



MY GOLD TOKEN

Digital Token
Backed by Gold, Secured in Vault

Abstract

Stable coins have clearly demonstrated a greater reaching utility than cryptocurrencies to date. Cryptocurrencies being highly volatile are limited to use exclusively on their native platform. A cryptocurrency with fixed stable value allows much wider usage as a store of value and medium of transfer, which results in both high demand and high utility. Existing stable coins however all share the same weaknesses.

- Fiat
- Obscured trust Bank dependence
- Centralized architecture International regulatory barriers

Asset-backed token holders in the market can take advantage of blockchain technology, together with embedded consensus systems, to transact in familiar, less volatile assets. In this paper, we present mechanisms stating why such a coin should be implemented at a rate pegged to a fiat currency first and a basket of assets later, practicing off-chain external collateral that has been tokenized by a variety of issuers. With the arbitrary increase or decrease in demand, this design considers a careful balance between stability, decentralization, and profitability. Having these reasons, we believe MYGT to be an ideal financial building block for the blockchain ecosystem and a reliable alternative to fiat currency and traditional banks.

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1. Introduction

The global financial market houses myriad assets that people can choose as a transactional medium, store-of-value, or an investment. Given the potential of the Ethereum blockchain, it is opined to be a perfect solution to transact, store, and account for these assets. The world wealth accounts for 360 trillion dollars, most of which is held by the banks and financial institutions. Bringing these assets onto a global digital platform is certain to forge the path for significant opportunity. One such platform is the Bitcoin network that has gained worldwide acceptance.

Cryptocurrencies have surged in popularity due to their benefits, such as instant transactions at low costs, trustless ownership and exchange, pseudo-anonymity, international borderless transferability and convertibility, transparency, and elimination of conventional banking system problems. Despite huge popularity, cryptocurrencies have limited adoption. The reasons impeding their use as a unit of exchange and unit of account include price volatility, inadequate understanding of the technology, and complexity for non-technical users. The volatility of cryptocurrencies also hinders them from serving as a standard of deferred payment.

One proposed solution is to create a stablecoin, whereby an issuer provides cryptographic tokens to investors in exchange for a specific fiat currency, commodity or cryptocurrency. These tokens are pegged by other stable assets like USD or precious metals and hold their value fixed at a 1:1 ratio, thereby overcoming crypto volatility.

2. Opportunities for stablecoins

The launch of a fully-functional cryptocurrency is akin to the launch of smartphones for the first time. No one would have anticipated the revolution that smartphones brought — be it in terms of browsing, making payments, accessing bank accounts, and more. Smart phones have empowered people to carry their banks with them. Today, almost any service is available at the tap of a button. Airbnb was not what someone thought of when anyone said “app” in 2008. Similarly, cryptocurrency offers diverse applications — while some are existent, many others will form and take the world by storm over time. Money is a fundamental of commerce and cryptocurrency is the least regulated most practical form of money invented to date.

2.1 Growing the cryptoasset ecosystem

Asset-backed stablecoins have acquired huge adoption as a means of exchange in the crypto trading ecosystem. A reliable stablecoin has the potential to serve as a store of value and medium of exchange. Furthermore, a stablecoin is essential for the development of any distributed app economy. Holding a different volatile token for every dApp may spark investors’ interest but it is inefficient for normal users. Low transaction throughput is a serious impediment to a flourishing dApp. The attainment of high throughput would pave the way for the development of dApps that are currently infeasible.

However, before distributed app technology gains considerable adoption, the cryptoasset industry will be an early adopter of its financial technology. A cryptocurrency with a stable market value has the potential to achieve more usage in cryptoasset trading, crowdfunding, payment in dApps, commerce within the industry, and as a treasury currency for industrial projects.

2.2 Strengthening evolving markets

The fiat currencies of many emerging markets are losing their value. While many individuals are safe from its consequences, many others are affected by it. Imagine a scenario where you are forced to hold a currency that depreciates by 50% every year and you have no other alternative.

The citizens of countries affected by inflation can hold foreign currency rather than their inflationary currency, but the governments would not permit their residents to do so. As more people sell the local currency, its value diminishes in the global market. Governments and central banks can conserve the value of their local currency as they have the power to mint this currency. Misusing this power is the primary cause of inflation.

Stablecoins are poised to revolutionize the monetary game. They can be a viable solution to countries facing such a crisis by enabling their citizens to quickly exchange their failing local state issued currency holdings into a universal, digital stablecoin, thereby hedging against any further losses in value or wealth.

2.3 Globalizing transactions

Legacy technology and the over-reaching involvement of various third parties have always made cross-border payments slow and expensive. It takes three to five days to clear a transaction, and the transaction and the currency exchange fees average 4% to 4.5% of volume. Additionally, Payment Service Providers (PSPs) struggle to interoperate because of the lack of standardization of messaging formats. Although some initiatives, like the development of ISO 20022, have been taken to overcome this challenge, it is hard to reap their full benefits if they are perceived and implemented differently across jurisdictions.

Just like PSPs might struggle to interoperate due to lack of standardization, back-end service providers may struggle to transmit and reconcile transactions because of the same reason. Thus, cross-border payments have to address more challenges if the information originated by the payer's Payment Service Provider does not match in format or content with the information required by the payee's Payment Service Provider. The additional complexities have to be managed, which can increase the cost and transaction processing time.

A stablecoin with wide acceptance will eliminate these barriers and enable round-the-clock, accelerated global transactions. Usable as a means of payment and store of value, stablecoins can potentially foster the development of a global payments system that is faster, cheaper and more inclusive compared to the existing system. It would also enable businesses to scale internationally while eliminating the need for the development of a new infrastructure to connect and interact with local banking institutions in every region.

2.4 Eliminating problems with capitalism

Money is vulnerable to manipulation and many methods of becoming wealthy do not involve providing much value. An example of this gaming is manipulative gambling places like casinos or the stock market that flourish on less informed participants.

Certainly, cryptocurrencies are not a solution to these problems with capitalism. In fact, cryptocurrencies have exacerbated the problem as these assets have been used for gambling and stealing money from others through volatile markets. However, a stable currency coupled with technological advancements can provide better solutions. It can provide new solutions to govern and automatically regulate capital markets' behavior.

2.5 Fiat and value onramps

The cryptocurrency markets greatest impediment to growth has been access. The legacy banking system is the primary competitor to the entire crypto space and unfortunately has authority over the global economies wealth.

Naturally the banking system has stifled growth by refusing to conduct business with crypto centric companies, turning off the value tap, restricting the flow of valuable funds into the ecosystem. This friction reduces investor confidence and deters large amounts of capital from being injected.

Institutions cannot safely enter or exit this emerging investment market and therefore many stay sidelined. A bank independent value onramp entering the crypto space could be the most important catalyst for the entire industry.

3. Proposed solution

MYGT is a gold-backed stable currency designed to operate on the Ethereum blockchain through the ERC-20 protocol. Each MYGT token issued is pegged in a one-to-one ratio with the value of one gram of gold (i.e., one MYGT is equivalent in value to one gram of gold). MYGT tokens are redeemable for physical gold stored in the company's primary vault, utilizing the Proof of Asset (PoA) protocol.

Once a MYGT token is issued, it becomes a versatile asset, capable of being stored, transferred, and spent like any other cryptocurrency on the Ethereum network. MYGT aims to provide a reliable solution for institutions seeking trust and liquidity when entering or exiting investment vehicles.

MYGT offers global, decentralized access to its tokens, backed by liquidity-rich commodity. This structure enables accredited investors to efficiently move significant amounts of funds in and out of the crypto space, providing a seamless experience within the Ethereum ecosystem.

4. WHAT IS MYGT:

MYGT, short for My Gold Token, serves as the digital representation of ownership (shares) in EZCARAY MINING exploration ventures, spanning Sierra Leone and expanding into additional territories. Pioneered by Ludwig of MISTA.ONE, MYGT stands as one of the earliest instances of security tokenization, drawing from 15 years of blockchain expertise.

This innovative approach aligns with the future trajectory of shares and stocks, driven by its ability to expedite transactions, reduce costs, and enhance security. MYGT facilitates swift and affordable buying and selling of shares, opening up investment opportunities for individuals with limited resources and transcending geographical boundaries.

Investors in MYGT, regardless of the amount purchased, automatically become members and are entitled to dividends from gold mining activities. The inherent smart contract functionality ensures the security of invested capital, and regular audits conducted by registered auditors in the national registry of Spain provide a layer of transparency and accountability for the mining operations. This forward-thinking model not only transforms the landscape of traditional shares but also democratizes access to investment opportunities globally.

4.1 Ownership of MYGT:

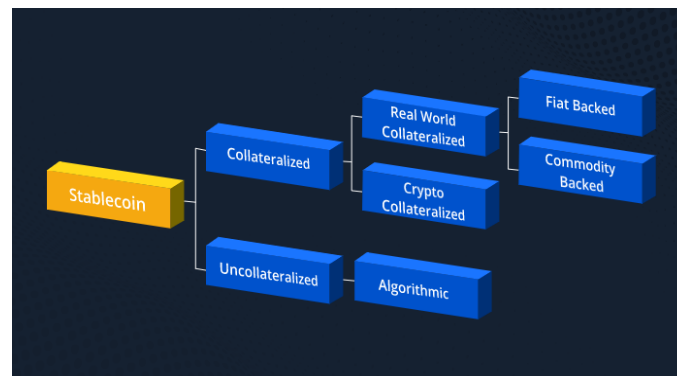
Ownership of MYGT is established simply by holding the tokens, eliminating the need for additional certifications. Owners have the flexibility to sell them on the cryptocurrency or decentralized finance (DeFi) markets at their convenience in the future. It's crucial to emphasize that MYGT is a stablecoin, distinct from the volatility and uncertainties associated with unsupported cryptocurrencies. MYGT not only ensures guaranteed capital but also promises high annual profitability.

4.2 Approach:

Each share or token holds a value of 65 USD, equivalent to 1 gram of gold in the stock market. Our approach involves a continuous conversion of values into gold, steering clear of inflationary fiat currencies. While dividends are received in either USD or EUR, the token's value experiences growth through various avenues. This growth is driven by the price of gold, the success of mining endeavors, increasing demand, and the implementation of new technologies and activities by the Ezcaray Group of companies. With a capped limit of 30 million non-mineable tokens, we anticipate substantial growth,

surpassing even Bitcoin. To efficiently manage this extensive token network, we are introducing our dedicated Artificial Intelligence in the role of CEO.

4.3 Techonology behing MYGT:



As the image demonstrates, there are two ways to create a STABLE COIN, ours is the first because Ezcaray's stock is the collateral and gold is the backup commodity. The proposed digital token represents a groundbreaking evolution in the realm of asset-backed cryptocurrencies, offering a stable and secure medium of exchange anchored by physical gold. At the core of this innovative system is a transparent and decentralized blockchain infrastructure, ensuring immutable records and fostering trust among participants. The digital tokens are explicitly tied to tangible value, backed by gold securely stored in a designated vault. Smart contracts, executed on the blockchain, govern the issuance, management, and redemption processes, providing a self-executing and efficient framework. The gold reserves, securely held in the vault, are subject to regular audits, guaranteeing the veracity of the token's peg to physical assets. This fusion of blockchain technology and precious metal backing establishes a robust ecosystem, offering participants the assurance of stability, security, and intrinsic value in the digital token, thus pioneering a new era in the convergence of traditional assets with emerging blockchain technologies.

4.4 Benefits of MYGT implementation

Ethereum blockchain: MYGT stablecoin is generated and circulated on the second layer of the Ethereum blockchain rather than on a less established and tested alternative blockchain.

Usability: MYGT can be utilized similar to Ethereum in a peer-to-peer, cryptographically secure setting.

Seamless integration: MYGT can seamlessly integrate with any exchange and wallet that supports Ethereum.

Properties: MYGT inherits its characteristics from the ERC-20 protocol, a layer built atop the Ethereum network, ensuring features such as transparency,

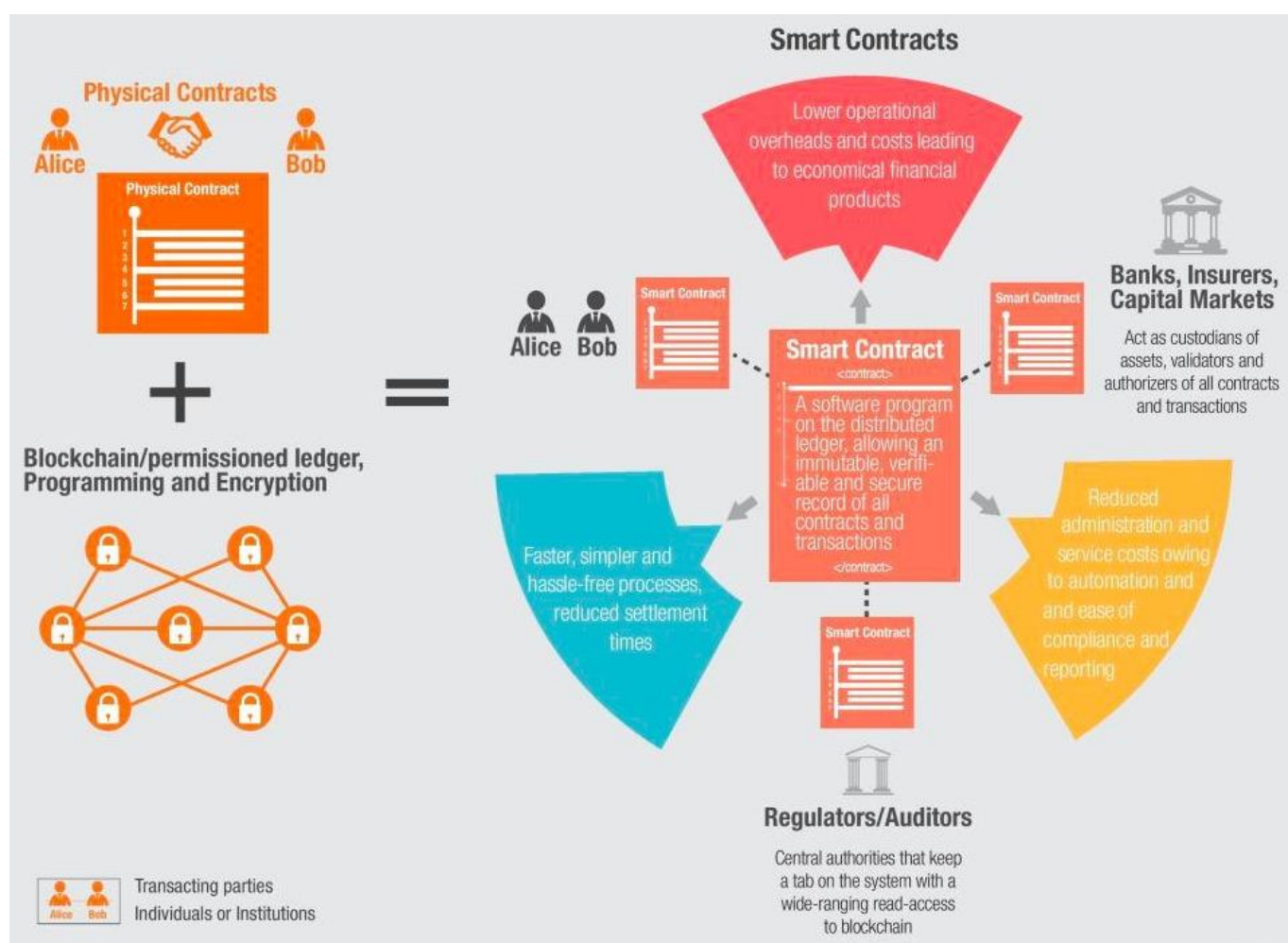
security, accountability, and reporting functions.

Secure approach: MYGT adopts a straightforward yet efficient approach to maintain reserves, minimizing counterparty risks.

No liquidity constraints: The issuance or redemption of MYGT stablecoins remains unaffected by pricing or liquidity constraints. Users can swiftly and effortlessly buy or sell their desired MYGT stablecoins.

4.5 MYGT technology stack

Each MYGT issued into circulation will be pegged in a one-to-one ratio to an equivalent amount of USD and can be used to buy or sell a predefined amount of gold held in the main vault of the company.



Technology Overview

The technology stack of MYGT comprises the following:

4.5.1 Ethereum blockchain

One of the enduring arguments for Ethereum is its independence from the influence of central banks and governments, setting it apart from traditional stocks and bonds that are highly sensitive to such authorities. Ethereum operates autonomously, governed by fixed policies encoded into its underlying network, making alterations challenging.

Similar to Bitcoin, Ethereum has a capped supply, and its rules are resistant to easy modifications. With a maximum supply limit, Ethereum avoids vulnerabilities to inflation, a risk faced by major developed market currencies

like the U.S. dollar, Euro, and Yen, which may resort to increased money supply for economic stimulus.

In our proposed stablecoin solution, Ethereum's transaction ledger serves as the foundation, ensuring adherence to Ethereum's principles. This integration guarantees a stable and secure framework, maintaining independence from traditional financial interventions.

4.5.2 Protocol

The existing Ethereum network not only serves as a reliable means of transferring value but also functions as a versatile protocol layer upon which new currency layers with distinct rules can be built. This innovative protocol aims to address the primary obstacles hindering widespread Ethereum adoption, namely instability and insecurity.

This protocol has several key objectives:

1. Overcoming the significant barriers to Ethereum adoption by ensuring stability and security.
2. Providing financial benefits to the Ethereum community, extending to those who may not directly engage with the new protocol layers.
3. Allocating sufficient initial funds to hire developers for implementing the new protocol layers and continuous funding for ongoing software maintenance.
4. Rewarding early adopters of the new protocol based on the project's success.

Ethereum allows for a more flexible approach. Ethereum's native token, Ether (ETH), can be sent and received using various wallets, with the default "Ethereum" wallet being recommended. While the Omni Layer is designed exclusively for transacting tokens created on its platform, Ethereum's diverse ecosystem supports a wide array of tokens, each with additional exchange and wallet compatibility.

In the Ethereum context, the foundational technology plays a crucial role in:

1. Creating and burning MYGT tokens.
2. Tracking and reporting the circulation of MYGT tokens through smart contracts.

4.5.3 Smart contract

Smart contracts are using the blockchain technology to facilitate the exchange of money, property, information or anything that people deem appropriate to initiate a smart contract.

The decentralized nature of blockchain-based peer-to-peer transactions means that smart contracts eliminate the middlemen. Traditionally, individuals or institutions such as banks and solicitors were required to facilitate legally binding contracts. Smart contracts allow individuals to bypass these costly and often slow middlemen and agree on a contract directly.

In our implementation, we have used smart contract for exchanging authentic information about MYGT stablecoin, such as real-time gold reserve, total token supply and the current gold price. Acknowledging this, there will be a transparent logic for computing new supply and adjusting gold reserves to keep the token value pegged to 1 Gram of Gold.

In regular time intervals, this contract will be triggered to maintain the gold price, reserve value with respect to the token supply using a reserve pool of gold in vaults which act as working capital to maintain the main vault reserve stable to gold price and token supply in order to achieve token stability.

As the smart contract is triggered, the computations are performed and the output of these computations updates the main vault reserves and total token supply.

4.6 Methodology

The fundamental principle guiding MYGT is straightforward yet effective, streamlining the process of verifying that the total number of tokens in circulation (liabilities) is consistently fully backed by an equivalent amount of gold mining reserves. Each MYGT token is pegged to 65 USD and is backed by an equal value in grams of gold stored in the main vault. In our setup, every token in circulation represents 65 US dollars, and the system maintains a one-to-one ratio with the grams of gold held in reserves for each token.

This ensures the system remains fully reserved, as the cumulative value of all tokens in existence, at any given moment, precisely matches the value of gold held in our reserve. MYGT, being issued on the Ethereum blockchain, offers a transparent and auditable process. The probability and accounting of these tokens are straightforward within the Ethereum ecosystem. To reinforce transparency, the total gold amount in reserves is substantiated by regularly publishing the vault balance and undergoing audits conducted by gold specialists.

The issuance and management of MYGT tokens follow the Ethereum protocol, where all transactions, including issuance, redemption, and existing tokens, along with their transaction history, are publicly auditable through tools provided within the Ethereum network.

4.6.1 Divisibility of tokens

MYGT tokens will be divisible up to 18 decimal places, to accomplish:

Righteousness

Every time a user deposits or withdraws gold, the divisibility of tokens will ensure that the equivalent amount of tokens are credited to or debited from the user's account. This will further help maintain stability.

Stability

In the event of fluctuations in the gold price, a specific amount of gold needs to be moved to and from the main vault to keep the price of each MYGT token stable to 65 USD. The accuracy required to honor this is achieved by the divisibility of token up to 18 decimals.

4.7 Flow of tokens

4.7.1 Medium of exchange

Once the tokens enter the circulation, they can be transferred between different users with ease. For example, User 1 can transfer all or some of his tokens to User 2, who can further transfer some or all of his tokens to User 3, and so on.

4.7.2 Trade

Trading stablecoins is one of the lowest risk ways to earn profits in cryptocurrency. Stablecoins have multi-billion market cap and billions of dollars of daily trading volume. The users can trade MYGT tokens on any cryptocurrency exchange across the globe that lists these tokens. The trading pairs may vary with the exchange platforms.

4.7.3 Lend

The tokens can be leveraged by the users to borrow or lend on a cryptocurrency lending platform, based on the business model, thereby facilitating and accelerating peer-to-peer transactions.

5. Maintaining reserves

The main vault holds the gold that can be bought or sold in exchange for MYGT stablecoins. Ownership of each MYGT stablecoin allows a user to have access to 1 gram of gold stored in the main vault as per the current market price of gold. The total supply of tokens and the balance in the main vault are calculated, reflected and updated using a smart contract that can be accessed by anyone to verify the details.

5.1 What happens when the price of gold changes?

At any given point, gold reserve will be utilized to stabilize the price of 1 MYGT token to 65 USD to make it immune to gold price volatility. In a scenario when the price of gold increases, calculated amount of gold will be transferred from the main vault to the reserve vault. Similarly, a decrease in gold's price will lead to the transfer of a calculated amount of gold from the reserve vault to the main vault.

The calculations done for transferring gold between main vault and reserve vault will be done using the smart contract which considers total token supply, value of gold held in main vault and the buying capacity of gold per USD with respect to the current price of gold in the market.

Following this process will always ensure the value of each token circulated to be equal to USD which will be audited and maintained regularly by the gold specialists.

6. Importance of Stablecoins

Cryptocurrencies lack both short-term and long-term stability, making them a risky alternative to fiat or conventional assets. The volatile nature of cryptocurrencies impedes their adoption for daily use as it adversely affects users' purchasing power (referred to as the financial ability to purchase goods and services). To steer mainstream adoption, some sort of stability is required. This is where stablecoins fill the bill. Stablecoins are the only type of cryptocurrencies that are not subject to price volatility like other crypto assets. They play an important role due to the following reasons:

6.1 Safeguard against local currency crash

Stablecoins are emerging as a potential lifeline for residents in countries grappling with soaring inflation, a challenge exacerbated by current market trends. In the midst of the ever-evolving global economic landscape, hyperinflation is a pressing concern in several economies. Ernst & Young's recent report identifies six nations, including Angola, Argentina, Sudan, South Sudan, Syria, and Venezuela, facing hyperinflationary pressures.

Venezuela, in particular, has witnessed an astonishing overall inflation rate of around 54,000,000 percent since 2016, leading to a drastic devaluation of its native currency by over 95 percent. The resultant consequences include extreme poverty and severe limitations on access to basic necessities for its residents.

Amidst these challenges, stablecoins offer a timely and practical solution. With current market trends and uncertainties, converting money into stablecoins becomes a crucial strategy for wealth preservation. This proactive approach helps individuals safeguard the value of their assets, especially when faced with the risk of further devaluation and a diminishing purchasing power associated with holding national fiat currencies. In the current market scenario, stablecoins serve as a global hedge against economic volatility and inflationary pressures, providing a more resilient store of value.

6.2 Hedging mechanism for traders

Hedging refers to alleviating the risk of unfavorable price movements in an investment or asset. This strategy is often exploited in the investment world to protect traders' positions by reducing the risks. Stablecoins are leveraged in the crypto market as a hedge against Bitcoin and other altcoins. A large number of cryptocurrency traders, mostly short-term traders, sell their crypto assets for

stablecoins when the price of cryptocurrencies is anticipated to decrease. Converting cryptocurrencies to stablecoins protects their value.

The monthly volume rankings of cryptocurrencies exhibit that Tether (USDT) holds the second-highest trading volume after Bitcoin. Tether is the most popular stablecoin on the market harnessed by traders to hedge their positions.

7. Unique feature of MYGT

MYGT boasts several unique features that set it apart in the cryptocurrency space:

1. ***Gold-Backed Stability:*** MYGT is a stablecoin pegged to the value of gold, providing a secure and stable foundation for its value. Each MYGT token represents a specific amount of gold, ensuring transparency and a reliable store of value.
2. ***Built on Ethereum:*** MYGT operates on the Ethereum blockchain, leveraging the robust and established infrastructure of one of the leading blockchain platforms. This choice enhances security, decentralization, and interoperability within the broader Ethereum ecosystem.
3. ***Smart Contract Functionality:*** MYGT utilizes smart contracts to automate and enforce certain aspects of its operations. This feature enhances efficiency and transparency in processes such as issuance, redemption, and overall governance.
4. ***Decentralized and Transparent:*** Being on the Ethereum blockchain ensures decentralization, making MYGT resistant to single points of failure. Transactions and token balances are transparent and auditable through the Ethereum network.
5. ***Incentives for Early Adopters:*** The MYGT ecosystem rewards early adopters, aligning incentives with the project's success. This encourages broader participation and supports the growth and stability of the MYGT platform.
6. ***Global Accessibility:*** As an ERC-20 token on Ethereum, MYGT can be accessed and utilized globally. It can seamlessly integrate with various Ethereum wallets and exchanges, providing users with convenient and widespread access.
7. ***Resilience against Inflation:*** With its gold-backed mechanism, MYGT offers a hedge against inflation, providing users with a more stable and reliable alternative to traditional fiat currencies that may be susceptible to economic fluctuations.
8. ***Adherence to Ethereum Standards:*** MYGT follows the ERC-20 standard, ensuring compatibility with a wide range of existing Ethereum-based applications, wallets, and exchanges, fostering a more interconnected and accessible financial ecosystem.

8. About Us:

MYGT is built by a professional development team MISTA.ONE and maintaining the MYGT eco system 24/7 <https://www.mista.one>

MYGT property belong to Ezcaray Mining LLP UK <https://ezcaraymining.uk>

We believe in combining the timeless stability of gold with the efficiency and innovation of digital asset. Our mission is to provide you with a secure and reliable financial instrument that bridges the gap between traditional value and the digital future. As the pioneers of gold-backed stablecoins, we bring you My Gold Token – a revolutionary asset designed to empower your transactions with unparalleled stability.

9. Conclusion

Our Gold-pegged stablecoin is built on the Ethereum blockchain — the most secure and well-tested blockchain. MYGT stablecoin is pegged in a one-to-one ratio and is immune to any market forces, pricing or liquidity constraints. Our compliance and legal structure lay a secure foundation for us to serve as gold custodian and issue MYGT stablecoins.

We are backed with a team of seasoned and respected gold experts, fintech developers, Geopolitical and macro-economic professionals and investors who have harnessed their deep domain knowledge and expertise to bring forth a Ethereum-based Gold-pegged free market stable coin.

MYGT represents a share in the Ezcaray venture and extends beyond being merely a gold-pegged security token. Consequently, engaging in short-term trading is not advisable, and trading of the token is restricted until June 2026. Despite this restriction, the potential for growth is substantial, with projections indicating a possible 3000% increase over the next 6 to 8 years.

As a shareholder in the ventures, individuals benefit from enhanced protection. The uniqueness of our approach lies in providing assistance for lost passwords, identity issues, and disputes related to the token. This level of support sets us apart from other crypto providers that focus on anonymity, a concept that has proven flawed and susceptible to bad actors infiltrating the system.

The Ezcaray venture's growth, which is backed by real miners, suppliers, and a technology group, directly impacts the token's value. This is not mere wishful thinking but is grounded in the reality of existing assets and operations.

The total token or share supply is capped at 30,000,000, with the initial release comprising 5,000,000 series, equivalent to 0.5% of the Ezcaray venture. The subsequent series, totaling 10,000,000, is set to be released by the end of 2024, and their cost is expected to be noticeably higher. Furthermore, new mining fields, validated by our advanced deep ground radar system, will be operational shortly after the sale of the first series.