

JAVAWORLD

ECONOMIC WHITEPAPER v1.0

RAC • JAVA • REAL WORLD ASSETS • AI-ASSISTED TRADING • TREASURY GOVERNANCE

FINALIZED ECONOMIC MODEL

Version 1.0 | 2 October 2026

Dokumen desain ekonomi dan tata kelola. Bukan prospektus investasi atau jaminan imbal hasil.

1. Ringkasan Eksekutif

JAVAWORLD adalah rancangan ekosistem ekonomi yang menggabungkan real-world assets (RWA), bisnis sektor riil, perdagangan aset digital pada pasar spot dan futures, treasury management, serta tokenisasi melalui JAVA dan Real Asset Certificate (RAC).

Whitepaper v1.0 menetapkan 7.000.000 JAVA sebagai fixed supply program RAC. Dengan reference price US\$1/JAVA dan issue price RAC US\$10, satu RAC menggunakan referensi 10 JAVA. Karena itu, 7.000.000 JAVA mendukung maksimum 700.000 RAC pada rasio 10 JAVA per RAC.

Distribusi ekonomi menggunakan gross profit yang terealisasi. Dari 100% gross profit, alokasi inti ditetapkan 35% RAC Distribution, 5% Stability Reserve, 10% Operations, 10% Operator, dan 40% RWA Treasury. Struktur ini menyelesaikan ketidaksesuaian awal antara angka 35% untuk RAC dan 40% Treasury Payroll: 40% payroll pool terdiri dari 35% distribusi RAC dan 5% reserve.

2. Prinsip Dasar Ekonomi

- Profit distribusi harus berasal dari aktivitas ekonomi yang dapat diverifikasi dan, untuk trading, menggunakan profit yang telah terealisasi.
- Reserve berfungsi sebagai stabilizer likuiditas, bukan sumber profit baru.
- Penerbitan JAVA mengikuti supply cap dan aturan release; penerbitan token baru tidak boleh menjadi sumber pembayaran ekonomi.
- RAC tidak menjanjikan profit tetap. Distribusi mengikuti profit yang memenuhi kriteria distribusi dan kebijakan reserve.
- Trading futures menggunakan risk limits, leverage limits, drawdown limits, dan emergency controls.
- RWA harus mempunyai dokumen kepemilikan/kontrak yang dapat diverifikasi dan metodologi valuasi yang konsisten.
- Treasury, supply token, distribusi RAC, dan metrik risiko dipublikasikan melalui dashboard.
- Perubahan material terhadap tokenomics dan formula distribusi memerlukan governance approval dan disclosure.

3. Arsitektur Ekonomi JAVAWORLD

Model ekonomi terdiri dari enam lapisan:

Layer	Komponen	Fungsi
Layer 1	RWA & Real Business	Depot air minum, properti, marketplace UMKM, pertanian/perkebunan, energi, dan bisnis produktif lain.
Layer 2	Trading Engine	AI-assisted spot/futures execution pada bursa yang disetujui.
Layer 3	Revenue & Profit Engine	Mengumpulkan revenue dan menghitung realized gross profit sesuai definisi whitepaper.
Layer 4	Treasury Engine	Menerapkan formula alokasi 100% secara deterministik.
Layer 5	RAC & JAVA	RAC sebagai instrumen partisipasi ekonomi; JAVA sebagai token program RAC dan collateral/reference asset sesuai aturan.
Layer 6	Governance & Audit	DAO/multisig, risk committee, reporting, oracle, audit, dan emergency governance.

4. RAC — Real Asset Certificate

Parameter inti:

Parameter	Nilai v1.0
Issue price	US\$10 per RAC
JAVA reference price	US\$1 per JAVA, hanya sebagai reference price; bukan jaminan market price
JAVA reference per RAC	10 JAVA
JAVA program supply	7,000,000 JAVA
Maximum RAC supported by JAVA allocation	700,000 RAC
Maximum nominal RAC issue value at US\$10	US\$7,000,000

Release	Bertahap, mengikuti RAC issuance dan vesting rules
Distribution basis	35% of eligible realized gross profit
Distribution frequency	Target monthly, subject to treasury and compliance rules

4.1 Formula Distribusi RAC

Eligible Gross Profit (EGP) didefinisikan sebagai profit yang telah terealisasi setelah biaya transaksi langsung yang dapat ditelusuri, sebelum alokasi treasury.

$EGP = \text{Realized Trading/Business Revenue} - \text{Direct Eligible Costs}$

$RAC\ Pool = 35\% \times EGP$

Distribution untuk RAC holder $i = RAC\ Pool \times (\text{Eligible RAC}_i / \text{Total Eligible RAC})$

Unrealized P/L tidak digunakan sebagai basis pembayaran RAC sampai direalisasikan sesuai kebijakan accounting.

4.2 RAC NAV

RAC NAV merupakan metrik internal dan bukan janji harga pasar:

$RAC\ NAV = (\text{Eligible RWA Value} + \text{Eligible Treasury Assets} + \text{Eligible JAVA Collateral} - \text{Liabilities}) / \text{Outstanding Eligible RAC}$

Metodologi valuasi, haircut, dan aset yang memenuhi syarat harus ditetapkan dalam RWA Valuation Policy.

5. Tokenomics JAVA

Whitepaper v1.0 menetapkan 7.000.000 JAVA sebagai fixed supply untuk program RAC. Jika di masa depan diperlukan supply tambahan untuk utility ekosistem lain, perubahan tersebut wajib melalui amendment governance dan tidak boleh dilakukan secara unilateral.

Pool	Amount	%	Rule
RAC backing/reference allocation	7,000,000	100% program cap	Dilepas bertahap; maksimum 10 JAVA per fully backed RAC pada reference price US\$1

5.1 Release Rules

- JAVA tidak dirilis sekaligus hanya karena supply cap tersedia.
- Release mengikuti jumlah RAC yang benar-benar diterbitkan, status vesting, dan kebutuhan liquidity/collateral yang disetujui.
- Perubahan release schedule harus diumumkan sebelum berlaku.
- Treasury wallet dan token movements wajib dapat diverifikasi secara on-chain setelah smart contract aktif.
- Market price JAVA dapat berbeda dari reference price US\$1; perbedaan tersebut tidak otomatis menjadi liability JAVAWORLD kecuali terdapat kontrak tertulis yang secara eksplisit menyatakan sebaliknya.

6. Treasury & Profit Allocation

Setiap 100% Eligible Gross Profit dialokasikan sebagai berikut:

Pool	% EGP	Fungsi
RAC Distribution	35%	Distribusi ekonomi kepada eligible RAC holders.
Stability Reserve	5%	Cadangan pembayaran/likuiditas dan

		buffer volatilitas.
Operations	10%	Infrastruktur, compliance, technology, accounting, legal, dan biaya operasional yang disetujui.
Operator	10%	Kompensasi/insentif operator sesuai kontrak dan governance disclosure.
RWA Treasury	40%	Reinvestasi/akuisisi/pengembangan aset dan bisnis produktif.
TOTAL	100%	—

Interpretasi Treasury Payroll: 40% pool payroll/holder-support terdiri dari 35% RAC Distribution + 5% Stability Reserve. Jika struktur legal mengharuskan istilah 'Payroll' memiliki arti berbeda, terminologi harus diubah sebelum deployment smart contract.

7. Stability Reserve Policy

Reserve bukan mesin profit. Reserve hanya digunakan untuk menjaga liquidity dan stabilitas distribusi sesuai policy.

- Target reserve awal: 3–6 kali rata-rata monthly RAC distribution, setelah data operasional tersedia.
- Penggunaan reserve di atas threshold tertentu memerlukan Treasury Committee/DAO approval.
- Jika reserve turun di bawah minimum, sistem dapat memasuki Capital Protection Mode.
- Capital Protection Mode dapat menurunkan leverage, menunda RAC distribution sesuai kontrak yang berlaku, menghentikan RAC issuance baru, dan memprioritaskan solvabilitas.
- Reserve tidak boleh digunakan untuk menciptakan klaim profit yang tidak didukung cash flow.

8. RWA Valuation Framework

RWA dinilai menggunakan hierarki bukti dan haircut konservatif.

Level	Aset	Prinsip
Level A	Kas/aset likuid terverifikasi	100% nilai terverifikasi
Level B	Properti dengan appraisal independen	Haircut ditetapkan berdasarkan likuiditas dan kualitas appraisal
Level C	Bisnis operating dengan laporan keuangan	Valuation multiple/DCF dengan haircut
Level D	Inventory/operating assets	Lower of cost/market atau metodologi yang disetujui
Level E	Proyek awal/illiquid	Haircut tinggi; tidak dihitung penuh sebagai collateral

$RWA\ NAV = \text{Sum}(\text{Eligible Asset Value} \times \text{Haircut}) - RWA\ Liabilities$. Nilai RWA tidak boleh di-mark-up hanya untuk mendukung token price.

9. AI Trading & Risk Management

AI digunakan sebagai decision-support/execution system. AI tidak memiliki otoritas tanpa batas atas treasury.

- Maximum leverage per strategy dan per exchange.
- Maximum position size dan portfolio concentration.
- Maximum daily loss dan monthly drawdown.
- Maximum exchange counterparty exposure.
- Stop-loss / kill-switch / circuit breaker.
- Whitelisted markets dan prohibited markets.
- Human or policy-based approval untuk perubahan risk limits.

- Daily reconciliation antara exchange statements, internal ledger, dan on-chain treasury.
- No distribution from unrealized P/L.

9.1 Trading Pipeline

Market Data → AI Signal → Risk Engine → Position Sizing → Execution → Realized P/L → Treasury Ledger → Reporting

10. Treasury Architecture

Wallet	Purpose	Control
Operating Wallet	Operational expenses	Multisig + spending limits
RAC Distribution Wallet	RAC payments	Automated calculation + approval threshold
Stability Reserve	Emergency/liquidity buffer	Highest approval threshold
RWA Treasury	RWA acquisition/development	Investment committee + documentation
Trading Wallets	Spot/futures collateral	Exchange whitelisting + risk limits
Cold/Long-term Reserve	Strategic reserves	Multisig, limited movement

11. Smart-Contract Architecture

Contract	Function	Control objective
JAVA Token	ERC-20 compatible token; fixed cap 7m; mint disabled after cap.	Supply control
RAC Registry	Maps RAC issuance, owner/eligible status, and distribution shares.	RAC accounting
Treasury Vault	Multisig-controlled treasury pools.	Custody
Distribution Engine	Calculates 35% pool and holder entitlements.	Monthly distribution
Reserve Controller	Tracks reserve ratio and emergency states.	Stability
RWA Registry	Records RWA references, valuation dates, evidence hashes.	Transparency
Oracle Layer	Price feeds and NAV inputs with freshness checks.	Valuation
Governance/Timelock	Proposal, voting, delay and execution.	DAO control
Emergency Guardian	Pauses specific functions under predefined conditions.	Security

Implementation should use audited libraries, access control, reentrancy protection, pausability where appropriate, timelocks for material changes, and independent smart-contract audits before mainnet deployment.

12. DAO & Governance

Body	Primary authority
RWA Committee	Asset acquisition, valuation, documentation
Trading Risk Committee	Risk limits, exchange approvals, AI strategies
Treasury Committee	Budget, reserve, wallets, liquidity
Technology/Security Committee	Smart contracts, oracle, cybersecurity
Audit & Compliance Committee	Reporting, independent audit, controls
DAO	Material parameter changes and long-term policy

Governance proposals should use a timelock. Emergency actions may be executed by a restricted guardian but must be reported to governance within a defined period.

Voting power must not permit unilateral transfer of treasury assets. Treasury movement should remain subject to multisig and policy controls even when DAO proposals are approved.

13. Transparency & Reporting

Frequency	Disclosure
Real-time	JAVA supply, treasury wallet balances, trading positions where disclosure is safe, collateral ratio, reserve status.
Daily	Trading P/L reconciliation, exchange exposure, risk metrics.
Monthly	EGP, 35% RAC pool, distributions, reserve movement, operations, operator allocation, RWA treasury movement.
Quarterly	RWA valuation update, governance decisions, risk review.
Year 2 onward	Independent financial/token/RWA audit, subject to applicable legal requirements and availability.

14. Listing, Liquidity & Redemption

RAC and JAVA liquidity are distinct concepts. JAVA may be tradable on CEX/DEX after listing, while RAC redemption requires a separate contractual mechanism. A market listing alone is not a promise that RAC can be redeemed for US\$10.

- Before listing: define liquidity reserve, market-making policy, vesting, unlock schedule, and disclosures.
- After listing: publish circulating supply, treasury movements, liquidity depth metrics where feasible, and unlock calendar.
- RAC redemption, if offered, must specify eligibility, settlement asset, price/NAV method, fees, notice period, and legal constraints.
- If redemption is only through JAVA liquidity, state explicitly that the holder is exposed to JAVA market price and liquidity.

15. Illustrative 10-Year Economic Simulation

The following is an illustrative scenario for stress-testing the model, not a forecast or guarantee. Assumptions: 700,000 eligible RAC fully issued, US\$10 issue price, EGP starts at US\$2,000,000 in Year 1, and grows 15% annually. All percentages follow the v1.0 allocation.

Year	EGP	RAC 35%	Reserve 5%	Ops 10%	Operator 10%	RWA 40%	Cum. RWA	RAC/yr	Indicative yield*
1	\$2,000,000	\$700,000	\$100,000	\$200,000	\$200,000	\$800,000	\$800,000	\$1	10.0%
2	\$2,300,000	\$805,000	\$115,000	\$230,000	\$230,000	\$920,000	\$1,720,000	\$1	11.5%
3	\$2,645,000	\$925,750	\$132,250	\$264,500	\$264,500	\$1,058,000	\$2,778,000	\$1	13.2%
4	\$3,041,750	\$1,064,612	\$152,087	\$304,175	\$304,175	\$1,216,700	\$3,994,700	\$2	15.2%
5	\$3,498,012	\$1,224,304	\$174,901	\$349,801	\$349,801	\$1,399,205	\$5,393,905	\$2	17.5%
6	\$4,022,714	\$1,407,950	\$201,136	\$402,271	\$402,271	\$1,609,086	\$7,002,991	\$2	20.1%
7	\$4,626,122	\$1,619,143	\$231,306	\$462,612	\$462,612	\$1,850,449	\$8,853,439	\$2	23.1%
8	\$5,320,040	\$1,862,014	\$266,002	\$532,004	\$532,004	\$2,128,016	\$10,981,455	\$3	26.6%
9	\$6,118,046	\$2,141,316	\$305,902	\$611,805	\$611,805	\$2,447,218	\$13,428,674	\$3	30.6%
10	\$7,035,753	\$2,462,513	\$351,788	\$703,575	\$703,575	\$2,814,301	\$16,242,975	\$4	35.2%

*Indicative yield = annual RAC distribution per RAC divided by US\$10 issue price under the stated scenario. It is not a guaranteed return.

15.1 Cumulative 10-Year Summary

Metric	10-Year Illustrative Total
Eligible Gross Profit	\$40,607,436
RAC distributions	\$14,212,603
Stability Reserve additions	\$2,030,372
Operations	\$4,060,744
Operator allocation	\$4,060,744
RWA Treasury additions	\$16,242,975

15.2 Year-10 Sensitivity

Scenario	Year-10 EGP	RAC Pool	Annual / RAC	Indicative yield
Stress	\$4,925,027	\$1,723,759	\$2	24.6%
Base	\$7,035,753	\$2,462,513	\$4	35.2%
High-growth	\$9,146,478	\$3,201,267	\$5	45.7%

Interpretation: because RAC distributions are a fixed percentage of eligible gross profit, the dollar distribution per RAC rises or falls with realized profit. The model therefore does not mathematically support a fixed monthly profit promise independent of business/trading performance.

16. Sustainability & Stress-Test Rules

- Base case: EGP growth follows the operating plan and risk limits are respected.
- Downside case: EGP falls materially; reserve can support liquidity only within a predefined runway.
- Severe drawdown: trading leverage is reduced, new RAC issuance may pause, and capital protection mode activates.
- Liquidity event: treasury prioritizes solvency, operational continuity, and contractual obligations.
- Token price decline: market price of JAVA does not automatically create a liability unless an explicit redemption/collateral contract says so.

16.1 Reserve Runway Formula

Reserve Runway (months) = Available Stability Reserve / Average Monthly RAC Distribution

Governance should publish a minimum runway threshold and trigger actions when the threshold is breached.

17. Legal, Compliance & Disclosure Framework

- The final legal characterization of JAVA and RAC must be reviewed in each target jurisdiction before sale, marketing, or listing.
- KYC/AML, consumer protection, securities/commodities/payment rules, tax, data protection, and advertising requirements may apply.
- Marketing materials must not convert scenario assumptions into guaranteed returns.
- Ownership of RWA must be evidenced by the relevant holding company/SPV documents.
- Independent legal counsel should review the RAC contract, token terms, treasury mandates, and redemption language before public launch.

18. Principal Risk Register

Risk	Example	Primary mitigation
Trading risk	Spot/futures losses, leverage, model failure	Risk engine, limits, kill switch, diversification
Exchange risk	Counterparty, withdrawal, outage	Multi-exchange limits, custody controls
RWA risk	Valuation error, illiquidity, operational failure	Independent appraisal, haircuts, documentation
Token risk	JAVA price volatility and liquidity	Disclosure, vesting, liquidity policy
Reserve risk	Reserve depletion	Minimum runway and capital protection mode
Smart-contract risk	Bug/exploit	Independent audit, timelock, multisig, pause
Governance risk	Concentration or malicious proposal	Multisig, quorum, timelock, role separation
Regulatory risk	Classification/licensing changes	Jurisdictional legal review and compliance
Operational risk	Accounting/reporting errors	Reconciliation, segregation of duties, audit

19. Implementation Roadmap

Phase	Stage	Deliverables
Phase 0	Legal & economic validation	Finalize RAC contract, token terms, RWA ownership, tax/compliance mapping.
Phase 1	Proof of business	Establish RWA operations, trading controls, treasury segregation, reporting.
Phase 2	Smart-contract testnet	Deploy JAVA/RAC/treasury modules to testnet; security review.
Phase 3	Controlled issuance	Gradual RAC/JAVA release with dashboard and monitoring.
Phase 4	Liquidity & listing readiness	Independent audits, liquidity planning, market-maker disclosure.
Phase 5	Global listing	CEX/DEX listing subject to legal and technical readiness.
Phase 6	Scale	RWA expansion, DAO maturation, independent annual audits.

20. Economic Invariants — Parameter yang Tidak Boleh Dilanggarkan

- JAVA maximum supply program RAC = 7,000,000 unless formally amended through governance.
- Maximum fully backed RAC at 10 JAVA/RAC = 700,000 under the stated reference structure.
- Profit allocation must total exactly 100%.
- 35% RAC distribution is a share of eligible realized gross profit, not a fixed coupon.
- Reserve cannot be counted twice as both reserve asset and realized profit.
- Unrealized trading gains cannot fund distributions.
- Token issuance cannot be used to manufacture accounting profit.
- Treasury movements require traceable authorization.

Appendix A — Formula Sheet

Metric	Formula	Purpose
JAVA/RAC	RAC Price / JAVA Reference Price	10 JAVA per RAC
Maximum RAC	JAVA Program Supply / JAVA per RAC	700,000 RAC
Eligible Gross Profit	Realized Revenue – Direct Eligible Costs	Basis of allocation
RAC Pool	$35\% \times \text{EGP}$	RAC distribution pool
Reserve	$5\% \times \text{EGP}$	Stability reserve addition
Operations	$10\% \times \text{EGP}$	Operational allocation
Operator	$10\% \times \text{EGP}$	Operator allocation
RWA Treasury	$40\% \times \text{EGP}$	RWA reinvestment
RAC _i Distribution	$\text{RAC Pool} \times \text{RAC}_i / \text{Total Eligible RAC}$	Holder-level distribution
Collateral Ratio	$\text{Eligible Collateral Value} / \text{Outstanding RAC Liability}$	Risk metric
Reserve Runway	$\text{Reserve} / \text{Average Monthly RAC Distribution}$	Months of coverage

Appendix B — Required Public Dashboard

- Total JAVA supply and circulating supply
- RAC issued / eligible RAC

- JAVA held as RAC collateral/reference
- Treasury balances by wallet
- Stability reserve and reserve runway
- Monthly eligible gross profit
- RAC distribution pool and actual distributions
- Trading P/L and drawdown
- Exchange exposure
- RWA NAV and valuation date
- Outstanding liabilities
- Governance proposals and execution status
- Audit reports and security assessments

Appendix C — Status & Approval

Status: ECONOMIC DESIGN v1.0. This document is the fixed baseline for technical specification, legal drafting, smart-contract implementation, and financial controls. Any change to the core economic invariants requires a documented governance amendment.

Approval Item	Required Before Public Launch
Economic model	Founder/Board + independent financial review
RAC legal terms	Qualified legal counsel
JAVA smart contract	Independent security audit
RWA ownership	Document verification
Treasury controls	Multisig + segregation of duties
Trading risk policy	Risk Committee approval
Public marketing	Compliance/legal review
Listing	Technical, liquidity, legal and exchange readiness

END OF JAVAWORLD ECONOMIC WHITEPAPER v1.0