

GLOBAL ECONOMIC INDEX TOKEN

NPI

NeperCoin

Whitepaper · Version 1.0 · March 2026



A transparent, manipulation-resistant global economic index anchored to World Bank GDP per capita data. Not a currency. Not speculation. A measure of real human economic progress.

NPI INDEX

37,325

TOKEN VALUE

\$3.73

COUNTRIES

193

BASE YEAR

2000

CONTENTS

01	Abstract
02	The Problem — Why A New Index
03	The NPI Formula
04	The 1-Year Lag System
05	Data Sources & Oracle Architecture
06	Token Model
07	Smart Contract Architecture
08	Manipulation Resistance
09	Legal & Regulatory Framework
10	Wallet Setup & Acquiring NPI
11	Roadmap
12	Risk Disclosure

01

Abstract

NeperCoin NPI is a global economic index expressed as a blockchain token. It measures the ratio of current world GDP per capita to its value in the base year 2000, multiplied by a fixed scalar of 15,000. Each NPI token represents one ten-thousandth of the index value.

Unlike cryptocurrencies designed for speculation, NPI is anchored entirely to real-world economic data from the World Bank — the most authoritative global economic institution, aggregating data from 193 member nations. The index updates annually using data confirmed at least one year in advance, eliminating all information asymmetry and front-running opportunities.

"By the time NPI updates, everyone on earth already knows what the number will be. Not approximately — exactly. There is no insider advantage. There never can be."

NPI is not a stablecoin, security, or investment instrument. It is an economic index in the tradition of the S&P; 500 or the Human Development Index — except it measures global GDP per capita progress for all of humanity, denominated in a verifiable, open-source token.

02

The Problem — Why A New Index

The global financial system lacks a neutral, manipulation-resistant measure of economic value that is independent of any national currency or political institution. Existing benchmarks suffer from four critical weaknesses:

USD / EUR dependency

Most global price benchmarks are denominated in USD or EUR. Currency crises, quantitative easing, and monetary policy by the Federal Reserve or ECB directly distort these measures — not because the underlying economy changed, but because the measuring stick did.

Speculative volatility

Bitcoin and most cryptocurrencies are designed to be speculative assets. Their value is driven by sentiment, not economic fundamentals. A 70% drawdown in six months is incompatible with any store-of-value or index function.

Insider information risk

Economic statistics are known to government insiders and institutional investors before public release. GDP revisions, CPI releases, and employment data consistently create front-running opportunities that disadvantage ordinary people

.

Single-nation bias

No existing index measures global human economic productivity as a single unified figure. Every major index — S&P; 500, FTSE 100, Nikkei — measures the performance of a specific nation or region, not humanity as a whole.

03

The NPI Formula

$$\text{NPI_raw} = \text{GDP_pc (current)} / \text{GDP_pc (year 2000)}$$

$$\text{NPI_index} = \text{NPI_raw} \times 15,000$$

$$\text{Token price (USD)} = \text{NPI_index} \times 0.0001$$

Open source · Immutable · Verifiable by anyone with a calculator

Parameter	Value	Source	Fixed?
GDP_pc (current)	World GDP per capita	World Bank NY.GDP.PCAP.CD	Updated annually
GDP_pc (year 2000)	\$5,478 USD	World Bank confirmed 2000	Fixed forever
Multiplier	15,000	Design constant	Fixed forever
Token ratio	0.0001	Design constant	Fixed forever

Why 15,000?

The multiplier of 15,000 was chosen so that NPI_index equals exactly 15,000 at the base year 2000 — since $\text{NPI_raw} = 5,478/5,478 = 1.0$ at that point. This produces a clean, memorable anchor. At 2024 GDP levels (~\$13,664), the index is approximately 37,325, giving each token a price near \$3.73. The multiplier is fixed in the smart contract and cannot be changed by anyone.

Why year 2000 as base?

Year 2000 represents the start of the modern globalization era — before the 2001 recession, before the 2008 financial crisis, and before COVID-19. The World Bank has confirmed, audited, and published data for all 193 member nations for this year. This value is hardcoded at deployment and can never be revised by any party, including the founding team.

04

The 1-Year Lag System

The most important design decision in NPI is its mandatory 1-year data lag. The index always uses World Bank GDP data confirmed and published at least 12 months before the update date. This single mechanism eliminates every known form of manipulation associated with data releases.

"The next year's NPI value is already calculable by any person on earth today — with the same data available to everyone simultaneously. This is not a weakness. It is the strongest anti-manipulation mechanism any index has ever had."

NPI Year	Data Used	Status	Known Since	Surprise Risk
NPI 2025	2023 GDP	WB confirmed	Mid-2024	ZERO
NPI 2026	2024 GDP	WB confirmed	Mid-2025	ZERO
NPI 2027	2025 GDP	Publishes mid-2026	Mid-2026	ZERO
NPI 2028	2026 GDP	Publishes mid-2027	Mid-2027	ZERO

What the lag eliminates

Front-running — Data is already public for 12+ months before the index updates.

Insider advantage — Every person on earth has access to exactly the same data simultaneously.

Release-day shock — There is no release day. The update is perfectly predictable.

Speculative pump — Nothing to speculate on — the number is already known by all.

Political manipulation — The data revision window is closed long before NPI uses the data.

Single-source risk — 5 independent sources must agree within $\pm 2\%$ tolerance.

05

Data Sources & Oracle Architecture

NPI uses a 5-source oracle consensus requiring a 4-of-5 supermajority within a $\pm 2\%$ tolerance band before any index update executes on-chain. The median of agreeing values is used, not the average.

Source	Indicator	Coverage	Type	Role
World Bank	NY.GDP.PCAP.CD	193 countries · Annual	Official	Primary
IMF WEO	NGDPDPC	190 countries · Biannual	Official	Verification
UN Statistics	National Accounts	200 countries · Annual	Official	Third check
Chainlink / BEA	On-chain GDP	BNB Smart Chain + 8 chains	Oracle	Crypto proof
Pyth Network	On-chain GDP	Multi-chain	Oracle	Redundancy

Consensus mechanism

If any source deviates beyond $\pm 2\%$ from the median, the update is flagged for human review and the existing index value is preserved. No single institution — not even the World Bank — can unilaterally move the NPI index.

06

Token Model

TOTAL SUPPLY 100,000,000	STANDARD BEP-20	NETWORKS BNB Smart Chain (BSC)	1 TOKEN 0.0001 Index
------------------------------------	---------------------------	--	--------------------------------

Allocation	Percentage	Tokens	Lock-up
Public Distribution	75%	75,000,000	None — available immediately
Foundation Reserve	10%	10,000,000	3-year lock-up from deployment
Early Supporters	15%	15,000,000	2-year vesting schedule

No venture capital allocation. No team tokens beyond the Foundation Reserve. No pre-mine. NPI is designed for all of humanity, not for any investor class.

Fixed supply — no inflation possible

The token supply is fixed at 100 million and cannot be increased after deployment. The smart contract contains no mint function available to any address — including the founding team. This is enforced at the contract level, not by policy. The only thing that can change the NPI index value is the oracle consensus mechanism responding to real-world GDP data.

07

Smart Contract Architecture

The NPI smart contract is deployed on BNB Smart Chain (BSC). BSC offers 3-second block times and ~\$0.03 transaction fees, making NPI accessible to users worldwide. The core formula is immutable — hardcoded at deployment with no upgrade path for the index calculation logic.

Core contract components

NPIToken.sol — BEP-20 token on BNB Smart Chain. Fixed supply. No mint function. No burn function beyond standard. Immutable after deployment.

NPIIndex.sol — Stores the current index value. Updated only by oracle consensus. Formula hardcoded and immutable.

NPIOracle.sol — Aggregates 5 data sources. Enforces 4-of-5 supermajority. Uses median, not average. Outlier rejection built in.

NPITimelock.sol — Any governance change requires minimum 48-hour timelock. Prevents surprise changes to any parameter.

Security audit

Before mainnet deployment, the complete contract suite will undergo an independent security audit by a reputable firm (Certik, OpenZeppelin, or Trail of Bits). The full audit report will be published publicly on the NeperCoin GitHub repository. No mainnet deployment will occur without a clean audit report and a public bug bounty period.

08

Manipulation Resistance

Attack Vector	Mitigation	Residual Risk
Single source manipulation	5-source consensus, 4-of-5 required	Negligible
Insider front-running	1-year lag — data 12+ months public before use	None
Release-day shock	No release day — update fully predictable by all	None
Oracle node corruption	Chainlink decentralized + Pyth redundancy	Very low
Retroactive data revision	First write immutable on-chain permanently	None
Currency manipulation	Global GDP average — no single currency dominates	Low
Single government influence	Global average — no nation moves the needle	Very low
Smart contract exploit	Independent audit + public bug bounty program	Low

09

Legal & Regulatory Framework

Token classification

NPI tokens are designed and intended to function as utility tokens providing access to the NPI economic index. They are not designed to be securities under any jurisdiction's definition. NPI does not promise returns, dividends, profit, or any form of yield. The index value may increase or decrease in line with global GDP per capita.

EU — MiCA compliance

The European Union's Markets in Crypto-Assets Regulation (MiCA) came into full force in December 2024. NPI is structured to comply with MiCA Title II (other crypto-assets). A compliant whitepaper will be filed with the relevant national competent authority prior to any public token offering within the EU.

United States

Following the SEC's 2025 regulatory reset, utility tokens without profit expectation are generally not treated as securities. NPI is designed to fall within this category. Legal counsel will confirm this position prior to US market access. US persons may be temporarily restricted pending legal opinion.

Italy / Foundation jurisdiction

The NeperCoin Foundation is being established as an Italian legal entity, benefiting from MiCA passporting across all 27 EU member states via a single CONSOB registration. This provides immediate access to 450 million potential users without separate national filings.

Wallet Setup & Acquiring NPI

Setting up MetaMask

Step 1 — Download MetaMask

Visit metamask.io and install the browser extension (Chrome, Firefox, Brave) or the mobile app. Download only from the official website — never from third-party links or search ads.

Step 2 — Create your wallet

Click "Create a new wallet" and choose a strong password. MetaMask shows you a 12-word Secret Recovery Phrase. Write it on paper. Store it somewhere safe and offline. Never photograph it. Never type it online. This phrase IS your wallet.

Step 3 — Add BSC network

MetaMask → Settings → Networks → Add Network. Enter: Name: BNB Smart Chain · RPC: <https://bsc-dataseed.binance.org/> · Chain ID: 56 · Symbol: BNB · Explorer: <https://bscscan.com>. NPI tokens live on BSC — transactions cost ~\$0.03.

Step 4 — Add NPI token

MetaMask → Assets → Import tokens. Enter the NPI contract address (published at nepercoin.com/dashboard after mainnet deployment). Symbol: NPI. Decimals: 18.

Step 5 — Acquire NPI

Visit nepercoin.com/get-npi. Option A: buy with card via MoonPay — they handle identity verification and send tokens to your wallet. Option B: connect MetaMask to BSC and swap USDT or BNB for NPI on PancakeSwap.

Hardware wallet recommendation

For holdings over \$500 equivalent, a hardware wallet (Ledger Nano X or Trezor Model T) is strongly recommended. Hardware wallets store private keys offline — even if your computer is compromised, your tokens remain safe. Both devices support BNB Smart Chain and BEP-20 tokens and can be used alongside MetaMask as an interface.

11

Roadmap

Phase	Timeline	Milestones
Phase 1 — Foundation	Q1–Q2 2026	Website live · Whitepaper published · Legal entity · GitHub repo public
Phase 2 — Token	Q2–Q3 2026	Smart contract audit · BSC mainnet deployment · PancakeSwap listing · MoonPay integration
Phase 3 — Traction	Q3–Q4 2026	First 1,000 holders · MiCA filing · CEX applications · Community launch
Phase 4 — Infrastructure	Q1 2027	Chainlink oracle integration · Multi-chain bridge · First annual index update
Phase 5 — Expansion	2027+	SDR-denominated variant · Academic partnerships · Development bank outreach

Risk Disclosure

Data risk — The NPI Index relies on World Bank and third-party data sources. Methodology changes, source discontinuation, or significant data errors could affect the index value.

Technology risk — Smart contracts may contain undiscovered vulnerabilities. Blockchain networks may experience outages, forks, or consensus failures outside the project's control.

Regulatory risk — Laws governing crypto-assets are evolving rapidly across all jurisdictions. Future regulation may restrict or prohibit NPI tokens in certain countries.

Liquidity risk — NPI tokens may have limited liquidity, particularly in early phases. You may be unable to sell tokens at a desired price or within a desired timeframe.

Loss of principal — The value of NPI tokens may decrease. You may lose the entire value of any tokens you acquire. Past index performance does not guarantee future results.

Not financial advice — Nothing in this whitepaper constitutes financial, investment, legal, or tax advice. Consult qualified professionals before making any financial decisions.

NPI is an economic index token, not a financial instrument, stablecoin, currency, or security. All index figures in this document are based on World Bank 2024 data with 1-year lag applied and are subject to annual update. Smart contract addresses will be published at nepercoin.com upon mainnet deployment. This document will be updated as the project develops. This whitepaper does not constitute an offer or solicitation to purchase any financial instrument in any jurisdiction.