

AGUADILLA

DIGITAL CURRENCY PROJECT



AGUADILLA





AGUADILLA DIGITAL CURRENCY PROJECT PLAN

"Well the problem has been clearly identified . . . There is a lack of trust, So sort of groping for an answer . . . I think the most likely, the most likely replacement (for the U.S. Dollar) would be some kind of ledger system invented by some kids from MIT or Stanford or some other engineering school that hasn't even happened yet that can replace the Dollar worldwide. I do not know when it will be . . ."

5/11/2021, CNBC, Mr. Stanley Druckenmiller, Duquense Family Office LLC

Aguadilla Quantum Leap

If not The Absolute Best Money Manager of All-Time, Mr. Stanley Druckenmiller, of George Soros Quantum Fund and Duquense Family Office fame, is One of The Best. He is Historically Renown for recognizing Opportunity and Capitalizing on it Massively to the Benefit of His Investors and Investments.

Mr. Stanley Druckenmiller has clearly Identified that there will be a Cryptographic Currency coming forth that has not come yet which will be able to replace the U.S. Dollar and enable for the First Time in History a Currency that will last.

We of the Aguadilla Digital Project boldly assert, the Team is here to Deliver and the Cryptographic Currency has come forward in Form, its name is, **The Aguadilla.**



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Opportunistic Investing

A Nexus of Investment Opportunity has produced a Golden Age in Cryptographic Currency.

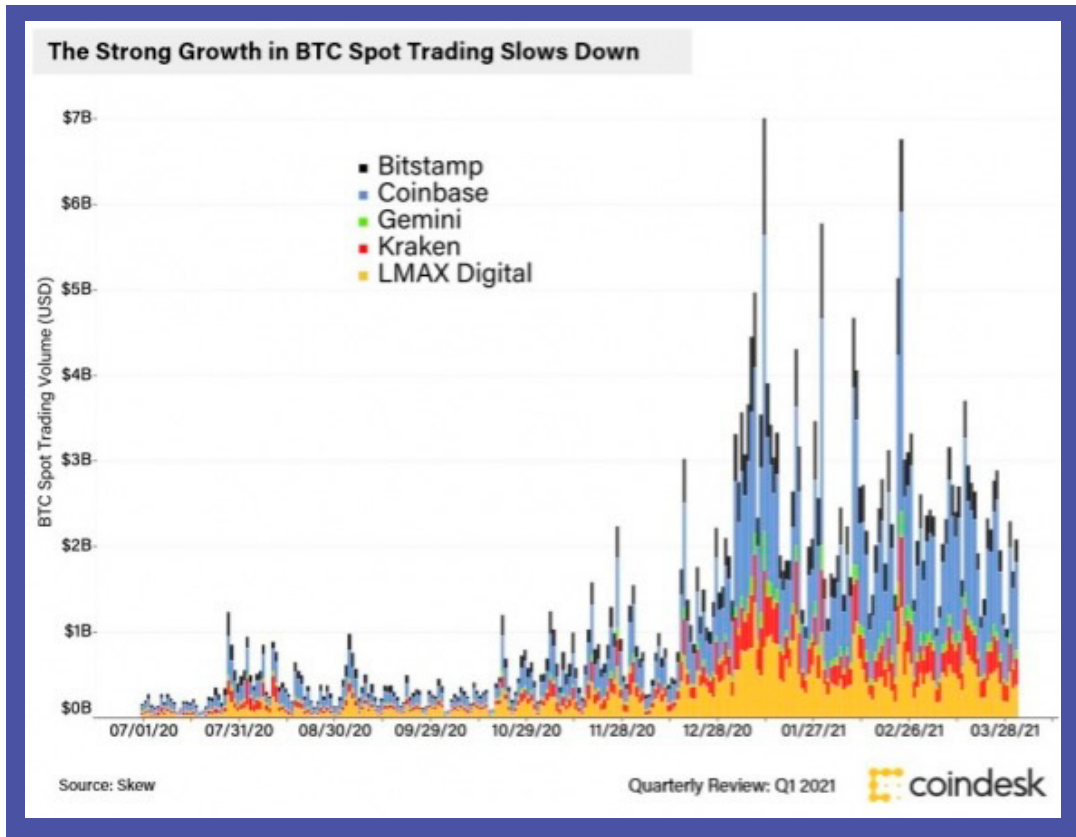
The Technology is exactly right. Asymmetric/Symmetric Cryptography, Cryptographic Hashing, Blockchain Digital Ledger, Peer-to-Peer Transactions, Governance Algorithms, Centralized/Decentralized Trusted/Untrusted Payments Architecture, Payments Gateway Aggregation, Mobile Payments and Banking, Decentralized Finance, Programmable Currency, Central Bank Digital Currency (“CBDC”), and more, have all emerged finally ready for combination to Revolutionize Finance and make Payments unimaginably Cheap and Easy to execute.

The Financial Climate is exactly right. Capital is abundant to fuel the Revolution. Globally, Monetary Conditions are incredibly loose providing Expansive Monetary Policy at the historical brink with little sign of changing. With Taxation unable to support Fiscally, Unbridled Deficit and Debt Sovereign Government Spending accompanied by “War-time like” Pandemic Transfer Payments, the already Cycle-ready U.S. Dollar Reserve Currency change-over in the offing is beckoned closer. Poor Future Taxpayer Demographics dictate the Trend must continue and may even accelerate into the Future, Globally.

“I don’t think that Bitcoin . . . is widely used as a transaction mechanism. To the extent it is used I fear it’s often for illicit finance. It’s an extremely inefficient way of conducting transactions, and the amount of energy that’s consumed in processing those transactions is staggering.”

2/22/2021, New York Times Deal Book Conference, Ms. Janet Yellen, United States Treasury Secretary

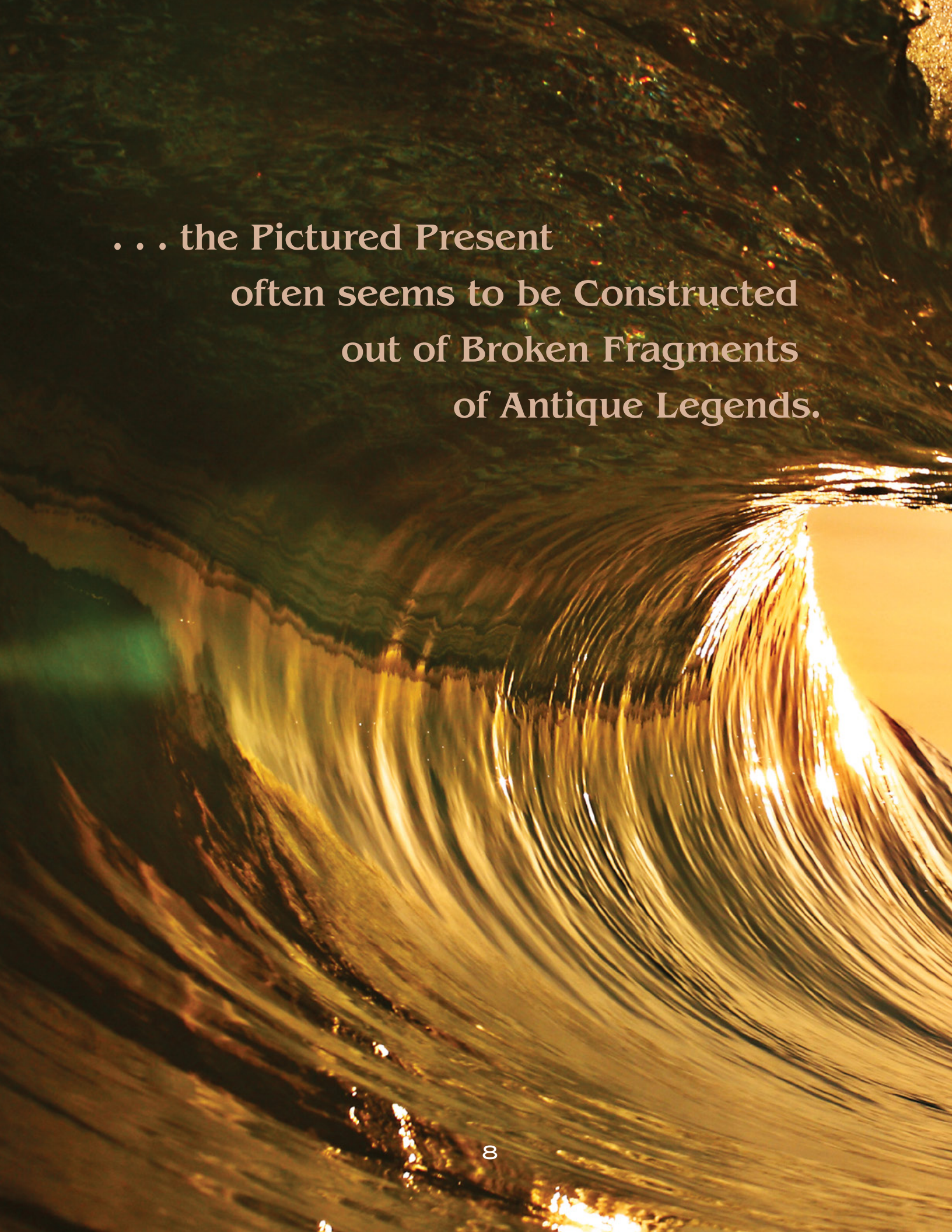
More Opportunity. Even with the already in Massive Investment, the Promise of Cryptographic Currency has not been realized. Ms. Janet Yellen is correct, the Full Ethos, Vision, and Execution of Satoshi Nakamoto’s “Peer-to-Peer Electronic Cash System” has not yet happened before on this Earth. The Masses do not Pay One another in Cryptographic Currency Ubiquitously and the pace of Speculative Trading in Cryptographic Currency is slowing down and cannot support the Space alone going forward.



The True Promise of Bitcoin with its Mammoth Investment Potential ~13 years later is still undelivered and has little chance of being delivered by any of the current Incumbents. If they could deliver, they would have by now.

It is time for a Focused Team with Extreme Pedigree and Demonstrated High Qualification to step in and advantage the Nexus on Perfect Timing – The Aguadilla Digital Project has arrived.

All will benefit handsomely. Mammoth Opportunity captured step-by-proper step.



. . . the Pictured Present
often seems to be Constructed
out of Broken Fragments
of Antique Legends.



China's Digital Yuan could be the Future of Money

*<https://scroll.in/article/994652/chinas-digital-yuan-could-be-the-future-of-money>
5/14/2021, Scroll.in, Mr. Daniel Broby, The Conversation*

Bahamas' Digital Sand Dollar. A Competitor for Digital Yuan or Just Offshores Digitalizing

*<https://www.investing.com/news/cryptocurrency-news/bahamas-digital-sand-dollar-a-competitor-for-digital-yuan-or-just-offshores-digitalizing-2500446>
5/9/2021, Investing.com, DailyCoin*

Inside Sweden's Ambitious Plan to turn the Krona into a Digital Currency – and Fend off the Rise of Crypto Coins

*<https://fortune.com/2021/04/09/ekrona-swedish-digital-currency-vs-crypto-blockchain-riksbank/>
4/9/2021, Fortune, Ms. Sophie Mellor*



Let us now Level Set the current state of Darwinian Evolution of the Cryptographic Currency markets and start to demonstrate how The Aguadilla Digital Currency Project fits into and Evolves the Fabric.

1st Evolution -> Bitcoin = Cryptographic Money, Untrusted De-Centralized Transaction Processing, Landmark Development.

In the estimation of The Aguadilla Digital Project, Satoshi Nakamoto did not create a Peer-to-Peer Electronic Cash System. Again, we agree with Ms. Janet Yellen. He/she genesised the First Step in an Evolution and what was resultant was Cryptographic Money with an Untrusted De-Centralized Transaction Processing Network. Trusted Networks of Digital Money and Peer-to-Peer Networks for Information and Digital Money Transfer already existed for some time before Nakamoto (Think Shawn Fanning and Napster, so 1999.)

Numerous Cryptographic Currency Projects still exist and thrive that are, as Larry Ellison would say, feature advancements and unique implementations to Nakamoto (Litecoin, probably the most successful, Dogecoin, probably the most popular, and a Deep field of others).



2nd Evolution -> Ethereum = Programmable Cryptographic Money and Money as a Platform, Less De-Centralized, Extremely Creative.

This Evolution came into being in 2013 and came to the Markets in a Crowdfunding in 2014 with release for Public Consumption in 2015. The Technology Nexus at the time and the persuasion (Technologist, Application Builder, Game Theory Aficionado, etc.) of the Creator drove this Technologically-centered shift. The man who brought these develops forth is Vitalik Buterin; he is special, Magical, without question, hard to beat, and deserves our Accord.

A product of Evolution 2, The Smart Contract, is still in its infancy by our judgment, however we do not believe this will be the continuing state of affairs in the next 5 years. Finance will be Evolved significantly by the Smart Contract. If not by other's, by The Aguadilla Project's hands surely. We know exactly where we are taking these Smart Contracts and how they fit into the future Mosaic of Finance; Finance and Trading will never be the same as a result.

Again, many have created feature advancements to Buterin's original Architecture and Implementation, but we do not judge any created a next Evolution. There is a host of ERC-20 Cryptographic Currency that are built on Buterin's platform.

Stable Coins emerged in parallel to Ethereum, Tether being the most prominent. These Coins have a redundancy that looks similar to the State or Confederate Currency of yore and are simply surrogate to the Sovereign Specie Reserve or Asset they choose to "Peg" to. The coming CBDC Evolution should make utterly clear the redundancy and the Aguadilla Digital Project can release our own Stable Coins if we so wish much Better and more Reliable than anything existing.

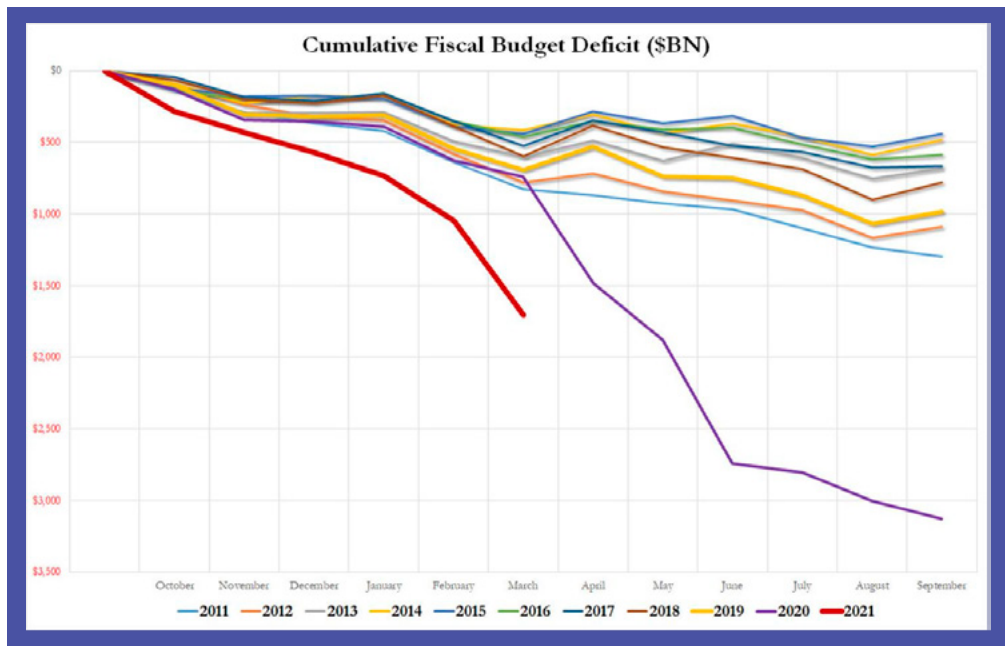


3rd Evolution -> Central Bank Digital Currency (“CBDC”) = Trusted Centralized Cryptographic Money issued by a Sovereign Monetary Authority, Less Creative.

Inevitably, the Third and Next Evolution did come and this time it was real Money; the CBDC was born. The Sovereign Monetary Authorities were the Creators, not the Technologists. The response was considerate of prior Private Project developments, Evolutionary to them, and entailed serious intent to Evolve the current World Order of Floating Fiat Currency and respond soundly to the Cryptographic Currency Space. This Evolution came into being in 2018 and early 2019.

In our Project Team’s collective minds, this was a serious efficacious Sign Post for the Cryptographic Currency Space. Central Banks took notice, had Think Tank sessions, aligned Stakeholders, got Budgets and Teams assigned, delivered Reference Architectures and Implementations, and then went Live with CBDCs.

As you may notice, we have been hesitant to call Evolution 1 and 2 Money (Stable Coin is Money if Backed properly), siding on not doing so. The CBDC is Money as it is Backed by its Sovereign Issuers’ Stable ability to Tax and Confiscate reliably from its respective Citizenry. This being said, the CBDC is likely Dead-On-Arrival (“DOA”) as its Reserves will be other CBDCs or Fiats and are Unsound Money as a Result. Particularly, with Sovereign Nation’s ability to rely on solely Taxes as a Funding Source ended and Monetization in full Use currently and necessary Globally into the Future.



4th and Final Evolution -> Independent CBDC = Trusted/Untrusted Centralized/De-Centralized Cryptographic Sound Money issued only by The Aguadilla Digital Project, Homeostasis Landmark Development.

The Full Delivery of Satoshi Nakamoto's "Peer-to-Peer Electronic Cash System" is a Key Goal of the Aguadilla Digital Project, at large, and Requires a Full-Featured Independent CBDC or it can be called, a Synthetic Hegemonic Currency.

**It Was Always Burning,
Since The World's Been Turning . . .**



AGUADILLA



| | 1973 | 2017 | % change 1973 - 2017 |
|-------------------------------|------------|-------------|----------------------|
| Pint of lager | £0.14 | £3.59 | 2464.3 |
| Loaf of Bread | £0.11 | £1.03 | 836.4 |
| Apples, per kg | £0.28 | £2.02 | 621.4 |
| Pint of milk | £0.06 | £0.43 | 616.7 |
| Sausages, per kg | £0.58 | £4.89 | 743.1 |
| Butter, per 250g | £0.13 | £1.46 | 1023.1 |
| Carrots, per kg | £0.11 | £0.65 | 490.9 |
| Sugar, per kg | £0.11 | £0.68 | 518.2 |
| Coffee, per 100g | £0.28 | £2.95 | 953.6 |
| Dozen eggs | £0.33 | £2.02 | 512.1 |
| Flour, per 1.5kg | £0.15 | £0.82 | 446.7 |
| Diesel, per litre | £0.08 | £1.18 | 1375.0 |
| Average detached house | £16,980.00 | £345,833.00 | 1936.7 |
| Gold troy ounce | £34.00 | £942.70 | 2672.6 |

The Late 1960s and the Early 1970s unleashed a Tempest, shall we say a Shakespearean Sea-Change, in Money and Markets. The old Economic culprits of More Costly than Anticipated Wars, Global Fiscal Pressures, Unanticipated Economic Shocks, and more brought on causations and correlations to result in President Richard Nixon's move off the Bretton Woods established norms for the Gold Standard and Convertibility as well as The Smithsonian Agreement to Float Critical Global Currencies. In this case, it seems "Inflation is Always and Everywhere a Monetary Phenomenon." Are we to bet that Bitcoin's fate when 21,000,000 is reached will be any different than Bretton Woods Gold? New Ideas and Implementations, beyond the CBDC, are needed to quench the Inflationary Wildfire which has only gotten geometrically worse from 2017 to present. The Citizenry buys non-Seasonally non-Value Added goods and their Money backed by them and an Autonomous Central Bank they will soon get!

Satoshi Nakamoto Resurrected



Facilitating the Delivery of the System, in a number of crucially important aspects, is the Cryptographic Currency, The Aguadilla.

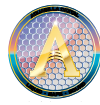
We say “Full”, because it is clear Satoshi had an Ethos and a Vision to what He/She was trying to Deliver but not a Complete Specification nor Implementation. It was impossible in 2008 for Satoshi to deliver a Full System, the Technology necessary was not yet available. As stated prior, as of mid-2021, the facts show that Satoshi’s Full Vision/Implementation has not been delivered yet.

Further, because of improper Structure and Breadth of the prior and current Projects, it is likely that the Full Promise will Never be delivered from amongst the current Cryptographic Currency landscape. Why?

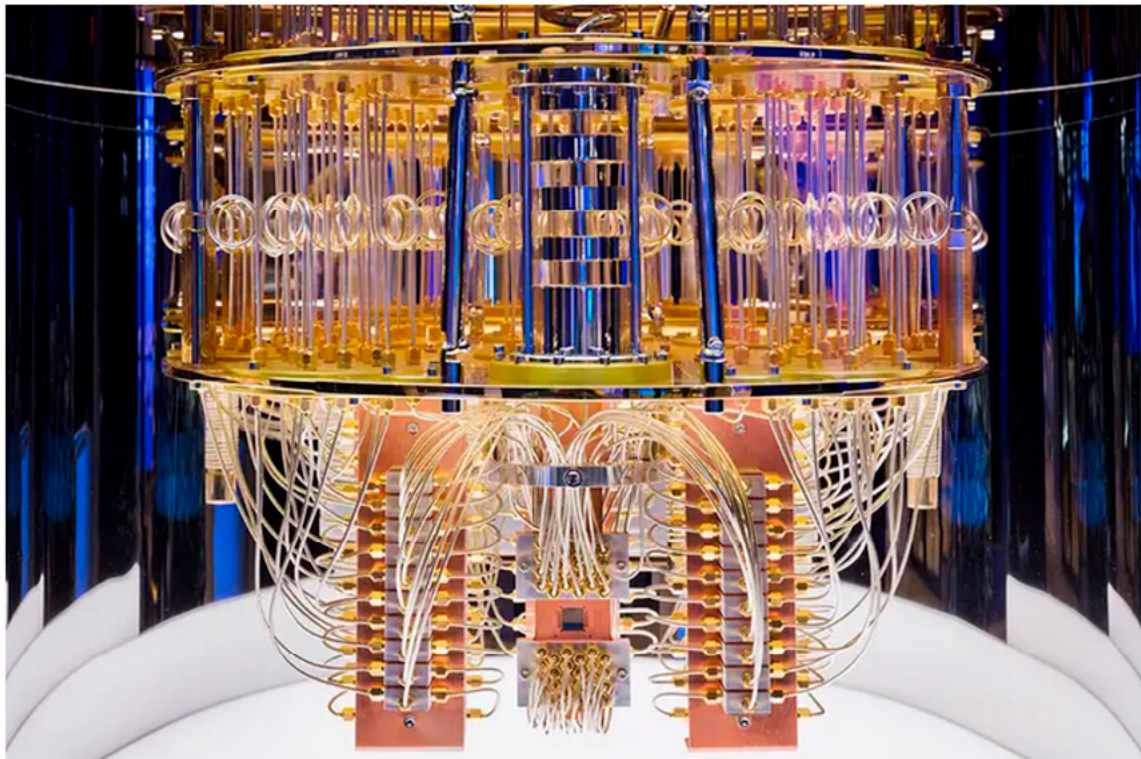
It is significantly more complicated in its Components and has significantly more Breadth than what the Satoshi Blueprint or any Current Incumbent plans are to deliver a Cryptographic System of Money that will be adopted by All End-Users Globally for All Payments.

The System must be, at least, able to deliver the following Functionality:

1. Promote Fairness amongst the Citizenry – The Aguadilla’s Architecture and Implementation are aligned to Monetary Access Fairness enabled by the Aguadilla Money Fairness/Seva PODS in the specific areas of Tithing, “Green Shoots” Small Business Supply Allocation, Xianghuban Unexpected Health Events Mutualization Insurance, and Overall Fair Supply Allocation;
2. Be Post-Quantum Cryptographic Secure – Today’s Cryptographic Currency as well as numerous Data and Data Transfer Protocols rely upon Symmetric and Asymmetric Encryption that then relies upon certain Architectures which embed Algorithms like Diffie-Hellman, Elliptic Curve Cryptography (ECC), or Rivest–Shamir–Adleman Cryptography (RSA) that are then foundationed in certain classes of Mathematics (Number Theory, Randomization, Factorization, etc.). The Aguadilla Digital Project dramatically improves this Chain of Dependency as well as creates Post-Quantum Computing Secure Components and Mathematics that foundation it. This includes hardening Core Systems and Endpoints as well as Implementing Comprehensive Threat and Fraud Monitoring that have the same High-Level of Security across the Eco-System entirety. This is Priceless Technology that sets the Aguadilla as a Sovereign Government Standards Bearer not just for Cryptographic Currency but all types of Communications and Data;



Back to The Future – 60 Years Later





3. Sound Money – Current Cryptographic Currencies are neither Sound Money (“Backed by Stable Real Goods or Stable Real Goods Conduits required by the Citizenry or Reliable commitments for Taxation or Confiscation of the Citizenry”) nor are they Properly Supplied to produce Fair Allocations of Money to the Citizenry and Financialization of the Economy. The Aguadilla and its Transaction Network enable two Key Aspects to counter the Sound Money Deficiency of the Incumbents: 1) The Aguadilla “Stuffs-based” SDR Index, and 2) The Aguadilla Algorithmic Supply Adjustment Machine. Both of which are created and maintained by the Aguadilla Autonomous Central Bank PODS;
4. Lowest Cost and Highest Scalability, Globally Distributed, Highly Liquid – Initial Deployment of the Aguadilla and its Transaction Network will be in at least 4 Nodes with Making Infrastructure deployed accompanying “loosely connected” to the Comprehensive Payment Gateways. The Aguadilla Network will be capable of the Maximum Peak Load performance in respect to Transaction processing number and Quality-of-Service (“QOS) performance of 1 of the 3 Major Credit Card Processors in their Globally Distributed Environments. It is a Goal to be able to handle the full Peak Load of all 3 Majors at one time. Further, the Comprehensive Architecture which combines the Aguadilla “Stuffs-based” SDR with the Market Making Infrastructure and the Comprehensive Payments Gateway will allow for further Extreme Transactional Liquidity and Price Stability;

5. CBDC Independent – The difference between being a Cryptographic Currency or even Legal Tender for a Sovereign Nation, and being its Central Bank Digital Currency (“CBDC”) are wide. The Aguadilla is targeting being an Independent CBDC which will be used by a number of Sovereign Nations for use as its own CBDC upon conversion from the 180 Fiat Currencies that the United Nations currently officially recognizes. Mark Carney, former Governor of the Bank of Canada and former Governor of the Bank of England, calls this a “Synthetic Hegemonic Currency”. There is a set of known functionality requirements that emerge when Independent CBDC status is required and the Aguadilla will have these. The Aguadilla Digital Project is actively interacting in Consultation with Teams who have Delivered Full Working Today Live CBDC Implementations;
6. Centralized at first then De-Centralized – There were many forms of Secure Digital Global Money Transfer prior to Satoshi Nakamoto; Western Union was Analog transfer since 1851 and slowly migrated function. Satoshi was the first to do Secure Digital Global Money Transfer via Untrusted Parties facilitated by Cryptographically-protected Currency; in this manner, the Transaction Processing for the Currency is via Untrusted Parties De-Centralized.

The Aguadilla and its accompanying Processing Infrastructure will, upon Initial Deployment, have all Transaction Verification be done between and by Trusted Parties in a Centralized Manner. The Deployment will then be Evolved over time to an Untrusted De-Centralized Architecture and Implementation. Satoshi’s Architecture (and others who have Evolved it) clearly is not the most efficient, low-cost Architecture, nor most secure, for De-Centralization Cryptographic Currency Transaction Processing. The Aguadilla will be;

7. Truly Peer-to-Peer to Micro-Transaction Capable Payments System – The Aguadilla Distributed Market Making Infrastructure can process millions of Small Tickets, at Microsecond-measured internal processing speeds wire-in wire-out, at Costs that are single digit per million of Currency Volume; the distributed Aguadilla Coin Payment Processing Architecture will be equivalent. This extreme Stable scalability will allow for Peer-to-Peer Cryptographic Currency Micro-Transaction “shepherding” at a new Standard Globally. This is an Architecture that has not been done before and will be difficult to deliver for the End Users. The extreme Challenge is known but is the only way the Underbanked or today’s Non-Banked can be truly included in the Global Financial Order;

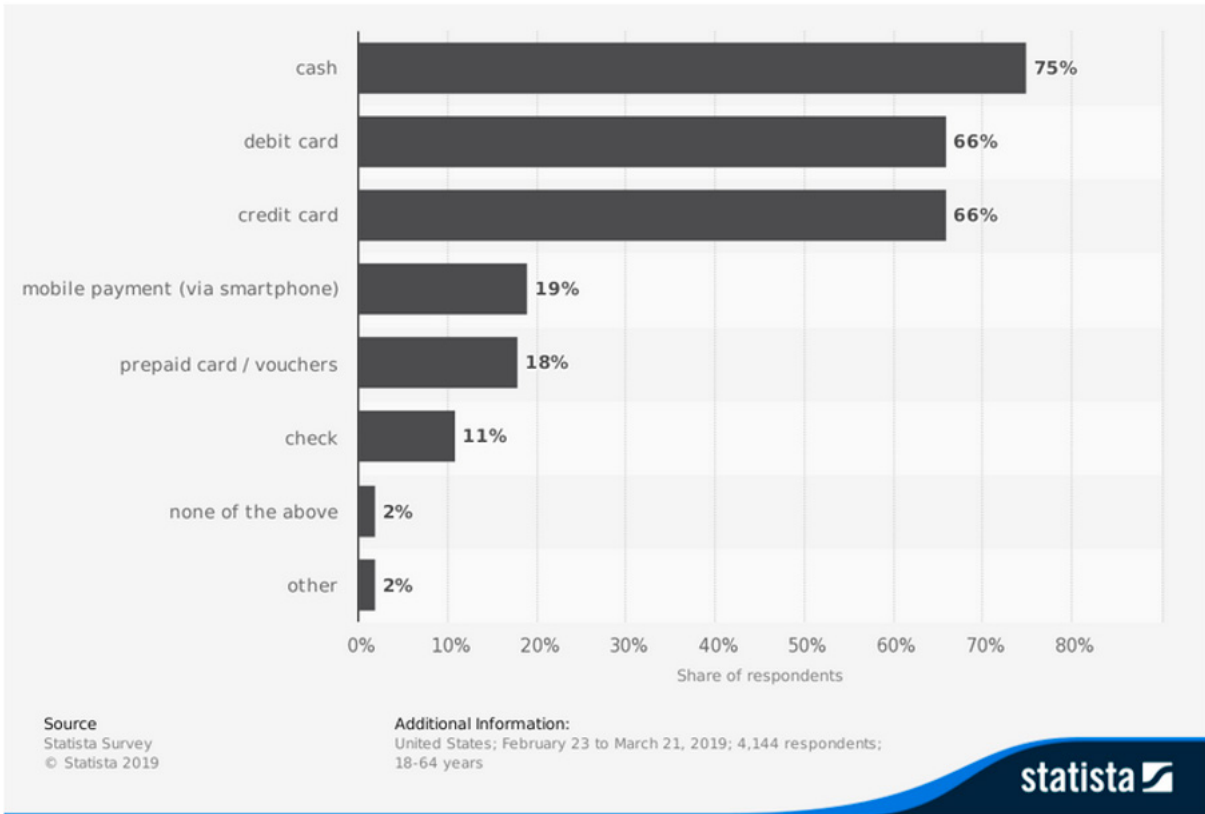


The Lifecycle of a **globalpayments** Credit Card Transaction



8. Delivering Complete and Easy-to-Use Capability to the Multiple Necessary End User Touchpoints – Today’s End User Touchpoints consist of Point-of-Sale Card Payments, Point-of-Sale Mobile Payments (in various forms), Mobile-to-Mobile | Other Payments (in various forms), Web Payments, Bank-to-End User and vice-versa, End User-to-End User via Bank, primarily. The success of companies like WeChat and AliPay has been much to the credit of the End User and Merchant Touchpoint Ease-of-Use they enable. The Aguadilla Coin functionality will be Complete and Ubiquitous to the End User at the Level of WeChat and AliPay. Luminaries who created the foundation of Samsung Pay are slated to Advise and ensure even more Advanced Technology is Incorporated;

Most Popular Consumer Payment Methods, 2018-2019

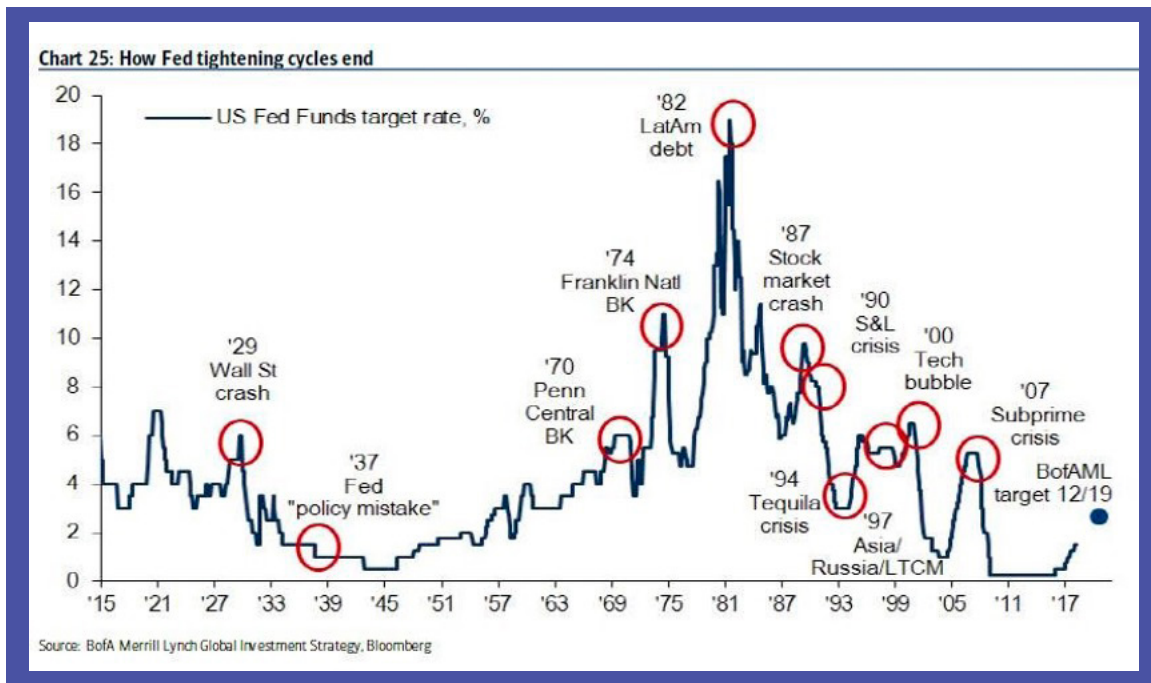


9. No Dependence on the Current Banking or Credit/Payments Environment – The moment the Current Banking and Credit/Payments Environment are relied upon Property Rights are lost and Costs are incurred by the Citizenry. All of the Current Unicorns of note who have received loads of Funding are all dependent (Ripple, Square, Stripe, Nubank, N26, Revolut, Chime, and the list goes on). The Aguadilla Coin and Transaction Processing Network will be able to encapsulate all Banking functions (Custodial, Money Transfers, Credit, Interest-Bearing Account, etc.) as well as all Payments Aggregator, Gateway, and Credit Card functions (Authentication, Encryption/Decryption, Tokenization/De-Tokenization, Credit, etc.) One could say the Aguadilla Digital Project is producing a Super-Set of functionality that encompasses all the recent Banking and Payments Unicorns done Comprehensively and Right; and lastly.


10. Elegant Integration with Today’s Diverse Legacy Payments Infrastructure – While there are a plethora of highly Funded Unicorn-entrants into Global and Regional Banking and Payments, it must be acknowledged that there is a certain level of Market entrenchment to current Main-Line Banks, Payment Processors, and Credit Card Companies. Careful consideration towards these Legacy Incumbents and their Integration with the Aguadilla Coin and Network Architecture and Implementation allows for an Elegant Aguadilla Experience for the End User’s benefit. The Key to this Integration will be a Strategy of Stable Migration out of Legacy Environments to the Aguadilla Network, facilitated primarily by the streamlining and modularity of the Aguadilla Technology Architecture.

For the first time, the Global Bar has been set for an Independent CBDC.

Smaller Country holders in the United Nations defined 180 Fiat Currencies are Aguadilla White Labels with deep Integration. The Citizenry with Corporations Large and Small will use the Aguadilla Independent CBDC to empower them to have Ownership over their Money and make Global Payments and enable Currency Transfers ubiquitously and unimaginably Cheaply.



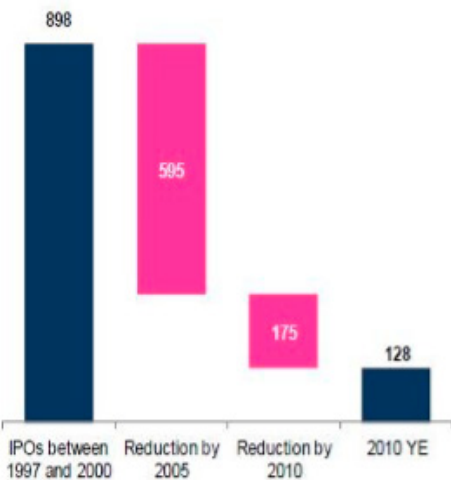
The Vision and Technology Leadership provided by the Aguadilla Digital Project, which is Iterative and Ever-Driving, is simply too large to be ever caught and if anything will be extended.



Organized to Be a Winners-Take All

The Dotcom bubble teaches a valuable lesson – most new ventures die, but survivors become winners that take all

Tech Company Initial Public Offerings ('97-2000)



- On a per-company basis, IPOs from the Dotcom bubble have done spectacularly poorly, with an 86% company failure rate by 2010
- Annual share-price return for this cohort was -3.7% between 2000 and 2010

Performance of Dotcom Survivors (logarithmic, indexed to IPO date)



- Yet, the underlying thesis was correct, and individual winners like Amazon and Netflix grew to dominate entire industries
- Timing is extremely important. Pets.com IPOed with \$375 million and shut down later that year; Zooplus was launched in 2006 and in 2017 is worth over \$1 billion

Source: Autonomous NEXT, Bloomberg data, McKinsey

If History is correct, the Cryptographic Currency Space will see a higher failure rate in 10 years than the DotCom Bubble. Timing for entry into the Space is extremely important.

We expect that the Space will get significantly more frothy after this current mild correction. Does Aquadilla = Amazon after the froth subsides? Time will tell and our sights are set.

The Aguadilla Digital Project Teams organize as Foundational and Key Application Technology Groups which we call PODS (People Organized Delivering Systems).

The critical Foundational PODS currently are:

- 1) Money Fairness/Seva Operations;
- 2) Cryptographic Mathematics and Security Algorithms;
- 3) Security Infrastructure;
- 4) Machine Learning and Artificial Intelligence Technology;
- 5) High Performance Advanced Computing; and
- 6) User Interface Technologies.

The critical Key Applications PODS currently are:

- 6) the Secure Digital Currency Unit;
- 7) the Market Making Technology Group;
- 8) Payments/Credit/NewTechBank Unit;
- 9) the Autonomous Central Bank Unit; and,
- 10) the Smart Contracts/e-Derivatives Unit.

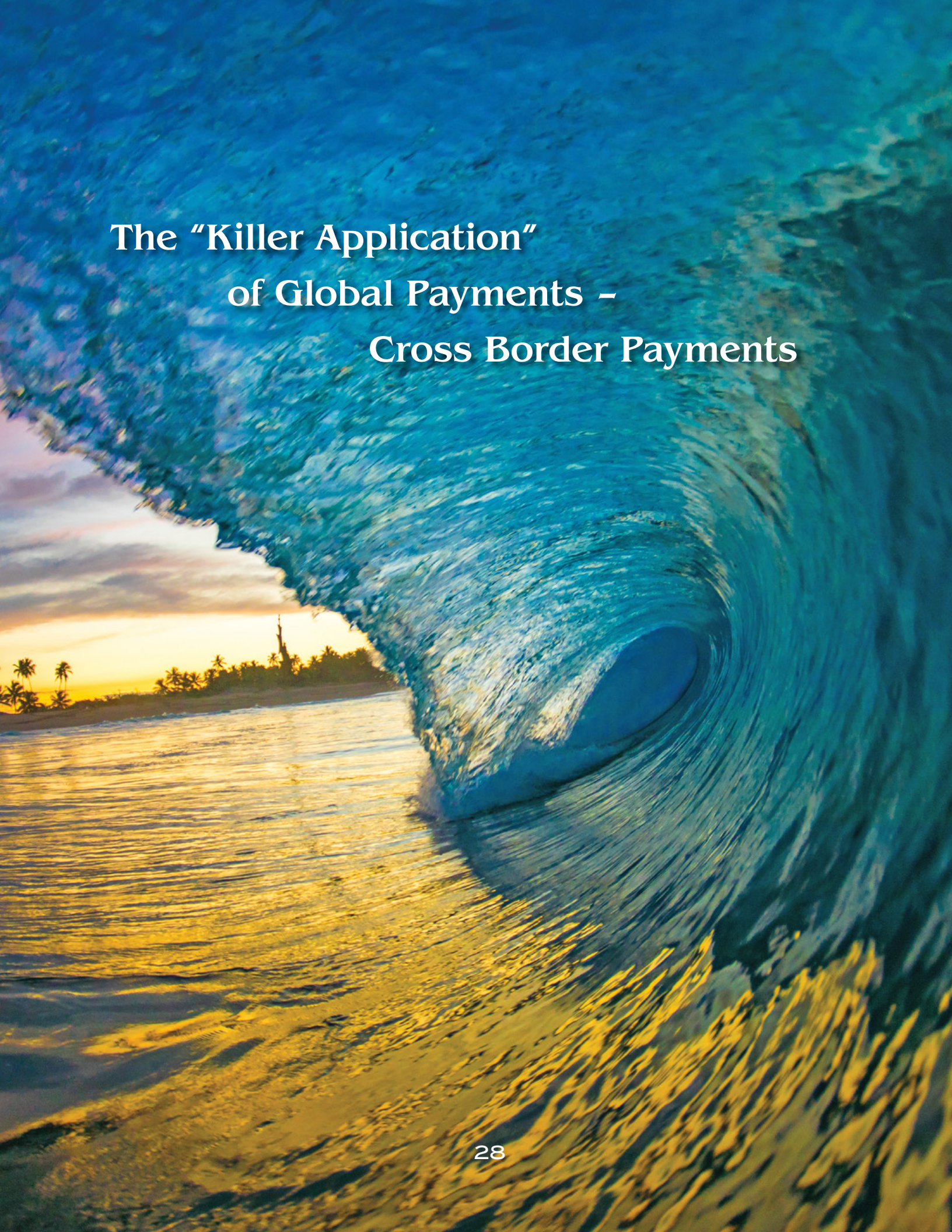
All of the PODS detailed above are absolutely compulsory to the Full Delivery of Satoshi Nakamoto's Vision.

Timing needed to be Proper and Perfect to unveil the Aguadilla Digital Project; much Patience was had. Some of the Technologies encapsulated in the above PODS were not ready in 2017 for Combination and most importantly, the End User was not ready for them in Combination.

There are many great Technology Firms who have Teams or Individuals who "slot in" or even comprise portions of, or in total, PODS above. This being said, None has delivered the total Project in Harmony for the Global End User's benefit.

The Aguadilla Digital Project brings forth a new type of Working Structure, a Federation of PODS and Partners working in unison with cross-pollination for a common goal. This type of Project-based Structure is perfect for the Pandemic-created work environment we could likely be dealing with for the next decade or so, unfortunately.



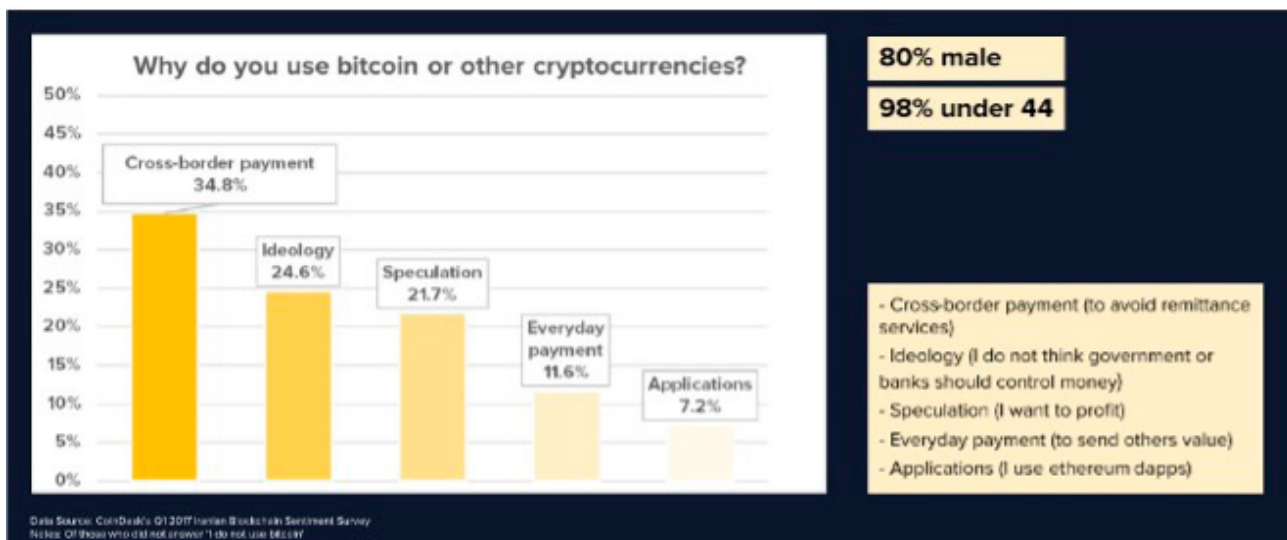


The “Killer Application”
of Global Payments –
Cross Border Payments

This is a tremendously exciting section for The Aguadilla Digital Project Team. Members of our prospective Team were directly involved and Winners that came out of the last 2 cycles of Global Payments Evolution. Further, the merging of this Expertise with our top Multi-Asset Global Market Making and Aguadilla “Stuffs” SDR capabilities allows for “light-pole power” synergy and is a keystone to achieving what has not been Executed yet in Cross Border Payment for End Users.

Unnecessary complexity and Cost in Cross Border Transactions and Remittances, Corporate Foreign Currency Payment and Conversions, Foreign Travel Spending, and Foreign Online Purchase are just simply Out-of-Control for most End Users. El Salvador’s recent news regarding Bitcoin is directly Illustrative here. Transfers and Mistakes in this Arena can be extremely Unfair; as Global Citizens and Corporations I am sure we all have experienced cost up to 6% on a set of important Foreign Transactions, maybe some of us more. Most deeply familiar with Day-to-Day Trade Flows in Global Multi-Asset Markets as well as the IntraBank Foreign Exchange and Swap markets, it has been a long-time dream to eliminate Intermediaries and align Consumer, Corporate, and Institutional End Users Cross Border transaction complexity and costs with the Elite.

The Aguadilla is to be an absolutely “Game Changing” Force on the Corporate side facilitating intense Global Corporate Costs Savings as well as transforming Global Corporate Treasuries all real-time. We have already seen marked traction in this area at Global Corporations, like MicroStrategy and Tesla, however they are Fiduciarly including the wrong Instruments.



Domination in this Area requires absolute Mastery of Cross Border Payments.

There are 5 Areas of distinct Advantage that the Aguadilla Digital Project has vs. All Cryptographic Currency Competition and New Banking and Payments Incumbents in regards to Cross Border Payments:

- 1) Proven Globally Distributed Currency Processing Capability – The Architectures the Aguadilla Project will be deploying have and can handled 10-25 Billion USD in turnover per day. These Deployments are located in State-of-the-Art Global Datacenters in the nearest possible proximity to the Best IntraBank, Electronic Communication Network (“ECN”), and Exchange Matching Engine Liquidity worldwide with fabulous Backbone accessibility. This type of Infrastructure allows for Ultra High Frequency interaction with the Comprehensive Payment Gateway on all available Currencies at the Lowest possible rates which can be passed through to End Users. Very few have this grade of Technology and to have it Battle-Tested at the Peak Loads discussed above with the People and Processes proven to support it is rare and often prohibitive for almost all;
- 2) Diverse Currency Coverage – Majors, Crosses, and Exotic Fiat Currencies as well as their Derivatives (mostly Swaps and Non-Deliverable Forwards (“NDFs”) and Cryptographic Currencies are all covered with as Deep Liquidity as possible. This allows for Cross Border Transaction processing in every Locality Operationally Possible. Even large Multi-National Banks would not be able to match the diverse Liquidity we can access in Partnership. Further, the Transaction Cost and Spreading from a Large Bank would be surely more expensive in almost all cases;
- 3) Stable “Lingua Franca” Cryptographic Currency – Because the Aguadilla Coin is backed by the “Stuffs-based” SDR as stipulated by the Aguadilla Autonomous Central Banking Unit, there is De-Facto Stability to Exchange across a diverse palette of Assets. We make this Market ourselves with our Federated Consortium of most qualified Market Makers further ensuring Stability. This Stability allows for a new standard of Exchange and Settlement when interacting with the Comprehensive Payment Gateway;

- 4) Comprehensive Payment Gateway coupled with Market Making Technology – The lack of having to interact with an inefficient Payments Processing Chain transforms the possibilities in Global Cross Border payments. Further, having the Aguadilla Coin as the “Lingua Franca” Medium of Exchange, the Synthetic Hegemonic Currency, streamlines complexity even further. Coordination in a Cross Border Environment to the normal Payments Processing Chain is incredibly difficult; Borders provide Jurisdictional Barriers to Corporations and that are simply too hard to Logistically and Cost-wise hurdle. The Comprehensive Gateway obviates this myriad of problems. Finally, here you need to be able to scale of small Payments tickets to be truly Cross Border. This is impossible unless the Market Making is coupled and highly functional in its Inventory Risk Management. Very very hard to do with only a few Entities worldwide that can do this type of at the most minutes of complete Settlement; and lastly,

- 5) Multi-Touchpoint Jurisdictionally Diverse User Interfaces – Standardization of the Comprehensive Cross Border Payments Processing Infrastructure in conjunction with centralization of Aguadilla User Interface Technology in the associated PODS is important. Code maintenance when Multi-Touchpoint is a requirement and is growing can be extremely challenging and unwieldy. Re-use of Best-in-Class Interfaces that do not require One-Off Integration is critical to Scale. The Aguadilla Project to is smartly organized in this aspect and brings forth a Team who has Decade in on High Performance and Reliability User Interface Technology. A big part of why AliPay and WeChat were able to take off and sustain rapid Growth in China was this type of User Interface streamlining and reduced Integration needed to the Processing Environment.

The Aguadilla Digital Project Team is uniquely positioned to be Dominant as the Lowest Cost Provider in the Area of Cross Border Payments with First Focus on a Free “We Chat-like Messaging Payment Product” Touchpoint for Global Consumers and Small Merchants as well as a Corporate Foreign Currency Payments and Conversions Application Product. The goal being to garner the trust of these Consumers, Merchants, and Corporation to switch their Treasuries out from being in Unsound Fiats, Cryptographic Currencies, and CBDCs to the Aguadilla Sound Money Currency.



**Weapons Of Mass Re-Construction –
*“The Elephant in The Room”***

Derivatives are Securities and Contracts between Two or More Parties whose Value is based on an Agreed-upon underlying Financial Asset, Index, or Security. Common Derivatives include Futures Contracts, Forwards, Options, and Swaps.

Derivatives, are at least 10,000 years old, maybe older. In Sumer around 8000 B.C. and Mesopotamia around 1700 B.C. through Promises and then Written Contracts Sellers agreed to Deliver Assets and Grain to Buyers at a specific date in the Future. Forwards and Futures were born. Thales, a prominent Greek Philosopher, was credited with creating the first Call Option on the Right to Buy Use of Olive Presses in the Future for a Certain Nominal Deposit.

Fast forward to more Modern Times, the London Metal Market and Exchange Company ("LME") was founded in 1877 (but the market traces its origins back to 1571), the Dojima Rice Exchange organized in Osaka, Japan in 1710, the Chicago Board of Trade ("CBOT") was formed in 1848, the Bombay Cotton Trade Association in 1875, Chicago Produce Exchange was established in 1874, renamed the Chicago Butter and Egg Board in 1898 and then re-organized into the Chicago Mercantile Exchange ("CME") in 1919, and CBOT established the Chicago Board Options Exchange ("CBOE") in 1973.

Again, nowhere near an exhaustive listing of Developments/Evolution in the Derivatives Markets but a good base Knowledge Starting Point. Derivative Creation is clearly as natural a Human Technology as Money. The Deeper one goes into Money the more Derivatives Emerge and become Prominent. Derivatives are good Financial Innovation and will never go away. When End Users wish to Trade in Metals, Agricultural and Soft Commodities, Currencies, Interest Rates, Energy, Stocks, and all other Assets they wish to trade in Derivatives naturally. Maybe it will be Carbon and Water in the Near Future.

There are folks like Richard Sandor, regarded as "The Father of Financial Futures", whom have dedicated their whole lives to Forwarding the Advancement of Financial Derivatives into Incredibly Progressive Areas who we on the Aquadilla Digital Project Team deeply respect.



Electronic Trading paced the Out-Growth of Derivatives Globally from the 70s to current. Even to the Historian, it is amazing to see how Derivatives in Today's Markets and Cryptographic Currency Derivatives have absolutely taken off in Adoption. The BitMEX Founding Team of Arthur Hayes, Ben Delo, and Samuel Reed (and anyone Imperative I missed) deserve massive Kudos. An Incredible Cryptographic Currency Derivatives Exchange. So Innovative and Inspiring and Real, Very Real, Big Market Flows at BitMEX Daily. Again, we are sorry to miss others in the Space, but simply doing a quick "brush" in this Overview.

Let's bring the Graphics. Powerful. Kind of a funny little dated one to start, but we like it, and you get the point.



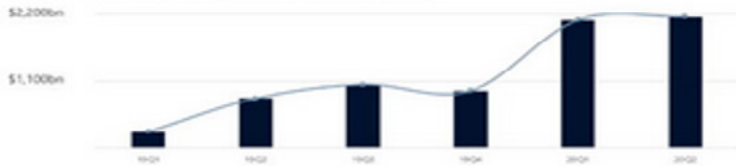


Derivatives - Crypto's New Growth Engine

Derivatives Exchange Market Landscape

The Crypto Derivatives Market is on the Rise

Cryptocurrency futures trading volume Q1 2019 to Q2 2020
(Futures make up virtually all derivatives trading volume as of Q2 2020)



Benchmark Analysis

50+
Companies screened

20+
Companies analyzed

15+
Metrics / KPIs monitored

166%
Increase in Volume
Q2 2020 vs. Q2 2019

2.8x
Avg. Quarterly Trading Volume
H1 2020 vs. Aug 2019

50+
Exchanges
Globally

\$552.4m
Total Funding
Since 2014

Why Crypto Derivatives?

Speculation

Crypto derivative products offer a unique profitability advantage over traditional crypto products, facilitating leverage and long/short strategies.

Risk Management

Hedging allows institutional investors to manage and control their risk exposure, enabling them to generate returns while maintaining their risk profile.

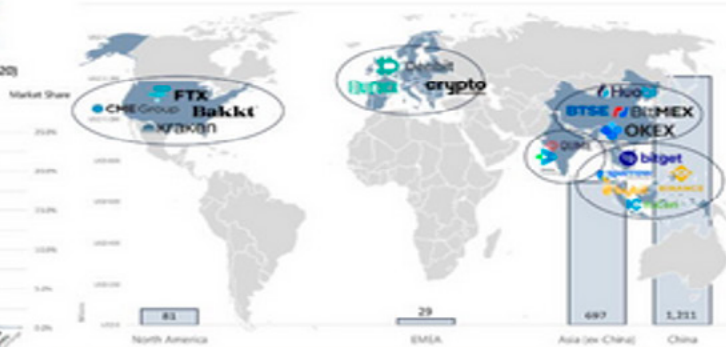
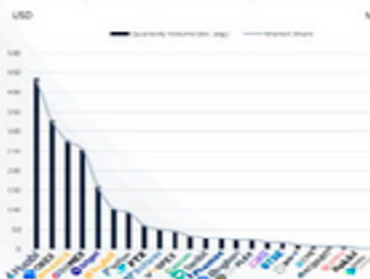
Futures Trading Volume set to overtake Spot



Futures volume has already surpassed spot in leading exchanges

Asia is the Global Hub for Crypto Derivatives

Average Quarterly Futures Trading Volumes (H1 2020)



The Crypto Derivatives Market is...

CONCENTRATED

6 exchanges
account for 83% of market volume

95%
traded across only 3 major currencies



INCREASINGLY COMPETITIVE

Market share of top 3 exchanges
85% ⇒ 61%
Q1 2019 Q2 2020

Spot + Derivatives ~30 exchanges

Derivatives Only ~20 exchanges

INCONSISTENTLY REGULATED

Singapore enjoys proactive and supportive regulators

USA requires high regulatory burden to operate

Europe presents a fragmented regulatory framework

Sources:
• JPM Analytics
• CoinDesk
• Reuters
• PitchBook
• PitchBook: 2020-Q1 Cryptocurrency Derivatives Exchange Industry Report
• PitchBook: 2020-Q2 Cryptocurrency Derivatives Exchange Industry Report



Why so much Discussion about Derivatives for the Aguadilla Digital Project?

Well let's start here, Derivatives are the Largest Market in Notional Value by a Long Ways, Globally; the Aguadilla Digital Project will be the Elephant of this Market as it moves to Smart Contracts and transmute it making it Constructive again.

How?

Periodic or Perpetual Interest Bearing Accounts, Time-based Deposits, Money Markets, and Financial Instruments of the like, are all essentially Derivatives of Currency and being essentially Derivatives are replicate-able in a very efficient manner via Smart Contracts.

To baseline - A Smart Contract is a Self-Executing Contract with the Terms of the Agreement between Buyer and Seller being directly Written into Lines of Code. These Lines of Code could of course be implemented as a Blockchain. Ethereum and other have really taken to Foundational Architecture great to enable Smart Contracts.

It is tremendously Powerful for the Aguadilla Coin to have Evolved Smart Contract capability in the Architecture and when combined with the "Stuffs-backed" Aguadilla SDR as well as the Econometric Supply Adjust Extreme Learning Engine all provided by Aguadilla Autonomous Central Bank, there is a whole Host of Centralized and De-Centralized Smart Contract Financial Products that can be delivered.

Tremendous incentive can be provided to End Users to hold the Sound Money Aguadilla spurring, even for the Cryptographic Currency Space, unheard of Adoption rates. There are hireable Folks who know how to prompt and manage this type of Adoption. Let's go for a Bitcoin-type Coin Capitalization, why not, it can't compete with the Aguadilla and the Citizenry require Sound Money immediately. The Bitcoin Project doesn't do Derivatives/Smart Contracts nor do they Support their own Markets, poor Choices.

Remember, we have the Operating System in the Market Making PODS Unit to stabilize Trade on any Smart Contract Security and could easily have a make "Robinhood's" Life Really Hard Offshore Properly Regulated" Exchange. In fact, some of our Market Making Infrastructure already supported Large Exchange Environments. We will not be waiting long for these types of Developments; the Work and Experience is in to be Dominant.

Derivatives have characteristically been Opaque Markets handled generally Inside of Large Banks or in Dark Pools or between Large Private Parties. The Aguadilla Project has no intention of affecting this aspect of the Market with Smart Contracts; however Controls can be put in place to ensure Smart Contracts that Automate/Replicate Derivatives create Positive Financialization

and the Re-Construction of a more Healthy Global Financial System instead of the “Weapons of Mass Financial Destruction” they are today. Warren Buffett’s words from a 2002 Letter to Shareholders, not ours. Derivatives being responsible for the Breaking of Global Collateral Chains is still quite possible today in 2021.

For the Open Market Traded Financial Derivatives, the Aguadilla Project sees near limitless potential to Smart Contract-ize these on the Aguadilla Coin Platform. BitMEX scratched the surface with these types of Products; quite a “scratch”. So, Yes, Options, Forwards (Deliverable and Mostly Deliverable), Futures, Swaps, and beyond maybe even to Aguadilla-based Reference Stock/Equity Securities, the Aguadilla Team has the Core Competence to deliver in Smart Contracts and to create Full Function Global Trading Environments around them.

I want to make an Important note here.

The Aguadilla Digital Project Team will never do these Endeavors without Careful Consideration done in conjunction with the pertinent Jurisdictional Regulators and also Incumbent Partners. We deeply respect the Current Market Structure and Markets Regulatory Frameworks and we believe we can create serious additions to the Eco-System that All will appreciate. Once our Controls are shown, we believe Regulators will really like our Innovation. Sure, there are some areas of Co-Opetition but this has always been involved in the nature of Markets and especially New Ones. Heck, the fabulous and storied Chicago-based Exchanges may be Investors or Holders of the Aguadilla Coin. Maybe they are our Large Partners already. You never know.





Providing New Guards for their Future Security

Hackers behind Colonial Pipeline attack reportedly received \$90 million in Bitcoin before shutting down

<https://www.cnbc.com/2021/05/18/colonial-pipeline-hackers-darkside-received-90-million-in-bitcoin.html> - 5/18/2021, CNBC, Mr. Ryan Brown

Attention to subtle energy is quite important.

On 7 May 2021, something occurred that could very well be the end of Cryptographic Currency as we know it. The hack of the Colonial Pipeline was different than any Security Violation before it. This was not a theft. This was Direct Attack on the Liberty of the American People with Cryptographic Currency used as a weapon.

The Cryptographic Currency Space needs to be extremely vigilantly Attentive to what happened and the timing of the Attack against Bitcoin Price Action as well as the Bitcoin Price Action resultant. Ransomware Ransoms destroy Cryptographic Currency value and quick.

We cannot state this strongly enough and hence dedicated a page right at the end of the Overview so no one would forget.

On 14 April 2021 the BTCUSD highed at ~65,000 (we will go higher inevitably later this year), then a secondary plateauing high was put in ~58,000 coincident to the Colonial Attack (fitting name, right? Maybe too good.). This secondary high led inevitably to a Rapid Loss of confidence and value culminating in a capitulatory Crash around 31,000 that is still in process. We will go underneath 31,000 before the Correction is over.

In the view of The Aguadilla Digital Project, these violations using Cryptographic Currency were Inevitable and there are many many many more Security vulnerabilities in the current Cryptographic Currency Architecture across the board of All Coins. Restrictive regulations in Law are coming as a result of Colonial, just as they did in reaction to 11 September 2001, and they will be anything but Patriot. We beg the Community to take what occurred with Colonial "Heart Attack" serious.

The Aguadilla Architecture and Comprehensive Threat Monitor Pre-, During, and Post- Protect against Counterfeiting and Ransomware.

Further, The Aguadilla Digital Project is in front of the Cryptographic Currency Security problem hence 3 PODS directly dedicated to its assurity ñ 1) Cryptographic Mathematics and Security Algorithms, 2) Security Infrastructure, and 3) the Secure Digital Currency Unit, with a number of other PODS involved and adjunct.



In Closing

Just for now, we must wrap up. We can cover more later, but all the Basics Aguadilla have been covered.

You can see we at the Aguadilla Digital Project are exceedingly Excited. It is not often such an Incredible Opportunity at Perfect Timing in History meets such Fabulous already Developed Capability and a Perfectly Organized Team to meet the Current and Future Challenges.

Somewhere an old Friend of Ours, Robert Prechter, is sitting mapping out the Wave Structure for a Coming Crash. Participants in the Cryptographic Space must not only Heed him but Heed the Recent Occurrences with the Colonial Pipeline. Security Price Action correlation should make all Pause. If we want to Survive and Thrive in this Space and have the Space continue in Magnitude the coming CBDCs must be truly addressed as well. Independent Cryptographic Currencies will be few and far between in time.

All the End User Touchpoints in use today (Point-of-Sale ("POS"), Quick Response ("QR") Codes, Mobile Phone payments, Mobile-to-Mobile, SWIFT-based Wire Transfer/Automated Clearing House ("ACH"), etc.) will be integrated/advanced and available to the Citizenry in form of Individuals, Corporations, and Government to Pay and Invest. The Transactions will be Peer-to-Peer (even when done by a Designated Intermediary), and the Aguadilla Digital Project Team and its Market Making/Payment Gateway/Credit/Custodial Partners will be the Transaction Stewards, mostly ever around ensuring Security and Quality-of-Service ("QOS") to the Digital Money and the Peer-to-Peer Transaction Participants.

Think all the Convenience, Threat Monitoring, and Security and beyond of your Debit/Credit Cards and the Fees driven from percents down to basis points never having to worry about Counterparty liabilities or the Unsoundness of the Money. The Citizenry keeps their Money. We facilitate their Transactions.

The Aguadilla Digital Project will be ever Vigilant and ever Innovating. We will never stop in our Endeavor to Return and Protect the Citizenry's Money. We feel the Spirit of Jefferson, Hamilton Friedman, and numerous Other behind us.

Goodbye and Adieu for now!

Much more to come.



AGUADILLA