



GOLDA Coin

GOLDPAPER

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You must not purchase GOLDA for the purposes of investment.

Some of the statements in the WP include forward-looking statements which reflect the Seller's current views with respect to execution roadmap, business strategy, and future plans, with respect to the Seller. All forward-looking statements concern the matters that involve risks and uncertainties. Accordingly, there are or will be important factors that could cause the Seller's actual results to differ significantly from those indicated in these statements. These factors include but are not limited to those described in the TPA, which should be read before purchasing GOLDA.

Any forward-looking statements in the WP reflect the Seller's current views with respect to future events and are subject to these and other risks, uncertainties and assumptions relating to the Seller's operations, results of operations and growth strategy. These forward-looking statements are valid only on the date of the WP publication. The Buyer should specifically consider the factors identified in the WP and TPA which could cause actual results to differ before making a purchase decision.

No statement in the WP is intended as a profit forecast.

You may encounter difficulties in attempting to liquidate GOLDA. There may not be a demand for GOLDA, or the demand may be lower than expected. Holders of GOLDA, and not the Seller, are responsible for the circulation and trading of GOLDA on the market. Tokens such as GOLDA often have extremely volatile prices. Fluctuations in price over short periods of time frequently occur, which price may be denominated in Bitcoin, Ether, other cryptoassets, US Dollars or any other fiat currency or traditional asset. Such fluctuations could result from market forces (including speculation), regulatory changes, technical innovation, availability of exchanges, and other objective factors and represent changes in the balance of supply and demand.

The Seller is not responsible for any secondary market trading of GOLDA, nor is Seller obliged to tame any price volatility of GOLDA. Careful due diligence should be undertaken by You before purchasing

GOLDA. YOU SHOULD FULLY UNDERSTAND THAT THE GOLDA OR ANY OTHER TOKENS YOU PURCHASE OR OTHERWISE ACQUIRE FROM GOLDAC, INCLUDING BUT NOT LIMITED TO GGE, MAY BE WORTHLESS, RESULTING IN A TOTAL LOSS, THROUGH NO FAULT OF THE SELLER, ITS AFFILIATES, RESPECTIVE OFFICERS, EMPLOYEES OR AGENTS. The Seller does not make any explicit or implicit representation or warranty as to the tokens, including but not limited to, their usability and value. You understand and accept that there is no warranty, representation, or any other form of assurance that You will receive any benefits through any GOLDA that You hold.

Restricted areas

Citizens and residents of the following countries and territories are not allowed to purchase GOLDA Coin or GOLDA Eco: i) The United States of America; ii) the Republic of Korea; iii) the People's Republic of China; and iv) any other jurisdictions or territories that ban, outlaw, or otherwise restrict the sale or transfer of any cryptoassets or tokens (collectively the "**Restricted Territories**").



EXECUTIVE SUMMARY

As peer to peer transaction on blockchains are quickly becoming one of the most popular payment solutions of the future, no current digital token is eligible of becoming the default payment vehicle in the crypto world. Thousands of tokens defectively lack valuation, stability and versatility, hurting the payment and circulation of ecosystems of most blockchains. GOLDA Coin (“**GOLDA**”) was designed and created to address those problems. GOLDA offers a unique solution by extending gold’s exclusive characteristics and stacking them with financial properties.

Due to its rarity, longevity, density, malleability and lust, gold had been accepted as an asset that backs fiat money for centuries. Even after 1971 when the U.S. abandoned its “**Gold Standard**,” gold remains a valuable asset that serves as a precious metal and real money until today.

GOLDACollaboration Limited (“**GOLDA**”) is the company and team that will facilitate, issue, manage, and store the GOLDA through the use of gold bullion with the blockchain as a transaction platform. GOLDAC aims to integrate product design, interest alignment, and market dynamics to promote GOLDA’s acceptance by all market participants as a base digital token for investment, payment, exchange, and value preservation that most fiat money and cryptoassets cannot offer due to the constraints they face. Furthermore, with a well-planned collaboration scheme, GOLDA is positioned to soon be one of the main base currencies that provide connectivity, arbitrage, hedging and more.

Each GOLDA is backed by 1 gram of Gold in terms of value and is transacted through the blockchain so that its minimum value is supported by the gold price and secondary transactions can be carried out with a high level of efficiency, confidentiality, and security.

GOLDAC will separately issue another token called **GOLDA Eco** (“**GGE**”). GOLDA Eco will be held by members of the founder team, advisors and exchanges, who help to continue to keep the overall **GOLDA Ecosystem** (the “**Ecosystem**”) of GOLDA and GGE alive.

In order to help pay for the maintenance costs and other efforts aimed at building the Ecosystem and ensuring that it thrives, each transaction of GOLDA will charge a transaction fee. This transaction fee amount, and exact usage of the transaction fee may change from time to time. The latest information on transaction fees can always be found on our website located at www.GOLDA.co. Transaction fees are incredibly beneficial to the Ecosystem, as the fees will allow GOLDAC to continue to pay the costs of the storage and auditing of the gold bullion held in reserve, helping increase the safety and security of the Ecosystem, as well as increase the confidence of GOLDA and GGE token holders that the gold bullion backing the GOLDA tokens does exist and is safe, and providing sufficient resources for all essential mechanisms to make the Ecosystem thrive.

With the potent combination of value preservation and stability at the core of its foundation, GOLDA will be used as an instrument for: i) pricing and hedging other crypto currencies; ii) the exchange of goods and services; iii) global payments and remittances, iv) value preservation. Our team envisions having GOLDA become the most accepted token in the digital world. With its digital form backed by physical, not speculative, value, GOLDA will also be well positioned to become the connecting bridge between crypto and traditional assets.



1. INTRODUCTION

1.1 Fundamental Problems with Fiat Currency & Traditional Asset Classes

"The root problem with conventional currency is all the trust that's required to make it work. The central bank must be trusted not to debase the currency, but the history of fiat currencies is full of breaches of that trust. Banks must be trusted to hold our money and transfer it electronically, but they lend it out in waves of credit bubbles with barely a fraction in reserve. We have to trust them with our privacy, trust them not to let identity thieves drain our accounts."

-Satoshi Nakamoto

1.1.1 Over Supply of Fiat Money/Hyper-Inflation

Trust in fiat money is based on what is referred to as the "full faith and credit" of the government that issues the fiat money in question. There is no asset backing the currency; the dollar value is based on what citizens think it is worth rather than an intrinsic value. If the government increases the supply of fiat money at will, the value will drop with no destination as it is subject to abuse and miscalculation. That is why money supply today is a major topic for many governments who have employed quantitative easing policies in the past few years. Any misbehavior by the government or politicians could result in significant stress of the value of that currency.

During this time of a heightened lack of confidence in fiat money, cryptoassets have arisen. This rising is a testament to the "untrustworthiness" of fiat currencies and also to the rapid advance in technology.

Cryptoassets

Fiat Currency & Traditional Assets

Cryptoassets vs. Fiat Currency & Traditional Assets

Items	Cryptoassets	Fiat Currency & Traditional Assets
Circulation standards	Established once and is inviolable	Change arbitrarily by the centra bank
The Issuance	Flow from network to participants	Flows from the central bank to bank to companies and participants
The flow of funds	Direct	Though banks, payment systems
XThe number of participants	30 million	7 billion
Transaction Speed	High*(Avertime:0.43 min at 14 Gwei))	Low
Transaction Cost	USD 0.175	USD 0.50-1.00
Anonymity	Always possible	Sometimes possible when dealing with cash
Inflation	Impossible	Constant reality
Volatility	High	Low

*Source : <https://ethgasstation.info>;Thu 24 May 2018 GMT

To address the problems with fiat money, and to better enforce monetary discipline, the currency system must be based on a commodity, meaning the currency should be backed by something of real value, or something that takes effort or resources to produce, such as gold. The key effect is to take away the ease at which politicians can create money to manipulate money supply due to its scarcity of resources. The commodity-backed currency indeed rectifies the shortfall of the fiat money by benchmarking its value against commodity.

1.1.2 Lack of Intrinsic Value

“I don’t think we should ban it – the green bills in your pocket don’t have an intrinsic value, either.”

-Sheila Bair, former chairperson of the Federal Deposit Insurance Corporation (FDIC)

Fiat money is backed by nothing but the aforementioned “full faith and credit” of issuing governments, or in many cases the central banks with direct access to the printing press. Many times the respective authority has no limit on how much money it can print. From an objective perspective, the “intrinsic value” of fiat money is the cost of ink, paper, printing, and transportation.

1.1.3 Devaluation & Inflation

The purchasing power of fiat money erodes with time. An empirical study indicates that the value of United States Dollars (“USD”) 40 years ago would have devalued by 30% now, which proves the point that fiat money is inadequate when used as an asset for holding value.

1.2 Boom of Electronic Payment, Cryptoassets and Blockchain Techniques

As of March 2018, there are around 1,500 cryptoassetss available on the Internet. At its height, the cryptoasset market reached \$830 billion, according to CoinMarketCap. By market capitalization, Bitcoin is currently the largest blockchain token, followed by Ethereum, Ripple, Litecoin and many others. Bitcoin was the first fully decentralized cryptoasset; a community of mutually distrustful parties referred to as miners maintain its safety, integrity, and balance of ledgers. The miners use their computers to help validate and timestamp transactions, adding them to the ledger in accordance with a particular time-stamping scheme.

Some of the primary advantages of cryptoassets are: low transaction fees, borderless transferability and convertibility, trustless ownership and exchange, pseudo-anonymity, real-time transparency, and immunity from banking system problems. On the other hand, its limitations include volatile price swing and inadequate mass-market understanding of technology resulting in insufficient use of non-technical users.

1.2.1 Electronic Payment Becomes the Mainstream of Consumption

The global payment industry is undergoing a pattern shift with rapidly evolving APP and API technologies on smartphones and other devices. Tech companies offer new transaction solutions, which are easier, faster and cheaper, aiming to replace traditional ones that banks used to provide. Furthermore, the remaining parts of transactions that banks provide – ledger and custody, might be replaced by the implementation of blockchain technology. Blockchain evolves payment and transmit in a competitive posture by offering a private, faster, cheaper, and more versatile resolution that impacts the payment industry with an unavoidable transformation.

1.2.2 Cryptoassets Becomes an Effective Solution for Electronic Payment

The advent of cryptoassets could be the beginning of a new way to exchange values and services. This development can easily be compared to how email disrupted the post office. Email broke the post office’s value chain system, since it introduced a new order with which you can send a message without a stamp and manual delivery. Similarly, cryptoassets enables you to send or receive money without an intermediary. This system will ultimately do away with banks.

In the same way, cryptoassets is disrupting the current financial system because it has quite a number of advantages over the conventional currency/fiat money, such as USD. By eliminating intermediaries, digital tokens give you more control of your finances. In addition, it can be used as a hedge against the devaluation of the fiat currencies. Most cryptoassets are also extremely secure due to the use of dual-sided cryptography for every transaction.

Technologies in the blockchain ledger associated with cryptoassets allow for faster, more secure, more efficient accounting and transfer/exchange of currency, especially in an increasingly digitized world. This enables a cryptoasset to better fulfill the two other functions of money: a unit of account and a medium of exchange.

1.2.3 Blockchain Empowers the Capability of Cryptoassets through Smart Contract

All the transactions in a blockchain network are verified by thousands of computing devices independently, which helps to prevent ledger fraud. Additionally, some blockchain 2.0 projects, like Ethereum, go beyond simple value exchanges, offering “**smart contract**” features. These smart contracts provide conditional, programmable, and tailor-made transactions across the time horizon, which are traditionally covered by paper agreements and multiple expensive third parties.

1.3 Issues with Cryptoassets: Security, Valuation and Efficiency

It is clear that cryptoassets have advantages over fiat currency and traditional assets. As critics have pointed out, the government monopoly of supply and demand on fiat money has resulted in greater spikes in economic cycles and increased long-term inflation.

However, cryptoassets do have their problems, which can be broken down into three aspects ;

- 1) **Security** : Peer to Peer transaction is safe, fast and cheap, but the interface might not be user-friendly enough for everyone. As centralized crypto exchanges provide efficient interface and abundant liquidity for general users, hacking and flawed cases have emerged as well. The activities of hackers and cybercriminals including several high-profile cryptoasset hacks and heists that have resulted in millions of dollars being stolen.
- 2) **Valuation** : Most fiat and cryptoassets have the same valuation problem: they are issued out of little intrinsic value. While fiat might compensate inflation with interest rate, most cryptos don't provide extrinsic value except potential appreciation based on limited issuance.

The crypto-economy is innovative and wild, with lots of the pump and dump ICOs, scam and Ponzi schemes, price manipulations, etc. In the crypto world, there are limited entry barriers, and due diligent work by independent 3rd party or regulators to protect token investors.

- 3) **Efficiency**: Most cryptoassets are created on different blockchains with transaction delays, charged by different payment tokens with floating cost, listed on limited exchange places with mixed quotations. Their specific applications, characters and constraints also increase the difficulty for use and exchange.

2. GOLDA – THE SOLUTION TO SOLVE PROBLEMS OF FIAT CURRENCY AND CRYPTOASSETS

2.1. What is GOLDA COIN, GOLDA?

GOLDA is a token whose value is pegged to gold bullion and is based on the Ethereum ERC20 blockchain that is trading compatible on all major crypto exchanges that partner with GOLDAC. Each GOLDA represents 1g of gold bullion recorded by a vault statement. For each 1g gold demonstrated by vault statement that is sent via a smart contract through a **Proof of Asset** (“**PoA**”), one (1) GOLDA will be created on the blockchain.

GOLDA will always have 100% of its value backed by real, physical, gold bullion.

With real intrinsic value backing it, GOLDA will serve as a safe option for exchanging valuation and providing liquidity in the crypto world.

The gold bullion backing GOLDA will be held by a trusted vault service provider. GOLDA itself will not hold the gold bullion at any time. The gold bullion kept under vault will be audited from time to time to confirm the actual amount held in reserve. Transaction fees from transactions of GOLDA will help pay for the maintenance and upkeep costs of the Ecosystem, including the fees for the vault service provider and auditor.

2.1.1. Why do you need GOLDA?

The following diagram illustrates how GOLDA can seamlessly meet various needs in different worlds through its unique characteristics inherited from Precious Metal, Currency, Crypto, and Blockchain.

Defense of inflation

GOLDA employs the “**gold standard**”, meaning that each GOLDA is minted only when the correct corresponding amount of gold bullion is held in reserve. The scarcity of physical gold will effectively limit devaluation as compared to the devaluation issues that fiat money faces currently.

Ultimate safe haven

Although gold is no longer the basis of the international monetary system, its status as a bastion of stability has endured, a role which has become increasingly important in today’s uncertain environment. Over the years, gold’s reputation for safety and stability has made it a mainstay for investors seeking to safeguard the long-term value of their capital.

The reasons for this are clear. First, gold exhibits little or no correlation with most other asset classes, making it a powerful tool for asset diversification. Second, gold has no credit risk and derives its worth from intrinsic value, allowing it to be the ultimate safe haven asset during times of market stress.

The massive falls in February 2018 was an excruciating time for cryptoassets, with over 90% of cryptoassets losing value rapidly in the market. This was the general case for all major tokens and coins, except for a few tokens that were asset-backed and thus were immune to such a massive drop. GOLDA likely would also have been immune to the downtrend as GOLDA is backed by the intrinsic value of gold.

Portfolio Diversification

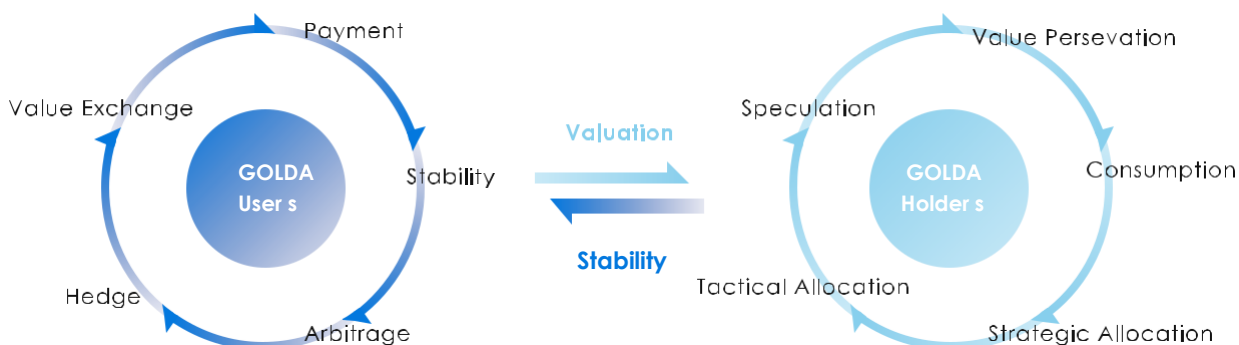
Harry Markovitz is well known for his "**Modern Portfolio Theory**", which is the formula that says that systematic risk cannot be diversified away as it is a risk for the entire market. Still, purchasing gold as a hedge against crises can be viewed as a hedge against this type of risk. During extreme conditions, gold tends to soar while other assets make a downturn. The role of gold in a portfolio can mitigate the effects of this volatility to one's portfolio holdings. This can be summarized in four points: a source of returns, diversification, a source of liquidity, and a way to traditionally enhance portfolio performance.

On top of blockchain, it brings out various real/virtual asset back tokens through the most innovative ideas, technics, and mechanisms in decentralized world. Due to GOLDA's unique characteristics, it could become the value standard and settlement coin in the crypto world and real economy.

2.1.2. How does the Ecosystem pay for its maintenance and upkeep costs?

The ongoing maintenance costs of the Ecosystem will be funded by transaction fees taken from each transaction that is made. The exact amount of the transaction fee may change from time to time. The transaction fees from each GOLDA transaction will be distributed partially to the holders of GGE. GGE holders will pay all the maintenance and upkeep costs to keep the Ecosystem alive and functional.

The transaction fees will help to ensure the safety of the gold bullion backing each and every GOLDA by allowing the holders of GGE to pay the vault service provider, auditors, and legal fees necessary to preserve and protect the gold bullion backing the Ecosystem. This is a huge benefit for the holders of GOLDA, as it will allow such holders to feel confident that their held tokens are backed by intrinsic value, verified by third parties other than GOLDA.



2.2. GOLDA's Unique Advantage

2.2.1. Why conduct ICC instead of ICO?

GOLDA is 100% backed by gold bullion before it is ever circulated onto the blockchain. Every single GOLDA is issued out of Gold already purchased and held by vault service providers instead of crowdfunding from ideas and plans, which is the biggest difference between GOLDA and other cryptos. We call our process, an 'Initial Coin Circulation' ("**ICC**"), instead of an 'Initial Coin Offering' ("**ICO**").

2.2.2. Who offers GOLDA?

GOLDA is offered by a smart contract designed by GOLDA, which itself was founded by a group of financial/IT professionals, each with over 20 years of experience.

GOLDA is a Special Purpose Company (SPC). The only business objective of this SPC is to offer GOLDA on blockchain and develop GOLDA related solutions to serve participants of the Ecosystem.

2.2.3. How many GOLDA tokens are needed in the crypto world?

One billion GOLDA tokens would be able to fulfill the demands for GOLDA development on different stages.

- 1) For Hedge & Stable Coins – 10% of Cryptos outstanding, ~25 billions market cap, ~600 million GOLDA tokens.
- 2) For Investment Coin – 10% of Gold ETF outstanding, ~10 billions market cap, ~240 million GOLDA tokens.
- 3) For Reserve Coin – 10% of world gold reserve, ~3367 tones, ~3.3 billion GOLDA tokens.
- 4) For Payment Coin – 10% of USD Money Supply (M1), ~360 billion, ~8.6 billion GOLDA tokens.

Top 10 Cryptos Fact

Name	Code	Turn Over (30 days)	Turn Over wt (30 days)	Turn Over (30 days)	Market Cap	Market Cap wt
1 Bitcoin	BTC	\$204,262	48.31%	146%	139,736	55%
2 Ethereum	ETH	\$56,411	13.34%	1649%	52,794	21%
3 Ripple	XRP	\$18,413	4.36%	70%	26,147	10%
4 Bitcoin Cash	BCH	\$13,362	3.16%	85%	15,772	6%
5 Litecoin	LTC	\$22,535	5.33%	264%	8,542	3%
6 NEO	NEO	\$5,744	1.36%	137%	4,181	2%
7 EOS	EOS	\$7,626	1.80%	223%	3,421	1%
8 Tether	USDT	\$71,255	16.85%	3218%	2,214	1%
9 TRON	TRX	\$6,998	1.66%	368%	1,900	1%
10 Ethereum Classic	ETC	\$16,169	3.82%	103%	1,671	1%
Million USD		\$422,780			\$256,381	

Source : coinmarketcap.com, as of 3/19, 2018

2.3. Competitors of GOLDA

With dozens of gold-related crypto ideas, only a few tokens have been issued, and gold back asset tokens are still rare.

- 1) Most of them are created in a conventional ICO, not ICC, with little circulation.
- 2) None of them have Loyalty program tied to a smart contract.
- 3) None of them have been designed to become a self-evolutionary ecosystem.
- 4) Only a few have detailed whitepaper. None of them have competitive business models to meet the demands of different markets.

2.4. Comparison of GOLDA & other gold related vehicles

	GOLDA	Other Gold related / hybrid Tokens	Gold bar	Gold ETF
Unit	1 gram	<=> 1 gram	100/1000 grams	1 ounce
Bid Offer Spread	0.5%-0.8 %	1%-5%	0.20%	0.5%-0.8 %
Holding Cost	none *	0.2%-0.5%	0.12%-0.4 %	0.2%-0.5 %
Offering process	ICCI	ICO	Retail	Listing

* : Maintenance and other upkeep costs will be paid by holders of GGE, another token which receives one-third of GOLDA transaction fees.



3. VISION & GOLDA TEAM'S MISSION

3.1. Vision for GOLDA

Developing the intrinsic and extrinsic value of GOLDA through collaboration of GOLDA's ecosystem:

- 1) **Security:**
 - GOLDA will only be issued upon receipt of a corresponding Proof of Asset vault statement that is a smart contract.
 - Gold bullion shall be held by the vault service provider to serve to validate GOLDA.
 - GOLDA transactions are safe and secure through the blockchain.
- 2) **Value:**
 - One gram of gold is held under the supervision of the vault service provider.
 - Hedge against inflation and uncertainty.
- 3) **Versatility:**
 - Offer the efficient pricing mechanism across fiat and cryptoassets
 - Offer abundant liquidity connecting the digital and real world.
 - Perform versatile applications by smart contract and blockchain.
- 4) **Ecosystem:**
 - One-third of the transaction fee will be sent to GGE in order to cover maintenance and other costs.
 - GOLDA both creates and transfers value through stability.

3.2. Mission of the Ecosystem

Integrating product design, interest alignment, market making and marketing through stages of GOLDA evolution progress:

- 1) **Exchange engagement:**

There are 9000+ exchanges trading 1500 cryptos but there is no reliable, liquid, fair, and transparent pricing mechanism. GOLDA is positioned as a base and stable coin in the crypto world, providing the best value to various exchanges to fulfill the pricing, liquidity, and valuation demand. Through GGE collective incentive programs, the interest of various exchanges will be well-aligned in the ecosystem.
- 2) **BlockChain engagement:**

With identical intrinsic value of GOLDA issuing, GOLDA can play a role of settlement coin across major blockchains in the crypto world.
- 3) **Financial engagement:**

To leverage the experience and financial expertise of the founders' team, GOLDA's versatile characteristics can play a role of a bridging coin between fiat currency and traditional assets and tokens/cryptoassets.
- 4) **Payment engagement:**

After becoming the bridging coin of choice between fiat currency and traditional assets and tokens/cryptoassets, GOLDA can also become the most efficient vehicle for settlement of all sorts of payments in both worlds.

