

# BGPC

## Golden Poysha

*Bridging communities to the digital financial future.*

WHITEPAPER v1.0 - 2026

<b>TOKEN NAME</b>	Bangladesh Golden Poysha Currency
<b>SYMBOL</b>	BGPC / BEP-20
<b>TOTAL SUPPLY</b>	500,000,000 BGPC
<b>NETWORK</b>	BNB Smart Chain (Chain ID: 56)
<b>CONTRACT</b>	0x42B49e5A5F594587042f499a55EAace09246e7B7
<b>WEBSITE</b>	goldenpoysha.com

# Table of Contents

---

1. Executive Summary
2. The Problem - Bangladesh Financial Exclusion Crisis
3. The Solution - BGPC Ecosystem
4. Technical Architecture
5. Tokenomics and Token Distribution
6. Presale and Community Distribution Strategy
7. Roadmap
8. Use Cases and Target Markets
9. Regulatory Compliance and Legal Framework
10. Bangladesh Digital Currency Outlook - e-Taka and CBDC
11. Smart Contract Security Audit
12. Team and Foundation Governance
13. Risk Factors
14. Legal Disclaimer

# 1. Executive Summary

Golden Poysha (BGPC) is a BEP-20 utility token deployed on BNB Smart Chain, purpose-built to deliver financial inclusion to the estimated 50 million unbanked citizens of Bangladesh and the 10 million-strong Bangladeshi diaspora across the world.

The word *Poysha* - a foundational unit of Bangladeshi currency - anchors BGPC in the cultural identity of the communities it serves. BGPC is not a speculative instrument. It is a social impact utility token designed to empower everyday people with modern financial tools using nothing more than a smartphone.

BGPC is built on three foundational principles: **financial inclusion** for the unbanked, **full regulatory transparency** in all jurisdictions, and **active alignment** with Bangladesh's emerging digital currency framework. The Foundation is firmly committed to legal compliance and does not encourage the use of BGPC in any jurisdiction where digital currencies are prohibited by law.

Parameter	Detail
Token Name	Bangladesh Golden Poysha Currency (BGPC)
Blockchain	BNB Smart Chain (Chain ID: 56)
Standard	BEP-20
Total Supply	500,000,000 BGPC
Contract	0x42B49e5A5F594587042f499a55EAace09246e7B7
Circulating Supply (April 2026)	10,000,000 BGPC (2% at launch)
Presale Price	\$0.00001 per BGPC
Public Listing Price	\$0.00002 per BGPC
Liquidity Lock	12 months via PinkLock - verified on-chain
Website	goldenpoysha.com
Verified	BscScan - source code publicly verified

## 2. The Problem - Bangladesh's Financial Exclusion Crisis

### 2.1 Scale of Financial Exclusion

As of 2026, Bangladesh has over 170 million citizens yet financial exclusion remains one of its most persistent challenges. An estimated 50 million adults remain without access to formal banking services. Meanwhile mobile phone penetration exceeds 90% and smartphone users number over 45 million - creating an ideal foundation for smartphone-first financial services.

Indicator	Data (2025-2026)	Source
Unbanked adults in Bangladesh	~50 million	World Bank Global Findex
Mobile phone penetration	90%+	BTRC 2025
Smartphone users	45 million+	GSMA 2025
Bangladeshi diaspora worldwide	10 million+	IOM 2025
Annual remittances (FY2024-25)	\$21 billion+	Bangladesh Bank 2025
Average traditional remittance fee	6-8% per transfer	World Bank 2025
BNB Smart Chain transfer fee	Less than \$0.001	BscScan live data

### 2.2 Why Traditional Banking Fails

- Geographic barriers - over 60% of population lives in rural areas with limited bank branch access
- Documentation requirements exclude millions without formal identity or employment records
- Minimum balance requirements unaffordable to low-income households
- Migrant workers paying 6-8% in fees on every remittance - equivalent to several days of wages per transfer
- Gender inequality limiting women's access to formal financial services
- Bureaucratic complexity inaccessible to low-literacy populations

### 2.3 The Remittance Opportunity

Bangladesh is consistently ranked among the top 10 global remittance-receiving nations. Over \$21 billion was remitted in FY2024-25. A factory worker in Malaysia sending RM 200 home monthly loses RM 12-16 per transfer through traditional operators - an annual loss of over RM 180. Using BGPC on BNB Smart Chain, the same transfer costs fractions of a cent.

## 3. The Solution - BGPC Ecosystem

### 3.1 Core Services

Service	How BGPC Delivers It	Primary Beneficiary
Payments	Instant peer-to-peer transfers at near-zero cost via BNB Smart Chain	All users in Permitted Jurisdictions
Remittances	Send BGPC globally in seconds. Recipients convert via PancakeSwap DEX	Diaspora workers and families
Savings	Hold BGPC as a digital store of value with no minimum balance required	Unbanked households
Credit Access	Microloan program distributing BGPC to verified community members	Small businesses, farmers

### 3.2 Why BNB Smart Chain

- Transaction fees under \$0.001 - accessible to the lowest income users
- Transaction confirmation under 3 seconds - practical for everyday payments
- Over 100 million active wallet addresses globally as of 2026
- Trust Wallet native integration - most widely used mobile wallet in Southeast and South Asia
- Strong existing adoption across Malaysia, Bangladesh, UAE and Southeast Asian region
- PancakeSwap DEX provides an accessible, liquid trading environment for all users

### 3.3 Smartphone-First Design Philosophy

BGPC is designed for the smartphone - not the bank branch. Trust Wallet provides a complete BGPC wallet requiring no account registration, no identity verification for basic holding, and no minimum balance. The smartphone already in the pocket of the unbanked is the gateway to BGPC.

## 4. Technical Architecture

### 4.1 Smart Contract Specification

Parameter	Value
Contract Address	0x42B49e5A5F594587042f499a55EAace09246e7B7
Standard	BEP-20 (ERC-20 compatible)
Blockchain	BNB Smart Chain Mainnet
Chain ID	56
Decimals	18
Total Supply	500,000,000 BGPC
Verification	Source code publicly verified on BscScan
Deployment Platform	Bitbond Token Tool - audited, established platform
Liquidity Pool	PancakeSwap V2 - BNB/BGPC pair (live April 2026)
Liquidity Lock	PinkLock - 12 months from April 2026

### 4.2 Smart Contract Features

#### Mintable

The contract owner may issue new BGPC tokens per the published token release schedule. All minting events are announced minimum 7 days in advance and are publicly visible on BscScan.

#### Burnable

Any token holder may permanently destroy BGPC tokens. The Foundation commits to quarterly burn events to offset newly minted tokens and maintain supply discipline.

#### Change Owner

Contract ownership may be transferred to enable multi-signature governance or DAO structure. All transfers are irreversible and publicly recorded on-chain.

### 4.3 Decentralised Architecture and Technical Limitations

BGPC operates on a public, permissionless blockchain. This provides transparency and accessibility but also means the smart contract does not and cannot:

- Identify or verify the nationality, citizenship, country of residence, domicile or legal status of any user
- Block or restrict transactions based on geographic location or identity
- Determine whether a user is legally eligible to hold or transact digital currencies in their jurisdiction
- Enforce compliance with the laws of any specific country or territory
- Distinguish between an eligible and an ineligible user at the point of transaction

WARNING: The technical inability of the BGPC smart contract to identify or restrict users by nationality, residence or legal status does NOT remove the legal obligations of individual users. Every user bears full personal responsibility for ensuring their use of BGPC complies with all laws applicable in their jurisdiction.

#### **4.4 Security Commitment**

The Foundation commits to a third-party smart contract security audit prior to presale launch. The full audit report will be published on [goldenpoysha.com](https://goldenpoysha.com).

## 5. Tokenomics and Token Distribution

### 5.1 Token Distribution

Allocation	Tokens	%	Vesting / Lock
Founder Reserve	150,000,000	30%	12-month cliff, 24-month linear vesting from April 2026
Liquidity Pool	100,000,000	20%	10M deployed April 2026; locked 12 months via PinkLock
Presale / Early Investors	50,000,000	10%	Immediate on confirmed purchase
Community Rewards and Staking	75,000,000	15%	Released per published reward schedule
Microloan Credit Program	50,000,000	10%	Released per verified loan disbursement
Marketing and Exchange Listings	50,000,000	10%	6-month linear vesting
Reserve / Future Development	25,000,000	5%	24-month lock
TOTAL	500,000,000	100%	

### 5.2 Founder Token Vesting

The 150,000,000 BGPC founder reserve is subject to a 12-month cliff followed by 24-month linear vesting from April 2026. No founder tokens are accessible during the first 12 months. After the cliff, tokens vest at approximately 6.25 million BGPC per month.

### 5.3 Liquidity Lock

The initial PancakeSwap V2 liquidity pool of 0.0804 BNB and 10,000,000 BGPC was created in April 2026. LP tokens are locked for 12 months via PinkLock - publicly verifiable on-chain. The Foundation cannot withdraw liquidity during this period.

### 5.4 Supply Management Principles

- All minting events announced minimum 7 days in advance via all official channels
- Tokens minted for microloans matched by equivalent quarterly burn events
- Quarterly treasury reports published covering all mint, burn and transfer activity
- Any increase beyond 500 million total supply requires community governance approval
- The Foundation will never use treasury tokens to manipulate market price

## 6. Presale and Community Distribution Strategy

### 6.1 Presale Parameters

Parameter	Value	Rationale
Presale price	\$0.00001 per BGPC	Accessible at all income levels
Public listing price	\$0.00002 per BGPC	2x reward for early community believers
Tokens available	50,000,000 BGPC	10% of total supply
Hard cap	\$10,000 USD	Achievable and credible for launch
Soft cap	\$5,000 USD	50% of hard cap - full investor protection
Minimum purchase	\$5 USD	Inclusive for low-income diaspora users
Maximum purchase	\$500 USD	Whale protection - fair distribution
Accepted currencies	BNB, USDT, USDC	BNB Smart Chain native assets
Refund policy	Full refund if soft cap not reached	Full investor protection
Token delivery	Immediate on confirmed payment	No lock on presale tokens

### 6.2 Presale Eligibility - Jurisdictional Restriction

The BGPC presale is open exclusively to participants in jurisdictions where cryptocurrency is legally permitted. Participation by citizens or residents of Bangladesh or any Restricted Jurisdiction is strictly not permitted.

**PRESALE RESTRICTION:** By participating in the BGPC presale, you confirm and warrant that you are not a citizen or resident of Bangladesh or any jurisdiction where the purchase, holding, transfer or transaction of digital currencies constitutes a prohibited, restricted or criminal act under applicable law. All legal consequences of non-compliance rest solely with the individual participant.

### 6.3 Community Airdrop and Referral Program

- Total airdrop: up to 5,000,000 BGPC from Community Rewards pool
- Per-wallet: 500 to 5,000 BGPC based on verified engagement - Permitted Jurisdictions only
- Target: Bangladeshi diaspora in Malaysia, UAE, UK, USA, Canada and Australia
- Referrer bonus: 1,000 BGPC per verified successful referral
- Referee bonus: 500 BGPC on first confirmed purchase
- Available only in jurisdictions where cryptocurrency is legally permitted

## 7. Roadmap

Period	Milestone	Status
Q2 2025	BGPC smart contract deployed and verified on BNB Smart Chain	Completed
Q3 2025	goldenpoysha.com website launched with full CMS backend	Completed
Q3 2025	Facebook and X community pages established	Completed
Q4 2025	Whitepaper v1.0 published	Completed
Q1 2026	PancakeSwap V2 liquidity pool BNB/BGPC created and live	Completed
Q1 2026	Liquidity locked 12 months via PinkLock - verified on-chain	Completed
Q1 2026	BGPC live on DEXTools price tracker	Completed
Q2 2026	Community airdrop - up to 5M BGPC distributed	In Progress
Q2 2026	Presale launch - 50M BGPC at \$0.00001	Upcoming
Q2 2026	Telegram @bgpccoin community launched	Upcoming
Q3 2026	CoinGecko and CoinMarketCap listing applications	Upcoming
Q3 2026	Third-party smart contract security audit published	Upcoming
Q4 2026	MEXC or Gate.io CEX listing application	Upcoming
Q4 2026	Staking program launch - APY rewards for long-term holders	Upcoming
Q1 2027	BGPC mobile payment app beta launch	Upcoming
Q2 2027	Microloan program pilot - Bangladesh diaspora communities	Upcoming
Q3 2027	Major CEX listing application	Upcoming
Q4 2027	Regional expansion - South and Southeast Asia	Upcoming
2028+	Active engagement with Bangladesh Bank on e-Taka integration framework	Vision
2028+	BGPC recognised as exchangeable within future Bangladesh CBDC framework	Vision
2030	1 million active BGPC wallet addresses globally	Vision

## 8. Use Cases and Target Markets

### 8.1 Real-World Scenarios

#### Scenario 1 - The Migrant Worker in Malaysia

Rahim works in a factory in Selangor and sends RM 200 home to his family in Sylhet every month. Traditional services charge RM 12-16 per transfer. With BGPC - legally permitted in Malaysia - he downloads Trust Wallet, acquires BGPC on PancakeSwap, and transfers to his wife for less than 1 sen. Annual saving: over RM 180.

#### Scenario 2 - The Diaspora Investor in the UAE

Fatema is a Bangladeshi professional in Dubai where cryptocurrency is legally regulated under VARA. She participates in the BGPC presale, acquires 500,000 BGPC for \$5, and holds as a long-term investment - in full compliance with UAE law.

#### Scenario 3 - The Community Savings Group in the UK

A Bangladeshi women's cooperative in London with 20 members holds BGPC collectively in a shared wallet. In the UK, cryptocurrency is legally permitted under FCA regulation. They earn staking rewards - their first experience of digital interest on savings.

#### Scenario 4 - Future Bangladesh Integration

When Bangladesh Bank formally permits digital currencies through the e-Taka CBDC framework, BGPC holders in Bangladesh will be able to convert, exchange or use their holdings in full legal compliance. BGPC is positioned as a community-driven instrument compatible with this future framework.

### 8.2 Target Markets - Permitted Jurisdictions

Market	Bangladeshi Population	Crypto Status (2026)	BGPC Status
Malaysia	700,000+	Legal - SC regulated	Open
UAE / Dubai	600,000+	Legal - VARA regulated	Open
United Kingdom	500,000+	Legal - FCA regulated	Open
United States	200,000+	Legal - regulated	Open
Canada	100,000+	Legal - regulated	Open
Australia	80,000+	Legal - ASIC regulated	Open
Bangladesh	170,000,000	PROHIBITED - Bangladesh Bank directives	Closed - pending legalisation

## 9. Regulatory Compliance and Legal Framework

This section constitutes the formal regulatory and legal compliance framework of the BGPC Foundation. This is one of the most important sections of this whitepaper. All users, participants, investors and community members must read, understand and comply fully with this framework before engaging with BGPC in any way.

### 9.1 Definitions

Term	Definition
Permitted Jurisdiction	Any country, territory or jurisdiction in which the purchase, holding, transfer and transaction of digital or virtual currencies is explicitly permitted by law, or where no law specifically criminalises such activity.
Restricted Jurisdiction	Any country, territory or jurisdiction in which the purchase, holding, transfer, transaction or promotion of digital or virtual currencies is expressly prohibited by law, regulatory directive or governmental order, or constitutes a criminal or civil offence.
Eligible User	Any individual who is not a citizen, national, permanent resident or domiciliary of a Restricted Jurisdiction and who accesses BGPC from a Permitted Jurisdiction in full compliance with all applicable local laws.
Ineligible User	Any individual who is a citizen, national, resident or domiciliary of a Restricted Jurisdiction, regardless of their physical location at the time of access.
Bangladesh Bank Directives	All circulars, orders and guidelines issued by Bangladesh Bank prohibiting the use, holding, transfer or transaction of virtual currencies within Bangladesh, including directives under the Foreign Exchange Regulation Act 1947.

### 9.2 Bangladesh Regulatory Position - As of 2026

As of 2026, virtual currencies - including BGPC - are not recognised as legal tender in Bangladesh under the Foreign Exchange Regulation Act 1947 and Bangladesh Bank directives. The use, purchase, holding, transfer, exchange or transaction of virtual currencies within the territory of Bangladesh remains prohibited under current law.

**NOTICE TO BANGLADESHI NATIONALS AND RESIDENTS (As of 2026):** If you are a citizen, national, permanent resident or domiciliary of Bangladesh - regardless of your current physical location - you are PROHIBITED from purchasing, holding, transferring, transacting or otherwise engaging with BGPC until such time as the Government of Bangladesh and Bangladesh Bank formally permit digital currencies under applicable law. Violation of Bangladesh Bank directives may constitute a criminal offence under Bangladesh law. The BGPC Foundation strongly urges all Bangladeshi nationals and residents to respect and comply with the laws of Bangladesh in full.

### 9.3 BGPC Foundation Position on Restricted Jurisdictions

The BGPC Foundation's primary operational intention is to serve communities in Permitted Jurisdictions - particularly the Bangladeshi diaspora where cryptocurrency is legally recognised. The Foundation does not actively target, market to, or solicit participation from individuals in Restricted Jurisdictions.

The Foundation acknowledges that BGPC operates on a public, permissionless blockchain and that access cannot technically be restricted at the contract level. In recognition of this reality, the Foundation makes the following formal commitments:

- Prominent regulatory warning notices will be maintained across ALL official BGPC platforms - website, social media, whitepaper and marketing materials - at all times and in perpetuity until the law in restricted jurisdictions changes
- The Foundation will never actively promote, advertise or market BGPC to residents of Bangladesh or any other Restricted Jurisdiction
- All official BGPC communications will include clear and prominent warnings directing residents of Restricted Jurisdictions not to transact
- The Foundation will actively cooperate with any regulatory authority making a legitimate inquiry regarding BGPC operations
- The Foundation will update its compliance notices promptly when there is any material change in the regulatory status of any jurisdiction
- The Foundation will never encourage, incentivise or facilitate any user to circumvent or disobey the laws of their country
- The Foundation is strongly committed to hosting warning notices across all its media for restricted countries and people, directing them not to transact until legally free to do so

FOUNDATION STATEMENT: The BGPC Foundation acknowledges the existence of Restricted Jurisdictions and affirms its strong commitment to global regulatory compliance. The promotion of BGPC in Restricted Jurisdictions including Bangladesh is not the intention, objective or strategy of the Foundation. Any access to BGPC by residents of Restricted Jurisdictions is unsolicited, unintended, and occurs solely through the open and permissionless nature of public blockchain technology over which the Foundation has no technical control. The Foundation has no intention to bypass any regulation in any country. The primary objective is to operate in Permitted Jurisdictions and to build community awareness and readiness for the digital financial future in non-regulated environments.

## 9.4 Technical Limitations and User Responsibility

The BGPC smart contract is deployed on a public, decentralised blockchain. A critical technical reality that every user must understand is that the contract cannot:

- Automatically identify a user's nationality, citizenship, country of residence, domicile or legal status
- Block or restrict transactions based on geographic location or identity
- Determine whether a user is legally eligible to hold or transact digital currencies in their jurisdiction
- Enforce compliance with the laws of any specific country or territory
- Distinguish between an Eligible User and an Ineligible User at the point of transaction
- Identify whether a user is subject to restriction in Bangladesh or any other country that does not recognise digital currency

**CRITICAL USER RESPONSIBILITY NOTICE:** The technical inability of the BGPC smart contract to identify or restrict users by nationality, residence or legal status does NOT in any way reduce the legal obligations of individual users. Every user of BGPC bears full, sole and personal responsibility for ensuring that their acquisition, holding, transfer and transaction of BGPC complies with ALL laws, regulations and directives applicable in their jurisdiction. The BGPC Foundation accepts no responsibility, liability or obligation whatsoever for any legal consequences suffered by any user as a result of non-compliance with applicable laws.

### 9.5 Full Legal Liability Exclusion for User Non-Compliance

The following legal exclusions apply absolutely and without exception to all users of BGPC:

**LEGAL LIABILITY EXCLUSION - USER NON-COMPLIANCE:**

1. **SOLE USER RESPONSIBILITY:** Any user who accesses, purchases, holds, transfers, transacts or otherwise engages with BGPC in a Restricted Jurisdiction, or in violation of any applicable law in any jurisdiction, does so entirely at their own legal risk and bears sole and complete personal legal responsibility for such acts.
2. **NO FOUNDATION LIABILITY:** The BGPC Foundation, its founders, directors, officers, employees, agents and affiliates shall not be liable, responsible or accountable in any manner whatsoever for any legal action, investigation, prosecution, fine, penalty, sanction, confiscation, loss or damage suffered by any user as a consequence of their non-compliance with applicable laws.
3. **NO LEGAL PARTICIPATION:** The BGPC Foundation will not participate in, defend, fund, contribute to or otherwise support any legal proceeding, regulatory inquiry or enforcement action arising from a user's non-compliant use of BGPC. The Foundation cannot and will not be a party to any such legal matter.
4. **NO COMPENSATION:** The BGPC Foundation will not compensate, reimburse or make whole any user for any costs, losses, damages, fines, penalties, legal fees or expenses of any nature arising from non-compliant use of BGPC in any jurisdiction.
5. **NO INDEMNIFICATION:** Users in Restricted Jurisdictions who access BGPC in violation of applicable law expressly agree to indemnify and hold harmless the BGPC Foundation and all associated parties from any and all claims, damages, costs and liabilities arising from such non-compliant use.
6. **TECHNICAL ACCESS IS NOT LEGAL PERMISSION:** The mere technical ability to access, purchase or transact BGPC through a compatible digital wallet does not constitute legal permission to do so. Users must independently verify the legal status of digital currency in their jurisdiction before engaging with BGPC.
7. **CONTRACT INCAPABILITY ACKNOWLEDGEMENT:** Users acknowledge and accept that the BGPC smart contract has no capability to automatically identify their nationality, residence, domicile, legal status or jurisdictional eligibility. Should any user suffer legal action for acts that are prohibited - including but not limited to those described in this whitepaper - they will be solely responsible for such acts and BGPC will not take any responsibility, liability, or be a party in any related legal matters. BGPC will not compensate for any costs associated with such issues.

### 9.6 Jurisdictional Compliance Summary - As of 2026

Jurisdiction	Regulatory Body	Status (2026)	BGPC Access
Malaysia	Securities Commission Malaysia	Legal - digital assets regulated	Open
UAE	VARA	Legal - comprehensive crypto framework	Open
United Kingdom	FCA	Legal - regulated under FSMA	Open

Jurisdiction	Regulatory Body	Status (2026)	BGPC Access
United States	SEC / CFTC / FinCEN	Legal - regulated (state dependent)	Open
Canada	Provincial Securities Commissions	Legal - regulated provincially	Open
Australia	ASIC	Legal - digital assets regulated	Open
Bangladesh	Bangladesh Bank	PROHIBITED - Bangladesh Bank directives	Closed until law changes

Users are solely responsible for verifying the current legal status of digital currency activities in their jurisdiction before engaging with BGPC. This table reflects information as of 2026 and is subject to change.

## 10. Bangladesh Digital Currency Outlook - e-Taka and CBDC

This section presents the current state of digital currency development in Bangladesh, the economic opportunity it represents, and the BGPC Foundation's formal position on alignment with Bangladesh's digital financial future.

### 10.1 Bangladesh Digital Currency Discussion - Timeline and Milestones

Period	Milestone / Development
2017-2019	Bangladesh Bank issues formal warnings against Bitcoin and virtual currencies. Initial prohibition framework established under the Foreign Exchange Regulation Act 1947.
2020-2021	Academic and private sector research into blockchain technology and CBDC feasibility begins. Bangladesh Institute of Bank Management (BIBM) publishes early research papers on digital finance.
2021-2022	Bangladesh Bank formally announces research into Central Bank Digital Currency (CBDC). The IMF and World Bank engage Bangladesh on digital payment modernisation.
2022-2023	Bangladesh Bank establishes a dedicated CBDC task force. The concept of "e-Taka" - a digital Bangladeshi Taka - enters formal government and central bank discussions.
2023-2024	Bangladesh Bank publishes preliminary CBDC research findings. Digital payment platforms bKash, Nagad and Rocket report a combined registered user base exceeding 90 million.
2024-2025	Government of Bangladesh prioritises digital financial inclusion within Vision 2041. Bangladesh Bank continues e-Taka technical development with international partners.
2026 (Current)	As of 2026, Bangladesh Bank is in advanced research and pilot preparation for a CBDC. No formal launch date announced. Virtual currencies remain prohibited for private use.
2027 and beyond	BGPC Foundation anticipates progressive regulatory development aligned with Vision 2041. The Foundation will seek formal dialogue with Bangladesh Bank when the regulatory environment permits.
2028 and beyond	Subject to regulatory approval, the Foundation aspires for BGPC to be positioned as compatible with and exchangeable within the formal e-Taka CBDC framework.

### 10.2 Bangladesh Digital Finance Market - Current Landscape (2025-2026)

Platform / Indicator	Data (2025-2026)
bKash registered users	65 million+
Nagad registered users	35 million+

Platform / Indicator	Data (2025-2026)
Rocket (Dutch-Bangla Bank) users	15 million+
Total mobile financial service (MFS) users	90 million+ across all platforms
Annual MFS transaction volume	BDT 12 trillion+ (approximately \$110 billion USD)
Internet banking users	8 million+
Smartphone users in Bangladesh	45 million+ and growing rapidly
Unbanked adults (no formal bank account)	Approximately 50 million
Annual remittance inflow	\$21 billion+ (FY2024-25)

This data demonstrates that Bangladesh already has a population deeply familiar with digital financial transactions. The transition to full digital currency infrastructure - including a CBDC - is a natural progression. BGPC's smartphone-first design philosophy aligns precisely with this existing digital behaviour pattern.

### 10.3 Economic Impact - The Case for Digital Currency in Bangladesh

- **REMITTANCE SAVINGS:** A 5% reduction in remittance fees on \$21 billion annual inflows would save Bangladeshi families approximately \$1 billion per year - directly improving household income for millions
- **FINANCIAL INCLUSION MULTIPLIER:** Bringing 50 million unbanked adults into digital finance could increase GDP by an estimated 1-2% annually through increased consumption, savings and credit access
- **INFORMAL ECONOMY FORMALISATION:** Digital currency transactions are traceable and auditable - potentially bringing a significant portion of Bangladesh's estimated \$70 billion informal economy into the formal tax base
- **FOREIGN DIRECT INVESTMENT:** A progressive digital asset regulatory framework would significantly improve Bangladesh's attractiveness for fintech and blockchain investment
- **GDP GROWTH POTENTIAL:** International research shows that a 10% increase in digital financial inclusion correlates with 0.5-1% GDP growth - Bangladesh stands to gain significantly
- **YOUTH EMPLOYMENT:** A regulated digital finance sector would create tens of thousands of skilled jobs in blockchain development, compliance and digital financial services
- **GOVERNMENT REVENUE:** Regulated crypto markets generate tax revenue through capital gains, licensing fees and transaction taxes - revenue currently outside Bangladesh's jurisdiction

### 10.4 The e-Taka Vision - BGPC Foundation Formal Position

**BGPC FOUNDATION FORMAL STATEMENT ON e-TAKA (As of 2026): SUPPORT FOR NATIONAL VISION:** The BGPC Foundation fully supports and actively aligns with Bangladesh Bank's exploration of a Central Bank Digital Currency (CBDC) known as "e-Taka." This represents exactly the kind of forward-thinking, inclusive digital financial infrastructure that BGPC was designed to prepare communities for. **COMPLEMENTARY ROLE:** The Foundation believes that BGPC can play a significant complementary role in preparing Bangladesh's population for a digital financial future - building digital wallet literacy, blockchain transaction familiarity and cross-border payment capability in Permitted Jurisdictions, so that when e-Taka launches, communities are informed and ready. **LONG-TERM AMBITION:** The BGPC Foundation's long-term ambition - subject to regulatory approval and Bangladesh Bank's future framework - is for BGPC to be formally recognised as a compatible, exchangeable digital instrument within any future CBDC or digital currency framework established by the Government of Bangladesh and Bangladesh Bank. The Foundation actively seeks and welcomes dialogue with Bangladesh Bank and relevant government authorities toward this goal. **GOVERNMENT PARTNERSHIP:** The BGPC Foundation has a clear ambition to work constructively with the Government of Bangladesh and Bangladesh Bank to support any digital currency platform, framework or initiative the Government introduces. BGPC is not positioned as competing with any government-initiated digital currency - rather as a community preparation and awareness tool. **COMMITMENT:** BGPC looks forward to the day when Bangladeshi citizens can legally, safely and proudly use BGPC - and to contributing to the regulatory and technical framework that makes that possible. Until that day arrives and is formally confirmed by the Government of Bangladesh, the Foundation will continue to prominently and actively discourage Bangladeshi nationals from any non-compliant use of BGPC.

## 10.5 BGPC Ongoing Commitments to Regulatory Alignment

- Prominent regulatory warnings will be maintained across ALL BGPC platforms in perpetuity until the law in restricted jurisdictions formally changes
- The Foundation will never encourage, incentivise or facilitate Bangladeshi nationals or residents to circumvent Bangladesh Bank directives or the laws of any country
- The Foundation will promptly update its compliance framework and public notices when Bangladesh's digital currency regulatory status changes
- The Foundation will actively seek formal engagement with Bangladesh Bank and relevant government authorities to explore a compliant integration pathway for BGPC within the future e-Taka framework
- The Foundation commits to full compliance with any future regulatory framework established by Bangladesh Bank or the Government of Bangladesh
- Until formal legalisation in Bangladesh, all BGPC marketing targeting Bangladeshi nationals will explicitly include the regulatory prohibition warning in English and Bangla
- The Foundation supports and encourages all BGPC users everywhere to be fully compliant with the laws of their own country - legal compliance is a core value of the BGPC community

# 11. Smart Contract Security Audit

The BGPC Foundation is committed to full transparency regarding the security status of the BGPC smart contract. This section presents the results of the automated security scan conducted in April 2026 and the Foundation's commitment to a full manual audit prior to major exchange listing.

## 11.1 Automated Security Scan Results — April 2026

Parameter	Result
Scan Tool	SolidityScan by CredShields
Scan Date	April 2026
Contract Scanned	0x42B49e5A5F594587042f499a55EAace09246e7B7
Network	BNB Smart Chain (BSC Mainnet)
Security Score	61.33 / 100 (Average)
Lines of Code Scanned	968
Total Vulnerabilities Flagged	334 (see breakdown below)

## 11.2 Critical Investor Protection Checks — All Passed

Security Check	Result	Significance
Honeypot Test	PASSED - Not a honeypot	Tokens can be freely bought and sold
Buy Simulation	PASSED - 0% buy tax	No hidden fees on purchase
Sell Simulation	PASSED - 0% sell tax	No hidden fees on sale
Transfer Simulation	PASSED - 0% transfer tax	Free token transfers
Source Code Verified	VERIFIED on BscScan	Full transparency
Blacklisting Capability	NONE - Cannot blacklist	Owner cannot freeze users
Fee Manipulation	NONE - Cannot set fees	No hidden fee mechanism
Self-Destruct	NONE - Cannot self-destruct	Contract cannot be destroyed
Hidden Owner	NONE detected	No concealed admin access
Balance Manipulation	NONE - Cannot alter balances	Owner cannot change user holdings
Counterfeit Check	PASSED - Original token	Not an impersonation

### 11.3 Vulnerability Breakdown and Context

Severity	Count	Nature	Impact on BGPC
Critical	1	Public burn function	Intentional - holders can burn own tokens only
High	2	OpenZeppelin library patterns	In base library code, not BGPC logic
Medium	12	OpenZeppelin library patterns	Standard library flags, no exploitable risk
Low	34	Minor defensive coding suggestions	Code improvements, not security threats
Informational	193	Code style and documentation notes	Zero security impact - cosmetic only
Gas	92	Gas efficiency suggestions	Performance hints, not security issues
TOTAL	334		Key simulations all passed successfully

### 11.4 Findings Explained

#### C001 - Critical: Public Burn Function

The burn function is publicly accessible, meaning any token holder can burn their own tokens. This is intentional and standard across all major tokens. No user can burn another user's tokens. This feature is documented in the BGPC tokenomics as part of the quarterly burn program used to maintain supply discipline.

#### H001 - High: Unchecked Transfer (2 instances)

Both instances exist in the OpenZeppelin ERC-20 base library - not in BGPC's custom code. This is a theoretical pattern in older Solidity library versions that has never been exploited in a standard BEP-20 token. Both sell and transfer simulations passed successfully, confirming zero practical impact.

#### M001-M005 - Medium: Library Patterns (5 findings)

All five medium findings relate to patterns in the underlying OpenZeppelin library used as the foundation of the BGPC contract. These are standard scanner flags found on the same library base used by thousands of legitimate tokens. They are not present in BGPC's business logic layer.

#### Informational: Owner holds 98% of supply

The Foundation wallet holds 490,000,000 BGPC (98%) because the project launched in April 2026 and distribution has not yet occurred. This will reduce progressively as the presale, airdrop and community rewards are distributed per the published tokenomics schedule. Founder tokens are subject to a 12-month cliff and 24-month vesting as documented in Section 5.

## 11.5 Full Manual Audit Commitment

**BGPC FOUNDATION AUDIT COMMITMENT:** The BGPC Foundation commits to commissioning a comprehensive third-party manual smart contract security audit by a recognised audit firm prior to the BGPC major centralised exchange (CEX) listing application. The full audit report will be published publicly on goldenpoysha.com and made available to any exchange, investor or regulatory body upon request. The automated scan results presented in this section are provided for immediate transparency and investor confidence. They confirm that the BGPC contract passes all critical investor protection checks - not a honeypot, 0% tax, freely tradeable - which are the primary safety indicators investors and community members need to verify before engaging with any new token. The Foundation views security auditing as an ongoing commitment, not a one-time event. As the BGPC ecosystem grows and new features are introduced, each significant contract update will undergo security review before deployment.

## 11.6 Live Security Report

The full interactive security report for the BGPC contract is publicly available at:

- Security page: [goldenpoysha.com/security.php](https://goldenpoysha.com/security.php)
- BscScan verified contract: [bscscan.com/token/0x42B49e5A5F594587042f499a55EAace09246e7B7](https://bscscan.com/token/0x42B49e5A5F594587042f499a55EAace09246e7B7)
- PinkLock liquidity lock verification: [pinksale.finance](https://pinksale.finance) (search BGPC)
- Token Sniffer honeypot check: [tokensniffer.com](https://tokensniffer.com) (search BGPC contract)

## 12. Team and Foundation Governance

The BGPC Foundation is the governing body responsible for the development, management and strategic direction of the Golden Poysha (BGPC) ecosystem. The Foundation operates with a mission-first, compliance-first mandate.

Role	Responsibility
Founder and Visionary	Strategic direction, regulatory relationships, government engagement, community leadership
Blockchain Technology Team	Smart contract management, security audits, technical infrastructure, DEX integration
Community and Outreach Team	Diaspora community building across Permitted Jurisdictions, social media, partnerships
Finance and Treasury	Token allocation, presale administration, quarterly transparency reporting
Legal and Compliance	Continuous regulatory monitoring across all jurisdictions, compliance framework maintenance

### 11.1 Progressive Decentralisation

The Foundation is committed to progressive decentralisation. Administrative control is retained initially to ensure responsible, legally compliant development. As the community matures, governance will transition toward meaningful holder participation. Quarterly transparency reports will cover token activity, treasury management, community growth, roadmap progress and regulatory developments.

## 13. Risk Factors

---

Investing in or holding cryptocurrency involves significant risk. The following are the principal risks associated with BGPC. All prospective participants must carefully consider all risks before acquiring BGPC.

### Market and Price Risk

The price of BGPC may be highly volatile and can decrease significantly or become worthless. Cryptocurrency markets are speculative by nature and past performance is not indicative of future results.

### Regulatory and Legal Risk

The regulatory environment for digital assets is evolving rapidly. Changes in law could adversely affect the token's utility, tradability or legal status. The continued prohibition of virtual currencies in Bangladesh represents a specific risk to the long-term vision. Users in Restricted Jurisdictions face personal legal risk including potential criminal liability.

### Technology Risk

Smart contracts may contain undiscovered vulnerabilities. The BNB Smart Chain carries inherent technical risks including downtime, congestion and protocol changes. The Foundation commits to a third-party audit but cannot guarantee absolute security.

### Liquidity Risk

In early trading stages BGPC liquidity may be limited. Users may not be able to sell tokens at desired prices during periods of low trading volume.

### Adoption Risk

BGPC's value depends on community adoption. There is no guarantee of adoption at projected scale. Digital literacy barriers may slow growth.

### User Non-Compliance Risk

Users who access BGPC in Restricted Jurisdictions in violation of applicable law face personal legal risk including investigation, prosecution, fines and criminal liability. The Foundation bears no responsibility. See Section 9 for the full legal exclusion framework.

### Competition Risk

The financial inclusion space is competitive with established players including bKash, Nagad, Western Union, and emerging blockchain projects targeting similar demographics.

## 14. Legal Disclaimer

---

**THIS SECTION CONSTITUTES THE FORMAL LEGAL DISCLAIMER OF THE BGPC FOUNDATION. ALL USERS, PARTICIPANTS AND READERS ARE REQUIRED TO READ THIS SECTION IN FULL.**

---

*THIS WHITEPAPER IS PROVIDED FOR INFORMATIONAL AND EDUCATIONAL PURPOSES ONLY. IT DOES NOT CONSTITUTE FINANCIAL ADVICE, INVESTMENT ADVICE, TRADING ADVICE, LEGAL ADVICE, OR ANY OTHER FORM OF PROFESSIONAL ADVICE. THE BGPC FOUNDATION DOES NOT RECOMMEND THAT YOU BUY, SELL, HOLD OR OTHERWISE ENGAGE WITH BGPC TOKENS.*

*This whitepaper does not constitute a prospectus or offer document of any kind. It is not intended to constitute an offer of securities or a solicitation for investment in any jurisdiction. BGPC is a utility token and is not intended to constitute a security, commodity or regulated financial instrument in any jurisdiction.*

*JURISDICTION RESTRICTION: BGPC is strictly not available to citizens, nationals, permanent residents or domiciliaries of Bangladesh or any other jurisdiction where the purchase, holding, transfer or transaction of digital currencies is prohibited by law. By engaging with BGPC in any way, you represent and warrant that you are not subject to such restrictions and that your participation is in full compliance with all applicable laws.*

*USER RESPONSIBILITY: Each user is solely and fully responsible for independently verifying the legal status of digital currency activities in their own jurisdiction before engaging with BGPC. The Foundation provides no legal advice. Laws change - users must verify current status independently at all times.*

*NO FOUNDATION LIABILITY: The BGPC Foundation, its founders, officers, employees and affiliates shall bear no liability whatsoever for any legal consequences, penalties, fines, prosecutions, losses or damages suffered by any user as a result of non-compliant use of BGPC. The Foundation will not participate in, fund or support any legal proceedings arising from user non-compliance and will not compensate users for any associated costs or losses of any nature.*

*CONTRACT TECHNICAL LIMITATIONS: The BGPC smart contract has no capability to automatically identify a user's nationality, citizenship, country of residence, domicile, legal status or jurisdictional eligibility in Bangladesh or any other country that does not recognise digital currency as a transactable legal tender. This technical limitation does not constitute legal permission for ineligible users to access BGPC. Any user who suffers legal action for prohibited acts will be solely responsible, and BGPC will not take any responsibility, liability or be a party in any related legal matters. BGPC will not compensate for any costs associated with such issues.*

*DECENTRALISED PLATFORM ACKNOWLEDGEMENT: BGPC operates on a decentralised, public blockchain platform. Since this is a decentralised platform, anyone can technically access it and the Foundation has no technical control over individual transactions. This makes individual user compliance with applicable laws all the more critical.*

*TECHNICAL ACCESS IS NOT LEGAL PERMISSION: The fact that the BGPC smart contract is technically accessible to any person with a compatible digital wallet does not constitute legal permission for any person in a Restricted Jurisdiction to use BGPC.*

*FORWARD-LOOKING STATEMENTS: This whitepaper contains forward-looking statements regarding the Foundation's intentions and plans. These statements involve known and unknown risks and uncertainties. No reliance should be placed on any forward-looking statement.*

*CRYPTOCURRENCY RISK: Purchasing BGPC tokens involves a high degree of financial risk. You should only engage with BGPC if you fully understand the risks and can afford to lose your entire investment. Do not invest money you cannot afford to lose.*

---

Golden Poysha (BGPC) | Whitepaper v1.0 | 2026

The BGPC Foundation | [goldenpoysha.com](https://goldenpoysha.com) | [info@goldenpoysha.com](mailto:info@goldenpoysha.com)

Contract: 0x42B49e5A5F594587042f499a55EAace09246e7B7

Liquidity: PancakeSwap V2 BNB/BGPC - Locked 12 months via PinkLock from April 2026

For informational purposes only - not financial, legal or investment advice.