EMERALD TOKEN

EMERALDX

WHITE PAPER

"Unlocking the Value of Precious Gems Through tokenization"

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Abstract

The **Emerald Token (EmeraldX) Project** introduces a blockchain-based token backed by a future emerald production, enabling global investors to access the lucrative emerald market. Each token is valued at **$1**, and it would be backed by tangible emerald. By merging the stability of physical assets with the accessibility of blockchain, this project offers transparency, liquidity, and innovative investment opportunities.

EmeraldX is a unique digital asset backed by a high-quality emerald mining concession located in the heart of Colombia, one of the world's most renowned sources for emeralds. By leveraging blockchain technology, specifically on the Binance Smart Chain (BSC), we are revolutionizing the way people invest in precious gemstones, combining the physical value of emeralds with the security and flexibility of digital assets.

History of Cryptocurrency

- **Early Concepts (1980s - 2000s)**
  - The concept of digital money began in the 1980s with systems like David Chaum's **DigiCash**, which aimed to provide private, secure digital payments.
  - PayPal was founded in 1998 originally named Confinity, PayPal developed an early focus on digital payments for consumers and businesses. Its mission was to create the world's first digital payment platform that would make money work faster and better.
- **Bitcoin and Blockchain (2008 - 2009)**
  - **Bitcoin**, created by the pseudonymous Satoshi Nakamoto in 2008, was the first cryptocurrency based on **blockchain technology**.
  - Bitcoin's key innovation was a decentralized ledger that ensured trustless transactions without intermediaries like banks.
  - The first block (Genesis Block) was mined in January 2009, marking the launch of Bitcoin.
- **Emergence of Altcoins (2011 - 2013)**
  - Following Bitcoin, other cryptocurrencies like **Litecoin**, **Ripple**, and **Ethereum** emerged.
  - Ethereum, launched in 2013, introduced **smart contracts**, enabling programmable transactions and decentralized applications (dApps).

- **Rise of ICOs (2013 - 2018)**
  - The first-ever ICO was held by **Mastercoin** in 2013, raising $500,000.
  - ICOs gained momentum with Ethereum, which raised about 18 million dollars in BTC in 2014 by selling **Ether tokens** to fund its development.
  - By 2017, ICOs became a popular method for blockchain startups to raise capital, with projects collectively raising billions.
- **Mainstream Adoption and Regulation (2019 - Present)**
  - Institutional interest surged as companies like Tesla and PayPal integrated cryptocurrency support.

How Cryptocurrency Helps Projects Through ICOs

- **Fundraising for Innovation**
  - ICOs enable startups to bypass traditional funding routes like venture capital or banks.
  - Projects can raise funds globally, often receiving millions within days. For example:
    - **Ethereum (2014):** Raised over $18 million to create its blockchain platform.
    - **Filecoin (2017):** Raised $257 million to build a decentralized storage network.
- **Decentralized Solutions**
  - ICO funding has supported projects offering decentralized alternatives in industries like finance, healthcare, and supply chain management. For example:
    - **Chainlink** (2017) raised $32 million to create a decentralized oracle network.
- **Access to Early Adopters**
  - ICOs often attract tech-savvy investors who become advocates for the project, fostering early adoption and community growth.
- **Tokenized Economies**
  - Projects use ICOs to distribute tokens, which can be used within their ecosystems, creating a self-sustaining economy. For example:
    - **Basic Attention Token (BAT):** Raised $35 million in under 30 seconds to build a blockchain-based digital advertising platform.

- **Empowering Emerging Markets**
    - ICOs have democratized access to funding for entrepreneurs worldwide, including those in developing countries who lack access to traditional financial systems.

Introduction

Problem Statement

The global emerald market has historically been inaccessible to most investors due to high entry barriers, lack of liquidity, and opaque valuation processes. While emeralds are considered a stable store of value, they remain underutilized as an investment asset due to logistical and transparency challenges.

Solution

EmeraldX Project bridges the gap between traditional emerald investments and modern digital assets. By backing future production of emeralds, the project:

1. Provides liquidity to a traditionally illiquid market.
2. Ensures transparency through blockchain technology.
3. Creates an accessible investment channel for global investors.

EmeraldX will utilize the blockchain technology of the Binance Smart Contract, which will provide security and transparency for each investor's funds. Binance is a technology that lets anyone send cryptocurrency or tokens to anybody for a small fee. It also powers applications that everyone can use and no one can take down. A "smart contract" is simply a program that runs on the Binance blockchain, it's a collection of code (its functions) and data (its state) that resides at a specific address on the Binance blockchain. Smart contracts are a type of Binance account. This means they have a balance and can send transactions over the Binance network.

The EmeraldX in short

- 1 billion tokens will be issued by the BNB smart chain blockchain to support different emerald mine projects.

-The necessary number of tokens will be sold to meet the specific needs of each mine

- Every buyer of **EmeraldX** would have the capability of keeping track of all processes and transactions through news reel post in the website.

- Bi-annual reports for inner emerald value, increasing of emerald floor and if other mine owners has join the ongoing project

- Bi-annual special auction events of **EmeraldX** will take place; this will be accomplish after twelve months of production.

- **EmeraldX** will be used to purchase anything, once an **EmeraldX** debit card is issued during first quarter of 2025; Therefore, **EmeraldX** is considered as ***utility token***.

-**EmeraldX** debit card will be available thru our partner fintech "**Goldbit Fintech"**

- EmeraldX not only will be backed by a future emerald production, but also by Goldbit Fintech. It is expected that Goldbit Fintech will provide certain liquidity pool to stabilize and increase its value.

-The initial price of a token would be set at $1.00, but it is expected to increase its value equivalent to 0.1 ct of emerald price or greater than this, when the production of emerald is at full (Normally the very finest emeralds are in the price range from USD $10,000 to USD $30,000 per carat).

- Tokens issued would be worth less than the value of the emerald reserve that can produced in a particular emerald mine; in the near future, other emerald mines will be included and brought on board, as production is on course. Therefore, the value of **EmeraldX** is expected to increase.

- The value of **EmeraldX** is expected to increase within the first year once is listed on different crypto exchanges. When the mine is fully operational and emerald production is at capacity, a reserve will be established to the **EmeraldX** market evolution.

Market Opportunity

The demand for precious gems has steadily increased due to their inherent scarcity and cultural significance. Blockchain technology further expands this market by offering:

- **Accessibility**: Democratizing investment in emeralds for retail investors.
- **Stability**: Offering a tangible, asset-backed token backed by a real-world emerald future production.
- **Liquidity**: Enabling trading of tokens on crypto exchanges globally.

Strategy to follow:

The first round, IEO, for fundraising is set to $1 million USD to facilitate cash flow for marketing and other administrative operations. The second round, $10-$30 million is aimed to be raised. This will be followed by private sales to secure the remaining amount necessary for the ongoing exploitation of the emerald mines.

EmeraldX encompasses various offtake agreements. Consequently, within the second year of production, investors have the option to exchange their tokens for emerald equivalent to the prevailing emerald price and token price, with a special price applied if exchanged for emeralds.

As tokens are commercialized, the support will increase with more emerald production from other emerald mine producers.

Token Details

Token name	***Emerald Token***
Token symbol	**EmeraldX**
Token type technology	**BEP-20**
Token contract address	**0xde18cffd691758901bc258b074c9f75d48a4e080**
Token amount	**1,000,000,000**
Decimals	**8**
Accepted form of Payment	**BTC, ETH, BNB, USD, EUR**
Earliest day of trading	**February 2025**
Sale	**Direct Sale**

Allocation

- Private Sale and IEO: **50 million tokens (5%)**
- Expansion Reserves: **250 million tokens (25%)**
- Staking and Rewards: **50 million tokens (5%)**
- Team, Advisors, and Staff: **175 million tokens (17.5%)**
- Marketing: **20 million tokens (2%)**
- Long-Term Reserve, Foundation, and R&D: **455 million tokens (45.5%)**

Emerald Mine support.

Staking and Rewards

EmeraldX staking mechanism allows holders to lock their tokens in a secure smart contract to earn rewards while contributing to the ecosystem's stability and liquidity. Staking provides passive income opportunities while reinforcing the security and utility of our financial ecosystem.

Staking Benefits

- **Earn Passive Income** – Users receive staking rewards for participating in the network.
- **Enhanced Liquidity** – Staked assets contribute to the stability of **EmeraldX** economy.
- **Security & Decentralization** – Staking helps maintain a robust and trustless environment.

Reward Distribution

Staking rewards are distributed based on the **Total Value Locked (TVL)** and the duration of staking. Users can choose different staking options, each with its respective reward structure:

1. **Flexible Staking** – No lock-up, lower APY.
2. **Fixed-Term Staking** – Lock-up periods of **30, 60, 90+ days** with higher APY.

APY Calculation

The reward percentage is determined by:

- **Staked amount** – Higher stakes yield higher rewards.
- **Staking duration** –3 month-lock-up periods earn better incentives.
- **Ecosystem performance** – The reward pool adjusts based on network conditions and demand.

Early Withdrawal Conditions

- Early withdrawals may result in a penalty or reduced rewards.
- Users can opt for partial or full withdrawals based on staking terms.

Expansion Reserves

Token Expansion Strategy

EmeraldX is designed for sustainable long-term growth, with a structured expansion model that balances supply, demand, and utility. The expansion strategy ensures that token distribution supports ecosystem development while maintaining scarcity to enhance value.

Key aspects of our expansion plan include:

- **Gradual Release Schedule** – A controlled emission model prevents inflation while incentivizing early adoption.
- **Staking and Liquidity Incentives** – Reward mechanisms encourage token holding and participation in our ecosystem.
- **Ecosystem Growth** – Tokens will be allocated for future developments, partnerships, and platform enhancements.

Reserve Allocation

A portion of the total token supply is allocated to reserves, ensuring stability and liquidity in various market conditions. These reserves serve multiple purposes, including:

1. **Liquidity Provision** – Supporting token liquidity on exchanges and within our neobank's fractional reserve model.
2. **Risk Management** – A reserve pool safeguards against market volatility and ensures ecosystem resilience.

3. **Collateralization** – Part of the reserve may be backed by emerald or other real-world assets to reinforce trust and intrinsic value.
4. **Development Fund** – Ensuring continuous growth by funding innovation, marketing, and future expansions.

Long-Term Reserve, Foundation and R&D

Mission Statement

The foundation would be committed to fostering sustainable development, social responsibility, and economic empowerment through the strategic use of blockchain technology. By leveraging our tokenomics, the foundation might aim to create opportunities in education, healthcare, job creation, environmental restoration, and technological advancement, ensuring a brighter future for communities worldwide. The focus will be address on youth, with an emphasis on 60% female and 40% male participation.

Core Objectives

1. **Community Assistance & Development**
    - Support infrastructure projects, local businesses, and sustainable community initiatives.
    - Provide resources for underprivileged communities to enhance quality of life.
2. **Job Creation & Entrepreneurship**
    - Establish a seed capital fund for startups to promote economic growth and innovation.
    - Offer microloans and grants to small businesses and entrepreneurs.
    - Provide vocational training and skill development programs.
3. **Education & Scholarships**
    - Develop scholarship programs for youth in science, technology, engineering, and environmental studies.
    - Create specialized training programs to prepare a knowledgeable workforce.
    - Partner with universities and institutions to offer research funding.
    - Ensure gender inclusivity with 60% female and 40% male beneficiaries.
4. **Healthcare & Technological Advancement**

- Fund healthcare initiatives focused on accessibility, innovation, and digital health solutions.
    - Support medical research and biotechnology advancements.
    - Implement blockchain-based healthcare solutions for efficient medical data management.
5. **Environmental Research & Restoration**
    - Invest in regenerative agriculture and sustainable farming practices.
    - Develop programs for CO2 sequestration, bioremediation, and ozone layer restoration.
    - Support research and development (R&D) for climate change mitigation technologies.
6. **Scientific Research & Development Team**
    - Establish a dedicated R&D team focused on environmental sciences, healthcare innovations, and sustainable technologies.
    - Foster collaborations with research institutions, governments, and private organizations.
    - Provide grants and funding for scientific projects addressing critical global issues.
7. **Reserve Fund for Future Development**
    - Some allocated portion of tokenomics to a reserve fund for sustainable financial growth.
    - Ensure long-term stability and expansion into new areas of development.
    - Utilize blockchain transparency to maintain trust and accountability in fund management.

Backing Mechanism for the token

- Each token represents **$1 worth of produced emeralds**.
- After 12 months of production, emeralds would be stored in secure, insured vaults and regularly audited by third-party firms.
- Tokens can be redeemed for emeralds (after 12 months of production), cryptocurrency or fiat, ensuring intrinsic value
- NFTs will be minted to represent rare and exclusive emeralds of exceptional quality.

Technical Architecture

Blockchain Infrastructure

The Emerald Token leverages **Binance Smart Chain** for its scalability, security, and low transaction costs.

Redemption Mechanism

The token holders will be able to redeem their tokens for real-world assets (RWAs) in the form of emeralds after 12 months of production.

- Token Holding Period:
  - Token holders must hold their EmeraldX tokens for at least 12 months before redemption eligibility
  - During this period, the token can be traded on exchanges or held in personal wallets.
- Redemption Announcement:
  - The company will announce redemption dates at least 30 days in advance.
  - Token holders must register their wallet address and KYC details on the official platform.
- Redemption Portal Activation:
  - A web portal will be available where users can initiate their redemption request.
  - The token holders select the quantity of tokens they wish to redeem for emeralds.
- Price & Weight Calculation:
  - The redemption price of the emeralds would be based on:
    - ✓ Current market price of emeralds.
    - ✓ Quality grading (carat, clarity, color, and cut).
    - ✓ Exchange rate mechanism (Token to Emerald value).
  - A transparent valuation mechanism ensures fair pricing.
- Custodial Holding:
  - Custodial vault storage (Emeralds stored in a secure facility, with an option for resale).
- Transaction Settlement:
  - A smart contract automatically processes the redemption, ensuring transparency and immutability.

Transaction details

1. **Token swap**: Users swaps tokens to claim emeralds.
2. **Verification**: Smart contracts validate the transaction.
3. **Delivery**: Emeralds would be available for pick up with all paper work ready to be exported the token holder's location.

Revenue Streams

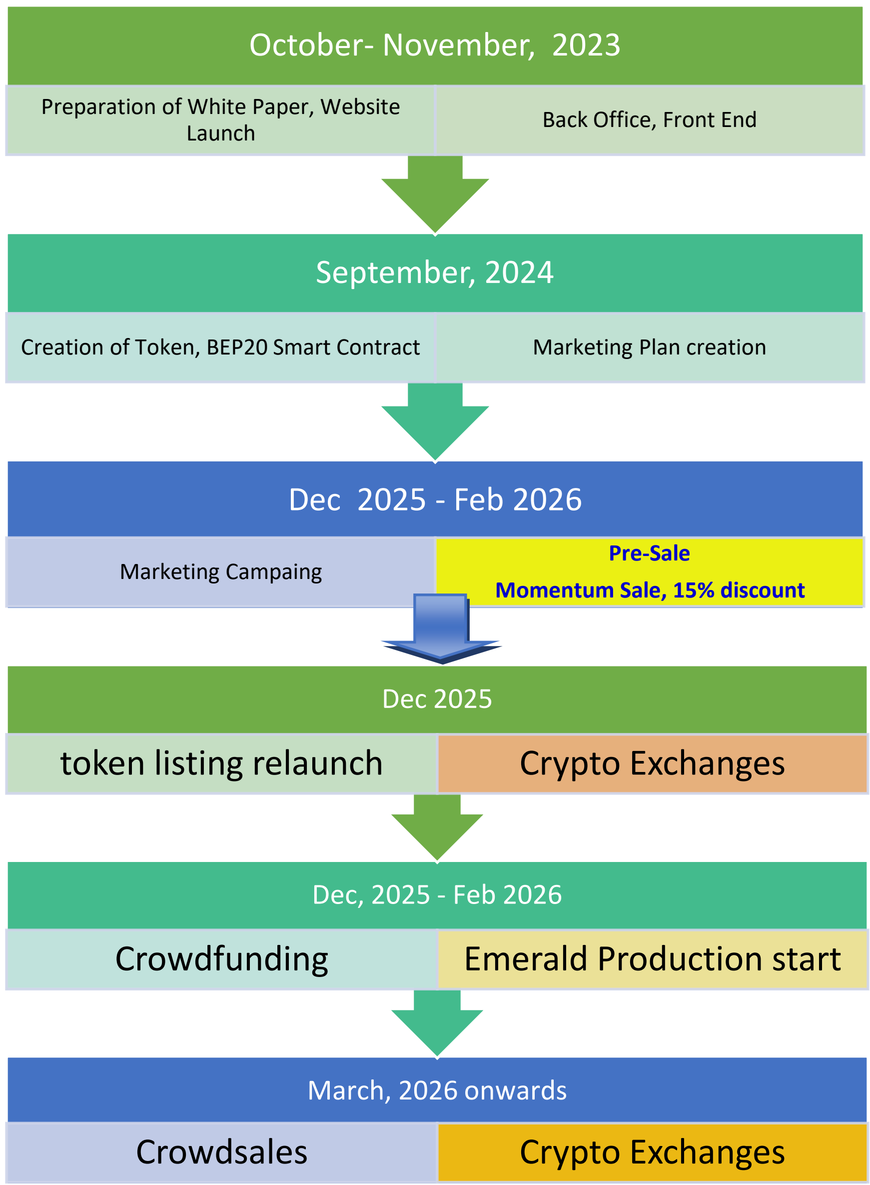
- **Token Sales**: Initial and subsequent token offerings.
- **Transaction Fees**: Fees on redemptions and trading.
- **Emerald Sales**: Profits from increased mining and production.

Cost Structure

- Mining operations and equipment upgrades.
- Vault storage and insurance for emerald reserves.
- Marketing and platform development.

TIMELINE OF ACTIVITIES/ROAD MAP (dates can be modified depending on market condition; they can be anticipated or delayed)

The project kick-off would be in February. ***EmeraldX*** will follow the road map in different stages, simple but carefully planned and developed.



Tokens allocated to team members will have vesting periods of 1 year, 2 years, 3 years, 4 years, and 5 years, with first disbursement of 20% of the allocated tokens within the first semester after listing token. The remaining 80% of team members will be locked by a smart contract for the specified period

It's important to note that the locking period is implemented to ensure transparency and instill confidence among buyers and investors in **EmeraldX**. These tokens will not be added to liquidity pools immediately to prevent a drastic drop in price once they are listed on different crypto exchanges. Additionally, this locking mechanism will provide peace of mind for the investors.

This approach is designed to safeguard the value of **EmeraldX** and promote stability in the market, while also complying with best practices

Since the project classifies this as a utility token, additional mechanisms can be implemented to enhance its usability and long-term value. Here are several potential utilities for the EmeraldX Token:

1. Payment Utility

- Marketplace Transactions: Token holders can use EmeraldX to purchase emeralds, jewelry, and luxury items from partnered merchants.
- Retail & E-Commerce: Integration with e-commerce platforms for direct purchases using the token.
- B2B Payments: Jewelers and gem traders can use the token for bulk transactions, reducing reliance on fiat currency.

2. Redemption & Real-World Asset Utility

- Emerald Redemption: After 12 months, token holders can redeem their tokens for physical emeralds or high-value emerald NFTs.
- Fractional Ownership: Users can invest in tokenized high-value emeralds, which can later be traded or sold.

3. Staking & Yield Generation

- Staking Rewards: Holders can stake their tokens to earn yield in EmeraldX tokens.
- Loyalty Rewards: Long-term holders receive discounts on emerald purchases, premium NFTs, or early access to rare gems.

4. DeFi

- Liquidity Pools: Holders can provide liquidity on DEXs (Decentralized Exchanges) and earn fees.

EmeraldX is planning to set different capabilities for their community over the time:

Platform / Exchange / Wallet / Mobile App

There will be a user-friendly platform for the end-user with a variety of services among them: exchanging, trading, payment, and transferring funds to buy and sell cryptocurrency and tokens. This mobile and PC-based application will use an Android, iOS or web interface. The plan is to have an ***EmeraldX*** e-wallet that can be multicurrency, such as **USD**, **EUR**, and **GBP,** among others.

After a successful registration and transferring the cryptocurrency to his wallet, an investor will be ready to spend or buy via a cryptocard or store the currency in a hardware wallet.

The platform will provide the stakeholder with the capability to store and transfer money person-to-person, which is similar to most remittances' companies. In the near future, if desired, it can be provided to a stakeholder with a bank account with IBAN, either saving or checking account, personal or business account, that will be able to send money via SWIFT for anywhere in the world or via SEPA within Europe thru the ***Goldbit Fintech*** platform.

Cryptocurrency Debit Card

EmeraldX will issue a debit card from MasterCard. This card would be linked to the ***EmeraldX*** e-wallet, so funding the wallet would be through the debit card or bank account where permitted. The card can be used in millions places for POS purchases and ATM withdrawals, among other features. This is a universal spending card that can be used worldwide.

While the ***EmeraldX*** will be negotiable with some organizations, using a debit card supported by the global card associations will bring real-time purchasing power to every user. This enables ***EmeraldX*** investor to access their funds at millions of merchants and places where MasterCard are accepted.

KYC encryption

EmeraldX will validate the "know your customer" (KYC) information of the wallet users to ensure that the wallet information and currency will be safe every time the owner accesses them.

EmeraldX will comply with all laws and AML/CFT Act 2009 regulations to keep this project ongoing. Every investor or associate will be thoroughly identified in order to meet obligations under those regulations, so ***EmeraldX*** will be compliant with all federal laws in every country where it is operational or where the currency is exchanged.

Agreement for Buyers

Emerald Token has exclusive offtake agreements with the emerald miners with an special discount so that ***EmeraldX*** will buy some percentage of the produced emeralds to guarantee the ongoing project while recruiting more owner miners to participate in the ownership of the ***EmeraldX*** with a small percentage to have a symbiotic business relationship to have both projects running and live at all times.

Crowdsale

EmeraldX will accept **BTC, ETH, BNB, USD, and EUR** for buying the tokens and 1 billion tokens will be issued by the BNB smart chain blockchain so that any person can join to project. The token will be identified as ***EmeraldX***. A smart contract will be set in place.

EmeraldX will be launching a platform so people can be on board with ease.

EmeraldX will set a momentum pre-sale, with a discount during the first phase of the project.

This is the turning point since the stakeholder would be able to get ***EmeraldX*** and eventually this can be exchanged for emeralds.

All buyers will be able to keep track of their tokens with an e-wallet that is linked to the ***EmeraldX*** cryptocurrency platform.

Transparency and Security

Proof of Reserves

- Emerald reserves will be audited annually by independent gemological institutions.
- Reserve balances will be published on-chain for full transparency.

Insurance

- Reserves will be insured to safeguard against theft, damage, or loss.

Marketing and Partnerships

Target Audience

- Retail and institutional investors seeking stable, asset-backed tokens.
- Crypto enthusiasts looking for unique tokenized assets.

Strategies

- **Social Media Campaigns**: Build awareness through platforms like Twitter, LinkedIn, and Facebook.
- **Educational Content**: Publish articles and videos explaining emerald-backed tokenization.
- **Partnerships**: Collaborate with crypto exchanges, luxury brands, and jewelry marketplaces.

Legal and Regulatory Compliance

Token Classification

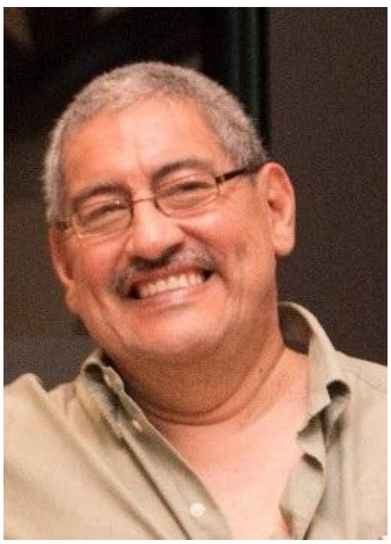
- The Emerald Token is classified as an **asset-backed utility token**.

Audits and Reporting

- The project will adhere to strict reporting standards and regularly update token holders on reserve management.

Team and Advisors

<u>HANDS ON AND PROJECT TEAM</u>



<u>Felipe Olivares</u>

Founder and CEO

Felipe is a Business Developer with a self-taught expertise in blockchain and cryptocurrency. He holds a background in Electronics and Biomedical Technology, along with advanced studies in Social Development. Felipe has a proven record of accomplishment of facilitating successful business connections and acting as a liaison for various opportunities in the commodities sector. His extensive network spans across the oil industry, financial payment systems, blockchain technology, cross-border remittance systems, and fintech platforms.

Bob Knight, ***Advisor***

Bob is a senior Canadian businessman who has international experience in the, real estate, service, technology, mining and energy industries. He has 40+ years of experience in both public and private companies as well as the capital markets. He currently serves as President of an irrigation water treatment company as well as acting as an advisor/consultant for a data center development company. His extensive experience provides a wealth of knowledge for extraction, physical asset management and governance functions.

Jeff Peterman

Advisor

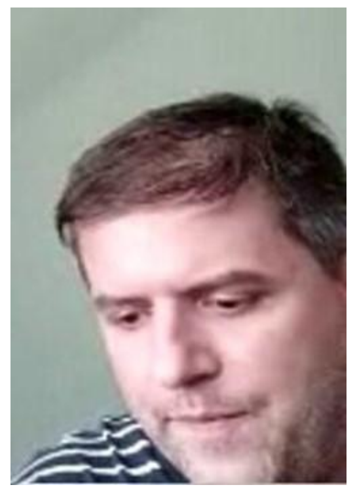
Jeff Peterman brings a multitude of talents and has colorful background bringing companies to the market place and or increasing present company's sales. Mr. Peterman also has good understanding of banking, financing, and has raised over 30 million in development for construction loans for golf course project in Colorado along with over 100 million dollars in traditional loans when he was in the lending industry. During Mr. Peterman Food Broker days he grew from representing 3 companies to 28 within a 5 year period. Four of his lines were fortune 500 companies!

<u>Marco Handal</u>

Co-Founder

He has great experience in outsourcing and the execution of international business. He has developed an extensive business network for MLN industries, outsourcing services, and financial companies.

<u>Nelson Marques</u>,
Co-founder and advisor



Nelson, Portuguese businessperson, has extensive experience working with companies throughout Europe and Asia. He has served as a liaison on various projects and is currently developing Green Energy Projects in Portugal. He has over six years of experience in developing and deploying solar energy projects in Europe. Nelson has established numerous business relationships in the UAE and Europe and has successfully served as a liaison for different companies abroad. Additionally, he has been successful in commodities trading. He is leading a successful green-energy company in Portugal.

<u>Karlo Sosa</u>

CTO

Passionate about self-teaching and staying up-to-date with the latest technologies, Karlo has a strong background in computer maintenance, IT and hardware support, networking, and entry-level Python and Java programming. He also believes that continuous learning is the key to personal and professional growth. He makes a conscious effort to learn something new every day, whether it's through reading articles, watching videos, or taking online course

<u>Ronal Umaña</u>

Research, Quality and Lab. Specialist Staff

He holds a Master Degree in Renewable Energies and Environment. He has great experience in the chemistry field, performing different laboratory tests for Quality Assurance in the Petroleum industry and Mineral Ore. Currently, he lectures on Global Climate impact and warming reduction.

Conclusion

The **Emerald Token** Project combines the stability of precious gems with the innovation of blockchain. By tokenizing emerald reserves, the project offers investors a transparent, liquid, and secure investment opportunity.

<u>Legal Investment Disclaimer</u>

This whitepaper does not claim, constitute or assure the appropriateness of any security or financial instrument. There is no guarantee that an investment in equity in ***Emerald Token*** will be profitable or will not incur a loss. The investor needs to seek professional and financial advice on his own, bearing in mind that the value of ***Emerald Token*** will fluctuate and may rise or fall according to the market. Buying can involve risks not foreseen and may result in a lower return than the initial buy. ***Emerald Token's*** sole intention is to raise funds and provide a means to possess a piece of future emerald production by buying ***EmeraldX***.

Nothing in this whitepaper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction.

Certain forward-looking statements within this whitepaper are expectations or forecasts future financial events and they do not rely strictly by historical or current facts since they involved some terms such as “anticipate”, “estimate”, “expect”, “project”, “intend”, “plan”, “believe” and other related or similar terms that are connected to future events or future operative procedures. They may turn out to be wrong and can be affected by assumptions that may be inaccurate. Therefore, no forward-looking statement can be guaranteed.

Emerald Token reserves the right to modify this white paper without prior notice in order to improve the conditions for all buyers and users of **Emerald Token**,

For further information, you can visit **Emerald Token** at https://emeraldxtoken.com