

Catholic Renewal Coin

This Whitepaper outlines the implementation plan for a best-of-breed Crypto Coin.

2022

Introduction

Crypto-Currencies started in 2009. No one knows exactly who started it, but its appeal can not be denied. The first crypto reportedly was started in response to the financial crash of 2008. It was thought that there was a market need for a store of wealth that should be controlled by individuals instead of central governments. The average fiat (government issued) currency has a life span of approximately 27 years. Politian's have demonstrated a complete lack of control when in the presence of printing presses. This lack of discipline has led to hyper-inflation again and again.

There are approximately 30,000 some of which were started as There have been non-the past, but none of them have



These currencies are based off type of software that exists over geographical area or "Decentralized". The very nature of the structure makes it almost impossible to hack. The currencies exist on multiple Ledgers in this decentralized structure. This document will not go over an exhaustive explanation of how the Blockchain functions.

unique crypto's in the world today, jokes, but grew to be worth billions. government issued currencies in raisin to the heights of crypto.

"Blockchain" technology which is a multiple computers over a wide

The management of HRC has structured a best-of-breed crypto currency that was designed to assist individuals store and pass down their wealth to future generations. We believe this will be compelling to the reader and hope we all can share in this future.

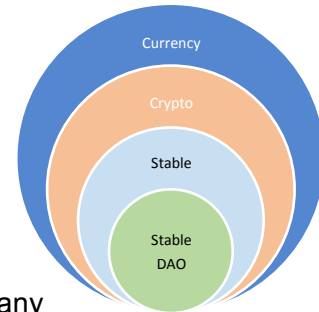
State of the Industry

A currency is normally thought of as a product of a country, but anybody can make their own currency, weather a nation state, a large corporation, or even an individual. A currency is a store of value that someone can cash in the future. This means a merchant coupon can be thought of as a type of currency. 200 years ago, the Dutch East India company issued its own currency.

In today's world, issuing a currency that others can use has never been easier. The simplest way to issue a non-governmental currency is as a cryptocurrency on the digital blockchain. These new types of currencies have split into several categories according to value.

The founders of HRC see the world of Cryptocurrency in three broad levels:

1. Crypto's only backed by the Blockchain (Original Coins)
2. Crypto's backed by the Blockchain and tangible assets (Stable Coins)
3. Crypto's backed by the Blockchain, tangible assets, and a supportive funding community. (DAO Coins)



Level 1 Coins:

The first level-one coin was Bitcoin, which came out in 2009. Many people believe this, and other such coins have value because there is a limited supply. In the case of Bitcoin, that amount is (theoretically) 21 million coins. There may end up being far less due to the fact that many Bitcoin (codes) have been lost over time. Some critics believe the number of lost Bitcoin tokens could number in the millions. The founders of HRC do not subscribe to the blanket theory of scarcity. Just because something is rare or limited doesn't necessarily make it valuable. Take for example Bennie Babies. These were highly valued and sold as collectables until the fad ran out. A Bitcoin or Bennie Baby is only worth what the next buyer is willing to pay for it. For Bennie Babies, that price is near zero. Will Bitcoin suffer the same destiny? Time will tell.

One big difference is that Bitcoin has shown greater utility. An owner can now exchange Bitcoin (and a few other cryptos) for fiat currencies at ATM's. There are now credit/debit cards for cryptocurrency. Some cryptos have attached themselves to gaming platforms, which allow users to "spend" their currencies for benefits in gaming. How much longer will level-one cryptos retain value is an open question, but the vast majority of these are worthless already.

The only thing that really separates level-one cryptos from each other is belief of the next buyer. Does the next buyer truly believe they will eventually find another buyer in the future who will pay more for a particular coin? When this "belief" system stops – the bubble bursts.

Level 2 Coins:

These second level crypto coins (tokens) are backed by "something". This can be an extremely wide range of items from digital cartoon art to precious metals. The following list include some items being used as backing for level-two cryptos; this list is by no means exhaustive.

- a) Gaming privileges
 - a. Extremely limited
 - b. Non-gamers excluded
 - c. Games get replaced over time

- b) NFT (non-fungible tokens)
 - a. “Non” being the operative word
 - b. The latest fad is called the “Bored Ape”. You simply can’t make this up. Many very silly celebrities are paying millions of dollars for digital cartoons. HRC views this practice as borderline insane or another way of God telling someone they have way too much money
- c) Art (regular)
 - a. A case can be made for fractionalized ownership of a Picasso
 - b. Very limited audience
 - c. Art can lose value over time
- d) Space in a Metaverse
 - a. Limited audience
 - b. Most people with responsibilities in life spend no time in any Metaverse
- e) Other Cryptocurrencies
 - a. If you are backing a crypto with another crypto that is not backed by something real, have you really accomplished anything?
 - b. You’ll own the second bubble to burst (after the first cryptos burst)
- f) Fiat Currency
 - a. A self-defeating exercise
 - b. Is a crypto worth anything when its underlying fiat currency blew up?
 - c. Central government control just one step away
- g) Commercial Real Estate
 - a. Can work like GIC’s (guaranteed investment contracts)
 - b. Backed by something real
 - c. Still controlled by governments
 - d. Real Estate can lose value quickly
 - e. Real Estate can be worth zero (ask anybody in Detroit)
- h) Precious Metals
 - a. Able to store great value in a small space
 - b. Portable
 - c. Has never been worth zero
 - d. Extremely fungible

For obvious reasons HRC believes that level-two cryptos should be further defined on a sliding scale of value. This scale goes from 2.0 to 2.5 where the higher number connotes greater value to the owners.

Quality of Crypto	Type of Crypto
2.0	A, B, & D
2.1	C & E
2.2	F
2.3	G
2.5	H

Level 3 Coins:

The newest entry into the Cryptocurrency market is the Renewal Coin, which we labeled level-three coins. These are the invention of HRC's founder, Jack McInerney. These coins are 2.5 coins with an added feature: a community shark tank!

Because the community shark tank is decentralized and acts like an autonomous organization, HRC has labeled level-three coins as DAO Coins.

Level 3 DAO

The third level of Coins will a three-tiered Decentralized Autonomous Organization or DAO. The mechanism will act as a support for the *Coins* community. This will address the needs of the community through funding young entrepreneurs seeking startup capital.

The structure will resemble a multiple layered Shark Tank. There will be three funding layers:

- A. First Funders (Sharks)
 - a. The smallest group of 4 to 12 funders
 - b. Can singlehandedly fund large projects
 - c. May represent VC's
 - d. Mostly in Studio, but may be remote
- B. Second Funders (Audience)
 - a. Group size between 50 and 300 people
 - b. Acting mainly for themselves
 - c. Accredited Investors
 - d. In studio audience, but may be remote
- C. Third Funders (Distant Viewers)
 - a. Small funders – under \$1,000
 - b. Always remote
 - c. View program on Smart Phones

The other major components of the funding DAO are:

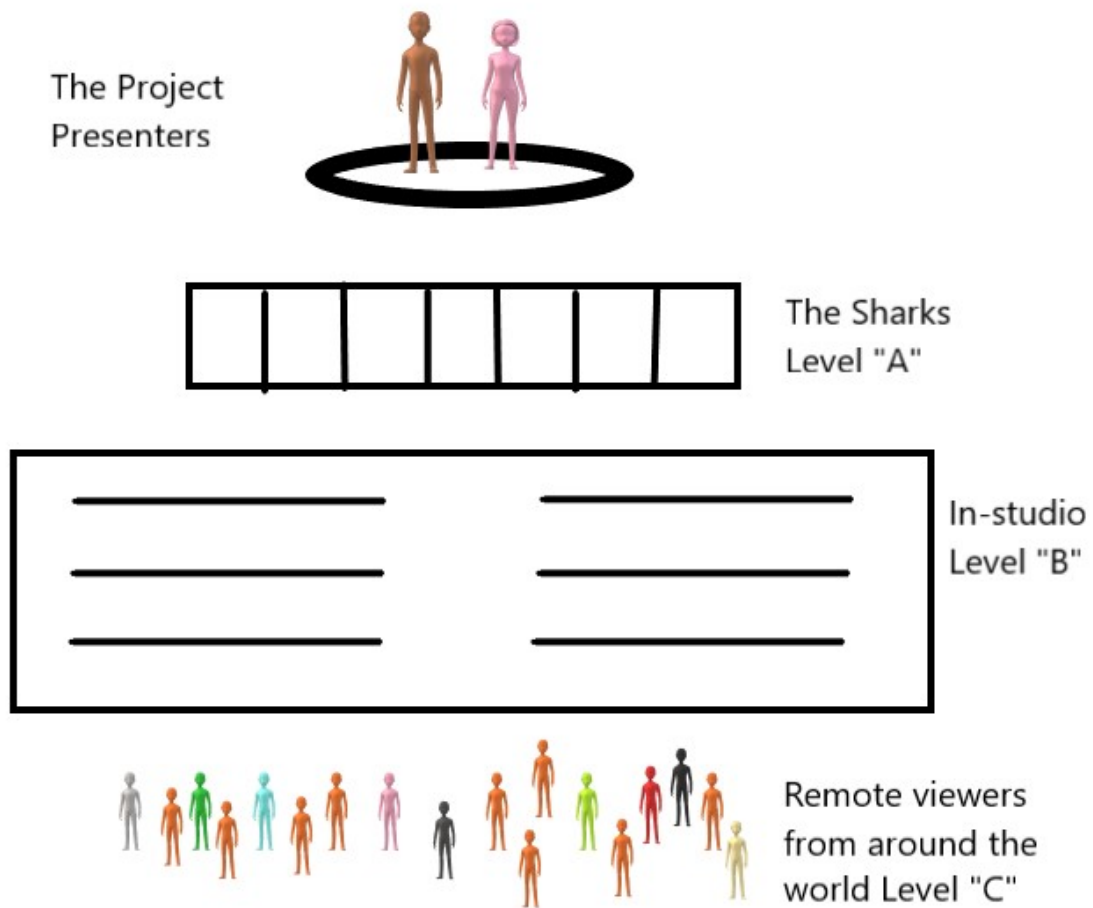
- 1. Presenters
 - a. Entrepreneurs from the Community who present their projects to the 3 layers of the DAO
 - b. Presenters can come from anywhere in the world
 - c. Projects will normally be seeking \$100k to \$5 million
 - d. Projects will sign up on the website
 - e. Charities may present from time to time
- 2. Coin Trust
 - a. The Trust will receive 2% to 5% of projects that get funded
 - b. The Trust will be the custodian of equities and future dividends

Note: Funding participants may move from one level to another level over time. These moves up or down will depend on funding participation. Meaning that a participant at a lower DAO level may move up to a higher DAO level if that participant is more active in funding projects than the bottom ranked member of the higher level.

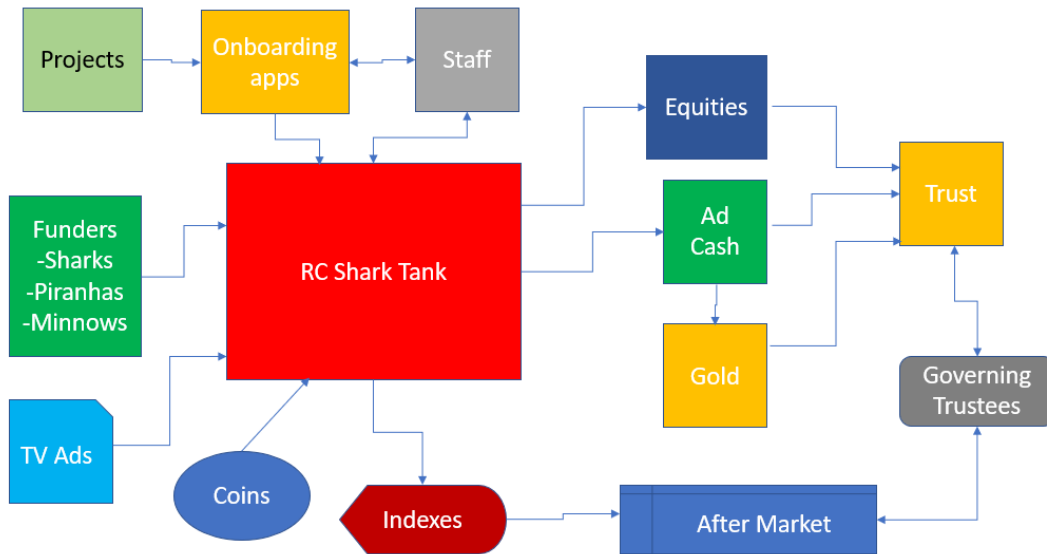


Below is an example of how the funding DAO would work. It illustrates the three different levels of funding that a project will have access to. The presenters will be face to face with the first two levels of funders. The third level will be remote and could grow to thousands or even millions of participants.

Three Level DAO Chart



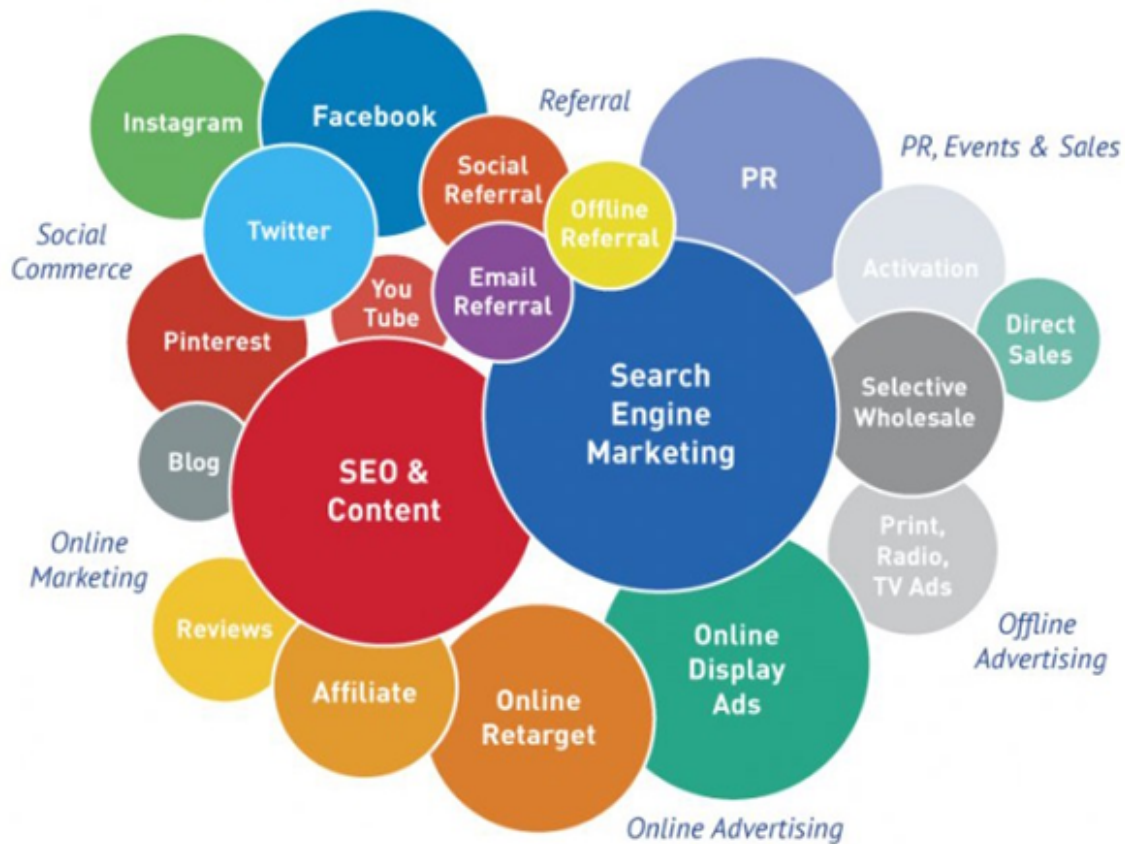
How the Shark Tank works.



Item	Am Shark Tank	Renewal Coin
Target audience	330,000,000	1,000,000,000
# Projects aired	90	500
Viewership at 1%	3 million	10 million
Annual applications	20K	60K ???
Ad Revenue	125 million	675 million ?
Crypto Coin involved	No	Yes
Backed by Gold	No	Yes
Community id	No (anybody)	Yes (Hindus)
Affiliates used	No	Yes (Multiple)
Funding Levels	1	3
Ecosystem	No	Yes

Social Media

Social Media will be a critical issue for this or any coin. The founders will set up websites and various Social Media accounts in places such as Telegram, Discord, YouTube, Facebook, Instagram, and others. These methods have been road tested by many other coins. Fortunately, there are very experienced vendors in this market that can be employed so RC doesn't have to reinvent the wheel.



Potential Matrix of crypto coins.

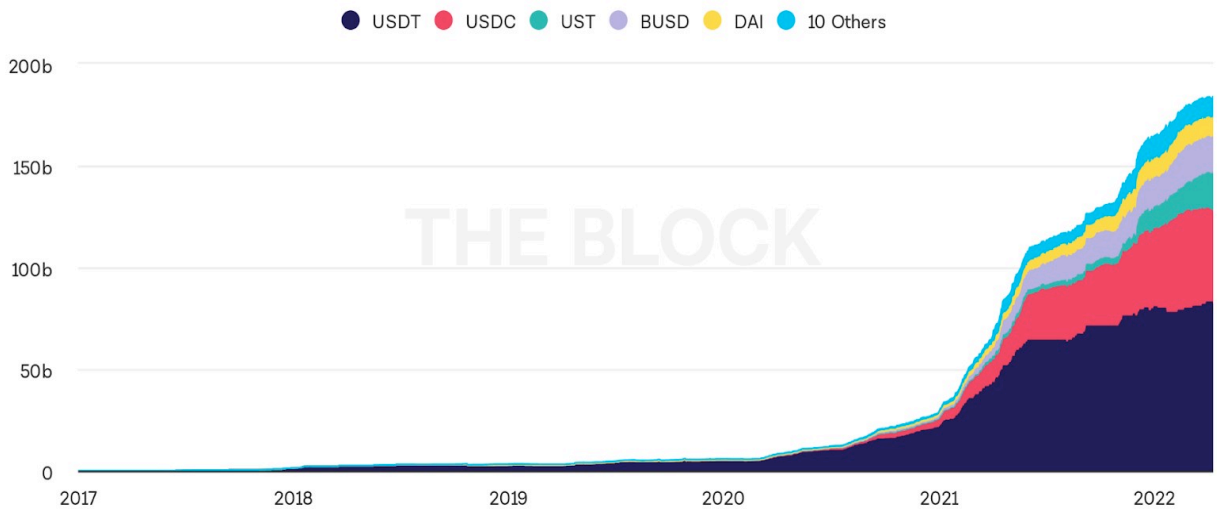
Characteristics	Level One	Level Two	Level Three
Has floor value	NO	Doubtful	YES
Can go to the moon	Maybe	Maybe	YES
Is supported by assets	NO	Kind of	YES
Helps community	NO	NO	YES

Why now? Because the industry is fundamentally changing in real time. The growth of level-two stable coins is growing geometrically. This is happening while level-one crypto coins have either stalled or dropped in value. In short, the industry is in the middle of a “Flight-to-Quality”. HRC has positioned itself to take advantage of this trend by creating the best-of-breed cryptocurrency.

In just over one year, the stable end of the crypto market has increased by 1,000% (from \$20 billion to nearly \$200 billion. (According to Coin Metrics).



Total Stablecoin Supply



SOURCES: THE BLOCK, COIN METRICS
 UPDATED: APR 12, 2022

Implementation Schedule (AKA Roadmap):

Phase I

Collect Crypto Press contacts.

Exchanges picked

Banking relationships

Phase II

Influencers contacts

Social Media

Board Invites

Phase III

Launch the Coin

Track Exchanges



Phase IV

Launch 3 Level DAO

Recruitment of top tier funders

Recruitment of second tier

Contract communications partner

Social Media

Social Media will be a critical issue for this or any coin. The founders will set up websites and various Social Media accounts in places such as Facebook, Instagram, and others.

Environmental Concerns

There are two ways to launch a Coin; Mining and ICO. Mining takes up a lot more electricity than issuing an ICO (Initially Coin Offering). This Coin will be issued through an ICO. The board will track the latest advances in the industry to assure minimal electric usage.

Founder

Mr. Jack McInerney brings a unique set of skills to this enterprise in that he has had a dule track career in Finance and Technology. Mr. McInerney has spent the majority of his financial career on the largest derivative exchanges in the world, namely the Chicago Mercantile Exchange and the Chicago Board of Trade. He has also traded on other exchanges such as the Chicago Board of Options Exchange. He retired from the CBOT as the Chair of the Index Debt & Energy Division. Jack has also been an Insurance Broker for decades. Prior to that he served as a loan officer for the State Bank of Illinois (IFA).

On the technology side, Jack was a Wireless Protocol Engineer for Lucent Technologies. After that he founded InTimeTV, a streaming television network for medical professionals.

Notes on Gold:

Currencies backed by gold are nothing new. In the past, they were called "Gold Certificates". Unfortunately, these certificates have become very rare and difficult to find. The last major currency to partially back their currency with gold was the Swiss Franc. The voters of Switzerland decided to "Float" their currency in a 2000 vote. That year (2000) the Swiss Franc lost its gold backing. The founders of the Renewal Coins firmly believe there is a market for gold backed currency.

There are two primary methods when one issues a gold backed currency. Method 1] issue everything at a single price. Method 2] issue the currency on a scaled basis. Under the first method, the currency would all be issued (sold) at a single price and then float to where the market would take it. Under the second method, the Renewal Coin will be issued on a scale starting at \$1 and ending the last coin sale at \$1,000 per coin. Since there will be 100,000,000 issued, the gross amount collected will be roughly \$50,000,000,000 USD.

The amount of gold backing the issued coin with the first method would end up being \$80,000,000 USD. (The Math: 100 million coins sold all at \$1 each with 80% used to purchase gold would yield \$80 million in gold backing the issue. By scaling up the issue from \$1 to \$1,000 the total amount of gold purchased will be \$40 billion USD, which is 500 times more gold backing the issue!

What does this mean in a crash? Under the first method, the floor of value would be 80 cents (USD), but under the second method, the floor of value in a crash would be \$400 per coin, or 500 times higher. That is why the board has choosing to employ the second method, which is a dramatically higher floor of value. So, when Renewal Coin sells the last coin out of inventory, the lowest price any coin can go is \$400 USD. This does not count any additional value derived from the equity side.

Legal Structures

Crypto Currencies have forced people to think very differently about how something is owned and regulated. Bitcoin, which is now 12 years old, does NOT have

1. a CEO
2. Board of directors
3. Corporate Headquarters
4. Governmental jurisdiction
5. Employees
6. Vendors
7. Its own bank accounts
8. An address
9. A phone or fax number

Yet, the Bitcoin issue is worth over \$1,000,000,000.00 on any given day. This is the nature of Decentralized Digital Assets. This is why governments and banks have not quiet fully understood these new assets. It may take years for them to fully grasp what crypto really is and is not.

A “Stable DAO Coin” is something of a Hybrid structure. There are two major stages in this type of structure: before and after all Coins are distributed. This is a specific date in time. We call this “Conversion Day”.

Stage One

This is Phases 1 to 3 and possibly a bit of Phase 4. The issuance of the total amount of Coins may take 3 months, 3 years, or 3 decades. The timing can not be guaranteed. Once all Coins have been issued from the Trust, the board will no longer be needed and will dissolve. However, the Trust, which will hold the Coin assets will continue. Again, the purpose of the Trust is to hold the assets that back the Coin.

Stage Two

This stage is the ongoing stage after the last Coin has been issued. It involves two major areas:

- A. The Trust
 - a. Holds Gold
 - b. Holds Equities
 - i. Manages Equities for Dividends
 - ii. May create internal indexes
- B. The 3 Level Support DAO.
 - a. Program management
 - b. Presenter management
 - c. Manage all three levels of the Support DAO

Because the issuing of the last Coin cannot be precisely predicted, there may be an overlap of the two stages. This overlap may last a month, a year, or even a decade. Either way, the Support DAO will commence about one (1) year after the launch of the ICO.

Timing:

The Founders will issue the world's first *DAO Coin* in 2022. It is envisioned that the Coin will be issued in multiple exchanges in multiple countries. The issue will be on an increasing scale, which will start out at \$1 and issue coins at regular levels up to \$1,000. The entire issue will be 100 million Coins. (Approximately five times the total issue of Bitcoin.)

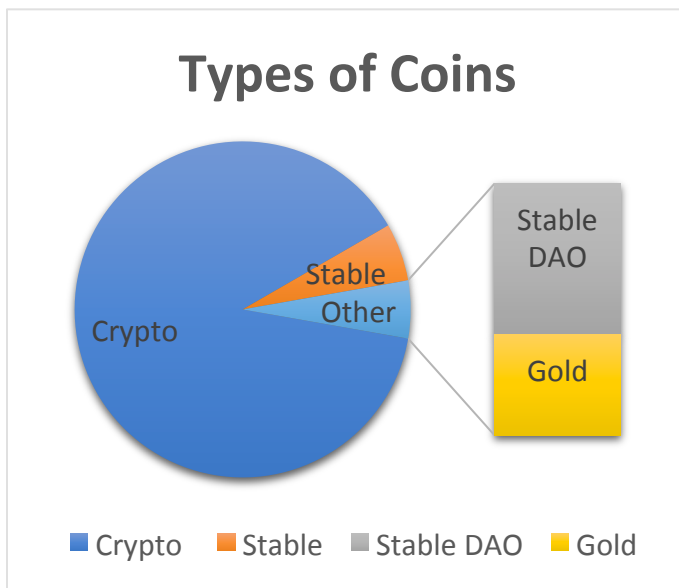
Stable Coins can be backed by multiple types of assets, such as another fiat currency like the US Dollar, Art, or even commercial real estate. The *Coin* will be backed by Gold and Silver. Every time a coin is issued from the Trust, 80% of the money collected will be used to buy gold. Because the Coins will be issued at ever increasing values up to \$1,000, the average amount of gold backing the Coin will end up being around 40%,

The Math:

When one Coin is issued at \$1, then 80 cents goes into gold; when one Coin is issued at \$1,000, then \$800 goes into gold. If you average the two coins issued, one will get \$800.80 in gold backing 2 coins for an average of \$400.40 per coin; hence roughly 40%.

If the Coins value continues to increase past the last issue, then the gold-backing-percent will decrease. No guarantees can be made about future values.

Trust and Storage



The Gold and Silver will be held by a Trust for the benefit of Coin holders. This Trust will be managed by the Founders who over time will be replaced by a vote of the Coin Holders. The gold will be held in Deposit Boxes and Vaults of large banks in multiple countries to reduce risk. The possibility of government interference with assets is very real and will be addressed at the start. The assets will not be broadcast to the public at any time. The broad anticipates that any one location will not hold more than 2% of assets at one time.

Assets will be professionally audited on a quarterly basis by large Accountancy Firms (commonly known as the Big Four in United States). Multiple auditors will simultaneously view and test assets.

The Board



Jack McInerney: Jack is the founder of Renewal Coin. His primary responsibility beyond corporate strategy has been the overall structure of the Coin and its underlying asset base which is the world's first 3 Layer DAO. Previously, he was a wireless protocol engineer with Lucent Technologies and the founder of InTimeTV, which produced Internet medical programming. Prior to that, he was a broker at the Chicago Mercantile Exchange and Chicago Board to Trade. During this time, he traded Eurodollars, S & P, and currencies and was elected Chairman of the Index, Debt and Energy Markets Division. Jack created the CBOT's Dollar Index contract that was certified by the CFTC.

His extracurricular activities have included serving on the national boards of the FBI Citizens Academy and the Korean War Veterans Museum. Jack was an adjunct (Math) Prairie State College. He holds a Masters in Information Systems (Magna Cum Laude) Roosevelt University and Bachelor of Science in Computer Science (Summa Cum Laude) Robert Morris University.



Joseph Shun Ravago Esq: Mr. Ravago is a principle in the NFT-Metaverse at UMint. He is deeply versed in the crypto market. He graduated Indiana University with a Bachelor of Science in Business, majoring in Accounting and Finance, with minors in Spanish and Economics. He received his Juris Doctor from Loyola University Chicago School of Law in 1997. Joseph is a licensed attorney and passed Certified Public Accountant exam. In 1997, he started working for Arthur Andersen LLP focusing on International Tax and Mergers & Acquisitions.

Joseph advises health care companies on management, financial and compliance issues and serves as their outsourced CFO. He was invested in the Order of the Knights of Rizal, an official award of the Republic of the Philippines, the Equestrian Order of the Holy Sepulcher of Jerusalem and Sacred Constantinian Military Order of St. George, both internationally recognized Orders of Knighthood. In addition, he is an Auxiliary Member of the Sovereign Military Hospitaller Order of Saint John of Jerusalem, of Rhodes and of Malta.



Frank Avila Esq: Mr. Avila has been a civil rights attorney for decades in the state of Illinois where he also specialized in election and military law. He rose to the rank of Major in the US Army (JAG Core) where he was stationed in the Pacific theater. He is a graduate of the John Marshall school of Law. His law firm is located on the North side of Chicago.



Lance J Welter: A Certified Nonprofit Consultant, Lance brings over 30 years of international entrepreneurial leadership in for-profit and nonprofit businesses Chief Operating Officer for a custom software business enterprise, Chief Marketing Officer for mobile test delivery platform (IPO) and as an Executive Director for a major 501(c)3 charity.

Lance has been a frequent speaker at various professional associations including; Association Forum of Chicagoland, Certification Network Group, [CNG], Agile Project Learning Network, [APLN], the Federation of Associations of Regulatory Boards. Lance has a Master of Arts in Communication. He is currently a member of ATMAE's – Associations of Technology, Management and Applied Engineering - Accreditation Board and was recently inducted into Epsilon Pi Tau (EPT) the Leading International Honor Society for Technology.



Paul Chawla Esq: Mr. Chawla is an attorney in the US and serves as Chief Legal Counsel to the entity. He has an extensive practice with startup ventures and cross border deal structuring throughout North America and Asia civil litigation, mergers and acquisitions, transactional, and business law. He is well respected for his courtroom presence and strategy, tactical negotiation skills and aggressive litigation techniques. Mr. Chawla has tried numerous jury and bench trials, conducted hundreds of pre-trial conferences, and argued pre-trial motions in addition to participating in various forms of alternative dispute resolution.

Mr. Chawla holds a JD from Washington University (St. Louis), BS Criminal Justice, University of Illinois (Chicago), and is a graduate of the Latin School (Chicago). He speaks Punjabi and English.



Dr. Vassilios Damiras is in International Relations, U.S. counterterrorism, counterintelligence, and defense expert. He has worked on National Security issues, the Middle East, Balkan politics, and European economic, and military history. Specifically, his professional practice has focused on foreign policy, international economy, security, law, cybersecurity, and cyber deterrence issues in countries such as India, Afghanistan, Iraq, Iran, Syria, Turkey, Pakistan, Greece, Cyprus, Israel, Libya, Egypt, Tunisia, Morocco, Algeria, Britain, France, Germany, China, Russia, Ukraine, Indonesia, Kazakhstan, Kyrgyzstan, Tajikistan, Turkmenistan, Uzbekistan, Central and Latin America, and others.

Dr. Damiras has a B.A. in Political Science and History from the University of Findlay and an M.A. in Political Science, focusing on International Relations and Comparative Politics from Illinois State University. Furthermore, he has an M.A. in European and Middle Eastern History from Loyola University, Chicago. He has done doctoral studies in European, Balkan History, and International Relations at Loyola University Chicago. He has received numerous awards from multiple American and European institutions. Dr. Damiras is multilingual and fluent in Greek, English, Spanish, French, Italian, Portuguese, Ancient Greek, and Latin.



Joseph Natal: Mr. Natal has spent the past 15+ years in business, leadership, and organizational development guiding leaders and their teams to create synergy, innovate, and excel in their respective industries. He has extensive experience in the airline and healthcare industries as well as serving many clients in HR, manufacturing, management services (outsourcing and procurement), and technology, just to name a few.

As an active Christian leader in his community, Joe co-leads many programs and events at his local church and serves as a group facilitator and local steering committee member for a global para-church organization.



Dr. Elaine Fajardo: Doctor Fajardo has specialized in skin care in her Asian practice and hosted a local TV show in the Philippines. Elaine was a professor of Microbiology, Anatomy and Physiology at Lewis University (IL) and Joliet College. She has been involve in crypto and NFT markets for her personal account for multiple years. She holds a BS in Biology from the University of the Philippines and a MD from De LaSalle University.



Matthew Throckmorton: Mr. Throckmorton is presently with Chapman, Windsor and Associates as Founder and Chief Executive Officer (CEO). During his tenure he founded several charter schools including the Athenian eAcademy, the Utah Military Academy and the Reagan Academy, Springville, UT where he served as Chief Executive Officer (CEO). He also was Executive Director of the Tennessee Charter School Association, Nashville, TN. His volunteer work includes the Department of Homeland Security Electromagnetic Pulse Task Force on National and Homeland Security. Prior to that he served in the Utah State House; 65th District. When in the Army National Guard, he served as a tank crewman (M-60A3 & M1A1 tanks). Delegate to the International Conference on Families and Communities of Peace, London, England.

He holds a Bachelor of Arts, Brigham Young University and was a Political Science Adjunct of Political Science, Utah Valley University.



Jill Shestokas: Ms. Shestokas has held several high-level marketing positions over the last 20 years, most notably as a principal at Thomas and Joyce, LLC in the Chicago area. She brings a unique perspective in the water industries, i.e. sewer, water, engineering, etc. Ms. Shestokas has a BS from the University of Maryland.



Steve Tomaszewski was an early pioneer streaming digital content with InTimeTV. He created and hosted the Soldiers Family Program along with many others. He was an early innovator by being the first InTimeTV host to cover live events from arenas. Steve also has innovated shows through multiple streaming to various venues. All three of Steve's son's have served in the US Air Force. Steve presently is an expert in large commercial solar projects.



Sherwin Rosenfelt Mr. Rosenfelt is the owner and operator of a successful computer consulting business in the Chicago area founded in 1980. He has seen many changes in the computer industry, from large main frame computer to Laptops, to IE phones. Early in the history of crypto currency he was one of the Blockchain Nodes for Bitcoin. Graduated with a Bachelor of Business Degree from Western Illinois University. Began Studying Metaphysics in 2006 and currently is the Director of the Bolingbrook Branch of the School of Metaphysics in Bolingbrook IL. He serves on the Board of Directors for the School of Metaphysics, which is a 501c3 not for profit educational organization established in 1973.



Austin Auflick: Mr. Auflick is a seasoned professional dealing in executive strategies, partnerships, and tech solutions. As the Chief Business Development Officer at Trinity Holdings Group, he oversees and manages the growth and expansion of the company's products and services, leveraging the power of AI (artificial intelligence), quantum computing, and communication in the FX market. His competencies include joint ventures, project management, business startups, and SAP implementation. He has created and developed multiple ventures, such as Meme Kong cryptocurrency, ATC Business Development, Race Armada, and Trinity Holdings Group, in diverse fields such as oil & gas, renewables, finance, and automotive industries.

Regarding Meme Kong, it's the world-first "hybrid-token" ERC-20 cryptocurrency combining the community of a meme coin and a utility token. It has a \$35MM market cap all-time high, two multi-state multi-day community events and three major partnerships including world-class "Ready Player One" Metaverse by Lootverse, Olympus Watch and automotive event company Race Armada Texas. Mr. Auflick also consulted Halliburton Corporation in horizontal drilling.

Mr. Auflick is a Navy veteran of six deployments on aircraft carrier (USS Kitty-Hawk CV-63) in Yokosuka Japan. Austin holds a BBA in Business Administration, Management, and Operations from the University of Houston.



Tania Jade Roul: Ms. Roul is the Co-Founder / CTO of Guerl Corp where she is building supply chain solutions for brands to combat counterfeit products by leveraging Blockchain & AI. She has been an early adopter in the Crypto industry, which includes trading and mining since the age of 12. Her Bitfinex Crypto Trading Rank was 1 in 2019. Prior to that she was the Chief Investment Officer (CIO) at WTM Capital (a crypto quant hedge fund) and prior to that she was the Chief Technology Officer (CTO) at Griin Agriculture in Seoul, South Korea where she specialized in Sustainable Agriculture, Aquaponics, and Nanotechnology.

In her academic career she studied genetic engineering, organic/inorganic chemistry, advanced mathematics, neuroscience, and international studies. She received her BBA in International Marketing from Yonsei University and a BS in

Biological Sciences from Lynn University (FL) with a concentration in Genetic Engineering. She is a Python programmer and speaks Hindi, Korean, and English.



Prachi Jaitly: Experience as an Assistant Professor, HR Manager, Lecturer, Recruiter, Account Management, Immigration, and Employee Benefits. Knowledge of HR Laws. Experience working with MS Office, ADP, Peoplesoft, Taleo, SAP HR, Sharepoint, Optilink & Kronos.

Ms. Jaitly's educational background is extensive with six master's degrees. University of Illinois (Chicago), MBA Human Resource Management & Marketing Management, Illinois Institute of Technology (IIT) MBA, Business, Kurukshetra University Master's degree, Journalism and Mass Communication, Pracheen Kala Kendra Nritya Bhushan, Masters in Kathak, Kurukshetra University, Masters in Philosophy, Kurukshetra University Masters in English Literature, GCG 11 Chandigarh Bachelor of Arts (BA), Public Administration. Prachi speaks Hindi, Punjabi, and English.

Ginnette Harvey: To be announced.

Affiliates:

RC shall make every effort to be inclusive within the community and will reach out to major institutions, both private and public. (NFP, Academic, Financial, Entrepreneurial, Government, and Private Businesses. These relationships will take time to build. The board looks at this as an ongoing function.

As of the writing of this whitepaper multiple universities have expressed interest in being an affiliate of RC. A university affiliate exists on 3 levels: Administration, Faculty, and student body.

1. Administration
 - a. Benefits include exposure to the world community
 - b. Free advertising on the Shark Tank program
 - c. Advanced curriculum for students
2. Faculty
 - a. Benefits include highlighting various professors within their disciplines in short explanatory videos on the Shark Tank program
 - b. Direct new curriculum for students
3. Student Body
 - a. Benefits include receiving course credit for evaluation work done on projects within the Shark Tank
 - b. Receiving payment for Shark Tank evaluations
 - c. Gaining knowledge from evaluations on projects
 - d. Working within interdisciplinary teams

Future Considerations

Coin Splits: How high can a Coins value go? Obviously, very high. The equity markets have faced the same predicament when an issue becomes out-of-reach of the common man. Their solution is to Split the stock in two (or more). The board will consider doing the same thing. If the Coin reaches value over \$1,000 the board will consider having a 2 for 1 split. There are difficulties and challenges in trying to split a cryptocurrency Coin due to the Blockchain nature of storage. We remain confident that there will be a solution to this issue of splitting in the future.

Notes on Gold

Renewal Coin will be backed partially by gold. This gold will be purchased in commercial markets like the London Metals Exchange (LME) due to the size of the purchase. Renewal Coin wanted to clarify what the amount of gold would look like and what future effect these purchases would have on the general market. We first address Scope.

- A. Total amount of coins sold (on the scale) 100,000,000
- B. Total amount of USD collected thru coin sales (roughly) - \$50,000,000,000
- C. Percent used to purchase gold – at least 80%, but may raise close to 100%
- D. Total amount of gold to be purchased (@ \$2,000 per ounce) – 25,000,000 oz
- E. Number of ounces in a metric ton – 35,840
- F. Number of metric tons purchased – 698
- G. Weight of one cubic meter of gold – 19 tons
- H. Annual amount of gold traded (LME & OTC) 2,771,900,000 oz

While the purchase of 25 million ounces of gold may sound like a colossal amount of gold, in the grand scheme of the market it only amounts to less than one tenth (.09) of one percent of the annual trade in the market. Put another way, the known amount of gold in the world today is roughly 172,000 metric tons. RC will be acquiring less than 700 tons or less than one half of 1%. RC still believes this is a substantial amount of gold, but not unattainable. This total amount of gold most likely will be purchased over four to eight years.

Although the purchase of this amount of gold is not a drop in the bucket, it's also not big enough to bend the market abnormally, especially when done over years. Even if it was necessary to purchase all the gold in one year, the total amount of gold purchased by RC would still come to less than 1% of the world trade.

Regarding storage, RC estimates the need at 147 cubic meters for storage. Because the location will be diversified over multiple jurisdictions, each vault site will be less than 9 cubic meters.



Renewal Coin[©] prevents Pump and Dump Losses

How Crypto Project Structures “Pump and Dump”

One of the biggest problems in Crypto projects is the method known as “Pump & Dump”. This happens when project managers offer tokens to the public with slick marketing and tremendous hype claiming near-term triple digit profits. The basic pledge is that by putting in \$1,000 today it should become \$15,000 in a week. It is truly unfortunate how many people fall for these scams.

Renewal Coin Structure Safeguards Anti-Pump & Dump

Renewal Coin (RC) founders have structured a Crypto currency that is impossible to “Pump & Dump”.

RC Anti-Pump

The RC structure first deals with the Pump. Instead of selling most tokens at a single ICO (initial coin offering) price and then artificially driving up the price on very thin volume, RC issues coins with a controlled release. This ICO is on a “scale” preventing the coin price from trading on thin volume.

The scale: Renewal Coins act as a real currency. The founders did not structure the coin out to 18 decimals. It is difficult to think of anything being worth 1/quadrillionth of a penny. The sale of the first coins starts at \$1 (USD). The next allotment will be at \$2, then \$3, and so on up to the final coin sale at \$1,000. As the ICO happens at every dollar increment, “Pumping” the coin price up to artificial levels in a short time period is nearly impossible. For example, running the price up from \$15 USD to \$25 USD will require purchasing every coin offered at \$16, \$17, \$18, \$19. . . \$25. This is a huge number of coins (roughly \$20 million USD). Instead of just one price offered to the public at a single date, RC issues its coins on a scale with 10,000 levels. This diminishes “Pumping”.

RC Floor Prevents Dump

Watching a crypto lose half its value in a day is heartbreaking. Listening to a friend telling you about how they lost their life savings to an exchange that no longer answers phone calls or returns emails is even worse. Level 3 Coins prevent this with a high floor and no ceiling.

When an RC is purchased, 80% of the funds buy gold in a certified vault. Over the course of the scale the average amount of gold per coin will start at 80% and average down to 50%. This would be the floor of value per coin. At the \$25 level this is roughly \$12.50 per coin, forever preventing a collapse of the coin.

This calculation does not consider the equities value generated by the RC Community Shark Tank (start-up equity funding program) attached to each coin issue. The founders believe the equity portfolio will eventually be worth more than the gold value of each coin.

RC Unique, Solid & Protected Structure

- 1) This structure is unique to RC coins.
- 2) No other crypto currency has these coin holders’ protections.
- 3) The RC Coin value is constructed to have a high floor and no ceiling.

The TAM, SAM, SOM of it all!

For the purpose of this brief, we'll be using the TAM calculation as the end product is money itself and just about everybody uses that product. The "Total Addressable Market" for HRC is 1.2 billion people of which roughly 1.1 billion live in India. There are three constraining factors for HRC regarding TAM:

1. Natural barriers such as distance or language
 - a. The internet eliminates the "distance" factor
 - b. Language will be a factor in the distribution matrix
 - i. There are 1,600 spoken languages in India
 - ii. There are 23 recognized languages in the constitution
 1. Simultaneous translation can be done during programing
 2. The 23 languages make up 97% of the population
 - iii. Hindi is spoken by 44% of the population
 - iv. English is spoken by roughly 30% of Indians
 1. This makes India the second largest English speaking country behind only the USA.
2. Limited capacity, for example marketing reach
 - a. One gets to HRC via Smart phones
 - b. Nearly 55% of Indians already have a Smart phone
 - c. Smart phone ownership is predicted to raise to 96% in the next generation
3. Loss of market share to competitors
 - a. HRC is the first mover in the category of Level 3 Crypto
 - b. No other competitor has been seen

The question is how many of the world's 1.2 billion Hindus will turn into the shark tank every week? Fortunately, there are some data points that help in this calculation. The American Shark Tank (AST) gets around 1% of the adult population passively viewing their weekly show. The AST only produces 23 to 24 new programs per year, which means the majority of shows aired are reruns. Also, the AST normally presents just 4 projects per program, sometimes less. The total aired new projects annually on AST is about 90.

The \$125 million advertising revenue of AST means the average viewer is worth \$50 annually. This is done by dividing viewership of 2,500,000 into revenue of \$125,000,000. There are some major differences in the AST versus the HRC-ST.

Category	American Shark Tank	HRC Shark Tank
Number of annual programs	24	50 (2x)
# of Projects per program	4	10 (2.5x)
Total projects aired annually	85 to 90	475 to 500 (5x)
Population served	330,000,000	1,200,000,000 (4x)
# of Sharks	5	5 to 12
# of Piranhas	0	100 to 300
# of Minnows	0	Up to 100,000,000
Affiliates (NFPs, Universities, etc)	0	Many
Crypto Coin attached	No	Yes

It is fairly obvious that the HRC shark tank is far more robust than the AST. It’s almost like comparing a golf cart to a Lamborghini. Then what will the weekly viewership be for HRC’s shark tank? Below is the best to worst case scenarios.

Cases	Worst	Middle	Best
Weekly viewership (Millions)	1	2.5	15 (6x)
Customer value	\$20	\$50	\$75
Ad revenue (annual)	\$20,000,000	\$125,000,000	\$1,125,000,000

The HRC shark tank has multiple upgrades from the AST. This should at least equal the result of the AST, if not significantly surpass the AST revenue model. We believe that the HRC shark tank model has many more advantages over the AST, which include, but not limited to – More participant (Sharks), more layers (Piranhas and Minnows), more affiliates (AST has none), more new programs aired (50 vs. 24), more projects presented (90 vs. 500) and a Level 3 Crypto Coin attached.

The TAM (total addressable market) along with those who will evangelize (Piranhas, Minnows, Affiliates) the HRC shark tank simply overshadows AST.

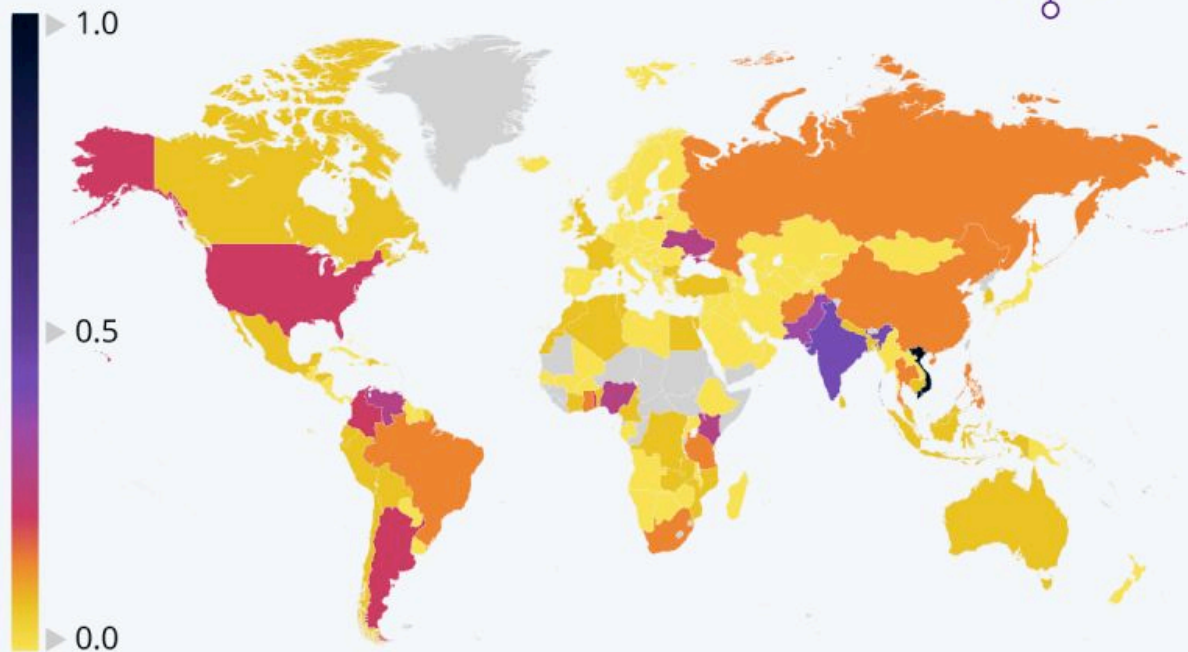
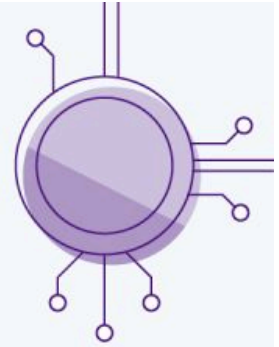


A note on Affiliates: HRC is in the process of recruiting universities as affiliates. HRC will engage them at three different levels: Administration, Faculty, and Students. The University itself will be propelled into the forefront by appearing on the weekly program. Faculty will appear through short video explaining complex concepts within their fields. Students will vet the project applications and grade them. This grading system will determine which projects appear on the program. In short, there will be hundreds of Faculty and thousands of students involved. They are an internal marketing source that no other group has and can only wish to have. That is one of the many hidden assets of HRC.

The chart below shows present usage of Crypto by nation.

Where Cryptocurrency Is Most Heavily Used

Index value of global cryptocurrency adoption*



* As of July 2021. Takes into account total activity and share of non-professional/P2P activity (PPP weighted)

Source: Chainalysis




statista

The case for a private currency

The table below illustrates what “official” governments can do to the value of a national currency. The US dollar has lost purchasing value in the last ten years, but 115 other currencies did even worse – much worse. There are about 65 countries that don’t have their own currencies as they use another country’s currency (mostly the USD), which means every government currency lost value. Since the US went off the gold standard it has lost over 85% of its value. This begs for a solution; fortunately, there is one! Stable-Growth cryptocurrency. As of the writing of this article, there is only one Stable-Growth coin in existence – Renewal Coin.

GLOBAL CURRENCIES: 10-YEAR RETURNS VS. DOLLAR

Venezuelan Bolivar	-99.9%	Liberian Dollar	-57.9%	Hungarian Forint	-41.0%	Nepalese Rupee	-25.6%	Czech Koruna	-17.9%
Sudanese Pound	-99.3%	Tajikistani Somoni	-56.6%	Algerian Dinar	-48.2%	Dominican Peso	-25.0%	Honduran Lempira	-17.5%
Syrian Pound	-99.1%	Brazilian Real	620	Paraguayan Guarani	-39.0%	British Pound	620	Samoan Tala	-16.2%
Argentine Peso	620	Azerbaijan Manat	-53.9%	Georgian Lari	-37.9%	Tongan Pa'anga	-24.7%	Chinese Yuan	620
Turkish Lira	620	Burmese Kyat	-53.6%	Botswana Pula	-37.2%	Bhutanese Ngultrum	-24.7%	Solomon Islander Dollar	-16.1%
Surinamese Dollar	-91.5%	Mozambican Metical	-53.4%	Tanzanian Shilling	-35.9%	Indian Rupee	620	Thai Baht	-14.6%
Angolan Kwanza	-88.2%	Mongolian Tughrik	-53.4%	Japanese Yen	620	Serbian Dinar	-24.0%	Yemeni Rial	-14.2%
North Korean Won	-85.9%	Colombian Peso	-53.2%	Jamaican Dollar	-33.6%	Philippine Peso	-23.9%	Vietnamese Dong	-13.2%
Uzbekistani Som	-82.4%	Malagasy Ariary	-50.5%	Nicaraguan Cordoba	-32.0%	Canadian Dollar	620	Icelandic Krona	-12.1%
Ghanaian Cedi	-81.3%	Tunisian Dinar	-48.5%	Australian Dollar	620	Cape Verdean Escudo	-23.5%	Iraqi Dinar	-11.1%
Sierra Leonean Leon	-81.0%	Namibian Dollar	-47.6%	Tuvaluan Dollar	-31.7%	Euro	620	Singapore Dollar	620
Nigerian Naira	-79.5%	Basotho Loti	-47.6%	Ugandan Shilling	-31.6%	Comorian Franc	-22.4%	Bruneian Dollar	-8.5%
Ukrainian Hryvnia	-77.9%	Swazi Lilangeni	-47.6%	Malaysian Ringgit	-31.3%	Central African CFA Franc	-22.4%	Kuwaiti Dollar	-8.4%
Egyptian Pound	-77.7%	South African Rand	620	Mauritian Rupee	-30.5%	Bosnian Convertible Mark	-22.4%	Israeli Shekel	-7.5%
Libyan Dinar	-74.5%	Burundian Franc	-45.9%	Romanian Leu	-30.5%	CFP Franc	-22.4%	Costa Rican Colon	-5.7%
Kazakhstan Tenge	-67.9%	Gambian Dalasi	-45.7%	Bangladeshi Taka	-29.4%	Bulgarian Lev	-22.4%	Trinidadian Dollar	-5.1%
Haitian Gourde	-67.6%	Rwandan Franc	-45.3%	Polish Zloty	-29.1%	Danish Krone	-22.3%	Guyanese Dollar	-2.9%
Russian Ruble	620	Kyrgyzstani Som	-45.1%	Afghan Afghani	-29.0%	Ni-Vanuatu Vatu	-22.1%	Belizean Dollar	-1.9%
Malawian Kwacha	-66.4%	Chilean Peso	-44.6%	Papua New Guinean Kina	-28.8%	Macedonian Denar	-22.0%	Swiss Franc	620
Ethiopian Birr	-65.8%	Norwegian Krone	-44.2%	Moldovan Leu	-28.6%	Guinean Franc	-21.1%	 Bitcoin	
Pakistani Rupee	-63.6%	Uruguayan Peso	-43.9%	New Zealand Dollar	-28.3%	South Korean Won	620	+21,369%	
Congolese Franc	-63.4%	Swedish Krona	-41.9%	Peruvian Sol	-26.9%	Moroccan Dirham	-19.9%		
Lao Kip	-61.1%	Kenyan Shilling	-41.4%	Indonesian Rupiah	620	Fijian Dollar	-18.6%		
Sri Lankan Rupee	-59.3%	Iranian Rial	-41.0%	Mexican Peso	620	Turkmenistani Manat	-18.4%		

Sources: Charlie Bilello, XE.com, 9/28/23

Renewal Coin is a group of four tokens that are stable coins with community shark tanks attached to them. This unique structure allows the coin to increase in value over time, while still being backed by gold. If you would like to know more about this unique token and how it can help (save) you from financial disaster please visit our websites or contact the CEO, Jack McInerney at CEO@RenewalCoin.io.