



**IPMB**

**Litepaper**



---

# CONTENTS

Why We Love Gold ..... 1

Why We Love Gold & Crypto ..... 1

Problems With Gold & Crypto ..... 2

Introducing IPMB ..... 3

Goldtrace360 ..... 4

Our Dual-Token Model ..... 5

Why Trust IPMB ..... 6

Competitive Advantage ..... 7

Why IPMB ..... 9

---

## Why We Love Gold



### 1. Store of Wealth

Gold maintains value or even increases in price in times of economic uncertainty, unlike other assets or fiat currencies.



### 2. Universal Value

Gold is globally recognised as a valuable commodity.



### 3. Stability

Gold is the most attractive safe-haven asset.

---

## Why We Love Crypto



### 1. Immutability

The blockchain ensures that your transactions (activities) are recorded publicly and are almost impossible to alter after they're finalised. This means you can hold and exchange assets much faster, safer and more securely.



### 2. Accessibility and ease of use

Tokenization is the process of representing physical goods as digital tokens. Tokenization makes physical assets more accessible and safe to exchange and store.



### 3. Disintermediation

Tokens use smart contracts. Smart contracts are coded into the token, allowing agreements to happen automatically when conditions are met, eliminating the need for third parties. This minimises fees, reduces the risk of mistakes and saves time as agreements are instantly completed.



---

## Problems With Gold

1. Gold is bulky and heavy in large quantities, which means moving gold from 'A to B' can be challenging and expensive. This means accessing large amounts of gold can be difficult, costly, and risky.
2. Traditional methods of holding, buying, and selling gold typically involve large fees, such as storage, insurance, management, or brokerage, which excludes smaller investors from the gold market.
3. Gold must be verified for authenticity and quality, meaning you could purchase a less valuable product than you once thought. The gold market is notorious for fraud and counterfeiting.



---

## Problems With Crypto

1. Crypto markets have a tendency to be volatile. This means investors can quickly see the value of their assets decrease, causing unease for newcomers.
2. Lack of true mass adoption - Some regions have high adoption, especially countries with failing fiat currencies and high inflation rates. Still, these are relatively few, and users need more understanding, which makes using crypto difficult for the time being.
3. Distrust in Crypto - Crypto lacks clear and harmonized regulation. This, coupled with the numerous scams and bad actors that have plagued the industry, has caused distrust in crypto among the general public.



---

## Introducing **IPMB** Token

The IPMB Token (International Precious Metals Bullion) is a hybrid payment/utility token. Each token is backed by 1 gram of gold yet is not a stablecoin - the value is free to float and diverge from the price of gold.

This is because other factors can add value and impact the price of the token, such as token utility where other use-cases may encourage market demand for the IPMB Token and therefore making it a more valuable asset.

IPMB Tokens can be converted to GEM NFTs (Globally Exchanged Metal Non-Fungible Tokens), which are redeemable for specifically allocated underlying gold. Unlike IPMB, a GEM NFT's price is equivalent to gold's price.

This ability to convert IPMB to a Stable-NFT (where the digital has a stable real-world value) provides IPMB Tokens a floor price, a price where - in theory - the IPMB Token should not trade below for long periods of time because IPMB Tokens can be used to obtain physical gold and that value is constant for the IPMB Token.

GEM NFTs make gold ownership more affordable for all by waiving fees such as management, storage, and insurance. They also make gold ownership more accessible by allowing you to manage and hold your gold through the safety of the blockchain. Essentially, GEMs are digital certificates proving ownership of physical gold.

IPMB Tokens can be used in a process known as staking to unlock an 11% on GEM NFTs - This means holding IPMB Tokens for a year will allow you to purchase gold at an 11% discount.



---

## Goldtrace360

IPMB provides complete traceability and transparency of allocated gold via Goldtrace360, a proprietary product designed to take all of the detailed records of the gold supply chain, refining, and storage and embed the information into the GEM NFT linked to each physical gold product that it represents.

A key feature of Goldtrace360 is the amalgamation and integration of blockchain technology, smart contracts, IoT devices and sensors throughout the supply chain, from the mine to the vault and in the cloud. These technologies are deployed to maintain transparency in the supply chain and to preserve detailed records within the metadata of each GEM NFT.

The product enables stakeholders to verify critical information about the gold, such as its provenance, responsible sourcing practices, certifications, and other supply chain data.

This verification process ensures that the gold adheres to ethical and sustainability standards. Goldtrace360 also enforces criteria for responsible gold mining, including fair labour practices and environmental impact mitigation. The product's ability to enforce these criteria is instrumental in maintaining responsible mining practices.

The IPMB Token itself is deployed on the Polygon network and adheres to the ERC-20 standard. This allows token holders to trade IPMB Tokens at low fees, significantly reducing transaction costs. In addition, the ERC-20 standard allows less room for manipulation or hacking. The ERC-20 standard enhances security through standardised interoperability, safety features, efficient smart contract transactions, reduced complexity and globalised security.



---

## Dual Token Model

The IPMB Ecosystem comprises two tokens, IPMB Tokens and GEM NFTs.

IPMB Tokens are gold-backed hybrid payment/utility tokens and have many value considerations:

- Backed by gold
- Discounts on retail goods
- Discounts on redeemable gold
- Access to waived fees when owning gold
- Access to fully traceable and compliant gold
- Easily exchangeable

IPMB Tokens can be staked to gain a discount on GEM NFTs for a maximum of 12 months, unlocking an 11% discount on GEM NFTs. Basically, holders can receive an 11% discount on investment-grade gold.

GEM NFTs are promissory notes to physical gold. Free delivery is available 12 months after the time of minting, subject to weight and location. Each GEM NFT has a specific weight of allocated gold - for example, a GEM1000 represents 1000 grams of investment-grade gold.

GEM NFT holders may also receive an annual loyalty reward in the form of physical gold at the company's discretion.

---

## Why Trust IPMB



### **INSURANCE**

IPMB has built strong relationships with various partners in the gold supply chain, facilitating reliable operations. IPMB works with leading insurers to acquire extensive insurance coverage and guarantee the safety and legitimacy of all gold within the IPMB Ecosystem.



### **GOLD BAR QUALITY**

IPMB only works with LBMA-accredited refiners but also has other strict control and monitoring measures to guarantee the quality and provenance of the gold bars. These procedures include verifying their materiality and quality by trusted, well-known verification companies. This process ensures that IPMB gold bars meet investment-grade standards.



### **VERIFIED PROOF OF RESERVES**

IPMB ensures transparency and accountability in its operations by regularly confirming its gold inventory with Grant Thornton's subsidiary, Grant Thornton Cyprus. These regular, agreed-upon procedures confirm the quantity and quality of reserves by a globally reputable firm, helping maintain high standards and reliability in the company's handling of gold bars.

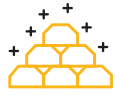


## Competitive Advantage

PRODUCT	OTC GOLD	GOLD ETF	PAX GOLD	TETHER GOLD	IPMB ECOSYSTEM
Gold-Backed	✓	✓	✓	✓	✓
Gold-Pegged	✓	✓	✓	✓	✓
On-Chain	✗	✗	✓	✓	✓
Free Physical Access	✗	✗	✗	✗	✓
Waived Fees	✗	✗	✗	✗	✓
Exchangeable for Digital Assets	✓	✗	✗	✗	✓
Offers Staking and Rewards to Holders	✗	✗	✓	✓	✓
Verified Proof of Reserves	✗	✓	✓	✓	✓
Traceable to Origin	✗	✗	✗	✗	✓
Supports Local Communities	✗	✗	✗	✗	✓
Vertically Integrated	✗	✗	✗	✗	✓

---

## Competitive Advantage



### Gold-Backed

Every GEM NFT is backed by 24-carat gold, whilst every IPMB Token is backed by 22-carat gold doré bars.



### Gold-Pegged

GEM NFTs track the price of gold and offer equal stability to the physical product.



### On-Chain

IPMB Tokens and GEM NFTs exist on-chain meaning every transaction and all associated data can be accessible 24/7 to the public.



### Free Physical Access

GEM NFT holders are entitled to free delivery of their underlying gold.



### Waived Fees

Waived all fees for GEM NFT holders, such as storage, insurance and management.



### Allocated gold in stock

Each GEM NFT has an allocated gold holding behind it, meaning it will never be at risk or transferred to another party.



### Exchangeable for Digital Assets

IPMB Tokens and GEM NFTs are liquid and easily exchangeable for other digital assets on the blockchain.



### Offers staking and rewards to Holders

IPMB Token holders can stake their tokens for a discount on GEM NFTs. IPMB Tokens can also be used to obtain a discount at multiple retailers. GEM NFT holders may receive annual loyalty rewards in the form of physical gold at the company's discretion.



### Traceable to origin

Each gram of gold in the IPMB Ecosystem is traceable from the mine to the vault. GEM NFT holders also have access to other supply chain information, such as the provenance of the underlying gold, including exactly where it was mined, smelted and refined.



### Transparent

IPMB provides monthly Agreed Upon Procedures Reports regarding the verification of reserves by Grant Thornton.



### Supports local communities

IPM Group helps develop the local communities that house our gold mines, from building homes and schools to providing food and water.



### Vertically Integrated

The IPMB Ecosystem spans the entire supply chain, from the mine to the vault and in the cloud. We have an active role in producing, smelting, refining and storing LBMA-standard gold. Where competitors may purchase gold at a premium, we obtain gold at a discounted price.

---

## Why IPMB



### Team

IPMB has assembled a team of leaders with decades of experience in the gold industry, finance, and blockchain.



### Licence & Regulation

IPMB holds multiple licences across various jurisdictions to maximise our trustworthiness and accountability in the physical-digital world.



### From the Mine to the Vault and in the Cloud

IPMB vertically integrates the entire gold supply chain into its dual-token ecosystem. Every token is backed one-to-one by gold.



### Security

IPMB fuses the blockchain, the most secure medium for transactions, and gold, one of the most secure and stable assets, to create an unmatched ecosystem.



### Goldtrace360

Goldtrace360 utilises IoT devices to track and record our entire gold supply chain and embeds the information into each GEM NFT, to create and give you the most transparent gold in the world.



### Technology

IPMB Tokens are deployed on the Polygon network to ensure low transaction fees and interact with an environmentally friendly blockchain.

---

## Why IPMB



### **GEM NFTs**

GEM NFTs allow you to physically redeem the underlying gold.

GEM NFTs can be obtained at a discounted price through staking IPMB Tokens. This allows you to obtain physical gold at a much lower price than the standard market rate.



### **IPMB Token**

The IPMB Token is a hybrid utility/payment token. IPMB allows you to access tangible gold at a discounted price through the conversion to GEM NFTs, without any traditional fees. You can also benefit from discounts on products at various retailers.



### **Verified by**

#### **Grant Thornton.**

IPMB strives to be a fully transparent project.

Our gold reserves are subject to regular reports and verified through agreed-upon procedures by Grant Thornton (Advisory) Cyprus. Each report is made publicly available for full transparency.

**Start your IPMB Journey**



**IPMB**