

SGC™ Bonds

May 26, 2023

In 2021, the US SEC issued a CIK to IPC Co-Op for a new kind of security for American households – *Stable Gold Collateral* bonds (SGC™).

Thousands of North American households would welcome a business model patterned after the remarkably successful Mondragon model. See: <https://www.mondragon-corporation.com/urtekotxostena/?l=en>.

But, billions are needed. This ambitious dream was out of reach because consumer cooperatives can sell stock only to members and startup coops have very few.

So, to expedite this dream, IPC Co-Op's CFO invented, and in 2021 an SEC CIK authorized, a means following which 100 Consumer Cooperatives (CC) may sell bonds backed by **Stable Gold Collateral (SGC™)** at a combined issuance rate approaching **\$8 Billion/yr.**

For each ten-dollar SGC™ bond purchased on social media, four dollars worth of gold collateral will immediately be deposited in a bullion bank and begin earning **compound** interest at 8.8% per year such that, in 30 years that \$10 bond will become worth \$120. Obviously, each ten-thousand dollar SGC™ bond will grow to be worth \$120,000. 12-fold via *compounding* beats 3-fold for the same so called “*interest rate*” but lacking *compounding*.

As a consequence, **tax-free** *Consumer Cooperatives (CC)* can spring up - 20 across North America – **Federations totaling 100 CCs worldwide** (sequence available).

Initially, IPC Co-Op (Nevada) and the first CC Federation will begin by together raising \$150 million **every year (\$75 mm each)** by selling their respective Stable Gold Collateral (SGC™) bonds (backed 40% immediately by gold bars placed in a bullion bank) and earning bond-holders 8.8% compound annual interest.

New SEC-authorized bonds must be held for one year. After that, SGC™ bonds can be traded on exchanges worldwide. Also, most CCs may offer \$5mm/yr. of SGC™ *crowdfunding* bonds and/or bonds listed via the Oslo and other exchanges.

Consumer Cooperative online “*buying power*” will save member households \$100 every month because members will automatically have online *buying power aggregated globally* and further take advantage of the CC card (**no card fee**).

SGC™ bonds pave a *glide path*, i.e., right off the bat, CC’s “*early adopter*” members (who must use some kind of card whenever they buy online) save 20% although their young CC’s online *buying power* is still nascent.

Summary: Online Shopping Statistics

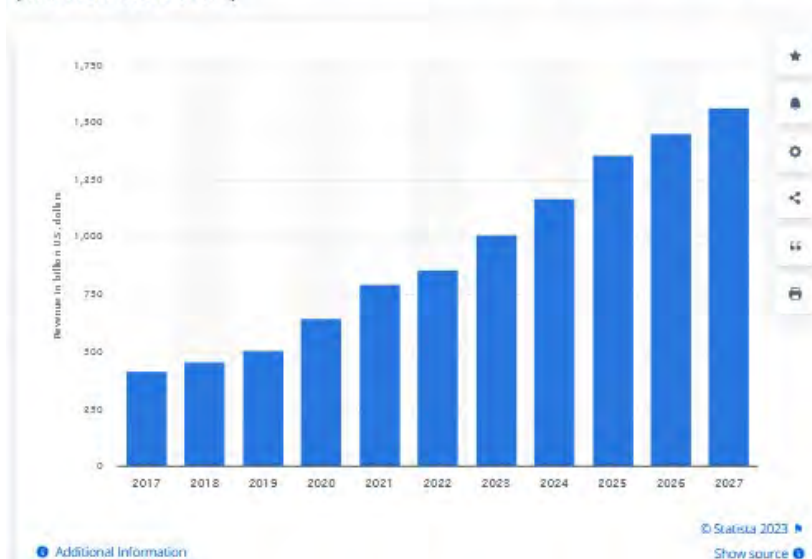
<https://www.oberlo.com/blog/online-shopping-statistics>

1. An estimated 2.14 billion people worldwide purchase goods online.
2. 63 percent of shopping occasions begin online.
3. Nearly half of the consumers shop more on mobile than in-store.
4. Chinese platform Taobao is the biggest online marketplace, with a GMV of \$711 billion.
5. Digital/mobile wallets are the preferred payment method among online shoppers worldwide, used by 49 percent of online shoppers.
6. Because of the coronavirus, 42% of the US population bought groceries online in March 2020, nearly double the 22% in 2018.
7. 75 percent of consumers’ search queries each month are brand new.
8. Nearly 80 percent of consumers shop online at least once a month.

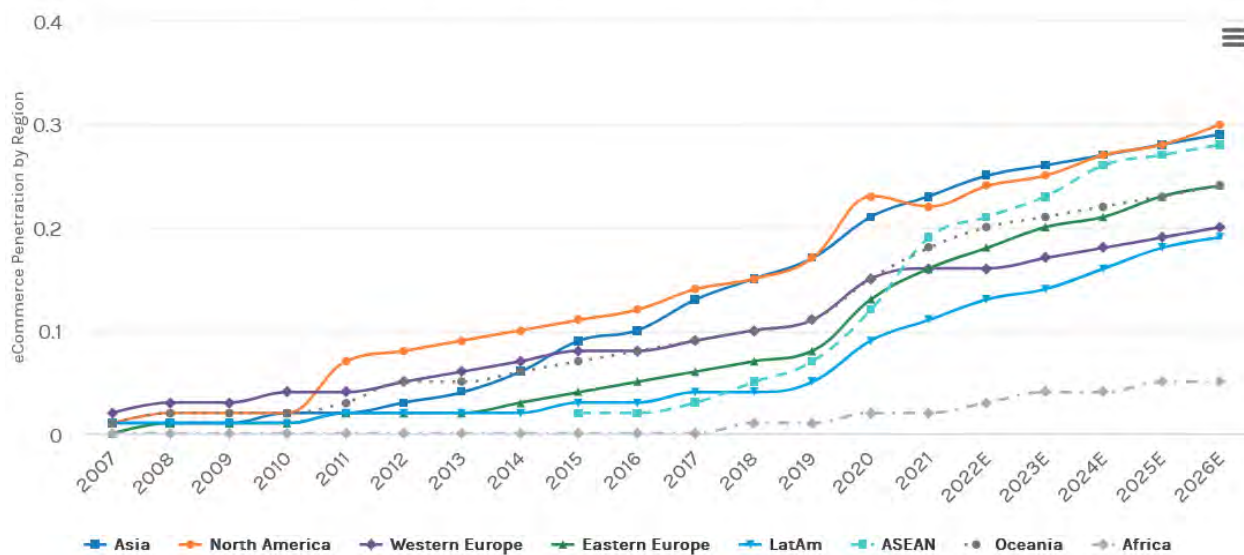
E-Commerce · Key Figures of E-Commerce

Revenue of the e-commerce industry in the U.S. 2017-2027

(in billion U.S. dollars)



E-commerce as a percentage of retail sales continues to grow across regions.



Source: Euromonitor, National Data Sources, Morgan Stanley Research estimates

Consumer *e-commerce* is paid for online by a card, debited at the time of purchase or else no purchase takes place. Processing the card typically goes through 7 stages. It is awkward - <https://www.revenueriver.co/the-cutting-edge/ecommerce-credit-card-processing-and-fees-explained>

By comparison business-to-business payments are straight-forward, simple - VERY low overhead and even less once Federated CCs own a “*bullion bank*” with “*cards*” tied to each CC member household’s account via a CC blockchain.

The Federation’s Bullion Bank

30 year SGC™ bonds’ gold collateral in the Federations’ Singapore bullion bank is expected to peak in 30 years at over \$330 billion and equity in the CC Federation’s planned new bullion bank will become available (inquire at IPC Co-Op).

The SGC™ bonds of 100 Cs worldwide may raise them \$8 billion every year. The CC grand opening sequence plan is available from IPC Co-Op. Bonds are all now digital so a great many are “*offshore.*”

Use of Funds (from CC's SGC™ bond sales receipts)

	NAIC	ROI 2000	ROI 2009	Ave. ROI*	'09 #
▪ Grocery Retail	453115***	12.4%	12.0%	12.2%	5276
▪ Food (vertical farming; packaging)	424400**	31.8	61.3	46.6	12312
▪ Manufacturing (med. devices; wind)	33910****	11.9	32.2	22.1	5849
▪ <u>Genl.</u> Construction (solar & rehabs)	238905***	29.5	177.6	103.6	2440
▪ Long Term Care (at home)	621515**	NA	251.2	251.2	30534
▪ Small Mfg. (housing ^{xxxxvi} , solar ...)	339900***	27.1	56.9	42.0	1850
▪ Temporary (<i>contingent</i>) help	561300**	NA	243.4	243.4	13854
▪ HBPA Members' Transportation	485115**	20.0	173.0	96.5	19450
Tax, Technical Consulting Services	541600**	NA	696.5	696.5	106942
Wholesale Electronics to members - IPC	425115*****		31.3	31.3	3
Wholesale Drugs to members – IPC	424210*****	32.8	21.8	26.8	143
WiFi 6 Internet Svcs. (ISP) - HBPA/IPC	518115*****	NA	170.0	170.0	35
Electric Power Generation – HBPA's	221100*****	35.4	47.0	41.2	902
Mutual Title Insurance underwriters	524290*****	8.9 P&C	14.6	Miscl.	11.8
Internet Publishing & Broadcasting	516110*****	NA	277.5	277.5	47

Among yet other workers cooperative sectors: B2C, B2B, tiny houses, payday loans, title insurance, home renovations, clinical trials,^{xxxxvi} conversions of small private businesses to worker cooperatives or to B Corporations with ESOPs, vertical farming, hydroponics,^{xxxxvii} food preparation, warranties, banking and insurance, shoes, dual-boot smart phone sales, WiFi 6 BISPs, co-op & cohousing, conversions^{xxxxx} ...

Table 180-0003 <https://www150.statcan.gc.ca/n1/pub/61-219-x/61-219-x2014000-eng.pdf>
 ROI (% Return On Investment before interest on equity). *Almanac of Business & Industrial Financial Ratios* Note: The HBPC's and IPC's seed capital bonds for workers' co-ops (25 yr. zero-coupon bonds) cost **8.8%/yr.** ** Assets \$251k to \$500k; *** Assets \$501k to \$1 million; **** Assets \$1mm to \$5mm; ***** Assets \$10mm to \$25mm

The ICA-Group^x headed by David Hammer will, with help from the patient capital pool, train HBPA staffs to launch **turnkey** workers cooperatives in the first 8 lines of business (* asterisked) among the those 15 NAIC industry sectors above.



The International Cooperative Association's **Principle 6** is **Cooperation among Cooperatives**. Their Bullion Bank will help CC Federations to comply fully.
<https://www.ica.coop/en/whats-co-op/co-operative-identity-values-principles>

Pension Funds urgently need SGC™ bonds' compound interest

Pension fund assets already top \$55 trillion worldwide. Pension fund managers and allocators are attracted to high yield investments and long-term Treasury bonds no longer *hold a candle* to thirty-year SGC™ bonds' 8.8% compound rate of return.

Pension funds are “*under water*” so it was said to vendors familiar to IPC Co-Op that pension fund investments in 2021 had to yield 9% (simple interest).

Pg. 1, paragraph 5 shows why 8.8% **compound** interest will far more than suffice.

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Email your **Letter of Intent** to buy bonds to gbeard1@proton.me

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