nGRND™



nGRND Gold Protocol Inc.
Registration: 2211594
BVI Incorporation

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Legal Notice

This White Paper has been prepared by nGRND Gold Protocol Inc., a company incorporated in the British Virgin Islands under registration number 2211594 (“nGRND”, “nGRND.io”, the “Company”) for informational purposes only in relation to the proposed nGRND Gold Protocol, the nGRND Ecosystem, and the proposed nGRND Gold Token (“[NGRND]”).

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The [NGRND] token is intended solely as a utility token for participation within the nGRND Gold Protocol Ecosystem. Ownership or use of [NGRND] does not represent or confer any ownership rights, equity interest, debt claim, profit share, revenue entitlement, governance right in any legal entity, or legal interest in any Preserved Gold resources, Sites, treasury assets, sustainability revenues, or intellectual property associated with the nGRND Gold Protocol or its affiliates.

Participation in any token sale, token acquisition, staking activity, governance system, or nGRND Gold Protocol Ecosystem feature involves substantial risk and may result in the partial or total loss of value, funds, digital assets, or access. Digital assets and blockchain technologies are highly speculative, volatile, and subject to technological, operational, market, regulatory, cybersecurity, liquidity, and legal risks. There can be no guarantee that the nGRND Gold Protocol Ecosystem, the [NGRND] token, or any associated platform features will achieve adoption, utility, functionality, commercial success, or secondary market liquidity.

The nGRND Gold Protocol may distribute ecosystem rewards, incentives, and participation-based allocations subject to applicable laws, treasury performance, and platform governance.

Certain statements contained within this White Paper constitute forward-looking statements, including but not limited to statements relating to future development plans, token utility, treasury growth, Preserved Gold and/or Preserved Gold acquisition, Preserved Gold Site acquisition, ESG, SDG and sustainability initiatives, monetisation strategies, platform features, governance systems, regulatory positioning, token economics, market opportunities, future integrations, or anticipated business activities. Such forward-looking statements are inherently uncertain and subject to significant business, economic, technological, legal, environmental, and market risks. Actual outcomes may differ materially from those expressed or implied in this document.

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Legal Review

This White Paper has been reviewed legally in the British Virgin Islands on 23 July 2026 to affirm:

1. nGRND Gold Protocol Inc. does not fall within scope of the BVI Securities and Investments Business Act, Revised Edition 2020 (as amended);
2. That, although the NGRND Token is a "virtual asset" for the purposes of the BVI Virtual Assets Service Providers Act, 2022, that nGRND Gold Protocol Inc does not fall within scope of the VASP Act; and
3. nGRND Gold Protocol Inc is subject to the United Kingdom sanctions regime (as extended to the BVI) and certain broadly applicable requirements under the BVI Proceeds of Criminal Conduct Act, Revised Edition 2020 (as amended), although the BVI Anti-Money Laundering regime would not apply.

1. Introduction

The global economy is entering a new era in which sustainability, natural resource management, and traditional and digital financial infrastructure are becoming increasingly interconnected, opening new avenues for sustainable economic development through the inclusion of Web3, AI and blockchain.

Governments, institutions, and investors are placing greater demand and expectations on the inclusion of Environmental, Social and Governance (ESG) frameworks as well as Sustainable Development Goals (SDG) targets, while Web3 technologies continue to transform how value and ownership are managed across global markets. A major driver of changing investor demand comes from surveys of Millennials and Gen Z, which show that over 90% want investments that make a positive impact (EY, 2026).

Gold remains one of the most important markets and asset classes, with global demand, including OTC, breaking an all-time high of greater than 5,000 tonnes in 2025, largely driven by safe-haven and diversification motives alongside price-driven motivations (World Gold Council, 2026). For context, Indian households are now the largest private holders of gold in the world. The World Gold Council (2026) reports that Indian household gold holdings, including those stored in temples, amount to around 25,000 tonnes (14% of global stocks) with an estimated value of about USD$2.4 trillion. This is deeply tied to cultural and religious factors, particularly Diwali. In 2025, in just the first two days of Diwali, more than 40 tonnes of gold changed hands, signalling a shift in preference from jewellery to gold as an investment instrument (Monica and Pratama, 2026).

At the same time, significant volumes of known verified in-ground gold resources remain environmentally or economically stranded due to a variety of reasons such as permitting, location, quantity, grade or quality, continuity, and other geological characteristics that prevent them from reaching extraction or continued mining.

The nGRND Gold Protocol has been developed to deliver a decentralised solution in response to these structural, environmental and socioeconomic market opportunities. The Protocol combines a treasury of verified in-ground unmined gold (**Preserved Gold**[1]), value distributions from alternative land use monetisation of **Preserved Gold Sites**, and a Web3 utility token staking, participation and rewards economy into a unified Ecosystem designed to support sustainable growth, long-term community engagement, and value distributions from delivering climate-positive economic activity.

This White Paper outlines the structure of the nGRND Gold Protocol Ecosystem, including the Protocol architecture, dual treasury strategy, Ecosystem features, token holder benefits, token economy and utility, and the long-term framework for monetising sustainable natural wealth. It also explains how the nGRND Gold Protocol intends to grow a decentralised Web3 community through a scalable digital staking, participation and rewards Ecosystem sustained by the preservation of in-ground gold resources and the prevention of environmentally harmful extraction.

As digital assets, sustainability markets, and tokenised economies continue to converge, the nGRND Gold Protocol seeks to position itself at the intersection of these emerging sectors, establishing a new model for how natural resources, digital communities, and long-term environmental value creation and distribution may coexist within the future global economy.

[1]The [NGRND] token does not represent ownership of the Preserved Gold or any underlying mineral interest.

nGRND Gold Unique Value Proposition

The nGRND Gold Protocol enables the sustained distribution of real-world value by combining climate-positive Preserved Gold, the monetisation of measurable ESG and SDG impact initiatives on Preserved Gold Sites, and participant engagement and rewards within a single Ecosystem.

The nGRND Gold Protocol distributes real value[2] made possible by combining environmental stewardship that preserves verified gold resources in the ground (**Preserved Gold**[3]), with alternative land use monetisation of the **Preserved Gold Sites** and a Web3 utility token staking, participation and rewards economy into a single unified Ecosystem. The nGRND Gold Protocol Ecosystem is designed to sustain long-term growth, community engagement, and value distributions by delivering climate-positive economic activity that measures impact against targets for ESG, SDG and other sustainability initiatives.

Unlike traditional gold models that depend on extraction, nGRND is built on a foundation of verified in-ground gold mineral resources that remain in the ground (**Avoided Mining**), supporting climate-positive environmental stewardship and long-term sustainability.

Token Holders (**Participants**) can stake nGRND Gold Protocol Tokens (**[NGRND] Tokens**) and earn rewards through the nGRND **Staking and Rewards Platform** by engaging in Participation Streams for governance, impact, learning, play, referrals, advocacy, wellbeing, and AI-powered activities, plus other Ecosystem initiatives. Rewards are paid to Token Holders who participate, in stablecoins, from revenue distributions arising from the potential realisation of the appreciation of the Preserved Gold held in Treasury, alternative land use monetisation, and other revenue distributions.

The nGRND Gold Protocol provides a new inclusive economy and distributed network that combines Web3 with real-world asset value distributions that benefit participants, communities, and future generations.

Preserved Gold. Measured Impact. Rewarded Participation.



[2]Distribution of Ecosystem rewards, incentives and participation-based allocations may be paid in USDC/USDT or other stablecoins subject to applicable laws, treasury performance, and platform governance.
[3]The [NGRND] token does not represent ownership of the Preserved Gold or any underlying mineral interest.

2. nGRND Gold Protocol Summary

The **nGRND Gold Protocol** (the **Protocol**) is a Web3 and blockchain-enabled utility-token digital participation Ecosystem (the **nGRND Gold Protocol Ecosystem**) that distributes value to token holders (**Participants**) through its active **Staking and Rewards Platform** (**Platform**). The nGRND Gold Protocol combines the benefits of a treasury of verified preserved in-ground gold resources (**Preserved Gold**[4]) that are acquired and intentionally kept in the ground rather than mined (**Preserved Gold Sites**), accompanied by real revenue distributions derived from long-term alternative land use monetisation initiatives on these Preserved Gold Sites.

The nGRND Gold Protocol Ecosystem's core components are its **Dual Treasury** of Preserved Gold and the Token Reserve; distributions derived from alternative land use monetisation of Preserved Gold Sites; and the nGRND Gold Protocol Staking and Rewards Platform.

nGRND purchases in-ground gold resources that are geologically verified by industry and jurisdictional national reporting standards such as NI 43-101, S-K 1300, JORC and SAMREC, and preserves them in the ground (**Avoided Mining**). The nGRND Gold Protocol Treasury acquires the Preserved Gold and creates a digital reserve secured by a regulated digital custodian for immutable provenance, auditability and transparent settlement processes.

The Staking and Rewards Platform includes dedicated Web3 technology and a decentralised blockchain layer built on the Base blockchain that, through staking, enables the network of Token Holders (Participants) to participate in the Protocol and benefit from Protocol-derived rewards and the value generated by the on-chain economy.

Staking rewards for Participants will be sustained by any potential realised appreciation in the value of Preserved Gold in the Treasury and other nGRND revenues. Other revenues include distributions from the long-term 30-to-100-year monetisation opportunities of Preserved Gold Sites from projects that deliver measured impact against environmental, social and governance (**ESG**), the UN Sustainable Development Goals (**SDGs**) targets, and other sustainability initiatives.

The Protocol is powered by a proprietary utility token, the **nGRND Gold Token** (ticker: **[NGRND]**), which rewards Participant participation in the Ecosystem through the innovative Staking and Rewards Platform. The Platform includes:

- a **Dynamic Soul-Bound Token (DSBT)** that acts as a permanent nGRND Gold Protocol digital membership;
- a **multi-tiered relative Staking Reward Level system**; and
- a Participant-participation-driven **Reward Account** consisting of **Reward Points**, with **Participation Multipliers** supported by features such as **Badges**, **Boosts**, **Bonuses** and **Streaks**.

[4]The [NGRND] token does not represent ownership of the Preserved Gold or any underlying mineral interest.

Staking by a Participant is weighted by the relative amount of [NGRND] tokens staked (**Staking Reward Level**), and the Reward Points multiplied by the **Participation Multiplier** that they have earned and accrued from their participation activities. The total **Staking Rewards** they earn are proportional to their Ecosystem contribution. The distribution of Ecosystem rewards, incentives and participation-based allocations may be paid in USDC/USDT or other stablecoins subject to applicable laws, treasury performance, and platform governance.

Participant **Participation Streams** are digital engagement and participation programmes designed to capture a broad range of interests. The nGRND Gold Protocol will expand these Streams as the Ecosystem grows, but initially they are:

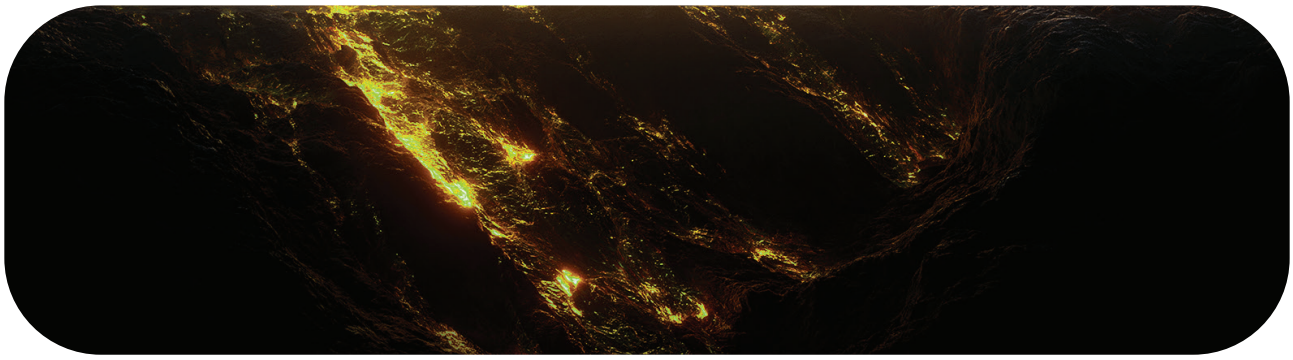
- Governance
- Impact
- Learn
- Play
- Advocate
- Refer
- Wellbeing
- Agents

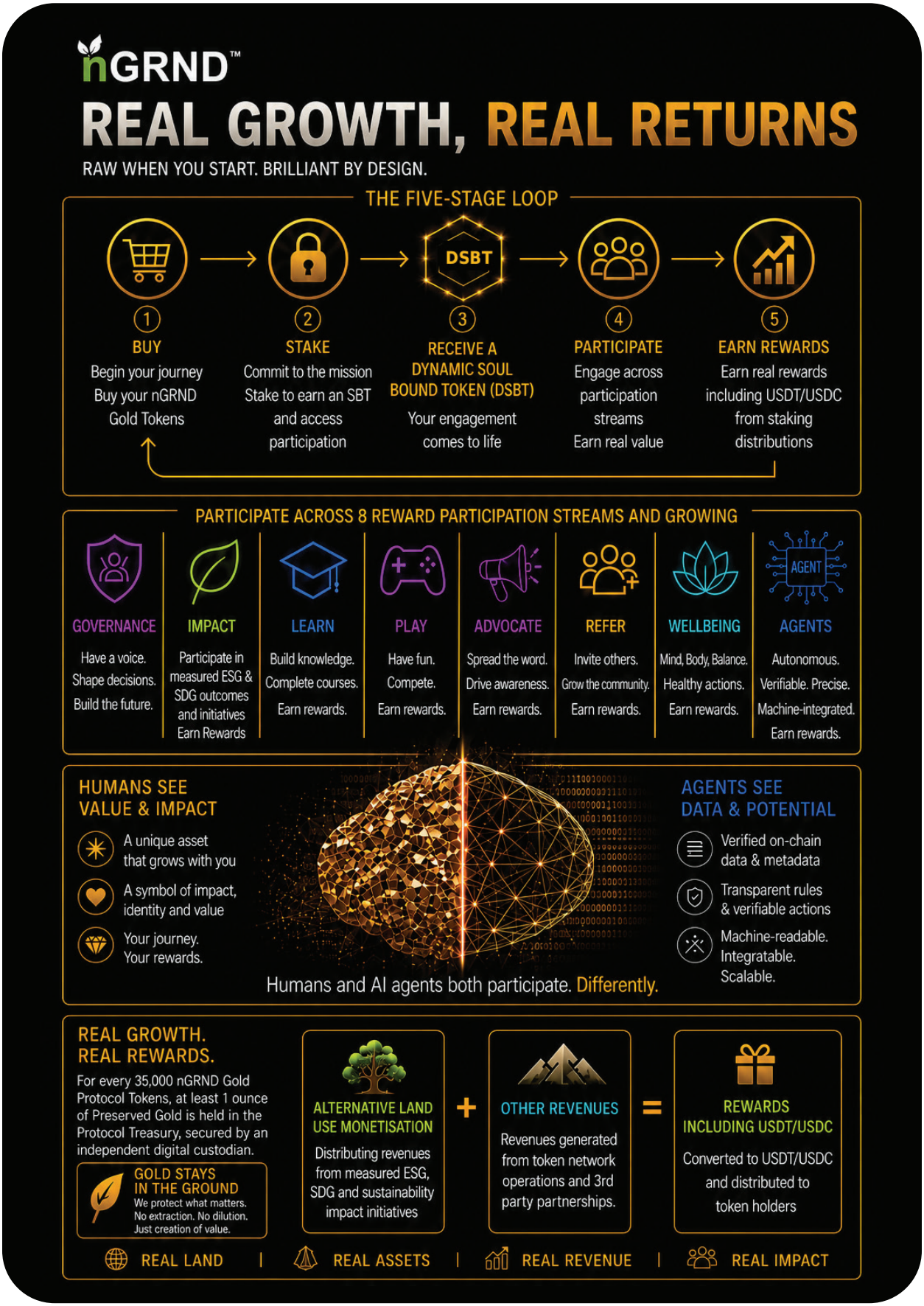
In addition to the **Staking Reward Level**, Participants accumulate, in their **Rewards Account**, relatively weighted **Reward Points** from Participation Multipliers each month, accrued by participating in the eight Streams and earning **Badges**, **Boosts**, **Bonuses** and **Streaks** for achieving milestones or spending [NGRND] on integrated Ecosystem services.

The relative Staking Reward Level and relative Participation Multiplier, along with Boosts, Bonuses and Streaks earned, determine a Participant's total Reward Points accrued and the proportion of Staking Rewards that they receive. As the Staking Reward Level increases, subsequent greater Participant engagement earns more Reward Points from their Participation Multiplier and, ultimately, more Staking Rewards. Higher Staking Rewards provide Participants with enhanced Ecosystem benefits, including increased voting power in community governance, which assists in generating market demand for [NGRND] as the nGRND Gold Protocol Ecosystem grows.

The Governance Layer provides Participants with the ability to contribute to Protocol decisions including Treasury deployment, nGRND Gold Protocol Preserved Gold management, buyback programmes, Staking Rewards allocations, and ecosystem growth initiatives. Additionally, nGRND Gold Protocol is developing its ***Innovation and Sustainability Awards (ISAs)*** to support the development of emerging projects and programmes that deliver measured impact against ESG and SDG targets. Under the Governance Layer, Participants will be able to vote on these Awards, directly impacting the future of the Ecosystem and nGRND's ethos of a more sustainable and climate-positive economy.






nGRND™
REAL GROWTH, REAL RETURNS
RAW WHEN YOU START. BRILLIANT BY DESIGN.
THE FIVE-STAGE LOOP
DSBT
1
BUY
Begin your journey
Buy your nGRND
Gold Tokens
2
STAKE
Commit to the mission
Stake to earn an SBT
and access
participation
3
RECEIVE A
DYNAMIC SOUL
BOUND TOKEN (DSBT)
Your engagement
comes to life
4
PARTICIPATE
Engage across
participation
streams
Earn real value
5
EARN REWARDS
Earn real rewards
including USDT/USDC
from staking
distributions
PARTICIPATE ACROSS 8 REWARD PARTICIPATION STREAMS AND GROWING
GOVERNANCE
Have a voice.
Shape decisions.
Build the future.
IMPACT
Participate in
measured ESG &
SDG outcomes
and initiatives
Earn Rewards
LEARN
Build knowledge.
Complete courses.
Earn rewards.
PLAY
Have fun.
Compete.
Earn rewards.
ADVOCATE
Spread the word.
Drive awareness.
Earn rewards.
REFER
Invite others.
Grow the community.
Earn rewards.
WELLBEING
Mind, Body, Balance.
Healthy actions.
Earn rewards.
AGENTS
Autonomous.
Verifiable. Precise.
Machine-integrated.
Earn rewards.
HUMANS SEE
VALUE & IMPACT
A unique asset
that grows with you
A symbol of impact,
identity and value
Your journey.
Your rewards.
AGENTS SEE
DATA & POTENTIAL
Verified on-chain
data & metadata
Transparent rules
& verifiable actions
Machine-readable.
Integratable.
Scalable.
Humans and AI agents both participate. Differently.
REAL GROWTH.
REAL REWARDS.
For every 35,000 nGRND Gold Protocol Tokens, at least 1 ounce of Preserved Gold is held in the Protocol Treasury, secured by an independent digital custodian.
GOLD STAYS
IN THE GROUND
We protect what matters.
No extraction. No dilution.
Just creation of value.
ALTERNATIVE LAND
USE MONETISATION
Distributing revenues
from measured ESG,
SDG and sustainability
impact initiatives
+
OTHER REVENUES
Revenues generated
from token network
operations and 3rd
party partnerships.
=
REWARDS
INCLUDING USDT/USDC
Converted to USDT/USDC
and distributed to
token holders
REAL LAND | REAL ASSETS | REAL REVENUE | REAL IMPACT

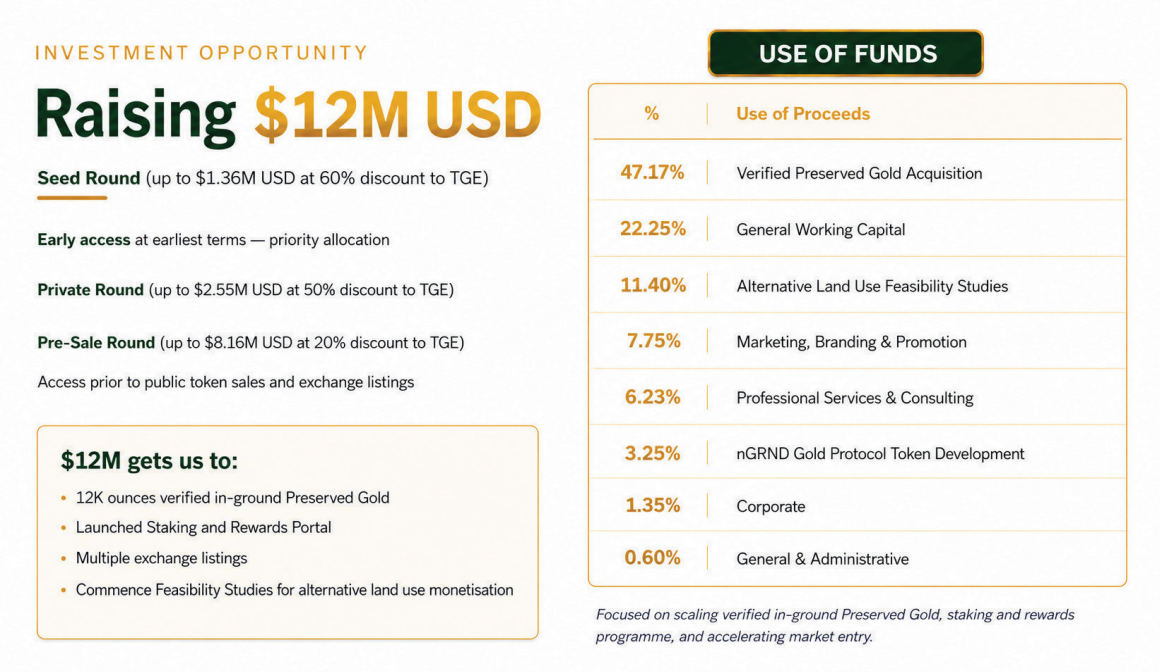
The nGRND Gold Protocol ecosystem: the five-stage participation loop, eight reward streams, and the Real Land, Real Assets, Real Revenue, Real Impact foundation.

The nGRND Gold Protocol plans to issue a maximum supply of 850,000,000 nGRND Gold Tokens, with a commitment to sustain in the Protocol Treasury, secured by an independent digital custodian, at least one (1) ounce of Preserved Gold for every 35,000 [NGRND] in circulation. The resulting **Dual Treasury**[5] is therefore comprised of both **Preserved Gold** and a **Token Reserve**.

Token Details			
Project	nGRND Gold Protocol	**Max. Supply**	850,000,000
Token	nGRND Gold Token	**TGE Price**	$0.100
Ticker	[NGRND]	**FDV**	$85,000,000
Raise	$20,570,000	**TGE Supply**	15.8%

This Dual Treasury, together with any potential realised appreciation of Preserved Gold and the long-term revenues generated by monetisation of Preserved Gold Sites, sustains the Reward Staking Pool, and together they form the core value distribution engine for the innovative nGRND Gold Protocol Ecosystem.

Distribution of the Token Reserve has been defined by the Protocol, with 10 time-based supply segments released over a period of three years as the nGRND Ecosystem is established. A token sale with four progressive rounds will raise up to approximately $20.5 million for the nGRND Gold Protocol. This includes an Early, Private and Pre-Sale Round funding the initial acquisition of up to 12,000 ounces of Preserved Gold for the Protocol Treasury and the initial ESG and SDG feasibility roadmaps spanning 30 to 100 years for the alternative monetisation of Preserved Sites.



[5]The [NGRND] token does not represent ownership of the Preserved Gold or any underlying mineral interest.

The initial ESG and SDG 30-to-100-year **Feasibility Roadmap Study** conducted for each Preserved Site by independent specialist experts identifies, analyses and determines which initial monetisation strategies and projects can be performed from each of the primary six **Revenue Pillars**:

- Avoided Mining
- Carbon Sequestration (Soil and Forest)
- Biodiversity Credits and Stewardship
- Solar Microgrids, Renewable and Clean Energy
- Sustainable Infrastructure
- Traditional Owner and Leaseholder Partnerships

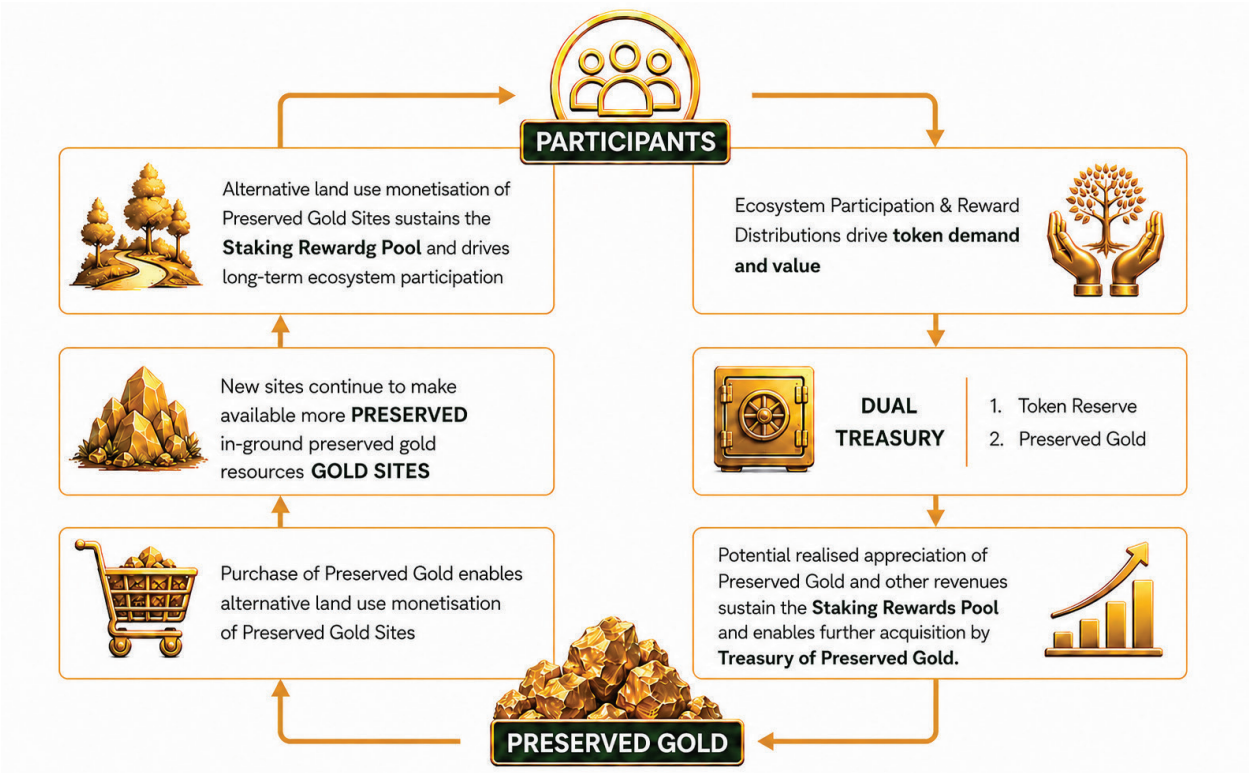
The growth cycle diagram below shows how the nGRND Gold Protocol is uniquely positioned and engineered for decentralised value distribution from the Dual Treasury function, directly driving long-term Ecosystem growth from the potential realisation of appreciation from monetised real-world assets (**RWAs**) — the Preserved Gold, real revenue distribution, and real rewards in USDT and stablecoins[6].

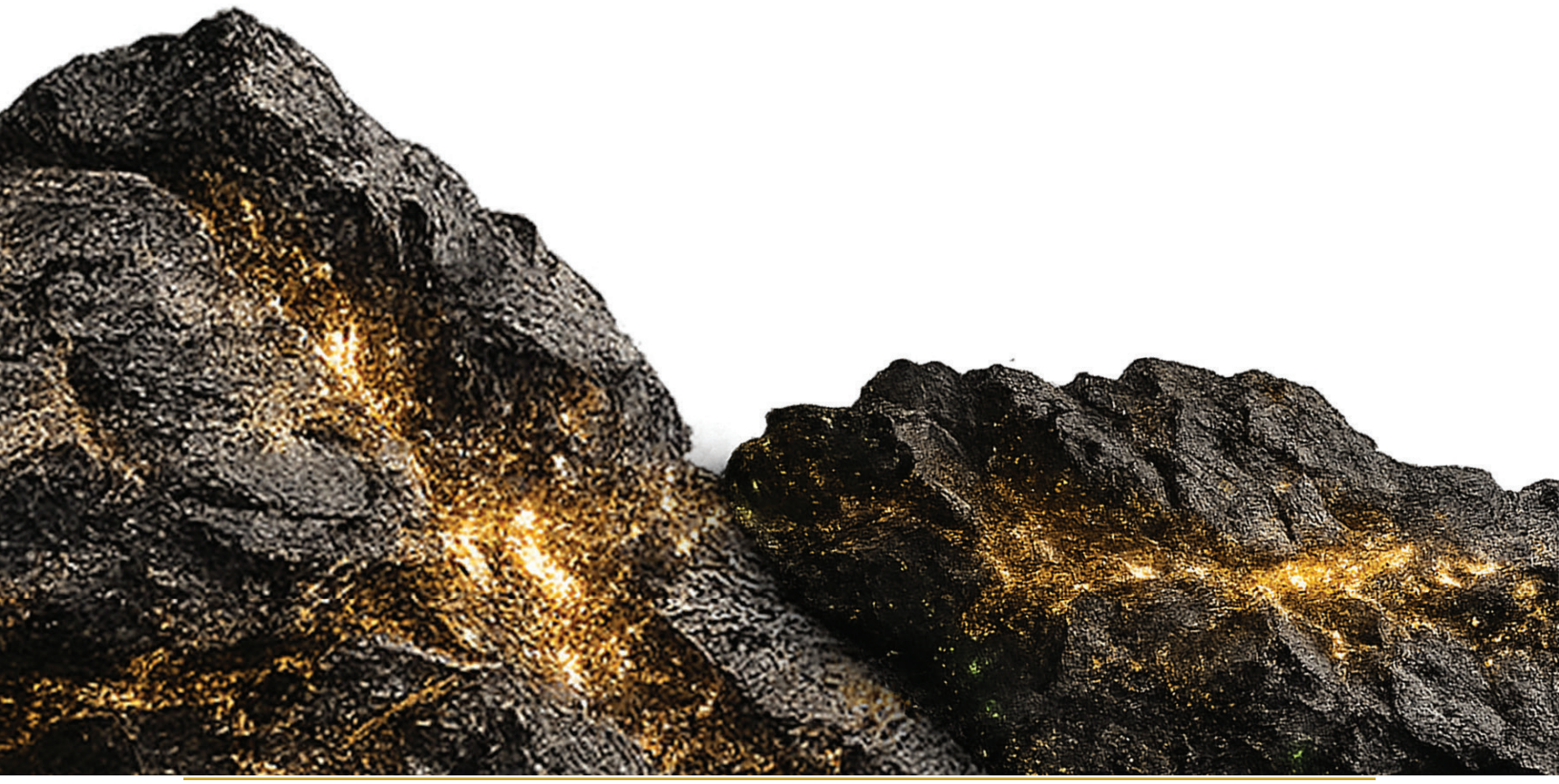
- Platform participation, multiplied rewards and growth, plus long-term value distribution — including the potential realised appreciation of Preserved Gold — drives [NGRND] demand, and distributions from alternative land use monetisation drive token demand and market growth, potentially increasing the Token Reserve value.
- This, in turn, funds further acquisition of Preserved Gold, with more value and other revenues invested to sustain nGRND operations and [NGRND] Staking Rewards, driving further long-term Platform growth.

The resulting growth cycle creates an innovative and long-term sustainable economic model while successfully delivering decentralised value distributions from measured ESG and SDG impact on Preserved Sites. This innovation shifts ESG, SDG and sustainability impact from a perceived cost into a real, value-and-rewards-driven distribution economy.



[6] D
applica


PARTICIPANTS
Alternative land use monetisation of Preserved Gold Sites sustains the **Staking Rewardg Pool** and drives long-term ecosystem participation
Ecosystem Participation & Reward Distributions drive **token demand and value**
New sites continue to make available more **PRESERVED** in-ground preserved gold resources **GOLD SITES**
DUAL TREASURY
1. Token Reserve
2. Preserved Gold
Purchase of Preserved Gold enables alternative land use monetisation of Preserved Gold Sites
Potential realised appreciation of Preserved Gold and other revenues sustain the **Staking Rewards Pool** and enables further acquisition by **Treasury of Preserved Gold.**
PRESERVED GOLD



3. The Market Opportunity

The nGRND Gold Protocol has been developed at the intersection of several rapidly expanding global markets, including sustainable resource management and responsible mining, conscious ESG, climate and impact investment (Green Central Banking, 2025; HSBC, 2025), digitised gold, and Web3 economies. Together, these sectors represent a structural shift in how natural real-world resources, financial infrastructure, and digital communities interact and pragmatically impact the future socioeconomic global economy.

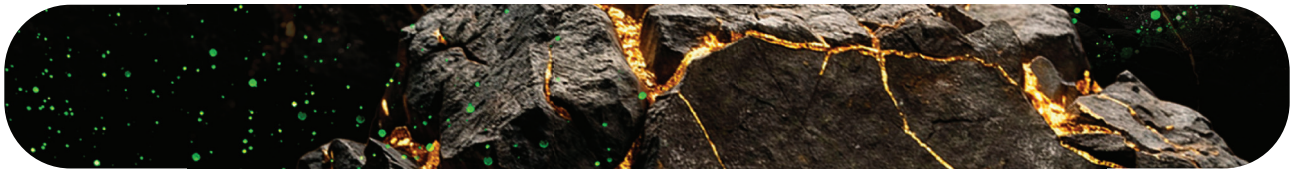
The following sections examine the principal market drivers supporting the long-term opportunity for the nGRND Gold Protocol Ecosystem, including the growing demand for sustainable alternatives to traditional mining, the expansion of ESG, climate and impact-focused investment strategies, and the emergence of blockchain infrastructure capable of enabling scalable digital participation, governance, provenance and on-chain treasury systems.

a. Sustainable Resource Management

Sustainable resource management and responsible mining impose obligations and accountability on the resources sector to ensure that extractive mining activities do not jeopardise the long-term health and wellbeing of people or the planet for short-term gains (International Council on Mining and Metals (ICMM), 2026). The ICMM Principles for Materials Stewardship and Responsible Mining; Corporate Sustainability Requirements (CSR) and CSR reporting directives; ESG standards; and the 2030 targets established by the United Nations 17 SDGs (United Nations, 2026) are increasingly critical factors across global commodity and infrastructure markets, particularly in industries associated with high environmental and socioeconomic impact. The global gold industry sits directly within this transition, as gold remains a multi-trillion-dollar global asset class and stands as the global backbone of enduring wealth, economic significance, and a hedge against economic instability.

Traditional extractive gold mining is slow, inefficient, and environmentally damaging. The serious global environmental degradation across land, water, biodiversity, and atmospheric systems, its detrimental impact on people, and the inefficiencies of gold production highlight the need for new financial and sustainability models that keep gold in the ground.

For most proven resources, the realistic end-to-end timeline from initial discovery of gold to sustained commercial production is 7 to 20 years, depending on jurisdictional efficiency, deposit complexity, financing strategy, traditional landowners, community displacement, energy requirements and climate impact. For most developers this remains a difficult or, in many cases, impossible task, and many properties are bought and sold multiple times before production is even contemplated. This leaves these valuable assets stranded in the ground and unable to be sustainably monetised.



Environmental and Social Impacts of Gold Production

Gold production has major negative impacts on people and the environment. The following illustrates some of the detrimental impacts, both globally and geographically specific.

Globally:

- The global gold industry's carbon footprint comprises 0.3% of global emissions — greater than all intra-European aviation emissions (excluding indirect emissions from electricity use) (Dehkordi et al., 2024).
- Gold mines emit on average 0.8 tonnes of CO_2 for every ounce of gold extracted (S&P Global Markets, 2019).
- Significant deforestation and degradation of landscapes, including soil erosion, water shortages, and destruction of ecosystems.
- Water usage in gold mining is vast: 1 kg of gold requires 265,000 litres of water to produce.
- Gold mining generates approximately 180 million tonnes of toxic waste annually, routinely containing dangerous chemicals such as arsenic, lead, mercury, and cyanide, often leading to local and regional water contamination and habitat destruction.
- Gold generates more waste per ounce than any other precious metal.

Geographically:

- Safety concerns and lives lost in areas including Niger, Canada, the USA, Turkey, Australia, Burkina Faso, Ghana, the Republic of Congo, and Indonesia.
- The US Environmental Protection Agency (EPA) estimates that abandoned hard-rock mines have contributed to the contamination of 40% of the country's rivers and 50% of all lakes.
- 10% of all industrial toxic waste releases reported to the EPA in the US originate from gold mines.
- Nearly three-quarters of all active mines and exploration sites overlap with regions defined as of high conservation value.

As the United Nations Framework Convention on Climate Change (UNFCCC) climate policy, global ESG regulations, and SDG-measured finance requirements continue to escalate, there is increasing demand for alternative approaches to resource management capable of reducing environmental impact while supporting long-term economic value creation. However, while this sustainability-focused research demonstrates the extreme harm caused by the extractive gold industry, market demand for gold is expected to continue rising over time due to its noble qualities, scarcity value, durability, and historical trust as a store of value and financial importance for hedging risk in global investment markets. This is the market problem and opportunity being targeted and ultimately solved by the nGRND Gold Protocol.

At the start of 2025, an estimated 216,265 tonnes (Neufeld, 2025) of above-ground gold stock existed worldwide, with approximately two-thirds of that extracted since 1950 (World Gold Council, 2025). However, significant volumes of known verified in-ground gold resources (~184,000 tonnes) remain undeveloped, often due to permitting, infrastructure, financing, environmental, or other logistical challenges.



Whilst approximately 70% of in-ground Mineral Resources sit with the operating major or senior Tier 1 mining companies, approximately 30% of Mineral Resources can be attributed to junior mining companies, less likely to lead to extraction and contribute to gold production (London Bullion Market Association (LBMA), Webb, 2026).

These Mineral Resources represent the substantial upstream addressable market opportunity for nGRND's Preserved Gold Site monetisation initiatives, as these gold resources are often currently economically stranded despite geological verification. In-ground Reserves likely to overcome these issues and continue to extraction are not a target market for nGRND.

The nGRND Gold Protocol plans to capitalise on this evolving market environment with the introduction of Preserved Gold: known verified in-ground gold resources intentionally maintained in the ground and monetised via 30-to-100-year avoided mining and alternative land use initiatives. Instead of relying on environmentally harmful extraction, the Protocol is sustained by real revenue distributions from a range of measured ESG, SDG and other sustainability impact monetisation initiatives and strategies.

This innovative solution provides an ability to measure the nGRND Gold Protocol Ecosystem's impact against the UNFCCC Article 6 Paris Agreement; the 17 UN SDG targets; ESG regulatory frameworks; and other climate and biodiversity frameworks. This positions the Protocol as a state-of-the-art business and technology model that supports verified gold discovery for property owners and investors whilst concurrently addressing the critical need to transition to a low-carbon, more sustainable, climate-positive economy with sustainable natural resource management.

b. ESG, SDG and Sustainability Investment and Natural Wealth

Global investment has already shifted toward ESG, SDG, sustainability and climate-risk-reduction strategies that combine financial returns with measurable environmental and social outcomes. The Impact Investment Market was valued at USD$1.33 trillion in 2024 and is expected to reach USD$1.88 trillion by 2029 (The Business Research Company, 2024; 2026).

Distinct from their importance to a low-carbon economy, carbon credits — such as those generated from avoided mining on Preserved Sites — are an investment commodity not included within the impact category and are expected to grow from USD$933 billion in 2025 to approximately USD$16.4 trillion by 2034, at a compound annual growth rate (CAGR) of 37.68% (SpaceNus, 2025). This exponential growth opportunity is driven by an escalating global regulatory and compliance push, as well as increasing investor awareness of the potential rewards of this alternative investment class. This performance is also uncorrelated with traditional markets for bonds, stocks, funds and real estate, offering an attractive portfolio diversification that hedges against economic volatility.

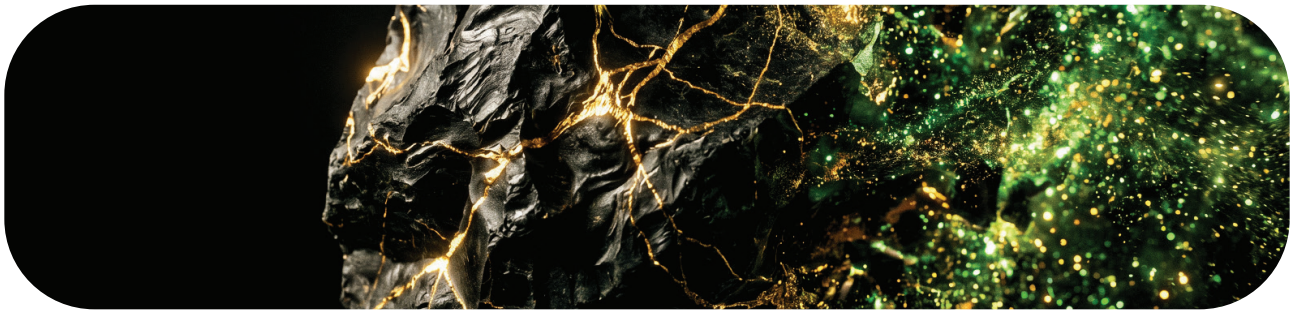
Investors in natural wealth are being increasingly forced to explore sustainable infrastructure, carbon markets, and alternative real-asset strategies as part of this broader global transition.

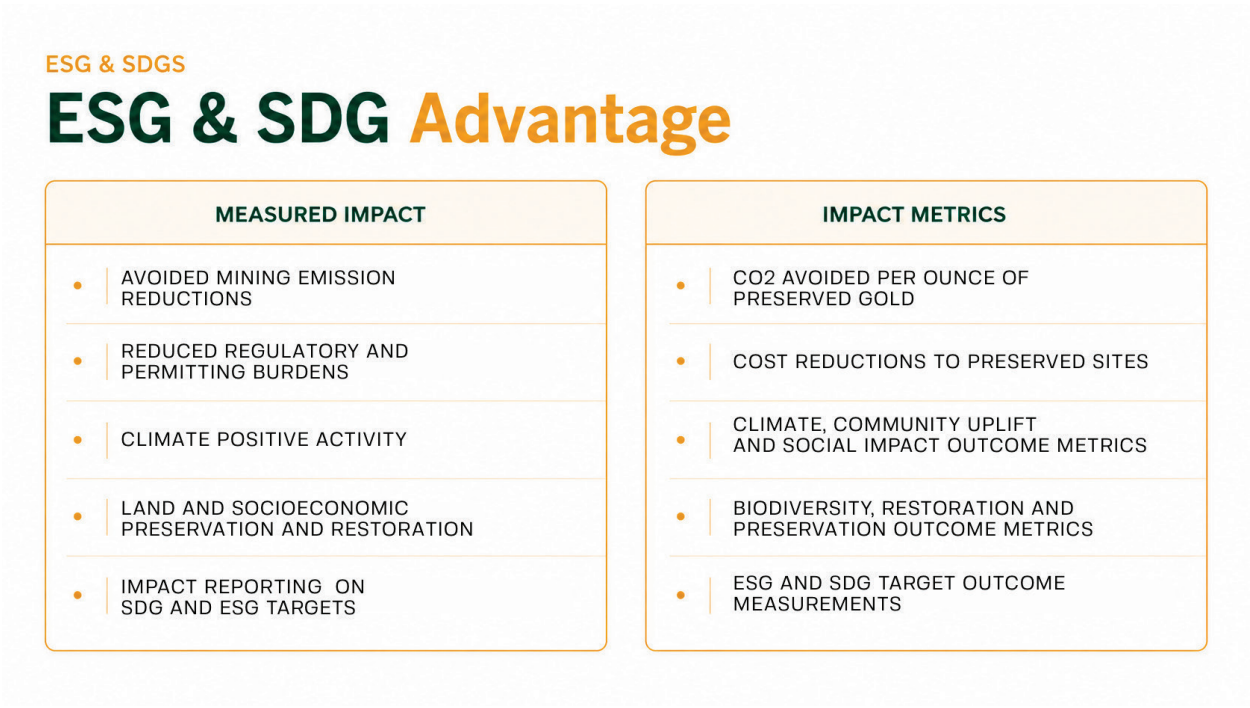
Gold presents a significant challenge to this transition: despite the indisputable harm caused by extraction, gold has remained an important asset in global investment for thousands of years due to its scarcity, durability, fungibility, and long-standing perception as a store of value (Vantage Markets, 2024).

Gold continues to serve as a strategic reserve asset for governments, central banks, institutions, and private investors, due to its historical role as a hedge against inflation and systemic financial risk. While other assets lose value, gold typically gains value during periods of inflation, geopolitical uncertainty, currency instability, and financial market volatility. This is truer today than ever before, as the unprecedented macro-economic events of 2025 led to the largest annual return on investment (ROI) on gold markets since 1979, generating over 65% ROI before correcting in January 2026 (Jury, J.P. Morgan Private Bank, 2026).

The nGRND Gold Protocol has been developed in response to the growing need for more sustainable approaches to natural resource management and monetisation. In doing so, nGRND has produced an alternative system that prevents harmful extraction, secures in-ground gold resources, and generates revenue from Site Programmes that is distributed to sustain the nGRND Gold Protocol.

As global markets and regulatory frameworks continue to evolve, nGRND is well positioned at the intersection of sustainable resource preservation, natural wealth management, and next-generation RWA infrastructure.





c. Web3 Infrastructure and Digitised Gold

Web3 technology and crypto assets are increasingly transforming how financial infrastructure, ownership systems, and global investment markets operate, particularly with regard to digitised gold.

Since the launch of Bitcoin in 2009, the digital asset sector has expanded into a multi-trillion-dollar global industry with over 580 million participants worldwide, representing over 9.9% global adoption (Singh, 2026), and encompassing applications such as cryptocurrencies, decentralised finance (**DeFi**), stablecoins, digital identity systems, and smart-contracted participation economies.

The Demographics of the Web3 Opportunity

Cryptoasset adoption is increasingly driven by economic necessity, financial inclusion, and youth-driven innovation, especially in emerging markets.

Adoption of digital wallets for payments:

- 70% — Gen Z (18 to 28)
- 61% — Millennials (29 to 44)
- 40% — Gen X (45 to 60)
- 22% — Boomers+ (61+)

Adoption of digital wallets for purchases:

- 84% — Gen Z
- 81% — Millennials
- 60% — Gen X
- 30% — Boomers+

Investor statistics:

- 60% of global crypto users are under 35 (Gen Z and Millennials).
- 45% of crypto investors are Millennials.
- Gen Z typically invest under USD$1,000.
- Gen X adoption is rising the fastest, with significantly higher investment portions.
- Among cryptoasset ETF holders, the median allocation is ~5% of total assets (The State of Stablecoins, 2025).

Speed to Market: Web3 Gaming

The nGRND Gold Protocol is poised to capitalise on its Gaming Participation Stream and other gamified activities and partnerships as the most accessible and quickest avenue to introduce the Ecosystem to new participants, where gaming already constitutes a substantial portion of blockchain transactions.

- The market capitalisation for digital assets in gaming, specifically blockchain gaming tokens, was estimated at approximately $8.83 billion to $17.8 billion as of late 2024 (Kroger, 2024).

The nGRND Gold Protocol Ecosystem includes sponsored mobile games, including Gold Fest and Dig It, which have collectively already attracted over 855,000 players across more than 200 countries. This participant base was driven by distinct titles designed to introduce mainstream audiences to new value-driven digital economies. Across both games, Daily Active Users (DAUs) average over 220,000, indicating strong retention beyond initial sign-up spikes.

Caveat BVIs and Web3 Gaming

nGRND Gold Protocol requires its Web3 gaming assets including (but not limited to) all autonomous operations of the assets including technical support, customer support, marketing, and quality assurance to be conducted in entirety outside the BVIs and to prohibit participants whose jurisdiction of residence is the British Virgin Islands. Residents from the BVI who attempt to circumvent prohibition will be disqualified from exchanging any in game rewards for any nGRND Gold Protocol Token or consideration of any kind through the assets as they may be in contravention of the BVI Gaming and Betting Control Act, 2020 (as amended).



Digitised Gold

Concurrently, in the last 10 years, 175 tonnes — or 22% — of all gold investment was digital, including ETFs (World Gold Council, 2026). The Royal Mint (UK) detailed in 2026 that young people (Gen Z) are set to invest £9.4 billion as alcohol, travel and fast fashion take a back seat. The 'digital gold' mindset exists, with many believing that The Royal Mint's DigiGold offering is a simple and cost-effective way to own gold and diversify their portfolio.

The attractiveness to this audience of long-term, sustainability-focused financing is strong, with the Dual Treasury of Preserved Gold, its potential realised appreciation, and 30-to-100-year Preserved Site monetisation. While the tokenisation structure of the Ecosystem remains intentionally flexible, the utility-token Protocol architecture has been designed to support future integration with tokenised natural resource frameworks, alternative asset structures, treasury-backed systems, and broader digital commodity infrastructure as market conditions and regulatory environments evolve.



d. Market Positioning and Competitive Advantage

The nGRND Gold Protocol combines three powerful value distribution drivers that sets nGRND apart from any competitor:

1. Preserved Gold. Preserves the Planet.

By preserving gold in the ground, the nGRND Gold Protocol sustains climate positive environmental preservation and reduces significant carbon emissions – and delivers on the need for ethical stewardship for people and the planet. nGRND recognises this verified in-ground gold as a strategic treasury asset that may reward participants with its potential realised appreciation.

2. Generates value of measurable ESG and SDG Impact

Participants contribute to and benefit from Preserved Gold Sites that monetise alternative land use initiatives that measure impact against Environmental, Social and Governance (ESG), Biodiversity and the 17 United Nations Sustainable Development Goals (SDGs) targets. Through the nGRND Gold Protocol Ecosystem participants are rewarded from initiatives that deliver positive outcomes for communities, natural environments, and future generations.

3. Earn Through Participation

The nGRND Staking and Rewards Platform transforms passive ownership into active rewarded participation. Token holders can stake NGRND tokens [NGRND) and earn rewards through engagement across Participation Streams including Governance, Learn, Advocacy, Refer, Impact, Wellbeing, Gaming, and AI-powered Agent activities.

Rewards are paid to staking participants from the Staking Rewards Pool that is sustained by revenues from the potential realisation of the appreciation of the Preserved Gold Treasury, alternative land use monetisation, and other revenue distributions.

The Result

The nGRND Gold Protocol creates a unique intersection of:

- Preserved Gold treasury exposure
- Environmental stewardship
- Measured impact from ESG, SDG and other sustainability initiatives
- Community participation
- Staking rewards and incentives

By aligning economic incentives with ethical stewardship, the nGRND Gold Protocol enables participants to build value while helping preserve natural resources for future generations.

nGRND Gold Protocol

Preserved Gold. Earn Rewards. Generate Impact.

d. Market Positioning and Competitive Advantage

MARKET POSITION

Competitive Analysis

Feature / Dimension	nGRND	NatGold	GLDY	Tether Gold / Paxos	Traditional Gold (ETF/Bullion)
Underlying Value	Verified Preserved Gold Treasury + Utilities	In-ground gold	Physical vaulted	Physical vaulted	Physical gold
Extraction Required	✗ No	✗ No	✓ Yes	✓ Yes	✓ Yes
ESG and SDG Narrative	✓ Strong	✓ Strong	✗ Weak	✗ Weak	✗ Weak
Yield Generation	✓ Staking + ecosystem	✗ None	~3–4% limited	✗ None	✗ None
Token Utility	✓ High	✗ Minimal	✗ None	✗ Minimal	✗ None
Governance Rights	✓ Yes	✗ No	✗ No	✗ No	✗ No
Target Market	Retail + Web3 + ESG	ESG + macro	Institutional	Crypto + retail	Global investors
Scalability	✓ High (no mining limit)	✓ High	✗ Limited	✗ Limited	✗ Limited
Core Narrative	"Value without extraction"	"Gold without mining"	"Gold with yield"	"Digital gold ownership"	"Store of value"



4. Protocol

nGRND Gold Protocol

The **nGRND Gold Protocol** is a Web3 and blockchain-enabled digital staking, participation and rewards Ecosystem that distributes real value sustained by verified preserved in-ground gold resources (**Preserved Gold**) securely held in treasury by an independent digital custodian, and from long-term alternative land use monetisation initiatives on the Preserved Gold Sites.

The Protocol is a Web3 system designed to enable a dual treasury infrastructure that distributes real rewards from the potential realised appreciation of verified in-ground Preserved Gold resources and the monetisation of Preserved Sites within a unified Ecosystem of participation-driven Participants.

In doing so, the nGRND Gold Protocol seeks to establish a scalable framework for sustainable resource preservation and next-generation climate-neutral alternative asset infrastructure.

a. Preserved Gold

Preserved Gold refers to known verified in-ground gold resources that are intentionally not extracted and kept in the ground as part of avoided mining, through nGRND's long-term sustainability and natural wealth management strategy.

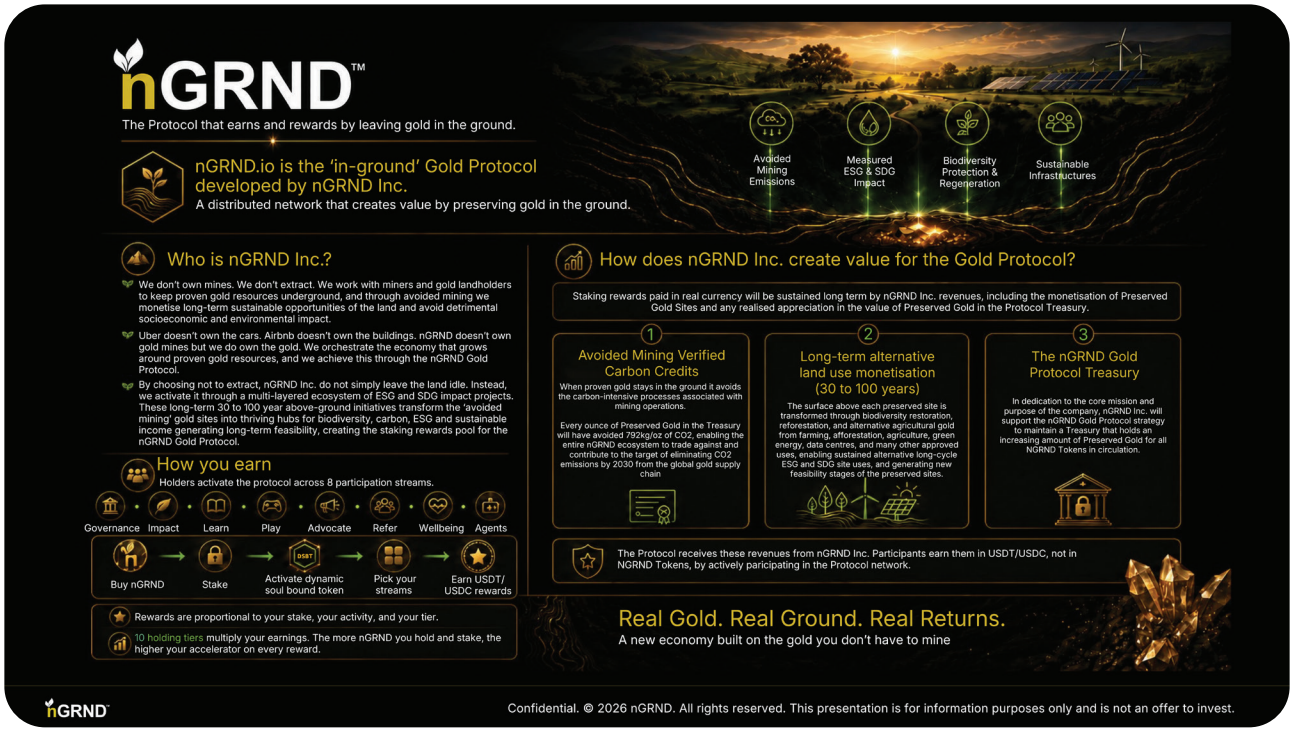
Instead of treating verified gold resources solely as extraction opportunities, nGRND's Preserved Site alternative land use monetisation activities recognise their potential value as preserved natural assets capable of sustaining the Protocol and delivering broader ESG, SDG and other sustainability-measured socioeconomic initiatives.

The Preserved Gold model is designed for verified gold resources held within greenfield and brownfield sites that may currently be constrained or stranded due to environmental sensitivity, undercapitalisation, permitting challenges, or other reasons preventing immediate extraction.

These resources are verified geologically through national reporting standards including NI 43-101, JORC, or equivalent internationally recognised standards. nGRND purchases the quantifiable in-ground resources and secures the Preserved Site monetisation rights agreements for protected periods of 30 to 100 years for each Site, establishing the Protocol's measurable foundation for the preservation of sustainable natural wealth.

Importantly, the Preserved Gold concept does not seek to eliminate the role of mining within the global economy. Gold reserves remain an essential strategic asset and economic commodity. Instead, nGRND and the Protocol Ecosystem seek to establish an alternative framework for sites with resources where long-term preservation of the gold, sustainable land monetisation, and natural wealth management present a better economic model than immediate extraction.

As the nGRND Gold Protocol Ecosystem expands, the long-term land monetisation and the Preserved Gold form the natural asset layers that sustain the wider Protocol features, including the internal dual treasury strategy and future opportunities for RWA tokenisation.



b. Preserved Site Monetisation

The nGRND Gold Protocol represents a paradigm shift. It has been developed around the principle that verified in-ground gold resources may support greater long-term environmental, social, and economic value when preserved rather than extracted. nGRND engages independent ecological and sustainability experts to conduct the long-term Preserved Site monetisation initiatives, tailored by feasibility studies to the specific environmental, socioeconomic, cultural, and geographical characteristics of each avoided mining site.

Six initial primary monetisation pillars have been categorised and exclusively developed by independent experts and specialists for the nGRND Ecosystem.

i. Avoided Mining

Avoided mining refers to the voluntary and verifiable decision not to extract currently uneconomic proven mineral resources of gold. nGRND reframes what it means to be a responsible steward of natural resources: rather than viewing gold solely as a commodity to extract, for nGRND gold becomes an asset to conserve. By monetising restraint, nGRND creates a compelling financial incentive to align economic decisions with planetary health. Biodiversity restoration of brownfield sites, including waterways and tailings, also offers reclamation opportunities for residual gold resources whilst restoring environments and transforming toxic mining waste into new commodity value from rehabilitated gold and other mineral waste. Avoided mining unlocks the potential of gold sites to deliver new value streams and cleaner futures with a science-backed and morally aligned path forward — and to be rewarded for it.



ii. Carbon Sequestration (Soil and Forest)

Preserved Site projects may implement regenerative agriculture through regenerative grazing and cropping techniques to improve soil productivity, including carbon, on agricultural land. Simultaneously, afforestation, reforestation, or the protection of existing biomass on eligible land create long-term carbon sinks that can be verified to international carbon offset crediting standards. These projects generate monetisation opportunities through structured financial instruments, global carbon credit markets, sustainable agriculture, land productivity improvements, and other climate markets.

Nature-based carbon solutions are expected to become an increasingly important component of global climate transition frameworks, with the voluntary carbon market from Agriculture, Forestry, and Other Land Use (AFOLU) expected to attain a greater than 49% market segment share by 2040, with Afforestation, Reforestation, and Revegetation (ARR) alone making up 20% of the market. DGB Group reports that the Symbiosis coalition — comprising Google, Meta, Microsoft, Salesforce, and McKinsey — is paying an average of USD$50–$55 per credit for 20 million nature-based removals by 2030. Microsoft has also purchased nature-based credits at close to $70 per tCO_2e. These prices reflect investors' expectations for clear environmental benefits and long-term durability, and represent where the nGRND Ecosystem can capitalise.

iii. Biodiversity Credits and Stewardship

Beyond carbon, Preserved Site initiatives may quantify the "health of nature" by restoring native flora and fauna habitats and protecting threatened species to generate Biodiversity Credits. This allows companies to invest in the measurable uplift of ecosystem complexity, protecting endangered species and restoring local watersheds. Such initiatives align with the growing international focus on natural capital and biodiversity protection following the adoption of the Kunming-Montreal Global Biodiversity Framework at COP15 (UN Environment Programme, 2022) as part of the UN Decade on Ecosystem Restoration 2021–2030 (United Nations, 2026). These initiatives create long-term monetisation opportunities through biodiversity credits, ecological stewardship programmes, research partnerships, and environmental impact investment frameworks linked to natural capital preservation. Biodiversity credits are projected to be worth between $760 million and $2 billion annually by 2030, rising to $6–69 billion by 2050 (Blue Marine Foundation, 2025).

iv. Solar Microgrids, Renewable and Clean Energy

Where suitable land and infrastructure conditions exist, Preserved Sites may host renewable energy infrastructure projects, including solar microgrids and other forms of renewable and clean energy. These projects may provide clean, decentralised power to local communities and project operations, reducing reliance on fossil fuels and lowering energy costs for remote areas. Additional revenue streams may develop from infrastructure leasing, energy supply agreements, carbon reduction initiatives, and sustainable industrial development within remote or underutilised regions.

v. Sustainable Infrastructure

The nGRND Preserved Sites economic feasibility also provides for the development of sustainable infrastructure projects tailored to the requirements of each Site and surrounding community. Depending on location, these projects may include sustainable data centres, environmental research facilities, ecotourism, education centres, healthcare infrastructure, logistics facilities, or other developments designed to strengthen local economic resilience and deliver on broader ESG and SDG targets.

vi. Traditional Owner and Leaseholder Partnerships

Long-term collaboration with Traditional Owners, Indigenous communities, leaseholders, and local stakeholders forms a core component of the nGRND Gold Protocol's shared-prosperity approach. Preserved Site projects may incorporate Indigenous land management practices, cultural stewardship methodologies (such as burning and seed harvesting), ecological restoration expertise, and local employment initiatives to support sustainable community participation, cultural preservation, and shared economic benefit.

These Preserved Site feasibilities and projects form proprietary methodologies developed by independent expert specialists engaged by the Protocol's ecosystem strategic partner, nGRND Inc. Each Preserved Site's long-term monetisation roadmap has been designed to establish multiple stackable layers of economic value creation, both above and below the ground.

- **Below the surface**, Preserved Gold provides a quantifiable natural wealth foundation to sustain the Treasury within the Protocol.
- **Above the surface**, Preserved Site projects generate real revenue streams to sustain the Protocol staking and rewards pool through diverse and long-term environmental restoration, renewable infrastructure, community development, and broader ESG and SDG measured impact and economic activity.

c. Web3 Integration

The nGRND Gold Protocol uses Web3 and blockchain infrastructure to provide transparency, immutability, digital ownership of [NGRND], community participation streams and rewards distribution, and long-term Ecosystem coordination and governance. Rather than functioning solely as a traditional sustainability or resource management project, the Protocol integrates blockchain-based systems to establish an auditable, globally accessible, and digitally native framework that drives a community-driven participation, staking and rewards unified Ecosystem capable of distributing value from natural wealth management and the dual treasury strategy. This approach reflects the growing institutional adoption of Web3 and blockchain technology across commodity markets, tokenised assets, digital finance, and real-world asset infrastructure.

Web3 Component	Purpose in nGRND Gold Protocol Ecosystem
Regulated Digital Custodian Framework	Blockchain infrastructure used to record the legal ownership, custody, and reporting of Preserved Gold attributes, potential realised appreciation, and auditable treasury management.
nGRND Gold Protocol	The Protocol functions as the governance, digital participation, staking and rewards layer of the network, where Participants engage with various Participation Streams and other Protocol initiatives (such as the Innovation and Sustainability Awards).
nGRND Gold Token	The [NGRND] utility token powers staking, rewards, governance, Ecosystem incentives, and broader Platform functionality.
On-Chain Governance	On-chain voting allows the community to guide Ecosystem decisions regarding treasury strategy and other nGRND initiatives.
Participation Multipliers, Badges, Bonuses and Boosts	Participation systems provide staking multipliers, reward enhancements, access benefits, and progression systems to incentivise engagement.

Web3 Component	Purpose in nGRND Gold Protocol Ecosystem
Dual Treasury Infrastructure	Participation systems provide smart contract enabled Staking Reward Levels, Participation Multipliers, reward enhancements, access benefits and progression systems to incentivise engagement.
Global Accessibility, Transparency and Trust	Web3 and our regulated digital custodian enables transparent, borderless transactions and digitally accessible participation across the Ecosystem while supporting auditable long-term coordination between stakeholders, treasury systems, and community governance.

Smart Contracts

On-chain smart contracts will control the nGRND Gold Token Ecosystem's core token movement and rewards logic, including vesting, staking, calculations for multipliers, rewards, redemption and rewards distribution, and manage reward staking pools.

The Staking and Rewards Platform will utilise smart contracts for the user interface, statistics, administration tools, and reporting.

The integration of smart contracts provides the foundational programmatic enforcement engine of the Ecosystem. The smart contracts provide intrinsic value by automating issuance, hardwiring strict rules of access, and eliminating the need for human intermediaries and error probability.

Preserved Gold Provenance and Monitoring

Aside from Web3-native technologies, the nGRND Ecosystem deploys an enterprise-grade, multi-layered digital Measurement, Reporting, and Verification (**dMRV**) architecture to provide substantial provenance, transparency, and auditability. This includes:

- Regulated independent digital custodian, exchange and settlement services for Preserved Gold.
- Digital twin technology and full-lifecycle dMRV for Preserved Site monetisation projects, conducted by independent expert specialists engaged to perform all initiatives.
- Full CSR reporting, auditability and offset obligations for climate-neutral[7] responsibilities and claims.

Full-lifecycle dMRV architecture for Preserved Sites combines satellite monitoring, IoT, remote sensing, drone technology, climate mapping, aerial assessment, field verification, acoustic monitoring, video analysis, and environmental DNA (**eDNA**) sampling to enable validation and verification of project deliverables, registry issuance of assets, and real-time environmental and operational data relating to ESG, SDG and sustainability performance for each project.

The dMRV architecture goes beyond traditional manual reports by integrating continuous real-time digital monitoring and environmental verification technologies into the nGRND blockchain-based record processes. nGRND is integrating dMRV and eDNA data into the digital custodian and on-chain record infrastructure of the Protocol, creating transparent and tamper-resistant audit trails relating to Preserved Gold resources and all ESG, SDG and sustainability initiatives.

[7]Climate Neutral refers to reducing all GHG emissions to the point of zero while eliminating all other negative environmental impacts that the nGRND Ecosystem may cause.

d. Dual Treasury

The nGRND Gold Protocol uses a Dual Treasury strategy to combine natural wealth preservation with native Web3 infrastructure, creating a core value engine of rewards sustainability for the Ecosystem.



The Dual Treasury holds two components: Preserved Gold and the [NGRND] Token Reserve. Under the Protocol framework, the Ecosystem intends to sustain at least one (1) ounce of verified Preserved Gold for every 35,000 [NGRND] in circulation, linking the long-term expansion of the Ecosystem to the potential realised appreciation and growth of secured in-ground Preserved Gold.

- Preserved Gold functions as the foundational real-world natural asset layer of the Ecosystem, providing quantifiable underlying appreciative resources, enabling revenues from ESG, SDG and sustainability initiatives that sustain staking rewards pools, long-term treasury alignment, and future opportunities for financial infrastructure or RWA tokenisation.
- The [NGRND] Token Reserve supports Ecosystem growth with Platform utilities such as staking and reward systems, community governance, participation rewards, and other Platform incentives.

Together, these mechanisms allow the nGRND Protocol to align sustainable resource preservation with long-term Ecosystem development and treasury expansion.



5. Staking and Rewards Platform

The nGRND Gold Platform functions as the digital staking, participation, and rewards layer of the wider nGRND Ecosystem, designed to establish a scalable global community sustained by natural wealth preservation and long-term Ecosystem growth spanning 30 to 100 years.



Through a combination of governance systems and staking, participation and reward mechanisms — including gamified features — the Ecosystem encourages active Participant engagement while sustaining the climate-neutral objectives of the nGRND Gold Protocol.

a. Participant Streams

The nGRND Gold Platform is designed around a multi-layered staking, participation and rewards economy in which Participants may engage with the Ecosystem through an initial range of different **Participation Streams**.

Participation across these Streams generates Reward Points, Participation Multipliers, boosts and streak bonuses, and broader Ecosystem incentives designed to encourage long-term engagement, governance participation, and community growth, with Participants receiving real rewards via the ESG- and SDG-sustained Protocol.

Governance

The Governance feature enables Participants to stake [NGRND] and participate directly in selected Ecosystem decisions relating to Preserved Gold Treasury deployment and acquisitions; Innovation and Sustainability Awards; new participation streams; chain expansions; and token economic updates, including the activation of the burn mechanism.

Through on-chain governance systems, the nGRND Gold Protocol seeks to establish a transparent framework through which long-term Participants may contribute toward the strategic direction of the Ecosystem. Participants may participate by submitting proposals, voting on governance initiatives, contributing to community discussions, joining working groups, and reviewing disclosures from the Dual Treasury.

Impact

The Impact Stream is designed to allow Participants to engage with the measured ESG and SDG outcomes generated by the nGRND Ecosystem. Participants may participate directly in all alternative land use project Digital Twin technology — a dynamic 3D virtual replica of each project that integrates all habitat, biodiversity and data. These digital twins allow Participants to visualise progress and verify impact with total transparency.

Participants may sponsor sustainability initiatives, engage with reporting systems, review project progress, attend impact sessions, and receive NFT-based impact certificates linked to their participation. Staking will also provide exclusive opportunities to be invited to independent carbon finance opportunities external to the nGRND Gold Token Protocol that may arise for each project's early- and mid-stage structured investment offerings. This opportunity connects Web Zero real-world assets and business with Web3 engagement. The Stream is intended to create a transparent and measurable relationship between community participation and real-world sustainability activity and return opportunities across the Ecosystem.

Learn

The Learn feature supports education and knowledge development across the key foundations of the Ecosystem, including gold markets, ESG and SDG initiatives, sustainability, governance, Web3 infrastructure, and other technologies such as AI. The Staking and Rewards Platform seeks to encourage informed participation by providing structured educational pathways across beginner, intermediate, and advanced levels.

Participants may complete educational modules, earn certifications, attend expert sessions, and contribute educational content to the wider community. Certifications and specialist learning pathways may also unlock enhanced participation roles, governance responsibilities, and additional Ecosystem incentives.

Play

The Play feature introduces gamified participation systems designed to encourage sustained Participant engagement and Ecosystem activity. Through seasonal missions, leaderboards, challenges, quests, and partner integrations, the nGRND Gold Protocol seeks to create an enjoyable experience for Participants aligned with the broader sustainability and natural wealth themes of the Protocol. Participants may participate individually or collectively through competitions, game integrations, play-to-earn opportunities, team activities, and progression systems linked to Reward Points and seasonal badge development.

Refer

The Refer feature provides an on-chain referral framework to support transparent and scalable Ecosystem growth. Participants generate personal referral codes to earn Reward Points based on verified referrals, resulting purchases or staking activity, and long-term community growth generated through their network.

Advocate

The Advocate feature is designed for Participants who contribute toward Ecosystem growth through content creation, education, community building, and public engagement. This includes social media content, videos, livestreams, educational materials, translations, campaigns, and other forms of community advocacy.

Advocates may receive Reward Points, Multipliers, bonuses, or other Ecosystem rewards based on sustained engagement, verified reach, and community contribution to different campaigns. The feature seeks to support scalable global awareness and future community expansion across multiple regions and languages.

Wellbeing

The Wellbeing feature aligns with broader ESG and SDG objectives by encouraging focused lifestyle activity and personal wellbeing participation aligned to SDG 3 (Good Health and Wellbeing) targets. The Stream integrates health, mindfulness, sustainability habits, and community engagement into the wider Ecosystem.

Participants may participate using wearable technologies in wellbeing challenges, sustainability tracking, group activities, partner-led initiatives, and broader lifestyle engagement systems. Sustained participation then contributes toward Reward Points, boosts, bonuses, and multiplier progression.

Agents

The Agents Stream extends Ecosystem participation to AI agents and autonomous digital systems operating through compatible Web3 and AI infrastructure. The Protocol is designed to support AI agents as active network participants capable of holding wallets, staking [NGRND], making payments, referring Participants or agents, and participating across multiple Protocol features.

Through integrations including infrastructure, on-chain attribution systems, account abstraction, and AI-compatible payment protocols, the Agents feature positions the nGRND Gold Protocol Ecosystem within the convergence of modern artificial intelligence, autonomous economic activity, and Web3 participation networks.

Innovation and Sustainability Awards

Sustained by the Ecosystem and approved through the governance process, Innovation and Sustainability Awards (**ISAs**) create ongoing Ecosystem value. Applicants can request funds and/or [NGRND] to support their ISA-qualified project, provided it fits the ethos of nGRND, is aligned to one of the 17 UN SDGs, and can potentially add value to the Ecosystem.



b. Reward Points

The nGRND Gold Ecosystem allocates **Reward Points** to a Participant's **Rewards Account** as a participation-based rewards system to align long-term Ecosystem growth with active Participant contribution. Instead of rewarding passive token holding alone, the nGRND Gold Protocol rewards Participants according to their overall engagement, contribution quality, sustainability participation, and long-term alignment with the Ecosystem.

Participants accumulate Reward Points through participation across the Participation Streams. Examples of qualifying activity include governance participation, learning progression, referrals, content creation, integrated gameplay, AI agent activity, and long-term participation streaks in any of the individual features.

These accrued points then reward Participants via several integrated mechanisms:

Dynamic Soul-Bound Token (DSBT)

Each Participant receives a DSBT, which functions as their persistent on-chain identity and digital membership within the nGRND Gold Protocol. Unlike traditional transferable NFTs, the DSBT is permanently associated with the Participant and evolves dynamically over time according to their participation activities and staking levels. The DSBT therefore acts as a transparent and verifiable on-chain record of Participant activities, staking and reputation across the Ecosystem. Based on activities and rewards, a Participant can upgrade their DSBT image and attributes.

Staking Reward Levels

As Participants stake more tokens, they progress through a dynamic system referred to as **Staking Reward Levels**. Staking Reward Levels are designed to drive the accumulation of more Reward Points for Ecosystem contribution, with upgraded access, greater daily rewards, discounts, greater governance influence, increased Staking Rewards benefits, and enhanced personal reputation within the community.

Participation Multipliers

Participants may also earn additional Reward Points from relative Participation Multipliers through active engagement with the Participation Streams, rewarding individual milestones such as achieving an educational certification or attaining a level or status in a sponsored game, as well as rewarding ongoing participation such as governance and voting or completing health and wellness diaries for an entire week or month. These Participation Multipliers apply weighting bonuses monthly to earned Reward Points, further increasing the Participant's effective Staking Reward Level position and therefore their collective proportional share of Staking Rewards.

Badges, Bonuses and Boosts

By achieving certain milestones, Participants can receive badges and bonuses (such as streak bonuses) that add to their daily earned Reward Points. In some instances, these rewards may be stacked to increase their Participation Multipliers and/or Reward Point awards, and/or provide potential collectible NFTs. Participants can also acquire boosts that temporarily increase their Point production, raising the effective staking position via increased relative Participation Multipliers and therefore their proportional share of Staking Rewards.

Dashboard

Participants can engage with their nGRND Gold Protocol **Rewards Account** and **Reward Points** via an integrated Dashboard, powered by the DSBT and online account. The Dashboard functions as the gateway to participation activities, streams, staking, and the Ecosystem.

Reward Points therefore function as the core measurement of Ecosystem participation (Participation Multipliers) and are used to determine the effective weighting for each Participant that has staked tokens (Staking Reward Levels).

Effective Reward Points Received = Relative Staking Reward Level × Participation Multiplier × (Reward Level Daily Points + Badge / Bonus / Boost enhancements)

STAKING & RETURNS

Staking & Structured Returns

Level	Min. Tokens Staked	Participation Multiplier*	Base Daily Rewards**	Type
1	1	0.2×	1	Earned
2	1	0.3×	1	Earned
3	1	0.5×	1	Earned
4	100	1.0×	5	Purchased
5	500	1.25×	10	Purchased
6	1,000	1.4×	15	Purchased
7	2,500	1.5×	25	Purchased
8	5,000	1.8×	50	Purchased
9	10,000	2.0×	100	Purchased
10	25,000	2.25×	250	Purchased
11	50,000	2.5×	500	Purchased
12	100,000	2.75×	1,000	Purchased
13	200,000	3.0×	2,000	Purchased
14	300,000	3.25×	3,000	Purchased
15	500,000	3.5×	5,000	Purchased
16	750,000	3.75×	7,500	Purchased
17	1,000,000	4.0×	10,000	Purchased
18	2,000,000	4.5×	20,000	Purchased
19	3,500,000	5.0×	35,000	Purchased
20	5,000,000	6.0×	50,000	Purchased

*When a user engages in a "participation stream event" they will be awarded certain points, increased by calculating the participation multiplier × participation award.
**Badges / Boosts / Bonuses increase Base Daily Rewards

REVENUE SOURCES

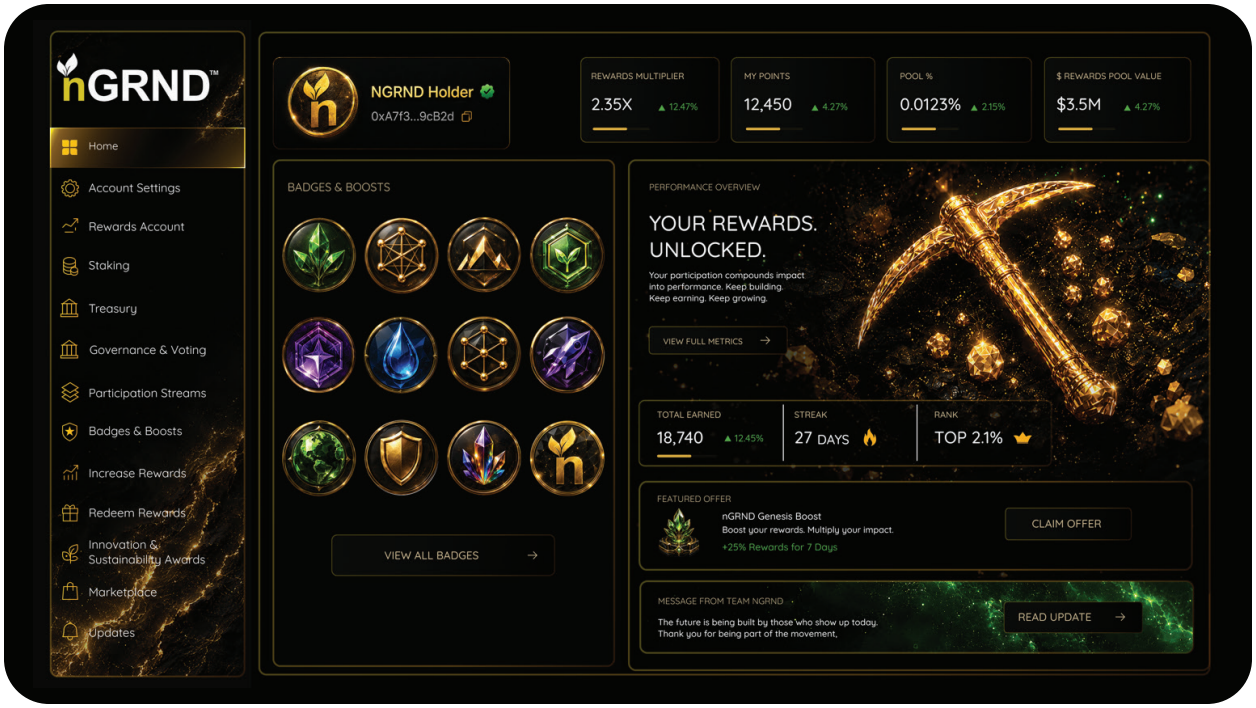
- Treasury reserve pool
- Alternative land use revenue distributions
- Other programme revenues
- Token activity & ecosystem participation

Initial staking pool:
1% of the total token pool
Multipliers funded through structured reward allocation and participation mechanics — not guaranteed returns.

Designed to incentivise long-term participation and reduce circulating supply pressure.

Collectively, the DSBTs, Staking Reward Levels, Participation Multipliers, Reward Points, Badges, Bonuses, and Boosts form the core participation economy of the nGRND Gold Protocol Ecosystem. They are designed to gamify and reward Ecosystem contribution, strengthen community alignment with the sustainability objectives of the nGRND Gold Protocol, and generate increasing demand for tokens as the Ecosystem expands.





c. Smart Contracts

On-chain smart contracts will control the nGRND Gold Token Ecosystem's core token movement and rewards logic, including vesting, staking, calculations for multipliers, rewards, redemption and rewards distribution, and manage reward staking pools.

The Staking and Rewards Platform will utilise smart contracts for the user interface, statistics, administration tools, and reporting.

The integration of smart contracts provides the foundational programmatic enforcement engine of the Ecosystem. The smart contracts provide intrinsic value by automating issuance, hardwiring strict rules of access, and eliminating the need for human intermediaries and error probability.

Gaming Participation Stream: Smart Contracts

All Gaming Participation Stream Smart Contracts are written and operated wholly outside the BVI and exclude BVI Residents.

6. Token

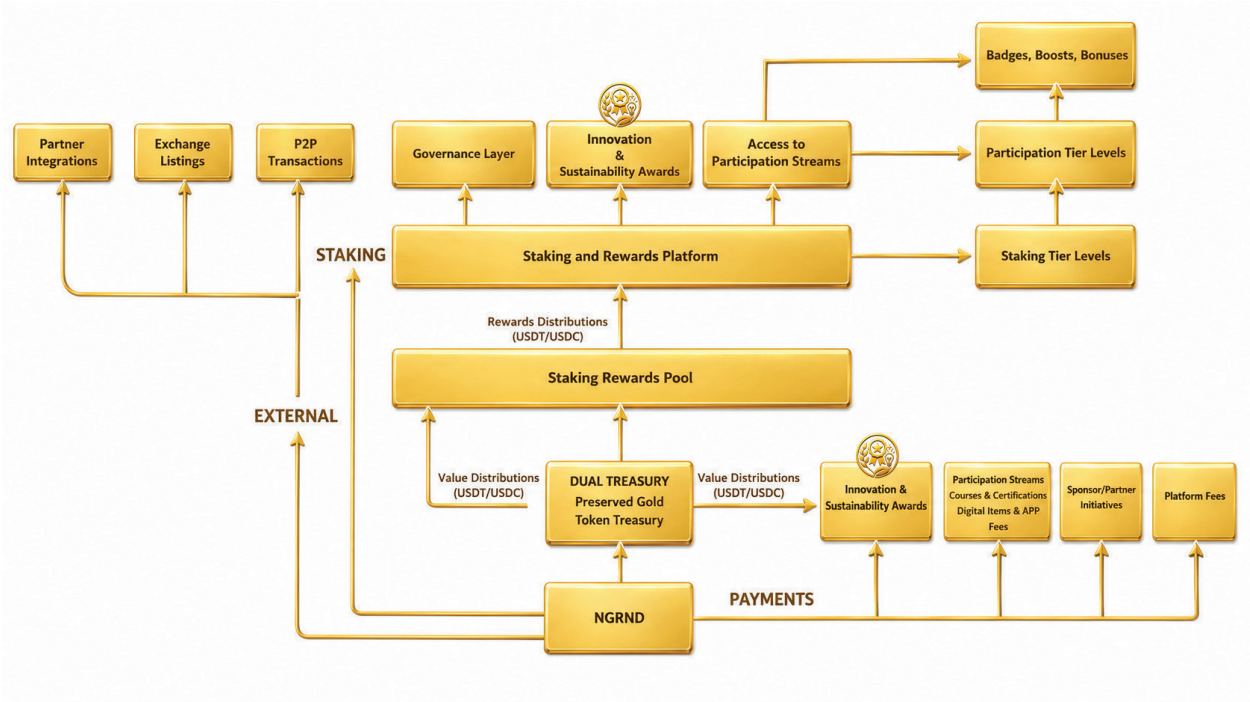
The nGRND Gold Protocol Token (ticker: [NGRND]) is the proprietary utility token that powers participation, governance, staking, rewards, and treasury interaction across the wider nGRND Gold Protocol Ecosystem.

Designed as the core Web3 asset of the nGRND Gold Protocol, [NGRND] enables Participants to engage with the Ecosystem, accumulate Reward Points, participate in governance, access Participation Stream functionality, and contribute toward the growth of the Ecosystem. The token also forms a core component of the Dual Treasury strategy, linking the expansion of the Ecosystem to the growth and potential realised appreciation of verified Preserved Gold resources, with 30-to-100-year Preserved Site project activity sustaining rewards distributions.

With a wide range of token utilities to generate market demand, and integrated deflationary mechanisms to control the circulating [NGRND] supply, the nGRND Gold Protocol Token has been designed to generate an active participation economy and secondary market.

a. Platform Utility

The nGRND Gold Protocol supports a broad utility economy in which [NGRND] functions as the core staking, governance, rewards, access, and payments token across the Ecosystem.



Distribution of Ecosystem rewards, incentives and participation-based allocations may be paid in USDC/USDT or other stablecoins subject to applicable laws, treasury performance, and platform governance.

nGRND Gold Protocol Tokens are not passive; they are intended to function as an active staking, participation and rewards token so that the utility and demand for [NGRND] scales alongside growth of the Ecosystem and its Participant community. In addition, [NGRND] can be used to make payments for services within the

Participation Streams, contributions to the Innovation and Sustainability Awards, Partner initiatives, and other Platform fees.

Staking Reward Levels, Participation Multipliers, Badges, Bonuses and Boosts

Participation systems provide smart-contract-enabled Staking Reward Levels, Participation Multipliers, reward enhancements, access benefits, and progression systems to incentivise engagement.

b. Deflationary Mechanisms

The nGRND Gold Protocol has integrated several deflationary mechanisms for [NGRND], including an innovative staking system, discretionary token burns, and the Dual Treasury cap. Each mechanism is intended to support the [NGRND] secondary market by either reducing supply or inhibiting it as total value locked (**TVL**).

As a utility token, [NGRND] grants the holder no legal rights or entitlement to the Preserved Gold, revenues, or profit of the nGRND Gold Protocol or any registered corporate entities. Any potential token buy-backs or burns will function as a treasury management and utility-support mechanism rather than a guaranteed market intervention or entitlement framework. The implementation, scale, and timing of any such activity remain subject to governance priorities, treasury conditions, market dynamics, and the broader long-term sustainability objectives of the Protocol.

Staking

Token staking forms a core component of the participation economy, where Participants may lock [NGRND] tokens for pre-defined time periods (**Staking Reward Level**) to increase their Participation Multiplier and Reward Points, and the availability of various benefits across the Ecosystem, such as greater access, Participation Streams, discounts, reputation, and influence. This contributes to TVL for the nGRND Gold Protocol, protecting the secondary market by inhibiting supply.

Unlike conventional staking systems that reward passive holding alone, the nGRND Gold Protocol aligns Staking Rewards with active Ecosystem participation using the previously described Reward Points system. The relative weighting of each Participant in the staking pool is influenced not only by the quantity of [NGRND] staked, but also by their accrued Reward Points, any Participation Multipliers, Badges and Bonuses they have earned, Boosts they have acquired, and the progression stage of their individual DSBT (essentially account access and a permanent NFT Multiplier).

Importantly, the nGRND Gold Protocol is designed so that staking by itself generates only a passive baseline of Staking Rewards, resulting from a passive earning rate for Reward Points. Reward Point acceleration is intended to remain linked to active Participant participation, supporting the utility-driven structure of the Ecosystem economy and reinforcing long-term community engagement within the nGRND Gold Protocol Ecosystem.

Burning

The nGRND Gold Protocol may implement discretionary token burning mechanisms designed to reduce the circulating supply of [NGRND] over time as Ecosystem activity expands. Unlike fixed or algorithmic burn models, [NGRND] burns are intended to remain flexible and subject to governance oversight, allowing the

nGRND Gold Protocol to adapt treasury strategy according to market conditions, Ecosystem growth, and priorities.

Potential burn sources may include a portion of Ecosystem fees or other Ecosystem transactions in [NGRND]. In addition, the nGRND Gold Protocol may utilise treasury revenues generated through ESG, SDG and other sustainability impact distribution streams from nGRND Site Programmes and/or Ecosystem activity to conduct discretionary secondary market buy-backs followed by token burns. Together, these mechanisms are intended to support long-term supply compression while reinforcing the utility-driven economic structure of the nGRND Ecosystem.

Rebalancing

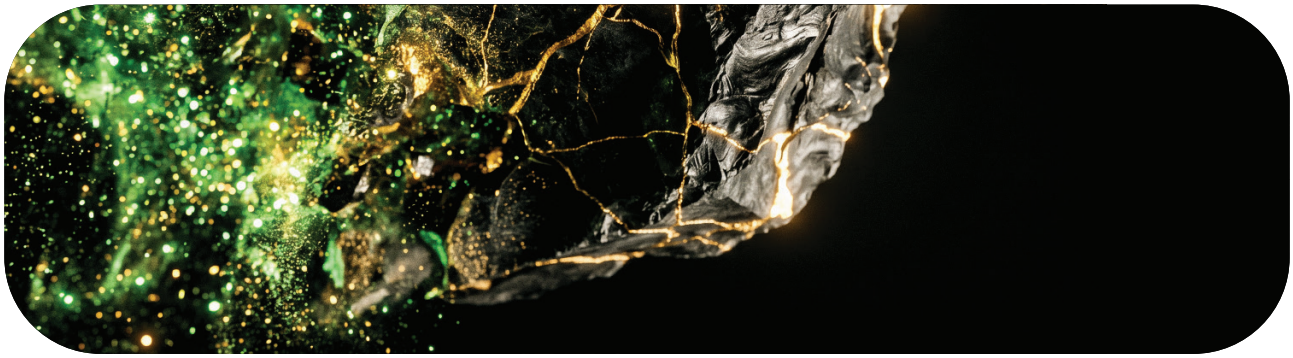
The Dual Treasury implemented by the nGRND Gold Protocol is designed to create a dynamic relationship between the growth of the [NGRND] participation economy and the expansion of Preserved Gold held by the Protocol. As nGRND Gold Platform activity increases through staking, governance participation, referrals, AI agents, learning engagement, other participation streams, and broader utility demand, value may accumulate within the Token Reserve through increased Ecosystem usage, treasury activity, and market participation.

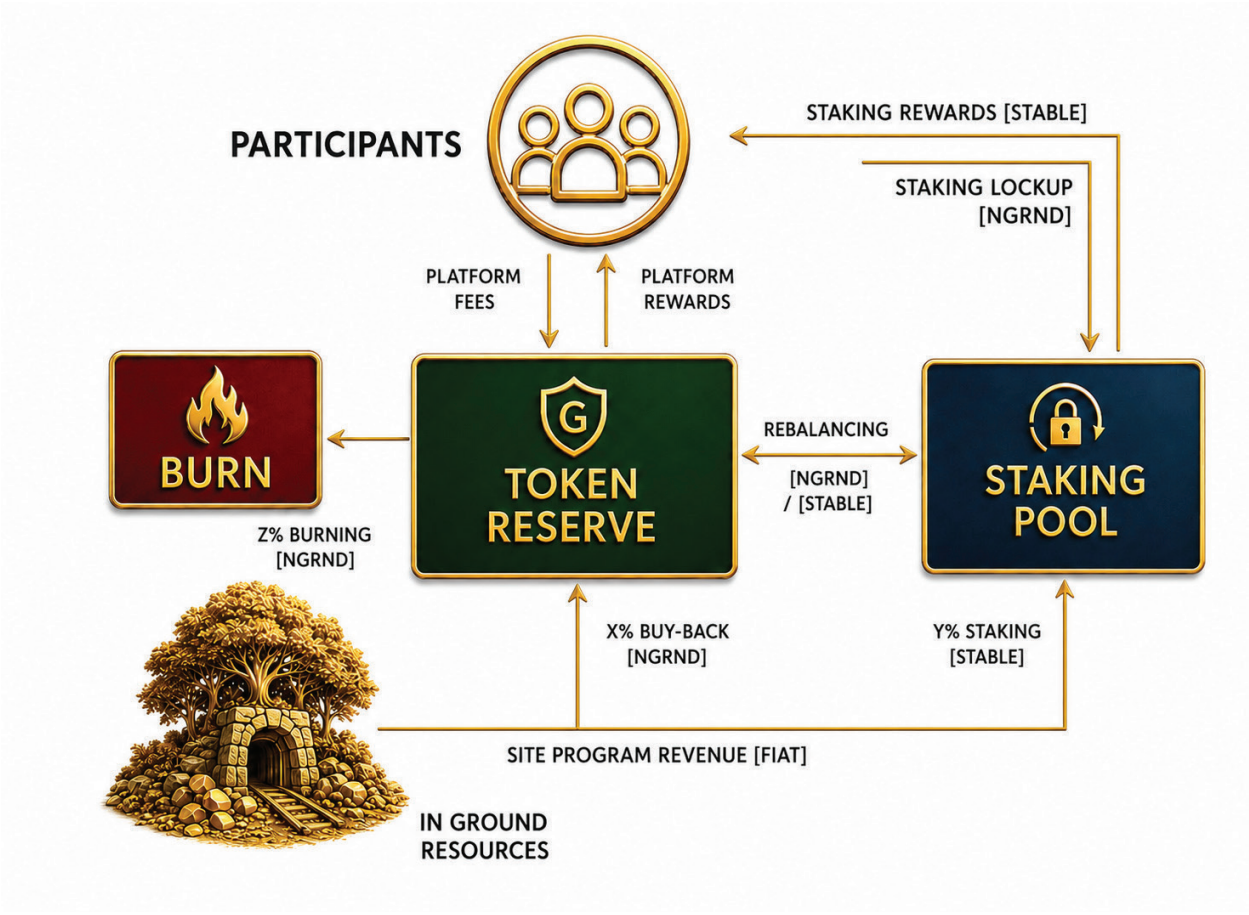
This growth of the Token Reserve is intended to support the long-term expansion of the nGRND Gold Protocol through the acquisition of additional Preserved Gold for the treasury and to support the Innovation and Sustainability Awards.

In turn, the increase of Preserved Gold treasury reserves and ESG, SDG and other sustainability impact distribution streams may strengthen the underlying natural wealth foundation of the Ecosystem. Revenue generated through ESG, SDG and other sustainability impact distribution stream activities may contribute additional treasury value and long-term Ecosystem growth opportunities.

This creates a cyclical treasury relationship in which nGRND Gold Platform participation supports treasury expansion, treasury expansion supports further Preserved Gold acquisition, and ESG, SDG and other sustainability impact distribution streams strengthen the long-term value foundation underpinning the Ecosystem.

The nGRND Gold Protocol may therefore periodically rebalance treasury priorities between the Token Reserve and Preserved Gold according to Ecosystem growth, treasury conditions, governance decisions, market dynamics, and long-term sustainability objectives. Through this structure, the Dual Treasury seeks to align Ecosystem growth with the Preserved Gold treasury, creating complementary value drivers both above and below the ground.





These three deflationary mechanisms will be used in combination to create a dynamic supply control system for the [NGRND] token economy, allowing the nGRND Gold Protocol to reduce the circulating supply or drive demand at different times by adjusting the proportional budgets (X%, Y%, Z%) between staking, burning, and rebalancing the Dual Treasury value engine.



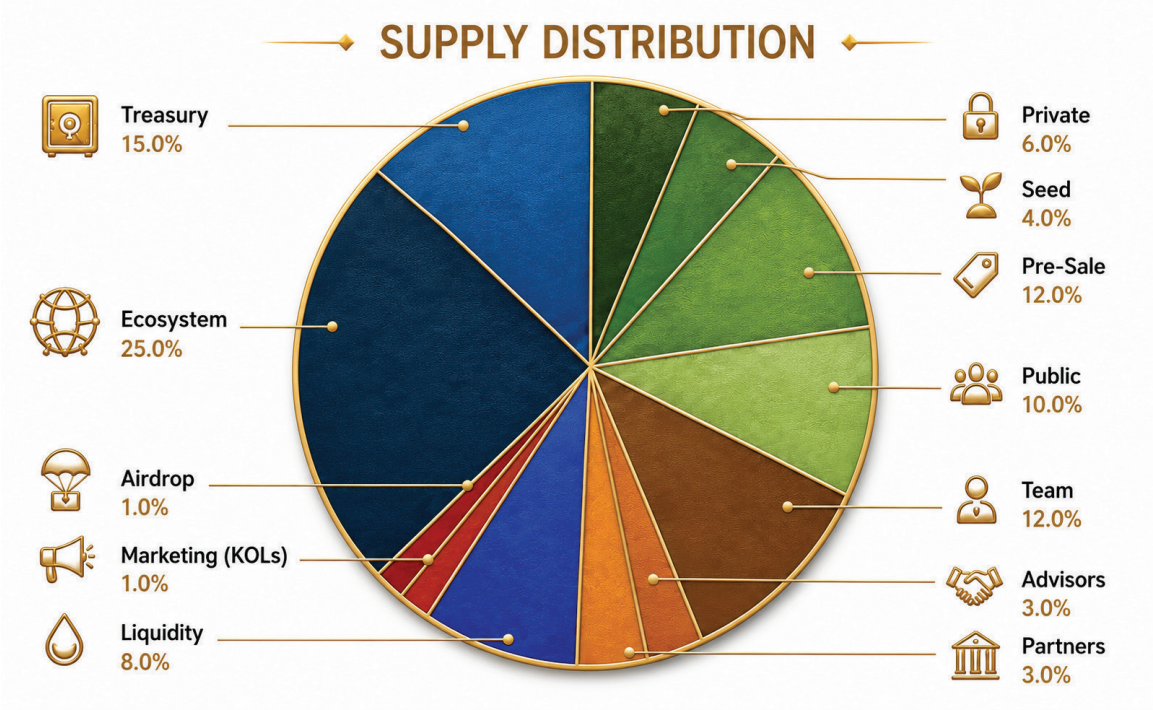
c. Economic Model

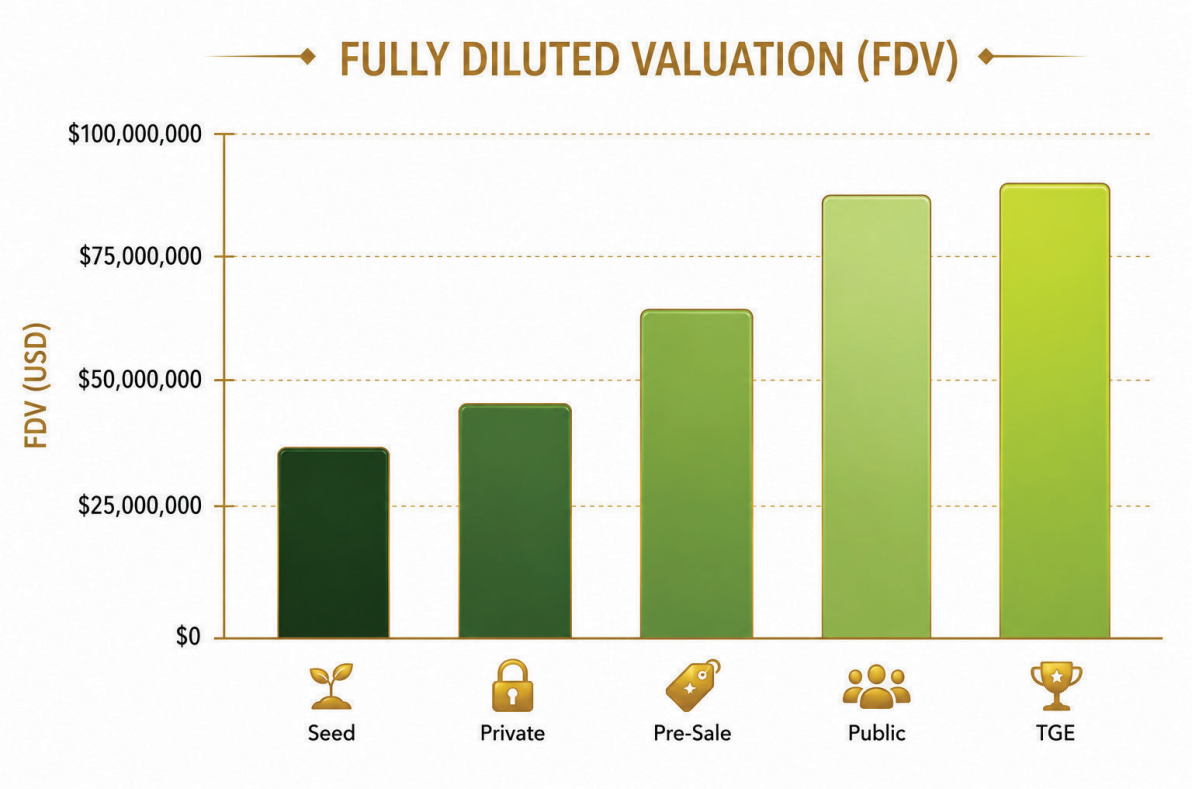
The nGRND Gold Protocol plans to issue a maximum supply of 850 million nGRND Gold Tokens, distributed progressively from a token generation event (**TGE**) with a token release schedule of 36 months and a four-stage token sale for [NGRND].

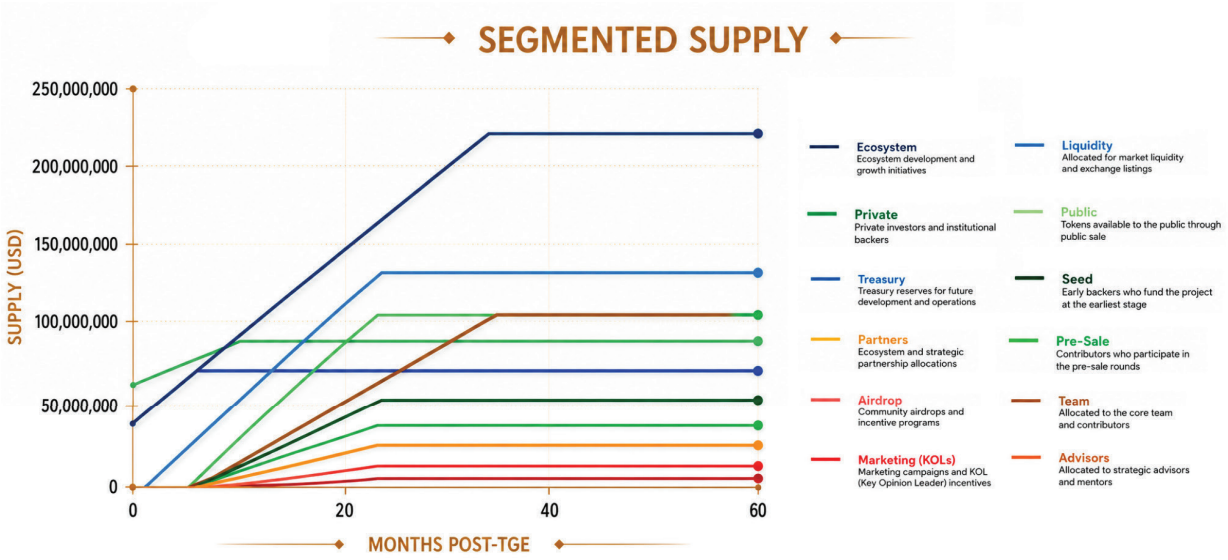
Token Details			
Project	nGRND Gold Protocol	**Max. Supply**	850,000,000
Token	nGRND Gold Token	**TGE Price**	$0.100
Ticker	[NGRND]	**FDV**	$85,000,000
Raise	$20,570,000	**TGE Supply**	15.8%

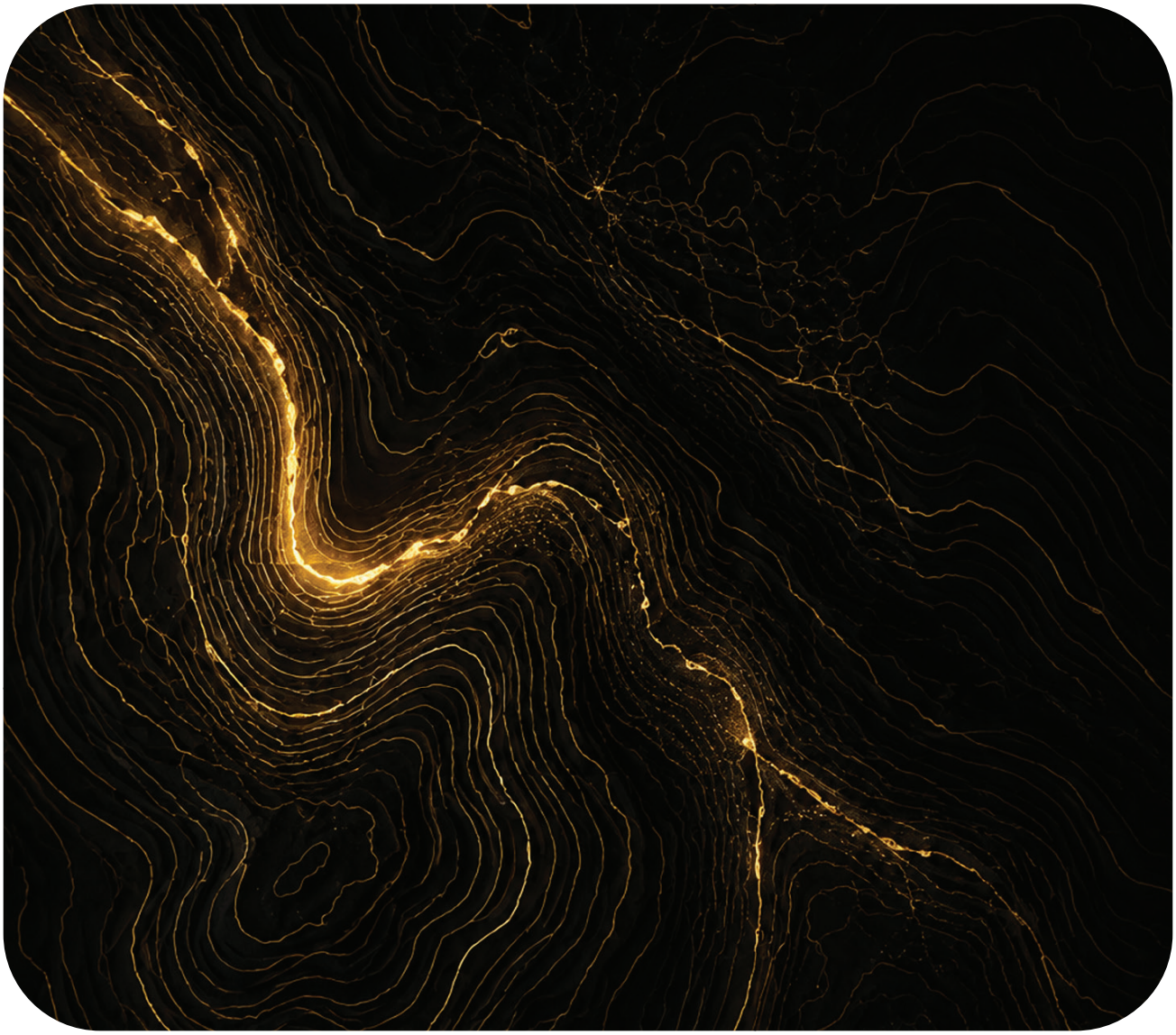
Distribution

	Supply			Release Schedule			
Segment	**Tokens**	**% Max**	**IMC**	**% TGE**	**Cliff (M)**	**Vest (M)**	**% Unlock (M)**
Fundraising							
Seed	34,000,000	4.0%	$0	0.0%	6	18	5.6%
Private	51,000,000	6.0%	$0	0.0%	8	16	6.3%
Pre-Sale	102,000,000	12.0%	$0	0.0%	10	14	7.1%
Public	85,000,000	10.0%	$4,250,000	50.0%	–	12	8.3%
Sub-total	**272,000,000**	**32.0%**	**$4,250,000**				
Project							
Team	102,000,000	12.0%	$0	0.0%	12	24	4.2%
Advisors	25,500,000	3.0%	$0	0.0%	9	12	8.3%
Partners	25,500,000	3.0%	$0	0.0%	6	12	8.3%
Sub-total	**153,000,000**	**18.0%**	**$0**				
Operations							
Liquidity	68,000,000	8.0%	$6,800,000	100.0%	–	–	
Marketing (KOLs)	8,500,000	1.0%	$170,000	20.0%	3	12	8.3%
Airdrop	8,500,000	1.0%	$85,000	10.0%	6	12	8.3%
Ecosystem	212,500,000	25.0%	$2,125,000	10.0%	–	36	2.8%
Treasury	127,500,000	15.0%	$0	0.0%	6	18	5.6%
Sub-total	**425,000,000**	**50.0%**	**$9,180,000**				
Total	**850,000,000**	**100.0%**	**$13,430,000**				


SUPPLY DISTRIBUTION
Treasury
15.0%
Ecosystem
25.0%
Airdrop
1.0%
Marketing (KOLs)
1.0%
Liquidity
8.0%
Private
6.0%
Seed
4.0%
Pre-Sale
12.0%
Public
10.0%
Team
12.0%
Advisors
3.0%
Partners
3.0%


FULLY DILUTED VALUATION (FDV)
FDV (USD)
$100,000,000
$75,000,000
$50,000,000
$25,000,000
$0
Seed
Private
Pre-Sale
Public
TGE


SEGMENTED SUPPLY
250,000,000
200,000,000
150,000,000
100,000,000
50,000,000
0
SUPPLY (USD)
0
20
40
60
MONTHS POST-TGE
Ecosystem
Ecosystem development and growth initiatives
Liquidity
Allocated for market liquidity and exchange listings
Private
Private investors and institutional backers
Public
Tokens available to the public through public sale
Treasury
Treasury reserves for future development and operations
Seed
Early backers who fund the project at the earliest stage
Partners
Ecosystem and strategic partnership allocations
Pre-Sale
Contributors who participate in the pre-sale rounds
Airdrop
Community airdrops and incentive programs
Team
Allocated to the core team and contributors
Marketing (KOLs)
Marketing campaigns and KOL (Key Opinion Leader) incentives
Advisors
Allocated to strategic advisors and mentors



7. About

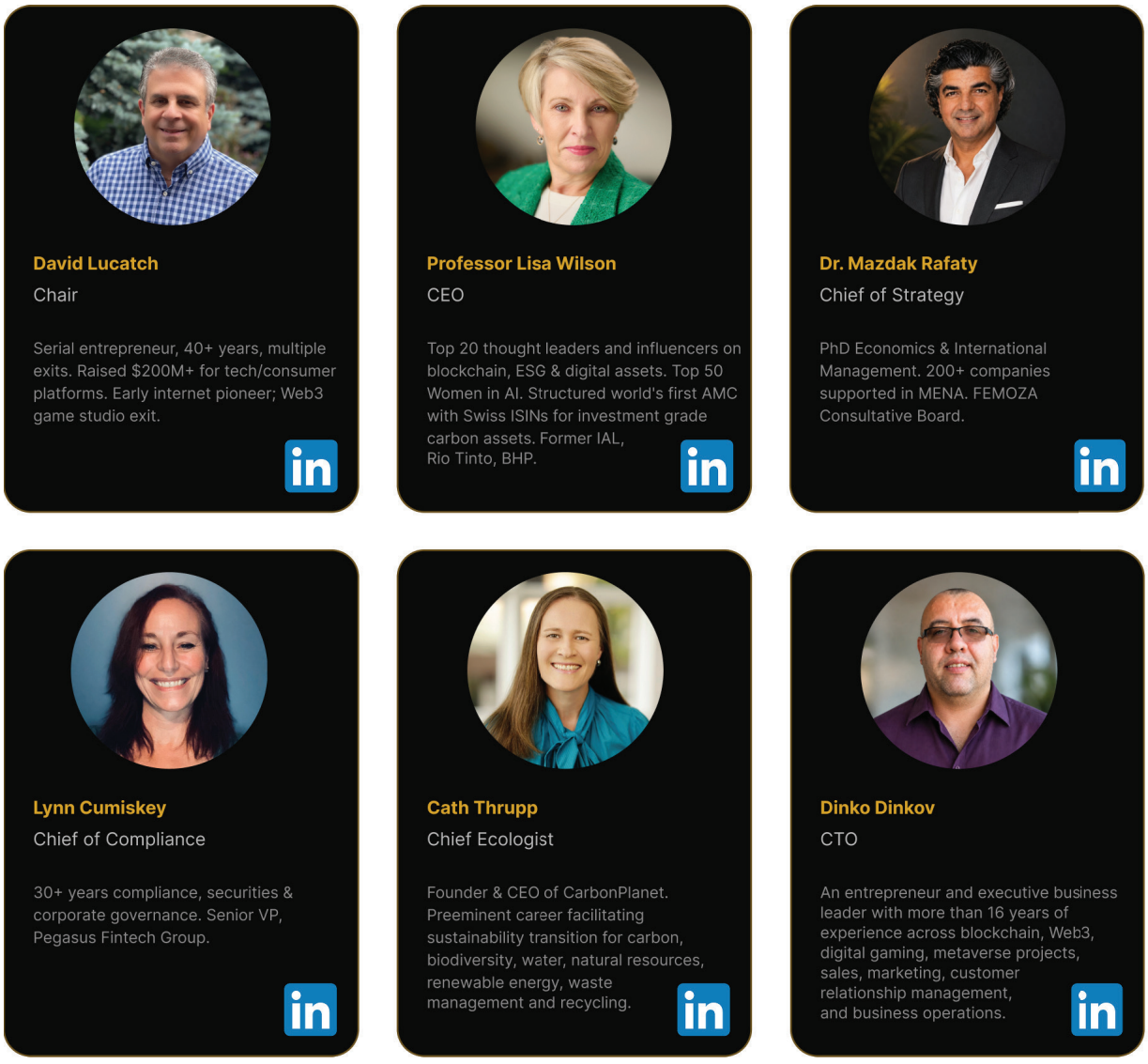
The nGRND Gold Protocol is a decentralised project developed and deployed by nGRND Gold Protocol Inc., a company registered in the British Virgin Islands under registration number 2211594.

a. Team and Advisors

The nGRND Gold Protocol is led by a highly experienced and renowned management team and advisory network with expertise across innovation, entrepreneurship, emergent technology, blockchain, AI, risk, mining, climate, digital assets, sustainability, ESG and SDG, finance, Web3 infrastructure, and long-term project development.

Together, the team combines institutional experience with innovative digital infrastructure to support the sustainable growth and long-term strategic development of the nGRND Ecosystem.

Executive Team



Advisors

Advisor	Area
Greg Hall	Resources
Vincent Sciglitano	Business Relations
Orpheus Capital	Capital Markets
Heinrich Vosloo	Capital Markets
Siegfried Davico	Carbon / ESG
Denis Serikov	PR
Ashley Wilson	Chief of Programme Management
Alex Filatov	Blockchain
Raj Kapoor	Asian Markets
Foundry Works	Design and Agentic AI
George Tsiolis	MarComm and IR
Sarah Abuagela	Community
Hivebox	AI



b. Strategic Partners

The nGRND Gold Protocol has already established several key strategic partnerships that have supported Ecosystem development and will be essential in delivering the innovative business plan described in this White Paper.



nGRND Inc.

nGRND Inc. operates as the upstream land management and sustainability partner to the nGRND Gold Protocol (nGRND.io). nGRND Inc. is responsible for acquiring and purchasing Preserved Gold and securing the 30-to-100-year rights agreements from verified in-ground gold resource owners and developers for alternative land use monetisation. The nGRND Gold Protocol purchases the Preserved Gold to sustain the Treasury commitment of at least 1 ounce for every 35,000 [NGRND] in circulation. The Treasury is also sustained long-term by revenues received from alternative land use monetisation. Using 30-to-100-year rights agreements, nGRND Inc. applies its structured framework of alternative land use monetisation from measured impact against ESG and SDG targets, performed by independent third-party specialists and experts, without extracting the underlying gold resources.

The nGRND Gold Protocol then functions as the Web3 treasury, value distribution, rewards, staking and participation layer that creates the resulting nGRND Ecosystem. The nGRND Gold Protocol expands the digital provenance, treasury infrastructure, governance participation, staking and rewards systems, and broader Ecosystem coordination.

Carbon Planet

Carbon Planet operates as a strategic independent specialist and expert ESG, SDG and sustainability partner to the nGRND Ecosystem, conducting the development and verification of alternative land use monetisation of Preserved Gold Sites.

SECDEX Regulated Digital Custodian

The nGRND Ecosystem partners with SECDEX, an internationally recognised and regulated on-chain digital custodian, as a strategic provenance and infrastructure partner for Preserved Gold provenance, audit, and settlement.

Funny Till U Die (FTUD)

nGRND Gold Protocol Inc. has acquired the gaming and technology intellectual-property portfolio developed by Funny Till U Die LTD, including its flagship Telegram game Dig It.
The acquired portfolio expands nGRND Gold Protocol's gaming capabilities and establishes a foundation for new games, community engagement, additional participant reward programmes and digital experiences connected to the wider nGRND ecosystem.
The continuing partnership includes:

- Game rewards and participation programmes;
- Technology development and platform integration;
- Community communications and social media campaigns;
- Creator, influencer and user-generated content initiatives;
- Additional games and engagement programmes; and
- New commercial and in-game revenue opportunities.

BVI and Operational Caveat

nGRND Gold Protocol licenses FTUD to operate with full responsibility the gaming assets, including Dig It in their entirety. This includes but is not limited to autonomous operations of the assets including technical support, customer support, marketing, and quality assurance.
FTUD prohibits participants whose jurisdiction of residence is the British Virgin Islands and disqualify any residents of that jurisdiction from exchanging any in game rewards for any nGRND Gold Protocol Token or consideration of any kind through the assets.

c. Project RoadMap

Phase	Milestone	Target Period
Foundation Phase	Project Conception	Q3 2025
	Strategic Partner Alignment	Q3 2025
	Protocol Architecture Design	Q4 2025
	Initial Site Agreements	Q4 2025
	dMRV and Provenance Planning	Q4 2025
Development Phase	Ecosystem Planning and Structuring	Q1 2026
	White Paper and Documentation	Q2 2026
	Community Building Campaign	Q1 2026
	Smart Contract Development	Q2 2026
	Token Sale Opens	Q2 2026
	MVP Platform Development Begins	Q2 2026
	Exchange and Liquidity Preparation	Q2 2026
Launch Phase	Token Generation Event (TGE)	Q3 2026
	Governance Activation	Q3 2026
	MVP Platform Launch	Q3 2026
	Initial Staking Systems Launch	Q3 2026
Expansion Phase	Initial Preserved Site Feasibilities Begin	Q4 2026
	Multiplier Tiers and Rewards Systems	Q4 2026
	AI Agent Infrastructure	Q4 2026
	Additional Preserved Gold Site Agreements	Q4 2026
Ecosystem Growth Phase	Platform v1.0 Launch	Q1 2027
	Advanced Treasury Operations	Q1 2027
	Institutional Partnerships Expansion	Q1 2027
	RWA and Tokenisation Research	2027+
	Global Ecosystem Expansion	2027+

8. Conclusion

The nGRND Gold Protocol has been developed as a Web3 and blockchain value distribution infrastructure model designed to reward digital participation from the real revenues derived from natural wealth that aligns with avoided mining, environmental stewardship, and alternative land use monetisation, within a unified long-term framework.

By combining Preserved Gold, ESG and SDG monetised Preserved Gold Sites, and Web3-enabled infrastructure, the Ecosystem seeks to establish a scalable model through which natural resources may generate economic value without relying exclusively on extractive mining activity.

At the core of the Ecosystem, the nGRND Gold Protocol introduces a blockchain-based coordination layer designed to support treasury infrastructure, governance participation, digital provenance, and transparency of Preserved Gold and associated sustainability activities. Through the implementation of Preserved Gold, digital custody systems, and the Dual Treasury strategy, the Protocol seeks to connect sustainable land stewardship with transparent digital infrastructure capable of sustaining future growth and expansion of the Ecosystem.

The nGRND Gold Ecosystem further extends this framework through a staking, participation, and rewards-driven digital economy in which Participants may engage with governance systems, learning content, ESG, SDG and sustainability initiatives, staking infrastructure, and broader community activity. Through Reward Points, personal DSBTs, and Participation and Staking Multipliers, the Ecosystem is designed to reward active participation while supporting community growth and governance alignment.

The nGRND Gold Token [NGRND] functions as the core utility asset of the Ecosystem, supporting staking, governance, rewards, treasury coordination, Platform access, and broader Ecosystem participation. Through the integration of utility-driven demand, staking infrastructure and rewards, discretionary deflationary mechanisms, and the Dual Treasury, the Protocol seeks to align Ecosystem growth with sustainable expansion of both the Platform economy and Preserved Gold acquisition.

Together, the nGRND Ecosystem represents an alternative approach to natural wealth management in which ESG, the SDGs and sustainability, digital infrastructure, and 30-to-100-year long-term stewardship operate as complementary components of a unified economic framework. As sustainability markets, tokenised infrastructure, and ESG- and SDG-focused regulatory investment strategies continue to evolve globally, the nGRND Gold Protocol intends to remain adaptive and flexible in pursuing long-term development, treasury growth, and sustainable value creation across both natural and digital economies.

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