



FINANCE TOKEN

WHITEPAPER

Finance+ (FNP) Whitepaper

The Future Starts Today!

INTRODUCTION

The new information and communication technologies have significantly strengthened the bond between human beings. Within this context, cryptocurrencies represent the way the world seeks to expand its economic and financial exchanges, beyond the hegemonic structure of the traditional financial system. Financeplus represents the currency that is going to revolutionize the educational, health and sports aid systems, as well as humanitarian aid, regardless of borders, cultures, creeds or races. The only objective is to serve others in the most difficult and delicate moments.

This crypto activity is similar to what happened in the 90s with the arrival of the internet, cell phones and smart systems, which opened up many options to reach all corners of the planet.

TECHNOLOGICAL BASE

Its technology is based on the Binance Smart Chain (BSC) blockchains, which allow the transfer of value and information, making it possible to dispense with third parties. This technology constitutes the fingerprint of the digital process and is considered the source of validity of digital currencies; since they provide security to its creation, support and exchange, promoting that the same currency can be used or exchanged in financial processes, which contains all the tools for the fast, safe and above all decentralized process.

A TRANSPARENT POLICY

Financeplus is a financial exchange tool at a macro, meso and micro economic level that allows the mobility of resources at any level and the digital transformation of them into their equivalent in different types of currencies or cryptocurrencies, thus facilitating commercial transactions and financial support for educational aid projects, ecology, sports support for children and youth, etc.

WHAT IS Financeplus?

It is the first 100% community, educational, ecological and humanitarian digital crypto asset, issued by a group of investors concerned about others, as well as nature.

In addition, it has real support in wealth and goods contributed through: Sales marketing throughout Latin America and the world, using digital platforms, staking systems (POS), farming and the security of the blockchain.

In addition to the latter, a small ecosystem will be built where users who own the token will be rewarded in order to encourage its use to carry out future operations. For Financeplus, the user who owns FNP has an added value, it represents the fact that the success of the project depends on them and, above all, on giving importance to their participation through their voice and their vote in the decisions and implementations that in the future are made. All of this is aimed at adopting an ecosystem that benefits them and is self-sustaining over time, where Financeplus is the utility token between the different platforms.

From anywhere in the world, users can find out all the news and news related to the Financeplus token through:

- ❖ Our website: <https://www.financeplus.io>
- ❖ Medium: <https://Financeplus.medium.com/>
- ❖ Reddit: <https://www.reddit.com/user/Financeplus>

Financeplus is listed in the wallets: TrustWallet, Metamask and the compatible wallets of the Binance Smart Chain, Pancakeswap and Binance Dex. The adoption of these wallets is intended to function as reception systems and mass payment system, allowing users to acquire goods and services in an economic and financial dynamic executed with ease and comfort, in addition to increasing the commercial incentive with the use of the digital currencies.

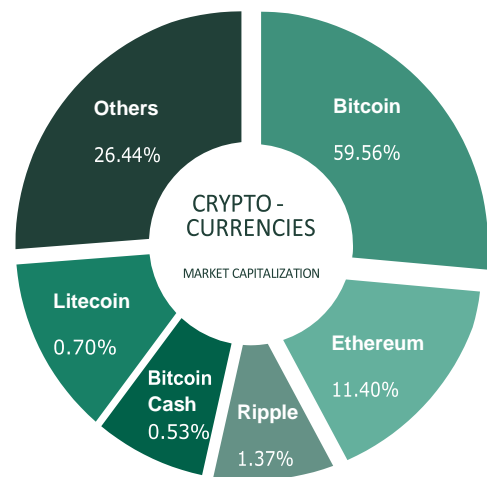
CRYPTOCURRENCY MARKET

Cryptocurrencies are payment systems that use virtual "tokens" that are defined by internal system ledger entries to allow secure online payments. Elliptical curve encryption, public-private key pairs, and hashing functions are examples of cryptographic algorithms and strategies that protect these entries.

The market for cryptocurrency is growing, and has a market capitalization of US\$ 1,859,506,384,332 as at March 30, 2021. (1.859 Trillion).

Thousands of cryptocurrencies appeared after the introduction of Bitcoin in January 2009 with Bitcoin being the undisputed king of the sector, accounting for around 59.2 percent of total capitalization.

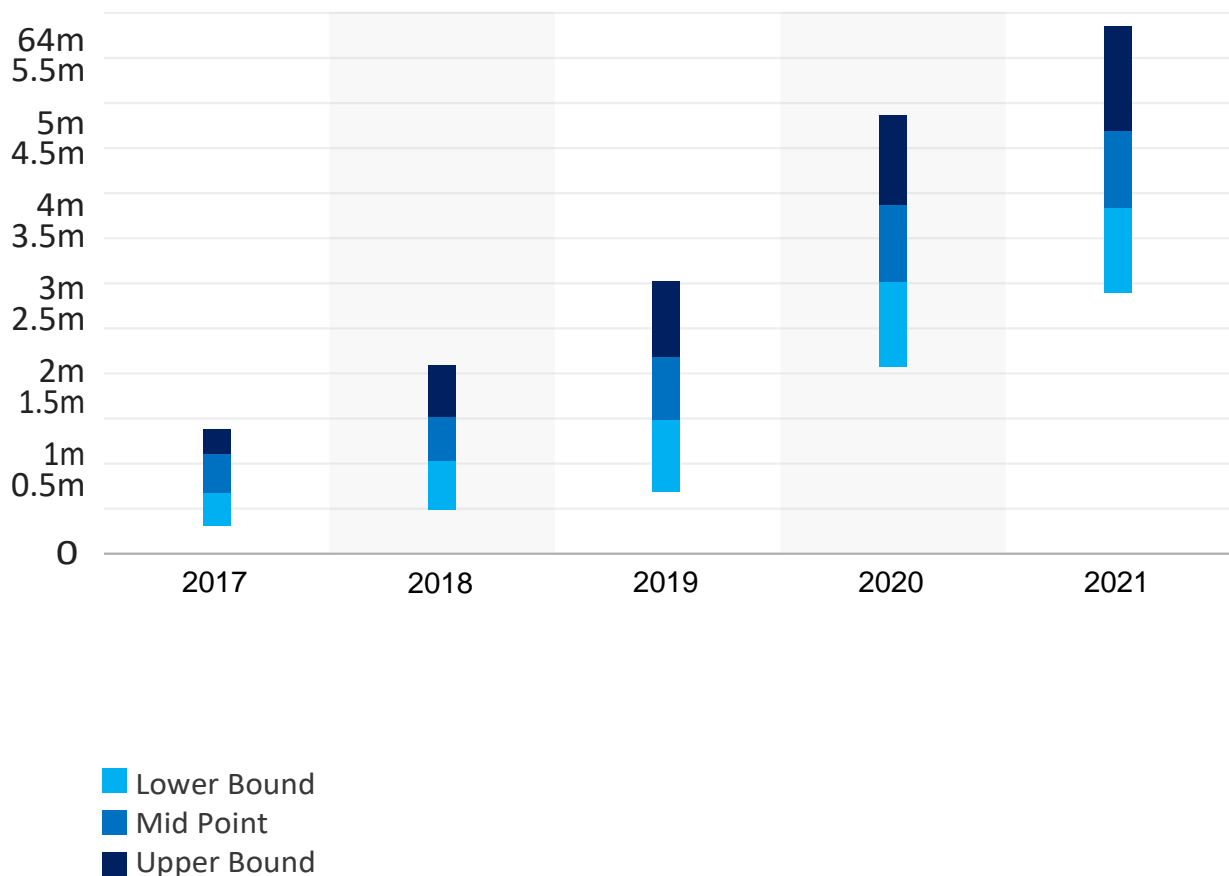
CRYPTOCURRENCIES
MARKET
CAPITALIZATION
\$1.859 TRILLION
MARCH 2021



According to Statista's most recent research, the total number of unique active users of Bitcoin wallets exceeds 100 million.

Although it is nearly difficult to determine exactly how many individuals use cryptocurrencies, data reveals that at least 100 million wallets have been generated, with 64 million active users based on current data.

THE ESTIMATED NUMBER OF UNIQUE ACTIVE **USERS OF CRYPTOCURRENCY WALLETS HAS GROWN SIGNIFICANTLY SINCE 2013 TO BETWEEN 2.9 MILLION AND 64 MILLION TODAY**



Several projects have provided services that make it easier for regular users to use cryptocurrencies on the blockchain technology.

While there are many relevant actors and entities in the Bitcoin industry today, there are six significant cryptocurrency business sectors:

Exchanges

Cryptocurrency exchanges are platforms that enable the cryptocurrency exchange of other assets, including digital and fiat currencies. Cryptocurrency exchanges, in effect, function as middlemen between buyers and sellers, earning money through commissions and transaction fees.

Wallets

Cryptocurrency wallets allow users to store and manage blockchain assets and cryptocurrencies in a secure manner. These wallets allow users to receive, and exchange cryptocurrency. These methods ensure that only the owner of cryptocurrencies and blockchain assets has access to the funds by using secure passwords. Cryptocurrency wallets may be viewed and accessed on smartphones and PCs.

Payments Companies

When a customer pays with a cryptocurrency, the transaction usually goes through a payment gateway at a set exchange rate and is instantly converted to a traditionally accepted fiat currency, allowing the merchant to avoid the volatility of the cryptocurrency marketplaces. Some cryptocurrency payment gateways, on the other hand, do not convert cryptocurrency to fiat currency immediately, enabling the merchant to hold the digital coins for as long as they want, typically in a cryptocurrency wallet.

Mining

The process of confirming and adding transactions between users to the blockchain public ledger is known as cryptocurrency mining. Mining also adds new coins to the existing circulating supply, and it is one of the main components that allows cryptocurrencies to function as a peer-to-peer decentralized network without the need for a central authority.

DEFI

DeFi is a blockchain-based type of finance that uses smart contracts on blockchains, the most common of which is Ethereum, to deliver conventional financial instruments rather than relying on central financial intermediaries such as brokerages, exchanges, or banks. People may use DeFi platforms to lend or borrow money from others, trade cryptocurrencies, insure against threats, and earn interest in savings-like accounts.

NFT

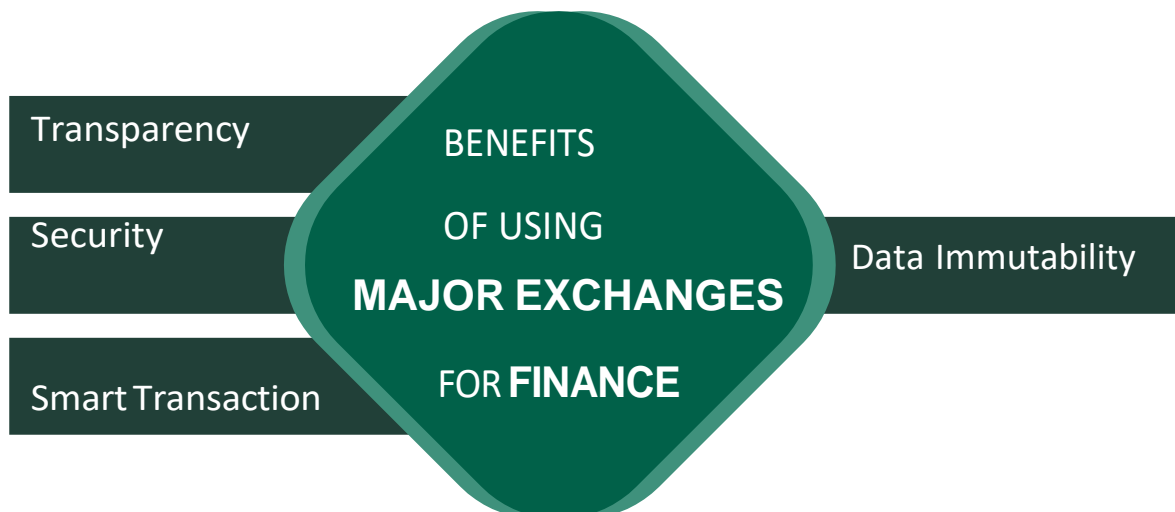
Non-fungible tokens, also known as NFTs, are cryptographic assets on the blockchain with unique identification codes and metadata that distinguish them from one another. Unlike cryptocurrencies, they cannot be sold or exchanged for equivalents. This contrasts with fungible tokens, such as cryptocurrencies, which are comparable to one another and can thus be used as a means of exchange.

BLOCKCHAIN TECHNOLOGY IN THE PROJECT

Binance Smart Chain is so resistant to tampering and fraud, and this will be the hallmark of the Finance token platform's lightning-fast trading design.

Binance Smart Chain is a modern blockchain with a full fledged ecosystem for designing high-performance decentralized apps.

While Blockchain technology is a breakthrough for digital recordkeeping in the form of ledger-based transactions, not all Blockchain offerings in the market are the same.



Financeplus will use the blockchain to bring General Education, literacy, basic and advanced technical training, through digital platforms through free online courses and payments with the FNP token.

Fundamentally, the Philosophy of the project is aimed at influencing the promotion of sports for youth, precisely, through a mechanism where support is provided to sports clubs and institutions with problems in their facilities. All this has the sole purpose that the practice of sports disciplines does not cease and that children and young people can also combine education and sports through online talks where essential issues such as mental hygiene and prevention are addressed. of addictions. This will be possible thanks to the alliance with the sports clubs and institutions that have been helped.

EMISSION AND QUANTITY

The Financeplus issuance was carried out through the Waves blockchain as part of its first stage, on September 23, 2020. After a long consensus by the Financeplus team, it resolved the migration to the Binance Smart Chain platform and Binance Dex in Bep20 and Bep8 token mode thanks to its security, development tools and rapid expansion in the market. This migration is carried out as of May 1, 2021

In total, **10,000,000,000 billion Bep20 tokens** were created, within the Binance Smart Chain. These can be viewed within the Binance Smart Chain Explorer (BscScan) through the contract address:

(<https://bscscan.com/token/0x028dB6fc603A0897a4D0Bc703B1f0D59EA952131>)

Of those **10,000,000,000 billion tokens**, the members of the founding team of Financeplus have a total of **Fifty Million FNP (50,000,000 each)** in **Bep20 tokens**, these will remain stored in the HOLDING mode for a period of 1 year. The supply of said Bep20 tokens will be reduced every 6 months until reaching the figure of only one billion (1,000,000,000) in order to guarantee the stability of the token and the project.

These tokens have an initial price of **0.0000000167895 BNB (Binance Coin)**, with the possibility of continuing to increase thanks to the support of said digital asset. The supply of said Bep20 tokens will be reduced every 6 months until reaching the figure of only 1,000,000,000 as long as they have not been acquired by investors or users.

The Bep20 tokens consist of 8 decimal places (**0.00000001**) and will be divided into **Qbits** as the minimum unit and FNP as the maximum unit.

HOW TO BUY?

Financeplus (Bep20) is available on Pancakeswap and can be purchased through BNB.

These tokens are exclusive for investment and sustainability of the project which must remain in Holding mode for a period of 1 year.

Financeplus (Bep20) is available through direct sale and exchange through project managers at the moment. It can also be acquired with any token or currency that is on the market and can be used freely for staking, farming or any type of transaction within the Financeplus ecosystem, as well as within the projects belonging to the Binance Smart Chain, such as: Swap, defi, Pools etc.

PRICE

Bep20 tokens

Its price is set in relation to the previous price in the Waves Exchange platform on the day of the blockchain migration and may be acquired in the first phase through the website or through the project administrators with any currency or token available in the market. These tokens can be used for: Staking, Farming, and / or any transaction within the platform.

TEAM

The team that makes up Financeplus is disseminated in several Latin American countries such as: Venezuela, Chile, Argentina, Panama, Dominican Republic and the United States.

Each of the members that make up this team are committed to ensuring that each aid is channeled correctly and to give audio visual testimony of where the campaign, project, resource, operation or any humanitarian and social event is carried out.