



# FiPi Token & FiPi APP Whitepaper

[www.FiPi.io](http://www.FiPi.io)



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# Token that wins the market



## FiPi App

will revolutionize the way  
of modern savings with  
automated purchases in  
accordance with  
cryptoindexes

# Abstract: a few words about winning the market



We believe in the future of cryptocurrencies. We know it is a dynamic, volatile, yet constantly growing market. The world, too, has seen the possibility to earn from it. It is also slowly coming to everyone that it is a good way to save money. It is this aspect not yet exploited by others that our solutions touch. We are facing a chance to become a leader in this field. Together with you.

## HOW?

All thanks to FiPi APP, which is an app for automated, regular and modern saving via the purchase of cryptocurrencies. The most important feature of our app is its simplicity – it takes only three steps to buy one of the three FiPi Crypto Indexes. Thanks to the automation and ultra-easy working principles we aim to target a wide range of users (not only specialists of virtual currencies). We will apply proven solutions from regular financial markets to the world of cryptocurrencies, thus providing effective saving opportunity for those with little knowledge on the subject.

Each purchased FiPi Crypto Index will be accompanied with our token – cyclical purchases of FiPi Crypto Index will include the purchase of 1% of FiPi Token. Its owners will earn profit from each buy or sell transaction – each user will gain 2% of the transaction value (reflection).



**FiPi**



**FiPi  
Token**

## EXAMPLE:

- ▶ Alex registers in FiPi APP.
- ▶ He selects FiPi 10 Crypto Index together with an amount (e.g. 500 USD) that he wishes to save per month by using the app.
- ▶ FiPi APP proceeds with automatic weekly purchases of cryptocurrencies (according to the components and proportions of FiPi 10 Crypto Index) with the value of 125 USD (for the equivalent of 1% the FiPi token will be purchased on one of the exchanges, where we will create and block Liquidity Pool for one year).
- ▶ Our system will be automatically re-balancing Alex's portfolio, so that with every new month his savings are distributed among particular cryptoassets in such a way as to mirror the components of FiPi 10 Crypto.
- ▶ If with months the market grows by 120%, so will Alex's portfolio.



**Thereby we will provide our users with the answers for the three most common questions in the cryptocurrencies' world:**

- ▶ What cryptocurrencies to buy? FiPi 10 Index / FiPi 30 Index / FiPi Next 20 Index
- ▶ Is it a good time to buy some cryptocurrencies? Every moment to begin purchases with the DCA system is right!
- ▶ How to buy cryptocurrencies? By means of FiPi APP.

**For the owners of FiPi Token, we offer our solution package that will maximize the chances for profit:**

- ▶ **We will create demand for FiPi Token:** We will create FiPi APP, where an increase in active users will be accompanied by an increase in monthly volume of FiPi Token purchase and thus also in the token's rate.
- ▶ **We will create a constraint on the supply of FiPi Token:** We have created a token, whose owners will be unwilling to dispose of. Each transaction (buying or selling) will include a transaction fee of 8%, which will be devoted to reflecting, enlarging the Liquidity Pool, lotteries' prize pools, coin burning.

**DO YOU WANT  
TO KNOW MORE?**

Below you will find our full vision as well as proofs that FiPi APP and FiPi Token will corner the market!

# Problem: how to save?




Ways to save money are plentiful. People are eager to exploit them since to secure their current and future well-being. Yet in today's world it is more and more difficult to talk about the infallibility of traditional and well-known forms of saving. What is happening right now – surging inflation, unstable markets, worldwide markets volatility – shows that traditional and seemingly risk-free saving via bank accounts or short-term deposits carry enormous risk of loss. More stable seems to be the market of precious metals, but here we face the problem of storage (and its cost) as well as the need to have at least minimal knowledge about the market or the necessity to reach out to an expert. We can also save by investing in luxu-

rious material goods, but it requires even bigger commitment and knowledge than investing in gold or silver does. All of the above saving forms carry various types of risks and often necessitate the knowledge or support on the part of an expert in the field of economics. The expected profits seem out of line with the costs and risks involved!

The world is in constant flux. Thus what was good several years ago is not bound to be so now, and in a few years it might already be a completely outdated system. And in the context of long-term saving this will have disastrous consequences.

**That is why we are looking into  
the future - at the ever-growing  
market of cryptocurrencies.**

A hand is shown placing a white puzzle piece into a larger assembly of white puzzle pieces on a pink background. The puzzle pieces are arranged in a way that suggests a larger picture is being formed. The hand is positioned at the top left, with the thumb and index finger holding the piece. The puzzle pieces are white and have a standard interlocking shape. The background is a solid pink color.

Cryptocurrencies. The whole world already knows that one can make a profit on them. But how? How do they work? Where do they come from and why do they have value while being virtual? There are more of such questions concerning virtual currencies. And they are present in the minds of a majority of the society. Interest in cryptocurrencies is growing, but not proportionally to the general public's knowledge of the subject. To save money using

cryptocurrencies requires specific knowledge. One needs to monitor the market. Long-term saving makes sense only with a proper strategy preventing overinvestment or too emotional moves, which can lead to total loss. And most of all – what is needed is time, since this saving form requires a high degree of regularity. The consequence of all of this is that success in this particular way of saving is limited to a narrow group.

**And we have the means  
to turn this around  
and solve all the above  
problems.**

# Solution:

# Application for saving from cryptocurrencies



## PROBLEMS OF REGULAR FINANCIAL MARKETS:

INSTABILITY  
OF MARKETS  
AND GLOBAL  
ECONOMY

OUTDATED  
SAVING  
FORMS

ONLY FOR  
EXPERTS



### Our answer:

FiPi APP – an application for modern, automated saving from cryptocurrencies for everyone!

## PROBLEMS OF THE CRYPTOCURRENCIES WORLD:

# ONLY FOR EXPERTS



**Our answer:**

DCA TOP  
FIPI INDEXES  
METHOD

MONITORING  
THE MARKET

PASSIVE  
MANAGEMENT  
OF SAVINGS  
PORTFOLIO

# How does FiPi APP work?



## Principles behind FiPi APP's working

### FIPI APP

**IS THE ONE-STOP SHOP FOR AN EASY & AUTOMATED,  
MOST USER FRIENDLY AND SMARTEST WAY TO INVEST  
INTO CRYPTOCURRENCIES.**

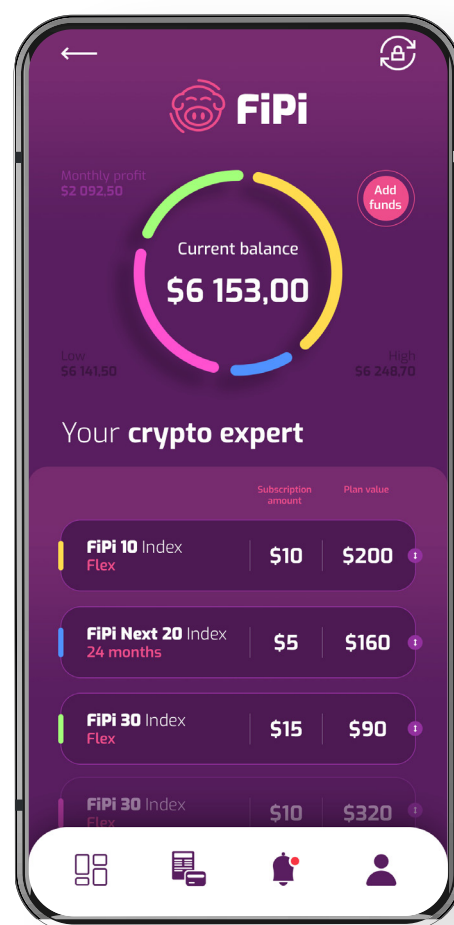
Before we move on to the application, we suggest a one simple exercise. Unlock your smartphone and check how many apps you have and what they are for.

Our apps serve all purposes. We use them every single day, they are tools as natural for us as a spoon and a fork.

We believe that just as we are able to make quick transfers or check the weather forecast – so too we can save from cryptocurrencies directly from our phones. And we know how to do this!

**FiPi APP is first of all a tool created for all! The user will not need to:**

- be familiar with cryptocurrencies
- monitor the market
- buy cryptoassets by themselves



**FiPi APP itself will do all of this. User's action will involve only these three steps:**

### 1. Register

### 2. Select the subscription of one of the available indexes below:

- FiPi 10 Index + 1% FiPi Token
- FiPi 30 Index + 1% FiPi Token
- FiPi Next 20 Index + 1% FiPi Token

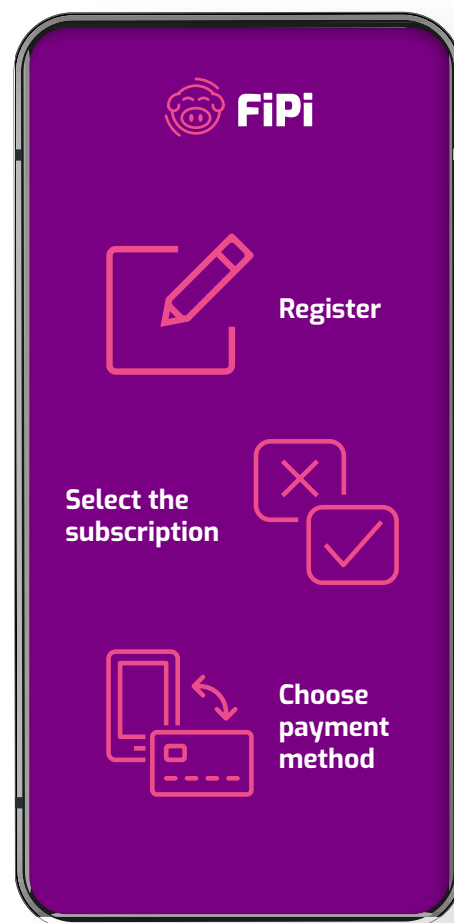
The basket of each FiPi Index will store cryptocurrencies, which will be automatically purchased on behalf of a user. The purchase will take place every week but there will be no action required from the user – the app does everything for them.

\*1% FiPi\* means the purchase of a token, whose issuer is FiPi Sp. z o.o.

The saved money can be withdrawn at any time. And what is significant – there is no limit to the number of selected baskets. The user can have many different saving plans (several selected subscriptions) activated on their account.

### 3. Choose the payment method. Below options will be available:

- Debit or credit card (Visa or Mastercard)
- Direct debit – defined as a monthly transfer



## Pillars of FiPi APP's working

The working of the application is based on known and proven methods and strategies of investing both in the cryptocurrencies world and in the traditional market. We adopt effective

solutions and combine them in a unique way, and this is the basis for achieving the desired effect.

**IN A NUTSHELL, AN EFFECTIVE, INTUITIVE  
AND SIMPLE TOOL FOR SAVING FROM  
CRYPTOCURRENCIES DESIGNED FOR ALL!**

# The pillars of FiPi APP:



## DCA Method

Dollar cost averaging (DCA) is one of the most popular strategies used by investors in virtual currencies. It is relatively easy but it requires consistency, absolute regularity and patience. What it offers in return is to minimize the risk of Concentrated Investment done all at once; which can therefore limit the investors ability to invest at a later period in case of a major price drop. The DCA strategy enables all types of investors to spread their investments and enter into the market systematically, thus making it most comprehensive model for investors, and with FiPi, you get this all at your fingertips.

It is based on a regular purchase of a given asset regardless of its current price. It works out not only in the market of virtual currencies but also that of precious metals or securities. It leads to the averaging of costs and to the breaking down of an amount designated for a given period into shorter periods and smaller amounts. Thanks to this, we invest a constant amount in regular time intervals and hence we do not feel the market volatility (since during this time period the asset's price went both up and down, but ultimately the general trend is increasing, and so are our savings).

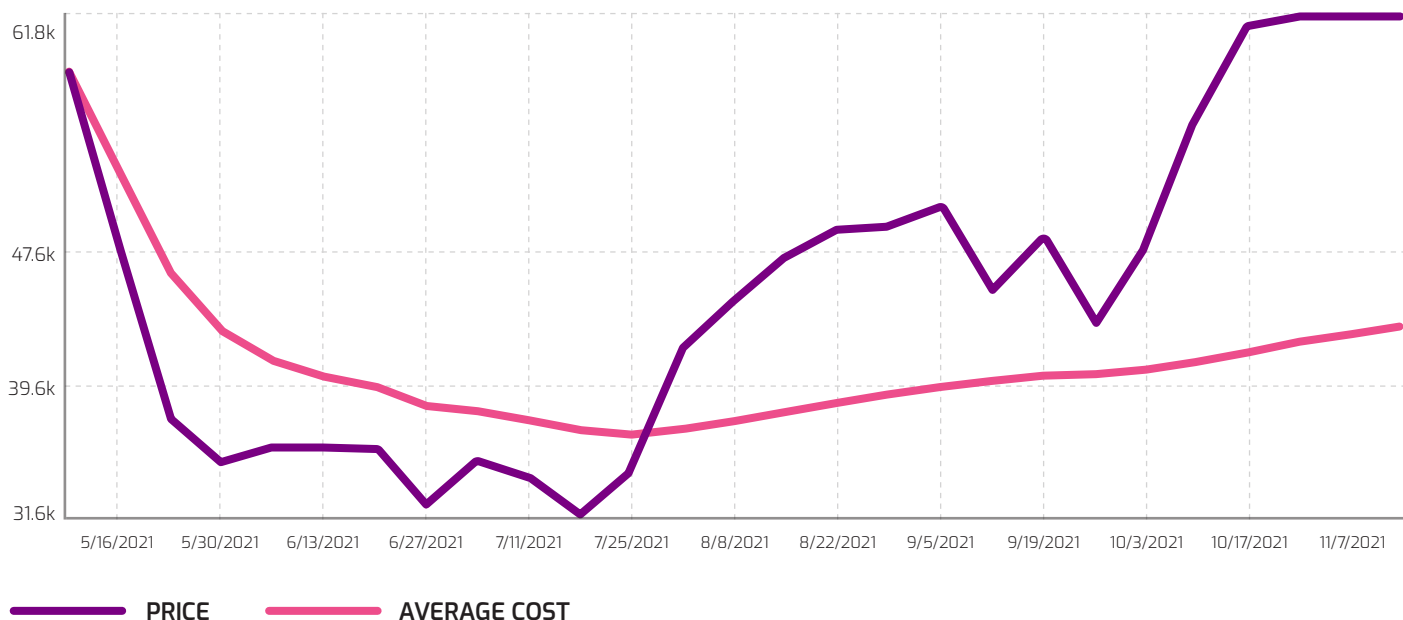
### EXAMPLE:

- ▶ Max and Albert come to the conclusion that they both want to move some of their savings (FIAT) to the world of cryptocurrencies.
- ▶ **Max buys BTC in one moment – without applying DCA:** On 9th May 2021 Max wanted to move some of his savings kept in FIAT to the cryptocurrencies market. To do this, he bought BTC for the equivalent of 5.000 USD with the exchange rate of 58.771 USD.  
How many BTC did Max buy without applying DCA?  
**0,08508 BTC**
- ▶ **Albert spreads BTC purchase in time – applying DCA:** On 9th May 2021 Max wants to move some of his savings (FIAT) to the cryptocurrencies mar-

ket. He wants to allocate 5000 USD. In order to average the purchase price, he spreads the BTC purchase process over 6 months (27 weeks – the completion of the BTC purchase process on 11th July 2021) so that he buys the cryptoasset for 185 USD every week.

How many BTC did Max (Albert?) buy applying the DCA system? **0.116055 BTC** → Albert bought BTC for about 5000 USD with the average exchange rate of **43.039 USD for 1 BTC**

**Result:** On 9th May 2021 the exchange rate was equal to 61.661 USD for 1 BTC. Thus the value of **Max's savings increased by about 5%**, while the value of **Albert's savings increased by over 43%!**



The example rested on big numbers, since the "traditional" investment in cryptocurrencies involved rather bigger amounts as it this form of saving was reserved for savvy individuals with a dedicated budget.

Nowadays, using our application, we want to target a broader group – perhaps one with a smaller budget but definitely more numerous, which will translate into a higher turnover in the app, and hence our that of token. This will be elaborated later.

**WHAT COUNTS MOST IN DCA IS NOT THE AMOUNT,  
BUT PATIENCE, PERSEVERANCE AND REGULARITY.**





## **Balancing – following the market**

### **PASSIVE MANAGEMENT OF YOUR SAVINGS!**

In FiPi APP we use a passive saving method. What does it mean? The application will follow the market in the most automated and accurate way possible. By monitoring the indexes it will accurately mirror the changes in them.

### **HOW DOES IT IMPACT THE USER?**

After registration, the user will not need to do anything and the application will make purchases according to the component of the chosen index (and saving plan) mirroring their behaviour on the crypto exchanges. The volume of increase or decrease of a given cryptocurrency's value will determine how much less or more of it will be allocated in a user's portfolio. Such an approach minimizes the market risk – diversifying the savings. The volatility associated with buying only one cryptocurrency is much higher than the volatility of the market as a whole. Automation also reduces transaction costs. It is the owner of the application that bears all the exchange costs and other fees.

This approach is contrasted by active management, which rests on the use of one's knowledge and intuition as well as more voluminous but less frequent investing in cryptocurrencies. The goal is to beat the benchmark (that is the index). Profits are quicker and often higher – but the risk of overinvestment or loss is also higher. Additionally, such an approach requires knowledge of the ins and outs of the market or hiring a specialist, which eats into the potential profit.



If the index you invested in via FiPi APP rises or falls by 5% in a given period, the value of your portfolio will also change by 5%. Hence this approach, just like the DCA strategy, exploits the general upward trend in the crypto market. Even if your savings go down in value in a given week or month, they will grow from the general long-term perspective. Every month we will make adjustments to the users' baskets so that the savings' allocation is in line with the market (FiPi Index).



## FiPi Crypto Index

The creation of the core of our application, that is FiPi Crypto Index, will be in the hands of a professional, experienced and independent entity with an excellent reputation in the financial world.

### THE PROVIDER OF INDEXES

BITA GmbH is a German company Fintech, which provides indexes, data and data for corporate infrastructure used by institutions operating in passive and quantitative spheres of investment. Thanks to an innovative indexing software, designed to outperform other existing solutions in terms of flexibility and speed, BITA can provide independent, methodologically-sound indexes, which can be both invested in and reproduced by clients and stakeholders. The methodologies and processes behind BITA are fully transparent and available to the public.

BITA has implemented an array of processes and policies to ensure full adherence to the rules of financial benchmarking and the EU Benchmark regulation, which has been in force since 1st January 2018 and concerns both EU and non-EU entities administering the indexes used in the EU.

### FIPI 10 INDEX (BITA CRYPTO 10 INDEX)

The BITA Crypto 10 Index aims to provide a transparent and objective measure of the Price Return Performance of a basket of leading cryptocurrencies, measured against the US dollar, trading at well-established digital asset exchanges. Index values are disseminated in real-time.



[Index description](#)



[Index Methodology Guidebook](#)



## FIPI 30 INDEX (BITA CRYPTO 30 INDEX)

The BITA Crypto 30 Index aims to provide a transparent and objective measure of the Price Return Performance of a basket of leading cryptocurrencies, measured against the US dollar, trading at well-established digital asset exchanges. Index values are disseminated in real-time.



[Index description](#)



[Index Methodology Guidebook](#)

## FIPI NEXT 20 INDEX (BITA CRYPTO NEXT 20 INDEX)

The BITA Crypto Next 20 Index aims to provide a transparent and objective measure of the Price Return Performance of a basket composed by the bottom 20 cryptocurrencies from the BITA Crypto 30 Index, according to their free float market capitalization ranking. Index values are disseminated in real-time.



[Index description](#)



[Index Methodology Guidebook](#)

## Buying 1% of FiPi Token

What is the relationship between our token and FiPi APP? Very easy! The app drives the token demand, and the token expands the users' portfolio. There is a mutual benefit! How does it work in detail?

For each FiPi Crypto Index in the application, the user automatically buys 1% of FiPi Token with each transaction. Thanks to it, as quickly as with the first purchase, the user becomes the owner of our token and can, as a consequence, enjoy all the associated benefits. What kind of benefits are these? Financial, of course!

The holders of the FiPi Token earn on every buy and sell transaction made by other holders. Therefore, on the one hand a user makes regular expenditures on the token, but on the other hand she earns from this mechanism. That is because she receives commission on the transactions of ALL the app's users. Thus the popularity of FiPi APP can quickly add to your profits.

### EXAMPLE:

Alex is the user of FiPi APP with an active monthly subscription equal to 500 USD and the selected FiPi Next 20 Index. According to the working principles of FiPi ecosystem, FiPi APP also makes a purchase (apart from the cryptocurrencies listed in FiPi Next 20 Index) with a value of 5 USD FiPi Token.

# FiPi APP Fee



	FLEX PLAN - indefinite period	12M PLAN	24M PLAN
FiPi APP fee for balancing [% of portfolio value]	0,99%	0,59%	0,49%
Withdrawal of funds [% of portfolio value]	0%	withdrawal of funds after 12 months: 0%	withdrawal of funds after 24 months: 0%
	0%	withdrawal of funds before 12 months: 5%	withdrawal of funds before 24 months: 5%

## FiPi Tier System

	TIER BRONZE	TIER SILVER	TIER GOLD	LEGENDARY INVESTOR
How many FiPi Tokens should you have?	FiPi Token 2% portfolio	FiPi Token 3% portfolio	FiPi Token 5% portfolio	Purchase of FiPi Token for 1BNB at PreSale or PrivateSale
What do i gain?	20% discount on FiPi APP fee for balancing	40% discount on FiPi APP fee for balancing	60% discount on FiPi APP fee for balancing	<b>LIFETIME: free balancing / free withdrawal / free early withdrawal regardless of portfolio value</b>
			Access to exclusive FiPi Crypto Index (e.g. FiPi Small MC Crypto Index)	Access to closed FiPi APP tests

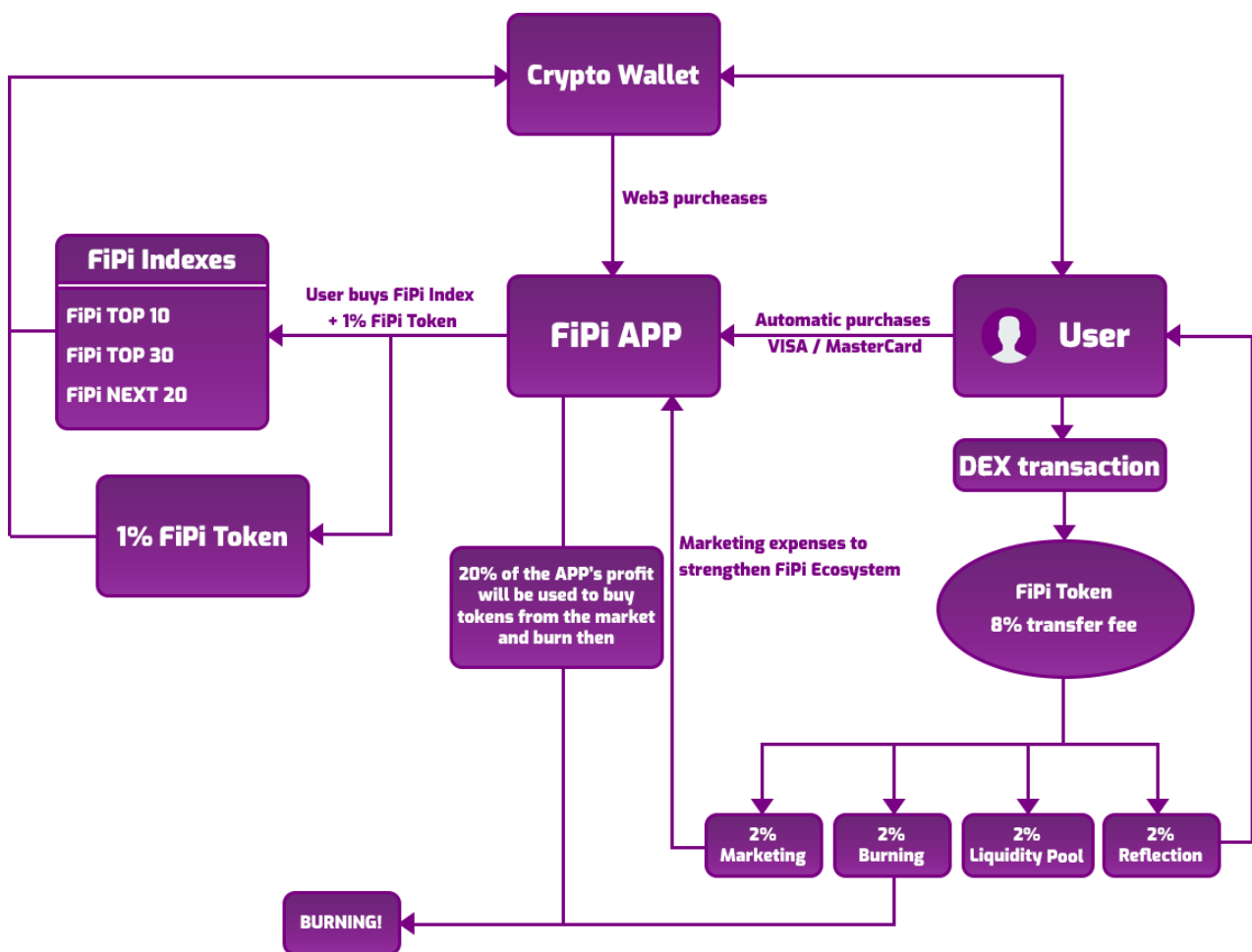
# FiPi Token



## What you need to know about FiPi Token

FiPi Token is a token created by us, which operates in the Binance Smart Chain (BSC) network. The tokens market is extremely competitive. Every day welcomes new participants. All with the goal to make people profit from them. Ours has been founded with the same goal. Yet what differentiates us from the majority is that we know from the very scratch how to regularly expand the demand for our token and how to drive up its value.

**YOU HAVE ALREADY GOT TO KNOW THE BIGGEST STRENGTH OF OUR FIPI TOKEN – IT IS FIPI APP. JUST TO REMIND YOU – IT WILL BE WORKING IN THE FOLLOWING WAY:**



What, besides the application, characterizes our token?

**It has all the features that fiat currencies (FIAT) lack.**

How do we know that the value of the FiPi Token will be increasing on a long-term basis?

**Because we will make it happen.**

## TRANSFER FEE

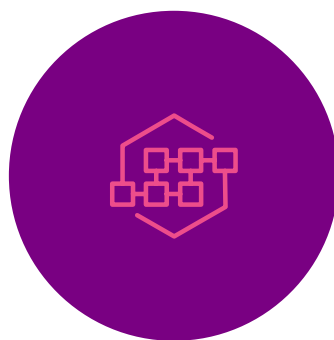
One of the most important qualities of the FiPi Token will be so-called "transfer fee", i.e. a commission equal to 8% charged by the FiPi Token ecosystem.

What will happen to the FiPi Token charged due to the transfer fee?



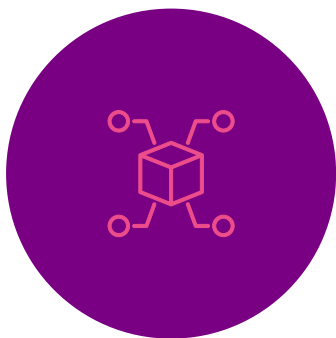
### **2% WILL BE BURNED**

this permanent removal of a part of the tokens from the market will lead to the decrease in the number of tokens in circulation and hence an increase in the token's value



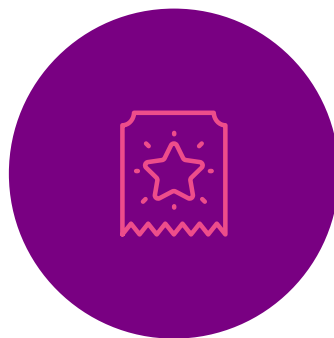
### **2% WILL BE USED FOR AUTOMATIC STAKING (REFLECTING)**

this part of the commission will be automatically distributed to every user with the FiPi in their portfolio.



### **2% WILL GO AUTOMATICALLY TO THE LIQUID POOL**

which will strengthen the stability of the FiPi Token's price



### **2% WILL BE DEDICATED TO A MARKETING**

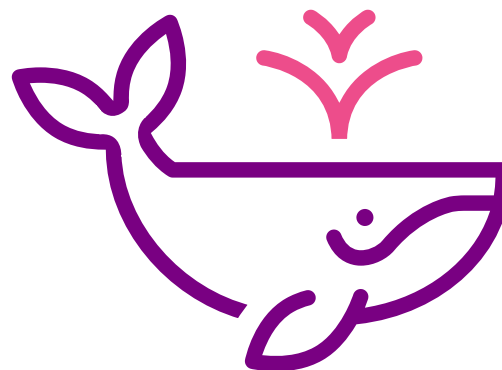
this part of the transfer fee will be sent to a dedicated wallet, the funds from which will be used only for FiPi marketing purposes

## ANTI-WHALE TAX

The pump and dump schemes are becoming a major problem in the crypto world. We strongly believe that this phenomenon has a negative impact on the market and is harmful for most investors. That is why we came up with the Anti-whale tax mechanism.

This mechanism applies a temporary tax of 16% upon wallets that sell over a certain threshold to the PancakeSwap liquidity pool within a day. Our contract keeps track of the amount of tokens sold by every wallet in a 24-hour timeframe. If the whale tries to sell too many tokens in a day he will be imposed a double tax.

That way our ecosystem encourage people not to dump great amounts of tokens, which will lead to higher stability and will have positive effect for most investors.



## HOW SECURE WILL BE YOUR INTERESTS IF YOU DECIDE TO INVEST IN FIPI TOKEN?

- ▶ Liquid Pool will be blocked and we, as the founders, will not be allowed to make any withdrawals from it. The possibility to exchange the FiPi token for BNB at any time is guaranteed.
- ▶ Our application will be a success on the global market. We believe that it will allow us to reach a mass audience, which will greatly influence the value of the FiPi Token and hence your portfolio
- ▶ **Let's remind:** an increase in the number of active users of FiPi APP will translate into a rise in the value of all subscriptions (the value of the monthly purchases of all users). At the same time 1% of all subscriptions will serve to purchase the FiPi Token on a decentralised exchange!

If 1% FiPi Token concept would not be enough to drive huge demand for FiPi token, we have created FiPi Tier system (more details below). Depending on what percentage of the FiPi APP user's portfolio will be FiPi Token, such a TIER will be assigned to him. Along with obtaining a TIER, the user will be granted a discount on the selected FiPi APP fee

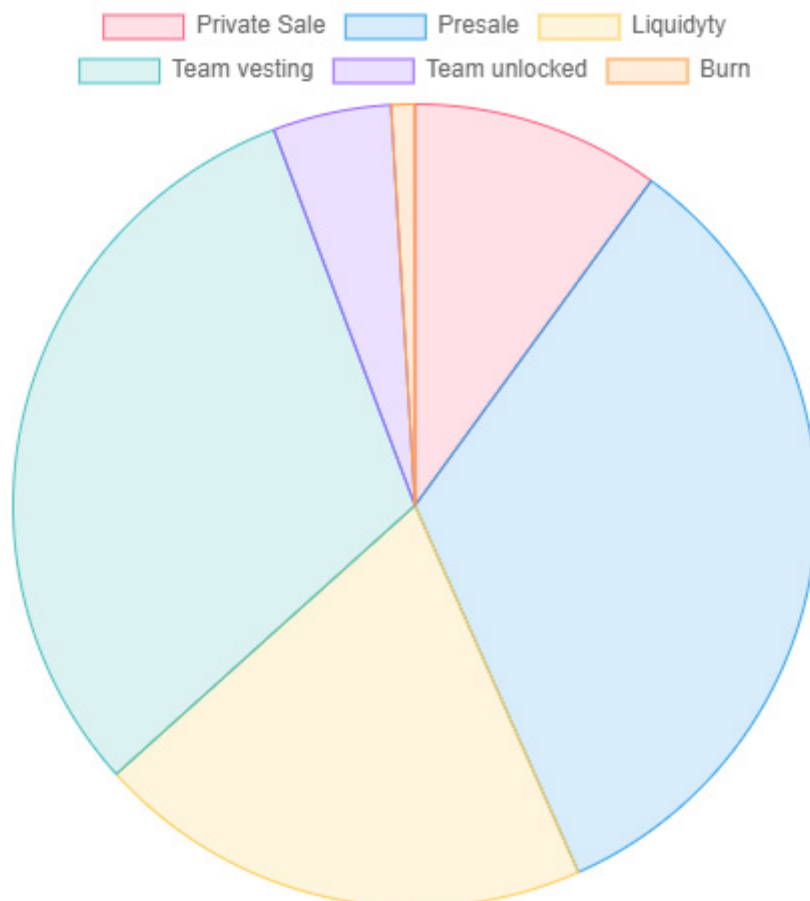
**Investment in cryptocurrencies has been gaining in popularity – we want to take advantage of it and turn it into a PR and, first of all, financial success. As you could see – we know how to do it.**



# Tokenomics



Allocation	Token supply	Price	Vesting period	TGE	Unlock rate
Private Sale	2 100 000	0.075	9 months	10%	10% every month
Presale	7 000 000	0.105	5 months	50%	10% every month
Liquidity	4 200 000		36 months	0%	0%
Team vesting *	6 500 000		60 months	0%	20% every year
Team unlocked **	1 000 000				
Burn	200 000				
<b>Total</b>	<b>21 000 000</b>				



## ROADMAP

Now we will show you  
when we will do it:

### PAST

#### Q3 2021:

- ▶ The creation of the concept of FiPi Token BSC
- ▶ Creating the team to implement the project
- ▶ Legal analysis of planned implementations
- ▶ Creating the alpha version of the FiPi Token
- ▶ Creating the beta version of the FiPi Token
- ▶ The TechRate audit of the FiPi Token



### CURRENT

#### Q4 2021:

- ▶ Creating promo video
- ▶ Aggressive marketing campaign
- ▶ Whitelist for Private Sale
- ▶ Competition for the Christmas NFT



### FUTURE

#### Q1 2022:

- ▶ Private Sale
- ▶ Certik audit
- ▶ Global expansion
- ▶ Public Sale
- ▶ PancakeSwap Listing
- ▶ Coinmarketcap & Coingecko Listing
- ▶ Creating an alpha version of the application
- ▶ Close alpha version application tests
- ▶ Implementation of crypto indexes created by a licensed German entity



## ROADMAP

Now we will show you  
when we will do it:

### FUTURE

#### Q2 2022:

- ▶ The launch of the application
- ▶ The implementation of the AML/KYC policy
- ▶ CEX listing
- ▶ The commercial start of the application
- ▶ Adding G-Pay and Apple Pay
- ▶ Submitting an application for listing on tier 1
- ▶ Open an affiliate program



### FUTURE

#### Q3 2022:

- ▶ The reception of the PSD2 license to broker FIAT payments in the application



### FUTURE

#### Q4 2022:

- ▶ Establishing a cooperation with VISA and Mastercard



### FUTURE

#### Q1 2023:

- ▶ Create a universal crypto wallet



## Time to introduce ourselves.



### Kacper Kochanowski

Professionally associated with the IT industry as a **fullstack developer**. At Financial Piggy, he is responsible for the technological development of the project. Member of the board of FiPi Limited with its seat in Warsaw (Poland)



### Adrian Sajecki

A **businessman** with many years of experience in the e-commerce industry. President of the Management Board of Projekt Wawa Ltd. Owner of a cryptocurrency mine. Member of the board of FiPi limited with its seat in Warsaw (Poland).



### Maciej Jarosz

A **lawyer** specializing in tax and business consulting. Cryptocurrency mine owner. Member of the board of FiPi limited with its seat in Warsaw (Poland)

### Daniel Pawlak

A **graphic designer** with many years of experience. He specializes in web projects. Founder of the „Czysty Dizajn” agency.

### Kamila Nowosielska

Co-founder of a graphic agency. Fascinated by new technologies, she specializes in branding.

