



Long Idea:

2020 Price Target = \$0.50

Last Updated: 2/3/20

(XRP)

2025 Price Target = \$10

The XRP Website has great Info: <https://ripple.com/xrp>

Price: \$0.25
Market Cap: \$11B
Circulating Supply: 43.7 Billion XRP
Maximum Supply: 100 Billion XRP

52 Week Low / High: \$0.18 / \$0.51
52 Week ROI: -60%
12 Week ROI: -16%
Geo%: International 40%, US 20%, EU 20%, Asia 20%

Liquidity 24h: \$2.2 B
4% of the Crypto Market Cap
Market Rank: #3

RippleNet:
300+ financial institutions across 40+ countries worldwide, and 40+ currencies. Big US Names Include: American Express, MoneyGram, PNC, Western Union and Google Ventures.

Valuation

<https://coinmarketcap.com/currencies/xrp/>

Ripple is the Technology behind XRP, Ripple was created to allow banks to transfer money internationally in just a few seconds, at minimal no cost. **XRP is an Innovation on the current cross-border payments system, which is slow, expensive and inefficient.** This industry is massive, with an estimated **\$150 Trillion** being transferred between international banks every year. Most of these transactions go through SWIFT, which typically takes days before it reaches the receiving bank. Ripple's system uses distributed ledger technology (Computers around the world working together), which allows banks to bypass third parties and instead trade bank-to-bank (And Individual-to-Bank). While XRP is targeted to the banking industry, it can also be used by anyone to send and receive funds, wallet-to-wallet.

Often mentioned is the word "Decentralized", meaning not under control of a government or company. **Ripple IS Centralized**, Ripple controls circulating supply, as well as other 'Admin' powers like freezing peoples XRP Coins. (They are an Innovated Technology-Based Bank)

Ripple's XRP coin is deflationary. This is because they have decided that they will burn transaction fees, meaning over time the amount in circulation will go down. When coins are burned, it means that they are sent to a wallet address that can never be accessed. The private keys are unobtainable, meaning the coins can never be spent.

January Avg Data	2017	2018	2019	2020	2021	2022	2023	2024	2025	Assumptions
Market Cap (Billions)	\$0.235	\$121	\$14	\$9	\$20	\$45	\$60	\$70	\$80	RippleNet will continue to pull in large attention grabbing Investors and Financial Institutions.
Cap Growth	N/A	51389%	-88%	-36%	122%	125%	33%	17%	14%	
Price	\$0.006	\$3.13	\$0.36	\$0.21	\$0.50	\$0.80	\$0.76	\$0.77	\$0.80	XRP's cost does not affect its efficiency at all.
Growth	N/A	52067%	-88%	-42%	138%	60%	-5%	1%	4%	
Supply (XRP)	30,000,000,000	38,658,146,965	38,888,888,889	42,857,142,857	54,857,142,857	66,857,142,857	78,857,142,857	90,857,142,857	Less than 100 Billion	\$10 USD -> 50 XRP -> \$9 EUR
24h Volume	\$1M	\$7B	\$460M	\$1.5B	\$3.2B	\$7B	\$14B	\$30B	\$70B	\$10 USD -> 1 XRP -> \$9 EUR

Fundamentals

Forks: None, However Stellar (XLM) is a similar concept aiming their protocol towards the developing world (Founded by Co-Founder of Ripple). The idea is that by using Stellar, citizens and organizations from poorer countries will be able to transfer money internationally at practically no charge, in just a few seconds. (XRP for the people instead of Banks)

Drivers:

X The Ripple network continues to see large growth among financial institutions, an area in which it is ahead of ALL of its competitors in the digital currency space. (Over 300+)

X A Lot of these Financial Institutions have Billions of dollars in their Technology Budgets, Whether citizens learn about Ripple or not, These Banks will absolutely add Ripple to their Institution.

X The Benefits of Banks Investing in Ripple are massive. (Faster Transfers and Settlements, Low Fees and a much more Secure Protocol)

X There is no Mining XRP. Ripple uses a consensus mechanism through a group of servers to confirm transactions.

X The Ripple payment system is increasingly being used by banks, versus Bitcoin; Which is used primarily by individuals as a digital currency. Thailand's biggest bank developed a mobile application that runs on Ripple to deliver instant, low-cost cross-border payments. (SCB)

The Bottom Line:

XRP is a Banking Crypto, for international transfers. XRP is better for lower processing times and lower transaction charges than any other cryptos, And extremely better than ANY current bank transferring services.

Facts:

1. RippleNet will continue to grow and pull in more big name investors.
2. Mobile Apps will be created with simple interfaces to transfer, deposit, withdraw any currency in the world. Both Cryptos and Fiat Currencies within seconds.
3. These 2 things facilitate long term growth from Individuals and Banks.
4. Every bank that joins, spreads XRP use to their users. Exponential Growth.

Risks:

- Ripple is Centralized. They have full control over their circulation and many other things. They have frozen accounts of their co-founder before. This issue has been resolved, but it still exists as a possibility.
- Ripple holds 55 Billion XRP In an escrow account, they can sell 1 Billion a month in order to fund new projects or invest in developing technologies. For now they allow up to 1 Billion New XRP to be brought into circulation every month.

Pros+

- RippleNet is a massive global payments network with 300+ financial institutions across 40+ countries worldwide, and 40+ currencies. They're the top of the crypto game in Global, Instant payments, Low Cost and Reliability.
- RippleNets' Goal is to create the Internet of Value (Money transferring as fast as Information)
- Fastest Crypto. Payments settle in 4 Seconds.
- XRP consistently handles 1,500 transactions per second, Can scale to handle same as Visa (24k)
- Stable and Reliable for the 7 Years they've been around.
- XRP is a very efficient option for financial institutions seeking global reach, accessibility, and fast settlements for interbank flows.
- The supply is always shrinking a tiny bit every day. (They Burn the transaction fees)
- Up to 1 Billion XRP are brought into circulation each month.
- Mobile apps are being built on Ripple.

Cons-

- Ripple holds 55 Billion XRP In an escrow account. (Which allows it to sell up to 1 billion every month)
- Ripple is Centralized. (Just like Banks)
- Ripple was not created for individuals to hold. Their target customers are Financial Institutions.



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