

COIN OF THE WOLRD RESEARCH

STABLE MONEY. OPEN WORLD. FOR EVERYONE.

Coin of the World (COW) is a next-generation stablecoin, engineered to preserve a stable value and function as a global currency, thereby transcending the limitations of conventional fiat currencies.

www.coinofworld.com

1. Introduction

In a world where borders are increasingly blurred and technology connects humanity more powerfully than ever, the global financial system remains fragmented by over 180 national currencies—each carrying with it inequality, inflation, and geopolitical risks.

We pose a simple yet profound question:

"Is it possible to create a universal currency—transparent, equitable, and immune to manipulation—for all of humanity?"

Our answer: COW – Coin of the World.



2. THE COW RESEARCH

Currently, there are 180 official currencies in circulation across:

- 193 United Nations member states
- 2 observer states
- 9 de facto independent territories
- and 33 dependent or overseas territories

Several of these regions operate with multiple currencies simultaneously, often combining an official local currency with one pegged to a stronger foreign counterpart (such as the USD or EUR).

Key Findings

After rigorous survey and verification, we have determined that only 155 currencies are in practical circulation, not disqualified by hyperinflation, and compliant with the ISO 4217 coding standard—a global benchmark recognized by international banking and financial systems.

Certain currencies are used in transactions yet lack their own ISO code due to being localized variants pegged 1:1 to a major currency. Examples include:

- Faroese Króna (pegged to the Danish Krone)
- Guernsey, Jersey, and Isle of Man Pounds (pegged to the British Pound)
- Tuvalu Dollar (pegged to the Australian Dollar)
- Cook Islands Dollar (pegged to the New Zealand Dollar)

Although these currencies retain regional liquidity, they are not classified as independent monetary units in the global financial system, and thus are excluded from our mean-value calculation.



3. THE GLOBAL LANDSCAPE

- Inflation and currency devaluation are eroding the wealth of billions, particularly in economically vulnerable nations.
- Financial manipulation and loss of trust in local currencies are increasingly common.
- Unfair labor valuation persists: an hour of work in a developed country may be worth hundreds of times more than in a developing one.
- High international remittance fees disproportionately affect migrant workers.
- Dependence on superpower currencies undermines economic sovereignty and elevates political risks.
- Currency weaponization in geopolitics: Superpowers use financial tools as instruments of sanction (e.g., exclusion of Russia and Iran from USD and SWIFT systems).
- Global financial injustice: Poor nations face higher borrowing costs due to low credit ratings, despite their populations not generating the debt, while developed countries borrow at near-zero interest and control global liquidity.
- Fragmented and incompatible financial infrastructure: Differing legal, currency, and system frameworks across nations make cross-border transactions slow, costly, and opaque. Volatile exchange rates hinder trade and increase investment risk.
- 1.4 billion people remain unbanked (World Bank, 2023)—mostly in rural, low-income regions without access to global financial services.
- Exchange rate volatility disrupts daily life and business: Sudden currency drops devalue wages and savings overnight. Businesses are forced to raise prices, cut spending, or lay off workers.
- Lack of transparency and abuse of central bank authority: Some governments print money to cover deficits, resulting in hyperinflation (e.g., Zimbabwe, Venezuela). Citizens have no access to oversight mechanisms.
- Bank collapses and frozen assets: Cases like Silicon Valley Bank and Credit Suisse in 2023 reveal the inherent fragility of the traditional banking system, often collapsing without public warning.
- Unfair and inconsistent asset valuation: The same goods and services are priced vastly differently across countries, creating inequality in consumption and investment. There is no neutral unit to assess global value.
- Uncertainty and lack of control over monetary policy: Citizens and businesses are subject to interest rate changes, capital controls, and money supply decisions without any democratic input. Currency stability remains politically driven and inherently unsustainable.

The world urgently needs a neutral, transparent, and sustainable financial reference system.

4. OUR SOLUTION: COW – THE GLOBAL MEAN-VALUE CURRENCY

We propose a global stable cryptocurrency—a stablecoin calculated based on the arithmetic mean of 155 fiat currencies that meet the ISO 4217 standard.

The formula is simple yet profound:

COW = Arithmetic Mean of Exchange Values of 155 Fiat Currencies

Currencies excluded due to hyperinflation or lack of standardization are not included in the computation.

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Formula for COW Value:

$$\text{COW} = (V_1 + V_2 + \dots + V_{155}) / 155$$

Where V represents the exchange rate of each currency relative to a common base unit (e.g., AED, ANG, CNY, USD, JPY, EUR, RUB, VND, etc.)

Why the arithmetic mean?

Because no single nation can dominate the global average.

COW objectively reflects the collective global value—transparent, impartial, and fair.



5. GLOBAL VALUE PROPOSITION

Economic & Financial:

- Stabilizes global exchange rates and inflation
- Reduces transaction, remittance, and currency conversion costs
- Encourages cross-border investment and fair trade

Social & Humanitarian:

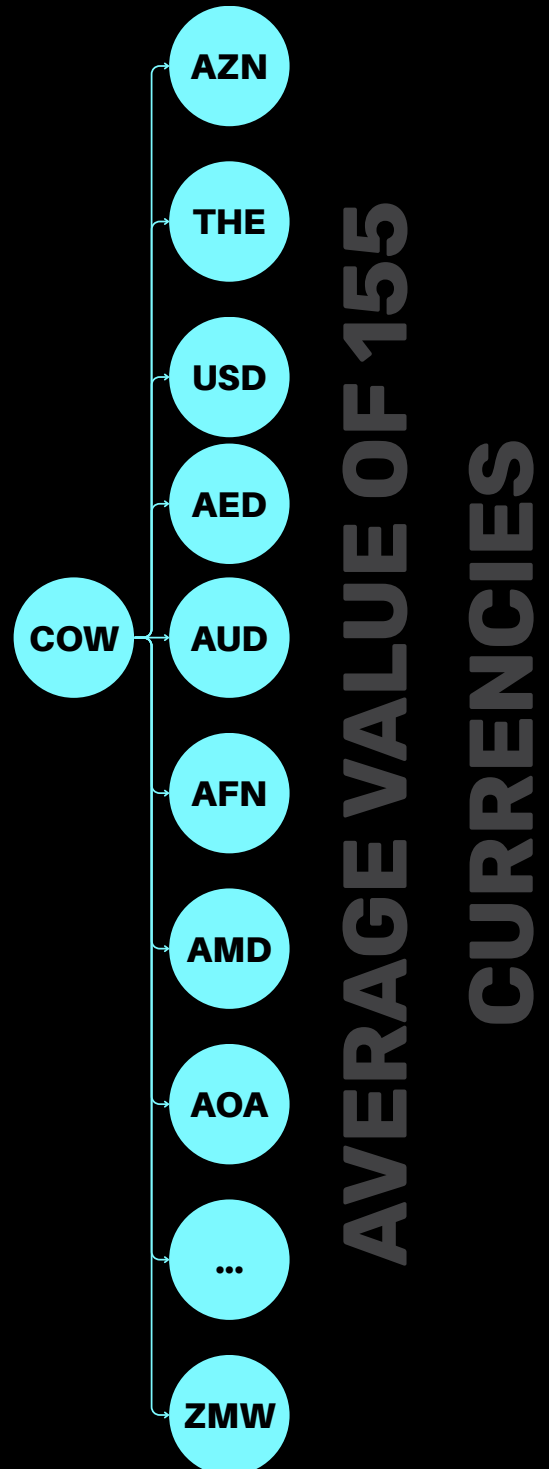
- Protects citizens' financial rights amid political or monetary crises
- Enhances transparency in aid flows, eliminating intermediaries and leakages
- Levels the playing field for economies big and small

Technological Transformation:

- Synchronizes e-wallets, digital banking, and smart contract systems
- Supports Web3, Metaverse, AI Economy, and decentralized finance (DeFi)

Geopolitical & Global Stability:

- Reduces dependency on superpower currencies
- Neutralizes the financial system to prevent "currency weaponization"
- Establishes a foundation for multilateral cooperation and equitable financial support



6. COW – A VISION TO HUMANIZE THE GLOBAL FINANCIAL SYSTEM

We are not creating COW to replace anyone, but to serve everyone.

We do not control COW—rather, it reflects the genuine value of the world, where human contributions are measured by merit, not nationality.

COW represents a pivotal step to:

- Rebuild trust in the global financial system
- Lay the foundation for a borderless value economy
- Advance toward a future of finance that is equitable, sustainable, and humane

7. JOIN US

We are building the COW ecosystem through global community consensus:

- COW's value is updated daily based on real-time exchange rates of 155 currencies
- All protocol changes are made through transparent, public voting
- Official Website: coinofworld.com
- Telegram: t.me/COWCommunityOfficial
- X (Twitter): x.com/CoinOftheWorld

8. CONCLUSION

“Currency was created to serve humanity—not to manipulate or control its destiny.”

We live in a world divided by monetary borders, where human value is priced unequally simply based on birthplace. Inflation, devaluation, income disparity, and an imbalanced financial system are choking the opportunities of billions.

The time has come for a new kind of money—one that belongs to no nation, serves no power, but represents all of humanity.

COW – Coin of the World is not merely a currency. It is a manifesto for global equity, a response to monetary injustice, and the cornerstone of a transparent, decentralized, and manipulation-resistant value ecosystem.

We are not calling for a revolution—but for an awakening.

An awakening where everyone has the right to participate in, build, and own a fair financial future.

BEP-20 token standard: guarantees compatibility with wallets and exchanges within the BSC ecosystem.

Let us together create a world unbounded by monetary borders.

COW – COIN OF THE WORLD

A Currency for All Nations – A Currency for Humankind.