

RALLYPOINT

1. Introduction

RallyPoint (RPT) is a Solana-based utility token created to support the development and operational rollout of the Rally platform—an accessible, mobile-first cryptocurrency exchange and crowdfunding system. The token serves a dual function: initially as a fundraising instrument, and subsequently as the principal means of user access and utility within the Rally ecosystem.

Rally is designed to address structural barriers to financial inclusion in underbanked markets. The platform combines stablecoin access, low-cost remittance tools, and user-driven crowdfunding with an offline onboarding strategy to support users with limited connectivity or formal identification. RPT enables early participation in this infrastructure and acts as the connective mechanism between community members, financial tools, and educational resources.

The project is oriented toward grassroots adoption across African markets, with a strong emphasis on regional relevance, local-language support, and in-person onboarding. While the token is global and publicly tradable, its design prioritises access and functionality over speculative use. All token mechanics have been developed with attention to regulatory positioning, community trust, and long-term platform integrity.

2. Purpose of the Token

RPT has been designed to fulfil two distinct roles across the lifecycle of the Rally platform: as a mechanism for early-stage funding, and as a utility token enabling user interaction with core platform functions following launch.

Pre-launch, RPT functions as a non-institutional fundraising instrument. Proceeds from the public token sale are allocated to platform development, regulatory and licensing requirements, and community activation. This approach allows Rally to scale without reliance on private capital or institutional intermediaries, while enabling direct community participation from inception.

Post-launch, RPT becomes the principal utility token within the Rally ecosystem. It facilitates access to platform features such as trading fee discounts, participation in promotional campaigns, support for crowdfunding initiatives, and eligibility for engagement-based benefits. In addition to platform usage, RPT may also serve as a signal mechanism in campaign visibility, referral rewards, and limited-access partner initiatives.

RPT does not represent a claim on equity, ownership, or platform revenue. It is not structured to offer any form of passive income, yield, or appreciation-based return. The token is designed exclusively for access, coordination, and participation within the operational environment of the Rally platform, in full alignment with applicable regulatory frameworks.

3. Token Sale Structure

The RPT token will be issued through a public token sale conducted in two structured phases. No private sales, institutional allocations, or discounted early rounds will be offered. The structure prioritises decentralised ownership, equitable participation, and accessibility for underserved markets.

Participation is open to individuals in eligible jurisdictions. Residents of the United States and other restricted regions are excluded. The sale will be conducted without mandatory Know-Your-Customer (KYC) procedures for most participants; jurisdictional exclusions will be enforced through access controls and self-certification protocols.

3.1 Funding Parameters

- Target Raise: \$10 million — the amount required to support full development and deployment of the Rally platform
- Hard Cap: \$30 million — the maximum accepted to enable regional expansion, mobile money integrations, liquidity provisioning, and long-term operations

All contributions will be allocated to platform development, ecosystem growth, and compliance efforts. The sale is non-refundable, and no minimum threshold is required for fund utilisation.

3.2 Sale Phases

- Phase 1 – Community Voucher Allocation: A grassroots sale phase conducted through offline meetups and physical outreach campaigns. Eligible participants will receive verifiable voucher codes, enabling them to access a portion of the public allocation prior to the main online sale.
- Phase 2 – Public Online Sale: A web-based public sale with fixed pricing and individual contribution caps. Wallet-level limits will be strictly enforced to prevent concentration of supply.

3.3 Contribution Limits

- Per-Wallet Cap: \$5,000
Contribution limits are applied uniformly to all participants to promote broad distribution and avoid disproportionate accumulation by early actors.

The token sale framework has been designed to comply with legal and jurisdictional requirements while maximising participation from underrepresented communities in digital finance. All proceeds will be allocated in accordance with the publicly disclosed funding structure and reported transparently.

4. Token Allocation

The total supply of RPT is fixed and fully pre-allocated. There will be no future token minting. The distribution model is designed to balance early accessibility with long-term platform sustainability, while maintaining transparency and mitigating the risk of short-term speculation.

4.1 Allocation Breakdown

Category	Allocation (%)	Description
Public Sale	30%	Allocated for public distribution through the token sale
Community Incentives	20%	Reserved for activity-based rewards, referrals, and ecosystem participation
Team	10% (locked)	Allocated to founding team members with long-term vesting
Advisors	5% (locked)	Allocated to strategic, legal, and technical advisors
Treasury & Reserves	35%	Held for liquidity provisioning, ecosystem expansion, and contingency usage

4.2 Vesting and Lock-Up Terms

- Team Allocation:
 - Subject to a 12-month cliff
 - Followed by 24-month linear vesting
 - No team tokens will be released at or near launch
- Advisor Allocation:
 - Subject to a 6-month cliff
 - Followed by 18-month linear vesting
 - Intended for technical, legal, and regional advisory support
- Public Sale Allocation:
 - Distributed at launch with no lock-up requirements
 - Participants may voluntarily lock a portion of their tokens for six months in exchange for a defined RPT bonus from the Community Incentives pool

All allocations are fixed at token generation and governed by transparent release schedules. No allocations are subject to discretionary release. Treasury wallets and vesting contracts will be published prior to the token sale.

4.3 Use of Funds

The use of proceeds from the RPT token sale will follow a phased twelve- to eighteen-month deployment framework. Fund utilisation is prioritised across core platform development, regulatory structuring, user onboarding, and early community activation. Each phase of expenditure is conditional upon capital raised and intended to balance operational readiness with jurisdictional compliance.

Category	Allocation (%)	Description
Product Development	30%	Development of the core Rally exchange platform, crowdfunding system, mobile integrations (e.g., mobile money, SMS), technical infrastructure for onboarding, transactions, and platform-wide security.
Community Growth & Marketing	25%	Multi-channel growth strategy including offline events, local ambassador programmes, Telegram and WhatsApp engagement, regional campaigns, and influencer collaboration in key launch markets.
Educational Infrastructure	15%	Development of curriculum and training materials tailored to low-tech and underbanked audiences; conditional establishment of physical onboarding hubs in Lagos, Nairobi, Accra, Lusaka and Douala depending on funding availability.
Liquidity Provision	10%	Deployment of initial liquidity pools on Solana-based decentralised exchanges, including RPT–stablecoin pairings. Liquidity will be locked to support early market stability and reduce volatility.
Regulatory & Legal Compliance	10%	Engagement with legal counsel, preparation of regulatory disclosures, licensing applications (e.g. VASP), and jurisdictional analysis in key markets such as Nigeria, Kenya, Ghana, and South Africa.
Operations & Global Expansion	5%	Initial hiring, operational systems, partner onboarding, and planning for future market entries including Latin America and Southeast Asia.
Treasury Reserve	5%	Long-term operational buffer held in a multisignature treasury. Reserve funds may be used for future contingencies, grants, or expansion initiatives.

All allocations are subject to public reporting. Treasury activity will be disclosed quarterly, and any deviations from the original plan will be documented transparently as part of Rally's commitment to long-term accountability.

5. Pre-Utility Incentives

Prior to the platform's operational launch, RPT holders will be eligible for structured, time-based participation incentives. These incentives are designed to reward early engagement through clearly defined access privileges. Eligibility is determined by holding duration and verified user activity. Token quantity beyond minimum thresholds is not considered.

5.1 Founding User Privileges

Wallets that maintain any RPT balance for at least 90 consecutive days prior to launch will receive the following benefits:

- A 50% reduction in platform transaction fees for the first six months
- Priority access to trading, remittance, and crowdfunding functionality at launch
- Early onboarding support through dedicated communication channels

5.2 Participation in Pilot Features

Long-term RPT holders may be selected to participate in testing of early-stage platform functions, including beta crowdfunding campaigns and transaction environments. Participation will be prioritised based on holding duration and presence in target regions.

5.3 Invitations to Launch Events

Wallets meeting the 90-day holding requirement will receive priority invitations to attend in-person launch events in key cities. These events will include product demonstrations, team briefings, and regional onboarding sessions.

5.4 Launch Bonus Allocation

A fixed RPT bonus will be distributed to wallets that meet the 90-day pre-launch holding threshold. The bonus will be uniform across qualifying wallets and will be drawn from the Community Incentives pool. Only wallets verified as active and distinct will be eligible.

5.5 Community Collaboration Access

Verified long-term holders may be invited to assist with public awareness efforts, onboarding campaigns, or early-stage community coordination. Participation will be based on activity and regional engagement, not token balance.

5.6 Referral Incentive

Users who refer eligible participants to the token sale will receive a tiered RPT bonus. To qualify, each referred wallet must:

- Be unique and verifiably distinct from the referrer

- Hold a minimum of 1,000 RPT for at least 30 consecutive days before launch
- Interact with an official Rally onboarding channel (e.g., registration portal, in-person event, or verification tool)

Referral Reward Structure

Qualified Referrals	Total RPT Bonus
10	5,000 RPT
25	12,500 RPT
50	25,000 RPT
100	50,000 RPT

Each referrer may qualify for one tier only. Referral rewards will be distributed at launch and are capped at a total programme allocation of 5,000,000 RPT, drawn from the Community Incentives pool. Rally reserves the right to disqualify coordinated or inauthentic referral activity.

This incentive structure is designed to promote real community participation and early engagement, without introducing speculative or income-based inducements.

6. Platform Utility (Post-Launch)

Following the launch of the Rally platform, RPT will serve as the principal access and participation token within the ecosystem. Its utility is designed to facilitate usage across trading, crowdfunding, and broader platform interactions while maintaining a focus on accessibility, financial inclusion, and low-barrier entry. Token integration is structured to incentivise participation without restricting access to essential platform services.

6.1 Transaction Fee Utility

RPT may be used to pay platform fees, including trading and fiat conversion fees. Users electing to pay fees with RPT will receive preferential rates compared to those paying with stablecoins or fiat currencies. This structure is intended to promote token circulation and provide tangible cost savings to active users.

6.2 Crowdfunding Interaction and Signal Support

RPT will give users additional ways to participate in the crowdfunding ecosystem. Holding RPT may allow users to support projects through signal voting, influence campaign visibility, and access expanded project updates and community channels. Direct contributions to campaigns will not require RPT — users can fund projects with other supported currencies. RPT simply offers extra engagement options for active participants.

6.3 Holding-Based Rewards and Rebates

Users who maintain sustained RPT balances may gain access to participation-based benefits such as periodic fee discounts, promotional campaign access, contributor initiatives, and early participation in feature pilots or regional platform expansions. All benefits will be structured to align with regulatory standards and focus on active platform engagement.

6.4 Ecosystem Integration and Access

Holding or staking RPT may allow users to participate in Launchpad and Launchpool events, access project campaigns, and engage with experimental features within the Rally ecosystem. These opportunities are designed to support active participation and expand user involvement across platform initiatives.

No post-launch utility will be structured to offer guaranteed yield, returns, or passive financial benefits. All RPT applications are designed to align with a utility-first engagement model intended to support platform growth and community participation.

7. Anti-Dumping and Liquidity Strategy

The RPT token distribution is structured to protect early contributors, support market integrity, and avoid excessive supply volatility during the platform's initial phase. Liquidity and release controls are designed to maintain accessibility without enabling speculation or premature exits.

7.1 Liquidity Deployment

A portion of funds raised through the public sale will be allocated to create initial trading liquidity for RPT on decentralised exchanges within the Solana ecosystem. Liquidity will be paired with retained RPT tokens and deployed into designated pools. The exact amount allocated will be proportional to the total capital raised but is expected to represent approximately 10% of total sale proceeds.

- All resulting liquidity provider (LP) tokens will be locked for six months.
- Liquidity pools will be managed under multisignature control, and wallet addresses will be disclosed publicly prior to deployment.

7.2 Public Sale Controls

- The public sale will be capped at \$5,000 per wallet to prevent early concentration of supply.
- No private rounds or institutional allocations are included in this raise.
- Participants in the public sale may elect to subject a portion or all of their purchased tokens to a voluntary six-month lock period. In return, participants will receive a fixed bonus denominated in RPT. This mechanism is optional and intended to accommodate long-term holders without imposing constraints on liquidity for the broader participant base.

7.3 Insider and Reserve Lockups

- Team Allocation: Locked for 12 months, followed by 24-month linear vesting. No team tokens will be in circulation at launch.
- Advisors: Locked for 6 months, with 18-month linear vesting thereafter.
- Strategic Reserves: Locked for 12 months. Releases will be subject to internal controls and public reporting.
- No staking-for-yield or liquidity mining will be launched during the initial phase.

7.4 Treasury Management and Token Circulation

- Treasury wallets will be controlled by multisignature arrangements.
- All addresses will be published prior to token distribution.
- Movement of treasury-held tokens will be restricted for the first 12 months, with no discretionary trading activity planned.
- Quarterly transparency updates will be published documenting treasury balances and token usage.

In addition to quarterly transparency updates, Rally will maintain a public dashboard displaying treasury wallet balances, vesting progress, and transaction histories in real time. An independent third-party auditor will be engaged annually to review treasury activity and verify alignment with stated allocation plans. This information will be made available on the official RallyPoint website and through relevant community channels.

7.5 Secondary Market Strategy

Initial token liquidity will be concentrated on decentralised exchanges. Rally does not plan for centralised exchange listings at launch. Future listings may be evaluated based on regional access needs and only after sustainable trading depth is established.

Token distribution will be monitored in real time, with public dashboards tracking circulating supply, vesting status, and wallet concentration.

8. Legal Positioning

RPT is structured and presented as a utility token. It does not represent equity in Rally, confer ownership rights, or entitle holders to any form of passive income, dividends, or revenue-sharing. The token is designed solely for use within the Rally platform and serves as an access and participation mechanism for specific services.

RPT is not intended for use as an investment instrument. No financial return, appreciation in value, or speculative benefit is implied or guaranteed. Participation in the token sale does not create a debt obligation, ownership claim, or financial contract with Rally or its affiliates.

The public token sale is open only to users in jurisdictions where such offerings are legally permitted. Participation from the United States and other restricted jurisdictions is explicitly prohibited. Geographic eligibility is determined by self-certification at the point of access and enforced through access controls where applicable.

Rally has adopted a region-specific risk disclosure approach, including pre-approved disclaimers and campaign guidelines for its primary markets of Nigeria, Kenya, Ghana, and Cameroon. These materials will be published across all channels prior to the commencement of public sale activities and will form part of the standard onboarding content.

All participants will be required to acknowledge and accept the terms of sale, including representations regarding eligibility, jurisdictional restrictions, and risk factors. Terms of sale and token utility will be available in multiple languages to support accessibility in target markets.

The project avoids the use of “ICO” branding or promotional language that may imply a capital raise with speculative intent. All outreach activities are designed to prioritise education, platform demonstration, and informed community engagement.

No aspect of this document or the token sale process should be construed as legal advice. Where applicable, Rally will engage with licensed legal counsel to obtain regulatory opinions and jurisdiction-specific reviews as part of its platform rollout and future compliance programme.

9. Community and Distribution Philosophy

Rally is committed to building a community-led user base through grassroots engagement strategies tailored to underbanked and underserved populations. The distribution of RPT is structured to promote widespread participation, with particular emphasis on users who are typically excluded from early access to digital financial infrastructure.

Onboarding efforts are centred on offline and semi-connected environments, leveraging methods that are context-appropriate for target markets. These include:

- In-person onboarding events at universities, technical colleges, and community training centres
- Regionally coordinated campaigns via WhatsApp and Telegram, using local languages and simplified materials
- Referral and ambassador programmes designed to reward user-driven education and outreach

The distribution model explicitly avoids allocation structures that favour institutional participants or early-stage speculators. There are no private rounds, venture discounts, or preferential allocations. All public participants have equal access to purchase terms and, where applicable, the option to participate in time-based bonus programmes without balance-based bias.

Community incentives are allocated in a transparent manner, with activity-based rewards rather than yield or volume bonuses. Referral bonuses, promotional activities, and role-based engagement (e.g. moderators, facilitators, translators) are funded from a dedicated incentive pool with defined limits and reporting requirements.

Transparency across team conduct, treasury usage, and roadmap execution is a central operating principle. Treasury wallets, token release schedules, and fund allocation categories will be published and updated quarterly.

The overarching objective is to create a distribution pattern that reflects real user engagement across regions — favouring long-term alignment, educational equity, and regional representation over speculative accumulation.

10. Roadmap for Use of Funds

The use of proceeds from the RPT token sale will follow a phased twelve-month deployment framework. Fund utilisation is prioritised across core platform development, regulatory structuring, user onboarding, and early community activation. Each phase of expenditure is conditional upon capital raised and is intended to balance operational readiness with jurisdictional compliance.

10.1 Month 1–3

- Initiation of software engineering efforts for the core trading engine, account infrastructure, and transaction workflows
- Recruitment of foundational personnel in technical, legal, and operations roles
- Engagement with legal counsel to conduct jurisdictional analysis and initiate regulatory licensing procedures, including Virtual Asset Service Provider (VASP) applications where applicable (e.g., Mauritius)
- Commencement of legal and commercial assessments related to mobile money integration, including operator due diligence and compliance requirements for selected markets
- Design of multilingual, mobile-optimised user interface for early access release
- Development of foundational KYC frameworks, onboarding procedures, and educational materials

10.2 Month 4–6

- Completion of the minimum viable platform with support for stablecoin trading and preliminary wallet functions
- Technical integration with selected mobile money operators, subject to jurisdictional clearance and legal documentation
- Deployment of internal testing environments for functionality validation
- Initiation of public-facing referral, messaging, and education campaigns across WhatsApp, Telegram, and SMS channels
- Submission of regulatory documentation for platform licensing, where required
- Launch of a restricted-access pilot to validate trading functionality and gather operational feedback
- Preparation of liquidity deployment using allocated funds and corresponding RPT pairs on Solana-based decentralised exchanges

10.3 Month 7–9

- Public release of the platform with activated transaction, wallet, and fee functionalities
- Initial rollout of mobile money on-ramps and off-ramps in compliant jurisdictions
- Launch of user dashboard, fee engine, and multi-language support systems
- Execution of targeted regional outreach and educational campaigns
- Evaluation of hub deployment feasibility, contingent on available capital and operational readiness
- Onboarding of regional compliance advisors to support ongoing review of user growth and activity

10.4 Month 10–12

- Development and phased release of the crowdfunding module under controlled parameters
- Onboarding of initial project creators and evaluation of pilot campaigns
- Expansion of customer support infrastructure and regional moderation capacity
- Aggregation and publication of financial reports detailing treasury use, token allocation, and liquidity management
- Publication of roadmap progress updates and operational disclosures for the first twelve-month cycle

All licensing, integration, and infrastructure developments remain subject to jurisdictional constraints and the volume of funds raised. The roadmap is intended to serve as a working plan that will be revised quarterly in response to legal, technical, and operational realities.

10.5 Conditional Roadmap Adjustment

Rally's development roadmap has been designed to scale flexibly based on capital raised. While the full feature set outlined above assumes a successful \$10M raise, the project will prioritise core functionality—stablecoin trading, remittance tools, mobile money integration, and referral systems—if less funding is available.

In the event of a shortfall, discretionary features such as physical hub deployment, advanced crowdfunding tools, and broader expansion initiatives may be deferred or executed in phased rollouts. All development milestones will be revisited quarterly to align with available capital, technical readiness, and jurisdictional clearances. This approach allows Rally to maintain operational integrity while adapting to funding realities without compromising platform trust or utility.