

NGNDT WHITEPAPER – UPDATED COMPLIANCE VERSION

NGNDT Smart Reserve Stability Model (SRS Model)

A Hybrid Global Stability Framework by Licentia Foundation

Token Overview

Name: New Global Naira Decentralized Token (NGNDT)

Symbol: NGNDT

Network: Polygon PoS

Decimals: 6

Total Supply: 500,000,000,000

Important Clarification

NGNDT is not issued by, backed by, or affiliated with the Nigerian government, the Nigerian naira, or any financial institution.

The name reflects symbolic origins only. NGNDT is a global blockchain asset accessible worldwide where crypto use is permitted.

Executive Summary

NGNDT introduces the Smart Reserve Stability (SRS) Model — a hybrid reserve-backed stabilization framework designed

to maintain predictable value without depending on any single currency or jurisdiction.

SRS Overview

The SRS Model stabilizes NGNDT using a hybrid reserve + algorithmic liquidity-balancing system.

NGNDT does not track or represent the value of any sovereign currency. Its stability range is determined by its

reserve basket and liquidity pools.

How SRS Works

1. NGNDT serves as the base utility token.
2. A reserve vault holds diversified global assets.

3. Automated liquidity pools maintain a targeted stability range.
4. Incentive mechanisms reward liquidity supporters.

Reserve Composition

- 40% Stablecoins (USDT, USDC)
- 30% Tokenized Bonds/Treasuries
- 20% Fiat cash equivalents under EU custody
- 10% Major cryptocurrencies (BTC, ETH, MATIC)

Collateral Ratio Target: 110%

Governance & Transparency

NGNDT is governed by Licentia Foundation, which manages reserve policies, community governance, and monthly transparency disclosures.

Market Positioning

NGNDT is positioned as a global hybrid-stability digital asset — not a national stablecoin, not a CBDC, and not tied to any government or jurisdiction.

Use Cases

- Cross-border value movement
- User payments
- DeFi integrations
- NGO disbursements (independent, voluntary adoption)

NGO Adoption Notice

NGNDT does not partner with or provide specialized tools to NGOs. Any organization using NGNDT does so

independently as a publicly available blockchain asset.

Implementation Phases

Phase 1: SRS prototype deployment

Phase 2: DEX integrations & governance rollout

Phase 3: Reserve expansion

Phase 4: Global ecosystem growth

Conclusion

NGNDT represents a new category of hybrid-stability digital assets with global accessibility, transparent governance, and diversified reserves.

Licentia Foundation

Building transparent and responsible decentralized financial systems for global users.