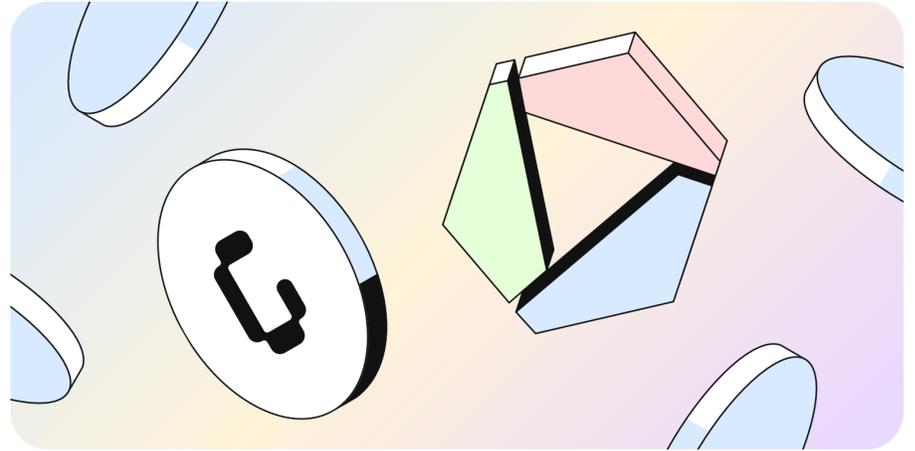


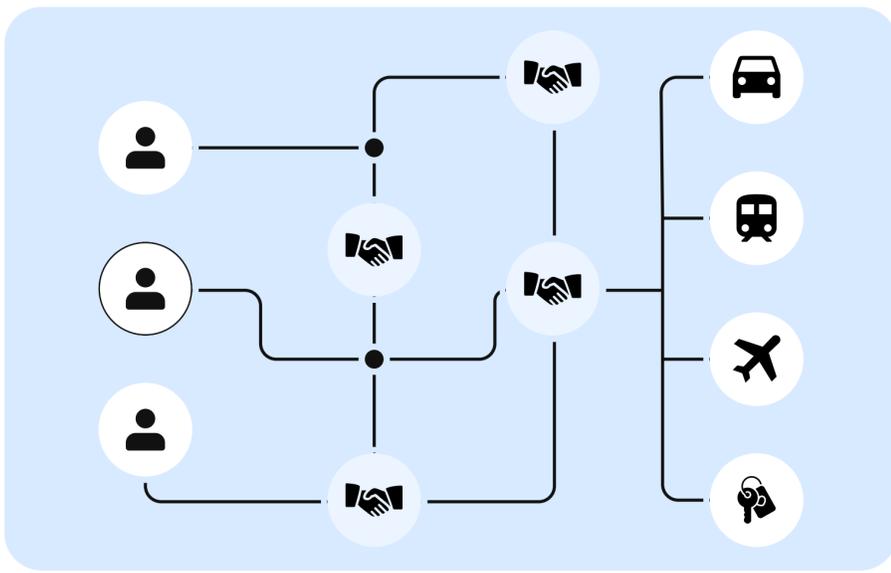
# Curio BitSpectrum Protocol CGT 2.0

Curio BitSpectrum is an RGB-based protocol (<https://rgb.tech/>) innovating in the Bitcoin ecosystem with its focus on Layer2 development and a multi-chain liquidity management platform utilizing the Substrate Network and Taproot Assets Protocol. Based out of Switzerland, through its offerings, Spectrum Chain and RGBapp, BitSpectrum aims to bring liquidity management tools to beat liquidity traps by solving recurrent optimization problems to the BTC ecosystem, featuring innovations like

the non-custodial trustless implementation of a collateralized token in DeFi, transaction costs, faster transactions, enhanced scalability, widespread adoption, and native innovation. With Blockchain as a backbone and AI-powered engine, transaction fees are significantly lower and broaden application diversity, including compatibility with the Ethereum Virtual Machine (EVM) and Polkadot Ecosystem.



## Bridging Defi and Real World Assets



### Depositor Benefits

- ✓ Earn an attractive, stable, and uncorrelated yield leveraging RWA.

### Borrower Benefits

- ✓ Eliminate Middlemen: Reduce costs by bypassing intermediaries in debt issuance, leveraging the efficiencies of Decentralized Finance (DeFi).
- ✓ Streamlined Process: Utilize the BitSpectrum app for simplified debt issuance, enabling a seamless transition from seeking financing to securing funding in just five steps.
- ✓ Transparent Communication: Facilitate direct communication between borrowers and investors to minimize the risks associated with price manipulation inherent in traditional debt issuance structures.

## Problem

- 1 Operational costs have been a significant barrier, including manual capital requests, complex ownership transfers in secondary markets, data access hurdles, and convoluted fund distributions.
- 2 Historically, debt capital markets have been largely accessible to large institutions and high-net-worth individuals.
- 3 Borrowers face illiquidity discounts on issued debt, limitations on cross-border capital accessibility, and a lack of transparency in the issuance process.
- 4 Traditional Finance (TradFi) is characterized by barriers that limit significant opportunities for participants.

## Solution

- 1 BitSpectrum's Vision: BitSpectrum aims to merge decentralized finance (DeFi) with Traditional Finance (TradFi) to transform the debt capital market landscape.
- 2 Integration of DeFi and TradFi: This fusion harnesses the innovative capabilities of DeFi across partner chains while capitalizing on the potential of real-world investments.
- 3 Benefits: This synergy stimulates tangible economic activity and provides users with access to stable, lucrative yields previously inaccessible.
- 4 Leveraging Tokenization: BitSpectrum utilizes tokenization and on-chain asset creation and management to overcome longstanding challenges in TradFi.



## How?

BitSpectrum works with Governments and Large Institutional Clients worldwide to facilitate the tokenization of Real World Assets (RWA), pioneering the global transformation of debt capital markets to allow for increased efficiency, liquidity, transparency and accessibility.

Organizations can effectively deploy stablecoins, maximize returns from RWAs, and ensure regulatory compliance while mitigating risks.

- 1 Identify High Yield Opportunities:** Conduct in-depth market analysis to pinpoint high-yield opportunities within real-world asset (RWA) sectors, emphasizing stable cash flows and robust fundamentals.
- 2 Diversify Investment Strategy:** Develop a diversified investment strategy across various asset classes, industries, and regions to mitigate risk and enhance portfolio resilience.
- 3 Forge Strategic Partnerships:** Establish strategic partnerships with governments, large institutional clients, and key stakeholders to access a broader range of RWAs and unlock value-driven opportunities.
- 4 Ensure Regulatory Compliance:** Implement rigorous regulatory compliance measures, collaborating closely with legal and regulatory experts to ensure adherence to applicable laws and regulations in all jurisdictions.
- 5 Implement Robust Liquidity Management:** Deploy sophisticated liquidity management tools to monitor and mitigate risks associated with RWAs, leveraging data-driven insights and proactive risk mitigation strategies.
- 6 Provide Transparent Reporting:** Deliver transparent and regular reporting to stakeholders, showcasing investment performance and stability to foster trust and confidence in the ecosystem.
- 7 Continuously Refine Strategies:** Continuously evaluate and refine investment strategies based on market dynamics, regulatory changes, and emerging opportunities to optimize yield and drive sustainable growth.



## BitSpectrum DAO's

Members of the DAO are given the right to the excess revenues of the protocol through a staking process. In addition:

- 1 Transparent Governance Structure:** Develop a transparent and robust governance structure that clearly outlines the roles, responsibilities, and decision-making processes within the DAO.
- 2 Inclusive Membership:** Foster inclusivity within the DAO by encouraging participation from a diverse range of stakeholders, including token holders, developers, and community members.
- 3 Staking for Governance Rights:** By staking their tokens, members can actively participate in decision-making processes and have a say in key governance matters such as protocol upgrades, staking rewards, and token buybacks.
- 4 Streamlined Proposal Process:** Clear guidelines for submitting proposals, conducting due diligence, and facilitating discussions before voting takes place.
- 5 Voting on Smart Contract Upgrades:** Transparent review process to ensure that proposed upgrades align with the DAO's long-term objectives and do not compromise the integrity of the protocol.
- 6 Governance of Staking Rewards and Buybacks:** Members vote on staking rewards and token buyback programs to incentivize participation and drive value creation for stakeholders.

## Curio Technology Roadmap

### Q3 2024

- ✓ July: Testnetwork.
- ✓ August: Audit.
- ✓ September - October: Public launch of Bstable, the first 100% Bitcoin collateral stablecoin in the world.

### Q4 2024

- ✓ October: Testnetwork.
- ✓ November: Audit.
- ✓ December: Public launch of B Curio, and RWA collateral stablecoin issued on the Bitcoin chain and delivered on the EVM and Substrate-based chains.

### Q1 2025

- ✓ Launch of liquidity management on RFT-based platform.
- ✓ Introducing breathing NFTs with a unique strategy.
- ✓ Introduce new products on bitcoin chain for a banks B2B / B2C.

### Q2 2025

- ✓ Portfolio management on-chain.
- ✓ Bitcoin RGB/substrate wallet development.
- ✓ Tokenization of BTC and launch BTC derivatives onchain with legal approved framework for a institutional investors from Switzerland and EU.

### Technology Stack:

Substrate-based

Taproot assets

RGB

Lightning

Runes