





Technology:

NBTC

**Version:** 

v0.2En 02/22/2022

# **AGROBONUS**

## LIGHTPAPER



AgroBonus Lightpaper v0.2En is the later version of v0.1En, released on July 1, 2021, the issuance date of the existing five billion fifty million AGB.

Months of testing blockchain-based APIs and about 50,000 beta testers, development of new applications and an evolution of widespread recognition in the specialized media and professionals in the field, pilot use of agrobonus advances to its new phases.





AG\$ is the native cryptocurrency of Newtime Blockchain Technology Chain - AgroBonus NBTC and works as a means of payment in technological, financial and commercial ecosystems. It circulates primarily from interest-free financing of the agricultural sector and its main objective is to generate financial results for investments in the development of new technologies that increase productivity and environmental and health sustainability, contributing to food security of the populations.

The model was conceived based on studies of the demands for food security and sustainability that emerged in the editions of the Corporate Social Forum on different continents, as well as in the work with FAO, IFAD and WFP. Technological support is carried out by experts in financial technology and blockchain who have been involved in development, research and innovation for a few decades, including contributions to Bitcoin and Ethereum networks.

INJECTION OF LIQUIDITY AND FREEDOM INTO ECONOMY TO GENERATE PRODUCTIVITY, SUSTAINABILITY AND FOOD SECURITY

# FUNDAMENTALS

## INNOVATION, SUSTAINABILITY AND PRODUCTIVITY

The concept of a circular economy in the agricultural sphere, whether in closed ecosystems or international environments, was the inspiration for the creation of this "agribusiness strong currency". It is estimated that by 2050 the world population will increase by around 50%. At this rate of growth, the production of grains to feed the world should be 70% higher, further increasing the economic and social importance of agribusiness, as well as the need to promote the sector's sustainability.

The only way to achieve these volumes of productivity and guarantee respect for the environment and the health of consumers and producers is through massive investment in innovation and technology for agriculture.

AgroBonus emerges as a numerical representation of investments in social, environmental and health sustainability in agribusiness through an ecosystem of financial, commercial and technological innovation that generates increases in productivity and quality.



WE WILL ONLY BE ABLE TO FEED THE WORLD AND PRESERVE THE ENVIRONMENT WITH STRONG INVESTMENT IN TECHNOLOGY



## **IMPLEMENTATION**

## TECHNOLOGICAL, FINANCIAL AND COMMERCIAL ECOSYSTEM



The currency begins to circulate through the AgroVantagens Program - the pilot project in Brazil - a loyalty and benefits program in which AGB plays the role of points, but with its quotation linked to the official index of the Brazilian agribusiness GDP, which is calculated and published by the Center for Advanced Studies in Applied Economics at the University of São Paulo and the Brazilian Confederation of Agriculture and Livestock (CEPEA/Esalq/USP-CNA), and has no expiration date.

Financing agricultural production and cashback from companies accredited to the Program are the main ways of putting agrobonus into circulation.

AgroVantagens works through a multi wallet digital account platform. The user uses the AgroVantagens web platform and app, QR code, Cards, POS, among other formats being implemented, to pay for products and services at accredited companies, paying with BRL and AGB and receiving cashback in AGB.

The platform will feature a marketplace for financial products and also a B2B and B2C marketplace, so that accredited companies and users can find the best suppliers and leverage future international transactions.

Companies from any branch can participate; one of the goals of AgroVantagens is to demonstrate that agribusiness is present in all sectors. Companies define the percentage in AGB that they will receive, how much cashback they can offer and register to receive Program customers, in addition to finding new suppliers, products and technologies.

Within the AgroVantagens Program, the index used by companies, by contract, is linked to the Brazilian agribusiness GDP, one of the most successful in the world.

In the parallel and international market, the quotation will not be directly linked to the index, as the program's backing will increase as investments in new technologies begin to show their results and the AGB begins to circulate on other platforms.

# AGRIBUSINESS IS RESPONSIBLE FOR ALMOST A THIRD OF BRAZIL'S GROSS DOMESTIC PRODUCT, WITH GROWTH ABOVE THE NATIONAL AVERAGE



## **AGRIBUSINESS AND INTEREST**

#### PRIVATE INCENTIVE TO THOSE WHO PRODUCE

Financing production, in its different forms of organization and relationship with agribusiness, without charging interest, in transactions that may involve fiat currency, using the AGB as a parallel currency, must be an action carried out with the maximum reduction of bureaucracy of the procedures to release of funds and guarantee of payments.

In place of the bureaucratic routines of the banking system, blockchain technology, smart contracts and artificial intelligence will facilitate procedures and expand access to credit. The results will be invested in ways of increasing production and sustainability of field activities.

The values and percentages available will be analyzed for each situation and according to the quantum of AGB receptivity in the market at the time of release. Its quotation among the participants is linked to the official index of the Gross Domestic Product of Brazilian Agribusiness, which exceeds 1 trillion BRL and has shown double-digit annual growth.

This is the formula presented by the pilot program developed for the beginning of AGB circulation.





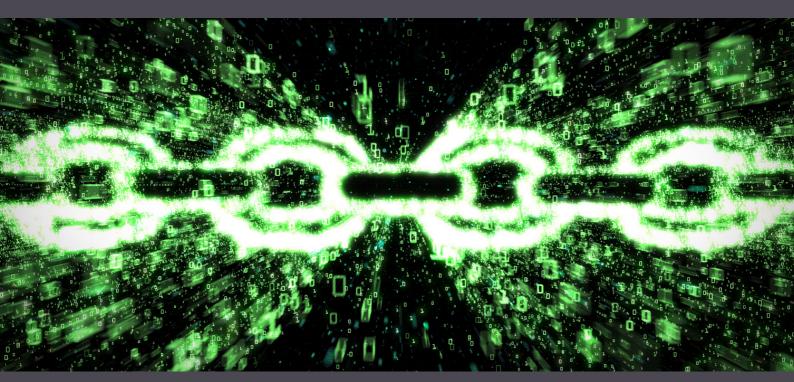
PRODUCTION INCENTIVES

THAT MEET MARKET

DEMANDS PROMOTE

ECONOMIC AND SOCIAL

DEVELOPMENT



## FEATURES AND RESOURCES

#### GENERAL INFORMATION

The agrobonus supply is 5,050,000,000 (five billion and fifty million) of AGB. The amount was issued on July 1, 2021, by converting one billion dollars using the exchange rate of the day. On the issuance date, 1 AgroBonus was worth 1 Real, following, from then on, the price of agribusiness GDP in the Agrovantagens Program.

According to data from the Plano Safra released by the Ministry of Agriculture of Brazil - MAPA, this amount is sufficient to finance the production of 50 to 500 thousand producers, varying according to the percentage of use of the asset.

THE NETWORK IS READY FOR
TOKENIZATION OF COMMODITIES, CARBON
CREDITS, REAL ESTATE; SMART
CONTRACTS, NFT, TRACKING, AMONG
OTHER ASSETS, UTILITIES AND
PAYMENT METHODS.

The platform and APIs developed for the AgroVantagens Program increase the privacy and security of users and at the same time facilitate transactions with crypto assets, as it uses simpler and more intuitive keys instead of hash addresses.

The network, which can communicate with other existing networks, was developed to operate with a "low carbon footprint", being able to be powered by small solar panels, wind energy and batteries, which reduces energy consumption, increases sustainability and also considerably reduces the value of fees, which today are not charged.

Network-wide transactions consume less energy than an idling electric car, and in tests carried out in the first period, 5,000 transactions per minute were supported over the network without performance loss. In the six months of the initial phase, 7,244,878 AGB (seven million, two hundred and forty-four thousand, eight hundred and seventy-eight agrobonus) were handled, in a total of 83,596 transactions and 71,293 active portfolios.

## **GLOBAL NETWORK**

AGROBONUS IS PART OF A SOLUTION TO FOOD, ENVIRONMENTAL AND HEALTH PROBLEMS THAT AFFECT PEOPLE ALL OVER THE PLANET.





THE PROGRAM ACTS
DIRECTLY TOWARDS
THE ACHIEVEMENT OF
14 OF 17
SUSTAINABLE
DEVELOPMENT GOALS
OF THE 2030 UNITED
NATIONS AGENDA































Newtime Blockchain Technology,
Corporate Social Forum, WTE - Wireless
Technologies, ASF-Network,
InOurGarden, Jamadda, Mentorizate,
GruppoZ, Stratex, Zoom and ASSIC are
among the entities that make up or
support the initiative.
In Brazil, ZurichBank S.A. is the
company legally responsible for
implementing the system, through
AgroVantagens - Brazilian Agribusiness
Benefits Program.





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