

Information Memorandum

Flour Yield Token (FYT)

Green Currency for Carbon-Negative Agriculture

Insela UAB

www.flour-yield.com

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1 | Why FYT?

FYT is a MiCA-compliant crypto-asset that turns basalt rock into a spendable, reward-generating green currency.

When basalt powder is spread on cropland it (i) captures atmospheric CO₂ through enhanced rock weathering (ERW) and (ii) rebuilds mineral-poor soils—helping farmers cut fertiliser and pesticide use. FYT monetises that dual impact, giving partners and investors an easy way to fund—and benefit from—carbon-negative, regenerative agriculture.

2 | Who Is Behind FYT?

Entity	Role	Fast Facts
Insela UAB	<i>Issuer & ecosystem operator</i>	Lithuanian GreenTech/GreenFi company using blockchain, on-chain MRV, and AI analytics to tokenise environmental services.
Balkan Basalt Holding B.V.	<i>Strategic supply partner</i>	Controls Europe's largest open-pit basalt mine (Spac Quarry, Albania) via subsidiary Balkan Basalt Shpk. Run by veteran quarry operator Marcel Martens and backed by Dutch billionaires Marcel Boekhoorn & Dirk-Jan Bakker .

3 | Two-Phase Token Strategy

Phase	Legal Status	What You Can Do	Why It Matters
Phase 1 – Utility Token (launch Q3 2025)	MiCA “other token” – no redemption promise	<ul style="list-style-type: none"> • Pay for basalt fertiliser & organic goods • Earn FYT for soil data, referrals, educational content 	Quick market entry; builds user base & data streams.
*Phase 2 – ART (“Green Stablecoin”) (target Q2 2026)	MiCA Asset-Referenced Token (ART) – redeemable at NAV	<ul style="list-style-type: none"> • Same utilities plus quarterly redemption for cash or collateral 	Price stability, broader retail access, institutional ESG eligibility.

* Issuer to hold own funds ≥ €350 000 or 2 % of reserves, whichever is higher, and 100 % asset backing (basalt + verified CO₂ credits + cash).

4 | Green Credentials at a Glance

Impact Layer	Metric	Source
Carbon Removal	~0.3 t CO ₂ captured per tonne basalt	Nature 2025
Soil Remineralisation	+62–252 % plant-available Ca/Mg/K	MDPI <i>Agriculture</i> 2025
Pesticide Reduction	20–60 % fewer sprays on mineral-rich crops	Field trials; Hensel 1893

Full science, LCA, and ESG audit framework are detailed in the **Basalt Dossier** (downloadable at flour-yield.com).

5 | Technology & Compliance Stack

- **Blockchain:** Polygon PoS (low-energy, EVM-compatible)
- **MRV:** GPS-tagged NFTs + lab assays hashed on-chain
- **AI Analytics:** Soil-health dashboards & predictive ERW models
- **Regulation:** White paper notified to Bank of Lithuania (Title II); ART filing planned for Jan 2026 with pre-filing capital injection.

6 | Why Partner or Invest Now?

For Ecosystem Partners (farmers, organic shops, bloggers)

- Accept FYT as payment & tap the “green currency” brand.
- Earn FYT by sharing field data or content—monetise influence.
- Attract sustainability-minded customers; cut chemical inputs.

For Phase-1 Investors

- Entry price €0.10–0.30 vs. basalt intrinsic €1–2 kg.
- Exposure to negative-emission real assets, ahead of ART upgrade.
- Potential upside from token migration + ESG fund demand.

7 | How to Participate

1. **Private Placement (Summer 2025)** – Accredited investors can subscribe via SAFTE; minimum ticket €25 000.
 2. **Merchant On-Boarding** – Organic shops/farms apply for FYT payment gateway & loyalty pool grants.
 3. **Content Alliance** – Nutrition bloggers & influencers can join the FYT Creator Programme and earn tokens for verified posts.
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8 | Next Milestones

Q3 2025	Q4 2025	Q1 2026	Q2 2026
Utility FYT TGE First basalt deliveries	Equity top-up ≥ €350 k Custody agreement signed	ART white paper submitted to BoL	ART go-live; 1:1 swap

9 | Contact & Resources

- **Website:** <https://www.flour-yield.com>
- **White Paper & Basalt Dossier (PDF):** Resources section
- **Investor Relations:** contact@flour-yield.com
- **Compliance Statement:** <https://flour-yield.com/compliance-statement>
- **X:** [@FlourYield](https://twitter.com/FlourYield)

Flour Yield Token—turning rocks into a greener currency for regenerative commerce.