



SMBTM

SELF-MADE BILLIONS (SMB) COIN

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Introduction

SMB stands for Self-Made Billions. The term self-made encompasses virtues like hard work, self-help, morality and honesty. SMB prides itself on all of these virtues. SMB has acquired a past producing gold mine property located just outside the town of Mojave in Kern County southern California. This mine is located in one of the areas where gold is still being produced in the United States. A Canadian mining company Golden Queen Mining is currently producing an average of 74,000 ounces of gold per year in this district. The Golden Queen Soledad Mountain project is in very close proximity to the SMB mining parcel. Between the years 1989-1995 over 500,000 ounces of gold was extracted from the heap leach pad located on the property which is now leased to SMB by the U.S. Bureau of Land Management.

In 1996 gold prices fell to \$369 USD which forced the previous leaseholders, Hecla Mining, to close down the mine. With the current gold price rallying at around \$1,326.30, we at SMB believe that this is the perfect time to recommence mining operations on this property.

In 2017, SMB conducted a heap leaching test at the mining site which was very encouraging. The test results indicated very high gold content of up to 100 grams per ton. SMB hired the services of Eco-Goldex (<http://www.eco-goldex.com/>) for geological consulting, mining engineering, and precious metal processing. Eco-Goldex has the technology to extract gold from this deposit in an environmentally friendly manner.

Most mining operations worldwide use poisonous chemicals to extract precious metals which is very harmful to the environment. The Eco-goldex proprietary solution which will be used by SMB for gold extraction is 99% less toxic than using cyanide. This makes SMB a green-gold company.

General Concept

SMB will adopt the ICO driven model for fundraising and early investments. SMB plans to raise operational funds by issuing and proposing blockchain underpinned tokens. SMB's mining division SMB MINING INC will look over the mining operations.

The company would establish a decentralized gold exchange. SMB tokens will be the main currency for purchasing gold extracted by the company and cross-sale between the gold buyers/sellers, financial institutions, and other customers.

Gold is an extremely valuable metal and is the foundation of all currencies. In the last few years, cryptocurrencies have become extremely popular as blockchain payment methods can be used from anywhere in the world. The price of any cryptocurrency in the market today is governed exclusively by demand/supply. This makes the price charts extremely unstable and volatile.

MARKET

The gold market is highly liquid. Gold prices have shown an upward trend since 2000 and momentarily peaked in excess of \$1800 in 2012. With little growth in gold mining, experts believe that gold price will continue to exhibit continuous growth. At present the gold price is at \$1,326.30.

Market Prediction 2017

Market experts forecast that the first half of 2017 will see an 8% rise in Gold prices mainly aided by a weaker US Dollar (USD). However, the latter half of the year could witness a sell-off as the USD strengthens with gold ending the year at US\$1280.

After analyzing these factors, SMB decided to create a cryptocurrency which is backed by gold; a tangible asset. Token prices will see a stable growth mainly facilitated by the coupling of

Decentralized Gold Exchange With A Real Gold Mine.

Gold Certificates

All SMB gold will have a Certificate by default. We guarantee that our gold will not be from any skeptic or unclear origin.

Registering on Blockchain

SMB gold tokens names and characteristics will be registered on the Ethereum Blockchain. This ensures complete transparency across all trading centers throughout the world.

Gold Purchase

For all gold purchased by clients, a smart contract will be generated. These contracts serve as a valid official document.

Decentralized Exchange Platform

Our decentralized gold exchange platform takes into account several shortcomings which remain central concerns for the cryptocurrency community. This model offers more price-stability than the existing cryptocurrencies.

Integrating our SMB with the gold market no doubt makes it volatile but in hindsight, it is still more acceptable than the volatility roller-coaster we have associated normally with BTC, LTC, and other digital currencies.

One argument against our SMB token could be that it is a step backward when compared to the present day floating standard. But the argument is flawed in nature. Complex mechanisms associated with paper currencies like buybacks, bond auctions are not possible for virtual currencies.

We believe that using the gold standard for our token is a reasonable approach. We believe this would bring the much-needed stability to our SMB crypto-token and will pave the path for others to follow.

Our vision is not to accomplish another unstable crypto token. We strive to use the game-changing blockchain model to establish realistic goals within the confinement of prevalent laws and legal practices.

HOW IT WORKS



You become part of the SMB Project by purchasing tokens via our ICO Sales program (1 SMB Token/Coin = \$25.77 USD)



The listed SMB tokens start circulating in crypto exchanges across the globe. 10 SMB Tokens = 10 gm. Of Gold = 0.28 ETH



SMB establishes its own completely operational and eco-friendly Gold Mining Plant.



SMB Coins autonomously increase in value as the SMB Plant starts generating gold. The token to gold ratio increases steadily.



Trading and Exchange increases. SMB Coins purchasable from the market as well bartered with gold.



Decentralized Gold Exchange powered by blockchain technology is opened.



Banks, Miners, and Traders come on board and join the decentralized exchange.



Revenue is secured with standard gold backing.

Target Market And Clients

The target market of our SMB token can be broadly categorized into the following three Categories:

Strategic Investors:

These are professional investors who have a team of researchers and experts at their disposal. Their investment decisions are aided by a thorough market research.

Casual Investors and General Public:

Occasional or first-time investors who are looking for a reliable and stable cryptocurrency to invest in. SMB crypto tokens are integrated with gold and hence provide a stable option in a highly volatile cryptomarket.

Cryptocurrency Users:

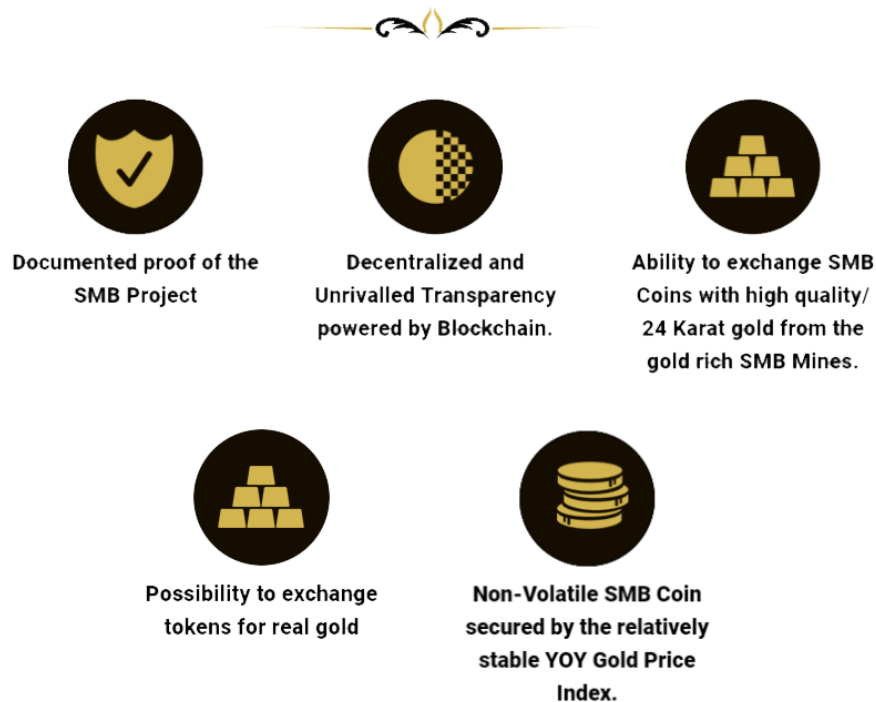
The existing users of other cryptocurrencies can move to our platform for more convenience and better trading options. We allow trading not only in crypto coins but also in gold.

Why Invest In SMB?

SMB is a one of a kind project that guarantees a perfect union of real gold production with the transparency of blockchain technology. SMB facilitates a decentralized gold ecosystem for private gold miners, independent traders as well as financial institutions.

SMB token is based on the Ethereum blockchain and has **ERC20 Token** Standard Interface. We at SMB wish to expand the applications of cryptocurrencies to other real markets like gold. We offer a lot of investment and earning opportunities through which our users can actively participate in the trading and growth of the token.

Why Invest in **SMB**



The primary purpose of the SMB coin ICO is to conduct the research needed to successfully develop a futuristic digital token based on the Blockchain technology while raising sufficient capital to fund the various stages of our project.

- Gold and Crypto have similar features like interchangeable, limited, and free of any pre-attached debt.
- Non-Volatile crypto-token secured by the relatively stable YOY Gold Price Index.
- NI-43101 compliant geological report. SMB's newly owned Gold Holdings have a proven track record. The Heap Leach tests further cement our claims in terms of gold quality.
- Favorable lab assays with quality assurance of 100 gram per ton.
- SMB's mining and operational partner Eco-Goldex boasts of an eco-friendly image.

- Highly skilled technical as well as management staff with a combined mining experience of more than 100 years.
- SMB will provide investors with the option to exchange tokens for real one-ounce gold coins.

Platform Design

SMB's website, gold exchange platform as well as the digital wallet will boast of highly robust and impenetrable design that can be accessed only with proper authorization. Multilevel encryption ensures the high-level security of user wallets and the gold exchange.

The SMB coin website is informative, simple and user-friendly. It is at par with present-day cryptocurrency industry platforms. It stamps our belief in simplicity combined with great functionality.

The Gold Exchange Platform is currently under development. It will have a user-friendly yet sophisticated user-interface with all the options accessible from the dynamic dashboard. The homepage will feature live feeds and statistics from popular exchanges across the globe. Users will be able to participate in trading and buy/sell their coins through the platform.

The SMB Coin/Token digital wallet will have both desktop and mobile versions. The User interface will be easy to use and simple. It will have all features of a modern digital wallet. SMB ensures top-notch security features for the wallet.

Development and Programming

The Development of SMB Coin will pan out as per below points:

1. **Gold Mine Acquisition and Integration with SMB's own Crypto Token:** The first thing that we wanted to do is find a feasible solution to the volatility of cryptocurrencies. We decided to step back a little from the present day floating standard and placed our faith in the cryptocurrency gold standard.
2. **Team Formation:** Our startup has a dedicated experienced team of crypto programmers and designers as well as advisers for continuous support and guidance.

3. **Exchange development and release:** The exchange platform will be developed by the best of our programmers to be very secure and encrypted against any possible penetration. It is expected to be released first, on August 15, 2018.

4. **SMB Coin:** The coin along with a digital wallet app will be released in 2018. A buyer of the coin will be given a separate digital wallet with unique encryption keys, where they can purchase new coins, manage their purchased coins, exchange SMB tokens for real gold coins.

Roadmap

The SMB Coin development and marketing project will be organized in a number of phases, as explained below.

7th June, 2018 - Pre-ICO

For Strategic Investors, will begin on 7th June, 2018 and will continue till 30th June, 2018. A special bonus will be offered to those investors who buy tokens during the one-month pre-ICO sale.

7th July 2018 - Public ICO Sales



SMB ICO Overview

Anew cryptocurrency startup generates leverage via an Initial Coin Offering or Initial Token Sale. The startup conducts a pre-sale for early investors followed immediately by a public ICO (Initial Coin Offering). The investors stand to gain huge profit margins from this early low-cost investment.

The core aim of the startup is to raise sufficient money to fuel the process of developing and marketing the coin. SMB in its case will use the raised amount to fund its mining operations as well as develop the blockchain based decentralized gold exchange. Here's how it takes place:

The company puts a part of its future cryptocurrency or tokens on sale through an ICO event. Drawing parallels from stock trading, interested buyers and investors can purchase these coins by making an investment in the company. This is similar to buying the shares of a publicly traded company as a way of making an investment.

Transactional trust governs the validity of any trade. Since the tokens have not actually been released yet, the investment is purely made on trust and reputation of the company running the ICO.

ICO Sales Strategy

The ICO for our SMB coin will be held in multiple phases, starting with a pre-ICO sale for strategic investors. A small part of the total SMB coins will be offered during the pre-ICO, and the remaining coins will be sold during the actual public sale, which may be held in more than one phase.

The funds raised through subsequent ICO sales will be used to fund the various operations such as legal consulting, application, marketing, and development.

ICO sales will comprise of at most 3 phases. Each phase will have a fixed number of SMB tokens for sale. Early investors will receive bonus token.

SMB Token Price vs Gold

The following system will be used to determine the token price against mined gold:

One SMB token will be tied to 1 gram of gold. This will be will be the token's "weight". Hence 1 ounce of gold will be equal to 31.1 SMB Tokens.

31.1 SMB Tokens = 1 ounce of Gold

1 ounce of Gold is valued at \$1,326.30USD (based on present Gold price)

1 SMB Token = 1 Gm of Gold. Hence one SMB Token is worth \$42.6USD(approx)

1 SMB token after discount will cost the investor around \$25.77 USD.

SMB will offer nearly 40% discount on Token prizes during ICO Phases.

10 SMB Tokens = \$257.77USD = 0.28 ETH = 0.03 B

Note: Value may vary depending on the fluctuation in Gold Price Index at time of purchase.

SMB Token Features

- To ensure full transparency as well as maintaining data of all receivables and investor's shares, SMB tokens will be sold through the Ethereum based smart contract
- All investors will be able to track and monitor the purchases

ICO Features

ICO Token Structure:

SMB Plans to issue 31,100,000 tokens which equals 31,100,000 grams of gold or 1 million ounces of real gold. As gold is mined and vaulted the price of the tokens will increase. SMB will mint one ounce gold coins with the mined gold at London Good Delivery refineries located in Singapore, Dubai, London, Toronto and New York.

SMB would like to reserve 10% of the issued tokens for operational purpose. We would host the pre-ICO sale at the earliest.

90% of the Tokens will be for sales through the ICO

10% will be reserved for SMB's management team.

The initial price of the token is \$25.77 which is a substantial discount on today's gold price.

LEGAL CONSIDERATIONS

SMB Coins Participation Rights:

SMB Coins participation rights are limited to their use rights, and Coin Holders exercise no voting, equity, or other rights in the SMB economy. All SMB Coins rights are limited to their use for exchange with multiple cryptocurrencies during the ICO or subsequent offer(s); for payments and remittances; and for future exchange for gold delivery applicable to the Coins as functional utility Coins. Coins are therefore first exchanged by SMB as a functional good in exchange for other cryptocurrencies and all proceeds received by SMB may be spent freely

by SMB to secure gold pre-purchases and to meet its other costs as detailed in the indicative Use of ICO Proceeds section herein, absent any conditions. Coins are intended for participants knowledgeable in dealing with cryptographic coins and blockchain-based software.

Legal Costs:

Legal requirements include but are not limited to all final required or desired structuring, especially prior to the Coins ICO release. Ongoing resources may also be required for possible contingent legal work, as a number of global authorities and/or governments ultimately may form views on cryptocurrencies and their offerings that may have an impact on SMB, Coins, and/or the Coins ICO. Although SMB is of the view its Coins are not legal tender or securities, a contingency legal fund will be reserved for any potential future issues.

Legal Implications of Coins Exchange/Launch:

Coins are functional utility Coins. Coins are use Coins and not securities. Coins once issued and/or exchanged, are non-refundable or reversible. Coins are a Gold Standard cryptocurrency, and not purposed for speculation or investment. No promises of future performance or value are or will be made with respect to Coins, including no promise of inherent value, and no guarantee that Coins will hold any particular value.

Legal Landscape for Coins and Related Rights :

As mentioned herein, cryptocurrencies and blockchain developments are a new area of interest for many regulators around the globe, including those in South Korea, Japan, Singapore, Hong Kong, European Union, China, the United States and other jurisdictions. Although SMB believes the Coins are not legal currency tender or securities, and that decentralization holds great promise, SMB must, and intends to, conduct its operations in accordance with the laws of relevant jurisdictions, where and if applicable, and/or as required. As such, the Coins and potentially a number of related rights may not be available in certain jurisdictions. In some jurisdictions, SMB may be required to first obtain licenses or other permitting, as may be deemed required by regulatory and/or financial law before Coins holders in those jurisdictions may activate operational accounts.

SMB COINS Blockchain Architecture:

SMB aims to be underpinned by a fully decentralized Ethereum application framework. The various SMB components are well developed. However, the overall software integration is still

under development and will be for a while, especially as SMB moves key operational aspects from its beta base to full commercialization.

Accuracy of information:

The Coins white paper and website includes information and projections based on market research, industry publications and publicly available information.

Market Research, publicly available information and industry publications often claim the sources of these information and data to be accurate and trustworthy. Inevitably, SMB provides no such assurance on the accuracy or completeness of such included information.

Consents:

Save for SMB and its investor, no person has approved the content of this Whitepaper or the SMB website, or provided consent to the inclusion of his, her, or their name within this Whitepaper or the SMB Coins website.

Contact and Support

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