

Whitepaper  
Redesigning our Monetary system  
- Project standard -

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## List of Abbreviations

ROM	Redesigning our Monetary system
CBS	Centraal Bureau voor de Statistiek
FED	Federal Reserve
SDGs	Sustainable Development Goals
ECB	European Central Bank
Dapp	Decentralized applications
ROI	Return on Investment
CofC	Chamber of Commerce
IMF	International Monetary Fund
AdeKUS	Anton de Kom Universiteit van Suriname
HODL	Hold on for dear life
EIB	European Investment Bank
LP	Liquidity pool
APY	Annual Percentage Yield
DAO	Decentralized Autonomous Organization
USP	Unique Selling Proposition
GDP	Gross domestic product
IDO	Initial Dex Offerings

This whitepaper is a “vivid document” because new technical and financial insights will be processed immediately. This design represents a framework, and when fed with new information, it reflects the current state of reality. While carefully designing the future for financial guidelines, ROM considers the “digital transformation and global legislation.” ROM is prepared and provides guidelines for unexpected market fluctuations regarding climate, macroeconomic, technical tax, and financial cases. All aspects of the blockchain have been set up to match the short-term goals and serve the vision. With an emphasis on long-term targets, NeuroAD will function as the underwriter and communication firm for ROM. The whitepaper will be made public when the internal stakeholders and new participants sign the contract.

## Preface

Before getting into the details, the context of the ROM system is of utmost importance; it has various perspectives. Please take the time to understand the underlying motives of ROM in the preface. When we look at the inflation rates of Suriname and the Netherlands and put them into historical context, we see unusual characteristics which will lead to an unhealthy economy in 2022.

### *Inflation Suriname<sup>1</sup>*

	<i>Month-to-month</i>	<i>Year-to-year</i>	
Jan*	3.1	61.5	percent.

*\*) Preliminary figures/ 10-months inflation (Computations without data for May and June).*

### *Inflation Netherlands<sup>2</sup>*

*CBS reports that consumer goods and services were 6.2 percent more expensive in February than a year earlier. In January, inflation was 6.4 percent.*

The context of the above figures should not be underestimated. The FED has now raised interest rates<sup>3</sup> by 0.25%, and the ECB has not yet raised the interest rates. There are also no indications when the ECB will do this. The ECB has indicated that it will gradually reduce the purchase of government bonds. This means inflation is getting higher - the money printer was running over hours before the Covid pandemic, and with the pandemic even more - now that the war in Ukraine is going on, it will surely not stop. As a result, products in the Netherlands will become more expensive - gas and oil - and as a country that relies on imports from those regions, this will have disastrous consequences for Suriname.

The World Economic<sup>4</sup> Outlook Update states that: *“Global growth is expected to moderate from 5.9 in 2021 to 4.4 percent in 2022—half a percentage point lower for 2022 than in the October World Economic Outlook (WEO), largely reflecting forecast markdowns in the two largest economies. A revised assumption removing the Build Back Better fiscal policy package from the baseline, earlier withdrawal of monetary accommodation, and continued supply shortages produced a downward 1.2 percentage-points revision for the United States.”* The IMF also indicates that economic growth is not possible in 2022. With all the indicators we have, it is clear that monetary policy must be supported as a whole; it must be restructured. The IMF uses terminology like "Build Back Better," which should be examined closely. We must provide support by building a decentralized financial ecosystem with crypto that has backing. Because of the fractional banking and buying of government debt bonds, the economy has turned into a debt economy. There is no backing -no gold standard- behind the Dollar and Euro. The only solution for the fiat system is; crypto technology. The financial system and coin we introduce are called: "Redesigning our Monetary system" and will be perfected over time. ROM system and coins are not -yet- a substitute for money. ROM is not designed to eliminate the current fiat system because the current fiat currency is integrated within all layers of society. We are building a parallel monetary policy with a "project standard," which implicates that the ROM coin is multi-functional and backed by projects in the real economy. ROM works catalytically for the current fiat system and provides tools for growth, which benefits the real economy. We will elaborate on all the processes of ROM in this document.

1. <https://www.cbvs.sr/>, date checked: 17 March 2022

2. <https://www.cbs.nl/nl-nl/nieuws/2022/10/inflatie-daalt-naar-6-2-procent-in-februari>, date checked: 17 March 2022

3. <https://www.wsj.com/articles/fed-raises-interest-rates-for-first-time-since-2018-11647453603>, date checked: 17 March 2022

4. <https://www.imf.org/en/publications/weo>, date checked: 17 March 2022

## **Executive Summary**

### **Vision**

*An accountable, transparent financial system that supports entrepreneurs and their environment.*

### **Mission**

*Design innovative financial structures for sustainable projects that motivate entrepreneurs so new creative ideas can be funded, eventually leaving a healthy foundation for the next generation.*

Redesigning our Monetary System is a cryptocurrency on the blockchain with a limited supply of 100,000,000.00 ROM and attaches great importance to transparency and accountability. ROM differs from the other cryptos because we have a project standard; each crypto is linked to a project. The projects we fund have an accurate and transparent audit process through accredited accountant's offices. The projects must contribute to society's well-being. With this process, we guarantee our community's long-term benefits and ROI.

ROM guarantees a solid financial ecosystem, where all participants are partners who monitor the process of each project. The ROM franchise will operate in Suriname, the Netherlands, and the United States of America. Depending on where the project is located, the country name is behind every ROM on the website. The first project is romsuriname.com, and the other projects are named romnederland.com and romamerica.com. ROM's ten focus investment areas:

- Agriculture;
- Sustainable climate projects -SDGs-;
- Infrastructure projects;
- Education system;
- Healthy Food industry;
- Mining;
- Startup;
- Medical branch;
- Real Estate;
- IT.

### **Project standard**

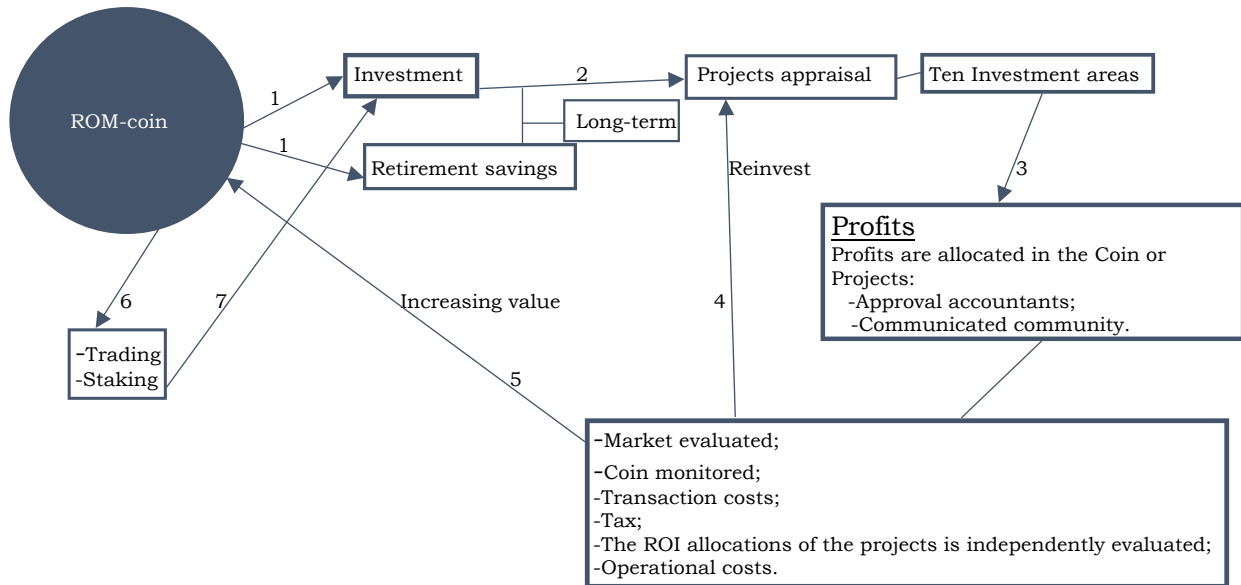
*Usually, precious metals outperform stocks in a financial crisis and currency devaluation. The banking crisis, government deficits, and the accelerated depreciation of fiat currencies are causing many negative effects on the stock market. That's why gold is a safe haven in economically turbulent times.*

*But because of regulation by governments, this has become debatable in 2022. When you own gold that is not a specific hallmark, you may not be able to sell it in the future. And if the nutritional deficiencies persist during wars, you can't eat your gold.*

*ROM is multifunctional; it is an investment in a project, and the project simultaneously is the backing for the coin; this means no inflation. That is why ROM chooses to have projects as backing. With this method, the coin owner has control over his asset, and because the projects are selected primarily for turbulent times, it guarantees the value just like gold. Should war erupt and render all digital communication inoperative, gold would undoubtedly emerge as a viable refuge. Yet, the uninterrupted digital communication channels that remain intact provide blockchain technology with the foundational infrastructure necessary to position itself as 'digital gold', provided it is stewarded with the utmost ethical responsibility.*

## Coin Structure

In design 1, the coin structure is shown schematically with its advantages. This workflow provides the transparency and trust needed to grow the coin's value.



Design 1

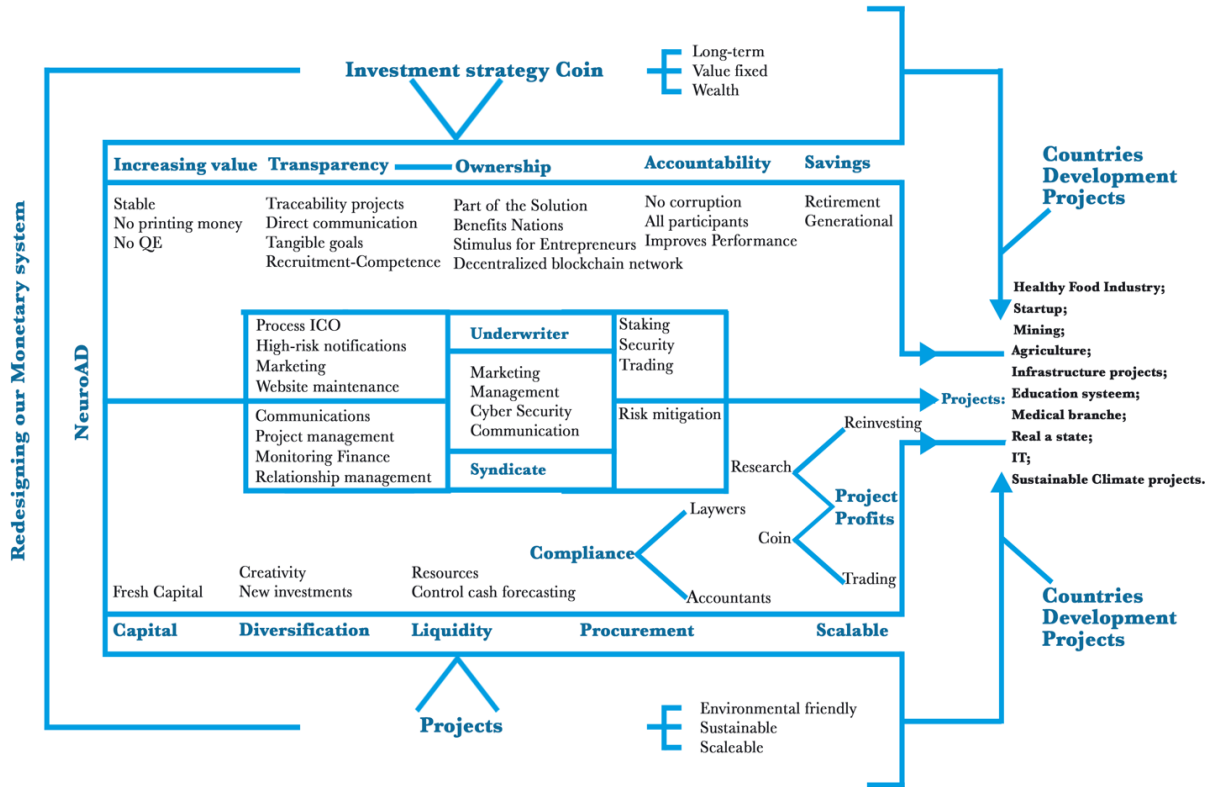
## Coin philosophy

The ROM coins provide the project's initial funding, or they will contribute to existing projects, which is the main reason for the long-term thinking of this investment. Due to the coin's value growth and the non-inflationary conditions of our financial ecosystem, it is also perfect for retirement savings. The asset is converted from crypto to fiat -when necessary- before making the investments. The ROI will partially go back to the ROM financial ecosystem. The intention is to finance scalable projects. The project standard of ROM guarantees that projects with a long-term perspective back the coin.

ROM intends to implement futuristic financial strategies with a multidisciplinary entrepreneurial approach. If we want a society that looks after the next generations' long-term benefits, we must adequately equip the entrepreneurs. For this reason alone, ROM intends to create a financial accountability structure that strategically serves all stakeholders; all transactions from money, knowledge, and project stages are visible to the public. The number one priority is transparency.

When looking at the current monetary policy, it is clear that it is an outdated, corrupt and inefficient model. It leaves room for money creation, thus sustaining the debt economy. From 1971, money was no longer linked by gold - the current fiat system has no gold standard- so the creation of paper money could continue without backing, with all adverse effects. One of those effects is inflation; eventually, this "effect" the middle-class pays. ROM is multi-functional because it is primarily linked with projects; the ROM crypto is the initial investment for the projects and, at the same time, a safe investment for your retirement. ROMs transparency methodology -which is unique in the blockchain world as in the conventional economy- creates trust, allowing investors to save the ROM coins right away because ROMs cryptocurrency could increase in value as the projects are completed.

# ROM Ecosystem



www.romsuriname.com

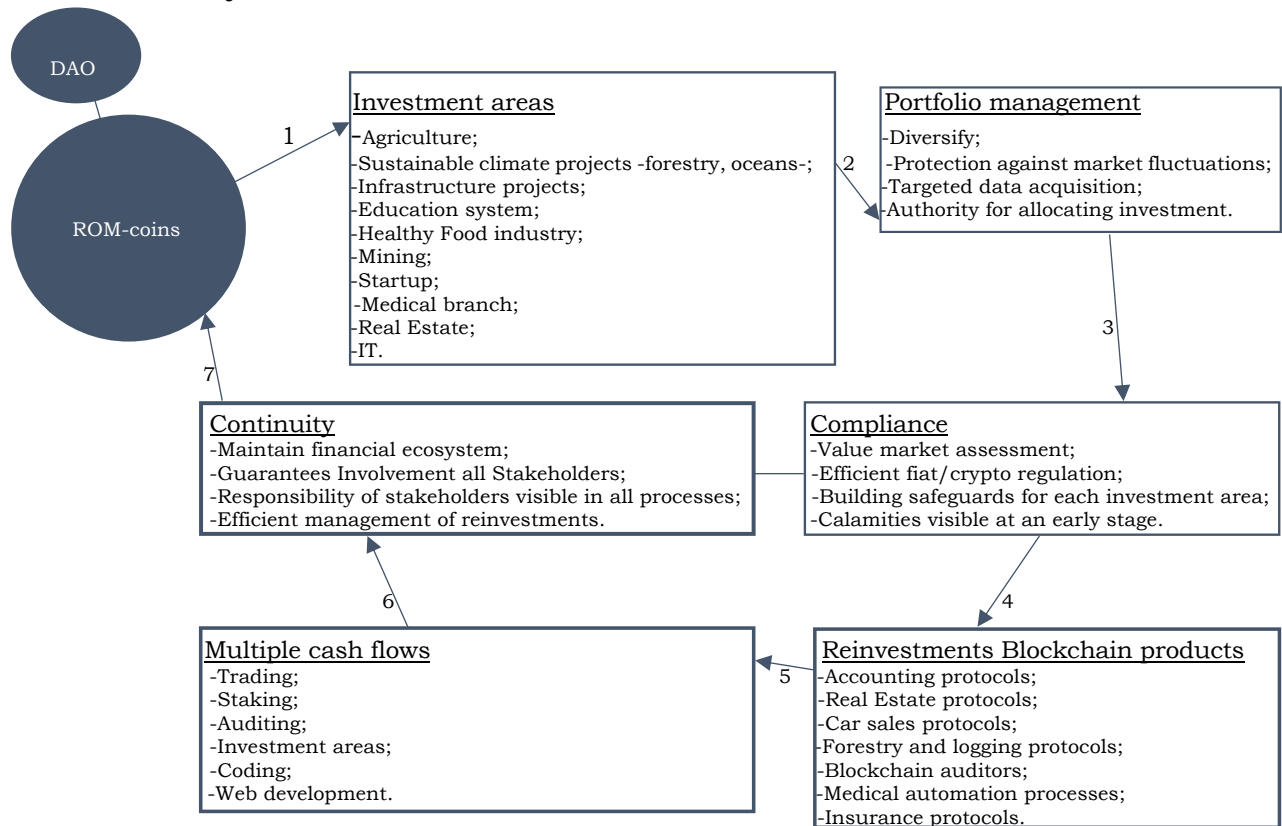
Design 2

## Sustainability ROM ecosystem

ROM invests in projects that are in line with the SDGs. The scalability of the activities within the projects is of utmost importance. There are two cashflow structures for ROMs raison d'être as design 3 shows. The projects open new areas like improved medical procedures and interventions, creating new jobs, giving opportunities to the least fortunate in society -blind and handicapped - and ensuring better working conditions. The activities mentioned above generate profit for the investors and ROM. One is the profits of selected projects, and the others are financial activities on the exchanges and blockchain products such as staking, farming, and creating new digital products which guarantee constant liquidity. The ROM coins increase in value, because of the investment in the conventional economy, with the purpose of society's well-being. The economic profits and well-being of society can be maintained simultaneously because of the accountability and transparency management style implemented in the ROM ecosystem.

## Future Coin structure

All ten investment areas, together with the ROM ecosystem, will profit from the 100.000.000 ROM coins because of the multiple cash flows in the ecosystem. The ROM ecosystem allows diversifying your investment portfolio for a healthy balance in your assets and the importance of retirement savings. More coins can be made if they are backed with new projects. There will only be one coin at the start of the ROM ecosystem. The growth of the coin will ensure the solvency of each investment. There will be people who don't want to participate in all the investment areas, and, on the other hand, you have investors who want to spread their risks. For all participants, the ROM ecosystem has options. In design 3, it is clearly explained why it is crucial that each investment area eventually has its own ROM coin.



Design 3

## Underwriter

NeuroAD's & Avigdor's core business for the ROM franchise is managing the invested capital and communications; as a syndicate and underwriter. Due to the financial injection, which we fully control in the projects, we will also guide the immediate decisions made at the administrative level -staff and board level-; it expands our responsibilities with the following:

### 1. Communication management

- Communication strategy;
- Content creation;
- Marketing Mix.

### 3. Security

- Cyber security;
- Website;
- Crypto wallets.

### 2. Project management

- SMART Objectives;
- Objectives and Key Results;
- Financial expense.

### 4. Training

- Presentations; ROM project -community;
- Crypto training;
- Trading;
- Personal development ([EHR-institute](#))

## Project Phases -The main purpose of the coin is to create conditions that ensure no inflation for retirement savings.-

Founders Phase	3 Months
Coin/token	Contract address: Wallet address: Name: ROM
Seed funding	0.25 Euro for 1 ROM.
Marketing	Introduction, USP, roadmap.
Functionality	Investment & retirement asset.
Activity	Code, update, website, visuals, attract investors.
Investments	Smart contracts, financial environment, projects setup, regulations.
<b>Starting Phase</b>	
	Network integration.
	Exchange listings (pancakeswap).
	Strategic partnership with IT-companies.
	Create consortium for ROM financial ecosystem.
	Elaborate with crypto companies.
	Collaborate with AdeKUS.
	Building the ROM-community.

Pre ICO Phase	4 Months
Coin/token	Contract address: Wallet address: Name: ROM
Serie A funding	0.75 Euro for 1 ROM
Marketing	Introduction new products, informative and projects.
Functionality	Investment & retirement asset, staking and farming, Yield aggregator, Time lock staking and non time lock, Stable coin farming.
Activity	Code, analyze data, website, promote, attract investors. security and installing projects.
Investments	Smart contracts, financial environment, projects setup & monitoring, regulations and blockchain developers.
<b>Mid Phase</b>	
	Smart Contract Audit by Certik.
	Create own blockchain.
	Integrate new financial products.
	Fund bigger projects.
	Roadmap to Binance and create own coin and blockchain.
	Expand exchange listings.
	Collaboration with governments.

ICO	
Coin/token	Contract address: Wallet address: Name: ROM
Public	1 Euro for 1 ROM.
Marketing	Informative, news, programs, newspapers, written press releases.
Functionality	Investment & retirement asset, staking and farming, Yield aggregator, Time lock staking and non time lock, Stable coin farming, payments.
Activity	Code, update, website, promote, security, presentations and project monitoring.
Investments	Smart contracts, financial environment, projects setup & monitoring, blockchain developers, regulations; fiat/crypto.
<b>Mane Phase</b>	
	Listings on major exchanges.
	Integrate ROMs coin for each project worldwide with one ROM coin.
	Partnership with other like-minded Crypto projects.
	Trading.
	Multiple blockchain products.
	Onboarding other digital projects to integrate ROM and partnership with banks for Crypto projects.



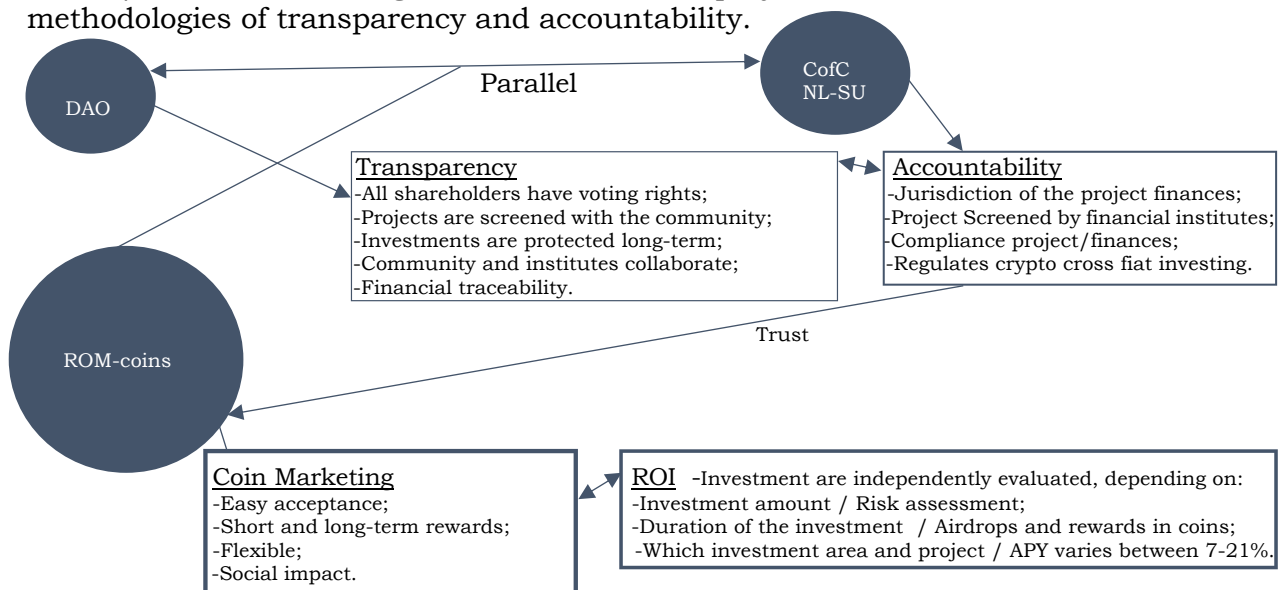
## Strategy for investors

The investment in ROM must not be made with a shorter-term perspective, as with banks in the fiat system; the same rules apply -temporarily- with the ROM infrastructure. If everyone chooses to trade in their coin immediately, the system collapses. The difference between ROM's infrastructure and fiat banks is; that when the ROM coin grows in value, it guarantees no inflation. Because of the fractional banking method, the bank can not assure the same stability and backing with their fiat money compared to the ROM coin. The ROM coins are invested in projects. For insights into all phases of the ROM projects and coins, the investors can access the website and BSC.scan at any time. The investments in ROM are two-dimensional. On the one hand, it is a direct financial injection in projects. And on the other hand, it is a long-term investment by saving the coin and HODL because the coin increases in value with no inflation, which assures a stable retirement asset. That's what it's all about for ROM; transparency. ROM USP is; that all investors, savers, and participants have insight into the progress of the ROM projects. The transparency method offered by ROM guarantees the liability of all participants. Other benefits:

- Invest in a country's development.
- Investing in entrepreneurs with great ideas but no capital.
- Relocate money; new investment opportunities.
- ROMs supervision and monitoring methodology ensure that the projects are completed within the set time frame; because all stakeholders are accountable.
- There is no inflation due to the policy that does not allow fractional banking and money printing.
- No corruption -not in policy formulation nor in implementation- because of our transparency method. And all participants have the same goal; "a completed project."

## Parallel Economy

The multifunctional aspects are noticeable in practice and implementation. ROM is not only the ecosystem but functions as a coin itself and is also the company. We are registered at the chamber of commerce in a conventional way to execute the projects and cash flow registrations. However, we are also a DAO, so the people who have tokens/coins have the right to vote on which projects to execute or not; one of our methodologies of transparency and accountability.



Design 4

## Financial process

ROMs project investments are in fiat currency; after every coin purchase, the received coins must be converted to fiat money. The transaction route is straightforward -with some fees calculated in our tokenomics-. ROM coins/tokens can be purchased at pancakeswap. The investor will have to buy BNB, and with the BNB in the investor's wallet, the ROM coin can be immediately purchased. The ROM ecosystem receives the BNB, which goes into the liquidity pool. The BNB will be converted to a stable coin from the liquidity pool/ROM Metamask wallet and sold to the Binance exchange. When it is converted to Bitcoin on the Binance exchange, the bitcoins are then sent to the bank - Fiat system-. This "currency flow" will be reviewed every time, and the most lucrative and safest way will be implemented before converting into fiat capital and allocated to the ROM projects. The processes in the ROM ecosystem are managed by a consortium of an emeritus bank director, accountants, and lawyers to safeguard our core values. Transparency is guaranteed, and all the liquidity in the wallet will be visible on BSC.scan.

## ROM Price Statistics

ROMs is a 100% decentralized ecosystem of projects supporting countries' GDP. When we officially operate and have more insights, there may be changes. These can also be suggested and advised by the community. -This change may be technical or financial-

ROMS Price Statistics	
ROM's Price	
Price Change 24h	N/A
24h Low / 24h High	N/A
Trading Volume	N/A
Volume / Market Cap	N/A
Market Dominance	N/A
Market Rank #	N/A
<b>ROM's Market Cap</b>	
Market Cap	ROM 100,000,000.00
Fully Diluted Market Cap	ROM 100,000,000.00

The ROM coin and all assets, crypto's, and fiat money must have value. And value is only created in the real economy, so people benefit directly from their labor. ROM should not be seen as a competitor of banks and central banks but as a parallel part of the entire financial ecosystem. The investment areas, therefore, will always remain as the backing of the coin.

## Tokenomics

Tokenomics -CoFC-	-Estimated calculations-
The ROM Tokenomics structure is as follows	
Total Supply	100,000,000.00 ROM
Tax: 3%	Due to the fluctuations and unclear legislation, we have taken into account 3%, and if it is less than 3%, the difference will go to the project
Underwriter	7%
Legal team and Accountants	3%
Projects	87%

## Initial investment

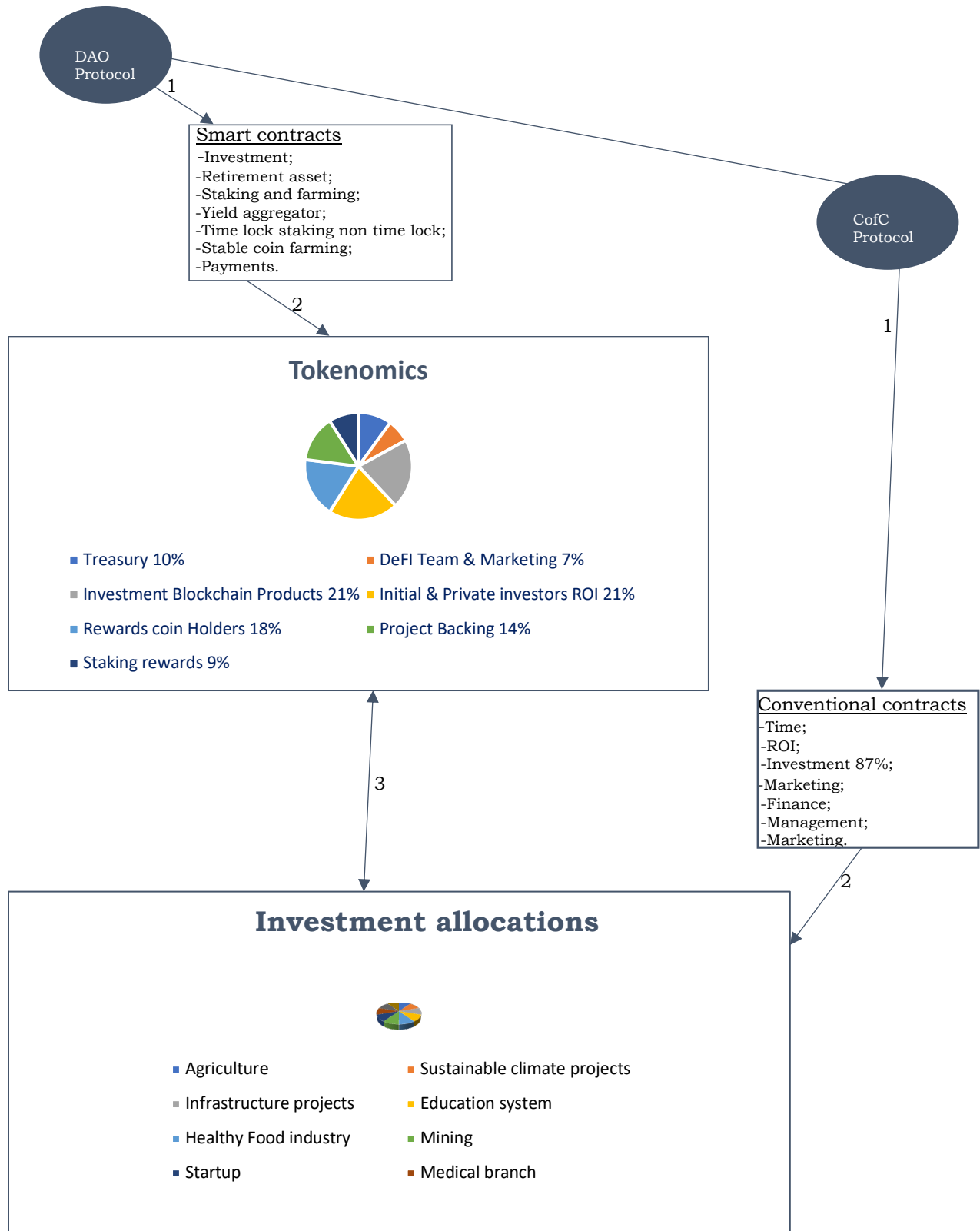
Initial investment	
IDO & Launch	Euro 4300
Website	Euro 2500
Dev & Team	Euro 7000
Marketing	Euro 8000
Liquidity and Treasury - fiat-	Euro 27000
Investment projects	100,000,000.00 ROM for investment areas.
Temporary Contract address:	

The procedures are transparent so that all participants can follow all transactions on the exchange.

## Protocol

The DAO and CofC company are both named ROM. They are the same organization, with one entity operating in separate fields. One utilizes the mainstream business -conventional- which includes the day-to-day tasks of the projects. And the second works on the blockchain as a DAO -the future of finance-. Unifying their rules takes time and will be implemented in three phases -project phases page 8-; this guarantees the sustainability of the ROM ecosystem. The guidelines are essential; the protocols are coded in the smart contract (SC), and the mainstream business implements conventional contracts (CC). The protocols in the SC and CC will non-disruptively provide payments, securities, and trust. We need the CofC to communicate with financial institutions, governments, law firms, and accountant offices for accountability and expansion in the current economic system. While on the other hand, the DAO ensures a democratic decision-making process and a transparent financial allocation and reward system for motivation and engagement of the community.

# DAO and CoFC Protocol



Design 5

## **ROM code**

ROM's internal stakeholders will exhibit accountability and transparent management style and live up to the financial and project standard we highly uphold. The external compliance officer will evaluate Rom's code of conduct each year.

Before any investments in the ROM ecosystem, the external complaint and risk officers and an external lawyer will assess every project and product with the risk accounting standards with the "true and fair view" principle. The internal and external stakeholders must comply with the rules of ethical corporate management. If they violate the ROM code based on transparency and accountability, they are liable to the company for damages.

ROM is the bridge for allocating conventional and crypto investments, ensuring project completions.

## **Conventional Investors**

These investors invest in the company on the regular market and receive a 7% return on a minimum investment of Euro 700,000.00

## **Crypto Investors**

This category grows with the coin, buys the coin, receives airdrops as a reward, and sees the value of the coin increase. Furthermore, with an investment of 10% project cap, the investor can receive a minimum of 7% APY.

## **Difference between these two types of investors:**

The crypto investor has ROM coins equal to the DAO coins -the DESO- which gives her the right to vote in the decisions at C-level. The traditional investor does not have these rights. The conventional investor can invest for a minimum of one year, while the Crypto investor invests for at least two years.

Both categories, the internal and external stakeholders and all investors, are subject to a strict complaint process before participating in the ROM ecosystem. The internal stakeholders are at management level and implement the outlined policy. And external stakeholders are; coin holders, advisers, project owners.

Please note that we have deliberately built-in safeguards that guarantee the integrity of our organization; these fall under the internal auditing committee of money transactions, money origins, assessment of the business plans, and screening of the ethical code and the category of all our customers.

**Note:** For more information about our governance, view the Corporate Governance Code document.

## Internal shareholder portfolio

When the submitted projects are completed, the shareholders can submit other projects to be included in the ROM ecosystem. They also get a lifetime reward with ROM. Not only by staking their own purchased coins but by participating in the ROM ecosystem with another project; this entitles them to share with the ROM profits. We give rewards in coins because this system, unlike the current traditional banking system, ROM makes it possible to reward entrepreneurs when they achieve a current state of productivity. A healthy ROM system cannot exist if corruption is embedded in the financial design. The people who perform must be adequately rewarded for their achievements. This makes the ROM economic structure balanced compared to the conventional banking system. The accountability and transparency management style ensure that all participants get a fair share of the profits for their input.

Internal Shareholder	Project	Estimated Value Euro	Project description as delivered by all internal stakeholders.
IICC	Medical branch	2,600.000	IICC team will provide its services to the medical community in several areas: Kidney transplants, surgeries and kidney dialysis.
Sulo App	IT	50.000	"SULO" is a platform that will ensure that entrepreneurs will have the necessary tools, networks, standard requirements, techniques, and skills to excel in the practice of their profession and or passion. To validate this need, a pilot period will be implemented from two to six months to ensure that all the deficiencies are addressed.
Sumami	Healthy food Industry	100.000	This is the first marinade made without sugar and artificial ingredients. All-natural products and recommended by dieticians.
<b>Total</b>		2,750.000	

## USP

Most cryptos have no backing and depend on popularity and fame. Hence our project standard, this unique mix of investment instruments, is the future of finance. The investor has an overview of which projects he supports and can monitor them through accessibility without fearing inflation, and the low-threshold communication style with management ensures trust. This structure sets ROM apart from both cryptos and the conventional economies; the compliance, ROI, and investment have transparency and accountability embedded in all ROM designs. ROM regulates the financial gap between crypto and fiat so that both worlds communicate simultaneously within the compliance contours and are the bridge to the project.

## ROM Prospectus

Investors should only rely on the information of the latest version of the Whitepaper (Version 7.6) before investing in the ROM ecosystem. They should consider prudently whether a ROM investment suits them with the presented information in the Whitepaper and their business circumstances. Consider all the factors and risks associated with the industry in which ROM operates (blockchain and conventional). The revolutionary and fast developments in the sector could bring uncertainties unknown to ROM during execution; our accountability management style lower that risk because of all shareholders' participation. The transparent governance mechanisms allow market developments to be implemented quickly and adjusted. But as for all investments in any area in life, risks occur, so the ROM price could decline when there are excessive developments that no one can control, resulting in investors losing all or part of their investment. That's why all investors get the chance to give their input and avoid losses.

<b>ROMS investors pools -first phase-</b>	
Currency	ROM
Price in Currency -first phase-	0.25 Euro
Exchange	ROM TOKEN exchange
Trading Volume	3,500,000.00 Euro
Project Cap	3,500,000.00 Euro
Interest pool A -10% of Project Cap, two years-	7% (Fixed)
Interest pool B -20% of Project Cap, two years-	10% (Fixed)
Interest pool C -30% of Project Cap, two years-	14% (Fixed)
Interest pool D -49% of Project Cap, two years-	21%(Fixed)
Market Rank #	N/A
<b>ROM's Market Cap</b>	
Market Cap in per phase	ROM 14,000,000.00
Fully Diluted Market Cap	ROM 100,000,000.00
Law	the Rules of Procedure of the Dutch Arbitration Institute (NAI), and construed in accordance with the laws of the Netherlands, excluding its conflicts of law rules.
Purpose	Investment in the ROM ecosystem as described in the latest Whitepaper.
ROI conventional investments for ROM	30% APY
ROI Blockchain investments for ROM	100% APY
Payouts by	Banks -Fiat-
Issuer	ROM
Classification receiver	Coin Holders -small budgets-/Investors -bigger budgets.
Bitcoin invest contract -BTC- (Private)	bc1qgzjvgcvdue8j30.....
Ethereum invest contract -ETH- (Private)	0xEccd683d957467.....
Tether invest contract -USDT- (Private)	0xEccd683d95746770Dc.....

The two-year investment pools will be closed when the project cap is reached in the ROM ecosystem. From then on, only coin holders with smaller budgets can purchase ROM coins; both types of investors can invest simultaneously. The smaller budgets will be rewarded with staking rewards and airdrops. The market cap will only expand if more projects are submitted and approved to back the ROM coin.

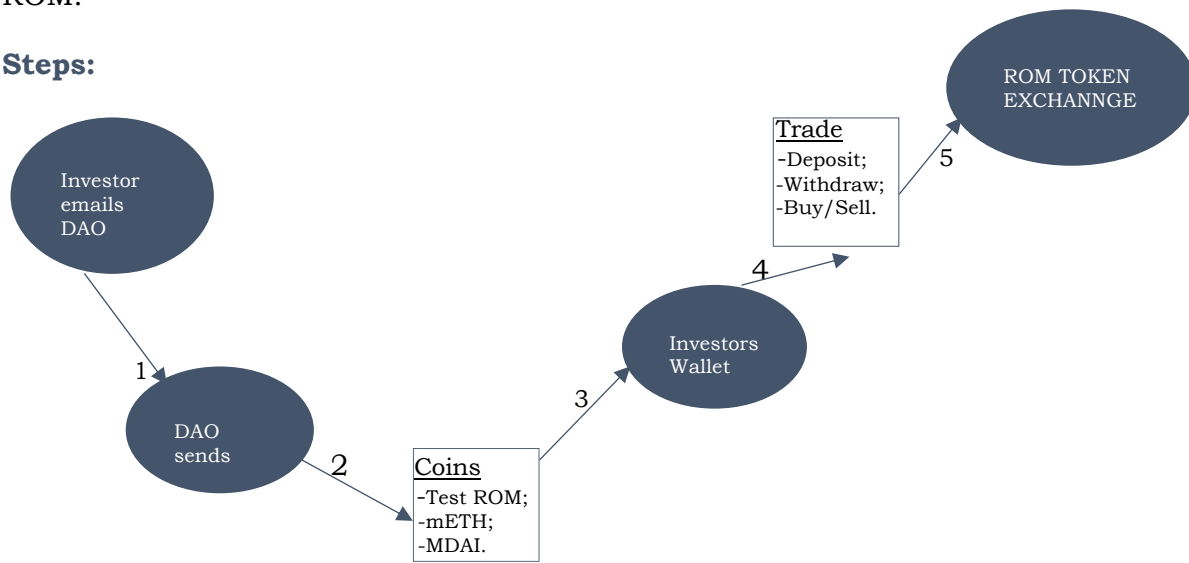
## Exchange

The complete Dapp will be coded in phases and then finished with a user interface and Web3 library in the subsequent stages. We deliberately started by launching our exchange and not other functionalities of the Dapp. We do this intending to uphold our governance of accountability and transparency policy. The test exchange gives the public and shareholders a glimpse of Roms' tech skills and the experience that all financial transactions can be followed. This, of course, is a test exchange, but in the later phases, the test exchange will be transferred to the original exchange after the smart contract has been audited. The real and more comprehensive exchange will allow all users to see the transaction history and coin allocations. For now, everyone can experience the transparency and ease of Roms' financial product.

## Test

To participate, you need test coins, which are available at ROM. Send us an email at [testnetrom@romsuriname.com](mailto:testnetrom@romsuriname.com) with your Meta Mask wallet address, and make sure you have test coins: "KovanETH" in your MetaMask wallet. We will send you "mETH," "test ROM," and "mDAI" to your Meta Mask wallet address you sent us. With these test coins, you can buy/sell and trade on the test ROM TOKEN Exchange. In the end, you will experience transparency yourself because anyone can follow every action. The actual ROM TOKEN exchange will undoubtedly be more advanced than the test Exchange of ROM.

## Steps:



## SWOT

STRENGTHS	WEAKNESSES	OPPORTUNITIES	THREATS/RISKS
Power is decentralized so that all participants can monitor the process.	Slow internet.	Excess new markets.	Government indecision.
Roms' governance: transparency and accountability components assure project realization.	Suriname is on RD <sup>5</sup> . (Fitch withdrew)	New financial products.	Regulation is postponed.
Coding and Marketing expertise.			Hackers.
NO Red tape.	Weak financial legislation and compliance. (CBvS)	New methodologies for companies and educational institutions.	No efficient financial regulation for foreign cash flows.
Skilled DeFi-team.			
No inflation.	Bureaucracy at banks.	New ways to save money before retirement age.	The war in Ukraine and regulations on Covid-19 or other disease.
Knowledgeable financial, tax and legal advisors.			
Access to capital and information.	The ease of doing business is tiring.	Better cooperation between government and private sector.	No budget and high taxes.
ROM creates value for the project, so it creates value for the lives of people.	Little to no awareness about the benefits of Blockchain technology.	Governments reap the benefits of finished projects.	Institutes don't collaborate.
			Financial Whales.
The financial ecosystem guarantees trust.	Moderate Motivated people.	Attracting investors.	Deliberate opposition from financial fiat cooperatives.



We have considered all possible scenarios that could hinder the project. In practice, what is inventoried will be adequately responded to. The most important thing is that the projects are completed within the set time frame. That will be the basis for trust, which will contribute to the success of the ROM project. ROMs consortium assesses projects for their environmental, social, economic, technical, and economical sustainability and the project's compliance with EIB sector policies. ROMs financial experts also advise in the execution phase. All projects are monitored, and weekly updates are available on the ROM website.

## **Team**

Analyzing the tenor of the world nowadays: the unequal opportunities and the middle class that pays the bills for failing boards at central and commercial banks can no longer be maintained; the corruption in all layers of society is disturbing. The ROM system is the golden solution to the socialism and capitalism debate, and we can now build the future on an ethical ROM foundation.

For apparent reasons explained in the SWOT analysis, the accountants, bank directors, and some financial experts did not want to be at the forefront of the founders and pre-ICO stages. The entire NeuroAD & Avigdor team is involved in implementation and policy. The rest of the compliance team, the accountant's team, and our lawyers come forward at the ICO.



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Research: NeuroAD

## Quick start guide ~~-in later phases-~~

How to buy ROM

- Create a Metamask Wallet using either a desktop computer or mobile device. <http://metamask.io>
- Send Ethereum or BNB to your wallet. You can buy Ethereum on MetaMask directly, or through sites like Coinbase, Crypto.com, or Binance and then send them to your wallet.
- Go to pancakeswap.
- Copy past the contract on pancake swap.
- And you can make the transaction.

ROM will also trade on Polygon network, where transaction fees are lower. ROM can then be easily transferred across networks.

- Create a Metamask Wallet using either a desktop computer or mobile device. <http://metamask.io/>
- Send BNB to your wallet. You can buy BNB on MetaMask directly, or through sites like Binance or Crypto.com and then send them to your wallet.

**DISCLOSURE:** This document has been prepared for the guidelines of the ROM project and is a vivid whitepaper, and information of all partners, accurate calculations, token info, and codes can change over time. ROM is a project experiment; never before has this financial product combination presented itself with this methodology. You agree to hold the NeuroAD-team harmless and not liable for any losses or taxes you may incur by purchasing ROM. Although ROM is a community-driven DeFi Ecosystem and not -yet- a registered cryptocurrency on a centralized trading platform, always make sure you comply with local laws and regulations before making any purchase. Cryptocurrencies are not legal tender -yet-. Before investing, we advise you to do the best possible research into cryptos and other investment options. The NeuroAD investment team is not liable for any losses you may incur.