

Muslim Renewal Coin

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

2024

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. Politicians 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 990K today, some of which were worth billions. There have been currencies in the past, but none have risen to the heights of crypto.



unique crypto's in the world started as jokes, but grew to be non-government issued. None of them have risen to the

These currencies are based on a type of software which is a type of software that exists over multiple computers over a wide 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.

off "Blockchain" technology that exists over multiple

The management of MRC 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.



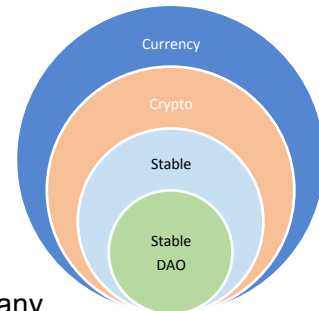
State of the Industry

A currency is normally thought of as a product of a country, but anybody can make their own currency, whether it is 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 MRC 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. (Stable-Growth 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 MRC 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 Beanie Babies. These were highly valued and sold as collectables until the fad ran out. A Bitcoin or Beanie Baby is only worth what the next buyer is willing to pay for it. For Beanie 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 the 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 includes 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. MRC views this practice as borderline insane
- 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 (Zoning)
 - 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 MRC 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 MRC'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, MRC has labeled level-three coins as Stable-Growth DAO Coins.

Level 3 DAO

The third level of Coins will be 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, Family Offices, or Sovereign Funds
 - d. Mostly in Studio, but may be remote
- B. Second Funders (Piranhas)
 - a. Group size between 50 and 300 people
 - b. Acting mainly for themselves
 - c. Accredited Investors
 - d. In studio audience, but may be metaverse
- 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:

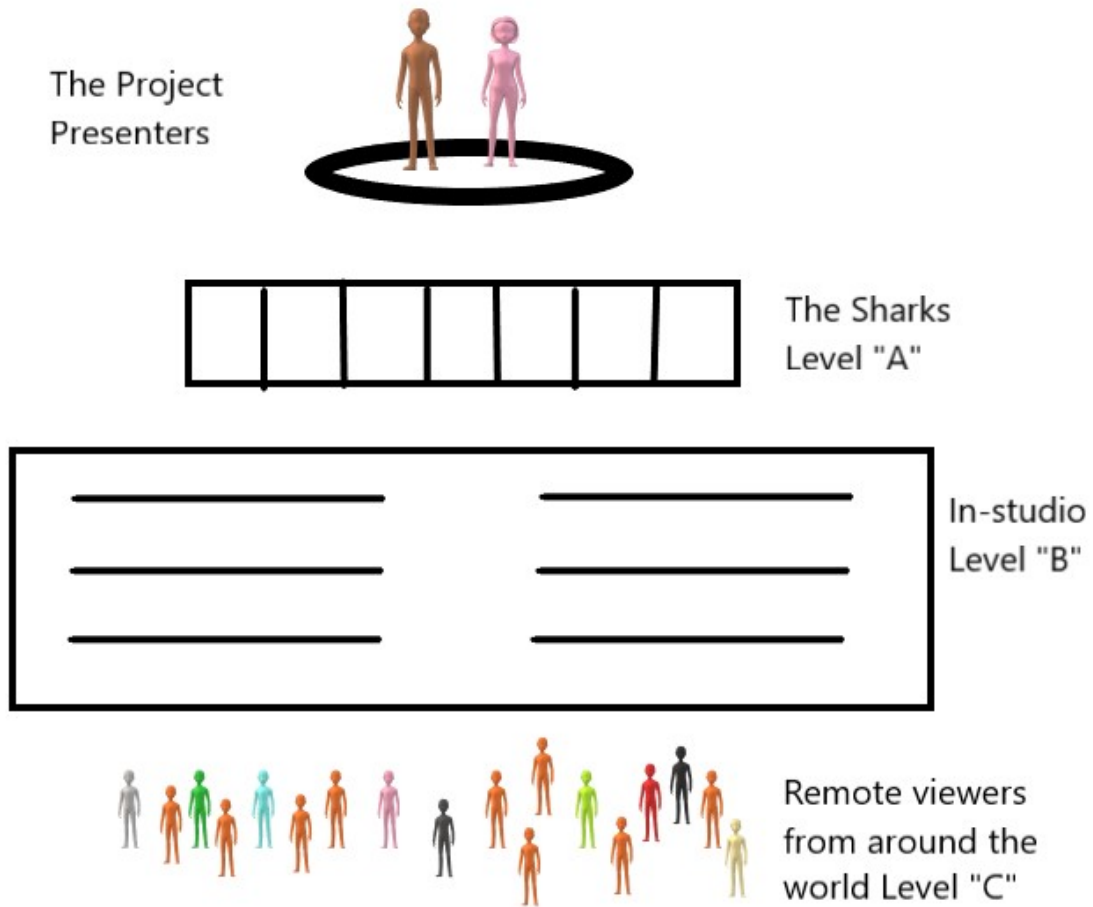
- 1. Presenters
 - a. Entrepreneurs from the Community who present their projects to the 3 layers of the DAO
 - b. Presenters can come from anywhere in the world
 - c. Projects will normally be seeking \$100k to \$5 million
 - d. Projects will sign up on the website
 - e. Charities may present from time to time (Zakat)
- 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. 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.

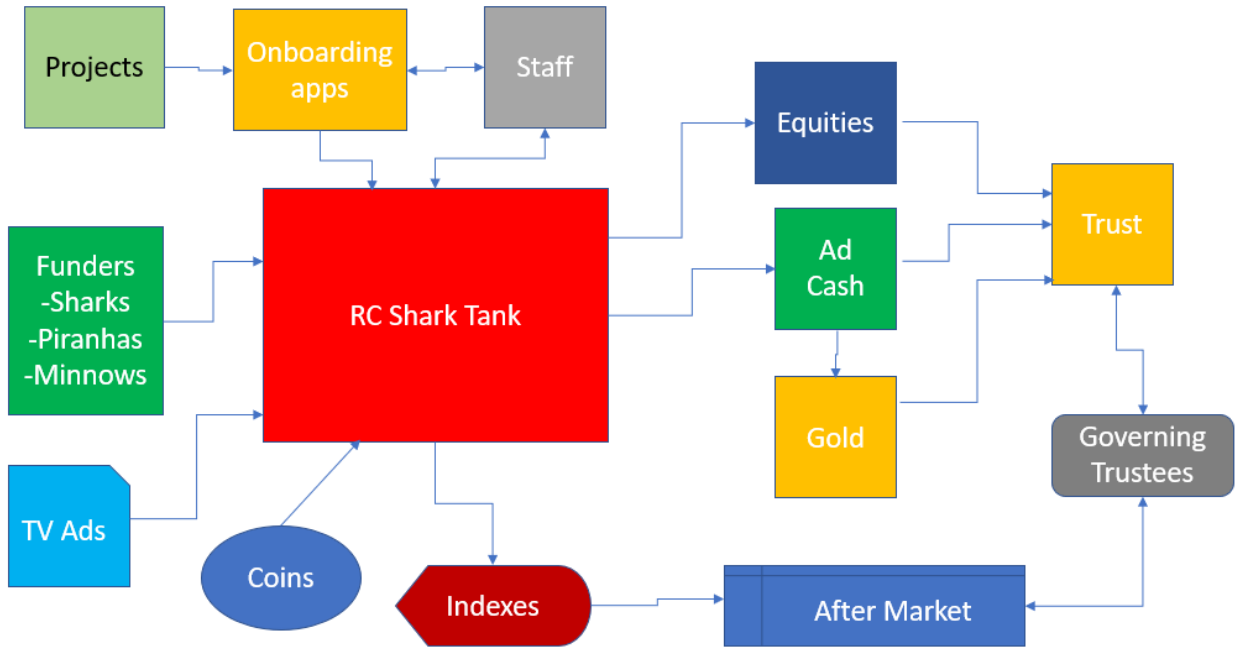


Below is an example of how the funding DAO (aka Shark Tank) would work. It illustrates the three different levels of funding that a project will have access to. The presenters will be face to face with the first two levels of funders. The third level will be remote and could grow to thousands or even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

Three Level DAO Chart



How the Shark Tank works.



Item	Am Shark Tank	Renewal Coin
Target audience	330,000,000	1,800,000,000
# Projects aired	90	500
Viewership at 1%	3 million	18 million
Annual applications	20K	120K ???
Ad Revenue	125 million	750 million ?
Crypto Coin involved	No	Yes
Backed by Gold	No	Yes
Community id	No (anybody)	Yes (Muslims)
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.

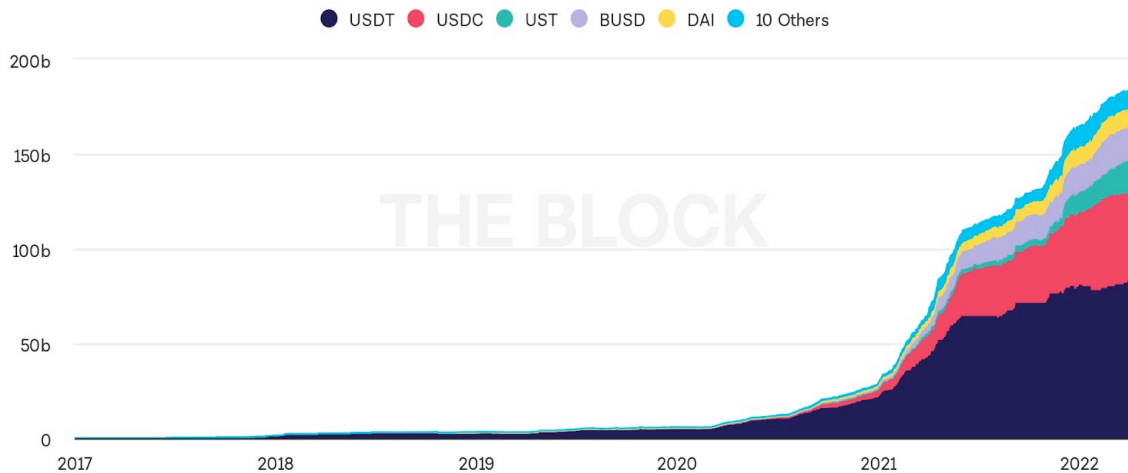
Characteristics	Level One	Level Two	Level Three
Has floor value	NO	Maybe	YES
Can go to the moon	Doubtful	Doubtful	YES
Is supported by assets	NO	Kind of	YES
Helps community	NO	NO	YES

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”. MRC 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

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.

Legal Structures

Crypto Currencies have forced people to think very differently about how something is owned and regulated. Bitcoin, which is now 14 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 quite 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 cannot 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 *Level 3* Coin in 2024. It is envisioned that the Coin will be issued on 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.)

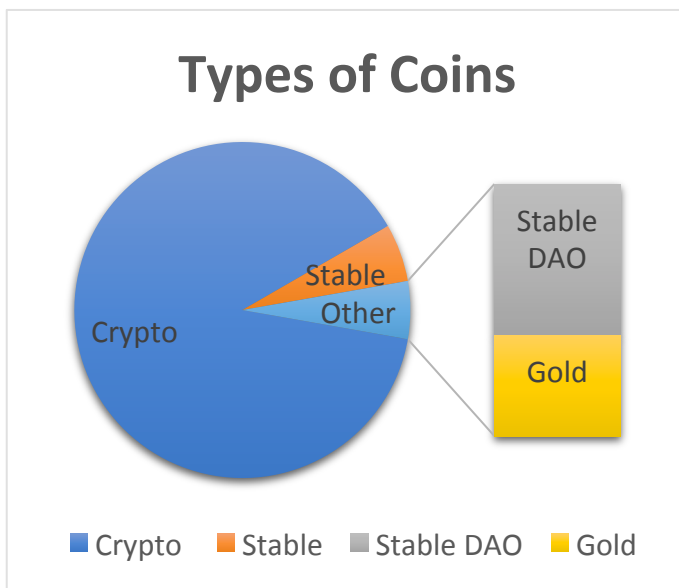
Stable Coins can be backed by multiple types of assets, such as another fiat currency like the US Dollar, Art, or even commercial real estate. The *MRC* will be backed by Gold and Silver. Every time a coin is issued by the Trust, at least 80% of the money collected will be used to buy gold. Because the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



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. Tariq Cheema: Founder, Muslim Funders. Dr. Cheema, philanthropist, is the founder of the World Congress of Muslim Philanthropists and the Global Donors Forum. Since his career switch from surgery to philanthropy in 1997, Dr. Cheema has had a diverse career as a senior executive, advisor, and a non-executive director, in both nonprofit and corporate sectors. He has put his mark on a number of social initiatives, managed medium to large grant programs, and worked closely with world leaders, grantmaking foundations, and businesses to design strategic giving and investing models.

Recently, Dr. Cheema's efforts towards institutionalizing Muslim Philanthropy worldwide have earned international acclaim. Dr. Cheema ranks amongst the 500 Most Influential Muslims impacting the world today. Dr. Cheema received his MD from Istanbul University. He also speaks six languages.



Dr. Mohammad Toor MD: Cardiologist and is affiliated with Silver Cross Hospital in the Chicago Area among other hospitals in the region. He received his medical degree from Nishtar Medical College and has been in practice for over 35 years. Dr. Toor did his residency at the University of New Jersey

Hospital (Newark) - University of Medicine and Dentistry of New Jersey (UMDNJ). He has also served in the US Army as a medical doctor rising to the rank of Colonel. Dr. Toor has been an Angel investor throughout his career focusing on emerging technologies. He presently sits on numerous start up and charity boards. He has been a Director of East West University for 20 years.



Aamir Chalisa, MBA, MDRT, LUTCF: He is General Manager at Futurity First Insurance Group (FFIG) and a seasoned leader with 32 years of experience, Aamir Chalisa's expertise is unparalleled. His dedication to promoting diversity and community engagement is evident through his active involvement with diverse communities and volunteer work. He is a published author: Leadership Beyond Borders. GAMA Global: Advisory Council Chairman focusing on member development and international markets.

Southern Illinois University, Carbondale MBA, Finance and Marketing 1985 – 1989. Languages, English, Urdu, and Gujarati.

Afy Hassan, PhD: Dr. Hassan is a senior executive in the International Threat Detection industry where he does Forensics and Predictive modeling. His primary focus is in health, education, entertainment, and faith based institutions. Prior to that he was a senior level executive with Tellabs Communications in their Systems Global Deployment division where he managed large telecommunications installations in over a dozen countries throughout Asia, the Mideast, and the Americas. Prior to that he worked at Raytheon Data Systems. He attended Purdue University and Northeastern University in Pennsylvania. He graduated from the University of Atlanta with a Bachelor of Science in Electrical Engineering, a Master's in Electrical Engineering, and a PhD in International Business. He also holds numerous certificates in Project Management.

When Dr. Hassan is not at work, he is an avid golfer and runs Basketball and Baseball camps. He fluently speaks English, Arabic, Hebrew, Spanish, and some Chinese.



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, Urdu, Bengali, Marathi, Gujarati, Korean and English.



Amaar Baig: Amaar is a finance professional. As a Capital Markets Analyst at Jones Lang LaSalle (JLL), Amaar managed multifamily and mixed-use investment sales, where he directed transactions from market research and financial modeling through negotiation and closing. As Senior Consultant in Controllershship and Profitability Analytics while at Deloitte & Touche, Amaar guided clients through strategic assessments, reporting enhancements, and M&A diligence for government contracts. Prior to his tenure at D&T he served as an Economist at the US Federal Deposit Insurance Corporation (FDIC) at the Chicago branch where he conducted economic research into Pension Funding.

Amaar is a licensed Real Estate Broker. He completed the Adventis Financial Modeling Bootcamp and NCMA Federal Contracts Course. He graduated Summa Cum Laude: DePaul University, Bachelor of Science in Finance and Accountancy. He speaks English, Spanish, Hindi, and Urdu.



Raj Kapoor: Raj is the Founder of India Blockchain Alliance, the largest Indian emerging technology tech think tank and an Advisory Board Member at over 40 blockchain companies including, Floyx, Spherium, XxTripz He is a global, Blockchain & Cryptocurrency & FinTech Educator, Certified Bitcoin Professional (CBP), Blockchain Solution Architect, and friend of disruptive ideas, Chairman for Organization of Blockchain Technology Users (OBTU). He is also the Asia Lead, Technology & Innovation at Blockspace Technologies Ltd.

Raj has helped organize India's biggest Blockchain and Cryptocurrency events across major cities. Raj has also spoken at several international seminars and conferences in Boston, LA, Amsterdam, Copenhagen, Singapore, Durban, Nicosia and Vienna, Dubai and Singapore, India, UK, USA, Africa, Malaysia, and Canada and is also a TedX speaker. Besides blockchain, Raj is skilled in AI, Robotics, Cyber Security. IoT, and Cloud Computing. He has spoken in over 140 international and national events.

Raj is also a regular contributor to several publications including Economic Times, Fortune, Mint, NDTV Profit, Daily Tribune, Business Standard and more. Raj has designed and worked on 4 Blockchains, 5 Centralized Exchanges, 3 Swaps and 3 DEX's. Raj has authored 20+ courses in blockchain, fintech, DeFi, NFT's, Metaverse and more. Implemented by NASSCOM, NSDC, CII, UnAcademy and multiple other EdTech platforms in India and overseas.



Ibrahim Nasar: Mr. Nasar is a graduate of Temple University, PA. He presently works with NAIT, North American Investment Trust, which is one the largest investment firms in the US. He also works with Halal Certification groups throughout the Midwest. He is in his last year of Law School.



Saad Ahmad: Mr. Ahmed has held several positions of increasing responsibility in the IT industry and has been a speaker at international Crypto symposia. His major consulting projects were with Decrypted Solutions, Systems LTD, Kollaage Concepts, and Link Creative Agency in Lahore. His international consulting was in the UK at the Oxford Creative Hub and in the USA at Simple Logic LLC.

Mr. Ahmed is a Certified PMP along with 19 different Google certifications. His BS degree is in Software Engineering from Punjab College of Science. When not studying in crypto markets he enjoys Programming, Robotics, Cricket, Football, E-Gaming, and Literature.



Mazhar Toor: Mazhar is an organizational and corporate Liaison experienced in Event Production, Team Training, Technical Writing, and Brand Advocacy. His primary focus in the past decade has been in the auto industry. Mr. Toor is an exemplary communicator. He has worked as a Product Specialist on production launches for the Toyota Mirai, Honda Clarity, Audi eTron, BMW i3, Nissan Leaf, Chevy Volt, Lexus RX, KIA Sol EV, and Jaguar XF.

Mazhar's has been recognized in his event work at The Super Bowl, Concours d'Elegance, Indianapolis 500 Auto Race, U.S. Tennis Open, Art Basel, SXSW, Lollapalooza Music Concerts, Hangout, NAIAS, as well as dozens of Auto Shows, concerts, and special events across 32 US States. Mazhar has a Bachelor of Science in Business Administration from Cedar Crest College and speaks four languages: English, Spanish, Hindi and Urdu.



Tiger (Ahmed) Shahid: Mr. Shamed is a leader in the Payments industry where he specializes in the automation the delivery payments and simplifying the payment processes for Accounts Payable organizations – whether payment is made by check, ACH, virtual card, or foreign exchange. He speaks Hindi, Punjabi, and English. Mr. Shahid holds a BBA in Business from Forman Christian College and he also studied at University of Toledo, Ohio. His volunteer work includes Meal on Wheels.



Essa Abdool-Karim Esq.: Essa's primary duties at Renno & Co are working with startups and growth stage companies in blockchain/web3, fintech, and crypto exchanges. He also does entertainment law in the sports industry with Olympic and professional athletes, National Sporting Organizations, Grammy award winning artists, and music producers regarding intellectual property matters. He has also developed radio, television, and podcasts.

Prior he worked with a compliance team for a leading international securities broker dealer where he developed KYC protocols and reported AML flags. Prior to that he was a strategic advisor at the Haltech Regional Innovation Centre in Burlington, Ontario, Canada where he advised start-ups on how to strategically position their business. He received his Law Degree from University of Ottawa, Doctor of Law (JD), and his Bachelor of Arts (BA) in Law and Society from York University Canada.



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.



Dr. Vassilios Damiras: is an 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 across 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.

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.



Steve Tomaszewski: He 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. Sherwin 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.



Joseph Shun Ravago Esq: Mr. Ravago is a principle in the NFT-Metaverse at U Mint. He is deeply versed in the crypto market. He is a licensed attorney and passed the Certified Public Accountant exam. In 1997, he started working for Arthur Andersen LLP focusing on International Tax and Mergers & Acquisitions. 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. He advises health care companies on management, financial and compliance issues and serves as their outsourced CFO.



Ginnette Harvey: Ms. Harvey is the co-founder of BlocHaus, a global leader in blockchain recruitment. With over 15 years of highly specialized recruitment experience, she also founded Harper and Gray, a company that supports organizations to recruit for business-critical specialist and leadership roles. Ginnette helped to grow US operations from \$0 to \$280 million across 8 offices and 4 specialist brands. Her technology team specialized in the recruitment of software developers and engineers, project managers and business analysts.

Ginnette is an accredited executive coach and a member of the Women in Leadership Council. She was recognized as a Top 100 influential Staffing Leader by SIA, a Top 50 DEI influencer, a Woman of the Year Stevie by American Business Awards, and a Best North American Sales Director by WISA. Her organizations are WBE and MBE certified. She received her HR Certificate in Diversity and Inclusion from Cornell University. Additionally, she has a Certified Professional Coach (CPC) iPEC Coaching and Energy Leadership Index Master Practitioner (ELI-MP).



Swarupa Vallabhaurapu: Ms. Vallabhaurapu has distinguished herself in multiple global organizations in project management, which include United Airlines, Volkswagen of America, NAVTEQ, a national security agency. She brings over a decade of experience in project management were she lead technical support in managing remote teams across large global organizations. In this pursuit she commonly deployed tools including MS Word, Visio, Excel, PowerPoint, Outlook, Access, SQL, Adobe Photoshop, Adobe Illustrator, Adobe Acrobat, IBM Rational Tool Suite (Clearquest), UNIX, and various proprietary document management, requirement management, tracking tools, HPPP and SharePoint, along with Financial System (WPT- Clarity); Project Controls tools (AssetSuite8); Database queries, reporting, etc. (Access); Passport, Oracle's Primavera P6.

She received both her Masters and Bachelor's from DePaul University. Her BS degree is in Computer Science with a concentration in Human-Computer Interaction. Her Masters in an MSIS with a concentration in Project Management,

IT Planning & Global Strategies, IT Regulation Compliance. She is also a Certified ScrumMaster.



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 involved 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.

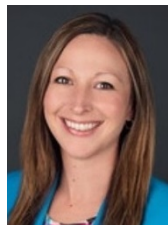


Rana Hamadeh Esq: Ms. Hamadeh is a graduate of DePaul University College of Law where she was in the top 5% of her class. She also attended Fordham University School of Law where she attended specialized seminars by industry experts on Blockchain, Cryptocurrency, and digital assets. Aside from Rana's experience in the crypto world, she is an Arab American Attorney and devout human rights activist.

Ms. Hamadeh has traveled to Lebanon on several occasion to provide cross cultural English-Arabic translation and humanitarian relief for Syrian refugees. Ms. Hamadeh also created Syrian American Medical Society's first Psychosocial Program for displaced Syrian Refugees.



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.



Janelle Schroeder: founder and CEO of OPTERA a strategic consulting and staffing company specializing in enhancing business revenues through process automation, cutting edge technology, and project management. OPTERA's expertise and their client partners span Healthcare, Cybersecurity, Life Sciences, and IT Staffing for AI, Software Development, and Infrastructure. Past roles include CIO for a Chicago-based IT firm, managing a \$21B fortune 200 enterprise account, CIO for a SaaS-Based Electronic Medical Record company in home healthcare, and M&A IT conductor orchestrating the onboarding of 9 companies in 5 months preparing her client for a successful \$5B acquisition. She holds a MS in Bioinformatics, a joint program from the Medical College of Wisconsin and Marquette University and a BA in Psychology from Miami University of Ohio.

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
 - b. Receiving payment (coins) 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 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 issued (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 (78,582 metric tons)

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 on a single date, RC issues its coins on a scale with 1,000 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, at least 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 MRC is 1.8 billion people across over 60 countries. There are three constraining factors for MRC 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 multiple languages in the Muslim world
 - ii. English is spoken widely throughout with many accents
 1. Ongoing live translation and subtitles will be inputted during programs.
2. Limited capacity, for example marketing reach
 - a. One gets to RC via Smart phones
 - b. Nearly 6 billion already have a Smart phone in the world
 - c. Smart phone ownership is predicted to raise to 96% in the next generation
3. Loss of market share to competitors
 - a. RC 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 1.8 billion Muslims 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 less than 90.

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

Category	American Shark Tank	MRC 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	1,800,000,000 (5x)
# 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 RC 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 RC'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

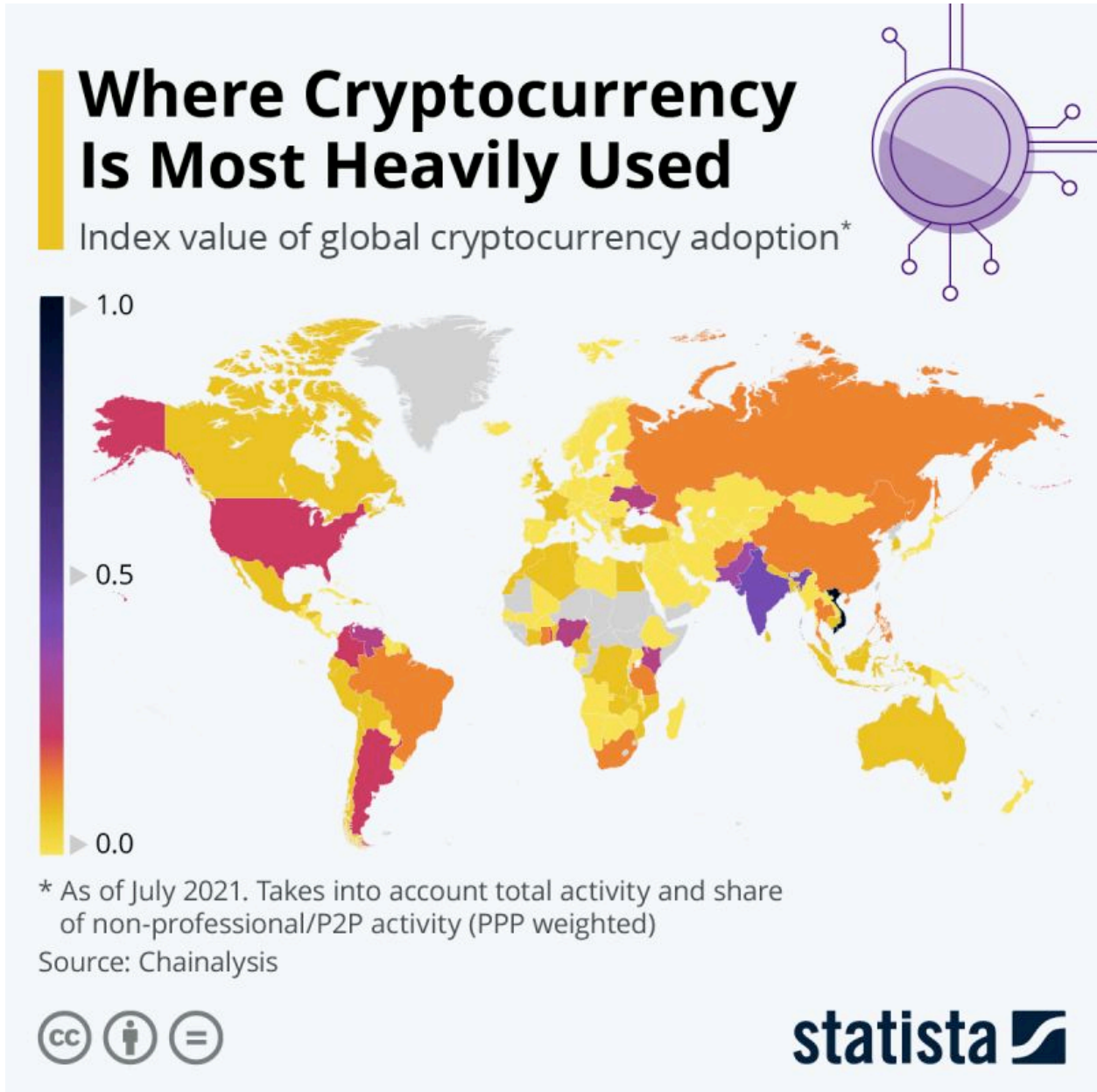
The RC shark tank has multiple upgrades from the AST. This should at least equal the result of the AST, if not significantly surpass the AST revenue model. We believe that the RC shark tank model has many more advantages over the AST, which include, but not limited to – More participant (Sharks), more 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 RC shark tank simply overshadows AST.



A note on Affiliates: RC is in the process of recruiting universities as affiliates. RC 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 RC.

The chart below shows present usage of Crypto by nation.



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