



Stability, Useability, Security

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Securedgoldcoin.com

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EXECUTIVE SUMMARY

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To empower people with stability, usability, and security, Secured Gold Coin Pty Limited comes with a digital currency - SGC Coin, an initial released 60% gold backed hybrid coin. SGC coin is based on revolutionary technology - Blockchain, which makes it secure, durable, trustworthy, easily accessible, and redeemable. SGC Coin is developed on SGC Blockchain. SGC coin is for all, it is not restricted to any specific user type as all users including corporate users, Gold bullion users, hedge fund buyers, and everyday users can get facilitated with the features being offered by it.

Initially released 60% gold backed coin is not just a claim, as all physical gold bullion is stored and housed in a secured vault under the safe-keeping of Gold Silver Central Pty Limited in Singapore and the gold certificates will be updated at the end of every month. Contents insurance is provided by Lloyd's of London. This insurance is applied to all gold bullion and covers the value of gold bullion in the event of theft, damage, or loss starting from 100 million US dollars.

Secured Gold Coin Pty Limited provides several privileges to its users. SGC has developed SGC wallets for several platforms that are SGC desktop wallet (Windows, Linux, MAC), SGC web wallet, SGC Mobile wallet (Android, iOS), all of them allowing users an easier way to send and receive SGC Coins. The users can utilize SGC coin for trade, for purchasing items, and to transfer coins from one part of the world to another part by using any SGC wallet. In addition, users can also use SGC PAY: a payment transfer method offered by Secured Gold Coin

Pty Limited, by enabling SGC PAY Debit Card integration. This increases the usability of SGC coin as the users can use it for making daily payments via SGC PAY Debit Card.*

Our strategic objective is to change the global market by providing a decentralized cryptocurrency to all users globally. At the same time, our vision is to serve the global community by advocating a fair market on the basis of actual demand and supply.



*Terms and Conditions apply for the use of SGC PAY Debit Card

INTRODUCTION

The world economy is littered with miscellaneous cryptocurrencies that fail to deliver on their promises and fiat currencies that are controlled by governments for the benefit of themselves. In response to this growing problem, Secured Gold Coin Pty Limited; based in Australia, has developed Secured Gold Coin (SGC coin), a cryptocurrency that is initially released 60 percent gold-backed coin, is completely decentralized, and is free from manipulation by any single entity. The initial released 60% gold backed coin means that the quantity of gold backing the coin at the time of initial release is not affected by the price volatility of SGC coin or Gold in the future. SGC coins are unique because they have been created specifically for global usage with a virtual wallet that eliminates the need to carry physical cash.

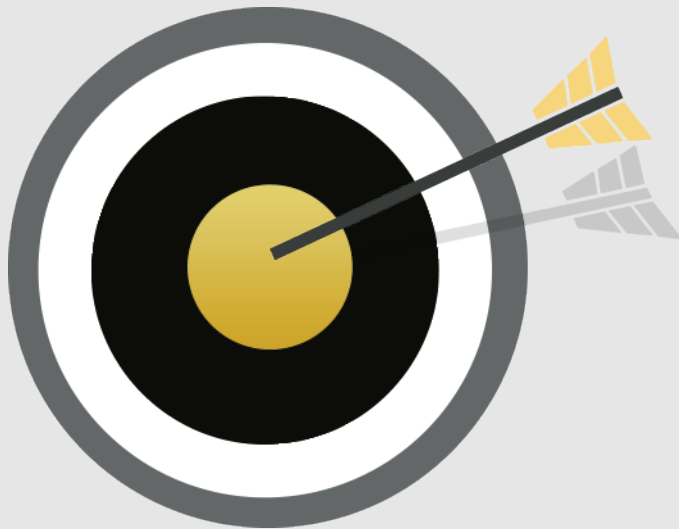
The advantages of SGC blockchain based software contracts (smart contracts) enable SGC coins to be decentralized, secure, and transparent for all users. SGC will initially employ standard digital coins that are exchangeable for specified cryptocurrencies and fiat currencies. SGC holders will have the ability to buy and sell their coins following the official listing on the public cryptocurrency exchange. All users of SGC coins are entitled to use their coins to make payments or remittances, to sell their coins on the cryptocurrency exchange

market or to trade-in any amount of SGC coins. All physical gold bullion is stored and housed in a secured vault under the safe-keeping of Gold Silver Central Pty Limited in Singapore and the gold certificate will be updated at the end of every month. Contents insurance is provided by Lloyd's of London. This insurance is applied to all gold bullion and covers the value of gold bullion in the event of theft, damage, or loss starting from 100 US Dollars.

Our strategic objective is to change the global market by providing a decentralized cryptocurrency to all users globally. At the same time, our vision is to serve the global community by advocating a fair market on the basis of actual demand and supply. By April 2020, Secured Gold Coin Pty Limited is estimated to have at least 250,000 users in the global market. This user base is expected to rise to 500,000 by December 2020.

Key Objectives

We are focused on achieving three critical objectives. We believe the achievement of these objectives are congruent with the best interests of SGC users and will provide intrinsic value to the communities that embrace SGC coins.



Objectives



First objective is to develop a secure, stable, and usable asset backed hybrid currency, thus digitizing the real-world assets.



Secondly, we aim to supply digital assets that incorporate ease-of-access, transparency, and reliability in digital assets that can be used daily or held long-term.



Finally, it is essential that principals of security, stability, and usability are embedded within the concepts of SGC.

Goals

Other than our key objective of providing a universal cryptocurrency for the users to trade hybrid digital assets (asset + utility), and make payments, we are looking forward towards the goals that will lead the SGC coin to become global. With our SGC PAY Debit Card integration, the SGC coin will be adopted as mainstream. The SGC PAY will open new ways of spending and sending SGC coins. The SGC Online Shop aims to provide ways of utilization for our hybrid (asset + utility) coin. And finally listing our coin on global exchanges will make trading easier for the users.



Challenges in Banking System

In the banking system, there are several monetary issues specifically in the cross-border payments settlement which is the base of our businesses today. The system has many inherent flaws and challenges that we need to overcome. Many of our businesses are struggling because of the drawbacks of our conventional banking system. The centralized banking system has been the root of the challenges. Banks being controlled by a central authority who demands the users and businesses to be dependent on it. So, even if it is a cross-border payment or even a transaction of one's money from the banks, one is dependent on the banks to perform the transaction which also charges heavy fees in turn. These high fees in itself are not favourable for businesses as they gallop a part of the company's profit.

Moreover, we've not yet developed a fully automatic banking system and thus manual work is involved in making it prone to human errors. We're dependent on a central bank for our data security and financial matters and thus are vulnerable. The databases where our financial ledgers are stored are also susceptible to hacking attempts. The biggest case ever recorded by FCA was the Barclay Bank case, where the bank was fined with the highest amount ever fined by FCA which was £72 million for poor handling of financial crime risks¹. However, the issues still persisted and Barclays Boss Mr. James Staley was again fined in the year 2018 jointly by FCA and PRA by an amount of £642,430 over the whistleblowing scandal².



1. "FCA fines Barclays £72 million for poor handling of financial crime risks." 26 Nov. 2015,

<https://www.fca.org.uk/news/press-releases/fca-fines-barclays-%C2%A372-million-poor-handling-financial-crime-risks>.

2. "FCA and PRA jointly fine Mr James Staley £642,430 and announce" <https://www.fca.org.uk/news/press-releases/fca-and-pra-jointly-fine-mr-james-staley-announce-special-requirements>.

Share of total volume of operational risk events for UK Lloyds Banking Group from 2014 to 2017, by risk category*

UK Lloyds Banking Group volume share of operational risk events 2014-2017

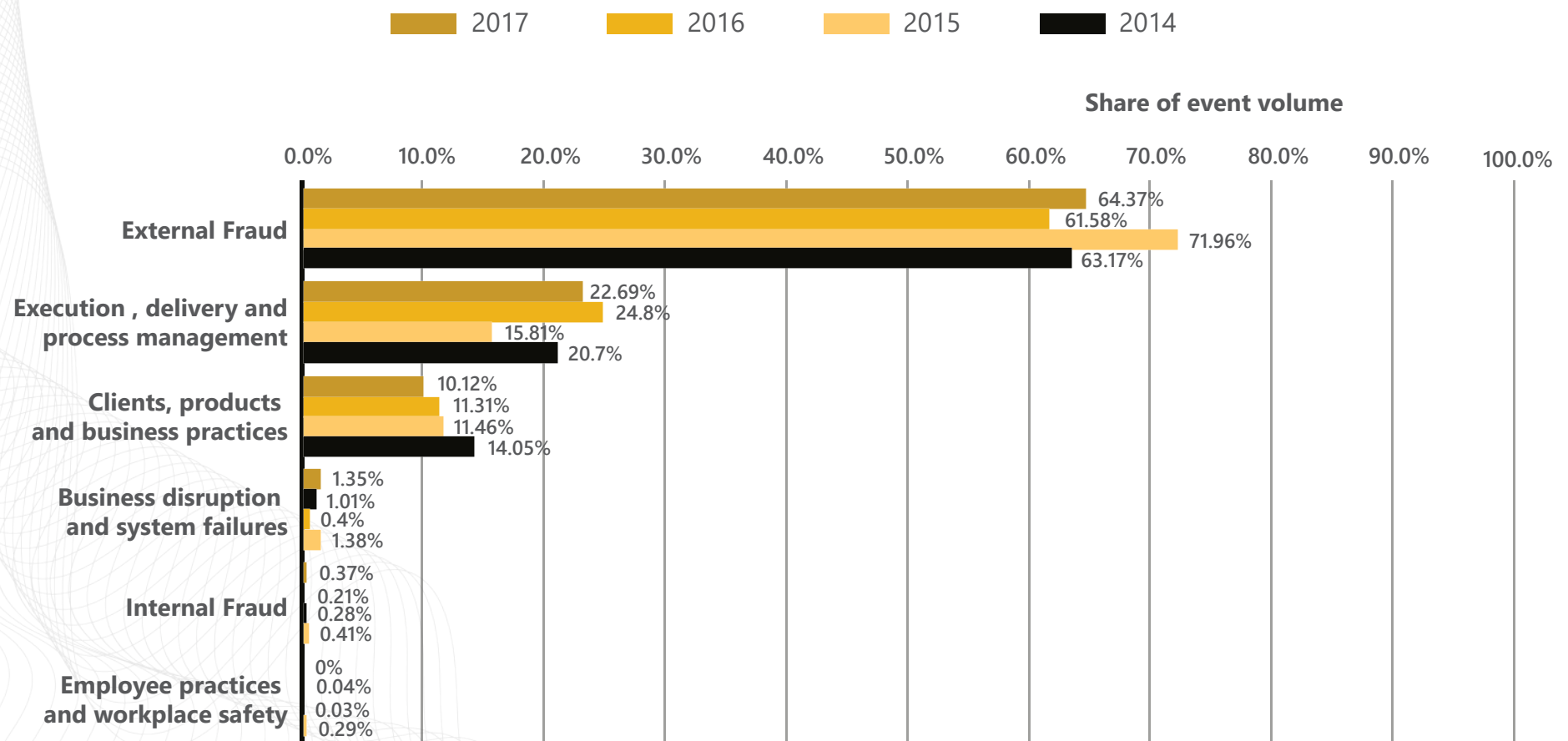


Figure 3.1.1³

3. "HELPING BRITAIN PROSPER - Lloyds Banking Group." 20 Feb. 2018, https://www.lloydsbankinggroup.com/globalassets/documents/investors/2017/2017_lbg_annual_report_v3.pdf.

Stock Exchange Challenges

The stock exchange market has its own drawbacks, problems, and limitations because of which new ways of investments are always searched for. The stock exchange market is vulnerable to outside stimuli, for example, unstable oil prices, the US Dollar etc. The problem of centralized dependency also persists in stock exchange markets leaving a room for manipulations. It has been observed that the share values of some profitable companies have been increased fictitiously sometimes that hampers smooth operations. Except all the companies plan irregular dividend plans making users confused. Some entitled members for examples directors of the listed companies often look for individual interests making use of internal information. Moreover, the financial procedures and delivery of securities often take unusual long time blocking money for nothing. These challenges often cause turn over of the stock exchanges given below is the list of top 10 companies with the highest turnover rate.

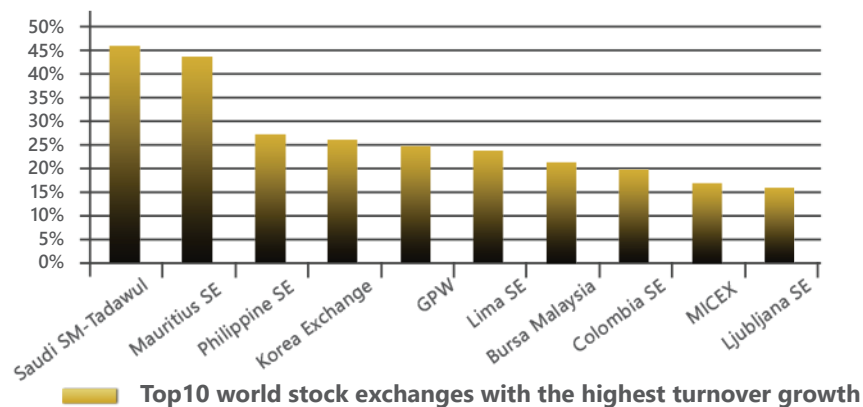


Figure 3.2.1⁴

The given graph depicts the equity cash segment turnover of the Bombay Stock Exchange (BSE) across India from the fiscal year 2012 to the fiscal year 2017. We can see how during the fiscal year 2016, the Bombay Stock Exchange had an equity cash segment turnover of over 7.3 trillion Indian rupees.

Equity cash segment turnover in Bombay Stock Exchange (BSE) across India from FY 2012 to FY 2017 (in billion Indian rupees)

Equity cash segment turnover in BSE across India FY 2012-FY 2017

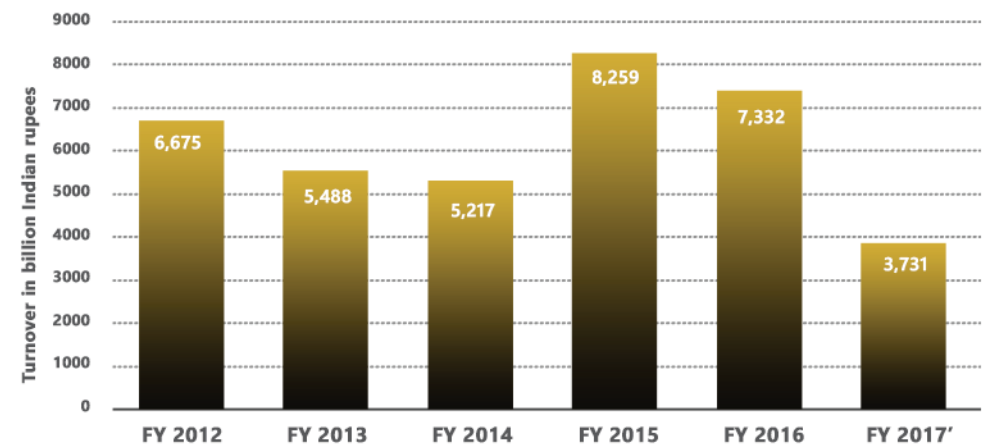


Figure 3.2.2^{5 6}

4. "Challenges for the developing Warsaw Stock Exchange in the light of" 23 Jan. 2012, <https://www.msp.gov.pl/en/polish-economy/economic-news/2984,Challenges-for-the-developing-Warsaw-Stock-Exchange-in-the-light-of-problems-of-.html>.

5. "BSE Ltd (BSE) - KRChoksey." 15 Feb. 2017, https://www.krchoksey.com/WB_Reports/BSE_150217.pdf.

6. "• India - equity cash segment turnover in BSE 2017 | Statistic - Statista." <https://www.statista.com/statistics/720152/india-equity-cash-segment-turnover-in-bse/>.

Challenges of Cryptocurrencies

To overcome the issues of traditional investments and stock exchanges, cryptocurrencies were introduced. A cryptocurrency is a digital asset designed to work as a medium of exchange using cryptography to secure transactions, to control the creation of additional units, and to verify the transfer of assets. Cryptocurrencies are classified as a subset of digital currencies and are also classified as a subset of alternative currencies and virtual currencies. Initially, they seemed to solve the problems faced in the traditional investment procedures but they have their inherent limitations and challenges as well. Over a period of time, cryptocurrencies have evolved in the following manner,

Currency Coins

Currency tokens/coins like BTC, ETH, and LTC were made just as a replacement for fiat money. They are used as a payment method and can be traded for real fiat. Users have used them as investments owing to the trends of various cryptocurrencies showing an increase in valuation. Bitcoin being on the top. But these currency coins specifically bitcoin have been incredibly volatile since its inception. The price volatility of bitcoin can be visualized from the graph below where the bitcoin index value for the end of October 2016 was 679 U.S. dollars reaching to 19,783.06 U.S. dollars on December 17, 2017, in just a year.



Figure 3.3.1⁷

7. "Bitcoin price - Buy Bitcoin Worldwide." <https://www.buybitcoinworldwide.com/price/>.



Figure 3.3.2⁸

The other most famous bitcoin replacement - ethereum, has shown the same volatile trends since its inception. The given graph presents the evolution of the price of the virtual currency Ethereum, where it is constantly showing an extremely volatile behavior.

8. "Ethereum Price Index — Real-time Ethereum (ETH) Price ... - CoinDesk." <https://www.coindesk.com/price/ethereum>.

The trends of other currency coins can also be viewed from the given graphs, where the volatile nature of Ripple and Litecoin can be seen.



Ripple price chart



Litecoin price chart

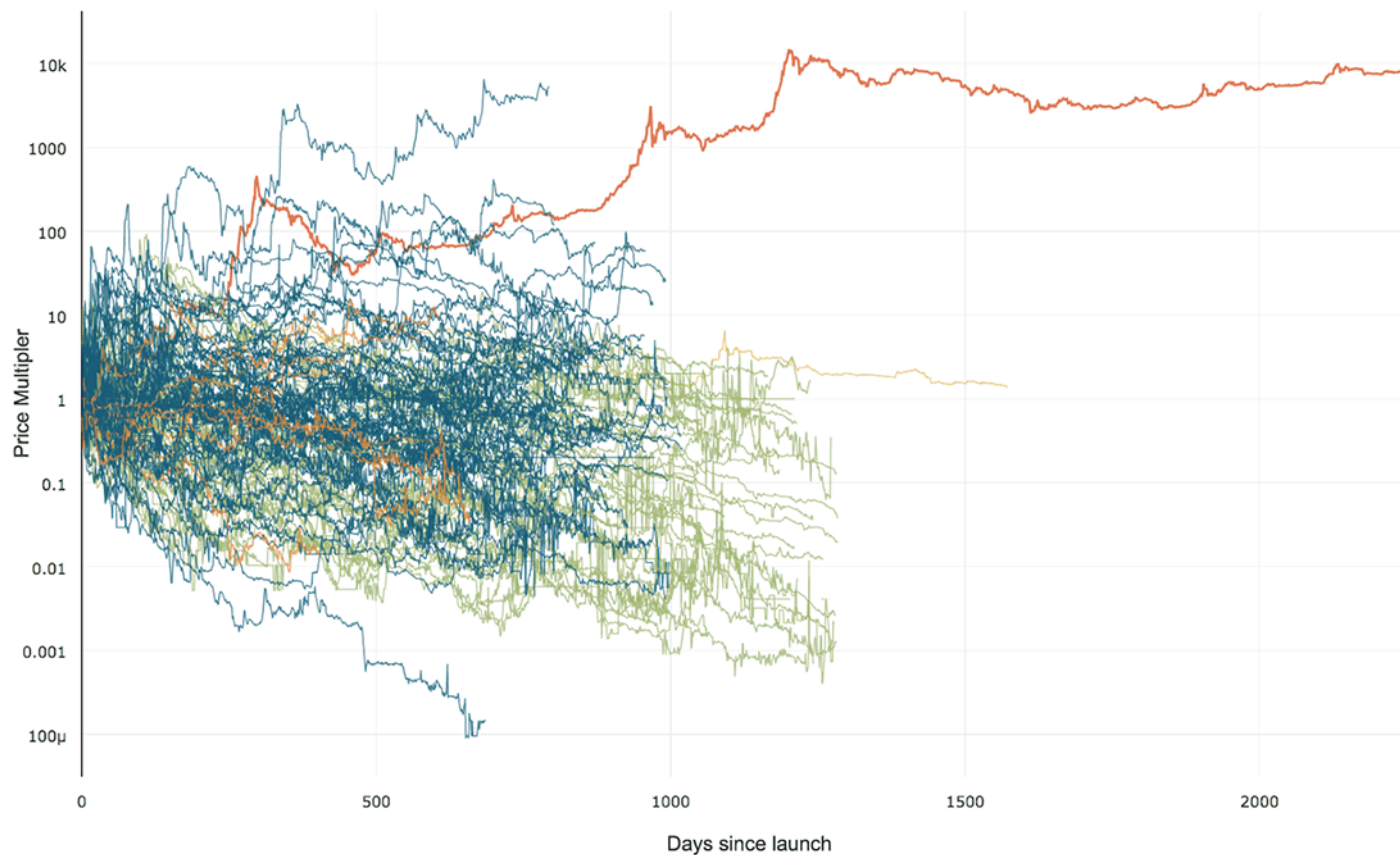
Figure 3.3.3 ^{9 10}

9. "Ripple - WorldCoinIndex." <https://www.worldcoinindex.com/coin/ripple>.

10. "Litecoin price | index, chart and news | WorldCoinIndex." <https://www.worldcoinindex.com/coin/litecoin>.

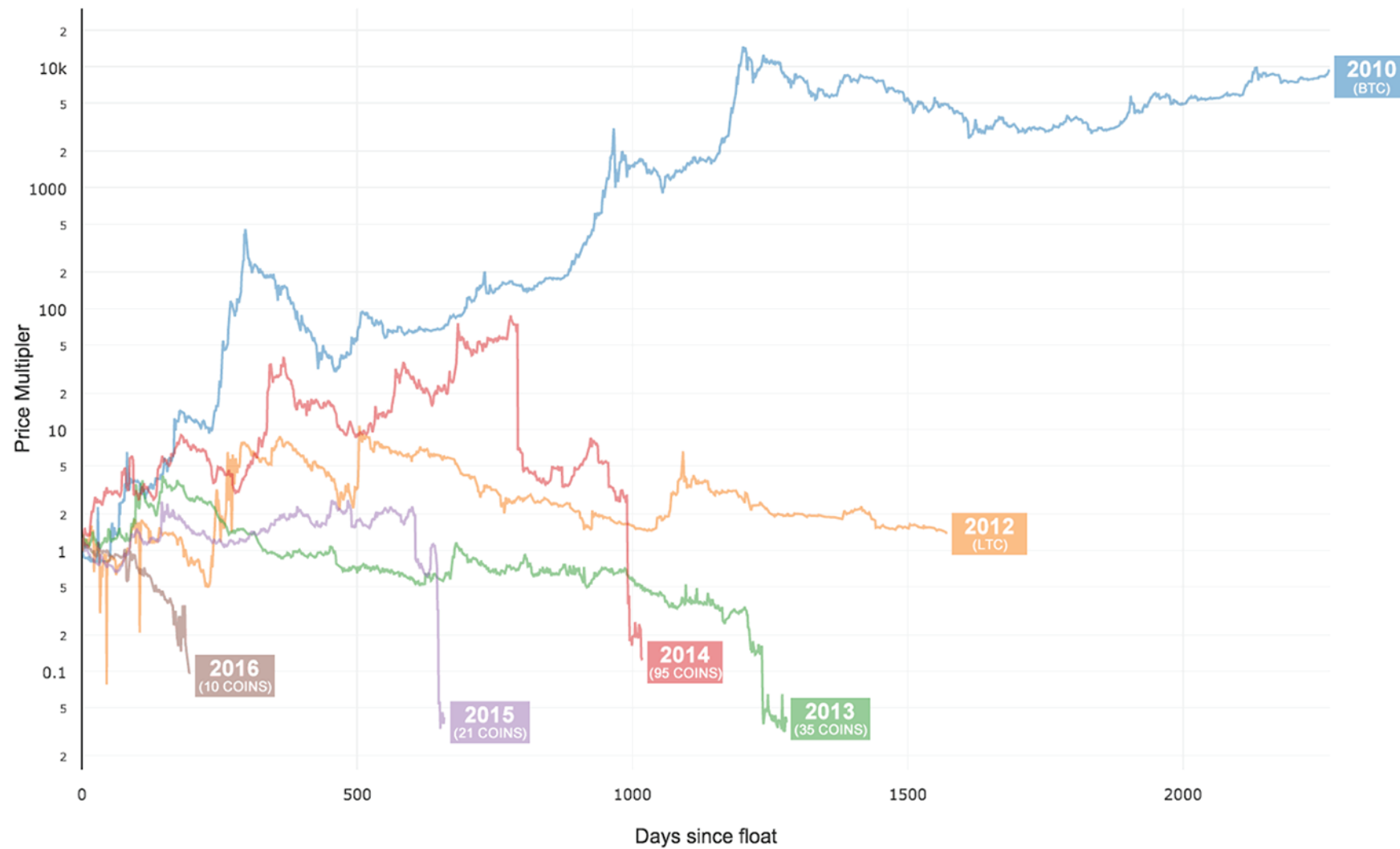
Utility Coins

Utility tokens/coins came into being after the evolution of currency coins. These coins are mostly used in ICO's and expect an increase in value to the users by providing practical utilities to the users and platform users. The valuation of these coins is dependent on supply and demand cycles and are thus vulnerable to outside stimuli. One cannot guarantee a future profit while investing in a utility coin. Here's a plot of 118 coins that have been floated onto the markets that have achieved at least an average of \$250,000 market cap in any one year of their existence. The graph clearly depicts how the value of most of the coins has fallen¹¹.



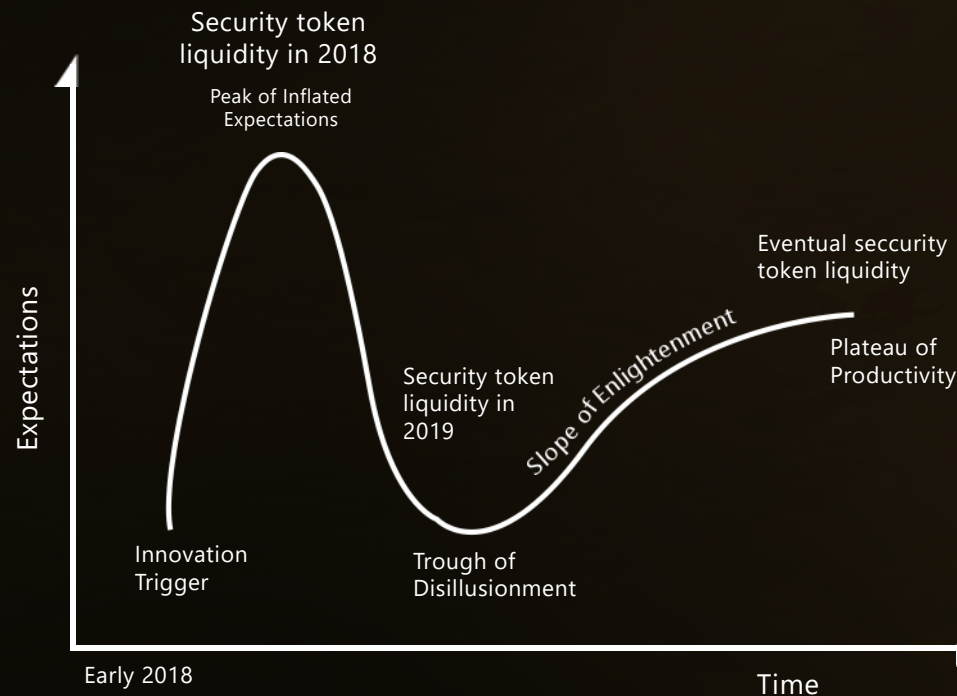
11. Data visualisation: 118 coins plotted over time this is why ... - Woobull." 3 Nov. 2016.
<https://woobull.com/data-visualisation-118-coins-plotted-over-time-this-is-why-hodl-alt-coin-indexes-dont-work/>.

The visualization comes more interesting when the researcher zooms it by year. We can observe that an average coin performance is getting worse over time.



Security Tokens

Security tokens and Security Token Offerings (STO's) are the new things in the market. They were introduced to tackle the problem of currency tokens and utility tokens. Security tokens offer dividends from the company's profit to the users. They work the same as the stock exchange shares. Security tokens are however more secure than utility currencies but the problem of losing all the investment in case of loss is still there. There is just a need for a digital asset that can assure users of some guaranteed value to remove the insecurities. The predicted hype cycle also foresees a fall in the liquidity of the security tokens in the upcoming years.



Hype Cycle Figure 3.3.4¹²

12. "Can security tokens fulfill their promise of liquidity? - Hacker Noon." 20 Aug. 2018, <https://hackernoon.com/can-security-tokens-fulfill-their-promise-of-liquidity-938022e53133>.

ASSET-BACKED HYBRID COINS - THE HOPE

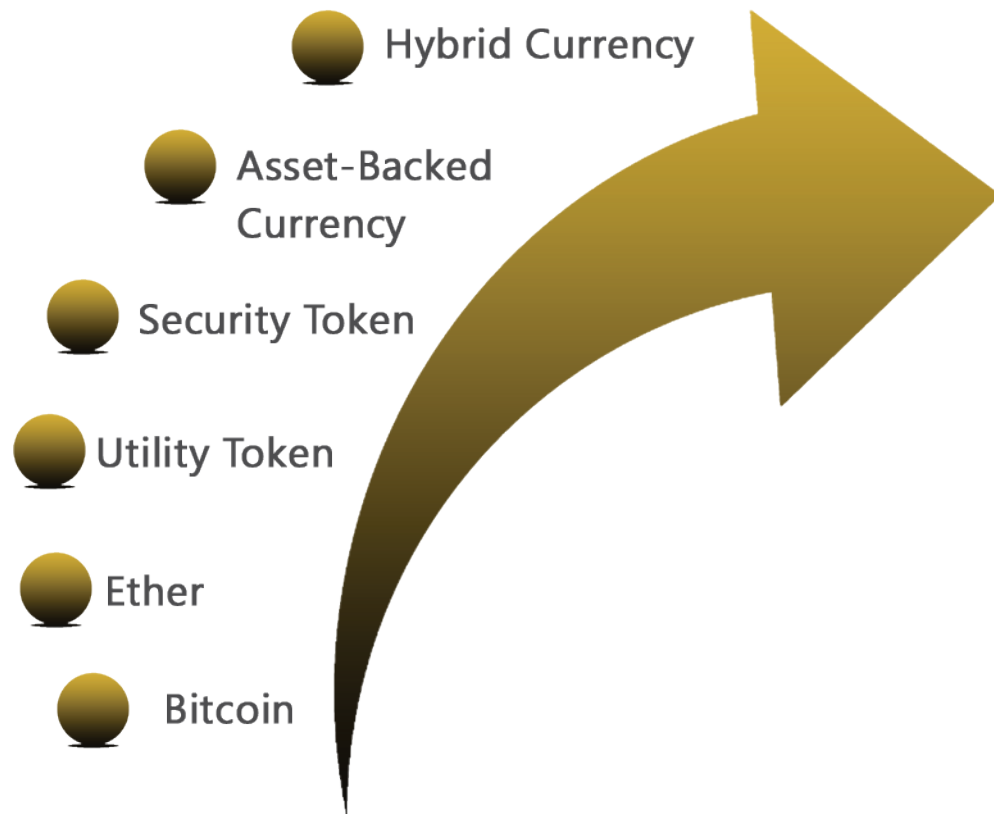
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After the introduction of Bitcoin and Ethereum, there has been constant research on improving the cryptocurrency market. The cryptocurrencies have kept on improving from a basic investment based tradable currencies to utility coins, security coins, asset-backed coins, and now the hybrid coins.

Asset-backed coins are the invention for the future. These are the blockchain coins backed by real valuable assets mostly at 1:1 ratio but can be changed depending on the need of a platform. Backing a coin with the real-world tangible or intangible object of economic value makes the worth of coin exactly the value they are backed for. Thus, there is never the risk of losing digital assets until or unless the worth of asset falls.

Of asset-backed coins, gold-backed coins are most secure and mainstream because of the stable gold prices. SGC, in order to provide the audience with the best asset backed payment option, has developed an initial released 60% gold backed coin that has the stability of gold and usability of crypto. The SGC coin will be 60% gold backed at the time of initial release which means that the quantity of gold backing the coin at the time of coin being released, will not get affected by the price volatility of SGC coin or gold in future.

SGC coin is not just an asset-backed coin but a hybrid coin that can be used for various payment options ranging from paying on an online e-commerce platform to point-of-sale payments through SGC PAY Debit Card. Hybrid coins are a thing of the future. Withholding all the properties of a secure and stable asset-backed coin as well as the usability of a utility coin, SGC is the solution to all the payment, and crypto problems the world is facing.



SGC Hybrid Coin



Benefits of Asset-Backed Coins

Tokenizing assets has become a very advantageous source of making investments as it is turning the world into a massive stock market. There are some benefits of asset-backed coins given below:

Liquidity enhancement

Asset tokenization enhances the liquidity of assets that otherwise have very low liquidity. It allows asset owners to capture liquidity premiums from assets that otherwise, due to low liquidity would not be actively traded because of low liquidity results in making assets expensive to trade.

Instant traceability via exchanges

Liquidity matters when introducing a new type of asset; users will be nervous and so will want to avoid long-term lock-in. Real-time settlement offers instant traceability via crypto exchanges, which is the first step towards liquidity.

Diversification of risk

Through tokenizing assets, people who cannot make huge investments can invest in some percentage of the whole asset making them able to get the ownership of one cheap part instead of an expensive whole. Tokenizing the asset allows diversification of risk such that one owner won't be much affected if the whole asset is damaged and lose its value because he has invested in a part of different assets.

Ownership transference without restrictions

Asset-backed coins let the dealers and owners transfer ownership without the restrictions of temporal and territorial barriers as the coins can be sold globally.

A secure and cost-efficient way of getting ownership

Asset-backed coins on blockchain provide secure, cost-efficient, and fast way of getting ownership as the transactions on the blockchain have low to no transaction cost.

Referral incentivization for influencers

An influencer who has fractional ownership of an asset through asset-backed coins is incentivized for bringing more users or buyers into the asset.



Low administrative costs

Tokenization diminishes the administrative costs: due to excessive documentation because smart contracts instantly execute agreements that improve the speed of settlements.

Availability of assets' ownership history

Trust through verifiability, transparency, and immutability. This is where regulation is critical as we are in the scammy era of Blockchain today. Tokenizing the assets using blockchain makes the asset securitization easier because the owners can know the history of the asset about previous ownership. Moreover, lawyers can make use of the transactions history to transfer ownership of the asset. In this way, the frauds like occupying land illegally, in the real estate industry would be minimized as complete history would be available.

Tokenization provides several other security advantages owing to its major prospects like unique, unable to be imitated, copied or double spent.



The Market Potential for Asset-Backed Coins

People often question how digital currencies can have value without being backed by any tangible asset. The answer is: they are more durable, divisible, fungible, scarce, and transferable than fiat currencies. But there are several digital currencies backed by tangible asset known as asset-backed tokens/coins. The most popular of asset-backed digital currencies are Gold-backed coins that have physical gold to sustain their value. The potential asset-backed coin market size is much bigger and encompasses different assets such as oil, gold, fiat currencies, diamonds, real estate, shares of companies, artwork, intellectual property etc.

Each of the different categories of assets: tangible and intangible assets (e.g., gold and copyright), fungible and non- fungible assets (e.g. crude oil and artwork), movable and non-movable property (e.g., cars and real estate), requires a different procedure and protocol of storing and tokenizing. Thus, it is needed that the assets must be held by a trusted party who can issue them in the form of coins, consider the substance of the assets, their storage capacity, and their valuation mechanism.

Market Stats for Debit Card Payments

The debit card payments have been increased massively as they have doubled as compared in 2006. SGC PAY Debit Card functionality will increase its demand owing to the huge usage potential of debit card payments. A study conducted by the US Federal Reserve in 2016 found that the value of transactions made using debit cards in the US rose from \$2.1 trillion in 2012 to nearly \$2.6 trillion in 2015; the volume of transactions in the US increased from 56.5 billion in 2012 to 69.5 billion in 2015; that is an increase in value and volume of 23.81% and 23%, respectively¹³.

In India, the number of transactions using debit cards doubled from 133.97 million to 267.51 million in a period of 12 months¹⁴. Similarly in 2016, there were 13.11 billion debit card transactions in the United Kingdom; 3.74 billion in the Netherlands; and nearly 3 billion in Germany. This upward trend is forecasted to continue which only enhances the need and demand for SGC coins. SGC will carry the essential function of being able to be transferred between debit card holders as a result of Master Card and Visa Card integration. Similarly, according to statista, the USA has around 210 million Master Card debit cards in circulation at that time. Not only this, the stats in this regard say that there are 867 million debit cards being used by the users around the globe¹⁵.



13. "2016 Federal Reserve Payments Study - Federal Reserve Bank." 22 Dec. 2016, <https://www.federalreserve.gov/newsevents/press/other/2016-payments-study-20161222.pdf>.

14. "India had 30.86M credit cards, 880.03M debit cards in May 2017" <https://www.medianama.com/2017/07/223-india-credit-cards-debit-cards-may-2017/>.

15. "+ + Number of MasterCard debit cards in the U.S. and ... - Statista." <https://www.statista.com/statistics/624337/number-of-mastercard-debit-cards-usa-globally/>.

Number of MasterCard debit cards in the United States and worldwide in the 2nd quarter of 2018 (in millions)

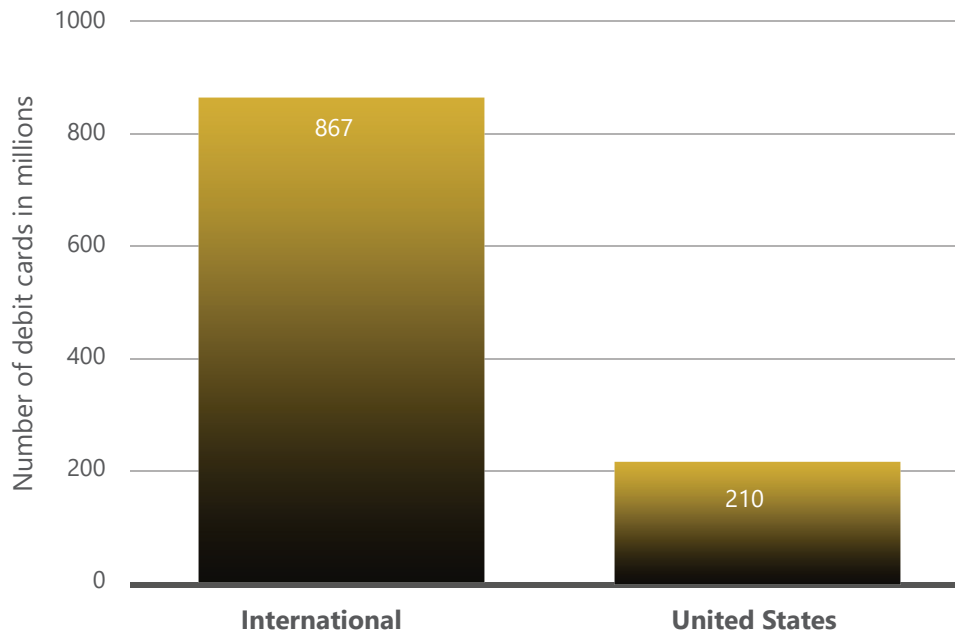


Figure 5.2.1

The number of debit card payments is increasing day-by-day. The forecast statistics particularly made for the United Kingdom shows that the increase in the adoption of this payment way is remarkable as it is expected to reach up to 60 million payments per day by 2026¹⁶.

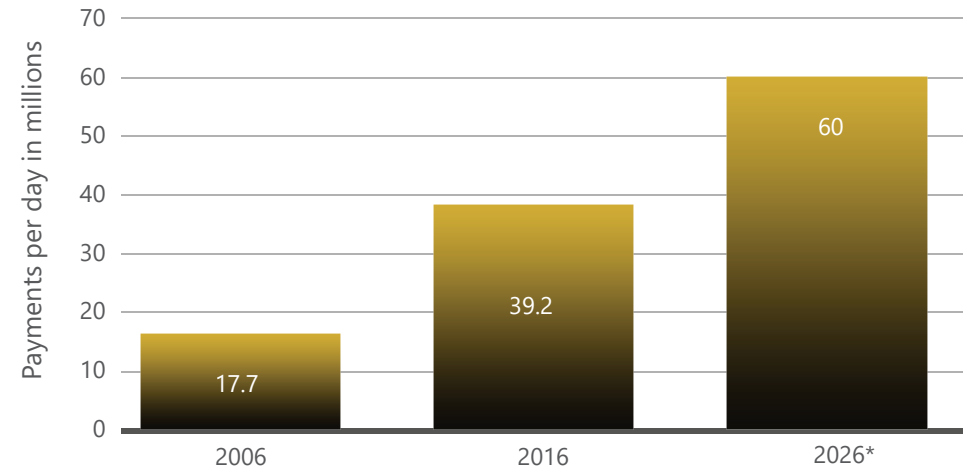


Figure 5.2.2¹⁷

Target Market

Everyday user: Being a decentralized and borderless commodity that can be spent and obtained in any country around the globe, it avoids the risk of volatility in foreign exchange markets.

Gold bullion users: Gold have a history of being a stable asset in terms of price and value but difficult and tedious to obtain. SGC coins are substantially more convenient and streamline the acquisition of gold.

Corporate users: The ideal option for companies to acquire and sell gold efficiently and in large quantities without affecting liquidity.

Hedge fund buyers: For those concerned with inflation, political instability, economic uncertainty, gold as a bullion product, together with the security of blockchain makes SGC coins an appealing option.

16. "Card payments per day estimate in the UK 2006, 2016 and ... - Statista." <https://www.statista.com/statistics/719708/card-payments-per-day-forecast-united-kingdom/>.

17. "Card payments per day estimate in the UK 2006, 2016 and ... - Statista." <https://www.statista.com/statistics/719708/card-payments-per-day-forecast-united-kingdom/>.

Competitor Analysis

Most of the companies offering gold-backed digital currencies are reluctant to store any physical gold for avoiding the headache of security or any other risk involved. Moreover, they do not want to be dependent on any third party to get involved in their systems to ensure the security of their gold reserves. Secured Gold Coin with its partners, is ready to face the challenges as they store physical gold in a secure vault. Thus, when you become the user of SGC coins, the physical gold equivalent to 60% part of your initially released SGC coin will be attached to your wallet address and displayed on the SGC Blockchain Explorer. So whenever a user buys SGC coins, a gold certificate is attached to the wallet address of the user. Once the certificate is issued, the wallet address shall remain the same even if its traded to other addresses. Which means that the price and quantity of gold mentioned on the certificate against the SGC coin being purchased, will remain the same and cannot change on the re-selling, valuation, or devaluation of the same coin.

Another reason that sets SGC apart from other asset-backed digital currency based systems is its usability through the SGC PAY Debit Card. Secured Gold Coin Pty Limited is providing its users with this SGC PAY Debit Card functionality to increase the utility of SGC coins as the users can purchase different items by making payments via SGC PAY Debit Card: containing SGC coins.



Features	Benefits
Security	<ul style="list-style-type: none">— The users will be able to track all transactions and these transactions will be immutable courtesy blockchain technology.
Stability	<ul style="list-style-type: none">— The SGC coins are stable with their value because their value will not fluctuate or deplete as other cryptocurrencies' values have become.— SGC coin is backed by gold which will remain on high demand that will keep its value stable. So the users will get a definite benefit when they exchange SGC with fiat currency at a high exchange rate.
Usability	<ul style="list-style-type: none">— Users can use secured gold coins for making payments while purchasing different items.— They can use SGC coins for trading and exchanging them with other cryptocurrencies or fiat from the global exchange.— SGC coins are available to any new user as the Signup process is quick and easy.
SGC PAY Debit Card	<ul style="list-style-type: none">— As cryptocurrency has not been accepted everywhere till now, therefore it is a very useful way of spending SGC coins using your SGC PAY Debit Card as it makes SGC coins usable everywhere.

Major Prospects

SGC coins come up with many prospects that make it a trustworthy, authentic, easily accessible, and durable. These prospects are,

Sufficient Value: All coins are coded to a specific block of bullion gold. As long as you are SGC coins holder, you are the owner of a set quantity of gold.

Anti-Counterfeiting: SGC is accountable through the blockchain technology. Furthermore, all coins are coded to a specific block of bullion gold. The gold certificates shall be updated at the end of every month.

Trust: The blockchain maintains all relevant data that cannot be controlled or altered and is viewable to all.

Exchangeable: Ideal for payments, remittances, gifting, and trading on cryptocurrency exchanges or for physical gold bullion.

Access and Usability: SGC coins are accessible and tradable all around the world by any person or company.

Durable: SGC coins cannot be damaged or destroyed, circumventing the need to replace older coins. Thus, SGC coins will live on indefinitely.

Insurance: Each Secured Gold Coin has the asset-backing of physical gold bullion. All physical gold bullion is stored and housed in a secured vault under the safe-keeping of Gold Silver Central Pty Limited in Singapore. Additionally, content insurance is applied to all gold bullion associated with each Secured Gold Coin. The purpose of this insurance is to cover the value of gold bullion in the event of theft, damage, or loss. Thus, the second layer of protection, in the form of insurance, is in place to protect your physical gold. The initial insurance will start from 100 million Euros and will be increased in the future as per company requirements.

Obtaining SGC Coins: Bitcoin, Ethereum, or bank transfer of USD can be used to exchange for SGC coins.

Safest Cryptocurrency: As a unique gold-backed cryptocurrency, SGC coins will be tradable on exchanges and globally portable. As a valued cryptocurrency, SGC coins can be used for day-to-day payments or stored as digital assets for the future.

Redeemable: The SGC users can optionally exchange their coins for the initially released 60% physical gold, attached to the wallet addresses of the initial users, after SGC becomes listed on Cryptocurrency Exchanges. The value of this initially released 60% gold will

The aim is to encourage the maximum possible number of users and merchants to use SGC coins in their day-to-day transactions. Our integration with SGC PAY Debit Card will enable users to trade their SGC coins for products and services offered by participating merchants. Also, users may obtain additional SGC coins from these merchants at the current market price. Users and merchants receive the benefits of immediate access through the functionality of instant coin transfer. Our blockchain technology provides transparency for all completed SGC coin transfers.

Additionally, the total capacity of SGC coins in existence will never exceed one billion. When SGC coins shall be purchased, they will be transferred to the virtual wallet of the successful buyer at his/her unique wallet address and a gold certificate will be attached to the wallet address of the buyer and displayed on the SGC Blockchain Explorer. This address and other coin details mentioned on the gold certificate shall remain the same even if the coin will be sold to the other user. Anti-DDOS software will be implemented on all servers to help mitigate connection issues and ensure that the website remains online at all times.

Secured Gold Coin Pty Limited reserves the right in its absolute discretion to deny any application for SGC coins. This right is further reserved for any subsequent attempt to exchange SGC coins for physical gold bullion if participating parties are unable or refuse to comply with Anti Money Laundering (AML), Counter-Terrorism Financing (CTF), and Know Your Client (KYC) regulations, laws, best practice, and any other applicable compliance that may apply at any time.

Success Factors

Demand: The global market is in need of an efficient, trusted, and accessible Asset-backed currency. The presumption is that this exists, and SGC is the solution to this problem.

Acceptance: The global market understands the benefits of SGC coins and accepts SGC as the optimal choice to everyday users for buying, selling, or spending.

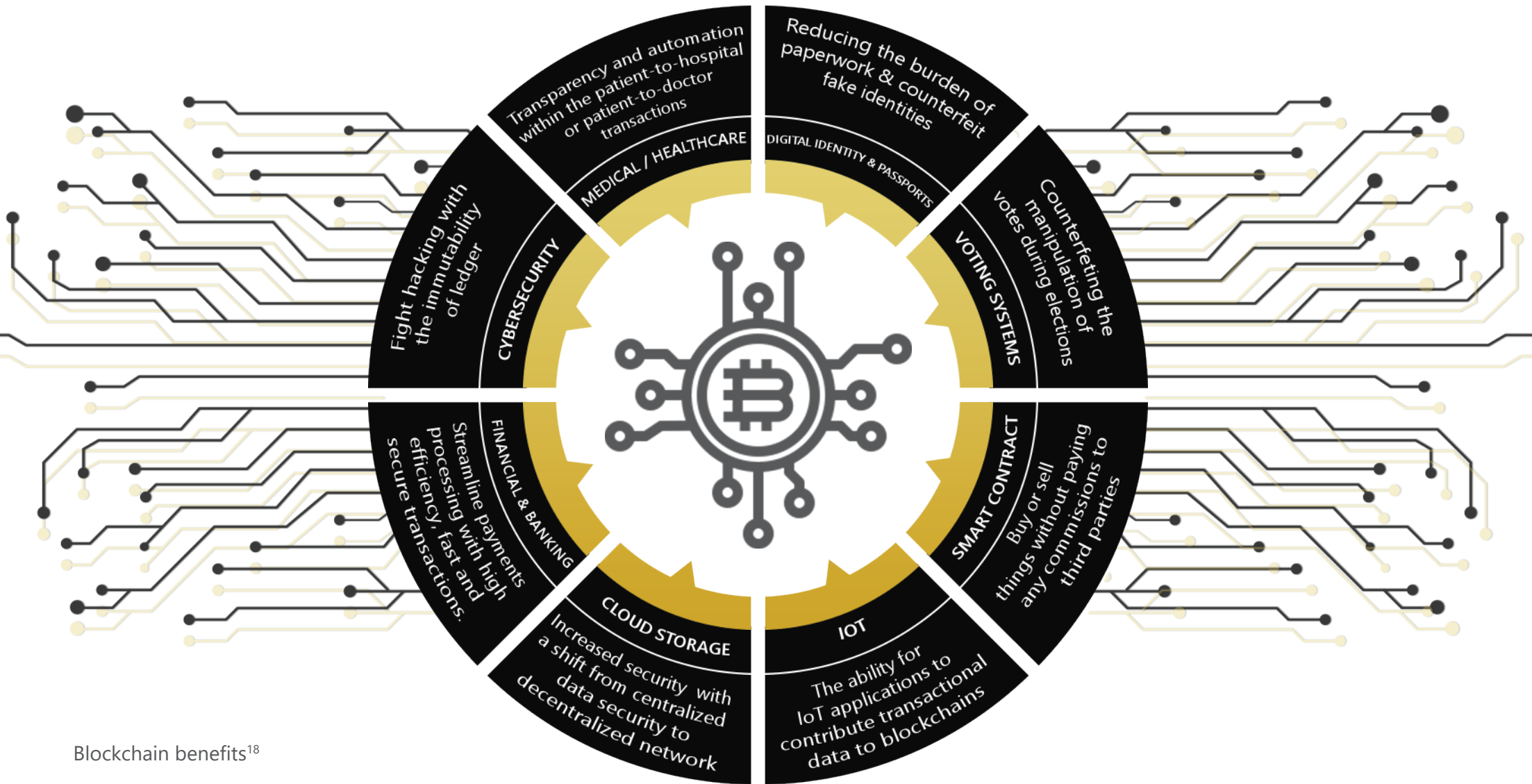
Extensive Use: More than simply a form of currency, SGC is a claim to a specified quantity of gold bullion that can be easily traded or used for payments and remittances. SGC coins can be tracked, verified, and validated at any point in time, and at any location in the world.



The blockchain is a decentralized distributed ledger that allows secure, fast, and cost-efficient transactions to be made in no time. With blockchain, the data stored cannot be changed once entered which makes it an immutable distributed ledger. Being a decentralized and distributed architecture, blockchain allows everyone on the network, to take part in the transaction validation mechanism called consensus making it a highly trustworthy, secure, anti-fraudulent, and durable for data storage.

Blockchain with its massive ability to secure the data provides several features to its users like data transparency, immutability, faster transactions, and most importantly, no third party involvement in transaction propagation.

How Blockchain Benefits you?



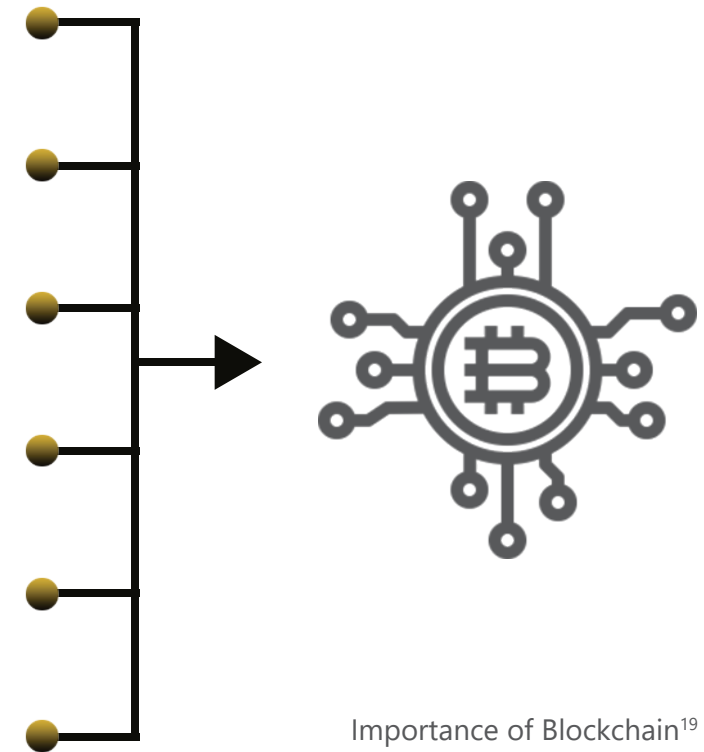
Blockchain benefits¹⁸

18. "Blockchain Infographic: Growth, Use Cases & Facts - Dot Com Infoway." 15 May. 2018, <https://www.dotcominfoway.com/blog/growth-and-facts-of-blockchain-technology>.

Due to these features, blockchain technology has been able to attract many of the industries so far in the recent times. The ultimate benefit of blockchain is that it allows digital information to be distributed but not copied, which can be accessed by anyone but prevents attempts at deletion, alterations, concealment, or falsification. Digital information can be duplicated over a network of thousands and this information can be updated regularly which is then instantly reflected in the network. Irrespective of how many times SGC coins are sold, the ledger of accounts will reflect the latest information. Each block in the blockchain consists of data that is embedded within the network as a whole, and by definition, it is within the public domain.

Why blockchain is important?

- Records and validate every transaction made, which makes it secure and reliable
- Discards the need for any third-party for peer-to-peer transactions
- Users are in control of all their information and transactions
- Complete, consistent, timely, accurate and widely available
- Reduce transaction time to minutes and are processed 24/7
- The decentralized system, therefore, it is less risky to be hacked



19. "Blockchain Infographic: Growth, Use Cases & Facts - Dot Com Infoway." 15 May. 2018, <https://www.dotcominfoway.com/blog/growth-and-facts-of-blockchain-technology>.

According to statista report 2017, the blockchain market worldwide is expected to reach up to 2.3 billion US dollars by 2021.²⁰

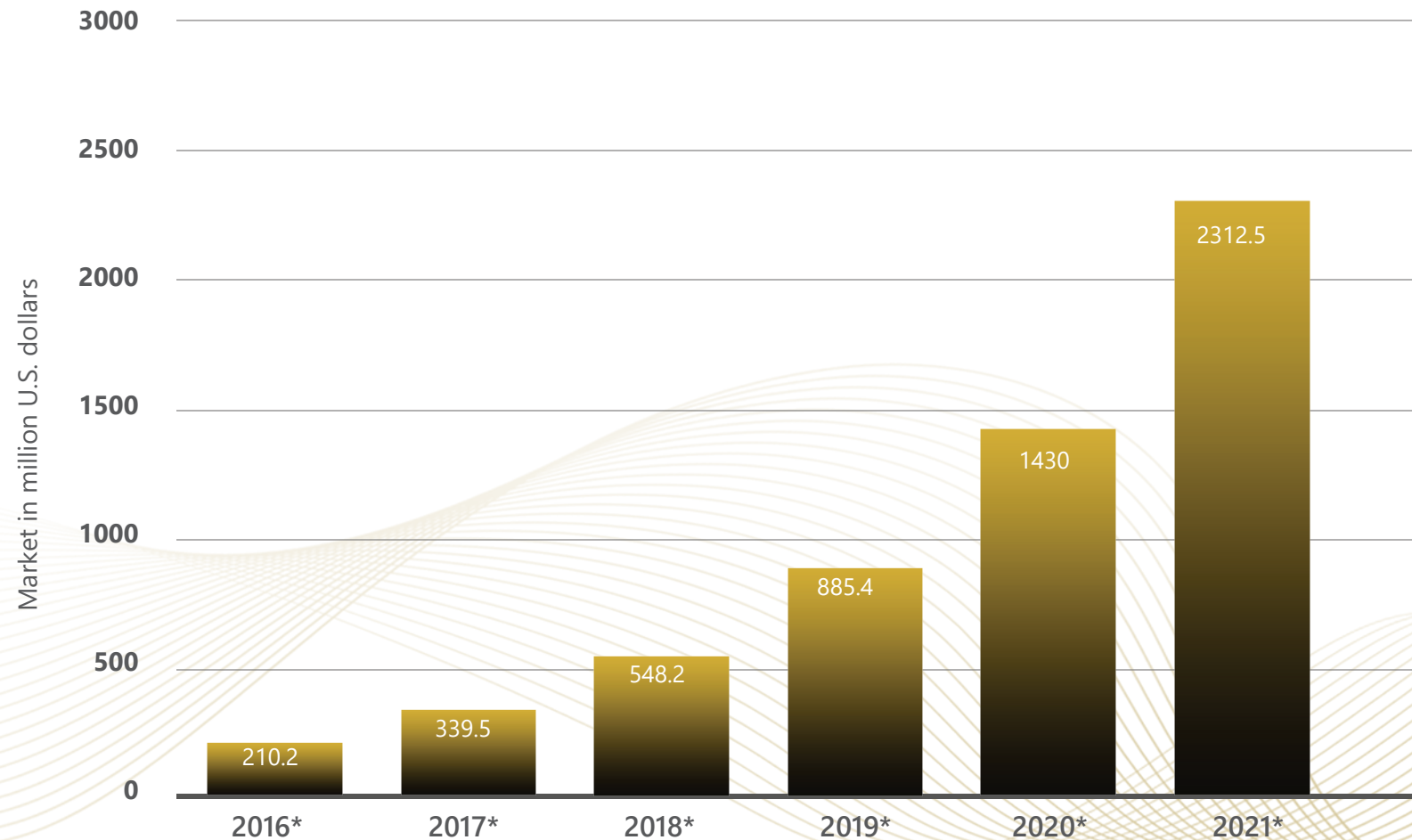
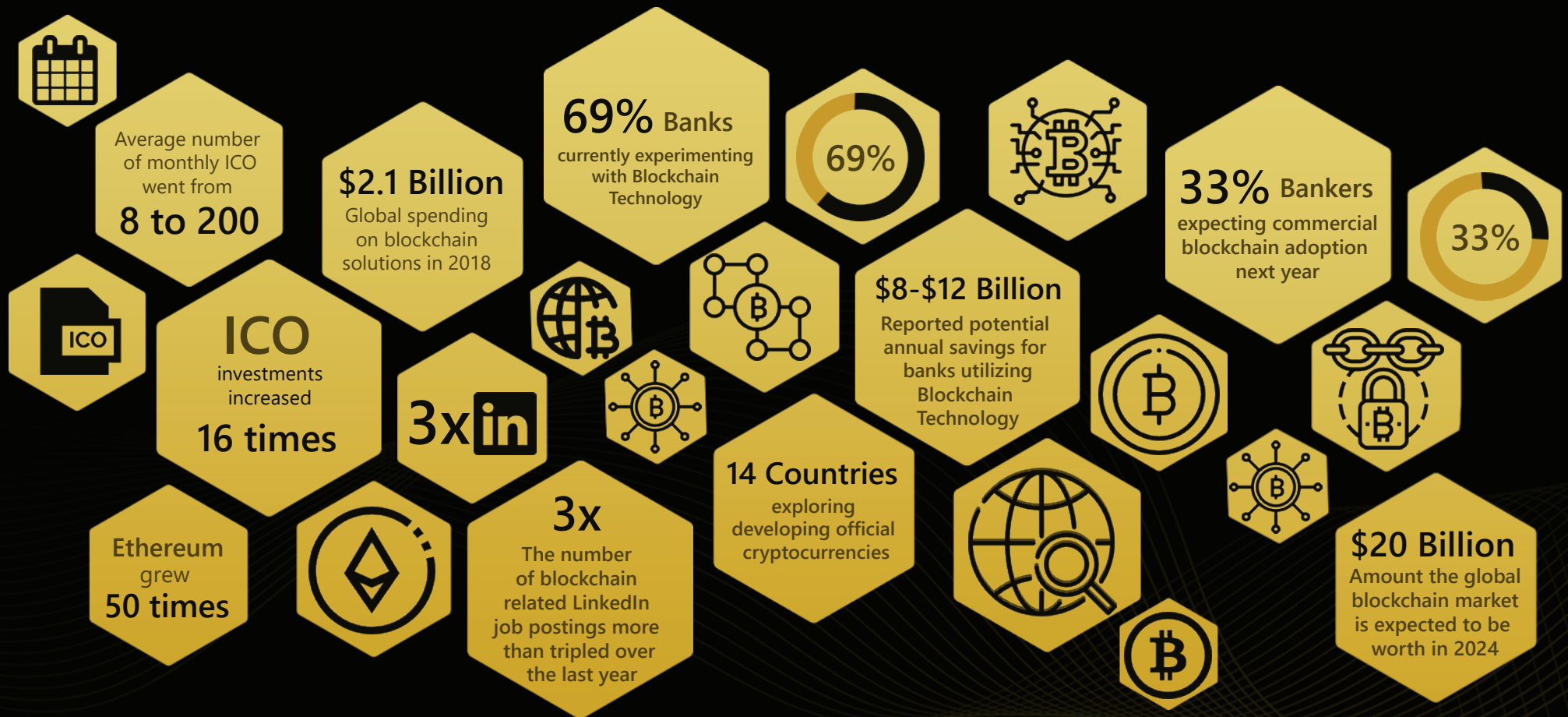


Figure 7.1.1²¹

20. "• Global market for blockchain technology 2016-2021 | Statistic - Statista." <https://www.statista.com/statistics/647231/worldwide-blockchain-technology-market-size/>.

21. "• Global market for blockchain technology 2016-2021 | Statistic - Statista." <https://www.statista.com/statistics/647231/worldwide-blockchain-technology-market-size/>. Accessed 11 Nov. 2018.

Moreover, different industries are adopting the blockchain technology with a fast pace including healthcare, logistics, supply chain, and banking as well. The market growth of blockchain technology has shown great potential in this year 2018 as the global spending on blockchain technology related solutions is 2.1 billion dollars.

The growth of blockchain technology ²²

22. "Blockchain Infographic: Growth, Use Cases & Facts - Dot Com Infoway." 15 May. 2018, <https://www.dotcominfoway.com/blog/growth-and-facts-of-blockchain-technology>.

Why SGC Blockchain

SGC is one of next generation blockchain supporting Hybrid Coins (digital assets) - The coins of the future. SGC blockchain supports a hybrid coin that is initially released with 60% Gold Backing, and 40% Utility. SGC Blockchain has been developed to enable far better Security, Stability, and Usability in the decentralized world. By making the blockchain hybrid in nature and by attaching real world asset certifications to the gold and any asset that might get registered in the future, SGC is aiming at making the world a secure place to be. SGC Blockchain can be compared to the others in the table.

Comparison	ETH	SGC	EOS	Cardano
Coin Type	Hybrid Coin	Utility Coin	Utility Token	Utility Coin
Total Supply	1 billion	97 million	1 billion	45 billion
Consensus	PoW	PoW	DPOS	PoS (Ouroboros)
Block interval	14.5 sec	15 sec	1 sec	20 sec
Block size	2 MB	2 MB	N/A	N/A
Mining hardware	GPU	GPU	N/A	N/A
Master node supported	No	No	No	No
Smart contract	Yes	Yes	Yes	Yes
Block Reward	Starts from 0.34 SGC and will be stable at 0.11 SGC in 2024 and onwards.	3 ETH	N/A	N/A

SGC Blockchain Architecture

SGC Blockchain has been developed from an open-sourced code ²³ and is technically more stable and reliable due to the changes it has implemented. Some of the important parameters of the SGC Blockchain have been discussed below.

Genesis Block

Genesis Block is the first block of a blockchain, containing the initial configurations of the system according to which the network will execute. The Genesis block for SGC Blockchain has been structured as

```
ChainID:      big.NewInt(959595),
DAOForkSupport: false,
EIP150Block:  big.NewInt(0),
EIP155Block:  big.NewInt(0),
EIP158Block:  big.NewInt(0)
```

Chain ID

Every chain has its own unique ID which is used in connection. For SGC, network ID is set to be 959595 (will be changed to 786), representing mainnet of SGC. Chain ID has to be unique so that the transactions included in one chain cannot be included into the other chain. Chain ID is a uniquely defined integer which is used in the processes of transaction signing and verifying transaction signature.

EIP150Block

While the architecture for SGC blockchain was being designed, it was kept under consideration that the SGC blockchain should enable fast synchronization. For that, SGC has left the EIP150 enabled in the source code. This has made the SGC blockchain capable for fast synchronization.

EIP155Block

SGC blockchain architecture has been designed by keeping in view the various factors that can affect its security. Therefore, SGC has kept EIP155 enabled in the source code to keep it secure from attacks such as replay attacks.

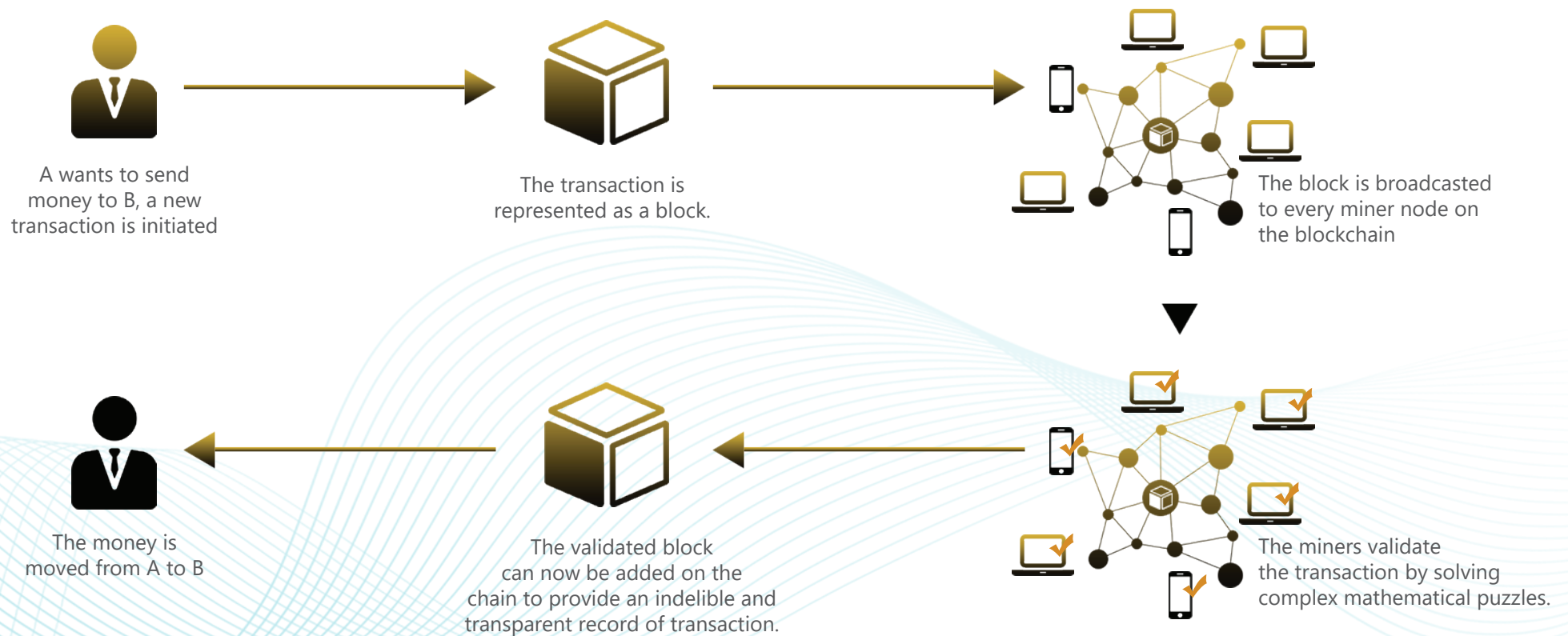
EIP158Block

SGC blockchain has been built space efficient. The mechanism applied inside its architecture to keep it space efficient is that it removes the empty accounts. In SGC blockchain, the empty accounts are considered as non-existing.

23. "ethereum - GitHub." <https://github.com/ethereum>.

SGC Consensus

In SGC blockchain, the transaction validation and reward distribution are carried through Proof of Work which is currently being used by bitcoin and ethereum. In Proof of Work, when a transaction is broadcasted on the network, the miners start a battle of verifying the transaction by solving a cryptographic puzzle hash. The one who solves the puzzle first will add the transaction into the block and broadcast it on the network. In return, the miner gets a reward in the form of coins. However, there are some changes being implemented in the block generation and block reward distribution in the SGC Blockchain.



Removal of Uncle Miners

In traditional PoW consensus, there are more than one miners who solve the cryptographic puzzle hash successfully, verify the transaction, add it in the block, but finally somehow cannot broadcast it on the network at first place. These miners are known as uncle miners and they get reward in less proportion than the miner who successfully broadcasted the block on the network at first place.

In SGC, as the total supply of SGC coins per year is limited and the physical gold is stored equivalent to 60% value of each initially released coin of the total supply, the uncle miners have been eliminated. Moreover, to manage the supply of SGC coins and avoid the randomness and uncertainty in uncle rewards, it was very important to remove it from SGC where each initially released coin will be 60% gold-backed. We can see in the image below that the supply for uncle rewards is random and uncontrolled in ethereum.

Average Uncle Blocks From Etherscan

- Average Uncle Blocks/ Month (July-Decemeber)2015 **12669.4**
- Average Uncle Blocks/ Month 2016 **14612**
- Average Uncle Blocks/ Month 2017 **14754**
- Average Uncle Blocks/ Month 2018 **33500**
- Average Uncle Blocks/ Month 2019 **10982**

Therefore, keeping uncle rewards in the system would result in making it difficult to control the mining supply which would be difficult to manage while keeping the quantity of physical gold under consideration.

BlockTime

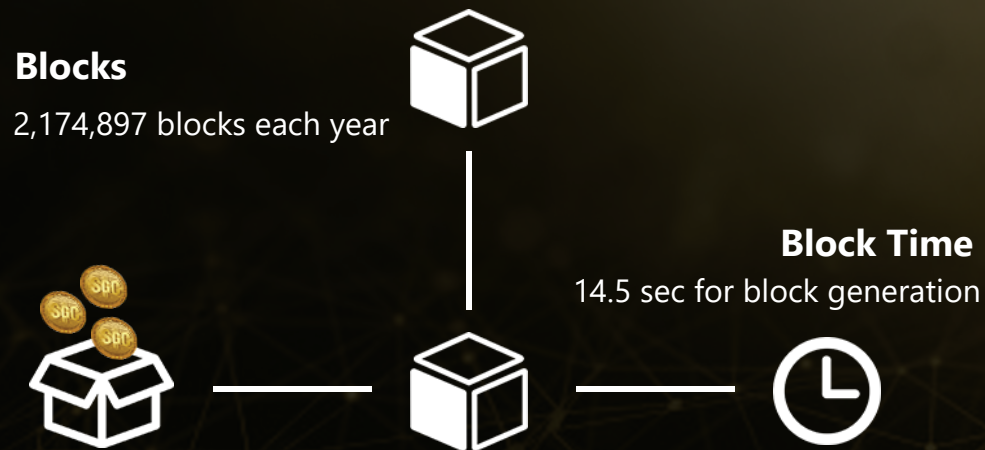
Block Time is the time after which an SGC protocol uses POW for the consensus of the transactions in the network. In the POW consensus, miners try to solve the puzzle as fast as they can. SGC has set the Avg block time to 14.5 secs. It means after every 14.5 secs a new block will be added in the blockchain.

Year	Time	Block
2019	14.5	1,251,310
2020-2062	14.5	2,174,897

To achieve this approximate time for block generation, time range is set to 14-15 sec in the protocol code base. This will help to maintain the approximate time avg by increasing and decreasing the difficulty level of the network.

Reward Mechanism

SGC is the first minable asset backed hybrid blockchain in the crypto world. SGC reward system is introduced to compensate the miners of the network for the PoW. SGC Blockchain has the limited supply which will be released until 2062, and thus for each year there is a different reward rate for the miners.



Block Reward

- 0.34 SGC in 2019
- Decreases gradually over years
- Will be stable at 0.11 SGC in 29014

Block Reward

In SGC blockchain, the time to generate a block has been set to 14.5 seconds whereas the block reward in SGC starts from 0.34 SGC coin which will gradually decrease every year onwards till 2024, after which it will become constant at 0.11 SGC coins per block. Both time and reward for one block, have been calculated according to the total number of blocks to be generated in a year. Every year 2,174,897 blocks shall be broadcasted on the SGC blockchain network.

Year	Reward
2019	0.52
2020	0.30
2021	0.25
2022	0.21
2023	0.16
2024-2062	0.11

The activation of the reward distribution on yearly basis is defined in the parameters configuration of the mainnet. Total blocks per month are calculated and on the basis of these estimations, the reward for each new year is enabled from the configurations. Example of rewards enabling is described below

```
BlockReward2019 = big.NewInt(145000) // Block reward 2019
BlockReward2020 = big.NewInt(124861) // Block reward 2020
BlockReward2021 = big.NewInt(104722) // Block reward 2021
BlockReward2022 = big.NewInt(84583)  // Block reward 2022
BlockReward2023 = big.NewInt(64444)  // Block reward 2023
```

Premine Reward

From the yearly total supply of SGC coins, there is a specific amount of SGC coins that are pre-mined and stored on already specified multiple addresses. This does not mean that the SGC pre-mined supply is under the control of the addresses containing them rather it is totally dependent on the demand & supply tradeoff. SGC has not allocated any specific amounts of SGC coins from the pre-mined supply for different purposes unlike the traditional ICOs do, this is to ensure the decentralization and to respect the market trends for coin demand.

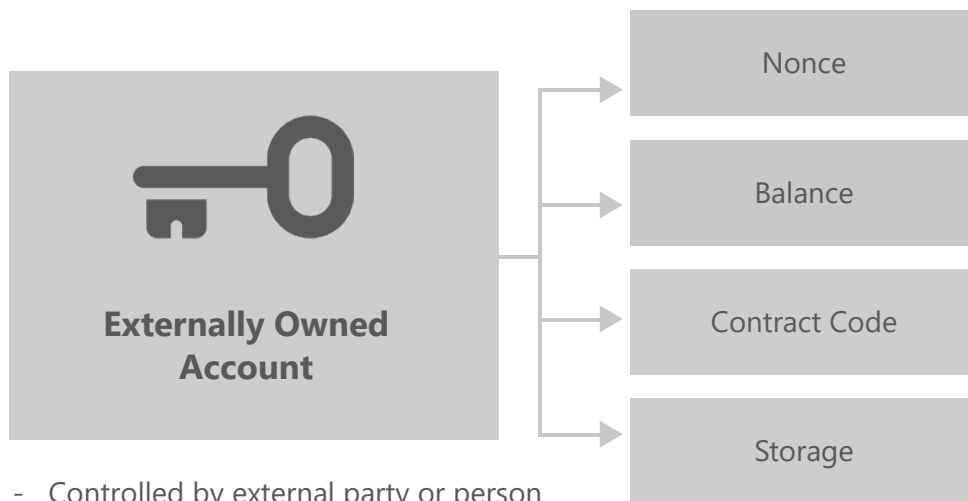
```
//Premine Checks for First 5 Years
Premine2019Start: big.NewInt(400),
Premine2019Stop:  big.NewInt(401),
Premine2020Start: big.NewInt(897),
Premine2020Stop:  big.NewInt(898),
Premine2021Start: big.NewInt(1393),
Premine2021Stop:  big.NewInt(1394),
Premine2022Start: big.NewInt(1890),
Premine2022Stop:  big.NewInt(1891),
Premine2023Start: big.NewInt(2386),
Premine2023Stop:  big.NewInt(2387)
```

All SGC pre-mined coins are equally distributed in 500 pre-specified addresses, but it does not give any dominance to these addresses over the others. Each of the addresses is under check and anyone can track it. When any transaction from any of the specified addresses takes place, it can be tracked through the SGC explorer. Each detail regarding how many coins have been transacted by one address (sender) to another address (receiver) can be tracked. This way, we're keeping a check on the circulating supply of SGC coins.

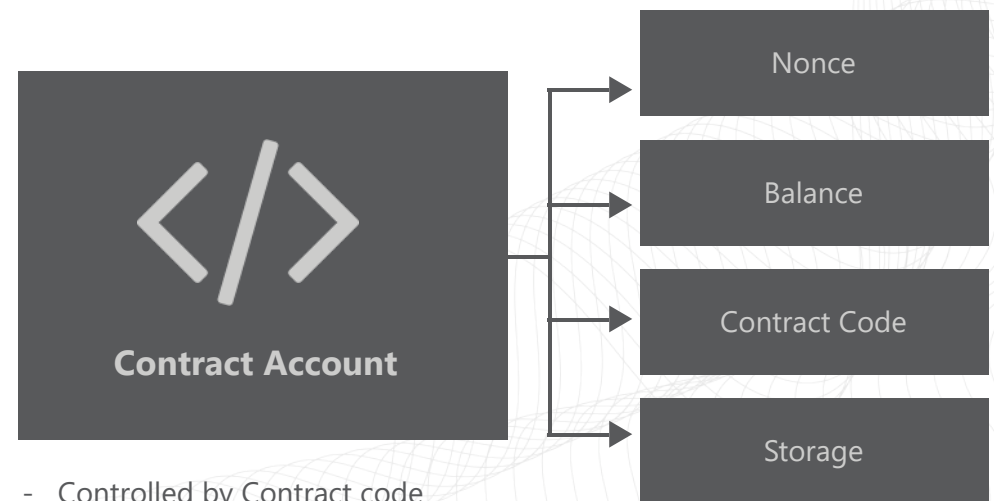
SGC Accounts

SGC Accounts are objects having 20-byte public address, that makes up state. State transitions are thus the transfer of information between two or more accounts. As every typical blockchain object SGC accounts have following fields and are of two types

- **Nonce:** this is a counter that ensures each transaction can only be processed once
- **Balance:** The account's current balance
- **Contract Code:** The account's contract code, (if present, applicable to smart contracts)
- **Storage:** The account's storage box (empty by default)



- Controlled by external party or person
- Accessed through Private keys
- Have no inherent code.
- Can 'trigger' contract accounts



- Controlled by Contract code
- Can 'trigger' other contract accounts
- Contain inherent codes
- Also contain balance
- Is live on blockchain

Transactions

SGC Transactions are signed and encrypted packages storing message to be sent. Typical transactions consists of following attributes

SGC Transaction

Sender	0xMIIepQIBAAKCAQEA3Tz2mr7SZiAMfQyuvBjM9Oi
Receiver	0x5A13wiLitEO7nco2WfyYkQzaxCw0AwzIkVHilyCdA
Value	10
Data	For Donation John's School Fee
Signature	6AkL0NJAuKcucHGqWVgUla4g1haE0ilcm6dWUDo
Gas Limit	20,000
Gas Price	0.000000003

Sender:

Signature identifying the sender - Private Key of the sender.

Receiver:

Public Key of the recipient.

Value:

The amount of SGC Coins that are to be transferred from the sender to the recipient.

Data:

An optional data field. It has no default function but can be used by a contract to access the data.

Signature:

Unique transaction hash.

Gas Limit:

A maximum gas limit that a transaction is allowed to use in order to perform the consensus computational steps.

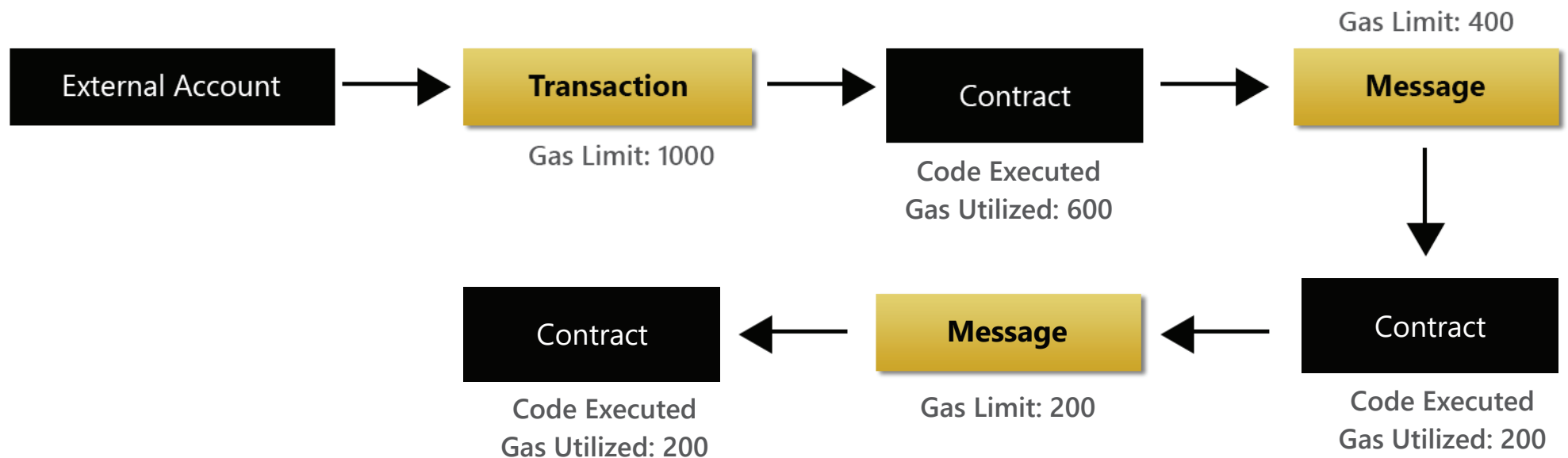
Gas Price:

The fee paid by the sender per computational step.

Messages

Just as the externally owned accounts interact through transactions, contracts interact with each other in the form of messages. Messages are similar in structure to the transactions except that they're called by the contracts while executing the CALL opcode, resulting in production and execution of the messages. After the message is received by the recipient account, it runs its code thus enacting relationships with other contracts. The gas allocation assigned by a contract applies to both the gas consumed by transaction and all sub-executions. Typically a message contains:

- The sender of the message
- The recipient of the message
- The amount of ether to transfer with the message
- An optional data field
- A STARTGAS value

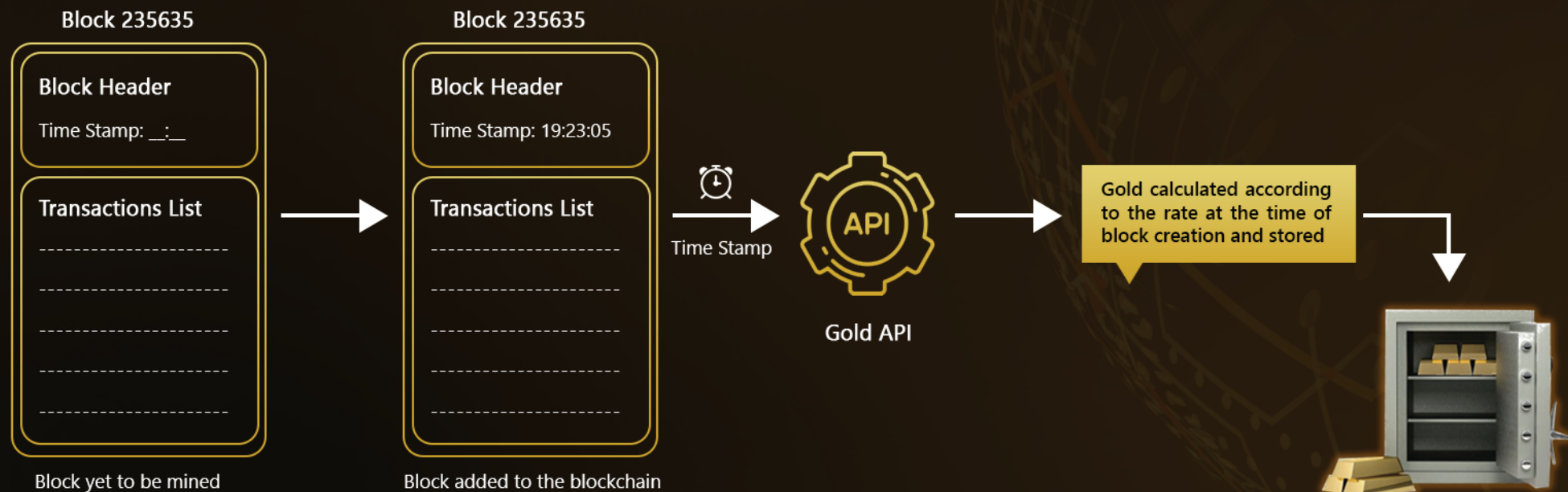


SGC Gold Supply

Secured Gold Coin Pty Limited in association with Gold Silver Central Pty Limited, tracks the gold supply which is coming into the market against each new supply of SGC coins. There are two ways through which new supply of SGC is coming into the market,

- Block Reward
- Premined SGC supply

Gold supply and rate is being tracked in such a way that the gold rate is updated every time after a specific time span. When a new block is created and appended with the blockchain, the block timestamp is compared/matched with the gold rate update time. The time of updation, which exactly matches the blocktime (timestamp), is considered for the calculation of block reward and how much gold should come in the market to back the new supply of SGC coins, which are to be given as block reward.



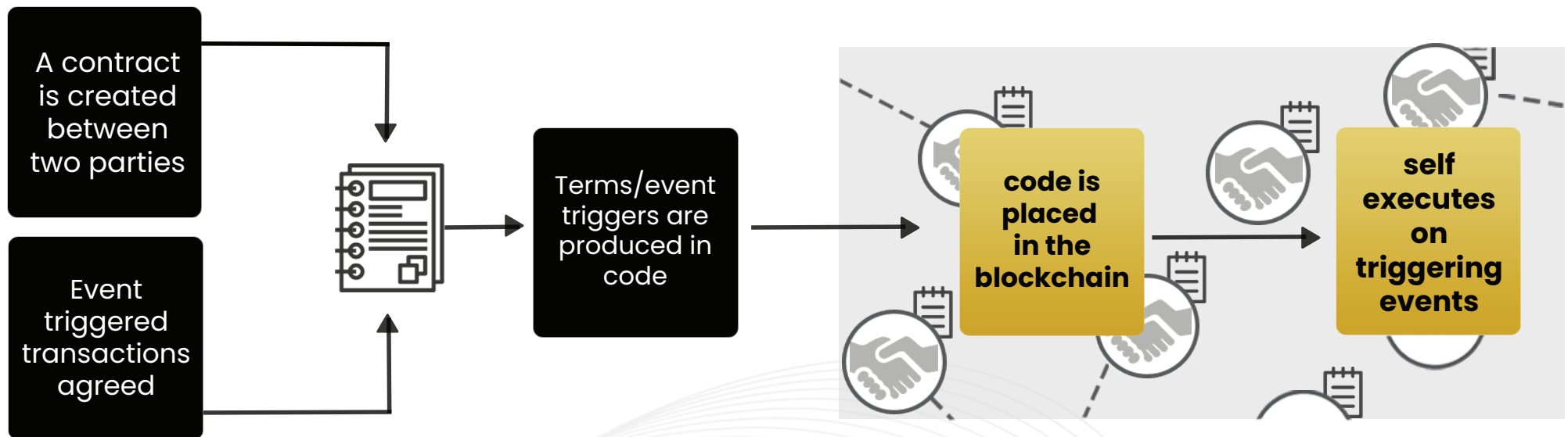
Gold Certificate Issuance

All the transactions which have not been awarded a gold certification, shall be awarded with a certificate by setting up a range of dates (Starting date - Ending date) on which the blocks (containing those transactions) were added on the blockchain. In this way, a gold certificate is generated and attached for all these transactions. The system also checks how much supply (SGC coins) added during these dates and according to that supply the quantity of physical gold is stored in the secured vault. Hence, all the transactions added during the specified range (dates) shall have the same gold certificate with the same certificate ID.

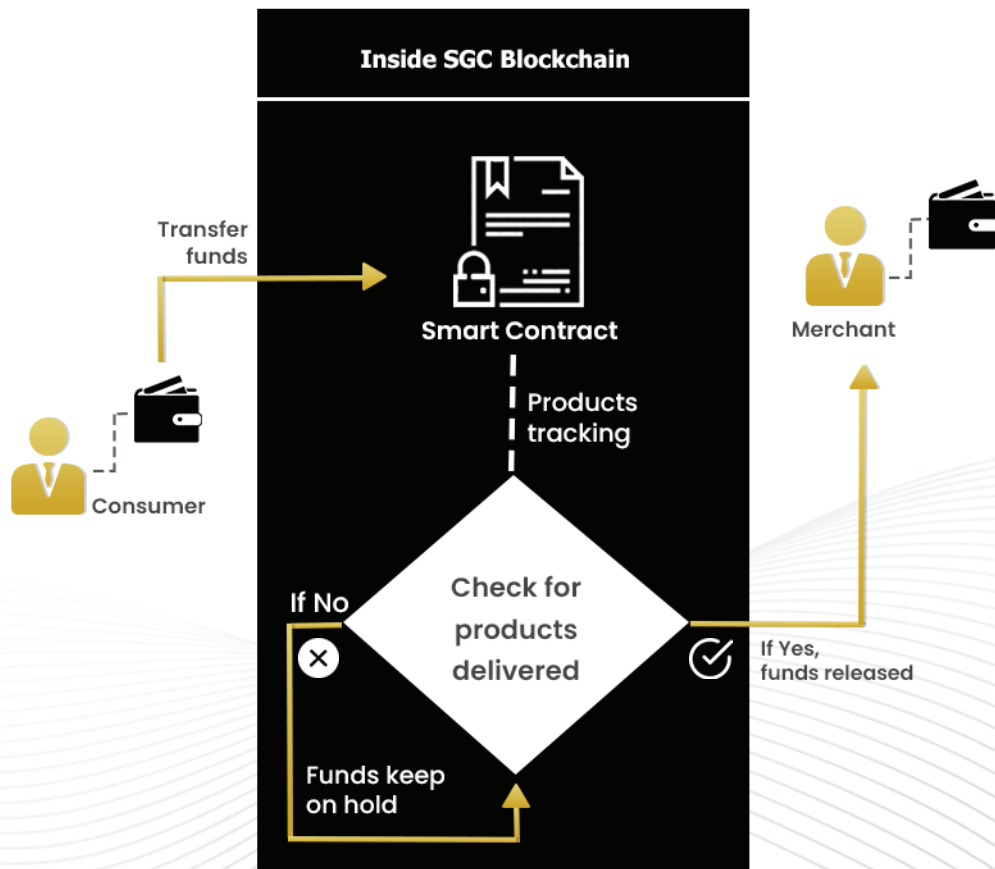


SGC Smart Contracts

The smart contract is a piece of code that generates and executes events on the fulfilment of certain conditions defined inside the code. In SGC, the payment confirmations and transfer of funds are done through the smart contracts to ensure the security of the funds being transferred.

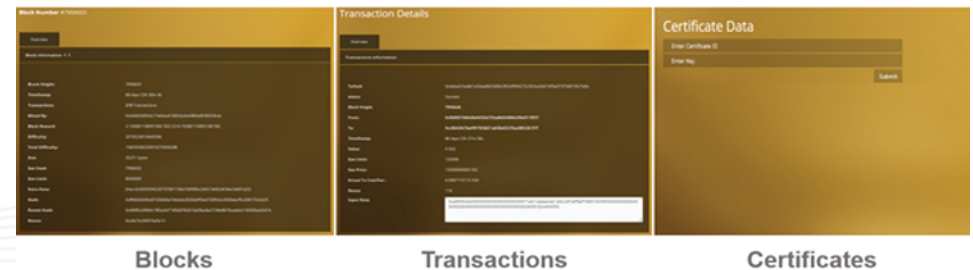


In SGC, smart contracts are used for secure transfer of funds. When funds are released from a sender, smart contract keeps those funds on hold unless the conditions defined in the contract are not fulfilled. Once the conditions are fulfilled, the state of the contract changes which results in the invocation of an associated event of transfer funds and finally the funds are transferred to the receiver's wallet address.



SGC Explorer

SGC has developed the SGC Blockchain explorer to let the users get insights of the blockchain and activities happening within. The SGC Blockchain explorer updates the users about insights of the SGC Blockchain from its transactions to the blocks created, and even the difficulty of the blocks. In addition to the traditional stats of a blockchain explorer, the SGC Explorer will also be providing the information regarding gold certificates as well. This information shows details regarding the gold rates attached to the initial wallets and the initial transactions. Thus SGC is providing with as much transparency and trust to the users to make it easier and favorable for them to trade SGC.



SGC Stats

To get a deeper look into the SGC Blockchain, SGC provides its users with SGC Stats, which gives a deeper insight of the SGC Blockchain, than the SGC Explorer. The SGC Stats will allow the users to see the statistics like network blocks, block time, network speed, last block miners(addresses), gas price, gas limit, gas spending, hash rate, difficulty, number of transactions, number of pending transactions, and other vital details of the blockchain.

Best Block

Average Block Time

Difficulty

Average Difficulty

Network Hashrate

Block Gas Limit

Average Gas Limit

Average Gas Price

Last Block Miners

Active Nodes

COIN ECOSYSTEM

49

SGC coin is a hybrid coin which is being developed on SGC blockchain. SGC coin is a mintable, burnable, capped and pausable coin.

The first released SGC Coin is 60% backed by gold and the rest of 40% is utility crypto part. The SGC coin shall be 60% gold backed at the time of initial release, launch and/or mine only, the gold weight will then remain static and the price shall vary depending on the latest gold price. An increase in the price of crypto (40% utility section of the coin) will not cause an increase in the price, value, or weight of the gold part and vice versa. It is important to note that the prices of both sections are independent of each other. SGC will be issuing gold certificates attached to the wallet addresses of first users, which can be validated from the SGC Blockchain Explorer as well.

For example if the SGC Coin at the time of release/launch/mining is worth \$1, gold equivalent to 60% of this price will be allocated for the coin and the certificate shall be attached with the wallet address of the first users' account. The coins details and gold per coin will be as follows.

Coin at time of initial release

Total Price Per Coin (USD)	1 \$
Utility Part Price Per Coin (USD – 40%)	0.4 \$
Gold Part Price Per Coin (USD – 60%)	0.6 \$
Current Gold Price Per Gram (USD)	40 \$
Gold Per Coin (Grams)	0.015 gm

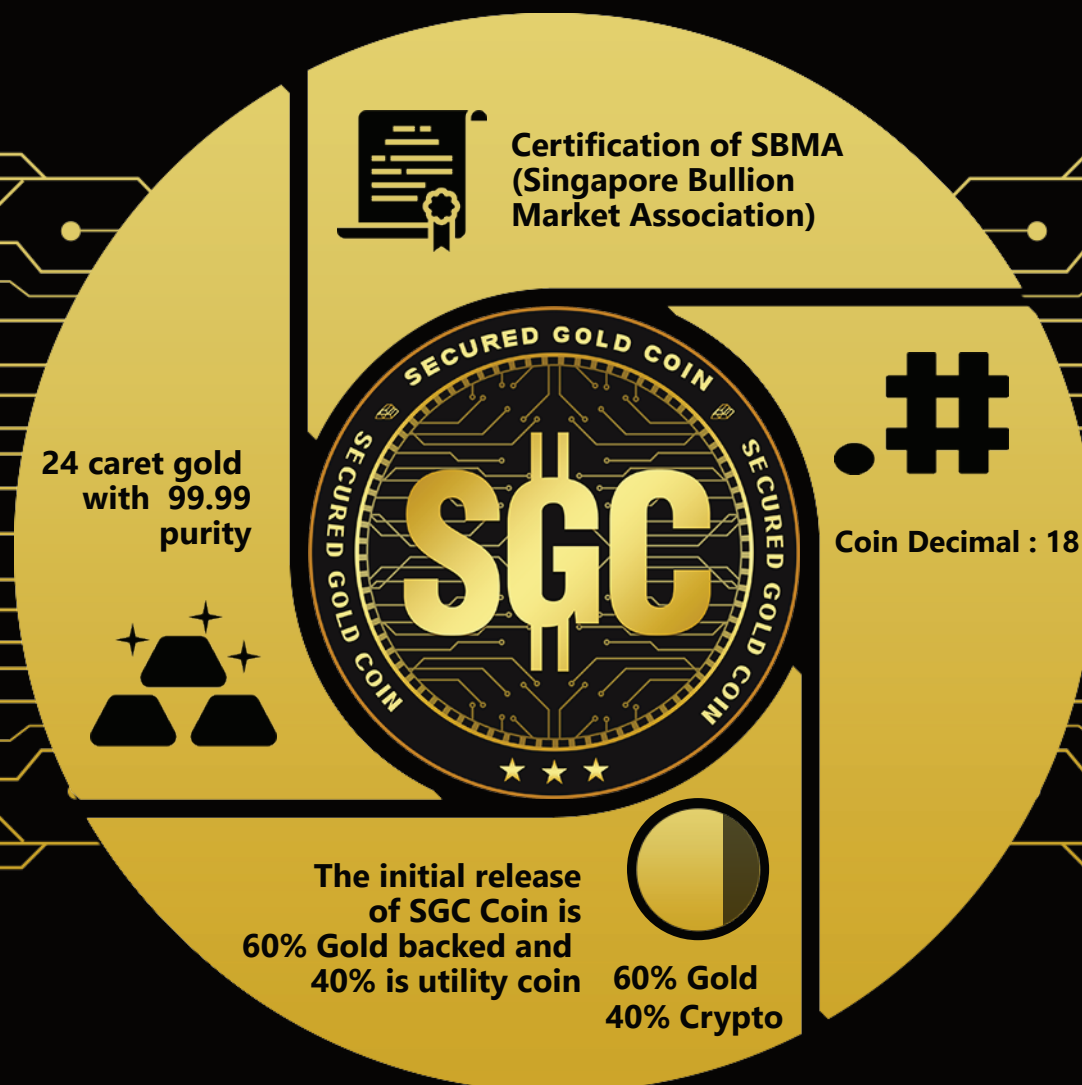
Afterwards, the gold per coin shall remain the same and will be controlled by the latest gold prices, whereas the coin price of the rest of the part shall depend on the market demand and users.

Coin at time of initial release

Total Price Per Coin (USD)	10 \$
Utility Part Price Per Coin (USD – 40%)	8.8 \$
Gold Part Price Per Coin (USD – 60%)	1.2 \$
Current Gold Price Per Gram (USD)	80 \$
Gold Per Coin (Grams)	0.015 gm



Coin Details



SGC Coin Supply Timetable

Year	Total Supply (Yearly)	SGC Supply (Mining)	SGC Supply (Premined)	Block Time (Seconds)	Yearly Blocks (Number)	Block Reward
2019	10,000,000	319,143	9,680,857	14.5	613,738	0.52
2020	12,000,000	650,000	11,350,000	14.5	2,174,897	0.30
2021	15,000,000	550,000	14,450,000	14.5	2,174,897	0.25
2022	16,000,000	450,000	15,550,000	14.5	2,174,897	0.21
2023	17,000,000	350,000	16,650,000	14.5	2,174,897	0.16
2024	18,000,000	250,000	17,750,000	14.5	2,174,897	0.11
2025	19,000,000	250,000	18,750,000	14.5	2,174,897	0.11
2026	20,000,000	250,000	19,750,000	14.5	2,174,897	0.11
2027	20,000,000	250,000	19,750,000	14.5	2,174,897	0.11
2028	20,000,000	250,000	19,750,000	14.5	2,174,897	0.11
2029	21,000,000	250,000	20,750,000	14.5	2,174,897	0.11
2030	21,000,000	250,000	20,750,000	14.5	2,174,897	0.11
2031	21,000,000	250,000	20,750,000	14.5	2,174,897	0.11
2032	22,000,000	250,000	21,750,000	14.5	2,174,897	0.11
2033	22,000,000	250,000	21,750,000	14.5	2,174,897	0.11
2034	22,000,000	250,000	21,750,000	14.5	2,174,897	0.11
2035	23,000,000	250,000	22,750,000	14.5	2,174,897	0.11
2036	23,000,000	250,000	22,750,000	14.5	2,174,897	0.11
2037	23,000,000	250,000	22,750,000	14.5	2,174,897	0.11
2038	23,000,000	250,000	22,750,000	14.5	2,174,897	0.11
2039	24,000,000	250,000	23,750,000	14.5	2,174,897	0.11
2040	26,000,000	250,000	25,750,000	14.5	2,174,897	0.11
2041	26,000,000	250,000	25,750,000	14.5	2,174,897	0.11
2042	26,000,000	250,000	25,750,000	14.5	2,174,897	0.11

Year	Total Supply (Yearly)	SGC Supply (Mining)	SGC Supply (Premined)	Block Time (Seconds)	Yearly Blocks (Number)	Block Reward
2043	26,000,000	250,000	25,750,000	14.5	2,174,897	0.11
2044	26,000,000	250,000	25,750,000	14.5	2,174,897	0.11
2045	26,000,000	250,000	25,750,000	14.5	2,174,897	0.11
2046	26,000,000	250,000	25,750,000	14.5	2,174,897	0.11
2047	26,000,000	250,000	25,750,000	14.5	2,174,897	0.11
2048	26,000,000	250,000	25,750,000	14.5	2,174,897	0.11
2049	26,000,000	250,000	25,750,000	14.5	2,174,897	0.11
2050	26,000,000	250,000	25,750,000	14.5	2,174,897	0.11
2051	26,000,000	250,000	25,750,000	14.5	2,174,897	0.11
2052	26,000,000	250,000	25,750,000	14.5	2,174,897	0.11
2053	26,000,000	250,000	25,750,000	14.5	2,174,897	0.11
2054	26,000,000	250,000	25,750,000	14.5	2,174,897	0.11
2055	26,000,000	250,000	25,750,000	14.5	2,174,897	0.11
2056	26,000,000	250,000	25,750,000	14.5	2,174,897	0.11
2057	26,000,000	250,000	25,750,000	14.5	2,174,897	0.11
2058	26,000,000	250,000	25,750,000	14.5	2,174,897	0.11
2059	26,000,000	250,000	25,750,000	14.5	2,174,897	0.11
2060	26,000,000	250,000	25,750,000	14.5	2,174,897	0.11
2061	26,000,000	250,000	25,750,000	14.5	2,174,897	0.11
2062	16,000,000	250,000	15,750,000	14.5	2,174,897	0.11

This schedule of events is merely a projection of future coin releases: depending on demand and supply and is subject to change at any time. Deviations from this schedule will be accompanied by an official announcement to the public. Furthermore, the total supply of SGC coins in existence will not at any point in time exceed one billion SGC coins.

Exchanges

As a step towards listing SGC on all major currency exchanges, SGC will potentially be listed on various potential exchange platforms including **DCoin, BW, Simex, Coinbene, LATOKEN, COINSBIT, SGC DEX, and Binance**. These exchanges will provide the storage and transactions of buying, selling, and paying through their SGC coin wallet services. Customers will be able to exchange most of the major cryptocurrencies and the major fiat currencies for SGC, and vice versa. Moreover, SGC exchange will be fully functional from September - October 2019.

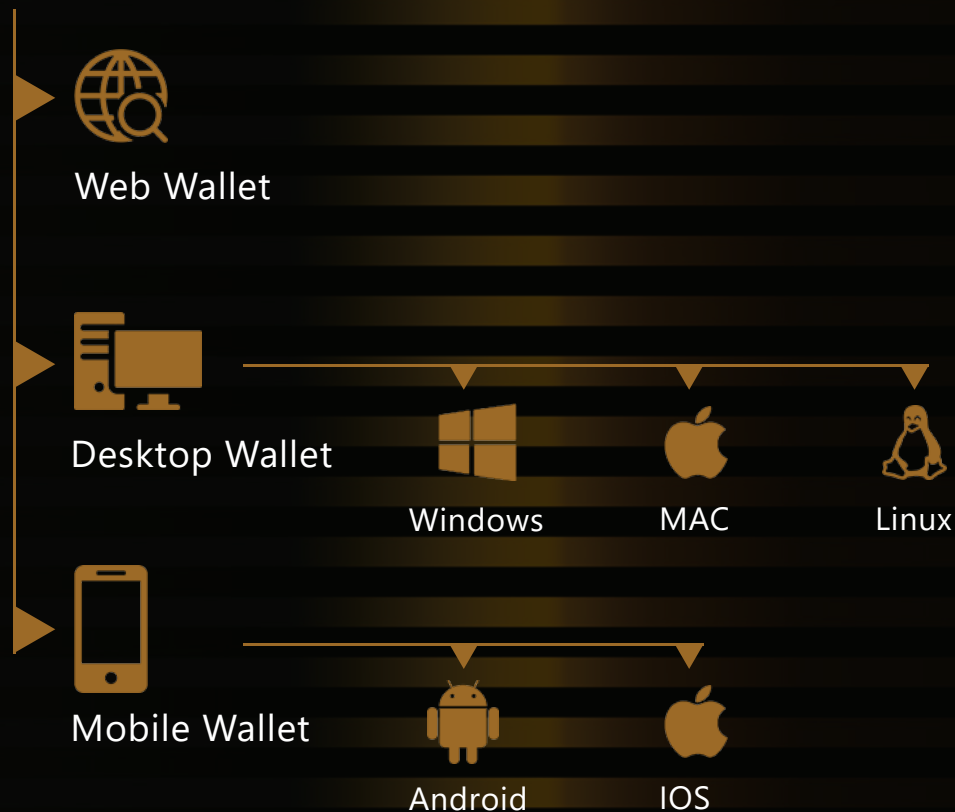


SGC Coin is not just an asset backed cryptocurrency rather it works as a hybrid coin. On one hand, its initial release is 60% backed by physical gold on the other it can be used as a utility coin on our E-commerce platform, be traded on exchanges or can even be integrated with our SGC PAY Debit Card for further payment options. To make the currency available everywhere you go, SGC has introduced various methods for SGC usability. These options make SGC available for you as and when required according to your need and choice. From making payments on online e-commerce platforms to paying on point of sale with SGC PAY Debit Card, from trading to sending and receiving of money from mobile application SGC coin has got all options to make the SGC user content.

SGC Wallet

Secured Gold Coin Pty Limited has developed its crypto wallet that will facilitate the users to make transactions and view their information on transactions made by themselves. SGC in its aim to provide users with ease with as many options as possible, has developed the SGC Wallet across multiple platforms including SGC Web Wallet, SGC Mobile Wallet (Android, iPhone), and SGC Desktop Wallet (Windows, Linux, MAC).











Our SGC wallet enables the user to,

- **Create New Account:** the users can create new wallets from the SGC Wallet applications on all platforms. This refers to the generation of new credentials.
- **Import Accounts:** a user can import an already existing accounts into the SGC Wallet using KeyStore file or private keys.
- **Passphrase and Pattern Security:** SGC has employed passphrase and pattern security. This involves key encryption with a passphrase or a pattern (for mobile devices).
- **Check Account Balance:** a user can check his/her account balance.
- **Check Overall Balance of Accounts in Wallet:**
- **Check Transactions:**
- **Check Transaction History:**
- **Send SGC Coins:** A user can send SGC coins from his wallet by setting the transaction fee as per his/her choice. A user is required to provide the passphrase of account before transaction.
- **Integrate SGC PAY Debit Card:** SGC wallet comes with the functionality of SGC PAY Debit Card integration to allow an additional usability feature for the SGC Coins.
- **Deploy Contract:** Users can deploy contracts from the SGC Wallets by providing private key at the run time. No keys will be stored during the process.

- **Watch Contract:** A user can view contracts from SGC Wallet by adding contract address & ABI to interact with contract functions.
- **Send Tokens:** A user can send tokens developed on SGC Blockchain from his wallet by setting the transaction fee as per his/her choice. A user is required to provide the passphrase of account before transaction.
- **Watch Token:** In addition to other contracts, a user can also view token contracts by providing with token information.
- **Run Nodes:** The SGC Desktop Wallets are running their own nodes.
- **Check Block Count and Peers Count:** Users can also see the current block counts & total peers on network from the SGC Wallet.

SGC Wallet Functions	 Web Wallet	 Desktop Wallet	 Mobile Wallet
Create Account	✓	✓	✓
Import Accounts	✓	✓	✓
Passphrase Security	✓	✓	✗
Pattern Security	✗	✗	✓
Check Account Balance	✓	✓	✗
Overall Balance of Accounts in Wallet	✗	✗	✓
Send SGC	✓	✓	✓

SGC Wallet Functions	 Web Wallet	 Desktop Wallet	 Mobile Wallet
Send SGC	✓	✓	✓
Check Transactions	✓	✗	✗
Transaction History	✗	✓	✓
SGC PAY Debit Card	✓	✗	✗
Deploy Contract	✓	✓	✗
Watch Contract	✓	✓	✗
Send Tokens on SGC Blockchain	✓	✓	✗
Watch Token	✓	✓	✗
Run Full Node	✗	✓	✗
Block Count and Peers Count	✓	✓	✗

SGC Pay

SGC PAY is a Payment Gateway Service that enables users to spend cash that has been collateralised by their cryptocurrencies. It is an additional payment feature where SGC Coin users can use it for daily to daily purpose.

Following three key principles of convenience, simplicity, and speed, SGC PAY is an application that can be downloaded to your smart device (iPhone or Android) or PC and removes limitations on people carrying cryptocurrencies. Whether you want to send money locally, internationally, make a cash withdrawal, exchange fiat currencies, or exchange cryptocurrencies, SGC PAY provide these capabilities all within a single application on a mobile device. This unique payment feature improves the financial liquidity of a user by providing him with ample solutions for his daily payment needs. With features like payment through QR code scanning, bill payment, peer to peer trading etc., SGC PAY has made it easier than ever to make payments for any need a user might have. With SGC PAY at your fingertips, you can perform transactions almost instantly.

SGC PAY Debit Card *

SGC PAY has integrated Debit Cards in order to allow an even better usability option for SGC Coins. SGC PAY Debit Card functionality will be enabled and fully exercisable by September 2019. SGC Debit Card processing would require the user to verify the identity through KYC, this is done in order to make sure that only authentic entities are

reaching out. It might take from minimum 60 to maximum 90 days for a Debit Card to be processed. Eligible SGC users will have the option of linking an SGC PAY Debit Card to their SGC wallet. This function is designed for customers to use SGC coins in making purchases. The SGC wallet of the users using SGC PAY Debit Card with SGC Coins will be locked. The balance available for use in debit transactions will represent 60% of the total value of SGC coins held by a customer in terms of local fiat. This 60% reflects the value of physical gold bullion backing an initial released SGC coin.

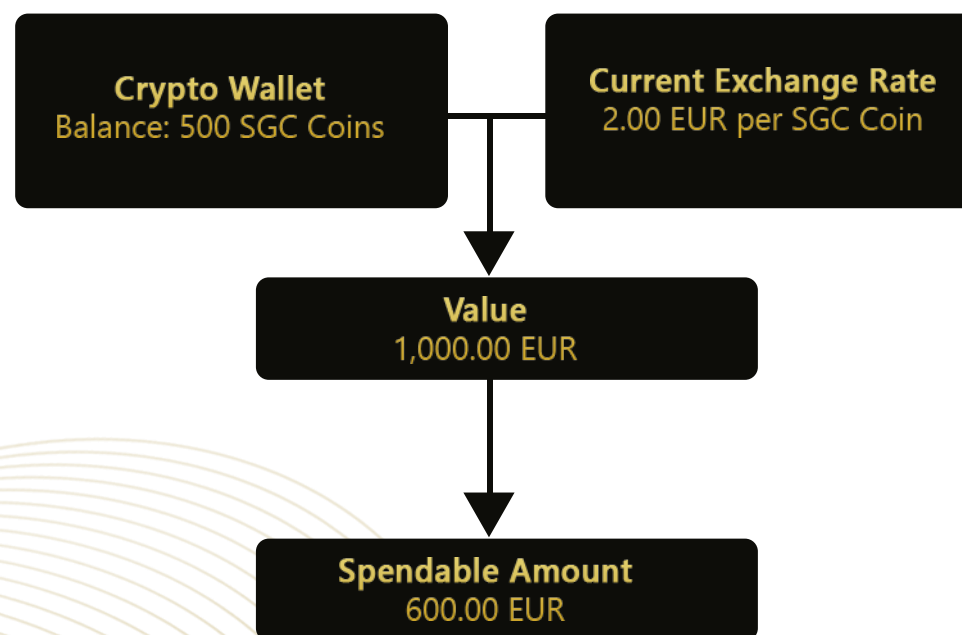


Customers will be given ten (10) business days from the last day of the month to restore the local fiat balance on their SGC PAY Debit Card before any SGC coins are irreversibly subtracted from their account. Subsequent to this allotted time, any and all reductions in SGC coins as a result of transactions processed are permanent. Customers may obtain additional SGC coins directly from Secured Gold Coin, or from the cryptocurrency exchange markets. The following is an illustrative example.

An example of using your SGC-Linked SGC PAY Debit Card,

- John wants to purchase a new computer. He has 500 SGC coins in his SGC Wallet.
- To make a purchase in dollars, his SGC coins must be converted to fiat.
- At \$2.00 per SGC, John may make purchases of up to \$600.00 using their SGC PAY Debit Card.
- SGC PAY is only an additional feature providing usability to the SGC Coins. For security, the SGC wallets of the users using SGC PAY debit card would be locked. The coins shall be released back to the users once they return the SGC PAY Debit Card

***Special Note:** Terms and Conditions apply to the application and usage of SGC PAY Debit Card, please refer to the T&C document in the website.



E-commerce is an activity that customers may participate in. It involves buying or selling products through online services or over the internet. Electronic commerce relies on technologies such as mobile commerce, electronic funds transfer, internet marketing, online transaction processing, or electronic data interchange.

SGC will develop an online E-commerce platform on which all the participating merchants from Australia, Canada, China, Dubai, India, and the United Kingdom will accept SGC coins as a form of payment for goods and services provided by these vendors. Customers may purchase additional SGC coins from SGC or from global exchange markets when they will become available. On this platform, third-party entities will be allowed to come and sell their items. On selling their items these parties will accept SGC coins. Merchants will be able to get registered on the E-commerce platform, free of cost. The merchants can start registering on our e-commerce platform from our SGC website. Our platform will start working on March 2020.

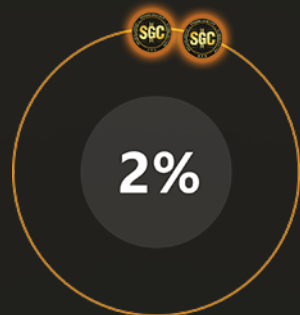


SGC COIN SALE

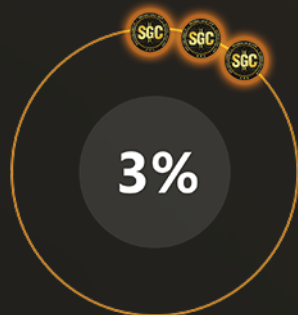
60

Join at: sale.securedgoldcoin.com
Contact ID: sale@securedgoldcoin.com
SGC Sale Start Date: September 20, 2019
Special Offer End Date: September 29, 2019
SGC Sale Supply: 1 Million
Coin Price: 1 US Dollar
Currencies Accepted: BTC, ETH, USD

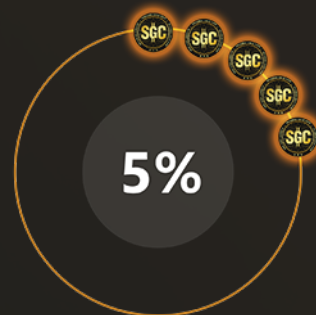
SGC Special Bonus



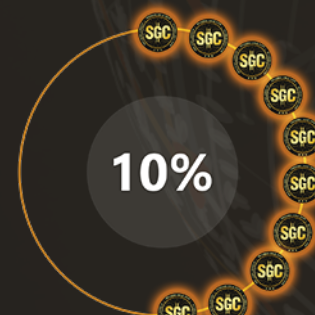
200+ SGC



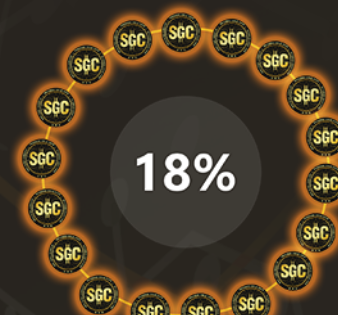
300+ SGC



1000+ SGC



3000+ SGC



5000+ SGC

SGC BOUNTY

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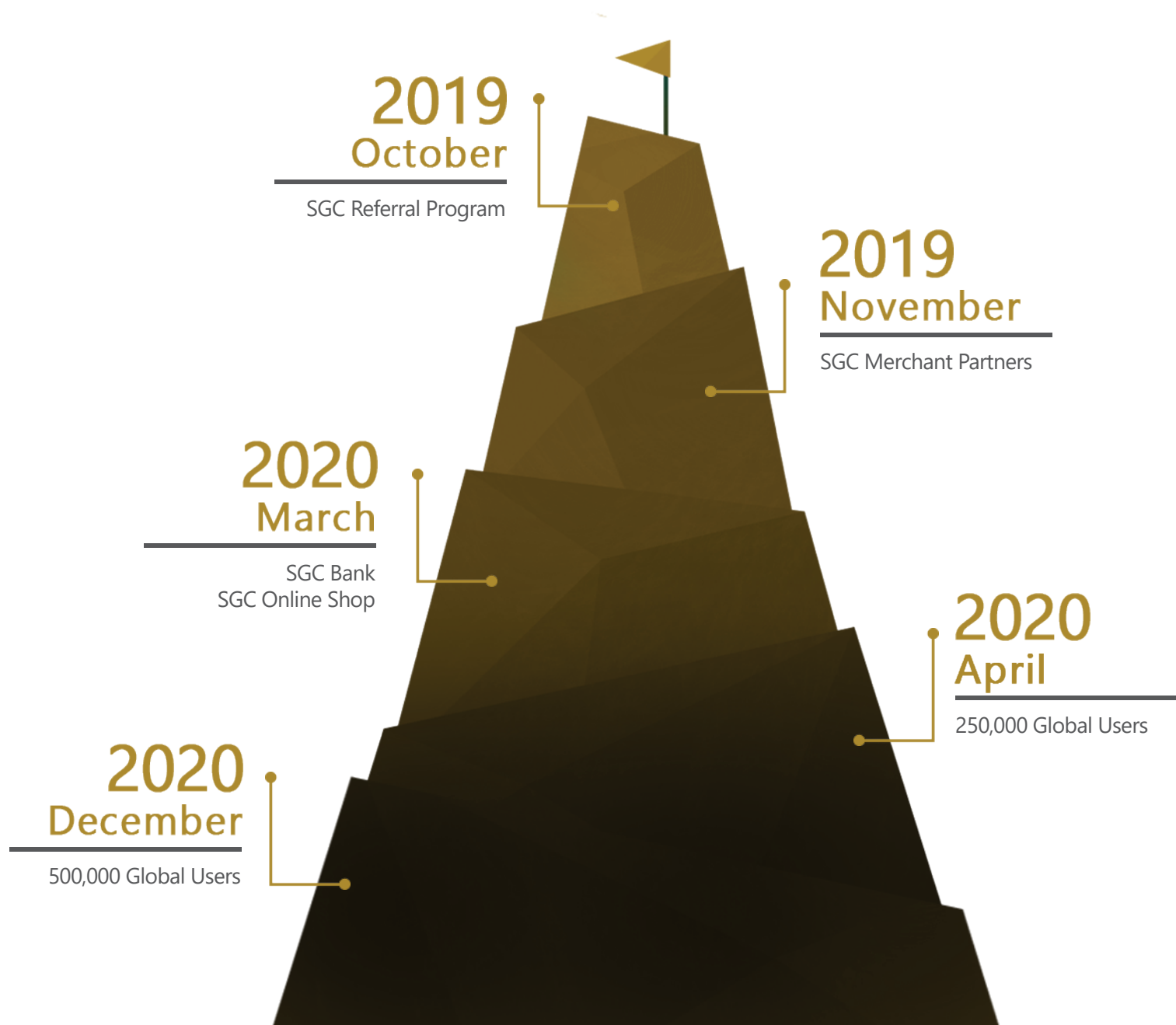
SGC have allocated a reasonable amount of SGC Coins for the new and existing loyal users. Unlike other bounty programs, SGC have planned the bonus schedule for the next 10 years and may elongate if needed. The bounty has been allocated from the premined coins, the allocations for the first 10 years are as follows.²⁴

Year	Pre-Mined	Allocated Percentage	Coins Allocated
2019	9,625,000	5 %	481250
2020	11,350,000	5 %	567500
2021	14,450,000	4.5 %	650250
2022	15,550,000	4 %	622000
2023	16,650,000	4 %	666000
2024	17,750,000	2.8 %	497000
2025	18,750,000	2.6 %	487500
2026	19,750,000	2.5 %	493750
2027	19,750,000	2.5 %	493750
2028	19,750,000	2.5 %	493750
2029	20,750,000	2.4 %	498000

24. For further information regarding bounty please refer to bounty.securedgoldcoin.com

ROADMAP

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COMPANY INFORMATION

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Secured Gold Coin cryptocurrency is a trademark of Secured Gold Coin Pty Limited,

Registered Business Information



Trading Name

Secured Gold Coin Pty Limited
ABN: 33 624 066 860
ACN: 624 066 860



Registered Address

Level 1, Suite 19, 2-14 Station Place
Werribee, Melbourne, Victoria 3030
Australia



Contact Number

Head Office: +61 387426659



Email

General: info@securedgoldcoin.com
Support: support@securedgoldcoin.com



Websites

Homepage: <https://securedgoldcoin.com>
Help and Support: support@securedgoldcoin.com

SGC TEAM

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Organizational Chart



TEAM MEMBERS

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QAZI AHMAD MUKHTAR

Founder, Chief Executive Officer

Bachelors of Commerce (Honours)

Master of Business Accounting (Victoria University, Australia)

Qazi Ahmad Mukhtar is a visionary and an innovator, a corporate leader with more than 15 years of experience in Accounting, Business, and Management. Mr. Mukhtar took up business accountancy as his profession but ever since he was a child he had a calling to do something big for the community.

An entrepreneur by nature, he has worked in vastly diverse fields to help the society that we live in. Alongside being an exceptional accountant, he ventured into the fields of education and land development. Due to his strong beliefs of youth empowerment, he started a charity school in providing quality education to over 300 students. His desire to make the world a better place led him to develop a keen interest in blockchain technology and cryptocurrencies.

Mr. Mukhtar conceptualized Secured Gold Coin to provide a secure, usable and stable cryptocurrency that is aimed at creating a fair and free from manipulation financial system.



ALVIA WANG

Co-Founder,
Chief Operations Officer

Bachelor of Business in International Trade (Royal Melbourne Institute of Training, Australia)

Masters of Professional Accounting (Victoria University, Australia) CPA (Australia)

Alvia Wang is a CPA Australia certified accountant, with over 10 years of providing a comprehensive commercial finance and accounting support services to businesses and individuals within a broad range of industries including Management Consultancy, Food Retail, Telecommunications, Travel Retail and Hospitality.

Alvia Wang is an altruist at heart and has always been thinking of ways to better the lives of others around her. Ms. Wang believes that blockchain technology can be a phenomenal tool in improving the lives and financial freedom for the masses and should be used to its full potential to provide a fair and transparent environment in the financial sector.



DR. SALIBA SASSINE

Non - Executive Director

Dr. Saliba Sassine is a seasoned and experienced senior executive with deep knowledge of corporate finance and structuring, international and cross-border transactions, and the application of technology and innovation for competitive advantage. He has served as Chairman and CEO of a number of companies and is currently Managing Director of BlueMount Capital in Western Australia and Chairman of the Australian and International Board of the BlueMount Capital Group of companies.

Dr. Sassine has advised on or led biotechnology, pharmaceuticals, ICT, mining and exploration, and agriculture projects. He has led or managed cross-border transactions in Peru, Thailand, USA, India, China, and Japan. He has served as a Senior Ministerial Advisor in Australia, and has served as Chairman of several high profile visual and performing arts outfits. He has a First Class Honours Degree in Economics from the University of Western Australia and was awarded a Doctor of Philosophy from the University of WA.



NEBIL ALI

Executive Director /
Board Member

Nebil Ali is a graduate in Information Systems and with over 25 years of experience in the field of Computer and Systems Engineering, he is an expert in Advanced Interactive Executive OS, System Security, Intrusion Detection, Infrastructure Operations, Solaris, AIX, Linux, VMware, and Wintel servers.

Nebil has worked for many major Australian Fortune 500 companies including Telstra, Wesfarmers, and Computershare. Through his problem solving skills and his ability to think outside the box, he has led and managed many IT projects to completion and has won multiple commendations in doing so.

Nebil Ali has been a blockchain enthusiast for over 5 years and has studied it to a great extent to understand the issues with today's cryptocurrencies and with these insights and his technical abilities, he can deliver significant contributions to the success of Secured Gold Coin.



RAJESH KATARIA

Board Member

Rajesh holds graduate and post-graduate qualifications in Civil Engineering from the Indian Institute of Technology in Delhi, and a Computer Systems Engineering degree from RMIT University in Melbourne. He has significant industry experience from having worked for major corporations, government agencies in both India and Australia.

Rajesh is currently the principal of a medium manufacturing enterprise in Melbourne. He is a blockchain enthusiast and believes that blockchain technology can make revolutionary changes in business domains. His main interests are in cryptocurrencies and providing solutions to the existing issues in the crypto world.



JUNAID MUSHTAQ

Chief Technology Officer

Skilled Solution Architect, and experienced Blockchain Developer with a focus on designing and implementing Scalable and Highly Available integrated solutions, Junaid is a meaningful addition to our SGC team. He has years of experience in blockchain development with expertise in Solidity, Ethereum, Quorum, Hyperledger Fabric, NodeJS, Go, Python, AngularJS, ReactJS, Docker, RESTful API Design, Back-End Development, and Web Development. He has a number of successful international blockchain projects. Junaid holds a Bachelor's degree in Computer Sciences with a core focus on Computer Software Engineering from the University of Central Punjab.

in <https://www.linkedin.com/in/junaid-mushtaq-171112126/>



TALHA YUSUF

Assistant CTO

Talha is an experienced developer, speaker, and a blockchain expert. He is a blockchain enthusiast and is known for conducting blockchain awareness campaigns at several well-known platforms in Pakistan. He is proficient in all three forms of blockchain namely Private, Public, and Permissioned. He is specifically skilled in Ethereum, Monero, Hyperledger Fabric, EOS, Electron, Solidity, MeteorJS, NodeJS, Go, Python, ReactJS, and many other blockchains. He is also actively involved in solving the scalability issues of the blockchain and is giving a positive contribution to the industry by working on multiple international blockchain projects. With his vast experience and expertise he can deliver significant contributions to SGC.

in <https://www.linkedin.com/in/talha-yusuf-66067610b/>



FARYAL QAZI

Lead Research and Development

Faryal is a skilled Solution Architect, researcher and blockchain business analyst. She has 5 years of experience in research, development,, and public speaking. She is efficient in white paper writing, blockchain researching, Initial Coin Offerings, and excels in Ethereum, Quorum, Hyperledger, IPFS, and private blockchains with a number of international successful projects. Other than blockchain she is highly skilled in the field of data science, artificial intelligence, and computer vision.

She is a public speaker and spreads blockchain awareness in various seminars and summits. She is a tech enthusiast and has her Master's degree in Data Sciences and Bachelor's degree in Computer System Engineering.

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**AMMAD UL ISLAM**

Blockchain Research Analyst

Ammad is a passionate, research-oriented blockchain enthusiast. He is currently working as a Research Analyst at Blockchain Expert Solutions powered by Miranz where he is efficiently involved in white paper writing, business analysis, market analysis, and designing technical models. He has a grip over the public, private and permissioned blockchains excelling in Ethereum, Hyperledger, LISK, and IOTA. He has done his Bachelors in Computer Sciences from Government College University.

in <https://www.linkedin.com/in/ammad-ul-islam-683143b3/>

**WALEED PARACHA**Marketing Director /
Board Member

Waleed Paracha holds multiple qualifications in Information Systems and Management, with over 15 years of experience in Information Technology, Education, Marketing and Service Delivery domains. Starting off on the helpdesk, Waleed Paracha made his way up the corporate ladder, while managing educational and business projects on the side.

Waleed Paracha is a prodigious advocate of fairness and transparency in the business sector and wants to encourage integrity and ethics in all walks of life. Since being introduced to blockchain and cryptocurrencies by Qazi Ahmad Mukhtar, Waleed Paracha sees great potential in these technologies to make the business world a better place for both vendors and consumers.

Waleed Paracha aspires to make the world fairer, more transparent and ethical principles to be employed by all businesses across the globe.



NATALYA BRONZOVA

Public Relation Specialist

They say looks can be deceptive and that fits the bill for Natalya Bronzova. You can tell the accomplishments of this young lady by just looking at her. Natalya has got a postgraduate education in the Philosophy of Russian Language and Literature and is currently the President of Event Management Company HB Suria, and also the National Director for Miss Russia Kebaya MMK.

Natalya currently holds many awards, the most notable of which are the Elite Award of the Philippines, Chipao Timeless Elegant Queen, Miss Canada Millennium Universe. She has also been awarded the Most Encouraging Woman for 2018 and also nominated as the World Ambassador for Art and Beauty by the Artist Association in 2017. She has acted in multiple art movies and has a real ability for getting her ideas and emotions across. In a nutshell, Natalya is an outright combination of Beauty and Brains.

Being an entrepreneur and a Public Relations guru, Natalya with all her knowledge, skills and connections, has a dream of empowerment of the global masses and bring a positive change in society.



ANZA DAR

Social Media Director

Anza is a positive, proactive and results-driven senior manager with more than 7 years of experience engaging members of diverse communities, government agencies and private organizations in strategic marketing ventures to develop cross-functional relationships that contribute to business growth and awareness-raising. With a highly successful background in the achievement of business growth through successful development & execution of strategies, she possesses strong leadership role with experience in dealing with people from diverse backgrounds/culture.

She has served in multiple multinational ventures guiding them to success, with her guidance, experience, and skills, we believe she can drag us to the success.

in <https://www.linkedin.com/in/anzadar/>

**ADAM BARACK**

Business Development Manager

Being a skilled manager, seasoned administrator, and an experienced business developer, Adam Barack is no doubt a positive addition to SGC. Adam has served for more than 12 years in the industry leading a number of companies to success. He is an expert in forex bureau services, financial product development, generating sales leads, pitch, and managing a good communication with the new contacts. We hope his years of experience and proficiency in the work would contribute a lot to the success of Secured Gold Coin.

**MUDASER IQBAL**

Blockchain Business Advisor

Mudaser Iqbal is the founder and CIO of Blockchain Expert Solutions. He is an expert in writing quality whitepapers, SRS for complex blockchain design, ICO planning & execution and financial analysis of projects. With an experience of more than 12 years in the IT industry Mudaser has served a number of international industries and has now groomed into an entrepreneur. He is a keen believer of the revolution with blockchain and is constantly involved in providing technical and business advisorship to a number of projects.

in <https://www.linkedin.com/in/mudaseriqbal/>

PARTNERS AND AFFILIATIONS

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Gold Partners



Gold Storage Partners



Project Partners



Blockchain Partners



Media Partners





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