

# DECENTRALIZED DIGITAL **GOLD**



# NGOLD

The Best Way to Own  
Investment **GOLD**



## Introduction

- **Context and Presentation**
- **Objective and Scope of the Whitepaper**

## Chapter 1: Gold: History, Value and Investment Advantages Today

- 1.1 The Importance of Gold as an Investment
- 1.2 Gold in the Modern Economy
- 1.3 Fiat Money and Financial Instability
  - Inflation
  - Monetary Policies
  - Limited Access to Financial Services
  - The Role of Gold in the Financial System
- 1.4 Cryptocurrencies and Gold: Allies against Inflation
  - NGOLD: The Balance between Cryptocurrencies and Gold
  - Understanding the Effects of Inflation and How to Fight It
  - Inflation Consequences and Investment Strategies
- 1.5 Other Advantages of Investment Gold
  - Liquidity
  - Preservation of Value
  - Inflation Hedging
  - Diversification
  - Universal Demand
  - Industrial and commercial use

## Chapter 2: Bitcoin and Digital Tokens

- 2.1 Introduction to Tokens
- 2.2 NGOLD = Gold Stable Currency
- 2.3 Bitcoin's evolution
  - Decentralisation
  - Security
  - Volatility
  - Programmed Shortages
- 2.4 Benefits of Digital Tokens

- Global Accessibility
- Speed of Transactions
- Enhanced Security
- Reduced Costs
- 2.5 NGOLD as a Stable Investment Alternative
  - Inflation Protection
  - Monetary Policy Independence
  - Accessibility and Financial Inclusion
- 2.6 Comparison between Bitcoin, Other Digital Tokens and NGOLD
  - Stability
  - Use and Application
  - Response to Volatility
- 2.7 NGOLD in the Context of Digital Tokens
- 2.8 Comparison with Traditional Banking
  - 24/7/365 operation
  - Financial Democratisation
  - Investment Innovation

### **Chapter 3: The NGOLD Token - A Fusion of Gold and Technology**

- 3.1 Description of NGOLD
  - Why is NGOLD an excellent investment alternative?
  - NGOLD Technical Features
    - Backed by Physical Gold and Certified Gold Reserves
    - Blockchain technology
    - Accessibility and Liquidity
    - Safety, Comfort and Speed
    - Independent Audits
    - Transparency in the Blockchain
    - Safe Custody
    - Double Benefit
    - No intermediaries

- 3.2 Benefits of Building on Polygon
  - Security and Availability
  - Integration with Smart Contracts
  - Single Adoption
  - Decentralisation and Transparency
  - Global Access
- 3.3 NGOLD's Global Expansion and Vision for the Future
- 3.4 Practical Use Cases for NGOLD
- 3.5 Strategic Alliances
- 3.6 Impact on the Global Gold Market

#### **Chapter 4: NGOLD as Stablecoin**

- 4.1 Stablecoin concept
- 4.2 NGOLD in the Stablecoin Landscape
- 4.3 Benefits of NGOLD as a Stablecoin
- 4.4 NGOLD versus Other Stablecoins
- 4.5 Why NGOLD?

#### **Chapter 5: Background**

- 5.1 About Connpanyy LLP
- 5.2 About Napoleon Gold Mine
  - Relevant information about Napoleon Gold Mine
  - Napoleon Gold Mine = Oro Verde
  - Future of Mining at Napoleon Gold Mine

#### **Chapter 6: Target Audience**

- 6.1 NGOLD approach
- 6.2 Objective of NGOLD
- Key Pillars:
  - Security
  - Transparency
  - Accessibility
  - Trustworthiness
- Project Impact:
  - Financial Inclusion
  - Wealth Protection
  - Market Efficiency

#### **Chapter 7: Technology Used**

- 7.1 Technological Foundations of NGOLD

- 7.2 The Token Class that is NGOLD

## **Chapter 8: Ways to Buy NGOLD**

- 8.1 DEX - Decentralised Exchange
- 8.2 DEX-P2P - Peer-to-Peer Exchange

## **Chapter 9: Tokenomics**

9.1 Provisioning of the NGOLD Token  
Issuance of NGOLD Demand Tokens  
Backed by Physical Gold and Certified Reserves  
Continuation of Demand Minting  
and Burning Mechanism:

- Minting
- Burning

Transparency on the Blockchain

Minimum Purchase Minimum

NGOLD's Relationship to Gold

9.2 Initial NGOLD Token Distribution

- Developers and Marketing
- Leverage for Golden Elf NFT

9.3 Token use

- Golden Elf NFT Staking Payment
- Airdrops, Rewards and Royalties

9.4 Real-Time Transparency

## **Chapter 10: Staking in NGOLD**

10.1 Introduction to Staking

10.2 The NGOLD Staking Programme

- Staking Terms
- Interest rates
- Claiming Rewards
- Staking Benefits for NGOLD Holders

10.3 Early Termination of Staking

- Dual Benefits of Staking

## **Chapter 11: Reasons to have NGOLD**

11.1 The value and backing of NGOLD

11.2 Advantages

11.3 Redeeming NGOLD for physical gold

Why have NGOLD and not PHYSICAL GOLD?  
Why have NGOLD and not FIAT MONEY?

## **Chapter 12: Pre-sale of NGOLD Tokens**

- 12.1 Completion of the Pre-Sale
- 12.2 Communication of Pre-Sales
- 12.3 Exchange of Pre-Sale Tokens
- 12.4 Benefits of Participating in the Pre-Sale
- 12.5 Safety and Security for Users

## **Chapter 13: Foundation and Executive Team**

- 13.1 - Payroll Policy and Transparency in NGOLD
- 13.2 - Payroll Distribution
- 13.3 - Minting and Funds Allocation Process
- 13.4 - Automation and Audits

## **Chapter 14: NGOLD Funding**

- 14.1 What is Funding?
- 14.2 Transparency of the Fund
- 14.3 Audits and Security
- 14.4 Benefits of the NGOLD Fund

## **Chapter 15: NGOLD Service Orders**

- 15.1 What are Service Orders?
- 15.2 Receipt of Physical Gold
- 15.3 Transparency and Security
- 15.4 Benefits to the Project
- 15.5 Who Can Participate 15.6 How Can I Participate?

## **Chapter 16: Airdrops in NGOLD**

- 16.1 What are Airdrops?
- 16.2 What are Airdrops used for?
- 16.3 Participation in the Airdrops Programme
- 16.4 Duration of the Airdrops Programme
- 16.5 Transparency in Airdrops Registration

## **Chapter 17: NGOLD Ambassador Programme**

- 17.1 - What is the Ambassadors Programme?
- 17.2 - How the Ambassadors Programme works
- 17.3 - Rewards and Conditions
- 17.4 - Smart Contracts and Transparency
- 17.5 - Objectives of the Ambassadors Programme

## **Chapter 18: Social Responsibility and Sustainability**

- 18.1 - Commitment to Social Responsibility
- 18.2 - Ethical Practices in Gold Mining
- 18.3 - Transparency and Ethical Finance
- 18.4 - Sustainability and Environmental Protection
  - Responsible Mining
  - Sustainable Development
  - Environmental Responsibility
- 18.5 - Contribution to Communities
  - Supporting Local Communities
  - Education and Training
- 18.6 - Future Vision on Social Responsibility and Sustainability
  - Long Term Goals
  - Responsible Investment

## **Chapter 19: Conclusions**

## **Chapter 20: Frequently Asked Questions – FAQs**

## **Chapter 21: Who is the CEO of NGOLD and Napoleon Gold Mine?**

## **Chapter 22: Glossary**

## **Chapter 23: NGOLD: IMPORTANT CONSIDERATIONS. TERMS AND CONDITIONS AND DISCLAIMER.**



## Introduction

### Context and Presentation

Welcome to the NGOLD Whitepaper, where we present an innovative token that fuses advanced Blockchain technology with the strength and backing of gold, the oldest and most trusted asset in human history. NGOLD is a collaboration between Connpany LLP, a leading UK-based technology and finance company, and Napoleon Gold Mine, a renowned gold mining company with over a decade of experience in Colombia.

This Whitepaper details all the key aspects of the NGOLD token, from how it works to the unique benefits it offers in the cryptocurrency market. NGOLD represents the convergence between the tangible value of gold, a safe haven that has attracted investors, financial institutions, and governments over time, and the technological potential of Blockchain, a modern solution that has captured the attention of a new generation of investors.

Our aim is to offer an investment backed by physical gold and gold reserves that combines the best of both worlds: the stability and security of gold with the flexibility and accessibility of cryptocurrencies. NGOLD offers an innovative solution that reinforces investor confidence in a constantly evolving market.

### Objective and Scope of the Whitepaper

The purpose of this Whitepaper is to provide a clear and understandable overview of the NGOLD token, its structure, operation, and the advantages it offers to investors. It is designed to be a comprehensive guide, accessible to both experienced cryptocurrency investors and those who are exploring this type of investment for the first time.

This paper explains how NGOLD integrates two traditionally separate areas: investment gold and Blockchain technology. We show how this combination enables secure, accessible, and technologically advanced investment in gold, and how the two areas complement each other to offer new opportunities in the global financial market. Through this guide, any reader, with or without technical expertise, will be able to understand how NGOLD is redefining the future of gold investment.

Rather than being a complex technical document, this Whitepaper is designed for the reader interested in safe and reliable international investments. It provides the essential information any investor needs to understand why NGOLD is an exciting and reliable opportunity in the world of asset-backed cryptocurrencies.

## Chapter 1:

### "Gold: History, Value and Advantages in Today's Investment."

#### 1.1 The Importance of Gold as an Investment

Over the centuries, gold has symbolised wealth, power and stability. Its rarity and ability to retain value over time have established it as one of the most reliable assets for

preserving wealth. From ancient civilisations to the contemporary world, gold has been a safe haven in times of economic uncertainty and crisis, standing out for its resilience to the volatility of other assets.

Gold, considered by many cultures as the "metal of the gods," has been coveted not only for its beauty, but also for its utility in a variety of industries - from jewellery to technology to the medical and financial sectors. Its natural scarcity and the complexity of its extraction have made it a resource that is difficult to replicate artificially, giving it a unique and enduring value. Despite technological advances, it has not been possible to replicate its composition, underlining its uniqueness in nature.

This precious metal has played a central role as a medium of exchange and store of value in the global financial system, remaining one of the preferred assets for investors seeking long-term security. Its chemical stability and non-renewable nature make it especially valuable, perpetuating through the ages as a symbol of wealth that transcends cultural and geographic boundaries.

History has shown that the value of gold tends to rise in times of crisis or global stress. In these periods, the demand for gold as a safe haven increases, reflecting investors' confidence in gold over more volatile assets. Remarkably, after each crisis, the price of gold not only stabilises, but often reaches new highs, establishing itself as an essential hedge in diversified portfolios. For many economies, especially those with unstable fiat currencies, gold remains a preferred investment option for billions of people.

## 1.2 Gold in the Modern Economy

Today, gold continues to be a fundamental pillar of the global economy. Its value transcends the realm of jewellery or industry, being seen primarily as a reliable and safe investment. Unlike fiat currencies, whose value can fluctuate considerably due to inflationary factors or political decisions, gold has proven to be an effective hedge against inflation and economic instability.

One of gold's distinguishing characteristics is its ability to maintain its value and even increase its value during periods of financial crisis. While other assets such as equities or fiat currencies can suffer large losses in value during times of uncertainty, gold experiences a surge in demand, driving its price upwards. This makes it an essential asset for diversifying investment portfolios, providing a reliable shield to protect wealth against economic and geopolitical risks.

## 1.3 Fiat Money and Financial Instability

Fiat money, the currency issued by governments without backing in tangible assets such as gold, has been the mainstay of the modern global financial system. Although it is widely accepted and used in the everyday economy, its value is inherently tied to the trust that citizens place in their governments and central banks. Unlike gold, fiat money is

susceptible to inflation and economic and political changes, which can lead to its devaluation over time.

## Challenges of Financial Instability

### -Inflation:

One of the main vulnerabilities of fiat money is its susceptibility to inflation. Over time, the purchasing power of a currency can be eroded, directly affecting savers and investors. This occurs when too much money is injected into the economy without a solid backing, reducing its relative value and making goods and services more expensive.

### -Monetary Policies:

Decisions taken by central banks, such as the manipulation of interest rates or the issuance of money, have a direct impact on the value of fiat currencies. In some cases, mismanaged policies can lead to economic crises or even hyperinflation, as has happened in several economies throughout history.

### -Limited Access to Financial Services:

Another challenge of the fiat-based monetary system is that it is not always accessible to all. In many regions, especially in developing countries or those with weak financial infrastructure, people have limited access to banking services, leaving them outside the global financial system and preventing them from protecting their capital from inflation and economic shocks.

### -The Role of Gold in the Financial System

The global financial system has developed and evolved with the aim of facilitating the flow of capital between countries, promoting stability and fostering economic growth. Gold, throughout history, has played a crucial role in this evolution. From the use of the **Gold Standard**, where currencies were directly backed by gold reserves, to its current role as a store of value, gold has been a constant in times of economic instability.

Although the world has adopted fiat money as its primary form of exchange, gold remains a safe haven, especially in times of financial uncertainty. Its ability to retain value in times of crisis makes it an essential option for diversifying investment portfolios and hedging against the risks inherent in the fiat-based financial system.

## 1.4 Cryptocurrencies and Gold: Allies against Inflation

One of the most common concerns among investors about cryptocurrencies is their high volatility and lack of regulation. These characteristics, coupled with the fact that many cryptocurrencies are not backed by tangible assets or linked to physical currencies, generate mistrust, especially among more conservative investors. In addition, the potential for fraud and theft in the crypto ecosystem has kept some investors away from this emerging market.

However, cryptocurrencies have grown in popularity thanks to several key advantages: they are decentralised, transparent, digital, unforgeable and, above all,



## Understanding the Effects of Inflation and How to Fight It

The negative effects of high inflation are evident in everyday life. As prices rise, consumers are forced to spend more for the same products that they could previously afford with less money. This directly affects their ability to save, as over time their purchasing power decreases and, in the worst case, they are forced to use their savings simply to maintain their standard of living, without any improvement in their standard of living.

In this context, investment becomes a key tool to protect capital against inflation. Investing in assets that are not linked to inflation, such as gold or certain crypto-assets, offers an opportunity to compensate for the loss of value of fiat money. The relationship between inflation and investment is crucial: while inflation reduces the value of money over time, investment offers the possibility of preserving it and potentially earning returns that outweigh that loss.

**"The key is to find a financial or non-financial product that provides a return above inflation so that the money does not lose value over time".**

When considering an investment, it is essential to consider not only the potential return, but also the associated risk and liquidity you may need in the future. While gold has proven to be a safe haven over time, it is important to remember that its performance can fluctuate with economic cycles. Evaluating these factors will allow you to make more informed and confident decisions.

## Inflation Consequences and Investment Strategies

The problem of global inflation has become more prominent in recent years, significantly affecting the economies of many countries. Among the main consequences are the devaluation of currencies, the reduction of purchasing power and the weakening of savings. For investors, these effects imply the need to protect their capital through strategies that do not rely on fiat money.

Price increases directly affect consumers and businesses, as the costs of goods and services rise, while wages do not always compensate for this increase. This creates an environment in which savings lose value, forcing people to look for alternatives to safeguard their capital.

Investing in non-inflation-linked assets, such as gold and certain cryptoassets, appears to be an effective solution. Gold, in particular, has historically proven its ability to preserve value in times of economic uncertainty, and remains a reliable option for wealth protection. In this context, NGOLD offers an innovative alternative, combining the security of physical gold with the flexibility of cryptocurrencies.

Investors need to consider not only the return on their investments, but also the associated risk and liquidity. NGOLD, backed by physical gold and gold reserves, provides robust inflation protection, allowing investors to keep their capital safe and potentially see it grow over time.

## 1.5 Other Advantages of Investment Gold

### **-Liquidity:**

Gold is one of the world's most liquid assets, meaning that it can be easily converted into cash in virtually any international market. Its ability to be traded in any country and economic context makes it an unrivalled form of liquidity, which sets it apart from other assets that may depend on local political or economic conditions.

### **-Value preservation:**

Over time, gold has demonstrated its ability to preserve value. Although its price in the markets may fluctuate, the inherent value of gold remains relatively stable. This characteristic is due to its finite nature: as a finite resource, gold cannot be created or devalued at will, unlike fiat currencies, which can lose value over time due to political or economic decisions.

### **-Hedging against inflation:**

In periods of inflation, gold is positioned as a safe haven. When the value of fiat money declines, the price of gold tends to rise, thus protecting investors' purchasing power. Historically, gold has proven its ability to resist the effects of inflation, providing greater stability in times of economic uncertainty.

### **-Diversification:**

Including gold in an investment portfolio is an effective strategy to reduce overall risk. The price of gold often moves in the opposite direction to equity markets and traditional currencies, making it an ideal complement to a diversified portfolio. Its unique behaviour during market fluctuations offers additional protection against the volatility of other assets.

### **-Universal demand:**

Gold has been and remains a universally valued investment. Unlike other financial assets, which may be subject to country-specific political and economic risks, gold is recognised and accepted worldwide as a precious commodity. This global acceptance reinforces its long-term stability and attractiveness.

### **-Industrial and Commercial Use:**

Gold is not only an investment, but also an essential resource in a variety of industries, such as jewellery, electronics and medicine. This constant industrial demand ensures that gold retains its value and, at times of peak demand, even drives its price upwards. Its practical utility makes it an asset with intrinsic value beyond its role as a financial safe haven.

## Chapter 2: Bitcoin and Digital Tokens

### 2.1 - Introduction to Tokens

In the digital finance landscape, cryptographic tokens have transformed the way we think about money and assets. These tokens, which exist on the Blockchain technology,

represent a new way of transacting and storing value. Unlike traditional currencies, tokens operate in a decentralised ecosystem, eliminating the need for intermediaries and offering greater security and efficiency in financial transactions.

The emergence of cryptocurrencies has revolutionised the financial world by introducing fast, secure and unmediated transactions. However, their volatility has been a source of concern for many investors, who believe that cryptocurrencies can be highly speculative. Their value is often influenced by external factors such as rumours, news or events that affect market sentiment. This speculative nature has led to significant fluctuations in the prices of many cryptocurrencies.

It is in this context that **NGOLD** emerges as a unique solution, combining the best of both worlds: the efficiency and flexibility of cryptocurrencies, along with the inherent stability of gold. This innovative token offers a more stable alternative for those seeking to safeguard their capital in a digital asset backed by tangible value.

With **NGOLD**, we have created an accessible system for anyone to own, trade, and store digital investment gold without the costs or challenges of physical storage. In addition, we offer the peace of mind of knowing that the value of your investment is backed by real gold, eliminating the concerns associated with the extreme volatility of other cryptocurrencies.

**NGOLD** is a revolutionary token deployed on the **Polygon** Blockchain, using smart contracts to ensure secure, transparent and efficient transactions. Each NGOLD token is backed by 1 gram of pure 24 Karat gold, mined and traded by **Napoleon Gold Mine**, a gold mine with more than 10 years of experience in the mining industry. This physical backing provides the stability that other cryptoassets cannot offer, making NGOLD an attractive option for both new and experienced investors.

**NGOLD = GOLD STABLE COIN**  
**1 NGOLD = 1 gram of 24 Karat PURE GOLD.**

## 2.2 - NGOLD = GOLD STABLE CURRENCY (Stablecoin)

**1 NGOLD = 1 gram of 24 Karat PURE GOLD investment**, mined and traded by **Napoleon Gold Mine**. Each NGOLD token is backed not only by physical gold, but also by **Napoleon Gold Mine's** proven and probable gold reserves, which are duly validated by the National Mining Authority (Colombian National Mining Agency). This combination of physical backing and certified reserves ensures that each token is linked to a tangible and reliable asset. With over 10 years of experience in the mining industry, **Napoleon Gold Mine** ensures that the gold used comes from safe and verified sources.

NGOLD is a revolutionary token deployed on the **Polygon Blockchain**, which uses smart contracts to ensure secure, transparent and efficient transactions. This solid backing

provides stability that other cryptoassets cannot offer, making NGOLD an attractive option for both new and experienced investors.

## 2.3 - Evolution of Bitcoin

Launched in 2008, **Bitcoin** ushered in a new era in the financial world: that of cryptocurrencies. As the first decentralised digital currency, Bitcoin introduced a transaction model that requires no intermediaries, breaking with the traditional structures of the global financial system. Over the years, Bitcoin has gained unprecedented popularity, not only as an investment asset, but also as an inspiration for the creation of a multitude of cryptocurrencies that have emerged with unique features and applications.

### Characteristics of Bitcoin

- **Decentralisation:**  
One of Bitcoin's key innovations is its operation on a decentralised network. This means that there is no central authority, such as a government or financial institution, that controls transactions or the issuance of the currency. The network is managed by the users, making Bitcoin independent of external political or economic decisions.
- **Security:**  
Bitcoin uses **blockchain** technology to guarantee the security and transparency of its transactions. Each transaction is verified by a network of distributed nodes, which ensures the integrity of the system and protects against fraud or manipulation.
- **Volatility:**  
Despite its relevance and adoption, Bitcoin is known for its volatility in the markets. Its price can fluctuate significantly in short periods of time, representing both opportunities and risks for investors. This characteristic has been one of the main criticisms of Bitcoin, as it can generate uncertainty for those seeking stability in their investments.
- **Programmed Scarcity:**  
Bitcoin has a limited supply of 21 million coins, making it a deflationary asset. This characteristic of programmed scarcity, where the supply of Bitcoin is reduced over time through a process known as "halving", is one of the reasons why many see it as a digital store of value similar to gold. Its limited supply contributes to its value and attractiveness as a long-term investment.

## 2.4 - Benefits of Digital Tokens

Digital tokens have transformed the way transactions are conducted and value is stored, offering key advantages over traditional monetary systems:





- **Independence from Monetary Policies:**

Unlike fiat currencies, **NGOLD** is not dependent on central bank decisions or government policies, which offers stability and predictability in times of economic change.

- **Accessibility and Financial Inclusion:**

**NGOLD** democratises access to investment gold, allowing people anywhere in the world to protect their capital, without the need to be tied to traditional banking systems.

## 2.6 - Comparison between Bitcoin, Other Digital Tokens and NGOLD

Although **Bitcoin** and other digital tokens have revolutionised the global financial system, volatility has been one of the biggest challenges they face. **NGOLD**, on the other hand, combines the best of blockchain technology with the stability of gold, offering a more reliable store of value and a secure and efficient medium of exchange.

- **Stability:**

Unlike **Bitcoin** and other tokens, **NGOLD** is backed by physical gold and **Napoleon Gold Mine's** certified gold reserves. This combination gives it greater stability, as its value is tied to a tangible and reliable asset. While conventional cryptocurrencies experience considerable fluctuations, **NGOLD** offers a solid backing that ensures the preservation of its value.

- **Use and Application:**

**Bitcoin** has been used primarily as a high-risk investment and digital medium of exchange. However, **NGOLD** offers a more conservative option by combining the technological advantages of a cryptocurrency with the security of gold. This makes it an ideal option for investors looking to protect their capital, but who also wish to participate in the crypto market.

- **Volatility Response:**

For investors who wish to take advantage of cryptocurrency innovation without facing the extreme volatility associated with assets such as **Bitcoin**, **NGOLD** offers an attractive alternative. Its direct linkage to physical gold and certified reserves provides a much more moderate risk profile, making it a safer option for those with an aversion to risk.

## 2.7 - NGOLD in the Context of Digital Tokens

In the competitive cryptocurrency market, **NGOLD** stands out as a unique token, offering a rare combination of reliability and flexibility. Backed by physical gold and certified gold reserves, along with the accessibility of blockchain technology, **NGOLD** is

positioned as a solution for both seasoned crypto investors and those looking for a more stable and predictable alternative in the digital space.

## 2.8 - Comparison with Traditional Banking

Digital tokens represent a significant advance compared to traditional financial systems. While banks continue to operate under rigid models, tokens offer new ways to trade and invest, revolutionising access and the structure of the financial market.

- **24/7/365 operation:**

Unlike traditional banks, which operate under time and business day restrictions, tokens such as **NGOLD** can be exchanged at any time, regardless of day or time. This flexibility allows investors to trade on a continuous basis, adapting to the needs of the global market.

- **Financial Democratisation:**

Tokens open the doors of the financial market to people who have traditionally been excluded from the banking system. With **NGOLD**, anyone in the world, regardless of their location or access to banking services, can invest and protect their capital, eliminating the barriers imposed by traditional institutions.

- **Investment Innovation:**

The ability to invest in digital tokens has created a new asset class that diversifies options for investors. With **NGOLD**, not only do you have access to a secure asset backed by gold, but you can also participate in the evolution of the digital market by taking advantage of the opportunities offered by cryptoassets.

## Chapter 3:

### The NGOLD Token - A Fusion of Gold and Technology

Tokens have revolutionised the way people exchange goods and services, redefining the concept of money in an increasingly digitalised world. The rise of the internet and peer-to-peer networks has enabled the creation of cryptocurrencies, a form of digital money that is generated and exchanged without the need for traditional intermediaries.

The global tokenisation journey began with **Bitcoin**, a digital currency that many consider to be the first "virtual commodity". Bitcoin introduced an inflation-free and fast transaction system, where the associated costs are considerably lower than those of conventional bank transfers. Thanks to Bitcoin, cryptocurrencies operate without borders, available for transactions 24 hours a day, 7 days a week, in real time. These digital currencies have opened the doors to a more diversified and accessible investment market, overcoming the limitations of traditional assets such as stocks or mutual funds.

The real innovation behind these digital currencies is **Blockchain** technology, a decentralised tool that offers transparency, efficiency and security. Over time, financial

decentralisation is emerging as the biggest technological revolution of our era, with Blockchain at the heart of this change.

### 3.1 - Description of NGOLD

**NGOLD** is an innovative digital token that combines the enduring value of gold with the agility and security offered by Blockchain technology. Each NGOLD token is backed by a specific amount of physical gold, including **Napoleon Gold Mine's** proven and probable reserves validated by the National Mining Authority (Colombian National Mining Agency), guaranteeing its intrinsic value and stability. This combination of digital assets and physical gold backing creates a revolutionary investment opportunity.

#### **Why is NGOLD an excellent investment alternative?**

In times of economic uncertainty, such as periods of inflation, the value of fiat money tends to decline, limiting people's purchasing power. While digital assets offer opportunities for returns, they also carry significant risks due to their volatility. **Connpany LLP** has identified a unique opportunity by merging the advantages of cryptocurrencies with the stability provided by the physical gold backing and legal certifications of **Napoleon Gold Mine**, a company with more than 10 years' track record. **NGOLD** offers investors a digital currency backed by a real and reliable asset: gold.

**NGOLD = 1 gram of 24 carat PURE GOLD.**

#### **NGOLD Technical Features**

- **Backed by Physical Gold and Certified Gold Reserves:**  
Each NGOLD token is backed by a transparent amount of physical gold and proven and probable reserves, guaranteeing a solid and reliable value.
- **Blockchain Technology:**  
NGOLD uses Blockchain technology to secure all transactions, offering unparalleled security and an immutable record of every transaction.
- **Accessibility and Liquidity:**  
Unlike physical gold, NGOLD can be easily transferred and traded globally, providing greater liquidity and accessibility from anywhere in the world, at any time.
- **Security, Convenience and Speed:**  
Transactions with NGOLD are fast and secure, allowing transactions to be carried out at any time, any day of the year, from any location.
- **Independent audits:**  
Periodic external audits will be conducted to verify the existence and safety of the

backed gold and its reserves. The results will be available on the official website, [www.ngold.io](http://www.ngold.io), providing full transparency.

- **Transparency on the Blockchain:**  
All NGOLD transactions are recorded on the **Polygon** Blockchain, which guarantees the traceability and transparency of each token.
- **Safe Custody:**  
The gold backing NGOLD will be stored in maximum security vaults (preferably in the UK), ensuring its integrity over time.
- **Double Benefit:**  
NGOLD combines the advantages of Blockchain technology with the stability of gold, providing a secure means of investment and transaction.
- **No Intermediaries:**  
NGOLD eliminates the need for intermediaries, reducing costs and transaction times by operating directly on the Blockchain.

### 3.2 - Benefits of Building on Polygon

**Polygon** is one of the leading global Blockchain networks, and building on it offers significant strategic advantages for NGOLD:

- **Security and Availability:**  
Polygon guarantees the security and availability of your transactions, with a proven track record of reliability in transaction verification.
- **Integration with Smart Contracts:**  
NGOLD can be easily integrated with smart contract applications, enabling its use in distributed exchanges and decentralised applications.
- **Easy Adoption:**  
The Polygon network facilitates the adoption of tokens such as NGOLD by institutional investors, cryptocurrency exchanges and retail users interested in digital assets.
- **Decentralisation and Transparency:**  
By being registered on a Blockchain, NGOLD benefits from Polygon's decentralisation, reducing dependence on a single authority and providing full transparency on every transaction.

- **Global Access:**

NGOLD, through Polygon, allows anyone with Internet access to participate in the market, democratising access to gold-backed investments.

**NGOLD is a pioneer in the tokenisation of assets backed by physical gold and certified reserves of an international gold mining company and is currently available on the Polygon network.**

### 3.3 - NGOLD's Global Expansion and Vision for the Future

#### Future Vision for NGOLD

**NGOLD** is projected as a token with high growth potential and global adoption. Thanks to its deployment on the **Polygon** network, the scalability of the project is assured, allowing new functionalities and technological improvements to be efficiently integrated. In addition, strategic alliances with other players in the crypto market and the financial sector are envisaged, which will further expand the use of **NGOLD** on various platforms.

#### Sustainability and Social Responsibility

**Napoleon Gold Mine**, the company behind **NGOLD**, is committed to sustainable and responsible mining practices, following strict environmental standards. This focus on **GREEN GOLD** ensures that the gold used to back the tokens comes from sources that respect the environment and local communities, aligning **NGOLD** with principles of social responsibility and sustainability.

#### Comparison with Other Digital Gold Tokens

Unlike other gold-backed tokens, **NGOLD** stands out for its focus on transparency and security. The use of regular external audits, verification of certified reserves and its backing in both physical gold and proven and probable reserves validated by the National Mining Authority (Colombian National Mining Agency), offer investors greater confidence in the value of their assets. In addition, its implementation on **Polygon's Blockchain** ensures faster and more efficient transactions than on other platforms.

### 3.4 - Practical Use Cases for NGOLD

**NGOLD** not only represents a store of value, but can also be used for everyday transactions in an efficient and secure manner. Users will be able to use **NGOLD** for everyday payments such as shopping, remittances and money transfers, with the added advantage of being backed by gold, which provides greater stability than other forms of digital money.

Peer-to-peer transactions, i.e. between individuals in a decentralised manner, will offer a higher level of security, eliminating the need for intermediaries. **NGOLD** enables direct face-to-face payments in both local and international environments, opening up possibilities for use in trade agreements, exports and imports. Furthermore, in an increasingly globalised world, **NGOLD** facilitates international transactions by protecting the value of payments from currency fluctuations, thanks to its gold quotation.

### 3.5 - Strategic Alliances

The future of **NGOLD** envisages significant expansion through strategic partnerships with exchanges, retailers and various financial institutions. These partnerships will allow **NGOLD** to integrate seamlessly into established platforms, broadening its reach and facilitating its adoption among both retail and institutional investors.

In addition, there are concrete opportunities to partner with global marketplaces, offering the possibility to use **NGOLD** as a means of payment in sectors such as e-commerce and financial services. This will not only expand **NGOLD**'s usability, but also strengthen its credibility and strength in the crypto and financial market.

### 3.6 - Impact on the Global Gold Market

**NGOLD** is designed to redefine the way not only individual investors, but also businesses and governments interact with investment gold. Tokenised and backed by physical gold, **NGOLD** removes the traditional barriers to accessing gold, providing a more flexible and secure solution that allows digital ownership of the precious metal without the risks and limitations of physical gold.

The **NGOLD** token offers the same advantages as physical gold, but with the added benefit of the security and transparency provided by Blockchain technology. There is no longer a difference between owning physical gold and holding it digitally through **NGOLD**; in fact, the backing of the Blockchain ensures that it is more securely held, without the high costs and risks of physical storage, such as theft or loss.

This approach is not only relevant for individual investors, but also for companies and even governments looking to diversify their reserves or back their currency in gold. **NGOLD** offers a more efficient alternative, where international transactions can be carried out more quickly and securely, eliminating intermediaries and costly processes.

Thus, **NGOLD** is positioned as a bridge between traditional investors and crypto investors, and also as a powerful tool for larger entities, ensuring that gold tokenisation becomes a modern standard for trading and investment. The strength of **NGOLD**, backed by physical gold and certified reserves, together with Blockchain technology, makes it not only a reliable option, but the best alternative to protect and manage assets in an increasingly digitised financial world.

## Chapter 4: NGOLD as Stablecoin

### 4.1 - Stablecoin Concept

**Stablecoins** are cryptocurrencies designed to maintain a stable value by being linked to an underlying asset, either a fiat currency such as the US dollar or commodities such as gold. Unlike cryptocurrencies such as Bitcoin or Ethereum, which are known for their high volatility, stablecoins offer a reliable alternative by being backed by more stable assets. They combine the security and transparency of the **Blockchain** with the inherent stability of traditional assets, providing a safer option for those looking to minimise risk in the crypto market.

### 4.2- NGOLD in the Stablecoin Landscape

NGOLD is a **stablecoin** backed by 24-carat physical gold and gold reserves, which differentiates it from other cryptocurrencies whose value fluctuates significantly. Being linked to an international financial asset, **NGOLD** offers unparalleled stability, making it a reliable option in times of economic uncertainty. In addition to its physical backing, Napoleon Gold Mine's proven and probable reserves validated by the National Mining Authority offer additional security.

As the Stablecoin market continues to grow, NGOLD is positioned as one of the strongest and safest options, bringing together the advantages of **Blockchain** technology with the backing of a tangible asset such as gold, which has historically been a safe haven for investors.

### 4.3 - Benefits of NGOLD as a Stablecoin

- **Value Stability:** Being backed by physical gold, NGOLD maintains a constant value, minimising fluctuations that affect other cryptocurrencies.
- **Inflation Hedge:** NGOLD, backed by an asset that has historically resisted inflation, protects the purchasing power of its investors.
- **Portfolio Diversification:** NGOLD offers an innovative and secure alternative for those seeking to diversify their investments, combining the strength of gold with the technological opportunities of the crypto market.

### 4.4 - NGOLD versus Other Stablecoins



Unlike most Stablecoins, which are pegged to fiat currencies such as the dollar, NGOLD is based on investment gold. This provides a more tangible and secure backing, especially in times of economic instability or devaluation of fiat currencies. In addition, being linked to a commodity such as gold ensures that NGOLD is a more robust and attractive investment for both crypto and more traditional investors.

#### 4.5 - Why NGOLD?



NGOLD combines the stability of a tangible asset with the technological advantages of the **Blockchain**. The token is backed by Company LLP and the gold and gold reserves of Napoleon Gold Mine, a company with more than 10 years of experience in mining **GREEN GOLD** and a solid corporate infrastructure. Napoleon Gold Mine not only guarantees gold quality, but also promotes sustainable and responsible mining practices.

The NGOLD token is accessible through the **Polygon** network, allowing investors to trade securely, quickly and without the challenges of investing in physical gold. In addition, NGOLD eliminates the traditional barriers associated with trading physical gold, such as transportation, storage, taxes and transaction costs.

**NGOLD** offers a modern and efficient solution for those looking to invest in gold without the logistical challenges. From secure storage to practical use on the Blockchain network.

**NGOLD democratises access to investment gold, offering investors a way to diversify their capital without the complications of physical gold.**

## **Chapter 5: Background**

### **5.1 - About Connpany LLP**

Connpany LLP is a leading UK-based technology and finance company, regulated to the highest legal standards of transparency and compliance. The firm is the creator and developer of the NGOLD token, a stablecoin backed by the international price of gold as officially quoted by the London Gold Fixing.

With its innovation in the digital world, Connpany LLP has positioned NGOLD as one of the most important and secure digital currencies in the global financial market, providing investors with a solid option to preserve and grow their capital in times of volatility.

One NGOLD represents one gram of 24-carat digital investment gold, making it a preferred choice for investors seeking stability and inflation protection.

### **5.2 - About Napoleon Gold Mine**

With a track record of more than 10 years and operating in a mining region with more than 460 years of history, **Napoleon Gold Mine** has established itself as one of the most important gold mining companies in Colombia. The company has a deep knowledge in the exploitation, production and commercialisation of gold, developing its activities in the municipality of **Remedios**, in the department of Antioquia, Colombia, one of the most recognised gold epicentres in the world.

**Remedios**, once the capital of the department of Antioquia and one of Colombia's largest municipalities, is home to the **Napoleon Gold Mine**, strategically located on one of the country's largest and most famous gold veins: **La Veta del Cura**. This vein is not only of significant geological value, but also of profound historical value, as it runs through the church of Remedios, one of the oldest in Colombia, founded in 1560. This church is only 900 metres from the land where the company operates, adding unique cultural value to the project. In addition, **Napoleon Gold Mine** is a neighbour of **The Frontino Gold Mines**, one of the world's largest, most important and historic mining companies, which further strengthens its position in the region.

**Napoleon Gold Mine** is uniquely positioned to back digital tokens with gold, as it holds all permits and authorisations granted by the Colombian mining authorities. These permits allow it to carry out a full range of activities related to precious metals mining, including exploration, exploitation, commercialisation and export of gold, silver and their derivatives.

## Relevant information about Napoleon Gold Mine

Napoleon Gold Mine has established itself as one of the leading mining companies in Colombia, with a mining registry and certifications that guarantee the legality and efficiency of its operations. Among its main distinctions are:

- **Founded in 2014** and operating under all legal regulations.
- **Current environmental licence**, granted by the Secretary of Mines of the Government of Antioquia, which allows it to carry out gold mining in a sustainable manner.
- **Approval of the Plan of Work and Works (PTO)** for regular gold production, ensuring a controlled and efficient process.
- **Free of bank, financial and other liabilities.**
- **Authorisation of the RUCOM (Registro Único de Comercialización Minera)**, which allows the commercialisation of its products at a global level through International Precious Metals Trading Companies (C.I.).
- **Owner of the mining title where the mining activity takes place**, covering 40 hectares of land rich in gold resources.
- **Owner of the land on which all mining activities take place.**
- **It does not outsource processes** within the production chain; Napoleon Gold Mine has a green gold processing plant within its own mining title.
- **Certification and supply of explosives**, approved by the Colombian National Army, which guarantees safety in each phase of the mining process. Storage in our own powder magazines, guaranteeing their safekeeping.
- **Highly trained personnel.** With excellent experience and great trajectory in the company.
- **Recognition in mining formalisation**, awarded by the Governor of Antioquia in 2019.

### NAPOLEON GOLD MINE = GREEN GOLD

Napoleon Gold Mine stands out for its commitment to responsible mining, following the **Green Gold** model, which means that no environmentally polluting chemicals are used

in its processes. This sustainable methodology is a key pillar of the company, which operates under strict environmental standards aligned with international regulations.

The **NGOLD** token, backed by Napoleon Gold Mine's gold and reserves, is intended to finance and expand mining operations, increasing its production capacity with all licences and authorisations in place, both locally and internationally.

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The objective of the NGOLD token issuance is to finance and increase mining activity and exploitation at Napoleon Gold Mine, which is operating and has all the necessary permits, and environmental laws in force and required by the Colombian and international regulations".

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### Future of Mining at Napoleon Gold Mine

Although the company's initial focus is on gold mining, Napoleon Gold Mine is not limited to this single resource. In the future, the company plans to expand into the mining of other precious metals such as rhodium, platinum and iridium, which have an even higher value than gold on the international market.

Napoleon Gold Mine's vision goes beyond terrestrial mining: the company is exploring the possibility of participating in the future mining of celestial bodies, such as planets, moons and asteroids, a sector that could mark a revolution in resource extraction in the coming decades.

## Chapter 6: Target Audience

### 6.1 - NGOLD approach

NGOLD is designed to appeal to a wide range of individuals, institutions and governments seeking to diversify their investments and protect their wealth through a modern and secure alternative to physical gold. Its target audience includes:

- Investors wishing to diversify their portfolio with a safe haven asset backed by gold.
- Individuals looking for an accessible and simple way to invest in gold without the need to purchase and store physical bullion.
- Companies and financial institutions that see NGOLD as a solution for efficient and secure transactions, backed by investment gold.
- National, provincial or state governments looking for reliable options to back their reserves or economic projects.
- Entrepreneurs, cryptocurrency enthusiasts, savers and executives who value the transparency and stability of a token linked to a tangible asset.

### 6.2 - Objective of NGOLD

NGOLD's core objective is to democratise access to investment gold through Blockchain technology, removing traditional barriers such as the cost of storage or intermediation.

*"NGOLD offers anyone with access to the internet the possibility to save and invest in gold, providing a safe and accessible alternative to protect wealth in the face of inflation and economic volatility."*

#### Key Pillars:

- **Security:** We use Blockchain technology to ensure the security of digital assets and transactions.
- **Transparency:** We provide clear and accurate information on gold reserves and token value.
- **Accessibility:** Allows you to buy fractions of digital gold from anywhere and with minimal investment.
- **Trust:** We are building a community of trust based on the transparency of our operations and our partners.

## Project Impact:

- **Financial Inclusion:** NGOLD opens the doors of gold investment to people who traditionally would not have access to this market.
- **Wealth Protection:** Offers a solid solution to protect capital against inflation and economic risks.
- **Market Efficiency:** Eliminates intermediaries in gold trading, reducing costs and increasing transaction efficiency.

## Chapter 7: Technology Used

### 7.1 - Technological Foundations of NGOLD

NGOLD is based on **Blockchain** technology, which ensures the transparency, security and traceability of all transactions made with this token. Each NGOLD represents 1 gram of pure 24-carat gold, giving investors the assurance that their assets are backed by a tangible asset of recognised value. The Blockchain allows a public and auditable record to be kept, giving users the confidence to verify their investments at any time.

The dApp platform also plays a key role, providing an intuitive interface for users to easily manage, store and trade their NGOLDS. This platform not only facilitates the buying and selling of tokens, but also offers advanced functionalities such as **staking**, allowing users to earn additional returns while holding their tokens.

This combination of **Blockchain** and **dApps** creates an efficient and accessible ecosystem, democratising access to digital gold and reducing traditional barriers such as storage costs or high fees.

### 7.2 - The Token Class that is NGOLD

NGOLD is deployed on the **Polygon** network, a layer 2 solution that operates on top of **Ethereum**, leveraging the best of both ecosystems. It uses the **ERC-20** standard, widely adopted in the crypto industry for its flexibility and compatibility with a wide range of tools and applications. Here are the main reasons why this technology was chosen:

- **Scalability:** Polygon is capable of processing thousands of transactions per second, overcoming the speed limitations of Ethereum. This allows NGOLD to handle a high volume of transactions quickly and efficiently.
- **Low Commissions:** One of the key advantages of Polygon is its considerably lower commissions compared to Ethereum, which makes NGOLD transactions more accessible to users.

- **Security:** Although Polygon operates as a layer 2 solution, it benefits from Ethereum's robust security. This ensures that NGOLD tokens are protected by a secure and proven infrastructure.
- **Compatibility:** As an **ERC-20** token, NGOLD is fully compatible with existing dApps, wallets and tools in the Ethereum ecosystem, making it easy to integrate and use across platforms.
- **Interoperability:** Polygon also enables interoperability with other blockchains, which means that NGOLD can easily expand to other ecosystems, boosting its adoption globally.
- **Sustainability:** Polygon is a much more energy efficient network than Ethereum, which aligns the NGOLD project with the values of sustainability and responsible practices that Napoleon Gold Mine promotes in its gold mining processes.

In short, NGOLD combines the technological advantages of the Blockchain with the stability of investment gold, using state-of-the-art infrastructure such as **Polygon** to offer its users a robust, scalable and secure solution.

## Chapter 8: Ways to Buy NGOLD

NGOLD offers two main ways to acquire and trade tokens: through **DEX** (Decentralised Exchange) and **DEX-P2P** (Peer-to-Peer Exchange), both accessible through specialised platforms. Both modalities are detailed below:

### 8.1 - DEX - Decentralised Exchange

The first way to acquire NGOLD is through DEX, a decentralised platform that allows direct exchange between NGOLD tokens and USDT (Tether). Operating on the website [www.dex.ngold.io](http://www.dex.ngold.io), this system is developed with **Smart Contracts** that guarantee transparency, security and autonomy in each transaction, without the intervention of traditional intermediaries. This technology ensures greater protection for users and an auditable public record on the **Blockchain**.

#### Commissions in the DEX

When you make an NGOLD purchase on the DEX using USDT, a 0.5% commission is applied to the total value of the transaction. In other words, if you buy 100 USDT in NGOLD, you will receive the equivalent of 99.5 USDT in NGOLD tokens, and the platform will retain 0.5 USDT as commission.

Similarly, when selling NGOLD tokens in exchange for USDT, the same 0.5% commission will be applied again, but in this case on the NGOLD to be sold. In other words,

if you decide to sell 100 NGOLDS, you will receive the equivalent of 99.5 NGOLDS in USDT, and the platform will retain 0.5 NGOLDS.

This scheme ensures clear, efficient and fair management of transactions within the DEX, providing transparency and confidence to all users of the platform.

### Characteristics of the DEX

- **Exchange without intermediaries:** Users exchange NGOLD and USDT directly, without centralised intermediaries.
- **Security: Smart Contracts** ensure that transactions are carried out securely and without the possibility of manipulation.
- **Transparency:** All transactions are recorded on the Blockchain, allowing users to verify their transaction history.
- **Affordable rates:** A fixed commission of **0.5%** is charged for both purchases and sales, ensuring clarity and low costs.

## 8.2 - DEX-P2P - Decentralised Peer-to-Peer Exchange

The second option for purchasing NGOLD is through **DEX-P2P**, a platform designed for **peer-to-peer** exchange that operates on [www.dex-p2p.ngold.io](http://www.dex-p2p.ngold.io). In this mode, users can purchase NGOLD without the **0.5%** commission that applies in traditional DEX. However, tokens purchased through DEX-P2P must be subsequently traded between individuals or through buy and sell orders on the same **DEX-P2P** platform, as they cannot be sold directly on the traditional DEX.

### Reward (Reward) in the DEX-P2P

An additional incentive for those who purchase NGOLD on the **DEX-P2P** is the **Reward**, which is automatically awarded based on the amount purchased for each purchase. This Reward offers an additional benefit for those who purchase tokens in this mode:

- Purchases between **8 and 49,999 USDT: 1.5% Reward** on NGOLD.
- Purchases between **50,000 and 99,999 USDT: 2% Reward** on NGOLD.
- Purchases between **100,000 and 3,000,000 USDT: 2.5% Reward** on NGOLD.

This **Reward** is not related to interest or staking, but is a direct incentive that NGOLD gives to those who trust and buy NGOLD on the DEX-P2P. **It is important to note that NGOLD tokens received as Reward must be exchanged exclusively through sales orders on the DEX-P2P or through direct person-to-person exchanges, as they cannot be traded on the regular DEX.**



## Commissions in DEX-P2P

In **DEX-P2P**, no commission is applied when users buy NGOLD through the platform. However, when selling NGOLD between individuals (through sell and buy orders), a commission of **0.1%** will be applied on both buying and selling.

## Features of the DEX-P2P

- **Commission-free exchange:** No commission is charged when purchasing NGOLDS on the DEX-P2P.
- **Transactions between users:** NGOLD tokens purchased on the DEX-P2P must be sold to other users directly or via buy/sell orders on the same platform.
- **Additional Reward:** Users receive an automatic reward based on the amount of NGOLD purchased, increasing their investment at no additional cost. **These Rewards can only be traded on the DEX-P2P or through direct exchanges between users.**
- **Security and transparency:** As with DEX, all transactions are recorded on the Blockchain, ensuring security and traceability.

## Differences between DEX and DEX-P2P

Feature	DEX ( <a href="http://www.dex.ngold.io">www.dex.ngold.io</a> )	DEX-P2P ( <a href="http://www.dex-p2p.ngold.io">www.dex-p2p.ngold.io</a> )
<b>Buy/Sell Commission</b>	0.5% per transaction	0.1% per transaction between users only in the DEX-P2P.
<b>Reward</b>	Not applicable	Up to 2.5% depending on purchase
<b>Sales Method</b>	Direct sales through DEX	Peer-to-peer sales
<b>Access</b>	Global and unrestricted	Global and unrestricted

NGOLD tokens received as Rewards for the purchase of NGOLDS on the DEX-P2P, as well as those obtained through Staking, Airdrops, the Ambassador Program or in the Pre-Sale, cannot be traded on the DEX. Instead, these tokens can only be traded on a person-to-person (P2P) basis or via sell orders on the DEX-P2P platform.

## Operation and Commissions in DEX and DEX-P2P

On the **DEX** platform, users can buy and sell NGOLD using USDT, and a **0.5%** commission will be applied to both transactions.

In contrast, on **DEX-P2P**, users can only purchase NGOLD **without paying this commission**. In addition, when making purchases on DEX-P2P, users earn a **Reward** of up to **2.5%** on NGOLD, based on the number of tokens purchased.

To sell the NGOLDS purchased on DEX-P2P, the user must carry out a peer-to-peer (P2P) transaction or create a sales order on the DEX-P2P platform itself, thus benefiting from a direct sales modality without intermediaries.

**NGOLD ensures flexibility for users to choose the best option according to their needs, either by saving commissions through DEX-P2P or by making immediate transactions on the regular DEX with a small commission.**

## Chapter 9: Tokenomics

### 9.1 - NGOLD Token Provisioning

NGOLD employs a dynamic demand-driven supply model, which means that tokens are issued only when there is a supported demand. Unlike other projects that pre-define a fixed quantity of tokens, in NGOLD each token issued is backed by a specific amount of physical gold, as well as Napoleon Gold Mine's certified proven and probable reserves. This approach provides security and confidence in the stability of supply.

### Issuance of NGOLD Tokens on Demand

Initially, an initial supply of 4,564,202 of tokens, known as "Initial Supply," will be fully backed by Napoleon Gold Mine's physical gold reserves and proven and probable reserves validated by the National Mining Authority (Agencia Nacional de Minería de Colombia). Subsequently, issuance will continue on a demand-driven mining basis. Each new NGOLD token will only be minted when a user makes payment in USDT, ensuring that no tokens are issued without real backing and avoiding unnecessary supply inflation.

### Physical Gold Backing and Certified Gold Reserves

The initial backing of 4,564,202 NGOLD tokens is supported by physical gold and proven and probable reserves, validated by the National Mining Authority (Agencia Nacional de Minería de Colombia).

### Continuation of the On-Demand Mintéo

Once the first 4,564,202 tokens have been sold, the issuance will continue

gradually and according to market demand, until the maximum supply of 21,000,000,000,000 NGOLD tokens (Total Supply) is reached.

This limit ensures that supply remains aligned with the amount of physical gold reserves and proven and probable reserves validated by the National Mining Authority (Agencia Nacional de Minería de Colombia), and reinforces the idea that **"NGOLD does not have an infinite supply"**.

### Minting and Burning Mechanism

The NGOLD token minting and burning process is managed in an automated manner through Smart Contracts, eliminating the need for manual intervention. This mechanism ensures that the amount of tokens in circulation is always backed by physical gold and certified reserves, providing confidence and transparency to users.

- **Minting:** Each time a user acquires NGOLD tokens, an equivalent amount backed by the project's gold reserves and physical gold is minted.
- **Burning:** When a user decides to claim physical gold or sell their NGOLD tokens on the DEX, the corresponding tokens are automatically removed ("burned") via Smart Contract. This burning process ensures that the supply of NGOLDS in circulation is always backed by real reserves, avoiding inflation by maintaining a constant amount of backed assets in the market. *(Inflation is avoided because no unbacked tokens are accumulated, ensuring parity between tokens and certified gold reserves).*

### Transparency in the Blockchain

All information related to the mining and burning of NGOLD is public and auditable on the Polygon Blockchain. The contract address is available for consultation on the official website: [www.ngold.io](http://www.ngold.io), which guarantees an unparalleled level of transparency in the project.

### Minimum Purchase

The minimum amount allowed to purchase NGOLD is 8 USDT, equivalent to approximately 0.1 NGOLD, allowing users to buy fractions of the token and democratising access to investment gold in a simple and secure way.

### NGOLD's Relationship to Gold

Each NGOLD token is equivalent to 1 gram of pure 24 carat gold, linked directly to the international gold price set by the London Gold Fixing. The price of the token is based on a single international gold value at the time of the transaction, avoiding differences between buying and selling prices.

### NGOLD Pricing with Chainlink Oracle in Polygon

NGOLD will use the Chainlink oracle-based gold price on the Polygon network, tracking the XAU/USD quote. This system guarantees a reliable and accurate price source, ensuring that NGOLD's value is aligned in real-time with the international gold market. Thanks to the integration of Chainlink, NGOLD maintains a transparent and up-to-date backing in physical gold, providing confidence and stability to investors in its price.

## 9.2 - Initial NGOLD Token Distribution

To initiate the NGOLD ecosystem, an initial 4,564,202 NGOLD tokens will be created, backed by physical gold and the project's proven and probable gold reserves validated by the National Mining Authority (Agencia Nacional de Minería de Colombia).

There will be only an initial distribution of NGOLD 8,400 which will be made through Smart Contract for the following 2 projects:

- **Developers and Marketing of the NGOLD project itself:** 4.200 NGOLD
- **Leverage for Golden Elf NFT:** NGOLD 4,200

### NGOLD Developers and Marketing

A total of NGOLD 4,200 will be allocated to finance the continued development of the project and its marketing activities, ensuring sustainable and effective expansion.

### Leverage for Golden Elf NFT

A further NGOLD 4,200 will go to support the Golden Elf NFT project, enabling its full development and market launch.



## 9.3 - Token usage

The NGOLD token will have several use cases within the ecosystem, including:

- **Golden Elf NFT Staking Payout:** Will be used to pay out staking returns and offer special discounts on the purchase of Golden Elf NFTs.
- **Airdrops, Rewards and Royalties:** NGOLD tokens will be used for additional rewards and benefits to users.

#### 9.4 - Real-Time Transparency

Users will be able to monitor in real time the status of the gold reserves and the supply of NGOLD through the Blockchain platform available at [www.ngold.io](http://www.ngold.io). This level of transparency guarantees the security and stability of the project, providing confidence to every investor.

#### 9.5 - Payment Orders

This process is managed through a **Smart Contract** that guarantees transparency, efficiency and automation of the operation.

Since the backing funds are converted into gold, it may happen that, in cases of high NGOLD sales, there is not enough USDT immediately available to complete the transaction in a single operation. In such a situation, the user requests a **Payment Order**. This Smart Contract ensures that, as soon as the necessary USDT is available, the pending settlement is completed as soon as possible in an accurate and secure manner, while maintaining the user's confidence in the backing and liquidity of the project.

The use of **Payment Orders** ensures that the NGOLD platform can handle large transaction volumes without compromising project stability or investor security, eliminating the need for manual interventions and preserving a secure and transparent environment.

## Chapter 10: Staking in NGOLD

### 10.1 - Introduction to Staking

Staking is a common practice in the cryptocurrency world that allows token holders to earn additional rewards by "freezing" or holding their tokens in a wallet for a specific period of time. This strategy offers investors an opportunity to generate long-term passive income, while contributing to the stability and functioning of the ecosystem.

### 10.2 - The NGOLD Staking Programme

NGOLD offers a highly attractive Staking programme, designed to reward investors who choose to hold and back the token for the long term. This programme not only provides a competitive interest rate, but also offers exclusive benefits for Stakers compared to traditional investment options.

## Staking Programme Details:

- **Staking Terms:** The only Staking period available is 1 year. Users will receive a fixed return of 12% per annum, paid in NGOLD, calculated based on the number of NGOLD tokens held at the start of the Staking programme.
- **Interest Rates:** Staking's programme will start with a fixed rate of 12% APR, paid in NGOLD tokens. This competitive rate is one of the highest in the cryptoasset market, providing investors with a unique opportunity to generate additional income. It should be noted that Staking's offer will be limited to certain users and periods.
- **Claiming Rewards:** Once the user has completed the 1 year period in the Staking programme, he/she will be able to claim 12% per annum in NGOLD tokens. In the event of early termination of Staking, you will still be eligible to receive a 3% annual return, pro-rated to the number of days you participated in the programme.

## Benefits of Staking for NGOLD Holders:

- **Passive Income:** NGOLD's Staking programme allows investors to generate long-term passive income by receiving additional rewards on their token holdings.
- **Income Diversification:** Apart from gold appreciation, Staking offers an alternative way to generate income in cryptocurrencies, adding value to your investment portfolios.
- **Discounts:** By participating in the Staking programme for more than 180 days, users will get exclusive discounts on products and services, such as subscriptions to the NapoleoN Chat app, available on the Play Store and App Store.
- **Exclusive Access:** Stakers participating for more than 180 days will also receive access to private NGOLD events and meetings.

## Staking Conditions of Use:

- Rewards earned through Staking can only be exchanged on the DEX P2P ([www.dex-p2p.ngold.io](http://www.dex-p2p.ngold.io)) or through direct transactions between users.
- NGOLD tokens received as a reward for Staking will not be redeemable on the DEX platform ([www.dex.ngold.io](http://www.dex.ngold.io)), which reinforces transparency and commitment to the NGOLD ecosystem.

### 10.3 - Early Staking Cancellation

The NGOLD Staking programme is flexible, allowing users to withdraw before the 1 year deadline without penalties or sanctions. Users can withdraw their tokens at any time

after the first 24 hours of staking. If the user decides to cancel the Staking before the set period, they will receive a pro-rata return of 3% APR, based on the days they held the NGOLDS in the programme.

For example, if the user maintains the Staking for the full 12-month period, he/she will receive 12% annual interest in NGOLD, equivalent to 1 gram of pure 24 carat gold per NGOLD. In case of early cancellation, the investor can still receive a return, but adjusted to the number of days completed in the programme.

### Dual Benefits of Staking:

A key aspect of Staking in NGOLD is that investors can benefit in two ways:

1. **Revaluation of Gold:** If the price of gold increases during the Staking period, the NGOLD tokens held by the user will also increase in value.
2. **Staking rewards:** By receiving more NGOLD tokens through the Staking programme, the user not only accumulates more tokens, but these tokens will also be subject to the appreciation of gold. This means that, if the price of gold rises, the user will benefit from both the increased value of their original tokens and the additional tokens they have received as rewards.

## Chapter 11: Reasons to have NGOLD

### 11.1 - The value and support of NGOLD

As stated above, each NGOLD token is backed by one gram of pure 24 carat gold, extracted directly from the Napoleon Gold Mine, i.e. from the actual production from the mining and proven and probable reserves of this mine located in Remedios, Antioquia, Colombia. This guarantees the integrity and value of NGOLD, ensuring that each token issued/acquired has real backing.

NGOLD makes it possible to acquire digital gold, even in small quantities, and trade it on global markets using secure and private digital platforms, an activity that is not possible in the physical gold market because of all the barriers mentioned above.

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***NGOLDS are a digital representation of investment gold.***

***1 NGOLD = 1 gram of PURE 24 Karat GOLD***

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NGOLD is quoted as investment gold, and is priced according to the international value of the London Gold Fixing, as the only value for both buying and selling; meaning that for a NGOLD holder it is the equivalent of investing in physical gold, so that if the price of gold rises, the investor will make a profit on the price they initially paid for their NGOLDS.

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$$\text{NGOLD} = \text{crypto} + \text{gold}$$

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By combining the features of cryptocurrencies with the backing of physical gold, **NGOLD** offers a modern, secure and efficient way to invest in this precious metal without the complications associated with its purchase, storage or transportation. **Connpany LLP**, the company behind NGOLD, ensures that the reserves backing each token are verified and audited, providing full transparency.

#### No Dilution Guarantee:

**"NGOLD guarantees that no token will ever be issued without being fully backed by physical gold and certified proven and probable reserves, ensuring that the value of the token will always be protected and not diluted over time. "**

#### 11.2 - Advantages

In addition to representing investment gold, NGOLD offers several additional benefits to its holders:

- **Investing in gold:** By owning NGOLD, you are investing in pure 24 carat investment gold, as opposed to other types of gold, such as jewellery gold, which are usually of lower purity (e.g. 18 or 14 carat).
- **Staking:** NGOLD holders have the possibility to earn additional yields through the **staking** programme, as mentioned in the relevant chapter.
- **Discounts and Usability:** NGOLD holders can access exclusive discounts in the **Golden Elf NFT** online shop ( @eth\_goldenelf ) and additional benefits.  
**Golden Elf NFTs will also generate staking rewards at NGOLD**, and as part of the benefits, exclusive digital prints will be given to all categories, signed by both master cartoonist **Luis Ordoñez** (considered the best cartoonist in the world, [@luisordonezoficial](#) ), and the creator of



the collection and CEO of Golden Elf, **Marc Sánchez** ( [@marcsanchez\\_nn](#) ). Depending on the category of NFT purchased, holders will also receive 3D printed statues, some of them 24k gold plated, as well as 24k physical gold coins. In addition, **Golden Elf NFT** holders will have the opportunity to earn **royalties** derived from **Golden Elf** retail locations, in a franchise system implemented exclusively for Golden Elf NFT holders.



### 11.3 - REDEEM NGOLD FOR PHYSICAL GOLD

It will be possible to request and withdraw in physical gold the equivalent of what the user owns in NGOLD tokens, as long as he/she meets the minimum amount established by the company, which will be 400 troy ounces of pure 24 carat gold.

To initiate the process, **30 working days'** notice must be given to the company.

The commercial and fiscal conditions for withdrawing the physical gold will be those established by Colombian law, as delivery of the physical gold will be made only in Colombia, at Napoleon Gold Mine's headquarters and security offices.

It is important to note that **no additional fees will be charged** by either **Napoleon Gold Mine** or **Connpany LLP** for this exchange.

However, the redemption of NGOLD for physical gold will only be possible for tokens

purchased via the **DEX** ([www.dex.ngold.io](http://www.dex.ngold.io)) and **will not apply** to tokens purchased on the **DEX-P2P** ([www.dex-p2p.ngold.io](http://www.dex-p2p.ngold.io)). For further details, please refer to the **Terms and Conditions** available at [www.ngold.io/terms-and-conditions.html](http://www.ngold.io/terms-and-conditions.html).

### Why have NGOLD and not PHYSICAL GOLD?

	<b>NGOLD</b>	<b>Physical Gold</b>
<b>Storage</b>	In your digital wallet	In secure warehouses
<b>Availability</b>	24/7/365 - At any time from a location with internet access	Only during opening hours established by the storage operator or banks
<b>Place of marketing</b>	From the comfort of your home or wherever you are, from a mobile phone, tablet or computer.	Only in approved establishments, which will also require rigorous paperwork accrediting you as a supplier or buyer.
<b>Divisibility</b>	You may sell as many portions as you wish of the quantity initially purchased.	It cannot be divided, unless it is melted down to be redistributed into smaller parts, causing it to lose quantity in the process and, in addition, costing its process.
<b>Marketing price</b>	It can trade at any time, basing its price on London Gold. Fixing	It is subject to the spread (difference between the market bid and ask price).
<b>Portability and transport</b>	It can be taken anywhere and is not subject to border laws as it is carried in the virtual wallet.	Depending on the quantity and purity, it will be risky, cumbersome, cumbersome and with multiple barriers in case you want to pass through borders.

<b>Inheritable asset</b>	<p>NGOLD can leave it to your descendants, who will continue to enjoy its advantages, just as you enjoyed them during your lifetime. NGOLD as a feasible inheritance presents a significant innovation in the asset management.</p>	<p>When physical gold is traded, a certificate is usually issued in association with the principal holder, making him the sole owner of the asset, which makes it difficult to pass it on to his heirs.</p>
<b>Accessibility</b>	<p>It does not discriminate against any person, as its scope is made possible and easily accessible to anyone who is able and willing to acquire quantities as low as 0.1 NGOLD = 0.1 g of 24 carat gold.</p>	<p>Not just anyone can buy Investment Gold, it usually has to be a significant purchase as small amounts are unlikely to be traded due to the difficulty of its processing.</p>
<b>Operational cost</b>	<p>Their rates are low, due to the elimination of third party, storage costs, production and low Polygon technology fees.</p>	<p>It is not only determined by supply and demand, but is also that in addition includes operational operational costs, production, storage, transport and all those involved also want to get their money's worth. gain.</p>

### Why have NGOLD and not FIAT MONEY?

- NGOLD has no counterparty risk (which fiat money does).
- Scarcity (mining deposits are limited and gold is expensive to extract, which ensures its value).
- Gold does not degrade, unlike fiat money which can be rendered worthless by monetary policies.

## Investment gold has outlived all fiat currencies.

- Reserve of value (gold always has value, as opposed to fiat money, which can go to zero).
- Protection against long-term inflation and economic shocks.
- The NGOLD is a safe asset (in times of war or conflict, gold is a protection, a safe asset to maintain wealth).
- Gold has a 2500 year history as a currency, used from ancient civilisations such as Lydia, the Persians, Greeks and Romans, etc., to the present day.
- Universal acceptance (NGOLD is recognised as a form of value anywhere in the world)
- NGOLD is outside the banking system (it is not issued by any central bank, it can be held outside the banking system, avoiding problems with banking crises).
- NGOLD allows for portfolio diversification (investors should have a share in NGOLD in their portfolios, as an additional asset to invest in).
- Protection against currency falls (there is an inverse relationship between the price of gold and the dollar. If the dollar falls, gold tends to rise, providing protection against currency devaluations).
- Gold is measured by weight. Regardless of its value in fiat currency, it is interesting to think in terms of weight regardless of currency fluctuations: NGOLD preserves the value of gold in terms of weight: **1 NGOLD = 1 gram of pure gold.**

## Chapter 12: Pre-sale of NGOLD Tokens

The NGOLD project may launch token pre-sales at any time it deems appropriate. These pre-sales will be available for a limited time, usually ranging from a few hours to a few days.

During this period, users who participate in the pre-sale will receive an **additional reward (Reward)** in **NGOLD tokens**, calculated according to the amount of NGOLD

purchased. Purchases will be made through the **DEX-P2P** platform available on the website: [www.dex-p2p.ngold.io](http://www.dex-p2p.ngold.io).

Once the pre-sale has ended, it will no longer be possible to purchase tokens in this way. If a user wishes to purchase NGOLD tokens after the pre-sale, they must do so through the usual channels on the **DEX** or **DEX-P2P**.

### 12.1 - Completion of the Pre-Sale:

The pre-sale can be concluded in two ways:

1. When the pre-defined financial target for the pre-sale event is reached.
2. At the end of the stipulated period, if the financial target has not been met.

In other words, the pre-sale ends when the earlier of these two events occurs: the close of the pre-sale period or the fulfilment of the collection target.

### 12.2 - Communication of Pre-sales:

Each pre-sale will be announced in advance through the **official social networks of NGOLD** and the companies associated with the project. In these announcements, the percentage of Reward that will be awarded to participants and which will be the official channels for the pre-sale will be clearly stated. All pre-sales will be public, allowing the participation of anyone in the world, without restrictions.

**Presale Example:** If a user buys 100 NGOLDS during the presale, and the reward set is 10%, they will receive a total of 110 NGOLDS (100 NGOLDS purchased + 10 NGOLDS reward **paid in NGOLD tokens**).

### 12.3 - Pre-Sale Token Exchange:

Tokens acquired during the pre-sale, together with additional tokens obtained as rewards (Reward), can only be exchanged through person-to-person transactions or through sales orders via the **DEX-P2P** platform, which allows direct peer-to-peer (P2P) exchange between users. These tokens will not be tradable on the regular DEX; trading will be limited exclusively to DEX-P2P, offering a more personalised form of trading.

**Clarification on Pre-Sale Rewards:** During the pre-sale, users will only receive the specific Reward percentage for that event, **paid in NGOLD tokens**. This means that they **will not have access to other rewards**, such as **regular DEX-P2P Rewards** or referral/ambassador code benefits.

**Presale Transparency:** All NGOLD presales will be managed through **Smart Contracts**, which ensures that the entire process of purchasing, token distribution and reward distribution is done **automatically and without manual intervention**. This ensures fairness and security in the distribution of tokens, allowing all participants to receive their NGOLDS

in a transparent and reliable manner. Users will be able to verify transactions and token issuance on the public Blockchain, providing full transparency in the process.

#### 12.4 - Benefits of Participating in the Pre-Sale:

- **Exclusive Rewards:** Users who participate in the pre-sale will receive an **extra percentage of NGOLD** for their purchases, **paid in NGOLD tokens**, an offer that will not be available in regular sales.
- **Project Support:** Participating in pre-sales contributes to the development of the NGOLD project, enabling fundraising for **expansion and technological improvements**.

#### 12.5 - Safety and Security for Users:

The security of users' funds and transactions is a priority for NGOLD. All pre-sale transactions will be protected by Blockchain technology, ensuring that there is no risk of **fraud or manipulation**. In addition, NGOLD will conduct regular external audits to ensure that the system remains secure and transparent for all participants.

### Chapter 13: Foundation and Executive Team

#### 13.1 - Payroll Policy and Transparency in NGOLD

At NGOLD, transparency in team compensation is a top priority. To ensure clarity and trust in this process, a **Foundation Fund** (also known as **Foundation & Executive Team**) will be established and funded in USDT. This fund will be used to cover the salaries of employees in key positions, such as chair, management, founders, executive team and other direct project collaborators who are part of the NGOLD ecosystem.

Since the issuance of NGOLD tokens (mintéo) occurs only when users acquire tokens through payments in USDT, it is essential to have this USDT reserve fund to guarantee salary payments and protect employees from market volatility.

#### 13.2 - Payroll Distribution

In order to ensure financial stability, it has been decided that the salaries of employees in managerial, presidential, executive and other NGOLD staff positions will be paid entirely in USDT. This approach ensures:

- **100% USDT pay:** Offers stable and liquid compensation, allowing employees to receive their salaries immediately and without the risk of cryptocurrency market fluctuations.

This strategy not only ensures that employees are paid on time and reliably, but also reinforces confidence in the financial management of the project. By using a stable currency

such as USDT, the team can focus on growing NGOLD in a secure and predictable working environment.

### 13.3 - Minting and earmarking process

Whenever NGOLD tokens are purchased on the DEX-P2P using USDT payments, 10% of each transaction will be allocated to the **Foundation** fund before new tokens are issued. This mechanism ensures that there is always enough USDT liquidity to cover payroll, avoiding unnecessary or excessive token issuance from the start of the project.

It is important to note that no tokens will be issued specifically for this fund at the start of the project; instead, the **Foundation** fund will be progressively accumulated with each NGOLD purchase transaction.

### 13.4 - Automation and Audits

The NGOLD token issuance process will be fully automated through a smart contract, ensuring that both the distribution of funds and the issuance of new tokens are carried out in a fair, transparent and hands-off manner.

To ensure the security and transparency of this process, regular external audits will be carried out to validate the operation of the payroll distribution and minting system. This will provide users and employees with the peace of mind that the system operates under automated, legal and fully transparent mechanisms.

## Chapter 14:

### NGOLD Funding

#### 14.1 - What is Funding?

Funding is the funding mechanism of the NGOLD project. This fund is fed with 10% of each sale of NGOLD tokens made through the DEX platform at [www.dex.ngold.io](http://www.dex.ngold.io).

Unlike other funding mechanisms, this funding will only receive NGOLD tokens, and not in USDT or any other currency. This decision reflects the project's full confidence in its own value and stability, creating a solid internal reserve backed by its own assets.

The funding process is fully automated and is executed through a Smart Contract. This ensures that there is no manual intervention, eliminating the risk of mishandling or arbitrary decisions. Thanks to Blockchain technology, the system is completely secure and transparent, offering confidence to all users and project participants.

#### 14.2 - Transparency of the Fund

In order to ensure transparency, the balance of the NGOLD fund will be visible at all times on the platforms [www.dex.ngold.io](http://www.dex.ngold.io) and [www.dex-p2p.ngold.io](http://www.dex-p2p.ngold.io). Users will be able to

easily check the amount of NGOLD tokens accumulated in the fund, ensuring that the project has its own securely controlled reserve.

This fund may only be used in special and specific situations that are directly aligned with the aims of the NGOLD project. Any use of the funds will be focused on ensuring the stability and growth of the project, and will not be used for other purposes. The community can be assured that this fund acts as a pillar of support for the long-term success of the project.

### 14.3 - Audits and Security

To maintain confidence in the funding system, regular external audits will be carried out. These audits will review both the functioning of the smart contract and the correct administration of the fund. Users can be sure that the funding is protected and that the tokens will only be used for the benefit of the project.

In addition, the use of Blockchain technology ensures that all transactions are public and verifiable, which further enhances the security and transparency of the process.

### 14.4 - Benefits of the NGOLD Fund

This anchoring system offers several key benefits:

- **Trust in the project:** By holding its own fund in NGOLD tokens, the project demonstrates its commitment to the value and stability of its token, providing greater security to investors and users.
- **Full transparency:** By being visible to all, the fund becomes a resource that ensures that the project has liquidity to cover essential needs, always under automated and auditable control.
- **Long-term back-up:** The fund acts as a reserve that allows the project to face future challenges or take advantage of growth opportunities, all under a secure and pre-defined scheme, and controlled by the NGOLD community.

## Chapter 15: NGOLD Service Orders

### 15.1 - What are Service Orders?

Service Orders are a process by which a user can exchange physical investment gold for NGOLD tokens. This entire procedure will be carried out under the strictest legal regulations and with all the formalities required to guarantee the security and transparency of the operation.

In this case, the user will deliver physical investment gold, and in exchange, the NGOLD project will deliver NGOLD tokens, valued according to the gold price at the time, based on the international London Gold Fixing price.



## 15.2 - Receipt of Physical Gold

Physical gold will only be received in London, UK, as this is where NGOLD has its storage vaults. This guarantees the safety and security of the gold under controlled and extremely secure conditions. In the short term, it will also be feasible to do so in Dubai.

## 15.3 - Transparency and Security

To ensure maximum transparency, the delivery of the physical gold will be done in person with NGOLD executives. Unique forms will be used for this type of transaction, which will include all the necessary information of the person making the delivery, be it an individual, a company or a government. This information will include the provenance and documentation of the gold and will be stored securely and privately in the NGOLD database.

In this particular case, the user, company or government should contact the CEO of NGOLD to coordinate all the details of the operation.

## 15.4 - Benefits for the Project

This process will allow NGOLD to increase its physical investment gold reserves, which will provide additional tangible support to the project. The gold reserves will be disclosed in the company's periodic reports, which will detail the physical, proven and probable reserves.

These reserves shall not be available for sale, except in exceptional cases of force majeure or when a strategic decision for the benefit of the project so requires.

## 15.5 - Who Can Participate

This type of exchange is available to individuals, businesses and governments, allowing any entity to exchange physical investment gold for decentralised digital gold in the form of NGOLD tokens. Backed by the Blockchain and all the benefits it brings. This system guarantees security, transparency and reliability in operations.

# Chapter 16: Airdrops in NGOLD

## 16.1- What are Airdrops?

Airdrops are a free distribution of tokens to users. This process is carried out through Smart Contracts, and recipients simply receive the tokens directly into their cryptocurrency wallets, without the need for any payment.

In NGOLD, Airdrops will be awarded to individuals or companies who actively contribute to the project, such as influencers, artists or public figures who promote NGOLD. Airdrops are a way to reward those who contribute to the growth and expansion of the community.

## 16.2 - What are Airdrops used for?

1. **Promotion and Marketing:** They are used to raise awareness of the NGOLD project and to attract new users interested in participating.
2. **Community Reward:** The airdrops reward loyal users who have interacted with the project or who already own NGOLD tokens.
3. **Incentive for Future Participation:** Contribute to creating an active community that uses, supports and promotes the NGOLD platform.

### 16.3 - Participation in the Airdrops Programme

Users who choose to join the **Airdrops Programme** as NGOLD ambassadors will have the opportunity to earn NGOLD tokens for doing activities that promote the project. These activities include:

- **Create, promote and share content** on social media to encourage the trading of NGOLD tokens.
- **Invite new users** to invest and join our community.
- **Participate in the governance of the project**, appearing as a promoter image of NGOLD.
- **Bring direct or indirect benefits** to the growth of the NGOLD project.
- **Carry out other similar activities** to help promote the project.

### 16.4 - Duration of the Airdrops Programme

Airdrops will be limited, as they will only be available while the initial 4,564,202 NGOLD tokens are being minted. Once this mintage is completed, the Airdrops programme will end. This approach is designed to promote the project globally, using the influence of public figures and key individuals.

### 16.5 - Transparency in the Register of Airdrops

To ensure transparency, NGOLD will have an internal database platform where all distributed **Airdrops**, both to individuals and companies, will be registered. All information and documentation required for each delivery of Airdrops will be collected on a mandatory basis and stored securely and privately.

As mentioned above, this entire process is managed by Smart Contracts, which ensures that it is fully automatic, secure and transparent, eliminating manual intervention and ensuring trust in the system.

## Chapter 17: NGOLD Ambassador Programme

### 17.1 - What is the Ambassadors Programme?

The NGOLD Ambassador Program is a strategy designed to encourage the recommendation of NGOLD by existing users to new buyers. Through this programme, anyone acting as an NGOLD ambassador can recommend the purchase of the token to an acquaintance, and both the ambassador and the new buyer will receive a reward in NGOLD

tokens for each purchase made with the same referral code. This system not only aims to expand the NGOLD community, but also to build trust and usability of the token through direct and personal recommendations.

### **17.2 - Operation of the Ambassadors Programme**

When an ambassador recommends NGOLD to a new buyer, both will receive a pre-established percentage reward at the time of the buyer's transaction. The NGOLD platform will automatically generate a referral code for the buyer, valid for that transaction as well as for subsequent transactions. This will allow the automatic calculation and delivery of the corresponding rewards.

It is important to note that there may be one or several ambassadors referring a single buyer. In these cases, both the ambassadors and the buyer will receive their respective rewards according to the terms pre-established by the platform.

### **17.3 - Rewards and Conditions**

The rewards in NGOLD tokens for the ambassador and the new buyer will be calculated as a fixed percentage, regardless of the amount of NGOLD purchased. This percentage will be pre-defined by the programme and will be awarded automatically after the purchase transaction, always paid with NGOLD tokens. The ambassador will receive his NGOLD reward immediately, while the buyer will receive his NGOLD reward 30 days after the purchase.

It is important to clarify that NGOLD tokens received as Reward cannot be traded on the regular DEX. They can only be traded via person-to-person (P2P) or through sales orders on the DEX-P2P platform, ensuring that the rewards remain within the P2P ecosystem.

### **17.4 - Smart Contracts and Transparency**

The entire process of referral code allocation, transaction tracking and reward distribution is done through Smart Contracts. This ensures that the programme operates automatically, securely and without manual intervention, eliminating human error and ensuring accurate token distribution.

### **17.5 - Objectives of the Ambassadors Programme**

The Ambassador Programme aims to foster NGOLD's organic growth through direct referrals from satisfied customers. By incentivising purchase through rewards for both the ambassador and the new buyer, a network of trust is created that strengthens the marketing and use of the NGOLD token in various markets.

This approach not only helps to increase NGOLD's user base, but also reinforces confidence in the project, as it is based on the personal recommendation of those who already trust the system and the benefits that NGOLD offers.

## Chapter 18: Social Responsibility and Sustainability

### 18.1 - Commitment to Social Responsibility

NGOLD is not only a financial investment opportunity, but also a platform that promotes responsible and ethical practices throughout its operations. From gold mining to token development and management, NGOLD aims to create a positive impact on people and the planet.

### 18.2 - Ethical Practices in Gold Mining

Napoleon Gold Mine, the gold supplier behind the NGOLD tokens, adheres to strict ethical standards in its mining operations. This includes protecting the environment, respecting the labour rights of its employees and contributing to the well-being of the local communities where mining activities take place. Every gram of gold that backs NGOLD tokens comes from responsible and ethical mining.

### 18.3 - Transparency and Ethics in Finance

Connpany LLP, as the originator and manager of the NGOLD project, adheres to the highest standards of financial transparency and ethics. As a UK incorporated company, the firm operates under one of the most rigorous regulatory frameworks in the world, ensuring thorough legal and fiscal control. This regulated environment provides a strong legal guarantee to all investors, ensuring that every transaction is conducted with the utmost integrity and compliance with the law. In addition, investors have access to detailed information and direct communication with the company, allowing them to make informed decisions, should they wish to do so. Transparency and accountability in the management of NGOLD are fundamental pillars that reinforce confidence in the project.

### 18.4 - Sustainability and Environmental Protection Responsible Mining

Responsible mining is a priority for NGOLD and Napoleon Gold Mine. Mining methods are implemented that minimise environmental impact, ensure efficient resource management and minimise the carbon footprint throughout the process.

#### Sustainable Development

NGOLD supports projects and practices that promote sustainable development in both the financial and mining sectors. This approach is designed to ensure that economic growth does not come at the expense of environmental well-being.

#### Environmental Responsibility

The mining that supports NGOLD is certified and adheres to social and environmental best practices. Gold reserves are guaranteed to come from sustainable

operations that respect the natural environment and local communities, protect ecosystems and promote fair mining.

## 18.5 - Contribution to the Communities

### Support to Local Communities

A portion of the revenue generated by Napoleon Gold Mine is allocated to community projects that improve the quality of life of communities near mining operations. This support includes infrastructure, health and welfare, particularly benefiting the most vulnerable sectors.

### Education and Training

NGOLD supports initiatives that educate and train local communities in sustainable mining and digital finance. Through these programmes, NGOLD not only fosters local economic development, but also promotes access to the knowledge necessary for sustainable growth.

## 18.6 - Future Vision on Social Responsibility and Sustainability

### Long Term Goals

NGOLD is committed to continue to integrate sustainable and responsible practices throughout its operations. The long-term vision is to continue to improve, driving a positive impact on both society and the environment.

### Responsible Investment

The NGOLD project not only offers financial returns, but also represents a socially responsible investment. Investors can be confident that by participating in NGOLD, they are supporting an initiative that seeks to have a positive impact on the world, both in social and environmental terms.

## Chapter 19: Conclusions

NGOLD is a digital token backed by **24-carat physical gold and proven and probable reserves of Napoleon Gold Mine**, combining the historical stability of gold with the advantages of **Blockchain** technology. This project offers investors a secure, transparent and tangible asset-backed investment solution with the flexibility of cryptocurrencies and the strength of investment gold as a secure asset.

**NGOLD = GOLD STABLE COIN**  
**1 NGOLD = 1 gram of 24 Karat PURE GOLD**

This approach ensures that **NGOLD is a stablecoin**, linked to the international price of gold according to the **London Gold Fixing**, providing unparalleled stability compared to

other cryptocurrencies, whose value is highly volatile. NGOLD is not dependent on the fiat money of any country's central bank or any state, making it a reliable option, especially in times of economic uncertainty. NGOLD is investment GOLD.

### **DEX and DEX-P2P: clear and differentiated choices**

NGOLD is marketed through two main platforms: the **DEX** and the **DEX-P2P**.

#### **DEX:**

On this platform, users can exchange **USDT for NGOLD and vice versa**, paying a low commission of **0.5%** per trade. This option is ideal for those looking for a direct and quick solution to obtain NGOLD.

#### **DEX-P2P:**

This platform allows users to purchase NGOLD **without the need to pay the DEX commission**, while offering a Reward of up to **2.5% in NGOLD**, depending on the amount purchased. Importantly, NGOLD tokens purchased on the DEX-P2P can only be exchanged **through person-to-person (P2P) transactions or using sell orders on the DEX-P2P platform**, providing a more flexible and personalised form of trading. This approach ensures that buyers get an **additional return** in the form of a reward for their participation in this modality, thus incentivising the use of DEX-P2P for more direct and personalised transactions.

### **Staking: A cost-effective and attractive programme**

One of the most attractive aspects of NGOLD is its **staking programme**, which offers a **12% annual APR** paid in NGOLD tokens, one of the most competitive rates in the crypto world. This staking is **backed by physical gold and certified reserves from a gold mining company**, providing not only a high yield, but also a stability that other crypto projects cannot match.

Users can generate **passive income** by participating in this programme, with flexibility in early withdrawal without severe penalties. This model offers an excellent opportunity for both experienced crypto investors and those looking for a source of passive income backed by a secure asset.

### **Ambassadors Programme: Incentivising Growth**

The **NGOLD Ambassador Program** fosters the organic growth of the project by encouraging current users to recommend NGOLD to new buyers. Each time an ambassador refers a new buyer, **both will receive rewards in NGOLD tokens**. The buyer will receive

his reward **30 days** after the purchase, while the ambassador will receive his reward immediately.

Importantly, these rewards can only be exchanged **person-to-person or through sales orders on the DEX-P2P**. This automated system, managed by **smart contracts**, ensures accuracy, transparency and eliminates the need for manual intervention.

### **NGOLD Token Supply: A demand-driven model**

NGOLD employs a **dynamic supply model**, in which tokens are only issued when there is backed demand. Initially, **4,564,202 tokens** were **minted**, known as "**Initial Supply**", backed by the physical gold and reserves of Napoleon Gold Mine. Subsequently, token issuance is demand-driven, ensuring that **NGOLD never issues tokens without being fully backed by physical gold and certified proven and probable gold reserves**.

This approach ensures that the **supply of NGOLD** remains aligned with gold reserves, avoiding inflation and maintaining value stability. The system is managed through **smart contracts**, which control both the **minting** and **burning** of tokens to maintain an appropriate balance in supply.

**NGOLD guarantees that no token will ever be issued without being fully backed by physical gold and proven and probable reserves**, ensuring that the value of the token is always protected and not diluted over time.

### **Service Orders: Exchanging physical gold for NGOLD**

An outstanding feature of NGOLD is the possibility to **exchange physical investment gold for NGOLD tokens** via **Service Orders**. This process is carried out under strict legal regulations and guarantees a secure and transparent operation. Users can deliver their physical gold and receive NGOLD, with the value based on the international gold price according to the **London Gold Fixing**. This operation allows NGOLD to increase its gold reserves and strengthen its position in the market.

### **Initial Distribution and Leverage Golden Elf NFT**

Within **NGOLD's initial distribution**, a significant portion is allocated to the **leveraged Golden Elf NFT collection**. These NFTs not only offer exclusive benefits to holders, but also participate in the **staking** of NGOLD, allowing investors to earn additional rewards through the platform.

### **Funding, Foundation and Airdrops**

The NGOLD project ensures its financial sustainability through a **funding** system, where **10% of each transaction on the DEX** goes to an exclusive fund in NGOLD tokens. This fund acts as an additional backing for the project and ensures long-term liquidity.

The **Foundation** fund also ensures the financial stability of NGOLD's management team, with salaries paid in USDT, eliminating the risk of volatility.

In addition, the **Airdrops** distribute NGOLD tokens to users who support the project, contributing to its visibility and growth.

## Final Conclusion

NGOLD is a unique project that offers a stable and secure investment opportunity by merging the value of gold with the efficiency of cryptocurrencies. With a solid foundation backed by **physical gold and proven and probable reserves from a gold mining company**, an innovative staking system with competitive returns, and a focus on transparency through the use of **smart contracts**, NGOLD presents itself as an attractive option for institutional and retail investors.

The combination of a **decentralised trading** system through the **DEX and DEX-P2P** platforms, the ambassador programme, and the guarantee of a controlled and transparent supply, position NGOLD as a Stablecoin of reference in the market.

**NGOLD is not just an investment in cryptocurrencies, it is an investment in gold, "in investment gold", with all the advantages of Blockchain technology.**

With a forward-looking vision focused on growth and sustainability, NGOLD is designed to provide investors with a solid and reliable option in a global market that is increasingly seeking the security and stability that gold and the Blockchain can offer together.

In conclusion, NGOLD has a strong and differentiated value proposition in the traditional and gold-backed stablecoin market, with a focus on transparency and tangible backing. NGOLD is attractive to both crypto-investors and those focused on tangible assets, which broadens its target audience.

## Chapter 20 Frequently Asked Questions (FAQs)

### 1. What is NGOLD and how is it backed by gold?

NGOLD is a digital token on the Polygon network, created by British technology and finance company Connpany LLP. It is backed by physical gold produced by the Napoleon Gold Mine company and its proven and probable reserves validated by the National Mining Authority.

Each NGOLD token is equivalent to 1 gram of pure 24-carat investment gold, providing investors with a safe and reliable way to invest in investment gold through a backed cryptocurrency.

[www.ngold.io](http://www.ngold.io)

[www.napoleongoldmine.com](http://www.napoleongoldmine.com)

[www.connpany.com](http://www.connpany.com)



## 2. How much does 1 NGOLD represent?

1 NGOLD = 1 gram of pure 24 carat gold.

The value of NGOLD is directly linked to the international value of gold, as quoted by the London Gold Fixing, which ensures stability and protection against the volatility of other cryptocurrencies.

## 3. In which network is NGOLD located?

NGOLD is an ERC-20 token that operates on the Polygon network, enabling fast and low-cost transactions.

## 4. Where can I store my NGOLD tokens?

NGOLD can be stored in any decentralised wallet compatible with the Polygon network, such as Trust Wallet, Metamask, among others.

## 5. What can I do with the NGOLD I won in the NGOLD Airdrops?

NGOLD tokens received on Airdrops cannot be traded on the regular DEX. They can only be traded through person-to-person (P2P) transactions or through sell orders on the DEX-P2P platform.

## 6. What kind of gold does NGOLD back and at what value does it trade?

NGOLD is backed by pure 24 carat investment gold, which is quoted according to the international value of the London Gold Fixing, ensuring that its price is aligned with the international gold markets.

## 7. What is the purchase limit of NGOLD?

You can purchase up to 3 million USDT in NGOLD tokens per wallet per day. Having NGOLD is a way to save on gold, plus you can make payments while keeping your balance backed by the international price of gold.

## 8. Who creates and supports NGOLD?

NGOLD is created and backed by Connpany LLP, a British technology company, in collaboration with Napoleon Gold Mine, a Colombian gold mining company with more than 10 years of experience in gold mining and trading. Both companies operate under strict legal and environmental standards, ensuring the legitimacy of the project and its backing in physical gold and its reserves.

## 9. Where is the gold behind NGOLD stored?

The gold backed by NGOLD is stored in the extremely secure vaults of Napoleon Gold Mine, decentralised from banks and public or private bodies. The security of the storage is a priority to guarantee the backing of each NGOLD token.

**10. Does the amount of NGOLD I have equal the same amount of physical gold that you have in custody?**

Yes, each NGOLD token issued is backed by an equivalent amount of physical gold and proven and probable reserves of Napoleon Gold Mine. The on-demand issuance model ensures that there will never be more NGOLD tokens in circulation than the amount of actual gold in custody and its reserves. NGOLD is minted when a user makes a purchase in USDT, ensuring that each token is backed by real gold and validated gold reserves.

**11. How is the transparency and security of NGOLD ensured?**

NGOLD operates through Blockchain technology on the Polygon network, which allows for a transparent and immutable record of all transactions. In addition, independent audits are conducted to verify the gold backing and ensure that the entire process is transparent and secure.

**12. Is NGOLD legal in all countries?**

The legality of cryptocurrencies varies from jurisdiction to jurisdiction. Investors should inquire about their country's specific regulations before investing in NGOLD. As a decentralised token, NGOLD is not subject to the control of any central bank or government agency, allowing investors to be the sole owners of their investment gold.

**13. How can I use or spend NGOLD?**

NGOLD can be held as an investment, used in Staking to generate passive income, or exchanged on the DEX [www.dex.ngold.io](http://www.dex.ngold.io) for USDT; or on the DEX-P2P [www.dex-p2p.ngold.io](http://www.dex-p2p.ngold.io) via sell orders or traded person-to-person (P2P).

As NGOLD continues to grow, it is projected to expand globally, allowing it to be accepted as a means of payment for merchants and services internationally.

**14. Do I need to join a Whitelist or make a special registration to buy NGOLD tokens in the Pre-Sale?**

No, you do not need to register for a Whitelist or meet any special requirements to participate in the NGOLD presale. The presales are completely public and open to anyone around the world. Simply log in to our DEX-P2P platform when the pre-sales are active and follow our social media to stay up to date with announcements.  
( Instagram: @ngold.io / X: @ngold\_io / @marcsanchez\_nn )

### 15. What happens if I don't manage to buy tokens during the pre-sale?

If the pre-sale ends, you will no longer be able to get the exclusive rewards. However, you can always buy NGOLD tokens via the regular system at DEX or DEX-P2P.

### 16. How do I know if I have received my tokens correctly?

Once your pre-sale purchase is complete, you will see the NGOLD tokens and associated rewards in your wallet, linked to the DEX-P2P platform. The process is automatic and visible on the Blockchain.

### 17. What methods of payment are accepted during the pre-sale?

Purchases during the pre-sale can only be made with USDT on our DEX-P2P platform.

## Chapter 21

### Who is the CEO of NGOLD and Napoleon Gold Mine?

#### About Marc Sanchez

Social Media: Instagram, Twitter and LinkedIn: [@marcsanchez\\_nn](#)

#### Professional Career

Marc Sanchez, CEO of NGOLD, is an experienced entrepreneur and speaker specialising in Blockchain and Finance, with a solid academic and professional background. Graduated in Public Accounting and Taxes at Universidad del Salvador, Argentina (1996), Marc has multiple certifications in international finance, digital marketing, Web3, crypto-asset investments and Blockchain technology, which endorse his expertise in the financial and technological fields.

#### Experience in International Markets and Investment Gold Trading

With an outstanding track record as a specialist in investment gold transactions, Marc advises on buying and selling operations in international markets, through his gold investment consultancy, established in Madrid since 2011. In this consultancy, he provides advice to both individuals and companies, offering a strategic and in-depth vision with a high-value orientation in the gold market to optimise investments in this sector.

#### Experience and Global Leadership

With a track record of more than two decades in management and shareholding in multinational companies in key markets such as Spain, USA, Colombia, Argentina and Panama, Marc has developed a strategic and objective vision to lead projects in the financial, technology, business consulting, precious metals mining and crypto-assets

sectors. His experience allows him to guide NGOLD with a clear and reliable direction, focused on generating value through innovation and ethical practices.

## Major Projects

- **CEO of NGOLD**  
NGOLD, a token backed by physical gold and the validated reserves of Napoleon Gold Mine, stands out in the cryptoasset market as a safe and stable investment.  
[www.ngold.io](http://www.ngold.io)
- **President and CEO of Napoleon Gold Mine**  
Since 2014, Marc leads Napoleon Gold Mine, a gold mining company with active operations in Colombia, specialising in the extraction, processing and distribution of gold in the national and international market. His knowledge in the mining and precious metals industry allows him to guarantee the quality and authenticity of NGOLD's gold backing. [www.napoleongoldmine.com](http://www.napoleongoldmine.com)
- **Founder and CEO of Golden Elf NFT**  
Golden Elf is an innovative NFT exclusive collection designed to offer unique rewards and benefits to its holders.  
[www.goldenelf.io](http://www.goldenelf.io)
- **Founder and CEO of NapoleoN Chat**  
Marc also runs since 2017 NapoleoN Chat, a Private and Secure Instant Messaging App, available on the Play Store and App Store, in more than 120 countries and in 6 languages. This project reflects his focus on IT security and Blockchain technology.  
[www.napoleon.chat](http://www.napoleon.chat)

## Knowledge and Strengths in Innovation

Marc has deep expertise in IT security, Blockchain, NFTs and the Metaverse, as well as experience in software development and mobile applications. His leadership and capabilities in international finance, strategic management and technology project management position him as a reference in the industry, backing each of his ventures with his experience.

Marc Sanchez, with his background and vision, represents the ideal combination of knowledge and leadership to guide the NGOLD project towards sustainable, high-value growth.

## Chapter 22

### Glossary:

**Blockchain:** A distributed recording technology that secures and verifies transactions over a decentralised network, enabling the secure transfer of data without the need for intermediaries and creating an immutable history of each transaction.

**Whitepaper:** Technical document that describes in detail a project, especially in cryptocurrencies and Blockchain technology, including its protocol, structure, and the objectives it seeks to achieve.

**NGOLD:** A stable cryptocurrency (stablecoin) backed by physical gold and a mining company's proven and probable reserves, aligned to the international value of gold according to the London Gold Fixing price. It is used to reduce the volatility typical of cryptocurrencies by maintaining a value linked to gold.

**USDT:** Tether, a stable cryptocurrency pegged to the US dollar, designed to reduce exposure to the volatility of other cryptoassets by operating as a digital form of the dollar.

**Returns (RWA):** Return or profit generated by an investment or financial asset over a year, expressed as a percentage of the capital invested, indicating the expected annual profit.

**Smart Contract:** A contract programmed on the Blockchain that automatically executes its terms when pre-established conditions are met, eliminating the need for intermediaries in the process.

**Airdrops:** Free distribution of cryptocurrencies or tokens to users' wallets, usually done to promote a new project, token or application on the Blockchain.

**Rewards:** Rewards in the form of tokens received for performing certain activities in a Blockchain ecosystem, such as staking or buying on exchange platforms.

**Royalties:** Royalties that are paid on a recurring basis to the creator of a digital work, such as an NFT, each time it is resold, ensuring ongoing income for the creator.

**NFT (Non-Fungible Token):** A unique digital asset registered on the Blockchain that certifies its authenticity and ownership. NFTs represent valuables such as art, music, and collectibles.

**Minting:** The process of creating new tokens on the Blockchain, usually by means of a smart contract, which ensures that they are issued with specific backing, such as gold in the case of NGOLD.

**Token Burn:** The process of removing tokens from circulation by sending them to an inaccessible address, helping to reduce the amount in circulation and, in some cases, increase the value of the remaining tokens.

**KYC (Know Your Customer):** Identity verification procedure used in financial and cryptocurrency platforms to prevent illegal activities such as money laundering and fraud.

**Staking:** An investment method in which users hold their tokens in a wallet for a period of time to support a Blockchain network and earn rewards, calculated as an annual percentage rate (APR).

**Peer to Peer (P2P):** A form of direct interaction between users without intermediaries, used in the Blockchain for cryptocurrency transactions and transfers, where participants trade directly with each other.

**DEX (Decentralised Exchange):** A cryptocurrency exchange platform that operates on the Blockchain, allowing direct transactions between users without centralised intermediaries. On NGOLD's DEX, users can exchange NGOLD for USDT and vice versa, paying a 0.5% commission.

**DEX-P2P:** A token buying and trading platform that allows NGOLD to be bought and sold directly between users, and offers an additional reward (up to 2.5%) depending on the amount purchased. Tokens purchased on DEX-P2P can only be exchanged in person-to-person (P2P) transactions or in sell orders on DEX-P2P itself.

**dApp (Decentralised Application):** Application that operates on a Blockchain network, providing transactions and services without the need for centralised intermediaries, being openly accessible.

**Cross Chain:** Technology that facilitates the interaction and transfer of data or assets between different Blockchains, enabling interoperability in the Blockchain ecosystem.

**Investment gold:** A type of gold whose quotation follows the international London Gold Fixing price, measured in troy ounces of 31.1034 grams of 24 carat gold (999.9 purity). It is different from jewellery gold, which has a lower purity and lower resale value.

**Physical Gold:** Tangible, pure gold that is mined, refined and stored by Napoleon Gold Mine, constituting the physical backing base for NGOLD tokens.

**Proven and Probable Reserves:** Gold reserves of a mining company, validated by the National Mining Authority (Colombian National Mining Agency), resulting from exhaustive studies, analysis and processes; also constituting the basis for the backing of NGOLD tokens.

## Chapter 23

### NGOLD: IMPORTANT CONSIDERATIONS. TERMS AND CONDITIONS AND DISCLAIMER.

**1. Introduction.** Please read this section carefully, as it contains important information about the nature, purpose and limitations of this document, as well as your acknowledgement, acceptance and understanding of the terms and conditions referred to in this document, which has been prepared by and for the benefit of Connpany LLP and any affiliate or related entity of NGOLD, as well as any natural or legal person associated with any of them (collectively, "NGOLD Associates"). This document sets forth the terms and conditions governing the use of the ERC-20 NGOLD token and participation in the DEX platform [www.ngold.io/dex](http://www.ngold.io/dex) and the DEX P2P platform [www.dex.ngold.io-p2p](http://www.dex.ngold.io-p2p). By using the NGOLD Token or the [www.ngold.io](http://www.ngold.io) Platform, you accept and agree to these Terms and Conditions. The main purpose of this Whitepaper is to inform and educate about the NGOLD

token, but in no way to influence any person or user to purchase or use the NGOLD token. This NGOLD Whitepaper is for educational and informational purposes about NGOLD only, and the administrator cannot be held responsible for misuse of the information provided. Acquisition and use of NGOLD is at the user's own risk. Users are advised to conduct their own research and consult with financial experts before making any investment or transaction with NGOLD. It is essential that investors are fully informed about the risks and benefits associated with investing in cryptoassets and stablecoins. The NGOLD token, being an innovative digital product, is governed by a number of legal terms and disclaimers. It is essential for investors to be aware of these aspects in order to fully understand the risks and liabilities associated with investing in NGOLD. NGOLD is a unique and exclusive product of Connpany LLP, a UK technology and finance company. CONNPANNY© is a registered trademark of Connpany LLP. Connpany LLP, NGOLD and Napoleon Gold Mine shall not be liable for any financial loss, damage or inconvenience resulting from the use of the NGOLD token for any reason whatsoever. NGOLD and Napoleon Gold Mine endeavour to ensure the accuracy and reliability of the information provided, but cannot fully guarantee it, and therefore cannot be held liable for any loss or damage that may arise directly or indirectly from the use of NGOLD. **2. Definitions.** Issuer: Connpany LLP for its product: **NGOLD**. User: Any natural or legal person using the **NGOLD token** or the NGOLD platforms. Token: The digital asset representing an ownership right to a specific amount of **gold**. Platform: A digital interface that allows users to buy, sell and exchange NGOLD tokens via [www.ngold.io](http://www.ngold.io).

Gold: Precious metal with the symbol Au and atomic number 79, refined to its purest form 999.9 (24 carat). Price: It is determined by the international exchange rate of the London Gold Fixing, corresponding to one gram of 24 carat gold, expressed in USD (US dollars). **3. Token usage.** Users may sell tokens on the DEX platform [www.dex.ngold.io](http://www.dex.ngold.io) as long as the NGOLD token has been purchased on [www.dex.ngold.io](http://www.dex.ngold.io). When a NGOLD token has been purchased on the DEX P2P: [www.dex-p2p.ngold.io](http://www.dex-p2p.ngold.io) and/or in the Peer to Peer mode, i.e. in the Person to Person mode, it cannot be exchanged on our Exchange [www.dex.ngold.io](http://www.dex.ngold.io), and can only be traded on the P2P (Person to Person) market and/or on the DEX P2P [www.dex-p2p.ngold.io](http://www.dex-p2p.ngold.io). Those who have acquired the NGOLD token on the DEX [www.dex.ngold.io](http://www.dex.ngold.io), may sell it on the same DEX [www.dex.ngold.io](http://www.dex.ngold.io) and/or on the DEX P2P [www.dex-p2p.ngold.io](http://www.dex-p2p.ngold.io). NGOLD tokens may be exchanged from wallet to wallet regardless of whether they have been acquired on the DEX [www.dex.ngold.io](http://www.dex.ngold.io) and/or DEX P2P [www.dex-p2p.ngold.io](http://www.dex-p2p.ngold.io) platforms. In order to conduct any type of transaction with the NGOLD token, users must abide by the terms and conditions, including the disclaimer contained in this document. The tokens can be used to purchase goods and services on the [www.ngold.io](http://www.ngold.io) platform or other places that accept the NGOLD token on a p2p (person-to-person) basis. The legality of cryptocurrencies varies from country to country. Investors should inquire about their country's specific regulations regarding cryptocurrencies before investing in NGOLD. The issuer reserves the right to modify or discontinue the use of the

NGOLD token at the issuer's discretion. Any offer or sale of NGOLD tokens or any related instruments will occur only in accordance with NGOLD's terms of use and service, which are available in this white paper and may be withdrawn or modified at any time. There is a risk that token holders may not be able to sell their NGOLD. In this scenario Connpany LLP reserves the right to restrict NGOLD trading for any reason, including to ensure that it complies with all applicable requirements. **4. Disclaimer of Liability.** Users of this whitepaper should not rely on the information contained in this whitepaper or any inferences drawn therefrom. Purchasers of NGOLD tokens should determine for themselves the information they need and base any decisions on their own information, research, analysis and advice and not on the information contained in this whitepaper. Connpany LLP and any associate of NGOLD hereby disclaims any representation, warranty, condition, condition, covenant or undertaking (whether express or implied) of any form whatsoever to any entity or person, including any representation, warranty or undertaking as to the truthfulness, accuracy and completeness of the information set out in this whitepaper. In particular, no associate of Connpany LLP makes any representation or warranty (whether expressly or impliedly expressed) as to the accuracy or completeness of the information contained in this white paper and none of them has any liability whatsoever for any statement, forecast, information or matter, arising out of or contained in or derived from, or for any omission from, this white paper or any other information communicated to any person in connection with or in relation to the matters contained in this white paper. For clarity, no regulatory authority has reviewed or approved any of the information set out in this technical document. No such action has been or will be taken under the laws of any jurisdiction. Connpany LLP reserves the right to modify and replace NGOLD tokens at any time in its sole discretion and is under no obligation to update this whitepaper, including to reflect such modification or replacement. To the maximum extent permitted by any and all applicable laws, no Associate of Connpany LLP shall be liable for any direct, indirect, special, incidental, consequential, punitive or other losses, in tort, contract, equity, common law or otherwise (including, without limitation, loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this whitepaper or any part thereof. The issuer does not guarantee the value of the token. The value of the token may fluctuate and may be less than the original purchase price. NGOLD tokens are directly related to gold price speculation, and involve a high degree of risk and uncertainty. The sale of NGOLD tokens is intended only for persons who have sufficient knowledge and understanding of Blockchain and cryptographic tokens and other digital assets, smart contracts, storage mechanisms (such as digital or token wallets) and Blockchain or distributed ledger technology to be able to assess the risks and merits of a purchase of NGOLD tokens and to be able to assume the risks thereof, including the loss of all amounts paid and the loss of all NGOLD tokens purchased. Napoleon Gold Mine is neither the issuer nor responsible for the NGOLD token. It is not liable for any financial loss, damage or inconvenience resulting from the use of the NGOLD token for any reason



whatsoever. Napoleon Gold Mine endeavours to ensure the accuracy and reliability of the information provided, but cannot fully guarantee it, and therefore cannot be held liable for any loss or damage that may arise directly or indirectly from the use of NGOLD, its price and its exchange modalities. Napoleon Gold Mine will make every effort to store and safeguard the gold in high security vaults, but in the event of any inconvenience, Napoleon Gold Mine will solve the problem to the best of its ability. Napoleon Gold Mine may sell some or all of its produced gold if necessary to meet business expenses, such as operating expenses, payroll, tax payments, etc., and/or for any other reason it deems necessary and appropriate. Prospective purchasers should independently assess, after making such investigations as they deem necessary, the merits and suitability of the purchase of NGOLD tokens. Prospective purchasers should consult their accounting records. The issuer is not liable for any loss or damage that the user may suffer from the token or the platform. Any problems with the [www.dex.ngold.io](http://www.dex.ngold.io) and [www.dex-p2p.ngold.io](http://www.dex-p2p.ngold.io) platform and the NGOLD token are excluded from the responsibilities of Connpany LLP and its associates. The NGOLD website, platform, software and content are provided on an "as is" and "as available" basis. There is no guarantee that the process for creating the NGOLD website and platform is error-free. There is an inherent risk that the software may contain weaknesses, vulnerabilities, bugs, and other errors that could cause the total loss of NGOLD, the web site or the platform. In this section the user understands the risks involved in using these digital media and assumes full responsibility for their use. The DEX NGOLD and the DEX NGOLD P2P is not responsible for vulnerability attacks on the USDT token, the networks on which it operates and which lead to the total or partial loss of the liquid value of the USDT token which is currently the only liquidity asset for exchanging NGOLD. The DEX NGOLD is not responsible if at any time the USDT stablecoin operated by Tether Limited is cancelled, paused or its collateral liquidity is intervened. In this event the DEX company responsible for the DEX will expeditiously seek a Stablecoin that meets the technical and financially decentralised or centralised characteristics for NGOLD to be exchanged in future transactions with another Stablecoin or similar. The exchange of ngold is ngold for Tether (USDT) and Tether (USDT) for ngold. The user is responsible for understanding the risks associated with the use of the NGOLD Token and the Platform. Token holders must ensure that they have securely stored their private keys and that no third party can gain unauthorised access to this information. The purchase of NGOLD tokens involves risks and purchasers may lose part or all of their NGOLD token purchase. **4.1 Regulations and Compliance:** NGOLD operates within existing legal frameworks, and strives to comply with all relevant regulations. However, the regulatory environment for cryptocurrencies is constantly evolving, and investors should be aware of changes that may affect their investment. **4.2 Conditions of Purchase and Sale:** The specific terms of the purchase, sale and transfer of NGOLD must be understood and accepted prior to entering into any transaction. **4.3 Investment Risks:** As with any investment, there are risks associated with the purchase of NGOLD. Investors should be aware of these risks, which

include, but are not limited to, market volatility and changes in the value of gold. **4.4 Confidentiality and Security:** The security of transactions and the protection of users' personal information are priorities for NGOLD. Privacy and security policies should be reviewed and understood by all users. **5. Limits and Capacity.** User agrees that he/she is able to purchase NGOLD tokens in accordance with applicable laws and confirms that he/she is not a restricted person to trade such assets within the [www.dex.ngold.io](http://www.dex.ngold.io) and [www.dex-p2p.ngold.io](http://www.dex-p2p.ngold.io) platforms. You understand that the use, trading or exchange of the NGOLD token excludes jurisdictions where trading of NGOLD tokens is prohibited or conditional, as applicable. No registration or other action has been or will be taken in any jurisdiction permitting, or purporting to permit, the sale of NGOLD tokens in any country or jurisdiction where registration or other action is required to do so. Connpany LLP nor any associate makes any representation or warranty to any potential purchaser. It is the responsibility of the user to understand the risks associated with any malfunction, breakdown or abandonment of the Polygon and/or Ethereum blockchain or other technological difficulties that may have a material adverse effect on or prevent access to or use of the [www.ngold.io](http://www.ngold.io) platform with the Polygon and/or Ethereum Blockchain, where the NGOLD token is mobilised. Connpany LLP stresses that trading NGOLD outside of its platforms may involve a risk that should be carefully considered by the user. **6. Modifications, Changes and Future Updates Whitepaper Versions.** The issuer reserves the right to modify these terms and conditions at any time without notice, as well as any changes, additions or deletions of any kind to the NGOLD Whitepaper. NGOLD reserves the right to modify terms on the purchase and sale, pre-sale, delivery of Airdrops, buy and sell orders, staking rewards and transactions on the DEX and DEX-P2P platforms, in accordance with applicable market policies and regulations. The purchase of NGOLD tokens implies acceptance of these conditions, which include the possibility of changes to commissions, reward percentages and exchange restrictions, as detailed in the Whitepaper or the official website. Updated versions will supersede previous versions and will reflect changes in the market, technology or regulations. The Whitepaper that will be of value will be the latest one published on the website: [www.ngold.io/terms-and-conditions.html](http://www.ngold.io/terms-and-conditions.html) . Certain forward-looking statements contained in this whitepaper may constitute forward-looking statements or speak to future events or plans. These forward-looking statements or forward-looking information involve known and unknown risks and uncertainties, which may cause actual events to differ materially. No reliance should be placed on any forward-looking statements or information. **Notifications to Users:** NGOLD undertakes to inform users of any significant changes that may affect their investment or use of the token. Information will be posted on the website [www.ngold.io/terms-and-conditions.html](http://www.ngold.io/terms-and-conditions.html) and/or the social network channel X (ex Twitter) will also be used to make NGOLD users aware of important and informative developments in the project, and this communication will serve as a sufficient measure of notification. The user must be aware and attentive to these notifications. The only social media channel that will be valid to communicate all kinds of news will be the

official NGOLD account on X (ex Twitter), which is: @ngold\_io and is verified. NGOLD's Instagram and Facebook accounts: @ngold.io , are for advertising purposes only, and will not be considered as official communication about NGOLD. Changes in tax laws and policies, including any changes to those laws by Connpany LLP, could adversely affect the value of NGOLD and the performance of token-holding users. It is not possible to predict future changes in tax laws or policies. Tax liability is the responsibility of each individual user. Users of NGOLD tokens should obtain their own tax advice regarding their potential purchase of NGOLD. In addition, new or revised legislation, regulations, administrative directives or guidelines issued by regulators and regulatory actions could adversely affect the [www.dex.ngold.io](http://www.dex.ngold.io) platform and [www.dex-p2p.ngold.io](http://www.dex-p2p.ngold.io) in various ways. **7. Acceptance.** By using the NGOLD Token or the [www.ngold.io](http://www.ngold.io) Platform, you accept and agree to these Terms and Conditions. By accessing, receiving or accepting possession of this white paper (or any part thereof), you acknowledge, agree, represent and warrant to NGOLD that you have read and understand the risk disclosure statement referenced in form and part of the Terms and Conditions, that you are not a restricted person, the distribution or dissemination of this white paper, and any part thereof, or its receipt or acceptance by you, is not prohibited or restricted by applicable laws in your jurisdiction, and where restrictions regarding its receipt, acceptance or possession are applicable, you have and will observe and comply with all such restrictions at your expense and without liability to any NGOLD Associate and all matters set forth herein. **8. Effective Date.** This document is effective as of March 15, 2024. **9. Additional Provisions.** Connpany LLP may add to or modify the provisions of this document at any time. Modifications to the Terms will be effective as of the date of posting on the Platform at [www.ngold.io/terms-and-conditions](http://www.ngold.io/terms-and-conditions) . If you do not agree to the modifications to the Terms, you must discontinue the token and all NGOLD Platforms. It is possible that, due to various reasons, failure of business relationships, political problems, governmental body hindrances, sanctions, suspensions or similar, or challenges, the [www.ngold.io](http://www.ngold.io), [www.dex.ngold.io](http://www.dex.ngold.io) and [www.dex-p2p.ngold.io](http://www.dex-p2p.ngold.io) platform may no longer be viable to continue to operate and NGOLD may cease to operate. It is possible that, due to various reasons, failure of business relationships, political problems, government agency hindrances, sanctions, suspensions or similar, or challenges, Napoleon Gold Mine may no longer be viable to continue to operate and may cease to operate. Connpany LLP makes every effort to create robust and secure systems for its users, however, the user is responsible for understanding that there are certain malicious groups or organisations that may attempt to interfere with the [www.nogld.io](http://www.nogld.io) [www.dex.ngold.io](http://www.dex.ngold.io) [www.dex-p2p.ngold.io](http://www.dex-p2p.ngold.io) platform in a variety of ways including: hacking attacks, malware, denial of service attacks, consensus based attacks, Sybil attacks, smurfing and spoofing. Company LLP will use all reasonable efforts to maintain highly qualified security systems to prevent inconveniences. **10. Waiver.** Issuer's failure to enforce any provision of these Terms and Conditions shall not constitute a waiver of such provision. **11. Entire Agreement.** These terms constitute the entire agreement between the Issuer and the User with respect to the use of the NGOLD

token and the platform [www.ngold.io](http://www.ngold.io), [www.dex.ngold.io](http://www.dex.ngold.io) and [www.dex-p2p.ngold.io](http://www.dex-p2p.ngold.io) **12.**

**Original Language and Translation.** For all legal purposes, the primary language to be taken into account in order to know and understand the true meaning of this entire document shall be Spanish, in this and all versions of this document. This document has been translated into several languages. In the event of any discrepancy between the English version and the version in another language, the English version shall prevail in all cases.

**13. Notice.** This document is for informational and marketing purposes only and does not constitute legal or financial advice. It is not a representation or warranty of any kind, by any associate of Connpany LLP, including tokens issued by Connpany LLP (NGOLD), or any service, product or operation of Connpany LLP, NGOLD and Napoleon Gold Mine. The information in this whitepaper does not constitute an encouragement, inducement, advice or recommendation by any person to purchase NGOLD tokens or any other cryptographic token or coin, and neither Connpany LLP nor any associate has authorised any person to take any such actions as: encouragement, inducement, advice or recommendation. The formation of this document is not a prospectus of any kind or a solicitation of investment, nor does it pertain to an offer to purchase securities in any jurisdiction. Any offer or sale of NGOLD tokens or any related instruments will occur only pursuant to the Terms and Conditions of Connpany LLP, which are available as of November 11, 2024 at [www.ngold.io/en/terms-and-conditions/](http://www.ngold.io/en/terms-and-conditions/) and may be withdrawn or modified at any time. Interested parties should, among other things, conduct their own research and analysis of the NGOLD token and seek further information and professional advice on its use, exchange and value. It is important to bear in mind that not all risks can be foreseen. Therefore, it is not possible for Connpany LLP to protect the value of NGOLD from all risks. Prospective token users should ensure that they obtain appropriate professional advice on the suitability of NGOLD considering their individual circumstances, financial situation and individual needs.

**14. Consent.** By using the NGOLD token or the platform, you acknowledge that you have understood these terms and conditions and agree to be bound by them. If you do not agree, please do not use the NGOLD platform or purchase or trade NGOLD tokens.

**15. NGOLD Website and Social Media.** The only official NGOLD websites and social networks are: **Websites:** [www.ngold.io](http://www.ngold.io) [www.dex.ngold.io](http://www.dex.ngold.io) [www.dex-p2p.ngold.io](http://www.dex-p2p.ngold.io)  
**Instagram:** @ngold.io , and **X (ex Twitter):** @ngold\_io

Only official communication channel: **X (ex Twitter):** @ngold\_io

*NGOLD Whitepaper developed by Connpany LLP*

*Version 1.1 – November 11, 2024*

*Latest version available at: [www.ngold.io/en/whitepaper.pdf](http://www.ngold.io/en/whitepaper.pdf)*

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68