MEET THE UNIT

Strategic Rationale

The UNIT ecosystem proposes a sovereign-neutral, asset-anchored monetary and settlement layer designed to reduce structural inefficiencies and geopolitical risks embedded in today's dollar-centric financial system. It responds to rising fragmentation, sanctions exposure, and high transaction costs in cross-border trade - particularly for emerging and developing economies.

Core Design

UNIT (UNT) is a blockchain-based benchmark unit for international trade, anchored to a transparent reserve basket of 40% physical gold and 60% sovereign currencies. It is designed to function as a unit of account, medium of exchange, and store of value without reliance on any single national currency or issuing authority.

Economic Value

The UNIT reduces transaction costs by eliminating the "trust tax" estimated at 10% and embedded in todays' cross-border payments involving correspondent banking, FX spreads, and settlement delays. UNIT enables direct settlement without dependence on USD or EUR liquidity, improving capital efficiency, reducing FX risk, and preserving purchasing power through gold anchoring.

Monetary and Policy Implications

UNIT offers a non-sovereign monetary framework that preserves domestic monetary policy autonomy in participating countries while mitigating external currency shocks. Asset-backed issuance addresses key structural dilemmas of the current system, including reserve currency dependency, debt-driven liquidity expansion, and inflationary transmission effects.

Governance and Institutional Safeguards

Governance model will develop in phases, with initial custodianship by the International Research Institute for Advanced Systems (IRIAS) which will set up transition to decentralized, rules-based governance. This structure is intended to combine algorithmic transparency with institutional legitimacy, insulating the system from unilateral political influence.

Implementation Path

Rollout starts with limited trade-settlement use cases expanding toward recognition as a standard of payment and unit of account. The ecosystem is supported by EcoUNIT (eUNT), a capped utility token that aligns incentives, reduces transaction costs and supports infrastructure deployment.

Risks and Constraints

Key risks are political and regulatory, not technical. These include uneven sovereign appetite for supranational monetary frameworks, legal classification uncertainty across jurisdictions, liquidity formation during early adoption, and geopolitical risks to node operations and reserve custody.

Bottom Line

UNIT provides credible, institutionally anchored alternative to existing trade settlement models and is not a replacement of national currencies. Its strategic value lies in offering governments and institutions an additional, neutral settlement option in an increasingly multipolar and fragmented global monetary environment.

Introduction

This guide answers what is UNIT and its ecosystem by explaining the core concept, governance rules, and practical applications. At its heart is UNIT - a scientific, blockchain-based benchmark index for global trade, anchored by a reserve basket consisting of 40% gold and 60% sovereign currencies.

If you are exploring the UNIT ecosystem as a researcher comparing tokenomics and governance models, this overview distils verified facts from official sources and leading research outlets to help you make sense of the project's design, trade-offs, and adoption. Because UNIT intersects with blockchain, DeFi, Web3 governance, and tokenomics, understanding these basic premises and mechanics is essential for a complete picture.

Conceptually, the UNIT is a modern, decentralized international digital currency capable of fulfilling all monetary functions. It represents a scientific and technological breakthrough functioning as a unit of account, medium of exchange, standard of payment, and store of value. It is designed to stabilize global trade and facilitate fair, transparent cross-border investments in an emerging multipolar reality. It is reasonable to expect that upon its proliferation in global trade and investments, UNIT may become a legal tender in certain jurisdictions.

By design, the UNIT ecosystem bridges the gap between blockchain technology and real-world economic systems, combining the reliability of decentralized emission with the intrinsic value of gold and the historical utility of traditional currencies. This approach allows individuals, businesses, institutions, and even governments to rely on a fair, apolitical, and verifiable digital index token for global trade and direct investments.

For official materials, start with the UNIT homepage at: https://unitfoundation.org/. Project overviews and market snapshots can be found on websites, such as CoinGecko, Messari, and CoinMarketCap. For background on the public listing and token design, see the UNIT White Paper at: https://wp.unitfoundation.org/.

Which problem(s) do we solve?

Our primary concern is the ongoing global crisis of trust and confidence:

- Domination of permission-based, centrally controlled monetary systems
- Politically motivated primary and secondary sanctions and restrictions
- Abuse of currencies, communication, settlement and payment infrastructure
- Capital controls and protectionism
- Unavailability of fair arbitration

Consequently, in our interconnected world, major monetary challenges are reflected in:

- Global financial volatility and monetary polarization, where currencies are politicized and exposed to inflation, sanctions, and speculative pressures.
- Fragmented economic systems, creating barriers to cross-border trade, investments, and efficient resource allocation.
- The failure of ‘traditional’ crypto assets like BTC and ETH to serve as a medium of exchange for cross-border commodity trading, while fiat-backed stablecoins rely entirely on the US Dollar.
- Limited transparency of data-driven governance frameworks, hindering financial innovation and crisis management.
- The urgent need for integrated information and control systems to enable sustainable and scientifically grounded decision-making.

We estimate that 10% ‘trust tax’ or combined intermediary costs for cross-border payments in local currencies of the Global South is a key economic justification for the UNIT ecosystem. This figure represents the full economic costs rather than just a simple bank fee composing three primary layers of inefficiency:

1. Commissions: direct fees charged by various banks in the correspondent banking chain. Because many Global South currencies do not have direct trading pairs, a payment might pass through multiple intermediaries, each taking a cut.
2. Exchange Rate Differences (FX Spreads): the cost of multiple currency conversions. For example, a transaction between two Global South nations often requires converting the local currency to a bridge currency (like the USD) and then back to the target local currency, incurring spreads at each step.
3. Cost of Working Capital: the financial burden caused by settlement delays. Traditional cross-border payments can take several days to finalize. During this time, the capital is locked in the system ("liquidity drag"), which carries an opportunity cost for the businesses involved.

The high cost of these transactions is driven by the fragmented and monocentric nature of the current global financial infrastructure as over 80% of world trade is currently invoiced in USD or EUR, even when neither party is located in those jurisdictions. This forces participants in the Global South to maintain expensive dollar accounts and manage constant foreign exchange risk.

Small or frontier jurisdictions often lack direct international banking relationships. This necessitates triangulating transactions through third-party banks in different countries, which increases operational latency and cost.

Many local currencies in the Global South face chronic scarcity of the hard currency (USD/EUR) needed for settlement, forcing businesses to pay a premium for liquidity.

History & Origin

The concept of UNIT emerged in late 2022 and early 2023, alongside the concept of “Bretton Woods III” first outlined by Zoltan Pozsar - a new world monetary order centered around commodity-based currencies in the East. Pozsar suggests that commodity-producing nations will no longer accept just "paper" (dollars) for their resources; they will demand payment in their own currencies or trade in a way that allows them to accumulate "outside" assets.

The idea of UNIT was further developed under the auspices of the International Research Institute for Advanced Systems (IRIAS) - a supra-national research institute established in 1976 and governed by intergovernmental agreements to address complex global systemic challenges. IRIAS has a special legal status, with the privileges and immunities of an intergovernmental economic organization.

The UNIT White Paper was first published in May 2023, introducing a global decentralized digital benchmark for trade. Throughout 2023-2024, the concept was academically validated by leading scholars in macroeconomics and monetary theory.

In February 2024, the UNIT concept was submitted to the Financial Services and Investment Working Group of the BRICS Business Council. Experts from participating countries analyzed the solution and confirmed its validity, recommending UNIT for further development.

In July 2024, J.P. Morgan analyzed the UNIT in their report, “The evolving BRICS+ payment systems,” calling it the “most thoroughly fleshed-out of the de-dollarization proposals currently existing in the cross-border transactions space for BRICS+”.
In August 2024, Cardano officially invited UNIT to join its blockchain ecosystem. In January 2025, the project was presented to the Cardano community via Project Catalyst, receiving overwhelming support.

On December 5, 2025, prominent investor Robert Kiyosaki posted on X: "BRICS announces the 'UNIT' - a gold backed 'money.' BYE BYE US DOLLAR!!!!!". He has frequently emphasized that "savers are losers" in a crashing dollar economy and urged a move toward gold and real assets.

To finance the ecosystem's rollout, the EcoUNIT (eUNT) utility token was established. EcoUNIT serves as the utility token of the ecosystem, designed to facilitate turnover by offering holders lower commission rates for payments, exchange, and factoring services - similar in functionality to the BNB token within the Binance platform.

Scientific Value of UNIT

The scientific and intellectual value of the UNIT ecosystem lies in its unique synthesis of classical monetary theory, fractal geometry, and decentralized technology. Rather than merely creating a new digital token, the UNIT introduces a post-sovereign monetary architecture designed to solve structural flaws that have plagued the global financial system for decades.

Empirical analysis of UNIT over the ten-year period from 2013 to 2023 showed the system's resilience to real-world commodity and currency shocks.

1. The Fractal Paradigm: Mandelbrot's Logic in Finance

At the core of the UNIT's scientific novelty is the application of the fractal paradigm, as defined by Benoît Mandelbrot. In this model, the network scales through independent, self-similar nodes, where each node is a scaled-down replica of the entire ecosystem's reserve basket.

- Homeostasis & Resilience: this design enables the system to achieve "homeostasis"—the ability to self-organize and remain stable despite external shocks or the loss of individual nodes.
- Anti-Fragility: by eliminating a central point of failure or a single emitting authority, the UNIT transitions from a "fragile" centralized system to an "anti-fragile" decentralized network.

2. Synthesis of Monetary Thought

The UNIT is an academic and practical synthesis of several "apex" economic theories that were previously considered incompatible:

- Keynesian Neutrality: UNIT realizes the ambition of John Maynard Keynes's "Bancor" by providing a non-national unit of account for balanced trade, but replaces a global treaty with voluntary, collateral-based participation.
- Hayekian Pluralism: UNIT fulfills Friedrich Hayek's vision of the denationalization of money, allowing multiple independent nodes to issue a shared standard of value under common rules.
- Pozsar's "Outside Money": UNIT serves as a functional blueprint for "Bretton Woods III", using gold as a neutral "outside money" anchor to provide systemic stability independent of any nation's sovereign debt.

3. Solving Foundational Economic Dilemmas

The UNIT architecture provides a scientific workaround for the "Three Dilemmas" of modern finance:

- The Triffin Dilemma: by being non-sovereign, UNIT decouples global liquidity growth from the fiscal needs of any single nation, preventing the instability that occurs when a national currency serves as the world's reserve.
- The Impossible Trinity: UNIT enables countries to maintain independent monetary policies and capital mobility because the UNIT does not impose a fixed exchange rate (peg); instead, it floats based on its underlying asset basket.
- The Cantillon Effect: unlike fiat systems that benefit those closest to money creation (banks and governments), UNIT emission only occurs through value-injection - the deposit of real assets - ensuring that new supply is always backed by tangible savings.
- Inversion of Gresham's Law: by making a token that is "good enough" (stable and asset-backed) to be both held as a reserve and used in transactions, UNIT seeks to become the dominant circulating currency in high-inflation or politically restricted environments.

4. Novelty in Digital Asset Design

Unlike existing blockchain instruments, the UNIT establishes a new category of "Non-Redeemable Asset-Referenced Tokens":

- Anchoring vs. Pegging: while its value is informed by the market price of its 40/60 basket, it is not "pegged" to a single resource, allowing it to move naturally with global trade demand.
- Permanent Medium of Exchange: by explicitly removing a redemption mechanism (except for node buyouts), the UNIT ensures that reserves stay within the ecosystem, preventing the speculative "runs" that frequently collapse traditional stablecoins.

5. Game Theory: Disincentivizing Disruption

The ecosystem uses a unique "vandalism" logic to ensure node integrity.

- Net Loss for Disruptors: if a party attempts to "steal a node" (forcibly disconnect it and pillage assets), the system is mathematically structured so that the disrupting party suffers a net loss while the remaining ecosystem experiences a net gain.
- Self-Organizing Integrity: this eliminates the intrinsic incentives for node hijacking, making the network self-protecting through economic logic rather than just legal force.

6. Institutional Neutrality via IRIAS

The scientific integrity of the system is guarded by IRIAS, an international intergovernmental organization with UN consultative status. This provides a unique bridge between “algorithmic trust” (blockchain code) and international law, creating a governance model that is auditable, transparent, and immune to the political exigencies of any single state.

Economic Value of UNIT

The economic value of the UNIT ecosystem is defined by its ability to provide a stable, efficient, and transparent financial utility that outperforms both traditional fiat systems and speculative digital assets. It transforms "dormant" national assets into active, liquid capital, providing immediate economic benefits for global trade participants.

1. Hard Asset Anchoring and Purchasing Power Stability

The primary economic value of the UNIT is its function as a reliable store of value and unit of measurement that preserves long-term purchasing power.

- Gold as a Floor: by anchoring 40% of the value to physical gold, the UNIT provides an intrinsic value floor that protects against the inflationary erosion inherent in debt-based fiat currencies.
- Historical Performance: empirical simulations from 2013 - 2023 demonstrate that the UNIT would have appreciated by over 39% in USD terms, maintaining superior stability compared to all major fiat components.
- Purchasing Power: during global crises (such as the 2020 pandemic and 2022 commodity shocks), UNT purchasing power remained consistently stronger than both the USD and the average BRICS+ fiat basket.

2. Radical Cost Reduction in Cross-Border Trade

The UNIT addresses the deep structural inefficiencies of the current correspondent banking system, which imposes heavy "liquidity drag" on emerging markets.

- Eliminating Intermediary Costs: the UNIT ecosystem is engineered to reclaim the 10% "trust tax" currently draining the Global South, i.e. the full economic cost of cross-border payments in local currencies - including commissions, FX spreads, and working capital costs.
- Direct Settlement: transacting in UNIT reduces or eliminates these transactional conversion layers, allowing for instant, programmable clearing via decentralized nodes.
- Bypassing Scarcity: UNIT enables trade without the need for USD or EUR liquidity, which is often scarce or subject to external political "choke points".

3. The Free Leverage and Capital Efficiency Effect

One of the most innovative economic features of the UNIT is its ability to multiply the utility of existing reserves.

- x1.5 Economic Leverage: by accepting 60% of local sovereign currencies alongside 40% gold collateral, the ecosystem effectively provides x1.5 leverage over physical gold holdings.
- Monetizing Soft Currencies: UNIT transforms relatively illiquid local currencies into a globally liquid whole, allowing them to be used effectively for international settlement without increasing domestic money supply or causing inflation.
- Import Optimization: importing countries can pay for up to 30% of their hard currency imports using their own domestic currency (as part of the non-gold portion of the basket) at a UNIT node.

4. Elasticity via Market-Responsive Arbitrage

The UNIT does not rely on fragile pegs or centralized price manipulation; instead, it uses rational arbitrage to maintain price discipline.

- Supply Elasticity: if the UNIT trades above its basket value, nodes are incentivized to deposit assets and mint new UNT to capture profit, naturally expanding the supply.
- Demand Discipline: if the market value falls below the intrinsic value of its components, financial players are incentivized to buy UNT, providing a natural support level for the currency.
- Non-Debt Expansion: unlike fiat, where supply grows through debt creation, UNIT supply grows organically with real economic contribution and tangible asset deposits.

5. Macroeconomic Sovereignty and Autonomy

For sovereign states, the UNIT provides a "monetary chassis" that decouples national growth from external interest rate cycles.

- Independent Policy: participating governments can pursue independent monetary policies focused on domestic growth without the pressure to align interest rates with G7 countries.
- Reserve Integrity: sovereign gold remains within national borders at local nodes, mitigating the historical risk of gold stored abroad being seized or not returned
- Creditworthiness: by reducing currency risk on government debt, the UNIT ecosystem can improve the credit ratings and fiscal stability of emerging economies.

The economic value of the UNIT ecosystem is fundamentally rooted in its ability to return monetary agency to the Global South, creating a fair, asset-backed foundation for the next century of global prosperity.

Technological and organisational rollout

The technological and organizational rollout of the UNIT ecosystem is designed as a phased, horizontal expansion that utilizes fractal architecture and decentralized governance to bridge digital finance with real-world trade.

1. Organizational Foundation and Governance

The UNIT's organizational structure is a hybrid of intergovernmental oversight and decentralized execution:

- IRIAS Custodianship: the International Research Institute for Advanced Systems (IRIAS), an UN-chartered intergovernmental organization, acts as the initial custodian of the governance "rule-book" and facilitates international expansion.
- DAO UNIT: the long-term organizational form is a Decentralized Autonomous Organization (DAO), which will manage the ecosystem's evolution through protocol-based voting.
- Governance Evolution: Initial control by IRIAS will be transferred to a mature DAO, where authorized nodes will participate in decision-making under the supervision of IRIAS.
- Voice of UNIT: Final maturity involves replacing security tokens with on-chain algorithms and a public communication channel for protocol updates.

2. Technological Infrastructure

The technical rollout relies on an "anti-fragile" fractal topology designed for resilience:

- Fractal Nodes: the UNIT ecosystem scales by adding autonomous nodes that contain a proportionally identical mirrored replica of the reserve basket.
- Consensus and Sync: nodes are synchronized via a “Byzantine Fault Tolerance (BFT) based Proof-of-Stake” protocol, ensuring real-time consistency of pricing and emission across the network.
- Blockchain Rails: while ledger-agnostic, the platform integrates with public blockchains of Cardano for transparency and data privacy (via the Midnight protocol).

- Proprietary Payment System (UPPS): a secure, proprietary protocol is deployed to facilitate direct UNT transactions independent of legacy banking rails.

3. Node Setup and Deployment

Organizations joining the ecosystem must meet specific criteria to operate an authorized node:

- Legal Standing: potential proprietors must have high business standing and no liabilities that could impede node operations.
- Infrastructure Requirements: each node must feature secure IT infrastructure and a certified vault for gold storage (or an agreement with an offshore vault provider like Le Freeport).
- Financial Commitment: node operators must commit to minting a minimum quantity of UNITs for use in their own cross-border trade.
- Audit and Activation: after a mandatory audit by IRIAS-authorized experts, existing nodes vote on the new participant's approval.

4. Strategic Roadmap

The rollout follows a four-stage path toward transition from an MVP to a primary global medium of exchange:

- Phase 1: MVP (2026): setting up the first UNIT nodes and beginning payment operations within the BRICS+ space.
- Phase 2: Standard of Payments (2027): UNIT is accepted as an international currency in at least two BRICS+ countries, with acceptance across all major DEXes.
- Phase 3: Unit of Account (2028): targets a $100 billion USD volume, with most BRICS+ countries adopting UNT as an official and independent unit of account.
- Phase 4: Medium of Exchange (2029): the launch of UMFE (Universal Mercantile & Financial Exchange) - a multi-asset exchange, clearing, and risk-management platform designed to support the UNIT monetary ecosystem. UMFE’s core objective is to enable neutral trade pricing, efficient cross-border settlement, and scalable capital formation, particularly in commodity-intensive trade corridors and emerging multipolar trade flows.

Tokenomics of EcoUNIT (eUNT)

EcoUNIT (eUNT) is the utility token of the ecosystem, designed to ensure exclusive benefits for its holders and facilitate turnover within the network. Its design and functionality correspond to utility tokens like BNB.

1. Emission and Initial Value

- Total Emission: Capped at 500,000,000 eUNT
- Initial Price: 1 eUNT = 1 ADA
- Smart Contract Foundation: Built on the Cardano/L2 infrastructure to support high-speed operations and advanced staking

2. Fund Distribution and Allocation

The proceeds from EcoUNIT sales are strategically reinvested into the ecosystem:

- 50%: minting of the first batch of UNIT tokens
- 15%: technological development costs
- 15%: node setup and infrastructure costs
- 15%: legal and regulatory compliance
- 5%: CEO fund for executive management and operations

3. The Tiered Benefit Hierarchy

Holders of EcoUNIT are divided into tiers, each unlocking progressive benefits:

Tier	Holding Requirement	Key Benefits
Tier 1	10,000+ eUNT	0.49% payment commission; basis level staking and UMFE discounts
Tier 2	100,000+ eUNT	0.29% commission; 5% gross factoring discount; premium staking and UMFE levels
Tier 3	10,000,000+ eUNT	0.09% commission; 50% factoring discount; enterprise level staking; priority for basis node setup
Tier 4	50,000,000+ eUNT	Foundation level staking; node setup priority and full voting rights; IRIAS Country Manager which includes a diplomatic status passport and tax-exempt operations for a specific number of transactions

EcoUNIT powers a decentralized, fractal monetary ecosystem. It retains the successful "utility discount" model of BNB but adds layers of sovereign-neutral governance and institutional infrastructure rights that align it with the project's goal of creating "apolitical money".

Limitations & Risks of UNIT

While the UNIT ecosystem is engineered for resilience and anti-fragility, it faces significant structural, regulatory, and geopolitical hurdles. Understanding these risks is essential for any institution or sovereign evaluating the framework's long-term viability.

1. The "Political Will" Hurdle

The primary obstacle to UNIT's success is not technical, but political.

- Lack of Consensus: strategic reports indicate limited agreement among BRICS+ members on how to implement such a multilateral platform.
- Fear of Alienation: major emerging economies, such as India and Brazil, may remain cautious about adopting a de-dollarization tool that risks alienating the U.S. or triggering retaliatory sanctions and tariffs.
- Sovereign Hesitation: nations often prefer domestic instruments (like CBDCs) over supranational projects that require surrendering even a fraction of monetary control to a shared protocol.

2. Regulatory and Legal Ambiguity

As a novel monetary construct, UNIT sits in a "legal grey area" that complicates its adoption.

- Classification Risk: depending on the jurisdiction, UNIT may be mislabelled as an unregulated security, a collective investment contract, or an unauthorized currency.
- Compliance Fragmenting: nodes must operate under varying national laws (e.g., EU's MiCA vs. Singapore's MAS rules), creating a complex compliance landscape for global operations.

3. Liquidity and Network Effects

The economic utility of any currency is a function of its "network effect," which UNIT has yet to establish at scale.

- The Critical Mass Problem: adoption is non-linear; the system requires a critical mass of participants to ensure the UNT is liquid enough for major B2B and institutional settlement.
- Wholesale vs. Retail Gap: while optimized for wholesale trade, the lack of a retail ecosystem may limit its circulation and overall market depth in the early phases.

4. Geopolitical "Vandalism" and Node Risks

The decentralized nature of the network introduces unique operational vulnerabilities.

- Node Hijacking: although the system is designed to benefit from a hijacked node's loss, extreme scenarios of state-led vandalism or forced closure of nodes under political pressure remain a threat.
- Gold Security: the loss of a material portion of the gold anchoring the basket—whether through theft or jurisdictional seizure—could jeopardize the integrity of the ecosystem.

5. Trade Asymmetries and Imbalances

The "Bretton Woods III" transition assumes a world of balanced commodity trade, but real-world dynamics are often skewed.

- Liability Accumulation: persistent trade imbalances may force some countries to accumulate large liabilities in a non-national unit, a result many governments are historically reluctant to accept.
- Arbitrage Volatility: differences in liquidity between the individual components of the underlying basket may cause price divergences, leading to temporary instability during periods of extreme market stress.

The UNIT roadmap acknowledges these risks, proposing a phased deployment and the role of IRIAS as a neutral mediator to bridge the trust gap between sovereign participants and private nodes.

Conclusion

Participating in the EcoUNIT ICO offers institutional-grade utility within the UNIT ecosystem, a gold-anchored settlement layer designed for international trade. EcoUNIT (eUNT) functions as the system's utility backbone, providing holders with tiered benefits such as transaction commission rates as low as 0.09%, staking rewards, and priority for establishing independent monetary nodes.

By addressing the estimated 10% intermediary cost burden currently affecting commerce in the Global South, the UNIT ecosystem provides a functional alternative to existing dollar-centric clearing infrastructures. Supported by the intergovernmental framework of IRIAS and identified by institutional analysts as a comprehensive de-dollarization model, EcoUNIT serves as a practical tool for participants navigating the transition toward commodity-linked and sovereign-neutral trade settlement. Secure your EcoUNITs to integrate with this developing global financial infrastructure.