

iBG Whitepaper

DeFi Wealth Management

Robo Advisor that makes DeFi investments accessible to the everyone

V1.0
March 2021

Table of Contents

Disclaimer	3
1.Introduction	4
Mission Statement	4
Our Vision	4
2.DeFi: The incredible but complicated world of Decentralised Finance	5
The problem iBG solves	6
3.Our solution	7
3.1 iBG Concept	7
3.2 iBG Ecosystem	8
4. Product Development	11
Application High Level Technical Architecture	11
iBG App Release Version 1(V1): iBG Welcome Wallet	12
iBG App Release Version 2 (V2): iBG Smart DeFi Manager	12
iBG App Release Version 3 (V3): iBG Robo Advisor	13
5.Roadmap	14
6.Tokenomics	15
Token Allocation	15
Circular token economy	18
Token utility and use cases	18
Governance	18
Burning mechanism	18
Token Utility specific to each iBG App release	19
Key Token Utility for iBG Welcome Wallet (iBG App V1)	19
Key Token Utility for iBG Smart DeFi Manager (iBG App V2)	19
Key Token Utility for iBG App Release v3: iBG Robo Advisor	20
7.Team	21
Core Team	21
Advisors	22
8.Go to Market strategy	23
Community Engagement	24
Current community engagement strategies:	24
9. Contact information	25

Disclaimer

In this document you will find information (the “Confidential Information”) summarizing the iBG (“The Project” or “iBG”) product. The sole purpose of this Confidential Information is to assist the recipient in deciding whether to proceed with further investigation of a possible transaction with the Company. All inquiries concerning the Confidential Information should be directed to the Company. The Confidential Information has been prepared from information, estimates, projections and assumptions provided by the Company and from other sources believed to be reliable. No express or implied representation or warranty is made by the Company as to the completeness or accuracy of such information, estimates, projections or assumptions.

The Company and its personnel and other “Representatives” (as defined below) expressly disclaim any liability for damages, direct or consequential, arising out of or related to the Confidential Information, or omissions therefrom, or any other information provided in writing, orally or otherwise regarding any proposed transaction with the Company. The recipient expressly understands and agrees that any estimates, projections and assumptions are, by definition, uncertain. Any party considering a transaction with the Company agrees to look solely to its own due diligence and any representations, warranties and/or covenants set forth in a fully executed, definitive written agreement with the Company relative to the transaction.

1.Introduction

iBG is a Decentralized Finance (DeFi) wealth management platform designed to bring simplicity to investors interested in entering the cryptocurrency and the DeFi market. iBG is equipped with the latest Robo Advisory technology to offer automated investment portfolio management enhanced through Artificial Intelligence (AI) and Machine Learning (ML). Through an intuitive user experience, iBG makes it easy for all cryptocurrency investors to achieve maximum yield optimization for their Digital Assets based on your preferences.

Mission Statement

Our mission is to create wealth for cryptocurrency investors by navigating the complex DeFi sector through technological development.

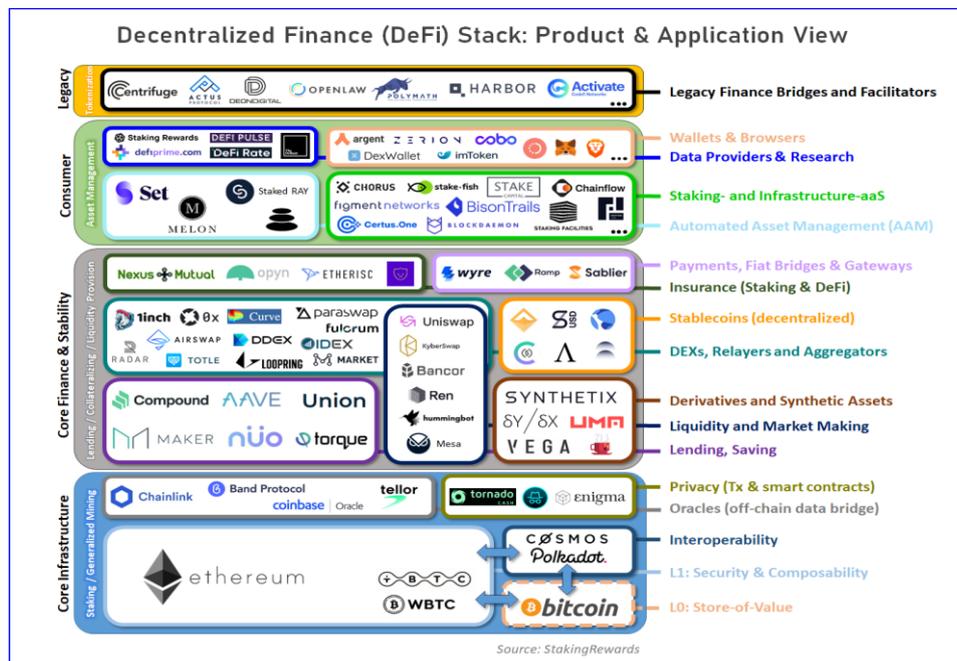
Our Vision

To bring greater accessibility to the DeFi sector and to be a catalyst for wealth creation and management.

2.DeFi: The incredible but complicated world of Decentralised Finance

DeFi is an abbreviation of the phrase decentralised finance, which generally refers to digital assets, smart contracts, protocols, and decentralised applications (DApps), most of which are built on Ethereum.¹ DeFi is the movement that leverages decentralised networks to transform old financial products into trustless and transparent protocols that run without intermediaries.²

Just like in traditional finance, DeFi is divided into categories like exchanges, insurance, payments, asset management, derivatives, liquidity, market making, lending, borrowing, savings and oracles. There are also some unique categories in DeFi such as wallets and browsers, staking, infrastructure as a service, interoperability and stablecoins.



Total Value Locked in DeFi applications soared from under \$ 1 Billion USD in the beginning of 2020 to peaking at \$42.8 billion in March 2021. This explosive growth of funds being used in DeFi is a testimony to the popularity of these protocols and the potential to absorb a considerable market share of the global financial services and to solve more of the problems that we are facing in these challenging times.

¹ "DeFi Pulse." <https://defipulse.com/>.

² "Ethereum DeFi Ecosystem - List of the Best Ethereum DeFi DApps" <https://defiprime.com/ethereum>.

The problem iBG solves

While the whole DeFi industry is expanding rapidly, it doesn't change the fact that it's still at a very early stage. Creating a diversified portfolio is a highly technical and complex procedure. Creating one from scratch on your own requires technical know-how to use and navigate through the different DeFi apps, conversion of initial capital into various cryptocurrencies and unforgiving to mistakes and cyber vulnerabilities. As is usual for new technologies the user experience is still far away from optimal. In addition, many DeFi protocols are new, largely untested and have serious technical vulnerabilities that pose great risks to one's portfolio. Identifying the safest ones can be a daunting task as well as incredibly time consuming.

Technical & Complex Process	Designed for Siloed Trading	Time-Consuming & Timid	Exposure to Cyber Vulnerabilities
Most investors would find it challenging to adapt DeFi investments into their portfolio on their own.	You can mainly invest in one DeFi asset at a time rather than create a diversified investment portfolio.	You have to purchase DeFi assets straight from a decentralized space, dimming the user experience.	There are risks when you invest in DeFi assets without a suitable secure ecosystem.

3. Our solution

3.1 iBG Concept

We're bridging the gap between DeFi and investors

iBG is a wealth management Robo advisory application geared towards the world of Decentralised Finance to act as a smart interface between investors and DeFi protocols. It simplifies the user experience and gives non-tech savvy investors a way to interact with various financial applications that are built on blockchains. In traditional finance and portfolio management, you can get financial advisors and use automated platforms to enrich your trading strategies. iBG takes these principles and applies them in the cryptocurrency markets with advanced AI technology solutions.

What is a Robo Advisor?³

A Robo Advisor is a digital platform that enables automatic financial planning services with little to no human interaction. These systems are driven by highly complex algorithms and data given by the client. A typical robo-advisor collects information from clients about their financial situation and future goals and then uses the data to offer advice and automatically invests on behalf of their clients.

iBG: your one-stop investment advisory platform

iBG brings robo advisory on cryptocurrencies and DeFi protocols. The app relies on advanced algorithms and AI models to provide trade signals, suggestions to formulate investment strategies, complete portfolio set up and management based on parameters set by the user.

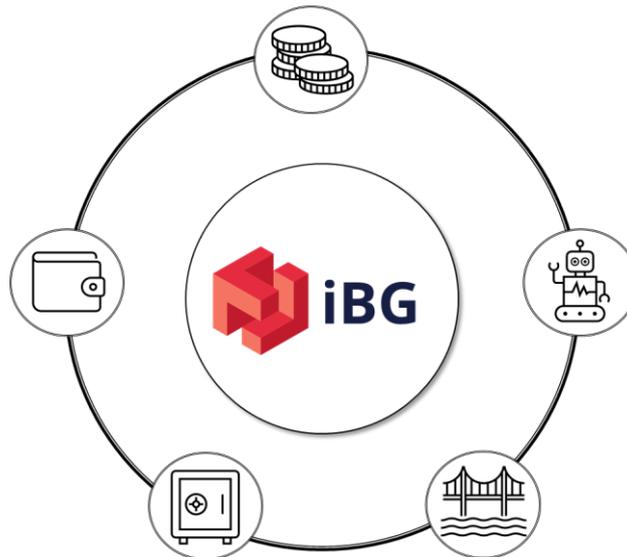
iBG is bringing Artificial Intelligence (AI) to the blockchain. The app relies on algorithms and AI models to optimize Return on Investments (ROI) of DeFi assets and products. The iBG smart engine matches various income returns vs risk parameters to provide investors with recommendations on formulated investment strategies and portfolio options.

Core Features of iBG App:

- Intuitive user experience with instant setup of the wallet & investment portfolio;
- Generates portfolio allocation recommendation based on various parameters;
- Advisory through the iBG Smart Engine for optimisation and risk management for portfolio enhancement.
- Trade signals & suggestions on formulated investment strategies.

³ "What Is a Robo-Advisor? - Investopedia." 28 Mar. 2020. <https://www.investopedia.com/terms/r/roboadvisor-roboadvisor.asp>.

3.2 iBG Ecosystem



iBG wallet - App

The iBG app will initially* launch as a Non-custodial wallet. With just a few clicks, you can invest in interoperable DeFi protocols like lending, borrowing, insurance, and more. Build your own investment portfolio with a hands-on approach using the app's recommendations on investment strategies or let the app automatically create a balanced portfolio based on the details you have provided.

**In future releases of the app, users are given the option to choose from a custody wallet or non-custody wallet depending on their preferences.*

iBG Token - ERC 20

The iBG token is an ERC 20 token, minted and issued by CGCX.io. This utility token is used for the iBG Ecosystem. It's also the key token that investors need to fund their DeFi investments on the iBG app. Beyond transactions within the iBG ecosystem, it offers holders various benefits.

iBG Treasury - Universal Liquidity Pool

When investing in cross-chain digital assets, multiple steps are required, and assets need to be converted depending on the trade, which leads to losses from price-fluctuation and transaction fees. The iBG treasury eliminates these issues. It is a universal liquidity pool module in the backend mechanism, which acts as a vault that pools investors' assets to aggregate and interact with cross-chain DeFi protocols to invest in DeFi assets and products.

iBG AI Bot

iBG Bot does the thinking for the user. The bot learns your investment profile and preference through a preliminary profiling questionnaire. Based on your inputs, the bot runs an algorithm on the Smart Engine to assess your investment risk appetite level. Based on your risk appetite, a risk matching is done to the available Digital Assets for investments to generate a personalized investment portfolio recommendation. The process is simple, fast, and efficient. And the result aims to provide accuracy and transparency to the investor in context to his investment objectives.

iBG FinNet: Cross Chain Aggregator bridge

iBG FinNet is an aggregator bridge that provides a common bridge to connect to available DeFi protocols and networks. It leverages on the AI capabilities to identify best order fulfilment across blockchain ecosystems at the best prices across multiple protocols. This makes the transfer of DeFi assets (tokens and coins) hassle free which is currently the biggest hassle in DeFi space.

3.3 How iBG App works

How iBG delivers investment advisory

The iBG app is the wallet where it all begins. Get the app, buy the token, let the smart engine do the rest.

Step 1: User downloads the wallet;

Step 2: User creates investment profile by providing Input Goals & Risk Appetite;

Step 3: iBG Bot runs inbuilt algorithms that matches user's profile results with available investment products to recommend a personalized investment portfolio contract.

Step 4: User funds wallet with iBG tokens to accept and activate portfolio recommendation.

Step 5: iBG application will perform the asset conversions for your investments and connect to the selected DeFi Protocols to perform DeFi trading activities.

Lastly: Sit back and check your Dashboard from time to time to monitor portfolio performance and accept or alter any portfolio rebalancing recommendations.

The iBG smart engine: how your investment portfolio is created

The iBG smart Robo Advisory engine works based on an Artificial Intelligence (AI) model, which offers DeFi risk scoring and DeFi rating. Based on the engine's algorithms, you get two sets of services.

Hands-on-investments	Automated-investments
Get portfolio change suggestions, trade signals, and strategies to improve your DeFi investment portfolio while maintaining a hands-on approach.	Allow the iBG app to build your investment portfolio and allocate all your investments based on your goals.

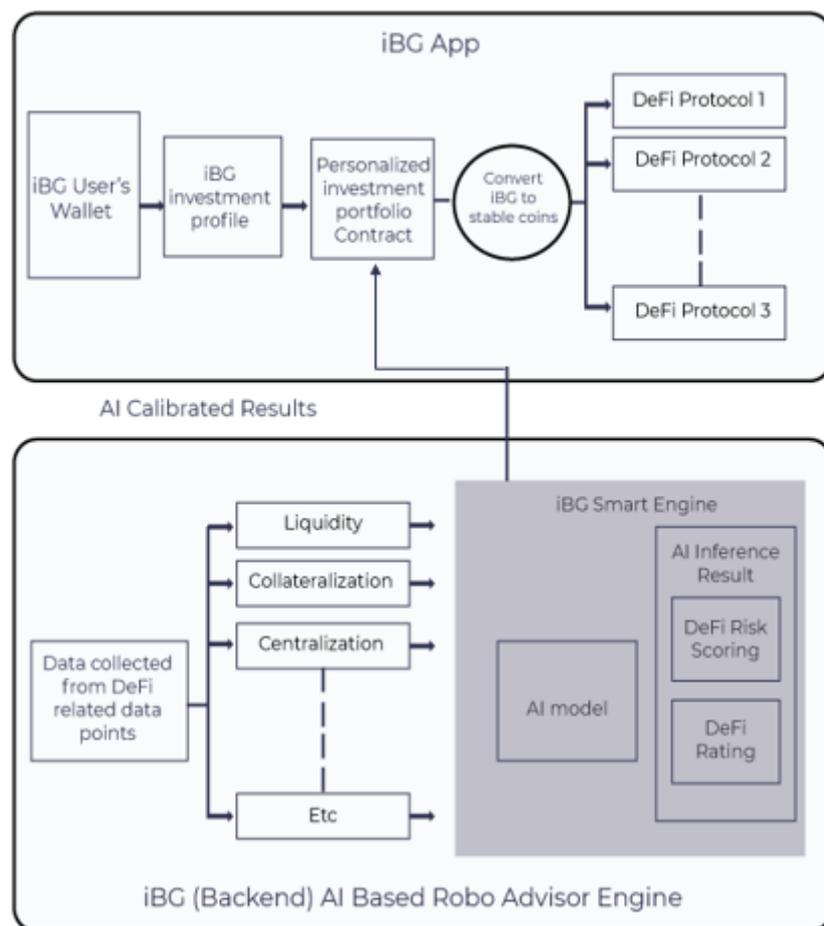
4. Product Development

Overview

The approach that the iBG team is taking in terms of development is focused on adoption first. Then progressively adding more application layers as we achieve traction.

- Release Version 1 (V1), a simple UI is launched featuring the user wallet, referral system and a staking module,
- Release Version 2 (V2) introduces the ‘Smart Wealth Management’ application layer and,
- Release Version 3 (V3) the ‘Robo Advisory’ application Layer that is built to boost yield optimization powered by the AI & ML engine.

Application High Level Technical Architecture



iBG App Release Version 1(V1): iBG Welcome Wallet

Unlike other projects where the product is launched post completion, iBG takes on the approach of rolling out the app in progressive features. The welcome wallet offers users immediate application to warm up to the platform.

V1 introduces the users' wallet (non-custodial wallet), this is where all the assets are stored as well as the Liquidity Pool (LP) tokens used for yield farming. A user can buy or sell assets, send, receive, and check balances.

Additionally, this is where the staking of LP tokens takes place to produce yield. Users provide liquidity to the iBG trading pairs pools via directly in the iBG ecosystem for the primary market or via Decentralized exchanges (DEX) like Uniswap and Sushiswap for secondary markets. The DEX LP stakers will receive LP tokens to be able to stake back into the iBG wallet that act as receipts.

In this phase the iBG referral program is also introduced. This is further elaborated in our Go to Market strategy.

iBG App Release Version 2 (V2): iBG Smart DeFi Manager

In V2, the 'Smart Wealth Management' features are introduced. The user is asked to define their risk profile by specifying their ideal investment period, state their knowledge, experience, loss tolerance and their financial confidence over the period of 12 months. This will help the system to get to know the users' profile to suggest different investment portfolio options.

Staying ahead of the curve is difficult in the DeFi markets but it's made easier with iBG's recommendations. These are predetermined strategies with specific characteristics and will be suggested by the app based on the user's risk profile. Users can rebalance their allocation to each portfolio using an intuitive User Interface (UI) designed for simplicity.

With iBG, it becomes much easier and cheaper to have well balanced portfolios based on proven strategies.

iBG App Release Version 3 (V3): iBG Robo Advisor

V3 introduces the ‘Robo Advisor’ module. Leveraging the data from each user from V2, the Robo Advisor will use Artificial Intelligence (AI) and Machine Learning (ML) techniques to create customized portfolio options, tailor made to each individual user. This feature is achieved by an off-chain oracle powered by AI & ML that collects off- chain and on-chain data and in combination with insights about the user creates investment advice, trading scenarios and portfolio allocations.

Off-chain data can be announcements, news, tweets, social media activity, macroeconomic indicators, market conditions and more.

On-chain data can be asset prices, market cap, Annual Percentage Yield (APY), status of DeFi pools etc.

The Robo Advisor engine that runs on the backend will take this data and turn it into usable metrics and insights. It can be set to automatically adjust balances from portfolio to portfolio based on the risk parameters provided by each user, to stay on top of each opportunity.

The unique proposition of the intelligent engine (iBG Bot) is that it learns past data from user’s activities, portfolio, behaviours against current market trends and forecasts to make portfolio predictions and turn up the accuracy meter in portfolio recommendations.

5.Roadmap

Our journey since inception and the plans ahead

Q3 2020

- The iBG protocol was conceived.
- Market research & protocol viability was conducted.
- The token economics was designed.
- A strategic partnership with a digital asset custodian for token issuance was established.
- A partnership with a fund was established.

Q1 2021

- The iBG token minting begins.
- The private token sale (Feb - March 2021).
- Launch of iBG Welcome Wallet.
- Kickstart public token sale
- Launch of Affiliate Marketing for iBG Ecosystem products.

Q2 2021

- The iBG app enhancement for V2 & smart engine development
- Integration with popular DeFi protocols & networks.
- The iBG treasury and liquidity setup takes place.
- iBG Token is available for secondary market sale in DEX
- The iBG airdrop for marketing activities takes place to invite community to participate in Product & Financial Literacy.

Q3 2021

- The iBG AI model back testing begins.
- The iBG app V2 trials on testnet
- Strengthening strategic partnerships with institutional players.
- Roll out of iBG Wallet V2 on mainnet

Q4 2021

- Trial release of V3 on testnet

6.Tokenomics

Specifications	Description
Token ticker	iBG
Token type	ERC-20 (utility token)
Blockchain	Ethereum with interoperability with Polkadot
Domicile of issuance	Seychelles
Total supply	45 000 000

Token Allocation

The iBG token is a finite supply ERC-20 token with a total supply of 45 000 000 tokens (forty-five million).

Allocation	Tokens	Percentage
Staking Partners	7,200,000	16.00%
Team & Advisors	1,350,000	3.00%
Tech and R&D	3,825,000	8.50%
Marketing	825,000	1.83%
Reserves	1,800,000	4.00%
Token Sales	30,000,000	66.67%

Allocation	Purpose
Staking Partners	For staking partners from strategic partnerships who will have their tokens locked up via staking mechanism for a minimum of twelve-month period.
Team & Advisors	For founding a team and advisors.
Tech & R&D	Research & Development and Ecosystem development
Marketing	For marketing programmes to promote and incentivize community engagement via bounty programs.
Reserves	Tokens held in reserve to serve contingency purposes such as rebalancing of liquidity pools and reallocation to other uses.
Token Sales	Allocated for private sale (5 million) & public sale (25 million)

Token Sale

The sale of the tokens will happen in two phases giving investors different prices and privileges.

Sale Price at par value: USD 1/iBG token

Currency Accepted: BTC / ETH /USDT

	Private Sale		Public Sale
	February – March 2021		End of March – April 2021
Tokens	2 500 000	2 500 000	25 000 000
Sale Terms	40% Bonus Tokens	20% Bonus Tokens	At par value

Use of Proceeds:

Use	Allocation
Liquidity Pool for Treasury	50%
Marketing	15%
Product Development	25%
Audit	4%
Legal & Tax Consulting	6%

**iBG reserves the right change the funds allocation to the best interest of the apps development and needs*

**Budgeted based on estimates, we will implement flexible deployment based on market demand per activity.*

Token Vesting & Unlocking:

Tokens vesting & unlocking schedules are not finalized and may be subjected to change at the discretion of the community.

Allocation	Purpose
Staking Partners	7,200,000 allocated to staking partners, unlocked monthly after 12mths from date of token purchase over 5 years.
Team & Advisors	1,350,000 unlocked (programmatic distribution) across 4 years from project launch date
Tech & R&D	3,825,000 unlocked (programmatic distribution) across 4 years from project launch date
Marketing	Airdropped to the community monthly as proof of participation during marketing events.
Reserves	Reserved for ecosystem growth and contingency events, as determined by iBG voters.
Token Sales	Private Sale 1: 1,011,840 Bonus tokens (programmatic unlock after 12 mths from launch) Private Sale 2: 82,300 Bonus tokens (programmatic unlock after 6 mths from launch) Public Sale (Primary Sale): 25,000,000 – (programmatic unlock after 30, 60 & 90 days.)

Circular token economy

Token utility and use cases

The iBG token is central to the iBG ecosystem and provides a one-stop-shop experience by acting as the one token with which investors can complete all their investments. Within the iBG app, investors only need to have iBG tokens to perform different activities such as trading, portfolio building and acting upon trading signals.

Token use cases:

Governance	Yield Farming	Success Fees	Compensation	Referral Program
Vote for iBG product development, protocol integrations & token burn strategy.	Earn yield in the form of iBG tokens by providing liquidity to the iBG treasury.	Pay success (transaction) fees using the iBG token for the value of yield earned only. – Your capital is not subjected to transaction fees by iBG Ecosystem.	If you're a developer, you'll receive iBG tokens for contributing to the ecosystem.	Get rewarded for introducing new users to iBG through an extensive referral program.

Governance

Token holders can submit improvement proposals such as new features and technical development, roadmap, protocol integrations, burning mechanisms and addition of new assets on the app. These proposals will go through a voting process in which every token holder can vote and the weighting of the is proportional to the amount staked for governance.

Burning mechanism

One of iBG tokens' utility is paying transaction fees within the ecosystem. These transaction fees will be burned and effectively taken out of circulation. This is a way for iBG app to give back to its community in the form of token appreciation. Taking tokens out of the circulating supply means that the token becomes scarce and in combination with increased popularity and usage of the app, it creates a positive feedback loop resulting in increased token valuation, happier investors and organic growth.

Token Utility specific to each iBG App release

Common Token utility throughout the different product versions is governance, development compensation and referral earning.

For other token utilities that have stronger usage in the various releases are as mentioned below:

Key Token Utility for iBG Welcome Wallet (iBG App V1)

- Staking iBG tokens to provide Liquidity to ecosystem
- Priority access to iBG token via primary market purchase exclusively via iBG Welcome wallet

The first launch for the iBG platform is the Liquidity providing and staking program. iBG will launch three trading pairs on the popular Decentralised Exchanges (DEX) on Ethereum, Uniswap and Sushiswap. After acquiring iBG tokens, investors will be able to provide liquidity to the following liquidity pools: iBG/USDT, iBG/ETH and iBG/wBTC.

Liquidity providers will get LP tokens as a receipt for providing liquidity into any of the above pools. These LP tokens can be staked on the iBG app in order to produce yield.

Details of the program will be announced soon on www.ibg.finance/staking-rewards.

Key Token Utility for iBG Smart DeFi Manager (iBG App V2)

- Utility to invest into portfolio strategies;
- Utility to pay for Success Fees;

At this stage, users will be able to choose from different strategies that are available on the app, and invest their iBG tokens by locking them for specific periods of time. Each strategy will be clearly outlined along with estimated returns in iBG tokens.

Key Token Utility for iBG App Release v3: iBG Robo Advisor

- Utility to vote for governing proposals;
- Utility to invest into portfolio strategies;
- Utility to pay for Success Fees;

As the App takes on its intended full functionality, the community will be able to perform the functions with its token. Keeping in mind the changing dynamics of the DeFi landscape, well thought proposals for governance including yield pay outs mechanism and network layers will be raised to the Decentralized Autonomous Organisation (DAO) for voting to uphold our mission to keep users at heart and would continuously work towards giving an intuitive and seamless product.

7.Team

Core Team

Aneesha Reihana, Chief Product Strategist

Domain specialist in blockchain, fintech & digital transformation. Advocates DLT for inclusivity and banking the unbanked. 15 years' experience in Business Strategy, Finance & Tech. Executed milestone FinTech projects Actively participate in CBDC research papers.

Don Asok, Head – IT & R&D

Instrumental in heading and leading the technology division in one of the fastest growing technology companies in Singapore. Specialist in big data ecosystem strategy, collaboration, and implementation. Strong background in Crypto CEX/ DEX and DeFi platform deployment.

Kate Alippa, Head - Marketing

Marketing Guru specializing in executing efficient and effective marketing campaigns that reap exceptional ROI. Fiercely passionate about crypto and DeFi, carried out over 10 successful marketing campaigns for blockchain start-ups including 12 years of experience in online and offline marketing in FinTech, agency and blockchain industries with specialization on brand and communications.

James Paul, Head of Operations

Business Development, PR & Strategy Professional with 14 years' experience in digital space and emerging technology start-ups, primarily focusing on project management, business strategy, acceleration and boosting.

Dr Shailesh D., Head of AI & Analytics

Veteran in AI/ML and DeepTech. Strategized, implemented, and executed many milestone projects in Singapore, MENA and India. Faculty of prestigious engineering colleges in India.

Pranjali More, Head – Sales

12 years' experience in Business expansion, investor relationship management, B2B sales & Marketing. Also established Entrepreneur of IT SME.

Advisors

Dr. Vin Menon, Co Founder & Strategic Advisor

Veteran Technopreneur & Serial Entrepreneur. Overseen many successful exits in Tech, FinTech, MedTech space. Achieved most celebrated exit to Nomura Research Institute in 2015 at 300x valuation. Stellar track record of setting up motivated and high calibre teams in the technology and FinTech industry, establishing development centres from scratch to scale. Represented in the UN Assembly for Blockchain for Impact – Leveraging on Blockchain to provide free healthcare for all.

Prakash, Somosundram, Advisor – Investor Relations

Serial Entrepreneur, Prakash has been involved in building start-up ecosystems in Singapore for more than a decade. His noteworthy achievements include numerous successful exits, such as a trade sale to WPP (2011) and a direct listing on NASDAQ QMX (2016) in Sweden.

8.Go to Market strategy

We have created a network marketing plan to launch and grow our platform. This creates a Network effect within our platform that will result in rapid growth that would be sustainable.

Our long-term strategy to build a community that is committed to the vision of the company. We have developed incentives for the community to build a sustainable business on our infrastructure. This will give them incentives to recruit members to our platform and to earn direct referral incomes.

To keep the community committed to success of the business on a long-term basis we have also developed incentive programs for them to stake their iBG Tokens in our ecosystem and they will be rewarded accordingly, and this will be shared with their community participants.

The primary commercial goals are:

1. To make investment in DeFi assets easily accessible by all -- including individuals that are not tech or crypto savvy -- via a user-friendly app.
2. To enable users to create a diversified investment portfolio of DeFi assets, from a single interface.
3. To offer automated investment portfolio management, and advanced investment strategy advice.
4. To minimize the risk of cyber vulnerabilities that are inherent to DeFi assets, by identifying and only suggesting the safest DeFi assets to invest in.

Community Engagement

Current community engagement strategies:

Exposure on relevant Crypto and Digital Assets platforms:

We will be working with a range of content platforms to create content for engagement and education, and we will also be creating micro programs for us to engage with their community as well as provide opportunities for growth for our existing communities.

Network Marketing Support Programs:

Our community engagement team will be creating content and programs to guide our network marketers to grow a sustainable business on our platform.

We will also be identifying Network Leaders and Brand Ambassadors from the community and we will be providing incentives and support for them to attract more people into the platform. The company has set aside iBG tokens that will be dedicated to support these programs.

Our team will be supporting the community daily with calls to update them on the progress of the company as well as upcoming events.

We will also be creating monthly and annual events to recognize the success of the network and to amplify and motivate some of the high performing networkers.

Financial Literacy Programs:

Working through our partners we will be seeking to create educational content around DeFI and we hope to increase the collective knowledge of our community through financial literacy. This will also include topics like guidance on protection of their digital assets and ways for them to grow their Digital Assets.

We will also be running programs on a weekly, monthly and quarterly basis to increase community engagement and to grow the community organically.

Future engagement strategies:

1. Exploring partnerships with other communities
2. Exploring partnerships with Non-Governmental Organisations to do good together

9. Contact information

The iBG team is available to address your questions. Get in touch.

Email: invest@ibg.finance

LinkedIn: <https://www.linkedin.com/company/ibg-finance/mycompany/>

Telegram: t.me/ibgfinance

Facebook: <https://www.facebook.com/iBG-Finance-107823604718225/>