

ANCHOR

ANCHORED BY THE GLOBAL ECONOMY

The Future of Stablecoins

Updated July 2019

- ▶ Anchor is a two-token, algorithmic stablecoin pegged to the sustainable and predictable growth trend of the global economy. Anchor offers token users long-term price stability, preservation of purchasing power, and protection against inflation.
- ▶ Providing an alternative to fiat-pegged stablecoins, Anchor aims to remain stable regardless of any fiat currency's strength, market fluctuations, or economic recessions.
- ▶ By leveraging the sustainable growth trend of the global economy, Anchor offers stable financial solutions to individuals, businesses, organizations, and governments.
- ▶ Our vision is to create a stable platform for any crypto or traditional currency to peg their value to, and to be a cornerstone for price stability as a global currency and financial standard.
- ▶ Anchor's core mission is to be a driver of global economic stability.



Four main types of stablecoins:

- › Fiat-collateralized
- › Commodity-collateralized
- › Crypto-collateralized
- › Algorithmic



Stablecoins are used by investors, businesses, and crypto traders to quickly enter and exit crypto positions, take profits from crypto trading, hedge safely, and easily and securely exchange crypto to fiat.



Approximately [226 stablecoins](#) have been developed, but only 66 of them (30%) are presently live and being traded. 134 are in development, and 26, mostly “commodity-backed” stablecoins like “karatGold,” have been closed or are no-longer operational. The most famous and controversial stablecoins are Tethers, which were first introduced into the crypto trading “ecosystem” in 2014.



The top 5 stablecoins by market cap are Tether, TrueUSD, USD Coin, Paxos, and Gemini - all are USD-pegged.

*Total stablecoin market cap exceeds [\\$4.3 billion](#)

*Tether dominates over 90% of market share with a 24 hr trading volume of [\\$15.69B.000](#)

PROBLEMS WITH CURRENT STABLECOINS

ANCHOR



Lack
of Standardization



Lack of Trust



Limited Scalability



Erosion of Wealth from Inflation



Problem: Lack of Standardization

Many new stablecoins have launched causing a fragmented and chaotic market with discrepant tokenomics and value peg standards.



Solution: Standard and Platform for Indexed Stablecoins

Common standards are necessary for the industry to mature and drive mass adoption. Anchor is primed to become the most reliable value peg for stablecoins currently indexed to securities, commodities, or a basket of currencies.



Problem: Lack of Trust

How do USD stablecoins guarantee parity to the underlying asset? Investors must rely on Tether despite its transparency concerns and even after revealing that it is only backed 74% by USD and not 1:1 as its original claim.



Solution: Transparent Two-Token Model

Anchor's real-time global GDP index and dual-token system form a regulatory mechanism that maintains stability in a transparent and predictable way.



Problem: **Limited Scalability**

Upfront collateral of \$1B in audited USD deposits is needed to issue \$1B worth of stablecoin tokens. This limits the scalability and reach of stablecoins.



Solution: **Algorithmic Stablecoin**

Anchor's algorithmic stablecoin allows for steady, controlled, and organic expansion of the token supply without the need for collateralization or backing.



Problem:
Wealth Erosion from Inflation

Crypto and fiat assets alike are prone to inflation. The USD has lost over 99% over the past 25 years.

-2.5% yearly



Solution:
Global GDP Peg Slowly Expands

The world economy has demonstrated sustainable growth at a gradual and steady rate. Anchor's global GDP peg buffers against inflation to protect token users purchasing power and ensure long-term price stability.

+2.5% yearly

start date and end date of observed period needed
for both boxes

ANCHOR AS A SOLUTION



Index-pegged stablecoin with almost unlimited scalability opportunities



Unique algorithm can be used to peg a stablecoin to any basket of assets in real-time



Transparent internal regulatory mechanism controls token circulation to maintain the value peg in real-time



Anchor is pegged to the real growth of the global economy, providing a safe harbor from the volatile crypto market



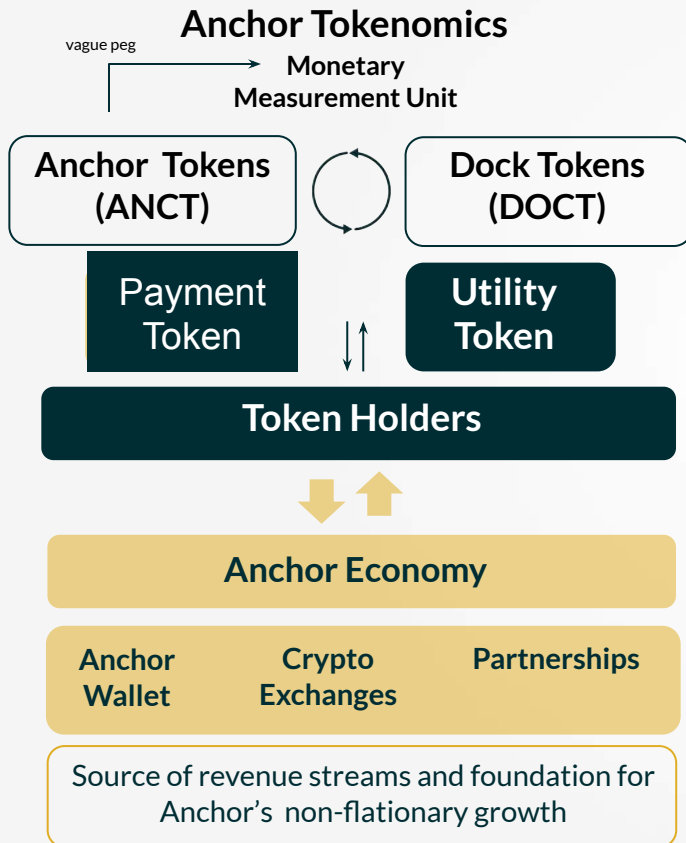
Efficient tool for diminishing the effects of inflation and protecting against regional economic shocks or crises



A decentralized and apolitical ecosystem governed by a community of reputable and trusted entities

THE ANCHOR ECOSYSTEM

ANCHOR



Anchor's two-token model and stabilization mechanisms work to ensure the price of Anchor maintains its peg to the MMU.

Contraction Phase:
Price of 1 ANCT drops below 1 MMU -> ANCT holders exchange ANCT for DOCT 1:1* and these ANCT are burned to reduce supply and restore value peg

Expansion Phase:
Price of 1 ANCT rises above 1 MMU -> New ANCT are issued and redeemed to DOCT holders at incentivized rates. All remaining ANCT are airdropped using a fair distribution model

1 ANCT = 1 MMU

Incentives for participating in system:

1. Redeeming DOCT for ANCT at favorable rates
2. ANCT Airdrops using fair distribution system

THE MONETARY MEASUREMENT UNIT (MMU)

ANCHOR

- ▶ The Monetary Measurement Unit (MMU) is a dynamic, weighted index of currencies from the world's strongest economies, calculated by way of a proprietary algorithm. The basket is updated each fiscal year to ensure the most accurate reflection of the global economy's real growth trend.
- ▶ Factoring in daily fluctuating macroeconomic data from more than 190 countries, the MMU's calculations also include the FX Indicator and the MMU Premium.
 - ▶ The *FX Indicator* indexes currencies from 10 of the world's strongest economies based on their participation in the world economy (> 1%). The FX indicator uses international market exchange rates for the most relevant currencies in the global economy and enables the daily nominal expression of the MMU.
 - ▶ The *MMU Premium* calculates the amount of growth that can be expected based on sovereign bond yields of AAA-rated countries, as well as the average inflation rates. This Premium has been approximately 0.4% annually for the last 25 years.

The MMU is Anchor's value peg and a crucial pillar for maintaining its stability. As a value peg, the MMU is stable and predictable, allowing long-term price stability, protection against inflation, and preservation of purchasing power, while hedging against daily market volatility.

THE MONETARY MEASUREMENT UNIT (MMU)

ANCHOR

A Basket of 10 of the World's Strongest Economies

-  USA
-  China
-  Japan
-  Germany
-  India
-  Russia
-  France
-  UK
-  Italy
-  Canada

FX Indicator

A weighted index of the top currencies from 10 economies updated in real-time.



 open exchange rates

MMU Premium


The inflation-adjusted sovereign debt rates for 10 of the most stable countries.

knoema
Bloomberg

Proprietary Algorithm

MMU Value

An index representing the real growth of the global economy.

Adjusted Daily MMU 

The fiat price of the ANCT derived from the MMU value.

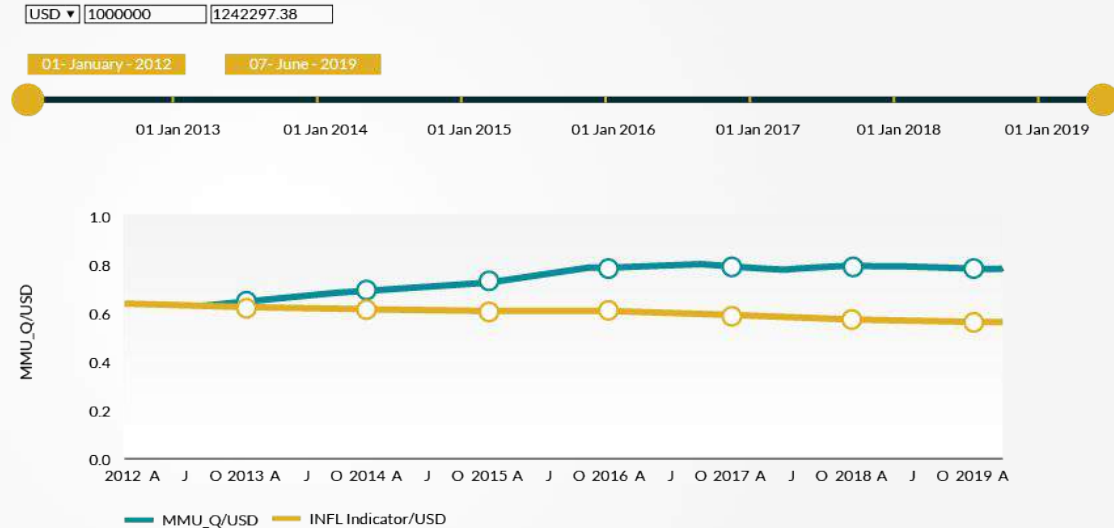
THE MMU SIMULATOR

ANCHOR

The Value of the Monetary Measurement Unit (MMU) Against a Basket of the World's Leading Currencies

The MMU simulator calculates the loss of purchasing power in any available currency relative to the Monetary Measurement Unit.

The selected period of time demonstrated in this graph begins January 1st, 2012 to present. In this diagram we can see that the purchasing power of the US dollar has significantly decreased. What had once cost \$1 million USD on January 1st, 2012 has inflated to more than \$1.24 million USD today, whereas a currency pegged to the MMU, such as ANCT, would have steadily appreciated over time.



By leveraging the MMU as a buffer against inflation, ANCT token users will preserve purchasing power and benefit from long-term price stability, while hedging against market risk and volatility.

TRANSPARENT GOVERNANCE MODEL

ANCHOR

Anchor Governance Model

The Anchor Governance Model is composed of two main entities:

Validators serve as the main governing body to maintain, audit, and update the Anchor System ensuring stability and viability.

Country Representatives serve as the advisory body providing expertise and insight in developing Anchor and facilitating in securing its position as a global financial standard.

21 Validators

Governed by up to 21 established entities across multiple industries and geographies with competing priorities to minimize risk of collusion, with one slot reserved for parent company Anchor.

Decentralized Governance

Representatives from 195 Countries

Acting as an Advisory Body, these representatives will facilitate the development of Anchor as a global currency inclusive to all nations.

Decentralized Advisory

Validation of Anchor's macroeconomic data, and maintaining the authenticity of the MMU's algorithm and value.

BLOCKCHAIN



Anchor has completed the development of both ANCT and DOCT, as well as successfully tested the tokenomics on the Ethereum blockchain testnet.

MMU



Anchor is in the final stages of testing the MMU algorithm. The team has released the [MMU Simulator](#), and expects to complete automation by end of Q3 2019.

Anchor Wallet



95%

In partnership with [Ambisafe](#), we have developed the Anchor Wallet, enabling users to buy tokens for fiat and select cryptocurrencies, as well as easily transfer Anchors to other wallets.

Exchange Listings



60%

We are in the advanced stages of the validation process to get listed on three major exchanges including: [Liquid](#), [IDEX](#), and [Bitmax](#).

Partnerships



25%

We are currently in negotiations with several prospective partners who are interested in integrating with the Anchor Wallet, as well as joining Anchor as Validators and early adopters.

ANCHOR IN THE NEWS: SAMPLE MEDIA COVERAGE

ANCHOR



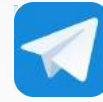
SOCIAL CHANNELS - FOLLOWERS (AS OF JULY 2019)



Facebook - 4000+



Twitter - 2000+



Telegram - 3,600+

NewsWatch



Anchor - A Safe Harbor for Your Crypto Holdings | NewsWatch Review

iBlock,TV



ANCHOR STABLE COIN - FOUNDER DANIEL POPA INTERVIEW WITH DUSHAN SPALEVICH FOR iBLOCK TV

SMC CAPITAL



Conversation with John Slyusarev: Anchor Team

Co-hosted with Michael Nye



Boat-Hop with Anchor and Michael Nye on Lake Zug



Anchor CEO talks recent cryptocurrency rally and upcoming launch of its stablecoin

ROADMAP: GOALS FOR THE NEXT 24-MONTHS

ANCHOR

August 2019

Release Anchor wallet and Ethereum testnet.

Token generation event and launch on first crypto exchange.

September 2019

Launch on second global exchange.

Host co-branded networking event and panel discussion on the sidelines of Consensus: Asia 2019 in Singapore.

Q4 2019

Launch on third global exchange.

Commence building out partnerships with major global vendors and develop use cases for Anchor as a payment token.

Q1 2020

Continue integrating and being listed on additional global exchanges with the goal of one new exchange each quarter. Commence phased onboarding of Validators and implement governance models.

Q2 2020

Commence phased roll-out of pairing with additional fiat currencies, as well as other stablecoins and cryptocurrencies to increase ease of liquidity.

Q3 2020

Develop and implement a safe investment strategy and fund, separate from Anchor, that will purchase a range of stable capital assets, such as sovereign debt.

Q4 2020

Purchase sovereign debt and develop agreements with select nations with the aim of Anchor being accepted and recognized as an official foreign currency.

Q1 2021

Surpass Tether in market cap and trading volume.

Q4 2021

Commence phased onboarding of Representatives from up to 195 countries and further expand Anchor's decentralized governance model.

MEET THE TEAM

ANCHOR



Daniel Popa
CEO of Anchor

Daniel Popa is a serial telecommunications entrepreneur with over 20 years of experience successfully launching numerous telecommunications and software companies, including Pulse Telecom, ECS Soft, CCI, TimeWalk, and others. Companies founded by Daniel have generated over \$1 billion in revenue over the past 20 years and currently operate in 5 different countries, including the USA, Canada, Australia, Romania, and Ukraine. NECC Telecom employs more than 600 people and several thousand contractors around the world and earns revenues in excess of \$54 million annually.



Cristian Bronescu
Co-founder and COO

Cristian is a full stack developer with over a decade of programming experience and technical competencies in a wide range of programming languages. He is also a successful entrepreneur, co-founding 3 companies in the past 5 years, including a virtual reality company called vrplay and a software auditing company called BugsAudit. Cristian also brings strong project management skills acquired from his role at American telecommunications firm SRVR.



Zoran Grubišić, PhD
Head Economist and MMU Developer

Professor Zoran is one of the leading macroeconomics, international finance, and valuation experts in Eastern Europe. He has over 15 years of experience creating advanced financial models and has served as the Vice-Dean of the Belgrade Banking Academy, one of the foremost finance universities in Serbia. His published scientific papers have been cited dozens of times.



Ivan Markovic
Lead Tokenomics Expert

While developing his own blockchain project in Education, having found that his academic and strategic skills translate well to blockchain solutions, Ivan caught the blockchain bug and has not looked back ever since. He is the one who came up with our entire tokenomics system, and who continues to work on developing and strengthening our project.



Andrew Sarega
VP of Foreign Relations

Andrew Sarega is currently an acting Councilman for the city of La Mirada in California and has over 6 years of experience serving on the boards of various municipal and state-level governmental organizations. Prior to becoming an elected official in the United States, Andrew ran for United States Congress during the 2018 midterm elections.



**Tijana Damjanović
Gertner**
Chief Product Officer



Miloš Milosavljević
Chief Marketing
Officer



Olya Moskalenko
Chief
Communications
Officer



Michael Trickey
VP of Sales



Cosmin Gheara
Sales Manager



Irinel Marcu
Market Research
Analyst



Aleksandar Manić
Quantitative
Finance Expert

ANCHOR

Thank you

**We look forward to continuing our conversation and to
the potential of collaborating together.**

Contact:

**Tijana Damjanovic Gertner
Chief Product Officer
tijana.d.gertner@theanchor.io**