



Finance

Tokenomics

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Token design, distribution, reserve framework, and economic architecture.

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Tokenomics and Economic Architecture

This document explains the economic design of the ZimX ecosystem: how the two tokens work, how they are distributed, how reserves are structured, and how the dual-token model creates a coherent economic system.

1. ZIMX: The Utility Token

Supply and Distribution

Total supply: 1,000,000,000 ZIMX. Permanently capped. No minting, burning, or supply manipulation mechanisms. ZIMX is fixed-supply by design; by contrast, ZiGX supply expands and contracts only against verified reserve deposits (see Section 2).

Allocation	Tokens	Share
Community Allocation (Reserved)	100,000,000	10%
Team and Development	150,000,000	15%
Ecosystem and Incentives	250,000,000	25%
Treasury and Operations	200,000,000	20%
Liquidity	100,000,000	10%
Strategic Reserve	200,000,000	20%

The Community Allocation is reserved for future compliant distribution, subject to applicable regulation and platform milestones. Any distribution or communication relating to this allocation directed at UK consumers is subject to the FCA's cryptoasset financial promotions regime (in force since 8 October 2023). ZimX will only proceed with distribution through fully compliant channels and will not communicate qualifying cryptoasset promotions to UK consumers outside of approved routes.

Team Vesting

The team allocation of 150,000,000 ZIMX follows a 5-year linear vesting schedule with a 1-year cliff. No tokens vest during year one. After the cliff, proportional monthly release. Vesting is enforced on-chain through smart contracts with no manual override.

Utility

ZIMX provides three concrete functions from day one of platform operation. Fee payment at reduced rates gives holders a direct cost saving on every transaction. Governance participation allows holders to vote on ecosystem parameters, feature prioritisation, and treasury allocation within defined scope. Access entitlements tie ZIMX holdings to ZiRA™ (Zimbabwe Resource Assistant) access tiers, gating premium features, enhanced limits, and priority support.

ZIMX does not represent equity, debt, or profit participation. It does not provide claims on reserves or revenues. Its value is a function of ecosystem adoption and the utility it provides within the platform.

2. ZiGX: The Settlement Instrument

Supply

Maximum supply cap: 1,000,000,000 ZiGX. The cap is a safety ceiling; actual issuance remains reserve-bound. Unlike ZIMX, ZiGX is not pre-minted. It is minted only against verified reserve deposits. Circulating supply at any given time reflects the actual reserves held in custody. Supply cannot exceed backing.

Reserve Backing

Every circulating ZiGX is backed by at least one dollar of reserve value. Over-collateralisation target: 102–105%. Reserves include USD deposits, institutional-grade stablecoins, and cash equivalents, diversified across

multiple custody arrangements. No fractional reserve. No algorithmic backing. Real assets, fully segregated.

Minting

Only the ZimX treasury can mint ZiGX. The process: USD or stablecoin deposited into institutional custody, compliance verification completed, ZiGX minted at exact 1:1 ratio, ZimX Vault updated, independent verification available. Every mint requires multi-signature approval and generates a complete audit trail.

Non-Yielding Design

ZiGX does not generate interest, yield, or returns. Reserves are not invested for profit. ZiGX is a settlement instrument. It moves stable value through the corridor. Reserve assets are fully segregated and safeguarded.

3. The Dual-Token Model

The two-token architecture separates settlement (ZiGX) from ecosystem utility (ZIMX). This separation prevents utility token price dynamics from affecting the settlement layer. It provides regulatory

clarity through distinct functional classification. It enables different optimisation for each function. And it gives users a choice: stable value transfer through ZiGX, or ecosystem participation through ZIMX. Users may hold either or both based on their needs.

4. Revenue Model

ZimX earns revenue through transaction-based fees: remittance processing, merchant payments via ZimX Pay, and platform services. The model is built on usage volume. It does not rely on token appreciation, lending, credit, yield generation from reserves, proprietary trading, or reserve investment for profit.

5. Token Risk Factors

ZIMX: Secondary market liquidity is not guaranteed. Ecosystem utility depends on platform operation. Regulatory classification may change. Token value may decline to zero.

ZiGX: Custody failure could affect reserve backing. Market conditions may stress peg maintenance. Redemption depends on the regulatory framework. Operational failures could affect functionality.

ZimX Finance is in development and not yet operational. This document is for informational purposes only and does not constitute an offer of securities, investment advice, or a guarantee of any outcome. All forward-looking statements are conditional on regulatory permission, audit completion, and operational readiness.