



SGRT-DRC under the WinstantGold project powered by Winstant Ltd.

SGRT – DRC: *Stablecoin Infrastructure Designed for Transparency, Yield & Fraud Prevention*

The Democratic Republic of Congo's **AXIS program** provides a real-world example of a sovereign state using blockchain for more than speculation: it combines ethical gold reserves and forest-carbon credits to mint the **Sovereign Gold Reserve Token (SGRT)**.

- Each SGRT token is minted for one gram of gold yet is collateralised by four grams of certified gold owned and guaranteed by the Congolese government; early purchasers receive a discount through pre-ICO and ICO bonus allocations.
- Holders earn carbon-credit bonuses – one forest carbon credit is generated every year for every two SGRT – creating an attractive yield, while conversion into ethical physical gold provides an additional 10–20 % premium.
- Minted on the XDC and TON blockchains under the WinstantGold tokenization project of the AXIS National program, the SGRT smart-contract layer embeds TRUST SIGNAL technology to deliver fraud-proof, compliant tracking and bridges traditional banking systems with digital assets. It is issued under presidential instruction as a sovereign-authorized monetary instrument and legal tender.
- The Trust Signal architecture combines the benefits of a **private chain** – sanction screening, negative-media checks and AML enforcement via FraudTrack – with the privacy of a **public chain**, enabling users to remain anonymous while governments maintain oversight.
- World KYC's decentralized compliance framework and a hybrid custody model provide the foundation for decentralised white-listing and safe cross-border payments.

This architecture allows investors to participate in the ICO and pre-ICO, earn yield from forest conservation projects, contribute to a **green corridor** and convert tokens into ethical gold – proving that a monetary instrument can be both profitable and responsible.

Key Takeaways:

- 1. Regulatory compliance at the core:** SGRT is issued under presidential instruction and recognised as legal tender. Its Trust Signal layer and FraudTrack integration embed sanction screening, negative-media checks and AML controls directly into the smart contract, ensuring that regulatory requirements are met from day one.
- 2. Risk-based compliance and fraud prevention:** Decentralised KYC and the Trust Signal framework perform real-time, risk-adjusted transaction monitoring. This approach embeds sanction screening, negative-media checks and AML controls while tailoring compliance to the risk profile of each participant. By using risk-based compliance, SGRT mitigates regulatory burdens for everyday users and preserves individual privacy.
- 3. Layered incentives for early buyers and long-term holders:** Participants who buy during the pre-ICO and ICO receive discounted token prices and bonus allocations. Investors who continue to hold SGRT collect annual forest-carbon credit yields (one credit per two SGRT) throughout the life of the token. Those who hold until maturity can convert their tokens into ethical physical gold, capturing an additional 10–20 % premium.
- 4. Privacy-preserving decentralization:** A hybrid chain design unites private-chain compliance modules with public-chain transparency, enabling decentralized custody and whitelisting for real-world assets while protecting user data and promoting financial inclusion.



Winstant Ltd, led by its CEO Hervé Lacorne, is playing a pivotal role in the marketing and promotion of SGRT-DRC by pioneering the WinstantGold project. This initiative is part of the AXIS National Program, managed by the Social Funds of the Democratic Republic of Congo in collaboration with Phoenix Capital B.V.

Hervé Lacorne is:

- A pioneer at the intersection of banking and decentralized finance, **he** has spent more than 30 years driving technology-led innovation in global payments and trade finance. He first gained recognition in the early 1990s for developing **SwiftTrade®** while working at **Imperial Bank**. As one of the first web-based platforms for commercial banking and trade finance, *SwiftTrade®* streamlined letters of credit, trade finance and SWIFT messaging. Its pioneering use of web technology was later profiled by Microsoft as a case study in commercial-banking innovation.
- He serves as an advisor to governments on fintech, biotech and asset-backed crypto projects. His long-term mission is to build compliant, privacy-preserving infrastructure that bridges traditional banking with blockchains and supports financial inclusion while “doing well by doing good.” Unlike many companies that deploy blockchain as a marketing gimmick, Hervé champions **#blockchainforgood**—using decentralized technology only when it delivers real compliance, fraud prevention, financial inclusion and environmental benefits.
- As CEO of **Winstant Ltd.**, developer of the **MACC Pay** platform, Hervé leads the development of **decentralized digital-asset participation (DDAP)** and **World KYC** platforms that enable real-time risk-adjusted compliance and decentralized digital identity for cross-border payments.