

White Paper



Niobium Coin

NBC

BOMESP (São Paulo Virtual Business Currencies Exchange)

By: NIOBIUM Foundation Team – NBC

I.	INTRODUCTION
II.	NIOBIUM – NBC.....
III.	WHAT IS THE BOMESP?.....
IV.	ADVANTAGES.....
V.	PLATFORM TECHNOLOGIES.....
	(i) As to NIOBIUM NBC.....
	(ii) As to the BOMESP.....
VI.	CATEGORIES OF THE BOMESP TOKENS/CURRENCIES – COLORFUL COINS.....
	(i) Green Coins.....
	(ii) Blue Coins.....
	(iii) Gold Coins.....
VII.	THE BOMESP SERVICES AND THEIR PRICES.....
VIII.	THE BOMESP VIRTUAL CURRENCY.....
	(i) Dividends report.....
	(ii) Distribution of the profit.....
IX.	INVESTMENT IN ATMs
X.	THE ICO OF THE BOMESP VIRTUAL CURRENCY – NIOBIUM COIN.....
	(i) Token Details.....
	(ii) Stage 1: Pre-presale Details.....
	(iii) Stage 2: Pre-sale Details.....
	(iv) Stage 3: Crowd-sale Details.....
	(v) ICO Pricing Slabs:.....
	(vi) Team Bonus Allocation over NBC:.....
XI.	THE BOMESP AND NIOBIUM ROADMAP
XII.	CONCLUSION
XIII.	REFERENCES.....

This Initial Cryptocurrency Offering (ICO) is not a security offering or a collective investment scheme, nor requires registration or approval of the Singapore Monetary Authority, as well as not being characterized as a security, on the terms of Brazilian legislation, and does not require registration with the Securities and Exchange Commission of Brazil and on the terms of the international financial norms. For the Chinese market, all of the ICOs are temporarily suspended, whereby a resident of China must follow the regulations of their country. For the countries such as the USA and others that follow the legislation of that country, they must obey the regulatory rules that are imposed. One recommends to the taxpayers that they read this document carefully and make the proper assessment. This White Paper was developed with the collaboration of our financial market advisors and of our legal consultants.

INTRODUCTION

The worldwide digital coins market is bubbling. In 2009, the “Bitcoin” was created, as a currency that is based on the cryptography developed by the MIT (SHA256), the existence of which was only possible by means of the concomitant creation of the “BlockChain”, which was firstly defined in the original source code of the Bitcoin. Thus, the Bitcoin is closely related to the creation of the BlockChain.

The original definition was created in 2008 with the publication of the article "Bitcoin: A Peer-to-Peer Electronic Cash System", published by Satoshi Nakamoto (whose true identity was recently disclosed by Australian businessman Craig Wright, who identified himself as being Satoshi Nakamoto). Despite the technical evidences of his identity, in the first Bitcoin transactions in the BlockChain there are still some controversies about this.

In 2009, the code was issued as an open code.

Thus, in 2009 there was the start-up of the Bitcoin network, when the first Bitcoins were minted and traded in the BlockChain.

The cryptocurrencies made up the technological base of the BlockChain, having received the interest of banks, companies and governmental organizations. Since then, modifications have been made based on the original version and new applications were pegged to the BlockChain.

In 2014, the term "BlockChain 2.0" arose to describe a new databank project distributed by(sic) the BlockChain.

In 2015, The Economist¹ newspaper described one of the implementations of the second generation of the BlockChain, the Ethereum², as "a programming language that enables users to develop smart contracts that are more sophisticated [...]". This discovery would enable the creation of "decentralized autonomous organizations" (DAO)³, *virtual companies based only on a combination of rules deriving from this new generation of the BlockChain.*

In 2015, the financial market estimated an amount of one billion dollars of investment in technology related to the BlockChain, according to a survey of the CCN⁴ newscast.

Currently there are more than 1,200 currencies being traded in different platforms around the world. The CoinMarketCap.com⁵ site, which establishes the ranking of the trading of such currencies, shows that the

¹<https://www.economist.com/news/briefing/21677228-technology-behind-bitcoin-lets-people-who-do-not-know-or-trust-each-other-build-dependable>

²<https://coinmarketcap.com/currencies/ethereum/>

³[https://en.wikipedia.org/wiki/The_DAO_\(organization\)](https://en.wikipedia.org/wiki/The_DAO_(organization))

⁴<http://money.cnn.com/2015/11/02/technology/bitcoin-1-billion-invested/index.html>

⁵<https://coinmarketcap.com/currencies/views/all/>

MarketCap(sic) of all of the currencies together soon will exceed a level of USD 200 billion.

In the BlockChain revolution, the virtual currencies of which have been launched constantly, one ascertains that the latter are not entailed to the corporations that are based on the production, the service and the ownership or any other type of asset.

All of the currencies seek to place themselves in the market, but without any guarantee, despite seeking new technologies, as is the case of the Ethereum.

The Ethereum, in turn, shows the greatest transformations in the BlockChain, enabling the *Smart Contracts*, as already mentioned, by means of the Decentralized Autonomous Organizations, which is perfect in order to expedite the production chains of the companies.

With the Ethereum platform, the Internet which was the revolution of the information in the last four decades, such as the email, the World Wide Web, the dotcom, the social media, the mobile Internet, the Big Data (the large databank industry), among other innovations, a new concept of the Internet was created: the “Internet of value”.

With the Ethereum platform, everything to which one can attribute value may be sent by the Internet via BlockChain, such as cash, credits, instruments of ownership of real estate property, votes, shares, i.e., any type of assets. This new BlockChain Revolution, as defended by Don Tapscott and Alex Tapscott in the work entitled “BlockChain Revolution –

How the Technology Behind Bitcoin is Changing Money, Business, and the World”.⁶

In view of the development of the Ethereum technology for the BlockChain, one has arrived at greater viability for implementation of the SÃO PAULO VIRTUAL BUSINESS CURRENCIES EXCHANGE (BOMESP) which will be sponsored by the NIOBIUM - NBC.

I. NIOBIUM – NBC

NIOBIUM is a cryptocurrency or token that is created in the Ethereum platform to sponsor all of the services that will be provided in the SÃO PAULO VIRTUAL BUSINESS CURRENCIES EXCHANGE (BOMESP).

The valuation of the NIOBIUM will be governed by the law of supply and demand. Its launching will follow the market rules known as ICO (Initial Cryptocurrency Offering).

The innovations brought by the NIOBIUM, in view of the use of the *Smart Contracts*⁷ of the Ethereum platform, are (i) the possibility of automatic distribution, upon receipt of Bitcoins or Ethers, which creation of NIOBIUM Coins may only occur in the period of their ICO, by means of receipt of Ethers by the *Smart Contract Crowdsale*. What does this mean? Each NIOBIUM will only be created if someone pays for it, i.e., they

⁶ TAPSCOTT, Don - “BlockChain Revolution - Como a tecnologia por trás do Bitcoin está mudando o dinheiro, os negócios e o mundo” / Don Tapscott (BlockChain Revolution - How the Technology Behind Bitcoin is Changing Money, Business, and the World), Alex Tapscott, São Paulo, SENAI-SP Editora, 2016.

⁷https://en.wikipedia.org/wiki/Ethereum#Smart_contracts

will be created based on the payment and not at random. At the end of its ICO, no NIOBIUM may be created; and (ii) NIOBIUM will be the “fuel” currency of the BOMESP platform. All those that create activity with the purchase and sale of virtual currencies or purchase any service in the BOMESP, shall do so with the use of NIOBIUMs.

II. WHAT IS THE BOMESP?

Small, medium and large-sized companies have total need of financing their projects and are fully reliant on the Banks and, in last case, on the Capital Markets, the principal examples of which are the securities exchanges, which make available electronic systems for custody, record of transactions and financial settlement in the public and private instruments market by means of a Custody Center.

The BOMESP – which is not characterized as or confounds itself with an exchange market provided in Brazilian legislation – appears so as to change the concept of IPO (Initial Public Offering)⁸, which act is the initial public offering of shares, i.e., the moment at which the company opens its capital and begins to be listed on the Stock Exchange. In the BOMESP, the companies may offer their own assets, known as tokens, assets, or even virtual currencies, exchanging them for NIOBIUMs. For these cases there shall be use of the already known ICOs (Initial Cryptocurrency Offering), on a platform for the trading of currencies that are entailed to the companies

⁸https://en.wikipedia.org/wiki/Initial_public_offering

such as the production, the services, the equity/assets and that can be guaranteed or backed by their credibility and reputation in the business market. The BOMESP will be like this.

III. ADVANTAGES

- **Elimination of the exchange by an intermediary and lack of confidence**

Two parties are capable of making an exchange without the supervision or intermediation of a third party, thus strongly reducing or even eliminating the counterparty risk.

- **Empowerment of the users**

The users will be in control of all of their information and transactions.

- **High quality of data**

The BlockChain data are complete, consistent, dated and precise and are made available broadly.

- **Durability, trustworthiness and longevity**

Due to the fact that the networks are decentralized, the BlockChain has no central point of failure and is more resistant to malicious attacks.

- **Integrity of the process**

The users can be assured that their transactions will be carried out exactly as determined by the protocol, removing the need for a third party.

- **Transparency and immutability**

Public changes in the BlockChain are visible publicly by all of the parties, creating transparency, and all of the transactions are immutable, i.e., they cannot be altered or deleted.

- **Simplification of the ecosystem**

With all of the transactions being added to one single public general ledger there is reduction of disorder and complications generated by multiple general ledgers.

- **Transactions that are more rapid**

Interbank transactions can take days to be cleared and to arrive at a final covenant, especially when outside of business hours. Transactions with the BlockChain can reduce the time for transactions to minutes and are processed 24 hours per day and 7 days per week.

- **Lower cost per transaction**

By eliminating the intermediation of third parties and general expenses for exchange of assets, the BlockChain has the potential of reducing significantly the transaction fees.

- **Digital**

Practically any document or asset can be expressed in the form of a code and encapsulated or referenced by a general ledger entry, which means that the BlockChain technology has very broad applications, the majority of which have not even been thought about or implemented.

V. TECHNOLOGIES OF THE PLATFORMS

(i) As to the NIOBIUM NBC

The NIOBIUM was created on the Ethereum platform. Why the Ethereum?

Ethereum is an open code technology for *Smart Contracts* constructed on the BlockChain.

The *Smart Contracts* offer a number of benefits, the principal ones of which are listed below:

1. The *Smart Contracts* are completely autonomous and do not require any human intervention;
2. They are implemented using a programming language known as *Solidity*, similar to the *JavaScript*, and thus are consistent;
3. The *well-structured Smart Contracts* are extremely resistant to malicious attacks or to external adulterations.

(ii) As to the BOMESP

The BOMESP technology is aimed at giving support to the transactions with the maximum institutional security.

The BOMESP will be optimized for institutional, professional negotiations and will be aimed at the consumer. The corporate resources include:

- Production of around one million transactions per second;
- More than 20 types of advanced orders - including Iceberg, Post Only, OCO and tracing orders;
- Routing of advanced orders, management of the life cycle of the order and market risk configurations;
- Audited by safety audits conducted by independent third parties;
- Scalable and extensible connectivity that enables integrations that are compatible with current and next-generation platforms and services;
- Advanced and flexible integration with the services of the banks such as payments, settlement, authentication, KYC / AML, market data, etc.;
- Appropriate for more than 200 local currencies;
- The BOMESP platform will be appropriate for all of the types of digital assets that can be transacted with equality with the Bitcoin, Ethereum, Ripple and particularly the NIOBIUM, among other digital currencies.

VI. CATEGORIES OF THE BOMESP TOKENS/CURRENCIES – COLORFUL COINS (YOURCOMPANY COIN)

(i) Green Coins

The Green Coins will be traded on the BOMESP platform as being solidary currencies. They will be launched by means of their relevant ICOs only by non-profit associations that have characteristics of charity for the society, such as

health, education, philanthropy, as well as culture, ecology, historical heritage, labor, micro-credit, among other objectives of the organized public civil societies.

Currently, tax incentive laws grant benefits for associations that receive donations. However, the donations often do not provide any benefits for their donors. The Green Coins arrive so as to revolutionize the form of thinking about donations of the charitable entities, with benefits for the entire society.

Such as, in Brazil, the charitable entities can approve projects aimed at children and adolescents by means of the Municipal Fund for the Child and Adolescent (FUNCAD), the donors of which can deduct up to 6% from the Income Tax payable for the year. The charitable entities can create their own Green Coins and offer to their donors and collaborators coins that can be used in the local market, such as Restaurants, Supermarkets, Shows, Movie Theater and even Services of any kind, as well as deduct the amounts from their Income Tax. In other words, the whole society can benefit with noble causes, improving the life of thousands and even millions of persons involved in the social projects.

(ii) Blue Coins

The Blue Coins will be currencies created by companies that intend to obtain financing in the market, with the promise of remunerating such currencies in a given time stipulated in the ICOs. Whoever acquires such currencies will have the certainty of the remuneration in the period, by earning the interest and bonuses, depending on each case, as determined in the *White Papers* of each Blue Coin.

The Blue Coins in theory can be comparable to the debentures, which are instruments of credit that represent a loan that a company obtains with third parties, which are subject to issuance in the securities exchange, and that assure for their holders a right against the issuer, on the conditions shown in the deed of issuance.

The major advantage of the Blue Coins over the debentures is in relation to their rapid procedure for issuance and low cost for the companies, as well as all of the assurance guaranteed by the BlockChain, by means of liquidity, low cost of transaction and possibility of exchange between third parties due to the fact that is a digital *peer-to-peer* currency.

(iii) Gold Coins

The Gold Coins are the major trend in the actuality, by means of the "tokenization" of assets of companies, the BOMESP intends to revolutionize the market of existing

assets. Companies may issue their own currencies, but more than this, may impose rules for their currencies by means of the Smart Contracts in order to provide more attractiveness for their investors.

When a company makes an IPO, it opens its capital to the market, capitalizing itself with the promise of paying dividends within a given period of time, and also by means of a complex system offered by the financial institutions that is of expensive maintenance, with computers created in the 70's, such as the mainframes. With the ICOs, the companies may issue their own currencies in the BlockChain (YOURCOMPANY COIN) and print their own rules, such as in the case of the NIOBIUM COIN.

The possibilities are numberless, inasmuch as the *Colorful Coins* can be created on the BOMESP platform, by means of codification of the *Smart Contracts* and by being associated with an immense number of possible uses, such as lottery tickets, insurances, gift cards, discounts in stores, voting powers in meetings and much more.

VII. THE BOMESP SERVICES AND THEIR PRICES

The BOMESP will be a platform for trading, intermediation and purchase and sale of *Colorful Coins*.

The BOMESP has the objective of bringing the ICOS to the business reality, enabling at all levels of the society access to the new technologies of the BlockChain. Simplified access for the companies that represent the first sector, profitable companies, non-profit organizations of the third sector

and for the State Governments that represent the second sector of the civil society.

The BOMESP will provide facility for its users in the handling of the Green Coins and Blue Coins, as well as conditions for the more experienced investors to operate with the Gold Coins in a platform of high technology in real time, with equality with the lead virtual currencies as is the case of the Bitcoin, Ethereum, Ripple and of the NIOBIUM itself.

The principal services provided by the BOMESP will be remunerated in NIOBIUMs, which will ensure the utilization of the currency on their platform.

VIII. THE BOMESP VIRTUAL CURRENCY

The NIOBIUM COIN will be the fuel currency of the BOMESP platform, which will give rise to its maximum appreciation.

IX. INVESTMENT IN AUTOMATIC TELLER MACHINES (ATMs)

After the perfect operation of the BOMESP and circulation of the NIOBIUM, one of the principal plans of the BOMESP is the investment in automatic teller machines (ATMs) for Bitcoins, Ethereuns and NIOBIUNs, which will enable the availability of such currencies, as well as of the Colorful Coins (YOURCOMPANY COIN), in the principal commercial sites around the world.

Currently, there are hundreds of ATMs operating around the whole world according to information of the coinatmradar.com.⁹

This will be one of the highest points of the BOMESP for the Colorful Coins transactions, since the ATMs for virtual currencies will provide immediate liquidity for their holders.

The Bitcoins automatic teller machines are common throughout the world and there already exist hybrid Ethereum and Bitcoin ATMs offering their services to the Ethereum community, including the NIOBIUM, which seeks to convert the local fiduciary currency - FIAT directly into the Ethereum or vice-versa.

While the traditional Bitcoin automatic teller machines are designed to convert fiduciary currency into digital Bitcoins, the Ethereum ATM can do this and much more. In addition to acting strictly as an automatic teller machine to withdraw and deposit money, future uses of the Ethereum ATM include the capability of interacting with smart contracts and other programmable items in the Ethereum block chains, even such as voting in a resolution of a decentralized autonomous organization, as is the case of the NIOBIUM, which will have the power of bringing to its community all those that possess the NIOBIUM.

X. THE ICO OF THE BOMESP VIRTUAL CURRENCY – NIOBIUM COIN

Token Details

⁹<https://coinatmradar.com/>

Token Compliance: ERC20
Token Name: NIOBIUM
Token Symbol: NBC
Token Decimals: 18
Token Initial Quantity: 0 (Will be minted at the time of contribution)
Token Mintable: Not mintable post ICO closure.
Token Transferrable: Not transferrable till ICO closure.
Token ENS: niobiumcoin.eth

Stage 1: Pre-presale Details

Amount to be raised in pre-presale: 500 ETH

Price: 1 ETH = 600 NBC

Pending will be filled in Crowdsale: Yes

Stage 2: Pre-sale Details

Any Pre-sale: Yes

Amount to be raised in Pre-sale (above pre-presale): 5,000 ETH

Price: 1 ETH = 450 NBC

Pending will be filled in Crowdsale: Yes

Stage 3: Crowd-sale Details

Crowdsale Type: ETH Capped
Max Cap: 564,000 ETH (including pre-sale & pre-presale)
Min Cap: 100 ETH
Cryptocurrency involved: ETH and BTC
Pre-sale/Crowdsale Start (Approx.): 9 AM UTC, Nov 30, 2017

Pre-sale/Crowdsale End (Approx.): 9 AM UTC, Dec 31, 2017
Pricing in: ETH and BTC
Escrow: Yes (ConsenSys MultiSig Wallet, 3 Signatures)

Team Bonus Allocation over NBC:

Name (Address)	Amount (%)	Comments
Team Bonus	10.00%	Bonus for Founding members - 10 founders
Advisors	2.0%	Key people, advisors, and influencers
Reserved Coins:	50%	(ConsenSys MultiSig Wallet, 3 Signatures for using for the BOMESP platform only)

XI. THE BOMESP AND NIOBIUM ROADMAP

Our team will proceed with due care to minimize the potential loss of assets. Once the *Smart Contracts* are implemented in the Ethereum BlockChain as an immutable code, it is particularly crucial that all of the procedure be rigid and easily usable so as to cope with possible errors. As part of the development process, we rely on independent professionals and on auditing of software for all of the *Smart Contracts*, in addition to our internal verification pipeline. This encompassing testing routine has a term for execution that is reflected in the foreseen launching schedule. The NIOBIUM resources will be launched in the following order:

Development of the project: June 25, 2017 to July 31, 2017

Development of the codes for the project: August 1, 2017 to September 1, 2017

Updated adjustment: August 28, 2017 to August 31, 2017

Pre-presale: November 20, 2017 to November 30, 2017

Release of the ImToken Wallet app: September 1, 2017 to September 3, 2017

Sales business plan: September 6, 2017 to November 11, 2017

Released plan: September 15, 2017

Central NBC platform: September 11, 2017 to September 29, 2017

Tests + Revisions Audit: September 20, 2017 to September 29, 2017

* Launching of the Marketplace: October 1, 2017

Pre-sale: November 20, 2017 to November 30, 2017

Crowdsale: November 30, 2017 to December 31, 2017

Development of the BOMESP platform: November 16, 2017 to November 16, 2018

Partnerships with ATMs around the World: June 1, 2018 to December 31, 2018

Implementation of ATMs in strategic business sites: December 1, 2018 to January 1, 2020

XII. CONCLUSION

The existence of the Ethereum technology for the BlockChain rendered viable the creation of the SÃO PAULO VIRTUAL BUSINESS CURRENCIES EXCHANGE (BOMESP), impelled by the NIOBIUM - NBC. The innovations provided by the NIOBIUM, as a result of the use of the *smart contracts* of the Ethereum platform, are numerous as described in this White Paper, stressing the fact that each NIOBIUM will only be created if someone pays for it, i.e., they will be created based on the payment and not at random.

The BOMESP arrives so as to revolutionize the ICOs in the entire world, opening a field never imagined by the small, medium and large-size companies, the necessity of financing of their projects, which are totally reliant on the Banks and Capital Markets. In the BOMESP, the companies may launch their own assets, known as tokens, assets or also virtual currencies, offered on a platform for trading with currencies that are entailed to the production, to the services, to the equity/assets of the companies, or that can be guaranteed or backed by their credibility and reputation in the business market, giving rise to millions of transactions per second. Welcome to the BlockChain Revolution by the BOMESP and NIOBIUM COIN.

XIII. REFERENCES

(1)

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(2) <https://coinmarketcap.com/currencies/ethereum/>

(3) [https://en.wikipedia.org/wiki/The_DAO_\(organization\)](https://en.wikipedia.org/wiki/The_DAO_(organization))

(4) <http://money.cnn.com/2015/11/02/technology/bitcoin-1-billion-invested/index.html>

(5) <https://coinmarketcap.com/currencies/views/all/>

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