

Forage Finance

Earn money. Build and trade your own asset bundles.

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Abstract

Forage Finance is a social investing platform that helps people earn money and build tokenized-equity ownership, on their own or through eligible traders they choose. Funded rewards and optional income create earning opportunities. Personal asset Bundles turn available money into holdings customers can buy, hold and trade. Forage Clubs bring shared ideas, trader reputation and separately approved managed strategies into the same experience.

The journey is **Earn, Build, Trade, Harvest**. Customers discover together but own individually. Joining a community never hands over an account. A managed Club requires a separate agreement giving a verified trader limited authority over one customer's isolated strategy account. Trader-funded collateral may cover defined claims, but never makes an investment risk-free.

Accounts, providers and networks stay behind a simple interface while material costs, rights and risks remain visible. Harvest lets customers direct available rewards or settled proceeds toward a chosen Bundle or eligible cash destination. Transfers are not new income; returns are not guaranteed.

This is an accepted product direction, not a live offering. Version 1.0 marks this publication, not a financial product launch. Provider access, managed trading, collateral coverage and each market require commercial, legal, security and operational approval.

1. Earn money. Build and trade your own asset bundles.

Forage connects four customer actions:

- **Earn:** receive funded rewards and eligible income; use discounts to lower costs.
- **Build:** choose eligible assets, create a Bundle or make a shared plan your own.
- **Trade:** manage holdings yourself, or authorize an eligible Club trader within agreed limits.
- **Harvest:** move a chosen amount of available money toward another personal goal.

These are one product, not separate apps. **Home** shows earnings, available cash and investment results. **Explore** contains offers, trails, shared plans and Clubs. **Portfolio** contains personal Bundles, Club allocations, cash and their controls.

Customers can browse before opening a financial account. Investing and managed trading are optional. A customer unable to use an investment product can still use supported reward redemption. Financial reviews show issuer, custody, rights, fees and settlement; social content cannot replace those facts.

2. Personal Bundles: create, own and trade

A Bundle is one customer's chosen assets and allocation plan, called a Personal Basket in the technical design. Customers can create several for different goals. A draft owns nothing; a funded Bundle shows actual holdings beside its targets. Editing a target does not trade.

Customers select eligible instruments, an amount and weights. The review shows constituent orders, costs, minimums and rounding before approval. The full lifecycle includes:

- **Buy and add:** invest available customer funds in chosen holdings.
- **Hold:** inspect value, actual allocation, income, fees and gains or losses.
- **Sell:** sell selected holdings, a proportion or all eligible holdings.
- **Rebalance:** approve trades toward updated targets.
- **Withdraw:** move eligible settled proceeds through the approved customer authorization path.

Dedicated programmable subaccounts hold assets where supported. An approved provider account can support the experience, with actual custody and isolation disclosed. A labeled allocation is not an independent wallet. If personal Bundles share a permitted provider account, each lot is assigned once and pending orders reserve their required units.

Trading a Bundle trades its assets. It does not sell the account, pool customer money or issue an NFT or transferable Forage share. Portfolio combines information; actual accounts hold assets.

Orders may fill at different times and prices. Partial completion shows what traded, what remains held and available funds. Separate providers or chains cannot promise one atomic result. Further action needs customer approval or an already approved recovery rule.

3. Clubs: discover together, own individually

A Forage Club is a community around ideas and investing. Original meme-inspired art, clear themes and useful discussion make plans recognizable. Public sharing is optional; account details remain private by default. Joining, following or paying for community access grants no trading authority.

Members can publish versioned plans and explain their reasoning. **Make it mine** creates a private draft, not an immediate trade. Customers review eligible assets, change the plan and approve their own purchases. Unavailable assets are shown, not silently replaced. A creator's later update is a new proposal, not permission to change a follower's holdings.

Where approved, customers can separately choose a **managed Club strategy**. A verified paid trader receives a signed mandate: defined trading permissions over that customer's isolated strategy account. The trader may choose trades within the approved asset universe without asking for each order. Adding an instrument outside that universe or expanding authority requires fresh consent.

The review states operator, provider, strategy, fees, permitted assets and venues, concentration and turnover limits, price limits, budget and expiry. The trader cannot withdraw to themselves, change ownership, add delegates or access sibling Bundles. Initial mandates exclude leverage and arbitrary contract calls.

Customers can stop future delegated trading and keep their holdings. Revocation does not undo trades, guarantee an immediate sale or erase pending orders. Exits follow liquidity and settlement rules. Account isolation requires enforceable provider and execution controls; an app label is insufficient.

Reputation uses verified net results, drawdown, liquidity, capital traded, full strategy history, conduct and claims outcomes. Retired or losing strategies cannot disappear. Simulations and reserve payments stay separate from performance. There is no default return leaderboard or reward for trading more.

Operator vetting, approved advisory/provider arrangements, conflicts review and fair order allocation are required. Early deals need separate eligibility and liquidity review. Connections never excuse undisclosed issuer payments, trading ahead of customers or misuse of confidential information.

4. Trader collateral: limited risk sharing

A trader can commit separate collateral alongside a managed strategy. Forage distinguishes two mechanisms:

Mechanism	Purpose
Conduct bond	Pays accepted claims for defined misconduct or mandate breaches
Optional market-loss reserve	Reimburses a stated portion of qualifying investment losses

A conduct bond does not cover every authorized trading loss. A market-loss reserve needs its own funded terms. Neither is described as insurance or full principal protection. Custody, counterparty, valuation and enforcement risks remain.

Each covered customer sees the reserved amount, period, loss calculation, exclusions, early-exit treatment, claims process and payment timing. Collateral stays reserved through claim finalization. It cannot back multiple obligations or chains at once. A trader's illiquid token is not dependable dollar backing. New coverage stops when uncommitted capacity runs out.

For illustration, ten customers each allocate \$1,000 while a trader posts \$2,000 and reserves \$200 per customer. Assuming full collateral availability and qualifying losses, a \$300 loss receives \$200, leaving a \$100 customer loss. A total \$1,000 loss leaves \$800 unrecovered. These are assumptions, not offered terms.

Reserves are separate from customer capital, rewards and operating money. Reimbursements are not trading gains. A bond shows commitment, not skill. It cannot prevent deliberate value extraction through a bad trade; approved venues, pricing and related-party controls remain essential.

5. Earn with a funded source

Collected merchant commissions and prefunded campaigns back customer rewards. Merchant approval alone does not prove cash arrived. Rewards show conditions, funding state and redemption routes. Discounts reduce purchase prices; they are not cash deposits.

For investment, Forage checks eligibility, the destination account, approved funding, available money and quotes. Customers review rights, fees and risks before approval. Personal funds use the same flow without earning a reward first. Buying from a merchant never chooses that merchant's stock.

Gift cards, statement credits and affiliate cash are not automatically brokerage buying power. Each route establishes sender, recipient, currency, costs and return handling. If direct investment funding is unavailable, Forage offers accepted payout options rather than inventing spendable funds. Small rewards can wait until purchase costs are reasonable, with alternatives shown.

Optional products may pay interest, fund income or dividends. Forage shows the exact product, rate type, costs, custody, distribution and redemption terms. Deposits, money-market funds and other investments have different risks and protections.

Estimated accrual, received income and available cash stay distinct. Income already reflected in an asset's value is counted once. Customer income belongs to the customer without daily visits, collectibles, referrals or trades. Daily accrual never promises daily cash payments or a fixed return.

6. Harvest: put available money to work by choice

Harvest connects Forage's parts. Customers direct a chosen amount of available rewards or settled proceeds toward a personal Bundle or eligible cash destination. Approved external crypto funding offers another entry point without requiring Forage to host speculative token trading.

For example: “Put \$100 of my available sale proceeds into my chosen Bundle.” Customers see conversion, funding, fees, settlement and purchase approval. Proceeds may include original capital; they are not all profit. Tax obligations can arise, and the destination investment can lose value.

Harvest is customer-confirmed first. A later signed rule needs a source, destination, limits, expiry and revocation. Percentage-of-profit rules also require reliable cost basis. Club membership and trading mandates do not let traders withdraw or Harvest customer funds. Moving money never creates another earning event.

7. Clear results and real ownership

Home separates funded rewards, received income, realized and unrealized gains or losses, and fees. Deposits, transfers, discounts and gross proceeds are not earnings. Losses remain visible even when rewards are positive. Missing prices or cost basis are marked, not assumed to be zero.

The **Forage Equity Graph** connects companies or funds to provider products with potentially different rights. An **Aggregated Position** combines the view while preserving each issuer, provider, account, lot and settlement record. An **Asset Passport** explains rights, limits, costs and risks. Matching tickers do not prove interchangeability.

Dividends, splits and corporate actions reconcile to the right holdings. Provider and chain disagreements create a case to resolve. Optional performance sharing needs informed consent, consistent periods, net costs and complete relevant history. Verified data is not a promise of future returns.

Abstract Global Wallet (AGW) provides root ownership and recovery where approved. Each actual account has local permissions. Sessions do not automatically reach subaccounts or other chains. Delegates have defined actions, budgets and expiry; customers can pause or revoke them.

Later **Mirrors** carry bounded rules, pause state and preallocated budgets to remote accounts. They never copy assets, balances, collateral or settlement. Local expiry limits stale authority because cross-chain revocation can be delayed. Mirrors cannot bypass provider restrictions or reserve money twice. There is no ERC-6551 ownership wrapper.

Forage Guide explains, drafts and simulates customer instructions. It cannot select securities, change ownership or expand authority. Human managed strategies are separately approved, not permission silently granted to AI.

8. Economics without a required token

Source	Use
Collected merchant commission	Funded rewards, delivery costs and remaining Forage margin
Prefunded campaign	Promised benefits and agreed campaign work
Earned software, sponsor or approved service fees	Disclosed services and business costs
Customer interest and dividends	Income belonging to that customer
Holding gains and losses	Customer investment results, separate from rewards
Trader collateral	Reserved claims under its specific terms

Refundable sponsor money, accepted rewards and pending payouts remain obligations. Merchant chargebacks cannot silently sell customer investments. Customer principal and income do not pay other users' rewards or trader reserves.

Managed-service fees require approved terms. Performance fees are not assumed available to all retail customers; qualified-client and other applicable restrictions must be checked. Where permitted, fees use net results and a customer-specific high-water mark, so recovering a prior loss does not earn the same fee again. Deposits, rewards and

collateral payments are excluded from trading performance. Initial KOL compensation does not depend on customer trading volume.

No protocol token is required. Stamps and points carry no cash redemption or financial authority. Token emissions and future deposits do not fund rewards. Any later token proposal needs separate review and may use only unrestricted realized surplus after obligations, reserves and operating needs. Customer assets cannot fund it.

Illustrative reward economics

These assumptions are not a forecast, current rate or merchant quote.

One active customer's month	Amount
Eligible merchant spend	\$200.00
Publisher commission at 5%, after network fees	\$10.00
Expected collection after 10% reversals	\$9.00
Customer reward at 70%	\$6.30
Variable costs and residual loss allowance	\$1.45
Contribution before fixed costs and referrals	\$1.25

At 10,000 such customers, \$12,500 monthly contribution does not cover an assumed \$30,000 fixed cost base: a \$17,500 loss before extra referrals. Under unchanged assumptions, 24,000 customers cover fixed costs. Advancing \$63,000 monthly rewards across a 90-day collection gap needs roughly \$189,000 of working capital for that gap alone.

Separately, \$1,000 at an illustrative 4% nominal annual rate earns about \$3.29 over 30 days before taxes. That customer income does not fund Forage's costs or offset trading losses automatically. The scenario model and [economic evaluation](#) include downside cases.

9. Integrations and launch goals

These are diligence candidates from the September 5, 2026 research snapshot, not confirmed partnerships or a current availability list. Each route needs agreements, customer eligibility, exact rights, funding and operational proof. Public APIs and token deployments do not establish approval. Availability and terms must be checked before any route is offered.

Role	Candidates or requirement
U.S. equities	Dinari; approved accounts, wallets, funding and full Bundle lifecycle
Other eligible markets	xStocks; Ondo Stocks / Global Markets; Robinhood Jersey Stock Tokens; separate market and product approval
Optional income	Franklin Benji/FOBXX; WisdomTree; Alpaca; exact product, fees and redemption
Merchant rewards	impact.com; CJ; Awin; Rakuten Advertising; individual incentive-publisher approvals
Card-linked offers and payouts	Visa Offers Network; Cartera; Tremendous; approved consent, funding and delivery
Wallet and execution	AGW / Abstract; approved accounts, tested permissions and recovery
Managed Clubs and collateral	Approved adviser/provider arrangement; verified operators; separate custody, valuation and claims process

The planned architecture pairs a Next.js app with an independent Railway API. Shared schemas, private execution workers and reconciled ledgers are designed to connect rewards, funding, orders, holdings, fees and claims. Proposed Foundry-ZKsync contracts would enforce narrow smart-account authority. A timeout must never permit duplicate orders or release uncertain collateral.

The first financial release proves funded earnings and customer-directed Bundles on one approved route: create, buy, hold, add, sell, rebalance and withdraw proceeds. A merchant-only pilot is not the complete product. Social plans and Club discovery can join as their review gates pass; they do not enable managed trading.

Managed Clubs and bonded risk sharing are accepted roadmap pillars with separate legal, provider, operator, security and claims gates. Start with vetted traders, liquid permitted assets, no leverage and limited capacity. Optional income, signed Harvest rules, more markets and mirrors each need evidence before expansion.

Success means usable earnings, retained ownership, understandable net results, reliable exits, fulfilled claims and contribution after costs. Useful offers, original art, shared plans and fixed funded referrals support growth. There are no 100x promises, mystery securities, trade streaks or guaranteed returns.

The repository contains scaffolding and specifications. Live rewards, securities trading, managed Clubs, collateral coverage and cross-chain execution are not yet implemented or approved.

Sources and specifications

- [Unified thesis](#)
- [Clubs and Harvest specification](#)
- [One-page overview](#)
- [Earning and asset bundles](#)
- [Growth and rewards](#)
- [Rewards and income architecture](#)
- [Integration feasibility](#)
- [Current roadmap](#)
- [Dinari U.S. requirements](#)
- [SEC investment-club guidance](#)
- [Performance-fee exemption, Rule 205-3](#)