



Flour Yield Token (FYT) White Paper

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Disclaimer

This White Paper is a work-in-progress document provided for informational purposes only. It is not an offer or invitation to invest, nor does it constitute a public solicitation, financial promotion, or investment advice. The purpose of this document is to inform partners, collaborators, and token holders about the Flour Yield Token (FYT) project and its current strategic direction.

The information contained herein is subject to change and will be updated regularly to reflect new developments, market conditions, legal guidance, and ecosystem feedback. Insela UAB assumes no responsibility or liability for decisions made based on this document. Readers are encouraged to conduct their own research and seek independent professional advice.

Foreword to This Draft Version

This version of the Flour Yield Token (FYT) White Paper is a preliminary draft intended to inform readers about the current status, structure, and ongoing strategic development of the project. Key components—including the reserve policy, redemption process, and detailed issuance conditions—are still under active discussion and refinement.

As such, all elements presented herein are subject to change. This document should not be interpreted as a final offering memorandum or legal commitment, but rather as a working framework to facilitate feedback, partner alignment, and investor understanding.



A finalized and legally reviewed version of the white paper will be published prior to the official launch of the token issuance, which is planned to commence with a Friends & Family round, followed by a structured private placement phase.

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1 Executive Summary

Flour Yield Token (FYT) is a Real-World Asset (RWA)-backed cryptocurrency powered by nature, sustainability, and blockchain. FYT is backed by the carbon-sequestering power of **basalt** and is designed for real-world use in regenerative commerce. FYT combines climate-positive dividends, tangible natural collateral, and transactional utility—making it one of the most innovative tokens in the GreenFi space.

Unlike typical speculative assets, FYT is rooted in the real economy: it is backed by **1 kilogram of tokenized basalt**, mined under license in Albania. This basalt is eligible for carbon sequestration via **Enhanced Rock Weathering (ERW)**, and a portion of the resulting **CO₂ certificate revenues** will be paid to the issuing entity. Furthermore, FYT is already accepted as a **currency** in the **TarCasso Shop**—where regenerative and longevity-focused products like **Extra Virgin Olive Oil (EVOO)** can be purchased.

FYT is live on the **Polygon blockchain** as an ERC-20 smart contract and is paired in a public liquidity pool with **USDC**, ensuring tradability and price transparency.



2 Project Background

- **Token Name:** Flour Yield Token (FYT)
- **Blockchain:** Polygon (Ethereum Layer 2)
- **Token Type:** ERC-20, Utility Token
- **Backing Asset:** 1 kg of Basalt Flour (valued at €0.10/kg)
- **Total Supply:** 1 Billion FYTs created via smart contract
- **Live Pairing:** FYT/USDC Liquidity Pool
- **Initial Use Case:** Accepted as payment in the TarCasso regenerative product store
- **Vision:** To build the leading regenerative currency for GreenFi, Climate Finance, Sustainability, and Longevity sectors

3 Mission & Vision

Mission: To create a decentralized, climate-positive financial instrument that rewards both environmental regeneration and individual participation in sustainable commerce.

Vision: A currency that enables carbon removal, supports regenerative agriculture, and funds the transition to a more sustainable future.

4 Real-World Asset (RWA): Basalt

Each FYT token is backed by **1 kilogram of basalt flour**, provided under a contractual agreement with **Balkan Basalt**, which holds a government-issued mining license valid until 2050.

Basalt is more than just a mineral—it's a **natural carbon sink** and **soil regenerator**.

4.1 Why Basalt?

- Abundant, mineral-rich, and environmentally safe
- Used in regenerative agriculture as **basalt flour (Green Fertilizer)**
- Supports **Enhanced Rock Weathering (ERW)**, a method of **permanently sequestering CO₂** in soil

4.2 CO₂ Sequestration Potential

- 1 ton of basalt can bind **0.3 to 0.5 tons of CO₂**



- Verified by organizations such as InPlanet and Isometric
- Provides access to the growing **carbon credit market**

4.3 Value Consideration

While 1 kg of basalt flour currently has a retail market value of approximately **€1 to €3**, the FYT does **not aim to provide price parity** with this underlying asset. Instead, the **value of FYT stems from**:

- **Long-term durability** of the underlying basalt
- **Green income streams** via CO₂ credit sales
- **Usability** in the regenerative economy (e.g. TarCasso Shop)
- **Future redemption models** via basalt flour buffers

5 Issuer, Legal Structure and Strategic Partnership

The token is issued by Insela UAB, a company registered in Lithuania with the company number **307133732**.

Insela operates as a wholly owned subsidiary of **Wharf Plan GmbH**, an Austrian-registered family office with a strategic focus on high-impact investments across **blockchain, cryptocurrencies, fintech, and green technology**. Wharf Plan brings together a group of seasoned investors and entrepreneurs from multiple jurisdictions, providing deep domain expertise and a broad international network.

The operational leadership of both Wharf Plan and Insela is held by **Alexander Boehm**, who has been active as a project developer and investor in digital assets and frontier technologies since 2017. Under his direction, Insela contributes to the strategic development, tokenomics design, and implementation of the Flour Yield Token (FYT) ecosystem.

The provider of the basalt asset and the strategic partner of Insela and Wharf Plan is Balkan Basalt B.V., registered in the Netherlands, which operates a basalt mine in Albania. Balkan Basalt B.V. provides the basalt and basalt flour that form the asset reserve behind FYT. A binding agreement between the parties governs the provision, replenishment, and redemption logistics of the basalt reserves.

6 Green Buy Backs & Deflationary Model

To preserve the utility token classification of the Flour Yield Token (FYT), no dividends are distributed to token holders.



FYT holders do not receive direct profit participation in either Insela UAB (the Issuing Entity) or its partner, Balkan Basalt B.V. This strategic decision is aligned with regulatory compliance standards—particularly those under MiCA and comparable frameworks—ensuring that FYT is not classified as a security token.

Nevertheless, FYT holders benefit indirectly from the success of the broader Flour Yield ecosystem through a structured **buyback and burn** mechanism funded by the Issuing Entity's operational revenues.

6.1.1 Annual Revenue Contributions from Balkan Basalt

Under a contractual agreement with Balkan Basalt, the Issuing Entity receives:

- **10% of the gross profits from basalt mining operations**
- **10% of revenues from CO₂ certificate sales** generated through certified Enhanced Rock Weathering (ERW) projects

These revenues—referred to internally as "**green dividends**"—are not distributed to token holders but are instead reinvested into the FYT ecosystem through market operations.

6.1.2 Green Buyback and Burn Strategy

Funds received via green dividends are used by Insela UAB to:

- **Repurchase FYT tokens** from the open market via decentralized exchanges (DEXs)
- **Burn or lock** the acquired tokens, thereby reducing the total circulating supply

This deflationary strategy is designed to increase the scarcity and long-term value of the FYT, while avoiding the legal and regulatory risks associated with financial return promises.

6.1.3 Strategic Rationale

- **Regulatory Clarity:** Avoids triggering securities regulations
- **Sustainable Value Growth:** Aligns ecosystem success with token valuation
- **Market Trust:** Demonstrates a long-term commitment to token economics

Over time, the green buyback model enhances the robustness of the FYT ecosystem while ensuring compliance and incentivizing long-term holding.

7 Redemption Shop & Buffer Model

To increase real-world utility, a **Basalt Flour Redemption Shop** will be implemented.

- FYT can be **redeemed 1:1** for **1kg of basalt flour**, packaged as green fertilizer
 - Redemption is managed by the **Insela UAB**, which maintains a respective **buffer inventory**
 - The buffer is regularly replenished to meet the redemption demands of FYT holders.
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- The shop is built using WooCommerce and provides full transparency of buffer stock

This model ties FYT not just to industrial mining but to **consumer-facing regenerative use**.

8 FYT as a Functioning Currency: Redemption, Acceptance, and Purchasing Power

One of the core innovations of the **Flour Yield Token (FYT)** is that it is not only backed by a tangible real-world asset (basalt), but also functions as a **working digital currency** with real **purchasing power**.

8.1 The TarCasso Acceptance Partner

Thanks to a signed **Acceptance Agreement** between **Insela UAB** and its first ecosystem partner **TarCasso**, FYT holders can already **redeem their tokens at any time** for valuable, regenerative products — including **high-quality Extra Virgin Olive Oil (EVOO)**, **basalt flour**, and other longevity-related food and wellness items. This agreement ensures that FYT tokens are accepted as payment through the **TarCasso online shop**, where product prices are transparently displayed in both fiat and FYT equivalents.

In other words, FYT already behaves like a currency — not just a tradable token.

This **redemption model** is implemented via a WooCommerce-based e-commerce system, where FYT can be used seamlessly at checkout. Behind this lies a **buffer inventory model** managed by the Issuing Entity, which guarantees product availability for redemptions without requiring a 1:1 physical reserve for all outstanding tokens. This model ensures both **user experience** and **financial scalability**.

8.2 Beyond the Pilot: Building the FYT Acceptance Network

The partnership with TarCasso is only the beginning. The **long-term vision** is to expand the FYT acceptance network by onboarding:

- Regenerative food stores
- Longevity product brands
- Sustainable lifestyle and wellness platforms
- Local cooperatives and farming collectives
- Carbon-credit-linked marketplaces

Each new **store partner** that joins strengthens the FYT's value proposition as a **GreenFi-native currency**, making it **spendable** across real, regenerative economies.



8.3 More Than an RWA Token — A Currency for Regenerative Value

Just as the U.S. dollar was once backed by gold but used far beyond its underlying reserve, **FYT is positioned to function as a digital currency that is anchored in basalt — but unbound in value.**

The token's **purchasing power** is derived from:

- Its asset-backing (basalt)
- Its **climate utility** (CO₂ capture and green dividends)
- Its **merchant acceptance** for regenerative goods
- Its role in the **regenerative commerce movement**

This combination allows FYT to emerge not just as a real-world asset token, but as a **sustainable currency for the GreenTech, Regenerative Food, and Longevity sectors.**

9 Tokenomics

The Flour Yield Token (FYT) has been designed with **economic transparency, regenerative value creation, and ecosystem sustainability** in mind. Its tokenomics framework supports growth, incentivizes participation, and aligns stakeholder interests over the long term.

9.1 Total Supply and Issuance

- **Total Token Supply:** 1,000,000,000 FYT (fixed, no minting)
- **Token Standard:** ERC-20 (Polygon blockchain)
- **Smart Contract Audited:** [Audit in progress – results to be published]

Each FYT is collateralized by **1 kg of basalt**, currently valued at **€1/kg**. The FYT is not meant to track this value directly but leverages **basalt's long-term durability, climate utility, and economic potential** (via CO₂ certificates and regenerative commerce) as its intrinsic value base.

9.2 Token Allocation Breakdown

Allocation	Amount	% of Total Supply	Lock-Up / Vesting	Purpose
Public Sale & ICO	600,000,000 FYT	60%	No lock-up unless incentivized	Distributed via ICO and exchange sales



Allocation	Amount	% of Total Supply	Lock-Up / Vesting	Purpose
Private Placement (Institutional)	200,000,000 FYT	20%	Subject to private vesting	Strategic partners and early backers
Marketing & Ecosystem Growth	50,000,000 FYT	5%	12-month linear vesting	Promotions, airdrops, referral campaigns
Strategic Advisors & Partners	50,000,000 FYT	5%	6-month cliff, 12-month vesting	Ecosystem development, partnership incentives
RWA Provider	50,000,000 FYT	5%	Treasury management	Liquidity incentives, community grants, DAO rewards
Team and Founders (Wharf Plan)	50,000,000 FYT	2.5%	12-month cliff, 24-month vesting	Long-term alignment and operational resilience

Note: All lock-ups and vesting schedules will be executed via smart contract with full transparency.

9.3 Use Cases for FYT

FYT is not only backed by a real-world asset (RWA) — it also plays several critical roles in the ecosystem:

- **Medium of Exchange:** Accepted in the TarCasso Shop for EVOO and regenerative products. Further partnerships with sustainable retailers are in development.
- **Liquidity Mining & Staking:** FYT and LP tokens (FYT/USDC) can be staked to earn bonus rewards.
- **Content & Influencer Economy:** FYT can be used to pay regenerative influencers and educators — forming a new impact economy.
- **Governance (Future):** In later stages, FYT may function as a voting token within a DAO-like structure for treasury proposals and partnership decisions.

9.4 Liquidity and Market Strategy

- A **FYT/USDC Liquidity Pool** has been launched on a decentralized exchange (DEX) via Polygon.
- LPs receive **trading fees** and **FYT incentives** as rewards.
- A portion of tokens from the treasury (2.5%) are reserved for **liquidity bootstrapping**, including:
 - LP staking programs
 - Time-based rewards for early liquidity providers



- Potential liquidity insurance (exploratory)

To mitigate impermanent loss and price slippage, Flour Yield may also introduce **dual-token stability incentives**, including rebasing mechanisms and automated liquidity burns.

9.5 Redemption Mechanism & Basalt Flour Buffer

To facilitate the redemption of Flour Yield Tokens (FYT) for the underlying real-world asset (RWA), basalt flour, Flour Yield has established a dedicated Redemption Shop on its official website. This shop is built using the WooCommerce framework and serves as both a utility interface for FYT holders and an anchor for the token's real-world usability.

9.5.1 Guaranteed Redemption

Each FYT token is backed by one kilogram of basalt flour. FYT holders can redeem their tokens at any time through the Redemption Shop by exchanging them for physical basalt flour. To ensure operational efficiency and sustainability of the redemption process, the minimum redemption quantity is set at 5 FYT (equivalent to 5 kilograms of basalt flour). Deliveries are consolidated and shipped monthly to optimize logistics and reduce environmental impact.

9.5.2 Buffer Inventory & Fulfillment

The issuing entity, Insela UAB, maintains a dedicated buffer stock of pre-packaged basalt flour specifically reserved for redemptions. This buffer is regularly replenished in collaboration with Balkan Basalt B.V., the strategic RWA provider. This setup ensures continuous availability and reinforces trust in the token's collateral model.

9.5.3 Future Expansion of Redemption Use Cases

The Redemption Shop is designed as a modular infrastructure, offering the potential to expand into additional value-driven use cases, including:

- **Limited Buyback Model:** A token buyback program targeted at certified ESG-aligned institutions and corporate offsetters.
- **Retail Fertilizer Sales:** A direct-to-consumer product line offering high-quality basalt flour as a green fertilizer, purchasable in both FYT and fiat.
- **Proof-of-Backing Integrations:** APIs and verification modules enabling third-party platforms to transparently verify FYT's backing and buffer status for enterprise-grade integrations.

All future developments will be community-driven and activated in alignment with ecosystem maturity, regulatory guidance, and market demand.

9.6 Treasury and Deflationary Dynamics

To maintain long-term value and reduce excessive supply, the Flour Yield tokenomics includes:

- **Token Burns:** From store sales (e.g., 5–10% of each purchase could be burned)



- **Buyback Programs:** Funded from the “Green Buy Back Program” (see “5. Green Buy Back Program”)
- **Treasury Rebalancing:** To support LPs, fund partnerships, or stabilize the token

A quarterly **transparency report** will be published, including:

- Circulating supply
- Treasury activity
- Burn events
- Dividend distributions

9.7 Price Discovery and Valuation Outlook

FYT is not pegged to the market price of basalt but is backed by basalt and supported by:

- The **environmental value** of basalt (CO₂ sequestration)
- The buy back mechanism based on the “green dividend” from Balkan Basalt
- The **utility value** in commerce and influencer networks

The market is expected to price FYT based on a combination of:

- Tangible use cases (e.g., shop acceptance)
- Forward CO₂ dividend potential
- Redemption utility
- Liquidity and narrative growth

10 Regulatory & Compliance Position

Flour Yield considers FYT to be a **utility token** under the EU’s current regulatory frameworks.

- It is **not a security token**: No equity, profit-share, or governance rights are conferred
- It is **not a stablecoin**: Value is not pegged to fiat or other financial assets
- It is used for **redemption, commerce, and environmental impact**, not capital gains
- No capital market prospectus is required

A full **Compliance Statement** is published on the Flour Yield website.



11 Roadmap

Q2 2025

- Token creation & smart contract deployment
- Liquidity pool and first acceptance use case (TarCasso)
- TarCasso FYT Acceptance launch

Q3 2025

- Private Placement
- Redemption shop live
- Partner onboarding

Q4 2025

- First CO₂ credit sales
- First dividend projection report

2026+

- Expanded utility and market adoption
- Listing on Tier 2 exchanges
- DAO evolution and green treasury management

12 Opportunities & Risks

Opportunities

- Early leadership in GreenFi / RWA tokens
- CO₂ credits market growing fast
- Real-world commerce and loyalty use case

Risks

- Regulatory uncertainty
- Dependence on Balkan Basalt's performance
- Market volatility of FYT/USDC pool

Mitigation: Buffer models, clear disclosures, and decentralized ecosystem governance



13 Final Statement

Flour Yield Token (FYT) is a new breed of regenerative cryptocurrency: ✓ Backed by nature

✓ Rewarding environmental action

✓ Usable as a currency

From basalt mines to the digital checkout—FYT is GreenFi that grows.

For more details, visit [www.Flouryield.com]

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