

ABSTRACT

The FundCoin Team is developing FUNDCOIN, a blockchain specifically dedicated to decentralized financial applications. By focusing on the functionality of the blockchain and dedicating it specifically to decentralized finance, FUNDCOIN provides a sustainable digital currency designed to be close to your daily life that can be used for shopping, making everyday payments, and value holding(saving) for the future, staking to earn interest and trading with stablecoins.

Bitcoin is a cute idea, but we believe it is susceptible to third-party interference and ultimately corruption. Everyone says that money corrupts people, however, we fail to recognize that people corrupt money. FundCoin can put an end to that. It offers more stability, security and anonymity than I believe any other digital currency currently in the marketplace. FundCoin is a currency in and of itself. It runs off a complex algorithm that is designed to predict, adjust, and adapt to market and political shifts in order to potentially remain stable.

We at FundCoin want to change the world by making secure and anonymous payments available to the "unbanked" in the developing world, a huge population of billions of people who can't have a bank account but do have a cell phone, which is all one needs to use FundCoin.

OUR VALUES

Clarity

The FundCoin team considers its main duty to be more clear in digital currencies and blockchain industry so that the number of interested activists in this industry is continuously increased by presenting true news and establishing justice in education and supporting the free flow of information and the activists of this market. We believe that the principle of continuity in any industry is its clarity.

Advocators

We consider everyone as our family and our partners. In spite of the current atmosphere in this industry, there is no gap between us and our fans and we consider ourselves obliged to serve and

be honest with them. Our team examined all the weak points of the market and will not allow anyone to leave the market any more. We will help the industry to grow continuously by creating a great alliance. You and we make up a family and believe that without family support, no project will succeed. You are our first and last priority.

Trust

In financial markets, trust is the most important principle. Investors will trust more when they see clarity in project processes and it causes projects to object their duties too. Trust originates from human feeling. Even incredible tasks can be objected with trust. Because it leads to unity and consequently nothing is impossible when there is unity. We intend to have you by our sides forever, for this purpose we will be with you in all steps and consider you as our partners.

Long term vision

In all the projects, we and our partners will have the same profit. We consider updating the plan and keeping up with the changes as one of our most important functions in the project, that is why we will add several goals to the White Paper goals every year so that the users have always projects for investment and partnership. The project management team has a long term vision to be with their partners since this team originates from the partners. Also blockchain and digital currencies industry is at the beginning of its way and we believe that digital currencies will evolve the world one day.

OVERVIEW AND MISSION

Globalization is driving corporations to transact more frequently across borders. The challenges for global payments are not simply those resulting from volume increases. A number of economic, political, and technical forces are changing the types of cross-border transactions conducted.

The current inefficiencies of the traditional cross-border payments drives costs higher than ever before and both domestic and international structures cannot handle the speed and volume of these transactions resulting from globalization.

FundCoin aims to resolve the current inefficiencies with compliance blockchain technology ensuring that everyone transacting within the blockchain have a low cost, secure, fast, immediate and a compliant transnational transacting experience.

HBCU Fund (Historically Black College University)

FundCoin believes in the importance of education. There are currently 106 Historically Black Colleges and Universities (HBCUs) in the United States, attended by hundreds of thousands of students. These schools, which include public and private institutions, were created before the year 1964 to help educate African American students when they were not allowed to enroll into other schools. Today, they still serve a major role in educating African American students and other students of various ethnic backgrounds. This being said, 5% of quarterly net profit from FundCoin will be donated to the HBCU Fund to be distributed to HBCUs throughout the United States of America semiannually.

THIS DOCUMENT IS NOT A PROSPECTUS

This document does not constitute nor imply a prospectus of any sort. No wording contained herein should be construed as a solicitation for investment. Accordingly, this whitepaper does not pertain in any way to an offering of securities in any jurisdiction worldwide whatsoever. Rather, this whitepaper constitutes a technical description of the functionality of the Cake products and the development and distribution of FundCoin.

THIS DOCUMENT IS NOT A FINAL TECHNICAL SPECIFICATION

This document does not constitute nor imply a final technical specification of FUND COIN. Information presented on this whitepaper, technical or otherwise, is meant to outline the general idea of FundCoin, its design and its use-cases and is subject to change with or without notice. For the latest up-to-date technical specification, check out the updates and documentations on the official website.

EXECUTIVE SUMMARY

The cryptocurrency industry is based on a simple premise: people should be fully in control of their finances. While it seems like a simple and obvious statement, the current systems are far from providing financial services that are truly under the control of the people who use them. The mission of FundCoin is to give people (and in the future, machines, and devices) seamless access to decentralized financial services.

For that purpose, we are introducing FundCoin, a dedicated blockchain specifically for decentralized finance (DeFi).

By dedicating the functionality of a blockchain specifically to decentralized finance, FundCoin provides high transaction throughput, reduced risk of errors, and intelligent feature development specifically for the fulfillment of Satoshi's original intent: To create a reliable alternative form of financial services built on top of Bitcoin.

Bitcoin, as described in the original Satoshi whitepaper, is designed as a form of digital cash, as a store and exchange of value. The evolution to Ethereum and smart contracts has allowed for tremendous new functionalities to be built on top of a blockchain, yet this development has come at a cost. The concept of one global operating system for everything has created a system that requires a complex codebase for smart contracts, slow throughput, and difficulty around the governance of the system.

FundCoin approaches decentralized finance as a specific and critical segment of the blockchain community. DeFi is a dedicated blockchain that is optimized specifically for DeFi applications. FundCoin is intentionally non-Turing-Complete and does not support any function, other than those needed for Decentralized Finance, resulting in a blockchain that provides higher throughput and better functionality specifically for dApps related to finance. The advantage of a non-Turing complete command set is that there is a much lower potential for coding errors of the type that have plagued Ethereum smart contracts such as with the DAO hack or the locked funds with parity. While it is important that we have some smart contract languages that are

Turing complete, in the area of finance, it is appropriate to restrict the capabilities of the language in favor of a more secure system with greatly-reduced attack vectors.

THE PROBLEM

Today, almost all financial services are run by banks. Investments, for example, by definition, is the use of capital to earn more capital. Investors use a bank to put their money into interest or dividend-making instruments in order to grow their wealth.

The problems with financial services are increasingly becoming obvious to everyone: compounded costs due to middle(wo)men, slow transactions, delays for cross-border transactions, and inaccessibility to many sectors of the population. A myriad of fintech solutions have been brought in to improve the system, but fundamentally the underlying banking system is still in control, so fintech has brought only limited improvements.

Cryptocurrency and Decentralized Finance (DeFi) offer a way to start with a new system, circumventing the difficulties faced in changing the finance industry: While crypto has attracted billions in investments, decentralized financial services are lagging. When it comes to investment in cryptocurrency, crypto investors can buy and sell, but that's it. The cryptocurrency itself cannot be invested in the same way fiat currency can be. Initial attempts to create peer-to-peer lending and asset tokenization so far have proven partial and unreliable, so investors have extremely limited options when it comes to an investment of their cryptoassets. The potential is enormous to provide financial services in crypto, the same way they are offered in fiat currency.

THE SOLUTION

FundCoin is designed for investors in the cryptocurrency market who are looking to make their cryptocurrency work just like any other form of capital, such that they can ensure a return on investment in any market. FundCoin is a dedicated non-Turing-complete blockchain, designed specifically for the decentralized finance (DeFi) industry. DeFi provides full functionality for this specific segment of the FundCoin community, sacrificing other types of functionality for simplicity, rapid throughput, and security.

FundCoin is a sustainable digital currency powered by a next-generation financial ecosystem. FundCoin is a DeFi (decentralized finance) platform that serves as a financial ecosystem for a cryptocurrency that is accessible to everyone. This next-generation DeFi-based financial system is free of intermediaries and works to facilitate high-speed transactions at low transaction fees. FundCoin is a sustainable digital currency designed to be close to your daily life that can be used for making everyday payments, staking, trading and holding value.

OUR OBJECTIVE

The digital currency that FUNDCOIN aims to become:

- A currency that can be used effectively as a means of value exchange
- Our goal is for FundCoin to become a useful currency in daily life that is both an established payment method and a means of value exchange.
- A currency with a network of locations that facilitate exchange
- We will set up the necessary infrastructure that allows everyone who wants FundCoin to acquire it by ensuring liquidity and listing it on exchanges where it can be purchased.
- A currency that is stable and sustainable
- We will build a robust ecosystem with mechanisms that support FundCoin by preventing its value from skyrocketing or plummeting dramatically in a short period of time and allowing it to be held and used with peace of mind.

INITIAL dAppSets

User Experience

The platform, inspired by FundCoin Team product design and functionality, will offer a simple and seamless experience to both crypto savvy users as well as less digitally proficient individuals around the world. The complexity of DeFi investing will be simplified through a high quality interface accessible to anyone - a vision unfortunately lacking in many crypto-related projects,

especially in the DeFi ecosystem. Clients will also have access to detailed and compliant reports for tax and legal purposes.

Building Trust with Compliance

Merging the under-regulated world of crypto and the safety provided by historical financial players, FundCoin encapsulates the future of personal finance by operating under FundCoin Fund Asset Management and offering a best-in-class service for retail investors to store and invest capital in an accessible, secure and familiar digital banking environment, all while fully embracing the financial possibilities offered by cryptocurrencies and DeFi in particular: an opportunity unseen on the market before today.

Service Suite

Aiming to be more than “just another DeFi platform”, FundCoin will provide its users with access to a full range of traditional banking and wealth management services accessible to both crypto and fiat users

- The possibility to get great returns
- An easy way to swap fiat to crypto and vice-versa.
- The ability to hold fiat such as US, EUR, and other major currencies, thus allowing seamless integration with crypto for all types of users.
- Transparent, simple, and convenient access to:
 - High-return savings accounts
 - Fiat checking accounts
 - Cryptocurrency vaults
 - Trading with stablecoins

FundCoin has ambitions to pioneer mass adoption of DeFi. Thanks to an innovative yet proven range of services, with the goal of including the excluded, facilitating broader crypto awareness, and providing educational opportunities through its governance foundation. FundCoin is positioned to create enough value to keep all stakeholders engaged and committed to fulfill the

company's mission, purpose and vision (which intends to demonstrate the wider societal benefits of decentralized markets and promote financial literacy).

MISSION AND VISION

FundCoin is addressing the complex equation to enable and encourage everyone, from crypto literates to traditional investors, to easily access DeFi. Through automation, aggregation and institutional management, FUNDCOIN aims at presenting an economies-of-scale approach inspired by high-level algo-trading principles.

FUNDCOIN FEATURES

Decentralized Exchange

The decentralized exchange function will allow swap of cryptocurrencies in a peer-to-peer fashion. The decentralized exchange function matches people for trading directly, without the need to buy and sell currency through an exchange. Using decentralized exchange reduces the risks associated with using exchanges, and ensures that the cryptoasset doesn't leave the custodianship of the token-holders. It also removes the risk of custodianship from the exchange itself, because the mechanism is peer-to-peer based on an agreed-upon price or on the market price at the time of the exchange.

While a number of decentralized exchanges are available on the market today, FundCoin solution allows integration of atomic swap capabilities in third-party applications by creating a decentralized exchange as a service.

Staking

This is the feature which allows users to stake an amount of token in a **flexible time** from 1 day up to 5 years. Rewards will be earned based on the amount staked and APR of normal Staking. Different lock periods provide different reward rates.

Users won't be able to **unstake** before the Staking period ends. However, users can still claim Rewards **linearly**.

When the lock periods end and users have yet to unstake, they will receive rewards with **normal** staking rate apart from the rewards of VIP Staking.

Burning

With the introduction of the burning mechanism, we have added a new element that will steadily decrease the circulating supply of FundCoin. Burning refers to the act of permanently removing coins or tokens from circulation.

Burning is a mechanism of that promotes value for the project's token. Through this process, FundCoin will have a deflationary mechanism, increasing value in the long run and bringing profits to holders.

Burning a portion of staking rewards

The first burning mechanism is at the protocol level. It will automatically burn a certain amount of staking rewards across the network. If for example a 5% burn rate is agreed upon, then 5% of all staking rewards will be removed permanently from circulation (i.e. not forwarded to stakers). The burning rate will be voted on regularly by FUNDCOIN holders, and thus adapt to the needs of the network, as well as the stakers.

FUNDCOIN DESIGN

Design Parameters

FUNDCOIN will to meet the following requirements:

- Robust and secure: built on a proven and secure blockchain.
- Fast and scalable.
- Includes decentralized consensus mechanism.

- Provides extensible smart contract support, without a Turing-complete instruction set.
- As immutable as possible (Block anchoring enabled.)

Each of these design principles is described in detail below:

1. Robust and Secure

Bitcoin Core is the most robust and longest running blockchain in the world. It has been operating with no disruptions since the genesis block in January 2009. Furthermore, from a security standpoint, Bitcoin core has proven itself to be most secure blockchain with no security incidents, while securing the crypto asset with the highest valuation in the world, that is, Bitcoin (BTC). As of this writing, Bitcoin Core successfully secures \$150 billion worth of crypto assets, or 68% of the crypto asset market capitalization.

The proven security and robustness of the Bitcoin Core made it the blockchain of choice for FUNDCOIN base for extension. FundCoin will be built based on a fork of Bitcoin Core 0.18, specifically v0.18.1.

FundCoin will be written in C++, and the plan is to use other languages, such as Rust, in the future.

While FundCoin is a new blockchain, basing it on a Bitcoin Core fork results in a chain that is easy to integrate with for exchanges and apps that support Bitcoin.

2. Fast and Scalable

One of the proven disadvantages of the Bitcoin blockchain has been the slowness of transactions on the chain. Furthermore, scalability has become an issue as the number of blocks on the chain increase.

In order to implement a blockchain with the required speed and scalability, FundCoin fork of Bitcoin Core will include the following improvements:

Block time: 15-20 seconds

Block size: 16 MB

These improvements provide a transaction rate of over 2,200 transactions per second (tps) while maintaining manageable compute and bandwidth requirements to allow for decentralized operations of FundCoin.

3. Decentralized Consensus Mechanism

Bitcoin Core is using Proof-of-Work (PoW) as the consensus mechanism. FundCoin leverages the best aspects of PoW, that is, using hashing of the staking node's ID for block creation while focusing the majority of the consensus on Proof-of-Stake (PoS). The major improvement in the PoW mechanism for FundCoin is that staking nodes can run without investing in high-end servers and ultrafast bandwidth connections. Thus, FundCoin is creating the potential for easier and faster decentralization of the mode ownership and infrastructure.

4. Non-Turing-complete Smart Contracts

Decentralized financial transactions are implemented through smart contracts. For example to ensure that borrowers repay lenders, smart contracts implement the conditions of lending in the code. For smart contract development, FundCoin will be adding opcode support for decentralized financial instruction sets. The DeFi opcode complements and works in tangent with the Script scripting language of the existing Bitcoin Core protocol.

The DeFi scripting language is called Recipe, denoting the language's role in describing and allowing for decentralized financial contracts.

Bitcoin Script instruction words usually start with the prefix **OP_***. Recipe instruction words carry the prefix **DF_***.

5. Immutable through Block Anchoring

While the common discussion of immutability is a binary conversation (a blockchain is either immutable or not), in fact, immutability is on a spectrum. The level of immutability of a blockchain is related to the cost of a rollback or "fork out" of mined blocks, also known as a 51% attack. It takes time to amass significant miners or minters to make 51% attack costly enough that it is generally regarded as immutable, meaning that a new blockchain is automatically at a

disadvantage when it comes to the immutability of the records. Some newer blockchains have been taking shortcuts to increase its immutability quality, typically by compromising on decentralization. For example, the chains may allow only delegated stakers chosen by the founders, or by making the blockchain permissioned instead of permissionless.

FundCoin aims to maintain decentralization quality while maintaining immutability. To do so, FundCoin will anchor its block to Bitcoin blockchain every few blocks. This further enhances the immutability of FundCoin without any compromise to the decentralized nature of the chain.

CONSENSUS ALGORITHM

Proof-of-Stake

FundCoin utilizes a Proof-of-Stake (PoS) algorithm similar to Bitcoin Core's original Proof-of-Work (PoW) mining algorithm. While FundCoin is choosing PoS over PoW, at the same time, DeFi technology retains the best of the tested and proven technologies that were developed in the Bitcoin Core blockchain.

Masternodes for Staking

To run a masternode (staking node), stakers must hold a fixed amount of FundCoin. Masternodes on FundCoin participate in active transaction validations and block creations. The staking amount is intended to be lowered with the stability and maturity of blockchain to encourage further decentralization.

Each staking node can perform only 1 hash per second, with the nonce from Bitcoin Core PoW algorithm replaced by a staker's masternode ID. A new block is mined if it satisfies the following condition:

$$\text{SHA256}(\{\text{staker's UTXO}\}, \{\text{current timestamp, in seconds}\}, \{\text{stake modifier}\}) < \{\text{target}\}$$

The stakers check this requirement each second. If the block condition is less than the current target, then the stakers assemble and sign a new block. Staker's UTXO require 20 confirmations before it can be accepted as a stake.

Stake Modifier

A stake modifier is a collective source of random entropy. Without a stake modifier, the future PoS kernel would be completely predictable. A good stake modifier needs to be neither predictable nor influence-able by stakers.

FundCoin's staker modifier is set to be $\text{SHA256}(\{\text{previous stake modifier}\}, \{\text{masternode ID}\})$.

Validation of Future and Past Headers

Unlike PoW, block header validation requires a stakes table. Headers get verified in batches before full blocks are downloaded, so the stakes table is used to verify future stakes.

To be able to verify future headers, the blockchain needs to apply an additional rule, so any change of the stakes database gets written right away, but takes effect only after 300 blocks. As a result, any node will be able to verify any block header against its current stake, if a block header isn't further in the future (or in the past) than 300 blocks.

Nothing at Stake Protection

For PoS blockchains, there's no limit to how many conflicting blocks a staker may sign. As a result, stakers may stake for every possible fork or branch, which weakens the finality of a PoS blockchain. This problem is known as a double-sign and is not possible in PoW blockchains, where a miner cannot mine all the possible branches without splitting mining capability. In PoW, this represents an intrinsic economic penalty. However, PoS blockchains cannot apply an inherent economic penalty for signing conflicting blocks on different branches.

Therefore, in order to enhance the finality of FUND COIN, in PoS, it's necessary to detect double-signs and penalize them through an explicit mechanism.

Detection of Double-sign

Each block header has a sequence number as a number of blocks that a particular staker has minted before a particular block. If two blocks are minted with the same sequence number, it

means that a staker has double-signed, even if the blocks have different ancestors, i.e. across branches.

During a block's generation, a staker has the right to include the double-sign proofs into his block header in exchange for only half of the penalty.

Double-sign Penalty

To be able to apply a penalty to stakers who double-sign, FundCoin has to disallow immediate withdrawing of stake. Thus, when a deactivation transaction is confirmed, FundCoin will require 2000 blocks to pass. At a block time of 20 seconds, 2000 blocks is equivalent to 20 hours.

The double-sign penalty is 10 times the block rewards, deducted from the collateral. This also disqualifies the stakers from further staking immediately. The staker wanting to get back to staking has to re-put in fresh stake UTXO of 1,000,000 FundCoin. Running the official FundCoin node does not cause any unintentional or accidental double-sign. Double-sign happens only in cases of malicious intent.

Time Drift Attack

The chain uses a maximum future block time of only approx. 5 seconds, to protect the chain from time drift attacks, where stakers set a block time too far ahead in the future, in order to claim a reward for themselves. DeFi also uses NTP time synchronization to allow for ongoing adjustment to the block time.

Decentralized Consensus Mechanism

Bitcoin Core is using Proof-of-Work (PoW) as the consensus mechanism. FundCoin leverages the best aspects of PoW, that is, using hashing of the staking node's ID for block creation while focusing the majority of the consensus on Proof-of-Stake (PoS). The major improvement in the PoW mechanism for FundCoin is that staking nodes can run without investing in high-end servers and ultrafast bandwidth connections. Thus, FundCoin is creating the potential for easier and faster decentralization of the mode ownership and infrastructure.

FUNDCOIN INTEGRATING DECENTRALIZED FINANCE

The next big thing in FinTech is already here. In recent years, decentralized finance (DeFi) has emerged as the most exciting innovation in FinTech. DeFi solutions rely on smart contracts and blockchain technology to deliver financial instruments that are mutualized, peer-to-peer, permissionless, and fully automated. These can be assembled into even more complex solutions to further drive rapid innovation. DeFi solutions currently fall into a few prominent categories.

These include:

- Prediction Markets (Gnosis and Augur)
- Collateralized Lending (Aave)
- Collateralized Stable Assets (DAI)
- Automated Market Makers (Uniswap, Balancer)
- Derivatives (Synthetix and Oplyn)
- Smart Contract Insurance (Nexus Mutual)
- Permissionless Aggregators (Zapper)
- Non-Fungible Tokens (NFTs) are also now used to generate value from digital collectibles, gaming tokens, digital art, and other goods and services in a permissionless manner.

DeFi for Retail Users

An Incredible Market Potential With its total value locked approaching \$20 billion, DeFi represents a fantastic opportunity for exponential growth in the coming years. Up until recently, investments in cryptocurrencies were mostly limited to often promising but fairly primitive instruments such as bearer assets and tokens. Whilst opening a directional trade on the right volatile asset at the right time might prove profitable, these strategies rarely allow for intelligent risk management. As such, whilst the potentially high returns on offer through crypto-markets may have attracted the curiosity of many retail users in recent years, the entailed risks and the lack of instruments to handle them properly have kept most from venturing into these markets. DeFi, however, has the potential to really shake up the status quo. With DeFi, new possibilities with real-life use cases have appeared, offering investment opportunities in a professional

framework hedging against risk or unpredictable exchange swings and creating returns not solely based on pure speculation.

DeFi protocols therefore introduce new decentralized tools and products theoretically better suited to mainstream investors. They also hold the responsibility, given the right out-reach strategy, to be regarded as a safe-haven in times of economic turmoil and unpredictable government policies.

High Barriers to Entry

The potential of DeFi markets stems to a large degree from their heterogeneity and sophistication. DeFi allows actors to assemble products that differ from each other in the amount of risk taken and, therefore, projected returns. In industry parlance, this feature is referred to as composability, or more informally as “money legos”.

However, the extreme complexity of the instruments and the learning process needed to successfully and quickly set up profitable strategies that instantly adapt to market evolution in an ever-changing environment creates a massive psychological and practical barrier, while keeping the vast majority of retail users from even trying to enter what is one of the fastest growing financial ecosystems. As a result, the entry of retail assets into DeFi has been limited, and the growth of decentralized finance has so far been confined to a rotation between crypto assets through tokens such as Wrapped BTC (WBTC), Ethereum, DAI, USDT, and USDC: for the few who have tried to invest without an intimate knowledge of the inner workings of DeFi, it has often resulted in a precarious capital exposure or loss of initial capital through mismanagement and high transaction fees. This results in a somewhat paradoxical situation in which DeFi presents risk management options and a volatility particularly attractive to retail users, while simultaneously being the least accessible sector in crypto and finance for that same audience.

Unity Makes Strength

To maximize investment returns in DeFi, a deep understanding of multiple applications and smart contracts is needed when dealing with liquidity mining, staking, and decentralized lending schemes. This results not only in increased complexity for players seeking to achieve above

market-average, but it also implies high gas fees that may render otherwise attractive strategies cost-ineffective. FundCoin, as an Institutional agent, is convinced that it can successfully fulfill this market need by routing the aggregate capital of many individuals into actively managed portfolios to provide its users with otherwise unattainable results. This allows FundCoin to create profitable returns on assets invested and significantly mitigate risks inherent to DeFi that are unmanageable for a single passive investor.

WHY FUNDCOIN?

ADVANTAGES OF HOLDING FUNDCOIN

- Earn high yield investment income.
- Payment Transfer
- Holding Value
- Listing on major exchange platforms

Earn high-yield investment income

Simply create LP tokens using a combination of FundCoin and other currencies, deposit them in the FundCoin (staking), and earn rewards with automatic compounding and high yield using the Vault mechanism.

What is Vault?

It is a service that automatically manages your virtual currency. It automatically optimizes and maximizes the return on the funds you provide. To do so, it connects to multiple DEX and lending services and moves the funds to where they will generate the highest returns. It also allows you to automatically compound the tokens generated as revenue

Payment Transfer

Token holders will be able to make transfers using the FundCoin. This will enhance increase in value and also give holders a great opportunity which comes with ease payment.

Holding Value

FundCoin can also be used as a means of holding value as it provides holder the opportunity to acquire any kind of value they want in order to get it save for any period of time.

Listing on Major Exchanges

FundCoin will be listed on major exchanges to generate liquidity and buzz. The risk of short-term crashes is controlled because users are expected to continue to own and use the product. The management uses a portion of the profits from the online store to purchase FundCoins from the market, and controls the amount of FundCoin distributed through incineration and other means to maintain their value.

TOKENOMICS

Token Symbol : FUN

Total coins: 3 Trillion

Token Type: Digital Currency

Token Sale Date: TBA

TOKEN ALLOCATION

- Team: 30%
- Treasury: 12%
- Ecosystem: 38%
- Public sales: 7%
- Investors: 9%
- Advisers: 3%

The FUNDCOIN Ecosystem

The FUNDCOIN ecosystem is a cyclical profit-generating system that allows users to save and grow their FundCoin by trading with stablecoins and using FundCoin. By making it more profitable to deposit, use, and save FundCoin instead of selling, the system effectively curbs the selling pressure on FundCoin from users. Such a system allows investors to manage their assets with peace of mind.

MARKETING

Target Market

Unlike most other DeFi-focused initiatives, FundCoin being built on top of Bitcoin can harness almost the entire crypto market without being limited to “smaller” chains like Ethereum etc. Thus, as of publication, the target market for FundCoin are over 60-80 million cryptocurrency owners and we can expect that hundreds of millions of other users will join in the future. This group of investors is investing and holding cryptocurrency due to the returns as well as their belief in the future of the industry. As investors, they have widely done well with the rise in many of the cryptoassets, however, they are not able to use their holdings in order to get better returns. Providing DeFi services will allow these investors to hold the coins they believe in, and increase their holdings over time based on investments that go deeper than just currency trading.

Go-to-Market Strategy

The initial FundCoin team is made up of some of the top names in the cryptocurrency industry, people who have made a name for themselves not just by delivering on their promises, but by creating a following. The team has built up a variety of marketing channels and has an established following on social media, wide distribution of books in the area of cryptocurrency, and deep contacts within the cryptocurrency industry.

With the experience of building up social media followings of hundreds of thousands of users in the course of just a few years, the team plans to leverage their current followers and bring them onto specific channels that will be the domain of FundCoin. The team will build up a complete marketing engine and staff, using the same proven competence they displayed in the past.

Unlike other blockchains, FundCoin will be balanced between marketing and technology expertise. Building the best network is only half of the job. FundCoin holders can rest assured that the marketing team has the proven experience in building up a marketing engine that is required for product success and that the tech team will be able to deliver on the roadmap.