

Official Presentation of Auricoin money to the Islamic World League



Your Excellency Secretary General

Dr. Muhammad bin Abdul Karim Al-Issa

Vaduz, Liechtenstein

April 13, 2021

Gentlemen:

WORLD ISLAMIC LEAGUE

Attn: H.E. Dr. Muhammad bin Abdul Karim

Secretary General

Your Excellency, Mr. Secretary,

The purpose of the present is to send you the official presentation of the Auricoin money. Which has all the characteristics, conditions, qualities and necessary functions of the duty to be of money, as is the desire of Almighty Allah, because its objective is to restore value to what value has, and it is none other than the work of people, which will bring enormous benefits to all humankind.

Auricoin money is the largest and most important work in economics, carried out by man in its history, by ensuring that its UNIT is composed of its three functions, Unit of Account, Deposit of Value and Medium of Exchange and these are intertwined among themselves, and for themselves, within their Unity, harmoniously united and balanced inseparable, without any contradiction between them, so that they function naturally and perfectly.

This brings, Mr. Secretary, incalculable and unimaginable benefits to the general population, since devaluation, revaluation, inflation, deflation, speculation, manipulation and usury, caused by money, disappear from the economy. Which makes it a means, to exalt the rank of man, in the eyes of Allah Almighty.

The Auricoin money, Mr. Secretary, has an objective in the economy, and it is none other than to express the value of the work of people or companies, since it is work that has value, since it is by this means that goods or services exist. Therefore, Mr. Secretary, having achieved this monetary cone, by the path of justice indicated by Allah, is considered one of the greatest acts of worship, through which man can approach Allah Almighty. In addition, Auricoin money is a motive to achieve security and happiness in this worldly life and in the next. Likewise, Auricoin money will provide people with great power, and will allow them to perform multiple good deeds.

The money that is currently used is the greatest oppressor that exists in people's lives, but Allah Almighty heard the prayers and they were answered, as predicted in the following hadith of the Prophet, may Allah's peace and blessings be upon him, when he said: O Saad eat what is good and halal so that your supplications may be answered.

This monetary cone, Mr. Secretary, firmly adheres to the commandments of Allah, because it will achieve by using it, a sustainable economic and social development, balanced and lasting in time, which is beneficial, because it will bring prosperity to all people regardless of social strata to which they belong. Thus fulfilling the law that Allah Almighty established by expressing, money should circulate among all social classes, not only among the rich. Allah the Almighty says so that there will be no privileges for your rich

The healthy and normal situation that pleases Allah Almighty is to circulate money among all people, so that everyone can have a house, have medical treatment to his child in a hospital, buy clothes for his children, attain basic necessities, and so on. Indeed, when money circulates among all people, Allah Almighty is pleased.

If you would like a clarification or personal introduction Mr. Secretary, you may request it to the mail at the bottom of this letter.

Without further reference, and thanking you in advance for your attention to this letter, Mr. Secretary, I remain at your complete disposal

Sincerely,

BSc. Diego Sanchez
Auricoin Official International Secretariat

PRESENTATION OF AURICOIN MONEY

According to the history of several sacred books, when God expelled Adam from paradise, He foretold him: "You will earn your bread by the sweat of your brow", this has always been fulfilled, and no one can deny it.

From that moment on, the life of human beings consists of living to work and thus subsist; there is no other real objective.

The preparation begins at a very early age, at first guided by their parents, who naturally have this responsibility.

Afterwards, depending on their skills and studies, they start working, and thus, the life of human beings develops, this is a natural law.

Man was endowed with a body, which contains 5 senses, sight, smell, hearing, taste and touch. He was also endowed with a thing called mind.

These 5 senses given by the creator of the universe to man through the body, contain two perfect tools.

The hands, these tools given to man, are used by him to extract, transform and modify the raw materials found in the earth.

And through work, they create things that are known as goods, products, food, merchandise and services. Thus, man expresses to the outside world, the divine creation.

As communities grew, more goods and services were created, but this depended on certain factors, such as climate, location, time of year, and people.

The groups of people developed different characteristics and different cultures and customs were formed, the people of the highlands produced different products to those who were settled in the intermediate or lowlands.

The climate also influenced the production of goods and services. Depending on the climate, different types of merchandise were produced, for example, when the cold weather arrived, different products were produced, and when the summer, autumn or spring arrived, different types of products were produced.

Another factor that influenced their production was the time of the year, since there are rubles that need to be sown at the beginning of the year, others in the middle or at the end of the year, in order to produce them.

And, finally, people influence the production of goods and the provision of services, for example, if a person were engaged in agriculture, he/she would logically produce different products to those produced by people engaged in livestock, carpentry, fishing or metal extraction, etc.

This was the beginning of barter, since, as mentioned above, depending on the place, climate, weather and people, countless different types of merchandise were produced.

For example, people in cold climates demanded merchandise to protect their bodies from the cold, coats, boots, gloves, hats, etc., very different from the merchandise required by people located in warm lands or those located in temperate climates.

As the exchange between people expanded, it was necessary to create markets, these consisted of places where people went with their products to exhibit them to others, and exchanged with each other, this gave rise to trade, which is known as barter or also as exchange. You give me and I give you.

It became necessary to simplify and expand commercial exchange, and a third type of trade, money, was integrated into this type of trade.

Money is an instrument used by people to express the value of their work; this work is presented to others through the goods and services produced.

Money cannot exist unless there are men capable of producing goods and services in order to exchange them for money.

Money as such, arose from a brilliant mind, which put forward the idea to the kings or emperors of those times, and they forced people to use it in the exchange of their goods and services.

To do this, they gave a referential value to money, so depending on the hours of work used to produce the good or service, they expressed these in money.

Then they set the prices, depending on the raw materials used, which they acquired from the other people who produced them, and added the value of the hours of work done by them, to give them the selling price to the public. These are the two roles of money.

Thus, if you do not produce goods or services to sell to others, there would be no point in using money.

Prior to the existence of money as we know it today, the following were used: gold, silver, copper, tin, cocoa, cattle, snail shells, etc., and finally, banknotes.

Over the last centuries, three different types of money have been created:

Gold standard money. This type of money consisted of banknotes backed by gold, silver or copper.

Gold dollar standard money. It is introduced to the economy by the Bretton Woods agreements. This agreement refers to the decisions taken at the convention that in July 1944 brought together 44 countries. The dollar was taken as the reference currency for all other currencies and the value of one ounce of gold was fixed at \$35.

Fiat or inorganic money. Money without any value, arrived in 1971, when U.S. President Richard Nixon decided to take drastic measures to stop the convertibility of the dollar into gold, as had been planned. On this date, he took the extreme decision to eliminate the gold backing of the dollar, thus ending the Bretton Woods Treaty, signed by 44 countries. This marked the beginning of the entry into the world economy of fiat or inorganic money. Which is currently used by all countries in the world.

What has this type of money brought to the economy?

Since 1971, and with no turning back, the world entered a path of no return, towards a system of free floating exchange rates, that is, a new reality in which the price of one currency in terms of another, would be determined by market agents, the time of fixed or rigid exchange rates was left behind, at least for the major powers at the beginning, and over the years, for most countries in the world, the era of variable exchange rates and subject to market forces began.

Speculation and destruction of the productive apparatus, no one is exempt anymore, since it affects the poor as well as the rich, it moves as a few decide, no one escapes from this new economic reality. The economy that had flourished for 27 years had come to an end.

The fracture is infinitely greater than anyone could have imagined in 1971. For the world it meant a new stage, in which money was no longer the representation of something physical "like gold", but intangible, because the time of fiat money began, which bases its value on the market for buying and selling currencies.

This is the money we use today; its Unit is composed of: Devaluation, Revaluation, Inflation, Deflation, Speculation, Manipulation and Usury. Which is transmitted to the economy when this money is used.

— **Devaluation:** It is the loss of the nominal value of a nation's currency, against other foreign currencies. This devaluation of a currency can have many causes, among the best known of which are a lack of demand for the local currency or a greater demand for foreign currency in the foreign exchange market or due to the devaluation of the State.

— **Revaluation:** This is when a national currency strengthens (increases in value) against another foreign currency. For example, when the dollar is revalued, the Mexican peso is worth less, which means that more pesos must be paid for each dollar.

— **Inflation:** Economic process caused by market speculation, which occurs in the economy due to the imbalance between production and demand, which speculators take advantage of to cause a continuous rise in the prices of most products and services, resulting in a loss of the value of money to acquire or use them.

— **Deflation:** A situation of oversupply that can lead to a generalized decline in prices or an economic recession (fire sale). Caused by unemployment, with more people not participating in the market.

— **Speculation:** It is the set of commercial or financial operations that aim to obtain an economic benefit by taking advantage of financial or production imbalance, which causes price fluctuation over time through the investment of capital, i.e., buying cheap and selling expensive.

— **Market manipulation:** Describes a deliberate attempt to interfere with the free and fair functioning of the market and to create artificial, false or misleading appearances with respect to the price of, or in the market for, securities, commodities or currencies.

— **Usury:** The practice of charging excessively high interest on a loan. Which brings to the economy, the income of inorganic money.

This brought enormous chaos for the world's productive apparatus, because exchange rates began to be a fundamental threat to its activity of producing, manufacturing, buying and selling products.

The money that has been used and the one used today, are directly responsible for the economic crises that occurred in 1870, the one that occurred between 1914-1918, the one of 1929, the bloodiest of all 1939 to 1945, the world crisis of 1971, Mexico 1994, Asia 1997, Russia 1998, Brazil 1998/9, Turkey 2000/1, Argentina 2001, the subprime crisis 2008, Greece in 2011, Spain, Ireland, Italy, Venezuela, Cyprus and the one that is happening today, which will go down in history as the crisis of the year 2020. For as long as people use this type of money, there will always be an economic crisis happening at every instant and at every moment, anywhere on the planet.

Do you still doubt that these economic crises are caused by the money that has been used and is being used today? We cannot cover the sun with a finger and deceive ourselves. Do you not understand, although its unit is composed of Devaluation, Revaluation, Inflation, Deflation, Speculation, Manipulation and Usury? Can this be considered money? It will be called money, but it is not really money. Can it express the value of people's work? Can it be able to put a price on goods and services without affecting their value, or will it perform the three functions perfectly and in balance with each other, as is the duty of money? Now give us your opinion.

Will it be possible for the world productive sector to generate wealth, prosperity, development, progress with balance? No, it will never be possible, as long as they have to use these monetary cones, called dollars, euros, yuans, pounds, rubles, pesos, soles, etc., which are a cancer that attacks the economy and destroys all economic sectors equally.

Since the unit of money is formed by these aggregates, it loses two of its functions, that of being a Deposit of Value and a Unit of Account. This makes it useless to be used as a bona fide third party in the exchange of goods and services. And why does this make it useless? Simply, by not performing two of its functions, it ceases to be money.

This would be the same as going to a jewelry store, and requesting the purchase of a diamond, the person who attends you shows you several of these carbon crystals, but makes the caveat that they are zirconia diamonds (synthetic), will it be possible to say that this is really a diamond? Of course not, even if you call it a diamond and have it as such, you will never be able to say that it is a carbon diamond. This is the same as money, if money does not perfectly fulfill its three functions as it should be, it can be called money, but it is not money, do not be fooled.

Or is it possible to see a good or a service that is not created through the work of people? Everything that you can see exists through work, because nothing would exist in this world without work and land, what really has value is the work, because: Not even a pin would exist without the material to make it having come out of the earth and having been created through work.

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AURICOIN MONEY

In 2010, a young high school student, barely fifteen (15) years old, enthusiastic about Blockchain technology, began to collect as much information as possible in his spare time, and years later, he presented his notes to a group of retired academics (university professors), managing to capture their attention, and they observed the potential of Blockchain technology to create money, but not just any kind of money, a money that was truly fundamental pillar for economic and social development.

After an arduous and meticulous research work carried out by more than 200 academics to detect the main causes of the failure to achieve economic and social development, it was discovered with surprise that it was due to the deficiency of money, since it did not have the necessary characteristics to perform the three functions of money: Unit of Account, Deposit of Value and Medium of Exchange.

This discovery left the researchers perplexed, since they had no doubt that the responsible for the entry into the economy of Devaluation, Revaluation, Inflation, Deflation, Speculation, Manipulation and Usury, was caused directly by money. And this was due to the characteristics presented by these monetary cones, since it was proved that their unit was composed of these aggregates.

This was due to the use of a good (gold) as money, and at present to the use of fiat money, which, without being a good, was given its own value as if it were one. This being a huge mistake made by the creators of gold standard money and the creator of fiat money. Since these monetary cones do not meet the necessary conditions that money must possess, in order to function perfectly and in a balanced way as: Unit of Account, Deposit of Value and Medium of Exchange. These being the natural functions that money must possess in order to be used as a means of exchange for goods and services that people produce through work.

Gold is a precious metal perfect for the creation of jewelry, but not to be used as money, since this metal has its own value, which makes it useless to be used as a bona fide third party. Since the purpose of "money" is to express the value of work and to put a price on goods and services, two great blunders were committed when using it as money.

First: since gold is a good, its value is obtained by applying the law of supply and demand, better known as Say's Law. This causes its value to fluctuate. Making it useless to be used as a Deposit of Value and Unit of Account.

Second: since gold is a good, when it is used as money, double cost is transferred to the good or service produced using it. Cost of the product, plus cost of the money. This makes it useless to be used as a Deposit of Value and Unit of Account, since the value of this money directly influences the good or service.

Fiat money. Although fiat money is not a good, it is given value through the foreign exchange market, and it presents worse conditions to be used as money, since it presents two inefficiencies:

First, obtaining the value of the currency through the foreign exchange market makes it highly volatile, since it does not remain stable. This makes it useless to be used as a Deposit of Value and Unit of Account.

Second: since fiat money is catalogued as a good, when it is used as money, its double cost is transferred to the good or service that is exchanged for it. Cost of the product, plus cost of the money. This makes it useless to be used as a Deposit of Value and Unit of Account, since its value directly influences the good or service.

When any good is used as money, they lack the natural characteristics to be money, as it is logical, since the unit of these goods when used as money, is automatically transformed into: Devaluation, Revaluation, Inflation, Deflation, Speculation, Manipulation and Usury. In addition, these are transferred to the economy now they are used in the purchase and sale of goods or when they are received in payment for a service rendered.

Everything that exists in this world has its natural function and cannot be changed, for example, air; everyone knows what its function is. What would happen if you were to change the natural function of air? It would be useless, wouldn't it? So, it happens with gold, its function as we said before, is ideal for the manufacture of jewelry and fiat money is not a good, because it lacks work, by giving it value as a good, its natural function was changed, that cannot be denied.

These are the biggest mistakes made by human beings, directly by the economic schools and by the economists, who have this responsibility.

By not having detected that what was being used as money is not money. Since the purpose of money is very clear and precise: to express the value of people's work; to lend it the referential value that it has, so that people can set the price of their goods or services; and that the value of that good or service that is exchanged for it, its purchasing power is safeguarded over time.

By using gold as money and finally fiat money, a perfect machine was introduced to destroy the value of people's work.

Money is the main responsible for the world economic crises and for the impossibility for rural producers, manufacturers, industrialists, traders and, of course, the working masses in general, to generate wealth, progress, development and prosperity through their work. And why does this happen? Because the money that is used is not a good Deposit of Value, neither is it a safeguard of the value of the good or service that is exchanged for it.

This money that is used, the cause of preventing the world to achieve Economic and Social Development, despite the fact that people now produce more quantities of goods and services at lower cost. At present, a sustained economic and social development can be perfectly achieved, since there is enough skilled labor, professional personnel, sufficient technology and state-of-the-art machinery.

It is said that the American people have the capacity to produce enough food, shoes, clothing and housing to supply the needs of all the people of the world, but they are unable to do so because of the money that is currently being used.

DEFINITION OF AURICOIN MONEY

The definition of Auricoin money is perfectly that of "MONEY", since it is the first international monetary cone created in world economic history, which expresses the value of people's work and can be perfectly used to set the prices of goods and services produced by them through work without altering their value.

It is only by virtue of these functions that its usefulness lies. Being totally neutral, it does not affect the value of the goods and services that are exchanged for it. Auricoin money has the quality of maintaining the value of goods and services over time.

Goods and services do not have value because of money. On the contrary, since all goods and services are produced through human labor, which is what really contains value, the values of goods or services can be measured in Auricoin money and this becomes their collective measure of value.

As a measure of value, Auricoin money is the necessary form of manifestation of the measure of value internally to the goods and services, the labor time and raw materials used in the realization of the good or the labor time used in the provision of the service, which makes Auricoin money, unites the work of the people who made possible the creation of the final product and / or the provision of the service, without the value of these, is not affected in any way by Auricoin money.

Auricoin money is only an instrument used by people to express the value of their labor, and this labor is expressed to other people by producing goods or services. Since, goods and services could not exist, unless there are men capable of producing them.

If there were no goods or services to sell to others, there would be no purpose in creating Auricoin money.

Auricoin money provides a SERVICE, it also SAVES the values in itself, of the goods and services that are exchanged for it, but it does not belong to it and for this reason, it has value, without being a GOOD. Therefore, the correct definition that can be given to Auricoin money is that it is MONEY.

CLASSIFICATION OF MONEY

To classify Auricoin money, the creators took into account its role, function and, of course, its purpose within the economy.

No one wants money for himself or herself, only because with money people can buy or sell goods or services.

Its objective in the economy is based on three specific points, first: to express the value of people's work; second: this work value is expressed to others, by putting the price of the goods or services they produce in money; and third: that the value of that good or service that is exchanged for money, its purchasing power is safeguarded over time.

When Auricoin money is used for the exchange of goods or services, it could be classified as a SERVICE; but since it has no value of its own, but a referential value, it cannot be classified as a GOOD; but when people exchange their goods and services for money, and it keeps within itself, these values deposited by people, it can be classified as a SAVER of values, since they do not belong to it. For these reasons, the classification of Auricoin money cannot be other than CLASSIFYING it as MONEY.

FUNCTION UNIT

The Auricoin money has three objectives, for these reasons, it is essential that the Unit of this make up its three functions: Unit of Account, Deposit of Value and Medium of Exchange. In addition, these are intertwined with each other, and for themselves, within their Unity, harmoniously united and balanced inseparable, without any contradiction between them, so that they function perfectly. This is how Auricoin money is achieved to be the first monetary cone that your Unit is composed of its three functions.

FUNCTIONS

UNIT OF ACCOUNT

It consists in providing the world of goods and services with the material for the expression of their value, or in representing mercantile values as quantities of the same denomination, qualitatively equal and quantitatively comparable.

This means that people put a price in money on the goods and services they produce, so that all products are, through money, qualitatively equal and quantitatively comparable.

To perform this function well, money must have a stable referential value. Because, if money does not have this quality and its value is volatile, it becomes impossible to place the price to the merchandise referenced in it. On the other hand, it is impossible to keep a real and updated accounting system in money.

Since money lacks a fixed reference value, how can a label or a sign be placed on a merchandise where it expresses the real price that one wants to receive for it? Currently, to place the sale value of a product, it is calculated as follows:

First: cost of goods,
Second: cost of money,
Third: money devaluation projection, and
Fourth: inflation projection.

As can be seen, the sale value of the merchandise increases in an exaggerated manner, but if it is not done in this way, it is impossible to replenish the inventory, due to the volatility caused by inflation or the devaluation of the money.

The money that is currently used, called fiat or inorganic, affects the value of the good or service up to 70%, something illogical, right? To put it another way, money has more value than the product itself.

If money is affected by external factors, devaluation and inflation, as fiat money is affected at present, it is essential when taking out the cost of production, to include the projected inflation and devaluation that will affect this monetary cone.

For this reason, it is impossible to use it as a Unit of Account, since these aggregates are difficult to calculate over time, which makes it necessary to speculate on the value of the product, since there is total uncertainty in the future of the value of this money.

Now, if money has a STABLE referential value, Devaluation, Revaluation, Inflation, Deflation, Speculation, Manipulation and Usury simply disappear from the economy, because of money, which makes it really good for the worker and of course for the balance of the economy and makes it useful and reliable to be used as a bona fide third party, in the exchange between goods and services. With a stable monetary cone, to produce a product, it is taken as follows:

First: labor used (labor value), and Second: raw material used.

This can only be achieved with a stable and neutral money such as Auricoin money, since this monetary cone does not affect in any way the value of the product, eliminating from production something that really has no value. To the money.

DEPOSIT OF VALUE

This implies a disaggregation of change that is not only material, but also temporal. That is to say, the individual who has obtained money possesses a purchasing power that he will be able to materialize at the moment he deems appropriate in the future.

That is, without suffering any variation in purchasing power. In other words, that it can acquire the same amount of goods or services with the same amount of money over time. Money has a very special function, it is to be a Deposit of Value, it is to be a guardian, it is to be a custodian of the value of the good or service that is exchanged for it.

People, who deposit the value of work in money, accept money in exchange for the goods or services produced, they do so because they trust that the value deposited in it, is protected, and guarded, that the purchasing power remains unchanged over time.

However, this function of money was very cleverly changed and it was given the function of a safe or a bank, which is very different from the Function of money in the economy.

For example, if you deposit one million dollars in a safe deposit box or in a bank for 10 years, when you go after this time to check the safe deposit box or the balance in the bank, you will not be able to say that the amount deposited has changed, that is to say, the million dollars remains. This is the function of a safe deposit box or a bank.

Now, the function of Deposit of Value that the money must have is totally different from when we refer to the function that a safe or a bank has.

We will give an example for a better understanding of the subject: suppose that a person sells his harvest for a million dollars, and keeps that million in a safe or in a bank, for a period of time of 20 years, and after a period of 10 years, decides to get the money from the safe or the bank, to use it.

The person expects his money to maintain the purchasing power it possessed on the date he sold his crop. This function is referred to as the Deposit of Value of money.

If, on the contrary, this person using his money and his purchasing power decreases, it means that the money, for which he exchanged his harvest, does not contain the Deposit of Value function.

MEDIUM OF EXCHANGE

This function of money can only be activated by individuals when using it to buy, sell, pay or pay off debts.

Three examples will be given below for a better understanding of this function.

First: let's imagine that a person goes to a store and buys a shirt, the store clerk gives him/her the shirt that the person has selected and the person gives him/her the money for the shirt;

Second, suppose a person owns a company and must pay wages to the employees, the employees are paid money for their work; and

Third: a person acquired a home with a mortgage and this person goes and pays off a mortgage installment of the home with money.

This function of Medium of Exchange is only exercised by individuals, as it is logical, since they are the only owners of money, since they acquire it through a loan, work or sales of their goods or services produced. For this reason, it is up to them to activate the Medium of Exchange.

CHARACTERISTICS

It was necessary for Auricoin money to achieve its three objectives within the economy and to perform its functions perfectly, which made it necessary to endow it with the following characteristics:

- Neutral, Auricoin money does not interfere in any way with the value of the good or service exchanged for it;
- Stable, to achieve stability, a golden rule was applied, which is none other than: the reference value of one (1) Auricoin is equal to the purchasing power that \$ 888.88 USD had, for 23 November 2018. This means that its value cannot fluctuate or be manipulated. Since what's past is past and cannot be changed. What makes this monetary cone stable and immovable. Thus achieving, that it develops its function of Unit of Account;
- It is divisible, to allow transactions of little monetary value, since one (1) Auricoin is divisible into one hundred thousand units (1 / 100,000 U), each unit is called RICO;
- It is easy to transport, it is found on the internet;
- It is safe, Blockchain technology was used in its creation;
- It is reliable, since it is in the Blockchain, which does not allow alteration of any kind, its General Ledger is public and is carried by people; and
- It is not deteriorable; it will last in time, because Blockchain technology was used in its creation.

DISTRIBUTION

Faced with changing market needs, reflecting growing demand and changes in international product standards, actors in the production chain need flexible financing adapted to their specific needs, to face new challenges, take advantage of new opportunities and to grow the production of goods and services with stable and fair prices, is the objective pursued by Auricoin for the benefit of people and companies and will be transformed into the benefit of all.

The investments managed by Auricoin throughout the production value chain are aimed at generating key impacts, which benefit its customers, since the producers' profits translate into wealth, development, progress, and prosperity, better conditions of life, growth and generation of new jobs.

Financing with a stable and immovable currency at a low cost for its use (interest), helps people and companies to increase and expand their production, thus with less vulnerability to external shocks, there is no longer to fear: Devaluation, Revaluation, Inflation, Deflation, Speculation, Manipulation and Usury, which will allow you to set prices with the tranquility that an intermediary gives them that does not seek to speculate, manipulate and much less enrich themselves at the cost of the work of the producers who generate the goods and services.

The Auricoin money will be very useful to them when acquiring it through the credits granted, because it supports the producers of goods and services, as well as the entire chain that intervenes in the processing, packaging, transportation or storage, with productive financing reaching the benefit to the final consumer.

Auricoin has and places in the hands of the producers of goods and services, the necessary resources to develop any branch of the economy, do not open limits, development through the mass production of goods and services can be achieved, to register in a relatively time short in the history of humanity, that an economic surplus was achieved and the basic needs of all people were met, without distinction by creeds, races or social strata.

Auricoin gives value to those who truly generate wealth through the production of their goods and services. Auricoin being a simple neutral intermediary, as should be its role in the economy.

It is good to remind applicants for a loan that the reference value of one (1) Auricoin is equal to the purchasing power that they had eight hundred and eighty-eight and eighty-eight US cents (\$ 888.88 USD) for 23 November 2018.

WHO CAN APPLY FOR CREDIT?

Individuals over 18 years of age and Companies.

WHAT COLLATERAL IS REQUIRED FOR THE GRANTING OF CREDIT?

No guarantee is required from the applicant for a loan.

WHAT DOCUMENTS ARE REQUIRED FOR NATURAL PERSONS?

Personal Identification Document.

WHAT DOCUMENTS ARE REQUIRED FROM COMPANIES?

To the Legal Representative, Identification Document, and to the Company, Articles of Incorporation, and Modifications, if any, and Tax Information Registry.

WHAT TYPES OF CREDITS ARE AVAILABLE ON THE PLATFORM?

There are five (5) different types of credits, which are divided according to their amount. Microcredits, Credits for Small Businesses, Credits for Medium Enterprises, Credits for Large Companies, and Corporate Credits.

WHAT AMOUNTS ARE AWARDED?

Microcredits are granted in amounts ranging from 11.25 to 50.00 RIC, which is equivalent in U.S. dollars from 10,000.00 to 44,444.00;

For Small Companies, amounts ranging from 34.88 to 100 RIC are granted, which is equivalent in U.S. dollars to 31,004.13 to 88,888.00;

For medium-sized companies, amounts ranging from 101 to 300 RICs are granted, equivalent in U.S. dollars to 89,776.88 to 266,664.00;

For Large Companies, amounts ranging from 301 to 500 RIC are granted, which is equivalent in US dollars to 267,553.00 to 444,440.00; and

For Corporate Credits from 500 RIC, which is equivalent in U.S. dollars to 444,440.00. Here there is no limit; the limit will depend on the productive unit where the investment will be made.

INTEREST RATE

The interest rate charged for any type of loan is 0.10% per annum.

GRACE PERIODS

Auricoin grants grace periods ranging from 3 to 6 years, for Microcredits, for small business credits, for medium-sized business credits and for large business credits.

For Corporate Credits, it grants grace periods ranging from 3 to 10 years, this depends on the productive unit to be developed.

A grace period is the time stipulated between the end of an account lapse and the date on which payment must be made.

During this period, the beneficiary of a credit will not have to pay any capital or interest. If the customer cancels his/her credit within the grace period, the credit will not generate any interest, nor will he cancel any other expenses outside the stipulated below.

These periods were defined based on two aspects. First: The time required for Auricoin to be adopted by the people and Second was taken into account: Because of the size and need for the project time to develop it.

Now all people from all over the world have the opportunity to develop a productive project as they had dreamed and generate wealth, development, progress, prosperity, growth, employment and better living conditions for themselves, his family and employees, with the credits granted in Auricoin money.

People should keep in mind that when they receive a credit in Auricoin money, whoever receives it could benefit and generate wealth. Nevertheless, do not kid yourself. This wealth so longed for not all generate it generated by Auricoin money, it can only be achieved with work, production, effort and dedication, and there is no other way. Auricoin money does not generate wealth as such; it is you who through labor produce goods and services, and these are the ones that truly contain value.

Receiving a credit does not mean that the Auricoin money belongs to them, it is a loan and as such they must have it, and they have the obligation to pay it back on time, together with the interest generated.

There are two reasons to keep in mind.

First, the Auricoin money that remains forever in circulation will be the product of your work; therefore, it is classified as good money.

The second is that if you do not return the money you borrowed, this money will harm the whole community, because it will remain in circulation, being inorganic money, and what does this mean? It means that it is bad money, money that was not generated by work, but through fraud or misappropriation.

This cannot be allowed to happen, since it will generate economic aggregates, which will directly harm the whole Community, remember that money expresses the value of work.

For the aforementioned reasons, it will be frozen and unusable, once the time for the return has elapsed and the return has not been made. The platform has this function and it will be activated when there is a delay.

PAYMENT PERIODS

Auricoin grants payment periods ranging from 1 to 6 years, for Microcredits, for small business credits, for medium-sized business credits and for large business credits.

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EXPENSES OF GRANTING A CREDIT TO THE APPLICANT

These small expenses are seen in the need to collect them Auricoin, since you must cancel to continue developing this wonderful project and these are invested in canceling the executives who promote and disclose the money Auricoin, to the analyst who performs the study of the credit, professional fees of the lawyers who make the contract and the term of credit , to the programmer of smart contracts, I pay the Blockchain Ethereum platform, for registering credit contracts, the credit cancellation contract once it cancels the debt and payment for the trace when depositing the credit to the applicant.

The amounts will depend on the amount requested, the individuals or companies applying for a Microcredit, the expenses to be paid are: \$ 205.94 USD; individuals or companies applying for a Small Business credit will cancel \$ 411.88 USD; individuals or companies applying for a medium-sized enterprise credit will cancel \$ 1,250.00 USD; individuals or companies applying for a Big Business credit will cancel \$ 2,050.00 and for individuals or companies applying for a Corporate Credit, will pay the amount of \$ 27,777.77.

DESCRIPTION OF THE PRODUCTIVE UNIT

When managing the credit, the applicant must indicate where he/she indicates the application form, in which he/she will invest the requested credit.

PERCENTAGE OF SALE TO THE COMMUNITY

The applicant must report on the application form, that percentage of monthly production is willing to sell to the Auricoin Community, receiving as a means of payment the Auricoin Money, this percentage should not be less than 5% of the monthly production.

LIQUIDATION TIME OF A CREDIT

The maximum time to settle an Auricoin money credit is 72 hours, counted from, from the moment the credit application arrives on the platform, with the indicated annexes.

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BENEFITS

The advantages of using Auricoin money for people around the world are diverse and incalculable; producers, businesses, and economies as a whole will perceive these benefits to varying degrees. Among these advantages are that:

- It is the first Monetary Cone created with the complete characteristics, as it integrates within its Unit the three functions, which means that it provides answers and corrects all the deficiencies that the world economy has presented due to money.
- By safeguarding the value of people's work over time, it will benefit all humankind, because the value of your work will be preserved forever and ever.
- By creating a monetary cone that does not contain any deficiency, in order to perfectly develop its three functions, a balanced and sustained economic and social development will be achieved, since it is based on what really contains value, which is none other than the value of the work of each person.
- Being the only monetary cone in existence, which managed to integrate the three functions into its Unit, it makes it the first to protect the value of what is exchanged for it, which means, the elimination within the economy, of Devaluation, Revaluation, Inflation, Deflation, Speculation, Manipulation and Usury caused by money, which brings incalculable advantages and unimaginable benefits for all Humanity.
- By creating a monetary cone that is charged for its use, an interest rate of 0.10% per year, the cost of money to the production of goods and services is eliminated; this cost generated by the current monetary cones, which in many cases influences the value of goods and services up to 70%. Which benefits all workers, since they will not have to pay with their work for something that has no value.

Many of these advantages are interrelated. They benefit everyone, in the form of increased employment and higher quality, better-paid jobs.

Finally, Humanity itself is the great beneficiary by safeguarding its value, its value, work, which increases financial integration and greatly strengthens international trade.

The Auricoin money is without a doubt, the tangible Sign of identity of Humanity, it will be known by these, as the FIFTH ELEMENT, which will save them, because it will bring wealth, progress, development, prosperity and much happiness to all equally.

Now the FIFTH ELEMENT called Auricoin money is at your fingertips, indispensable for the subsistence of the human being, as well as the salvation of the planet. It is up to you to use it without deception, without lies and without greed, since it is a gift from Heaven, and it belongs to all the workers of the world, to no one else.

The time has come. Producers of the field, Innovators, Creators, Industrialists, manufacturers, merchants and the entire working mass, assume the leadership of Auricoin money, because it is you who generate wealth, progress, and prosperity, economic and social development. Or they continue in the old scheme, using fiat money for the exchange of their goods and services, which is a perfect machine to create poverty and has the potential to destroy the value of your work. It's up to you to make the decision.

Moreover, how to assume this leadership, which the world population cries out and asks for? It can only be assumed in one way, there is no other, and that is that you decide to accept Auricoin money as a means of payment for your goods and services. Now you understand that the economic future of humanity is in your hands.

Because the true leaders of Auricoin money are you, the workers of the world, no one else. Bear in mind before making your decision that Auricoin money expresses and protects the value of the work of all people over time. Well, this was created, for the good and for the benefit of all humanity, without distinction of creeds, races or social strata. Everyone is entitled to Auricoin money, Auricoin money is a gift from Heaven, for all humanity.

Now is the time to understand without any doubt that Auricoin money is a perfect machine to generate wealth, progress, development, prosperity and much happiness, and whoever adopts it will be sure that it will leave an indelible mark on world economic history. Since you are assured that the value of your work will never disappear, but will last forever and ever, being the best legacy you can leave for future generations.

Without a doubt, Auricoin money is the BIGGEST and IMPORTANT invention created in the history of humankind, there is definitely no other way to define it. Ultimately, the monetary cone will benefit most all people, since they will have:

- Greater choice and more stable prices for consumers and citizens

- More security and more opportunities for companies and markets

- Greater stability and economic growth

- More integrated financial markets

- Greater weight of Auricoin Money in the world economy

- Tangible sign of the identity of Humanity, It would also have the potential to eliminate inflation

The Auricoin Money (RIC) will bring enormous benefits for those in this new world, which will favor three large groups:

- To the Countries

- To the Companies; and

- To the Citizens.

Benefits include the following:

- A high degree of price stability

- Greater price transparency

- No fluctuations in the exchange rate, between the members who use it

- The greater the security of the cryptocurrency, the more investment

- A unified market captures more investment

- Greater investment brings more economic activity and more employment

- Attracts more integrated financial markets

Eliminates transaction costs between adopting members, including:

- Eliminates exchange rate fluctuations

- Eliminates high-cost cross-border fiat currency payments

- Eliminates the need to maintain multiple foreign currency accounts that make account management more complicated

Other benefits that may be considered include the following:

The value of Auricoin Money remains unchanged, benefiting travelers and companies that have to trade abroad.

The value of Auricoin Money remains strong and therefore tends to eliminate inflation, which is excellent for the economy.

More stable Auricoin Money without inflation results in lower interest rates and facilitates economic mobility.

Develops greater access to a broader capital base.

Among its advantages, the following stand out for their importance: in the first place, it is a "stable" money, since it is not subject to depreciation and this allows both inflation and interest rates to be lower and will provide the single market with greater price transparency.

It also eliminates the costs associated with currency exchange when citizens travel from one country to another and will allow the financial markets to integrate more quickly. In short, with the single currency, humanity will achieve a more efficient economy, greater ease of international trade, greater production of goods and services; not least, it will become the tangible symbol of humanity's identity.

Consumers benefit from Auricoin Money because there is more competition and ease of purchasing in other countries, because it has stabilized prices and thus controlled inflation, because loans have been obtained more easily and cheaply, or because production is also cheaper and simpler.

Businesses benefit because lower interest rates allow them to invest more, as price stability encourages longer-term planning due to reduced business risks, cross-border trade has been promoted because of the removal of currency exchange costs, and trade and investment has been stimulated.

It will also benefit the States themselves, because the elimination of inflation and interest rates will reduce public debt and favor social cohesion by promoting sound public finances, guaranteeing the sustainability of the Welfare State.

Finally, humanity itself benefits from increased financial integration and greatly strengthened international trade.

In the end, the Auricoin Money will surely be the best of the tangible symbols of the identity and common values of Humanity.

With the issuance of Auricoin Money, whoever adopts it gets rid of inflation and economic recession, thus solving one of the problems presented in the world economy.

ECONOMIC PROJECTION, USING THE AURICOIN MONEY

The first function of Auricoin money is to provide the world of goods and services with the expression of their values, or to represent values as magnitudes of equal denomination, qualitatively equal and quantitatively comparable. This is the function of money, that is, to be useful as a general measure of values and only by virtue of this function Auricoin money has a referential value of \$888.88 USD. The specific equivalent goods and services, comes first of all from money.

Goods or services do not become commensurable because of money. On the contrary. Since all goods and services, as values coming from objectified human labor, are commensurable in themselves and for themselves, they can collectively measure their values in the same specific goods or services and this becomes their collective measure of value, that is, in money. As a measure of value, Auricoin money is the necessary form of manifestation of the measure of value immanent to goods and services: labor time. Or why not, one can treat private labor as if it were directly social labor, as if it were its opposite.

With Auricoin money, as it is conceived, economic and social development will be a worldwide phenomenon, the population of the third world will grow at a spectacular rate: the number of inhabitants of Africa, the Far East and South Asia will double in the next 20 years and the number of inhabitants of Latin America will increase even more rapidly.

There will be no times of famine, except as a result of war and political follies, which will never be absent.

While the population will multiply, life expectancy will increase by an average of 8 years by the end of the 2030s.

This means that food production will increase faster than the population, and this will happen both in less developed areas and in all major regions of the industrialized world.

Total food production in poor countries will increase faster than in developed countries.

A single well-located building can make a person a millionaire at virtually no cost, since a loan can be taken out against the future construction, and that loan can be extended as the building (built or to be built, full or empty) is developed.

Airports will increase transportation par excellence.

The impact of human activities on nature, especially urban and industrial, but also agricultural, will suffer a pronounced increase from mid-2025, largely due to increased production of a wide variety of products.

One of the most important reasons for the development will be focused on a great variety of energies, which will make the price of a barrel of Saudi crude lower, thus achieving that the energy for the next decade will be cheaper and will continue to get cheaper constantly, as that new sources of energy are created.

The environmental guardians will take minutes due to the effect of the enormous increase in traffic of vehicles not with gasoline engines, but with electric motors.

With the Auricoin money, a new era will be for the electric car, new forms of production will be created, which will be a resounding success.

And services hitherto restricted to minorities will now be thought for a mass market.

It will also happen with mass tourism to sunny beaches.

What once would have been a luxury will become a common welfare, at least in poor countries: refrigerators, washing machines, air conditioners and a variety of items will be available to them.

In short, now with Auricoin money, the average citizen of those countries will be able to live as only the very rich have lived; with the natural difference, that robotics will have replaced the servants.

The Technological Revolution, which will be achieved with the Auricoin money, will not only contribute to the multiplication of products from before, improved, but also to that of unknown products, including many that practically nobody imagined even before the year 2021.

A high demand for high technology is looming, a series of revolutionary processes are being prepared that will be adapted to civil use; thousands of and varied ideas and techniques are being prepared for the field of medicine and information technology.

The Auricoin money age will rest on the most advanced and often absurd scientific research, which will now find practical application within a few years. Industry and even agriculture will decisively outperform 20th century technology for the first time.

Things of this Technological Earthquake that is coming:

First: Daily life will be completely transformed in rich countries, to a lesser extent, in poor ones, where technology and the media will now reach even the most remote villages thanks to the distribution of Auricoin money; where the "green revolution" will transform the cultivation of rice and wheat; and shoes will replace bare feet.

Most of the contents of the fridge or freezer (neither of which would have appeared in most households in 2020) will be new: freeze-dried food, poultry farm products, meat with high-quality boneless cuts, "not to mention of fresh products imported from the other side of the world by air, something that would have been impossible before, will reach the tables of those who were previously the most deprived.

When the use of Auricoin money penetrates the consciousness of the producer, industrialist, merchant and consumer to such an extent that the novelty becomes the main attraction when it comes to selling everything, accepting Auricoin money as a means of payment.

The premise will be that the "new" will not only mean something better, but also revolutionary.

As for products that represented visible technological innovations, the list will be endless and does not require comment: with solar energy, and then the other components of electronic equipment, photographic, home video and smartphones.

Second: The more complex the technology in question, the more complicated the path from discovery or invention to production will become and the more complex and expensive the process of creation. "Research and Development" will become crucial in economic growth and by "developed market economies".

Now innovators who will not be able to protect themselves so easily will have to seize the opportunity faster, because as soon as other products entered the market, yours will become history.

The main characteristic of the Auricoin money age needs large constant investments that, in return, needs people, as consumers.

The ideal that this new era of Auricoin money aspires to is production and even service for the benefit of the human being: automatic robots that will build everything, empty and silent spaces filled with computer terminals controlling energy production, driverless trains and cars.

All the problems that had afflicted the money creating financial catastrophes will dissolve and disappear.

What is most evident is that "the great leap" will not only be this, but that there will be a substantial restructuring and reform of the way of life and a spectacular advance in the globalization of the economy.

The age of Auricoin money, democratizes the market.

The second multiplying factor will be the productive capacity of the world economy by making possible a much more complex international division of labor. At the beginning, this will be dedicated to the so-called "Developed Market Economies", i.e., the countries of the so-called first world countries.

Third world countries will have a more dynamic development; they will opt for a separate and planned industrialization, replacing with their own production the import of manufactured goods.

The restoration of franchises in each country and the advancement of the internationalization of the Auricoin currency will be key.

The impact on civilian industry of the technology produced by high-level scientific research is likely to be decisive until the decades of crises before this one in 2020, when the great advances in information and genetic engineering will occur, as well as a whole series of leaps into the unknown.

High-tech and its innovations will soon become an integral part of economic expansion.

Auricoin will finance the doubling of industrial production, which will be the highest period of growth ever achieved in world economic history.

The world economy will develop around Auricoin money; achieving an economy that posed fewer obstacles to international movements, with one exception: international migratory movements will disappear.

The great economic expansion of the Auricoin money age will be fueled not only by the previously unemployed labor force, but also by large flows of young people who will be integrated into the production of goods and services.

This process goes hand in hand with an increasing internationalization of the Auricoin currency, for example, between 2024 and 2028, the percentage of world production dedicated to exports will double.

With Auricoin money, in the mid-2025 and 2030 industrialized countries will sell to each other about three-fifths of their exports of processed products, and by the early 2035, three-quarters.

Developed countries will begin to export a somewhat higher proportion of their processed products to the rest of the world, the third world will begin to export manufactures on a considerable scale to developed and industrialized countries.

Between 2025 and 2030 the share of exports of industrial products corresponding to the third world, which until then had remained low, will more than double.

Thus, a new international division of labor will begin to undermine the old.

This will be the beginning of the era of innovation, decisive of the Auricoin money, although it does not fully fit until later.

Medium-sized industries will begin to globalize from the 2025s onwards. The medium-sized industry production chain will no longer stagnate in one place, but will be installed throughout the world.

Auricoin money generates a paradoxical change in the political structure of the world economy.

There is a compelling reason why the expansion of the currency and is the peculiar combination of economic growth in an economy based on active social growth, fully employed and increasingly better paid and protected.

All this can be achieved by changing our minds and beginning to see reality as Francisco d'Anconia put it in his famous speech on money in which he expressed:

Money is an instrument of exchange, which cannot exist unless there are goods produced and men capable of producing them.

Money is the material form of the principle that men who wish to deal with each other must do so by exchange and by giving value for value.

Money is not the instrument of beggars who cry out for your product, nor is it the instrument of looters who take it from you by force. Only men who produce make money possible.

We can get out of the economic hell, using this fair and neutral monetary cone, called Auricoin money or we can stay without doing anything, now the decision is in the hands of the people, the money is already created and everyone will be able to use it. Using it is everyone's task and commitment, if we want a happier world.