

CONTENT

- 1. DISCLAIMER OF LIABILITY
- 2. ABSTRACT
- 3. NUGEN AN INTRODUCTION
- 4. OUR MISSION
- 5. OUR VISION
- 6. MARKET OPPORTUNITIES FOR NUCEN
- 7. NUGEN'S ECOSYSTEM
 - -NUGEN COIN (NUGEN) THE NATIVE UTILITY COIN
 - -NUGEN ENERGY COIN (NGE)
 - -NUGEN REALTY COIN (NGRC)
 - -NUGEN OXYGEN COIN (NGO)
 - -NUGEN TRAVEL COIN (NTC)
 - -NUGEN EXCHANGE
- 8. THE SCOPE OF NUCEN
 - -NFT MARKETPLACE
 - -METAVERSE
 - -NEO NUGEN
- 9. TECH STACK BEHIND NUGEN
 - -BLOCKCHAIN TECHNOLOGY
 - -BINANCE SMART CHAIN
- 10. TOKENOMICS
- 11. ROADMAP
- **12. TEAM**
- 13. CONTACT DETAILS

DISCLAIMER OF LIABILITY

NOTE: WE STRONGLY SUGGEST THE READER TO GO THROUGH THE SECTION TITLED "DISCLAIMER OF LIABILITY" COMPLETELY BEFORE PROCEEDING TO READ THE OTHER CONTENTS OF THIS WHITEPAPER ISSUED BY NUGEN.

Any kind of information, predictions, assumptions, and statistics represented in this whitepaper are completely for GENERAL PURPOSES. It is advised that the information accommodated in this whitepaper cannot be understood as a financial, legal, or advisory council. This whitepaper does not lead to an INVITATION TO INVEST and does not organize or promote any type of contractual obligation. If you come across any queries or doubts, we recommend that you seek assistance from an attorney, accountant, or any other deemed fiduciary of your choice. Any reference to external resources or third-party material in the whitepaper is provided for representational purposes only and cannot be understood as any form of approval or endorsement of their information or estimations.

By reading this whitepaper, you agree to absolve NUGEN of any responsibility for any damages arising directly or indirectly from relying on any information provided in this document. Regarding more queries about legislation and regulations concerning cryptocurrency, we highly recommend that you seek counsel from qualified professionals and your attorney, accountant, or trusted fiduciary.

When drafting this whitepaper, the utmost care and diligence were exercised to ensure the integrity of the facts and statements mentioned in the document. However, NUGEN does not guarantee the complete accuracy or legal relevancy of the information presented in this whitepaper.

By reviewing and seeking information about NUGEN, the reviewer confesses that they have read, understood, agreed, and embraced all the terms and conditions mentioned in the section labeled "DISCLAIMER."



ABSTRACT

Since the internet's inception, the options it has provided have been limitless. The Internet brings education to the most remote parts of the globe, boosts companies, sends messages to loved ones in a fraction of a second, and puts the entire world in your hands. However, with greatness comes the possibility of mischief. Centralization comes with all-new technical advancements. The intermediaries and financial institutions kept track of every transaction. With the arrival of blockchain technology, all of this was wiped.

The qualities of decentralized peer-to-peer transactions came forward, which gave birth to the "Blockchain," mostly according to the whitepaper issued by the pseudonymous "Satoshi Nakamoto" concerning the creation of a cryptocurrency known as "Bitcoin." Blockchain is a decentralized technology that is a digital ledger that records every transaction involving physical or digital assets that occurs in a decentralized network and is available to cross-check for integrity at any moment. The blockchain's unhackability and immutability have propelled it to where it is now. Blockchain is quietly but steadily making its way into our daily lives.

One of the greatest applications of blockchain is cryptocurrency. These new-age digital assets have transformed the conventional financial sector and have proved that decentralization is the future. This cutting-edge technology has seized the attention of fintech enthusiasts worldwide, and they have already started to adopt cryptocurrencies. According to CoinMarketCap, the total market capitalization of all cryptocurrencies is more than \$1.89 trillion USD. Also, their use-cases are increasing day after day to make them reach new heights.

NUGEN is a phenomenal initiative that is conceived to leverage the advantages of cryptocurrency. It works with a vision to make people use crypto assets in their routine lives, "the everyday crypto," to meet their daily needs and requirements. NUGEN strongly believes these NUGEN "new-generation" assets have the potential to change the world in the way day-to-day transactions are done and pave the way to global financial equality and economic development.

NUGEN - AN INTRODUCTION

"We put the meaning of ACTION into transaction"

NUGEN is a blockchain-based project that yearns to make people all across the world use cryptocurrencies to lead their new-normal lives. Our path began with a desire to help businesses connect with customers in an easy, affordable, and environmentally sustainable manner. We are backed by an adept crew who are always passionate about blockchain and cryptocurrency. It is this passion that has made us stand here with a strong determination to make people adapt to cryptocurrencies.

The operation of NUGEN is further strengthened by our native utility coin, NUGEN. It is a BEP-20 standard token built on the robust Binance Smart Chain network. The platform makes the best use of the network, including higher throughput rate, ultra-fast transactions, lower gas fees, etc.

NUGEN firmly trusts that every individual on this mother Earth has the right to make a digital transaction. The world is asking for a brand-new cryptocurrency that is secure, easy to use, and the one that is globally accepted. The world is asking for an everyday crypto that should be fast and, at the same time, affordable. To turn their dreams into reality, NUGEN has created the NUGEN coin.

NUGEN makes it easy to securely connect people to businesses, products, and services. We are the preferred choice for everyday and major purchases. Cardholders of the NUGEN Universe Mastercard Crypto card and users of the NUGEN wallet mobile app give everyone the opportunity to participate in a contactless transaction society.

When individuals or organizations come forward to do business by accepting cryptocurrency as a payment mode, it makes the world a better place as the utmost transparency, immutability, and security are ensured by the blockchain. NUGEN will collaborate with real-world merchants to increase the utility of the NUGEN coin. To be precise, NUGEN coin endeavors to make global commerce secure, fast, affordable, and most importantly, user-friendly.

MODERN TOKEN ECOSYSTEM:

OUR MISSION

NUGEN's mission is.

- To do the right thing at the right time for the right reason.
- To do our part and just a bit more every day to make people adopt cryptocurrencies.

OUR VISION

NUGEN's vision is.

- To bridge the gap between the stock market and the block market, where each token will be backed by something of value in the real world.
- To make crypto more useful by stabilizing the value with real assets.
- To make every day users feel comfortable knowing they can make everyday transactions without the fear of volatility found in other coins.

THE MARKET OPPORTUNITIES FOR NUCEN

Acknowledging the increase in Discretionary Consumption

The growth of technology has been tremendous in the last decade and we know that the markets are booming rapidly to meet the economic growth in the developing nations. These emerging markets have shook hands with the people to uplift them financially and made them reach one step ahead in their financial status. This made a lot of "Middle Class" debutants in recent times. Therefore discretionary consumption is in greater demand for quality goods/services.

According to the reports, the emerging markets of annual consumption are anticipated to grow by \$30 trillion by 2025. NUGEN tries to capitalize on this market advantage as it is a key opportunity for the platform to make the vision of "the everyday crypto" into reality.

Global E-Commerce Marketplace:

The source from "Cryptocurrencies in Retail: Consumer Adoption Report 2021" reveals that nearly 63% of the shoppers show a big thumbs up for using crypto assets for their shopping. The total global share of consumers who shopped online in 2020 is given below.



The global e-commerce market size amounted to \$10.36 trillion USD in 2020. Analysts expect the market size to grow steadily at a CAGR of nearly 15% to reach \$27.15 trillion USD by 2027. Retail online shopping, which has emerged as the most popular activity worldwide, accounts for over half of the worldwide e-commerce market size. The global retail e-commerce market size between 2014 and 2024 is attached below.



Smartphones are now inevitable when it comes to shopping. Online shopping through mobile phones has significantly increased as they provide an extreme level of comfort. Users, by just sitting under their roof, can place orders anywhere around the world within a few clicks without any trouble. The sources from Statista reveal that, of the total volume, nearly 72.9% of e-commerce was generated via mobile commerce in 2021. The growth in smartphone penetration reached 78.05% in 2020. While the average order value of e-commerce orders via smartphones is still low, global e-commerce is steadily increasing because of mobile e-commerce sales.

Decentralized Finance:

According to DeFi Pulse, the total value locked in decentralized finance is \$75.12 billion as of April 2022. How colossal is this value? This clearly depicts that crypto adoption is having a positive trend and there is no doubt that it will soon create new records. The primary reason why the DeFi sector is rapidly growing is that many traditional financial systems are slow and antiquated. DeFi, on the other hand, is powered by Blockchain and, as a peer-to-peer (P2P) system, it is not governed or controlled by any centralized institution such as a bank.

Cutting out intermediaries greatly reduces transaction costs, making it an affordable model for exchange, lending and borrowing, and financial banking services. Besides, transactions are secure because peers only engage algorithmically in a safe environment powered by blockchain



NUGEN ECOSYSTEM

"Changing the world one transaction at a time"

NUGEN enables people to use crypto assets to make a huge difference in the fintech sector. The platform will partner and integrate networks to enable people to do digital transactions to those who found it really challenging to do one in the past. Additionally, it aids in minimizing financial inequality globally. The NUGEN ecosystem is comprised of







NUGEN Energy Coin

NUGEN Realty Coin







NUGEN Oxygen Coin

NUGEN Travel Coin

NUGEN Exchange

NUGEN Coin (NUGEN) - The Native Utility Coin:

"Bringing power to the people"

As discussed above, NUGEN is the indigenous coin of the NUGEN platform. It is a BEP-20 standard token built on the robust Binance Smart Chain network. NUGEN will serve as a collateralized token that facilitates cryptocurrency payments on the network. NUGEN coin users can stake their NUGENs to collateralize every payment on the platform, enabling immediate and transparent transactions at merchants worldwide. Collateralizing cryptocurrency payments is NUGEN coin's long-term solution for making virtual currencies spendable everywhere.

NUGENs will also facilitate transactions on our trading platform. In this regard, the platform will levy a minimal fee on users who buy or sell virtual currencies. Unlike other trading platforms that have high transaction fees, NuGen will impose only a small fee. Besides facilitating payments and coin exchanges, NUGENs will also help validators who successfully verify transactions and commit blocks to earn revenue. To allow users to spend digital currencies that are meaningful to them, we will implement NUGEN as a fixed-supply BEP-20 token. It will stay as an imperative mode of payment in the whole ecosystem.

Governance Protocol:

NUGEN platform offers governance attributes to its users, and NUGEN is the governance token that allows holders to contribute directly for the growth of the NUGEN ecosystem. The governance issuance makes the platform a community-driven platform that supports the tremendous improvement of the project with the continuous efforts and decisions of the holders. This right is offered to the user based on their contribution and performance in the NUGEN ecosystem. All their activities on the platform will be monitored regularly. When a governance holder exits the system, he/she must pay the exit fee and their tokens will be burnt. A part of this fee will also be distributed to other governance holders. The following are the privileges offered to users:

Transaction Fee: Owning a governance token will enable anyone on the platform to decide the transaction fee through their votes.

Voting Rights: Generally, all governance holders can vote to support and decide NUGEN's financial as well as other important parameters to uplift the project in the long-run.

Rewards & Airdrops: The platform will provide exciting rewards to the governance holders, and they will also gain access to exclusive airdrops regularly.

THE PERSON NAMED IN

NUGEN Energy Coin (NGE):

In compliance with the United Nations' 2030 Agenda of Sustainable Development Goals, NUGEN will release a sustainable energy-based coin called NGE. This asset will be backed by technology that could also stay on par with the 2050 global climate goal within the span of 15 years. This futuristic asset plays a crucial role in assisting organizations and even various countries to satisfy their climate change commitments.

Water is one of the basic essential needs for human beings. The struggle for pure drinking water is real and still there are places in the world where people tread miles and miles to fetch drinking water. To overcome this limitation, the NUGEN energy coin is backed by pioneering technology that provides clean energy on demand. It eradicates carbon from the environment, where the process has the ability to clean filthy water and even desalinate sea water. By this, we get both clean water and clean energy to make human lives better.

Along with this, NUCEN energy coin is also powered by battery technology that will facilitate people to steer e-vehicles for a longer distance, and, at the same time, it will allow the battery to charge faster than the existing batteries in the market.

Therefore, as a reputed entity, NUGEN truly wishes to make a difference in the world by providing clean energy and water to the struggling people out there.



Do-To-Earn Activity Rewards:

One of the interesting things that captivates the spotlight of the NUGEN community is the Do-To-Earn activity. NUGEN energy coin Do-To-Earn activity is a reward system where any individual can earn NGE through responsible and sustainable action in their own community. The amount of carbon burned in an on demand clean energy power plant is tracked by the power plant as well as the amount of water cleaned in the process. An energy credit is created based on the carbon removed from the environment and sent in the form of NGE, the NUGEN Energy Coin, to an individual's wallet. Also, NGE can be purchased with NUGEN.

NUGEN Real Estate NFT and NUGEN Realty Coin (NGRC):

The next sector that NUGEN concentrates on is real estate and properties. We know that blockchain has revolutionized an assorted range of industries, and real estate is one among the list. The platform brings in the cutting-edge technology of non-fungible tokens to add real value to the assets. The NUGEN real estate NFT will deal with tokenizing real-world properties into NFTs. Through this tokenization, users will be bestowed with immutable ownership rights to the properties/lands. These assets can also be listed in the NUGEN NFT marketplace, which will be developed in the future (according to our committed roadmap).

These real estate operations are powered by their utility token, NGRC. The NUGEN Realty Coin is backed by commercial real estate projects currently in progress. This asset offers retail investors an opportunity to be part of what only accredited investors could do before, the ownership of commercial real estate and, additionally, the development projects being performed on the commercial properties.

NUGEN realty coin is the brand-new standard in the real estate sector as it involves crypto in its transactions. As a result, NUGEN will strive to transform the conventional world by allowing companies to kick-start a business model that includes buying and selling of tokenized real estate assets.

Our Business Model:

NUGEN Realty Coin will provide accessibility to retail and accredited investors, and this is one of our biggest competitive gains. Also, users can purchase their desired NFTs regardless of their location, all across the oceans. So far, the only requirement is to roll out our NFT marketplace, where buying, selling, and trading of our privileged assets will take place.

Here, NUCEN would like to bring to your consideration that its existing membership base has increased to over 146,800 members. The platform believes in the community members as they will bring a good volume of transactions in the marketplace without any aggressive marketing to gain market share.



NUGEN Oxygen Coin (NGO):

NUGEN Oxygen coin is denoted as NGO. We work our fingers to the bones to execute and follow global climate goals by making an attempt to transact with carbon neutral or carbon negative merchants and businesses. By doing this, we will be able to set a perfect grade for clean living through sustainable products, services, and practices. The NGO coin is backed by real-time pioneering technology, products, and assets. Let's make the transition happen from the stock market to the block market by utilizing this real-world asset backed coin.

NUGEN utilizes the direct air capture technology to remove carbon dioxide directly from the atmosphere. These eradicated carbon dioxides can be stored permanently in deep geological caverns and this significantly assists in accomplishing negative emissions. The other use of this gas is that it can be amalgamated with hydrogen to produce synthetic fuels. The detailed process includes,

- It utilizes a metallic catalyst with a biomass as a sacrificial catalyst to transform CO2 to carbon black, which has high a commercial value.
- CO2 will be stored in the geological caverns with no chances of leaking.
- Atmospheric CO2 is sucked and sent into a buffer tank. It will be released together with the biomass into a reactor.
- By pyrolyzing the biomass in a specially designed reactor, oxygen will be released into the atmosphere like a typical plant in photosynthesis.
- The resultant output of the system will be carbon black and water.

Thus it is an eco-friendly process where it operates on pure biomass pellets/capsules. It does not emit any dangerous contaminations/emissions as the output is only water and oxygen. This process is highly affordable than the prevailing complex methodologies that use direct carbon dioxide cum storage systems and even ensures leakage proof, end results.



NUGEN Travel Coin (NTC):

Reports from Technavio, which is one of the most influential market research and advisory firms in the world, reports that the global online travel booking market is anticipated to grow by about \$204.81 billion during the years 2020-2024 at a progressive CAGR of about 5%, even considering the pandemic situation. The NUGEN travel coin is denoted by (NTC), and it is the initiative to provide a cryptocurrency-based online travel booking platform that offers hassle-free flights and hotel booking experiences. It assists you in booking flights and hotels at the lowest price possible as we collaborate with the service providers, wholesale distributors, and merchants directly.

We eliminate the middlemen in the process and allow users to connect directly with the aforementioned merchants. Through this, we can get a considerable amount discounted in the total price. As a traveler, you cannot figure out a better marketplace. Being an end-to-end travel service provider, in booking flights and hotels, our assorted range of services at affordable prices makes NUGEN travel coin the best suited for all your travel needs.

It is a great benefit for business entities as well. To be precise, corporations arrange travel for their employees frequently and in large numbers. Preferring our platform would save a considerable amount of money and time. Because we know that time and money are very precious.

As a wholesale distributor, we lend a space to get listed directly without any intervention of third parties, thereby making it a reliable, transparent, and efficient platform to create revenue. Enabling direct connection with our customers is an added



NUGEN Crypto Exchange:

As an eminent crypto service provider, NUGEN wishes to provide quality and ideal cryptocurrency services by rolling out a centralized exchange. It is a phenomenal platform for the community as it bestows a fabulous avenue to purchase, sell, trade, stake, hold, and withdraw their favorite crypto assets with advanced functionalities, improved security, and an excellent user interface.

It offers high payment flexibility by accepting both fiat and cryptocurrencies for purchasing the assets. Some of the popular crypto assets on the exchange include Bitcoin (BTC), Ether (ETH), Litecoin (LTC), Tether (USDT), Binance Coin (BNB), and much more. Our custodial service provides users with military-grade safety for their funds and provides a seamless digital asset trading experience. From securing the assets to market pricing, regulatory compliance, and access to diverse assets, NUGEN takes complete accountability.

Features of NUGEN Crypto Exchange:

The following are the fabulous features of NUGEN's centralized exchange.

Powerful Trading Engine: The platform owns a mighty order matching engine, which would function smoothly and effectively to match the orders. It ensures a high throughput rate with minimum latency.

Limit Orders: Understanding the mindset of the audience and to prevent them from serious loss, limit orders and stop orders features are provided.

High-Grade Security: The exchange offers robust security features and ensures fabulous protection for assets. (The specific features are discussed in the upcoming section of the whitepaper.)

KYC/AML: Since NUGEN is a centralized exchange, the buyers and sellers of the platform will be verified through KYC/AML identification. This is mainly to eliminate fake users and illegal transfers.

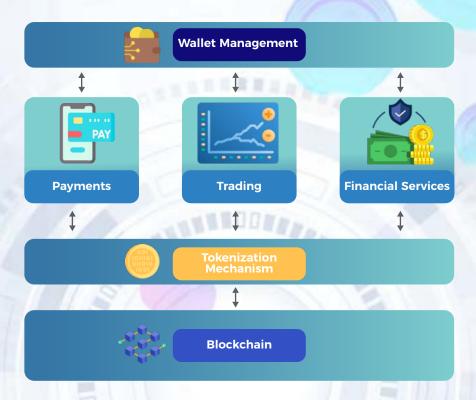
Multisignature Wallet: The platform offers the participants a multi-sig wallet. The transactions will be executed only when the user signs the wallet twice. Yet another secure way to transfer the assets.

Sleek User Interface: NUGEN is scrupulously designed to offer a frictionless user interface to the participants. It allows them easy access to the services, without any complexities.

Charts and Tools: The exchange utilizes the best graphics and advanced tools to denote the prices of the crypto assets under varied timings. It aids users to understand and then to, analyze quickly.

NUGEN Architecture:

The architectural primitives of NUGEN consist of Wallet Management (which includes Payments, Trading, and Financial Services), Tokenization Mechanism and Blockchain. The below image explains the process clearly.



Wallet Management:

Wallet is crucial when it comes to crypto transactions. NUGEN offers a non-custodial wallet to users to make the best use of the platform's inherent features and services. The wallet will allow them to deposit funds into their account, check account balances, and withdraw funds from the account. Users will have complete control of their private keys and no intermediaries will be involved in the process. They are the owner for their funds, identity, and data. To be specific, full decentralization with foolproof transactions. The functions that wallet provides include,

- Payments: The mobile payment platform facilitates users to pay and receive crypto assets with a minimal fee. It ensures minimum transaction costs, low risk and volatility, simple set up standards, and simplified API management.
- Trading: Users can buy, sell, trade, and store crypto assets with just a few clicks. The platform's trading engine pools liquidity from the cryptocurrency exchanges and automatically routes orders to accomplish the best execution prices. The trading platform offers both fiat (USD, EUR, HKD, GBP, and JPY) and crypto (BTC, ETH, LTC, USDT, and BNB) to offer the best user experience. They can send the assets instantly and even track assets to know its trading volume, prices, market capitalization, and more.

Financial Services: NUGEN will launch a centralized lending platform to give users the spending power. It enables users to monetize their crypto assets without the need for selling them. The platform will allow them to use the credit limit that they desire and pay back the credits with no particular settlement date. They can use their crypto assets (ETH, LTC, USDT, and BNB) as collateral to borrow loans from the platform. Instant loan approval process and instant sanction will happen at once the collateral is submitted.

Blockchain:

NUGEN utilizes the cutting-edge technology of blockchain to power and store the transactions. This is because blockchain's powerful consensus mechanisms will make sure of adding valid blocks to the chain and ensure transparency, immutability, and security. The detailed explanation is provided in the tech stack section.

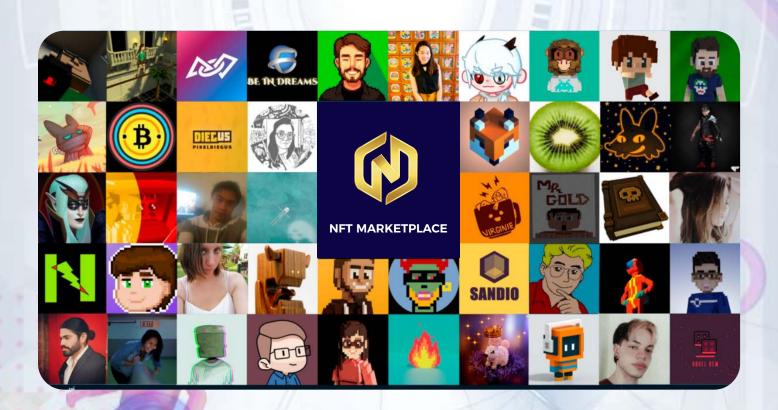


THE SCOPE OF NUGEN

NFT Marketplace:

NUGEN tries its best to leverage the technology behind NFTs by launching its own NFT marketplace in the future. The marketplace permits users to purchase, sell, trade, mint, and hold NFTs effortlessly without any complexities. It is the best-suited platform for NFT admirers to have a branded and rare collection of NFTs, as these NFTs add unique value to their collections.

Having real estate NFTs in one of their primary ecosystems, users can transfer their assets to the NUGEN NFT marketplace and trade them easily across NFT enthusiasts worldwide. To be precise, the platform bestows a seamless and hassle-free NFT trading experience to users. The marketplace will have best-in-class features, such as a fascinating storefront, filter and sort option, easy listing process, built-in wallet, and enhanced user interface. Through this marketplace, we will be able to provide participants with an immutable ownership right for the assets they hold. Also, the NUGEN token will be used as a payment mode for paying trading fees, listing fees, minting fees, and other miscellaneous fees.



Metaverse:

A report from Gartner, who is a technological research and consulting firm, indicates that 25% of individuals will spend at least one hour per day in the metaverse for work, retail, education, social media, and/or entertainment by the year 2026. By opening an account in BMG Bank, it can seamlessly link with the NUGEN Exchange. One could be able to utilize fiat currency to procure their desired cryptocurrencies. Crypto trading is made simple and straightforward with BMG Bank

Beyond the technology of VR/AR, metaverse will encompass interactive and realistic assets. Each user can represent themselves as a 3D avatar and connect with their friends/loved ones to perform real-time actions. Even the NFTs bought in the ecosystem can be accessed in the metaverse, and it unlocks a wide range of possibilities. Indeed, the best shopping experiences are waiting for users!

NUGEN metaverse will also include play-to-earn games where users can buy, sell, and hold virtual land/properties. They can even trade it with other potential buyers to make good profits. A setup will be provided where players can attend virtual functions, events, and other gatherings. The most exciting part is that the players who attend these gatherings will be rewarded with excellent prizes and rewards. Players will get access to special NFT drops on a regular basis.

A metaverse virtual city where people can have parties and fun. This virtual city will have Roads and Streets, Landscape like Parks, Gardens, Offices, Shopping Malls, Night Clubs, Game Zones, Vacant Plots of Lands for real estate. Catch a glimpse of all the possible activities in the metaverse.



Las Vegas Casino: Online casinos are becoming a craze for casino lovers across the globe. NUGEN takes it to the next phase by building a Las Vegas-style casino in the metaverse. It ensures faster, cheaper, and more secure payments to online casinos than those available on the internet. Upgraded libraries, remunerative bonuses, and a simple signup process are the key merits.



Space Travel: When time travel is possible in the NUGEN metaverse, will the platform have the boundaries for space travel? Never! Introducing space travel in the metaverse. This is a fantastic opportunity for users to explore the universe like never before. No need for dieting, practicing, training, and other hardships. Witness a real-time space travel experience in the virtual world.



Ocean Exploration: The next biggest activity possible in the NUGEN metaverse is ocean exploration. Users get a chance to see all the rare underwater species and even those which went extinct. The best part of ocean exploration is that it bestows a phenomenal scuba diving experience to participants in the metaverse without the heavy oxygen cylinders and tight suits.



Theme Parks: There is no end to recreational activities in the NUGEN metaverse as it will include theme parks to provide a comprehensive experience to participants. It explores headsetless augmented reality and connects the physical world and the digital world to make it closer. The experience is going to be real, whether it's a dry game or a wet game.



Games: Games are a fantastic part of the NUGEN metaverse. It keeps users engaged as games developed in a unified and interoperable space will make players interact with each other through sophisticated human-computer interaction hardware and software. Thanks to AI/VR. It gives a 360-degree view, a 3-dimensional view, and "touch" through a realistic sense of perception.



Skiing: Bringing a snow world to users in the metaverse will provide a fully immersive gameplay where they can ski all day. This is a phenomenal opportunity to experience skiing in the snow mountains. Heading straight is never an easy task as a lot of obstacles will be on the way, including trees, boulders, canyons, and even deer. Leaning left, right, or jumping is the only way to miss them and create new distance records.



Golfing: Golf is no longer a costly sport. Presenting a green golf course for golf lovers all across the globe. Players can use this fully playable golf course to get trained, play single, or even play with other players from anywhere worldwide. Golfing is intended to be modeled closely on real life scenarios to bestow users with the seamless experience of a fully digitalized game.



games.

Shopping malls: NUGEN metaverse will have virtual shopping malls in which you can spend time with your loved ones, meet your friends, and chat with them at a cafe in real-time without worrying about traffic or booking a cab to reach home. The idea is to integrate e-commerce shopping sites with a better visual experience in these virtual malls, so anyone can enter and procure their favorite goods/products. It will ensure the best and most hassle-free shopping experience.

The virtual city will have the game zone (Play-to-Earn) inside, where we will have a Casino and Night Party & Entertainment Club for party's (Party-to-Earn). More data on this part will be revealed soon.

Well, that's not the end. NUGEN Metaverse will have 9 different environments to make users visit their dream destinations - An ultimate out-of-the-world experience is guaranteed. The following are the 9 different environments.



And the other 3 environments will be unveiled later. A real surprise is waiting!

In the first phase of the metaverse development, NUGEN will spotlight on building the virtual Vegas City. Here, users can shop, play, party, live, and what else? They call it Nugen Metaverse City (NMVC). NMVC will stand as a decentralized virtual reality platform built on the robust X blockchain network. The potential is limitless within the platform as users can create, experience, and monetize their content and applications to earn a splendid passive income.

Consider NMVC as a platform made up of parcels of LAND. The finite, traversable, 3D virtual space within NMVC is called LAND, a non- fungible digital asset maintained in an X smart contract. There are two forms of LAND - Basic and Exclusive. The Basic LANDs are usually 16*16 meters in size and others will be considered as Exclusive. It gives virtual real estate a brand-new identity and gives greater scope for non-fungible tokens. The real beauty of the scene can be experienced when you build properties on one or several parcels. Actually, these LANDs are further divided into parcels that can be identified by cartesian coordinates (x,y).

Users can directly procure these desired parcels to build their own use-cases to earn fabulous revenue. NUGEN tokens are the key in NMVC. The community members can procure these parcels using the NUGEN tokens they hold. Once the parcel is bought, they can permanently own it for their lifetime. Ultimately, this gives community members complete control over the environments and applications that they conceive. And these environments/applications can be anything from static 3D scenes to exciting interactive

20



Crypto ATMs: As a US citizen, one would have known or seen a Dollar store at least once in their lifetime. It is a store that sells exclusive merchandise and other popular goods. The impressive part of this store is that all the goods/products will be available for just \$1 or less than that. According to Statista, presently, there are over 35,500 Dollar stores in the United States and the annual revenue of the dollar and variety store sector is more than \$93.9 billion USD. NUGEN yearns to capture this space by partnering with the Dollar store to open a Crypto ATM within their premises.

The primary objective of this partnership is to make the general audience cash out crypto assets and NUGEN coins from the ATMs. They can procure their favorite products/goods and leave the stores happily with the utmost satisfaction of shopping by paying through crypto. The NUGEN partnered Dollar store is a place to make shopping really fun, and it stands as an environment where they can explore new treasures every day with a high degree of payment flexibility. NUGEN firmly believes that by providing a Crypto ATM in a Dollar store, they can have good control over the "buying power" at the dollar price-point. These prices will significantly seize the attention of those who are financially weak and give them a wonderful chance to buy their desired products at a very cheap price either through fiat currency or cryptocurrency.

These stores will feature Arts & Crafts Supplies, Office & School Supplies, Health & Beauty Supplies, Cleaning & Storage Supplies, Houseware, Glassware, Dinnerware, Clothing & Accessories, Toys, Books, Candy, Drinks, and much more. NUGEN also plans to open a website for the same where users can purchase all the products with a few simple clicks and it accepts both cryptocurrency and fiat to facilitate a seamless and convenient payment system. It will be delivered to their doorstep without any hassles. Ready to explore the store stocked with endless treasures? You will be able to Hunt them down soon!

NEO NUGEN:

"The stars shine bright in the NUGEN Universe"

NUGEN will collaborate with Neo bank to create the Neo NUGEN. Neo NUGEN will be a licensed bank that provides an assorted range of financial services. It will have licenses in over 50 states in the USA. The primary aim of this bank is to bestow seamless and hassle-free financial services. Users can use both fiat and cryptocurrency to avail of the services. The team will launch the web version and mobile version (Android/iOS) to make the comfort range for users.

The most exciting thing is that the platform will also offer NUGEN Payment Cards to make users interact and transact globally. This financial institution unites the general audience to the merchants and makes digital commerce look simple and straightforward. This payment card will have debit and credit cards to support a wide range of use cases. It provides a high degree of payment flexibility that accepts both fiat and cryptocurrency. Also, similar to real-world credit cards, NUGEN credit cards can be utilized to purchase goods/services with the partnered merchants.



BMG Bank:

BMG Bank is a fully functional banking system owned by Fazil Mohamed Jabar and NUGEN Universe. The bank is in operation and they provide an assorted range of traditional and crypto fintech services to meet the essentials of modern-day financial needs. Some of the exciting features of the bank includes active SWIFT, active correspondent bank account in Australia, active bank license in the BMG Bank, email access, software admin panel access, mastercard connection with admin panel, debit card issuance, certificate of deposits that pay good returns annually, with 2 years term and much more features will be available in the near future.

This BMG Bank will have representation in other strategic countries as well, and it has a license to allow users to open their accounts at a distance. Catch a glimpse of all the benefits of BMG Bank.

- BMG Bank accounts can be opened for any customer from any part of the world.
 Impressive Rate of Returns on fixed deposits and other investments.
- Safety vault deposit services.
- A plethora of investment opportunities, such as Gold, Silver, Forex, and even crypto assets.
- By opening an account in the BMG Bank, it can seamlessly link with the NUGEN Exchange. One could be able to utilize fiat currency to procure their desired cryptocurrencies. Crypto trading is made simple and straightforward with the BMG Bank.
- Provides access to investment services, online banking, premier banking, and fund management.
- Loans at affordable rates of interests, foreign exchange transactions, etc.

Neo NUGEN is the fintech institution that is available only for the United States citizen, while the BMG Bank is open to any individual worldwide. They will be able to create their account instantly and can indulge in the features and benefits available in the bank. As a centralized entity, the BMG Bank would require a user's passport to verify KYC (Know Your Customer).

NUGEN UNIVERSE' REVENUE SYSTEM

Revenue through Deposits:

Here is the projection of the deposits for NEO NUGEN in the next 2 years.

Year 1: A total of 35,000 members out of 148,000 will open their own accounts with a minimum deposit of \$5000 USD. So, the deposits account for \$175 million USD, which will be locked for 2 years to reap good profits. These profits will be distributed on a yearly basis.

Year 2: The next 50,000 members will open their own accounts with a minimum deposit of \$5000 USD, which equates to \$250 million USD. These deposits are invested to yield good returns.

Revenue through Processing of Government Cheques:

The Neo NUGEN bank will take care of processing the cheque payments for government organizations. Actually, it is very costly for governments to process this form of payment. To get rid of this challenge, they outsource a lot of their payments. Acknowledging this demand, Neo NUGEN bank will capture this space by processing payments for government entities, thereby generating millions in revenue. Also, the government division will deposit the payments due to citizens in Neo NUGEN bank, along with the bank's fee. Therefore, the bank will process the payments out to the concerned citizens. Big governments have higher chances of losing the money by processing it for various plans. Neo NUGEN will propose possible saving methods and strategies to handle the processing of the payments.



Revenue through ATMs:

According to the reports, there are over a million people in the United States who do not have a home to stay in. They live in temporary shelters or transitional housing or in a place not meant for habitation (abandoned buildings, etc.). On a single night in January 2020, 37,252 veterans were experiencing homelessness in the United States. Between 2019 and 2020, the number of veterans experiencing homelessness increased by more than one percent. In order to help them, the government issues cheques on a monthly basis. But the problem is that these cheques do not reach the individuals as they don't have the right address.

Neo NUGEN capitalizes on this advantage and associates with the government to make sure that the funds reach the right individuals. The bank will have a department to assist such people to file their proofs to claim the fund from the government. Once it is verified, the bank will issue debit cards to those people and will credit the money to their accounts on a monthly basis. They can withdraw the funds from ATMs whenever required. For this, Neo NUGEN bank will charge a small withdrawal fee.



Revenue through Metaverse:

The following are the revenue projections for the nine worlds in the NUCEN Metaverse and selling of virtual plots to corporations for their utilization.

S.No	World In Metaverse	1st Year Revenue Projection (USD)	2nd Year Revenue Projection (USD)	
1.	Las Vegas Casino	\$11, 988,000	\$26,376,000	
		(100,000 monthly*9.99)	(200,000*10.99)	
2.	Space Travel	\$11, 988,000	\$26,376,000	
		(100,000 monthly*9.99)	(200,000*10.99)	
3.	Ocean Exploration	\$11, 988,000	\$26,376,000	
		(100,000 monthly*9.99)	(200,000*10.99)	
4.	Theme Parks	\$11, 988,000	\$26,376,000	
		(100,000 monthly*9.99)	(200,000*10.99)	
5.	Games	\$11, 988,000	\$26,376,000	
J.		(100,000 monthly*9.99)	(200,000*10.99)	
6.	Skiing	\$11, 988,000	\$26,376,000	
0.		(100,000 monthly*9.99)	(200,000*10.99)	
7.	Golfing	\$11, 988,000	\$26,376,000	
7.		(100,000 monthly*9.99)	(200,000*10.99)	
	Champing Malla	\$11, 988,000	\$26,376,000	
8.	Shopping Malls	(100,000 monthly*9.99)	(200,000*10.99)	
Total F	Projected Revenue	\$95,904,000	\$211,008,000	

S.No	No. of Plots	Plot Name	Size	Price (Estimated)	Sales
1.	5495	Basic	16m*16m	\$400	\$2,198,000
2.	2495	Medium	32m*32m	\$600	\$1,497,000
3.	1295	Large	64m*64m	\$800	\$1,036,000
4.	695	Epic	128m*128m	\$1000	\$695,000

NUCEN will collect a platform fee for each NFT sale. The fee varies from 0.2% to 2.5%.

Therefore, the consolidated revenue projection is as follows.

S.No	Parameter	1st Year Revenue Projection (USD)	2nd Year Revenue Projection (USD)
1.	9 Worlds	\$107,892,000	\$237,384,000
2.	Land Sales	\$5,426,000	\$10,426,000
3.	NFT	\$2,500,000	\$3,500,000

[&]quot;Note-All the aforementioned factors may change depending on the market conditions and community's feedback."

TECH STACK BEHIND NUGEN

Blockchain Technology

Using the magnificent prowess of the decentralized peer-to-peer network without the involvement of intermediaries, "Satoshi Nakamoto" published the whitepaper "Bitcoin" from which the terminology, Blockchain, was created. It helps always staying one step ahead of the centralized system in eradicating the chained hierarchy and single point of concentration.

Blockchain is a digital ledger that records all the information regarding any asset on the blockchain network. The immutable ledger and its unhackable nature resulted in its boom and helped society in the removal of intermediaries. While blockchain's influence on cryptocurrencies is undeniable, this game-changing technology isn't limited to the financial sector. Blockchain technology is very flexible, having applications across a wide range of sectors, given our society's reliance on technology.

Blockchain slowly but surely has integrated with every aspect of society such as:

















Binance Smart Chain:

Binance Smart Chain is one of the most dynamic and promising blockchain networks, allowing users to complete transactions more quickly and for less cost. It is the most effective way to cope with network congestion and rising gas prices. It's a nice place to start if you're working on DApps or other DeFi protocols. It makes considerable use of smart contracts to automate the process. It's a set of pre-programmed instructions that, when specific conditions are met, carry out the task automatically.

The following are the highlights of the Binance Smart Chain network.

Standalone Network:

Even if Binance Chain goes down, Binance Smart Chain does not get affected. BSC is an entirely independent blockchain network.

Ethereum Compatible:

The network is built on the Ethereum Virtual Machine, and dApps built on the Ethereum can be easily ported to the BSC without any complications.

Proof of Staked Authority:

PoSA is the consensus mechanism followed by BSC, which facilitates users to have faster transactions comparatively.

High Performance:

Being a smart contract-enabled platform, BSC processes the transaction with a shorter block time. This tremendously increases the network's performance.

Self-Sovereign Network:

It offers participants in its ecosystem with robust security measures. The data cannot be forged or tampered.

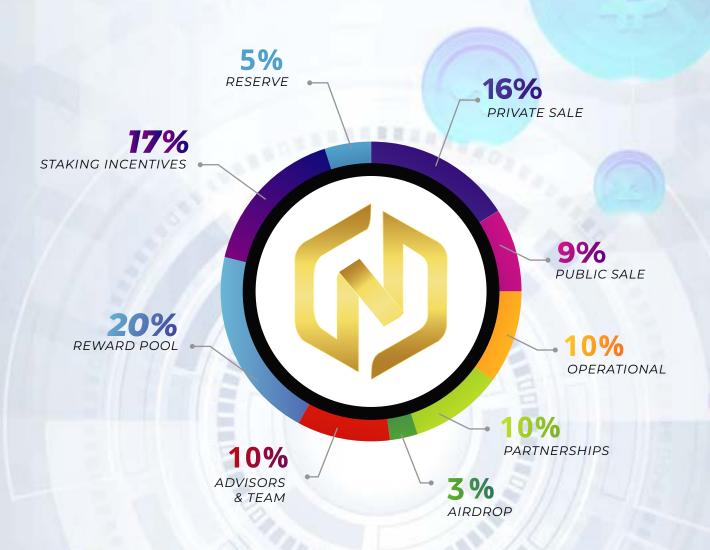
TOKENOMICS:

Token Details:

TOKEN NAME	NUGEN
TOKEN SYMBOL	NUGEN
TOKEN TYPE	BEP-20
TOTAL TOKEN SUPPLY	10 billion
DECIMAL SUPPORT	18
MINTABLE	NO
BURNABLE	YES



Token Distribution:



Vesting schedule, as per token allocation						
Stage	Allocation	Tokens(MM)	Listing Release	Cliff	Vesting	Monthly Release
Private Sale	16%	1,600	6.0%	6	18	5.22%
Public Sale	9%	900	100.0%	_	-	- //
Operational	10.0%	1,000	0.0%	100	24	4.17%
Partnerships	10.0%	1,000	20.0%	6	24	3.33%
Airdrop	3.0%	300	100.0%	-	->	-
Advisors & Team	n 10.0%	1,000	0.0%	6	36	2.78%
Reward Pool	20.0%	2,000	0.0%	12	1	Non-linear Release
Staking Incentiv	ves 17.0%	1,700	6.0%	6	18	5.22%
Reserve	5.0%	500	10.0%	_	36	2.50%
Total	100.0%	10,000		1/6		

ROADMAP

Q3 2022:

- Launch of NUGEN Coin
- Listing NUGEN Coin on CEX
- Listing it on CoinMarketCap & CoinGecko
- Launch of NUGEN CEX Exchange
 - Launching and listing top 10 Coins/tokens
 - Trading Competition
 - Airdrops for Users
- Launching our bank : NEO NUGEN Licensed in 50 states in USA
- Launching The BMG Bank

Q4 2022:

- Launch of NUGEN Energy Coin (NGE)
- Launch of NUGEN Realty Marketplace Platform
- Launch of NUGEN Realty Coin (NGRE)
- Team Building
- Partnership Announcement with CEX Exchanges,
 Payment Card Company etc.
- Our EU Bank:
- Our UK Bank:
- Our Merchant banking services
- Listing NGRE, NGE on CEX.
- Listing in CoinMarketCap & CoinGecko

Q1 2023:

- Launch of NUGEN NFT Marketplace
 - NFT Drops for early contributors
 - Merch sales of NUGEN NFT's
- Launch of NUGEN Payment Card
- List 10 more Coins/Tokens on NUGEN Exchange
- Launch of the NuGen Metaverse Beta Version
 - Play-to-earn Games
 - Buy/Sell of Land in NUGEN Metaverse

Q2 2023:

- NUGEN CEX Exchange will start IEO(Initial Exchange Offering)
- NUGEN NFT Marketplace compatible with multiple blockchains
- NUGEN 3D Games and BUILD functionality
- Casino and many play-to-earn-games
- Launch of NUGEN Oxygen Coin
- Launch of NUGEN Travel Coin

Team



Fazil M Jabar Co-founder & CEO



Candice Torres Head of Operations



William H Helms Legal Advisor



Arun Blockchain Specialist



Mickie Helms HR Lead

