



# VINGT (VGT)

Whitepaper v1.1.0\*

\*This whitepaper is a working document and will be subject to frequent updates



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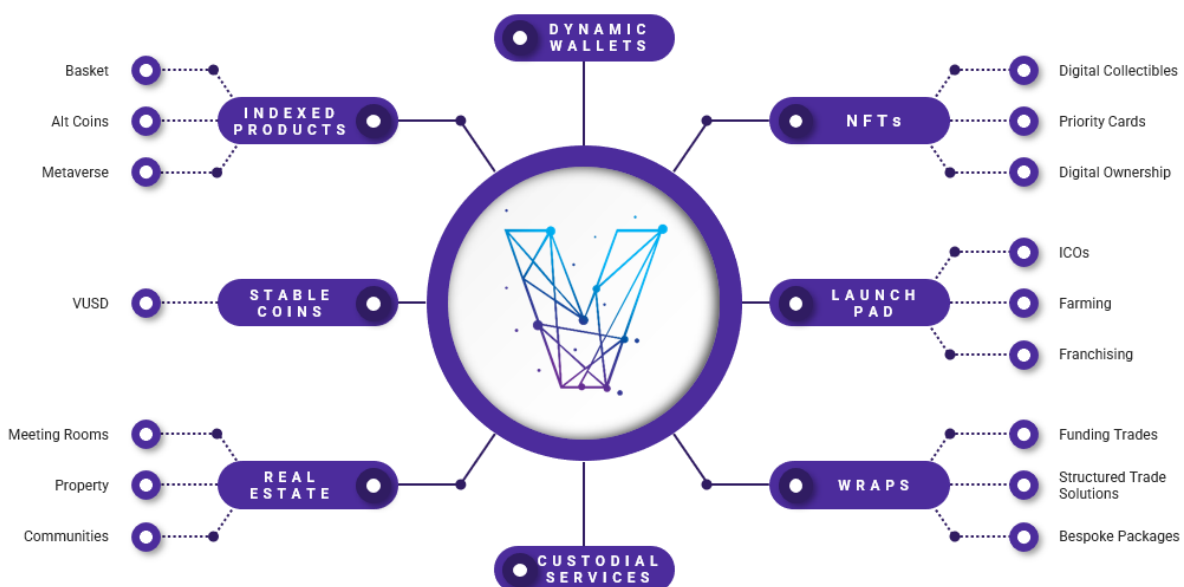


# Executive Summary

Vingt.io champions the growing cryptocurrency space and its ever-increasing adoption. While a booming spot market exists, there are gaps on the structured front. Products that would ideally enable investors to provide a higher return on capital are still missing from the picture. Investors are unable to execute macro strategies easily or able to take advantage of tailored solutions to generate strong returns. Additionally, the infrastructure struggles to catch up with the growth fuelled by consumer demand, leading to cumbersome operational hurdles in the day-to-day management of investor assets.

Crypto asset holders, like investors in traditional markets, demand sustainable growth, security and stability with manageable exposure to idiosyncratic risk. Unfortunately, these are difficult to hedge currently, driven by a lack of mitigating products. An absence of cryptocurrency equivalents to global-markets' products means that crypto investors are unable to take advantage of similar opportunities available to their counterparts in Equity, Credit, FX and Real Estate asset classes. This is where Vingt.io steps in.

Vingt.io is working towards the creation of a decentralised finance (**"DeFi"**) ecosystem governed by the Vingt (**"VGT"**) token with the aim of filling gaps in the existing DeFi space. This ecosystem will be initiated with the launch of VGT token followed by the creation of multiple projects, all governed by VGT. VGT holders will hold key powers around voting on strategic decisions, future paths and overall control of upcoming projects. VGT itself shall serve as the cornerstone of this ecosystem, being the strategic component to each project.





The ecosystem revolves around (but not limited to) eight key streams within the cryptocurrency space that require strategic, long-term solutions. These include

- Indexed Products
- Dynamic Wallets
- NFTs
- Launchpad Services
- Structured Wraps
- Custodial Services
- Real-estate Solutions
- Stable Coins

Vingt.io aims to create multiple projects within each stream to solve specific issues that currently prevent it from functioning seamlessly. The team is working on two projects simultaneously with releases expected in 2022.

The first such project is within the “Indexed Products” workstream and involves the creation of a tokenized basket of twenty cryptocurrencies. This is to allow investors to have macro exposure to the crypto space while limiting idiosyncratic risks around holding a single underlying asset. Represented by the Basket (“**BSK**”) token, the basket fully collateralized by third-party custodial holding of its constituent assets. BSK is a dynamic pool based on selection driven by periodic reviews. VGT itself will be a constituent of BSK as a permanent member and used as governance token to administer BSK’s executive functioning.

Concurrently, Vingt.io is launching two batches of NFT products; Priority Cards that allow varying levels of ecosystem privileges to holders and a series of Digital Art that highlights the entry of VGT into the NFT Collectibles space. These projects will launch in early 2022 across both ERC-721 and BSC-721 token standards. Investors should be able to purchase these NFTs on standardised NFT marketplaces.

***Our vision is to create a digital ecosystem that bridges gaps between established markets and the cryptocurrency space through the provision of comparable structured solutions that enable market participants to maximise gains while minimising losses, while allowing them to govern how the ecosystem is managed, through a democratic system of voting.***



# Vingt.io projects

The ecosystem is passed on eight principal workstreams, each addressing specific issues that are currently out there in the crypto space. Vingt.io, through the provision of its products and services, aims to bridge the gap between traditional markets and the crypto world.

## Indexed Products (BSK)

Financial products common to credit and equity markets, such as Itraxx and S&P500 respectively, are missing in the crypto space. Vingt.io aims to create multiple cryptocurrency indices covering a wide array of underlying sub-markets and products. The first project under this category is the 'BSK' – Basket token that serves as a macro representation of the crypto market in the form of a basket of twenty tokens while acting as a macro representation of the cryptocurrency market. Vingt.io plans to launch a series of such indices covering sub-classes like Altcoins, Defi Tokens, On-chain, Metaverse and Index of an Index.

## Dynamic Wallets (VGTW)

The most common reservation against online wallets is their rigid nature and the lack of cross-chain adaptability. Investors must create and maintain multiple wallets to house their respective portfolios, one per blockchain. They also need to safeguard multiple private keys (one for each wallet). Certain private wallets allow cross chain functionality but with limited display functionality and interfaces that are not at all user friendly. Exchange wallets on the other hand do allow better visibility but come at the expense of lack of control and vulnerability of the exchange itself.

Vingt.io seeks to provide users a cross-chain compatible wallet that is simple to use and allows them to view all their assets in one place. "Vingt Wallet" (VGTW) aims to create a wallet that provides the ease of use of an exchange wallet with the security of a private wallet.

## NFTs

Vingt.io plans to launch its first NFT series - Vingt.io S1 - B and Vingt.io S1 - E.

Vingt.io S1 - B is the first NFT series on Binance smart chain launched as a BEP-721 token. It consists of a series of twenty unique Vingt.io priority cards, each with its own set of benefits and rewards that provide special privileges to its holder depending on which card they are holding. For instance, a platinum card would give investors more privileges than a basic or standard card in terms of rewards, such as a higher percentage of token pay-out whenever a new ICO launches on vintg.io launchpad, higher voting rights on projects along with the ability to liquidate to a pre-determined number of VGT tokens.

Vingt.io S1 - E is the first NFT series on Ethereum Mainnet launched as an ERC-721 token. This is a series of digital art designed by Vingt.io, consisting of 8888 unique images of Baby Tiger. In this series



Baby Tiger will be seen wearing different attires and accessories, creating digital collectibles that would appeal to a larger audience and promote VGT at a wider scale.

## Launchpad Services (TLP)

Token launchpad (TLP) is the fourth project within the Vingt.io ecosystem. The cryptocurrency market is growing exponentially but the avenues available for blockchain developers remain limited. Great blockchain ideas are unable to materialise because of limited resources and no direct access to the market. Initial offering solutions available in the crypto market today, operate within a limited capacity. Vingt.io is providing a launchpad for new tokens with innovative use cases, having the potential to create an impact in the crypto space. Unlike other launchpads, limited to exchange listings, Vingt.io would provide complete assistance for developers to form a unique blockchain product, suitable for market adoption. These new third-party projects would increase the utility of VGT governance token and become part of the vingt.io ecosystem.

## Custodial Services (LOCK)

Vingt.io is providing custodial services for holding crypto assets for investors. Cryptocurrency investors have a problem holding crypto assets on a long-term basis because of different blockchains, unsafe hardware wallets and other crypto management lapses. Vingt.io is providing a comprehensive solution as a third-party custodian of digital assets. To avail this service, investors would hold VGT governance token of vingt.io ecosystem within their 'assets under custody'.

## Wraps (WRAP)

Vingt.io aims to create bespoke wrappers to cater to the ever-changing needs of the market, allowing for execution of complex structures and strategies in tokenized form. Powered by the Binance Smart Chain, these wraps will allow investors to enter a complex strategy through the purchase of a simple token and take advantage of flows that would otherwise be complex to execute. Distinct categories of wraps will cater to the broad spectrum of investors, from the risk-averse to the more risk-taking participants.

## Stable Coins (VUSD)

Vingt.io ecosystem will create its stable coin (VUSD) to give stability to the ecosystem pegged with to the USD. Due of the varied range of vingt.io projects, a stable coin is necessary to provide easy transactions without price fluctuations. This stable coin would be complementing the VGT governance token for stable transactions.



## Real Estate (TWP)

Launched in December 2021 by Vingt.io, The Workplace (TWP) is a blockchain-based virtual office space allowing users to create, build, buy and sell digital assets in the form of real estate. By combining the powers of Vingt.io decentralized ecosystem, virtual reality and NFTs, The Workplace creates a decentralized platform for virtual social interactions.

The Workplace platform's main mission is to introduce blockchain technology in mainstream commercial workspace successfully and be part of the metaverse through a combination of VR and NFTs. The Workplace (TWP) consists of multiple 'Units' which includes offices, meeting rooms and auditoriums, each having its own uniqueness. Each unit has its own specification within its infrastructure, such as varying environments and human capacity. These units can be sold or rented out in the crypto space for private and commercial activities using blockchain technology in an encrypted environment. VGT would be the local currency of TWP having multiple use cases such as increasing the human capacity within a unit, modifications in the virtual environment or collecting rent.

## VGT Tokenomics

The Vingt project will commence with the introduction of VGT. The following would be the token distribution of VGT.

	Number of Tokens	Percentage
<b>Token VGT supply</b>	<b>1,000,000,000</b>	<b>100%</b>
Initial Offering	500,000,000	50%
Founding Members	240,000,000	24%
Development Pool	80,000,000	8%
Marketing Pool	80,000,000	8%
Operational Management	50,000,000	5%
Reserves	50,000,000	5%

VGT token will list on decentralized and centralized exchanges and trade in the open market, available on BSC (BEP20) Blockchain. The total supply of VGT at any stage of cannot exceed one billion tokens.



# Initial Coin Offering for VGT

The ICO runs across twenty distinct phases over a four-month period with 500m (50%) of VGT issuance up for subscription. Any unsubscribed VGT tokens will move to the reserves balance highlighted in the VGT Tokenomics table.

The ICO will start on 1<sup>st</sup> January 2022 and last until the earlier of 30<sup>th</sup> April 2022 or full subscription. An extremely limited quantity of VGT tokens will be available at a significant discount pre-ICO, by invitation or by contacting [support@vingt.io](mailto:support@vingt.io). The development team shall be able to advise on availability and process of procuring the tokens.

The ICO will accept a range of tokens on both the Ethereum Mainnet (ERC20) and the Binance Smart Chain (BEP20) as modes of payment. Payments will only be allowed from individual wallets and not exchange wallets.

The followed tokens are the accepted means of subscription for the VGT ICO

Token	Symbol	ERC20 Compatible	BEP20 Compatible
Tether USD	USDT	✓	✓
USD Coin	USDC	✓	✓
Binance USD	BUSD	✓	✓
Dai	DAI	✓	✓
Ethereum	ETH	✓	✓
Chainlink	LINK	✓	✓
Uniswap	UNI	✓	✓
Binance Coin	BNB	✗	✓
Pancake Swap	CAKE	✗	✓

The steps involve purchasing cryptocurrencies from a centralised exchange such as [www.binance.com](https://www.binance.com) or [www.gate.io](https://www.gate.io). This is followed by a transfer to Metamask or Trust Wallet, and then to the VGT ICO subscription wallet. Please ensure that the token transfer to Metamask uses the appropriate blockchain (ERC20 or BSC20). Please note that the VGT ICO ***does not*** accept direct subscriptions from exchange wallets.

A list of compatible wallets to transact with (along with instructions on how to set these up) are available at [www.vingt.io](https://www.vingt.io). Upon completion of the ICO, VGT tokens will transfer to the same address from where the funds were received.



The ICO shall work on a waterfall structure, split into twenty distinct phases. Each phase shall have its unique price and available quantity of VGT tokens. Once a phase subscription is complete, the ICO shall move on to the following phase until all the phases are subscribed or the ICO end date of 30<sup>th</sup> April has been reached.

The table below shows breakdown of each ICO level along with the associated quantity and price.

Phase	Tokens	Price
1	80,000,000	\$0.10
2	77,500,000	\$0.15
3	62,500,000	\$0.20
4	45,000,000	\$0.22
5	30,000,000	\$0.24
6	27,500,000	\$0.26
7	25,000,000	\$0.28
8	22,500,000	\$0.30
9	19,000,000	\$0.32
10	17,000,000	\$0.34
11	15,000,000	\$0.36
12	13,000,000	\$0.38
13	12,000,000	\$0.40
14	11,000,000	\$0.42
15	10,000,000	\$0.44
16	9,000,000	\$0.46
17	8,000,000	\$0.48
18	7,000,000	\$0.50
19	5,000,000	\$0.55
20	4,000,000	\$0.60
<b>Total</b>	<b>500,000,000</b>	



# Vingt.io Roadmap

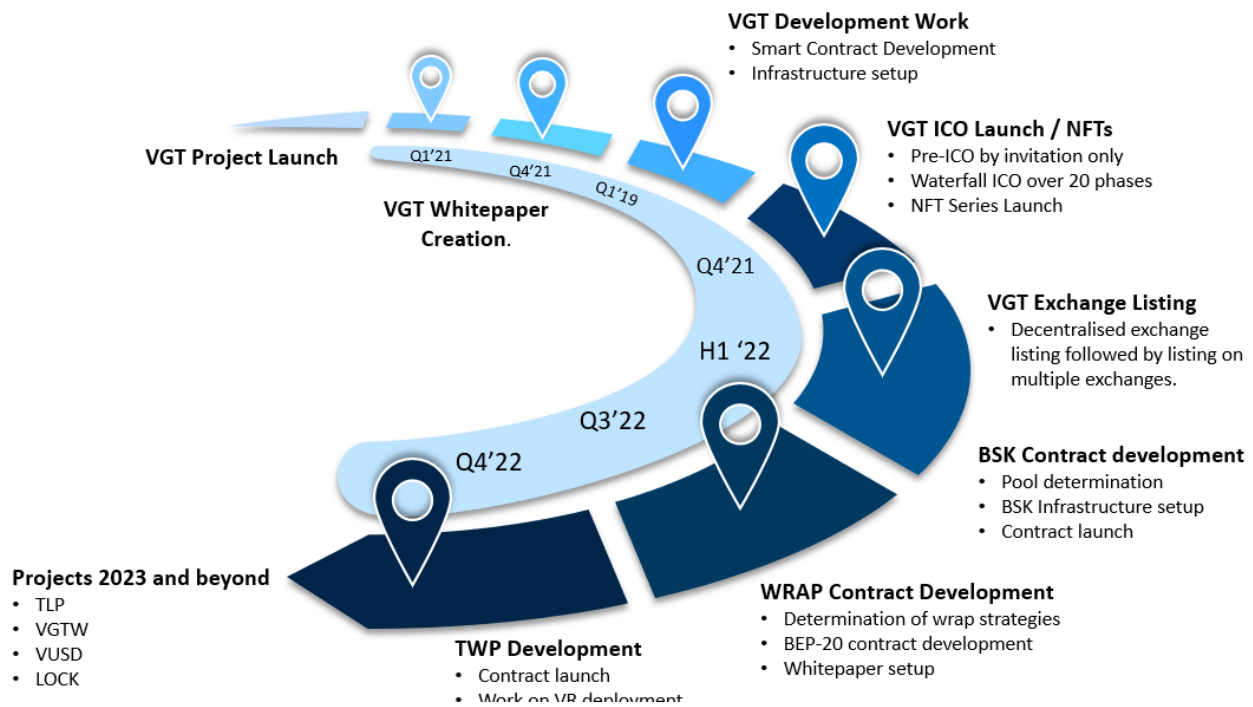
Below are the proposed timelines for various projects within the Vingt.io ecosystem.

## 2022 Projects

- VGT
- BSK
- NFTs
- WRAP
- TWP

## 2023 Projects

- TLP
- VGTW
- VUSD
- LOCK



Website: <http://www.vingt.io>

Deposit Address: 0x8Ff25e7d990413463fA4C1DEC481688e29d95701

Contract ID: 0x47a8881141b78aa4e5a39214e1e449969e520853



## About Us

This team consists of several core members, all of whom are engineers from McGill University, Montreal Canada. The team has a combined experience of 25 years object-oriented programming, 15 years of banking experience in European banks with daily exposure to similar hedging products in the Equity space as well as 20 years of experience in audit and taxation. The team has successfully created different apps, software projects working together as a team for more than a decade and have a keen interest in block chain technology. They are in the cryptocurrency industry since 2013 and have a deep knowledge not only as software engineers but also as investors in this volatile crypto market.



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#### **Risk statements**

Purchasing crypto currencies involve substantial risk and may lead to a loss of a material proportion of funds invested. Prior to purchasing the tokens, you should carefully assess and consider the risks, including those listed in any other documentation. A purchaser should not purchase tokens for speculative or investment purposes. Purchasers should only purchase tokens if they fully understand the nature of these tokens and accept the inherent risks. Cryptocurrency tokens may be subject to expropriation and/or theft; hackers or other malicious groups or organizations may attempt to interfere with our system/network in various ways, including malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing, and spoofing which may result in the loss of your cryptographic tokens or the loss of your ability to access or control your cryptographic tokens. In such event, there may be no remedy, and holders of cryptographic tokens are not guaranteed any remedy, refund, or compensation. The regulatory status of cryptographic tokens and digital assets is currently unsettled, varies among jurisdictions and subject to significant uncertainty. It is possible that in the future, certain laws, regulations, policies or rules relating to cryptographic tokens, digital assets, blockchain technology, or blockchain applications may be implemented which may directly or indirectly affect or restrict cryptographic token holders' right to acquire, own, hold, sell, convert, trade, or use cryptographic tokens. The uncertainty in tax legislation relating to cryptographic tokens and digital assets may expose cryptographic token holders to tax consequences associated with the use or trading of cryptographic token. Digital assets and related products and services carry significant risks. Potential purchasers should consider the above and assess the nature of, and their own appetite for, relevant risks independently and consult their advisers before making any decisions.

#### **Professional advice**

You should consult a lawyer, accountant, tax professional and/or any other professional advisors as necessary prior to determining whether to purchase any Crypto tokens.

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