Fundamental Report

Prime Rating Report V2.1

Protocol: unFederalReserve
Version: V2.1
Date: 16/02/2022
Previous Report: −

Author: Degem2priceless
Reviewed by: xm3van
Season/competition: Season 2

Scorecard

1. Value Proposition	Points
a) Novelty of the solution	6 / 15
b) Market fit/demand	4 / 15
c) Target Market Size	8 / 10
d) Competitiveness within market sector(s)	4 / 10
e) Integrations & Partnerships	4 / 15
Total Points - Value Proposition	**26 / 65**
2. Tokeneconomics	**Points**
a) Is the token sufficiently distributed?	12 / 15
b) What is the extent of the token's capabilities?	3 / 10
c) Is the issuance model able to improve the coordination of the protocol?	4 / 10
d) Is the value capture model able to accrue and distribute value?	2 / 10
e) Is the token sufficiently liquid to enable active use and trade?	0 / 5
f) Are there any extrinsic productivity use cases?	0 / 10
Total Points - Tokenomics	**21 / 60**
3. Team	**Points**
a) Is the team credible and public? (No, Partly, Yes & Anon , Yes & Public)	12 / 15
b) Does the team have relevant experience?	8 / 10
c) Does the team participate and help shape the public debate?	4 / 5
d) Is the team able to effectively attract and coordinate resources?	2 / 10

PrimeRating

Total Points - Team	**26 / 40**
4. Governance	**Points**
a) Admin Keys	**3 / 20**
b) Extent of Governance capabilities	**3 / 15**
c) Active Governance contributors	**2 / 5**
d) Governance infrastructure	**3 /10**
e) Robustness of Governance process	**2 / 10**
Total Points - Governance	**13 / 60**
5. Regulatory	**Points**
a) Does the protocol have any legal accountability?	**15 / 15**
b) What is the quality of the legal jurisdiction?	**10 / 10**
Total Points - Regulatory	**25 / 25**
Total	**111 / 250**

1. Value Proposition

The Value Proposition section describes the value a protocol delivers to its users. Based on the proportion of the problem the protocol aims to solve and the potential of the protocol to effectively solve the problem - better than other industry solutions - a Value Proposition rating is created.

a) Novelty of the solution (15 points)

This score evaluates the novelty (uniqueness) of the protocol. Has the protocol introduced any new innovations that help solve user's problems more efficiently? Is the project a fork? To what extent did they copy/fork the original?

Answer: unFederalReserve is a banking software as a service (SaaS) DeFi borrowing and lending protocol that aims to bridge the gap between traditional finance and DeFi.

Their product, ReserveLending, is for lending and borrowing in the DeFi space and also a fork of Compound protocol. Their platform allows users to supply assets, claim receipts issued in the form of unTtokens which then accrues interest based on current supply APYs. Users can also supply assets to the ReserveLending platform which allows them to use their supplied assets as collateral. Enabling collateral creates borrowing power which is directly correlated to the amount of collateral provided on the supply side. Moreover, users can redeem their unTokens for the portion of the ReserveLending asset pool they represent at any time. All these features are borrowed heavily from the Compound protocol.

It is designed for smaller U.S. Treasury chartered banks and non-bank lenders in need of greater liquidity without sacrificing security or compliance.

The unFederalReserve protocol mints coins at a fixed amount of 100 eRSDL per block which cannot be changed and is provided to liquidity stakers. This feature is meant to incentivise the building of a liquidity pool which is a foundational element of the protocol's payment latency protection

Founded in 2020, the solution they bring to DeFi users isn't unique as a lot of Defi lending protocols such as Maker, Aave and Compound already offer such services and were created before it. It is also centralised as it is fully KYC/AML/BSA compliant. Its target market (smaller U.S. Treasury chartered banks and non-bank lenders) can actually opt for decentralised lending protocols such as Maker, Aave, etc. if they want anonymity anonymity.

Score: 6

b) Market fit/demand (15 points)

This score evaluates the degree to which the protocol satisfies a strong market demand. The market fit evaluates if the protocol is able to satisfy the needs of a specific market (can also be measured by user adoption/ #of users). To what extent has the protocol proven to meet the demand of a specific market? Is the timing of the product right for the market? Is the protocol targeting the right market?

Answer: unFederalReserve has been on a decline suggesting that the timing of the product might not be right. It started out quite well with a strong market demand. On 7 May 2021 it recorded its highest TVL of $298.7 million. Since then that figure has been in a downward spiral, perhaps due to the crypto crash (this is speculation though). Currently its TVL is a little over $5 million including borrowed coins in lending protocol. It also averages a daily trading volume of less than $500k currently. Holders of its native token eRSDL stand at a current figure of 12,400 while its all time users are approximately 23000.

unFederalReserve's TVL of $5M is nothing when compared to other lending/borrowing protocols which have TVLs in the billions. Aave for instance has a TVL of more than $12 billion, Compound has more than $7 billion in TVL and Maker has over $15 billion in TVL. With the lending market worth billions, clearly the protocol hasn't really met demand

Score: 4

c) Target market size? (10 points)

The target market size evaluates the current and future size of the problem the protocol is aiming to solve. The category of the Open Finance solution can be used as a reference to the target market (for example: Lending). Because Open Finance is by definition global, the global market for a specific problem equals the target market size.

Answer: The lending and borrowing market for DeFi is a huge one worth billions. UnFederalReserve's products are designed specifically for smaller U.S. Treasury chartered banks and non-bank lenders to have access to this market. There are currently 4,000 commercial banks and 20,000 non-bank lenders in the USA alone as stated in their whitepaper.

Score: 8

d) Competitiveness within market sector(s) (10 points)

This score evaluates the competitiveness of the protocol within the market sector(s) it operates in. This score offers a relative comparison of the protocol and other protocols operating in the same market sector(s). To evaluate this, metrics to directly compare with the competition can be used (e.g. TVL, trading volume, number of users).

Answer: unFederalReserve has a TVL currently less than $5M with trading volumes averaging less than $500k and over 22000 users. These are very small figures and pale in comparison to defi lending platforms like Aave and Compound.

According to Coingecko, the protocols below outperform unFederalReserve

1.

PrimeRating

Top Lending/Borrowing Coins by Market Capitalization ⬤ Show Stats

The Lending/Borrowing market cap today is $8.77 Billion, a 0.1%⬆ change in the last 24 hours. Read More about Lending/Borrowing

USD | Lending/Borrowing | Filter

#	Coin			Price	1h	24h	7d	24h Volume	Mkt Cap
☆ 60	Aave	AAVE	Buy	$145.11	0.4%	1.8%	5.4%	$222,623,254	$1,938,763,023
☆ 68	Maker	MKR	Buy	$2,005.99	1.4%	1.9%	8.8%	$47,550,379	$1,775,956,376
☆ 82	Celsius Network	CEL		$3.21	-0.6%	2.2%	2.7%	$4,217,300	$1,350,267,547
☆ 99	Anchor Protocol	ANC		$3.80	0.7%	9.1%	33.0%	$76,563,534	$984,279,795
☆ 107	Compound	COMP	Buy	$126.42	0.8%	5.9%	10.0%	$75,479,355	$818,700,861
☆ 137	Kava	KAVA		$3.62	2.2%	2.7%	17.4%	$53,689,199	$556,383,273
☆ 308	Alchemix	ALCX		$133.90	1.0%	-2.5%	6.2%	$3,555,488	$163,996,032
☆ 378	Goldfinch	GFI		$2.25	-0.9%	-1.5%	-5.7%	$530,865	$123,845,872
☆ 383	TrueFi	TRU		$0.189383	0.4%	2.4%	7.7%	$4,520,886	$120,481,266
#	Coin			Price	1h	24h	7d	24h Volume	Mkt Cap
☆ 399	Venus	XVS		$9.24	1.7%	-0.0%	6.5%	$14,624,630	$110,461,241
☆ 423	bZx Protocol	BZRX		$0.238557	0.4%	69.4%	33.4%	$454	$97,090,393
☆ 430	Maple	MPL		$21.48	0.0%	1.1%	-2.7%	$2,559,300	$93,597,361
☆ 453	BENQI	QI		$0.054503	1.2%	0.0%	-1.9%	$8,274,546	$81,868,362
☆ 543	Alpaca Finance	ALPACA		$0.394948	0.6%	0.5%	9.5%	$5,143,427	$60,376,133
☆ 571	Kava Lend	HARD		$0.495511	1.3%	1.9%	-0.0%	$3,341,148	$53,075,266
☆ 586	Qi Dao	QI		$0.836616	-0.1%	3.3%	6.8%	$244,134	$50,847,834
☆ 619	JET	JET		$0.288603	-0.0%	0.3%	-1.9%	$123,330	$45,019,530
☆ 627	Cream	CREAM		$57.67	1.7%	-3.9%	60.8%	$9,952,411	$43,811,497
☆ 668	Liquity	LQTY		$2.29	0.3%	-3.0%	4.3%	$750,516	$38,020,076
☆ 671	RAMP	RAMP		$0.093227	0.4%	6.6%	3.0%	$1,810,513	$37,548,488
☆ 704	Scream	SCREAM		$84.28	2.2%	4.1%	153.0%	$1,249,077	$33,600,694

These aren't the only ones. There are [several others](#) still. Clearly the protocol isn't so competitive. It is yet to establish itself in the market.

Score: 4

e) Integrations & Partnerships (15 points)

Due to crypto's open-source nature, the code of most protocols can easily be forked. This score represents a piece of "unforkable value". Some indicators to look at are the number of applications built on top of the protocol (vertical integration), other entities integrating the protocol's services (horizontal integration) or the number of relevant partnerships (be careful of logo collections/ partnerships without much purpose).

Answer: unFederalReserve is built on the Ethereum blockchain and currently doesn't have any other protocol built on it. Its most unique tools - the [Reserve Lending](#) and Reserve Funding protocols - are forks of Compound protocol. However, it has a number of [strategic partnerships](#). These include self-directed IRA/HSA digital asset purchasing with [Equity Trust](#), a KYC/AML partnership with [Selfkey](#) and a crypto lending partnership with [YourProformance](#).

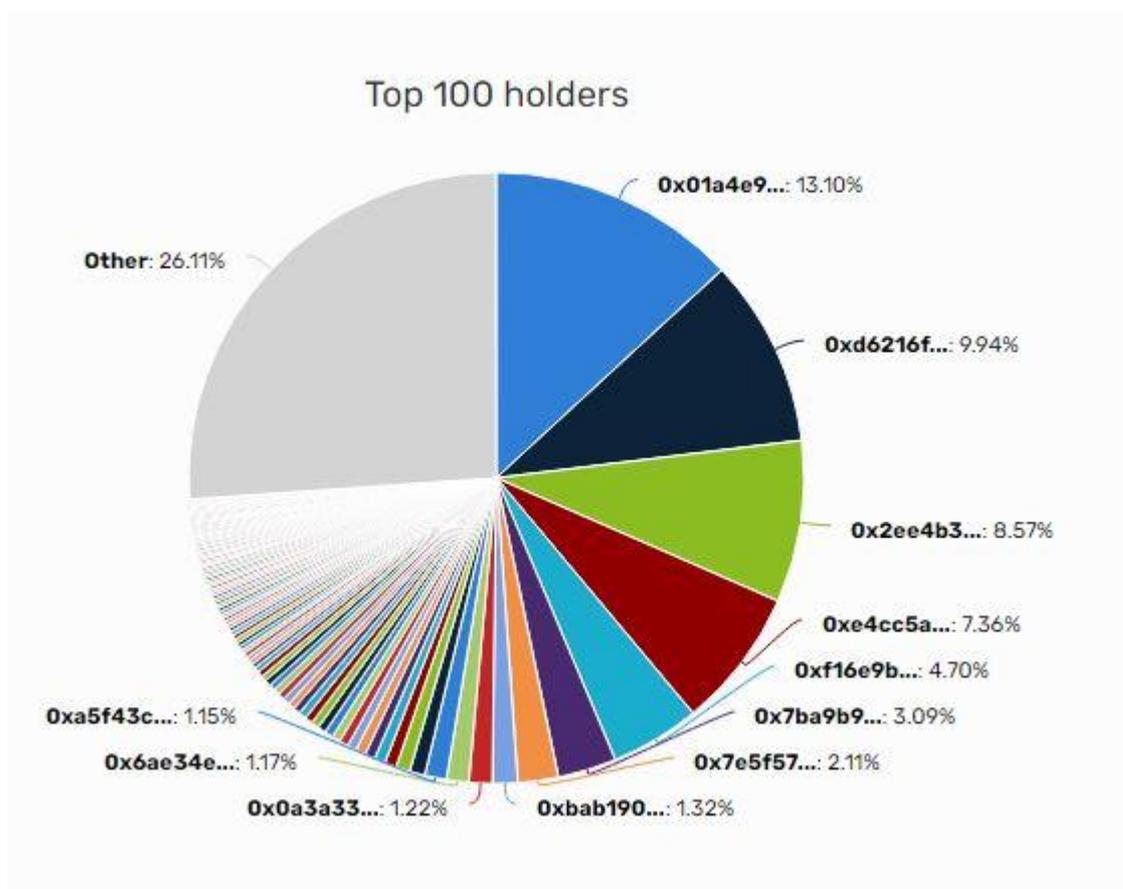**Score: 4**

2. Tokeneconomics

The Tokeneonomics section assesses the function of a protocol's token. This includes the token distribution, functionalities of the token, the ability of the token to incentivize positive behaviour in the protocol, and the ability of the token to capture a portion of the value created.

a) Is the token sufficiently distributed? (15 points)

The token distribution can be an indicator of a healthy protocol. When the protocol tokens are widely distributed among different stakeholder groups and contributors, this genuinely improves the coordinating capability of the token and strengthens the resiliency of the protocol. Was the initial distribution balanced between relevant stakeholders? Are the tokens distributed over sufficient participants (10, 25, 100 largest addresses)?

Answer: unFederalReserve did not have any ICO but is bootstrapped, meaning the protocol was founded with no capital from investors but with money/resources from the founders/team. It has issued a [total supply](#) of 454,278,599 tokens. Of this number 377,027,905 tokens are in [circulation](#) representing 82.9%. The remaining 17.1% is entrusted in the hands of the team, which is a fair distribution.

According to [Coinrank](#), the top 100 users collectively own 73.89% as seen below

Top 100 holders

Other: 26.11%

0x01a4e9...: 13.10%

0xd6216f...: 9.94%

0x2ee4b3...: 8.57%

0xe4cc5a...: 7.36%

0xf16e9b...: 4.70%

0x7ba9b9...: 3.09%

0x7e5f57...: 2.11%

0xbab190...: 1.32%

0x0a3a33...: 1.22%

0x6ae34e...: 1.17%

0xa5f43c...: 1.15%

In the case of issuance this is what was found. eRSDL is the primary means of interacting with the unFederalReserve Protocol; when a user mints, redeems, borrows, repays a borrow, liquidates a borrow, or transfers eRSDL, she will do so using the unToken contract which has 2 types: CErc20 and CEther. Though both types expose the EIP-20 interface, CErc20 wraps an underlying ERC-20 asset, while CEther simply wraps Ether itself.

The mint function transfers an asset into the protocol, which begins accumulating interest based on the current Supply Rate for the asset. The user receives a quantity of eRSDL equal to the underlying tokens supplied.

Also, from their discord, the eRSDL itself is a utility token that represents the licensing fee and licensure to use the protocol's banking products. The idea is that a portion of the borrowing costs will be passed through to unFederalReserve, where the protocol purchases eRSDL from the market on the borrower's behalf. That amount gets held as the licensing fee.
Overall, these mechanisms are good for the protocol as it ensures a fair distribution for users.

The protocol also has 12400 holders which is good for such a small project.

Score: 12

b) What is the extent of the token's capabilities? (10 points)

Is the token useful within the protocol? Does the token allow the holders to participate in governance or influence the protocol in any way? Does it serve any other purposes?

Answer: The token has limited uses within the protocol. According to the unFederalReserve [litepaper](#) the eRSDL token affords all holders a limited ability to participate in the protocol's business plans regardless of the number of tokens one holds. A certain aggregation amount affords holders other privileges including potential committee appointments, voting rights and treasury toolkit.

Score: 3

c) Is the issuance/distribution model able to improve the coordination of the protocol? (10 points)

To what extent does the issuance of the token support the advancement and function of the protocol? Are the tokens justifiably being issued? Does the issuance model incentivize the right behaviour? Are all relevant stakeholders benefiting from the issuance model?

Answer: eRSDL is the primary means of interacting with the unFederalReserve Protocol. [Users mint](#), redeem, borrow, repay a borrow, liquidate a borrow, or transfer eRSDL using the unToken contract which has 2 types: CErc20 and CEther. Though both types expose the [EIP-20 interface](#), CErc20 wraps an underlying ERC-20 asset, while CEther simply wraps Ether itself.

The mint function transfers an asset into the protocol, which begins accumulating interest based on the current supply rate for the asset. The user receives a quantity of eRSDL equal to the underlying tokens supplied. The unFederalReserve protocol mints coins at a fixed amount of [100 eRSDL per block](#) which cannot be changed. This incentivises the right behaviour because users get returns based on the amounts they invest. The higher the quantity of underlying tokens supplied, the higher the returns of eRSDL minted.

Furthermore, from time to time, the team offers for [sale](#) a portion of the minted eRSDL tokens (the exact percentage/amount isn't stated). Their rationale for doing so is multi-faceted as stated below;
• Certain voting rights
• Encourage early Participant entrants into the ecosystem
• Educate the market on the benefits and uses of a digital asset-backed lending system;
• Provide Founders data as to the validity of the overall concept;
• Act as an alternative source of capital for use in legal, build-out, marketing and talent acquisition/retention

However, it is worth noting that even though all holders (basic, premier and elite) can participate in governance and have voting rights, this is limited. Also, only [elite members](#) can take or make loans. To be an elite member, a user needs to aggregate a certain number (not stated) of eRSDL tokens. This means not all relevant stakeholders (holders) benefit from the issuance model.

Score: 4

d) Is the value capture model able to accrue and distribute value? (10 points)

A value accrual and distribution mechanism can help improve the utility of a token and its ability to be used as an effective coordination mechanism. Does the protocol have mechanisms to distribute some of the value created to the token holders?

Answer: According to the unFederalReserve litepaper, Residual Token, Inc. (eRSDL platform) distributes a rebate based on proceeds earned and collected by the company to qualified participants (elite members). The proceeds are from nominal fees from each funded loan and licensing fees from holders.

To incentivize participants to be makers and takers, all qualified participants will be rebated any amount up to their upfront licensing fees to aggregate qualifying amounts of eRSDL. These distributions will be calculated from year-end earnings and made in a one-time fashion, barring any specificity in the agreement to the contrary (e.g. termination, liquidation, change in control.)

It's important to remember that only elite members can take or make loans. To be an elite member, a user needs to aggregate a certain number (not stated) of eRSDL tokens.

This distribution value is flawed because few people benefit from the value capture model.

Score: 2

e) Is the token sufficiently liquid to enable active use and trade? (5 points)

Is the token widely available and is there sufficient liquidity available to facilitate all protocol functionalities?

Answer: The token is available on a few markets as shown by this image from Coingecko.

#	Exchange	Pair	Price	Spread	+2% Depth	-2% Depth	24h Volume	Volume %	Last Traded	Trust Score
1	Bancor Network	ERSDL/BNT	$0.02108217	0.6%	$16,410	$18,814	$29,415	5.63%	Recently	🟢
2	Uniswap (v2)	ERSDL/WETH Live Chart	$0.02090309	0.6%	$11,730	$11,695	$92,606	17.74%	Recently	🟢
3	BitMart	ERSDL/ETH	$0.02089638	0.86%	$0	$526	$335,557	64.27%	Recently	🟢
4	KuCoin	ERSDL/USDT	$0.02089963	0.96%	$2,765	$80	$53,168	10.18%	Recently	🟢
5	LATOKEN	ERSDL/USDT	$0.02090608	6.39%	$0	$0	$6,806	1.30%	Recently	🟡
6	Bilaxy ⚠	ERSDL/ETH	$0.02083423	14.67%	$0	$0	$4,574	0.88%	Recently	🔺

Its clear that the number of markets are limited and below average for a lending protocol.
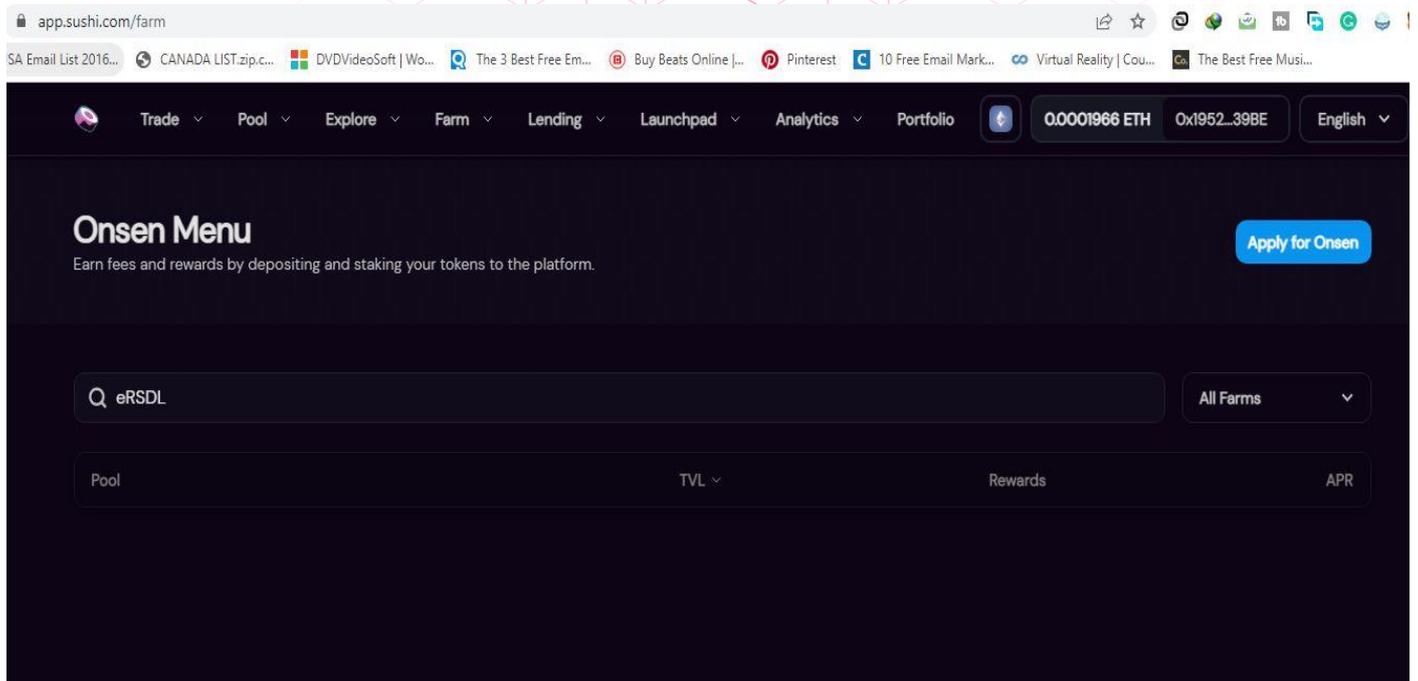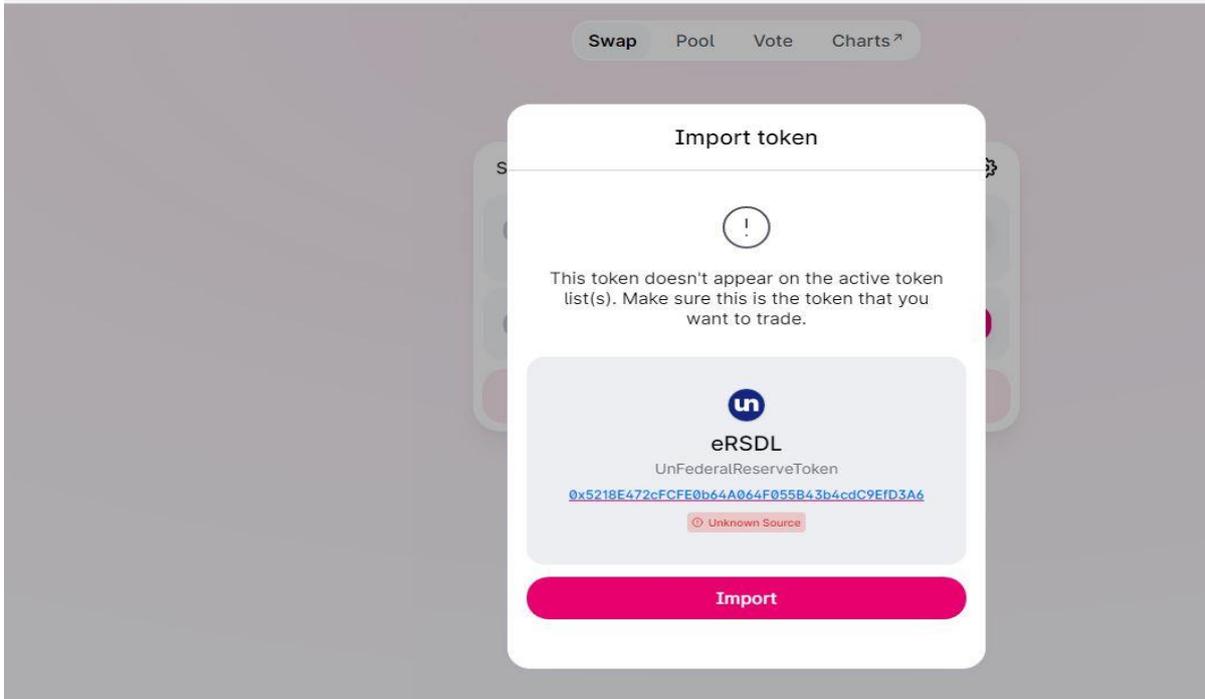
Score: 0

f) Are there any extrinsic productivity use cases for the token? (10 points)

Besides the protocol's value distribution model as described in 2. d), can the token be used productively on other protocols (e.g. as collateral, for lending, LPing, yield farming, etc.)?

Answer: Currently, there aren't any use cases for the eRSDL token outside of its native protocol. Uniswap and Sushiswap are listed on the protocol's website but checks revealed these:

Score: 0

3. Team

The Team section describes the quality of the team behind the protocol. The current version of Prime Rating favours teams that are publicly identifiable. In the case of an anon team, the track record of the specific anons involved can be taken into account

a) Is the team credible and public? (15 points)

Are the identities of the core contributors and team publicly identified? In the case of anon team members, is there any way to track their background/record?

Answer: The employees are identified and are public. The founder and CEO is [Howard Krieger](#), the co-founder and CTO is [Ryan Medlin](#) and the solution architect is [Vladyslav Tarasenko](#). According to LinkedIn, the team counts 6 employees but [only 5](#) are listed with info on 2 and another 2 [here](#). The team also has several [advisors](#) but further checks show no info on [certain profiles](#).

Score: 12

b) Does the team have relevant experience? (10 points)

Are there any documents or trails available to showcase the track record of the team? Do the team members have relevant   backgrounds   and   skill   sets?

Answer: Yes, the team has relevant experience. According to LinkedIn, [Ryan Medlin](#) was the founder and head of tech at Datasnap, the former director of software engineering and IoT at Neustar Inc. and the director of infrastructure at Vital Reactor. [Vladyslav Tarasenko](#) is the CEO of [Webdevelop Pro](#) and the former lead programmer for HK47 Marketing. The [remaining employees](#) have credible work experience in various fields.

Score: 8

c) Does the team participate and help shape the public debate? (5 points)

To what extent do the protocol contributors participate in the public debate around open finance? Are the team members giving presentations, sharing their thoughts and opinions, and do they help raise the collective intelligence of the   industry?

Answer: Yes, the team has participated in podcasts and talks and spoke recently at the [L.A Blockchain Summit](#), the World Blockchain Summit (Dubai) and an [NFT and DeFi Summit](#) by Dystopia Labs. They speak mainly on how CeFi can be integrated with DeFi, how to bridge traditional finance (tradfi) with DeFi and how DeFi is going to shape the future of the banking industry.

Score: 4

d) Is the team able to effectively attract and coordinate resources? (10 points)

How effective is the team at attracting and coordinating resources for the benefit of the protocol? Has the team raised sufficient funding or are there mechanisms in place to attract resources when needed?

Answer: From their [discord channel](), unFederalReserve has no investors or VCs, but is bootstrapped. As stated earlier, funds are raised from licensing fees. Other than this, no other mechanisms to attract resources when needed are stated.

Score: 2

4. Governance

The Governance section evaluates how the protocol is governed and who the governors are. The different governance functionalities and processes are evaluated to determine to what extent the Protocol will be able to self-govern in a way that ensures the development of the protocols while respecting the needs of all current and future stakeholders.

a) Admin Keys (20 points)

Admin Keys allow some critical functionalities of a protocol to be controlled by an admin. This allows the developers to react to potential bugs, but also creates a risk as the developers could potentially misuse the admin keys to exploit the protocol. Does the protocol have admin keys and how are they managed?

Answer: The unFederalReserve team states categorically in their litepaper that the owner of the contract for minting the eRSDL tokens is [MasterUnChairman](). This person is anonymous as no info can be found online about him. Here, there is too much risk as just one person can change the state of the protocol. The team has no power to mint tokens. All token holders are also given voting rights. Voters can, under varying circumstances or through aggregation of enough tokens to float a referendum, elect members of the board of directors, onboard a new participant and establish corporate objectives and policy. However, this is also limited as it ultimately takes power from the users.

Score: 3

b) Extent of Governance capabilities (15 points)

Distributed governance allows the token holders to participate in the governance of open finance protocols. How much influence does the governance mechanism have? Are the votes affecting on-chain changes or do they function solely as signals to the team?

Answer: The protocol uses the amount of tokens held by a participant, required member level licensing fees, etc. to grant limited access to [voting]() and other forms of governance such as, electing members of the board of directors.

eRSDL token holders will have voter rights with limited privileges:

a. Unlocked token holders may be required to elect to lock their tokens for a period of time (determined by the protocol) to vote dependent on the vote topic.

b. One token, one vote.

c. For certain votes, any tokens held by the protocol are considered abstentions and not factored in the totals counted

d. Under varying circumstances or through aggregation of enough tokens (exact number not stated) to float a referendum, token holders may elect:

i. Members of the board of directors

iii. The onboarding of a new Participant

iv. The establishment of corporate objectives and policy

e. A super-majority of 60% of the minted tokens, is necessary to pass any referendum

These votes do not affect on-chain changes. Again, from their discord FAQs the team purchases eRSDL from the market on the borrower's behalf. That amount gets held as the licensing fee which is in turn distributed as rebates. In the long run the votes and decisions of users function as signals to the team.

Score: 3

c) Active Governance contributors (5 points)

Governance is a process that can be rather resource-intensive if executed well. To ensure good governance is practised by the protocol, it's important to have a sufficient number of governors allocate resources to the governance process of the protocol. How many individuals participate in the debate around the protocol? How active are voters?

Answer: Info on proposals and number of voters on-chain is scanty. They do have a few proposals on their forum. The number of voters are usually less than 100 as shown here and on the forum, but they do have over 3000 members on their discord. With respect to voting participation, the most recent vote on-chain saw 2.033 million eRSDL tokens participating. With 377,027,906 tokens in circulation that's a 0.54% participation rate which is unimpressive. According to the eRSDL litepaper, token holders will generally be able to vote on issues and one token equals one vote. Token holders may elect members of the board of directors, the onboarding of a new participant and the establishment of corporate objectives/policy under varying circumstances or through aggregation of enough tokens to float a referendum. A super-majority of 60% of the minted tokens, is necessary to pass any referendum. This definitely renders most votes unuseful.

Score: 2

d) Governance technology/infrastructure (10 points)

The Governance infrastructure relates to the technology, software, and models used by the protocol's governance. Does the protocol have a reliable and usable voting mechanism? Are there channels for governance debate? Is there sufficient documentation available?

Answer: The eRSDL is eligible for voting as shown on Snapshot, the voting site. Aside the forum, Discord is also used

in vote discussions. The protocol also has a fairly active [forum](#) for community discussions. As depicted from the previous answer (4c) though, the protocol has a usable voting mechanism but the statistics show that it is not reliable.

Score: 3

e) Robustness of Governance process (10 points)

This score requires documentation specifically on the governance process that sets the basic framework in terms of agreements, norms, and language for governing the protocol and to create social consensus. Does the protocol have a formal governance process? How robust is the governance process and does it promote good governance?

Answer: There's little documentation on on-chain governance. The governance process of the protocol is informal with votes counting only as signals to the team that takes on-chain decisions on behalf of the protocol

Score: 2

5. Regulatory

The Regulatory section describes the extent and quality of the regulatory environment that affects the Protocol. To be able to guarantee functionality, security, and legality the protocol should comply with regulatory requirements, or limit itself to facilitating services to users who are willing to operate outside of the traditional regulatory environment.

a) Does the protocol have any legal accountability? (15 points)

Does the protocol have any form of legal accountability? Can users and partners hold the protocol accountable in case of a breach of the agreement?

Answer: According to [Opencorporates](#) and [LinkedIn](#), Residual Token, Inc. (issuers of the eRSDL token) is registered in the USA with the headquarters in the New Jersey jurisdiction as a foreign for-profit corporation. It has company number 0450342530 and address 77 Cypress Ave, Verona Township. In case of a breach the protocol can be held accountable.

Score: 15

b) What is the quality of the legal jurisdiction? (10 points)

If the protocol has a legal entity, what is the quality of the jurisdiction the entity is established in? Will the jurisdiction be able to facilitate the legal framework for the protocol to expand while remaining accountable.

Answer: The USA is arguably the best top tier jurisdiction in the world and there should be no cause for concern.

Score: 10

PrimeRating

About the Author: [Degem2priceless](). I am a crypto and web 3 researcher and enthusiast looking forward to gaining experience as a rater with DAOs and making a full time living off cryptocurrencies.