



Making Crypto **Mainstream**

Crypto has been around for **10 years**.



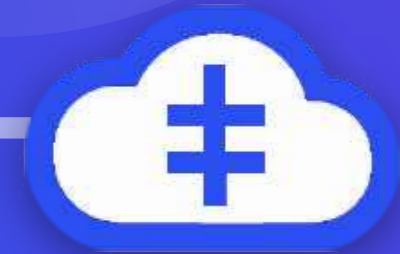
Bitcoin  
2009



Ripple  
2012

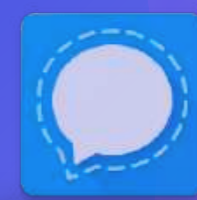


Ethereum  
2015



Intercoin  
2022

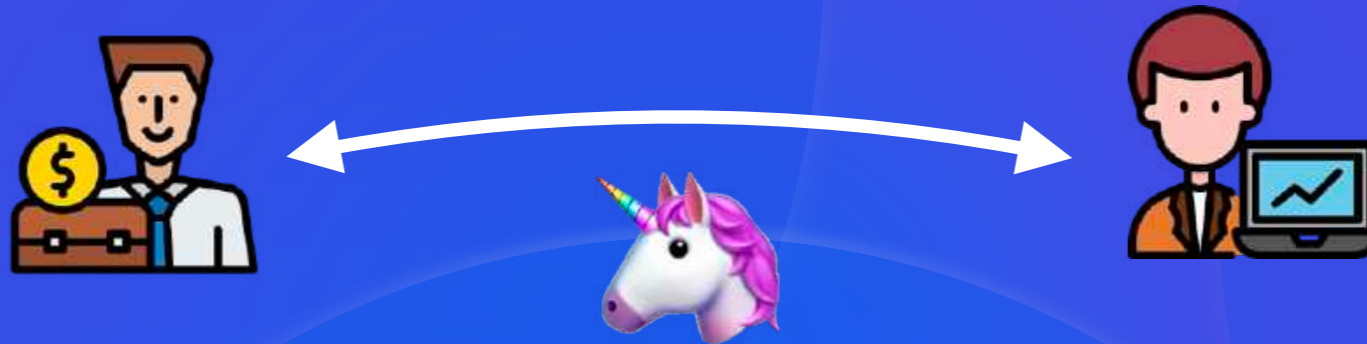
But why aren't people using it  
in their **everyday transactions?**



like they use these daily

1

Crypto must move beyond **peer to peer** and passively **staking** to earn interest.



Lonely

Intercoin has spent 4 years  
building decentralized apps  
designed to serve entire communities!



# Building a smart economy for **New York City** powered by **Intercoin's** Applications



We own domains:

[nycitycoin.com](https://nycitycoin.com)

[nycityco.in](https://nycityco.in)



**Eric Adams** and Intercoin Communities Presentation

# Building a smart economy for **Twin Harbors Minnesota** using Intercoin's Applications



**Click here** to play the video  
(recorded with permission)

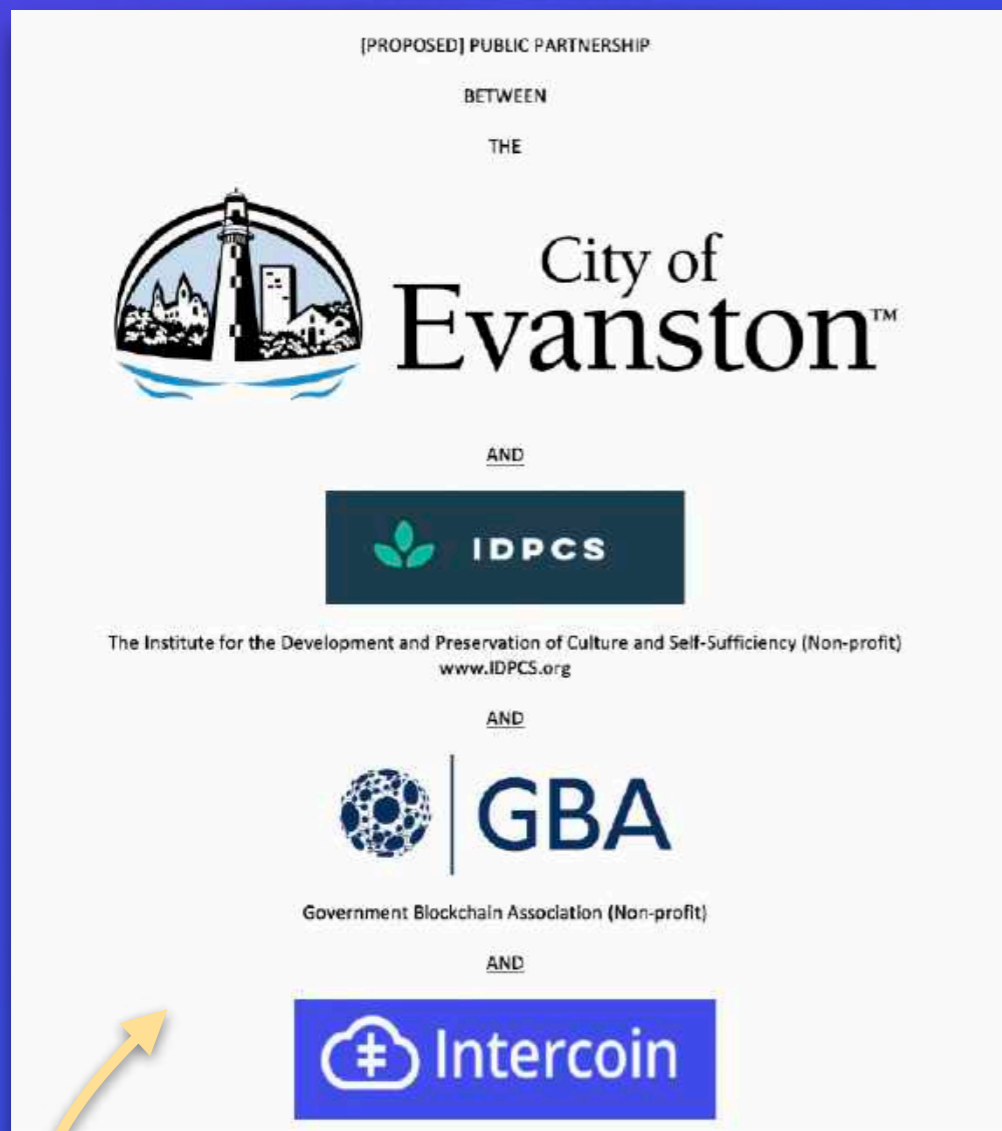
**Chris Swanson** – mayor of Twin Peaks

then we begin  
to connect  
cities



Intercoin X  
2023

Andrew Heldut – put together  
the "JusticeCoin" proposal



#### KEY PEOPLE

##### CITY OF EVANSTON

- **Tom Suffredin:** 6<sup>th</sup> Ward Alderman - Evanston
- **Rue Simmons:** 5<sup>th</sup> Ward Alderman - Evanston
- **Hietesh Desai:** Chief Financial Officer - Evanston
- **Honorable Lionel Jean-Baptiste:** Former Mayor of Evanston
- **Ann Rainey:** 8<sup>th</sup> Ward Alderman - Evanston

##### THE INSTITUTE FOR THE DEVELOPMENT AND PRESERVATION OF CULTURE AND SELF-SUFFICIENCY (IDPCS)

- **Don Burris (Founder)** – Attorney who led the *Republic of Austria* 541 U.S. 677 (2004), family retrieve stolen paintings of Gustav Klimt (\$135 million now), taken by Nazis from a child (See movie "Woman in Gold").
- **Andrew Heldut (Chairman)** – Data privacy expert, founded an international project (now a foundation) for development and women empowerment, revolutionize global and local development through technology & education.
- **Shanice Kloss (Communication Liaison)** – coordination of various campaigns.
- **Pooja Bhatia (Vice-Chairman)** – Healthcare leader, leading teams and building culture; using technology in action; applying technology to solve human problems, broad ecosystem of players to create win-win solutions. Kellogg School of Business at the Northwestern University.
- **Cozeake Nelson (Advisory Board Member)** – in personalized strategy for financial sector.

##### GOVERNMENT BLOCKCHAIN ASSOCIATION (GBA)

The world's largest blockchain organization bringing together government makers, and non-governmental organizations to create more efficient and transparent.

- **Gerard Dache (Founder)**
- **Andrew Heldut (President Chicago)**

##### INTERCOIN

- **Gregory Magarshak (CEO & Founder)**

# Any community can have its own **smart economy**



Manage their own Community Currency



Distribute Salaries and Voluntary Basic Income (VBI)



Run Contests and pay teams for Solutions

# Members can make decisions on-chain and **democratically**:



Community Governance, Roles, Permissions



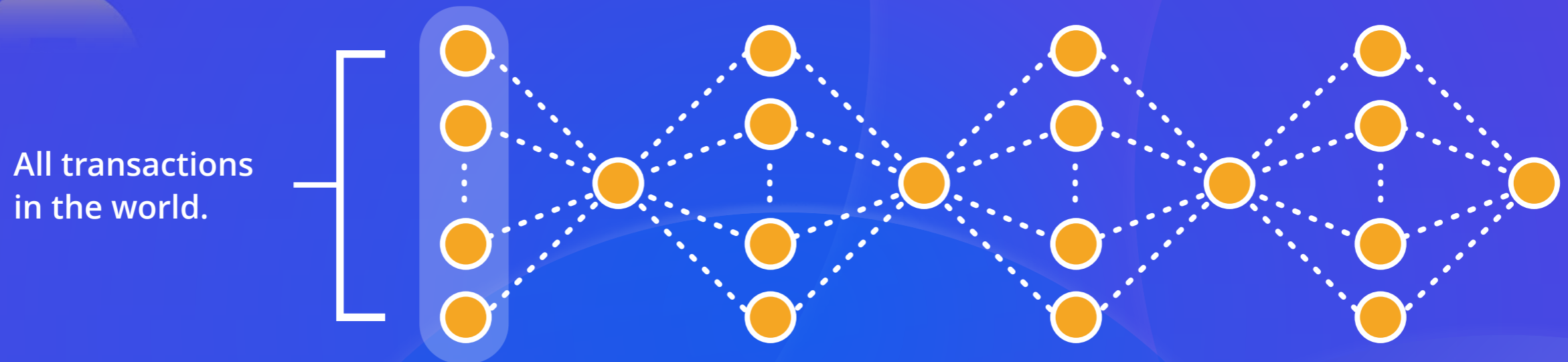
Secure Elections and Decision Making



Price Statistics, Analytics and Insights

2

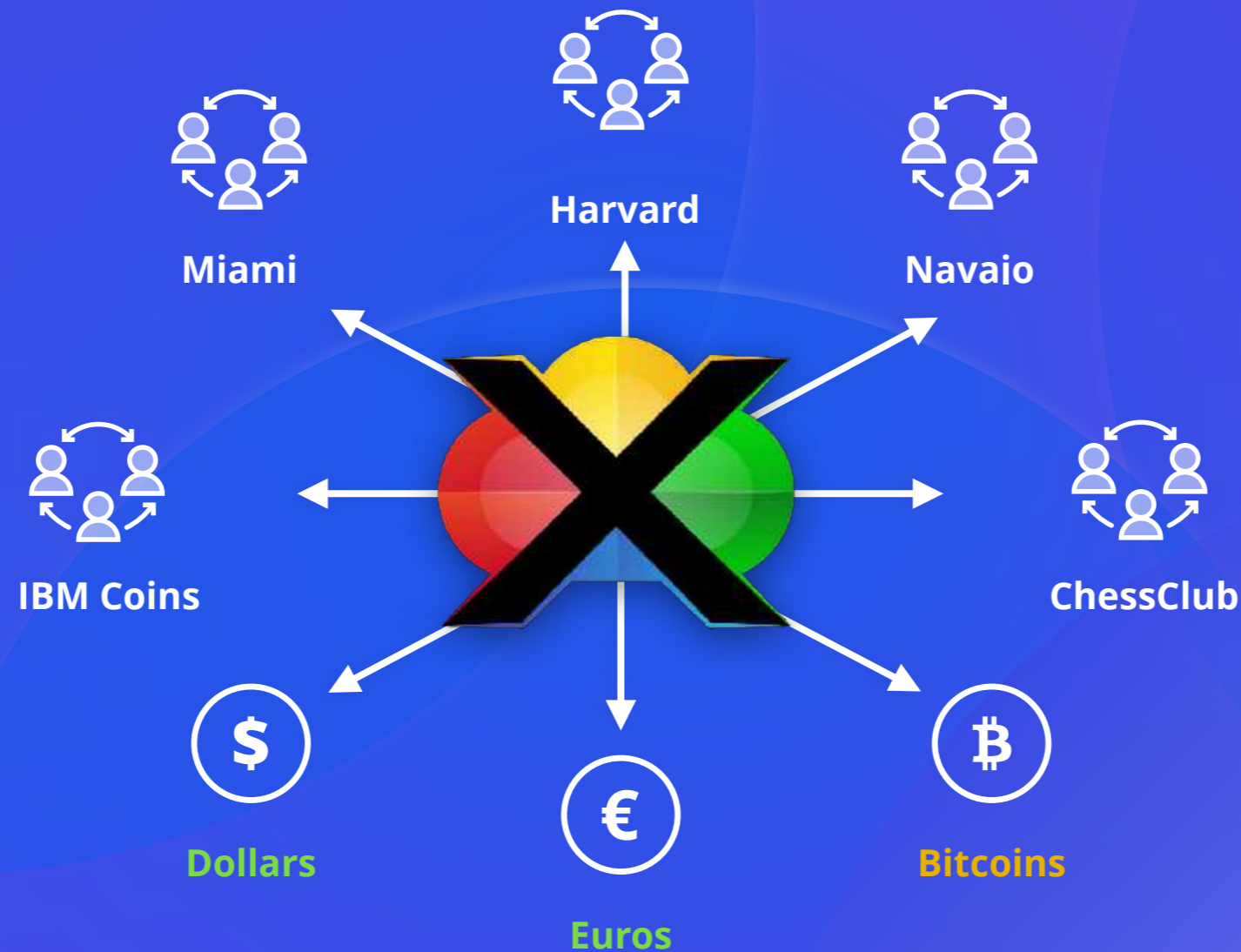
## Crypto must embrace **local currencies** instead of monolithic **blockchains**:



Mining each new block represents a **centralized bottleneck** that constrains the entire network to X transactions / second.

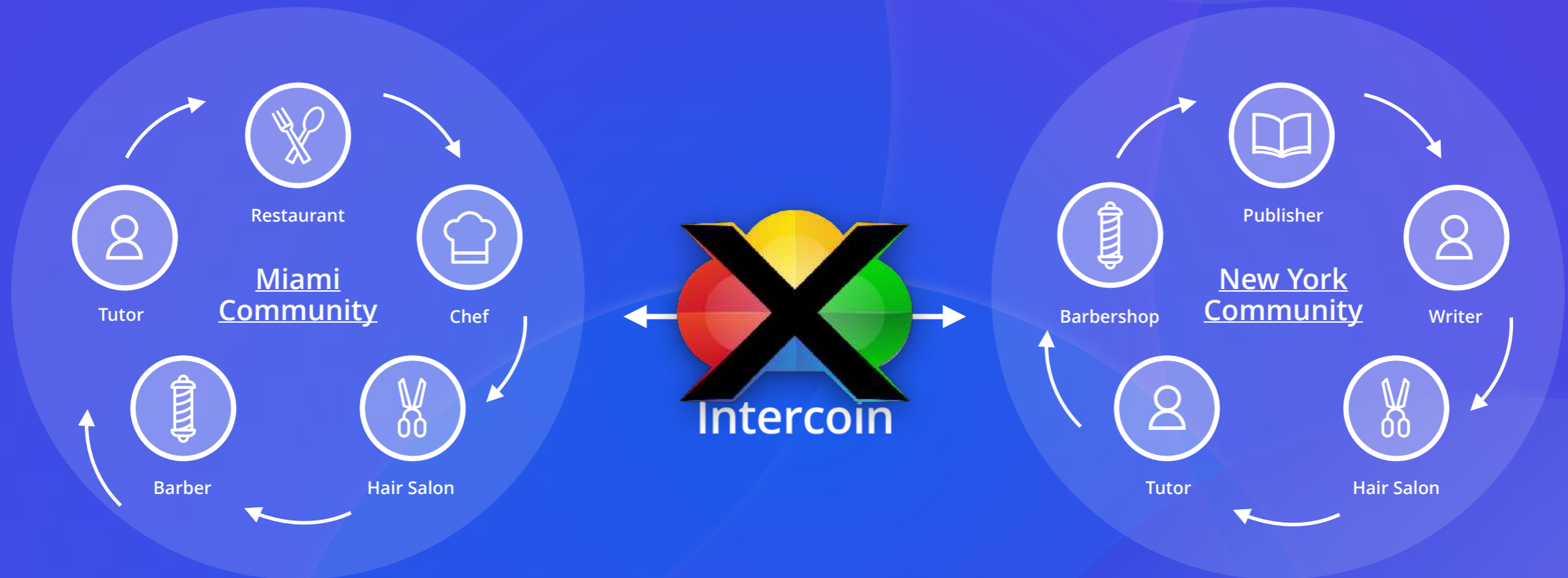
**Transaction fees** grow without bound every time mainstream adoption occurs, as it starts to saturate the network capacity.

Communities would hold **Intercoin X** on reserve to enable cashing out to any other currency:



Intercoin X will act like the Internet of coins:  
**the exchange between local currencies.**

Communities can **never run out**  
of their own currency.



Cities can start to pay out Basic Income and other disbursements **in their own currency.**

Currencies **recirculate** in their city, and encourage everyone to spend them **back into the local economy.**

# Intercoin X **Tokenomics**



Intercoin X total **supply** has a limit of 1 billion Intercoins, while **demand** increases as more communities come aboard.

Intercoin X is **held on reserve** by each community, to allow their local businesses to **cash out**.

The more communities join, the less anyone needs to cash out of the system.

3

# Crypto must have a **user friendly interface**.

## Here is a major reason why adoption is lagging:

The image displays three overlapping screenshots of cryptocurrency-related interfaces, highlighting the complexity and lack of user-friendliness in crypto applications.

**Top Left: Etherscan Contract Overview**

Contract: 0x6E15febbD2A56FAb23f18a69d3fB9F4E2A70440B

Sponsored: AAX - Buy BTC with up to 50% discount. Visit [AAX.com](https://aax.com) now!

Contract Overview

Balance:	0 Ether
Ether Value:	\$0.00

More Info

- My Name Tag: Not Available, login to update
- Contract Creator: 0x1953db41ac802a060c... at 0x2059ab1cabf3ee46...

**Transactions** Internal Txns Contract Events Analytics Comments

Latest 25 from a total of 464 transactions

Txn Hash	Method	Block	Age	From	To
0x3e35fe67450d18227df...	Transfer	13655618	3 days 23 hrs ago	0x9992751b0cb398767e...	0x6ef5f...
0x7945206e9f8387b7c0...	Transfer	13655397	4 days 42 mins ago	0x3afe953d6cf7935252...	0x6ef5f...
0x412139ca7a683ea829...	Transfer	13648392	5 days 3 hrs ago	0xa2f58be5dc4e614c4a...	0x6ef5f...
0x5c6dde5161e8fe1c60...	Transfer	13648262	5 days 3 hrs ago	0x782f813d27d71cf6be7...	0x6ef5f...
0x11c16dea151b15a07c...	Transfer	13647929	5 days 5 hrs ago	0x4ce4c9a6c682b68052...	0x6ef5f...
0xc7f818535eab09a91d...	Transfer	13647798	5 days 5 hrs ago	0x782f813d27d71cf6be7...	0x6ef5f...
0x42cdb2a3c39fbfdca3...	Transfer	13642148	6 days 3 hrs ago	0x4ce4c9a6c682b68052...	0x6ef5f...

**Bottom Left: Mobile Wallet Interface (Account 3)**

Not connected

Account 3  
0x620...d826

0.0044 ETH  
\$18.91 USD

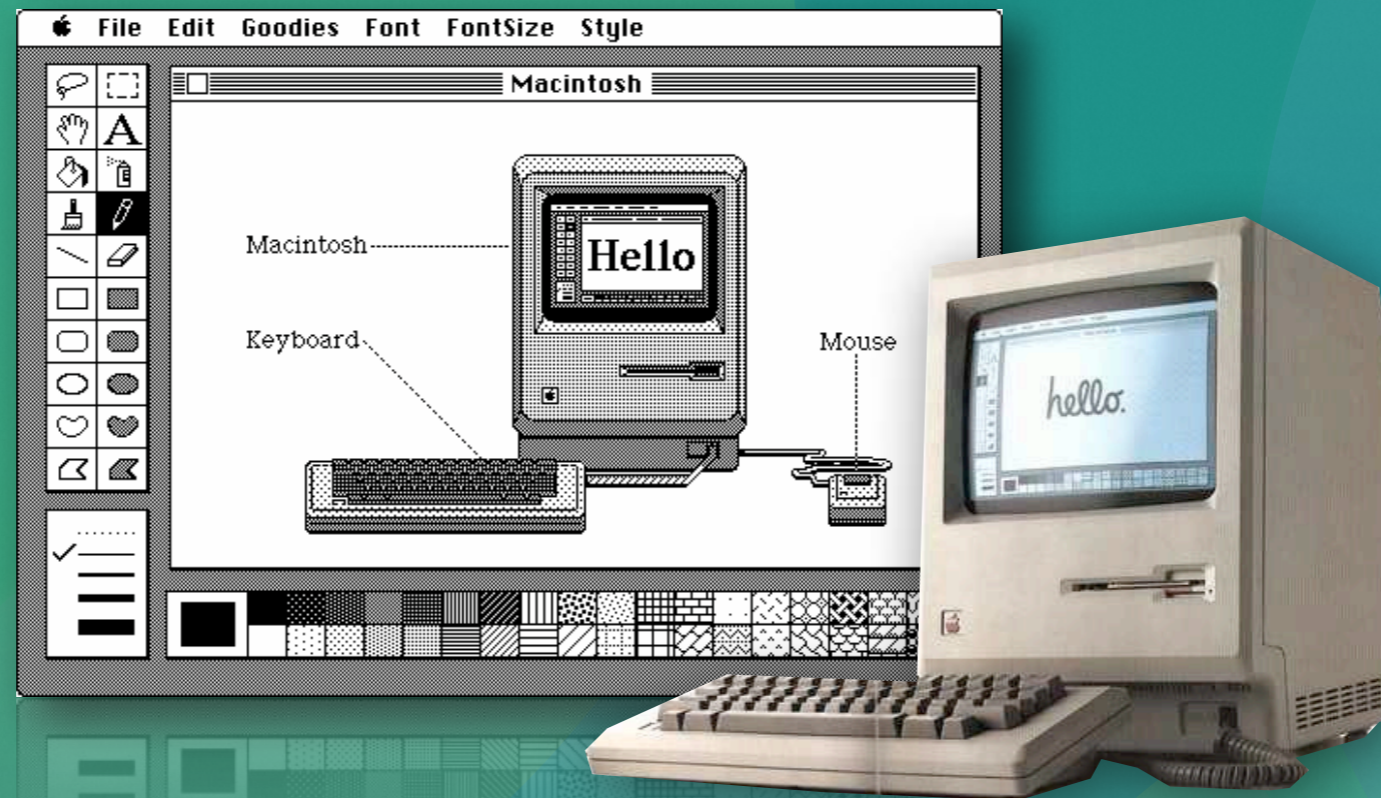
Buy Send Swap

Assets Activity

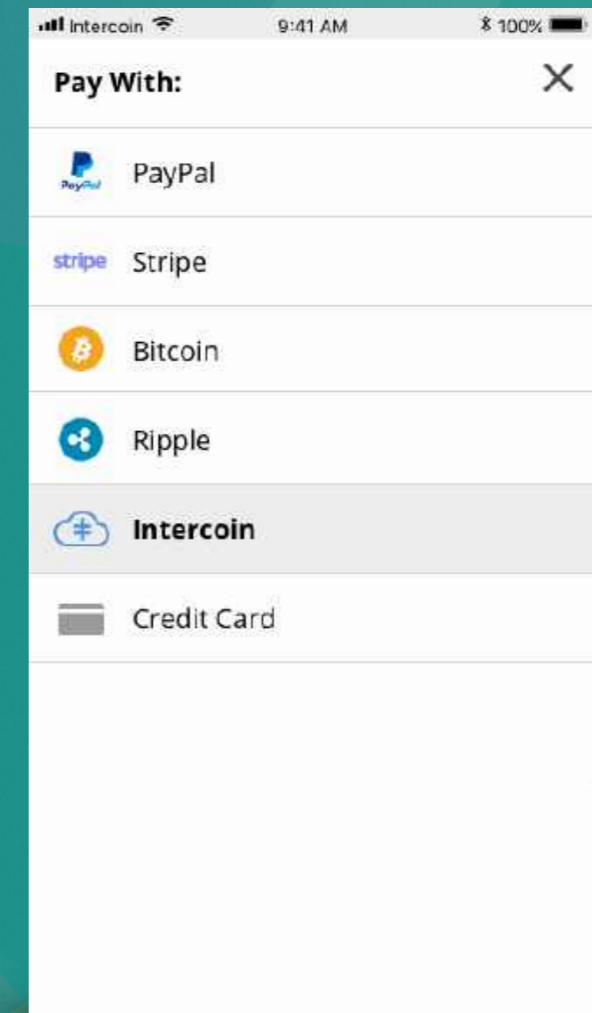
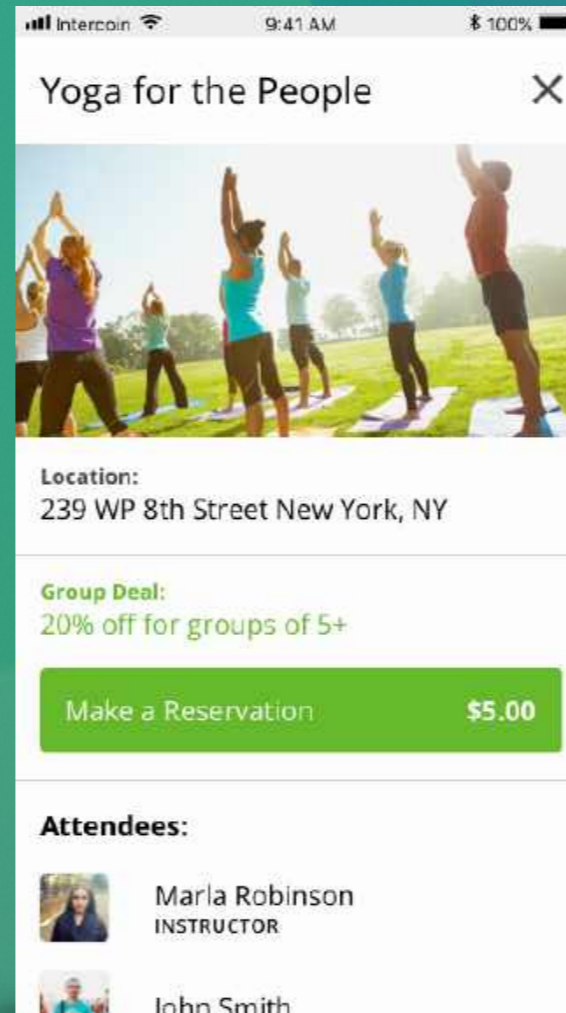
**Activity**

Transaction	Amount	USD Value
Send Nov 10 - To: 0x1a3...4626	-0.085 ETH	-\$366.22 USD
Receive Oct 31 - From: 0x3ec...4b19	0.1 ETH	\$430.85 USD

Intercoin is the **Apple** of crypto.

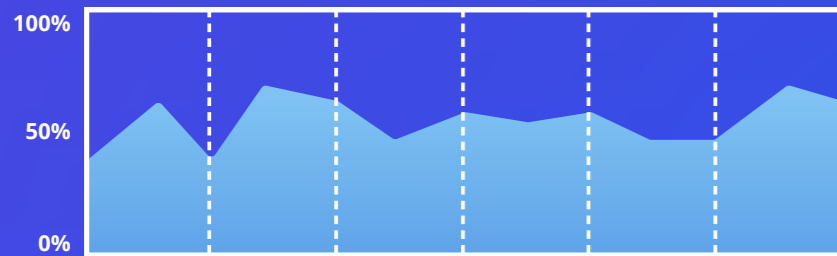


The Mac made computing **mainstream** for people and organizations, with a graphical operating system, and **user-friendly apps** built on top of it.



Intercoin is making crypto **mainstream** by helping communities invite their members to **user-friendly apps** built on top of it.

# Intercoin helps communities intelligently **govern themselves**

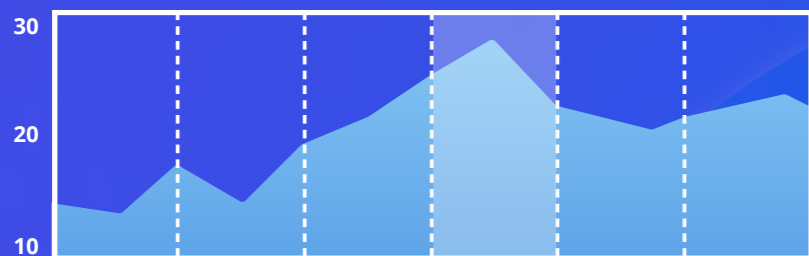


Ongoing Poll:  
*Percentage of  
Average Spend*

Merchant addresses are tagged with categories such as “food”.

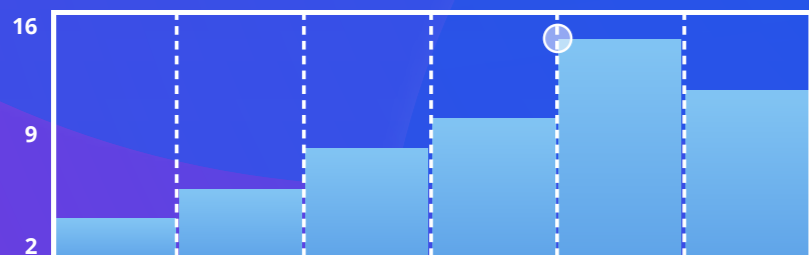
The local network calculates the average amount per time period spent on each category and generates a report.

Members are continuously polled as to how much Basic Income should be issued to subsidize each category.



Consumer Price  
Index Report:  
*Percentage of  
Medium Spend*

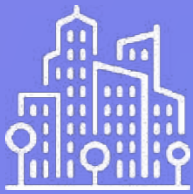
Shortage



**New Coins** Issued  
to all Community  
members for “food”

**Result: end food insecurity in your community.**

# Powering all kinds of communities



Towns



Universities



Cruises



Companies



Nonprofits

Intercoin is growing a platform for  
**local fintech innovation** inside entire communities.

Its market cap is that of **all** the community  
economies that are backed by Intercoin.

# Team



**Greg Magarshak**  
Founder, Architect



**Norman Qian**  
Team Manager



**Marsilda Bialczak**  
Media Director



**Stacey Brown**  
Community Director



**Artem Subbotin**  
Smart Contract Developer



**Chris Kim**  
DApp Developer

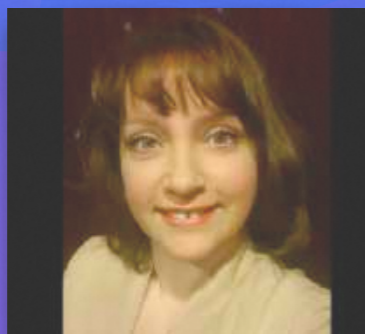


**Igor Martsekha**  
Native App Developer



**Ivan Alekseev**  
Visual Designer

# Advisors



**Elena Rivers**  
Acumen Capital Partners



**Sara Hanks**  
CEO, CrowdCheck



**Dallas Johnston**  
CEO of Credify



**Petar Maymounkov**  
Inventor of Kademlia



Let's Make Crypto **Mainstream**

For detailed info, feel free to read our [white paper](#),  
see our [tokenomics](#) and join [community.intercoin.org](https://community.intercoin.org)

Schedule a call with our team  
[calendly.com/intercoin/meeting](https://calendly.com/intercoin/meeting)