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## USDR White Paper

### A Gold-Backed Stablecoin Issued by USDR Commodities BVI

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#### Abstract/Summary

USDR (US Dollar Reserved) is a gold-backed Stablecoin fully collateralized by audited, in-ground gold reserves in stable global jurisdictions. Backed by fully audited compliant gold reserves with NI 43-101 and issued by USDR Commodities, a BVI-based company, USDR provides a sound, tangible alternative to fiat currencies and fiat-backed Stablecoins. USDR is initially minted as an ERC-20 and the goal is to provide innovative digital assets to be pegged with gold and gold commodities with the efficiency of blockchain technology, offering a secure and transparent financial instrument for the digital economy.

#### Key Highlights:

- **Full Gold Backing:** Every USDR token is a stablecoin pegged to the US dollar (1 USDR = 1 USD) and backed by in-ground verified and audited gold reserves, with capacity to issue up to under signed value of the gold and gold commodities (including the gold mines) issued by the USDR Commodities the BVI-based company.
- **Audited Reserves:** Reserves are certified under NI 43-101 standards, with reports available for independent review. The NI 43-101 report is a standardized document of Canadian Origin, used globally in the mining industry to disclose mineral resources and reserves. The report confirms the valuation of the gold reserves value, providing transparency and credibility to the USDR project.
- **Blockchain Transparency:** Deployed on Ethereum as an ERC-20 token, ensuring traceability, security, and interoperability. USDR will expand to multi-chains such as Solana, TRON, TON, BNB, SUI and Layer 2 blockchains to ease the general use of USDR as a stable coin in the market and grow the community worldwide.
- **Active Float Management:** USDR Commodities dynamically adjusts token issuance to ensure full backing by gold, reflecting changes in gold prices.

USDR is a step forward in financial innovation, combining the timeless value of gold with blockchain technology's efficiency and transparency.

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## 1. Introduction

### The Crisis of Confidence in Fiat Money

The global financial system increasingly relies on fiat currencies, which are subject to the whims of monetary policy and inflationary pressures. The crisis of confidence in fiat money is an ongoing concern as global economic uncertainties persist. As fiat currencies rely solely on trust in issuing governments, factors such as economic instability, political turmoil, and excessive money printing can erode this confidence. This erosion can lead to currency devaluation, hyperinflation, and in extreme cases, a complete loss of faith in the monetary system, potentially pushing people towards alternative stores of value.

### Stablecoin provides a stable, asset-backed alternative

Stablecoins have become a cornerstone of the cryptocurrency ecosystem, offering price stability in an otherwise volatile market. However, many stablecoins rely on fiat reserves or unaudited/unverified assets, raising concerns about transparency and trustworthiness. USDR addresses these issues by being fully backed by in-ground gold reserves. Each USDR token represents \$1 worth of value derived from these reserves, providing a secure and transparent alternative to existing stablecoins.

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## 2. Backing by In-Ground Gold: A Pillar of Stability

### Audited and Verified Gold Reserves

USDR's stability and credibility are rooted in gold and gold commodity reserves, certified under the globally recognized **NI 43-101 standards**. These reserves:

- Are located in stable global jurisdictions, ensuring geopolitical security.
- Have been independently audited, with reports available for public review.
- Are tied to signed **Memorandums of Understanding (MOUs), Agreements and Contracts** between **USDR Commodities** and landowners, granting permission to use the gold as collateral or obtaining the ownership of the gold mines for the USDR tokens.

USDR Commodities has established a strong foundation for its gold-backed token project by securing Memorandums of Understanding (MOUs) with landowners. These MOUs are legally binding agreements that grant USDR Commodities exclusive rights to utilize verified gold deposits as collateral for issuing tokens. This arrangement serves multiple purposes:

1. **Regulatory Compliance:** The MOUs ensure that all operations adhere to local laws and mining regulations, providing a legal and ethical basis for the project.
2. **Scalable Gold Reserves:** By securing these agreements, USDR Commodities has created a scalable reserve base. This allows for the potential issuance of a significant number of USDR tokens, backed by real gold deposits.
3. **Legal Protection:** The MOUs reflect a comprehensive legal framework designed to protect the interests of token holders, adding an extra layer of security to the investment.

This approach aligns with industry practices for gold-backed tokens, where physical gold is typically held in secure vaults and audited regularly to ensure transparency and maintain investor confidence.

### **Signed MOUs with Landowners**

USDR Commodities has secured legally binding MOUs with landowners, giving it exclusive rights to use verified gold deposits as backing for token issuance. These agreements:

- Ensure compliance with local laws and mining regulations.
- Provide a scalable reserve base, enabling the issuance of up to **Fully Audited amount of USDR tokens**.
- Reflect a robust legal framework to safeguard token holders' interests.

### **Signed Contracts and Agreements with Landowners**

USDR Commodities will , on a second stage, secure legally binding Contracts and Agreements with landowners, purchasing the ownership of the audited gold and gold mines in global jurisdictions to be used as verified gold deposits as backing for token issuance.

These agreements:

- Ensure compliance with local laws and mining regulations.
- Provide a scalable reserve base, enabling the issuance of up to **Fully Audited amount of USDR tokens**.
- Reflect a robust legal framework to safeguard token holders' interests
- Ensure the ownership of the fully audited gold and gold mines for USDR token holders.
- Enable the company owned gold and gold mines to be generated as future contracts on gold for token holder's redemption.

### **NI 43-101 Compliance**

The National Instrument **NI 43-101** report is a set of standards and guidelines defined by the Canadian Securities Administrators (CSA), and is an internationally recognized framework for the reporting of mineral reserves. It ensures that:

- Reserves are thoroughly verified and independently audited.
- Resource estimates are conducted by qualified professionals.
- Detailed geological, technical, and economic data support the reserve claims.
- Mandate detailed assessments of exploration, development, and production activities to guarantee reliable data for investors.

### **Dynamic Float Management**

To maintain the 1:1 backing ratio:

- USDR Commodities actively manages the token float, issuing or retiring tokens as necessary.

- Adjustments are made based on **gold price fluctuations**, ensuring every token is always backed by an equivalent value of gold.

This ensures that USDR remains a stable and secure store of value, immune to the inflationary risks of fiat currencies.

### **Pegging Mechanism**

The token's value is stabilized at \$1 through a combination of gold reserve valuation and supply-demand balancing:

- **Gold Valuation Basis**: The in-ground gold mine, certified with NI 43-101, serves as the backing for the token. Each token represents a fractional claim on this valuation.
- **Dynamic Supply Adjustment**: The token supply is adjusted periodically based on the market price of gold. If gold prices rise, fewer tokens are required to represent the same value, and vice versa.
- **Overcollateralization**: To account for fluctuations in gold prices or operational delays, the system maintains a collateralization ratio above 100% (e.g., 120%). This ensures stability even during market volatility.

### **Redemption Mechanism**

The redemption mechanism for USDR Token is the following:

The USDR token holders can redeem their tokens at the company's official website. The holders can select their redemption options with the following:

- Option 1: 50% redemption in fiat currency or other supported stablecoins (upon client's request from our official website) and 50% redemption with the gold commodity ownership. (based on the audit by the NI 43-101 and the number of USDR tokens minted, the company holds more than 200% of the reserves with its gold mine)
- Option 2: 100% redemption with the gold commodity ownership. (based on the audit by the NI 43-101 and the number of USDR tokens minted, the company holds more than 200% of the reserves with its gold mine)

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## **3. Historical Context: Gold as Money**

### **The Gold Standard's Legacy**

For centuries, gold has been synonymous with financial stability. It provided the foundation for sound monetary systems, limiting the over-issuance of currency and preserving value across generations.

Under the **Bretton Woods Agreement** (1944-1971), the US Dollar was pegged to gold at \$35 per ounce. However, excessive Dollar issuance during the 1960s, coupled with rising deficits, led to the system's collapse. In 1971, the Nixon administration ended Dollar convertibility to gold, ushering in the fiat era.

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## 4. The Flaws of Fiat Money

### M2 Explosion

Since 1971, the **M2 money supply** has expanded uncontrollably:

- From \$500 billion in 1971 to **\$21 trillion** today.
- Projected to surpass **\$25 trillion by 2026**, driven by deficit spending and quantitative easing.

### Inflation and Wealth Erosion

This unchecked expansion erodes the purchasing power of fiat currencies, with significant economic consequences:

- **Inflation** reduces the value of savings and wages.
- **Asset Bubbles** distort markets, increasing systemic risks.

### Why Gold is Optimal

Gold, unlike fiat money, cannot be arbitrarily created. Its scarcity and intrinsic value provide a stable foundation for monetary systems, making it the ideal backing for USDR.

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## 5. USDR: The Future of Money

### Core Features

1. **1:1 Gold Backing:** Each USDR token represents a claim on audited gold reserves.
2. **Blockchain Transparency:** Issuance, redemption, and backing are traceable on the Ethereum blockchain.
3. **Scalable Reserve Base:** Capacity to issue up to 60 billion tokens, backed by signed MOUs and additional verified reserves.

### Advantages

- **Stability:** Anchored to gold, USDR is insulated from inflation and currency devaluation.
  - **Intrinsic Value:** Backed by a tangible, finite asset.
  - **Global Trust:** Gold's universal appeal strengthens confidence in USDR.
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## 6. Use Cases for USDR

### (1) Online Gaming Payments

USDR integrates seamlessly into online gaming platforms, offering:

- **Instant Transactions:** Near-zero latency for in-game purchases.
- **Reduced Fees:** Lower costs than traditional payment systems.
- **Global Reach:** Cross-border transactions without currency exchange fees.

### (2) Cross-Border Transfers

USDR simplifies international payments:

- **Fast Settlements:** Transactions settle within seconds on Ethereum.
- **Lower Costs:** Avoids high fees associated with SWIFT and other remittance systems.

### (3) Inflation Hedge

By storing value in gold-backed tokens, individuals and institutions can protect their wealth against fiat devaluation.

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## 7. Governance and Transparency

### Gold Reserve Oversight

USDR Commodities prioritizes transparency:

- **Regular Audits:** Gold reserves are independently verified and certified under 43-101 standards.
- **Public Reports:** Reserve updates are published periodically, ensuring accountability.

### Active Float Management

USDR Commodities dynamically adjusts the supply of USDR tokens:

- Tokens are minted or retired based on **gold price movements** and reserve capacity.
- This active management ensures a consistent 1:1 backing ratio, maintaining stability.

### Blockchain Security

- **Smart Contracts:** Immutable, audited contracts govern token issuance and redemption.
  - **Compliance:** Adherence to global standards for asset-backed tokens.
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## 8. Token Economics

- **Total Supply:** Limited to the gold and gold commodities the company secures.
- **Initial Supply: 20 million USDR**

- **Presale: 10 million USDR at 20% discount**

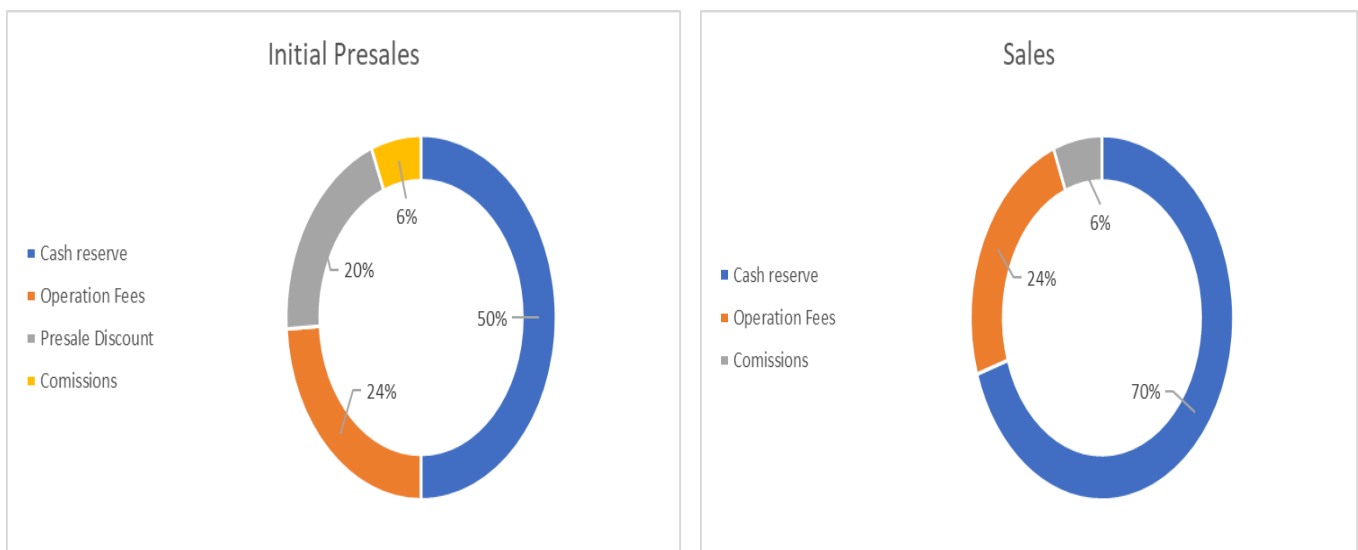
- **Post-sale: 10 million USDR at full price**

### Pre-Sale:

- 6% Commissions: Sales & Marketing (Incentivizing early adoption and promotion)
- 24% Operational costs (Covering initial setup and infrastructure expenses)
- 50% Treasury: (Building reserves for long-term stability and growth)
- 20% Discount for Pioneers supporters.(Rewarding early backers and creating initial momentum)

### Post-sale:

- 6% Commissions: Sales & Marketing (Ongoing promotion and market expansion efforts)
- 24% Operational costs (Sustaining day-to-day operations and development)
- 70% Treasury:(Strengthening reserves and enabling future project scaling)



### **Scalability**

- Up to **60 billion tokens** can be issued, reflecting the scalable reserve base under MOUs.

### **Distribution**

- **Gaming Industry:** Adoption in gaming platforms for frictionless transactions.
  - **DEX and CEX Listings:** Availability on decentralized and centralized exchanges.
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## 9. Roadmap

Milestone	Timeline
Pre-Sale Launch	Jan 2025 - Year-End 2025
Ethereum Deployment	January 2025
DEX Listings	Q2 - 2025
CEX Listings	Mid - 2025
Online Gaming Integration	H2 2025
Expansion of Token Supply	2026 - 2030

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## 10. Conclusion

USDR represents a return to sound money principles, combining the intrinsic value of gold with blockchain innovation. Fully backed by audited, in-ground gold reserves in stable jurisdictions, USDR provides a stable, secure, and transparent alternative to fiat currencies and fiat-backed Stablecoins. With active float management and compliance with NI 43-101 standards, USDR is positioned to redefine digital payments and preserve wealth in an inflationary world.