

NEONOMAD ECOSYSTEM WHITEPAPER



NeoNomadFinance

Table of CONTENT

Introduction

Financial Inclusivity
Digital Currencies; A new age
NeoNomad Group Ecosystem Overview
Mission Statement
Vision Statement

Ecosystem Structure

The Decentralized Exchange

The NeoNomad Decentralized Xchange
NeoNomad DEX Technology
◆ Blockchain Technology
◆ Ethereum Blockchain

Features of the NeoNomad Decentralized Xchange

Yield Farming
Staking
Ethereum Futures Protocol
Perpetual Futures
DeFi Lending
How NeoNomad Decentralized Xchange Works

NeoNomad Vault & NeoNomad X

NeoNomad Vault
NeoNomad Visa Card
NeoNomad Vault Visa Card Features
NeoNomad Vault Exchange
NeoNomad Vault Visa Card Plan
NeoNomad Vault Exchange
NeoNomadX, Decentralized Xchange Visa Card Plan
NeoNomadX Visa Debit Card Rewards
NeoNomadX Visa Card Features
NeoNomadX Visa Card plan and Fees
NeoNomadX Exchange

NeoNomad NFT Marketplace and Agricultural Investment Fund, NeoNomad Capital

NeoNomad Xchange NFT Marketplace Overview
AgDEFI- Diversifying and Investing in Future Food
Why Agriculture

Why Invest in NeoNomad AgDEFI?

- ◆ Food Security
- ◆ Ease of Investment

AgDEFIAsset Class

- ◆ Food Security
- ◆ Ease of Investment
- ◆ Cash Cow/ Cash Cow NFT
- ◆ Cash Cow Income Stream
- ◆ Investment Comparison
- ◆ Cash Cow Investment Principle
- ◆ NFT purchase in the NeoNomad NFT Marketplace
- ◆ MinDefi
- ◆ PropDefi
- ◆ LgsDef

NeoNomad Coin

Coin Usage
CoinVariety – NNIC,wNNI, LP-NNI
Platform Distribution Fees
TokenEconomy

- ◆ Coin Supply
- ◆ Coin Distribution
- ◆ Coin Mechanism

How NNISupply is Reduced
◆ Deflationary Mechanism

Why NeoNomad Ecosystem Will Succeed

How Ethereum Chain contributes to the success of the NeoNomad

RoadMap

Team

Contact Details

Conclusion

INTRODUCTION



Financial Inclusivity

Achieving sustainable development and enhancing the welfare of the global population is inherently situated in a financially inclusive system. While measures have shown that financial inclusion is a part of the global policy agenda, implementation of the measures has proved quite vain in the past years. Even with the increase in technological innovations for traditional finance, which ought to be leveraged to make a larger part of the world financially inclusive, over 1.7 billion are financially excluded, with the population having no access to financial services that could help them create plans for everything; from daily living to long-term goals to unexpected emergencies.

Over the years, financial inclusivity, which creates capital accumulation, has significantly contributed to the global economy. Various reports have shown that countries with high financial inclusion have stronger and more sustainable economies than countries with less financial inclusion. According to the data report by the World Bank, financial inclusion has significantly functioned as a key enabler to reducing and boosting prosperity. With users having access to useful and affordable financial products and services, they can increase investment in activities with high value, thus contributing to economic growth.

Today, the traditional financial system remains one of the most viable ways to be financially inclusive. However, this is unrealistic for many people who do not have their data stored on traditional financial servers. This population with little to no financial institutions services cannot access basic services like free check cashing and loans with affordable interest rates. While innovative alternatives are leveraged to make limited financial services available to the unbanked and underbanked, these alternative measures are severely expensive.

The unbanked household has to go through more expensive measures like cheque cashing money orders and prepaid cards, which are very expensive. Even so, the underbanked population with access to checking/savings account still relies on cash advances, payday loans, and no-credit costly services. They remain underserved in accessing propositions targeted at meeting their needs.

In a survey of unbanked and underbanked households, 75% of households identified the fees (monthly maintenance fees, overdraft fees, minimum balances, transfer fees, ATM fees, and ATM card fees) associated with bank accounts as the major reason for remaining unbanked despite the availability of mobile transactions. In essence, fees, minimum deposit requirements, and other upfront costs hinder people who do not have much cash at any time to leverage services offered by traditional financial institutions.

Other minor reasons include identity cards and lack of sustainable employment offers. Aside from the fact that these unbanked and underbanked populations spend a lot on alternative financial services, they also lack access to credit, savings, emergency funds, and investment options.



Digital Currencies, A New Age

Over 1.7 billion individuals have little to no access to financial services in the global population, while the rest pays a high price for accessing available financial services. Despite many of this unbanked/underbanked population, there has been a surge in mobile phone ownership and internet use among these people. A report released by BRINK stated that over 1.1 billion out of the unbanked/underbanked population own a mobile phone. In Columbia, 75% of residents are unbanked, but 52% use smart devices. In the Caribbean, many individuals are underbanked, but 50% of adults have mobile phones and internet access. 71% of people living in Morocco are unbanked/underbanked, but over 50% of the population own smart devices. While mobile bank applications have been developed to make traditional financial services easier to access, the applications do not provide solutions to the reasons given by the underbanked/unbanked population.

Among the various means leveraged to solve the problems of these underbanked/unbanked population, cryptocurrencies ownership have been the most effective. Although cryptocurrencies were developed to serve as a revolutionary approach towards the inadequacies of the traditional financial system and the centralization of the fiat currency system, it has also become a measure to aid financial inclusivity. People who do not have access to sustainable financial services can buy and hold cryptocurrencies to build wealth. Over the years, various cryptocurrency projects have been developed to provide people with more sustainable finance and better use of wealth.

However, the need for cryptocurrencies also requires a financial system to facilitate the trading and management of these cryptocurrencies. On the cryptocurrency exchange platforms, users buy and sell cryptocurrencies, while the platform makes a profit through commissions and transaction fees deducted from every transaction. These finance exchange platforms own built-in wallets for users to keep and use their holdings, have an intuitive interface to direct users, facilitate liquidity and implement a trading engine that comes with features like volatility index indicators, live price charts, and analytical tools.

As the need arose, centralized finance exchanges were developed for the crypto community to provide access to various financial services, including exchanges that have lending investing features. This type of exchange facilitates the trading of cryptocurrencies for digital assets and fiat currencies through a third party. In essence, the platform functions as the third party that helps conduct a transaction between a buyer and a seller. All funds are controlled by the exchange in the platform, and transactions are saved on a single server. While centralized finance exchanges offer high liquidity and a smooth trading process, they can be easily hacked; as they do not uphold the ethos of cryptocurrency, blockchain, and decentralization.

Hence, NeoNomad Group develops a transparent and open, blockchain-based decentralized financial ecosystem to give the unbanked, under-banked, and under-invested global citizens an inclusive financial life. Rather than wait on the value possibilities of their fiat currency, which are also determined by government policies, before living a better financial life, users can leverage the decentralized financial ecosystem to buy currencies, trade digital currencies, and invest in them. The underbanked/unbanked population can build wealth on the platform and access their holdings directly from the platform without being involved with traditional financial institutions.

NeoNomad aims to change the worlds' financial inclusivity level by developing an all-inclusive decentralized ecosystem where users can build wealth by effectively trading their digital holdings. With the platform's e-bank features, users can access their holdings at the point of transactions, deposit, make withdrawals, and invest. The ecosystem also provides other DeFi investment options through NFTs, yieldfarming, staking, and liquidity provision.



NeoNomad Group Ecosystem Overview

The NeoNomad financial ecosystem provides access to solid and innovative investments. The Ecosystem Structure includes;

The NeoNomad Decentralized

The decentralized exchange platform facilitates trading, purchasing, and selling cryptocurrencies through a peer-to-peer model powered by a robust smart contract. This exchange provides access to major pairs, single cryptocurrencies trading, perpetual futures, yield farming, staking and lending, and NFTs.

NeoNomad Vault eBank

The NeoNomad digital banking platform processes digital currency activities like deposit, withdrawal, lending, borrowing, saving, and investing in several markets. The e-bank will provide an all-inclusive service that includes; currencies, investments, exchange, and immediate use of holdings through automated machines and at point of sales.

The NeoNomad NFT Marketplace

NeoNomad Capital: NeoNomad Capital is an investment fund program that invests for investors/global citizens (NeoNomads) in the network's tailor-made agricultural and non-agricultural investment products, thus providing the under-invested and well-invested population of the globe with a sustainable investment environment. NeoNomad Group views agriculture as an integral part of human existence. The industry is needed life, stability, and sustainability. Hence, it brings the first true Agricultural NFT to the market to enable people to leverage the valuable possibilities of Agriculture and NFTs.



Mission Statement

To provide a more inclusive investment environment for the under-banked, under-invested, and well-invested.



Vision Statement

To provide a world that causes everyone (banked and unbanked) to be financially stable with or without traditional financial systems.



NeoNoMad
Xchange

The Ecosystem
Structure



THE ECOSYSTEM STRUCTURE

The NeoNomad Decentralized Xchange

The need to trade digital currencies, take advantage of market positions and make good returns on either short or long-term investment led to the development of various exchange platforms, which are either established in a centralized or decentralized ecosystem. While centralized exchanges are the most popular, they do not uphold the ethos of decentralization.

NeoNomad Decentralized Finance/Xchange

The NeoNomad decentralized Xchange is a non-custodial exchange that leverages self-executing smart contracts to facilitate and execute trading, thus removing the need for third-party intermediaries. The exchange offers a direct peer-to-peer trading mechanism that allows users to process transactions through a robust automated system. By leveraging an automated system/smart contract, trades are executed based on a programmed code. Unlike the centralized exchange, the NeoNomad decentralized give cryptocurrency holders and investors a convenient, safe, and secure way to make transactions while giving them total control over their funds. As every user owns their private keys, they can either trade with their holdings or invest in the decentralized finance ecosystem.

With the NeoNomad decentralized exchange, users can trade any of the listed varieties of cryptocurrency seamlessly. Decentralized exchanges are normally known to be illiquid, and when the market is illiquid, price slippage (a market activity that occurs when the price of an asset at the point of trade execution shifts considerably before the trade is completed) tend to occur. Hence the NeoNomad decentralized exchange leverages the automated market maker to enable liquidity and quick transfer of assets within the network. The exchange enables users to engage in lending, margin trading, perpetual futures, yield farming, and staking. The platform enables every user to earn by trading their holdings or putting their cryptocurrencies to work.

NeoNomad DEX Technology (BLOCKCHAIN TECHNOLOGY)

Blockchain technology is a decentralized, cryptographically secured network that saves transactional records of the public in a chain connected through peer-to-peer nodes. Transactions in the network are authorized by the digital signature of the owner to verify the transaction and safeguard it from being altered. This makes data in the technology highly secured. When a cryptocurrency holder creates a transaction over a blockchain network, a block representing the transaction is created. Once the block has been created, the transaction details are broadcasted over the network of nodes, consequently verifying the transaction's validity. As soon as the nodes verify the transaction, the transaction is added to existing blocks to create a new data block for the decentralized ledger.

The main attribute of blockchain technology is its decentralized ledger. The technology creates a record of digital transactions transparent, and unalterable thus reducing risks and fraud in a scalable manner. The decentralized feature of blockchain technology offers privacy, increased security, and system reliability over traditional centralized networks. Much more, blockchain technology is considered distributed because of its distributed processing and shared communication. Unlike the traditional client-server-based network, the paired network provides blockchains with high resistance to malicious activities.

THE ECOSYSTEM STRUCTURE



NeoNomad DEX Technology (The Ethereum Blockchain)

The Ethereum blockchain function is a programmable blockchain that facilitates the creation of smart contracts and decentralized applications. The blockchain is a trustless transactional system that enables individuals to make peer-to-peer transactions through smart contracts. When a transaction is executed on the chain, miners validate the block by providing mathematical proof. The mathematical proofs show that the validity of the block. While there are thousands of miners, the fastest miner to prove the validity of the transactions is rewarded with Ether.

Ethereum Chain 2.0

Ethereum 2.0 (ETH2) is the upcoming major upgrade to Ethereum Mainnet. It involves a set of interconnected upgrades that will make Ethereum more scalable, more secure, and more sustainable.

Broad design goals for ETH2:

- ◆ to reduce the complexity of the chain
- ◆ to remain live through major system partitions and when nodes go offline
- ◆ to select all components for quantum secure
- ◆ to utilize crypto techniques that allow for a large participation of validators
- ◆ to allow for a typical consumer laptop with resources to validate shards.

The NeoNomad decentralized ecosystem is built on the Ethereum blockchain, which duly focuses on offering a premier trading experience. The ecosystem leverages the Ethereum blockchain to provide permissions, private and highly performative DeFi services. Even so, the ecosystem will leverage the Ethereum Chain to enable quick and seamless data coordination, scalable network, and a high level of interoperability. As various token standards are compatible with the ERC-20/SPL Token standard, users can easily trade cryptocurrencies on the decentralized exchange

Features of the NeoNomad Decentralized Xchange

Yield Farming: Yield Farms allow farmers to earn NeoNomad Investment Coin while supporting NeoNomad Finance by staking LP Tokens. Farming on NomadSwap is used to incentivize liquidity on the DEX. NomadSwap will distribute \$NNI tokens to liquidity providers on selected farms



Features of the NeoNomad Decentralized Xchange

How Rewards will be calculated

Yield Farm APR (Annual Percentage Return) determines the rewards earned by providing liquidity and the staking coins in the Farm. Previously, rewards earned trading fees were not included in Farm APR calculations. However, the calculations now include these rewards and reflect the expected APR for Farm pairs.

Here is a basic explanation of how APR is calculated.

#	POOL	LIQUIDITY	VOLUME 24H▼	VOLUME 7D
1	WBNB/BUSD	\$387.42M	\$96.97M	\$709.73M

In the image above of the WBNB/BUSD pair, we see these values: Liquidity: \$387.42M

Volume24H: \$96.97M Volume 7D: 709.73M

To calculate the APR, first we take the 24hour volume, \$96,970,000, and calculate the fee share of LP-holders, 0.17% [$\$96,970,000 \times 0.17/100 = \$164,849$].

Next, we estimate the yearly fees based on the 24h volume [$\$164,849 \times 365 = \$60,169,885$].

Now we can calculate the fee APR with yearly fees divided by liquidity [$(\$60,169,885 / \$387,420,000) \times 100 = 15.53\%$]

With the fee APR, we can add the fee APR (15.53%) and the Farm staking APR (20.08%) to get the new total APR [$15.53\% + 20.08\% = 35.61\%$]

Staking

The staking feature in the decentralized exchange enable coin holders to stake their holdings for a limited cycle and earn rewards after the cycle has been completed.



Features of the NeoNomad Decentralized Xchange

Ethereum Futures Protocol

By introducing a new asset class (derivatives) in crypto exchanges, transaction modes are beginning to change. Traders prefer to leverage the derivative mode to access digital currencies to hedge their funds while trading in volatile crypto markets. The NeoNomad decentralized exchange offers Futures type of derivatives that involves two parties committed to executing the trade of assets at a pre-decided price on a future date. In essence, transactions are not enacted immediately it is initiated but on a pre-decided future date. This Future contract obliges the buyer and seller to buy and sell an asset on a predetermined date irrespective of the market price. Leveraging Futures maximizes returns multiplying users' profits, reducing risks, and enabling the use of advanced trading strategies like Perpetual Futures. Futures Protocol in the Dex includes low fees, crossmargin, limit orders on margin, interest-based margin positions, and pooled ETH for fee reductions.

Perpetual Futures

The exchange enables the issuance of a perpetual futures contract of any asset in the NeoNomad decentralized exchange. This is done through decentralized futures contracts, thus allowing anyone to use the platform without third parties.

Perpetual Futures derive their value from the underlying currency of the contract. Hence, the price of the contract is based on the price shift in the underlying currency. Perpetual Future Contract enables parties to hold an agreement position for as long as they decide to hold to get the best of the market. Based on risk profile and market judgment, parties involved can take short or long positions.

Perpetual Futures Features on the NeoNomad decentralized exchange

Provision of perpetual liquid contracts

Simple and familiar UI

Funding rate as a function of market price and index price (Funding paid continuously)

Cross margin with NeoNomad DEX to enable easy hedging on spot

On-chain CLOB

Ethereum Futures Protocol

The platform also includes a lending feature that allows users to get crypto loans in a trustless manner and enables users to enlist their coins for lending purposes. This protocol allows the lender to earn interest on coins released. While the underbanked do not have access to traditional financial services like lending, the exchange incorporates a lending option in a censorship-free environment. With the lending option, the platform provides margin trading and enable investors to gain higher interests.



How NeoNomad Xchange Works

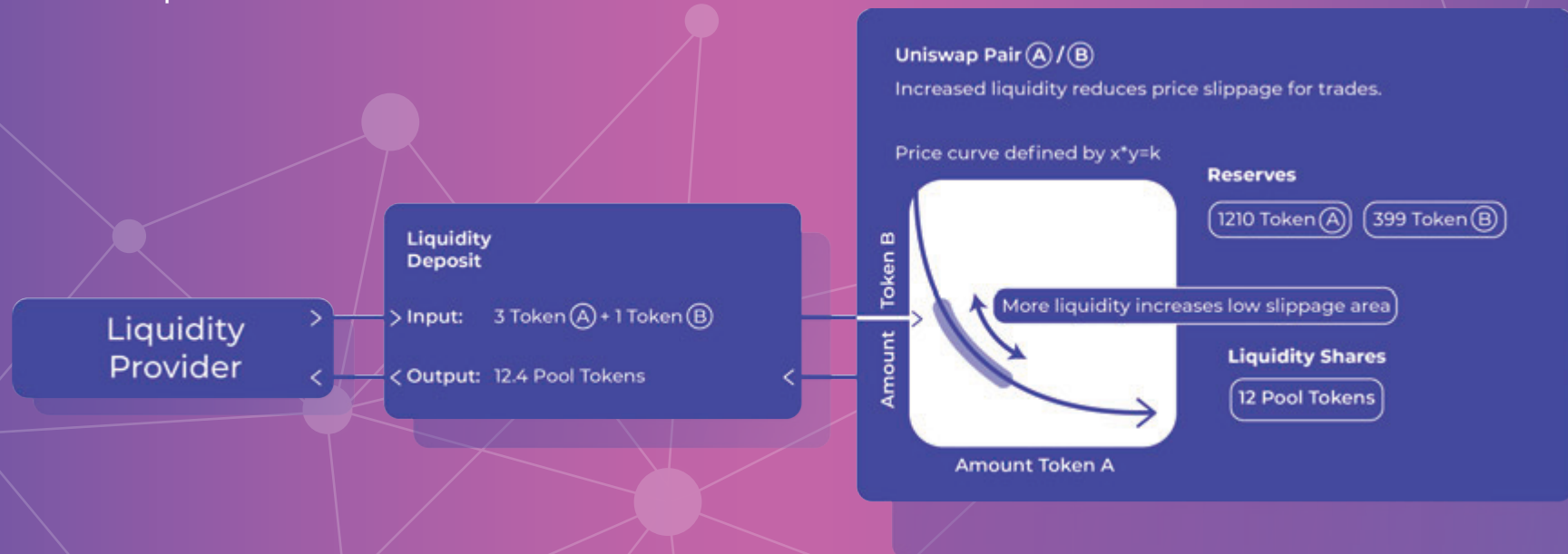
How NeoNomad Xchange Works

NeoNomad Decentralized Xchange is an automated liquidity protocol powered by a constant product method and implemented in a system of non-upgradeable smart contracts on the Ethereum blockchain.

The exchange removes the need for trusted intermediaries while prioritizing decentralization, censorship resistance, and security. Each NeoNomad smart contract, or pair, manages a liquidity pool made up of reserves of two ERC-20/SPL Tokens. In the decentralized exchange, anyone can become a liquidity provider (LP) for a pool.

To be a liquidity provider, the user has to deposit an equivalent value of each underlying token in return for pool tokens.

NeoNomad automated liquidity protocol exchange solves the inherent liquidity problem of decentralized exchanges by incentivizing liquidity providers. In essence, NeoNomad's exchange users pool their money together to create a fund used to execute trades on the platform. As even token listed on the exchange has its pool, users can contribute to the pool, and the prices for token listed are worked out through a mathematical algorithm. Hence, the buyer or seller does not have to wait for the other party before executing trades. Instead, trades can be executed instantly at a known price, as long as there is enough liquidity in the pool to execute the trade. In exchange for putting up funds, liquidity providers receive LP tokens. So if a liquidity provider contributes 10,000 coins to a liquidity pool that holds 100,000 coins, the provider will receive 10% of the pool as a reward.





How NeoNomad Xchange Works

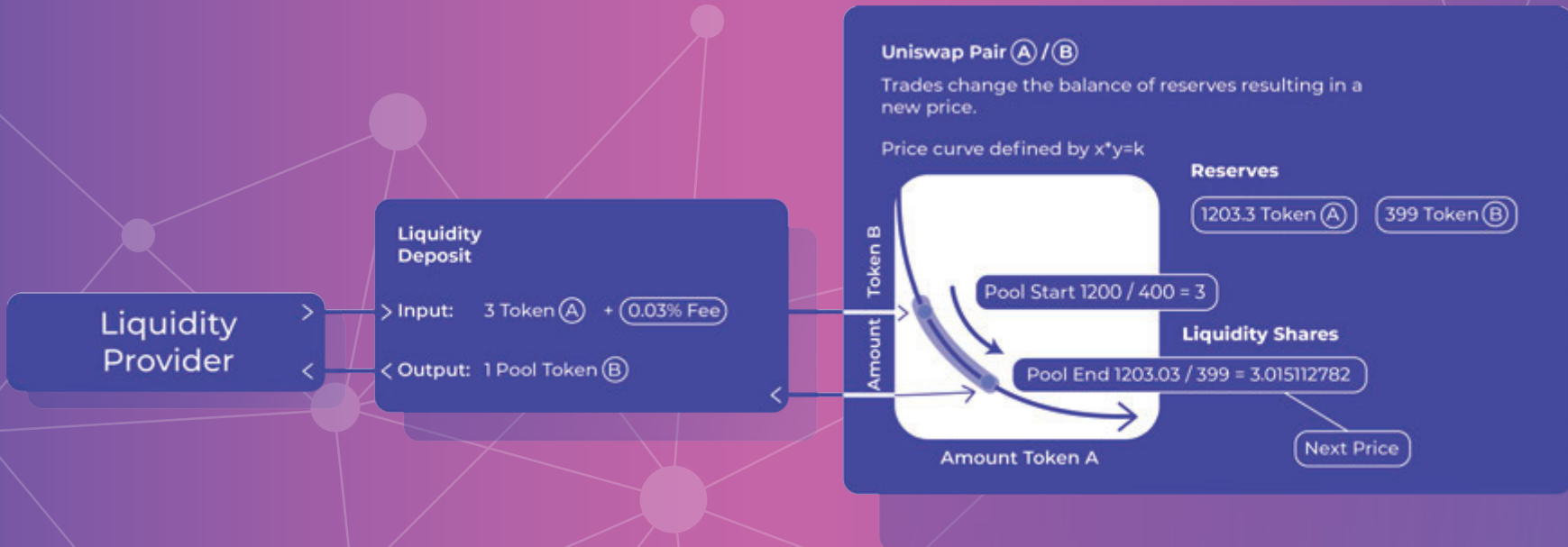
Liquidity Each NeoNomad smart contract, or pair, manages a liquidity pool made up of reserves of two ERC-20/SPL Tokens. Anyone can become a liquidity provider (LP) for a pool by depositing an equivalent value of each underlying token in return for pool tokens.

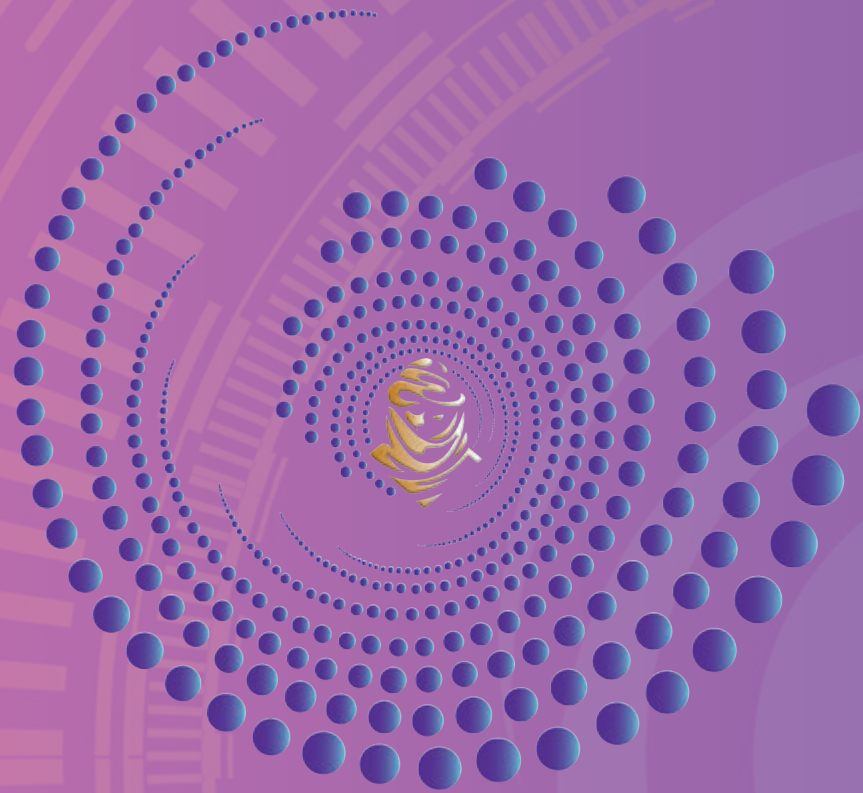
These tokens track pro-rata LP shares of the total reserves, and can be redeemed for the underlying assets at anytime. Pairs act as automated market makers, standing ready to accept one token for the other as long as the “constant product” formula is preserved.

This formula, most simply expressed as $x * y = k$, states that trades must not change the product (k) of a pair's reserve balances (x and y). Because k remains unchanged from the reference frame of a trade, it is often referred to as the invariant.

This formula has the desirable property that larger trades (relative to reserves) execute at exponentially worse rates than smaller ones. In practice, NeoNomad applies a 0.30% fee to trades, which is added to reserves.

As a result, each trade actually increases k . This functions as a payout to LPs, which is realized when they burn their pool tokens to withdraw their portion of total reserves. In the future, this fee maybe reduced to 0.25%, with the remaining 0.05% with held as a protocol-wide charge.





NeoNomad
vault





The NeoNomad Vault is one of the services provided by the NeoNomad Group in the financial ecosystem. The NeoNomad eBank functions as a modern, interactive banking service that will change how people access banking services. The NeoNomad Vault was developed to provide more accessible finances to the unbanked/under-banked population. Unlike the traditional eBanks, which require compulsory registration with the traditional local institution, the eBank enables everyone to access every financial service by only owning the NNI coins. As funds are transferred only through electronic signals, users can leverage the eBank to sort their banking needs 24/7.

The NeoNomad Vault features can be accessed anytime and anywhere globally, thus removing the geographical barriers associated with traditional banking systems. Much more, it drastically reduces the cost of transactions by requesting ultra-low transaction fees from users. The NeoNomad Vault approves electronic transfer of funds, withdrawal, or deposits of funds. Unlike traditional eBanks, the Vault accommodates the accessibility to both fiat and crypto currencies. Users can save their fiat currencies or digital currencies in the Vault and make on-time transactions with them. Much more, the eBank enables investment purchase or sale.

While accessibility stands at the crux of cryptocurrency ownership, the NeoNomad Vault makes funds easily accessible to users by providing a means by which they can easily access their cryptocurrency holdings to meet daily financial needs. The NeoNomad Vault enables users to leverage their Visa NeoNomad card to withdraw funds at any visa-supported automated machine. Even so, users can leverage their Visa card at the point of sale to make on-the-go transactions.

Features in the NeoNomad Vault including; withdrawals, deposits, bill payment, and P2P lending, budgeting, savings tools, Visa access card control, transaction history/overview, eBank NeoNomad wallet.



NeoNomad VISA Card



NeoNomad Visa Card

NeoNomad partners with VISA to provide ATM cards for users in the NeoNomad ecosystem. The NeoNomad VISA card is integrated into the NeoNomad services to make the control of finances easier for holders.

The NeoNomad VISA card system features two types of cards for every user:



A NeoNomadX VISA card for users that do not have or want a NeoNomad Vault eBank account. These cards are directly connected to the users' wallets in the decentralized exchange platform. Hence, at the point of sale, users can initiate payment with their Visa crypto-cards then leave Visa to convert the cryptocurrency in their cards to the merchant's local currency during transmission.



A NeoNomad VAULT VISA Card for the NeoNomad Vault Account holders. NeoNomads using the NeoNomad Vault eBank can initiate and execute transactions, make payments and facilitate withdrawals with the Visa card.

There are different account plans for the VISA card. Each card has its benefits, services, and usability experiences. Nomads can leverage any of the cards to access their desirable lifestyle.

NeoNomad VAULT VISA Card Features

- A personal IBAN connected to the card enables the receipt of dollars
- Ideal for receiving salaries in crypto
- An instant 'CardBlock' functionality, in case the card is lost or stolen
- Delivery is Global
- A high daily POS spend limit of \$10,000
- Available for use in 41 countries.





NeoNomad Vault Exchange

The NeoNomad Vault implements an exchange feature that provides users with in-app exchange services. Unlike the fully decentralized exchange in the ecosystem, the e-bank in-app exchange wallet enables the use and conversion of fiat currencies and cryptocurrencies.

The exchange feature connects the users' wallets to the eBank. Once the integration is complete, users can access their wallets directly on the eBank's exchange platform.

To make transactions through the eBank's exchange, the user will have to exchange their fiat currency for NeoNomad Investment Coin (NNI). Then, exchange the NNI coin for other cryptocurrencies in the wallet if need be.

While the application supports multiple currencies, users get sub-IBAN accounts for all the currencies. That way, they can easily make deposits by using the account number for each currency.

How NeoNomad Xchange Works

In the eBank application, a user has these amounts;



in different currencies and decides to exchange some amount for the NNI coin, the user can exchange from any of the accounts or exchange from all the counts. Hence, the user may choose \$50 from the dollar account, 50GBP from the Pounds account, and 50 Euros from the Euro account. Immediately the amounts are chosen, the corresponding amount in the NNI coins are seen in the NNI wallet. From there, users can send their NNI coin to other wallets to convert to other cryptocurrencies

Just as the eBank's exchange can use fiat currencies in the sub IBAN accounts to purchase the NNI COINS, users can also leverage the eBank to receive NNI in their wallets and exchange for any of the Fiat sub-accounts. Then they can do SWIFT payments directly from the accounts.

NeoNomad Vault Pricing

NeoNomad VAULT Visa Card Plan



NeoNomad VAULT Pricing Plans – Personal NeoNomad Card

NeoNomad partners with VISA to provide ATM cards for users in the NeoNomad ecosystem. The NeoNomad VISA card is integrated into the NeoNomad services to make the control of finances easier for holders.

Payment Account

Multi-currency IBAN
account with no markup
on currency exchange

Available currencies:

EUR, USD, GBP, PLN, AUD, BGN, CAD, CNY, HRK, CZK, DKK, HKD, HUF, ILS, JPY,
KES, MXN, NZD, NOK, QAR, RON, SAR, SGD, ZAR, SEK, CHF, THB, TRY, UGX, AED

NeoNomad Wallet +

NNI (NeoNomad Investment Coin)

Free top-ups

Up to €3 000 / month

Up to €5 000 / month

top-up fee above the limit

0.4%

0.5%

Free SEPA transfers

2 / month

10 / month

SEPA transfers above
the limit

€0.10

€0.10

Free SWIFT transfers
(only for SHA option)

1 / month

2 / month





NeoNomadX, Decentralized Xchange Visa Card Plan

NeoNomadX our Fees and Plans

WHITE

~~\$0.00~~/mo

0 NNI

Get Free

- ✓ Card Spending Limits (\$5,000 per month)
- ✓ Current Account balance **Unlimited**
- ✓ NNI Rewards (3% on up to \$250 spending)
- No Perks

Fees

\$9.99 Card Order

BLACK

~~\$9.00~~/mo

100 NNI

- ✓ Card Spending Limits (\$55,000 per month)
- ✓ Current Account balance **Unlimited**
- ✓ NNI Rewards (3%)
- ✓ Perks

Fees

\$9.99 Card Order

PLATINUM

~~\$16.99~~/mo

400 NNI

- ✓ Card Spending Limits (\$122,500 per month)
- ✓ Current Account balance **Unlimited**
- ✓ NNI Rewards (4%)
- ✓ Perks

Fees

\$9.99 Card Order





NeoNomadX, Decentralized Xchange Visa Card Plan

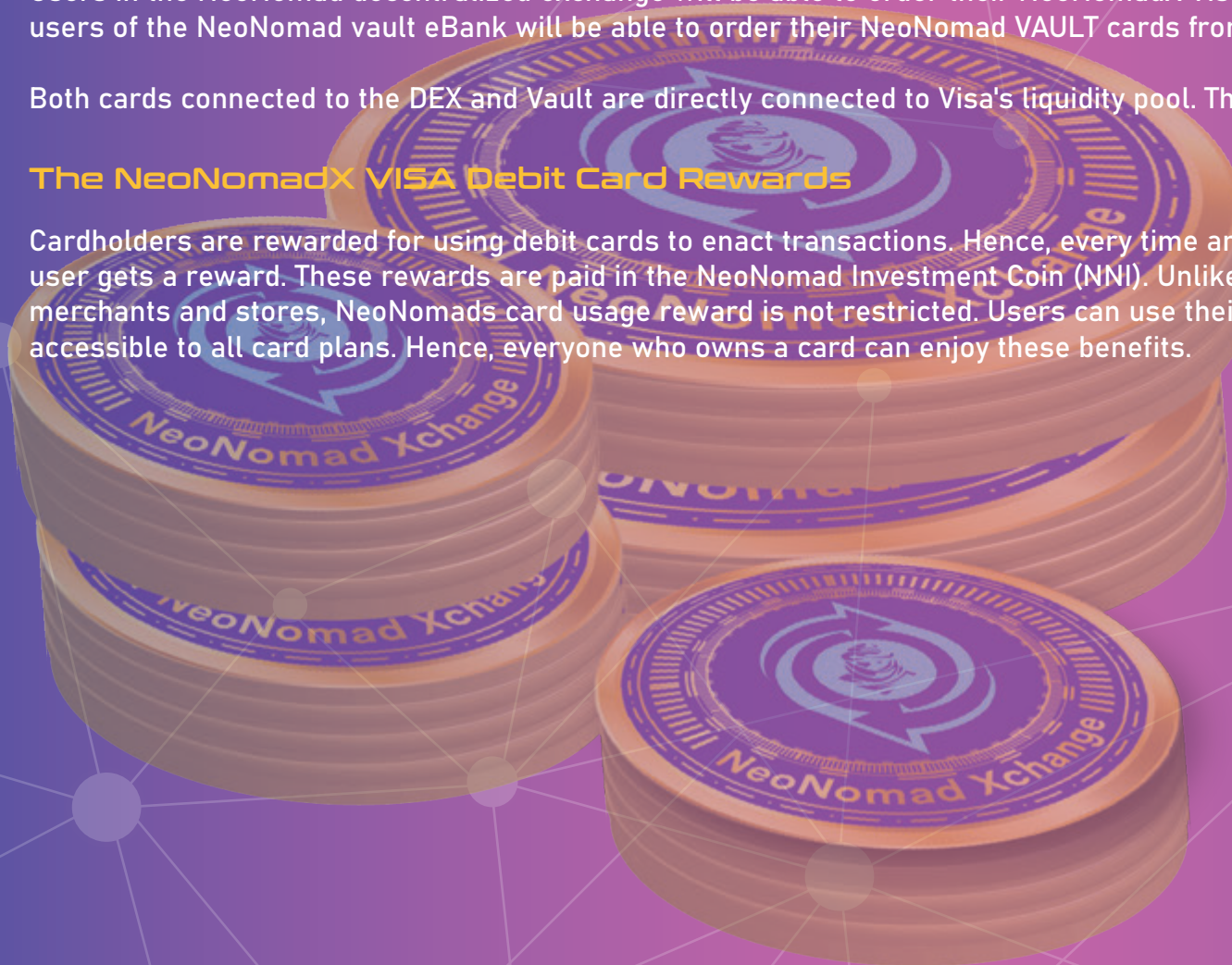
The NeoNomad group allows holders to link their wallets in the DEX to their NeoNomadX VISA Card without revealing their private keys. In essence, cryptocurrency conversion is possible at the point of sale without the need for a centralized third party. Also, by owning a NeoNomadX Visa card, users can leverage the convenience of direct finance payments from their banking applications. In essence, they can withdraw cash, finance payment for goods and services, and use the cards at points of sale.

Users in the NeoNomad decentralized exchange will be able to order their NeoNomadX VisaCards from www.neonomad.exchange, while users of the NeoNomad vault eBank will be able to order their NeoNomad VAULT cards from neonomad.bank.

Both cards connected to the DEX and Vault are directly connected to Visa's liquidity pool. This cuts out any possibility of intermediaries.

The NeoNomadX VISA Debit Card Rewards

Cardholders are rewarded for using debit cards to enact transactions. Hence, every time any of the cards is used to execute a transaction, the user gets a reward. These rewards are paid in the NeoNomad Investment Coin (NNI). Unlike traditional reward programs, which are limited to merchants and stores, NeoNomads card usage reward is not restricted. Users can use their reward as they deem fit. The NeoNomad reward is accessible to all card plans. Hence, everyone who owns a card can enjoy these benefits.





NeoNomadX

NeoNomadX VISA Debit Card Rewards

Access to NeoNomads Perks

Holding NNI will unlock NeoNomad Perks to give you additional benefits on top of the 3% crypto reward.

Convert into NeoNomad Card Balance

NeoNomad InvestmentCoin (NNI) can be converted as it carries its use-case and fiat value determined by external market forces.

Stake for Premium/Pro Services

Holding NNI can unlock a Premium/Pro account as well as other benefits.

Transfer without Restrictions

As a decentralized token, NNI can be withdrawn and transferred between crypto wallets.





NeoNomadX VISA Card Features

Card Management with the NeoNomad App

Through the NeoNomadX, users can control their assets through the intuitive web Interface and the best-in-class mobile application all through day and night. Through the application, users can also configure their cards to provide them with the best of the digital world.

Management features

Instant Card Top Up: User can load their cards from the app instantly or through IBAN transfer.

Account Notifications: For accountability and transparency, every E-mail-based and in-app transaction notifications will be displayed on the application's interface. Also, users receive monthly account statements, which show a rundown of all transactions in the past month.

Instant Card Disablement: If a user loses their card, they can log in to the application to disable it immediately. If the card is later found, the user can reactivate it again on the mobile application.

Pin and Key Management: Users can leverage the mobile app to control their card's pin. As the user may forget the key, the application provides a card usage recovery service that enables the user to set another pin.

2FA: Users who lose their eBank application can easily recover their accounts by downloading the app on a new device and going through the 2FA. The 2FA feature restricts unverifiable third parties from gaining access to the account.

Card Security

Security is paramount to the NeoNomad Ecosystem. Hence, procedures are taken to ensure that the cards linked to NeoNomadX are well secured.

Card Security
Features

Anti-Fraud
Protection

Device
Authorization

Anti skimming
Technology

Instant card
block facility

2 Factor
Authentication

Verified by VISA





NeoNomadX Exchange

Swap Between Members

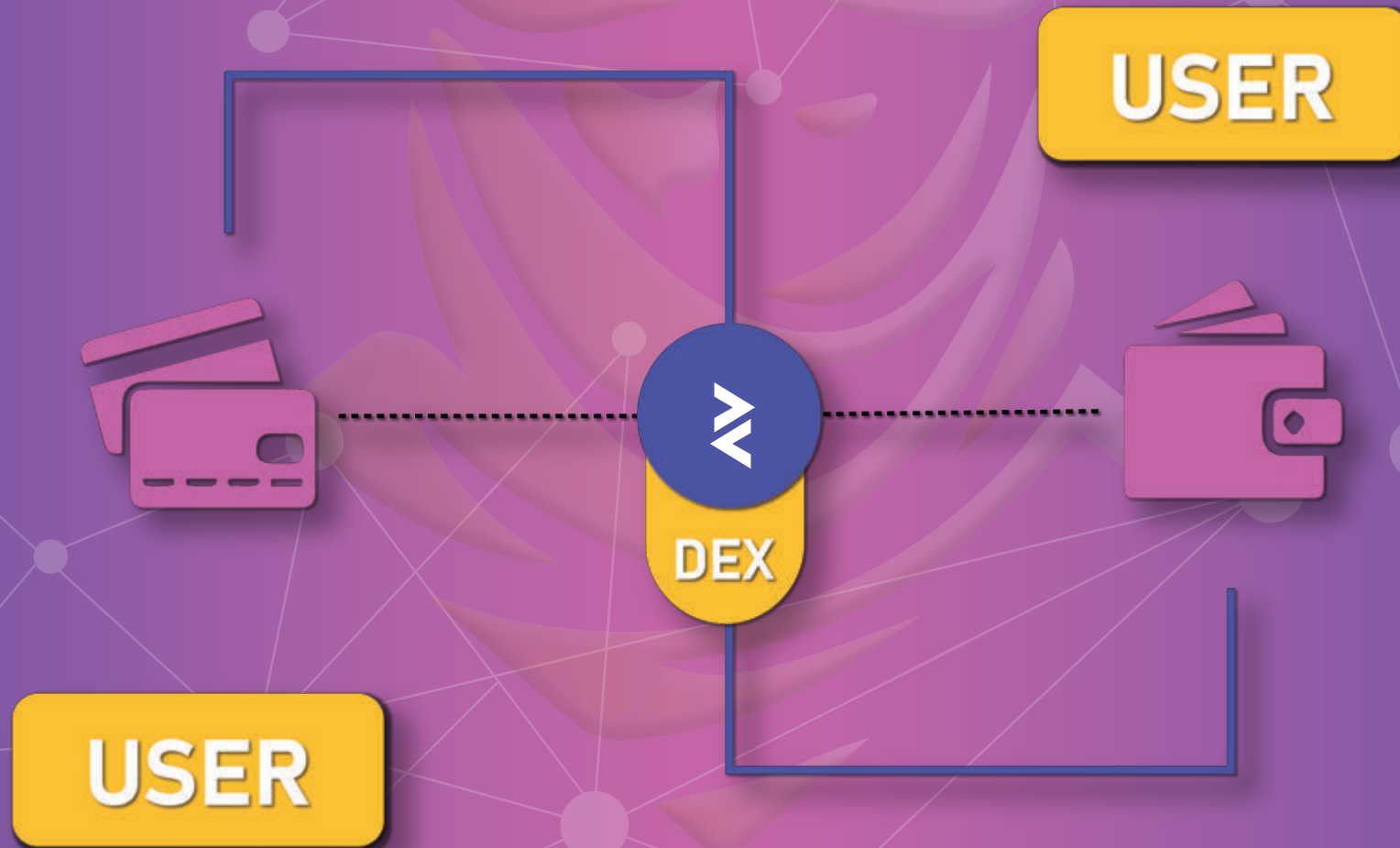
Peer-to-Peer Crypto Conversions.

Sell Crypto

You sell crypto directly to other NeoNomad members who provide the fiat liquidity for your Card/Account top-up in return.

Buy Crypto

You sell crypto directly to other NeoNomad members who provide the fiat liquidity for your Card/Account top-up in return.

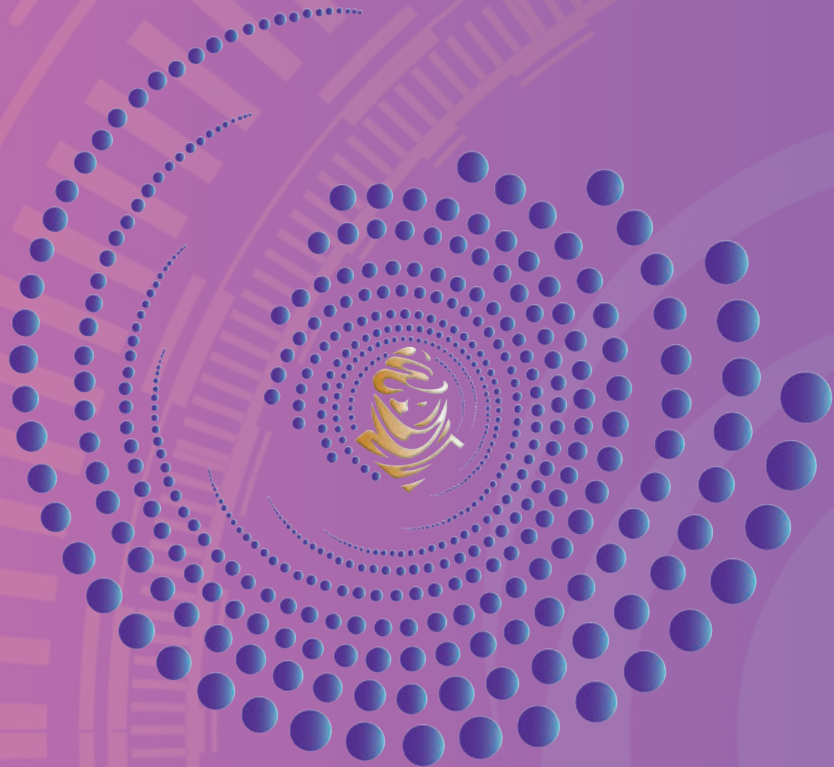




NeoNomad Vault Exchange

Based upon the VISA API connected to other liquid exchanges, the eBank exchange will be based on the proactive market maker. The NeoNomad eBank will enable users to choose their default payment account on the platform. So if the user has funds in up to ten different currencies in multiple accounts, they can choose any of the accounts as their default payment account when swiping the linked cards or shopping online. Better still, users can use the NNI wallet as their default payment, thus leaving VISA to do the automatic conversion when a local payment is initiated. Using the NNI wallet as the standard payment wallet does not only help users to retain a higher value of their wealth it also unlocks extra benefits, especially when transactions are enacted.





NeoNoMad
Capital

NEONOMAD NFT MARKETPLACE:
AGRICULTURAL, MINING, PROPERTY &
LOGISTICS FUND, WELCOME TO
NEONOMAD CAPITAL



Non Fungible Token

The Non-fungible token industry is one of the fastest-growing industries in the blockchain/cryptocurrency industry. In the first quarter of 2021, the NFT sub-sector saw a 25% increase in trading volume and total sale of \$2billion for certain market places, an amount which is 131 times the sale value in the first quarter of 2020. Although 2021 is not over, the year has seen a rapid rise in the popularity of NFTs. As of March 2021, the trading volume for NFTs on Ethereum totaled over \$400 million. Even so, NFTs trading is still on the high side, and more people.

NeoNomad incorporates an NFT investment marketplace to provide the ecosystem users with more investment options. With the growth of NFTs, NFT holders can also leverage the market to gather more wealth. While many NFTs revolve around arts and games, NeoNomad aims to tokenize agricultural products to provide NFT holders with higher investment sustainability.

Unlike other industries, the agricultural market is more sustainable because it determines life survival and stability. The industry is one of the major drives of the global economy, thus making it a valuable investment sector. Hence, NeoNomad tokenizes certain agricultural products, makes them available in the marketplaces, and has them traded. As products yield and increase in value, so do the NFTs of these products increase in value. In essence, if a tokenized cow produces more milk than usual, the value of its NFT also increases.

Unlike other NFTs, where value is just assumed, the value of NFTs in the marketplace is based on the value of the existing agricultural products

NeoNomad Xchange NFT Marketplace Overview

NeoNomad's vision is to provide the market with cutting-edge, innovative NFT's. Our first phase focus will be to bring the first proper agricultural-based Cow NFT to the market. The second phase will be focused on a pecan/walnut project. The third phase will be focused on a blueberry project. The final phase will be a basket (ETF-like) instrument based on a combination of the first 3 phases to serve as a diversified Agricultural NFT. The FinTech market is ripe and ready for a unique and modern agricultural product like this. The platform's group of NeoNomads at NeoNomad Xchange NFT Marketplace is ready to be the first to bring this to the market.



AgDEFI – Diversifying and Investing in Future Food

AgDEFI is an Agriculture Smartchain contract that allows individuals to invest in future food. The AgDEFI investment is based on real agricultural assets in the form of agricultural land, livestock, or even trees. Leveraging AgDEFI, the NeoNomad ecosystem develops a decentralized global ecosystem that increases liquidity and investment in Agribusiness.

Why Agriculture?

People have to eat to SURVIVE! This fact makes Agriculture a necessity and means of survival. Therefore, investing in such necessary sectors makes investment more sustainable and profitable.

Amongst other top investors, Warren Buffet, Bill Gates, Ted Turner, and John Malone particularly invest in Agriculture. In a statement, Ted Turner stated, 'It's the only thing that lasts.'

A 2021 report by Forbes stated, 'Bill Gates, the fourth richest person in the world and a self-described nerd who is known for his early programming skills rather than his love of the outdoor, has been quietly snatching up 242,000 acres of farmland across the U.S. – enough to make him the top private farmland owner in America.'

Why is this happening? The most basic reason is the total survival reliance on Agriculture. The COVID pandemic of 2020 changed the way people see and eat food. Healthy living was a high determinant in staying safe during the pandemic. Hence, people were forced to cook healthy meals at home. Many individuals took extra measures to request the services of meal planners for food plans that match their lifestyles. Particularly, services of 'Hello Fresh' and 'Food Box' were requested to deliver fresh food that could be prepared in the home. During the period, online searches for the companies increased by 50% and have since had a continuous upward trend.

Why Invest in NeoNomad AgDEFI? Financial Security

NeoNomads AgDEFI investment vehicle is designed to meet and exceed the standard Triple Bottom Line Process.



AgDEFI – Diversifying and Investing in Future Food

Why Invest in NeoNomad AgDEFI?



Environmentally: The investments are designed to improve the soils and facilitate commercial carbon capture through extensive tree plantings and the prevention of loss of trees within the boundaries. Also, soil carbon will be measured annually.

Socially: NeoNomad's investments are vertically integrated. Hence, the Food Chain value is passed on to primary producer partners. When they gain, investors gain.

Financially: NeoNomad's investments are designed to use the latest technology to achieve the best financial outcome. Part of the R & D will be focused on developing new technologies to improve the profit, people, and planet aspect of every investment.

Ease of Investment

Traditionally agriculture investments have been tied to the high-risk and high-volume commodity markets or conglomerate-type stocks like Cargill or Monsanto. AgDEFI offers a breakthrough investment model to democratize the agriculture value chain, increase transparency, and distribute the benefits to investors and agricultural producers. AgDEFI provides a simple and secure way for a true passive income from dividends accrued from the agricultural asset classes.



AgDEFI Asset Class

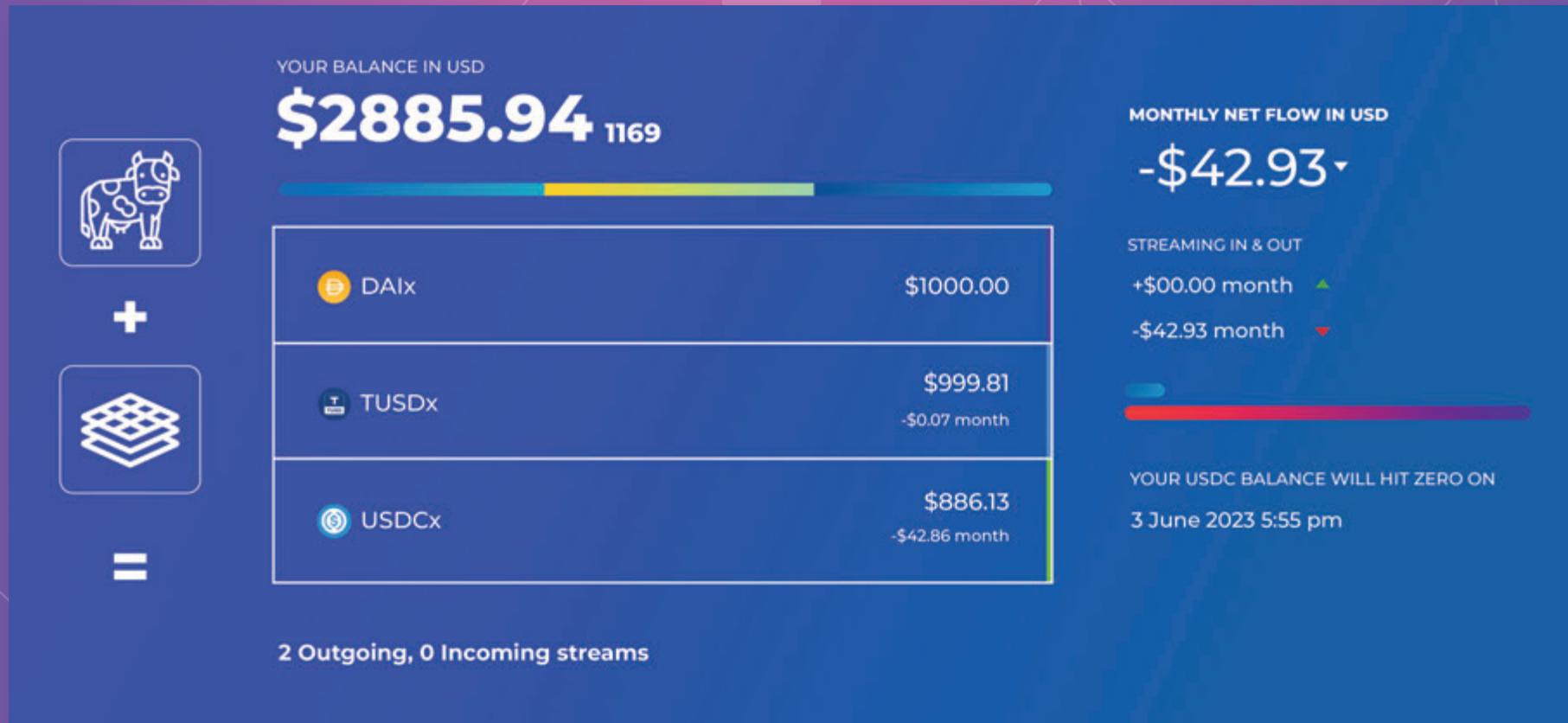
Cash Cow





AgDEFI Asset Class

Cash Cow



Cash Cow is the first smart chain agricultural contract provided in the marketplace. The Cash Cow project will involve real cow rearing.

However, the data of each cow will be tokenized and minted as NFTs. Hence, in the Cash Cow agricultural NFT marketplace, investors own the NFT of a dairy cow that pays quarterly dividends from at least three income streams.



AgDEFI Asset Class

Cash Cow

5-9% APY depending on the cow or herd's milk production

Additional income from the animal progeny

XYZ carbon credits from regenerative farming (\$15/ton)

High-value genetic sales in the form of the embryo (optional)

By having cows tied to NFTs, NFT holders get to hold more tokens with more value. Hence, as the value of the cow increases, so does the value of the NFT increase in the marketplace.

The fundamentals of the first Cash Cow investment are built on certain principles in order to reduce risk, increase liquidity, and bridge the gap between the digital world and the real world.

- Cash Cow Investment Principle
- Cash flow positive from day 1
- Proof of Existence (POE)
- Proof of Life (POL)

The diagram below depicts the Cash Cow Project, its profit generation, and its contribution to the planet



AgDEFI Asset Class

Cash Cow

CowCoin: Each cow will be a tradeable NFT with its own P/L with entitlement to a proportional share of net profits

/ DRAFT

Owners wallet

Asset

Crypto <> Farm

Farm

Farm Farm <> Market

ETH

Price @ Time = 0
= AU\$60



50 tokens per
CowCoin_Vintage_X_Bessy

X 1

DAIx

Transferred by
asset owner at
their discretion

(Enabled by
Superfluid)

DAIx

Proportional to
net profit
margin

+
Share of cow
+
AUD / USD FX
rate

Entitlement: cashflows of a
collateralized risky asset vehicle

Current State: ETH Blockchain
Future State: Online viewer of asset

Value of NFT liquidated to
purchase a specific cow

DAI/USDT Purchased

Distributed proportionally
number of tokens

CO2 Credit accredited
(FUTURE)

Future transparency to be
added when tech is available



P/L associated with the
specific cow:



Share of revenue
from milk



Feed costs



Other indirect/direct costs



Carbon credit from
regenerative farming
(FUTURE)

Current State: P/L published &
benchmarked

\$

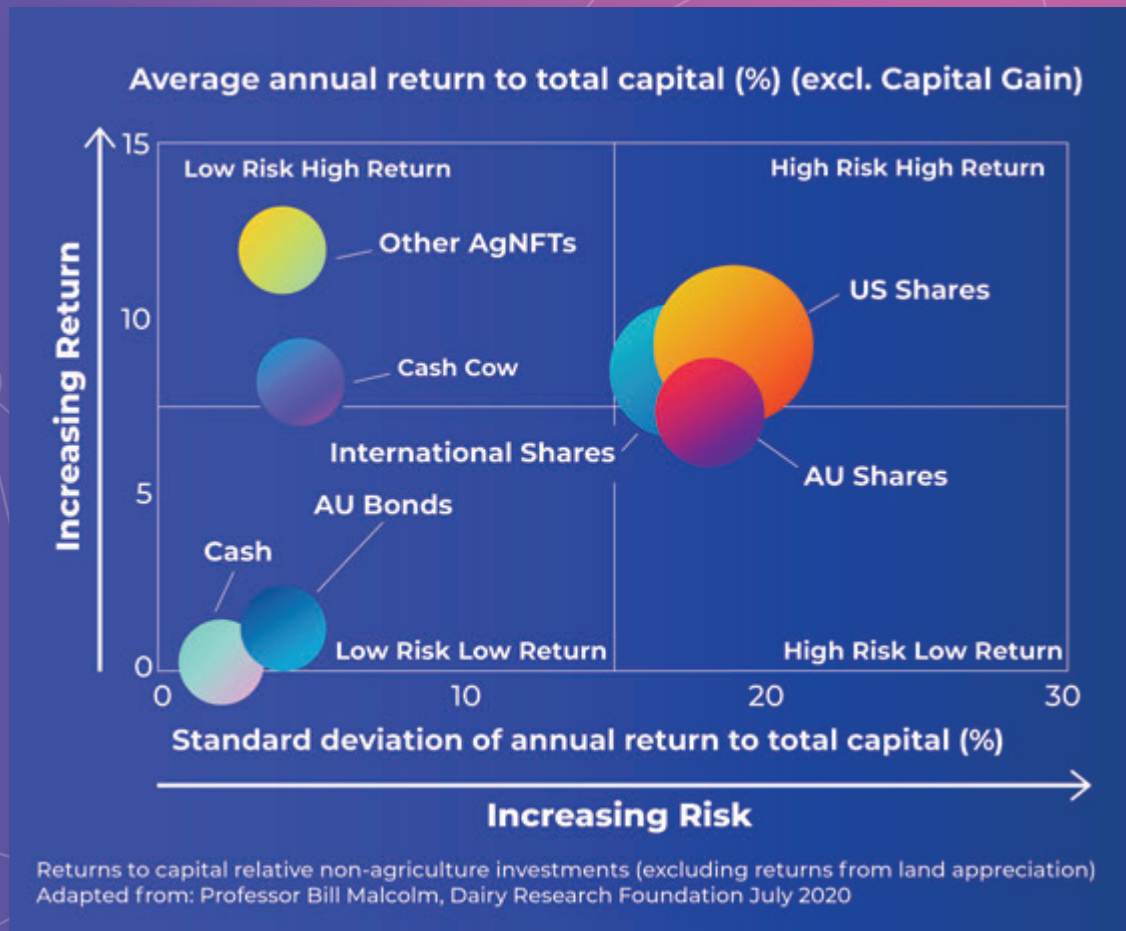
(\$9/MilkSolid)

Future transparency
to be added when
tech is available



AgDEFI Asset Class Investment Comparison

This investment measure has been compared with existing common investments. The image below summarizes the current market status of these investments and the current/foreseeable market status of the AgDEFI investment





AgDeFi Asset Class

Mining DeFi

NFT purchase in the NeoNomad NFT Marketplace

NFTs in the marketplace will be purchased with the platform token - \$NNI. Moreso, investors can leverage the decentralized exchange to purchase the NNI coins. Then, purchase the NFTs with the coin in the NFT marketplace.

MinDeFi:

The MinDeFi is a feature in the NeoNomad ecosystem which involves the use of a new Mining Smart Chain Contract. The MinDeFi feature will be used to augment the mining industry in South Africa, specifically to develop a GSD instrument that combines Gold, Silver, and Diamond, an IM instrument that combines Iron and Manganese, and a GSDIM instrument that combines Gold, Silver, Diamond, Iron, and Magnesium. The MinDeFi will change the country's mining industry and provide a new approach towards sustainable and transparent instrument creation.

PropDeFi (Coming soon)

LgsDeFi (Coming soon)



THE NEONOMAD COIN





THE NEONOMAD COIN

Token Usage

The NeoNomad Investment Coin (NNI) is built on the ERC-20/SPL Token standard. The coin functions as the pass to the decentralized exchange ecosystem. By being built on the ERC-20/SPL Token standard, the coin is interoperable with other coins in the exchange. As other compatible coins will also be listed on the exchange, NeoNomads can swap their holdings for other cryptocurrencies based on current market value.

The NNI token will serve as the underlying token to access the NeoNomad Ecosystem.

Outlined use cases of the NeoNomad Investment Coin - \$NNI.

Coin Variety

Owning NNI Coin

The NNI coin can be purchased during the coin offering and on the exchange after the development phase. Also, NeoNomads can own the tokens through yield farming or by staking.

The \$wNNI

Non-transferable

- Receive a multiplier on farms.
- Receive swap fees.

The \$NNI-LP-The \$NNI-LP tokens are earned by liquidity providers in the exchange. Their underlying assets name the tokens. So the liquidity pool token of an ETH-NNI pair will be -ETH/NNI LP.

- The liquidity token represents a proportion of the given liquidity pool.
- \$NNI-LP tokens can be used to farm \$NNI and gain more wealth.

Swap the coin for other cryptocurrencies

Stake the coin in pools to earn free wNNI tokens

Use the coin in Yield Farms to earn more NNI

Create a NeoNomad Profile and mint NFTs

Vote on proposals relating to the NomadSwap ecosystem



Platform Distribution Fees

Token Usage

As liquidity providers give up their coins to enable swift transactions in the platform, traders also incur a 0.3% fee on every swap/trade

Usage

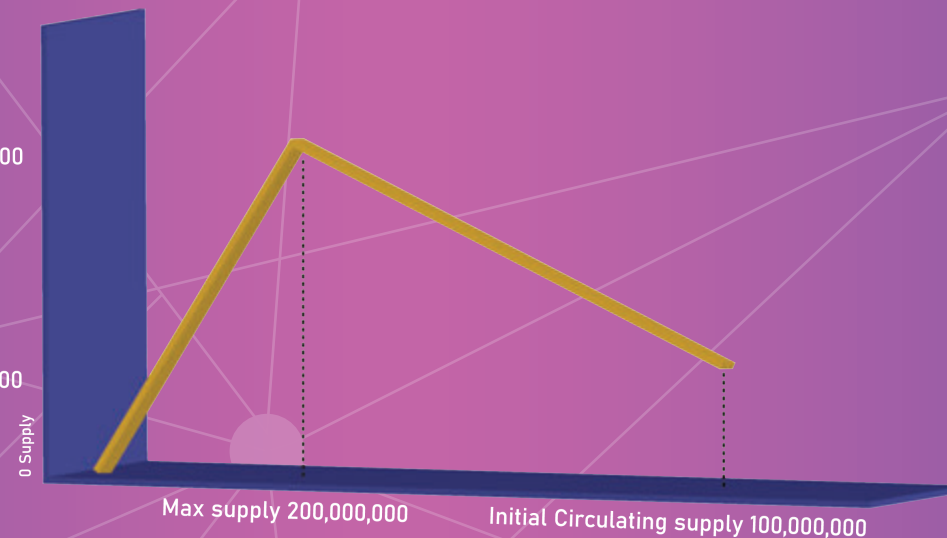
5/6 of the transaction fee will be shared among liquidity providers of the given pool

1/6 of the transaction fee will be sent to the protocol fee vault to buy back and distribute the \$NNI to wNNI holders

Token Economy

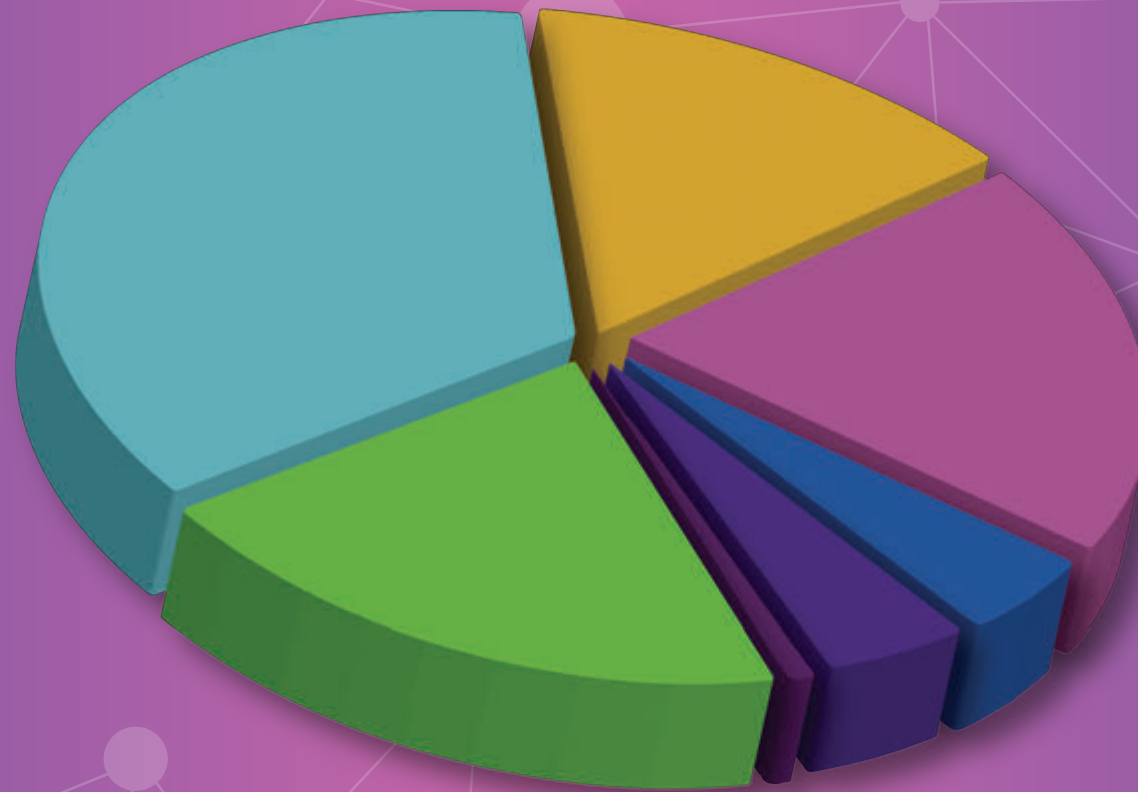
Token Usage

After the initial distribution of the NNI coin, only the exchange may distribute more tokens via governance proposals. The intent is for NeoNomad Investment Coin to be distributed to liquidity providers, protocol builders, and project contributors in a fully transparent way.





Coin Distribution



● IDO	- 14%	● Airdrop	- 1%
● Team/Lockup	- 20%	● Investment fund/Pools	- 20%
● Development	- 5 %	● Staking/Liquidity Pools	- 35%
● Marketing	- 5%		



Coin Mechanism IDO Total Sale Period – 8 Days

Airdrop for early Liquidity Providers phase 0.1 – 2M Supply @ \$USD 0 = \$USD 0 *

Pre sales to Seed Phase, phase 0.2 – 40M Supply @ \$USD 0,02625 = \$USD 1,050,000

Unrestricted phase 1.1 – 2 Days 7M Supply @ \$USD 0,05 = \$USD 350,000

Unrestricted phase 1.2 – 2 Days 7M Supply @ \$USD 0,15 = \$USD 1,050,000

Unrestricted phase 1.3 – 2 Days 7M Supply @ \$USD 0,22 = \$USD 1,540,000

Unrestricted phase 1.4 – 2 Days 7M Supply @ \$USD 0,35 = \$USD 2,450,000

Withdraw Only Period phase 2.1 – After IDO ends

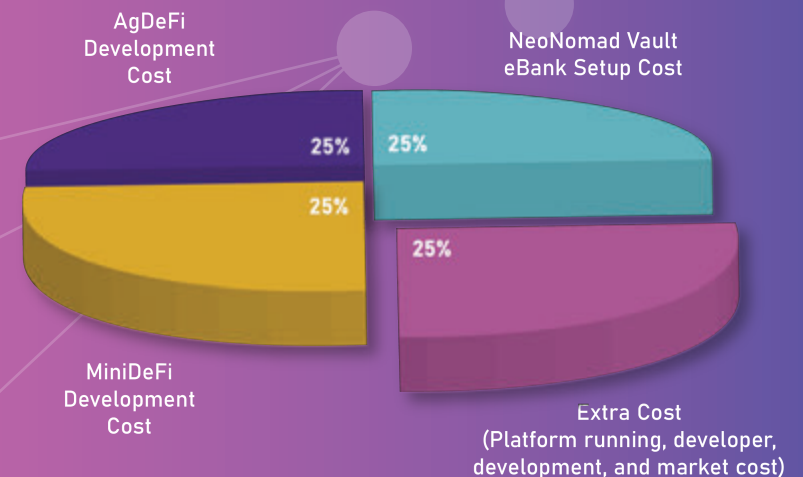
Total Estimated Amount Generated = \$USD 6,440,000

The NeoNomad Sale will happen over 8 days. After the Sale, all SOL/USDC/ETH/BNB depositors will get NeoNomad Token in proportion to their share of the SOL/USDC/ETH/BNB vault and the SOL/USDC/ETH/BNB will be moved into the NeoNomad DAO treasury.

Airdrops will only be available 7 days after TGE (Token Generation Event) *

IDO participants will receive their tokens directly after the final phase after the TGE.

IDO Funds Distribution





Coin Emission Rate

The Emission Rate reflects the speed at which new NNI coins are created and released

Per Block

Metric	Emission/block (NMC)	Emission/day (NMC)
Emission	40	15,000
Burned	-25	-27,000
Effective Emission	<15*	38,000*

Also, a dynamic amount of NNI is also minted to the Dev address at a rate of 9.09%. This means that if 50 NNI are harvested, then 4.09 NNI is minted in addition and sent to the Dev Address. However, all NNI minted to the Dev address is burned every weekend and removed from circulation.

Distribution

Distributed to	Reward/block (0% of emission)	Reward/block (total Reward/day NNI)	
Farms of which diverted burned	12.5%	5	14,000 (approx -5,000)
Pools	25%	10	28,000 (approx -5,000)
Total Daily NNI Emission	<15*		38,000(approx)

Also, a dynamic amount of NNI is also minted to the Dev address at a rate of 9.09%. This means that if 50 NNI are harvested, then 4.09 NNI is minted in addition and sent to the Dev Address. However, all NNI minted to the Dev address is burned every week and removed from circulation.

WHY NEONOMAD ECOSYSTEM WILL SUCCEED

There are several platforms in the NeoNomad ecosystem. Each of these platforms operates exclusively to provide financial inclusivity to everyone, including the financially excluded individuals (unbanked/underbanked).

While the project's vision is wide, the markets in the ecosystem are built on the cores of low latency, low transaction cost, and decentralization. To uphold these cores and enable swift and sustainable use of the ecosystem, the Ethereum blockchain was chosen for deployment.

How Ethereum Chain contributes to the success of the NeoNomad



Latency

The Latency of a network determines the amount of time required for data packets to be transmitted and processed through multiple devices. For every platform, low latency is necessary to build user experience and increase the constant use of the platform. In relation to NeoNomad's project, the Ethereum blockchain provides block times of roughly one second. Although one second is still noticeable, Ethereum's intended 400ms latency target approaches the limit of human perception.

Usually, the advantage of low latency is usability. Increased liquidity is another sustainable benefit of low latency. Liquidity providers' quotes are directly comparative to the time required to change the quote. Hence, the longer it takes to change a price quote, the larger the risk of significant market.



Cost of Transaction

Low cost of transactions is arguably the crux of finance. Many individuals have stayed away from traditional financial systems because of the high transaction cost. As Neonomads believe that financial innovation must lower transaction costs to be a full improvement, the cost per transaction on all NeoNomad financial tools will be lower than the costs in Centralized Finance. It is almost impossible to evade fees – service providers (e.g., liquidators, insurance fund, developers) on NeoNomad as these protocols must be compensated. However, NeoNomad will err on the side of lower fees, thus making it convenient to satisfy every service user movement to the market maker.



Decentralized

Trying to achieve latency and low cost through centralizing key components cannot be sustainable. Even so, the centralization of any component is a security risk as the centralizer decides interaction with other applications. As a result, centralizing these key components gives up the immense benefits of permissionless innovation. NeoNomad Markets will retain the upside with its decentralized model of financial activities.

ROADMAP

Jan
2021

ZARTether Smart
Contract Launch

Feb
2021

VISA Integration
with ZARTether

March
2021

NeoNomad Xchange
Smart Contract Introductions &
Development

April
2021

NeoNomad Mobile
App Development

July
2021

NeoNomad Mobile Phone
Wallet Development & Testing

June
2021

NeoNomad DEX
Development

May
2021

Transition from ZARTether to
NeoNomad Xchange, Decentralized
Futures Ecosystem

Aug
2021

Yield Farming & Tokenomics
Structure, Whitepaper Development

Sept
2021

NeoNomad Centralized &
Decentralized Xchange
& Front-End Development

Oct
2021

Landing page for NeoNomad \$NNI
Development & NeoNomad Xchange
Licensing Processes in Estonia

Feb
2022

Lending & Borrowing V1.0. Integration
of 'Protection Minting' to cover fund
Investment Fund.
NeoNomad NNI Coin IDO

Jan
2022

Huge Market Rollout. Contract Audits.
Alternative Exchange Listings.
Web3 Walet. Messari Application.
New Token Listing

Nov/
Dec
2021

TokenMinds
PR campaign

March
2022

Listing on Blockfolio.
Expansion of Development Team.
Certik Contract Security Audits

April
2022

Launch NeoNomad AgDeFi Cow NFT Project.
Launch NeoNomad Capital Investment Fund.
Expand NeoNomad on more chains.
Governance System Expansion

Oct
2022

Launch NeoNomad
Vault eBank



TEAM



Hanres Beukes
CEO

Hanres Beukes is CEO and Co-Founder of the NeoNomad Financial Group. He is a Hedge Fund Professional with a clear vision and understanding of the evolution within the FinTech space globally.

He has 12 years of expertise and dexterity in managing Hedge Funds and Venture Capital. His main aim is to provide a cutting-edge, innovative, and sustainable all-in-one investment, ebanking, and trading environment of Digital Assets like never seen before.



Ernst Jordaan
Director

Ernst Jordaan is Director and Founder of AgDEFI/AgDAO in the NeoNomad Group. He is a born problem-solver who grew up on a farm and has 10 years of experience in designing and optimizing production systems for large Agricultural organizations in South Africa, Chile, Australia, and New Zealand.



Wesley Kadou
Director

Wesley Kadou is Director of Development and Co-Founder of the NeoNomad Financial Group. He is a remarkable developer, cyber security, and tech expert who saw the need for more innovation in the Crypto and Fintech space.

He worked as a Technical Analyst, Coder, and trader with Hanres Beukes in the Hedge Fund space for 8 years. Wesley is fully invested and passionate about making a difference in the FinTech world. Hence, he works towards creating an inclusive NeoNomad Ecosystem.



**Denise Janse
van Vuuren**
Neonomad Group
Secretary

Denise graduated as a Digital Marketing expert at the University of Cape Town. Currently, Denise handles all administration, digital marketing, and events. She enjoys liaising with clients and is committed to ensuring that clients are informed about their cases every step of the way. She is passionate about effective and efficient working methods, committed to exercise discretion and patience in dealing with all cases, and undertakes regular client feedback, excellent client service, and understanding while still ensuring that client-specific requirements are met.

CONTACT DETAILS



NeoNomad
Xchange



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Phone: +27 (87) 148 4999



<https://discord.gg/Fj77EYcTNK>



<https://github.com/NeoNomadFinance>

CONCLUSION

NeoNomad is the world's first innovative cryptocurrency ecosystem that combines systems for a more financially inclusive world. By incorporating a decentralized exchange, eBank, and agriculture-based NFT investment platforms, NeoNomad revolutionizes the disposition to invest in digital currencies and fiat currency usage. Being open to the banked, underbanked, and unbanked, the platform aids in the sustainable growth of wealth and refined utilization of existing resources.

