



Where We Are & Where We're Going

A directional process map for the IPNC ecosystem — from today's live foundation on Polygon toward a transparent, decentralised credit economy. Milestones below are aspirational and intentionally flexible; they signal direction of travel rather than fixed commitments or dates.

PHASE 0 · NOW

2026 — Today

Foundation

LIVE ON POLYGON

- Core dapp live: on-chain credit files & profiles
- IP Notes — peer-to-peer promissory agreements
- Reviewer Portal & community verification
- Wallet, statements & transaction history
- Whitepaper, disclaimers & onboarding guides

PHASE 1 · NEAR-TERM

~2026 – 2027

Establish

0 – 1 YEARS

- Grow the reviewer network & early-adopter base
- Refine credit-scoring & reputation signals
- Independent security reviews & hardening
- Foundations of community governance
- Deeper education & support resources

PHASE 2 · GROWTH

~2027 – 2029

Expand

1 – 3 YEARS

- Ecosystem partnerships & integrations
- Smoother mobile-first experience
- Richer peer-to-peer borrow & lend tooling
- Broader IPNC token utility
- Wider availability & liquidity

PHASE 3 · MID-TERM

~2029 – 2031

Mature

~5 YEARS

- Recognised on-chain credit standard
- Cross-chain reach beyond Polygon
- Institutional & partner integrations
- Robust, community-led DAO governance
- Sustainable treasury & incentives

PHASE 4 · LONG-TERM

~2031 – 2036

Vision

~10 YEARS

- Global, transparent credit ecosystem
- Mainstream, everyday adoption
- Bridges to real-world credit & finance
- Self-sustaining decentralised economy
- Trust as an open, portable standard