

BillMyCrypto Tokenomics and Road-Map

Here is a **realistic and future-forward tokenomics + governance structure** tailored for **BillMyCrypto**, keeping in mind its DeFi utility and potential for community-driven growth.

BillMyCrypto Tokenomics Plan

Token Name: BillMyCrypto

Token Symbol: \$BILL

Blockchain: Polygon (ERC-20)

Total Supply: 1,000,000,000 \$BILL (fixed)

1. Token Allocation

Category	Allocation	Purpose
Community & User Rewards.	30%	Used for rewarding users, referrals, billers, liquidity incentives
Team & Founders.	15%	Vested over 3 years with 6-month cliff
Treasury & DAO Reserve.	20%	Controlled by DAO for ecosystem grants, partnerships, or emergencies
Staking & Liquidity Mining.	15%	Rewards for liquidity providers and token stakers
Private Sale / Strategic Investors.	10%	Early backers with vesting and lock-up
Public Sale / Launchpad.	5%	Community token distribution
Advisors & Partners.	5%	Vested support partners

2. Utility of \$BILL Token

- **Bill Payment Discounts:** Users paying with \$BILL get a discount.
- **Staking:** Earn rewards or higher platform limits.
- **Governance:** Vote on protocol upgrades, fee models, supported regions.
- **Biller Incentives:** Billers receive \$BILL bonuses for consistent volume.
- **Referral Bonuses:** Referrers earn \$BILL on new user actions.

3. Governance Structure (DAO)

Platform evolves to DAO in phases:

Phase 1 (Centralized governance)

- Controlled by the founding team to ensure stability.
- Feedback from early users considered off-chain (Discord, polls, forms).

Phase 2 (Progressive Decentralization)

- Snapshot voting using \$BILL tokens.
- Community proposals on:
 - New bill categories
 - Fee percentage changes
 - Treasury usage

Phase 3 (Full DAO)

- Treasury spending, team roles, grants fully decided by \$BILL holders.
- On-chain voting through tools like **Tally** or **Aragon DAO**.

4. Vesting & Release Schedule

Group	Vesting
Team & Advisors	3 years vesting, 6-month cliff
Investors	1-year vesting, 3-month cliff
Community Rewards	Distributed over 4 years
Treasury	Locked 6 months, unlocks over 4 years

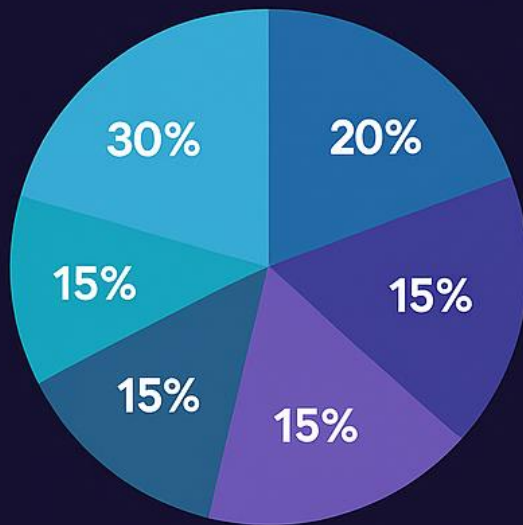
5. Launch Strategy (2025/2026)

- **2025 – Q4:** Build community, educate about \$BILL, simulate rewards off-chain
- **2026 – Q1:** Deploy \$BILL on Polygon Testnet
- **2026 – Q2:** Token generation event (TGE), DEX liquidity
- **2026 – Q3:** Integrate token utility into bill payments, referral system

TOKENOMICS



Token Distribution



- Community & User Rewards
- Treasury & DAO Reserve
- Team & Founders
- Staking & Liquidity Mining
- Private Sale / Strategic Investors
- Public Sale / Launchpad

\$BILL



Bill Payment Discounts



Staking with Rewards



Governance Voting



Referral Bonuses



Public Sale/

Smart Contract

Advisors Partners

