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# NOMADIA

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*THE LAST FRONTIER IS NO FRONTIER.*

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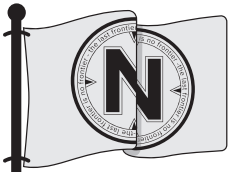
**THE FOUNDERS**



**THE TREASURY**



**THE SYNDICATE**



# THE PRELUDE

***THE FIRST TRULY BORDERLESS,  
DECENTRALIZED AND DIGITAL NATION.***

Nomadia is a thought-project intended to spark conversations and new innovative concepts regarding the real-world applications of e-nations, cryptocurrencies and the digital-decentralization of commonplace institutions.

Decentralization of currency through cryptography, smart-contracts and blockchain have been popular topics recently. The case for Nomadia is one that argues for the decentralization of banking (credit and lending) at large, in addition to the decentralization of currencies, among some other radical ideas. A few of the most appealing real-world applications here would be systems for shared (peer-to-peer) lending, and automated micro-lending systems—particularly in areas with a lack of traditional banking infrastructure (typically, these same areas tend to experience problems with currency manipulation & rapid inflation).

In addition to having a digital treasury that is mathematically ruled by its citizens, Nomadia benefits from being a neutral, borderless digital nation, or e-nation. As countries begin to adopt the concept of E-residency, as Estonia has, primarily as a way to bring business, capital and attention to their respective nations in the Digital Age, Nomadia will act as an open-source ally—so to speak—allowing its citizens to freely interact, exchange, lend and barrow between other e-nations (whom are most likely ruled and governed by their physical nations).

These physical nations are to be considered as “Host Nations” for the citizens of Nomadia, theoretically solving the concept of closed national borders in a digital sense.



# THE TENANTS

• DECENTRALIZATION • CURRENCY • BANKING • TRADE • TAXATION •

## 1 DECENTRALIZATION

- 1 The end-goal of the Nomadian State is to tend towards the decentralization of all government functions in order to eliminate bureaucracy, increase fairness and discourage meddling & corruption. Systems that cannot be easily designed by The Founders as 'decentralized' shall be declared open-source.

## 2 CURRENCY

### 1 NomadCash

- 1 NomadCash is the token that will be considered the National Currency of Nomadia, and is to be built on the Ethereum blockchain. It's value will inherently be tied to adoption, the condition of The Treasury, and the overall success of the NomadCredit system.

## 3 BANKING

### 1 NomadCredit

- 1 NomadCredit will be based on a complex but purely mathematical and automated system of lending and borrowing issued by the Nomadian Treasury, using the NomadCash token.
- 2 The Treasury's sole purpose is to store reserves for Nomadian citizens to borrow from. Citizens will be able to make peer-to-peer loans among other citizens, and those loans will be backed by the Treasury. If this model is successful, it will grow via commissions on low-interest repayments from citizens, in addition to natural currency augmentation.
- 3 Wallets are to be rewarded with various credit limits at different rates based on past performance.
- 4 Identity verification is optional but necessary to access NomadCredit. This will limit abusers of the credit system while drastically reducing illegal activity on markets within host nations.

## 4 TRADE

- 1 There is to be zero-fee transactions & transfers on all Nomadian marketplaces. When revenue is required to run a marketplace, owners shall design other methods of obtaining capital.
- 2 There is to only be zero-fee exchanges between all crypto-currencies and Host Nation currencies.
- 3 The premier task among The Founders, in addition to furthering adoption of the national currency, is to produce open-source marketplaces for the citizens of Nomadia to obtain, use, modify, and scale with no taxation or licensing fees.

## 5 TAXATION

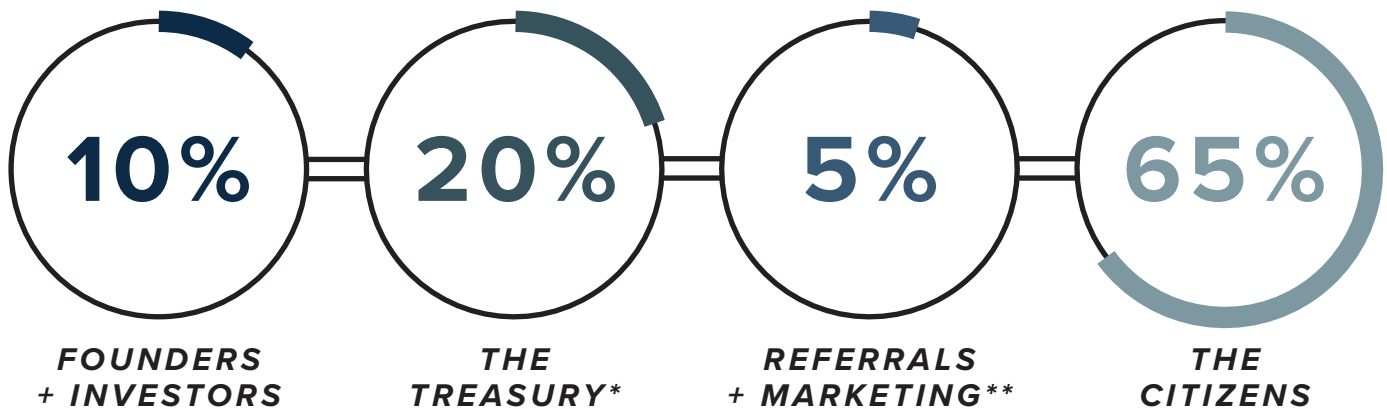
- 1 There will be no standard taxation on citizens. None. Ever.
- 2 Revenue for Nomadia will be created through peer-to-peer lending commissions via The Treasury. A flat 20% commission from lending profits in the Treasury will be repurposed as dividends.
- 3 All dividends from Treasury revenue will be redistributed perfectly to citizens through automated national currency buybacks and the subsequent destruction of NomadCash, thereby increasing the national currency value.



## THE FOUNDERS

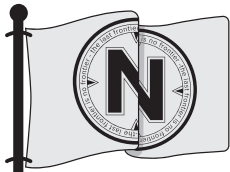
THE FOUNDERS ARE TASKED TO DESIGN AND CREATE TECHNOLOGY PLATFORMS FOR THE NOMADCASH AND NOMADCREDIT SYSTEMS, AS WELL AS OPEN-SOURCE MARKETPLACES (BOTH PHYSICAL AND DIGITAL) FOR CITIZENS TO USE FREELY. THEY WILL HOST, PROMOTE AND MANAGE THE INITIAL COIN OFFERING AND MAKE SURE FUNDS ARE ALLOCATED APPROPRIATELY.

### ICO BREAKUP

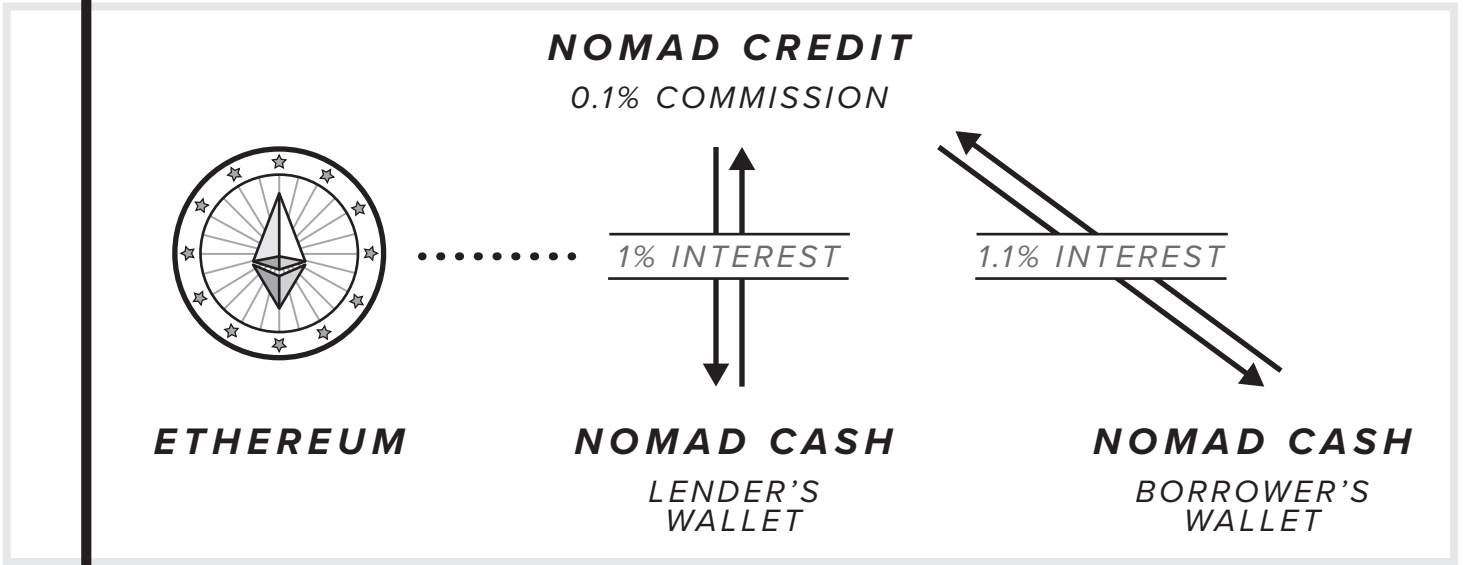


\*This substantial amount will make up for inevitable defaults on peer-to-peer lending.

\*\*These funds will be used to recruit citizens and further adoption.



# THE TREASURY



Peer-to-peer lending transfers are done via The Treasury. Citizens are allowed to charge other citizens 0%-10% interest on micro-loans. The Treasury adds an additional 10% of the interest amount (i.e. 0.1% to a 1% interest loan, 1% to a 10% interest loan, and 0% to a 0% interest loan) in exchange for backing the loan in the case of a default.

If a citizen defaults on a loan, only the principle is repaid to the lender from The Treasury.

Once a citizen defaults on a loan, said citizen's NomadCredit Score is automatically docked. Credit scores are to be public for lenders to view.

Lending scores are provided to lenders, and they will be allowed to charge incrementally higher interest rates (with a maximum of 10% interest) as they achieve successful loan repayments from other citizens. This is done in order to encourage lenders to make responsible loans.

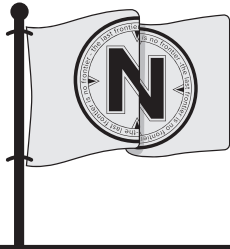


# THE SYNDICATE

(HOST NATIONS)

Host Nations will be the physical nations that citizens physically reside in. Because Nomadia is a digital state, it will require cooperation between its Host Nations in order to properly function.

The Citizens of Nomadia will be required to operate under the laws of their Host Nations. This will allow the free flow of commerce, cooperation and the overall expansion of Nomadia to run smoothly. Citizens of Nomadia are encouraged to move to Host Nations where their liberties exist and are respected.

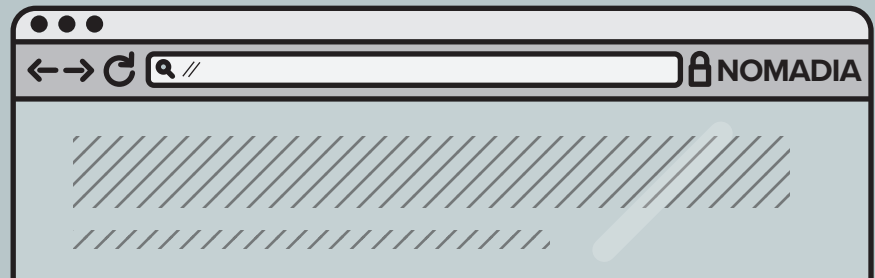


# OPEN-SOURCE MARKETPLACES

**THE FOUNDERS WILL BE RESPONSIBLE FOR CREATING OPEN-SOURCE MARKETPLACES (BOTH PHYSICAL AND DIGITAL) AS WELL AS AN EXCHANGE THAT ALLOWS LENDERS AND BORROWERS TO INTERACT.**

## DIGITAL MARKETPLACES

Online platforms that allow citizens to buy and sell product (both digital and physical) and exchange currencies virtually.

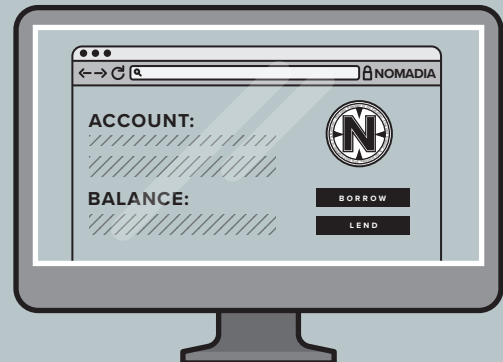


## PHYSICAL MARKETPLACES

Kiosks, stores, ATMs, and other physical entities that are required in much of the world to make the same transactions outlined in Nomadia's Digital Marketplaces section.

## THE TREASURY EXCHANGE

Although The Treasury will operate autonomously and mathematically, the digital exchange platform will allow for the ease of lending and borrowing between citizens of all technical skill levels.



# BRANDING GRAPHICS

# NOMADIA

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