

ABSTRACT



Any new Technology has value only if it is implemented and used in the real world. Implementation requires, among many other things, regulatory compliance. In the case of **Blockchain Technology**, which should be a trust-less System, any kind of incorporation diametrically opposes that very same idea. Finding the right use case within a legal frame and at the same time function autonomous is a challenge for many Blockchain projects. In the end it has to do with user protection, a fact that doesn't stand for debate.

A lot of new fields of development that are either remote and thus unknown, or under a change of perspective from a legal standpoint, are faced with the new challenge of lack of consumer standardization and availability of products at competitive prices.

Machine-learning, AI, Automation, Robotics, Economy, Society, Finance, Environment, etc. Our World is changing fast and we should keep up with this change. Finding the right economic model for the near future, a model which shares wealth throughout the participants in a fair and sustainable way, is a must do.

OTHERWISE, WE WILL KEEP WITNESSING "THE SAME OLD, SAME OLD" WHERE THE RICH ARE GETTING RICHER AND THE POOR ARE GETTING POORER.

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BACKGROUND AND SUMMARY

Since the 21st century, along with a new round of scientific, technological and industrial revolution, high-tech industries have gradually risen, promoting the all-round development of social productivity.

It has also caused a **fundamental change in the global industrial structure**, which has had a broad and far-reaching impact on human economic and social life. The fast-changing field of high-tech industries is changing rapidly, and the investment and financing markets also rely on their keen sense of “smell” to gain insight into these industries with broad prospects for investment.

Globally, every year there are many innovative companies and products in high-tech, and they are incubated through financing, lately using the advantages of blockchain technology. Especially in recent years, in the fields of **artificial intelligence, automatization, vertical ecological farming, innovative alternative medicine, big data and information technology**, the investment cases and amounts completed each year have been increasing. Blockchain technology itself is the hottest high-tech industry and has the potential to be widely used in various fields of life and production in the coming years.

With the blockchain as the carrier, allowing users to directly use digital assets to participate in the investment of high-quality high-tech projects, The Coop Network is an ecological public chain built by industry experts who understand the importance of building an environment for decentralized application to be easily integrated with existing high-tech products in order to enable a better economy in the field, stimulate growth and funnel new users into the blockchain space.

The Coop Network blockchain is a global platform.

The GEOMA DAO COOP business model relies on blockchain technology in order to function at its highest potential. Built by business leaders from an innovative market, the Coop Network blockchain aims to find the perfect balance between distributed technology and centralized technology in order to achieve practicality for real world products.

It will consist of off-chain solutions in order to scale production while maintaining the benefits of data transparency and security using distributed ledger technology. It will also use smart contract technology in order to replace 3rd party organizations or roles in order to promote automation, increase efficiency, and build trust. The process of building the ecosystem would also enable COOP partners and community to extend their utility value in the digital asset space.



INTRODUCTION TO THE CO-OPERATIVE MODEL

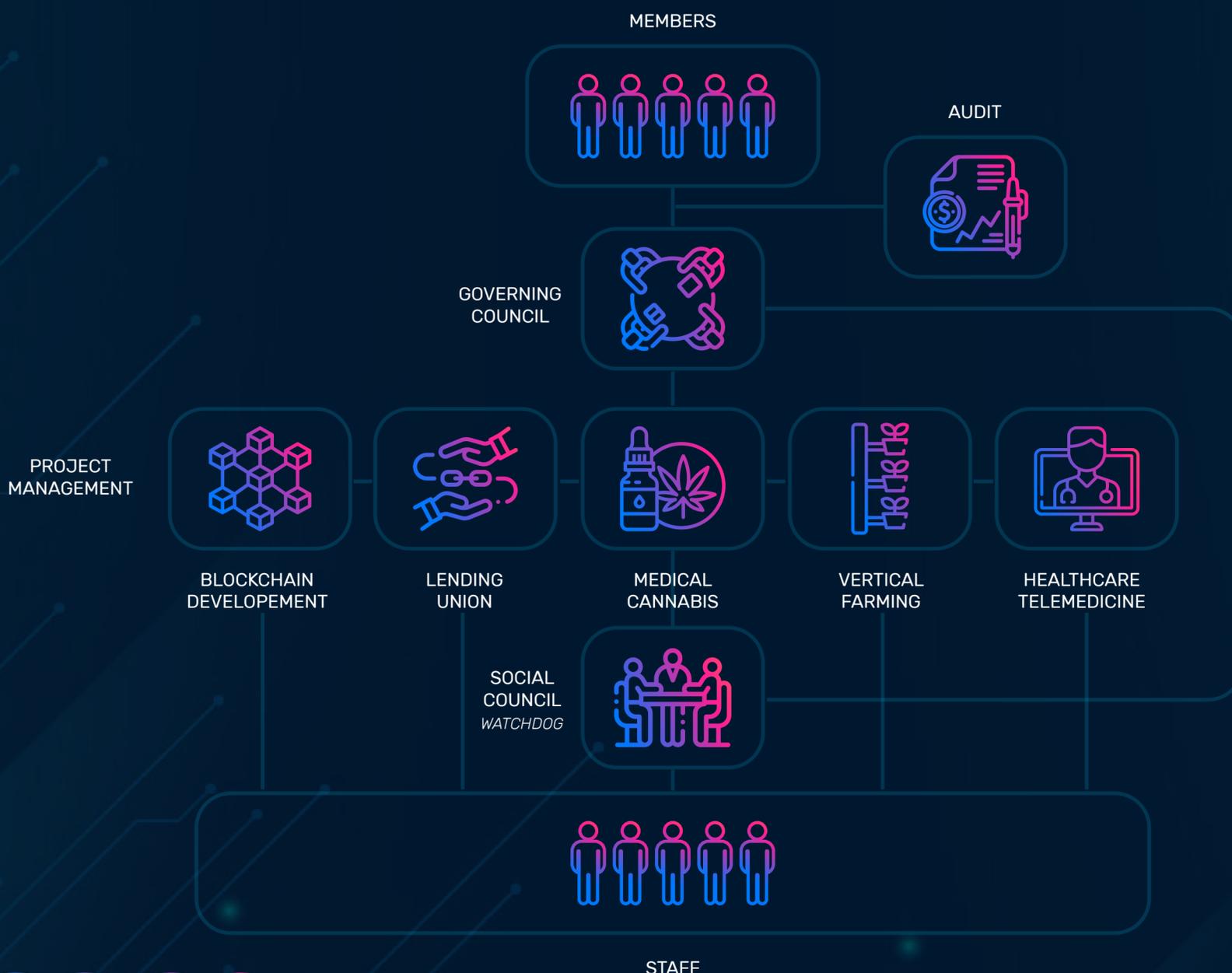
The GEOMA DAO COOP model

We will keep this simple, pragmatic and to the point. One form of incorporation which comes near to a Decentralised Autonomous Organisation is the COOP or Co-Operative. A COOP is **“an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned enterprise”**.

The Co-operative principles and values like: Voluntary and open membership, democratic member control, with each member having one vote, economic participation by members, autonomy and independence, education, training and information, cooperation among cooperatives, concern for community, hint to the fact that COOP's could indeed be an **“ECONOMIC MODEL FOR THE 21 CENTURY”**.

Although COOP's are seen as a Socialist or even a Communist structure it is far from being that. It is actually **the most democratic economic structure in existence**. Actual governance of a COOP is done by all its members through vote, much like the blockchain technology does in the electronic world. Until now this exercise is rather complicated and the decision making slow due to the fact that every member has to take part in the act physically. And exactly here will we introduce, for the GEOMA DAO COOP, Blockchain Technology. In our opinion Blockchain can increase the performance of a COOP manyfold.

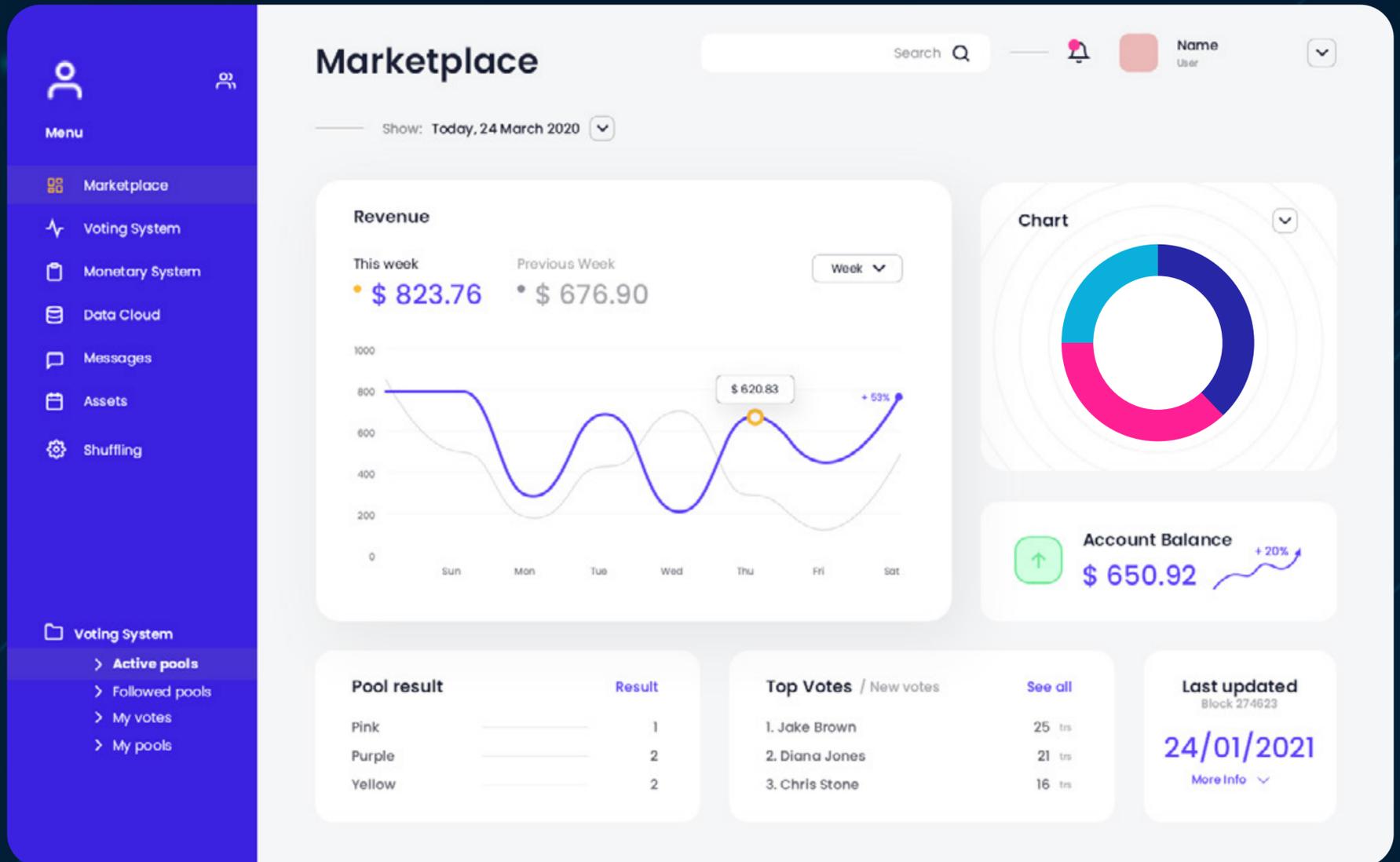
STRUCTURE



GOVERNANCE AND DeFi

The most beautiful thing for Governance and for day-to-day business within a COOP is Blockchain Technology.

GEOMA DAO COOP created its own Blockchain which fits in form and functionality to its needs. The Model could look like this:



Members vote for a Governance Council. Any member skilled for a position in the Governance Council can be a candidate. Candidates must be audited by an independent party. They shouldn't have committed major crimes and should be in good health.

- Council members are not employees. Their work is retributed on merit and achievements. It is not allowed for council members to be related in any way.
- To become a member KYC and AML is required.
- Members and Governance Council form the strategic part of the COOP. The "Where's" and the "How's" are decided by **proposal and vote**.
- **The Management part** is formed by management teams for each project.
- Every project of the COOP aims to use latest technology to improve the wellbeing of the community and the environment.
- The **Operational part** is formed by staff and workers. These can be, but must not be, members of the COOP.

- Member/workers form the Social Council which communicates directly with the Governance Council in order to keep a lean workflow.
- **The Geoma Dao Coop** is allowed by Law to have its own Lending Union. Actions such as Staking, Lending, Borrowing, undercollateralised Borrowing, Asset collateralised Borrowing, fund allocation for certain businesses of the COOP is done decentralised between members or associated members. The Lending Union will have an Insurance Pool for risk minimisation.
- A technical **White Paper** will be issued in collaboration with members in order to include any proposed feature in the future architecture of the Network.
- An **Open Accounting System** for all businesses will help for maximum transparency. COOP's do not pay dividends like Corporations. They spread the profits among their members, according to the contribution made, in form of benefits.
- A COOP can access grants and Government funding. It is the responsibility of the Governance Council to obtain these. In addition to this, COOP's can issue Bonds with a certain maturity rate in order to attract investors

TOKENOMICS

The Coop Network Blockchain is 100% proof-of-stake Blockchain and is a Fork of the original **NXT Blockchain under Jelurida License**.

The unique proof-of-stake algorithm does not depend on any implementation of the token age concept used by other proof-of-stake cryptocurrencies, and is resistant to so-called nothing at stake attacks. **Curve25519 cryptography** is used to provide a balance of security and required processing power, along with more commonly-used SHA256 hashing algorithms. The currency of the Coop Network is GMD.

GMD is redistributed through the inclusion of transaction fees which are awarded to an account when it successfully creates a block. This process is known as forging, and is similar to the mining concept employed by other cryptocurrencies. Transactions are deemed safe after 10 block confirmations, and the current architecture and block size cap allows for the processing of up to **367,000 transactions per day**.

GMD is used to interact with all the features of the platform.

- The Voting system - for governance purposes
- The Asset system - for those which hold social parts of the Coop and receive dividends
- The Monetary system- for DeFi purposes and claimable NFTs
- Account leasing -for Staking purposes
- Data cloud -for open accounting
- Token Bridge -for simple interaction between Blockchains
- Other ,new features to be built in the near future.

PROOF OF STAKE

In the traditional Proof of Work model used by most cryptocurrencies, network security is provided by peers doing work. They deploy their resources (computation/processing time) to reconcile double-spending transactions, and to impose an extraordinary cost on those who would attempt to reverse transactions. Tokens are awarded to peers in exchange for work, with the frequency and amount varying with each cryptocurrency's operational parameters. This process is known as mining. The frequency of block generation, which determines each cryptocurrency's available mining reward, is generally intended to stay constant. As a result, the difficulty of the required work for earning a reward must increase as the work capacity of the network increases.

As a **Proof of Work** network becomes stronger, there is less incentive for an individual peer to support the network, because their potential reward is split among a greater number of peers. In search of profitability, miners keep adding resources in the form of specialized, proprietary hardware that requires significant capital investment and high ongoing energy demands. As time progresses, the network becomes more and more centralized as smaller peers (those who can do less work) drop out or combine their resources into pools.

In the Proof of Stake model used by GMD, exactly as in the parent chain NXT, **network security is governed by peers having a stake in the network**. The incentives provided by this algorithm do not promote centralization in the same way that Proof of Work algorithms do.



PROOF OF STAKE MODEL

GMD uses a system where each token in an account can be thought of as a tiny mining rig. The more tokens that are held in the account, the greater the chance that account will earn the right to generate a block. The total reward received as a result of block generation is the sum of the transaction fees located within the block. GMD does not generate any new tokens as a result of block creation. Redistribution of GMD takes place as a result of block generators receiving transaction fees, so the term forging is used instead of mining.

Subsequent blocks are generated based on verifiable, unique, and almost-unpredictable information from the preceding block. Blocks are linked by virtue of these connections, creating a chain of blocks (and transactions) that can be traced all the way back to the genesis block.

Block generation time is targeted at 60 seconds.

The security of the blockchain is always of concern in Proof of Stake systems. The following basic principles apply to GMD's Proof of Stake algorithms as seen in the NXT parent chain:

- A cumulative difficulty value is stored as a parameter in each block, and each subsequent block derives its new difficulty from the previous blocks value. In case of ambiguity, the network achieves consensus by selecting the block or chain fragment with the highest cumulative difficulty.
- To prevent account holders from moving their stake from one account to another as a means of manipulating their probability of block generation, tokens must be stationary within an account for 1,440 blocks before they can contribute to the block generation process. Tokens that meet this criterion contribute to an account's effective balance, and this balance is used to determine forging probability.
- To keep an attacker from generating a new chain all the way from the genesis block, peers allow chain reorganization of no more than 720 blocks behind the current block height. Any block submitted at a height lower than this threshold is rejected.
- Due to the extremely low probability of any account taking control of the blockchain by generating its own chain of blocks, transactions are deemed safe once they are encoded into a block that is 10 blocks behind the current block height

COOP TOKEN MODELS AND DISTRIBUTION

The GEOMA DAO COOP has two Token models. The first one is a **Security Token**. These Tokens represent social parts in the COOP and are dividend bearers. They come as non-fungible, meaning each will have unique information or attribute that makes them irreplaceable. These Tokens are the backbone of the COOP.

They constitute the social capital. This capital can be spent only after a proposal is past by voting. The Token ticker is **COOP-S**. These Tokens can be bought or sold only from within the platform, and only after performing KYC/AML. They also come as a certificate on paper as an insurance.

Token supply:

1 million

The launch price for one COOP-S is **2.1 USDT**. The minimum amount for one contributor to become a Member with full rights is 10000 COOP-S.

The price for one COOP-S will increase proportional to the value of businesses created.



SECURITY
TOKEN ICON

DISTRIBUTION



The second Token is a **Utility Token**. Utility Tokens are digital assets that are used to finance the Network by providing its buyers with a guarantee of being able to consume some of the network's products. This Token is the backbone of the Coop Network. It is used for Gas, for governance purposes, for general DeFi activities and to secure the Blockchain.

The Token symbol is **GMD**
This is the Coop Network genesis token.

Total initial supply
1 Billion GMD

TOKEN DISTRIBUTION

50%

of the total supply is permanently locked by the governance council. The purpose of this action is to ensure the safety of the PoS Coop Network blockchain and to prevent 51% attacks by ill intended individuals or groups.

These wallets are **Multi-Sign wallet**, which means that funds cannot be moved without the approval of at least other 4 wallets and after a voting process, performed by all members. These wallets are public and can be monitored by the community.

10%

are Tokens for the Development Team. They have a vesting period of 3 years. Tokens are locked in an escrow wallet and will be unlocked after 3 years at a rate of 10%/month.

13%

of the total supply will be used for airdrops, staking rewards, listing purposes and marketing

27%

meaning 270 million Tokens are offered to form a global community.

Under certain circumstances holders of the Utility Token can exchange these for COOP Security Tokens. The ratio will be determined by market conditions and the value of the Security Token at that particular point in time.



BURN PROGRAM

The Coop Network has a deflationary model. With every new node created and hallmarked by the community **100.000 GMD** will be burned from the permanently locked wallets. Once the Coop Network is launched, the ERC-20 and BEP-20 tokens become obsolete. The unsold token mass will be burned. ERC20 and BEP20 token holders can swap these for the native GMD Token.

NODE REWARD PROGRAM

Every new Node created and hallmarked by the community will enter the node reward program. You must have at least 2000 USDT worth of GMD coins locked to be able to get a hallmark. The APY for the first year is 15 %. APY will adjust on a yearly basis.

BUYBACK POLICY

25 % from the profits generated by the COOP as an enterprise will be used to buy back GMD. The coins will be burned.

WALLETS

In order to transact, the token holders have the possibility to create native wallets with easy-to-use interfaces.

The UI/UX of the COOP wallets is designed to be user friendly, easy to manage, but at the same time provides state-of-the-art security procedures.

The native mobile wallet will be available on both iOS and Android and later will be implemented under a wider range of well-known wallets.

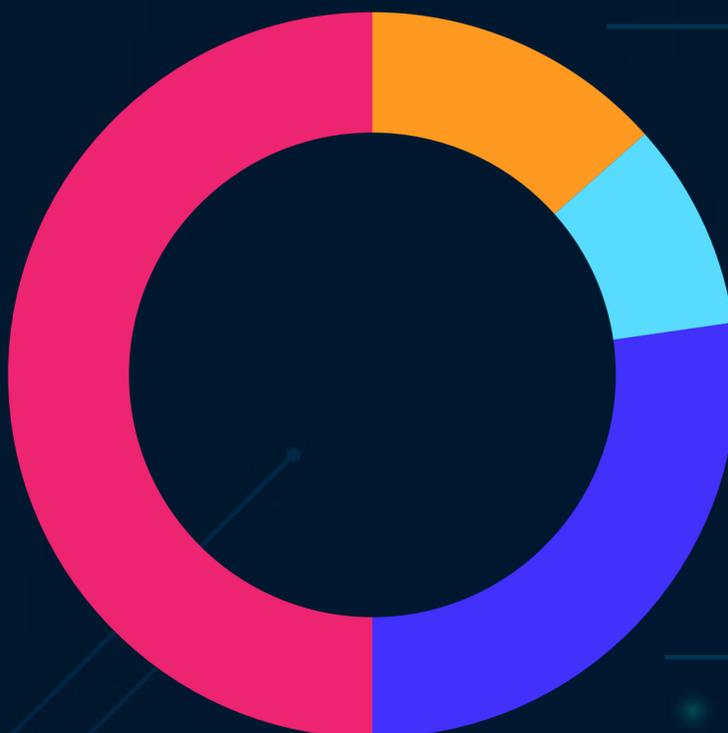
Additional features of the COOP Mobile Wallet will include:

- Vendor locator to find The Network merchants
- Biometric security (e.g., Face ID, Fingerprint)
- Manual private seed phrase backup and import
- Push notifications for discounts and promotions

DISTRIBUTION

50%

SAFETY
AND BURN
WALLETS



13%

AIRDROPS

10%

DEVS

27%

COMMUNITY



Every business the COOP initiates has the purpose to create a shared economy, distributed through the blockchain to all its members and associated members.

The first field of the Coop Network blockchain application is the **CBD industry**. GEOMA DAO COOP takes pride in developing a state-of-the-art facility for controlled production and commercialization of CBD related products, which will be initiated in the third quarter of 2021. Why this domain? According to PRNewswire, the “Cannabidiol Market Size, Share & Trends Analysis Report 2021-2028” report states that the global cannabidiol market size is expected to reach USD 13.4 billion by 2028. The market is expected to expand at a CAGR of 21.2% from 2021 to 2028.

For a better image, in 2020, the hemp segment accounted for the largest revenue share valued at USD 1.7 billion, owing to the rising awareness regarding the health benefits of products infused with cannabidiol derived from marijuana. On the other hand, hemp-derived CBD is expected to witness the fastest CAGR over the forecast period, owing to **the increasing legalization of hemp in various countries**.

Increasing awareness about the health benefits of cannabidiol (CBD), changing consumer opinion, and attitude toward CBD products are some of the key factors driving the demand for these products. Furthermore, increasing demand for cannabidiol from various end-user industries such as food and beverage, personal care and cosmetics, and pharmaceuticals is expected to trigger **market growth**.

THE CHALLENGES

The European cannabis industry is worth billions. Unfortunately, it faces one big problem: **the fragmented regulation of its primary product**. While many European countries are changing their legal stance towards cannabis and more countries start to tolerate cannabis sales, the possession, production, and transport of cannabis are still illegal in most parts of the continent.

As a result, the industry is not able to operate in a transparent way. The cannabis market is stamped as a ‘shady market’ that can’t be monitored by governments and audited by financial institutions. This leads to all sort of challenges affecting both consumers and businesses.

UNKNOWN ORIGIN AND QUALITY

As production and transport of cannabis are still illegal in Europe, the origin of the product is unknown. As a result, the further the products progress through the supply chain, the less information about the origin of the product is available, and thus the quality becomes harder to verify.

As a consequence, companies that are focused on quality can hardly proof they are selling superior products than other brands. This creates an unfair commercial advantage for brands that sell low quality products, but claim to have high standards.

This affects trust of consumers in the cannabis market. This problem is particularly applicable to the online market in which consumers have to rely on reviews and ratings that are prone to fraud. On the other hand, principal and agent relationships become even more blurry as information asymmetry is being amplified by the shady image, meaning that one party can take massive advantage over the other.

PRIVACY ISSUES

In this digital generation, consumers are careful with sharing information, especially when it is linked to cannabis. Consumers are forced to entrust more personal information to third parties than is strictly necessary.

For instance, consumers need to share their bank account number and full names to fulfill an online order (bank account, full names), or need to show an identity card when visiting a dispensary, thereby consumers are forced to link more personal information than required.

SUMMARY

In summary, due to the inconsistent cannabis laws, the industry faces the following challenges:

- 1.** Companies are forced to work in a 'grey' area of the law in which they would rather remain restraint instead of open and transparent.
- 2.** A large part of the legal industry struggles with inefficient and costly transactions, because payment processors are not willing to provide their services. Also, many players need to find creative ways to engage with banking, most often resulting in continuation of the 'shady' image.
- 3.** Unclear origin and quality of products.
- 4.** Consumers do not feel comfortable to link their personal details to cannabis.

SOLUTION

COOP has been created to solve the current problems facing the cannabis industry. It is an initiative formed decentralised association in the European high tech farming industry, hereby called the **GEOMA DAO COOP**. With a shared interest GEOMA DAO COOP is committed to provide the best solution to address these challenges, and with its shared expertise they are capable of doing so.

GEOMA DAO COOP aims to **open up the restrained business attitude of the current market** in order to earn back trust from consumers, regulators and financial institutes. The GEOMA DAO COOP intends to reform the industry in a step-by-step manner by offering fully integrated blockchain solution that will create a new level of transparency benefitting both consumers and businesses.

The ultimate goal is to eliminate inefficient and costly transactions by providing a completely decentralized digital currency that is secure, very fast, and in compliance with local regulations. In addition, COOP aims to build a new level of transparency by providing the ability to trace the production, sales, and distribution of cannabis products.

Furthermore, COOP aims to build trust and reputation by **providing a rating system for all partakers**, and by offering an encrypted identity to all COOP users.



COOP BLOCKCHAIN - A DECENTRALIZED DIGITAL SUPPLY NETWORK FOR THE CANNABIS INDUSTRY

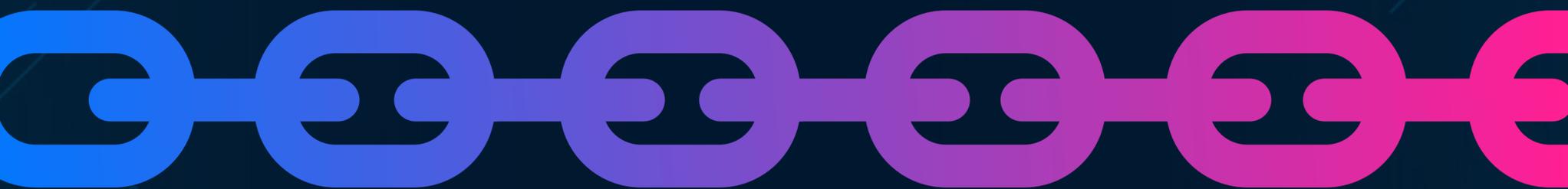
COOP will create more transparency by adding supply chain monitoring functionalities to the blockchain.

COOP aims to create an instrumental tool that allows businesses to optimize their supply chain network and simultaneously build more trust. This will create a new level of transparency within the cannabis industry.

The lack of trust within a supply chain is normally created when one party has more or better information than the other. This information asymmetry creates an imbalance of power. However, with all the transactions neatly recorded on the blockchain and these being made insightful, the information asymmetry dilemma vanishes.

A SUPPLY CHAIN STORED ON THE BLOCKCHAIN

A dedicated supply chain layer will be incorporated in the COOP blockchain. Within this layer, digital identities are created for all physical goods involved in the supply chain as well as for the various actors in the chain such as growers, processors, distributors, merchants, laboratories, etc. The immutable nature of blockchain enables us to record the complete chain of custody for every item that is logged to the blockchain from their origin to the point of sale. This chain of custody gives increased confidence and assurance of the authenticity and quality of goods that leads to better sourcing decisions.



APPLICATIONS FOR BUSINESSES



Multiple applications will be developed for businesses to utilize the smart contract and supply chain functionalities that the COOP blockchain will offer. Traceability allows businesses to improve their inventory management by eliminating isolated paper records and creating a real-time trail that businesses can follow. COOP will provide a dedicated application with an easy-to-use interface to monitor and control inventories at all stages of the product life cycle.

This allows businesses to have tight control over their supply chain, which ensures the timely delivery of goods and minimizes stock excess.

APPLICATIONS FOR CONSUMERS



A transparent supply chain will also be instrumental for consumers with regard to the oversight of quality. COOP will provide an easy-to-use mobile application allowing consumers to access detailed information about their desired product through the use of QR codes. For example, a cannabis seed could be checked for its point of origin, third-party quality testing, timestamps, locations, customer reviews etc.

A TRANSPARENT SUPPLY CHAIN.

The market is being closely monitored with growing interest by government regulators. COOP will contribute to the creation of a trustworthy market, for which transparency is of the utmost importance.

The distributed ledger will provide all users a clear insight into the production, transportation and financial flow of the market. This technology will be relevant for a variety of entities including producers, distributors, shippers, government agencies, and consumers. The COOP is looking into **a partnership with Ledger Origin** for further improvement of supply chain technologies.

A transparent supply chain will foster more trust and commitment, meaning that it is likely to have a competitive advantage over comparable supply chains within the same industry. This will incentivize more businesses in the cannabis industry to join the GEOMA DAO COOP.

RATING SYSTEM

COOP will create a **system of trust on the blockchain**, by adding a rating system for all partakers in the COOP network. This way, all links throughout the supply chain, from farmer to end-consumer, can build the reputation they deserve.

In practice, the blockchain will allow for **transparent reviews**. For example, it will be possible to add a rating to an address, so you will always be able to verify whether you are dealing with a trusted party. Based on several parameters, built-in checks and balances will ensure that ratings will be handled fairly.

Another application of COOP will be aimed at **eliminating fake reviews**. Fake reviews are detrimental to the cannabis industry, harming business and customers alike.

Using the COOP blockchain, we can ensure that only trusted customers who actually purchased a product can place reviews. In addition, due to the inherent transparency of blockchain technology, it can also be used to prevent companies from creating fake reviews (most often 1-star reviews) to improve their own standing or to harm the reputation of the competition.



RATING SYSTEM

CODE OF CONDUCT

During our research on Blockchain projects, we were amazed how many scams and frauds are taking place in this space. It is so horrible that in one of our discussions the term “social cannibalism” came up.

A DeFi Project, as is ours, in the legal form of a COOP has to follow a particular Code of Conduct.

As a Cooperative, great importance is given to the issue of sustainability from a social, environmental and economic perspective. Observing, protecting and promoting human rights is a central value for the GEOMA DAO COOP.

Members of the cooperative should treat themselves with respect, honesty and integrity.

We do not tolerate bribery or corrupt behaviour in any way. We do not grant benefits to business partners, private individuals or government agencies and institutions in order to gain an advantage in a business transaction (active bribery), nor do we accept benefits from third parties in exchange for preferential or favourable treatment (passive bribery).

Likewise, members/employees may not abuse the competences conferred upon them in their professional role for personal gain or the benefit of third parties. Dining invitations and small gifts must also be treated with the utmost caution. These must not give rise to the appearance of a possible obligation, either materially or in their form and scope.

All members are informed about the Code of Conduct when they join the COOP. Changes to the Code of Conduct are published on the Intranet and on the Internet and are effective from the date of their publication.

There are seven principles and values determined by the International Co-operative Alliance.

VOLUNTARY AND OPEN MEMBERSHIP

Co-operatives are voluntary organisations, open to all people able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

As an organisation and as individuals we will do our best to ensure that everyone in our community has a fair chance to become a member of our co-op. We will not use our membership of the co-operative to give special preference to our friends, family or people with similar backgrounds or interests.

DEMOCRATIC MEMBER CONTROL

Co-operatives are democratic organisations controlled by their members—those who buy the goods or use the services of the co-operative— who participate in setting policies and making decisions. We will take decisions and elect our representatives democratically, and we will abide by our rules. As individuals we will not seek to dominate or impose our will on others, but will work together for the common good.

MEMBERS' ECONOMIC PARTICIPATION

Members contribute and democratically control the capital of the cooperative.

AUTONOMY AND INDEPENDENCE

Co-operatives are autonomous, self-help organisations controlled by their members. If the coop enters into agreements with other organisations or raises capital from external sources, it is done so based on terms that ensure democratic control by the members and maintains the co-operative's autonomy. We manage our own affairs and we are accountable only to our members (but of course we must also follow the law of the land). If we enter into agreements or borrow money from others, we will not sign up to any conditions that jeopardise our independence or our democracy.

EDUCATION, TRAINING AND INFORMATION

Co-operatives provide education and training for members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperative. Members also inform the general public about the nature and benefits of cooperatives.

CO-OPERATION AMONG CO-OPERATIVES

Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures. We may join relevant regional, national or international co-operative bodies. However, we are not obliged to become a member of any particular secondary organisation and will decide how we participate in the wider movement based on the interests of our members.

CONCERN FOR COMMUNITY

While focusing on member needs, co-operatives work for the sustainable development of communities through policies and programs accepted by the members.

Our principal responsibility is to our own members, but we should not do anything as individuals or as an organisation that is harmful to others in our community or to the environment. With the approval of our members, we can use a small part of our resources to support projects that will benefit the local community.

LEGAL

The GEOMA DAO COOP is incorporated in an EU country named Romania. Unique EUID:,C32/4/2020

The Law governing COOP's is the following:

**LAW no. 1 of 21 February 2005 (* republished *)
on the organisation and operation of cooperation**

[VIEW LAW](#)

In addition to the basic law, government grants 0 Profit Tax and 0 Taxes on Land and Buildings for the first 5 years of the COOPs existence.

GOVERNMENT & LEGISLATIVE

The GEOMA DAO COOP team pursues legislative routes for adoption of our product offerings, particularly in the realm of legal cannabis and supply chain visibility. As payment solutions are still needed for the legal cannabis industry, there are unique and exciting inroads through state legislative efforts that we have undertaken to garner support and state integrations for our payment solutions, such as MobilPay, etc.

Efforts like these serve a particular niche, however in deploying for the edge case we demonstrate the general utility and feasibility of cryptocurrency-based payment solutions for day-to-day adoption. Further, many nations and states in the European union and worldwide have undergone individual efforts to increase visibility across industries but within their respective jurisdictions via blockchain.

GEOMA DAO COOP actively pursues these state sponsored efforts and integrations, as a major entry point to software and product adoption.

CONSUMERS

The payment processing tools produced by Multi-chain Ventures have a number of pricing models affordable by the average consumer or small business, and the most basic deployments have a freemium plan.

This serves as a bottom-up approach to user acquisition, and we expect a considerable amount of organic growth and usage, particularly given the relative dearth of merchant ready tools in the cryptocurrency space. Further, user acquisition from existing cryptocurrency channels has an added benefit of bringing visibility to the COOP token and will garner adoption and market interest.

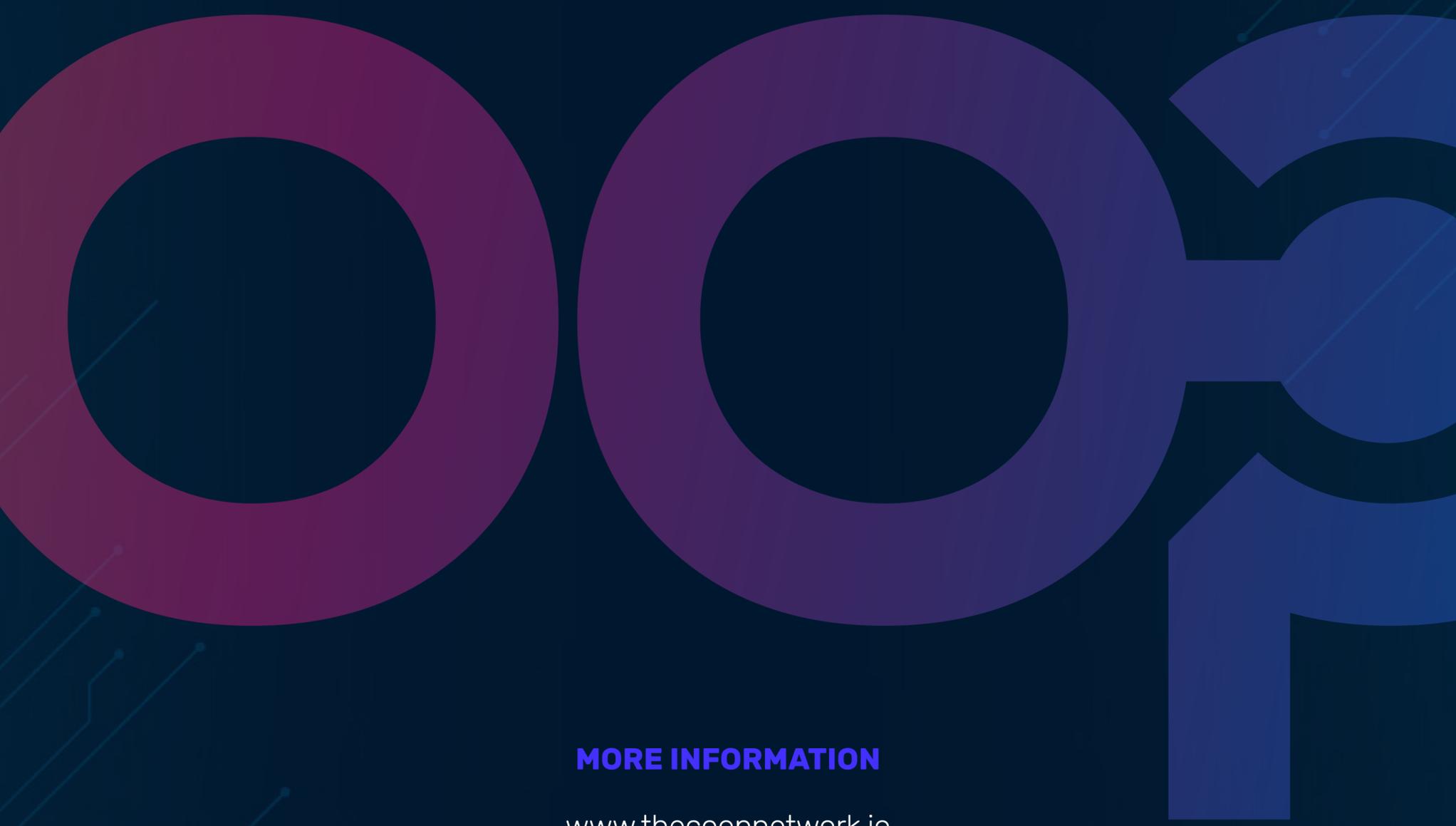
NOTE TO INVESTORS

This White paper must be read as an introduction to the COOP business model and token economics.

Any decision by a potential investor to invest in COOP tokens should be based on a consideration of the COOP White paper together with the Terms & Conditions, Road Map and the Business Plan as a whole.

The offering of COOP tokens does not constitute an offer or solicitation to sell financial instruments and any such offer or solicitation of financial instruments will be made available only by means of a prospectus or other offering documentation in terms of any applicable Romanian law.

Without prejudice to any specific law, civil liability attaches to those persons who have tabled this Whitepaper, including any translation thereof, and applied for its notification.



MORE INFORMATION

www.thecoopnetwork.io

