

NUVO LIMITED

<https://nuvolimited.com>

Whitepaper v1.2

This White Paper does not describe everything about NLT platform for confidentiality. Ensure you first read the disclaimer and risk factors to fully understand the purpose, status and limitations of this document.

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1. Introduction

Nuvo Limited is a global investment manager with its founders and team having years of traditional financial expertise and experience hence the need to bring in said expertise and experience to the digital market. As a long-established asset management firm with an absolute focus on preserving and growing its client' s wealth.

2. The Platform

Nuvo Limited will allow its institutional and retail clients to deposit Cryptocurrencies into a pooled fund known as the Nuvo Limited Monetary Fund, Nuvo Limited then uses the Cryptocurrencies in said Fund to acquire and invest in various asset classes like real estate acquisition and management, Private equity, FX markets, crypto, and other fixed asset classes to mitigate risk and generate consistent returns for investors

2.1 Revenue model

Nuvo Limited revenue will come from the following sources:

Source	Description
Management fees	Nuvo Limited will charge a management fee of 0.5% which will be dependent on portfolio size
Withdrawal fees	Nuvo Limited will charge a fee on profits and portfolio withdrawal, which will be dependent on size .
Other fees	Nuvo Limited will charge a fee on the platform for various services like Coin purchases and etc.

3. Problems

Some Management Firms and investors alike suffer from several problems:

- **Poor technical architecture and experience** Many Management firms are “put together quickly” , by good tech people, but who have little or no experience in finance or in operating an asset management firm, They often choose the simplest approach to get the system up and running. While this may work well in the beginning, as clientele and investment grow, their system will not be able to handle the increased load and opportunities brought about by a high influx of capital. our system uses ESGapproved QUANTS and is engineered from the ground up with security, efficiency, speed, and scalability in mind. This often slows down the initial development but is critical for long-term success. Our team has decades of combined experience building and maintaining world-class financial systems that shape the economy. We understand how these systems are builtfrom the ground up.
- **Poor customer service**
Retail investors are a different breed when it comes to investing. Understanding the mentality is vital for running a successful exchange. Money is on the line. Many Management firms service traders asif running a social media site.
A 3-second delay in seeing your friends’ status update would hardly be noticed, but on a financial platform, the same would be unacceptable, resulting in a torrent of user complaints. In addition to the technology stack, Nuvo Limited is built with service in mind. Nuvo Limited shares support responsibilities across the entire staff and company. When a trader has a problem, they get an answer directly from someone who knows the system and not someone reading from a script.
- **Poor internationalization and language support**
Blockchains have no borders. Most Management firms focus only on one language or one country. Our international multi-lingual team has extensive working experience in North America, Europe, and Asia, and we can smoothly support and cater to the global market.
- **Poor Management and Transparency**
Many Management firms often have poor management skills and are less transparent, all in a bid to cut operating costs and downsize staff. Nuvo Limited assigns a personal account manager to each client to asses and tailor said customers’ needs as well as assistance when it comes to Taxes, Risk appetite, and achieving personal goals.
- **High barrier to entry**
As a traditional Management firm, Nuvo Limited has evolved from catering to institutions to create a platform that institutional and retail investors can take advantage of to maximize returns, this is seldomly done by most firms and is one of the foremost problems that Nuvo Limited aimsto solve.

4. The Blockchain

We will issue our token coin, called the NLT (Nuvo Limited Token). NLT will run natively on the stellar blockchain which is a newer and well-optimized blockchain platform.

<https://www.techtarget.com/searchcio/feature/Top-9-blockchain-platforms-to-consider>

4.1 Why we value the use of blockchain technology and its integration into our system.

- Distance will never be a barrier for our clients to earn and withdraw profits from fixed assets like real estate.
- Low transaction fees and fast withdrawals when compared to the traditional method of wire transfer etc.
- Anonymity and protection in holding assets; privacy.
- Seamless accounting and bookkeeping.

4.1.1 Cons

- Volatility

4.2 Why NFTs?

We have integrated the use of NFTs into our platform because:

- The opportunity for fractional ownership.
- Global liquidity and anonymity
- Low transactional fees (no agent fees).

<https://www.ccn.com/education/how-nfts-are-revolutionizing-realestate-transactions/>

4.3 Why AI and Web3?

At Nuvo Limited we also integrate the use of QUANTS (AI) and Web3 because:

- Security
- Transparency and control over our data.
- Easy market research and filtering of data.

- Accuracy and Unbiased opinions.
- Quick and easy calculations.
- Lack of redundancy

<https://www.forbes.com/sites/forbesfinancecouncil/2023/04/11/convergence-of-web3-ai-and-metaverse-navigating-the-great-reset-for-investors/>

5. Token

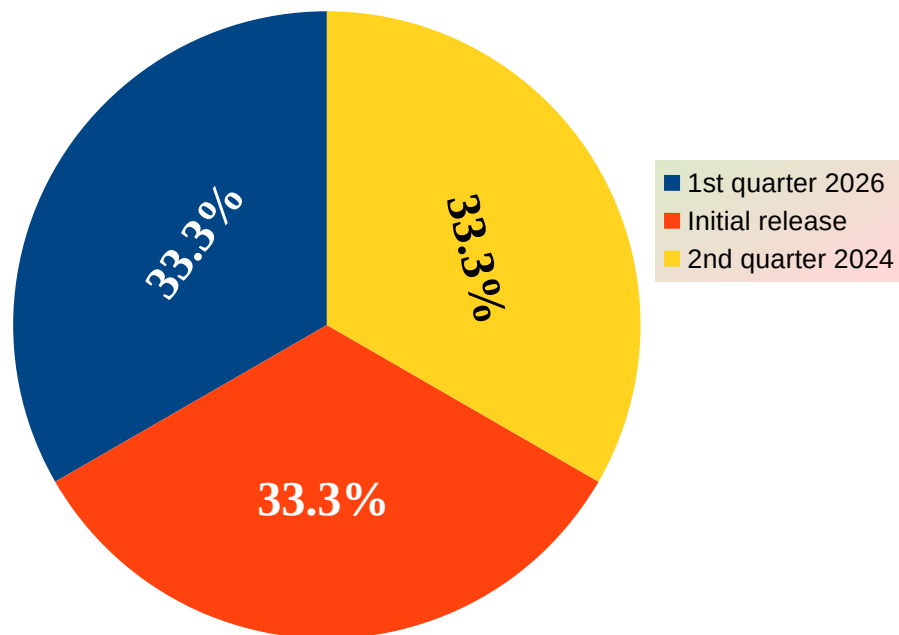
Nuvo Limited users will be given exclusive access to purchase our native token NLT , A strict limit of 100mm NLT will be created, never to be increased. NLT will run natively on the stellar network.

- Allocation

Percentage (%)	Amount (NLT)	Participant
50%	50mm	ICO
30%	30mm	Team
20%	20mm	Angel Investors

Investors can purchase Nuvo LimitedC tokens in 4 phases on a first-come, first-served basis until allocated tokens are sold. As each new phase starts, the price will increase.

- Vesting plan for the team



ICO

ICO will be done in BTC,ETH, and USDT on the platform from anywhere in the world. ICO Date Task 2023/01/01 Launch of digital platform 2024/12/06 Whitepaper is circulated to potential angel investors 2024/01/14 Announce plans, ICO, and the release of whitepaper to the general public 2024 ICO starts (Date , Ts and Cs will be announced on the website and via mail) 2024/06/19 ICO ends, or whenever the allocated fund is exhausted. ICO schedule NOTE : 1 NLT /9 cents 12 Investors will receive NLT within 5 working days after the ICO finishes.

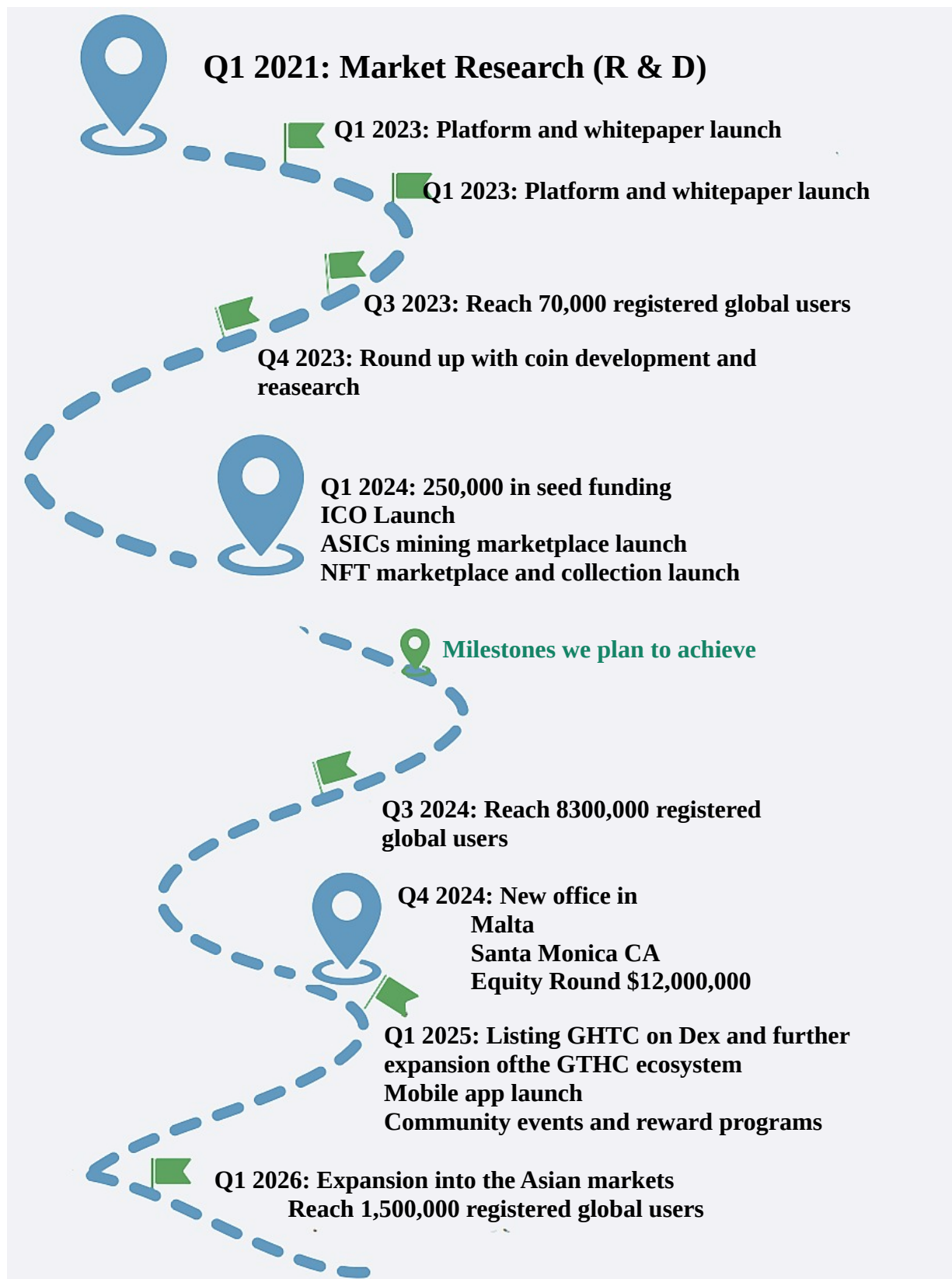
ICO schedule

Date	Task
2023/01/01	Launch of digital platform
2024/12/06	Whitepaper is circulated to potential angel investors
2024/01/14	Announce plans, ICO, and the release of whitepaper to the general public
2024	ICO starts (Date , Ts and Cs will be announced on the website and via mail)
2024/06/19	ICO ends, or whenever the allocated fund is exhausted.

Note: 1 NLT /9 cents

6. Roadmap

What we have done so far and what we plan to do next!!



7. Team and Partners

We have partnered up with several industry players, experienced defi developers, and advisories like:



coinbase

8. Risks

This section on risk factors is not and does not purport to be a complete enumeration or explanation of the risks involved with the purchase of NLT. There may be additional risks of which the Company is not aware. The following therefore highlights certain risks to which the Company is subject and which the Company wishes to encourage prospective purchasers of NLT to discuss with their advisors.

- **Regulatory risk**

Blockchain technology allows new forms of interaction and certain jurisdictions may apply existing regulations on, or introduce new securities law, tax, or other laws or regulations addressing, blockchain technology-based applications and/or the issuance and sale of tokens, which may, inter alia, result in substantial modifications to the sale of NLT and/ or the NL platform, including its termination and the loss of all NLT.

- **Government Action**

Because of the regulatory uncertainty described above, blockchain activities, including the activities of the Company may be subject to heightened oversight and scrutiny, including investigations or enforcement actions. All of this could subject the Company to judgments, settlements, fines or penalties or require or cause the Company to restructure its operations and activities, to cease offering certain products or services in one or more jurisdictions or refrain from delivering the NLT to certain persons or in certain jurisdictions.

- **No Liquidity**

NLTs are not intended for investment purposes. NLT holders may not be able to sell, transfer, or trade their unused NLT to any other party until it is listed on DEX. The GTH platform is the primary market until listed on secondary markets (DEX and CEX).

- **Cyber Risk**

Risks relating to cybersecurity Malicious individuals, groups, or organizations may attempt to interfere with the Platform in a variety of ways, including, but not limited to, malware attacks, denial of service attacks, coordinated attacks, and account takeovers, which could negatively affect the operation of the Platform. With increased use of technologies and dependence on computer systems to perform necessary business functions, crypto and the Services are susceptible to operational and information security risks. In general, cyber incidents can result from deliberate attacks or unintentional events.

- **Market Competition**

We know this will be an ultra-competitive space. There are probably hundreds, if not thousands of teams wanting, planning, or innovating. Competition will be fierce. But in this age, this is a common risk in any decent concept/startup or mature company. The question is: given our team, track record, experience, industry resources, and product, do you believe we stand a better chance than the rest of the pack? If yes, then please join our ICO. 17 Cyber Security Risk Risks relating to cybersecurity Malicious individuals, groups, or organizations may attempt to interfere with the Platform in a variety of ways, including, but not limited to, malware attacks, denial of service attacks, coordinated attacks, and account takeovers,

which could negatively affect the operation of the Platform. With increased use of technologies and dependence on computer systems to perform necessary business functions, crypto and the Services are susceptible to operational and information security risks. In general, cyber incidents can result from deliberate attacks or unintentional events.

9. Disclaimer

- This White Paper was issued on Sept 10th, 2024 by NUVO LIMITED, a company registered under the Laws of The Bvi Business Companies Act 2004 with company registration number 15302866 and having its incorporated address at First Floor Sterling House, Outrams Wharf, Little Eaton, Derbyshire, United Kingdom, DE21 5EL.
- This document describes the Company's business objectives and the generation by the Company of Nuvo Limited, and may not be complete or final. The purpose of this Whitepaper is to provide prospective purchasers with information on the Company's project to allow them prospective purchasers to make their own decision as to whether or not they wish to proceed with to purchase of NL tokens. This White Paper is not intended to be an offer to sell, or a solicitation of any offer to buy, any security or other financial instrument.
- The offering of NL tokens has not been registered, qualified, or approved under any securities, futures, financial instruments, capital markets, or exchange control legislation, regulation, or ordinance of any jurisdiction
- The Company has taken reasonable care to ensure that, as at the date of this White Paper, the information contained herein is accurate to the best of its knowledge. The information contained in this White Paper may be subject to modification, supplementation and amendment at any time and from time to time. The Company does not make any representation or warranty as to the accuracy or completeness of the information contained in this White Paper and the Company has no obligation to update or keep current any information or projections contained herein.
- It is the responsibility of any person in possession of this White Paper and any persons wishing to make an application for NL tokens to inform themselves of, and to observe, any and all laws and regulations that may be applicable to them.
- This White Paper does not contain all material information regarding the risks associated with the purchase of digital tokens. The buying of digital tokens, like the Nuvo Limited tokens(NLT), is speculative and involves risks, which you should understand before making your decision to buy. Prospective purchasers should only purchase NL tokens if they can afford a complete loss. Unless prospective purchasers fully understand and accept the nature of and the potential risks inherent in the purchase of NLT they should not purchase NLT. Prospective purchasers should conduct independent Research and analysis regarding the Company, tokens, and all other market and economic factors as they deem appropriate to fully evaluate the merits and risks of their purchase.
- The Company and its board of directors do not accept any responsibility or liability for any use of this White Paper by any person which is in breach of any local regulatory requirements with regard to the distribution of this White Paper or any applicable rules pertaining to the offer of NLT

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