



JEAU

Cash Gold

I N T R O D U C T I O N

Humanity has not experienced real money since the 11th century when China issued the first governmental fiat money banknote (Bernholz, 2003), making the money we earn today in exchange for our time, freedom, energy and youth a future accumulating debt. Paper money, or fiat money, was one of the first virtual currencies to exist, and emerging digital currencies are continuing to replace and super-virtualize money.

There is an urgent need to address and overcome the perception of a suitable solution of a global currency that will reevaluate the monetary system that manages the global wealth. Several attempts have been made to reform the IMS, however, they do not correspond to its economic role and defeat contemporary socioeconomic challenges. The intrinsic illusion of power that the market makers of fiat money have used against developing economies through sanctions, restrictions of international trade and manipulation of hyperinflation has increased uncertainty and confiscated the access of global trade from traders and governments. Reengineering money as we know it requires its core objective to be valued on its own merit and not devalue the services and products that are exchanged in return. Although it should remain independent of any government, it must be accepted in the international network and should function as a medium of exchange, a unit of account and store of value, parallel to the promise of money. Driven from history, the most suitable money in the metallic systems is commodity money that is backed by gold. The lack of absence of a global currency directly links the manipulation of national currencies, slackened productivity growth, inequality in growth, the appearance of global imbalances, growth of protectionism and a threat of trade and currency wars (Sajnoski, Madjova, & Sajnoski, 2017).

Gold is money, not a commodity – however, commodities on their own are not able to perform exchanges in the market like they once did in the barter economy. Hence, to restore the gift economy that bartering created there must be a double coincidence of wants, meaning one participant must want what the other has (Graeber, 2011). The appeal to a real form of a gold standard is a reformation of bartering into the international monetary system that will directly influence the integration of national economies on the overall global level as gold is globally accepted and recognized. This proposes a lucrative opportunity to create an honest and real commodity global currency; EAU – the only honest common currency backed by deliverable gold that hedges against inflation.

EAU is a decentralised, private gold-backed currency capitalising on functionality, use-value, and worldwide recognition. We developed EAU as a neutral medium of exchange backed by deliverable gold for international transactions and local expenditures.

EAU is an independent and private gold-backed currency that has capitalized on functionality, use-value, and worldwide recognition and acceptance. We developed EAU to be a neutral medium of exchange that's backed by deliverable gold to be used in international transactions and local expenditures. EAU can be used to give a valuable unit to a product or service, spent on everyday use, business, or governmental transactions as well as import and export logistics. This can benefit both trading parties as EAU is independent of any government while having complete legality, and its infrastructure from sourcing, storage, payment, and currency conversion are managed by modern blockchain technologies, ERP and MetaTrader 5 Trading platform.

Mission

Creating the platform for medium of exchange in Gold.

Values

Appreciation of humanities time, energy and youth through a globally recognised currency.

EAU Infrastructure

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Every 1000 EAU is considered 1 gram of pure 24 karat raw gold and can be delivered and deposited from EAU treasuries around the world. Customer trust is at the core of EAU's business model; hence, customers can withdraw their balance in any form of gold whether in raw form, coin, bullion, or any form of refined gold that is 24 karat and certified for quality and authenticity. Additionally, EAU offers custom paper notes for governments, companies and individuals with the gold enclosed within the note.

Ability

- EAU is an instrument or medium of exchange.
- EAU is a unit of counting, measuring and valuing.
- EAU is traded and stored in Blockchain.
- EAU production is limited.
- EAU has global valuation and pricing.

Advantages

- EAU is decentralised
- EAU is intrinsically valuable
- EAU is for storing real value and wealth.
- EAU is globally accepted.
- EAU is convenient, accessible and divisible.
- EAU is almost constant in value and parity with other commodities over the past hundred years.

EAU is a medium of exchange that values goods compared to gold, this allows for capital appreciation and wealth-building as the value of gold has not depreciated throughout history. In fact, gold does not go up or down – when gold “goes up”, the purchasing power of the dollar is decreasing, when gold “goes down”, the purchasing power of the dollar is getting stronger. To understand this into practice, in 1947 the middle average family income was \$26,548 in the United States (The State of Working America, 2012) with the price of gold per ounce as \$34.71, making the income in gold 765 oz per year. Taking into consideration 1947 to 2000 (Table 1) we are witnessing a decline in the store and transfer of value of each family’s annual income, although the amount is increasing in dollars over time; making the hard-earned cash families earned worthless over time as it was devaluing with the dollar.

YEAR	Gold Price (oz)	Bottom	Bottom in Gold	Middle	Middle in Gold	Top	Top in Gold
1947	\$34.71	\$7,808	225	\$26,548	765	\$67,152	1935
1979	\$306	17,318	57	56,466	185	\$133,340	436
1989	\$381	16,575	44	59,906	157	\$162,284	426
1995	\$384	16,508	43	59,550	155	\$175,047	456
2000	\$279	18,444	66	66,279	237	\$204,946	734

Table 1: Household income in US compared to gold

Principles



3 1000=1Gram

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- EAU Regulatory and Authority
- EAU Treasury and Delivery
- EAU Exchange EAU Trading services
- EAU Market Maker
- EAU Manufacturer
- EAU Mine
- EAU Payment
- EAU Swap



EAU TREASURY AND DELIVERY

- Exchange of gold (not EAU) to EAU > monetized
- Breakdown of value unit into smaller and bigger
- On-premise accreditation
- Delivery management (on-premise/location)
- Inventory management
- Verifies the availability of inventory
- OTC sale

EAU EXCHANGE

- International price management
- Online exchange between and from EAU to other currencies
- Online application tutorial and management
- Wallet management/ statement management
- Provider of EAU's digital money in the wallet
- Management of the online EAU customer's wallet

EAU SWAP

- Swapping from one treasury of EAU to another.
- Transaction and storage fee from swapping is monetized

EAU Customer Service

- Assists and trains existing customers.
- Attracts potential customer
- Respond to calls, questions and complaints

EAU Trading services

- Lock, hold and release EAU
- Risk management analyzer
- Letter of credit (out of bank/private sector)
- Accreditation of broker and deal
- Proof of fund documentation statement
- Capital intermediate between buyer and seller

EAU Guarantee certificate (GG)

- This service guarantees to the third party, the beholder holds gold; similar to a bank guarantee

EAU REGULATORY AND AUTHORITY

- Accredits EAU exchange units
- Accredits the expertise and professions
- Accredits mean and channel of sale and distribution
- Accredits the EAU (gold)



EAU Credit

- Capitalizes on intermediating and managing loans given
- Accredits and researches the loan seeker
- Monitors spending of funded loan given
- Manage and secure the given and returning loans.
- Seek EAU holders for loaners

EAU Investor

- Access to exclusive conferences, expo and networking events.
- Access to extra benefits and services.

EAU Market Maker

- Revenue generating
- Creates liquidity in the market.

EAU advisor

EAU payment

EAU manufacturer

EAU miner (raw material)

Prerequisites for project implementation

At the present we are witnessing individuals troubled by their asset management as they don't want them devalued by the decisions governments take. Investors have shifted towards investing in precious metals to hedge against inflation as it has been a safe haven against devaluation and economic and political uncertainty for over 5,000 years. Nevertheless, their asset remains inefficient when in its physical form and raises security concerns when privately stored. The World Gold Council recognizes gold as the most effective commodity investment in a portfolio as it has continued to stand apart, despite several times of economic stress. This is because historically, gold has shown the following characteristics (WGC, 2021):

- It has delivered superior absolute and risk-adjusted returns to other commodities over multiple time horizons
- It is a more effective diversifier than other commodities
- It outperforms commodities in low inflation periods
- It has lower volatility
- It is a proven store of value
- It is highly liquid



As seen in chart 2, gold is used as a safe haven in times of systemic risk, its important diversification properties like other commodities, gold is positively correlated to stocks during periods of economic growth when equity markets tend to rise. However, gold is also negatively correlated with other assets during risk-off periods, protecting investors against tail risks, and other events that can have a significant negative impact on capital or wealth – a protection not always present in other commodities.

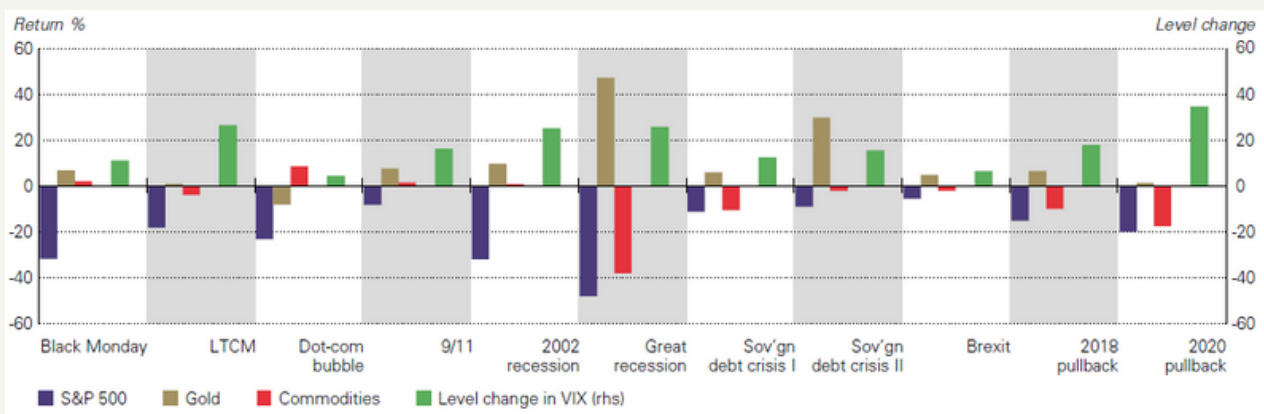


Chart 2: Performance of stocks, gold, commodities, and VIX during periods of systemic risk

This dynamism reflects gold's dual nature as both a consumer good and an investment. When economic conditions are benign, expenditure tends to increase on items such as jewellery or technological devices, and this works in gold's favour. During times of systemic risk, however, market participants seek high-quality, liquid assets that preserve capital and minimise losses. This can also benefit gold by boosting investment demand and driving up prices.

Customer Segmentation



NATIONAL AND INTERNATIONAL EXPORT AND IMPORT

Gold is an excellent means of payment for goods that are imported and exported that would benefit from convenient cross border transactions. It is easy to negotiate with as gold is globally recognisable making it reliable and understandable.



EMERGING COUNTRIES/DEVELOPING ECONOMIES/SANCTIONED COUNTRIES

Countries under financial sanctions are suffering from manipulated hyperinflation and a restriction from international trade due to a lack of availability of foreign currency. In this instinct, EAU can become a transition currency, allowing the traders of these countries to become part of the global market.



INDIVIDUALS/HOLDERS

Future-oriented individuals may use EAU as a means of long term asset for savings or even in circulation. Despite high inflation and unstable political influences, EAU; backed by gold is stable. Although EAU is deliverable, it is a convenient investment infrastructure as an individuals asset won't be devaluing parallel to the currency or crypto is it kept in.



INVESTORS

EAU is a currency backed by gold, when investors buy EAU they are buying an advancement in time and an opportunity to save in gold that will become a passive income from its growth. Additionally, it is an appropriate risk hedging tool.

PESTLE Analysis

P

- Non-dependency on a third party currency like USD.
- Unites countries that are under sanctions of the US.
- The role of money in government will change to purely being a medium of exchange rather than a weapon.
- Role of government and banks will change.

E

- Decreases illegal activities that harms the economy.
- Inflation won't have a meaning when you value everything upon gold.

S

- Brings satisfaction and ease of mind for the people.
- Unites people with governments to do bigger things.
- People of different countries with different languages can easily trade and make transactions for product or services.

T

- Using blockchain technology for its security and ease of use.
- Highly secure and easy way to make transactions.
- Fast and user-friendly which after decades it will replace all other currencies.
- Use of ERP for back-office ensures zero human error.

L

- Consumer protection laws to keep users safe
- In case of war, revolution or etc. Treasury is promised to give back people's earnings .

E

- Replaces all the paper money's and fewer trees will be deforested.
- Mining for gold will be done under restrictions and more sustainable.

ACKNOWLEDGEMENTS

Thank you for believing in our vision;

We thank you for your continued support in our efforts to contribute to ending the economic betrayal fiat money has indebted humanity with.



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