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ANY QUESTIONS REGARDING iBG SHOULD BE DIRECTED TO:
iBG PTE. LTD. AT invest@ibg.finance
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Introduction
DeFi stands for "decentralized finance" and refers to the ecosystem comprised of financial applications that are being developed on top of blockchain systems.

DeFi may be defined as the movement that promotes the use of decentralized networks and open-source software to create multiple types of financial services and products. The idea is to develop and operate financial DApps on top of a transparent and trustless framework, such as permissionless blockchains and other peer-to-peer (P2P) protocols.

Currently, the three largest functions of DeFi are:
1. Creating monetary banking services (e.g., issuance of stablecoins)
2. Providing peer-to-peer or pooled lending and borrowing platforms
3. Enabling advanced financial instruments such as Decentralized Exchanges (DEX), tokenization platforms, derivatives and prediction markets.

Within these three fields, there are several types of DeFi services. A few other examples of products and use cases include funding protocols, software development tools, index construction, subscription payment protocols, and data analysis applications. DeFi DApps may also be used for KYC, AML, and other identity management services.

Decentralized finance brings numerous benefits when compared to traditional financial services. Through the use of smart contracts and distributed systems, deploying a financial application or product becomes much less complex and secure. For instance, many DApps are being developed on top of the Ethereum blockchain, which provides reduced operational costs and lower entry barriers.

Summing up, the DeFi movement is shifting traditional financial products to the open source and decentralized world, which removes the need for intermediaries, reduces overall costs, and greatly improves security.
DeFi: THE PROBLEM

DeFi Space has gained traction in 2020 and unprecedented adoption rate. However, despite increased adoption, there are still many user centric challenges the ecosystem faces such as:

1. Technical
Existing DeFi platforms and protocols mostly built for siloed trading activities (i.e., swap, stake or farm, etc.) - The lack of unified trading experience is an obstacle for novice and non-technical investors.

2. Inflexible
Investing in DeFi assets & products are predominantly too technical and inflexible. Absence of portfolio management platform to offer automated investment strategies instead of single trades at a time.

3. Siloed
Lack of effective bridge between traditional finance and decentralized finance.

4. Unrobust
Lack Suitable Ecosystem Architecture to safeguard novice users from risk of pilferage and cyber vulnerabilities
Why Crypto & DeFi needs Robo Advisory

What is a Robo Advisor?

Robo Advisors are digital platforms providing automated fund management. The platform helps to manage the user’s investments without the need to consult a financial advisor or self-manage his/her portfolio.

Like traditional fund management, Robo advisor platforms pool together the money of many smaller investors to make large and diversified investments. This helps smaller investors lower sales charges and achieve diversification even if they only invest a small sum of money.

Why Crypto & DeFi needs Robo Advisory?

In the field of crypto assets, with the rapid rise of decentralized financial (DeFi) platforms and centralized financial platforms, more and more financial advisors and investors are taking cryptocurrencies more seriously. How to fit cryptocurrencies into one’s existing investment strategies has become a difficult problem faced by investors.
AI on Digital Assets:

Wealth Management (Robo Advisor) App

DeFi Space has gained traction in 2020 and unprecedented adoption rate. However, despite increased adoption, there are still many user-centric challenges the ecosystem faces such as:

One Stop Investment Advisory Platform
Holistic Approach to DeFi Investment Strategies

Filling in the gap by providing a one-stop platform by leveraging on suitable AI tools and mechanisms to offer investors a more holistic view to investing in DeFi assets & products to set up an optimal investment portfolio.

Intuitive User Experience
Simple & Instant

Familiar UX to FinTech Robo Advisory: few clicks to set up wallet and investment portfolio.
**Smart Automation**
AI based Robo Advisory engine

Two functionalities:
1) Suggest complete portfolio allocations for the less sophisticated investor that wants to just invest.
2) Suggest portfolio changes, trade signals and strategies for the hands-on investor who likes to actively manage their portfolio.

**User Centric Hybrid Model**
Centralized Advisory & Decentralized Management

Investment Advisory via iBG Smart Engine to ensure necessary regulations are adhered to & interacting with Decentralized protocols to monetize from DeFi assets & products.
THE SOLUTION: iBG
IBG ECOSYSTEM

iBG brings all your DeFi needs into one user friendly interface which will aggregate the liquidity, facilitate and automate DeFi investment trading, provide better data insights & recommendations into risk and portfolio management. We streamline DeFi asset management through an AI-driven portfolio engine that maximizes your investment returns.

**IBG (App) Wallet**

A simple few clicks DeFi Wallet to invest into interoperable DeFi protocols like lending, borrowing, insurance, liquidity providing via compatible cross chain networks (i.e., Polkadot parachains) through an intuitive user experience.

**iBG (ERC 20) Token**

iBG is a (ERC 20) token minted and issued by CGCX.io exchange for iBG Ecosystem and iBG Smart FinNet.

**iBG (Liquidity Pool) Treasury**

Investing in cross chain digital assets require multiple steps and asset conversion (i.e., tokenizing asset suitable for trade). This is subjected to losses due price fluctuation and multiple applicable transaction fee. iBG Treasury is a universal liquidity pool is a module in the backend mechanism which acts like a Vault which pools investors assets to aggregate and interact with via across chain DeFi protocols to invest into the DeFi assets & products.
iBG Portfolio Dashboard
Users just need to simply answer few simple investment behavioural questions on the platform, and the AI algorithm on the iBG Smart Engine will assess the investor’s risk appetite level. Personalized investment portfolio recommendations are generated based on the combination of the derived questionnaire and iBG Smart Engine rating results. The process is simple, fast and efficient. The result aims to provide accuracy and transparency to the investor in context to his investment objectives.

iBG Smart FinNet (Cross Chain Aggregator Bridge)
Transfer of Digital Assets (Tokens or Coins) is very complex when you need to perform exchange across multiple platforms. As a result, transactions may be subjected to slow turnover and expensive as well. iBG Smart FinNet is aggregator bridge to provide a centralized asset allocation advisory. The bridge facilitates ROI calculation for each DeFi protocol. The calculations are aggregated to generate DeFi scoring for optimal portfolio returns recommendation. The resulting portfolio is then automatically pushed from iBG Treasury to Ethereum Smart Contract to invest in the relevant DeFi products. The transparent iBG FinNet empower the investor to have control over his assets at any given point in time.
iBG Token (‘iBG’) is issued by partnering digital asset exchange CGCX.io as utility token to power the ecosystem and incentivise participants.

iBG Token is designed as a utility and governance token. None of functions or utilities are designed of a security nor any form of promised returns.

1. iBG Token Staking
   Stake to:
   - **Govern:** iBG Token holders can vote for iBG product development, protocol integrations & token burn strategy.
   - **Yield Farming:** Earn yield by providing liquidity to iBG treasury.

2. Ecosystem Transaction Activities & Development
   - **Pay for Transaction fees:** Users can pay for transaction fees using iBG tokens.
   - **Refer to earn:** Users and marketers will receive tokens as referral rewards for introducing new participants or users into the iBG ecosystem.
   - **Development compensation:** Developers will be compensated with iBG tokens for contributing to ecosystem.

3. Drivers for Ecosystem Growth
   The continuous growth of the ecosystem is through
   - Demand for iBG tokens used for transaction fees.
   - Increasing demand for yield and governance participation.
   - New partnerships with traditional finance players and DeFi protocols.
   - Continuous growth in transaction fees generated.

4. Deflationary Token Burn characteristics through token burns
   - Transaction fees are burned and permanently taken out of circulation.
   - iBG is partnering up with BGBF-1 Fund (www.bgbf1.com) which is committing 70% of its performance bonus to buy and burn iBG tokens.
iBG 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

Q2 2021
- Launch of iBG Welcome Wallet.
- Kickstart public token sale
- Launch of Affiliate Marketing for iBG Ecosystem products.
- 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 Robo Advisor V2 on mainnet

Q4 2021
- Trial release of V3 on testnet

iBG Lite Paper (v1.5) March 2021
### Specifications

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<tr>
<td>Token ticker</td>
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<tr>
<td>Token type</td>
<td>ERC-20 (utility token)</td>
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<tr>
<td>Blockchain</td>
<td>Ethereum with interoperability with Polkadot</td>
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<tr>
<td>Domicile of issuance</td>
<td>Seychelles</td>
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<tr>
<td>Total supply</td>
<td>45 000 000</td>
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### Token Allocation:
The iBG token is a finite supply ERC-20 token with a total supply of 45 000 000 tokens (forty-five million).
Core Team

Aneesha Reihana, Chief Product Strategist

Don Asok, Head of IT & RD
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 of 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 12 years’ experience in digital space and emerging technology start-ups, primarily focusing on project management, business strategy, process improvement, 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. 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
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.
The iBG team is available to address your questions. Get in touch.

invest@ibg.finance

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