

GEM: PHYSICAL GOLD BACKED NFT

INTERNATIONAL PRECIOUS
METALS (IPM LTD)



COMMERCIAL BROCHURE

FROM THE MINE TO THE CLOUD

We are International Precious Metals Bullion Ltd (IPM Ltd), registered in Cyprus, OECD and UN compliant specialist in the production and delivery of refined pure gold.

IPM Ltd only stores and supplies gold that is compliant and stamped by LBMA and EPMF certified member refineries. This guarantees both a responsible supply and production process but also the highest quality standard investment grade gold bars.

We have created a blockchain based mechanism allowing any investors to easily buy, hold and trade non fungible tokens (NFT), known as GeMs, which are directly backed by safely stored, individually identified and segregated, fully traceable gold bars.

Each GeM NFT represents a defined weight of refined gold. This is allocated physical gold metal produced, held by IPM Ltd in first class international vaults, on behalf of the GeM holder.

Concomitantly, IPBM Ltd will issue its blockchain coin named IPMB. IPMB will be the currency of our new digitized gold ecosystem as a whole, and will be the currency to purchase GeM tokens.

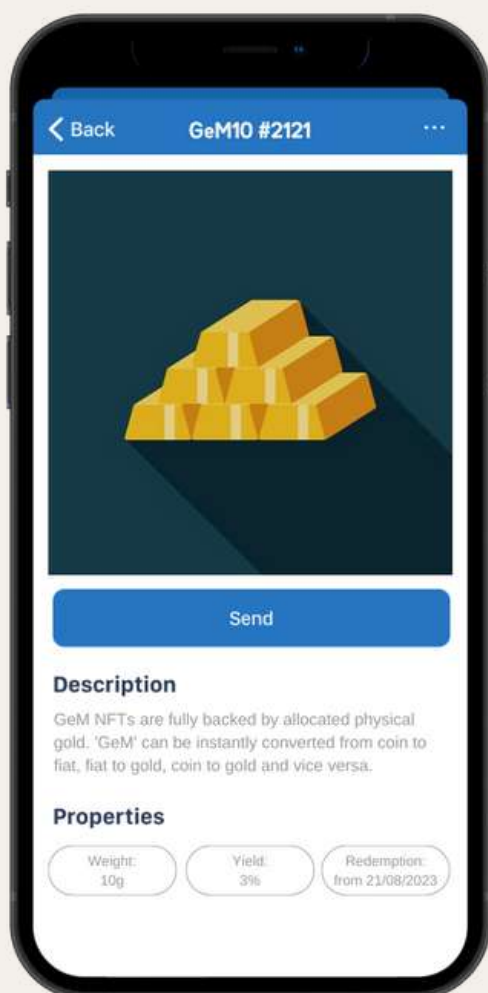
This conversion process will be managed by IPM Ltd, and may be requested at any moment by IPMB holders.

IPMB coins may be stored in any crypto wallet and will be tradable on different crypto platforms.

THE GEM NFT

GeM is the Non Fungible Token (NFT) 100% backed by totally traceable, sustainably produced 24ct gold bars.

- GeM is a secure and free-of-charge proxy to store value in gold metal bars and coins. At time after an initial 12-month period that is dedicated to sourcing and production, GeM holders can demand physical delivery of their underlying gold.
- GeM is also an easy, liquid and dis-intermediated tool to trade physical gold.
- Today, GeM is the only vehicle capable to provide ESG sensitive gold investors with a full scale traceability of their assets, from the mine to the vault. IPM Ltd closely governs each step of the value chain, with detailed data on environmental and social impacts.



GeM is designed to be fully suitable to a wide range of investors, from individuals to portfolio managers, sovereign funds and banks.

We will directly manage and oversee the whole production process from the mine to the vault and will gather the traceability data. GeM smart contracts will keep an unforgeable record of the sustainability data.

As a result, GeM aims to become the reference vehicle in the market to invest in gold, suitable for all kind of ESG compliant asset managers of all kinds.

Part of the proceeds from the industrial process will be spent on the storage, security and audit of the gold. Hence, the physical backing of the GeM will be free of charge for the GeM holders.

THE ULTIMATE VALUE STORE

Gold has always been and will remain the ultimate asset to store value. Gold is universal and timeless. Gold is rustproof, conductive and magnetic. Unlike diamonds, it is not made on earth and existing reserves and future production are limited.

From individuals to professional portfolio managers, sovereign funds and states, efficient risk management policies require allocation to gold, as the ultimate asset class still keeping its value when everything else has failed: stocks, bonds, fiat currencies and even real estate. Furthermore it is instantly recognized all over the world for its value.

Gold is the ultimate safe haven against geopolitical risks, fiscal and legal risks, inflation risks, economic cycles, and potentially the consequences of climate change. But owning gold comes with a cost :

- Gold bars are heavy and bulky, uneasy to handle, which limits their actual tradability;
- Keeping gold safe means security and storage costs.

FINANCIALIZATION OF GOLD

Financial innovations have tried to circumvent these handicaps so as to allow a better liquidity and tradability of gold.

Future contracts are a decent solution but they are only available to qualified investment professionals.

ETFs (Exchange Traded Funds) are more scalable, liquid and are widely available. However, ETFs do not invest in gold but in future contracts. This adds another layer of counterparty risk and limits Investors' capacity to recover their physical assets at any time.

In both cases, the cost of carry (financing and storage) is embedded in the cost of the financial product, with management fees on top for ETFs brokers and managers.





TOKENIZATION OF GOLD

The blockchain technology is a game changer in the world of real assets investment.

Tokens offer the unparalleled advantages of the blockchain: 100% safe, not alterable, securely encrypted, anonymous, independent from any trusted third party, and incurring very limited transaction fees apart from specific exchange platform fees.

The Smart Contract concept allows crypto developers to add specific features to their tokens. These features have paved the way for new families of tokens embedding a digital certificate, granting ownership of real life assets.

Thus, the tokenization of real assets can ensure an undisputable identification of the assets owned, and negates any other intermediary except for the vault and the security services.

Tokenization guarantees:

- Direct access to the gold bars guaranteeing higher security of your investment;
- Fewer intermediate management layers hence less costs;
- Confidentiality, encryption and the ability to freely transfer assets peer-to-peer hence more freedom.

IPM Ltd mission is to safeguard those guarantees.

THE GEM TYPES

STANDARDIZED & BESPOKE GEM NFTS

We will offer:

- 3 standard types of GeM tokens (**GeM10, GeM100, GeM1000**) representing respectively 10g, 100g and 1kg of gold,
- a non-standardized GeM named **Bespoke**. Each Bespoke NFT will be individually designed to fit the particular needs of investors.

Except for size, GeM10, GeM100 and GeM1000 types of GeMs will share the very same characteristics presented hereafter.

Dealing with standard-size tokens will enhance attractiveness of the GeM ecosystem to investors :

- Tradability and liquidity will be boosted, as investors will easily find counterparties on the secondary market. Thus frequent and precise portfolio adjustments can be made on a regular basis through GeMs.
- Back-office operations and portfolio valuation / reporting will be made easy, fast and clear.

Standard-size tokens are designed to maintain the specificities of non-fungible tokens – especially the traceability data – while being almost as convenient to trade as fungible assets.

Bespoke GeMs

Upon request, we will mint Bespoke GeMs to match the specific needs of investors pursuing long term buy-and-hold strategies and looking for larger upfront discount rather than liquidity.

Bespoke tokens' characteristics can differ significantly from the common mechanisms detailed above and are presented here for informational purposes only.

In particular :

- Size can be any non-standard amount
- Initial payment can be made by way of direct delivery of physical investment grade gold instead of IPMB coins.
- The initial period can be tailor made.

REWARDS & ZERO HOLDING COSTS

GEM STORAGE FOR FREE

IPM Ltd has been formed by a group of seasoned international professionals with a cumulated 250 years of experience on the gold markets.

Our first mission is to produce gold bars, organizing the whole process from the sourcing of gold doré from mines to the final storage of refined bars.

GeM holders grant IPM Ltd the right to use limited inventory of the gold held on their behalf as a collateral to short term secured financing facilities permitting IPM Ltd to conduct its operational business.

In return, we reward GeM holders by covering 100% of the all the costs of the GeM underlying gold, thus making GeM the cheapest vehicle on the market to own gold.

IPMB VALUE ENHANCEMENT

We strongly believe in the outstanding potential of GeM/IPMB as a stable, widespread and institutional ecosystem. As an extra feature to make IPMB coin an attractive and widely used currency in this ecosystem, IPM Ltd intends to share part of the margin derived from its operations with IPMB holders.

This mechanism will be totally left at IPM Ltd's discretion, with no contractual obligation nor arithmetic formula, as it depends on general economic and gold market conditions, and IPM Ltd specific business performance. But, as of today, this remuneration would be in the magnitude of circa 20% of IPM Ltd's net profit.

Practically we would air drop periodically some free IPMB coins to investors in proportion of their IPMB holding.

GEM

GEM INITIAL PERIOD & PRICE DISCOUNT

In order to allow us to complete the whole gold production process, GeM investors will waive their right to demand physical delivery during the first year following the date the GeM is minted.

This initial 12 month period is deliberately extensive, with the purpose to enable us to fully perform our obligations even in case of any unforeseen circumstances that might disrupt the production process.

As a compensation, we will reward investors with a 3% upfront discount to the Gold spot price on their investment.

For example, to receive one GeM100 type GeM worth 100g of Gold, an investor will tender only 97 IPMB coins to IPM Ltd instead of 100 (on the basis that IPMB coin trades at the equivalent of 1g of gold), the saved 3 IPMB coins corresponding to the 1-year 3% discount. From a formal perspective, this mechanism will be implemented as a 1-year promissory note issued by IPM Ltd and digitally attached to the GeM.

Although during this 12 month period investors cannot demand their physical gold delivered, they can nevertheless achieve liquidity by selling their GeM on any NFT platform such as OpenSea, or request to have it reverse-converted to IPMBs (1% early conversion fee applies).

At maturity, the promissory note will be automatically replaced by a digital certificate recording the identity and traceability data related to the underlying gold bar, with unlimited physical delivery becoming available on demand. Also, conversion back into IPMB coins is then totally free.

GEM TOKEN: THE FIRST FULLY TRACEABLE GOLD ON THE MARKET

IPM Ltd processes: towards a real green gold

Our industrial process and final products are fully compliant with LBMA, OECD and UN guidelines. Notwithstanding this, the IPM Ltd founding members share the view that it is possible to do better. As gold production has, by nature, environmental impact, we believe it's important to do our part in reducing the environmental and social footprint.

All partners, contractors, suppliers are carefully selected according to stringent criteria, from proper labour conditions and preventing war financing to reducing greenhouse gas and pollutant emissions.

GeM underlying gold: full traceability, forever

IPM Ltd has full control over the whole process, we will append all this production history data to the GeM smart contracts. Each GeM will reference both the very individual gold bar backing it and its complete sustainability record. As elements of a blockchain smart contract, these data will be unforgeable.

As a result, GeM will be the first instrument in the market to give access to virtuous, fully transparent and traceable physical gold.

GeM traceable gold: opening the way to a whole new market

As ESG rules have now defined a new investment segment on the global scale, investing in real assets is a problem for ESG compliant asset managers. Natural resources are frequently extracted in countries where western standards apply loosely at best.

However, the need for holding real assets and gold in particular results from a purely economic and risk management perspective, which has nothing to do with philosophical consideration.

GeM today is the unique solution standing at the juncture of ESG ambitions and risk management rationale.

In this context, we believe that the IPMB-GeM ecosystem has the potential to become the reference for ESG compliant gold investment.

As GeMs bear no extra cost to invest in traceable gold, non-ESG investors too may choose to elicit the GeM solution. At the time of divestment, the addressable market will count both traditional and ESG buyers, thus optimizing the sale process and the selling price.

FROM THE MINE TO THE CLOUD

The Coin

First, acquire and trade IPMB coins on exchanges and liquidity pools.



01



The NFT

Then, exchange your IPMB coins for GeM NFTs. You receive a flat a 3% upfront discount to the Gold spot price. GeMs can be converted back into IPMB coins at any time.

02

The Gold

During the initial 12 months, the NFT holder owns a promissory note. Following that, GeM NFTs are backed by allocated physical gold. The certificates contain identification data and traceability records.

03



The Trading

From then on, freely trade GeMs on any NFT marketplaces or OTC desks or convert them back into IPMB coins at no cost.

04



The Delivery

You can also apply for the optional physical delivery of your gold, provided you give a one-month's notice.

05



OUR PARTNERS

Refineries



Pre-lift Inspections & Verifications



Physical Gold Certifications



KYC, AML Compliance, Blockchains



Government Bodies



TOKENOMICS

Marketing - 4%

Liquidity - 2%

Employers and Partners (NDT fully distributed) with a vesting period ending 30.5.2024 - 10%

IEO, not be deployed at once or at one single exchange - 40%

Family and Friends - 10%

Max. supply: 500M

Pre Launch - 10%

Treasury for liquidity, OTC Strategic partnership etc - 24%

Employers and Partners	50,000,000
Family and Friends	50,000,000
Pre Launch	50,000,000
IEO, not be deployed at once or at one single exchange	200,000,000
Liquidity	10,000,000
Marketing	20,000,000
Treasury for liquidity, OTC Strategic partnership etc	120,000,000

THE EXECUTIVE TEAM

JOHN VAKIS



Chief Executive Office & Founder

Starting his career in corporate insolvency, John moved to the LIFFE, executing for large banks such as Credit Suisse, UBS, Barclays. He then developed and wrote his own trading system and joined Commodities Corporation in Paris before moving to the parent company Goldman Sachs in London. Providing pricing and hedging strategies in metals, John later left GS to join physical mining companies in South America. From this point he has set up compliant operations across the globe including countries such as Peru, Ghana, Zambia and Mongolia.

MIHAI ALBU

Director & Co Founder

Mihai has over 22 years of entrepreneurial experience. He started his career with close protection security and quickly progressed to advising governments/corporates on international security and cyber solutions. During his career, Mihai has developed a formidable network of HNW/UHNW individuals and governments and has assisted in developing relationships between multinational companies and governments within Europe, UK and the Middle East. Mihai's vast experience and network will ensure that IPMB is introduced at government level across Europe, Africa and the Middle East.

LIONEL COHEN



Chief Commercial Officer

After starting off his career as a financial analyst at Julius Baer in Paris, Lionel moved to London to setup several Risk Arbitrage & Special Situations desks within the largest sell side institutions. Covering all the listed M&A deals in Europe and US, he developed an extended network within the community of hedge funds, investment funds, VC, PE, sovereign funds, family offices as well as researchers and journalists. Following 20 years on the trading floors, Lionel moved to advisory and corporate financing, with a focus on crypto mining, defi and blockchain technologies. He has been also successful in structuring large infrastructure and industrial deals such as data centres in Africa and waste to energy facilities in South East Asia.

THE SENIOR TECHNICAL TEAM

DAMIAN WALTON

Damian founded Amelco Ltd. Graduating in electronic and electrical engineering Damian followed a career in developing software for the financial markets, managing real time pricing and trading on a global basis within the investment banking sector.

Damian worked both in the City of London and the USA markets harnessing and expanding his skills and knowledge. He is now a leading transaction engine designer and builder and his work is acknowledged in both sports and financial services trading.

As a keen sports player and fan Damian was always drawn to the world of sports and he developed an idea he had to create an online sports betting trading platform which would encompass his passions of both trading platforms and sports.

So, in 2007 Damian formed the company Amelco UK Ltd with his wife and Financial director Natalie. Now a renowned engine builder for the gaming and financial industries.

LEON WYNNE



With over 20 years' experience working in the online and I gaming environment, Leon has had extensive experience in the implementation of key operational processes and procedures in numerous ground-breaking projects. Leon has wide-ranging Project Manager and People management skills having successfully managed and overseen Operations, Customer Support, Fraud, Marketing, Development, Community, Payments, Content and Technical teams within Amelco. Specialties include: Operational Management, Project Management, Product Management, Business development, Change Control, Online Gaming & Gambling, Online Poker & Skill Games; Sports Betting, Billing Systems, Content Production, Road Map Definition, QA, Customer Support. Familiar with Agile, Six Sigma, Prince 2 and Waterfall models.

THE ADVISORY BOARD

NIGEL WYATT

Nigel Wyatt has an impressive 45-year global experience in Gold & Copper Extraction & Processing at RTZ Mining & Chromex. He is one of London's most senior, well-respected and sought-after personalities within the industry. Nigel oversees quality and metallurgical engineering on a range of materials: from lithium, copper, gold, platinum, nickel to iron ores.

MARCUS GRUBB



With an impressive 30 years' experience, Marcus has been the Director of the World Platinum Investment Council (WPIC) and MD of Investment at the World Gold Council (WGC). He's overseen market development, the ETF programme, global marketing, and research as part of the C-suite executives and board member at several respected financial institutions such as UBS, Salomon Brothers, Rabobank and Warburg. He's a non-executive Director and advisor for a London and Luxembourg asset management firm and two London fintech companies.

MICKAL TJITUKA



Mickal owns her own mining operations in Namibia and manages mines in Uganda. She brings a strong network from the mining and precious metals industry and her own passion, perseverance and knowledge to the team, ensuring high quality physical metal delivery.

ANDREW HARVEY



Andrew has 25 years of finance experience and was FD for Anglo American De Beers Canada. He has an FCA, MBA, and APMI and focuses on performance, group reporting, and compliance. His experience as FD of one of the world's largest mineral businesses will help our growth, development, and performance.

THE ADVISORY BOARD

ROLAND SHATZ



Roland was interim president of Geneva Agape Foundation and Founder/CEO of the United Nations Global Sustainability Index Institute UNGSII Foundation. He was also Founder and CEO of InnoVatio Publishing and Media Tenor International and former Senior Advisor to Michael Moller, Director General of the UN in Geneva.

For the last 30 years, he has been devoted to implementing social change. In 2008 he launched, together with Prince Ghazi of Jordan, the Grandmufti of Egypt Ali Gooma and the Bishop of London, Lord Richard Chartres, the C1 One World Dialogue foundation to improve Inter-Faith-Dialogue. Schatz teaches Perception Change and hosts masterclasses on 'Unlearning Intolerance' together with UN Academic Impact. Roland is a key negotiator and a solution provider to enable countries, businesses, networks to work together and integrate to mutual benefit.

ALEX S. RADAR

Alex is an American entrepreneurial and financial consultant. She earned a BA in Economics & a Masters in accounting in the states. Her experience spans from public accounting, business structuring, establishing startups, corporate re-organization, and real estate - including development, investment, and advisory services. Her network includes high net worth individuals in the Americas and Asia. She will serve as Strategic Advisor and International Advisory Board member to the Company.

JOCELYN NEWBERRY

Jocelyn has extremely strong credentials in innovation and consumer integration with more than 35 years in Design and Engineering. He focuses on the intersection of business design, strategy, technology and product delivery. Able to deliver multi-disciplinary solutions, Joss has the capability to develop business solutions across the board, promoting business growth.

Qualifying from Cambridge, Imperial College and MDes College of Art, Jocelyn is instrumental in the product design and development of IPM Ltd.

RORY JENKINS

Rory matriculated as a mechanical engineer at Cambridge University, going on to read law and computer science. He qualified as a solicitor with Herbert Smith, playing professional rugby for Harlequins and England. He is the founding partner with Damian Walton in the leading financial trading and sports betting technology company Amelco UKLtd.

DOMINIC D'SOUZA

Senior Trustee for a Middle Eastern Royal Family's Technology & Security Systems. Dominic has been a senior Advisor to a Royal Family Fund network for over 20 years, overseeing their Precious Metals Holdings and digital currency. His domains are technology and the environment, having established forest harvesting, carbon capture, and photovoltaic parks in Europe and Africa, giving sustainable energy to cities and isolated locations.

RUPERT BARING



Rupert has over 20 years of working in the diamond industry including serving as diamond broker with De Beers and I. Hennig & Co., gaining experience in diamond markets in Belgium, Israel and India and negotiating mineral licenses in Africa. He was a co-founder and director of Mantle Diamonds Ltd., where he raised capital for the purchase and development of the Lerala Diamond Mine in Botswana and assisted in developing government relations.

Rupert is currently appointed as an independent non-executive director to the Kimberley Diamonds Limited's Board. The Kimberley process ensures the export and trade of all rough diamonds is compliant to abolish blood diamonds and to provide fairness for all peoples involved. Rupert will assist and provide his network and experience across Africa and globally to ensure compliant green gold sources maintain their standards and protocols.

THANK YOU



Disclaimer: The information shared in this presentation is not all-encompassing or comprehensive and does not in any way intend to create or put into implicit effect any elements of a contractual relationship. The primary purpose of this presentation is to provide potential token holders with pertinent information in order for them to thoroughly analyze the project and make an informed decision.

Prior to your participation in the purchase of IPMB coins and/or GeM NFT, we strongly advocate a careful study of this presentation all the documents associated with the same, including the contract in relation to the purchase of the same. You may even engage the services of appropriate experts to help you with investment analysis.

Cryptoassets are not regulated by the FCA and therefore are not protected by financial compensation schemes.