

floin



# Whitepaper

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# Foreword

In this white paper, we take a unique approach by providing a section called “in simple terms” after each section, to explain the key points discussed in a straightforward and easy-to-understand manner. This approach is designed to cater to readers who may not have the time or inclination to read the entire white paper, but still wish to understand the key concepts and ideas presented. For those who prefer this approach, simply jumping to the “in simple terms” sections after each section will provide a comprehensive overview of the entire white paper. We believe that this approach will help to make the information accessible to a wider audience and enhance the overall reading experience.

# Executive Summary

Our fintech startup, Floin, based in Liechtenstein, is dedicated to revolutionizing the crypto space by making digital asset interaction and investment access more transparent and innovative. Our platform provides a secure and user-friendly experience for buying, selling, and storing digital assets, as well as a social platform that offers transparent and unbiased investment research and access to investment opportunities.

We have developed cutting-edge technology that ensures full transparency of all transactions, making our platform one of the most secure and trustworthy in the industry. Our platform is fully compliant with Liechtenstein's regulations, and we have obtained all necessary licenses to operate.

Our team is composed of experienced professionals in the field of finance, technology, and compliance, guaranteeing the highest level of expertise and knowledge. We believe that by prioritizing transparency, we can build trust and confidence among our clients and establish ourselves as a leading player in the crypto market.

We invite you to join us on this journey as we strive to make the crypto space more accessible and trustworthy for everyone. Let us help you navigate the world of finance and discover new investment opportunities in the most transparent way possible.

**Floin - Empowering transparency**

# Problem Statement

There are currently several issues within the crypto market, some of which also impact traditional investments.

## **Inflated Promises**

The crypto space is plagued by inflated promises, where projects and companies make grandiose claims about their technology or potential returns without sufficient evidence to back them up. This problem of inflated promises is a major concern for the long-term growth and stability of the crypto market.

## **Lack of Transparency**

The lack of transparency is another major problem in the crypto space as well as in the world of traditional investments. Many projects and companies in the industry are not transparent about their operations, finances, and decision-making processes. This lack of transparency makes it difficult for investors and other stakeholders to assess the health and viability of a project or company. Questionable business models of companies with unclear or unsustainable ways of generating revenues cause confusion and mistrust. This lack of understanding of the business model behind a project makes it difficult for investors to assess the potential value and impact of the project, hence making it difficult to secure funding and generate sustainable revenue. Additionally, many projects in the crypto space rely on speculative investments to generate revenue, making it hard for them to have a clear path to profitability.

### **Limited financial know-how**

The crypto space is heavily dominated by individuals and teams with backgrounds in technology and engineering, rather than finance. This has led to a lack of financial know-how and expertise within the industry. This is a problem because it leads to poor financial decision making, inadequate risk management, and an overall lack of understanding of the financial markets and their workings. This lack of financial expertise makes it difficult for projects and companies in the crypto space to attract traditional investors and financial institutions, who may be more comfortable working with individuals and teams with more financial experience. This lack of financial know-how is a major concern for the crypto market and is a crucial area that needs to be addressed in order to promote its long-term growth and stability.

### **High density of frauds**

The high density of frauds is a major problem that undermines the trust and credibility of the industry. Many projects and companies in the crypto space have been found to be fraudulent, whether through Ponzi schemes, exit scams, or other forms of deception. These frauds can cause significant financial losses for investors and can also lead to a lack of trust in the industry as a whole. Recently, these frauds started to tarnish the reputation of the entire crypto market and make it more difficult for legitimate projects and companies to succeed. The high density of frauds in the crypto space is a major concern and a significant barrier to the long-term growth and stability of the crypto market.

### **Absence of proper audits and regulations**

The absence of proper audits and regulations is yet another major problem in the crypto space. Many projects and companies in the industry operate without undergoing proper audits or without

being subject to adequate regulations. This makes it difficult to ensure the integrity and security of crypto assets, as well as to detect and prevent fraudulent activity. Additionally, the lack of regulations and oversight makes it difficult for investors and other stakeholders to assess the health and viability of a project or company. The integration of crypto assets into mainstream financial markets and thus their maturation into an established and serious alternative to standard assets is severely hampered.

### **Copying code and exclusively relying on white-label solutions**

The crypto space is known for its high rate of white-labeling, which is when projects and companies copy the technology and business models of existing projects. This practice stifles innovation, as it discourages companies from developing new and unique ideas. Additionally, it leads to a lack of differentiation among companies, significantly less creation of intellectual property, ultimately resulting in missing value for the project. In addition to stifling innovation, the practice of white-labeling compromises the security of crypto assets as it leads to duplication of vulnerabilities and weaknesses in the original code and technology, making it easier for hackers and malicious actors to exploit them, leading to potential stealing or compromising of crypto assets. Moreover, using white-labeled code results in a lack of complete control over the code, which renders the company or project unable to fully understand and address any security issues that may arise.

# Problem Statement in simple terms:

The lack of transparency and the inflated promises in the crypto world are tiring and we are all fed up. Who or what is real? Who is behind this project? How do they make money and how can I be certain that it's true what they claim? Where do I find the REAL information and a third-party input without any conflict of interest?

The crypto market, as well as large parts of the traditional financial market, are facing several issues that are hindering its growth and stability. These issues include inflated promises, lack of transparency, questionable business models, limited financial know-how, high density of frauds, absence of proper audits and regulations and missing innovation due to copying of code and white-labeling.

It is about time that regulators and market participants take long overdue steps and address these issues and promote transparency, accountability, and integrity within the crypto market.



# Solution

Our objective is to establish a secure, user-friendly, and easily accessible platform for managing all your digital assets, while simultaneously providing our clients with the opportunity to stay connected to the dynamic investment opportunities within the crypto market.

At Floin, we adopt a holistic approach to addressing the challenges facing the crypto market. It became apparent that simply providing a home for digital assets was insufficient. The potential for diverse and compelling investment opportunities in the tokenization space is vast, and it is imperative that the home we create for our clients, maintains a close connection to these opportunities. As such, we have decided to introduce a pioneering social investment platform, specifically tailored to the most transparent tokenized projects available.

By providing both, the home for your digital assets and the access to a wide range of transparent tokenized investment opportunities, we believe that we can play a significant role in addressing the issues plaguing the crypto market, as well as provide a valuable tool for the broader financial investment landscape.

Floin's HOME	Floin's Social Investment Platform
<p><b>solves the issue of...</b></p> <p><b>inflated promises</b> by adhering to a</p>	<p><b>solves the issue of...</b></p> <p><b>inflated promises</b> by prioritizing</p>

principle of realism and honesty. We avoid making unrealistic projections and ensure that our statements are backed by sound reasoning. We foster a culture of critical thinking and encourage our community to ask questions and scrutinize our operations. Our financial management is led by seasoned experts, our code is developed by senior programmers, our legal matters are handled by reputable lawyers, and compliance is managed by highly experienced professionals. We do not present ourselves as something we are not, and we do not engage in pretense. External entities, including auditors and regulators, serve as independent evaluators and provide an additional level of assurance to our clients that we adhere to our commitments.

**lack of transparency** by providing clear and detailed information about our organization and its decision-making processes to our community. We are open about the individuals who hold key positions, and clearly explain the reasoning behind their selection. We avoid using complex ownership structures, and instead make it clear who is responsible for key decisions and held liable for them. We also

transparency and accuracy in the listing of investment opportunities on our platform. We adhere to strict standards for our own company and require that all projects seeking listing on our platform meet these same standards. It is acknowledged that all investments carry a degree of risk, and we make a point to clearly outline and explain these risks to our clients. We do not entertain projects that prioritize inflated marketing promises over factual information and a solid business model. To qualify for listing, projects must demonstrate a clear and realistic approach to fulfilling any promises made. Additionally, Floin maintains a robust internal compliance and control mechanism to ensure that only the most credible and transparent projects are featured on our platform.

**lack of transparency** by thoroughly analyzing all aspects of a project and openly share all details with the community. Projects seeking to be listed on Floin must adhere to strict transparency guidelines. This is not a one-time requirement, but an ongoing process as long as the project is listed on Floin. We continuously verify that the information provided is current and that the project adheres to

provide our community with access to financial information and a thorough understanding of our business model, as well as our motivations and interests. It is within our identity to always take a proactive approach in educating our community about the inner workings of our company, and make a point to clearly communicate the how, why, and when of our operations. Adhering to this unparalleled transparency model, sets us far apart from anything out there.

**limited financial know-how** by leveraging the expertise of professionals from the investment banking industry and appointing advisors from various finance fields to differentiate itself from other crypto startups that are often founded by individuals from non-finance backgrounds. In the highly complex and competitive market of tokenized digital assets, a thorough understanding of finance is crucial for success. Many startups fail not due to a lack of vision or technology, but rather a lack of understanding of the financial aspects of their operations, and Floin is committed to bringing that understanding to the table. Our operational team is supported by world-class advisors who are known for their excellence in their respective

the original guidelines. This process is rigorous, and no exceptions are made. In addition to other stringent requirements, projects must undergo third-party audits by reputable and internationally recognized institutions, disclose financial information, identify key personnel, and clearly communicate their business model. A detailed version of our strict transparency standards can be found in our "Transparency Code".

**limited financial know-how** by conducting thorough evaluations of the economic viability of each project and ensuring that investor funds are used properly. Similar to our own approach, any third-party project seeking to collaborate with our platform must demonstrate a sufficient understanding of finance within their team. As finance is a vital component of any business, companies entering the financial arena must ensure that they have the appropriate personnel in place to effectively manage investment vehicles. Floin ensures that these necessary resources and expertise are in place before engaging with any third-party project.

fields. Each person associated with floin has been carefully selected to ensure the highest possible quality.

**high density of frauds** by taking a proactive approach and thoroughly testing and evaluating our own practices and promoting transparency to our community. By exemplifying best practices and identifying vulnerabilities through our own operations, we empower our clients to make informed and professional decisions, distinguishing legitimate business plans from those that lack substance or have ill intentions.

To ensure the highest level of comfort and security for our clients, Floin has implemented a range of precautionary measures:

- Registration with the Financial Market Authority, Liechtenstein (FMA)
- Regular audits by Grant Thornton
- Segregation of customer funds from operational funds to protect against potential financial difficulties
- Adherence to a strict “Code

**High density of frauds** by placing a strong emphasis on quality over quantity. Our platform only features projects that have undergone a thorough vetting process, which includes utilizing a unique audit methodology and enlisting the expertise of external professionals, in addition to undergoing our own rigorous internal quality assessment. Through our commitment to transparency and provision of comprehensive information, we empower members of our community to make well-informed decisions.

Among many other factors, we check the following:

- Regulatory requirements and whether they are being followed.
- Clear Ownership structure and identification of the UBO(s).
- Business model incl. economical substance and sustainability
- Strategic Partnerships, White-Labeling Partners, etc.

of Transparency” to promote complete transparency and open communication with our clients

**Absence of proper audits and regulations** by taking the opposite approach and not trying to avoid regulation, but rather supporting and encouraging it. Floin is proactive and always one step ahead when it comes to implementing new features to meet regulatory requirements. This approach ensures that we do not run into financial difficulties due to large fines from authorities, one of the main causes of crypto company closures. We chose Liechtenstein as our location not only because of its well-known reputation of an established financial center, but also because of its world-renowned financial supervisory authority, the Financial Market Authority (FMA). With the TVTG (Blockchain Act), Liechtenstein has set an important milestone for the tokenization of digital assets and is one of the first countries to finally create a solid legal foundation. In addition, we have appointed Grant Thornton as our external auditor to provide another level of transparency to our community.

**Absence of proper audits and regulations** by ensuring that projects are properly regulated if regulation is required. Floin makes a distinction with respect to the location of regulatory authority. We understand that some project owners choose offshore jurisdictions to circumvent a thorough and serious quality review, and we oppose such activities. It does not have to be a regulator based in Europe, but we ensure that an equivalent standard of quality is maintained. In addition to a possible regulation, we require project owners to have their projects audited by an internationally accredited auditing firm.

Trust is good, control is better.

**Copying code and exclusively relying on white-label solutions** by firmly believe in the importance of developing our own proprietary code and avoiding the use of white-label solutions. Our wallet infrastructure, including our app and other derivatives, have been written in-house to ensure maximum efficiency, security, and control. By developing our own software, we are able to maintain a lean and secure platform that allows us to quickly and effectively address any unexpected issues that may arise. Additionally, by using our own code we are creating intellectual property, which increases the value of our company and makes it truly stand out in the market

We understand that white-labeling can have its place and justifications in certain less security-sensitive areas and may even use it ourselves in such cases. However, for our platform, the security and control that comes with developing our own code is of the utmost importance. Only by having complete control over our software can we ensure that the highest standards are met and maintained. At Floin, we take pride in the fact that we are able to offer our clients a secure and reliable platform that is truly one-of-a-kind.

**Copying code and exclusively relying on white-label solutions** by conducting thorough investigations into the reasoning behind these decisions and determining if they were made with genuine intentions rather than for financial gain or lack of the ability to create original intellectual property. If a company is utilizing this method to promote their service or product, we ensure that it is done with genuine intentions and a valid purpose, rather than simply as a marketing strategy. For non-technical companies, we identify unique selling points and evaluate their economic substance to ensure that they are not relying on copying others. Floin thoroughly examines a company's entire structure to avoid any negative impacts from unknown dependencies. Our team of highly skilled experts, each with exceptional proficiency in their respective fields, enables us to conduct in-depth analysis and uncover critical details. This level of attention to detail sets us apart from our competitors, who often prioritize quantity over quality and only perform surface-level examinations.

## Solution in simple terms:

The crypto world has had its fair share of bad experiences, but Floin is here to change that. We've found a way to create a transparent and safe place for your digital assets. We're regulated, so you know we're being watched over, and we even have an independent auditor who checks in on us regularly. And we're not the only ones who believe in this vision - it's a whole industry, made up of some of the smartest people in the space. We make sure your funds are safe by keeping them separate, just in case. But we don't just want to be a safe place to keep your money - we also want to give you access to the most exciting investment opportunities out there. We're on a mission to make investment research more transparent and easier to understand. Our social platform gives you the inside scoop on investments before anyone else, and you'll be able to buy tokens for a lower price than anyone else who's not a member of Floin. And you can trust that any project listed on our platform is run by people who know what they're doing - we only work with the best. Our thorough vetting process for projects makes sure you're only seeing the most transparent investments out there. Anything listed on Floin is worth checking out.

Bottom line, our solution gets to the root of the problem and finally gives you a reliable spot in the crypto and investment world.

# Technology

We are building our architecture to be highly scalable, fault-tolerant, and designed to handle large amounts of data with low latency. In the center of our solution is Kafka which is a distributed, event-driven platform that is used for building real-time data pipelines and streaming applications. It is designed to handle high volume, high throughput, and low latency data streams, and to provide durable and scalable messaging.

Our solution is then separated into multiple microservices which are communicating via Kafka. Microservices are a software architecture style in which a large application is built as a suite of small, modular services, each of which performs a specific function and communicates with other services through well-defined interfaces. Overall, the use of microservices lead to faster development, improved scalability and fault tolerance, better organization, and greater flexibility for an application.

Our microservices are built in different programming languages that fit the specifications of specific microservice the best (python, nodejs, Java,...).

Microservices are communicating with different blockchains. Currently we support:





In addition that all transactions are visible on different blockchains we also mimic every internal transaction on the Hedera Hashgraph. Which brings the highest possible transparency for our users and investors.

Hedera Hashgraph is a distributed ledger technology that utilizes a novel consensus algorithm known as “Hashgraph” to provide fast, secure, and fair transactions. It is not a blockchain, but it is similar in that it is a distributed ledger that allows for the recording and validation of transactions. However, it uses a different underlying data structure and consensus mechanism, which allows it to achieve faster transaction speeds and higher scalability than many blockchains.

# Technology in simple terms:

We are building a scalable, fault-tolerant architecture that can handle large amounts of data with low latency using Kafka, a platform for real-time data pipelines and streaming apps. Our solution is divided into microservices that communicate via Kafka, leading to faster development, improved scalability and fault tolerance, better organization, and greater flexibility. We use different programming languages for each microservice and communicate with multiple blockchains including Bitcoin, Polygon, Ethereum, Binance Chain and Hedera Hashgraph. We also mimic every internal transaction on Hedera Hashgraph for maximum transparency for users and investors.

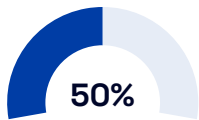
# Tokenomics

## Functionality of Future Tokens

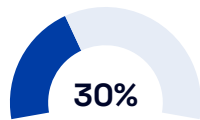
The Floin Token (FLTK) is a Project Token based on the ERC20 standard and is minted on the Polygon Blockchain. It is a (utility) token with a voucher function that can be used exclusively within the floin ecosystem in lieu of payment. Holders of FLTK are inherent to the development of this system and therefore enjoy certain benefits.

**Some of these benefits include but are not limited to:**

### Beraterinnen und Berater



50% discount during the 1<sup>st</sup> year after the end of the Project Token Offering



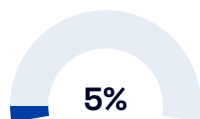
30% discount during the 2<sup>nd</sup> year after the end of the Project Token Offering



20% discount during the 3<sup>rd</sup> year after the end of the Project Token Offering



10% discount during the 4<sup>th</sup> year after the end of the Project Token Offering



5% discount during the 5<sup>th</sup> year after the end of the Project Token Offering and thereafter

- early access to STO projects and the option to participate in the pre-sale of Security Tokens of companies listed on the floin platform.<sup>1</sup>
- Exclusive membership in the floin<sup>elite</sup> Club<sup>2</sup>. Members of this club will have access to:



high-level keynotes from renowned speakers in a range of fields



a unique NFT Membership Card



dedicated floin<sup>elite</sup> Customer Support



exclusive VIP Events

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<sup>1</sup> Subject to the feasibility and realization of such undertaking and prior obtainment of all required regulatory prerequisites by Company for conducting any such activities and services with the Liechtenstein Financial Market Authority (FMA) and any other competent authority.

<sup>2</sup> Access to the floin<sup>elite</sup> Club is subject to approval based on amount of token held. Minimum requirements will be published on the official homepage of floin.

# Generation Plan for Future Tokens

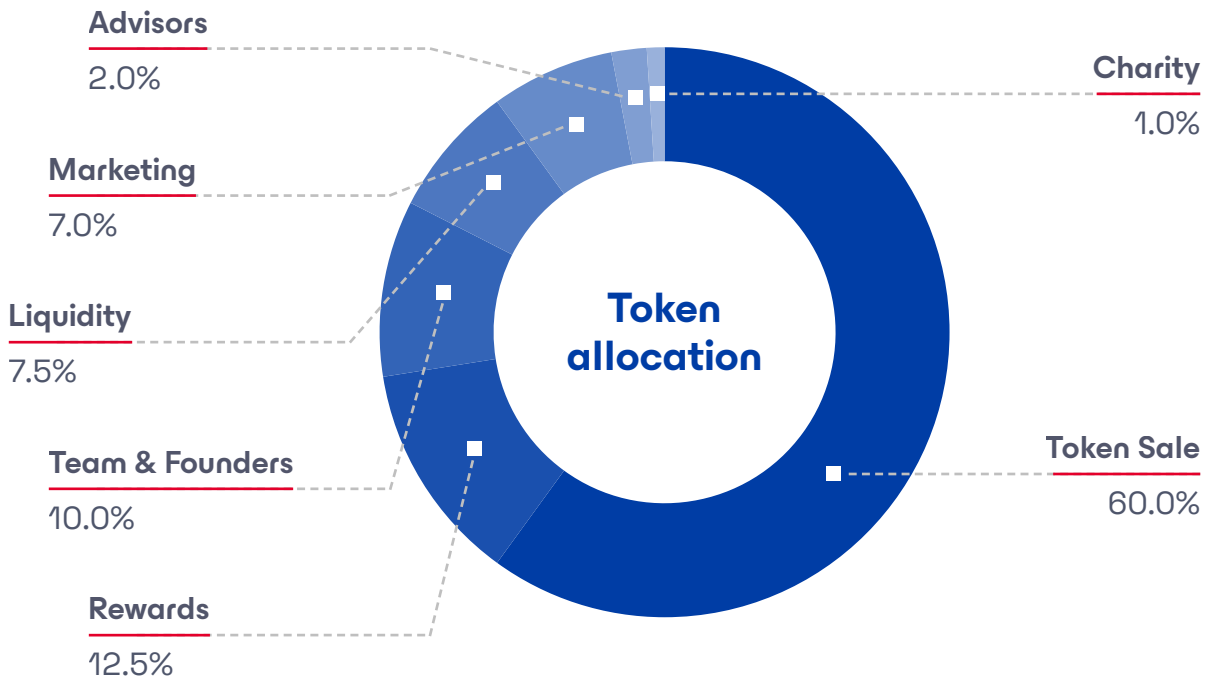
## Token Issuance

The tokens will be issued after the conclusion of the public round and will be fully distributed to the respective wallets, according to the following distribution (as seen under FLTK Supply).

## FLTK supply

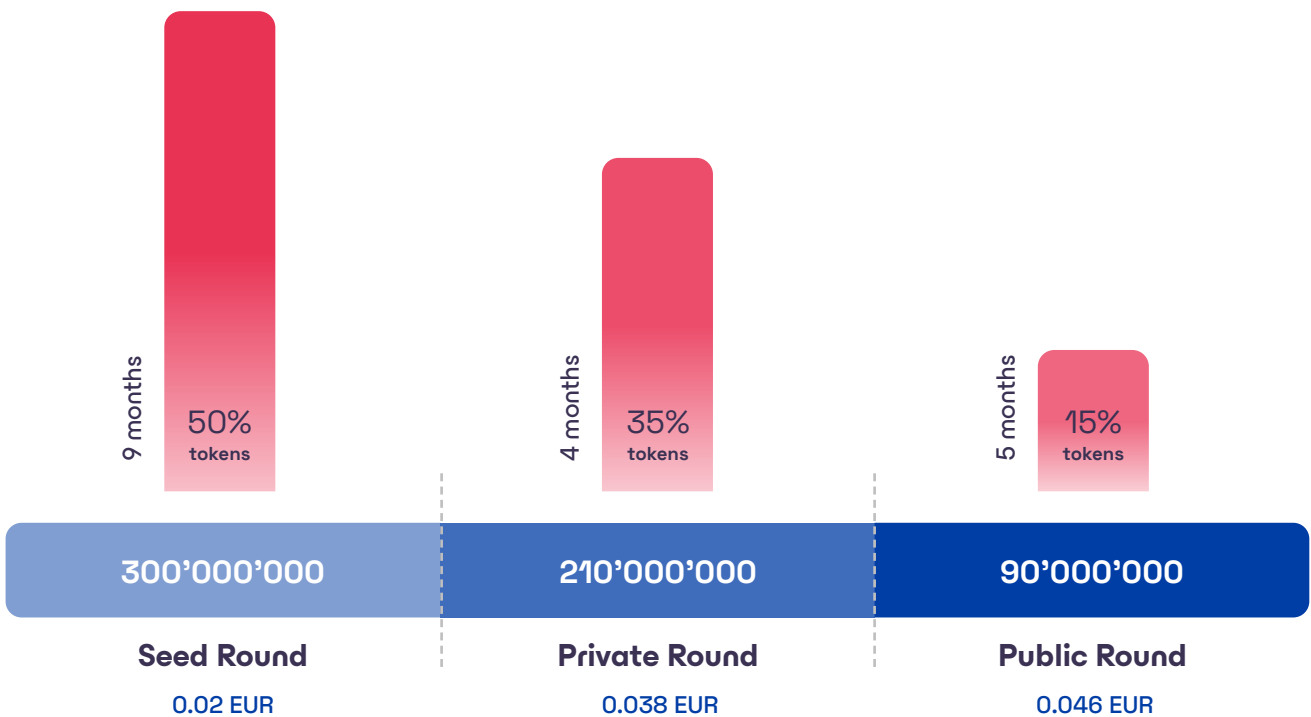
Maximum Token supply: 1,000,000,000 FLTK tokens

Group	Distribution	FLTK amount
Token Sale	60.00%	600'000'000
■ Rewards	12.50%	125'000'000
■ Team and Founders	10.00%	100'000'000
■ Liquidity	7.50%	75'000'000
■ Marketing	7.00%	70'000'000
■ Advisors	2.00%	20'000'000
■ Charity	1.00%	10'000'000



## Token Sale

### Availability Phases



## Seed round

Maximum available tokens in the seed round: 300'000'000

The seed round is reserved for our earliest investors. These early supporters rallied behind our vision, contributing to the project right from its inception. Their belief in our vision and trust in our team have been instrumental in turning that vision into reality. Acknowledging their support, the tokens - FLTK - are priced at their lowest during this phase, standing at a modest 0.02 EUR per token.

### Lockup Period & Vesting Terms

Tokens purchased during the seed round are subject to a lockup period that begins one day following the end of the public sale. This lockup period lasts for three months, during which time the tokens cannot be sold or transferred.

After the lockup period, tokens enter a vesting schedule that extends over eighteen months. This vesting period controls the steady release of tokens into circulation, thereby fostering stable growth and enduring value for our investors.

It's crucial to note that the vesting schedule operates on a continuous, linear basis. This means that access to your tokens will increase incrementally every moment over the course of this eighteen-month period. This ensures a consistent and predictable release of tokens.

We believe that this structured approach creates a transparent and equitable token release process, aligning the interests of early supporters with the long-term sustainability of our token ecosystem.



All tokens of the 300'000'000 tokens available in the seed round that were not purchased will be available in the private round.

### Private round

Maximum available tokens in the private round: 210'000'000 (+ unsold tokens transferred from the seed round; maximum available tokens of seed round and private round combined are 510'000'000)

Upon the successful completion of our seed phase, we're pleased to launch the private round, unveiling a unique opportunity for forward-thinking investors. This marks the subsequent chapter in our journey, curated specifically for those who have tracked our growth since the inception and align with our future ambitions. These investors are integral in propelling the momentum of our project forward.

Throughout this phase, FLTK tokens are made available at a value of 0.038 EUR each. This pricing not only acknowledges the unwavering commitment of these early supporters and our collective strides towards our milestones, but also presents a valuable chance to secure tokens at a still preferential rate. Especially considering that the forthcoming public phase will see tokens priced at 0.048 EUR each. We are confident that this strategic approach helps us maintain a positive momentum while fostering a sense of community among our early investors.

### *Lockup Period & Vesting Terms*

Tokens purchased during the private round are subject to a lockup period, starting one day after the conclusion of the public sale. This lockup period lasts for one month, during which time the tokens cannot be sold or transferred.





Following the lockup period, tokens enter a fifteen-month vesting schedule. This vesting period governs the steady release of tokens into circulation, thus promoting stable growth and enduring value for our private round investors.

It's essential to clarify that the vesting schedule operates on a continuous, linear basis. This means that access to your tokens will increase incrementally with each passing moment over this fifteen-month period, rather than in large, unpredictable portions. This ensures a consistent and predictable release of tokens.

We believe that this structured approach forms a transparent and equitable token release process, effectively aligning the interests of our private round participants with the long-term stability of our token ecosystem, ensuring both the reward of our supporters and the sustainable growth of our token economy.

All tokens out of the 210,000,000 that were available in the private round and were not purchased, along with the tokens transferred from the seed round that were not purchased, will be burned.

## **Public round**

Maximum available tokens in the public round: 90'000'000

Following the conclusion of the private round, we open the doors to the broader community with our public round. This stage signifies an exciting expansion of our journey, welcoming a diverse range of investors to join us in our mission. FLTK tokens will be obtainable during this phase at a price of 0.046 EUR per token, empowering the wider public to be part of our vision and progress.



## Lockup Period & Vesting Terms

Tokens acquired during the public round come with an immediate release of 5% on the first day after the conclusion of the public round. This allows participants to have early access to a portion of their investment.

The remainder of the tokens, however, enters a nine-month vesting schedule that begins one day after the conclusion of the public round. During this vesting period, the remaining tokens are incrementally released into the investors' possession, ensuring a steady distribution of tokens into the market.

It's important to note that this vesting schedule operates on a continuous, linear basis. This means that access to your remaining tokens will increase with each passing moment over this nine-month period, promoting a consistent and predictable release of tokens.

This vesting schedule has been designed to align the interests of our public round participants with the sustained stability and growth of our token ecosystem. It ensures that while investors gain immediate access to a part of their tokens, the gradual, linear release of the remainder encourages long-term participation and support for our token economy.

All tokens out of the 90,000,000 that were available in the public round and not purchased, will be burned.

## Liquidity

A total of 7.5% of all tokens are set aside for liquidity. After the conclusion of the public round, an immediate 3% of these tokens become available for providing liquidity.

The remaining tokens, earmarked for liquidity, enter a ten-

month vesting schedule, starting one day after the public round ends. These tokens serve as a vital reserve, ensuring that we have a sufficient supply to facilitate a range of activities such as supporting market makers or engaging with centralized exchanges, thereby helping maintain stable market conditions.

Importantly, this vesting schedule operates on a continuous, linear basis. This means that access to the liquidity tokens will increase incrementally with each passing moment over this ten-month period, facilitating a steady and predictable token supply.

By adhering to this vesting schedule, we uphold our commitment to the stability and sustainability of our ecosystem. It also ensures that we have the flexibility to respond effectively to market conditions and our platform's needs.

The liquidity pool will be available in the USDC pair. With the capital raised, the DEX liquidity will be initiated at the price of 0.046 EUR per token. Any remaining tokens from the allocation for liquidity after the vesting period will be burned.

This arrangement ensures the sustainable provision of liquidity while maintaining alignment with the long-term stability and growth of our token ecosystem. It underscores our commitment to our investors, fostering long-term participation and support for our token economy.

### **Rewards and Staking<sup>\*3</sup>**

A strategic reserve of 12.5% of all tokens has been set aside for rewards. This allocation will be used to incentivize and reward our platform users, fostering active engagement and community growth.

In the event that tokens reserved for liquidity are burned (for instance, if less than 7.5% of tokens are used for liquidity), the

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<sup>\*3</sup> Staking rewards do not lead to any participation in profit and/or losses of Company for token holders in any case.

reserved tokens for rewards will be burned in an equivalent ratio. This measure is in place to ensure that the ratio of the original token allocation remains consistent. For example, if 5% of reserved liquidity tokens are burned, a corresponding 5% of the reserved reward tokens will also be burned.

Out of the total reward pool, 80% of the tokens are initially designated for the staking reward pool. The remaining 20% of the reward pool will be used for promotions and events, creating further engagement opportunities for our community.

Staking rewards will be provided to members who stake their FLTK tokens. The quantity of staking rewards is determined by the number of tokens staked and the length of the stake.

Staking will become available from the day after the public round concludes. Over an extended period of five years, tokens will be progressively released as staking rewards. However, the precise amount of these rewards will remain subject to the maintained ratio of token allocations, taking into account potential burn events. This practice provides a sustainable and flexible incentive mechanism for our stakeholders while allowing the platform to maintain balanced tokenomics.

It's important to note that depending on the development of our project and the evolving needs of our ecosystem, additional provisions may be made, ensuring the stability, balance, and longevity of our token economy.

This structure demonstrates our commitment to rewarding long-term participation and fostering the growth of our token economy. It supports active community engagement while maintaining alignment with the long-term stability and prosperity of our platform.

## Team and Founders

A dedicated share of 10% of the total tokens underlines our commitment to the foundational strength of Floin - its founder and core team. This allocation serves to acknowledge the collective efforts and continuous dedication of the people who are the driving force behind Floin.

Under the leadership of Founder and CEO Marc Weber, a talented ensemble including our CTO, CIO, CSMO, and esteemed colleagues such as Saša Saftić, Filip Trivić, to name a few, breathes life into this venture. Our collective comprises of developers, technical architects, dev-ops specialists, financial experts, and marketing specialists, all of whom contribute daily to the evolution of this project.

This allocation serves not only as an acknowledgment of their contributions but also as an incentive for their continuous effort to propel Floin to new heights. The comprehensive list and profiles of the core team members can be found on Floin's official homepage.

### Lockup Period & Vesting Terms

The tokens designated for the team are subject to a one-year and nine-month lock-up period, which begins on the first day following the conclusion of the public round. Once this lock-up period concludes, a linear five-year vesting plan commences.

Under this plan, the team's tokens are released incrementally every moment over this five-year period. This ensures a continuous, steady distribution, in line with the principles of transparency and predictability that govern our token distribution strategy.

This approach guarantees a balanced and paced token release,



aligning the interests of the team with the long-term sustainability and growth of our token ecosystem, and encouraging their ongoing commitment and engagement.

## Marketing

A dedicated allocation of 7% of the total token supply is earmarked for marketing purposes. These tokens underline our commitment to raising awareness, fostering community engagement, and driving the growth of our project.

It's essential to note that all marketing activities and strategies are carefully guided by our experienced marketing team within Floin. This vigilant oversight ensures our marketing initiatives align seamlessly with our platform's mission and vision, thus effectively contributing to the long-term success and sustainability of our token ecosystem.

### Lockup Period & Vesting Terms

The tokens set aside for marketing purposes bypass a lock-up period and immediately enter a carefully planned vesting schedule starting on the first day after the public round concludes. This vesting period spans 20 months.

Importantly, this vesting schedule operates on a continuous, linear basis. This means that access to the allocated marketing tokens will increase incrementally with each passing moment over this 20-month period. This ensures a consistent and predictable allocation of resources, facilitating the steady support of ongoing marketing activities.

This structured approach underscores our commitment to transparency and predictability in token distribution, aligning the



needs of our marketing efforts with the sustainable growth of our token ecosystem.

## Advisors

A strategic allocation of 2% of the total token supply is reserved for our advisory team. These dedicated tokens demonstrate our acknowledgment and appreciation for their crucial role within our project.

Our advisory team is comprised of experienced professionals who offer a broad spectrum of consulting services across various domains. Their collective wisdom and expertise significantly contribute to the growth, development, and success of our project.

We believe in transparency and community trust, therefore the profiles of our advisory team members are proudly showcased on the Floin homepage. This allows our community to see the expertise backing our project, fostering trust and providing assurance about the quality and solidity of our platform.

## Lockup Period & Vesting Terms

The tokens designated for our advisors are subject to a nine-month lock-up period, beginning on the first day following the end of the public round. Once this lock-up period is completed, an 18-month vesting schedule is activated.

Under this plan, it's crucial to note that the vesting schedule operates on a continuous, linear basis. This means that access to the advisors' reserved tokens will increase incrementally with each passing moment over this 18-month period. This ensures a steady and predictable token release, reflecting the ongoing contributions of our advisors to the project.



This structured approach aligns with our commitment to a transparent and equitable token distribution process and acknowledges the invaluable long-term support and guidance our advisors bring to the project.

## Charity

A dedicated allocation of 1% of the total token supply is set aside for charitable initiatives. This token reservation signifies our strong commitment to supporting meaningful causes and giving back to the community.

Floin adheres to a strict policy of absolute transparency, partnering only with charitable projects that can ensure and demonstrate appropriate use of funds. In line with this, our supported projects will be rigorously vetted and disclosed to our community on a quarterly basis.

For the sake of transparency and to keep our community informed, all supported projects will be prominently featured on Floin's homepage. We believe this approach fortifies community trust, underlining our dedication to not just transparency, but also social responsibility.

### Lockup Period & Vesting Terms

The tokens allocated for charitable causes are exempt from an initial lock-up period. They commence directly on a twelve-month vesting period, starting on the first day after the conclusion of the public round.

Importantly, this vesting schedule operates on a continuous, linear basis. This means that access to the allocated charity tokens will increase incrementally with each passing moment over this twelve-month period, instead of being released in larger monthly





batches. This ensures a consistent and predictable distribution of resources, facilitating the steady support of our ongoing charitable initiatives.

This structured approach aligns with our commitment to transparency and predictability in token distribution, effectively supporting our dedication to various charitable causes while ensuring the sustainable growth of our token ecosystem.

### **Supply reduction**

In an effort to uphold the principle of scarcity and safeguard value, Floin adopts a deflationary token approach through the burning of tokens. This approach ensures the preservation of the initial token allocation while instilling a sense of rarity. For instance, if 10% of the token sale tokens are burned, an equivalent 10% reduction applies to rewards, team & founders, liquidity, marketing, advisors, and charity tokens.

For a duration of three (3) years following the conclusion of the Project Token Offering (occurring either after the public phase concluded or upon the full sale of all tokens, whichever comes first), 10% of all FLTK tokens utilized by Floin members for fee payments exclusively within the Floin ecosystem (restricted to fees paid with FLTK tokens) will be permanently burned. This measure further contributes to a controlled reduction of token supply over time.

# Use-Cases

The business purpose of floin consists of two main business activities:

**Creating a secure home for digital assets, incl. the option to buy, sell, and store within a fully regulated space.**

1

## Use Case 1

Bob already has a wallet with Binance and holds a few cryptocurrencies such as BTC and ETH. He recently acquired an expensive Art-NFT and began to consider where to securely store his growing digital wealth. He is uncomfortable with the lack of regulation at his current institution and begins to search for a more secure alternative. He discovers Floin and realizes that this wallet provider is fully regulated and based in Liechtenstein, one of the most stable democracies in the world. He conducts research on the individuals behind Floin and is impressed with the level of transparency and accessibility of information about the executive team. He also notes the emphasis on licensing, regulation, and auditing of the company. Satisfied with the level of security and transparency, he decides to open an account with Floin and quickly transfers his assets over. He now feels confident that his assets are in a safe place.

## Use Case 2

Anna has never invested in cryptocurrencies before, but has been curious about the topic as she sees more and more ads on her Instagram feed and feels she may be missing out on a great opportunity. She finally decides to take the plunge and buy her first Bitcoin. As she searches online for information on how to purchase Bitcoin, she realizes that she needs a wallet to store it. She visits several websites that appear on Google, but finds them

confusing and unclear. She is unable to understand how to open a wallet or purchase a Bitcoin. As she sees the price of a Bitcoin is \$20,000, she becomes fearful of the legitimacy of the websites she is on. She turns to a friend for guidance, who explains the key factors to consider when choosing a wallet provider such as transparency, regulation, and location in Europe. He advises her to choose a provider with an easy-to-use solution, a simple homepage, and good customer service. She eventually finds Floin's website, which she finds easy to navigate and quickly opens her account, purchases her first Bitcoin

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## **Operating a social investment platform incl. a digital marketplace for vetted tokenized projects.**

2

### **Use Case 1**

ABC Consulting is a real estate brokerage company that also owns large properties in Germany and the UK. In addition to selling plots to developers, they recently started developing their own real estate projects and are now actively seeking investors. One project is a multifamily house in London with several units to sell. The property is located in a prestigious area and the prices are high. Instead of selling the units as a whole, they decided to tokenize the apartments and sell fractions of them to attract small retail investors. To attract these investors, ABC Consulting is looking for a reputable and legitimate platform to present their token. Floin is a perfect match as the investors using Floin are fully KYC'd and went through a solid AML check. The audience reached via Floin is legitimate and well-informed. Investors looking for great opportunities choose Floin because they know that only vetted projects make it to the listing. For ABC Consulting, being listed on Floin is an achievement as it proves to investors that their project is good and has a "seal of quality" and being "professional, authentic and approved." The board of ABC Consulting decides to apply for the listing on Floin and the rigorous vetting process

begins. After about four weeks, Floin approves the project and assigns a relationship manager to ABC Consulting. Together they work out the details, visuals and presentations, making sure the information presented on Floin's platform is transparent enough to meet their high standards. The project is finally listed and within weeks, many of Floin's investors buy the token. ABC Consulting is happy as the project is funded and investors look forward to being a fractional owner of a prestigious property in London, UK. Going forward, ABC Consulting utilizes their presence on Floin's social investment platform to keep their investors informed and updated on the latest developments.

## Use Case 2

Sarah, a 52-year-old nurse from Berlin, Germany, recently received a large settlement payment from her divorce and is unsure how to invest the money. After researching online, she believes that diversifying her investments is key, and decides to allocate 10% of her funds to the crypto sector. She comes across Floin, a fully regulated institution based in Liechtenstein that offers German customer support. By visiting Floin's website, she learns that floin also runs a social platform for tokenized projects and that there are already a few of them listed. She has learned to be cautious and not to invest in any token without proper research. As she browses through Floin's social investment platform, she realizes that all important information for each investment is easily accessible. She feels that no question is left unanswered as she intuitively navigates the project descriptions and absorbs all necessary information. In the past, she had to use Google and piece information together from different sources, but this time it's all there. She feels comfortable and signs up with Floin and invests into one of the projects. Sarah regularly comes back to the social investment platform and looks for news and updates. The platform is always up-to-date, and the project owners use the floin platform as a tool to update their investors. Sarah enjoys this simple one-stop solution and makes Floin her future home for all tokenized assets.

# Use-Case in simple terms:

What are Floin's main business activities?

Floin provides a secure home for digital assets and operates a social investment platform with a digital marketplace for vetted tokenized projects.

Users can sign up at [floin.com](https://floin.com), open a wallet and buy, sell, and store their crypto assets. They feel secure knowing that Floin is regulated, audited, and has a strong approach to transparency. They can also access a new social investment platform to explore interesting, tokenized projects that have been vetted and follow Floin's Code of Transparency. This platform is a new standard for digital investments. For business owners, listing a project on Floin makes sense as it is reputable, known to be safe and a place of quality. It makes it easy to find serious investors and through the strict compliance framework that Floin operates under, business owners can be confident that clients and their funds come from legitimate sources.

Floin is an all-around platform, serving business owners and their tokenized projects as much as it serves private individuals planning to make a smart move in the investment world.

# Roadmap

2021	Q3 - Q4	Architecture of the infrastructure
2022	Q1	MVP
	Q3	Homepage Live Beta-Version of the platform
	Q4	Clarifications with the FMA Invite-only version of the platform
2023	Q1	Registration as a VASP in Liechtenstein
		Public version of the platform
	Q2	New KYC & AML Integrations
		New Onboarding Process
	Q3	Crypto Purchase via Credit Card
		Launch of Floin App
		New Headquarter in Vaduz
	Q4	Crypto Swap (Single-Chain)
Non-Custodial Wallets		
Security Tokens		
Launch of the Token Project Page		
2024	Q1	FIAT Wallets
		Crypto Swap (Cross-Chain)
		SEPA & SWIFT Transfers
		Floin Visa Debit Card
	Q2	White Label Solution



01.06.2022

Seed Phase



16.03.2023

Private Phase



16.07.2023

Public Phase

16.12.2023 11:30 CET

Public Phase ends

# Conclusion

Floin represents a new player in the crypto space that is committed to transparency and good governance. Our goal is to improve the reputation of the crypto industry and promote a new standard of integrity. We believe that by promoting transparency, we can build trust and attract a wider range of investors and stakeholders to the crypto space. By leveraging the cutting-edge technology of the crypto movement to introduce authentic tokenized financial products, backed by real assets, we aim to move away from inflated marketing-driven pipe-dreams and create a space of real opportunity for investors and stakeholders.

We invite you to join us in this endeavor and be a part of our mission to shape the future of the crypto industry. By becoming a part of Floin, you will not only gain access to the most secure home for digital assets and innovative tokenized projects, but also be a part of a community that is dedicated to driving positive change and building a better future for all.

Together, let's work towards making crypto and tokenization a mainstream financial solution and be a catalyst for the change we want to see in this industry.

*The question is not whether Floin will succeed,  
the question is whether you will be a part of it.*

**Marc Weber**  
Founder & CEO



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