

UNLEASHING THE FUTURE OF GOLD

BRIDGING CRYPTOCURRENCY, FIAT AND PHYSICAL
ASSETS WITH GeM AND IPMB TOKENS



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Gold has held intrinsic value for eons, revered for its inherent worth and economic resilience. Yet, its traditional ownership poses hurdles, such as security overheads and liquidity concerns. Enter the blockchain-driven tokenization of gold, ensuring that gold's unprecedented legacy as a medium of exchange and store of value continues in the digital world.

International Precious Metals Ltd (IPM Ltd) pioneers the evolution of the gold sector. We seamlessly integrate transparency, security, and traceability across the gold value chain, creating a nexus between cryptocurrencies, fiat money, and tangible gold.

OUR COMMITMENT:

- **Direct Acquisition:** We source unrefined gold from select mines adhering to the strictest labor and ecological benchmarks, aligned with LBMA (London Bullion Market Association) and OECD (Organization for Economic Cooperation and Development) norms.

- **Impeccable Refineries:** Our gold refining partners are either LBMA members, feature on the London Good Delivery list, or belong to the EPMF (European Precious Metals Federation).

- **Unprecedented Traceability:** ESG-aware investors benefit from our meticulous oversight at every value chain juncture, backed by precise environmental and social impact metrics.

- **Innovative Technology:** We leverage blockchain, smart contracts, and IoT (Internet of Things), reshaping gold investment dynamics and guaranteeing secure, straightforward procedures.

- **Digital Ecosystem:** Our platforms and wallets interlink digital gold ownership with cryptocurrencies and traditional currencies.

Delving into our innovative two-token model, we offer a fresh approach to gold ownership, making it transparent, accessible, and sustainable. By sidestepping the intermediaries, we curtail extra costs and negate the traditional risks. Each token represents transparent, traceable physical gold in a 1:1 ratio, amplifying its appeal to investors.

Our innovation's ripple effect is profound—from reimagining the gold paradigm to unlocking avenues for all investor classes. Our approach ensures accountability in gold delivery and resonates with global sustainability aspirations. Mirroring the OECD's and the UN's Sustainable Development Goals, we champion transparency and integrity in gold production, endorsing responsible asset ownership with lasting societal and ecological footprints.

Revolutionizing gold investments, our solution melds blockchain, smart contracts, and IoT devices. It ensures traceability, authenticates ownership, slashes costs, and maximizes transaction flexibility. This segment elaborates on the core pillars of our offering, allowing ESG-conscious investors to harmonize their investments with ethical standards, while enjoying a safeguarded and sustainable gold investment trajectory.

INTERNATIONAL PRECIOUS METALS LTD (IPM LTD) – GOLDTRACE360

IPM Ltd is an avant-garde in sourcing and delivering refined gold. IPM's distinction lies in:

- **Strategic Procurement:** Direct partnerships with selected and dedicated gold mines for non-refined doré, ensuring supply consistency and profound awareness of on-ground labor and environmental contexts.

- **Refinery Excellence:** Collaborating with environmentally conscientious, high-efficiency refineries globally.

- **Veteran Leadership:** An experienced managerial cohort guarantees a seamless, safe, and adept value chain navigation.

Gold Standards by IPM Ltd: IPM's gold, strictly LBMA and OECD compliant, embodies utmost purity. Our offerings range from 1kg bars of 99.99% purity to 12.5kg bars that align with standards set by major exchanges like the Chicago Mercantile Exchange or LBMA, offering a purity of 99.5%. Additionally, our 12-gram, 24-gram and 33-gram, 24-carat gold

coins are investment-grade and uniquely serialized, facilitating detailed traceability.

Operational Integrity and Secure Storage: Building trust while preserving miner and refiner confidence is our credo. While safeguarding identities, we maintain strict traceability. Presently, our gold reserves are housed at Sharps Pixley in London but plans to diversify storage across Zurich and Singapore are underway, amplifying asset safety.

Safety and Accountability: Our partnerships with production entities are fortified with comprehensive insurance strategies, including protection from Lloyd's of London. Third-party annual inventory checks and monthly audits ensure meticulous oversight.

TWO-TIER TOKEN FRAMEWORK

IPM Ltd curates an ecosystem through two tokens:

- **GeM tokens** (Globally exchanged Metals): Each non-fungible GeM token signifies 1 gram of securely vaulted gold. These can be traded, staked, or converted to physical gold after a defined period.
- **IPMB tokens** (International Precious Metals Bullion): A utility token to purchase GeMs at reduced rates, tradable across various exchanges and also representing 1 gram of gold.

Our system empowers investors to request

gold delivery, leveraging the distinctiveness of NFTs (Non-Fungible Tokens) to ensure counterfeit-proof representation of physical gold assets. This facilitates a trustworthy, transparent gold trade mechanism, even allowing tangible deliveries, all underpinned by secure vault storage and diverse delivery pathways.

THE IPMB TOKEN

Foundation and Technical Specifications: The IPMB token, anchored on Ethereum's ERC20 standard, has found its place on the Polygon network. Each token symbolizes, and is fundamentally underpinned by, 1 gram of elite investment-grade gold within the IPM sphere.

Functionality & Utility: IPMB is not just a mere token; it is a conduit for effortless transactions within the IPM ecosystem. Beyond basic transaction capabilities, it extends utilities such as exclusive discounts on specific physical assets and a global payment mechanism. With its nature rooted in the ERC20 standard, IPMB can seamlessly move across the Polygon blockchain, enabling users to store it in any ERC20-supporting digital wallet.

Conversion Mechanism: IPMB plays a pivotal role as the go-to currency for procuring GeM NFTs. This provision facilitates attractive discounts on the physical gold, bridging IPMB and GeM NFTs, eventually

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culminating in the physical delivery of gold.

Supply and Valuation: There is a ceiling to the supply of IPMB tokens – a total of 200 million, each representing a gram of gold. This translates to a total backing of 200 tons of the precious metal. Beyond this threshold, the minting process will come to a halt.

Novelty & Market Potential: The IPMB token democratizes gold investment. By merging the allure of traditional gold with the dynamism of blockchain, IPMB offers:

Asset Backing: Each token is anchored by a non-segregated gold inventory, ensuring robust asset-backed reliability.

Technical Soundness: It resides on the ERC20 standard – a testament to its accessibility, security, and interoperability.

Cost Efficiency: IPMB seamlessly bypasses the overheads and risks associated with conventional gold products presented by banks and other financial institutions.

DeFi (Decentralized Finance) Integration: IPMB can be staked, making it more than just a passive holding. Depending on the duration of staking, holders are entitled to a spectrum of discounts on GeM tokens.

Exchange Listings: A presence on platforms like Changelly, with imminent listings on many other exchanges, including the prominent Coinbase, amplifies its credibility and accessibility.

Staking Perks: Engaging in staking offers tiered incentives. A 3-month commitment

yields a 2% markdown, a 6-month lock-in results in a 5% discount, and a year-long staking garners a lucrative 12% price cut on GeM tokens.

Additional Utilities: Ownership of IPMB is not just about staking or trading; it opens a world of possibilities. Subject to mandatory compliance checks, token holders can morph their IPMB holdings into physical gold bars via GeM NFTs. Moreover, there is the flexibility to either physically possess the gold, retain it in secured vaults, or even liquidate the tokens into cash or other cryptocurrencies. Its inherent association with a network of premium vendors further extends the option of availing discounts on select products when settled using IPMB.

The IPMB token is not merely a cryptocurrency; it is an innovation at the crossroads of traditional gold investments and futuristic blockchain technology. It extends a plethora of benefits, offering stakeholders varied avenues of value appreciation, liquidity, and tangible asset ownership. The integration of blockchain ensures that the entire process remains transparent, secure, and efficient, heralding a new era in the gold investment landscape.

THE GEM NFT TOKENS

The GeM NFTs concept is an innovative approach to bridge the worlds of physical gold and digital assets, which offers numerous benefits:

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Physical Backing: By grounding the value of GeM NFTs in physical gold, they offer a tangible and stable asset in an otherwise volatile cryptocurrency market.

Traceability and Sustainability: Ensuring the gold's traceability and providing detailed data on environmental and social impacts align with the growing trend towards ethical and ESG-sensitive investments.

Flexibility in Minting and Trading: The choice between bespoke and standard GeM NFTs gives investors control over how they tokenize and trade their gold.

Transparency: Providing clear details about the collateralization process and the allocation of gold to NFTs ensures trust in the system. The waiver for physical delivery for the first year is a key parameter that investors need to be aware of, but it is compensated for via discounts.

Rewards System: The staking rewards, such as the 7 gram 24 ct physical gold coin for 1 year of staking GeM100 NFTs, are incentivizing and may attract long-term investors.

Cost Savings: Offering free storage and insurance for five years eliminates significant costs associated with physical gold ownership.

Interactivity with IPMB: The seamless conversion between IPMB tokens and GeM NFTs shows an interconnected ecosystem, where one can enjoy the liquidity and utility of the IPMB token or the stability and benefits of the GeM NFTs.

GeM NFTs offer an innovative blend of digi-

tal and physical assets, aligning with contemporary investment trends towards sustainability and traceability. The benefits are manifold, from physical backing to cost savings.

GOLDTRACE360

The concept of Goldtrace360, which combines VeChain's blockchain expertise and Decenthands' traceability prowess, represents a significant advancement in ensuring transparency, sustainability, and ethical practices within the gold industry.

BENEFITS:

Increased Transparency: Goldtrace360's incorporation of blockchain technology ensures every transaction, from mining to vault storage, is recorded. This transparency guarantees that all participants in the supply chain can be held accountable for their actions.

Enhanced Credibility: By offering a transparent view into sourcing and ethical mining practices, organizations and consumers can trust the gold's origin and the practices used to obtain it.

Innovation in the Gold Industry: The gold industry has, historically, faced issues with unethical mining and ambiguity about sourcing. Goldtrace360 can position itself as a pioneering solution that addresses these long-standing concerns.

Integration with IoT: By integrating with IoT devices and sensors, the platform can receive real-time data about the conditions at mining sites, ensuring that practices adhere to sustainability and ethical standards.

Smart Contracts: The use of smart contracts can automate and enforce standards within the supply chain, guaranteeing that every stage meets the set criteria without human intervention.

Expandable Model: Given Decenthands' expertise in other sectors like Occupational Health & Safety, the model's success in the gold industry could lead to its adoption in other sectors that need traceability and transparency.

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ADVANTAGES OVER EXISTING SOLUTIONS:

- **Trustworthiness:** Real-world backing by physical gold reduces the speculative nature of investments.
- **Flexibility:** Offering the ability to convert tokens into physical gold provides more investment options.
- **Economic Efficiency:** Reduced costs, from the initial investment to maintenance, make the platform economically efficient.
- **Ethical Investment:** The commitment to green gold and fair-trade appeals to ethically conscious investors.
- **Legal Assurance:** Continuous engagement with regulatory frameworks provides assurance against potential legal complications.
- **Enhanced Security:** The blend of blockchain technology and IoT devices offers unparalleled security, far surpassing traditional gold storage methods.
- **Transparency and Verification:** Regular audits and verifications ensure that the company remains honest and transparent about its holdings.

REPORTING AND AUDITING MEASURES:

- **End-to-End Transparency:** IPM Ltd provides complete traceability for every gram of gold, from the mine of origin to its current storage location. This transparency is unprecedented in the gold industry and positions IPM Ltd as a leader in ethical and accountable gold trading.
- **Comprehensive Information:** By detailing the ownership of mines, operating guidelines, refining processes, logistical details, and more, IPM Ltd goes beyond convention in offering clarity to its stakeholders.
- **Financial Integrity:** Information about the sellers, their fund sources, and associated royalties and taxes ensures financial transparency, further strengthening the trustworthiness of the platform.
- **Digital Assurance with GeM:** Through the GeM NFT and corresponding GeM Certificates, IPM guarantees a 1:1 backing of its digital tokens with physical gold. This digital representation not only provides ease of transaction but also the assurance of tangible value.



- **Third-Party Verification:** The involvement of Grant Thornton Cyprus, a reputable audit firm, signifies a commitment to maintaining the highest standards. Their oversight ensures that the platform operates with integrity and adheres to robust risk management practices.

- **Open-Source Principles:** Making the GeM smart contract's source code publicly available invites community trust. It underscores the company's belief in its own transparency and invites external experts to validate the system's robustness.

For potential investors, clients, and partners, this approach offers a multitude of benefits:

- **Enhanced Trust:** Knowing that every step in the gold's journey is documented and traceable can instill a deep sense of trust in IPM Ltd's operations.

- **Risk Mitigation:** The detailed reporting and third-party audits significantly reduce the risks associated with gold investment, ensuring that stakeholders are protected from potential malfeasance or mismanagement.

- **Ethical Assurance:** For those concerned

with the ethical implications of gold mining and trade, IPM Ltd's transparency provides assurance that their investments align with their values.

- **Digital Security:** The public availability of the GeM smart contract and the assurance of a 1:1 backing by GeM Certificates ensures that digital transactions are as secure and tangible as physical ones.

IPM Ltd's commitment to transparency and auditability sets a new gold standard for the industry, offering stakeholders unparalleled clarity, security, and ethical assurance.

IPMB TOKEN DISTRIBUTION MODEL

Platform and Compatibility: The IPMB token uses the ERC20 standard which is a common standard for fungible tokens and runs on the Polygon network. Polygon's faster transaction speeds and lower fees make it suitable for activities that require numerous and swift token transactions.

Primary Utility and Use Cases: The token can be used for buying GeM NFTs (tokens

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The IPMB token distribution model is an interesting fusion of the traditional gold market and modern blockchain technology. By tying its value to a tangible asset (gold), it attempts to bring more stability than other cryptocurrencies. Regular audits, clear minting/burning mechanisms, and transparent operations might make this an attractive proposition for both traditional gold investors looking to go digital and cryptocurrency enthusiasts interested in a gold-backed token



representing ownership/access to physical gold). It can be employed for trading fractional gold, offering a bridge between the digital and physical gold market.

Backing and Value: The token is tied to a real-world asset: gold. This inherently brings some stability to its value, unlike other tokens that might be purely speculative. The exact price of the token might deviate from the actual gold price. This is typical in markets and might be influenced by factors such as demand/supply dynamics, market speculation, utility of the token, etc. The project is starting with a significant backing of over 4,000 kilograms of doré gold, providing substantial initial liquidity and trust.

Supply: The initial issuance indicates an approximate 1:1 ratio between kilograms of gold and the number of tokens (in thousands). With the total supply capped at 200 million, it provides a clear understanding of the token's scarcity. However, GeM NFTs do not have a maximum supply limit, implying a continuous minting model based on demand and gold availability.

Value Maintenance Mechanism: Buyback and burn mechanisms are becoming popular in the cryptocurrency space to maintain and potentially increase a token's value. Periodically removing tokens from circulation can reduce supply, and if demand remains constant or increases, it can lead to a price rise. Regular third-party audits ensure that the gold reserves genuinely back the tokens. This provides an additional layer of trust and security to the holders and potential investors.

Minting and Burning Mechanism: The introduction of new gold allows for minting, creating a direct relationship between physical assets and digital representation. Transparent burning ensures that gold is being prepared for delivery when GeM NFTs are acquired, creating a sustainable ecosystem.

Price Determinants: Market forces primarily determine IPMB's pricing, making it dynamic. The value can deviate from the gold price due to factors like token utility, demand,

and market sentiment. Over time, stabilization mechanisms can reduce extreme volatility.

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SUMMARY OF IPMB'S OPERATIONS:

1. Gold Supply Chain: IPMB establishes a direct link from mine to cloud, primarily focusing on sourcing gold directly from dedicated mines and other compliant operations. To meet demand, IPMB sometimes purchases investment-grade bars from accredited refiners. All gold undergoes stringent compliance checks, is refined in the UK or Europe, and converted into investment-grade stamped bars. These are recorded in IPMB's ledger, ensuring traceability and quality.

2. Use of Funds: Funds are allocated towards:

a. **Procurement of Gold:** sustaining, supporting, and growing the community on the ground and a compliant supply chain.

b. **Technology Development:** Part of the funds are allocated for research and development of proprietary technologies like Goldtrace360 to streamline operations and achieve a market edge.

c. **Marketing Activities:** These include various strategies to enhance brand awareness, form global partnerships, and promote the benefits of GeM NFT holders.

3. Logistics: The process starts with funds generated from IPMB coin and GeM NFT sales. Gold is sourced from various channels, all of which undergo ESG (Environmental, Social, and Governance) checks for ethical sourcing and production. Gold is transformed



into standardized bars, undergoes assay checks, and is then securely transported by reputable logistics firms to accredited refineries. After refining, the gold is stored in IPMB vaults and allocated to NFT contracts, ensuring traceability and quality.

4. Economics: IPMB purchases gold at a discounted LBMA price. Royalties, export taxes, and fees are paid during the sourcing, typically amounting to around 2% of the gold's value. After refining and certification, the gold is stored as a 24ct London Good Delivery bar in IPMB's ecosystem.

IPMB's GOLD AUDIT FORMULA & TOKEN UTILITY

Audit Formula: Total Ecosystem Gold Reserves = IPMB Coins in Circulation + GeM NFT Tokens Minted

• **Total Ecosystem Gold Reserves:** The aggregate gold (in kilograms) that the IPMB ecosystem manages. Calculated as:

• **IPMB Coins in Circulation:** Represents the active IPMB tokens in the ecosystem, excluding tokens reserved by IPM Ltd in their master wallet, which might be released later.

• **GeM NFT Tokens Minted:** These are the NFTs that stand for physical gold. They are minted when there is a physical gold deposit or when IPMB coins are swapped to mint these NFTs.

• **IPMB Gold Audits in Supply Chain:** Assures that the physical gold in the supply chain corresponds to its digital representation, the IPMB tokens.

• **GeM Gold Audits in Vaults:** Ensures that gold in vaults, prepared for physical dispatch, aligns with the representation of the GeM NFT tokens.

TOKEN UTILITY & VALUE PROPOSITION

IPMB Coin:

a. Demand Value: Influenced by market elements such as investor interest, sentiment, and the overarching demand for gold-backed digital assets.

b. Utility Premium: The coin's inherent utility within the ecosystem, such as a medium of exchange, granting access to benefits, features, or discounts. The coin's value escalates with its broader adoption.

c. Functionality Premium: Derived from the coin's inherent capabilities, such as enabling efficient transactions and integrating with smart contracts.

GeM NFTs Pricing:

a. NFT Value: The value derived from NFTs that represent rights or access to physical investment-grade gold.

b. Gold Price per Gram: This foundational factor is based on the current market rate of gold per gram. A fluctuation in global gold prices would directly influence the value of GeM NFTs.

c. Physical Allocation: The value proposition is elevated based on the amount of

gold each GeM NFT represents. Greater gold allocation enhances the NFT's value.

d. Storage: Costs related to gold storage, including vault expenses, factor into the NFTs' pricing. This ensures gold safety and genuineness.

e. Insurance: Ensuring the physical gold against potential adversities like theft or damage is imperative. The insurance costs factor into the NFTs' pricing, providing token holders with added peace of mind.

IPMB's approach merges the tangible gold market with the intangible digital asset landscape, establishing a transparent, trustable, and traceable ecosystem. Through the auditing mechanisms, the ecosystem aims to instill investor confidence. The IPMB token and NFT offerings are designed to offer utility, functionality, and real-world value, making them attractive within the growing digital economy.

DEVELOPMENT PLAN TIMEFRAMES

2023:

Q1: Introduction of the business concept.

Q2: Transformation of the business idea:

- White Paper endorsement.
- Design, verification, and analysis of the ERC721 Smart Contract.
- GeM NFTs sales initiation.
- Development, testing, and auditing of the ERC20 Smart Contract.

Q3: Official launch of the platform and Initial Token Offering (ITO).

- Target: Digital representation of 1,000 kg of gold.
- Inclusion of the IPMB token on Changelly's Instant Swap Platform.
- Introduction of the IPMB token on both DEXes and CEXes, including Changelly Pro.
- Integration with Fiat on Ramps.
- Engagement in promotional endeavors via Cointelegraph and other channels.

Q4: Extension of the roadmap.

- Ambition to be listed on multiple exchanges, including but not limited to

Coinbase, Kucoin, OKX, and LAToken.

- Commencement of asset-backing verification audits by Grant Thornton (Blockchain) Cyprus.

2024:

Q1-Q2: Attainment of Barclays EMI (Electronic Money Issuer) Card Merchant Licenses.

Q2-Q3: Expansion of operations to include three smelters, a refinery, and a self-managed vault in the IPM ecosystem.

Q3-Q4: Creation of a unique e-Wallet and Exchange platform. Progress in the development of DeFi Lending and Borrowing solutions.

REGULATORY ROADMAP

U.S. Securities and Commodities Laws:

By conducting the Howey Test, the SEC's (Securities and Exchange Commission) decision will clarify whether IPMB, being a digital certificate, may not be classified as a commodity or a security. Nonetheless, IPMB will proactively engage with regulators to ensure compliance and mitigate potential risks.

U.S. Money Transmission Laws:

IPM Ltd will pursue money transmitter licenses in the relevant U.S. states. In states where it is not mandatory, they will either procure a no-action letter or assert their stance on the exemption.

FinCEN: IPM Ltd plans to enlist as a Money Services Business under the U.S. Department of Treasury's Financial Crimes Enforcement Network.

FINMA (Financial Market Supervisory Authority): IPM Ltd aims to confirm with FINMA that their wallet activities under the AMLA (Anti-Money Laundering Act) do not necessitate any licensing. They will also register with the VQF in Switzerland.

CSSF (Commission de Surveillance du Secteur Financier): IPM Ltd's objective is to obtain a no-action letter from CSSF in Luxembourg, signifying its operations are compliant.

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IPMB PARTNERS

COINTELEGRAPH

Cointelegraph is the #1 media platform in the blockchain and crypto verticals, with over 23 million page views and over 8 million unique visitors monthly. Established in 2013, Cointelegraph is a premier independent digital media outlet covering blockchain technology, cryptocurrencies, and emerging fintech developments. Its dedicated team delivers the freshest and most accurate news from both decentralized and centralized realms, backed by our commitment to impartial reporting, thorough analytics,

comprehensive cryptocurrency price charts, insightful editorials, and regular updates on the societal impact of digital currencies. Cointelegraph collaborates with top talent in cryptocurrency, blockchain, and Bitcoin across 30+ countries, including the US, Italy, Israel, France, Australia, Nigeria, Argentina, Canada, Portugal, the UK, UAE, and Brazil. Its globally-minded management team and Web3 media experts, hailing from publications like The Economist, TNW, The Motley Fool, and Forbes, ensure our leading position in the industry.

CHANGELLY

Changelly is a leading instant cryptocurrency exchange that has been operating since 2015, has served millions of customers and facilitates swift crypto-to-crypto exchanges for over 2.6 million monthly users, coupled with round-the-clock Support team which is always ready to assist with any exchange-related inquiries. Changelly offers a comprehensive ecosystem for seamless cryptocurrency transactions, including buying, selling, swapping, and trading and is dedicated to simplifying crypto exchanges and advancing mass adoption through ongoing innovation and user-centric experiences. Changelly bolsters its exchange's capabilities through partnerships with industry leaders such as Binance, trusted wallet providers like Trezor, Exodus, and Coinomi, among others.

ZOLTAR.AGENCY

Zoltar.Agency is a pioneering web 3.0 & blockchain consultancy dedicated to leading the way into the future of the web. With a leading team of experts in the fields of digital strategy, blockchain research, data science and marketing, Zoltar.Agency utilizes first-hand knowledge in cutting-edge web 3.0 marketing, blockchain, AI, and data science, to fuel growth for its clients and provide unparalleled consulting and insights for their projects, in the ever-evolving world of decentralized technologies and web 3.0.

