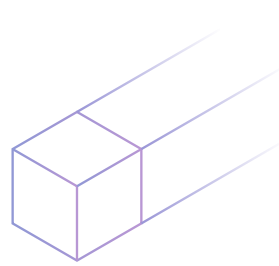
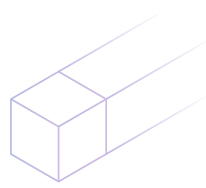




**IHC**

INFLATION  
HEDGING  
COIN





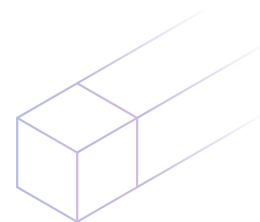
# Abstract

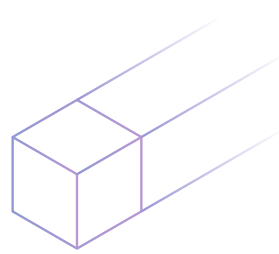
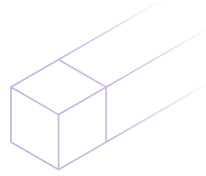
Inflation is an economic phenomenon by which a currency loses its value. It happens any time more money enters a market; when lenders inject new capital or, in a centralized system, when the reserve creates new units. For a long time, we have accepted some degree of inflation as inevitable. Some economists have even argued that a modest rate of inflation is healthy for an economy, because it encourages people and businesses to use rather than hold onto their money.

A higher rate of inflation is, on the other hand, disastrous for an economy. There is no definitive method for predicting when inflation, especially when caused by market manipulation, will slide from healthy to unhealthy.

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**In this whitepaper, we discuss these concepts in greater detail and present Inflation Hedging Coin, our decentralized solution for combating inflation.**



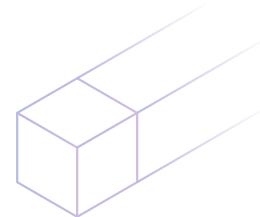


## Cautionary Note Regarding Forward-Looking Statements

All statements contained in this Whitepaper, statements made in press releases and oral statements that may be made by us or our Directors, Executive Officers or employees acting on our behalf, that are not statements of historical fact, constitute “forward-looking statements”. Some of these statements can be identified by forward-looking terms such as “expect”, “believe”, “plan”, “intend”, “estimate”, “forecast”, “anticipate”, “future”, “may”, “will”, “would” and “could” or similar words. These forward-looking statements, including statements as to our revenue and profitability, our planned expansion, our expected growth, other expected industry trend, anticipated completion and dates for milestones and other matters discussed in this Whitepaper regarding matters that are not historical facts are only predictions.

These forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause our actual results, performance or achievements to be materially different from any future results, performance or achievements expressed or implied by such forward-looking statements. Some of these risk factors are discussed in more detail in the section on “Risk Factors” on pages 99 to 109 of this Whitepaper.

You should be aware that the statements which we refer to in this Whitepaper are forward looking statements based on factors and assumptions that may be subject to a high degree of uncertainty and are beyond our control.



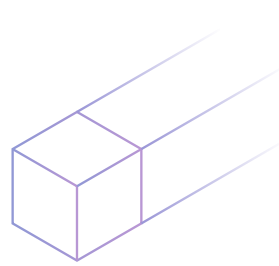
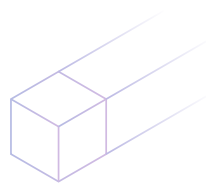


## Cautionary Note Regarding Forward-Looking Statements

Given the risks and uncertainties that may cause our actual future results, performance or achievements to be materially different than expected, expressed or implied by the forward-looking statements in this Whitepaper, we advise you not to place undue reliance on those statements. None of our Company, the Manager, our advisors or any other person are representing or warranting to you that our actual future results, performance or achievements will be as discussed in those statements.

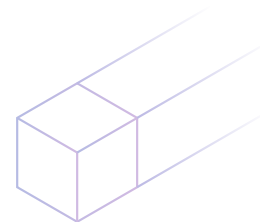
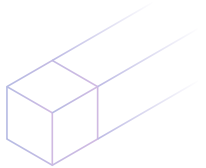
Please refer to the section on Risk Factors in this Whitepaper for our risk factors.

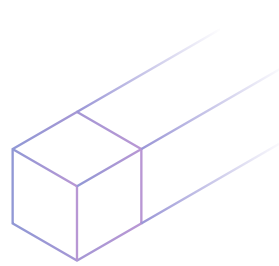
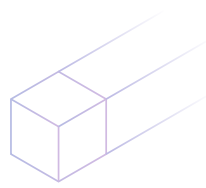
Our actual results may differ materially from those anticipated in these forward-looking statements as a result of the risks faced by us. We and the Manager, disclaim any responsibility to update any of those forward-looking statements to publicly announce any revisions to those forward-looking statements to reflect future developments, events or circumstances.



## Selling Restriction

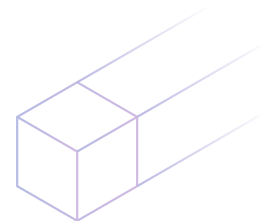
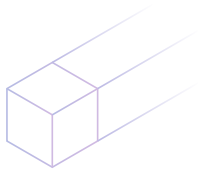
This Whitepaper does not constitute an offer, solicitation or invitation to purchase the IHC token in any jurisdiction (such as US, UK, China, South Korea and Singapore) in which such offer, solicitation or invitation is unlawful or to any person to whom it is unlawful to make such offer, solicitation or invitation. The distribution of this Whitepaper and the IEO of the IHC token in certain jurisdictions may be restricted by the relevant laws in such jurisdictions. Persons who may come into possession of this Whitepaper are required by our Company and the Manager to inform themselves about, and to observe and comply with, any such restrictions.





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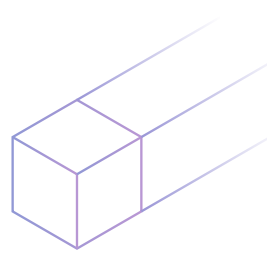
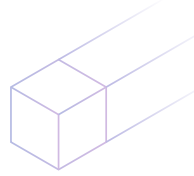




INFLATION HEDGING COIN

# THE DEFI & CRYPTOCURRENCY LANDSCAPE TODAY

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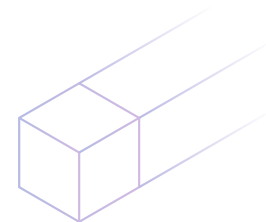
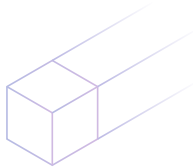
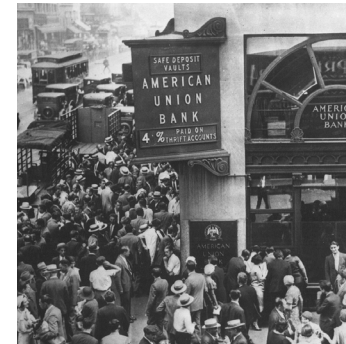


### Section I Key Messages:

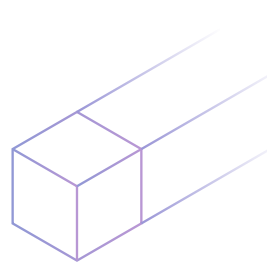
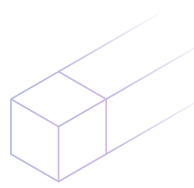
When the Great Depression struck, it left few pockets to which anyone could escape. Although people might not have been aware of it then, the economic system had slowly morphed into a single entity over the first few decades of the 19th century.



The result of stock market crashes in the world's largest economies was a crisis that rapidly spread to all corners of the world. No one was safe, from the Dust Bowl in Oklahoma to the banking crisis in Japan. The global impact of the crash was the first signal that everyone, in their own ways, had to acknowledge. A centralized economic system had emerged, bringing with it a precarious era of waxing and waning abundance.



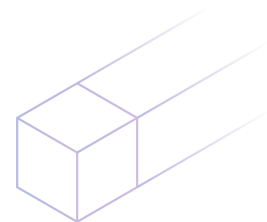
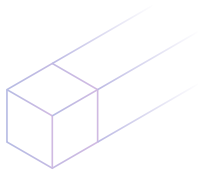


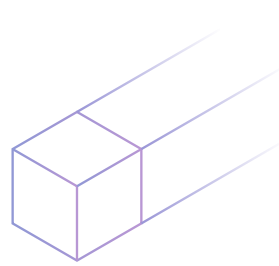
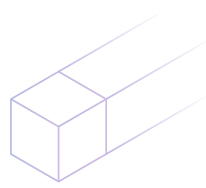


Soon after the Great Depression began, leaders tried to lift up their economies. They used all of the same old strategies, from collaborating with local business minds to forging new trade deals with allies. Nothing seemed to work.



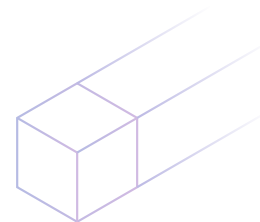
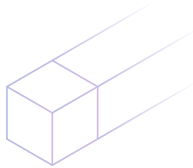
In the United Kingdom, the government offered loans to shipyards as a stimulus measure, but it was far from enough to eliminate the scarcity that had struck the economy so quickly. Out of fear, other nations voted in extremist governments, buying into their grandiose promises, desperate to escape famine and widespread unemployment.

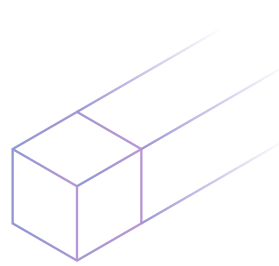
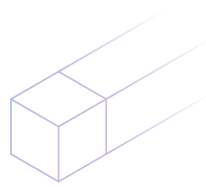




In response to the downturn, many nations simply created new money. In the United States, the gold standard went the way of gold doubloons and the denarius aureus (the gold coins used as money in ancient Rome). The government made it illegal for citizens to own any sizable portion of gold, instituting the gold standard, which instituted a set weight of gold for every bill that was printed.

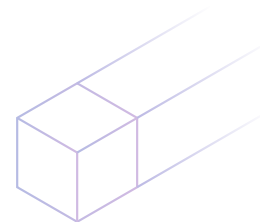
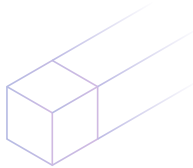
What few recognized at the time was that they were toying with inflation, the very basis of any economic system. When they printed money, they were causing inflation to accelerate, and when they instituted the gold standard, they moved it in the opposite direction – potentially hindering lending power and economic growth in the process. **A century from now, we may recognize their efforts for what they were – primitive, the same way that medical doctors today look back on medieval bloodletting as an ineffective, imprecise treatment.**

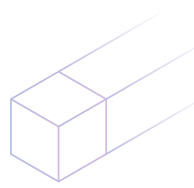




In a centralized system, it may seem rational to print more money. “If we can print more money, why don’t we,” our leaders’ ask themselves and resort to short-term solutions. Naturally, these questions lead us to consider the value of an alternative – of something other than a centralized system.

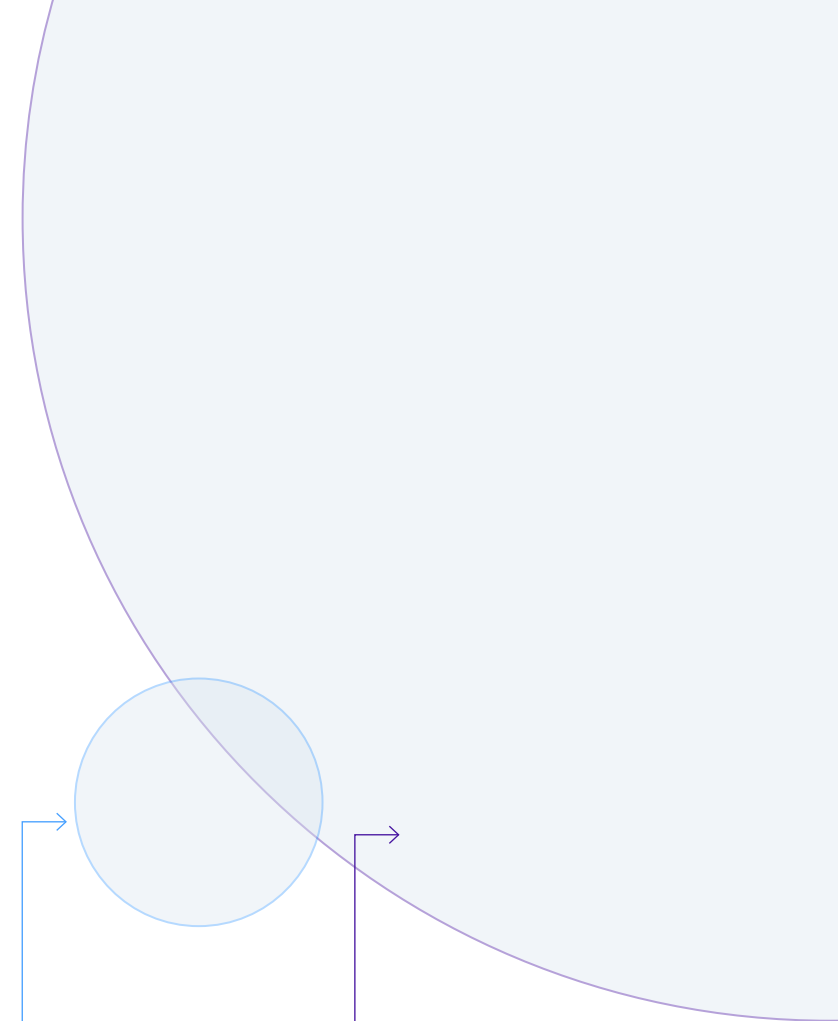
As more major funds and banks integrate cryptocurrencies into their investment portfolios, and as more retail investors discover the wide range of benefits that decentralized finance (DeFi) has to offer, it is important to recognize the significance of the era in which we are living. For the first time in history, people are able to decide whether or not to participate in the traditional economy. Rather than choosing between a handful of products that centralized organizations have created, we can choose to pioneer our own financial instruments, taking a step away from centralization, and all of the manipulation and downsides that it comes with.





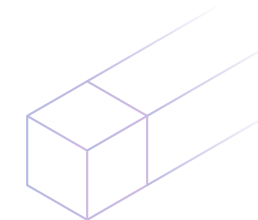
To make the most of this moment, however, we first need to understand what our options are. In general, DeFi, cryptocurrencies, and blockchain technology offer not only improvements in the current financial system, but also promise a complete new financial architecture. If investors are merely converting their fiat currency into cryptocurrencies and then back again, without paying any attention to the inner workings of the centralized system and what a decentralized system can do differently, then we are missing out on the full benefits that the system offers.

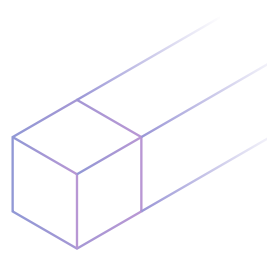
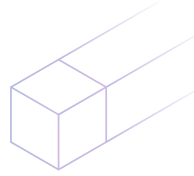
Take bitcoin, for example. This is the first and best known of the cryptocurrencies. Launched in 2009, it encapsulates -in theory- all of the promises of decentralization. People have taken to this idea, as evidenced by bitcoin's rapid growth over the last four years. As of this writing, the total value of bitcoin has fluctuated between 800 billion USD and 1 trillion USD, exceeding the size of multiple smaller national economies.



MGL GDP /2019  
14 billion USD

Total value of Bitcoin  
1000 BILLION USD

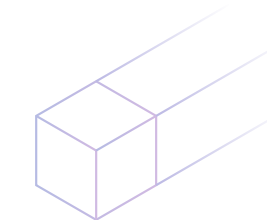
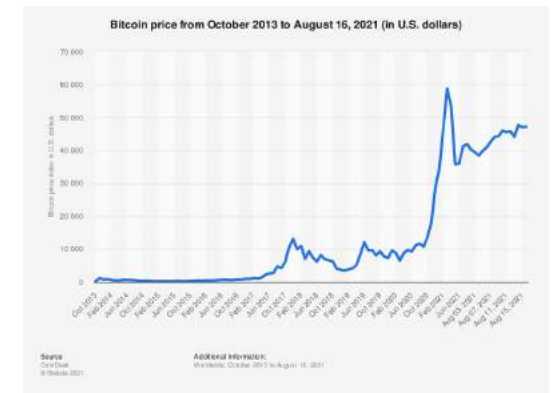


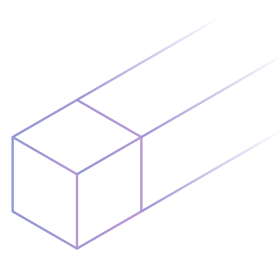
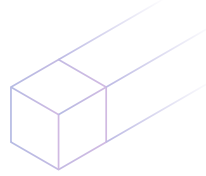


In June 2021, the government of El Salvador announced that it would move to recognize bitcoin as a currency. This was a major turning point for DeFi and cryptocurrencies, signaling to other countries that wider acceptance was on the horizon. Sharp and rapid changes in the market's appetite for cryptocurrency were becoming common.

2017, the year that many people heard of bitcoin for the first time, ushered in a major price increase. In December of that year, Bitcoin exceeded 19,800 USD, its all-time high, before sharply dropping back to 11,000 USD less than a week later. By January 2018, it had fallen even more severely, down below 3,900 USD.

In 2020 and 2021, price fluctuations were swift and unforgiving. After a crash in March 2020, an all-time high in March 2021, and another crash in May 2021, investors might have seemed reasonable for tempering their expectations. Criticisms, it seemed, might have sounded rational.



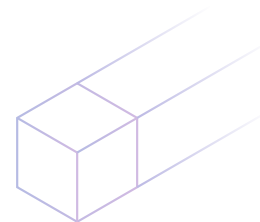
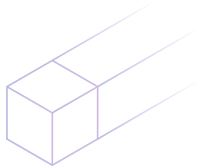


At the same time, there is an aspect of bitcoin's value that lies beyond its pricing and any short-term gains that investors hope to earn. Bitcoin, despite the fortunes that many have been able to build on it over the last decade, is attractive because of its potential resistance to inflation. At a time when the U.S. Federal Reserve (the Fed) and other governments have practiced significant market manipulation, security from inflation is tremendously attractive.

Consider this: according to the U.S. Commerce Department's own numbers, inflation between 2021 and 2023 will reach levels not seen since 1993, nearly thirty years prior. The dangers of inflation, as we will discuss, are worth addressing, perhaps worth addressing more directly and aggressively than bitcoin or any other cryptocurrency has been addressed.



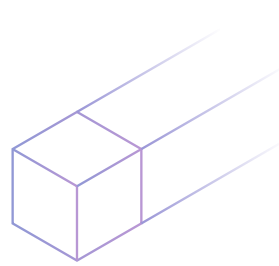
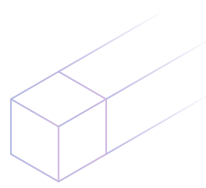
Before we talk about our solution, we need to gain as deep an understanding of inflation as possible.





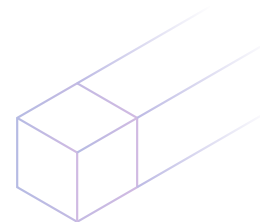
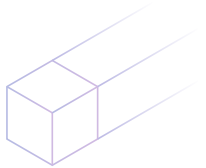
# UNDERSTANDING INFLATION



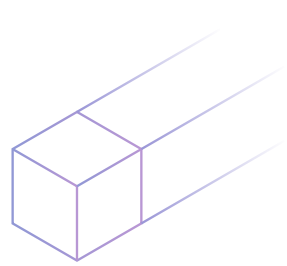
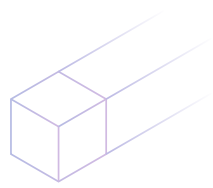


There is no way to explain inflation in the global economic system without explaining the power that the United States wields. Its economy amounts to approximately one-quarter of all the wealth in the world, and because its dollar is the primary currency of record for many of the world's largest banks, its economic movements stretch far beyond its own borders.

When inflation in the U.S. changes in one direction or another, it causes ripples throughout the rest of the world. This results in a substantial problem: the U.S. Federal Reserve can print more money in order to solve domestic economic challenges, but this introduces inflation at the same time.

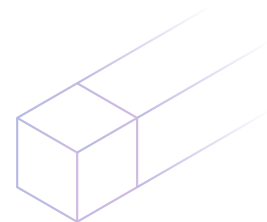
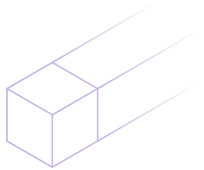


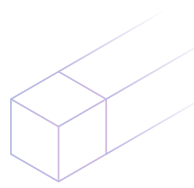




The Fed takes on a supervisory –and sometimes managerial– role in the global economy. When difficulties arise with credit or with liquidity, then it may step in and try to legislate the difficulties away.

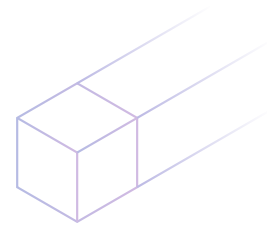
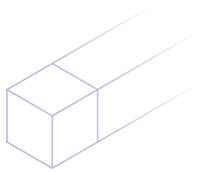
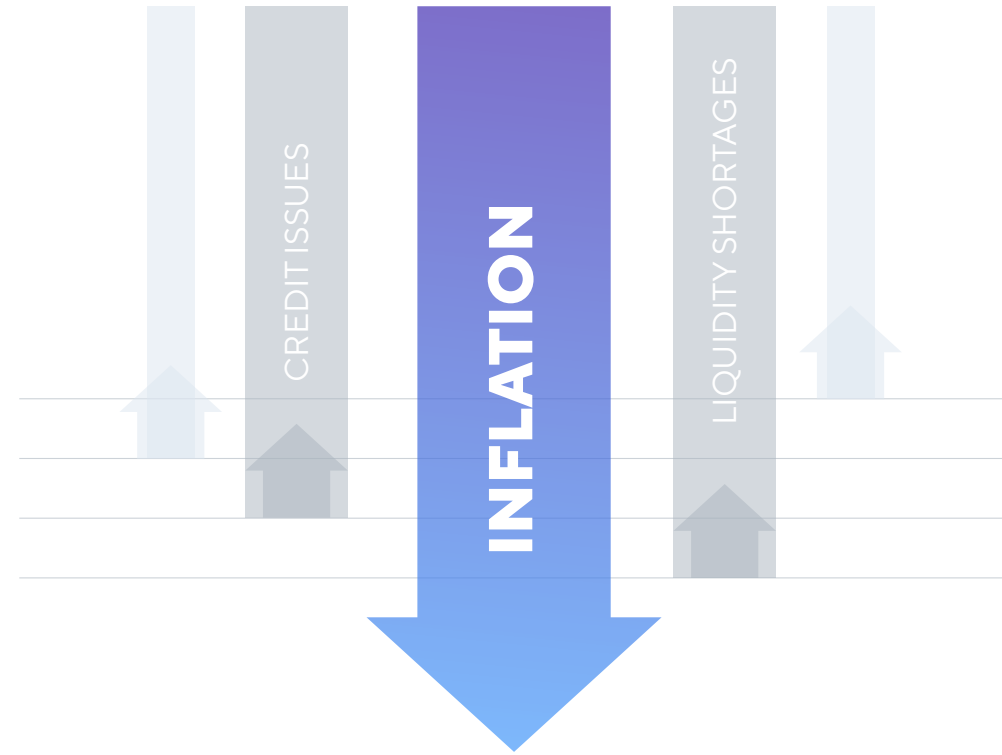
The Fed has shown its willingness to act aggressively in order to solve economic problems, sometimes printing new money in order to make open-ended loans to governments or organizations, the collapse of which would endanger stability in the global economy.

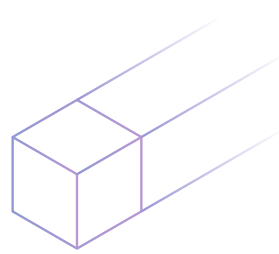
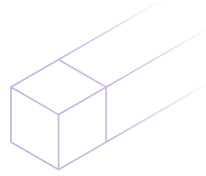




Here is the problem: while the Fed can successfully solve credit issues, liquidity shortages, and other challenges by printing money, it cannot solve inflation in the same way. Inflation is a naturally occurring phenomenon in this type of financial system.

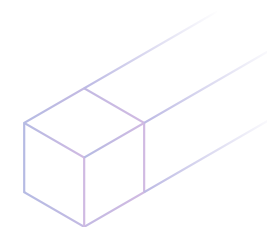
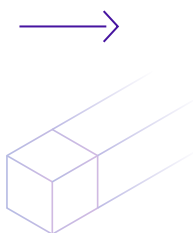
When the Fed prints more money, for one reason or another, it is inherently adding stress to the system. Too much stress leads to rapid increases in inflation, which then devalues things like real estate and commodities. While the Fed will try to correct its own actions by withdrawing the money it has printed, there is no consensus about the limits to which it should hold itself.

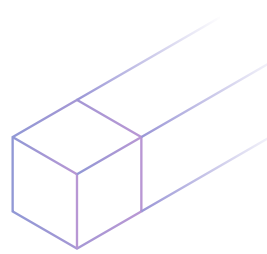
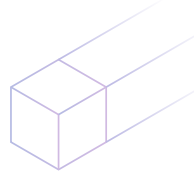




This is, of course, a question of trust. The economic system, as long as it relies on the Fed's ability to self-regulate, is relying on legalized market manipulation. Plain and simple, the cash injections and near-zero interest rates that the Fed has favored in recent years are attempts to borrow against the future. There is no doubt that inflation does take place. The only question, rather, is how quickly it will take place and whether or not the system will be able to withstand its rate of acceleration.

Throughout history, investors have used a variety of instruments to protect themselves against the effects of inflation. We call this practice "inflation hedging", which is the namesake of our blockchain-based instrument. One of the most popular instruments for inflation hedging has been gold, which some research in the 1970s and 1980s showed performed well against the extremely high inflation rates of the time. Since then, unfortunately, analyses have shown gold underperforming expectations as an instrument for inflation hedging, and it has moved less synchronously with the U.S. dollar.

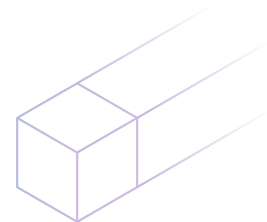


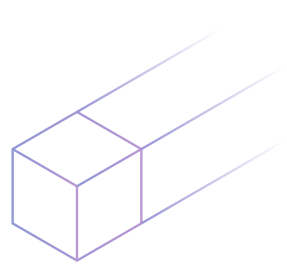
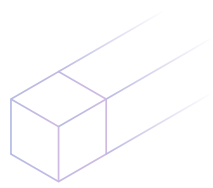


The concept of inflation is not a new one. The government of the Mongol Yuan Dynasty counterbalanced their growing military budget by printing more money. Some historians have theorized it was inflation that caused the Yuan Dynasty's collapse, and in response, the Ming Dynasty banned paper money outright. That may seem like an attractive option to those of us who have crunched the numbers and foreseen the worst possible outcomes of inflation. If only we could get everyone to trade in their bills for gold and silver coins, we might be able to head off the next recession.



We also know, however, that option is not available to us. History has shown us that inflation tends to find its way into centralized economic systems, one way or another. Records from 14th-century Mali show that King Mansa Musa managed to upset the economy of Egypt for several years after he passed through the country on a journey to Mecca. Because he had given away a significant amount of money to the Egyptians, the prices of goods fell, inadvertently leading to an extended period of inflation.

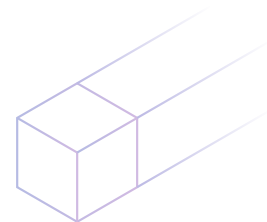
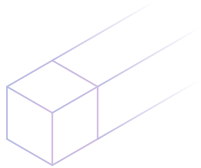


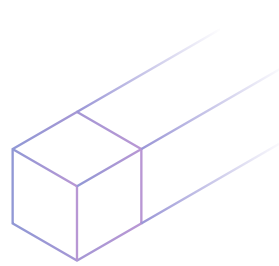
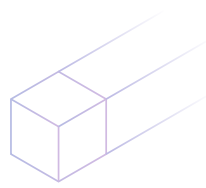


Before we go any further, we should note that inflation can be – in the narrowest sense – a positive thing at times. In any economic system, inflation is only a negative if it outpaces growth.

Without the currency available to satisfy the needs of a growing economy, lenders and borrowers are unable to make the exchanges necessary to conduct the launches and builds that they would otherwise conduct.

Infrastructure relies on inflation in a real way, but in the smallest sense, never to the degree that would create the sort of surplus that centralized regulators and mints use to solve economic problems.

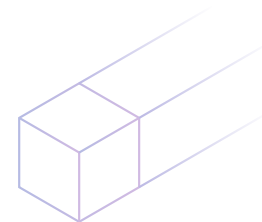
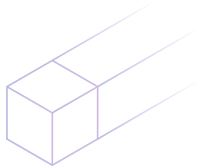




Once we acknowledge that, it is also important to note that none of the dangers of inflation are hypothetical. We have seen what happens when inflation turns to hyperinflation. After World War II, in Hungary, the government intentionally legislated inflation, in effect, imposing a tax on Hungarian citizens. More recently, in Zimbabwe, inflation rates that had hit 47% in 1998 deteriorated into hyperinflation in 2007, to the point that the Zimbabwean dollar was less valuable than the materials used to print it and Zimbabwean citizens had to use foreign currencies, such as the U.S. dollar, to purchase the food they needed to survive.



**All of this is to say that once we understand what inflation can do, and once we understand how out of our control it is, we need to look elsewhere to defend ourselves against it.**

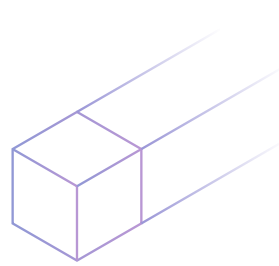
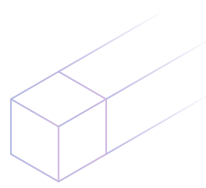




INFLATION HEDGING COIN

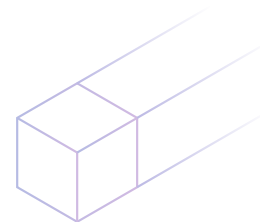
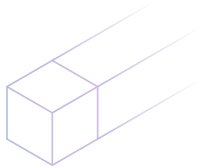
# OUR SOLUTION



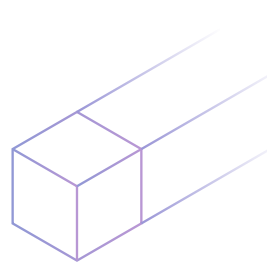
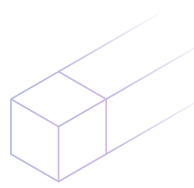


We want to make one thing clear upfront:  
Inflation Hedging Coin is not an attempt to reinvent  
cryptocurrencies or build our own blockchain.

Rather, we see this as a financial instrument that  
embraces the central tenets of DeFi and affords  
people an opportunity to work outside the traditional,  
centralized economic system.



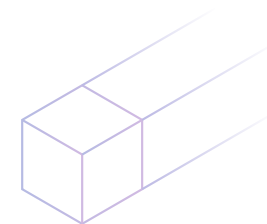


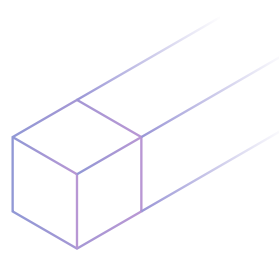
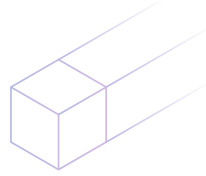


Our solution is a response to the historical issue of inflation, as well as to the issues that have held back cryptocurrencies and DeFi in general. Over the last decade, there have been ongoing difficulties with scaling and upgrading blockchains as they become more popular, and as they exhibit shortcomings.

**Multiple projects have made substantial promises about their scaling abilities, but by and large, they have fallen short of their promises.**

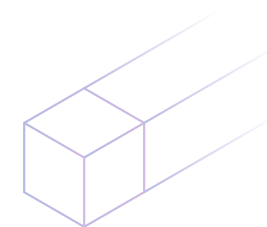
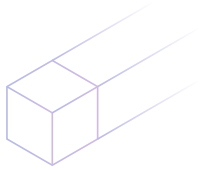
There has not been, as we see it, a cryptocurrency that has fully carried out the potential of DeFi. To future-proof Inflation Hedging Coin, and to set up our investors in the long term, we have devised a novel concept, Blockchain Adaptability Protocol, which we will cover in more detail in the next section.





Suffice to say, that in addition to our deflationary initiatives, which we will also cover in more detail later in this whitepaper, one of the most revolutionary features of Inflation Hedging Coin is the ease with which we will be able to transition it to new blockchains as necessary.

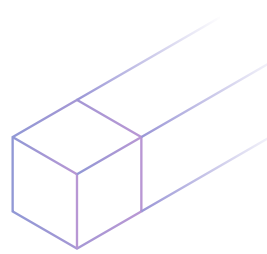
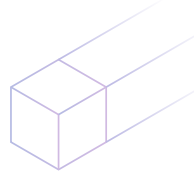
This way, we will not repeat the largest mistakes of bitcoin, which has consistently drawn ire and criticism because of its inefficiency and its environmental impact, or of Ethereum, which has cost more and more for the developers who use its smart contracts.





To most investors who adopt Inflation Hedging Coin, both of these features (as well as our emphasis on true decentralization) equate to sustainability and staying power, which are two of our central goals.

We are aiming to provide investors with an instrument that they can rely on not for a short-term gain, but for gains and savings. Our technology, as we see it, is always in service of our investors' best interests on Inflation Hedging Coin.

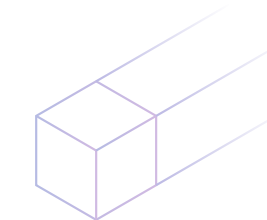


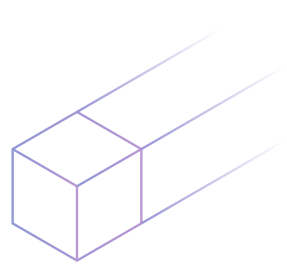
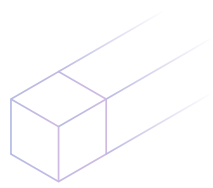
Valuing transparency, we have already decided on the guidelines that Inflation Hedging Coin will follow. We will charge transaction fees both ways, to the recipient as well as the sender, and then distribute the fees that we collect to token holders every single day. The Inflation Hedging Coin app will run on a blockchain wallet and a decentralized exchange via Binance Smart Chain (subject to change in the future, of course), through which token holders will be able to yield, swap, and lend.

Token burning will continue until the total market cap drops from its initial one trillion-token supply to equal the total number of token holders, at which point the transaction fees will drop to between 0.5% and 1%.



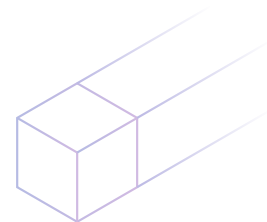
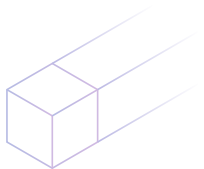
Distributions from those fees will continue permanently, as an incentive for token holders to continue to participate in the Inflation Hedging Coin ecosystem.

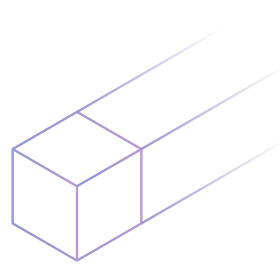
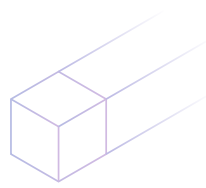




Unlike many other DeFi instruments, which rely on a critical mass of users to exhibit their benefits, all three of the primary benefits come built into Inflation Hedging Coin as features:

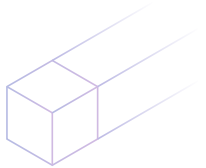
Blockchain Adaptability Protocol, deflationary initiatives, and decentralization, each of which we will discuss further.



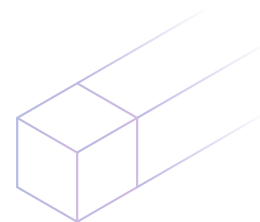


## Traditional Currency vs. Inflation Hedging Coin

A transaction of any material between two parties, whether it's physical or digital, almost always uses a third party service provider. But historically, these transactions started out without a third party. Today, in the financial services industry, there are innumerable different types of institutions providing third party services. These services are extremely profitable for the providers and have become the norm for all transactions around the globe. But with the introduction of Blockchain technology, we are able to remove the usage of third party service providers to conduct a transaction between two parties.



**Inflation Hedging Coin, based on blockchain technology aims to introduce an ecosystem of financial services, including transactions that are seamless. Introducing yield farming, yield farming, and lending services on our native app will eventually become the main hub of financial services.**

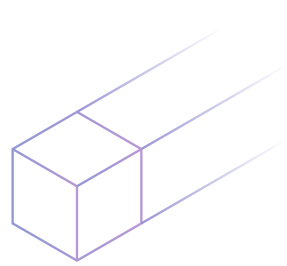
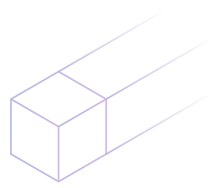




INFLATION HEDGING COIN

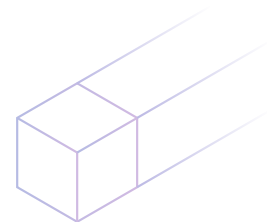
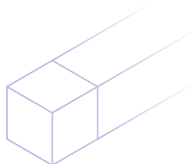
# BLOCKCHAIN ADAPTABILITY PROTOCOL

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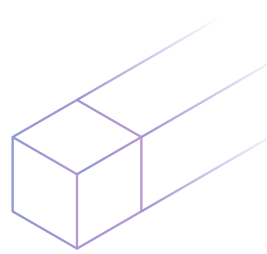
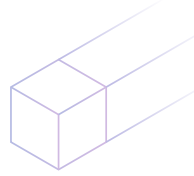


## The first of the primary features of Inflation Hedging Coin is Blockchain Adaptability Protocol.

This feature is all about resiliency, ensuring that when an investor uses Inflation Hedging Coin, their investment is secure. All too often, we have seen the dangers of obsolescence in DeFi. As blockchains show their inefficiencies or their scaling problems, the developers and investors who have selected those blockchains have had to look elsewhere to make costly transitions, if possible, or to mark down their entire projects as losses.

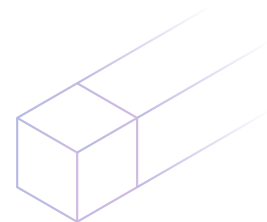
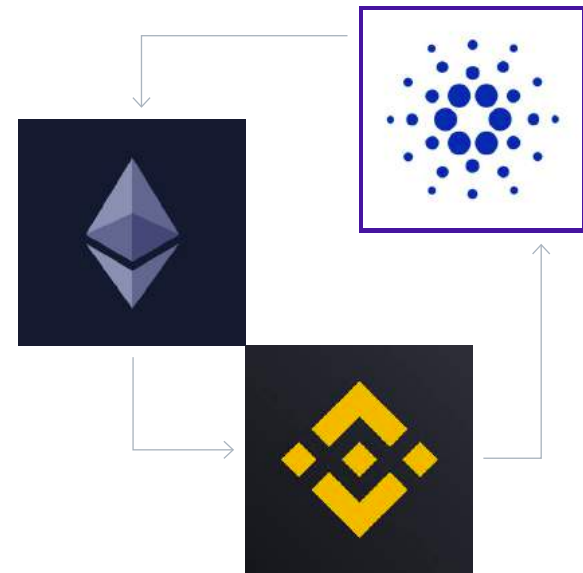


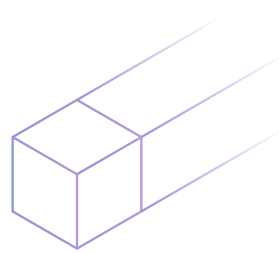
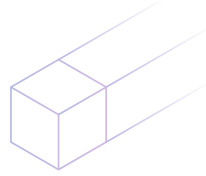




In our view, these outcomes are unacceptable. We know that when investors are choosing Inflation Hedging Coin, they are trusting us to guide them toward stability and to offer them some sort of assurance with regard to their money. If we fail to do so, then we are doing little to solve the problems that the centralized system has introduced into their lives.

For this reason, we are making it easy to switch from Binance to Ethereum 2.0, or Cardano, or any other blockchain that has proven itself to be the leader in the field.



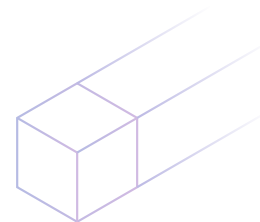
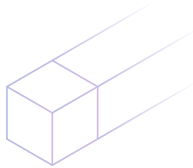


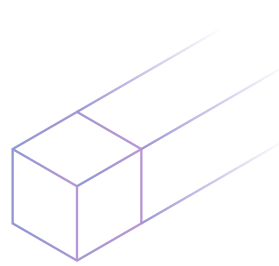
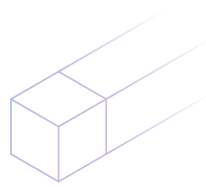
At all times, the core development team behind Inflation Hedging Coin will be seeking out the latest and most advanced blockchains for smart contracts. Because of the Blockchain Adaptability Protocol, we will be able to make a transition from one blockchain to another rapidly and without much notice at all.

**We will conduct exhaustive reviews and analyses regarding the effectiveness and cost-efficiency of every mainstream blockchain for smart contracts, restarting this process every year so that we are keeping up to date with the newest technologies that are emerging.**

Blockchain Adaptability Protocol also means that we will be able to make either full or partial transitions. If we conclude that we can benefit from adapting to a specific smart contract, then we will take that option under consideration. This is our approach to the scaling issues that have plagued blockchains over the last four years.

As we see it, if we cannot avoid those issues altogether, we can at the very least put Inflation Hedging Coin in the best position to take advantage of the smart contract blockchains that make the most sense at any set time.



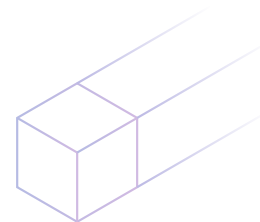
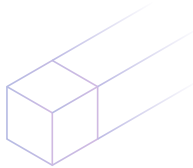


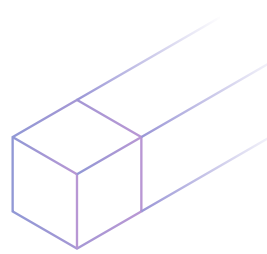
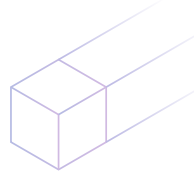
The decisions that we make as the core development team will never be unilateral, however. We intend to involve our token holders any time we are transitioning to a new blockchain for smart contracts. Although we will conduct reviews and analyses independently, we will then make our findings publicly available, whether we are adopting a new blockchain fully or partially.

The process will be democratic in nature, engaging the token holders and encouraging them to consider any of our potential biases, and to respond honestly to our conclusions.

There is no way to overstate how critical Blockchain Adaptability Protocol is to ensuring the success of Inflation Hedging Coin over a long period of time. At pivotal moments for major projects, the failings of specific blockchains have led to crashes and crises. Take CryptoKitties, for example; when this blockchain-based game made up a quarter of all traffic on the Ethereum network, Ethereum miners increased the fees that they charged per transaction.

While CryptoKitties expressed an intention to switch to the FLOW blockchain in response to the higher fees on Ethereum, their switch was not fast enough for them to preserve the audience that they had first built.



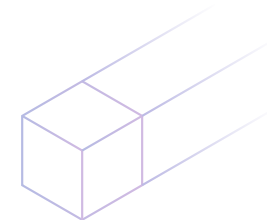
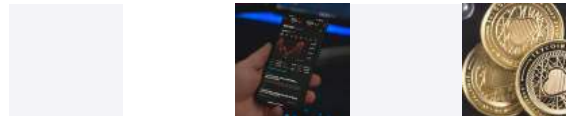
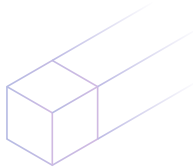


It was fortunate, in a sense, that CryptoKitties revealed the consequences of slow transitions from one blockchain to another. We have seen what happens – on the original, proof-of-work Ethereum network – when a project becomes “too successful”.

Ethereum founder Vitalik Buterin has since announced his intention to upgrade Ethereum’s technology to a proof-of-yield model, called Ethereum 2.0. This upgrade was, at least in part, a reaction to the failures exhibited while CryptoKitties was hitting the peak of its popularity. All the same, even that change has happened somewhat slowly.



Blockchain Adaptability Protocol will, for Inflation Hedging Coin, establish the sort of viability that we know investors crave, by defending against the problems most common in smart contract blockchains.

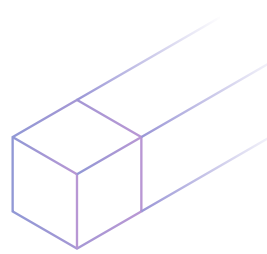
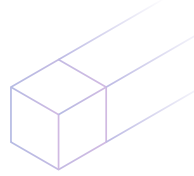




INFLATION HEDGING COIN

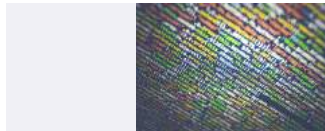
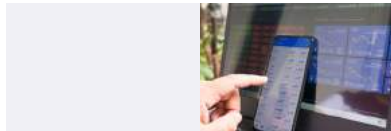
# DEFLATIONARY INITIATIVES

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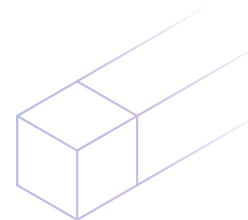
Even more fundamental to Inflation Hedging Coin than Blockchain Adaptability Protocol, our deflationary initiatives set our financial instrument apart in the economy as a whole. This is a bold movement forward for DeFi, speaking directly to one of the most urgent problems with centralized finance.

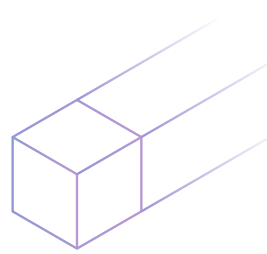
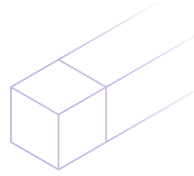
**Rather than thinking of trust as something that happens behind closed doors, we are using Inflation Hedging Coin to pioneer the cryptocurrency view of trust, as something that happens when proof and transparency are present.**



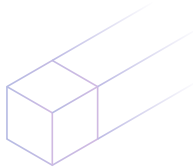
As stated previously, Inflation Hedging Coin will burn tokens until the total market cap is equal to the total number of token holders. It will do so at the rate of U.S. inflation, meaning that Inflation Hedging Coin works in opposition to the U.S. dollar. For anyone who is looking to weigh their assets against the flow of inflation, or even against the threat of hyperinflation, Inflation Hedging Coin is a clear and direct choice.

It requires no guesswork, in the way that traditional inflation hedging instruments like gold have, because the numbers behind Inflation Hedging Coin are available for anyone to see. At any time, if you know what the U.S. inflation rate is, then you also know what the Inflation Hedging Coin deflation rate is.

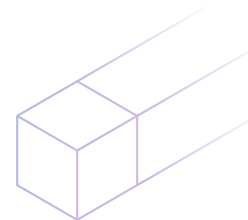




The benefits of deflation are little-known but numerous. When deflation occurs, consumers command greater spending power. Without increasing their nominal income, they are able to purchase a greater number of goods and services. A retirement or savings account, without ever increasing in nominal value, becomes larger, in terms of the economy as a whole. That is what is taking place in every Inflation Hedging Coin account at any time.



Think of it this way, if all of your money started to deflate tomorrow, then your cost of living would begin to fall. The interest rates on your loans would necessarily decrease, meaning that you would be able to access capital more easily. If you were in the market to buy a home, then you would be able to do so knowing that all of your money was more valuable than it had been. You could open a business, you could obtain an education, and you could stock up on commodities, all because the power of each unit of currency you owned had become greater.





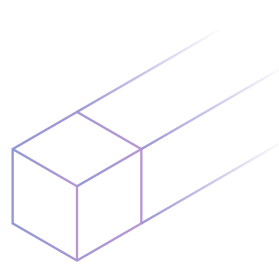
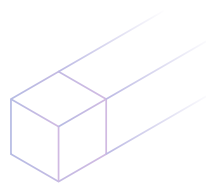
Seen from that perspective, Inflation Hedging Coin is a challenge to the entire centralized economic system, just as DeFi is. It is worth repeating that we are not reinventing anything here.

Many people are aware that the concepts of DeFi do pose a challenge to fiat currency and inflation caused by market manipulation. Because of our direct approach to countering inflation, Inflation Hedging Coin encapsulates the concepts of DeFi in a way that few other instruments have.

Primarily, we view deflation as a means to diversify investment strategies. We are introducing Inflation Hedging Coin as one more choice for investors to make for themselves, their families, and their futures.

Our transaction fees, which are intentionally very high, will also manifest as deflationary initiatives. Whenever anyone sends an Inflation Hedging Coin, they will pay approximately 5% of the total transaction. We will redistribute the fees that we collect, sending them to token holders. In essence, we are encouraging token holders and discouraging token users.

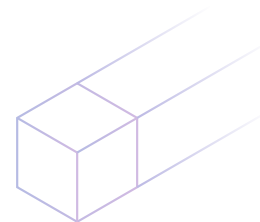




Compounding these effects, our token burning will continue until it reaches the level we have set (50% of 1 trillion), a process that could take twenty or more years. In all, the goal is to guarantee that Inflation Hedging Coin does not simply fall into line and work in tandem with the U.S. dollar, as so many instruments in DeFi inadvertently have.

IH Bit LLC, the parent company of Inflation Hedging Coin, will conduct a buy-back program from the open market on a quarterly basis. This program aims to fulfill our promise to burn IHC tokens on an annual basis. This program will be conducted through the company's management decision and the amount for buy-back will be determined on the status of the company's financial ability during the said time.

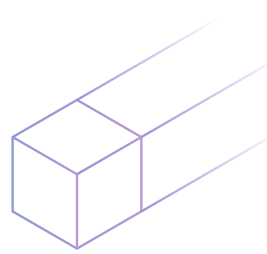
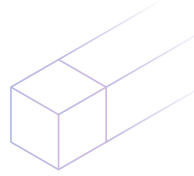
**IH Bit LLC will follow a set of strict Token spending, investing standards and procedures within the company.**





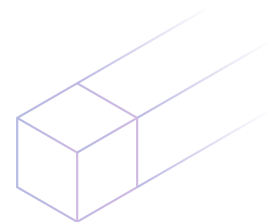
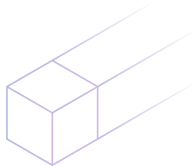
INFLATION HEDGING COIN

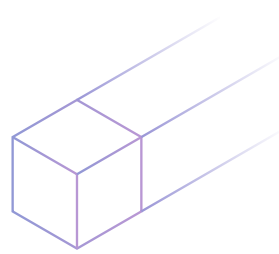
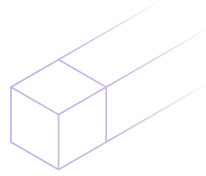
# DECENTRALIZATION FOR YIELD FARMING AND TRADING



It is a paradox of most cryptocurrencies that although the blockchains are, in effect, decentralized record-keeping, the transactions themselves happen on centralized exchanges. This means that while many people believe they are investing in DeFi, they are only investing in platforms that have invested in DeFi. Because they are purchasing their tokens through companies, which then hold the tokens for them, they are participating in a new type of centralized finance.

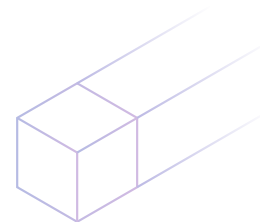
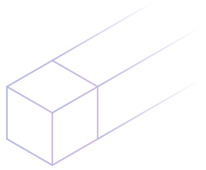
Fortunately, true DeFi has continued to grow as of late. When all processes run on a smart contract, then there is no need for a centralized system. The smart contracts handle the tasks that, until now, a human operator would have had to handle manually. On PancakeSwap, for example, it is possible to trade one cryptocurrency for another cryptocurrency, without ever purchasing anything with fiat currency or trusting a centralized exchange. Working with PancakeSwap, Inflation Hedging Coin will facilitate processes known as swapping and yield farming.

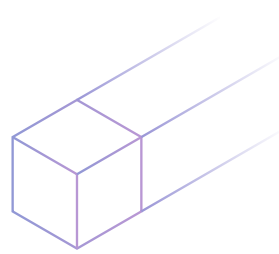
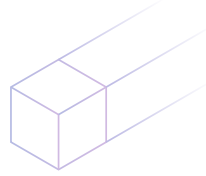




Swapping is the term for trading in DeFi. It involves a conversion between cryptocurrencies without an intermediary. On a decentralized exchange like PancakeSwap, it entails complete control over the conversion. Rather than passing on your tokens to someone else, you are never releasing ownership of them, except to receive the cryptocurrency into which you are converting. This is a two-party process: one person holds one cryptocurrency, another person holds another cryptocurrency, and then they swap.

Yield farming, likewise, can take place without an intermediary. Just as swapping is similar to trading, yield farming is similar to the capital gathering that goes on at banks and lending institutions. When you yield in DeFi, you are able to extend your tokens to others in order to generate interest. Through the smart contracts that power it, DeFi yield farming will generate rewards, many of which have amounted to hundreds of thousands and even more than a million dollars on PancakeSwap.

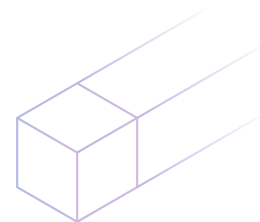
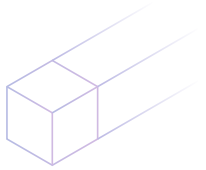




Those who are seeking liquidity and those who are offering liquidity will be able to work within the Inflation Hedging Coin ecosystem. What this means is that Inflation Hedging Coin, in addition to serving as a defense against inflation, will also function as a feasible option for anyone who is looking to navigate DeFi markets. First-time investors and veterans will find in Inflation Hedging Coin a well-developed instrument that adapts to the decentralized exchange of their choice.

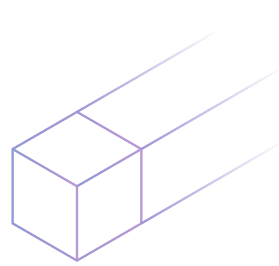
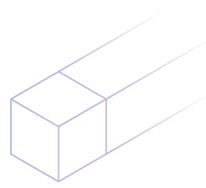


**Decentralization is not so much an additional feature of Inflation Hedging Coin as it is an overarching characteristic. For an instrument that works in opposition to inflation, only complete decentralization makes sense.**



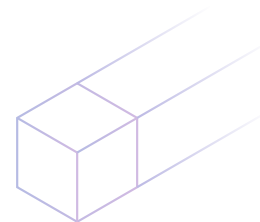
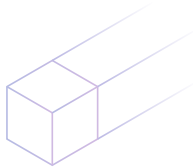


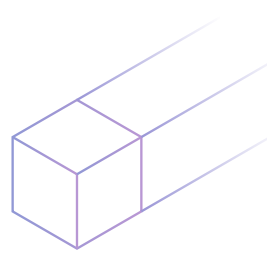
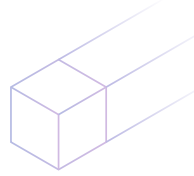
# RECENT HISTORY AND THE NEAR FUTURE



Recent history has exhibited more distinctly than ever that the Fed is willing to take extreme measures during periods it perceives as emergencies. One such period has been the COVID-19 pandemic. Since the initial shutdowns, the U.S. government has taken drastic measures to compensate for lost economic activity. Just as consumers found themselves stuck inside and unable to spend their money, the Fed took up a new mission, printing large amounts of money in order to stimulate the economy. Some studies have shown that throughout the pandemic, the U.S. Bureau of Labor Statistics has published potentially faulty data with regard to inflation.

If we are expecting any kind of shift in policy out of the Fed, we may run into some disappointment. Disconcertingly, ideas around inflation (and its uses) remain nonpartisan in the developed world. Within days of taking the office of the U.S. presidency, Joe Biden started to dismiss his predecessor's cabinet members and replaced them with officials from his own party. The incoming president was so adamant about this task that within a month, there were few holdovers from the previous administration, and only underlings and subordinates at that.

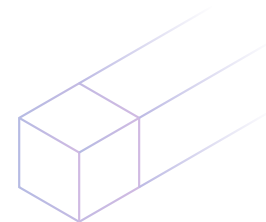
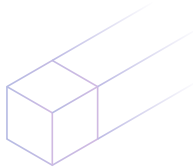




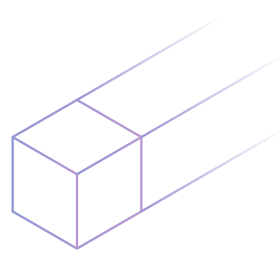
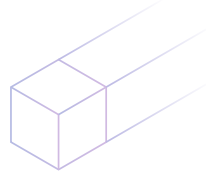
One exception was Jerome Powell, the chair of the Federal Reserve. Although appointed by a president from a different political party, supported by U.S. President Joe Biden's rival, Jerome Powell seemed all but certain to keep his job. The actions that he had taken during the COVID-19 pandemic, we can presume, did not run afoul of the new president's intentions. Printing money and keeping interest rates near zero, the incumbent Chair of the Federal Reserve had acted and behaved as any U.S. president would expect him to.



This is the reality of monetary policy in the current, centralized system: inflation is uncontroversial, as far as most decision-makers are concerned. They have decided that if they need to use inflation to pick themselves up out of a financial crisis, then that is exactly what they will do. Because they prefer to solve short-term problems and leave the longer-term ones to their successors, or because they assume there is enough of a cushion within the monetary system to print new currency at will, they have shown no resistance to persistent, ongoing policies that hasten and aggravate inflation.

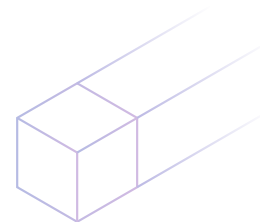
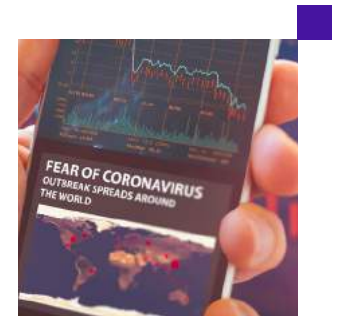
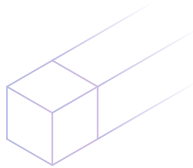


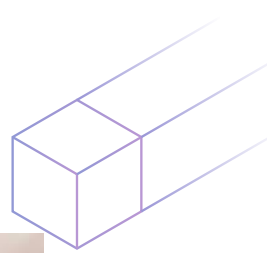
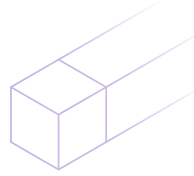




The Fed needs to do little, after all, to print new money. Some time ago, they would have needed to do a bit more, printing up the bills and then organizing their distribution to large banks and lending institutions. Today, everything happens via computer. If the Fed decides that more money exists, then it is so. By clicking a few buttons, nothing more complicated than sending an e-mail, they can fill lenders' pockets with money –and they have. According to one study out of Oxford Economics, during the pandemic, the Fed printed more than 3.5 trillion USD, which it used to purchase government securities.

You know by now that this level of assertive money printing is like a timebomb. Although it may reassure people, used to tradition as we are –to rely on a figurehead in the event of a crisis, inflation is a game, the end of which no one ever sees coming. It happens without warning, just as the Great Depression did. Stories about the visions of oracles and augurs before the Great Recession should provide small comfort to anyone who is looking to prepare for the effects of inflation, because the truth is that we cannot see the collapse coming.



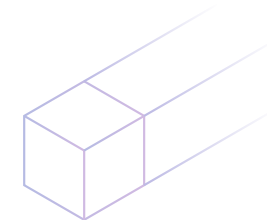
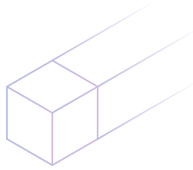


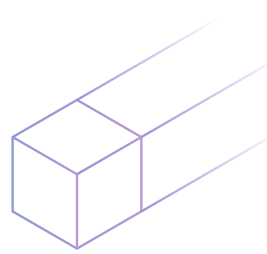
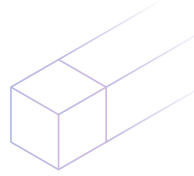
Also remember that printing money is only ever a rational choice if the money printed will equal economic growth. During the COVID-19 pandemic, with businesses in lockdown, and lending for construction and infrastructure at a halt, economic growth stagnated. These are the dual forces necessary for an inflation-driven crash: accelerated money printing and low growth in the true economy.



Looking in depth at the reported and true inflation rates, Harvard economics professor Albert Cavallo drew on data from Harvard University and Brown researchers. He compared his findings based on that data to the official figures that the Bureau of Labor Statistics had reported. His conclusion was not only that COVID-19 had accelerated the rate of inflation substantially, but that the U.S. government had also either miscalculated or misreported the official rate.

The Fed had, even before the COVID-19 pandemic, kept federal interest rates close to zero. This does the opposite of what Inflation Hedging Coin's deflationary initiatives do: when interest rates are near zero, there is a massive incentive for banks and lending institutions not to hold their capital. Every dollar that enters the economy because of their lending, then adds to the money that the Fed has printed on their own. They work in conjunction to manipulate the market, causing inflation to move upward at an even faster pace.



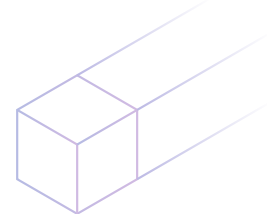
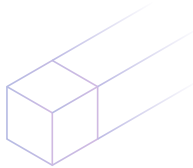


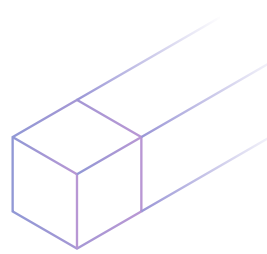
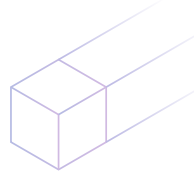
Economist David Rosenberg summarized his perspective on near-zero interest rates and treasury spending sprees as such:



“ What we have now is nothing short of market manipulation. Reducing the cost of overnight funds is one thing. Extending the intervention to treasuries or high-quality securities is something we became accustomed to in the aftermath of the last Great Recession. That’s when the Fed became a duration bond manager. But the central bank is now becoming a hedge fund. Adding low-quality corporate credits to its balance sheet is a whole different game: keeping zombie companies alive, rendering fundamental analysis and price discovery obsolete, and leading to a complete misallocation of resources. ”

Think about that. If the Fed is behaving as if it were a hedge fund, then it is taking gargantuan risks in the hopes that its short-term gains will outpace inflation. There is a reason, however, that hedge funds operate outside the regulations of organizations like FINRA: they present such a high degree of risk that would be inappropriate for unsophisticated investors. The Fed, in behaving as if it were a hedge fund, is exposing the world’s population to risks that they would not be able to understand. Among those risks, the most pressing is inflation, which could cause their money to lose a great deal or virtually all of its value.



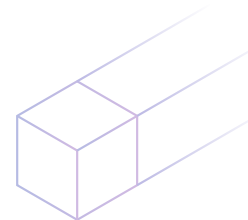


Viewed relative to the most severe instances of hyperinflation, the current rate of inflation may seem like little cause for concern. It has not yet approached the levels of a large recession and, on top of that, there is convincing evidence that its effects will be temporary.

All the same, people deserve to make a choice about their financial futures. As long as we remain beholden to the whims and decisions of the Fed, we are at risk any time it deems its self-interests more important than the global economy –or any time it misjudges its ability to safely buy treasuries, lower interest rates, and print money.



**Inflation Hedging Coin is unique in that it exists outside of the centralized system that the Fed has dominated for so many decades. This is a financial instrument for investors who recognize the pitfalls of centralized finance and unchecked inflation. That is why we are proud to introduce it to the marketplace –first in Mongolia and then around the world.**





INFLATION HEDGING COIN

# AN INVESTMENT TOOL FOR MONGOLIA AND THE WORLD



To launch Inflation Hedging Coin, we will run an initial exchange offering (IEO) in Mongolia, during which we will distribute 100 billion tokens of the 1 trillion-coin supply. As the founders of Inflation Hedging Coin, we will retain 110 billion tokens of the 1 trillion-token supply for advisors, founding members, the development team, and so on. We plan on raising approximately 10.5 million USD in the local market. Afterward, we will expand outward, running multiple IEOs and initial farm offerings (IFOs). We are considering four key exchanges for these IEOs.

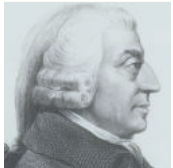
We are starting Inflation Hedging Coin in Mongolia because we believe that this country can become a center of finance through DeFi. The knowledge, passion, and talent necessary to successfully build up this project are here. Over time, we plan on introducing Inflation Hedging Coin to people in all countries.

**Because the Fed's reach is omnipresent, its policies affecting every national economy around the world, the demand for this financial instrument should be universal.**



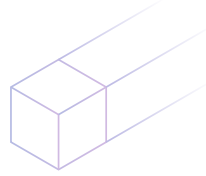


Our view is that Inflation Hedging Coin will become one among many well-reasoned, well- directed DeFi investment vehicles. We do not plan on taking over the cryptocurrency market, as so many other blockchain projects have seemed to aspire to in recent years. On the contrary, we only want to find the proper, sustainable place for Inflation Hedging Coin in the DeFi economy. This is our attempt to

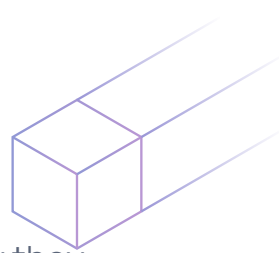


The 18th-century Scottish economist Adam Smith, author of the seminal work **The Wealth of Nations**, once wrote,

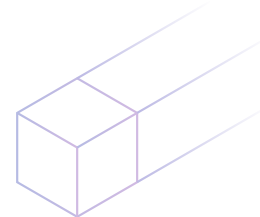
“It is not from the benevolence of the butcher, the brewer, or the baker that we expect our dinner, but from their regard to their own interest”

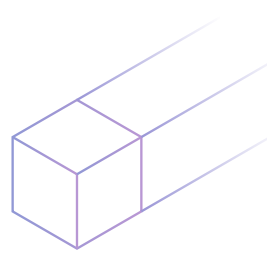
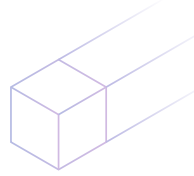


draw people’s attention to a risk they may not know they have been taking. For everyone who uses fiat currency on a daily basis, especially those who have otherwise invested in cryptocurrency in some form, we want to say that it is finally possible to transition to a parallel system. Decentralized finance means precisely that: decentralized in printing, decentralized in lending, and decentralized in trading.



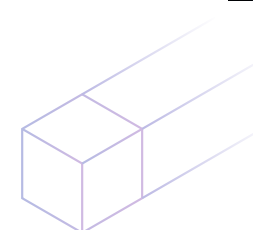
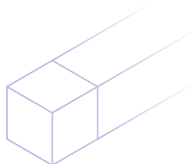
It is on this idea that we have created Inflation Hedging Coin. We are not asking anyone to rethink their assumptions about the economy, or to sacrifice their own savings for the good of someone else. Instead, we are extending a different and exciting means by which everyone will be able to store, secure, and grow their savings.





Soon, we may look back at this moment in time as if it were a crossroads between the old systems and the new. On the other hand, we may look back on it and realize that DeFi was an inevitability, that once the code had made its way onto computers, there was no way for anyone to turn back. Whatever the case, we have engineered Inflation Hedging Coin for a real need. This is not just another blockchain, and it is not a cryptocurrency without any backing. The economic theories that underpin our concepts date back many years. Renowned economists Paul Krugman and Milton Friedman each won a Nobel Prize in Economics for studying inflation and its effects.

To put it simply, the science is clear. There is no magic shield protecting the Fed from slipping into hyperinflation. To make matters worse, no one can predict when or how that is going to happen. Inflation Hedging Coin is a crucial safeguard against the excesses of a centralized system that has already slipped one too many times in the past.

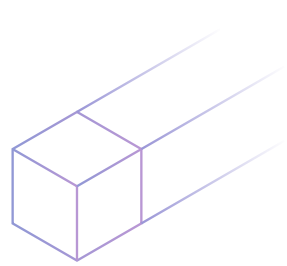
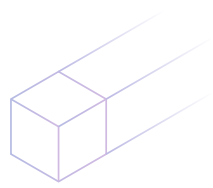






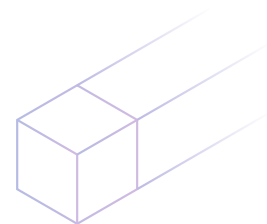
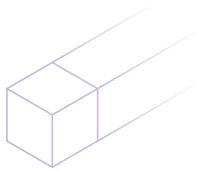
INFLATION HEDGING COIN

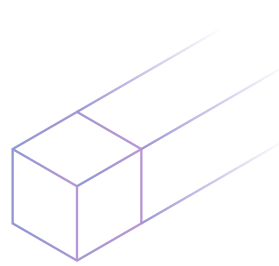
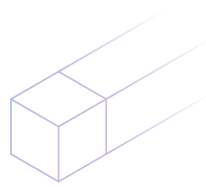
# TECHNICAL OVERVIEW



The IHC technical development is based on 3 core sections, on-chain smart contract, off-chain control system, and wallet core system.

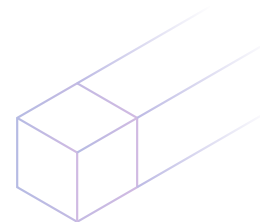
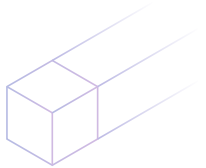
1. **On-chain smart contract – IHC source codes written in Solidity.**
2. **Off-chain control system – IHC token management system.**
3. **Wallet mobile application, Wallet core system – IHC token native wallet.**





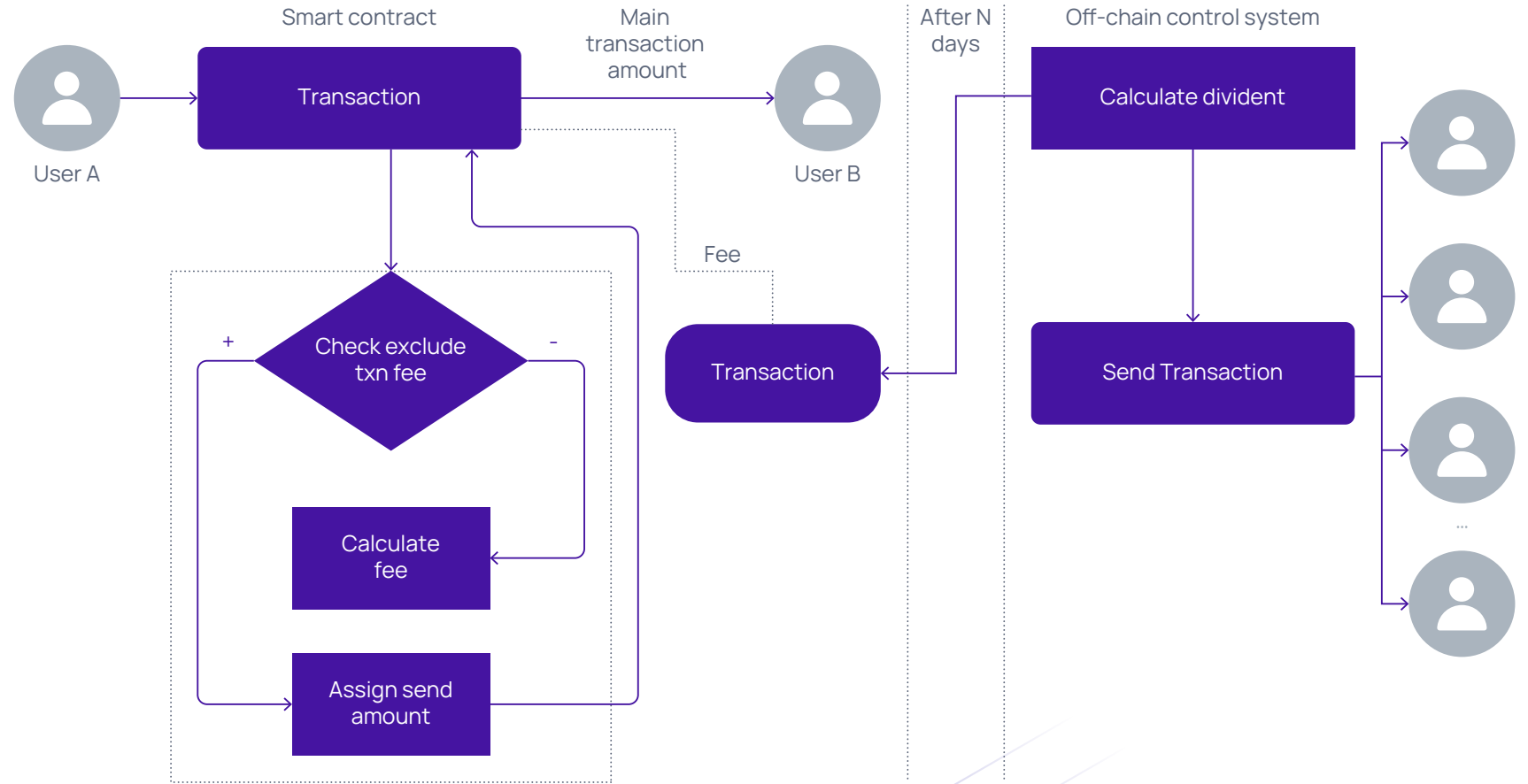
## 1. On-chain smart contract

On-chain smart contract – token consists of 3 parts that are written in Solidity – are the source codes. “ihc\_token.sol”- token – main core and the core configuration part (config), transaction (transfer), governance (allowance) consists of these functions. “ihc\_yield.sol” token dividend (yield) these functions work as they create new contracts at every yield creation. “ihc\_loan.sol” lending with collateral source codes, also new contracts are created at every lending request. Token mechanisms are shown below.



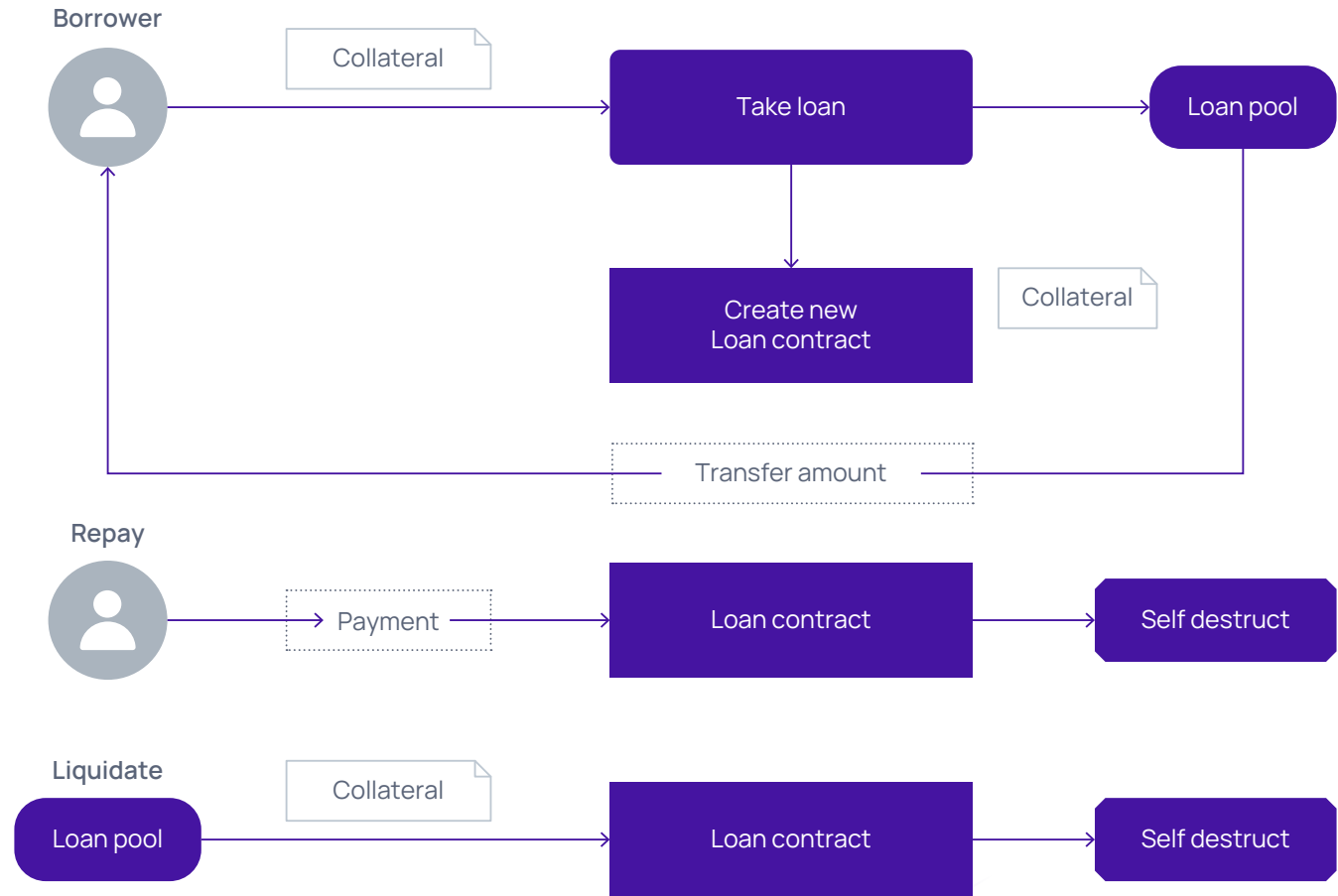


## Transaction fee



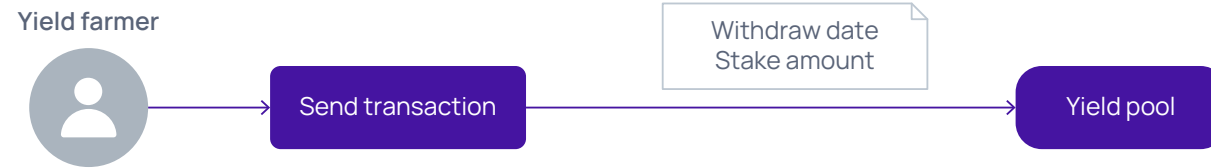


# Loan

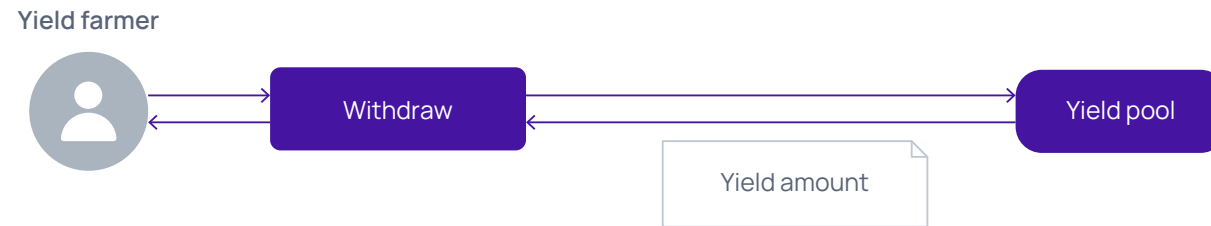




# Yield Farming

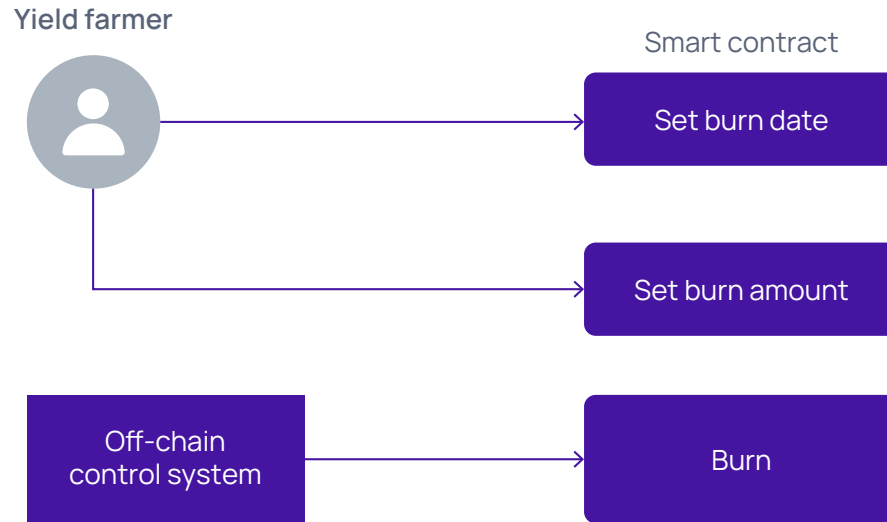


After N days





# Burn

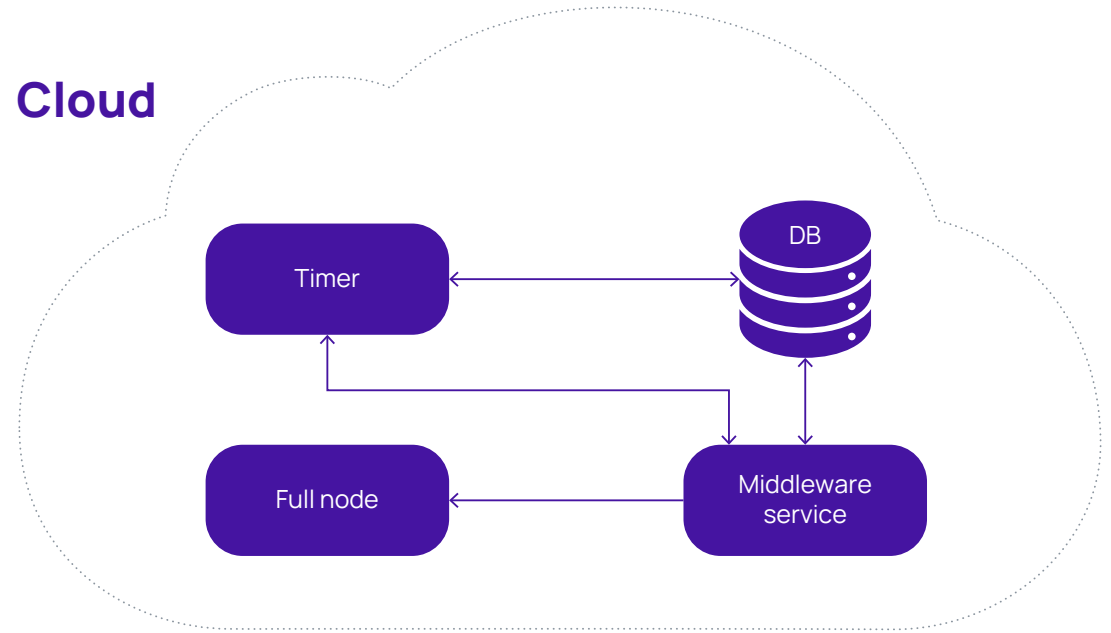




## 2. Off-chain control system

The off-chain control system consists of consistently distributed transaction rewards, configure Burn amount, Burn date on a timely basis. Utilizing a state-of-the-art cloud architecture on a global cloud service provider.

### Cloud

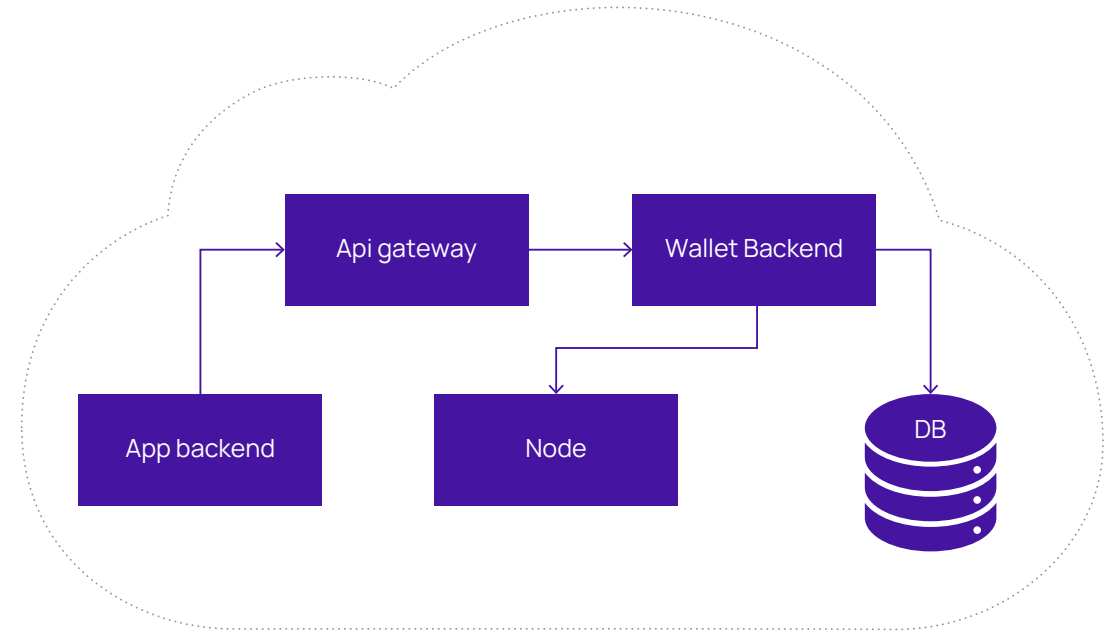






### 3. Wallet core system

The all-in-one IHC Wallet to provide users with IHC features, including DEX swaps, yield farming, and lending. The on-chain wallet lets users choose different blockchain networks, initially to support Ethereum and BinanceSmartChain. DEX Liquidity pools are also connected.





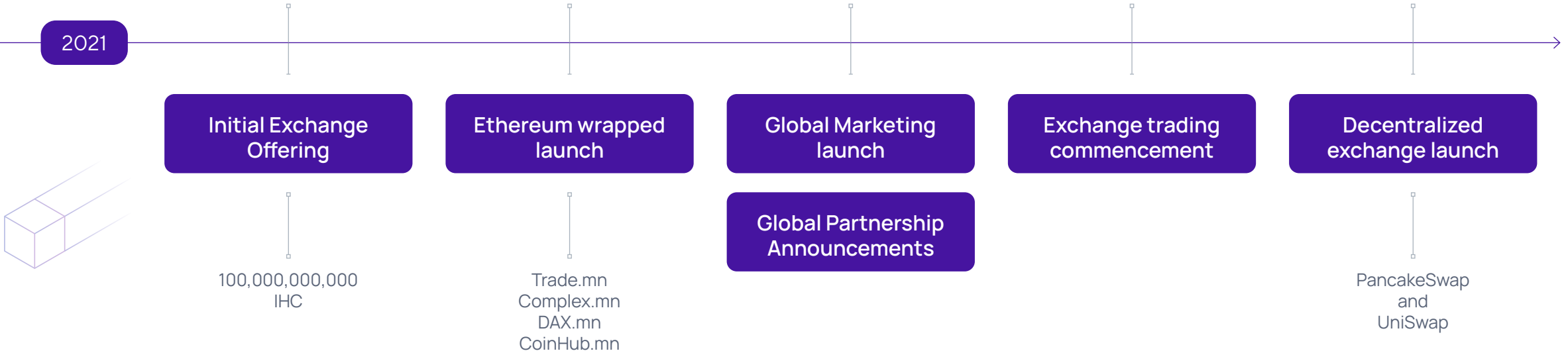
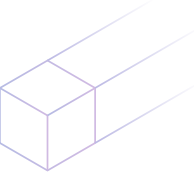
INFLATION HEDGING COIN

# OUR ROADMAP

# 10

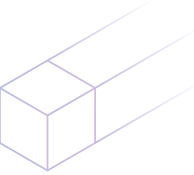


To explain how we intend to proceed through our launch and the year ahead, we have sketched out this roadmap for Inflation Hedging Coin.  
**2021-2022**





To explain how we intend to proceed through our launch and the year ahead, we have sketched out this roadmap for Inflation Hedging Coin.  
**2021-2022**



2021

4th quarter  
2021

Initial Farm  
Offering

4th quarter  
2021

Major Centralized  
Exchange Listing

November  
2021

IHC On-chain wallet  
launch

iOS App Store  
and  
Google Play  
Store

4th quarter, 2021-  
-2nd quarter 2022

IHC Wallet feature  
release

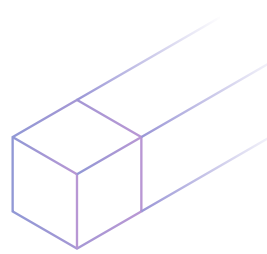
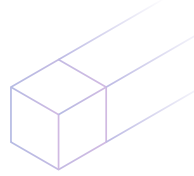
Lending  
Yield Farming  
Yield farming  
DEX



INFLATION HEDGING COIN

# IHC TOKENOMICS



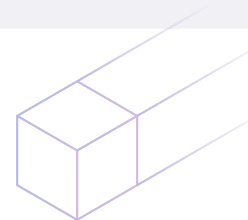


It also helps to see, in as clear and concise a format as possible, how our tokenomics are going to work. What we have planned, as stated, is to introduce Inflation Hedging Coin in our homeland, Mongolia. We will then build outward, letting market forces take over as we embrace a fully decentralized model.

Our tokenomics are rational, especially in line with our focus on deflation, because they encompass the deflation for which Inflation Hedging Coin is going to stand. These are the numbers as we are planning them:



<b>TOTAL SUPPLY</b>		<b>1,000,000,000,000</b>
1	IEO allocation	100,000,000,000
	IEO price	\$0.00010526
2	Total IEO Proceeds	\$10,526,315
3	IEO Airdrop Reward Allocation	10,000,000,000
4	IFO allocation	100,000,000,000
5	Inflation Hedging Ecosystem Provision Purposes	300,000,000,000
6	Strategic Partnership, Usage Adaptation Allocation	80,000,000,000
7	Token Burn Protocol Reserves	100,000,000,000
8	DEFI Liquidity Pool Making (Locked for 20 years)	100,000,000,000
9	Founders, Team, & Advisors Allocation (Locked for 1-5 years)	110,000,000,000
10	Strategic Reserves	100,000,000,000





# USE OF PROCEEDS

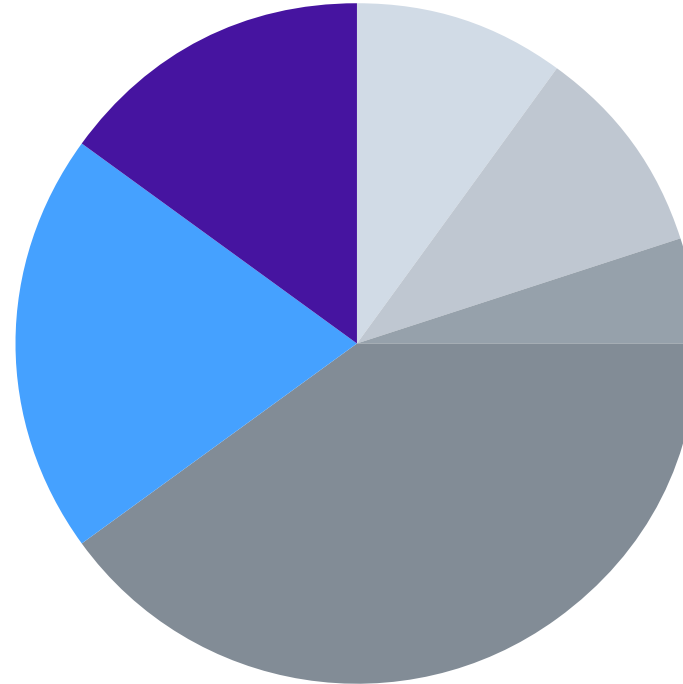
12



## Use of Proceeds

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■ Marketing	15%
■ Operations	20%
■ Technology	40%
■ Legal	5%
■ Reserves	10%
■ Liquidity	10%



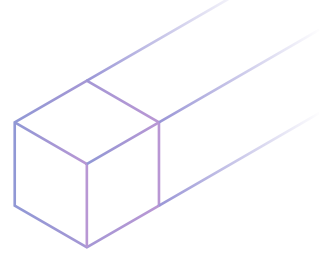
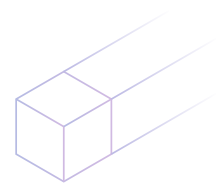




INFLATION HEDGING COIN

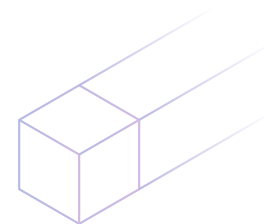
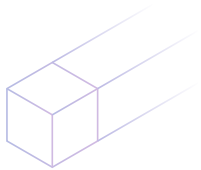
# OUR TEAM

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The IHC Team is made up of experts from many different professional fields including the most experienced and well-respected blockchain developer within the Mongolian blockchain community. Our team consists of some of the most successful entrepreneurs who co-founded tech development, and service provider companies in Mongolia and beyond.

We have over 20 years of combined experience in the global financial markets. Our advisors are also from the tech and financial sectors, running operations from Wall Street to Ulaanbaatar.





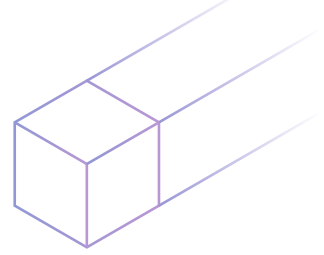
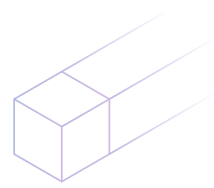
**Gantig Bayarmagnai**  
CEO

[Gantig Bayarmagnai | Facebook](#)  
[Gantig Bayarmagnai | Instagram](#)

## Overview

Gantig Bayarmagnai is a well-known blockchain and cryptocurrency expert in Mongolia. He is the co-founder and CEO of Ih Bit LLC and Cryptocurrency Mongolia Group. Ih Bit LLC is the parent company of Inflation Hedging Coin IHC, while Cryptocurrency Mongolia is a community group that offers the general public insightful and informative content on blockchain technology and cryptocurrency. He is also the Chairman of Mongolia's Fintech and Blockchain Council.

In addition, Gantig is the co-founder of Silkchain Capital, a Country Representative company of VeChain for Mongolia. Gantig is the co-founder and minority owner of Complex.MN, a digital assets exchange based in Ulaanbaatar, Mongolia which is also co-owned by Bittrex. In August of 2021, Gantig was appointed as a member of the vice-working group that is producing Mongolia's first cryptocurrency/virtual assets regulation in association with the Parliament of Mongolia.



## Gantig Bayarmagnai CEO

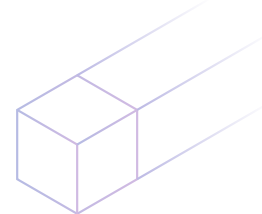
## Career

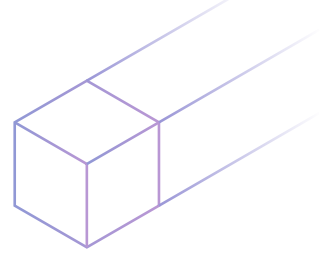
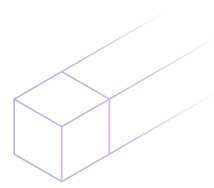
Gantig worked at Oyu Tolgoi from 2009 to 2017 as a Logistics Supervisor, and as an Export Operations Supervisor, Outbound Logistics Superintendent and Strategic Projects Specialist. In 2017, he moved on to a cryptocurrency exchange platform in Mongolia, Trade.mn as its CEO, which successfully earned over 5 million USD in volume within its first two months of operation. The first cryptocurrency exchange in Mongolia currently has over 170,000 members.

In 2018, Gantig co-founded BitMonEx LLC, a digital asset exchange operated in partnership with Bittrex. BitMonEx is a blockchain consulting service that is currently working with over 10 international projects. BitMonEx is now known as Complex Mongolia and Gantig remains as a minority owner. In 2018, Gantig also co-founded Karvuon Project, an energy park for the blockchain industry, which held an IEO on South Korean exchange ProBit in 2020. Karvuon is currently developing a smart grid blockchain platform in Mongolia.

In 2021, Gantig joined ARD Financial Group to lead its subsidiary Bulgan Undraga JCS as CEO, which is Mongolia's first Crypto ETF. Ard Financial Group issued the cryptocurrency ArdCoin (ARDX). Through ArdCoin Management, Gantig led the project to successfully launch on UniSwap and to become listed on Bittrex Global.

[Gantig Bayarmagnai | Facebook](#)  
[Gantig Bayarmagnai | Instagram](#)





## Gantig Bayarmagnai CEO

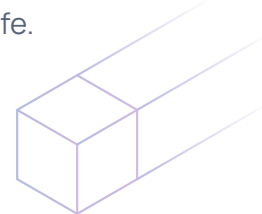
## Personal Life

Gantig has been an influential speaker and panelist at conferences and events in Mongolia. From 2017 to 2020, Gantig gave lectures to over 20,000 people in Mongolia on the topic of cryptocurrencies and blockchain. He led the general discussions at CryptoNation/InvestorNation Conference in 2017 and 2019. There are 50,000 active bitcoin and cryptocurrency enthusiasts who seek guidance from Gantig and he leads the biggest cryptocurrency community in Mongolia, with over 30,000 active members.

Gantig graduated from National Technical University of Mongolia (2010-2014) with a bachelor's degree in business administration. He also translated and published *The Basics of Bitcoins and Blockchains: An Introduction to Cryptocurrencies and the Technology that Powers Them* in collaboration with Infinite Solutions.

He is a strong believer in decentralization and decentralized finance (DeFi) philosophies. Although Gantig is not from a traditional finance background, he believes cryptocurrency is the alternative to our status quo financial times, and sees it as a fruitful opportunity to effectively challenge monetary policies that do not benefit the masses. He identifies himself as a liberal idealist, and advocates for freedom and liberty in all areas of life.

[Gantig Bayarmagnai | Facebook](#)  
[Gantig Bayarmagnai | Instagram](#)

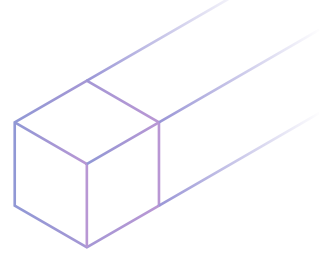
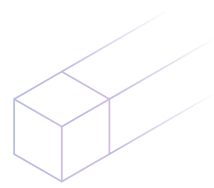




**Munkh-Erdene Burenjargal**  
CTO

## Overview

Munkh-Erdene Burenjargal is a respected programmer and developer in Mongolia who has led numerous projects that have contributed to Mongolia's digitalization of governance. He is the former CTO of Interactive LLC, the country's leading provider of computerized turnkey solutions for businesses and government organizations. The following are some of the notable projects Munkh-Erdene has supervised: the Mongolian Tax Authority's online system; Mongolia's Transparent Account system, which enables transparent public reporting by government agencies; and Mongolia's public procurement system. Munkh-Erdene left Interactive LLC to establish his own startup with a partner, Data Science LLC. Shortly after, he went on to break new ground in Mongolia's digital economy.



## Munkh-Erdene Burenjargal CTO

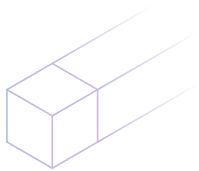
### Career

In 2008, soon after completing his studies, Munkh-Erdene was hired as an IT specialist by Eznis Airways LLC. In 2010, he moved on to Mobicom LLC, working as a programmer. It was there where he learned how to code.

In 2012, he was hired by Interactive LLC to code a system for citizenship registration. Eventually, he became the CTO of the company and led numerous government projects.

In 2017, he received a full scholarship to attend Maharishi University of Information Technology. Due to personal reasons, he was unable to attend the university and moved on to establish his own startup, Data Science LLC, with the help of an investor. In Fall of 2015, Munkh-Erdene discovered the world of cryptocurrency and built Mongolia's first Ethereum mining rig.

In 2017, Munkh-Erdene led a team of programmers and developers to create Trade.mn, the first cryptocurrency exchange platform in Mongolia. In 2020, he also worked on creating Zeel.mn, the leading company for microlending in the Mongolian market, as well as Storepay.mn, a digital payment system for use on all platforms. In late 2020, in collaboration with Ard Financial Group, he developed the back-end for Mongolia's largest digital assets trading platform DAX.mn - currently boasting over 400K active users.





**Munkhjin Otgonbaatar**  
CFO

## Overview

Munkhjin Otgonbaatar is a successful entrepreneur, financial market expert, equity trader, cryptocurrency investor, venture capitalist, and angel investor in Mongolia. He is the founder and president of MOT Wealth Holdings Corporation. At the age of 25, through trading and investing, Munkhjin became the youngest self-made USD millionaire in Mongolia. His area of expertise includes corporate finance, managerial accounting, capital allocation, portfolio risk, money management, and investments.

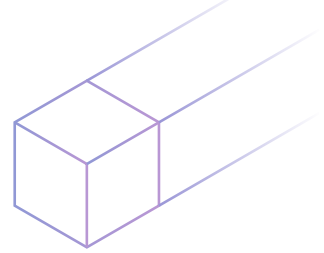
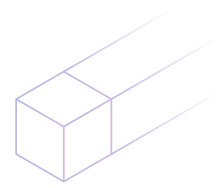
Munkhjin's holding company specializes in investments in equity, cryptocurrency, and real estate markets. He is also an educator and financial market influencer with over 350,000 followers on social media.

[Munkhjin Otgonbaatar | LinkedIn](#)

[Munkhjin Otgonbaatar | Facebook](#)

[Munkhjin Otgonbaatar \(@themunkhjin\) | Instagram](#)





## Munkhjin Otgonbaatar CFO

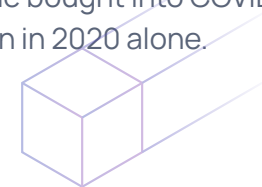
## Career

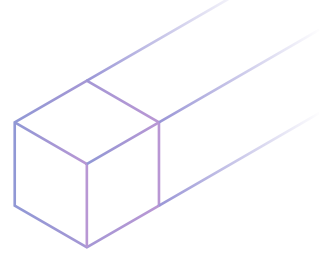
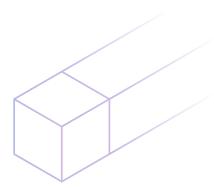
Munkhjin's business and investment success is rooted in humble beginnings. Upon graduating from high school, he moved to the U.S., carrying a dream to become a capital market expert and trader. In 2011, he started learning about financial markets and how to trade, without a mentor or a programmed course.

In 2016, while attending university, he became a successful full-time day trader in the equity and foreign exchange market through many years of trial and error. He graduated with honors from the University of Washington's Foster School of Business, majoring in finance with a minor in economics. Upon graduating, he was recruited by Russell Investments, a wealth management company based in Seattle with AUM of 300 billion USD, where he worked as a derivatives and OTC swaps analyst.

In 2017, he opened his own wealth management family office in the U.S. His investments and wealth management strategies in the capital markets consistently outperformed the market index by over 25 percent. In the past four years, his portfolio has grown at an average rate of return of 45 percent. His most successful trades include shorting the S&P 500 market index in February 2020, before the S&P 500 dropped by 35 percent in March 2020. He bought into COVID-19 market turmoil in the same month of 2020 and generated a 70 percent return in 2020 alone.

[Munkhjin Otgonbaatar | LinkedIn](#)  
[Munkhjin Otgonbaatar | Facebook](#)  
[Munkhjin Otgonbaatar \(@themunkhjin\) | Instagram](#)





## Munkhjin Otgonbaatar CFO

### Career

He began learning, researching, and investing in cryptocurrency in 2017. He was able to call the tops in Bitcoin in late 2017 and warned the general public of its meltdown through his social media channels. At the beginning of 2019, he was to call the bottoms in cryptocurrency prices and invested in bitcoin. Many of his followers were able to profit following his trades.

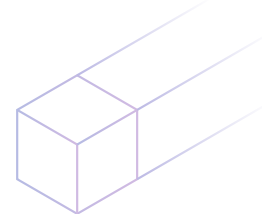
In 2019, he founded MOT Wealth Education, where people learn how to trade and invest in capital markets. Through his academy, he has taught and mentored over 5,300 people, of which over 2,000 are now successful full-time traders and investors.

In 2020, Munkhjin built up MOT Wealth Holdings Corp. in Ulaanbaatar, Mongolia. MOT Wealth Holdings Corp. has five subsidiaries: MOT Wealth LLC, MOT Wealth Mining Corporation, MOT Capital Incorporated, MOT Wealth Asset Management, and MOT Wealth Education.

Munkhjin wrote and published “Equity Markets & Foreign Exchange Trading”, a sold-out 400-page textbook on everything about trading and investing, from beginner to advanced trading. He has also invested in numerous successful start-ups – TomYo Edtech and Happy.Messy.Humans, to name a few.

[Munkhjin Otgonbaatar | Facebook](#)

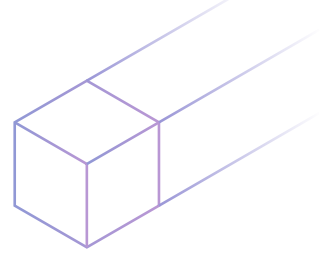
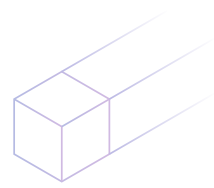
[Munkhjin Otgonbaatar \(@themunkhjin\) | Instagram](#)





**Erkhembayar Bayarsaikhan**  
CIO

[Swing traders | Facebook](#)  
[Swing Traders | YouTube](#)

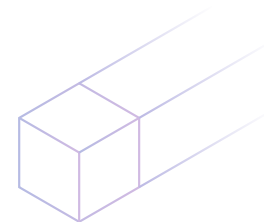


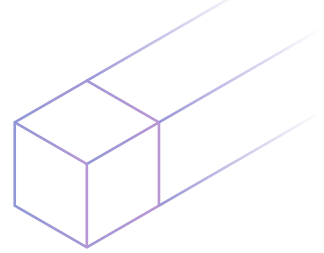
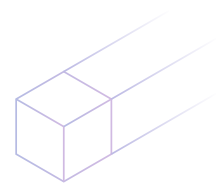
## Overview

Erkhembayar Bayarsaikhan is a well-respected trader and investor in Mongolia. Over the past 13 years of his career, he accumulated all his wealth and success from capital markets trading and investments, starting from ground zero. Currently, he is the founder and majority shareholder of Haru Group. Since 2012, he has been openly and regularly sharing his trading and investments decisions with the general public through his channels. As a result, many have followed and profited from his analysis and trading ideas, and his anonymous trademark logo “E” has become popular in Mongolia’s financial industry.

## Career

Erkhembayar’s career and success started from a humble beginning. He first started learning and trading in the capital markets in 2008 while working as a sound engineer at Mirage Production. He built up his portfolio and wealth using most of the proceeds from his salary, and three years later, in 2011, he opened his recording studio, Solo Records. His past trades and investments success was root in his unique strategies, using Dow’s theory, Andrew’s Pitchfork, and chart patterns.





## Erkhembayar Bayarsaikhan CIO

### Career

In 2015, Erkhembayar first started investing in cryptocurrencies and rode the bull trend until the end of 2017. Then, he exited from all his cryptocurrency investments at the top when Bitcoin reached the price of 19,000 levels. He later called the bottom prices in cryptocurrencies in 2019 and invested back. Now, his investments are in the profit of three-to-four-digit profit percentages.

Since 2018, Erkhembayar has served as the chairman and founder of Haru Group, a company that manufactures furniture through Haru Mebel LLC and retails electronics through Haru Electronics LLC, distributor of AIWA Electronics in Mongolia, and Haru Leasing LLC offers financial services.

Erkhembayar leads Swing Traders, an online community of traders connected on various social media platforms and other outlets. Free online courses and training are hosted on his platforms regularly. His Discord server has over 20,000 members, his YouTube channel has 10,300 subscribers, and he has over 30,000 followers on Instagram. Erkhembayar's Discord server members pay a monthly fee and regularly donate the total fund accumulated in the members' joint accounts to greater causes. Aside from these communities, most of his analyses and predictions are available to the public online.

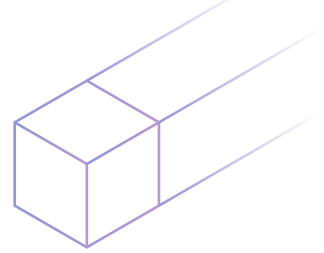
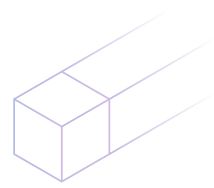
[Swing traders | Facebook](#)  
[Swing Traders | YouTube](#)





**Ider-Od Bat-Erdene**  
CMO

[Ider-Od Bat-Erdene | Facebook](#)  
[Ideree Podcast | YouTube](#)  
[Ider-Od Comedian | YouTube](#)  
[Ider-Od Bat-Erdene \(@iderodcomedian\) | Instagram](#)



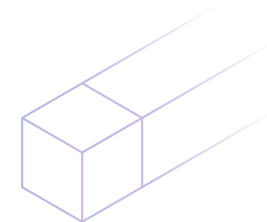
## Overview

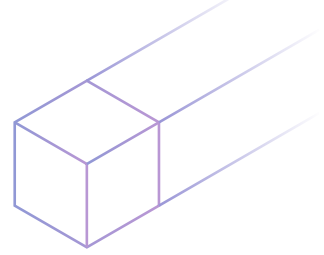
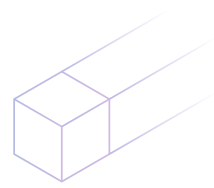
Ider-Od Bat-Erdene is a serial tech entrepreneur and a well known comedian from Mongolia. He is best known for his comedy and being one of the first stand-up comedians in Mongolia. He is also a prominent spokesperson for his generation and is considered an impactful influencer, with over a million followers on social media. Ider-Od co-founded CallPro, a cloud call center service provider, and Hippocards, a language learning mobile app. He also co-founded FARO Group in central Ulaanbaatar, an enterprise focused on education.

## Personal Life

In 2011, Ider-Od graduated from the University of Kansas with a major in aerospace engineering. After returning to Mongolia, Ider-Od worked as an aircraft maintenance engineer at MIAT Mongolian Airlines for three years. He left MIAT to pursue his own business.

Ider-Od co-founded the first-ever stand-up comedy club in Mongolia. In 2018, Ider-Od performed his largest solo show for a live audience of 1,500, and the content was sold to Ori, Mongolia's most popular streaming platform.





## Ider-Od Bat-Erdene CMO

## Career

In 2014, Ider-Od founded CallPro, a cloud call center service provider, which now has over 1,000 enterprise clients in Mongolia.

Ider-Od and his business partner Byambajargal Ayushjav co-founded Hippocards, a language learning mobile app that offers 11 languages, learning games, competitions, dictionaries, and related content. As of 2020, Hippocards had 700,000 downloads and 100,000 daily users. Hippocards is currently in a local beta mode, soon to be expanded internationally.

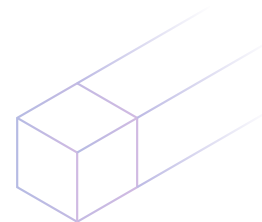
FARO Group was also co-founded by Ider-Od and Byambajargal Ayushjav. FARO Group offers post-secondary college programs, such as the International Foundation Diploma, curated by Management Development Institute of Singapore. FARO Group started as a language school and now offers short courses with 30 different curricula to over 6,000 students per year. The FARO Group Foundation implements programs and training to improve the public's digital literacy skills.

[Ider-Od Bat-Erdene | Facebook](#)

[Ideree Podcast | YouTube](#)

[Ider-Od Comedian | YouTube](#)

[Ider-Od Bat-Erdene \(@iderodcomedian\) | Instagram](#)





INFLATION HEDGING COIN

# OUR ADVISORS

14



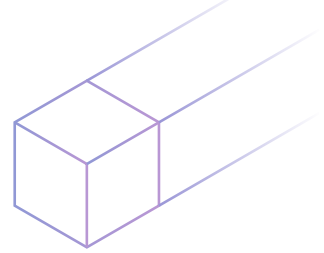
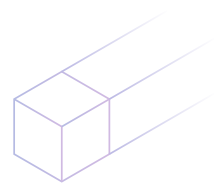
**Mark Abeshouse**

Mark Abeshouse is the General Partner of the Augustus International Master Fund LP. His primary responsibilities are to manage the Fund's day-to-day activities involving capital allocation and portfolio risk management, operations and administration, marketing and client servicing, and the sourcing of potential prop traders anywhere in the world. Mr. Abeshouse is the Chairman and Managing Member of Augustus Advisors LLC, which is the successor firm to Augustus Capital LLC (formerly a FINRA broker-dealer).

Augustus Advisors allocates its proprietary assets and those of its clients for whom it advises on global asset allocation, in various areas of "alternative investments" such as hedge funds, private equity, real estate, natural resources, etc. Augustus Advisors LLC is the General Partner to the management company entities of the Augustus Fund and is a (pending) registered investment advisor.

From 2015 through 2019, Mark was also the President of Horton Point LLC, a fintech investment platform focused on alternative investments (hedge funds). Currently, Mark is a strategic advisor and consultant to Global Index Group, a firm specializing in a very innovative tradeable product in global real estate, in which the investor can, for the first time, manage real estate exposure risk and make money when the real estate cycle turns down.

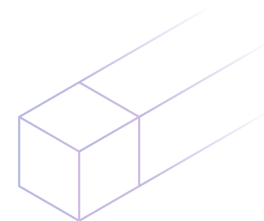
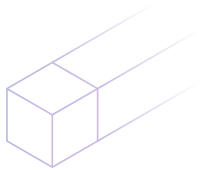




## Mark Abeshouse

He has a diverse background on both the buy and sell sides of Wall Street as a trader and portfolio manager for major institutions. In the first half of his career to date, he was a U.S. government bond trader at Salomon Brothers, a trading desk manager (specializing in derivatives of all asset classes) at Morgan Stanley, and a discretionary global portfolio manager at Lazard Freres Asset Management. These experiences included time spent on the floors of various exchanges. Prior to founding Augustus Capital LLC in 1997, Mr. Abeshouse was a founding principal and Managing Director of the Aries Fund, a health care and biotech hedge fund, where he was responsible for risk management, business development, and marketing. He has had the following effective U.S. Securities Registrations: Series 3 (Commodity Features); Series 5 (Interest Rate Options); Series 7 (General Securities Representative); Series 15 (Foreign Currency Options); Series 24 (General Securities Principal); Series 63 (State Blue Sky); Series 65 (Registered Investment Advisor); and Series 79 (Investment Banking).

He graduated Magna Cum Laude from the Wharton School of the University of Pennsylvania with a BS Economics with a major in Finance (1978) and Magna Cum Laude from the Graduate Business School of the University of Chicago with an MBA with a major in Finance (1980). He is a member of the Pi Gamma Mu and Beta Gamma Sigma Honor Societies. He is actively involved in a variety of community and charitable organizations. He is married to a corporate litigation attorney, has two children, and is loyal to miniature dachshunds. He remains a sports enthusiast and card player. He resides in Westchester County, NY.





**Gabit Bazar**

Gabit Bazar is the co-founder and chairman of Infinite Solutions LLC, a global information technology solutions provider headquartered in Ulaanbaatar, Mongolia, bringing financial technology, enterprise solutions, and global IT outsourcing to businesses across the world.

He is an alumnus of Stanford University's Department of Management Science and Engineering. Gabit, along with his partners, has successfully raised investments and launched several startup companies in North America and Asia.

His main expertise includes global entrepreneurial strategy, software architecture, technology, and sustainable product development. Currently, he actively invests the majority of his time in AI research and implementation, IT education, blockchain, and NFT and FinTech developments.



**Asiad Majeed**

Asiad Majeed is a former Swedish Armed Forces instructor and founder and CEO of Yamzu, the largest eSport tournament platform by revenue worldwide. Yamzu has gamers from over 26 countries on their platform.

A lifelong entrepreneur with international experience, Asiad brings a wealth of knowledge to bear on every phase of Yamzu's business's growth, having built Yamzu from the ground up. Asiad studied economics and management at Lulea Technical University. Following university, he worked for five years in Costa Rica in a leadership capacity for sales organizations as well as in business planning for an American Forbes and York investment firm. Upon his return to Sweden, Asiad trained with the Swedish Armed Forces, who recognized his leadership ability and persuaded the founder to stay behind and train soldiers. Asiad speaks fluent Swedish, English, Spanish, and Arabic.



**Batkhishig Shonkhor**

Batkhishig Shonkhor is an influential equity swing trader based in Ulaanbaatar, Mongolia. He excels in asset management, trading strategies, alternative investing, and the U.S. equity market. Batkhishig worked as an equity trader for Hold Brothers Capital in New York (2013-2014), as an associate investment analyst at New Mountain Capital LLC (September 2016-November 2018), and has been a partner and equity portfolio manager at Central Capital LLP since late 2018. He is also a full-time independent day trader.

He and his partners at Central Capital LLP managed a fund of 14 million USD and successfully reached 20 million USD within one month, and have seen approximately 43 percent growth in one year. In regard to his trading portfolio, he invested and managed assets in the Mongolian stock market and turned 3 million MNT into 37.8 million MNT within three years, and trades in FX, Asian stocks, and penny stocks. In 2010, he focused on trading U.S. blue-chip stocks over the eight years, managing to increase his account to 2.1 million USD.

Batkhishig received a Master of Business Administration degree from NYU Stern Business School in 2016, with a concentration on financial instruments and markets.

[Batkhishig Shonkhor | LinkedIn](#)



**Stephen Chen**

Stephen Chen is an internationally-focused business executive with a network of companies and family offices. He accelerates world class businesses by leveraging his two decades of experience in the interplay between public/private sectors. Particularly advantageous has been his experience in building subject matter expert networks and executive c-suite recruitment. He was previously the Business Development & Investment Director for a family office. Before that he was at Oppenheimer of North America. Prior to Oppenheimer, Stephen was a Vice President at JPMorgan Chase & Co. and Bear Stearns Companies, Inc.

Stephen is a member of the US Chamber of Commerce in New York City, the Urban Land Institute, New York Investment Network, and Network for Teaching Entrepreneurship (NFTE). Stephen's philanthropic work has been covered by the Wall Street Journal, New York Times, Washington Post, Fox News, ABC, and NBC. He has spoken at Yale, Brown, NYU, and Columbia University and is the recipient of the Orphans International Global Citizenship Award, the Dragon 100 Fellowship, and the C.V. Starr Fellowship. He has been profiled in two books, "Luck Does Not Exist" by Mario Calabresi and "Inspired!" by Vik Venkatraman. Stephen was educated at NYU and Brown University.



**Enkhjavkhlán Tsogtbaatar**

Enkhjavkhlán Tsogtbaatar, also known as “Jay T”, is a former engagement manager at McKinsey’s New York office. While at McKinsey, Jay was a member of Digital McKinsey Practice, working with global banking, investment management, and insurance clients, advising them on various strategic and operational topics, including data and analytics strategy refresh, identifying growth opportunities and partnership platforms, and building digital financial services ecosystems. Jay T is currently the Deputy CEO at Khaan Daatgal LLC in Ulaanbaatar, Mongolia.

Prior to his time at McKinsey, Jay earned his Master of Business Administration degree from The Wharton School at the University of Pennsylvania (2016), where he majored in finance and entrepreneurial management and graduated with honors. Jay is also a CFA level III candidate, and is fluent in Russian and English.



**Josh Johnson**  
Distribution Advisor

Josh Johnson is an expert in the medical, FINtech & Blockchain ecosystem. He previously created a digital currency for China's Largest Talent Marketplace <https://www.iyuedan.cn/> where they connected 80 million users to 10 million service providers.

He was also Chief Marketing Officer For United Enterprise (in Partnership with Pharma SOE Sinopharm E-Commerce) where he focused on Chinese localization expertise for international brands needing distribution via an established supply chain in all Chinese provinces.



**Saadiq F. El-Amin III**

Saadiq El-Amin, MD, PhD is an accomplished orthopedic surgeon-turned-inventor and entrepreneur. He regularly treats world-renowned Olympians and professional NBA, NFL, and MLB stars, many of whom are also his business partners in sponsorship opportunities.

He trained as an orthopedic surgeon and CEO/Owner of El-Amin Orthopaedic & Sports Medicine Institute, currently on Fox 5 Play to Win as a medical expert, a Professor of Regenerative Medicine at Georgia Gwinnett College and Medical Director at the Concussion Institute at Gwinnett Medical Center.

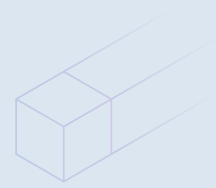
He earned his medical school degree (MD), a master's degree in medical science (MMS) and a PhD in molecular and cell biology from Drexel University College of Medicine in Philadelphia, Pennsylvania. He received his orthopaedic surgery training at the University of Virginia Health Sciences Center in Charlottesville, Virginia. He furthered his training and education by completing a fellowship in Shoulder and Sports Medicine Orthopaedic Surgery at Hospital for Special Surgery in New York. While there, he served as the Assistant Team Doctor for the New York Knicks and for the St. John's University under the guidance of Dr. Answorth Allen and Dr. Lisa Callahan.

Dr. El-Amin has over 40 publications in medical journals, a book chapter, has given approximately 50 presentations, and is the recipient of multiple research grants. In 2017, Dr. El-Amin was named "Top Orthopaedic Surgeon" by the Leading Physicians of the World. His practice has been voted Best of Gwinnett 2018, 2019 and 2020. He is an avid sports fan and the proud father of four beautiful daughters.





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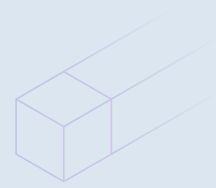
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INFLATION HEDGING COIN

# LEGAL DISCLAIMER



## Risk Factors

An acquisition involves a high degree of risk. Purchasers should carefully consider the following information about these risks before they decide to buy them. If any of the following risks actually occurs, the App and the value of the could be materially adversely affected.

Our Company has described the risks and uncertainties that its management believes are material, but these risks and uncertainties may not be the only ones we face. Additional risks and uncertainties, including those that we currently are not aware of or deem immaterial, may also materially adversely affect our business, the App, the value of the token.

### 1. RISKS CONNECTED TO THE VALUE OF

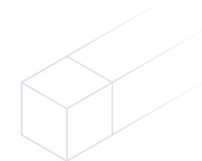
**1.1 No Rights, Functionality or Features Other than Strictly Provided Herein.** They do not have any rights, uses, purpose, attributes, functionalities or features, express or implied, including, without limitation, any uses, purpose, attributes, functionalities or features on the App, other than strictly provided in this Whitepaper.

**1.2 Lack of Development of Market for.** Because there has been no prior public trading market for the , the sale of the may not result

in an active or liquid market for the , and their price may be highly volatile. Although applications have been made to the cryptographic token exchanges for them to be admitted to trading, an active public market may not develop or be sustained after the IEO. If a liquid trading market for the does not develop, the price of the may become more volatile and Coin holder may be unable to sell or otherwise transact in the at any time.

**1.3 Risks Relating to Highly Speculative Traded Price.** The valuation of digital tokens and coins in a secondary market is usually not transparent, and highly speculative. They do not hold any ownership rights to assets at the time of issuing this Whitepaper, therefore, are not backed by any tangible asset. Traded price of the can fluctuate greatly within a short period of time. There is a high risk that a token holder could lose his/her entire contribution amount. In the worst-case scenario, they could be rendered worthless.

**1.4 May Have No Value.** They may have no value and there is no guarantee or representation of liquidity for them . Our Company is not and shall not be responsible for or liable for the market value of the , the transferability and/or liquidity of the and/or the availability of any market for the through third parties or otherwise.





**1.5 are Non-Refundable.** Except for the cases strictly provided by the applicable legislation or in the legally binding documentation on the sale, our Company is not obliged to provide the Token holders with a refund related to the for any reason, and the Token holders will not receive money or other compensation in lieu of the refund. No promises of future performance or price are or will be made in respect to the , including no promise of inherent value, no promise of continuing payments, and no guarantee that the will hold any particular value. Therefore, the recovery of spent resources may be impossible or may be subject to foreign laws or regulations, which may not be the same as the private law of the Token holder.

**1.6 Risks of Negative Publicity.** Negative publicity involving our Company, the App or the may materially and adversely affect the market perception or market price of the , whether or not it is justified.

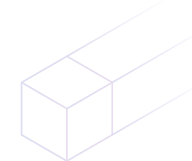
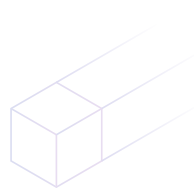
**1.7 Risks Arising from Taxation.** The tax characterization of this is uncertain. The purchaser shall seek his own tax advice in connection with acquisition, storage, transfer and use of the , which may result in adverse tax consequences to the purchaser, including, without limitation, withholding taxes, transfer taxes, value added

taxes, income taxes and similar taxes, levies, duties or other charges and tax reporting requirements.

## 2. BLOCKCHAIN AND SOFTWARE RISKS

**2.1 Blockchain Delay Risk.** On most blockchains used for cryptocurrencies, transactions (e.g., ETH, Bitcoin blockchain), timing of block production is determined by proof of work so block production can occur at random times. For example, the cryptocurrency sent as a payment for the in the final seconds of the Token sale may not get included into that period. The respective blockchain may not include the purchaser's transaction at the time the purchaser expects and the payment for the may reach the intended wallet address not on the same day the purchaser sends the cryptocurrency.

**2.2 Blockchain Congestion Risk.** The most blockchains used for cryptocurrencies' transactions (e.g., ETH, Bitcoin blockchain) are prone to periodic congestion during which transactions can be delayed or lost. Individuals may also intentionally spam the network in an attempt to gain an advantage in purchasing cryptographic . That may result in a situation where block producers may not include the purchaser's transaction when the purchaser wants or the purchaser's





transaction may not be included at all.

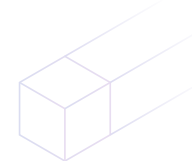
**2.3 Risk of Software Weaknesses.** The token smart contract concept, the underlying software application and software platforms (i.e. ETH, Bitcoin blockchain) are still in an early development stage and unproven. There are no representations and warranties that the process for creating the will be uninterrupted or error-free. There is an inherent risk that the software could contain weaknesses, vulnerabilities or bugs causing, inter alia, the complete loss of the cryptocurrency and/or the .

**2.4 Risk of New Technology.** The App, the and all of the matters set forth in this Whitepaper are new and untested. The App and the might not be capable of completion, creation, implementation or adoption. The purchaser of the should not rely on the App, the token smart contract or the ability to receive the associated with the App in the future. Even if the App is completed, implemented and adopted, it might not function as intended, and may not have functionality that is desirable or valuable. Also, technology is changing rapidly, so the App and the may become outdated.

### 3. SECURITY RISKS

**3.1 Risk of Loss of Private Keys.** They may be held by the token holder in his digital wallet or vault, which requires a private key, or a combination of private keys, for access. Accordingly, loss of requisite private keys associated with such Coin holder's digital wallet or vault storing the will result in loss of such, access to token holder's Token balance and/or any initial balances in blockchains created by third parties. Moreover, any third party that gains access to such private keys, including by gaining access to login credentials of a hosted wallet or vault service the token holder uses, may be able to misappropriate the token holder's .

**3.2 Lack of Token Security.** The IHC tokens may be subject to expropriation and or/theft. Hackers or other malicious groups or organizations may attempt to interfere with the token smart contract which creates the IHC tokens or the IHC tokens in a variety of ways, including, but not limited to, malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing and spoofing. Furthermore, because the BinanceSmartChain and Ethereum platform rests on open source software, there is the risk that BinanceSmartChain and Ethereum smart contracts may





contain intentional or unintentional bugs or weaknesses which may negatively affect the IHC tokens or result in the loss of IHC tokens, the loss of ability to access or control the IHC tokens. In the event of such a software bug or weakness, there may be no remedy and holders of the IHC tokens are not guaranteed any remedy, refund or compensation.

**3.3 Attacks on Token Smart Contract.** The blockchain used for the token smart contract which creates the is susceptible to mining attacks, including double-spend attacks, majority mining power attacks, “selfish-mining” attacks, and race condition attacks. Any successful attacks present a risk to the token smart contract, expected proper execution and sequencing of the Token transactions, and expected proper execution and sequencing of contract computations.

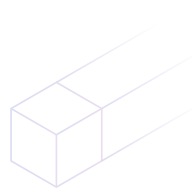
**3.4 Failure to Map a Public Key to Purchaser’s Account.** Failure of a purchaser of the to map a public key to such purchaser’s account may result in third parties being unable to recognize purchaser’s Token balance on the BinanceSmartChain and Ethereum blockchain when and if they configure the initial balances of a new blockchain based upon the App.

**3.5 Risk of Incompatible Wallet Service.** The wallet or wallet service provider used for the acquisition and storage of the , has to be technically compatible with the . The failure to assure this may have the result that the purchaser of the will not gain access to his.

**3.6 Risks of Theft of the Funds Raised in the Token Sale.** Our Company will make every effort to ensure that the funds received from the Token Sale will be securely held through the implementation of security measures. Notwithstanding such security measures, there is no assurance that there will be no theft of the cryptocurrencies as a result of hacks, sophisticated cyber-attacks, distributed denials of service or errors, vulnerabilities or defects on the Website, in the smart contract(s), on the BinanceSmartChain and Ethereum or any other blockchain, or otherwise. Such events may include, for example, flaws in programming or source code leading to exploitation or abuse thereof. In such an event, even if the Token Sale is completed, our Company may not be able to receive the cryptocurrencies raised and to use such funds for the development of the App and/or for launching any future business line. In such a case, the launch of the App might be temporarily or permanently curtailed. As such, distributed may hold little worth or value, and this would impact its trading price.







**3.7 Risks Relating to Escrow Wallet.** The private keys to the escrow wallet by the Receiving Bank may be compromised and the cryptocurrencies may not be able to be disbursed. The escrow wallet is designed to be secure. Each of the holders of the three (3) private keys to the escrow wallet will use all reasonable efforts to safeguard their respective keys, but in the unlikely event that any two (2) of the three (3) keys to the escrow wallet are, for any reason whatsoever, lost, destroyed or otherwise compromised, the funds held by the escrow wallet may not be able to be retrieved and disbursed, and may be permanently unrecoverable. In such event, even if the Token Sale is successful, our Company will not be able to receive the funds raised and to use such funds for the development of the App. As such, distributed may hold little worth or value, and this would impact its trading price.

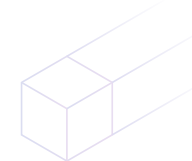
#### 4. RISKS RELATING TO COMPANY

**4.1 Risks relating to Ineffective Management.** Although our company will employ corporate governance policy and coin policy, our Company may be materially and adversely affected if they fail to effectively manage their operations as their business develops and evolves, which would have a direct impact on our ability to maintain

the App and/or launch any future business lines.

**4.2 Risks Related to a Highly Competitive Environment.** The financial technology and cryptocurrency industries, and the markets in which our Company competes are highly competitive and have grown rapidly over the past years and continue to evolve in response to new technological advances, changing business models and other factors. As a result of this constantly changing environment, our Company may face operational difficulties in adjusting to the changes, and the sustainability of our Company will depend on its ability to manage its operations and ensure that it hires qualified and competent employees, and provides proper training for its personnel. As its business evolves, our Company must also expand and adapt its operational infrastructure. Our Company cannot give any assurance that our Company will be able to compete successfully.

**4.3 Risks Relating to General Global Market and Economic Conditions.** Challenging economic conditions worldwide from time to time may continue to contribute to slowdowns in the information technology industry at large. Weakness in the economy could have a negative effect on our business, operations and financial condition, including decreases in revenue and operating cash flows, and inability





to attract future equity and/or debt financing on commercially reasonable terms. Additionally, in a down-cycle economic environment, our Company may experience the negative effects of a slowdown in trading and usage of the App.

#### **4.4 Risks of Non-Protection of Intellectual Property Rights.**

Our Company relies on patents and trademarks and unpatented proprietary know-how and trade secrets and employ commercially reasonable methods, including confidentiality agreements with employees and consultants, to protect know-how and trade secrets. However, these methods may not afford complete protection and our Company cannot give any assurance that third parties will not independently develop the know-how and trade secrets or develop better production methods than our Company.

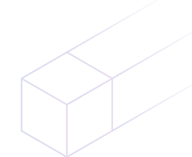
**4.5 Risks of Infringement Claims.** The competitors of our Company, other entities and individuals, may own or claim to own intellectual property relating to products and solutions of our Company. Third parties may claim that products and solutions and underlying technology of our Company infringe or violate their intellectual property rights. Our Company may be unaware of the intellectual property rights that others may claim cover some or all of

the products or technology of our Company.

## **5. RISKS RELATING TO APP DEVELOPMENT**

**5.1 Risk Related to Reliance on Third Parties.** Even if completed, the App will rely, in whole or partly, on third parties to adopt and implement it and to continue to develop, supply, and otherwise support it. There is no assurance or guarantee that those third parties will properly carry out their obligations, or otherwise meet anyone's needs, all of which might have a material adverse effect on the App.

**5.2 Dependence of App on Senior Management Team.** Ability of the senior management team which is responsible for maintaining the competitive position of the App is dependent to a large degree on the services of each member of that team. The loss or diminution in the services of members of the respective senior management team or an inability to attract, retain and maintain additional senior management personnel could have a material adverse effect on the App. Competition for personnel with relevant expertise is intense due to the small number of qualified individuals, and this situation seriously affects the ability to retain its existing senior management and attract additional qualified senior management personnel, which could have a





significant adverse impact on the App.

**5.3 Dependence of App on Various Factors.** The development of the App may be abandoned for a number of reasons, including lack of interest from the public, lack of funding, lack of commercial success, or departure of key personnel.

**5.4 Changes to the App.** The App is still under development and may undergo significant changes over time. Although the project management team intends for the App to have the features and specifications set forth in the White Paper, changes to such features and specifications can be made for any number of reasons, any of which may mean that the App does not meet expectations of the holder.

**5.6 Ability to Introduce New Technologies.** The blockchain technologies industry is characterised by rapid technological change and the frequent introduction of new products, product enhancements and new distribution methods, each of which can decrease demand for current solutions or render them obsolete.

**5.7 Risk Associated with Other Applications.** The App may give rise to other, alternative projects, promoted by unaffiliated third

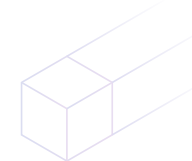
parties, under which the Token will have no intrinsic value.

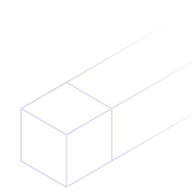
**5.8 Risk of an Unfavorable Fluctuation of Cryptocurrency Value.** The proceeds of the sale of the will be denominated in cryptocurrency, and may be converted into other cryptographic and fiat currencies. If the value of cryptocurrencies fluctuates unfavorably during or after the Token sale, the project management team may not be able to fund development, or may not be able to develop or maintain the App in the manner that it intended.

**5.9 Risk of Dissolution of Company or App.** It is possible that, due to any number of reasons, including, but not limited to, an unfavorable fluctuation in the value of Ethereum, Bitcoin or other cryptographic and fiat currencies, decrease in the utility due to negative adoption of the App, the failure of commercial relationships, or intellectual property ownership challenges, the App may no longer be viable to operate and our Company may dissolve.

## 6. RISKS ARISING IN COURSE OF OUR BUSINESS

**6.1 Risk of Conflicts of Interest.** Our Company may be engaged in transactions with related parties, including respective majority





shareholder, companies controlled by him or in which he owns an interest, and other affiliates, and may continue to do so in the future. Conflicts of interest may arise between any of our affiliates, potentially resulting in the conclusion of transactions on terms not determined by market forces.

**6.2 Risks Related to Invalidation of Company Transactions.** Our Company has taken a variety of actions relating to its business that, if successfully challenged for not complying with applicable legal requirements, could be invalidated or could result in the imposition of liabilities on respective Company Party. Since applicable legislation may be subject to many different interpretations, respective Company Party may not be able to successfully defend any challenge brought against such transactions, and the invalidation of any such transactions or imposition of any such liability may, individually or in the aggregate, have a material adverse effect on the App.

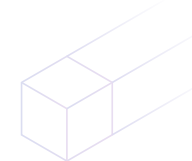
**6.3 Risk Arising from Emerging Markets.** Our Company may operate on emerging markets. Emerging markets are subject to greater risks than more developed markets, including significant legal, economic and political risks. Emerging economies are subject to rapid change and that the information set out in the White Paper may

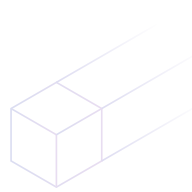
become outdated relatively quickly.

## 7. GOVERNMENTAL RISKS

**7.1 Uncertain Regulatory Framework.** The regulatory status of cryptographic , digital assets and blockchain technology is unclear or unsettled in many jurisdictions. It is difficult to predict how or whether governmental authorities will regulate such technologies. It is likewise difficult to predict how or whether any governmental authority may make changes to existing laws, regulations and/or rules that will affect cryptographic , digital assets, blockchain technology and its applications. Such changes could negatively impact the in various ways, including, for example, through a determination that the are regulated financial instruments that require registration. Company may cease the distribution of the, the development of the App or cease operations in a jurisdiction in the event that governmental actions make it unlawful or commercially undesirable to continue to do so.

**7.2 Failure to Obtain, Maintain or Renew Licenses and Permits.** Although as of the date of starting of the IEO there are no statutory requirements obliging Company to receive any licenses and permits necessary for carrying out its activity, there is the risk that such statutory



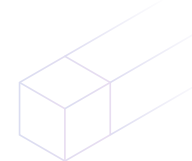


requirements may be adopted in the future and may relate to any of our Company. In this case, our business will depend on the continuing validity of such licenses and permits and its compliance with their terms. Regulatory authorities will exercise considerable discretion in the timing of license issuance and renewal and the monitoring of licensees' compliance with license terms. Requirements which may be imposed by these authorities and which may require any of Company Party to comply with numerous standards, recruit qualified personnel, maintain necessary technical equipment and quality control systems, monitor our operations, maintain appropriate filings and, upon request, submit appropriate information to the licensing authorities, may be costly and time-consuming and may result in delays in the commencement or continuation of operation of the App. Further, private individuals and the public at large possess rights to comment on and otherwise engage in the licensing process, including through intervention in courts and political pressure. Accordingly, the licenses any Company Party may need may not be issued or renewed, or if issued or renewed, may not be issued or renewed in a timely fashion, or may involve requirements which restrict any Company Party's ability to conduct its operations or to do so profitably.

**7.3 Risk of Government Action.** The industry in which we

operate is new, and may be subject to heightened oversight and scrutiny, including investigations or enforcement actions. There can be no assurance that governmental authorities will not examine the operations of our Company and/or pursue enforcement actions against them. All of this may subject us to judgments, settlements, fines or penalties, or cause us to restructure their operations and activities or to cease offering certain products or services, all of which could harm our reputation or lead to higher operational costs, which may in turn have a material adverse effect on the and/or the development of the App.

**7.4 Risk of Burdensomeness of Applicable Laws, Regulations and Standards.** Failure to comply with existing laws and regulations or the findings of government inspections, or increased governmental regulation of our operations, could result in substantial additional compliance costs or various sanctions, which could materially adversely affect our business and the App. Our operations and properties are subject to regulation by various government entities and agencies, in connection with ongoing compliance with existing laws, regulations and standards. Regulatory authorities exercise considerable discretion in matters of enforcement and interpretation of applicable laws, regulations and standards. Respective authorities





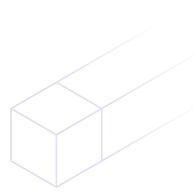
have the right to, and frequently do, conduct periodic inspections of any Company Party's operations and properties throughout the year. Any such future inspections may conclude that any Company Party has violated laws, decrees or regulations, and it may be unable to refute such conclusions or remedy the violations. Any Company Party's failure to comply with existing laws and regulations or the findings of government inspections may result in the imposition of fines or penalties or more severe sanctions or in requirements that respective Company Party cease certain of its business activities, or in criminal and administrative penalties applicable to respective officers. Any such decisions, requirements or sanctions, or any increase in governmental regulation of respective operations, could increase our costs and materially adversely affect our business and the App.

**7.5 Unlawful or Arbitrary Government Action.** Governmental authorities may have a high degree of discretion and, at times, act selectively or arbitrarily, without hearing or prior notice, and sometimes in a manner that is contrary to a law or influenced by political or commercial considerations. Moreover, the government also has the power in certain circumstances, by regulation or government act, to interfere with the performance of, nullify or

terminate contracts. Unlawful, selective or arbitrary governmental actions have reportedly included the denial or withdrawal of licenses, sudden and unexpected tax audits, criminal prosecutions and civil actions. Federal and local government entities have also used common defects in matters surrounding the Token sale as pretexts for court claims and other demands to invalidate or to void any related transaction, often for political purposes. In this environment, our competitors may receive preferential treatment from the government, potentially giving them a competitive advantage over us.

## 8. UNANTICIPATED RISKS

Blockchain technologies and cryptographic coins as they are a relatively new and dynamic technology. In addition to the risks included above, there are other risks associated with your purchase, holding and use of the, including those that we cannot anticipate. Such risks may further appear as unanticipated variations or combinations of the risks discussed above.



**THANK YOU  
FOR YOUR ATTENTION**

