



International Committee on Finance

State of Affairs: Year 2025 in Review & Call to Action

4 Jan 2026



Executive Summary

The International Committee on Finance (ICF) is pleased to present this State of Affairs for the fiscal year concluding on 31 December, 2025, along with some of its strategic projections. Typically, this document would offer a detailed overview of the recent developments, accomplishments, and future-oriented strategies. However, at this particular moment, the goal of this year's document is to present the clearest possible focus on the immediate need for action to mitigate (not prevent) a global “*financial singularity*” that has been forecast, with empirical precision, to start unfolding within the next two years, specifically, a pivotal moment at which unsustainable debt burdens precipitate failures in bond markets and then in fiat currencies.

Lack of action in the first quarter of 2026 and a high likelihood of a significant market correction are forecast to dramatically increase the damage that will be caused by the upcoming financial events, and further delays will likely result in the exponential increase in damage to the world financial system, and future prospects of peace and prosperity.

To be very clear, this forecast, unfortunately, points towards the massive failures in the bond market that, if unmitigated, will spread to more or less every part of the financial system and may cause worldwide disaster.

Background

In 2025, the ICF has completed its evolution to its current role as an apolitical, self-sustained financial facilitator. This has involved many carefully cultivated relationships, methodologies, and processes spanning historical families, intelligence communities, and political structures.

The ongoing efforts to advance the “Golden Age” for the global financial system and the “Golden Era” for the United States and Japan, remain in flux with the ICF looking forward to the expected accessions of the remaining key members.

Asset-backing the entire global financial system is not a simple undertaking as this requires careful implementation of modern and resilient mechanisms bolstered by the ICF's gold reserves, while honoring multiple historical treaties and ensuring equitable participation on a global scale.

In 2025, the ICF has fully deployed its proprietary artificial intelligence analysis protocol. The AI Protocol is a sophisticated framework combining hands-on personal knowledge, human and signal intelligence, and various agent data. Inputs are de-biased and processed through apolitical and neutral algorithms grounded in mathematical and physical principles. The AI Protocol has now enabled identification and prediction of some of the key global events and much of this document is dedicated to a brief review of some the results.



Historical Evolution of The ICF

The trajectory of the ICF began almost 30 years ago, initially with a targeted focus on providing specific remedies following the decision of the historical families not to renew the Bilateral Minesfield Breakthrough Successor Agreement (BMBSA). Considering the abrupt actions of President Nixon (then-required to thwart mass depletion of US gold supplies), and the subsequent BMBSA non-renewal, it became clear that there is a critical need to ensure ongoing stability for the global system; it also became clear that these efforts must include formidable gold backing. The ICF in its current form is the direct result of these historic events.

By the early 2000's, the required capabilities, relationships, and trust were established. This precipitated the consortium of international structures needed to facilitate the preparation and verifications of said essential assets, which, in turn, are needed to affect the originally envisioned stabilization.

Following the initial structure formation and after more than a decade of dedicated effort, the required volume of assets manifested, with proper accessibility, classification, prominence, and standing to proceed. This process involved numerous Hague Apostille Convention (HCCH) compliant grants, jurisdictional adjustments, third-party authentications, and, ensuring that all respective periods of contestation expired, producing no claims.

On 5 June, 2024, a new intergovernmental organization was created, eventually formalizing into the International Committee on Finance (ICF), effective as of 1 September, 2025, with the signing of the Name Change Protocol, without altering the essential directives or sovereignty. This Protocol, together with the ICF Charter, completed the establishment of the ICF, positioned with full sovereign recognition and standings as is required to effectively and expediently address the need for global financial stability.

In 2025, the AI Protocol has proven essential in pinpointing the pathways, opportunities, and bottlenecks of potential change, precisely anticipating the critical junctures in international dialogue and financial shifts.

Through its information gathering efforts, ICF has now observed (and often predicted) more than thirty-two of what have been coined as "takeover attempts" of financial intervention/change, each lacking sufficient and systematic support, adherence to the foundational historical treaties and their descendant agreements, and, most importantly, universally lacking the requisite asset backing.

The organization's proficiency in accurately forecasting developments, such as alterations in bilateral relations between the United States and Japan, the emergence of financial coalitions, commodity and interest rate movements, underscores the effectiveness of the ICF's analytical methodology, has finally



matured to the point of being able to produce statistically reliable forward-looking guidance, which is a significant driving force behind this document.

The Factors of Indecision on Financial Singularity Mitigation

Throughout 2025, the ICF has critically analyzed numerous “*concurrent factors*” that pose risks to global stability. These factors encompass: cultural rifts, demographic imbalances, educational declines, energy dependencies, financial compression/instability, geopolitical realignments, infrastructure erosion, social divisions, and technological disruptions. While each one of these factors may be operating independently, when taken together, and with real-world timing (sometimes natural and sometimes artificial), the effects of multiple factors combining tend to amplify the vulnerabilities and exacerbate the systemic weaknesses.

In this context, the ICF is now focusing on addressing the intensifying rate of worldwide financing operations, which have led to the swift accrual of massive chronic debt within sovereign, corporate, and even household domains. Should this pattern remain unmitigated, it poses the risk of initiating the financial singularity much sooner than we have predicated.

The additional research and preparation have only strengthened the ICF's position that only by enacting top-down gold-backing of the global financial system, utilizing its fully compliant and suitable gold reserves, for which the ICF is the ultimate beneficial owner, with direct integration with the US Treasury, the ICF would be able to place member states in an empowered position to address the remaining concurrent factors.

The ICF is in the process of implementing future-proof financial protocols that will allow for effective and efficient asset backing without the pitfalls of past (historic) attempts at implementing the gold standard, which has never been a viable option.

Provided due engagement without delay and with the requisite resolve, the worst effects of the singularity may be mitigated.

Near-term indecision on the mitigation measures would, unfortunately, be a de facto decision in favor of a highly probable uncontrolled collapse.

Methodology

The ICF methodology adheres to the hierarchical, inclusive, and proportionate tenets enshrined in the pertinent treaties, agreements, and their ensuing ratifications, internationally engaged upon across the 19th through 21st-centuries. By attending to all the interconnective elements, such as the bilateral and multilateral commitments, the ICF in ensuring fair allocation of benefits, alleviating inequalities, and fostering structural integrity.



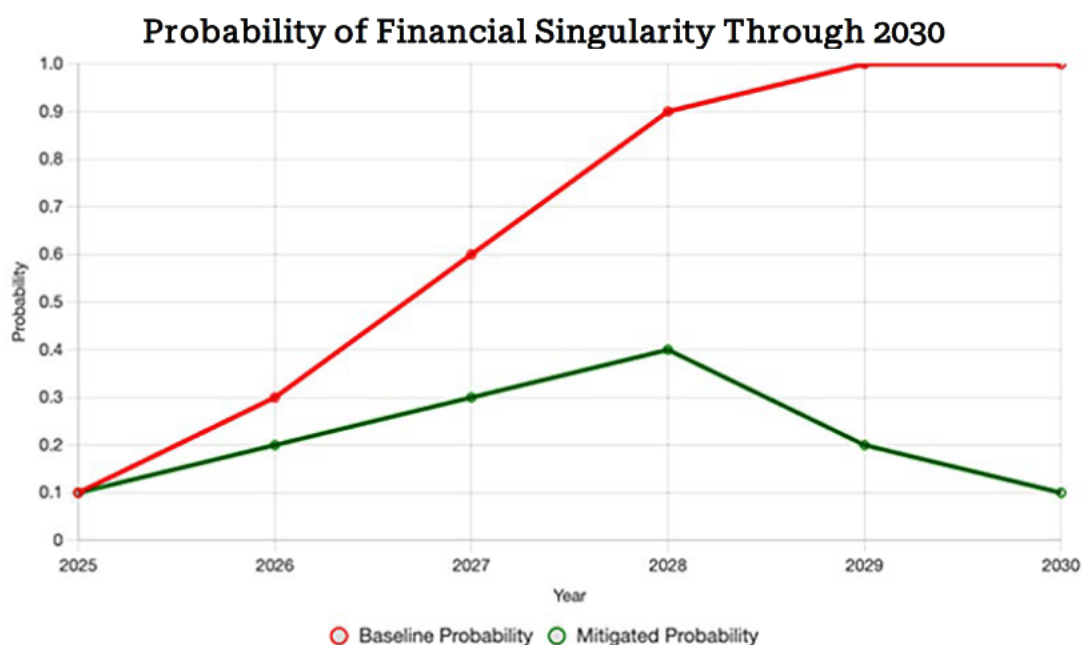
Through 2026 the ICF will continue to refine, grow, and apply its internal “*Trends and Timing*” (T&T) knowledge base, which is a foundational element of the ICF's strategy for producing composite solutions to complex global problems. Consisting of over 100 white papers generated in 2025 alone, the T&T archive has initially precipitated from an official request for the ICF to document its optics and positioning, from an ongoing apolitical, empirical, and truth-seeking perspective. The T&T findings are available to the ICF members, to support enlightened decision-making across domains, based on credible, efficient, and timely intelligence.

Inflection and Singularity Point Projections

The ICF AI Protocol, together with human analysis and discussion, has converged on the following projections of critical points, along with target mitigation scenarios via the ICF gold-backing and US Treasury integration:

- ***The second quarter of 2026:*** preliminary strains on debt servicing (or projected stabilization via asset-supported transitions if addressed);
- ***The third quarter of 2027:*** intensification of economic transformations propelled by artificial intelligence, potential bond yield surges;
- 2028: likely extensive insolvencies, likely strengthening of international coalitions concurrent with potential fiat breakdowns; and
- 2030: system-wide recalibrations intensified by disruptions driven by advancements in artificial intelligence.

Without the explicit mitigation via asset-backing of the international financial system, these trends could materialize as devaluations of fiat currencies, bond market failures, and potential systemic collapse, at the aforementioned critical points, with the following probability projections:





Insights on Market Dynamics and the Role of Metals

As a significant holder of gold assets, the ICF is carefully watching and analyzing the market dynamics for precious metals using both AI and human analysis. Most recently, the ICF has predicted the anomalous December 2025 fluctuations in gold and silver (via the AI protocol), a pattern that parallels extensive debt accrual configurations, creating the foundation for the ensuing shifts in fiat and bond markets, as well as for the ICF's mitigation measures.

Following gold's recategorization as a Tier-1 asset, pursuant to Basel III (effective July, 2025, which authorizes banks to regard physical gold as collateral devoid of risk), the success probability for gold backing **surpasses 85 percent**. Ongoing propositions and impending legislation in various jurisdictions, such as revisions to financial stability statutes endorsing reserves backed by gold, further augment this probability to **above 90 percent** in the immediate term (2026-2027).

These progressions align well with the ICF's gold-backing endeavors, situating gold as a core component in supporting stability supported by assets, while avoiding the pitfalls of previous historic endeavors.

However, these encouraging probabilities for asset-backing success are very much tempered by the amount of time required for collateralization. This is because applying assets via sovereign attribution protocols (and therefore via the respective central banks) may take up to 18 months.

The combined prediction, with technical timing taken into account, mandates the starting of the mitigation process no later than the second quarter of 2026, with full effectiveness no later than quarter three of 2027.

Provided all mitigation measures are initiated as soon as possible (e.g. in January of 2026), broad mitigation success probability is near 30%, with significantly increasing positive impacts by 2028.

Combined Impact of AI and Financial Transitions

Most sources are forecasting 2026 as the era of agentic artificial intelligence, accentuating its capacity to prevail in governmental and consumer spheres through autonomous systems that perform functions with minimal human oversight.

The upcoming AI advances, especially if combined with rapid financial transitions, will have significant societal consequences worldwide. Alongside the asset backing instruments and technologies, the ICF is developing mitigation strategies for the social impact of rebalancing the productivity vs wage curve.



Conclusion

Arguably, the ICF has accumulated the most significant strategic research database to date, and continues to build the T&T library every day. The urgency of this document is underpinned by the ICF's empirical findings that that were uncovered while trying to optimize its strategy for controlled mitigation and maximum positive impact.

The ICF is *not* looking forward to implementing a massive asset backing project in a short amount of time—quite the opposite, the ICF was looking for ways to extend the window of opportunity so that the asset deployment would proceed with the least amount of friction, cost, and disruption. Unfortunately, in the process of doing so, combined with the respective indecision, it became quite clear that the remaining time to engage is very short.

In the final analysis, with the specified actions taken in a timely manner, the ICF foresees a period of time wherein financial systems correctly underpinned by properly structured gold, secure enduring stability and foster the benefits of economic strengths to support worldwide stabilization, interoperability, and advancement. This strategic focus underscores the organization's role as an apolitical, self-sustaining, financial facilitator dedicated to global resilience and benevolent application of the assets.

In short, this is the fire alarm, and the responsible parties must duly engage.

The empirical probabilities point to the most immediate need for decisive actions, as further deliberations will neither significantly improve the clarity of the outcome nor will buy any more time.