

ICOrating

FAMILYPOINTS Rating Review (<https://familypoints.io>)

ICO dates (28.02.2018 — 27.03.2018)



I C O R A T I N G

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1. Ratings

We assign the FamilyPoints project a "Stable+" rating. We recommend the purchase of FPT Tokens to medium and long-term investors who are ready to accept the risks identified for the project and bet on the growth of the platform's popularity.

FamilyPoints is a scalable blockchain platform on which parents can buy child- and maternity-related products, and access services such as expert advice, educational video content, language classes, babysitting services and much more.

The project has an interesting and potentially popular concept. Trends in the market, as well as the absence of any direct analogues are factors that could give a boost to the development of the project. The project already has a 1.5 million subscriber base in China, and a parent library with more than 1150 educational videos in different languages boasting more than 15 million organic monthly views.

A distinctive feature of the project is its business marketing. The marketing model aimed at expanding the platform audience is built on proven knowledge and experience. This will ensure the allocated budget will be spent on effective strategies.

The developers offer a unique and competently planned referral program both for customers and service providers.

The FamilyPoints team is a strong point; it genuinely brings together specialists from various fields, some of whom possess 40 years' experience.

The project is entering a growing and highly competitive global market. Despite the fact that the FamilyPoints project has undeniable competitive advantages, strong competition is one of the main risks for the project.

We note the thoughtful business marketing, but marketing for the forthcoming TGE is only just gaining momentum.

In conclusion it should be noted that the number of planned platform users in the first year after launch will not physically be able to redeem all of the proposed TGE emission, as only FPT Tokens can be used to gain access to the platform. However, the combustion mechanism will support market value of the token in the long term.

All these factors prevent us from giving the project a higher rating.

2. General information about the Project and ICO

Babystep is the company that owns the FamilyPoints platform. It is intended to help parents and their children access various goods, products and services (educational, psychological, etc.). FamilyPoints will also become a tool for objective evaluation of these goods and services via its voting and review writing systems.

The founders have set themselves a number of objectives aligning with values that are supported by the community and solving numerous problems in the traditional child and maternity industry such as:

- Exclusion of markups; savings for parents.
- Providing children with high-quality products.
- Assisting parents in providing early education for children.
- Assisting parents with access to professional childcare consultants.
- Genuine reviews of products and services.

[Website](#)

[Whitepaper](#)

[Twitter](#) (478)

[Telegram](#) (709)

[Facebook](#) (1387)

[BitcoinTalk](#)

[Medium](#) (4)

[Google](#)

[Reddit](#)

[LinkedIn](#)

[GitHub](#)

Smart contract platform: Blockchain Ethereum

Contract type: ERC-20

Token: FPT

Price: 1 FPT = \$0.1

Hard cap: \$25 million

Soft cap: \$3 million

Maximum token emission: 500,000,000

Accepted payment: XEM, BTC, ETH, LTC, BCH, USDT, USD, EUR.

Pre TGE:

Start: February 21, 2018

End: February 27, 2018

Minimum payment: \$1000

Bonus: 20%

Main TGE:

Start: February 28, 2018

End: March 27, 2018

The website has the following table of percentages for allocation of tokens:

Week 1 (28 February - 6 March) - 10%

Week 2 (7-13 March) - 7%

Week 3 (14-20 March) - 4%

Week 4 (21-27 March) - 0%

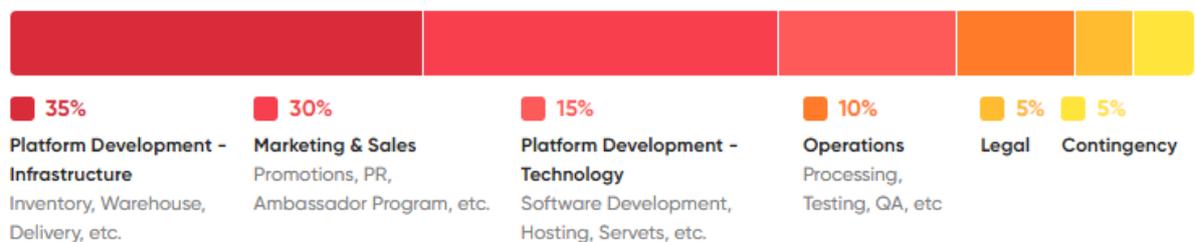
Currency bonus - 10% (whitelisted participants may purchase FamilyPoints tokens using XEM tokens and earn an additional 10% bonus above the period bonus. For example, a whitelisted participant who buys token in week 3 using XEM will earn 14% total in token bonuses.)

Token Allocation



The funds received during the TGE are planned to be allocated as follows:

Funds Allocation

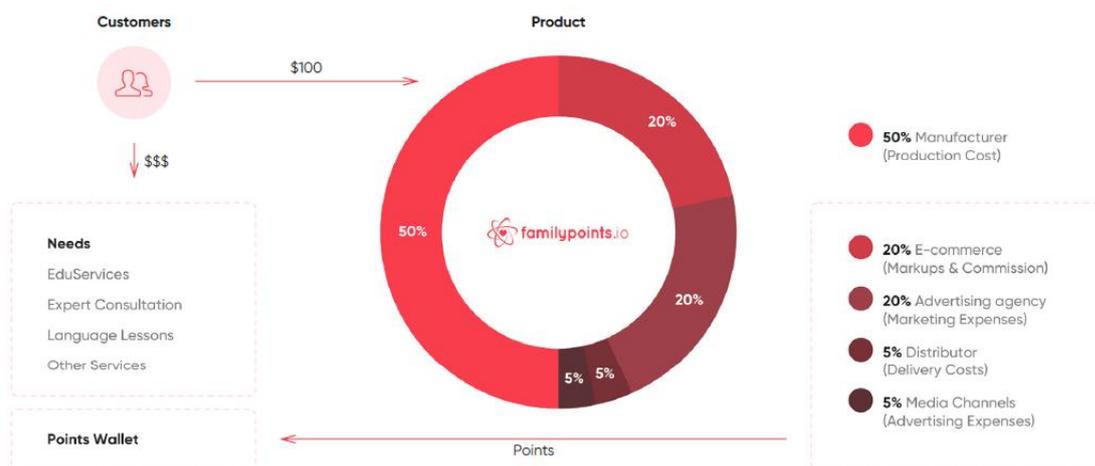


Tokens unrealized during the TGE will be burned.

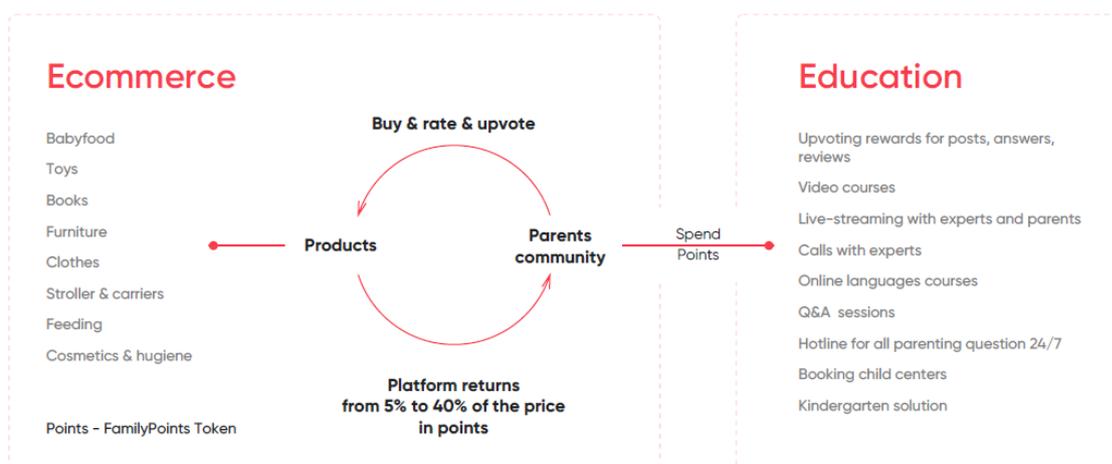
3. Description of the services and scope of the project

Platform users have an opportunity to buy quality child- and maternity-related goods and services from trusted sellers, to leave feedback and invite other users to the referral program, receiving a reward in the form of points.

As a rule, up to 50% of the typical price of goods is the cost of marketing and advertising. The platform reduces this markup by returning points to its users to an amount between 5-40% of purchase price.



In buying products, leaving feedback and voting on feedback from other participants, users gain points that can then be spent on various educational services: from video to classes for children and parents.



In the future it will also be possible to convert earned points into cash.

Currently, the platform offers educational services including:

- Online courses

- Online consultations with experts (at [beta stage](#))
- Access to the world's largest library [Babystep.tv](#) with 1150 training videos in 8 languages
- Live webinars
- Reservation of autonomous classes
- A babysitting service

Eventually, it is planned to expand the platform by adding services such as banking, insurance, travel and leisure.

FamilyPoints is an ecosystem where the following types of participant interact:



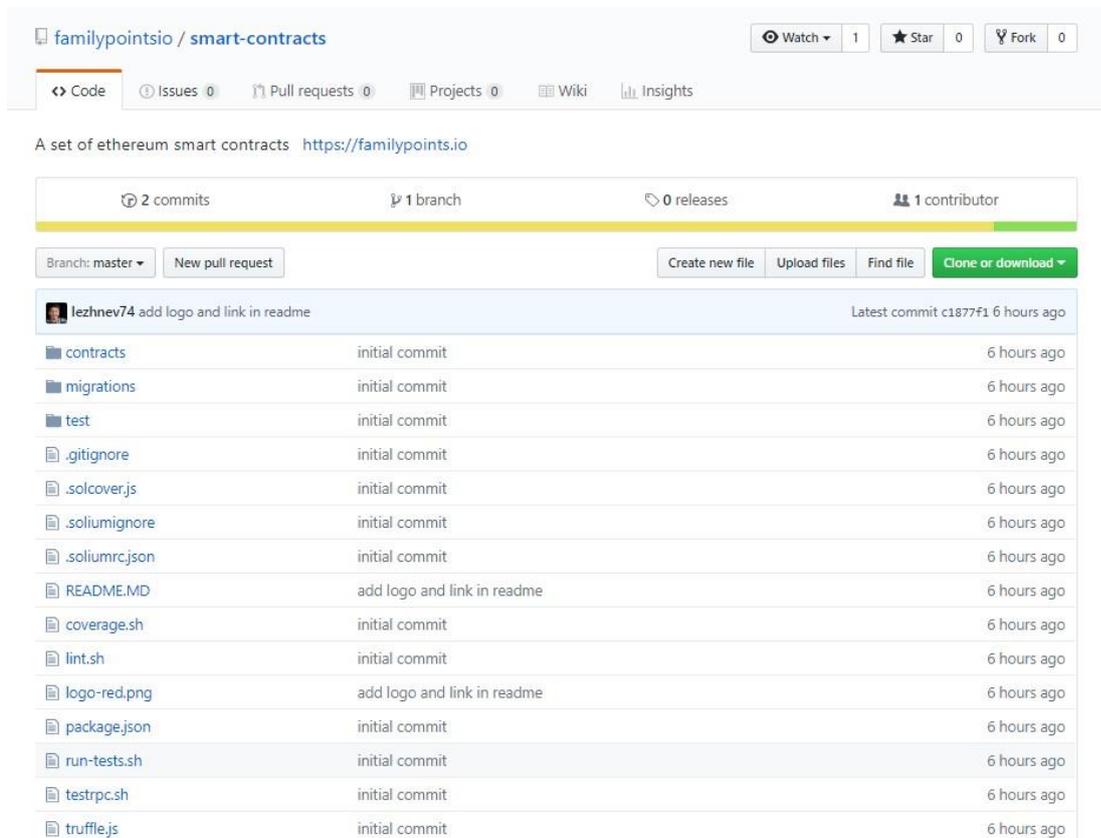
For all participants there is an opportunity to earn points through interacting on the platform:

Participants	Demand/interests	Use of points
Clients (parents and customers)	<ul style="list-style-type: none"> • Purchase of products for parents • Use of educational services • Use of community feedback • Input feedback, stories and other materials created by users. 	<ul style="list-style-type: none"> • Receive points from purchases, votes and invitations of new customers • Spend points on educational services or on voting • Save and spend points.
Expert Advisors	<ul style="list-style-type: none"> • Sell their expertise • Increase sales <p>Monetize rewards from their customers.</p>	<ul style="list-style-type: none"> • Receive points from customers • Save and spend points.

Service Providers	<ul style="list-style-type: none"> • Sell their services • Increase sales <p>Monetize rewards from their customers</p>	<ul style="list-style-type: none"> • Receive points from customers • Save and spend points.
Traders and manufacturers (brands)	<ul style="list-style-type: none"> • Produce and sell products on FamilyPoints • Gain stable demand for products. 	<ul style="list-style-type: none"> • Receive points from customers • Save and spend points

4. Engineering features of the project

The GitHub repository is being developed by 3 people; a smart contract repository is available:



The screenshot shows the GitHub interface for the repository 'familypointsio / smart-contracts'. At the top, it displays 'familypointsio / smart-contracts' with 1 watch, 0 stars, and 0 forks. Below this, there are navigation tabs for Code, Issues (0), Pull requests (0), Projects (0), Wiki, and Insights. The repository description is 'A set of ethereum smart contracts' with the URL 'https://familypoints.io'. It shows 2 commits, 1 branch, 0 releases, and 1 contributor. A 'Branch: master' dropdown and a 'New pull request' button are visible. Below these are buttons for 'Create new file', 'Upload files', 'Find file', and 'Clone or download'. The commit history is shown as a table:

Commit	Message	Time
lezhnev74	add logo and link in readme	6 hours ago
	contracts	initial commit 6 hours ago
	migrations	initial commit 6 hours ago
	test	initial commit 6 hours ago
	.gitignore	initial commit 6 hours ago
	.solcover.js	initial commit 6 hours ago
	.soliumignore	initial commit 6 hours ago
	.soliumrc.json	initial commit 6 hours ago
	README.MD	add logo and link in readme 6 hours ago
	coverage.sh	initial commit 6 hours ago
	lint.sh	initial commit 6 hours ago
	logo-red.png	add logo and link in readme 6 hours ago
	package.json	initial commit 6 hours ago
	run-tests.sh	initial commit 6 hours ago
	testrpc.sh	initial commit 6 hours ago
	truffle.js	initial commit 6 hours ago

FPT is a cryptographic token developed according to the ERC20 standard, which provides access to the FamilyPoints platform. FPT can also be traded on crypto exchanges or stored in Ethereum-compatible wallets.

To participate, a user creates an account on the FamilyPoints platform. During registration, the system creates a user profile and an individual wallet that saves all customer data in a decentralized database, together with user points and enables interaction with other parties via smart contracts.

FamilyPoints is a platform that uses blockchain technology for transactions, referral programs, rewards, reviews and educational services.

The referral program for clients uses a specially developed mechanism to motivate participants to ensure that more users join the platform, which could make the pool of potential customers more attractive to service providers. Once a client invites a new user to the platform, this information is being written to the blockchain, ensuring that a new user will always be connected to the client as a referral.

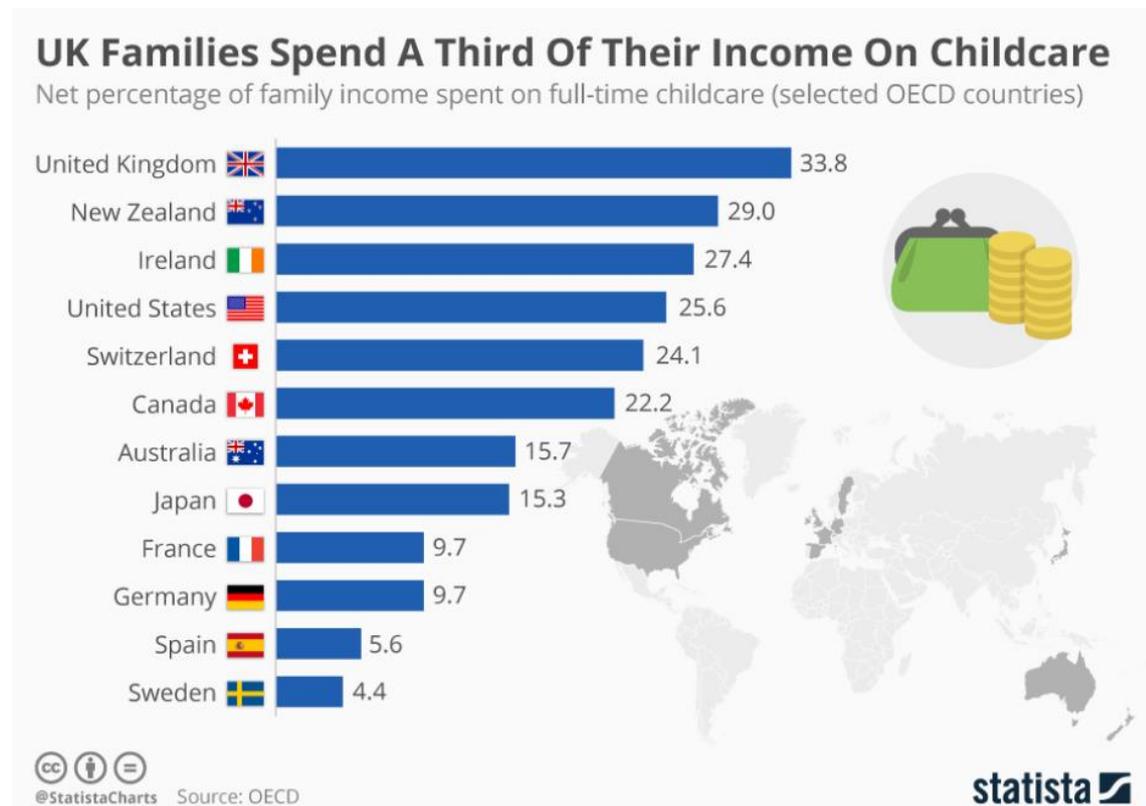
Tokens provide discounted access to the FamilyPoints platform by charging various users and stakeholders a nominal fee for accessing the platform. Tokens can also be used to obtain discounts on certain goods and services on the platform.

5. Market review

The modern market for baby-related items is one of the most dynamically growing: its annual growth is 15-25%. Currently, world annual sales of baby-related items reach \$889 bln.

The costs of bringing up and educating children occupy a significant place in any family budget, whether babies or teenagers preparing for university.

According to [Statista.com](https://www.statista.com), parental costs for childcare in different countries are as follows:



As can be seen, the leading position in the list is occupied by the United Kingdom, where one-third of total family budget is spent on raising children. Parents in New Zealand, Ireland and Switzerland also spend considerable amounts on children. Parents in countries that are members of the European Union (EU) spend about 13% of their income on upbringing children. It is a large amount, but such a picture does not contribute to demographic growth in modern Europe.

According to [tutitam.com](https://www.tutitam.com), parental expenditure on upbringing children in different countries constitutes:

- As of 2013, UK parents spent on children between birth and 18 years an average of £148,000 (\$196,000) per child; this figure is increasing every year. In 2016, a child from birth to 21 years required £231,000 (\$306,000) - approximately 29% of annual income. If a child studies in a private educational

institution rather than a state school, his upbringing would cost about £373,000 (\$494,000).

- Spending on children in Australia has doubled every two years since 2000; in 2002, Australians spent 224,000 Australian dollars (US\$170,000) on raising one child from birth to graduation. Currently, raising one child from birth to university will require more than 400,000 Australian dollars (more than \$310,000).
- In the United States, US parents spend \$245,000 on children from birth of the baby to the 18th birthday. These are average figures, since the amount of spending on education varies from state to state. Bringing up children in California is the most expensive, namely in San Jose, the third largest city in the state after Los Angeles and San Diego. Just in the first year local parents spend about \$40,000. Most of the costs are for housing and communal services, which begin to grow after the birth of the child. It is also expensive to raise children in New York and Los Angeles.
- In Canada, a child from birth to age 18 costs parents about \$120,000.

After the introduction of a new law on the permission for a second child in [China](#), the demographic boom did not happen. This situation is caused mainly by the fact that many Chinese families in the new Chinese economic reality simply cannot afford to raise a child. The cost of a child from birth to its 18th birthday is an average of 2.76 million yuan (\$445,000), a financial burden too heavy for most Chinese families.

As a result, 45% of Chinese parents say that price is the decisive factor in choosing not to have a second child. The high expenditure acts as a strong deterrent for working citizens, who consider the birth of a child to be financially inappropriate.

The FamilyPoints project is entering a very promising market and will indeed be called upon to address pressing issues that now arise for a large number of parents and children. All these factors emerging in this market could well contribute to a more successful development for the project.

6. Competitors and competitive advantages of the project

Since one source of revenue for the platform is commission from the sale of child products, we will consider competitors in this area.

Despite the huge market and constant demand from consumers, there are no blockchain-based marketplaces of this kind, although there are many in the classical environment including the giants in the industry. We will consider the best known and largest in terms of sales in China.

[Alibaba](#) - the largest online trading company in China, with a market capitalization of about \$450 bln. The multibillion-dollar business includes Alibaba.com which specializes in wholesale, three shopping resources for retailers - Taobao, Tmall and AliExpress, as well as a number of other acquisitions. The number of mobile users of Alibaba's services is about 529m people per month. For the fiscal year 2018, the company forecasts a 45-49% increase in sales, which will be \$1 trln.

[JD.com](#) - a Chinese company for online commerce. International trade was launched by the company in October 2012 with the launch of an English-language website. Development of JD.com is happening fast - sales increased by 38% in the third quarter of 2017, up to \$12.6 bln; sales are expected to grow to \$ 17.1 bln in the fourth quarter of 2017.

Individual sellers (larger, proven ones) sell products at JD.com as well as the parent company itself. On the one hand this is reliable - there are no scammers, and users do not have to choose between the same goods, prices are constant. On the other hand, there is less choice and no rare commodities. There are almost no reviews on the platform.

[Vip.com](#) - The most popular online store for closed sales in China. The platform attracts 180 million users with 13 million active daily unique visitors.

Vip.com cooperates with more than 7,000 well-known brands and has 900 exclusive online partners.

China has many other online stores that are smaller in terms of sales and popularity; they are not considered in this review but their existence should be taken into account.

Despite the scale of the companies discussed, their strong economic performance and well-established businesses, FamilyPoints already has the following advantages even though it is only just entering the market.

- Thanks to blockchain FamilyPoints, will not only have reliable reviews but also reliable ratings, which is an important factor for buyers. This is the main competitive advantage; trust from Chinese parents is the key to the success of the project.

- So far, FamilyPoints is focused only on the market for child-related goods and services. This is the first and most important advantage, since FamilyPoints is developing three modules at once: A marketplace, educational video content and expert help. This platform intends to become a way of life for families raising children and for those preparing for parenthood.
- FamilyPoints is an American company; this is an advantage over Chinese online stores due to tougher controls in the West over trade, quality of services and products. If FamilyPoints proves the high quality of its products, services, delivery, support, competitive price and other key components, all of which are opinion-forming and trust-creating, FamilyPoints will have every chance of claiming a significant place in the market.
- Unlike its competitors, FamilyPoints also offers a developed referral program and rewards from every purchase, as well as for all feedback on products purchased.

The market for products and services connected with the upbringing and maintenance of children has huge potential. FamilyPoints, in turn, has serious intentions for the establishment and development of business in China. The developers have emphasized their strengths, creating a platform that will help gain the trust of many families; FamilyPoints services could become their faithful assistants.

7. Risks

The FamilyPoints team has paid some attention to risks for their project, identifying those associated with the crypto industry as a whole in the white paper. However, along with these we would like to draw investors' attention to risks that were not taken into account by the developers.

Firstly, the project will be launched in a very competitive environment. There are industry giants between which the audience will be divided. It is still a question whether FamilyPoints is able to attract its share and reach the desired level of income, 80% of which is the sale of goods.

The market in China and Asia as a whole is focused on a low price range and it is often associated with fake or substandard products. The marketing of the forthcoming TGE is well thought out but it is not yet properly implemented, therefore the project does not have a high profile among potential investors. Thus, there is the risk that the results of the forthcoming TGE may not justify the expectations of the founders and participants, since potential investors simply do not know about the project.

We have not identified any other significant risks for the project.

8. Team

The team has professionals with experience in various fields including parent education, e-commerce and distribution, production, web platforms and blockchain as well as video content production.

The FamilyPoints team consists of 13 people and 9 advisors. We will detail the main ones:

Ainar Abdrahmanov. CEO and Founder. [Linkedin](#)

Ainar has experience in the management of a network of kindergartens and the implementation of its economic activities, as well as experience in the development of mobile games and experience in the wholesale trade. He led the development of mobile games at Pixonic.

CEO at FamilyPoints and CEO at babystep.tv. Previously worked as director of the "Mentoring and Tracking" team at an online business incubator, CrowdSynergy. Founded a private kindergarten company, Sunrise, and ensured its development through partnerships with major international companies.

Aloysius Kee. Chief e-Commerce Officer. [Linkedin](#)

Aloysius Kee has extensive experience in the production of goods for children and adolescents. He has founded several companies such as Nosh, a manufacturer of eco-friendly baby food, Greentom, a manufacturer of 100% eco-friendly wheelchairs and Antnez.com, a company providing highly specialized warehouse services.

Aloysius works as a director of e-commerce at FamilyPoints and babystep.tv. He is currently the managing director of Greentom, the founder and director of B.Ave GmbH, as well as the owner of Alico Enterprise Pte Ltd. Has experience working as head of sales at CYBEX.

Shaoming Yang. Chief Business Development Officer. [Linkedin](#)

Shaoming Yang founded the first Chinese website for online sales of child-related products; he has worked in electronic commerce industry for more than a decade. Shaoming served as senior executive in Alibaba Group for 2 years.

Shaoming has experience in corporate online governance, e-commerce and retail companies, particularly in the development of business models, online marketing, software development and corporate finance.

Currently, he is CEO of Lion Finance (Hong Kong) Limited and CEO of Initium Media Technology Ltd. He is the head of the business development department at

FamilyPoints. Has experience of Vice General Manager of Tmall Global & AliExpress from 2014 to 2016.

Founder & CEO of Shanghai Baipinhui E-Commerce Co and main Co-founder, Director & CEO of Consis Technologies Co. Ltd.

Ana Rivas. Lead Expert and Chief Methodology Officer. [linkedin](#)

Currently Montessori Coordinator at LePort Schools and Content Director at Babystep.tv. Manages one of the largest Montessori school chains in the United States.

The team also includes regional managers, specialists in business development and promotion, technical specialists, financiers and iOS developers.

Advisory Board

The advisory board consists of 9 people, token generation advisors and experienced lawyers among them.

Team of advisors:

- Mikhail Konoplev (Head of International Development, houzz.com).
- Artem Tolkachev (Head of Legal for Tech Group at Deloitte CIS).
- Youngyuan Li (Associate of Yingke Law Firm).
- Kenneth Oh (Senior Partner at Dentons Rodyk).
- Leonard Grayver (Partner at Greenberg Whitcombe Takeuchi Gibson & Grayver LLP).
- Dr. Paul Hampton (Head of Department - Built Environment).
- Token Generation Advisory Team:
 - Denis Grodetskiy (Managing Partner at Group 5 Advisory).
 - Bunty Agarwal (Managing Partner at Group 5 Advisory).

The founders of FamilyPoints have extensive experience in e-commerce and the creation of a considerable number of companies in the field of trade in products for children. The experience of the team is supplemented by experienced advisors in the legal field, as well as in the field of blockchain and token generation. The team is well aware of the Chinese child-related retail market, clearly a positive factor for the FamilyPoints platform.

9. Development strategy and the roadmap

FamilyPoints' management has developed a strategic plan for the development of the platform over the next four years. Thus according to information provided on the website and the white paper, the company's plans depend on the results of the TGE:

<p>\$7,500,000</p>	<p>June 2018:</p> <ul style="list-style-type: none"> • Launch of the FamilyPoints platform in China. • Implementation of inspection system. Users will be able to leave feedback for experts, service providers and products within the framework of the platform. • Introduction of a feedback system for experts in the field of upbringing of children. • Implementing blockchain for the product reviews system based on a transparent rating system. The system automatically filters out low-quality products. • Implementing blockchain for the transaction records storage system
<p>\$12,500,000</p>	<p>December 2018:</p> <ul style="list-style-type: none"> • Includes all functions from the previous phase. • Expansion of the FamilyPoints platform with an emphasis on business development in the US; launch of an individual program for children from 0 to 6 years including packages for the services of educators, pediatricians, nutritionists, training centers, clothing and toys.
<p>\$ 25 000 000</p>	<p>June 2019:</p> <ul style="list-style-type: none"> • All functions from previous phases. • Increased focus on marketing (via inviting key opinion leaders and showcase/presenting affiliate program); increased focus on global sales and logistics. • launch of education center program in Shenzhen (building a test center for training parents and teachers or researching new products).

The website features a roadmap where all stages of development and launches of the platform in various parts of the world can be viewed in more detail.

According to the Roadmap, from 2015 the company has been fulfilling its goals in a planned manner and in accordance with stated deadlines. At present, a beta version of Babystep is being launched, a service for online consultations with experts. The launch of the beta version of FamilyPoints to a wide audience is scheduled for April 2018.

We have no reason to doubt that the management will continue to adhere to timings for launching and developing the FamilyPoints platform at all stages.

10. Marketing strategy

The founders understand that the value of the platform directly depends on the number of daily active users and the number of service providers available within the platform. Thus, they allocate 30% of funding raised at the TGE to the marketing sector.

Marketers for FamilyPoints have chosen 4 channels for promotion of the platform, which, in their opinion, will achieve results.

1. FamilyPoints referral program.

This is designed to maximize the number of users and service providers. FamilyPoints provides incentives to every client so that more users join the platform, which will make the pool of potential customers more attractive to service providers. A client updates their profile and receives higher rewards for actions inviting other users to the platform.

2. Unique affiliate program.

Any KOL (key opinion leader/blogger) with a large subscriber base will be able to attract subscribers to the platform and receive 1% of all rewards that customers receive through blog promotional codes. Anyone who came through a blogger's code receives a hash, with which the blogger can receive 1% of all rewards and be sure that the platform cannot manipulate this data.

In China and the United States, the most effective channel for reaching mothers, for the cost of attraction and volume of traffic, is that of bloggers. FamilyPoints has recruited mother-focused bloggers from China with an aggregate audience of more than 20 million subscribers.

They will be invited to Shenzhen in April to the presentation of the platform; their audience will be the first subscribers for the platform.

This will be a big event, where media, bloggers, representatives of child-based goods manufacturers, heads of networks of child centers and local government will be present.

In the future, the team is planning similar activities with bloggers in different locations every quarter to attract their audience and maintain a series of newsworthy events.

3. Babystep has already accumulated a subscriber base achieving more than 15m views per month; all this traffic also goes to the platform and further new content on

the channels will be constantly added on social media to increase the number of subscribers and traffic.

4. Partnership relations with <http://www.azoyagroup.com/>, which has a significant base of parents for clients through which cn.babyhaven.com achieved a turnover of \$800,000 per month for 5 months after the launch.

This marketing strategy is not described in the white paper and not listed on the website; however, it was provided to us upon request.

The team is promoting the upcoming TGE in several directions. According to the developers these are:

- Banner advertising on websites, social media (targeting and retargeting) FB, Google, VK.
- Author's articles on websites, press releases distribution, listings.
- Video content – the developers are preparing videos and advertising them on YouTube.
- Active work of the founders with investors in Asia.
- Interact with the community on Telegram and BitcoinTalk.
- Promoting the upcoming TGE via its social media channels.

FamilyPoints has also launched a bounty program in conjunction with Bountyhive.io:

- Facebook (15%)
- Twitter (15%)
- Signatures (25%)
- Telegram (5%)
- Blogging + Vlogging (up to 30%)
- Creative Project Support (10%)

Despite such an extensive advertising campaign dedicated to the TGE, it has not brought many results yet. All social media channels have low numbers of subscribers and their activity is low. There are practically no discussions on the BitcoinTalk thread. We assume that the reason for such low activity is just that the program was launched recently. Therefore, the upcoming TGE simply has not managed to gain a high profile, which may affect its results.

11. Project economy

The white paper presents some numerical data not backed up by calculations. In the course of communication, the founders clarified the model.

All calculations are based on forecast data and therefore are indicative.

In order to gain access to the catalog of child-related and maternal goods, plus the rewards program, a system with genuine user reviews, a library of educational videos and a full list of service providers, users will need to pay a monthly fee of between \$1 and \$100. The subscription fee is intended to cover the costs of maintaining the platform and providing users with a unique ecosystem in China.

In addition to revenue in the form of a subscription fee, Babystep will earn money receiving commission for the sale of goods and services by third-party suppliers to the amount of 5-15%. With the permission of the founders, some of the data contained in the financial model are presented below.

Platform Summary Statistics	2018	2019	2020
Individuals/Shoppers	500,000	1,500,000	5,000,000
Experts	5,000	10,000	20,000
Education Centers	7,500	15,000	35,000
Merchants	500	1,250	2,500
Babystep.tv Video Services	750,000	1,750,000	4,750,000
Total Number of Platform Subscribers	1,263,000	3,276,250	9,807,500
Total Sales	\$244,524,900	\$681,905,500	\$2,150,428,750
Gross Profits	\$80,346,000	\$199,695,000	\$575,325,000
Net Income	\$66,685,625	\$160,504,910	\$425,418,669

In our opinion, despite the fact that all calculations are formal and predictive, the financial model is drawn up using a very optimistic scenario. The team and investors need to be prepared for more constrained indicators.

12. Investment attractiveness of the token

FPT does not grant holders any ownership, voting rights or other legal rights to a share of the revenue of FamilyPoints or the Babystep Corporation. Holders of tokens are not entitled to any guaranteed form of distribution of profits or other revenues.

The project economy is based on the fact that the client will pay a monthly fee in FPT Tokens and it will be necessary for users to obtain the desired currency to purchase the desired product or service.

Thus, different categories of users must accumulate FPT in their wallets to purchase:

1. Access to the FamilyPoints market as a separate customer.
2. Access to the FamilyPoints market as an expert consultant.
3. Access to the FamilyPoints market as a service provider.
4. Access to the FamilyPoints market as a seller.
5. Receive discounts on certain goods and services sold on the platform.

If a buyer does not have FPT available, he/she will have the option to pay for subscription fees in fiat, but with no discount.

When FPT Tokens are used to pay subscription fees or discounted goods and services, they will be burned.

In our opinion, it will take time for recognition of the platform by participants for such a high valuation by the market. The white paper states that FamilyPoints is planning to conduct an additional emission in the future (for more details, see "risks" section).

Summarizing the above, we may conclude the following:

The token burning mechanism will move prices upward. As the number of users increases, price growth could accelerate as turnover grows.

We believe that participation in the FamilyPoints TGE may be interesting to medium and long-term investors willing to bet on the growth of the platform's popularity and increase of the number of users according to the announced management plans.

The information contained in the document is for informational purposes only. The views expressed in this document are solely personal stance of the *ICOrating* Team, based on data from open access and information that developers provided to the team through Skype, email or other means of communication.

Our goal is to increase the transparency and reliability of the young ICO market and to minimize the risk of fraud.

We appreciate feedback with constructive comments, suggestions and ideas on how to make the analysis more comprehensive and informative.