose between deflationary and inflationary tokenomics.** Deflationary has a fixed supply of tokens and uses various mechanisms to reduce the supply of tokens, increasing the scarcity and value of the token. In the case of inflationary tokenomics, projects can issue new tokens whenever they like. This, of course, destroys their value and, in the absence of protection mechanisms, the price of the token on the exchange will fall.

Interest rates

Central banks can influence inflation and exchange rates by raising or lowering interest rates. If a country raises interest rates, it becomes more attractive to deposit money. Higher interest rates mean higher interest and higher returns on deposits than in other countries. This will cause increased demand for the country's currency and an influx of foreign capital. The value of a country's currency therefore rises. Cryptocurrencies solve the problematics of interest by **staking**. Investors prefer quality and stable projects with the highest rate of appreciation. Increasing staking returns can have a positive impact on the value of the token. An increase in staking yield will attract additional capital, which will increase the demand for the token, but by locking tokens in and withdrawing them from circulation during staking, we reduce the total amount of tokens in circulation, making the token more scarce.

Government intervention

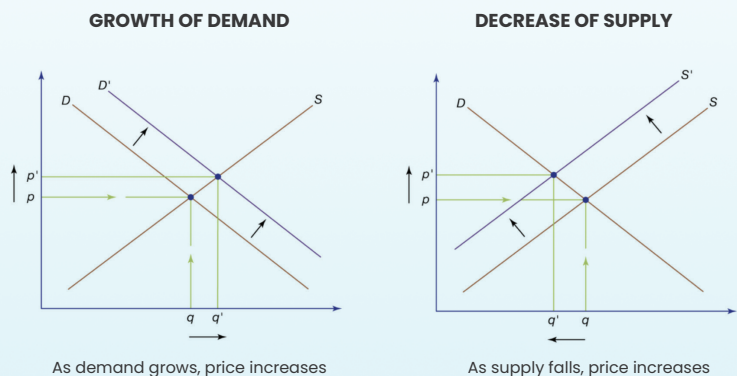
Central banks sometimes intervene in market developments and try to influence the value of a currency. A country's currency can become too strong, which can be a disadvantage for a country dependent on exports, as its exported products and services will sell at a higher price. The country's exports will fall as its buyers will prefer goods and services from lower-priced countries. The central bank can thus reduce supply and sell its currency and increase demand for another country's currency by buying it, thus devaluing its currency. Similarly, in the cryptocurrency market, **some companies buy up their own token** to reduce supply and take their token out of circulation, making it rarer and increasing its value.

Political stability and economic performance

The market reacts to events that may affect the stability of a country. This can be a change of government, a war, but also news about economic indicators, such as GDP, retail sales, industrial production, or house sales. Events such as war or a dramatic reduction of GDP represent increased risk and a decline in the value of the currency. Similarly, **in the world of cryptocurrencies, various events can have an impact on their value.** The best example would be a recent tweet from Binance CEO Changpeng Zhao, in which he stated that Binance will divest all FTT tokens it owns as a result of recent revelations. This short tweet triggered a sell-off of the FTT FTX token and a wave of withdrawals, which caused the total collapse of the FTT token and the FTX crash.

Tokenomics sets up the economics of a crypto token by creating mechanisms that increase the overall utility, or usefulness of tokens. **The utility is the main factor that influences demand for tokens.** The more utility value a token has for whatever more people, the more demand there is for it.

Projects that issue their own token should try to make sure that their token has real use, so people buy it. **Once people buy the token, they need to have an ongoing incentive to hold on to it and not sell it.** This can only be achieved if the token has a real use in the project, or if holding the token will bring the holders additional benefits. The natural demand for of the token will cause its value and price on the exchange to rise.



When analyzing the tokenomics of a token, it is important to look at: **the quantity of tokens, the allocation and distribution of tokens, the main functions of tokens, the factors influencing the holding of the token and token regulation mechanisms.**

THE MAIN USE OF THE TOKEN

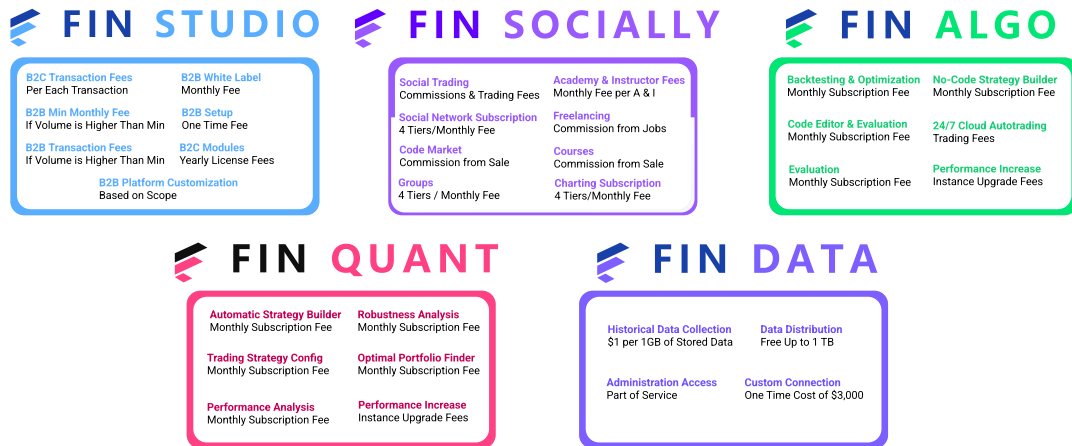
Method of raising funds for the project

Our project is large and has dozens of people working on it. We invest the funds raised from sales in development and growth. The token serves as a way to raise funds necessary to complete, launch and operate the entire project.

Payment currency

Throughout the project, the token serves as the payment currency. If someone is interested in our products and services, they will only be able to purchase them through our token. Thus, in our ecosystem, we create a need to purchase our token and tokenomics based on natural demand.

The token has real use in the project. It has many additional benefits for which the user can choose to buy the token or not to sell and hold it.



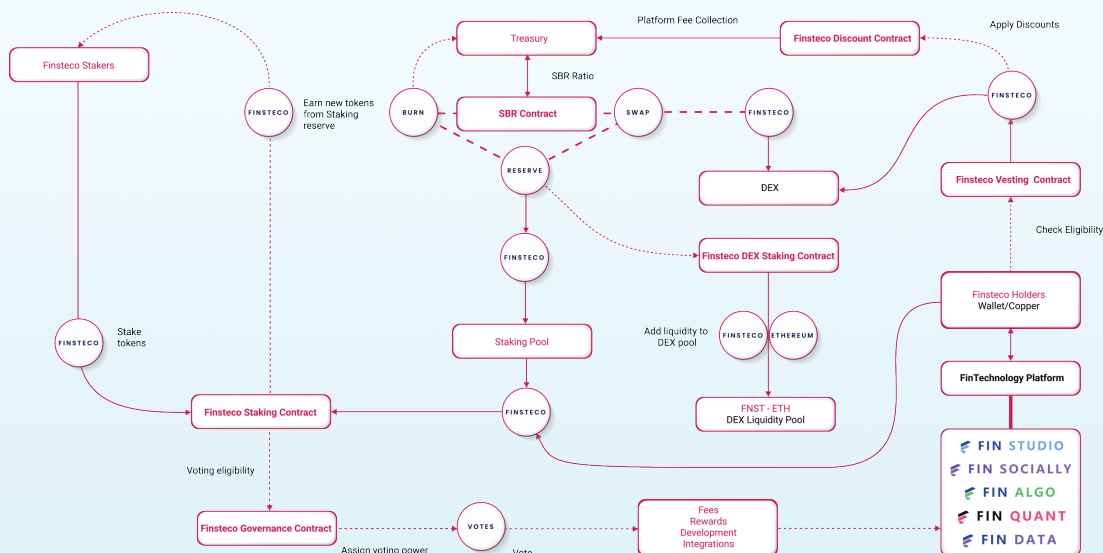
Smart contracts

The advantage of tokens is that they are programmable and we can program processes into them so that they run automatically. If the condition is met, the smart contract performs the necessary actions. In their infancy, tokens were just simple algorithms, a popular analogy likens a smart contract to a vending machine – when a coin is flipped, the machine dispenses the desired goods. In decentralized finance, there are many processes that are fully automated.

Our token will also contain several smart contracts, such as Fee and Discount Contract, Vesting Contract, Staking Contract, DEX Staking Contract, Governance Contract, SBR Contract. For example, if a trader opens a trade, the smart contract for fees and discounts will recognize the traded volume recorded on the blockchain and automatically calculates the amount of fees and also discounts due to the trader. Here we can see the clear benefit of this technology.

Incentive rewards

Not everyone will get the opportunity to buy a token in the first rounds, many users will have to buy a token only on the exchange. Of course, we are interested in having our token owned by community members other than those who have made it to the pre-sale. Tokens can also be earned by the user for some work for the benefit of the project. An example would be promoting our project on social networks. For example, if someone shares a post, they will receive 100 tokens for sharing it.



THE UTILITY AND BENEFITS OF HOLDING PURCHASED TOKENS

Staking

Staking is a form of bonus that users receive if they hold our token for a certain period of time. The token must be locked, the user is not allowed to do anything with it. It's basically something similar to term accounts in banks. **The longer a client holds our tokens, the bigger the bonus they get.** Rewards for staking our token are even a few percent per month. This allows the user to increase the number of tokens they hold and can be considered passive income. Our tokens will remain untouched and in their original quantity.

We can exchange the bonus we receive for fiat, which can be used as passive income. **Staking increases the interest in buying tokens as it offers an interesting appreciation.** The staking itself helps the project because it takes tokens out of circulation, they are locked for some time and cannot be sold. Less tokens in circulation actually means fewer tokens available on the market. The tokens are then scarcer, which encourages the price of the token to rise. Those who stake are not eligible for discounts on the fees for our services.

If a user buys 100,000 tokens for ten cents, the value of the tokens for listing price on the exchange will be 10,000 euros. If a user stakes tokens for a number of years, he will receive a bonus of, say, 30%, and at the end of the staking, he will have 130,000 tokens in his wallet. In the future, the price of the token could increase, so the value of the tokens could be higher than the purchase price.

Investment	Initial Token #	Staking Reward	Final Token #
1000 €	10 000	3 000	13 000
2000 €	20 000	6 000	26 000
3000 €	30 000	9 000	39 000
4000 €	40 000	12 000	52 000
5000 €	50 000	15 000	65 000
6000 €	60 000	18 000	78 000
7000 €	70 000	21 000	91 000
8000 €	80 000	24 000	104 000
9000 €	90 000	27 000	117 000
10000 €	100 000	30 000	130 000

Liquidity Mining

In addition to classic staking, anyone who owns our token can also become a liquidity provider. They can add tokens to the liquidity pool, for which they will receive a reward directly from the exchange. The concept of rewards is similar to staking.

Rewards for holding

Many users want to buy a token but don't want to stake it, so they don't lock the token for a longer period of time. Users will use the tokens to trading. Thus, they need them to be liquid. The main advantage of holding our tokens is that our clients can get a discount on all fees. The fees for FinStudio depend on the volume. The higher the volume of transactions an institution makes, the lower are fees. If an institution purchases our tokens in a certain amount, it can skip several levels and move to the one with lower fees. Our clients will be companies that do high volumes, so they will need to purchase tokens at a higher value in order to get a discount and move into the cheaper category.

	\$ Fee	Min Volume p/M	Min Revenue p/M	Min FNST Balance	FNST Holding Value	Min Fee p/M & FNST Holding	Min Revenue p/M & FNST Holding
Volume Tier 1	0,5	10,000	\$5,000	5,000,000	\$300,000	0.45	\$4,500
Volume Tier 2	0,45	50,000	\$22,500	10,000,000	\$600,000	0.4	\$20,000
Volume Tier 3	0,4	200,000	\$80,000	15,000,000	\$900,000	0.35	\$70,000
Volume Tier 4	0,35	500,000	\$175,000	20,000,000	\$1,200,000	0.3	\$150,000
Volume Tier 5	0,3	750,000	\$225,000	25,000,000	\$1,500,000	0.25	\$187,500
Volume Tier 6	0,25	1,000,000	\$250,000	30,000,000	\$1,800,000	0.2	\$200,000
Volume Tier 7	0,2	2,500,000	\$500,000	35,000,000	\$2,100,000	0.15	\$375,000
Volume Tier 8	0,15	5,000,000	\$750,000	40,000,000	\$2,400,000	0.1	\$500,000
Volume Tier 9	0,1	10,000,000	\$1,000,000	45,000,000	\$2,700,000	0.07	\$700,000
Volume Tier 10	0,05	25,000,000	\$1,250,000	50,000,000	\$3,000,000	0.04	\$1,000,000

Governance

All our token holders who choose to stake will also receive voting rights and votes in addition to the bonuses from the staking itself. Voting rights allow users to vote and make decisions on selected parts of the project. Thus, we give users **the opportunity to directly participate in voting on new functionality, the amount of fees, the amount of rewards, or the settings of individual mechanisms.**

MECHANISMS

Cliff and Vesting Period

These periods are set according to the nature of the groups among which we distribute tokens. Tokens purchased before listing on the exchange must be locked for a period of time and cannot be sold by users. If they weren't, what would happen is that those who bought the token for substantial, even seventy percent discounts, would sell the token immediately after it was listed on the exchange. Massive sell-offs would push the price of the token down. In order to avoid a price collapse, the users must hold the token for some time. Even after **the cliff period**, when tokens are locked, their owners will not be able to sell them all at once. Selling a large amount at once would also cause a price drop, so after the tokens are unlocked, **the vesting phase** begins for token holders. During this phase, they can sell the tokens, but gradually.

If someone buys a hundred thousand tokens in the pre-sale with a 70% discount, their tokens are subject to a 12-month cliff period. This period starts from the moment a token is created with smart contracts and is listed on the exchange. For twelve months, nothing can be done with the tokens.

Once the cliff period is over, the vesting period begins, during which the tokens can be sold, but not at the same time. For the pre-sale round, the vesting period is set at 20 months. Token owners may start selling the tokens gradually. Each month they can sell 5,000 tokens. The user, of course, does not have to sell tokens at all and can choose to hold on to them. The project will grow gradually and as demand increases for the token, so will its price.

Investment	Tokens for 0.03€	Value at 0.1€	Monthly Sale
500 €	16 667	1 667 €	83 €
1 000 €	33 333	3 333 €	166 €
1 500 €	50 000	5 000 €	250 €
2 000 €	66 667	6 667 €	333 €
2 500 €	83 333	8 333 €	416 €
3 000 €	100 000	10 000 €	500 €
3 500 €	116 667	11 667 €	583 €
4 000 €	133 333	13 333 €	666 €
4 500 €	150 000	15 000 €	750 €
5 000 €	166 667	16 667 €	833 €
5 500 €	183 333	18 333 €	916 €
6 000 €	200 000	20 000 €	1 000 €
6 500 €	216 667	21 667 €	1 083 €
7 000 €	233 333	23 333 €	1 166 €
7 500 €	250 000	25 000 €	1 250 €
8 000 €	266 667	26 667 €	1 333 €
8 500 €	283 333	28 333 €	1 416 €
9 000 €	300 000	30 000 €	1 500 €
9 500 €	316 667	31 667 €	1 583 €
10 000 €	333 333	33 333 €	1 666 €

SBR Ratio

The SBR ratio is a key mechanism to regulate our tokenomics. SBR stands for Swap, Burn and Reserve. A large portion of our revenue comes back to us in our token. So we get paid for our services with our product. The SBR ratio decides what happens to the tokens we get back.

Swap - we exchange part of our tokens for fiat, Burn - we burn part of our tokens and reduce our total token stock, Reserve - we store part of our tokens in the reserve pool, reducing the number of tokens in circulation.

This tool allows us to control the supply side and regulate how many tokens get back into the market. For the first few years, we will keep almost all the tokens and we will not exchange them for fiat at all. We will burn a large part of the tokens right away. We will send some of it to the reserve fund. That will lock some of the tokens, some of the tokens will be sent to the staking and liquidity pools to increase them. This ratio will gradually change.

The firm can afford to do this as it receives a portion of its revenue paid in Fiat from FinStudio's clients in the traditional markets. **Thus, for the first few years, FinSystems can sacrifice a portion of revenue to support the token and its price growth. It is in our best interest that the token price grows.**

The more our company's revenue grows, the more the demand for our token will grow. Since Finsteco is our payment currency, as our company's revenue grows, the price of our token will also grow. By using SBR, we will reduce the amount of available tokens and make it even more scarce.

INVESTING IN CRYPTOCURRENCIES

Investing in cryptocurrencies is popular because many people have managed to make more money from them than from other markets or other investments. If a project is successful, the potential return on investment far exceeds the commonly available investment opportunities. Of course, investing in cryptocurrencies comes with risks, but it's still about choosing the right project. **Despite the crisis and downturns, new crypto projects are still emerging.** While you can't compare a project to the royal cryptocurrency Bitcoin, many are still successful and have seen tremendous growth. To illustrate, Bitcoin began trading in July 2010 at a price of \$0.0008 per Bitcoin. It reached its peak in November 2021 at a price of 68,649.05 per dollar. While we obviously have no pretensions or ambitions to match Bitcoin, we have a strong project and we believe that the value of our token will grow.

FINSTECO S.R.O.

We have established the company in order to be able to sell tokens in accordance with the current legislation of the Slovak Republic. Finsteco s.r.o. has two objects of business necessary to carry out business activities in the field of digital assets. The first is the provision of virtual currency exchange services, which enables us to sell virtual currency for euros. The second is the Provision of virtual currency wallet services, whereby we may hold, store and transfer virtual currencies. As both activities are regulated, we must comply with the regulations imposed on us by law.

Finsteco advantages

Time-limited sales - many projects do not have a set limit, selling a token even for several years, which increases the total supply of tokens. Constantly issuance of new tokens decreases their value and shows that the project is far from realization. Finsteco issues a fixed number of tokens, after each round is sold out, the token can only be bought on the exchange.

Existing product - most projects release a token at a very early stage, often when the product is still in the idea phase. The path to the product is long and winding, development usually stretches out, and sometimes, the product doesn't even get made.

No product knowledge is required - someone who is interested in buying our token does not need to have knowledge of financial markets, technology, or products and the company's services. Similarly, they don't even need to use them.

Quality tokenomics - many tokens on the market do not have designed tokenomics and real-world utility and usability. Finsteco tokenomics is designed to support token sales and growth in token value.

Benefits of the token over shareholder input - many companies optimize to pay less taxes. This often translates into reduced profits. Company performance translates directly into token value growth.

The token is tied to the company's revenue - if someone wants to use the company's services, they have to buy a token and pay for the services in the token. As the company's revenue increases over the years, the number of tokens sold will also increase. Tokenomics makes sure that the supply of total tokens, but also those in circulation, decreases, which will make them scarcer as demand grows. This will also translate into an increase in the token price.

Opportunity - all those who purchase a token in the pre-sale will get it at a significant discount and at a price that will no longer be available.

Process

Interested parties can purchase a token exclusively through our website, we have tried to simplify the process as much as possible. After registering on the website www.finsteco.com, the user clicks on the "Buy Tokens" button and enters the amount for which he wants to purchase tokens. Token Purchase Agreement and Terms and Conditions of sale are included in our terms and conditions, so the user does not need to print, scan or mail anything. Once agreed upon, the user must complete an electronic identity verification and fill out a short questionnaire. This obligation is imposed on us by Act No. 297/2008 Coll. on the protection against the legalization of proceeds from crime and protection against the financing of terrorism. After the successful completion of the process, we will send the interested party email with instructions for the bank transfer.

The interested party can then make a transfer to our bank account. In addition to EUR, we can also accept payments in cryptocurrencies and accept payments to our virtual wallet.

After some time, the client receives access to the back-office. Once the clients log in, they can check the status of the tokens, their current value and other useful information.

The token itself with the programmed smart contracts will be generated prior to listing on the exchange. The clients can choose where they want to keep the tokens. We can send the tokens directly to the client's own crypto wallet, or the tokens can remain with our partner custody service Copper. Swiss-based Copper is a professional digital asset custody solution. Assets are safe and insured up to €500 million. We will also use this service for our clients, who will pay for our services by the token.

Disclaimer

Buying tokens is a risk, as the value of a token can change significantly in a short period of time. The value of tokens can increase or decrease to the detriment of the token holder. Interested parties should do their own research on the project and consult an expert. This service is not intended as a recommendation to buy or sell specific tokens. We make no guarantees as to the accuracy or completeness of the information provided.