



IPMB

Litepaper



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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 paper currencies.



2. Universal Value

No matter where you are in the world, gold has a universal value and 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 or services as digital tokens using cryptography which is the practice of encoding and decoding information to keep it secure. Tokenization makes physical assets more accessible and safe to exchange and store.



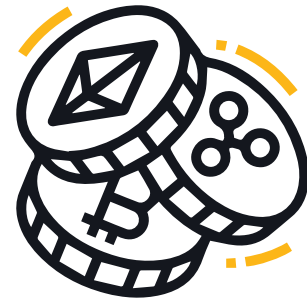
3. Disintermediation

Tokens use smart contracts. Smart contracts are coded into the token and allow for 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 it can be difficult, costly and risky for you to access large amounts of gold.
2. Traditional methods of holding, buying and selling gold typically involve the addition of large fees such as storage, insurance, management or brokerage, excluding smaller investors from the gold market.
3. Gold faces the challenge of verifying authenticity and quality, meaning you could purchase a product which is less valuable 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 instantly fall, causing unease for newcomers.
2. Another problem the industry faces is the amount of scams and rug-pulls. Many projects are not set up with the best intentions in mind, and there are many cases of investors losing the entirety of their holding in certain projects.
3. Crypto lacks clear regulation all over the world. While many jurisdictions are starting to create guidelines, many regulators allow crypto and blockchain-related companies to operate in a 'grey zone' when it comes to regulation. This can put off investors, particularly those more accustomed to the traditional finance sector.

Introducing **IPMB**



IPMB (International Precious Metals Bullion) is a hybrid payment/utility token. Each token is backed by 1 gram of gold; however, it is not pegged to the price of 1 gram of gold, as the token has other value considerations. This means the price of 1 IPMB Token is based on other factors as well, such as the utility of the IPMB Token and market supply/demand dynamics. The physical backing and utility value proposition differentiates IPMB from traditional cryptocurrencies.

The Technology

IPMB offers complete traceability and transparency of allocated gold via Goldtrace360. This is a proprietary product designed to take all of the detailed records of the gold supply chain, refining and storage and to embed the information into the NFTs that are allocated to the underlying gold.

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.

IPMB Tokens can be converted to GeM NFTs (Globally exchanged Metal Non-Fungible Tokens), which are redeemable for specifically allocated underlying gold. Unlike IPMB, the price of a GeM NFT is equivalent to the price of gold.

GeMs make gold ownership more affordable for all by waiving all fees such as management, storage and insurance as well as more accessible by managing and holding your gold through the safety of the blockchain. Essentially, GeMs are digital certificates of ownership in physical gold.

IPMB achieves the tokenization of gold by utilising smart contracts, blockchain technology and IoT devices.

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.

Our 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
- Savings from waived fees
- 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 with free delivery available 12 months after the time of minting subject to weight and location. Each GeM NFT has an assigned weight, such as a GeM1000 representing 1000 grams of investment-grade gold.

GeM NFT holders may also receive an annual loyalty reward at the company's discretion.

IPMB Tokens



GeM NFTs



Why Trust IPMB



INSURANCE

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



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 having their materiality and quality verified 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 having its gold inventory regularly confirmed by Grant Thornton's subsidiary, Grant Thornton Cyprus. These regular, agreed-upon procedures to confirm the quantity and quality of reserves by a globally reputable firm help maintain high standards and reliability of 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 on a one-to-one basis by 24-carat gold, whilst every IPMB Token is backed by 22-carat gold doré bars.



Gold-Pegged

GeM NFTs mirror 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

IPMB waives 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 have the benefit of being 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 the production, smelting, refining and storage of 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 the blockchain space.



Licence & Regulation

IPMB holds multiple licences across various jurisdictions in order 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 allows 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