WHITEPAPER

MUFT whitepaper

Version 1.0, 6 November 2026.

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1. Abstract

MUFT (Man Utd Fan Token) is a BEP-20 token on BNB Smart Chain, made as an independent fan community project. It has a fixed maximum supply of 100,000,000 MUFT with no mint function, a 3% tax on buys and sells that can be lowered but never raised, an 8,000,000 MUFT wallet limit, a staking contract that pays rewards in MUFT, and a Fan Hub contract for holder polls and match predictions. Trading opened on PancakeSwap V2 on 5 November 2026.

MUFT is an independent fan community token. It is not affiliated with, endorsed by, or connected to Manchester United Football Club or any player. The project is run anonymously by its fans. There is no team token allocation and no vesting schedule.

How this paper was checked. Every number here was read directly from BNB Smart Chain at block 131,918,895 (6 November 2026). Contract behaviour was confirmed by simulating calls against live chain state: nothing was signed or sent. Where something could not be confirmed on-chain, this paper says so.

2. Purpose

MUFT gives supporters a shared place to gather around the game: to stake, to vote on community questions and to call results before kick-off. It is a community token, not an investment product. It makes no promise of price, return or listing.

3. Utility

- **Staking.** Stake MUFT in the staking contract and earn MUFT rewards during reward periods the owner has funded. See section 7.
- **Fan polls.** Vote on community questions in the Fan Hub contract. See section 8.
- **Match predictions.** Predict match results for free in the Fan Hub. Each match carries a MUFT prize, put up by the owner, which is shared equally among correct predictions.
- **On-chain voting power.** The token keeps voting checkpoints (ERC20Votes), switched on automatically for each holder, and supports gasless approvals (ERC-2612 permit). The Fan Hub uses these checkpoints to weight poll votes.

At the time of writing the staking and Fan Hub contracts are deployed but not funded, and the Fan Hub has no polls or matches yet.

4. Tokenomics

Name	Man Utd Fan Token
Symbol	MUFT
Network	BNB Smart Chain (chain ID 56)
Standard	BEP-20, with ERC20Votes, ERC-2612 permit and burn
Decimals	18
Total supply	100,000,000 MUFT, all minted at deployment on 5 November 2026
Minting	None. The contract has no mint function, so the supply can never grow. Holders can burn their own tokens, which reduces it.
Tax	3% on buys and sells (7% at launch, lowered on 6 November 2026). Can be lowered, never raised.
Max wallet	8,000,000 MUFT (8%), active
Initial price	about $0.10 per MUFT (0.069 BNB for 475.2 MUFT)

Allocation

There is no formal allocation yet. The chart shows where the supply actually sits on-chain at block 131,918,895.



Owner wallet — Pool and other holders: 0.0005%

- Owner wallet **99,999,524.8 MUFT** 99.9995%
- PancakeSwap V2 pool **474.514018 MUFT** 0.00047%
- Other holders (1 wallet) **0.685982 MUFT** 0.0000007%
- Staking and Fan Hub contracts **0 MUFT** 0%

MUFT supply by holder at block 131,918,895. Segments for the pool and other holders are drawn wider than their true size so they can be seen.

The remaining supply is held by the owner wallet and will be allocated to liquidity, staking rewards, Fan Hub prizes and marketing. Any future allocation will be published on this site before it happens. There is no team allocation and no vesting.

5. Tax

- The tax rate is **3%** (300 basis points). It was 7% at launch and the owner lowered it to 3% with `lowerTax` at block 131,916,808 (6 November 2026, 00:58 UTC).
- It applies to transfers to or from an address the owner has registered as a trading pair (`setAmmPair`). In practice that means buys and sells on PancakeSwap.
- Wallet-to-wallet transfers are not taxed (confirmed by simulation).
- The tax is paid in MUFT, sent straight to the tax wallet `0x1581d13B56Fb7A5B787FFB377AD78be14E3C94C4`. It is not swapped for BNB.
- Addresses marked exempt pay no tax. Currently exempt: the owner wallet, the tax wallet, the staking contract and the Fan Hub contract.
- The owner can lower the rate with `lowerTax`. Simulation confirms any attempt to set an equal or higher rate reverts, so the tax can never go back above 3%.
- Because of the tax, set slippage to around 4% when you swap. The pool is small, so larger trades may need more.

Status: the MUFT/WBNB pair was registered with `setAmmPair` at block 131,911,792 (6 November 2026, 00:20 UTC), so buys and sells through the pool are taxed from that block on. A simulation against live chain state after registration, from an ordinary wallet, sent exactly 3% of a buy and 3% of a sell to the tax wallet at the current rate, and charged nothing on a wallet-to-wallet transfer. The one buy made before registration (0.685982 MUFT, just after launch) paid no tax.

6. Max wallet

- A wallet can hold at most **8,000,000 MUFT** (8% of supply) while limits are active. They are active now.
- Simulation confirms that a transfer between ordinary wallets which would leave the receiver above 8,000,000 MUFT reverts, and one that leaves it at exactly 8,000,000 succeeds.

- Transfers sent from or received by an exempt address skip the check.
- The owner can lift the limit with `removeLimits()`. This is one-way: no function exists to switch it back on. The owner plans to call it later; the date is to be announced.

7. Staking

The staking contract follows the widely used "staking rewards" pattern. Confirmed on-chain and by simulation:

- You stake MUFT and earn rewards in MUFT. The same token is used for both.
- The owner funds a reward period with `notifyRewardAmount`, which pulls the MUFT from the owner's wallet. Only the owner can fund rewards.
- Rewards stream evenly over the period. The period is 30 days and the owner can change it with `setDuration`.
- Each staker earns in proportion to their share of the total staked. In a simulation, a single staker with 1,000 MUFT of funding over 30 days earned exactly 100 MUFT after 3 days.
- There is no lock-up. You can withdraw your stake at any time (`withdraw`), claim rewards (`getReward`), or do both (`exit`).
- No function was found that lets the owner withdraw stakers' tokens.

Status: not funded yet. Reward rate 0, nothing staked, the contract holds 0 MUFT. Rewards can change and are never guaranteed.

8. Fan Hub

The Fan Hub runs holder polls and free match predictions. Every rule below was confirmed by simulating the deployed contract against live chain state; nothing was signed or sent. All of its functions are now identified from the deployed code, including `createPoll`, `createMatch`, `predictionOf` and `predictorCount`.

Voting power

- Your weight in the Fan Hub is your MUFT voting power at a snapshot: the block before the poll or match was created.
- The MUFT token switches voting power on automatically. The first time a wallet receives MUFT it is delegated to itself, so its voting power equals its balance and you do not need to do anything. On-chain, the existing holder and the pool are already self-delegated this way.
- MUFT received after a poll or match is created does not count for that poll or match.
- If you delegate your voting power to another address (`delegate` on the token), your weight goes to that address and you cannot vote or predict yourself until you delegate back to your own address.
- The owner wallet has never delegated, so its MUFT currently carries no voting power. If it delegated to itself before a poll was created, it would hold almost all of the voting weight in that poll.

Polls

- Only the owner can create a poll (`createPoll`), with a question, a list of options and a voting period. Voting closes when the period ends.

- To vote you need voting power of at least the minimum holding at the snapshot. The minimum is currently 1,000 MUFT and the owner can change it (`setMinHolding`).
- One vote per address per poll. Your vote adds your full voting power at the snapshot to the option you choose.

Match predictions

- Only the owner can create a match (`createMatch`), with a name, a kick-off time and a prize in MUFT. The prize moves from the owner wallet into the Fan Hub when the match is created, and a match cannot be created without a prize.
- Predicting is free: no MUFT is taken. You pick one of three outcomes (codes 1, 2 and 3 for home win, draw and away win) once per match, before kick-off. The same minimum holding and snapshot rule as polls applies.
- After kick-off the owner enters the result (`resolveMatch`). It can be entered only once and cannot be changed afterwards. There is no independent data feed.
- The prize is split equally among everyone who predicted correctly, whatever the size of their holding, and each winner claims their share once (`claimPrize`). In a simulation with a 300 MUFT prize and two correct predictions, each winner received 150 MUFT.
- If nobody predicts correctly, the whole prize goes back to the owner wallet when the result is entered.

Status: deployed, not funded. 0 polls, 0 matches, holds 0 MUFT.

9. Contract addresses

All on BNB Smart Chain (chain ID 56). Check them on BscScan before you interact.

MUFT token	`0x389f6B601116164F4A94113CD1E256E64F630a2a`
Staking	`0x81dD9D9F20b3fb8682b5cafFBe44B7CCf9B26d9f`
Fan Hub	`0xf342265997dd24F74e60E83af6f88eED7A125592`
PancakeSwap V2 pair (MUFT/WBNB)	`0x228e750f5ed9ef8410ec495770cb420ee9942935`
Owner wallet	`0x392874c9d4020b2f73c1f1b9007eca6c51f26d74`
Tax wallet	`0x1581d13B56Fb7A5B787FFB377AD78be14E3C94C4`
PinkLock (LP lock, ID 2,098,124)	`0x407993575c91ce7643a4d4cCACc9A98c36eE1BBE`

10. Security and owner powers

One owner wallet controls all three contracts. Ownership has not been renounced and will be kept for now. It is not a multisig and there is no timelock, so owner actions take effect immediately. The owner wallet is a MetaMask

Smart Account (an EIP-7702 delegation set up by the owner).

What the owner can do

- **Token:** lower the tax (never raise it); change the tax wallet to any non-zero address; mark any address as exempt from tax and the wallet limit, or remove an exemption; register or unregister any address as a trading pair (transfers to or from a registered address are taxed at the current rate, and unregistering the pool stops the tax on buys and sells); remove the wallet limit, permanently; transfer or renounce ownership.
- **Staking:** fund reward periods, change the period length, transfer or renounce ownership.
- **Fan Hub:** create polls and matches (only the owner can), set each match prize, enter match results once per match, change the minimum holding, transfer or renounce ownership.

What nobody can do

- Mint new MUFT. There is no mint function.
- Raise the tax above its current rate.
- Blacklist wallets or pause transfers. No such functions exist.
- Upgrade the contracts. None of them is a proxy, and none contains `delegatecall` or `selfdestruct`.

Audit and verification

No audit has been carried out. The source code of the MUFT token contract is verified on BscScan, so anyone can read it there. Verification of the staking and Fan Hub contracts has not been confirmed at the time of writing. Verified source is not an audit: it shows what the code says, not that it is safe. The facts in this paper come from on-chain reads and simulations of the deployed contracts.

11. Liquidity

- Liquidity was added on PancakeSwap V2 on 5 November 2026 at 22:35 UTC: 475.2 MUFT and 0.069 BNB, an initial price of about $0.10 per MUFT (0.0001452 BNB at a BNB price of about $690).
- Pool reserves at block 131,918,895: **474.514018 MUFT** and **0.0691 WBNB**, about $96 in total.
- This is a very small pool. Even small trades move the price a lot.
- **The liquidity is locked until 20 January 2027, 00:47 UTC.** All 5.726151 LP tokens, 100% of the pool's withdrawable liquidity, were locked on PinkLock on 6 November 2026, 00:48 UTC (lock ID 2,098,124, transaction `0x7e347f526915d792616e98794fccd6f9ec1174de11703598360ec43a86680a30`). The PinkLock contract now holds them and the owner wallet holds none. Verify the lock on PinkLock
- Simulations against live chain state confirm that the owner cannot withdraw the LP tokens before the unlock time, cannot move the unlock date earlier, and that no other wallet can withdraw them. The owner can extend the lock to a later date.
- After 20 January 2027, 00:47 UTC the owner wallet can withdraw the LP tokens, and with them the pool's liquidity, unless the lock is extended first. Any extension will be published here.
- Every PancakeSwap pool permanently burns a tiny fixed amount of LP tokens (0.000000000000001) to the zero address when it is created. Nobody can withdraw that amount.

12. Roadmap

No dates are given until they are certain.

1. **Phase 1: Kick-off.** Done. Website, token, staking and Fan Hub contracts deployed, whitepaper published.
2. **Phase 2: Launch.** Now. Trading opened on PancakeSwap V2. Pool registered as a trading pair, so the tax is active. Tax lowered from 7% to 3%. 100% of liquidity locked on PinkLock until 20 January 2027. Token source verified on BscScan. Next: community channels on X and Telegram, source-code verification of the staking and Fan Hub contracts, and later lifting the wallet limit (date to be announced).
3. **Phase 3: Stake.** Planned. Fund the first staking reward period and publish holder guides.
4. **Phase 4: Fan Hub.** Planned. Fund and open the first polls and match predictions, and add Fan Hub voting and prediction tools to this site.

13. Risks

- **You can lose everything.** Crypto assets are highly volatile.
- **Tiny liquidity, locked for a limited time.** The pool is worth about $96. Its liquidity is locked on PinkLock until 20 January 2027, 00:47 UTC; after that the owner can withdraw it unless the lock is extended.
- **Concentration.** The owner wallet holds 99.9995% of the supply. Moving or selling it would have a large effect on the price.
- **Owner control.** One wallet with no multisig or timelock holds the powers listed in section 10.
- **No audit.** The contracts have not been audited. The MUFT token source is verified on BscScan; verification of the staking and Fan Hub contracts is not confirmed.
- **Centralised results.** Fan Hub match results are entered by the owner, and unclaimed prizes from matches nobody predicted correctly go back to the owner.
- **Snapshot voting power.** Only voting power held at the block before a poll or match is created counts. MUFT bought later, or voting power delegated to another address, cannot be used for it. The owner wallet currently has no voting power, but if it delegated to itself it would dominate any poll.
- **No guaranteed rewards.** Staking and prizes depend on the owner funding them.
- **Tax and slippage.** The 3% tax and price impact reduce what you receive.
- **Scams.** Fake tokens and impersonators exist. Use only the addresses in section 9.
- **Regulation.** Rules on crypto assets vary by country and can change.

The full list is on the risk page.

14. Disclaimer

MUFT is an independent fan community token. It is not affiliated with, endorsed by, or connected to Manchester United Football Club or any player. This paper is for information only. It is not financial, investment, legal or tax advice, and it is not an offer or invitation to buy or sell any asset. It makes no promise about price, returns, rewards or listings. Crypto assets are highly volatile and you can lose all the money you put in. Check the rules where you live, do your own research and never spend more than you can afford to lose. See also the terms of use.

15. Version

Version 1.0, published 6 November 2026. On-chain data as of block 131,918,895. Changes will be published here with a new version number. Contact: support@manutdfantoken.com. Community channels: coming soon.