

Flour Yield Token (FYT) White Paper

Version 14 — May 2026

Prepared by UAB Insela, Lithuania

This crypto-asset white paper has not been approved by any competent authority in any Member State of the European Union. The offeror of the crypto-asset is solely responsible for the content of this crypto-asset white paper.

MiCA Compliance Statement

This crypto asset white Paper (CAWP) has been drafted in strict conformity with Title II Regulation (EU) 2023/1114 on Markets in Crypto-assets (MiCA) and its accompanying Commission Implementing Regulation (EU) 2024/2984, to the best of the knowledge of the management body, the information presented in the crypto-asset white paper is fair, clear and not misleading and the crypto-asset white paper makes no omission likely to affect its import.

The Flour Yield Token (utility token) whitepaper has been notified to, but not approved by, the Bank of Lithuania pursuant to Articles 6–8 MiCA.

Date

Mandatory Risk Warnings

- This crypto-asset may lose its value in part or in full.
- This crypto-asset may not always be transferable.
- This crypto-asset may not be liquid.

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- Where the offer to the public concerns a utility token, that utility token may not be exchangeable against the good or service promised in the crypto-asset white paper, especially in the case of a failure or discontinuation of the crypto-asset project.
 - This crypto-asset is not covered by the investor-compensation schemes under Directive 97/9/EC.
 - This crypto-asset is not covered by the deposit-guarantee schemes under Directive 2014/49/EU.

Key information about the Flour Yield Token (FYT)

FYT are designed to be utility tokens under Title II of MiCA that provide access to existing goods and services. The Flour Yield Tokens are live on the Hyperliquid blockchain as an ERC-20 smart contract. FYT confers no rights—such as voting, ownership, or dividend claims—but functions solely as a medium of exchange and unit of measurement within GreenFi applications, offering users a readily transferable crypto-asset for transactions in sustainable ecosystems.

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Abbreviations

AML/CFT – Anti-Money Laundering/Combating the Financing of Terrorism

AMLD5 – 5th Anti-Money Laundering Directive

API – Application Programming Interface

ART – Asset Referenced Token

AWS – Amazon Web Services

CeFI – Centralised Finance

DeFi – Decentralised Finance

DLT – Distributed Ledger Technology

ERC-20 – Ethereum Request for Comment 20

ESMA/EBA – European Securities and Markets Authority / European Banking Authority

EMT – Electronic Money Token

EU – European Union

EUR – Euro

FYT – Flour Yield Token

GDPR – General Data Protection Regulation (2016/679/EC)

IP – Intellectual Property

ISO – International Organisation for Standardisation

IVFAO – Initial Virtual Financial Asset Offering

MiCAR – Regulation on Markets in Crypto-Assets

KYC/AML – Know Your Customer/Anti-Money Laundering

MPC – Multi-Party Computation

MVP – Minimum Viable Product

PAS – Publicly Available Specification

RWT – Real World Token

RWA – Real World Asset

USD – United States Dollar

VAT – Value Added Tax

VASP – Virtual Asset Service Provider

VFA – Virtual Financial Asset

1 Executive Summary

This Executive Summary should be read as an introduction to this crypto-asset White Paper. Any decision to acquire the Flour Yield Token (“FYT”) should be based on the crypto-asset White Paper as a whole and not on this summary alone. This crypto-asset White Paper does not constitute a prospectus for the purposes of Regulation (EU) 2017/1129 or any other offer document relating to financial instruments.

Flour Yield Token (FYT) is a utility token issued by Insela UAB on the Hyperliquid / HyperEVM blockchain. FYT is designed to function as a digital utility and ecosystem token within the Flour Yield network. Its intended uses include payments for eligible goods and services, access to selected platform functions, participation in reward and discount programs, and other ecosystem-related utility features made available by Insela UAB and participating partners from time to time. FYT does not grant any equity interest, profit participation, repayment claim, redemption right, or ownership right in Insela UAB, Balkan Basalt, any basalt inventory, any carbon-credit proceeds, or any other asset, business, or revenue stream.

FYT is not designed to maintain a stable value. It is not pegged to fiat currency, to basalt, to carbon-removal units, or to any other asset, basket, or reference value. Holders have no right to redeem FYT for fiat currency, for a fixed quantity of basalt, for carbon credits, or for any other asset or service except where FYT may be accepted at a floating price within the Flour Yield ecosystem under the terms applicable at the relevant time. Any such acceptance is a utility use of the token and does not create a redemption right, reserve entitlement, repayment claim, or stability mechanism.

FYT is intended to fall under Title II of Regulation (EU) 2023/1114 on markets in crypto-assets (“MiCA”) as a crypto-asset other than an asset-referenced token or e-money token. FYT is not intended to qualify as an asset-referenced token (“ART”), e-money token (“EMT”), or financial instrument. The issuer does not undertake to maintain a stable value for FYT and does not promise any return, appreciation, or financial performance. Any market price of FYT, whether on a trading platform or otherwise, is determined solely by market conditions, token utility, and ecosystem adoption, and may fluctuate significantly or fall to zero.

The Flour Yield ecosystem is commercially connected to regenerative agriculture, basalt-related products, and environmental reporting initiatives. These activities form part of the broader commercial context of the project. However, they do not create any legal entitlement for FYT holders to underlying assets, reserves, revenues, verified environmental outcomes, or other economic proceeds. References in this White Paper to sustainability, basalt supply, Enhanced Rock Weathering, soil-health reporting, environmental transparency, or related commercial initiatives are provided for contextual and operational transparency only. They do not constitute asset backing, collateralization, a reserve arrangement, or a promise of economic return to token holders.

The issuer may use proceeds from the offer of FYT to develop, operate, and expand the Flour Yield ecosystem. This may include platform development, partner onboarding, marketplace functionality, basalt-related commercial operations, logistics, sustainability reporting systems, compliance, technology infrastructure, and general ecosystem growth. Such use of proceeds does

not create any right of participation by token holders in the revenues, profits, assets, or business performance of the issuer or any project partner.

FYT may be offered to the public in accordance with MiCA and applicable national requirements. This crypto-asset White Paper has been notified to, but not approved by, the competent authority. The offeror of FYT is solely responsible for the content of this crypto-asset White Paper. Where required by applicable law, retail holders may have a right of withdrawal in accordance with the terms set out in this White Paper.

Prospective holders should be aware that FYT is a speculative crypto-asset. FYT may lose its value in part or in full. FYT may not always be transferable. FYT may not be liquid. The project may fail or be discontinued. Utility features described in this White Paper may be modified, delayed, restricted, or discontinued. Purchasers should acquire FYT only if they understand the risks associated with crypto-assets and can bear the risk of total loss.

2 Project Snapshot

- **Token Name:** *Flour Yield Token (FYT)*
- **Involved Entities:** *Insela UAB* (Token Issuer) · *Balkan Basalt Holding B.V.* (Basalt commodity provider) · *Balkan Basalt Sh.p.k.* (Mine operator)
- **Blockchain:** *Hyperliquid Layer-1 (HyperEVM environment)* — an Ethereum-compatible proof-of-stake network optimised for high-performance on-chain markets.
- **Token Standard / Contract Type:** *ERC-20-compatible smart contract* deployed on HyperEVM (main net contract address to be published upon final deployment).
- **Consensus Mechanism:** *HyperBFT / Proof-of-Stake* (validators stake HYPE, Hyperliquid’s native token, ensuring low-energy finality).
- **Token Type under MiCA:** Utility Token — used within the Flour Yield ecosystem to enable payments, rewards, and access to program-related services. It does not grant redemption, profit-sharing, or ownership rights.
- **Total Supply:** *1 billion (1,000,000,000) FYT* minted at genesis; total supply is fixed and capped.
- **Vision Statement:** To establish FYT as the regenerative medium of exchange for **GreenFi, Climate Finance, Sustainability, and Longevity** initiatives — bridging on-chain utility with real-world enhanced-weathering impact.

3 FYT: An ESG-Enabled Utility Token – Detailed Overview

Flour Yield Token (FYT) is an **environmentally focused utility token** issued by *Insela UAB* on the Hyperliquid network. Its sole function is to grant holders **on-chain access, payment convenience and loyalty benefits** within a closed ecosystem of regenerative-commerce partners—including the Flour Yield Online Shop and the TarCasso Marketplace. FYT **does not** promise a stable monetary value, a commodity-peg, or any redemption right in fiat or physical goods. Consequently, FYT is classified under **Title II (“other**

tokens”) of Regulation (EU) 2023/1114 (MiCAR) rather than as an Asset-Referenced Token (Title III) or E-Money Token (Title IV).

3.1 Basalt Partnership & Environmental Alignment

- **Strategic supply agreement:** *Balkan Basalt Holding B.V.* and its subsidiary *Balkan Basalt Sh.p.k.* commit to make sustainably quarried basalt powder available to Flour Yield ecosystem merchants.
- **Non-redeemable reference:** For transparency, Insela publishes the aggregate kilograms of basalt earmarked for ecosystem use, but token holders **have no legal claim** to this inventory.
- **Climate-impact data:** Deployment of basalt in Enhanced Rock Weathering (ERW) projects is recorded on-chain; verified CO₂ removal metrics are reported for informational purposes only.

This partnership ensures that real-world, carbon-negative commodities flow into the network without creating a price-stability mechanism that would re-qualify FYT as an ART.

3.2 Utility Pathways

Utility pathway	Description	Token-holder benefit (non-financial)
Payment token	Pay for basalt fertiliser, EVOO and other GreenFi products in participating shops.	Convenience, loyalty discounts, early-access sales.
Access key	Unlock premium features: soil-health dashboards, farm onboarding kits, educational content.	Tiered access and gamified badges.
Community incentives	Bounties for ERW field data, referral rewards, governance polls.	Ecosystem reputation, voting weight, badge NFTs.

All benefits are **consumption-based**; FYT does not entitle holders to dividends, interest, or redemption of underlying assets.

3.3 ESG Transparency without Financial Claims

1. **On-chain MRV (Measurement, Reporting, Verification)**
 - Each basalt deployment is linked to a verifiable NFT certificate.
 - Data fields: GPS coordinates, tonnes applied, independent lab assays, projected CO₂ removal.
2. **Impact dashboards** display aggregate sequestration and soil-health improvements, enhancing reputational value but not conferring a monetary payout.
3. **Buyback program (optional):** If Balkan Basalt shares CO₂-credit revenues with Insela, proceeds may be **used at Insela’s discretion** to repurchase FYT on the open market. Tokens bought may be burned or placed in a treasury. This program is neither contractual nor guaranteed and creates no security-like entitlement.

These design choices keep FYT outside the scope of financial-instrument regulation while aligning token circulation with climate-positive outcomes.

3.4 Why FYT Remains a Utility Token under MiCAR

- **No redemption right:** Holders cannot exchange FYT for a fixed amount of basalt or fiat.
- **No stability objective:** Insela makes no commitment to maintain FYT’s market value, price floor or peg.
- **No profit share:** Any potential buybacks are discretionary and do not establish a right to issuer earnings.
- **Consumption focus:** FYT’s primary purpose is to access goods, services and data within a closed regenerative-commerce network.

Accordingly, FYT satisfies MiCAR Title II criteria for “other tokens” and is not subject to the reserve, own-funds or redemption obligations applicable to Asset-Referenced Tokens.

4 About the Issuer

4.1 The FYT Issuer

The token is issued by Insela UAB, a company registered in Lithuania with the company number **307133732**. The registered address of the company is Architektų g. 56-101, LT-04111 Vilnius and the contact email compliance@flour-yield.com.

Insela operates as a wholly owned subsidiary of **Wharf Plan GmbH**, Vienna (FN 512680 t) 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 as well as the ultimate beneficial ownership of both Wharf Plan and Insela UAB 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.

4.2 Balkan Basalt Holding B.V. – FYT’s Strategic Asset Partner

Balkan Basalt Holding B.V. (“**Balkan Basalt**”) is a Netherlands-registered holding company that controls and operates the **basalt mine in northern Albania—one of the largest known open-pit basalt deposit in Europe**. Day-to-day mining operations are carried out by its wholly owned Albanian subsidiary **Balkan Basalt Shpk**, which maintains full extraction licences, ISO-certified quality controls, and reserved port capacities for efficient EU shipping. The quarry’s size and grade provide a multi-decadal reserve of agronomy-grade basalt powder, giving FYT a uniquely deep and reliable collateral base.

The company is led by Dutch entrepreneur **Maurice Martens**, who brings more than three decades of experience in quarry development, rock-dust micronisation, and bulk logistics. Martens is supported by a high-profile investor group who add substantial balance-sheet strength, corporate-governance rigor, and international network reach. This combination of operational expertise and financial firepower ensures the quarry can scale output in lockstep with FYT token issuance.

From an ESG standpoint, Balkan Basalt’s feedstock meets the **EU Fertilising Products Regulation (2019/1009)** for heavy-metal thresholds and particle-size specifications. Independent labs certify every production batch, while the company’s low-emission processing line and short haulage routes keep cradle-to-gate CO₂ footprints to a minimum—an essential prerequisite for credible *Enhanced Rock Weathering (ERW)* projects.

4.3 Basalt Supply Commitment

Insela UAB has entered into a **Purchase & Supply Agreements with Balkan Basalt Holding B.V.** (Netherlands) for the **acquisition of 1 million tonnes** of agronomy-grade basalt flour. The contractual structure separates *Reservation for Consignment*, *title transfer* and *payment execution* to maximise collateral certainty while preserving treasury flexibility.

Item	Summary
Reservation & Quantity	Balkan Basal earmarks and holds on consignment for Insela 1,000,000 tonnes of basalt materials (the “ Basalt ”).
Payment Plan	Consideration will be settled over time under a separate, mutually agreed Payment Schedule that combines FYT and fiat currency. The detailed amounts, milestones, and mechanics are set out exclusively in the private purchase agreement between Insela UAB and Balkan Basalt Holding B.V.
Pricing Principle	No fixed FYT redemption or floor price is created; basalt sales to ecosystem merchants occur at market rates prevailing at the time of delivery.
On-Chain Proof of Existence	Contract hash and IPFS reference (publicly verifiable). Insela UAB publishes a cryptographic hash (SHA-256) and an IPFS reference to evidence the existence and integrity of the Basalt Supply Agreement at a specific point in time. This on-chain reference serves as proof-of-existence and document integrity only; it does not constitute proof of asset ownership, does not imply redemption rights, and does not establish any form of asset backing or collateralisation under MiCA.
Contract Hash / IPFS Link	To be inserted
Regulatory & ESG Compliance	All material complies with EU Fertilising Products Regulation (2019/1009); heavy-metal and particle-size tests are performed by ISO-accredited laboratories.

IPFS Hash as Proof of Existence Only.

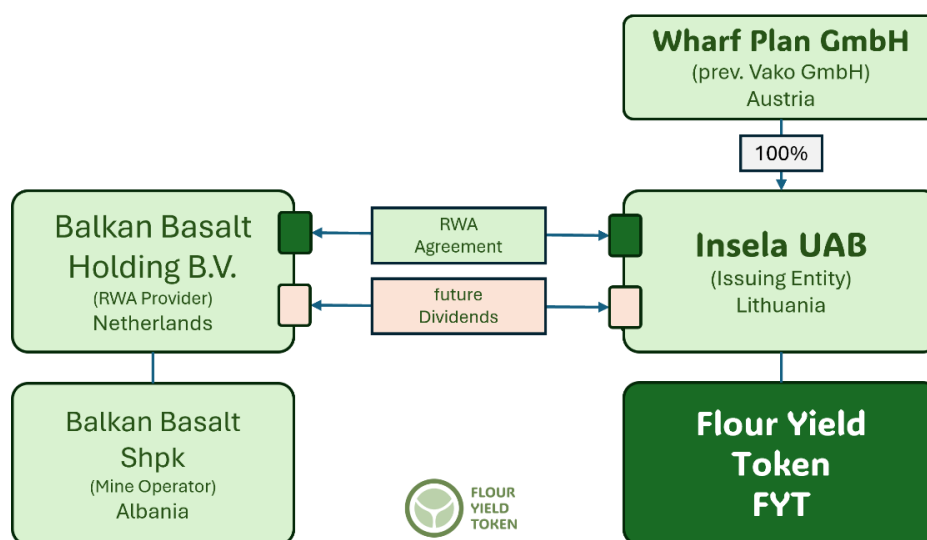
The publication of a cryptographic hash and IPFS reference of the Basalt Supply Agreement serves exclusively as a proof-of-existence mechanism to verify that the agreement existed in a specific form at a specific point in time. The IPFS reference and on-chain hash do not confer any rights, claims, guarantees, redemption expectations or financial entitlements to FYT holders, nor do they establish any form of asset backing or collateralisation under MiCA.

Transparency Note: While Inseła UAB’s payment obligations are deferred, Balkan Basalt reserves on **consignment 1,000,000 tonnes** of basalt materials for Inseła for (the “**Basalt**”). The Basalt remains in the possession of Balkan Basalt **(or its designated subsidiary/warehouse operator) as bailee/custodian for Buyer** until released in accordance with the Release Order mechanics of the Purchase & Supply Agreements.

Supply commitment structure and Release Orders. The basalt powder underlying the project’s operational supply is subject to a contractual allocation and custody framework under which Inseła UAB may call up specified quantities via **Release Orders**. Title transfer (if and when applicable) occurs only upon execution of Release Orders in accordance with the agreement’s delivery and custody terms. This structure supports program logistics and transparency; it does **not** grant FYT holders any right to redemption, repayment, delivery of basalt, or any claim against Inseła UAB, Balkan Basalt, or any third party, and it must not be interpreted as establishing asset-referencing, collateralisation, or a stability objective under MiCA.

4.4 Graphical Overview

Corporate Structure Issuer Flour Yield Token (FYT)



4.5 Mandatory MiCA Issuer Information (Annex I, Part A)

Registered address and head office

Inseła UAB

Architektų g. 56-101, LT-04111 Vilnius, Lithuania

Registered in the Lithuanian Register of Legal Entities

Date of registration: March 28, 2025

Contact information and response time

Email: compliance@flour-yield.com

Telephone: +43 676 6619818 (**investor contact line; answered in English**)

Insela UAB will respond to investor inquiries made through the above channels **within five (5) business days**.

Fair review since incorporation (Annex I, Part A, item 10). Insela UAB is a **special purpose vehicle (“SPV”)**. It was acquired in 2025 by Wharf Plan GmbH (100% shareholder) as a shelf company for the sole purpose of issuing and administering the Flour Yield Token (FYT) and coordinating the associated program activities described in this White Paper. Since its registration date (28 March 2025), Insela has not conducted material operating activities, has not generated operating revenues, and has not carried out trading activities outside early-stage project set-up. To date, Insela’s activities have been funded through shareholder support and project partner arrangements; Insela has not taken customer deposits or other repayable funds.

The issuer’s activities since incorporation have been limited to organisational and preparatory work, including: (i) corporate set-up and governance arrangements; (ii) engagement with professional advisers (legal, tax, compliance); (iii) drafting the crypto-asset white paper and related disclosure materials; (iv) development and deployment of the FYT smart contract and associated technical infrastructure; and (v) negotiation and implementation planning of supply and ecosystem partner arrangements.

Business position and material changes. Given Insela’s SPV nature and early project stage, the issuer’s financial position to date (to the extent incurred) primarily reflects formation and professional-services costs, technology development costs, and other administrative expenses typical for a newly established SPV preparing a regulated token launch. Any material changes in expenditure during this period are expected to be driven mainly by (a) advisory and compliance workstreams related to MiCA/ITS readiness, (b) technical deployment and security review/audit preparation, and (c) commercial contracting and onboarding activities.

Availability of historical financial information. Insela has not yet published statutory financial statements and historical financial figures are not available at the date of this White Paper. Statutory accounts and/or management accounts will be prepared in accordance with applicable Lithuanian law and accounting requirements. If relevant historical financial information becomes available prior to CAWP notification, Insela will update this section accordingly and will provide the most recent statutory financial statements and/or management accounts to the competent authority upon request and, where required, publish or otherwise make them accessible in accordance with applicable law.

5 Green Buybacks & 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 the Issuing Entity Insela or its partner, Balkan Basalt Holding 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.

5.1 Annual Revenue Contributions from Balkan Basalt Holding

Under a contractual agreement with Balkan Basalt Holding, the Issuing Entity, Insele UAB, receives dividends from Balkan Basalt. These dividends are the result from profits generated by its regular mining activities and the sale of CO₂ certificates through certified Enhanced Rock Weathering (ERW) projects. These revenues are not distributed to token holders but are instead reinvested into the FYT ecosystem through market operations like token buybacks.

5.2 Green Buyback and Burn Strategy

Funds received are used by Insele UAB to:

- **Repurchase FYT** from the open market via decentralized exchanges (DEXs)
- **Burn** 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. Buybacks are discretionary; FYT holders have **no right or expectation** of profit distribution.

5.3 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.

6 FYT Marketplace – Basalt Flour Purchase Facility

To demonstrate immediate real-world usefulness, *Insele UAB* operates an online **Basalt Flour Marketplace** accessible on the FYT website. The Marketplace enables holders to **spend** (not redeem) FYT for packaged, agronomy-grade basalt flour.

Feature	Utility-token alignment (MiCAR Title II)
Flexible pricing	Basalt flour is listed at a variable FYT price that reflects prevailing market conditions, logistics costs and inventory levels. <i>No fixed kg-per-token rate is promised.</i>

Feature	Utility-token alignment (MiCAR Title II)
Payment mechanism	FYT functions as a means of payment at checkout, similar to loyalty points or store credit. Users may also pay in fiat or other accepted crypto-assets.
Operational buffer	Insela maintains a rolling stock of basalt to ensure order fulfillment. This buffer is an operational inventory , not a regulatory reserve backing the token.
Transparency dashboard	A WooCommerce plug-in publishes current inventory metrics (tons in stock, average dispatch time). Data are informational and create no ownership or redemption claim.
Terms of sale	Prices, minimum order sizes and shipping fees may change without notice; all transactions are subject to standard e-commerce terms and local regulations.

Regulatory note: Because FYT is **spent** at a floating price rather than **redeemed** at a fixed quantity or value, the Marketplace does **not** establish a price-stabilisation mechanism. FYT therefore remains an “other token” under MiCAR, governed by Title II disclosure rules only.

The Marketplace is one of several planned acceptance points—alongside the TarCasso Shop and participating regenerative-commerce partners—illustrating FYT’s function as a versatile, sustainability-oriented payment token.

7 FYT as a Functioning Currency: Purchases, Acceptance, and Purchasing Power

FYT is designed as a utility token that can be accepted as a means of payment within the Flour Yield ecosystem for eligible goods and services offered by Insela UAB and participating partners, subject to availability and applicable terms. FYT does not constitute e-money, does not maintain a stable value, and does not confer any redemption, repayment, or delivery right.

7.1 The TarCasso Acceptance Partner

Under a signed acceptance agreement between Insela UAB and TarCasso, FYT may be accepted as a payment method for eligible products offered through the TarCasso online shop, subject to the merchant’s terms, availability, and applicable consumer-law requirements. Product prices are displayed in fiat and, where enabled, in FYT equivalents for convenience and transparency.

In practice, this demonstrates payment utility for ecosystem purchases and partner acceptance, without creating any redemption claim or value-stabilisation mechanism.

This online purchase model is implemented via a WooCommerce-based e-commerce system, where FYT can be used at checkout. Behind this lies operational inventory planning intended to support fulfillment, subject to availability, logistics constraints and standard e-commerce terms.

7.2 Beyond the Pilot: Building the FYT Acceptance Network

The partnership with TarCasso is the initial acceptance point. The long-term vision is to expand the FYT acceptance network by onboarding additional regenerative-commerce partners (e.g., regenerative food

stores, longevity product brands, sustainable lifestyle platforms, local cooperatives and farming collectives). Partner participation and acceptance of FYT may vary over time and may be amended or discontinued by the relevant merchant.

7.3 A Utility Token for Regenerative Commerce (Value Drivers)

Utility-first design. FYT is intended to facilitate participation in the Flour Yield ecosystem and enable specific platform functions (e.g., access, payments, discounts, and rewards) as described in this White Paper. FYT is not backed, collateralised, guaranteed, or stabilised by any asset, commodity, reserve or index, and no statement in this White Paper should be understood as a promise of value, stability, or purchasing power.

Factors that may influence the practical usefulness of FYT within the ecosystem include (i) merchant acceptance and product availability, (ii) the scope of discounts, access and program features made available by Insele and partners, and (iii) overall ecosystem adoption. These factors are informational and do not create any right or expectation of profit, appreciation, or stable value.

8 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.

8.1 Why FYT Lives on Hyperliquid (HyperEVM) as an ERC-20–Compatible Token

ERC-20 in one sentence.

ERC-20 (“Ethereum Request for Comment 20”) is the common rule-set that tells wallets, exchanges and smart contracts how to recognize, send and receive a fungible token. Because FYT follows the ERC-20 interface on an **EVM-compatible** chain, anything that works with USDC/DAI on EVM will also work with FYT—no custom integration needed.

8.1.1 What is Hyperliquid / HyperEVM?

Hyperliquid is a high-performance **Layer-1** blockchain built around **HyperBFT** consensus (inspired by HotStuff). It runs two tightly-integrated execution domains:

- **HyperCore** (the L1 core that powers on-chain order books and exchange logic), and
- **HyperEVM** (an **Ethereum-compatible** smart-contract environment embedded in the same L1).

HyperEVM is **not a separate sidechain**; it inherits security from the same L1 consensus and can interact natively with HyperCore (e.g., reading order books or settling flows). **HYPE** is the **native gas token** used to pay HyperEVM transaction fees.

Why this matters for FYT. You get **EVM tooling and wallets** with **direct access to Hyperliquid’s on-chain liquidity rails**, low fees, and fast finality—without bridging to a different chain. Hyperliquid is an independent third-party blockchain; Insela UAB neither owns nor operates the Hyperliquid network or its exchange infrastructure.

8.1.2 Why We Chose Hyperliquid for FYT

Requirement for FYT	How Hyperliquid (HyperEVM) meets it
Listing & liquidity rails	Native integration with Hyperliquid’s L1 exchange primitives and order books via HyperCore/HyperEVM. Hyperliquid venue access (intent). The issuer intends to apply for admission of FYT to trading on Hyperliquid. Any listing, market activation, or trading availability is subject to Hyperliquid’s independent eligibility criteria, review processes, and approval, and may be delayed or declined at their discretion.
Low fees for micro-payouts	HyperEVM uses HYPE for gas; docs and ecosystem guides highlight minimal gas and high throughput.
Fast finality / performance	HyperBFT L1 consensus optimized for high-performance settlement; EVM blocks are part of the same execution.
EVM & ERC-20 compatibility	Standard Solidity contracts, ERC-20 interface, and familiar wallet UX.
Composability & integrations	Tooling and partner docs (Chainlink, LayerZero, deBridge, Privy) show growing integrations for messaging, bridging, and app dev on HyperEVM.

Context: HyperEVM launched on mainnet in **February 2025** to bring general-purpose programmability to the Hyperliquid L1.

8.1.3 Notable Components & Ecosystem Touchpoints

- **On-chain perps/spot via HyperCore** with one-block finality for the exchange layer; HyperEVM contracts can interface with these primitives.
- **EVM developer stack:** Solidity, standard ERC-20/721/1155, RPC tooling; ecosystem resources and integration guides from third-party infra providers.
- **Growing apps/content on HyperEVM** (programmability layer live since Feb 2025; NFTs and DeFi experiments launching over 2025).

8.1.4 Technical takeaway for readers

- FYT is an **ERC-20-compatible** token on **HyperEVM**—store and trade it like any EVM asset.
- **HYPE** is the **gas token**; FYT users pay tiny network fees for transfers/interactions.

- **Security:** HyperEVM inherits **HyperBFT** L1 consensus, not a separate sidechain; it can call into **HyperCore** for native exchange/state access.

In short: EVM gives FYT universal wallet/exchange compatibility; **Hyperliquid** adds high-performance settlement, native liquidity rails, and low costs on an integrated L1.

8.1.5 Total Supply and Issuance

- **Total Token Supply:** 1,000,000,000 FYT (fixed supply, no minting)
- **Token Standard:** ERC-20 (**Hyperliquid** — **HyperEVM**)
- **Smart Contract Audit:** Audit in progress — report expected **Q4 2025 or Q1 2026** (before public sale).

FYT can be **used to purchase** basalt flour via the FYT shop, **subject to availability and current terms**; holders have **no claim to a specific quantity or peg**. FYT does **not** track the value of any asset. Its utility and adoption within the FYT program drive usage; any climate-related benefits or RWA partnerships are described for context and **do not** create redemption rights.

8.2 Token Allocation Breakdown

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%	Minimum 6-month cliff, 12-month vesting	Ecosystem development, partnership incentives
Basalt Reserve Provider	50,000,000 FYT	5%	6-month cliff, 24-month vesting	Liquidity incentives, community grants, DAO rewards
Team and Founders (Wharf Plan)	50,000,000 FYT	5%	6-month cliff, 24-month vesting	Long-term alignment and operational resilience
Treasury & Future Programs	600,000,000 FYT	60%	-	Held in treasury for future ecosystem initiatives, including a potential public offering (ICO) or strategic sales subject to regulatory approval

The FYT treasury currently holds approximately sixty percent (60%) of the total supply. These tokens are reserved to secure long-term program sustainability, fund ecosystem development, and provide optional capacity for future regulated token offerings or other distributions (collectively, “Future Allocations”).

The Issuer may adjust the detailed token allocation, timing, or specific use of the Treasury holdings in response to regulatory developments under the Markets in Crypto-Assets Regulation (EU) 2023/1114 (“MiCA”), market conditions, or strategic priorities.

Any material re-allocation or sale of Treasury tokens will be conducted transparently and publicly disclosed through the official FYT information channels and, where required, in updated whitepaper versions. No change will affect tokens already issued or vested, and no alteration will modify the total authorised FYT supply of one billion (1,000,000,000) tokens.

8.3 Offer to the Public and Issuance Details (MiCA Annex I, Part E)

8.3.1 Funding target and subscription parameters

The FYT utility token is offered without a predefined fundraising target. No minimum or maximum subscription amount applies. Oversubscriptions are **not** relevant to the FYT issuance, as FYT is minted up to its fixed total supply of **1,000,000,000 FYT** and allocated according to the distribution schedule described in Section 8.

Accordingly, **no allocation or prioritisation rules** apply.

8.3.2 Issue price and pricing method

FYT is not offered at a fixed “issue price” in fiat or in another crypto-asset. Instead, FYT is made available through:

1. **Private placement allocations** at individually negotiated terms with eligible investors, and
2. **Utility use within the Flour Yield ecosystem**, where FYT’s role is functional and non-redeemable.

For the avoidance of doubt, FYT does **not** represent a claim to basalt, does not track any commodity price, and has **no redemption or repayment rights**.

Any secondary market pricing following the listing of FYT is determined exclusively by market participants.

8.3.3 Right of withdrawal (Article 13 MiCA)

Where FYT is purchased by a retail holder directly from Insela UAB under this offer to the public and before any admission of FYT to trading on a trading platform for crypto-assets, the retail holder has a right of withdrawal within 14 calendar days after the purchase, without incurring fees or costs and without being required to give a reason. To exercise the right of withdrawal, the retail holder must notify Insela UAB within the withdrawal period using the contact details set out in Section 4.5 and return the FYT received. Any refund will be made using the same means of payment (or an equivalent method agreed with the retail holder) within the statutory deadline, subject to the return of the FYT. The right of withdrawal does not apply to purchases made after FYT has been admitted to trading on a trading platform for crypto-assets, nor to secondary-market purchases. This clause is without prejudice to any mandatory consumer rights that may apply.

8.3.4 Expenses and fees related to the offer

Insela UAB does not charge a subscription or placement fee for FYT purchases made directly through the issuer's issuance flow. Purchasers may incur third-party costs such as (i) blockchain network fees for minting or transferring FYT on HyperEVM/Hyperliquid, (ii) fees charged by payment service providers, on-ramp providers or custodial wallet providers (if used by the purchaser), and (iii) currency conversion or banking fees. Any fees charged by third-party intermediaries are outside Insela UAB's control and will be disclosed by the relevant provider at the point of use. Fees and charges related to purchasing basalt products in the Flour Yield shop (including shipping and applicable taxes/VAT on goods) are described separately at checkout and are not part of the FYT issuance price.

8.3.5 Applicable law and competent court

This White Paper and the offer to the public of FYT by Insela UAB are governed by the laws of the Republic of Lithuania, without prejudice to any mandatory provisions of consumer-protection law that may apply to retail holders in their Member State of residence. Any disputes arising out of or in connection with the offer to the public of FYT that cannot be resolved amicably shall be subject to the exclusive jurisdiction of the competent courts of Vilnius, Lithuania (or, where mandatory rules require otherwise, the courts having jurisdiction under applicable law).

8.4 Use Cases for FYT

FYT is not only facilitated 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.
- **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.

8.5 Utility Locking Program

Utility Locking Program (No Yield). FYT holders may optionally lock tokens in a non-custodial smart contract to unlock access tiers (discounts, priority fulfilment, exclusive product lines, and feature access). The program does **not** provide interest, profit-sharing, or APY; no monetary return is promised or expected. Perks are consumption benefits and may be amended or discontinued at the issuer's discretion. Tokens remain the holder's property and are releasable at any time; early unlock simply ends the access tier. The program is designed to preserve FYT's classification as a utility token under MiCA Title II and does not constitute a crypto-asset service requiring authorisation.

Risk Note — Utility Locking (No Yield). *The optional FYT locking feature unlocks access tiers and in-kind perks only; it does **not** provide interest, APY, dividends, or profit-sharing, and creates **no expectation of profit**. Locked tokens remain the holder's property and are releasable at any time; early unlock simply ends access-tier benefits. Perks are **discretionary** and may be modified, suspended, or withdrawn without notice; availability may vary by jurisdiction or third-party integrations. While designed as a **non-custodial** contract, smart-contract and network risks remain (delayed unlocks, bugs, outages); audits reduce but cannot eliminate such risks. The program does **not** constitute deposit-taking, lending, or a crypto-asset*

service by Insela UAB under MiCA. Marketing must avoid “staking,” “yield,” or “APY” language to preserve FYT’s **utility-token** classification.

8.6 Purchase Mechanism & Basalt Flour Buffer

To facilitate the purchase of Flour Yield Tokens (FYT) for the underlying real-world asset (RWA), basalt flour, Flour Yield has established a dedicated Online 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.

8.7 Online Sales & VAT – At a Glance (See Tax §13 for full details)

- **Issuance & trading:** FYT issuance is **out of VAT scope**; secondary-market trading is treated as a **VAT-exempt financial service**.
- **Redemption for goods:** VAT applies **when basalt is supplied**, based on the **euro value** at that moment; standard EU rules (e.g., **OSS** for intra-EU B2C, **ICS** for B2B, export/import VAT) apply.
- **Invoices:** The VAT document is the **goods invoice** issued at checkout.
- **Buybacks:** Issuer **buybacks are burn-only** and do not affect VAT on the goods transaction. *For the full VAT framework and invoicing requirements, see **Tax §13/§14**.*

8.7.1 Inventory & Fulfilment

A **dedicated buffer stock** is maintained for shop purchases and is **replenished regularly** in coordination with Balkan Basalt. **We do not use “backing/collateral” mechanics for FYT**; availability is operational, not a legal redemption right.

8.7.2 Future Expansion of Purchase Use Cases

Potential extensions (subject to community input, regulation, and market demand) include:

- **Buyback program** with **burn-only cancellation** of repurchased FYT (no re-issuance).
- **Retail fertiliser sales** (FYT and fiat accepted), following the VAT rules above (OSS, ICS/export, import VAT).
- **Verification APIs to evidence inventory and fulfilment** (avoid “proof-of-backing” phrasing).

8.8 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). **FYT received at checkout are not automatically burned**; their post-sale treatment is a treasury choice and **has no impact on the VAT due on the underlying goods**. Only **issuer buybacks** are subject to a **burn-only** policy to avoid re-sale characterization.
- **Buyback Programs:** Funded from the “Green Buyback Program” (see “5. Green Buyback Program”). Tokens are subject to a **burn-only policy**.

-
- **Treasury Rebalancing:** To support LPs, fund partnerships, or stabilize the token

A quarterly **transparency report** will be published on the website, including:

- Circulating supply
- Treasury activity
- Burn events
- Budget allocations to the Green Buyback Program

8.9 Price Discovery and Market Valuation

FYT is not pegged to the market price of basalt but is supported by a strategic basalt-supply agreement by:

- The **environmental value** of basalt (CO₂ sequestration)
- The buyback mechanism based on the “green dividend” from Balkan Basalt Holding
- 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
- Purchase utility
- Liquidity and narrative growth

8.10 Buyback & VAT Policy

Purpose. FYT is a program/utility token used for payments, discounts, and rewards within the FYT ecosphere. This policy clarifies how issuer buybacks are handled and how VAT is treated.

Buybacks = Burn-Only.

If the issuer repurchases FYT on the secondary market, all repurchased tokens are **permanently canceled (“burned”)** and **will not be re-issued or resold**. Buybacks are used solely for treasury hygiene and ecosystem stability (e.g., to offset program emissions).

No VAT at Buyback.

A buyback followed by immediate burn does **not** constitute a supply of goods or services; therefore, it is **generally outside the scope of VAT**. The issuer will **not** issue VAT invoices for buybacks and will provide a receipt stating “no VAT—no supply.”

VAT at Redemption Only.

VAT (or equivalent sales tax) applies **only** when FYT is redeemed for taxable goods/services (e.g., basalt flour), in line with the tax rules of the place of supply (e.g., OSS for intra-EU B2C distance sales, import VAT for third-country imports). The **goods invoice** is the VAT document.

No Peg / No Redemption Right.

FYT **does not** grant a legal right to redemption, a fixed value, or a peg to any asset or unit of measure.

Market Integrity.

Any market-making support is conducted by **independent, licensed counterparties** on arm's-length terms. The issuer does **not** conduct proprietary re-sales of bought-back FYT.

Change Control.

Any change to this policy requires a formal board resolution and an updated whitepaper. Changes are **prospective** only.

Disclaimer.

VAT treatment may vary by jurisdiction and facts. Participants should consult their own tax advisers.

9 Basalt Reserve & Valuation References

9.1 Program Basalt Reserve

Through long-term commercial arrangements with Balkan Basalt and related parties, the FYT issuer has secured rights to deploy up to **1,000,000 tons of basalt flour** over the life of the Flour Yield program. This basalt flour is earmarked for enhanced rock weathering (ERW) projects within the FYT ecosphere and defines the **maximum operational capacity** of the program (the "Program Basalt Reserve").

The Program Basalt Reserve is an **operational resource** used to plan and execute quarrying, milling and logistics. It does **not** constitute a segregated pool of assets owned for or on behalf of FYT holders, and it does **not** establish any individual legal entitlement of a token holder to receive basalt or any other asset.

9.2 Reference Capacity per FYT

The issuer intends to issue up to **1,000,000,000 FYT** over time. If the Program Basalt Reserve of 1,000,000 t were fully allocated to FYT-financed activity, this would correspond to an **illustrative reference capacity** of approximately **1 kg of basalt flour per FYT** (1,000,000 t = 1,000,000,000 kg).

This ratio is used purely as a **planning and communication metric** to express the scale of potential ERW deployment per token in aggregate. It **does not** create:

- a contractual right for any FYT holder to receive 1 kg of basalt;
- a redemption right in goods, services or money; or
- any form of security interest, lien or trust over the Program Basalt Reserve.

Actual basalt deployment per FYT issued will depend on program utilisation, pricing, operating costs, third-party funding and other factors.

9.3 Illustrative Value References

Retail prices for finely milled basalt flour in European markets (including online platforms) vary widely depending on quality, packaging size and distribution channel. As a conservative reference point, the issuer uses an **illustrative basalt flour price of €2/kg** for internal modelling. On that basis:

-
- a 1,000,000 t program capacity would correspond to a **notional program value of €2 billion** (1,000,000,000 kg × €2/kg); and
 - if allocated across 1,000,000,000 FYT, this implies an **indicative reference capacity** whose notional retail equivalent is **€2 per FYT**.

These figures are **illustrative and non-binding**. They are **not** a guarantee, floor, benchmark, promise of return or fair value statement. Market prices for basalt, FYT and any related products or services may differ materially from these references at any point in time.

9.4 No Redemption, no Stability Objective (non-ART Positioning)

FYT is designed and offered as a **utility / program token** within the Flour Yield ecosphere:

- FYT does **not** provide a contractual right to redeem tokens for a fixed quantity of basalt, fiat currency or any other asset.
- FYT does **not** aim to maintain a stable value relative to basalt, to any basket of commodities, to fiat currency, to carbon removal units, or to any other reference index.
- Any acceptance of FYT as a means of payment or for discounts within the Flour Yield shop or partner ecosystem is **discretionary, program-driven and subject to change**, including the applicable pricing, discounts and conditions.

Accordingly, the issuer does **not** consider FYT to be an **asset-referenced token (ART)** or **e-money token (EMT)** within the meaning of Regulation (EU) 2023/1114 (MiCA). The descriptions in this section are intended to provide transparency on program capacity and internal valuation references and must not be interpreted as implying a legally enforceable backing, coverage or redemption arrangement.

9.5 Risk and Adjustment Rights

All reference prices, capacities and ratios in this section are subject to **material uncertainty and change**, including but not limited to:

- changes in basalt extraction, milling, transport and compliance costs;
- changes in market demand and retail pricing for basalt flour;
- changes in regulatory, tax and environmental frameworks; and
- changes in FYT issuance volumes and program design.

The issuer reserves the right to **update, suspend or replace** the reference values and metrics described above as market conditions, regulatory requirements or program parameters evolve. Any such changes will be communicated through updated whitepaper versions and/or dedicated disclosures on the FYT information channels.

10 Strategic Roadmap & Potential Regulatory Upgrade

Forward-looking statement

The information in this Section 10 is forward-looking, subject to uncertainties, and does **not** create any right, expectation, or obligation in respect of current FYT holders. References to future regulatory status are purely indicative and contingent on factors outside the issuer’s control. All dates and milestones are indicative and subject to change without notice.

10.1 Objective of a Potential ART Upgrade

Subject to (i) market demand, (ii) availability of sufficient own funds, and (iii) approval by the competent national authority, **Insela UAB** may, in a subsequent phase, apply for authorisation under **Title III of Regulation (EU) 2023/1114 (“MiCAR”)** to issue FYT as an **Asset-Referenced Token (ART)** backed by a quantified reserve of basalt flour.

Without creating any right, expectation, or guarantee for holders, Insela UAB intends to **assess and, if appropriate, apply for authorisation** to issue FYT as a **basalt-referenced ART** under **MiCA Title III** to support **wider B2B settlement and acceptance** across commodity and ESG value chains. Any such upgrade would be contingent on: (i) meeting MiCA Title III requirements (including **reserve governance, custody, daily reconciliation, own-funds, and redemption** framework); (ii) **approval by the competent authority** (currently the Bank of Lithuania) and **publication of a new, approved ART white paper**; and (iii) completion of the necessary **operational, audit, and reporting** arrangements.

No automatic conversion.

Until authorisation is granted and the new ART documentation is approved and effective, FYT **continues as a Title II utility token**. Holders **do not** have any **redemption, peg, stability, or income** entitlements, and **no conversion** to any future ART will occur automatically.

Scope & positioning. If pursued and approved, a basalt-referenced ART would be **positioned as a medium of exchange within commodity/ESG supply chains** (not legal tender and **not an EMT**). **Significant ART** status, if ever triggered, could entail additional obligations and supervision. Forward-looking statements herein are indicative and may change without notice.

10.2 Pre-Conditions for Filing an ART Application

Pre-condition	Summary of Requirement	Status
Own funds (Art 31 MiCAR)	Minimum of EUR 350 000 or 2 % of the reserve’s value, held in CET1-quality capital.	To be met from Phase 1 proceeds and additional equity.
Reserve governance & custody	Daily inventory reconciliation, monthly attestation, insured warehousing.	Strategic agreements being negotiated.

Pre-condition	Summary of Requirement	Status
White-paper upgrade	Full Annex II disclosure, including redemption rights and risk factors.	Draft outline prepared; final drafting starts post-funding.
Supervisory approval	Authorisation by the Bank of Lithuania before any public offer or trading as an ART.	Not yet filed.

10.3 Interim Legal Status

Until such time as (a) authorisation is granted and (b) the upgraded white paper is approved and published, **FYT remains classified as a utility token under Title II of MiCAR**. No redemption right, price-stability commitment, or backing ratio is in force.

10.4 No Automatic Conversion

Holders should note that the contemplated upgrade **will not occur automatically**. Any conversion mechanism, peg ratio, or reserve entitlement will be defined—if at all—in a new white paper and may be subject to additional terms, conditions, or acceptance requirements.

10.5 Risk Factors Specific to The Upgrade

- **Regulatory risk:** Approval is at the sole discretion of the competent authority and may be delayed, conditioned, or refused.
- **Capital risk:** Insela UAB may be unable to raise the requisite own funds or secure adequate reserve assets.
- **Operational risk:** Establishing an audited reserve and compliant redemption infrastructure may prove more complex or costly than anticipated.

Disclaimer

Nothing in this Section 10 should be construed as a firm commitment by Insela UAB to pursue, complete, or succeed in obtaining ART authorisation. Prospective purchasers must base their investment decision solely on FYT's current utility-token characteristics as described in Sections 1–9 of this white paper.

11 Sustainability Footprint

(MiCA Art. 6 §1 (p) & Implementing Reg. 2024/2984 – Part K)

11.1 Project-Wide Climate Objective

FYT's real-world backing is finely milled basalt rock ("basalt powder"). When spread on cropland the powder accelerates natural "enhanced rock weathering" (ERW): rainwater reacts with the silicate minerals, locking atmospheric CO₂ into stable bicarbonate and, ultimately, ocean carbonates. Peer-reviewed studies

estimate that ~ 0.3 t CO₂ can be sequestered for every tonne of basalt applied, with global agricultural deployment capable of removing 0.16–0.30 Gt CO₂ yr⁻¹ by 2050.

Because each FYT token represents a verifiable mass of basalt ready for ERW application, the token is intrinsically tied to a negative-emissions asset. Revenues from token sales finance quarry-sourcing, milling and field logistics; independent soil and bicarbonate assays are published on-chain to evidence the draw-down achieved.

11.2 Blockchain Layer Impact

FYT transfers occur on the Hyperliquid L1 (HyperEVM), which is secured by the HyperBFT consensus protocol and economic staking in the native HYPE token. HyperBFT is a PoS-style design that does not rely on energy-intensive proof-of-work mining; blocks are finalized by a compact validator set using pre-commit agreements, resulting in orders-of-magnitude lower electricity use per transaction than legacy PoW systems.

For the purposes of this whitepaper, we treat the marginal emissions of FYT's on-chain activity as follows: under conservative assumptions about validator hardware and grid mix, the lifecycle emissions of all FYT-related Hyperliquid activity (minting, transfers, oracle calls) associated with 1 million FYT are approximated at ≈ 1 t CO₂e. This is a planning assumption rather than a chain-wide measurement and will be updated as better data becomes available.

11.3 Net Climate Balance

Putting the two sides together in an illustrative scenario:

Component	CO ₂ released	CO ₂ removed	Net effect
Hyperliquid transaction energy (all FYT on-chain activity associated with 1 M FYT)	≈ 1 t CO ₂ e	—	+1 t CO ₂ e
Enhanced Rock Weathering financed by same 1 M FYT ($\approx 1\,000$ t basalt)	—	≈ 300 t CO ₂ e (0.3 t \times 1 000 t)	- 300 t CO ₂ e
Balance			≈ -299 t CO₂e

This scenario assumes that over the life of the program, 1 million FYT contribute to financing roughly 1 000 t of basalt application. Thus, each FYT minted is associated with a large net-negative carbon position, even after conservatively accounting for all blockchain and logistics emissions. Methodology and verification sources are published in the MRV repository; figures are estimates subject to third-party audit and may be updated as data improves.

Additional environmental co-benefits

- **Soil health:** Basalt supplies slow-release potassium, magnesium and trace micronutrients, reducing the need for synthetic fertiliser and improving crop yields.
- **Ocean alkalinity boost:** Bicarbonate runoff counteracts acidification downstream.

- **Low-energy chain:** Hyperliquid’s PoS-style HyperBFT consensus and fast finality avoid energy-intensive mining and keep validator hardware requirements modest, resulting in comparatively low transaction-level energy use.

11.4 Governance & Reporting

- **On-chain MRV:** Each ERW deployment is linked to a GPS-tagged NFT; carbon removal measurements are uploaded to IPFS and hashed in the FYT registry on Hyperliquid.
- **Annual sustainability audit:** Third-party verification of (i) tonnes of basalt spread, (ii) CO₂ removed, and (iii) FYT-related Hyperliquid transaction volumes and associated emissions as per the methodology disclosed in the MRV repository.
- **Contingency offsets:** Should Hyperliquid’s infrastructure or FYT usage patterns lead to materially higher emissions than assumed in this section, the FYT Issuer will purchase additional high-quality carbon credits or adjust program parameters to maintain a strongly net-negative balance over the life of the program.

12 Data Protection

(Required under MiCA Art. 6 §1 (q) and GDPR (EU) 2016/679)

12.1 Legal Bases

Processing of personal data within the FYT ecosystem relies on:

Purpose	Lawful basis (GDPR)	Reference
KYC/AML onboarding, sanctions screening	Art. 6 (1)(c) – legal obligation under MiCA and 6 AMLD	MiCA 2023/1114
Ongoing transaction monitoring & Travel-Rule packets	Art. 6 (1)(c) – legal obligation	MiCA + Implementing Reg. 2024/2902
Investor support via Chatbase bot	Art. 6 (1)(b) – contract performance	
Analytics on anonymised usage data	Art. 6 (1)(f) – legitimate interest (service improvement)	

12.2 Controller & Processors

- **Controller:** *Insela UAB*, Architektų g. 56-101, LT-04111 Vilnius, Lithuania.
- **Data Protection Officer:** compliance@flour-yield.com.
- **Processors:**
 - **Sumsub Ltd.** – identity verification, KYT and Travel Rule.

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- **OpenAI Ireland UC (Chatbase)** – conversational support.
 - AWS EU-Central-1 – backend infrastructure.
- All processors are bound by GDPR-compliant DPAs and are **ISO 27001-certified**.

12.3 Data Categories Collected

Dataset	Examples	Retention limit*
Identification	ID document image, selfie video, liveness metrics	≤ 5 years**
Contact	E-mail, mobile, IP address	≤ 5 years
KYT & wallet	Public wallet address, transaction risk score	≤ 5 years
Support logs	Chat text, ticket metadata	≤ 3 years

* Counting from the end of the business relationship or last regulatory obligation.

** Maximum set by Implementing Reg. (EU) 2024/2902 Art. 22 (1).

Data required by accounting laws may be held longer where statutory.

12.4 Lawful Basis for Blockchain Processing.

Certain FYT-related transactions may involve the processing of personal data (e.g., wallet identifiers or transaction metadata) on the Hyperliquid blockchain. Because blockchain data is immutable by design, such processing is justified under **GDPR Article 6(1)(b)** (performance of a contract in providing FYT-related services) and **Article 6(1)(f)** (legitimate interest in maintaining a secure, tamper-resistant transaction ledger). Insele UAB and the user act as **joint controllers** only for the on-chain elements necessary to execute FYT transfers. Due to the decentralised nature of the ledger, data recorded on the blockchain cannot be altered or erased, but where feasible, off-chain personal data is minimised, pseudonymised or deleted in accordance with Section 12.

12.5 Storage & Security

- All raw KYC/AML data reside **solely on Sumsub’s EU servers**; FYT stores only opaque session IDs.
- TLS 1.3 in transit; AES-256 at rest; hardware HSM for treasury keys.
- Role-based access, quarterly access-log review, and mandatory MFA for staff.
- Annual penetration test and SOC 2 Type II reports from critical vendors.

12.6 Blockchain-Specific Considerations

- **On-chain hashes:** Verification proofs (e.g., KYC-passport NFT metadata) are salted/hashed so they are **not personal data** in the GDPR sense.

- **Immutability risk:** Should any hash later be deemed personal, erasure is technically impossible; instead we will overwrite associated off-chain records and rotate salts, a measure recognised by the EDPB as an effective mitigation.
- **Public wallet addresses** are treated as pseudonymous data; linkage to a natural person occurs only inside Sumsub’s secure environment.

12.7 Cross-Border Transfers

No raw personal data leave the EEA. If future service extensions require transfers to a third country, FYT will use **Standard Contractual Clauses (SCCs)** and, where necessary, supplementary measures per Schrems II guidance.

12.8 Data Subject Rights

Holders may exercise **access, rectification, erasure, restriction, portability and objection** (GDPR Arts. 15-21) by contacting the DPO. Requests are fulfilled within 30 days unless manifestly unfounded or excessive.

12.9 Governance & Oversight

- **Record of Processing Activities (RoPA)** maintained and reviewed annually.
- **Data Protection Impact Assessment (DPIA)** completed for KYC/AML flows and reviewed whenever the processing changes materially.
- **Incident response:** Any personal-data breach will be assessed without undue delay and, where required, notified to the competent supervisory authority (as lead supervisory authority, the State Data Protection Inspectorate of Lithuania) within 72 hours of becoming aware of it, and to affected data subjects where required under GDPR Articles 33–34.
- **Audit rights:** FYT retains contractual rights to audit all processors for GDPR compliance.

13 Regulation & Compliance

The Flour Yield Token (FYT) is issued by **Insela UAB**, a company established in Lithuania, an EU member state with a progressive regulatory framework for crypto-assets. FYT is classified as a **utility token** under the **Markets in Crypto-Assets Regulation (MiCAR)** and is not intended or structured as a financial instrument, asset-referenced token (ART), or e-money token (EMT).

13.1 FYT Regulatory Classification Under MiCAR

Category	Classification	Rationale
Security Token	✗ Not Applicable	FYT confers no financial or governance rights (e.g., shares, dividends).

Category	Classification	Rationale
E-Money Token	✗ Not Applicable	FYT is not pegged to a fiat currency and is not designed as digital cash.
Asset-Referenced Token	✗ Not Applicable	FYT does not maintain a stable value by referencing multiple assets.
Utility Token	✓ Applicable	FYT grants access to goods/services within the Flour Yield ecosystem.

FYT enables holders to:

- purchase goods such as **basalt flour**;
- Access exclusive product categories;
- Participate in climate-positive commerce.

It is not pegged to the price of any asset. Purchase rates may vary and do not imply a guaranteed or stable value.

The optional **utility locking (no yield)** feature provides only consumption benefits and is structured to preserve FYT's classification as a **utility token** under MiCA Title II.

No Redemption or Claim Rights.

FYT does **not** grant any right to redeem, convert, exchange or otherwise claim any goods, services, assets or financial instruments from the issuer or any third party. FYT is **not** backed, collateralised, or guaranteed by any asset, commodity, reserve or index, and no holder has a contractual or statutory right to repayment or delivery of basalt flour or any other material. The use of FYT within the Flour Yield ecosystem is strictly limited to its utility functions as described in this White Paper.

Any ART pathway would require separate authorisation and documentation; until then FYT remains a Title II utility token.

13.2 Legal & Regulatory Framework

FYT falls within the scope of **Articles 4–6 of MiCAR** as a utility token. Under MiCAR:

- A **white paper** is required for any public offering in the EU;
- The white paper must be **notified** to the **Bank of Lithuania**, but **does not require prior approval**;
- No EU prospectus is required, as FYT is not a financial instrument;
- Private placements with professional or institutional investors are exempt from the white paper obligation.

13.3 Alignment With EU MiCA & ITS 2024/2984

This Crypto-Asset White Paper (CAWP) has been prepared in full conformity with **Regulation (EU) 2023/1114 ("MiCA")** and **Commission Implementing Regulation (EU) 2024/2984**, which establishes the mandatory forms, formats and XHTML/XBRL templates for crypto-asset white papers. The table below sets out the principal MiCA and ITS disclosure requirements and identifies where each requirement is met in this document.

13.4 ITS completeness index (selected items)

Art. 6(3) mandatory statement: first page, MiCA Compliance Statement.

Art. 6(7) summary warning: first paragraph under Executive Summary.

Annex I Part A (Issuer identification & contact): Section 4.5.

Annex I Part A.10 (financial condition): Section 4.5 (including availability statement).

Annex I Part E.03–E.04 (funding parameters & issue price): Section 8.3.

Annex I Part E.12 / Art. 13 (right of withdrawal): Section 8.3 (Right of withdrawal).

Annex I Part E.17 (expenses related to the offer): Section 8.3 (Expenses and fees).

Annex I Part E.19 (applicable law & competent court): Section 8.3 (Applicable law and competent court).

MiCA / ITS Requirement	Where Satisfied in This Whitepaper
Mandatory MiCA compliance statement & risk warnings (Art. 6(3)–(7); ITS Template Sections 00–07)	Page 2 – <i>MiCA Compliance Statement</i> reproduces the exact mandated language, including loss-of-value warnings, absence of investor-compensation schemes, transferability limitations, and operational risk disclosures.
Issuer and project identification (ITS Fields A.01–A.14)	Section 4 – About the Issuer provides legal entity details, registered address, governance, ownership and contact information. Section 2 – Project Snapshot summarises the FYT project purpose and scope.
Smart contract address & DLT endpoint (Fields B.03–B.04)	The FYT smart contract address will be published prior to MiCA CAWP notification and prior to any public offering communications that reference on-chain acquisition.
Detailed description of the technology, protocol and smart contracts (Fields E.1–E.4)	Section 8.1 – Technology Stack outlines the Hyperliquid Layer-1 architecture, HyperEVM execution environment, ERC-20 compatibility, consensus mechanism, validator model and security features.
Technology and smart-contract risks (Art. 6(7) MiCA)	Section 15 – Risk Disclosures now includes a dedicated subsection titled “ <i>Technology and Smart-Contract Risks</i> ”, covering protocol failures, consensus risks, smart contract vulnerabilities, oracle dependencies, finality risk and Hyperliquid chain considerations (mandatory).
Token classification and rights (ITS Fields F.1–F.4)	Section 13.1 – FYT Regulatory Classification Under MiCAR describes FYT as a <i>Title II Utility Token</i> , outlines its functionality, and includes the mandatory No-Redemption / No-Claim Clause .
Rights and obligations of token holders (Fields G.1–G.3)	Clarified in Sections 3.4, 7, 8, and 13.1, including absence of profit rights, governance limitations, no redemption rights and no claim on assets.

MiCA / ITS Requirement	Where Satisfied in This Whitepaper
Token issuance, supply, vesting, lock-ups and dilution risks (Fields H.1–H.5; I.1–I.3)	Fully disclosed in Section 8 – Tokenomics , including total supply, fixed cap, allocation table, vesting schedules, treasury holdings, and MiCA-compliant note on possible future allocation adjustments without altering supply or rights. Additional dilution and liquidity risks are explained in Section 15 – Risk Disclosures .
Environmental and climate impact (Art. 6(1)(p) MiCA; ITS Part K)	Section 11 – Sustainability Footprint quantifies FYT’s carbon footprint, Hyperliquid energy assumptions, ERW-related carbon removal estimates, methodology and verification approach.
Data protection disclosures (Art. 6(1)(q); ITS Fields J.01–J.04)	Section 12 – Data Protection provides categories of personal data, processing purposes, retention policies, user rights and contact information. A mandatory GDPR paragraph has been added describing the lawful basis for blockchain processing and the limited joint-controller relationship .
Proof-of-existence and document integrity	Section 4.3 – Basalt Supply Commitment now clarifies that the IPFS hash and on-chain reference of the agreement are proof-of-existence only and confer no rights, claims or expectations.
Machine-readable XHTML / XBRL format	This White Paper is prepared in Inline-XBRL , with all mandatory fields mapped to the taxonomy in Annex I of ITS 2024/2984. Validation has been conducted using ESMA’s CAWP validator.
Statement of responsibility (Art. 6(6))	The final page includes the Insela UAB responsibility statement in accordance with MiCA, signed by the management body.

14 MiCA Compliance Note (Treasury & Allocation Flexibility)

Any future modification of FYT’s token allocation, treasury utilisation or vesting schedules will be carried out strictly in accordance with **Articles 6 and 7 MiCA**. Material changes will be disclosed in an updated CAWP and communicated publicly before implementation. No amendment shall modify the total authorised FYT supply (1,000,000,000 tokens) nor alter the non-redeemable rights associated with FYT.

Authoring process. We started from the official XHTML/XBRL template bundle released with ITS 2024/2984, locked all “pre-defined text” cells, then filled only the free-text fields with plain-language explanations and numeric data. A final validation pass was run through ESMA’s draft MiCA white-paper validator to ensure correct tagging and completeness.

14.1 “Zero-Touch” KYC/AML

Inseila UAB complies with Lithuanian AML laws and the EU AMLD5 directive. KYC checks are performed for all token sales. FYT is classified as a **utility token under MiCA (Reg. EU 2023/1114)**: it provides holders with access to on-chain agricultural data services and does **not** confer profit-sharing or governance rights.

To keep the sale friction-free while still meeting EU/EEA AML standards, we run a **single-vendor, fully outsourced model with Sumsub**:

What happens	How it works (automated by Sumsub)
Onboarding	ID-document + selfie liveness → sanctions/PEP check → wallet risk screen – avg. 20 s.
Tier limits	Tier T1 ≤ €15 k, T2 ≤ €100 k, T3 institutions – encoded in a soul-bound NFT minted on approval.
Purchase gate	Smart-contract buy function validates the NFT tier before minting FYT.
Travel Rule & TX monitoring	Sumsub’s Travel-Rule hub exchanges originator/beneficiary data; all FYT transfers streamed to real-time blockchain AML analytics.
Refresh / escalation	Automated re-KYC at 1- or 3-year intervals; suspicious alerts routed to FYT MLRO only when human review is required.

Result: **~75 % fewer manual reviews**, instant investor experience, and continuous alignment with MiCA, the EU Transfer-of-Funds Regulation and 6AMLD.

14.2 Summary

FYT is a legally compliant utility token designed to function within a sustainable commerce ecosystem. The issuer is committed to full transparency, regulatory alignment, and ongoing compliance with MiCAR and Lithuanian law.

For full legal documentation and regulatory updates, visit: www.flour-yield.com/compliance

15 Tax Considerations (EU VAT–focused; non-VAT taxes noted briefly)

15.1 Issuance And Non-Redeem Transfers of FYT

- No VAT at issuance. FYT issuance is out of scope because no specific supply is known at that time (multi-use/prepayment logic). Also when FYT transfers are considered as in scope for VAT, the transfers of FYT should be treated as VAT-exempt financial services as referred to under “other securities” under Art. 135(1)(f) of the VAT Directive EC 2006/112/EC.

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- **Secondary trading by holders.** Trading FYT on exchanges is treated as **VAT-exempt financial services**; intermediaries' fees may be VAT-able per local rules.

15.2 Redemption For Basalt (Goods Supply) — When VAT applies

- **Tax point & base.** VAT arises **when basalt is supplied**, based on its **euro value at that moment** (the shop price).
- **Place of supply & logistics.**
 - **EU customers:** fulfil from **Netherlands stock**. **B2C:** charge the **customer-country VAT rate** and report via **OSS**; **B2B:** typically **0% intra-Community supply** with acquisition VAT by the buyer.
 - **Non-EU:** fulfil **from Albania** for non-EU shipments; **exports 0%** from the EU, **import VAT (EUSt)** on entry to the EU as applicable.
 - **Crypto valuation.** For fluctuating assets, convert FYT to **EUR at the spot rate at transaction time**.

15.3 Rewards, Referrals, ERW verifications, Airdrops

- **Referrals/ERW verification** provided for FYT are likely **VAT-taxable services** (CJEU *Naturally Yours, Empire Stores*). For B2B referrers, expect **invoicing/self-billing**; consider using a **third-party loyalty provider** if invoicing isn't feasible.
- **Airdrops** may be feasible **only** where FYT issuance is out of scope (utility token). If FYT were re-qualified (e.g., ART), feasibility narrows.

15.4 Buybacks (Issuer) — Burn-only

- **VAT position.** Issuer buybacks followed by **immediate burn** are **generally outside VAT** (no supply). **Do not re-sell** bought-back FYT; re-issues risk re-characterising the issuer as a **VAT-taxable reseller**. Policy: "Buybacks = burn-only."

15.5 Invoicing & Record-Keeping

- Issue a **VAT-compliant goods invoice** that shows **FYT surrendered + EUR equivalent, taxable amount, rate/amount of VAT**, and **shipping/ancillaries**. For **B2C via OSS**, a formal VAT invoice is not always required, but full records must be kept **10 years**.

15.6 Non-VAT taxes

- **Income/capital-gains taxes** for holders vary by jurisdiction and status (private vs. business). These are **outside the VAT scope** of this section and should be assessed with local advisers. (BM memo focuses on VAT; our whitepaper avoids country-specific CGT rates.)

15.7 Practical Summary for Holders

- **Issuance / secondary trading:** no VAT at issuance; exchange trading treated as **VAT-exempt**.
- **Buying basalt with FYT: VAT applies** per the **goods** rules (OSS for EU B2C; ICS for EU B2B; exports/import VAT for third countries).
- **Referrals/ERW verification:** maybe **VAT-able services** (B2B invoicing or self-billing).
- **Buybacks:** issuer **burns** all repurchased FYT; **no re-issues**.

16 Risk Disclosures:

The following section summarises the principal risks that could adversely affect holders of Flour Yield Token (“FYT”), the FYT ecosystem, or both. It fulfils **Articles 6 §1 (q)–(r) MiCA** and the fields “**I — Risk Factors**” in Commission Implementing Regulation (EU) 2024/2984

The list is not exhaustive; additional or unforeseen risks may arise. Each investor should conduct independent due diligence and, where necessary, obtain professional advice.

Category	Key risks	Potential impact
Market & Liquidity	<ul style="list-style-type: none"> • Price volatility: FYT trades on open markets and may fluctuate sharply. • Thin liquidity: Limited trading volume could make large orders difficult to execute without slippage. • Market correlation: Broader crypto downturns may depress FYT irrespective of project fundamentals. 	Loss of token value; inability to exit positions at desired price or time.
Utility & Adoption	<ul style="list-style-type: none"> • Platform demand risk: FYT’s value depends on adoption of the FYT data-services platform. • Network effects: If user growth stalls, utility and market depth may stagnate. • Competition: Rival agritech or DeFi solutions could erode FYT’s market share. 	Reduced token utility and price pressure.
Regulatory & Legal	<ul style="list-style-type: none"> • Regime change: Amendments to MiCA, AML/CTF laws or securities regulations could impose new obligations or restrictions. • Jurisdictional divergence: Rules outside the EEA (e.g., the U.S. or UK) may hinder exchange listings or marketing. • Enforcement actions: Misinterpretation of FYT’s utility status could trigger investigations or penalties. 	Trading restrictions; increased compliance costs; forced modifications to token design or sale.

Category	Key risks	Potential impact
	<ul style="list-style-type: none"> • Mislabeling utility locking as ‘staking/yield’ could trigger re-qualification risks or additional authorisation requirements; availability may be restricted in some jurisdictions. • Authorisation for any ART upgrade may be delayed, conditioned, refused, or withdrawn; requirements could materially change project economics. 	
Smart-Contract & Protocol	<ul style="list-style-type: none"> • Code vulnerabilities: Bugs in FYT contracts, the Hyperliquid network, or project oracles could be exploited. • Upgrade risk: Contract upgrades (e.g., via proxy) may introduce errors or malicious code. • Layer-2 dependency: Hyperliquid technical failures or re-orgs might disrupt FYT transfers. 	Theft or loss of FYT; network downtime; reputational damage.
Cyber-Security	<ul style="list-style-type: none"> • Key compromise: Private keys of treasury or bridging contracts could be stolen. • Phishing/social-engineering: Users may be deceived into granting approvals or revealing seed phrases. • DDoS attacks: Infrastructure (API, RPC, oracle) may be targeted, impairing service. 	Asset loss; operational interruption; legal liability.
Operational & Governance	<ul style="list-style-type: none"> • Centralisation risk: Early project phases rely on core team multisig; governance failures could arise. • Personnel risk: Loss of key developers or founders may slow delivery. • Outsourcing dependency: Critical services (e.g., Sumsu KYC, oracle providers) may fail or terminate contracts. • Non-custodial lock contracts carry smart-contract and network risks (bugs, delays, outages); perks are discretionary and may change. 	Delays in roadmap; reduced trust; additional costs or migration effort.
Technology & Scalability	<ul style="list-style-type: none"> • Throughput limits: Sudden growth in user base may exceed Hyperliquid or backend capacity. • Interoperability bugs: Bridges or cross-chain solutions may malfunction. • Technical debt: Rapid feature additions could outpace code audits. 	Transaction bottlenecks; increased fees; degraded user experience.
Environmental & ESG	<ul style="list-style-type: none"> • Carbon-footprint misalignment: Although Hyperliquid is carbon-neutral today, future network changes could raise emissions. • ESG perception risk: Negative publicity about blockchain energy use may deter partners. 	Reputational damage; potential loss of enterprise adoption.

Category	Key risks	Potential impact
Taxation	<ul style="list-style-type: none"> • Uncertain treatment: Tax rules for utility tokens differ by jurisdiction and may change retroactively. • Withholding obligations: FYT transactions or rewards could attract VAT or income-tax reporting duties. 	Higher effective tax burden for holders; administrative overhead.
Force Majeure	Natural disasters, geopolitical conflicts, or global pandemics could impair operations of cloud providers, validators, or staff.	Network interruption; service degradation; project delays.
Insurance & Safeguards	FYT balances in user wallets are not covered by investor-compensation or deposit-guarantee schemes under EU law.	Full loss of value may be irrecoverable.

16.1 Mitigation Overview

- **Security:** Independent audits, bug-bounty program, and time-locked upgrade mechanisms for FYT contracts.
- **Compliance:** Continuous monitoring of EU & non-EU rule-making; Sumsu-powered KYC/AML controls already MiCA-ready.
- **Infrastructure:** Multicloud deployments, Hyperliquid staking redundancy, and cold-storage for treasury keys.
- **Governance:** Gradual decentralisation roadmap to migrate major decisions to FYT community voting.

Investors must be able to bear the economic risk of a complete loss of their investment.

16.2 Technology and Smart-Contract Risks.

FYT operates on the Hyperliquid Layer-1 blockchain using the HyperEVM execution environment. As with any distributed ledger system, FYT is exposed to underlying protocol risks including: (i) consensus failures or forks; (ii) validator misbehaviour or network congestion; (iii) bugs or vulnerabilities in the smart contract code; (iv) temporary or permanent chain outages; (v) changes to the Hyperliquid protocol, fee model or security assumptions; and (vi) reliance on off-chain components such as oracles or data providers. Hyperliquid and HyperEVM are operated by independent third parties, and Insele UAB has no influence over their performance, continuity, governance or security. Any disruption, failure or modification of the underlying blockchain may affect FYT's functionality, transferability or availability.

16.3 What This Means for FYT Holders

- **Purchasing FYT for basalt flour** triggers a VAT obligation, billed at the euro value at purchase.
- **Trading FYT on exchanges** remains VAT-free, treated like currency exchanges.

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- **Selling FYT for profit** requires personal or business income tax depending on frequency and purpose.

16.4 Compliance Measures Taken by Flour Yield

- VAT registration in Lithuania to legally process and invoice purchases.
- Issuance of compliant invoices with correct VAT on basalt deliveries.
- Transparent euro-value conversion and token pricing for tax accuracy.
- Ongoing monitoring of EU crypto tax regulations and alignment with evolving frameworks (e.g., MiCA, OECD).

17 Roadmap

Q4 2025

- Token creation & smart contract deployment
- First acceptance use case (TarCasso)

Q1 2026

- Private Placement
- Basalt Flour shop live
- Partner onboarding
- Decision on the ART application

2026+

- Expanded utility and market adoption
- Listing on Tier 1 or Tier 2 exchanges and engage with market makers (**Hyperliquid and Coinmerce**)
- Decision on the ART application
- DAO evolution and green treasury management

18 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 Holding's performance
- Market volatility of FYT/USDC pool

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

19 Final Statement

Flour Yield Token (FYT) is a new breed of regenerative cryptocurrency:

- ✓ supported by ESG commodity
- ✓ Rewarding environmental action
- ✓ Usable as a currency

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

For more details, visit www.flour-yield.com