**“Fintech Case Study” **

***Fintech domain: blockchain and cryptocurrencies***

* **Overview and Origin:**
  + Company name: Ecoterra
  + Ecoterra is a major cryptocurrency exchange that uses blockchain technology that utilizes its own altcoin called $ECOTERRA.
  + Is not fully implemented, but presales started on Mar 29, 2023, and ends on Jul 31, 2023.
  + Founders are Mihai Ciutureanu (CEO), Gabriel Ceachir (CSO), Cristian Ghizari (COO), Valentin Tudor (Software Developer), Robert Aliuta (Blockchain Developer), Anita Nitulescu (Marketing Manager). The whitepaper or website didn’t express who exactly the founder was, so I put the whole team.
  + The idea for Ecoterra came about because more sustainable cryptocurrency arenas are needed that employ blockchain technology to boost individual and institutional efforts in the battle against climate change.
    - Also was created to be another useful platform for recycling by letting users get paid to recycle unwanted goods, including clothing, electronics, plastics, and much more through reverse vending machines (RVM), then get rewarded with $ECOTERRA.
    - The platform encompasses various interconnected applications and marketplaces that encourage individuals to contribute to making this world a better place, such as their recycle2earn application and carbon offset marketplace.
  + Ecoterra is funded by cryptocurrency and business investors who directly invest through the platform or by other means, such as through the stock market or donations.
* **Business Activities:**
  + Ecoterra’s advantages and upsides far outweigh its downsides.
  + One advantage is that investors will always be looking to put their investments in this company because it is a company that is an eco-friendly platform and people are always looking for different ways to recycle and reduce their carbon footprint.
  + A second advantage for Ecoterra to gain in popularity and for its coin to increase in price is that since recycling is in, this company will most likely develop more partnerships with like-minded individuals to strengthen and serve the eco-friendly circular economy better.
  + Another advantage is that Ecoterra has various forms of token utility such as the ability to buy carbon credits, recycled materials, and track carbon offsets with the coin.
    - This approach sets this cryptocurrency exchange apart from the rest because these various utilities being incorporated into one platform makes it more like a network attracting conscious individuals who are constantly seeking new ways to make this world a better place.
  + The last major upside for this platform is that since Ecoterra has a two billion token cap the supply is limited which makes the demand unlimited.
  + There is only really one downside, which is the fact that Ecoterra uses altcoins which means that there may be fewer investors and less activity, resulting in less liquidity. But this may not even be a con because the number of investors and activity may not even be affected by this due to the demand for this type of platform.
    - Also, altcoins are even considered to have more benefits than other types of cryptocurrencies such as having higher survivability.
  + Ecoterra proves on an existential level that they are business-driven individuals since they implemented a platform based on one of if not the most dedicated and driven audiences which are conscious people who care about implementing any and everything positive. Therefore, their business will most likely continue to grow because these types of people are loyal and dedicated individuals; therefore, they support any business they affiliate with and take the time to help the business expand.
  + Also, since Ecoterra has many different applications and marketplaces unique to their platforms such as recycle2earn and the carbon offset marketplace the intended audiences extend to other businesses and corporations in accordance with their views.
  + Unfortunately, Ecoterra does not have a calculated market size at this moment, and this can only be done most accurately by the actual company since they have the specific data for this.
  + Uses a unique blockchain technology that supports projects dedicated to conservation and green initiatives. Their unique approach and implementation of this type of technology will without a doubt educate and encourage other future CEOs of a blockchain exchange/platform to implement the same approach. This in turn will not only make the world a better place for people, but for every other organism on this Earth.
* **Landscape:**
  + This company is in the fintech domain dealing with blockchain and cryptocurrencies.
  + This financial domain is considered to be the most innovative and secure way to handle “money” due to the decentralized nature of blockchain that offers improved security and protection from cyber-attacks.
  + Statistic data shows that companies and enterprise operations rely solely on blockchain technology is growing substantially by the day reiterating the need for all companies to utilize this platform.
  + Companies like Ecoterra that have more complex and interesting technological applications and innovations in the DeFi market will lead to not only different ways to utilize your money but also different ways to utilize technology to its benefit.
  + This company is doing exponentially well compared to other competitors in the same financial domain. Most other blockchain technological applications actually harm the environment and the planet as a collective.
* **Recommendations:**
  + I do not have any recommendations at this moment because I do not have the current expertise to do so precisely due to the fact that I lack experience and a degree in the financial sector. I can say that Ecoterra has established its platform verily well while also considering its impact on the environment. Therefore, this company should be considered by all investors now and in the future.
  + I also do not have any other technological recommendations because they have a fair amount put to good use.
* **I could not figure out how to copy and paste from Ecoterra’s whitepaper; therefore, I did not quote anything and cite from it. Here’s the link to the whitepaper though** [**https://www.ecoterra.io/documents/whitepaper-ecoterra.pdf**](https://www.ecoterra.io/documents/whitepaper-ecoterra.pdf)**.**
* **I also did not quote directly from my sources of information, but the sources are still listed:**

[**https://www.ecoterra.io/en?clickId=fx\_b24324\_bd2b1f9ee67d2496774bc20e0c391822\_1#**](https://www.ecoterra.io/en?clickId=fx_b24324_bd2b1f9ee67d2496774bc20e0c391822_1#)

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