What is Your Brief Opinion On the Long-Term Strategy of Monero?

Monero was created to be a much more secure cryptocurrency. It uses a sophisticated signature with every transaction, making it impossible for an outsider to trace.

Since Monero’s value proposition is having a fully private and untraceable blockchain, the cryptocurrency should prosper in the long run as long as it can solve its scalability issues (please see Step 21 below for more details).

Monero currently has a restriction in the block size growth rate, indicating that there will be some scalability issues with Monero.

One of the biggest cons of Monero is that it does not have a standard voting system for changes to the project. Instead, suggestions for changes and updates to the Monero network can be posted to the Monero forum.

What is the management team like for Monero? Include information like your thoughts on the quality of the CEO, the quality of the developers that work there, the quality of the board, the quality of investors etc.

There are 7 developers on Monero’s core team who are led by Riccardo Spagni with hundreds more who have contributed over the life of the project. The true identity of the founder of Monero is unknown but their pseudonym “thankful_for_today” had a falling out with the community after the founder proposed controversial changes that the community disagreed with. Since then, the Monero Core team forked the project along with the community and now provide oversight on the projects developments. Monero doesn’t have a board but they do have MetaStable as an investor which is a crypto hedge fund backed by Silicon Valley’s largest venture capital firms: Andreessen Horowitz, Sequoia Capital, Union Square Ventures, Founders Fund and Bessemer Venture Partners. MetaStable is focused on privacy and fungibility and is a central part of the Monero community.

Despite the lack of a formal organization, Monero has a strong sense of community and collaboration within the developer community. This is evident in the active participation of developers on various forums and platforms, such as GitHub and Reddit. The community has a strong interest in privacy and fungibility, which has led to the development of innovative technologies, such as ring signatures and ring confidential transactions. Monero’s technology utilizes three different technologies to conceal sender, receiver, and the amount transferred for full privacy. To directly quote the official Monero website, “In Monero, there is no way to determine the origins, amounts, and destinations of all transactions. Monero has the benefits of a decentralized cryptocurrency, without the typical privacy compromises. For that same reason, transactions on the Monero blockchain are untraceable to a particular user or real-world identity. Because Monero is private by default, it is also fungible and cannot be ostromized by vendors or exchanges due to associations in previous transactions.

Monero’s basic difference to Bitcoin is its heavy focus on privacy and fungibility. Unlike Bitcoin, Monero is the only cryptocurrency that provides true, decentralized privacy.

Monero’s technology utilizes three different technologies to conceal sender, receiver, and the amount transferred for full privacy. To directly quote the official Monero website, “In Monero, there is no way to accidentally send a transparent transaction.” All cryptocurrency considered, Monero is seemingly the number one blockchain option for high level security currently available in the ecosystem. Adding to the benefits of Monero, this cryptocurrency has no limit when it comes to block size, in other words, the block size of Monero can be increased in proportion to the amount of market demand. While there are similar projects such as Z Cash & PIVX that are also on the market, Monero only takes about 2 minutes to verify a transaction and is the most advanced in the privacy blockchain technologies. The fact that there are multiple privacy-focused cryptocurrencies accepted by people on the market, just goes to show that the security and privacy problem is a real issue that the market is interested in solving.

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Monero exists to improve the security, privacy, traceability, and interchangeability of digital currency transactions. Transactions with Monero are affirmed through distributed consensus and then permanently recorded on the blockchain. There is no need to ensure that third-parties keep your Monero safe since the underlying technology uses ring signatures, ring confidential transactions, and stealth addresses to hide the origins, amounts, and destinations of all transactions. Monero has the benefits of a decentralized cryptocurrency, without the typical privacy compromises. For that same reason, transactions on the Monero blockchain are untraceable to a particular user or real-world identity. Because Monero is private by default, it is also fungible and cannot be ostromized by vendors or exchanges due to associations in previous transactions.

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Monero’s basic difference to Bitcoin is its heavy focus on privacy and fungibility. Unlike Bitcoin, Monero is the only cryptocurrency that provides true, decentralized privacy.
STEP 23: What is the developer community like for Monero? Include information like do you think they seem committed to improving the cryptocurrency or are they open source or not, etc.?

Monero is open-source, accessible to all, and has a very strong, constantly growing developer community. It’s so strong that it parted ways with the founder of Monero while maintaining a steady course toward achieving Monero’s privacy goals.

STEP 24: Does Monero have any notable reference customers or partners (i.e., large companies or government agencies that use or have positive things to say about Monero)?

Monero’s notable partnerships include Microsoft, The Invisible Internet Project (I2P) and Project Coral Reef.

STEP 25: Please comment on the strength of the security of Monero when compared to other cryptocurrencies.

Due to Monero’s private and untraceable nature (anonymity factor), it is one of the safest and most secure cryptocurrencies in the market. Their anonymity feature has been updated and improved to ensure that users making transactions with Monero cannot be identified.

STEP 26: How is Monero different from other cryptocurrencies (in addition to differences in security protocols if applicable)?

When a Monero transaction happens, the identity of both sender and receiver remains completely private. Additionally, Monero transactions cannot be linked to each other. All Monero transactions (without exception) are private and untraceable, just like physical cash.

STEP 27: Of the 6 exchanges discussed in this course, can you transact in Monero on all 6 of these exchanges: GDAX, POLONIEX, KRAKEN, BITTREX, GEMINI, and BINANCE? If not, which of the 6 aforementioned exchanges do not currently accept Monero?

Of the 6 exchanges discussed in the course, Gemini and GDAX are the only exchanges that do not support Monero.

STEP 28: Of the 8 wallets discussed in this course, can you use Monero with all 8 of these wallets: QR CODE PAPER BASED WALLET, TREZOR, LEDGER NANO S, DIGITALBITBOX, KEEPKEY, COINBASE, ELECTRUM AND BLOCKCHAIN? If not, which of the 8 aforementioned wallets do not currently accept Monero?

Of the 8 wallets discussed in the course, none of them currently support Monero, however, Ledger Nano S is working on integrating Monero into their hardware wallets. Monero can be stored in the mymonero.com wallet.

STEP 29: What is the current supply of shares of Monero available today?

~ 16 million

STEP 30: What will be the maximum supply of shares of Monero available AND what approximate year will the maximum supply be at (x 2040)?

18.4 million XMR + 0.3 XMR/minute with 2022 being the approximate year it’ll hit the max supply cap. More details: basically, Monero has one initial supply emission which will issue around 18.4 million coins to be mined by the end of May 2022. From that point forward, there will be a constant “tail emission” which means block rewards will be fixed to 0.6 XMR per 2-minutes block (modified from 0.3 XMR per 1-minute block). The tail emission ensures that block rewards never drop to zero so that miners remain incentivized.

STEP 31: If applicable, who is the auditor of Monero and are they reputable/well known in their country of origin or country of incorporation?

N/A

STEP 32: Are there any notable country or regulatory risks when it comes to Monero that might hurt the ability of Monero to be successful in the long-run when compared to other cryptocurrencies?

Unlike other cryptocurrencies, Monero is less susceptible to the ramifications of regulations and attempts to enforce tax codes. Because of the ring signatures, it is almost impossible to prove who owns a Monero token. Basically, this means that token holders may seek to use Monero as a way to protect their profits from taxation or to prevent governments from seizing their funds should their be strong regulation of cryptocurrencies. A key note about Monero is regulation, or whenever it appears that the US or EU is about to tighten crypto regulation, that’s when many believe Monero’s value will spike.

STEP 33: Are there any code bugs for Monero that are a concern for investors?

Because Monero is minable with CPU (in contrast to GPU), it is at risk for malicious actors to covertly disperse miners implanted in malware, using the victim’s hardware and electricity for the malware developer’s financial gain.

STEP 34: What would make you MUCH MORE or MUCH LESS positive on Monero (meaning what news development, contract, etc would make you much more positive)?

I would be much more positive on Monero if it were approved on more exchanges and had more wallet options.

STEP 35: What would make you MUCH LESS positive on Monero (meaning what news development, contract, etc would make you much less positive)?

I would be much less positive on Monero if a large scale hack were carried out by a malware developer (sounds like an obvious statement, but it is worth mentioning as Monero’s key value proposition is security/privacy…although a flaw in its security model would be a much bigger concern.)
STEP 36: Is there an economic incentive for people to improve Monero (is through mining etc? Please explain)

People that run the mining software that processes and verifies Monero transactions will earn Monero.

STEP 37: How many Reddit readers does Monero have?

Monero has 127,847 Reddit readers, compared to an average of 363,890 for these ten cryptocurrencies: BTC, ETH, XRP, LTC, XMR, ZEC, DASH, NEO, ADA, XLM.

STEP 38: How many Twitter readers does Monero have?

Monero has 289,000 Twitter readers/subscribers, compared to an average of 363,890 for these ten cryptocurrencies: BTC, ETH, XRP, LTC, XMR, ZEC, DASH, NEO, ADA, XLM.

STEP 39: [Optional] Write in the space below the name of another social media company like Twitter that is worth tracking in your country when doing research on Monero and comment on the metrics relative to other cryptocurrencies similar to what you have done in Step 38.

You can update your version of the target price in the upcoming lecture, called: (A) Using My Investment Framework to Analyze Monero for more details.

WARNING OF DISCOUNTING THE FUTURE VALUE: You might now be thinking that if we are forecasting what the target price will be in the future, then we should discount that future price into today's amount as a dollar that we receive in the future is worth less than a dollar that we receive today (if that sounds confusing, please make sure to watch the lecture called "(A-B) Step 40: Estimating on the Long-Term Target Price on the Crypto"...and think of the reverse logic...meaning if we invested $1 in the bank today, it would be worth more in the future because of interest that we would make in our bank account...so we would prefer to get that $1 today rather than in the future. The math below will clear this up).

Please note, the target price (below this box) is just a sample, please watch the video associated with this called (A) Using My Investment Framework to Analyze Monero for more details.

Please note that $9,000,000,000,000 US dollars in Canadian dollars is 11,581,020,000,000 using an exchange rate of 1.28678 per $1 US dollar (you can change this rate by clicking on me or by clicking on the settings button).

Please note that $900,000,000,000 US dollars is 1,158,102,000,000 using an exchange rate of 1.28678 per $1 US dollar (you can change this rate by clicking on me or by clicking on the settings button).

Please note that $422,000,000,000 US dollars in Canadian dollars is 543,021,160,000 using an exchange rate of 1.28678 per $1 US dollar (you can change this rate by clicking on me or by clicking on the settings button).

Please note that $45,000,000,000 US dollars in Canadian dollars is 57,905,000,000 using an exchange rate of 1.28678 per $1 US dollar (you can change this rate by clicking on me or by clicking on the settings button).

You can update your version of the target price in the upcoming lecture, called: (A) An Exercise on Creating YOUR Version of the Monero Investment Framework. For more details, please watch (A) An Exercise on Creating YOUR Version of the Monero Investment Framework. Thanks
Based on all of the assumptions listed above, and using a discount time period of 20 years and using a discount interest rate of 10%, the target price for Monero is $6,689.

**STEPS 44-49: Technical Analysis for Monero**

Please watch the lesson mentioned in the yellow box on the left before looking at the technical analysis concepts below. Please note that the aforementioned lesson will explain how to look at charts when you do your technical analysis (please please please focus much more time on your long term fundamental analysis instead of technical analysis).

**Monero Price:** 206.74

**STEP 44: AVERAGE 3 MONTH VOLUME DATA:**

<table>
<thead>
<tr>
<th>Average 3 Month Daily Volume for Monero:</th>
<th>15.57M</th>
</tr>
</thead>
<tbody>
<tr>
<td>Avg. 3 Month Daily Volume for Monero in US $:</td>
<td>$3,219M US Dollars</td>
</tr>
<tr>
<td>3 Month Daily Volume for Monero in Canadian dollars:</td>
<td>4,142M Canadian dollars</td>
</tr>
</tbody>
</table>

Please look at the average 3 month volume of Monero in the data for Step 44. Is this cryptocurrency liquid enough for you to easily buy or sell in 1 trading day? Please enter your comment below.

In most cases, the cryptocurrency volume is high enough for us to be able to get in or out of within 1 day if needed. I want to put this concept on your radar screen now so that you can better assess the volume characteristic if you ever transact in less liquid cryptocurrencies as illiquid investments own us in a bad market (rather than vice versa).

**STEP 45: 52 WEEK HIGH DATA:**

<table>
<thead>
<tr>
<th>52 Week High:</th>
<th>473.21</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ Change from 52 Week High:</td>
<td>-266.47</td>
</tr>
<tr>
<td>% Change from 52 Week High:</td>
<td>-56%</td>
</tr>
</tbody>
</table>

Please look at the price of the 52 week high for Monero in the data for Step 45 and comment on the data below.

Monero is 56.31% below the 52 week high price of 473.21. Most of the time, the price will be below the 52 week high. If the % below the 52 week high is material, then this could indicate that sentiment is negative given a negative news item or negative sentiment on the entire crypto market or another reason.

**STEP 46: 52 WEEK LOW DATA:**

<table>
<thead>
<tr>
<th>52 Week Low:</th>
<th>25.48</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ Change from 52 Week Low:</td>
<td>181.26</td>
</tr>
<tr>
<td>% Change from 52 Week Low:</td>
<td>712%</td>
</tr>
</tbody>
</table>

Please look at the price of the 52 week low for Monero in the data for Step 46 and comment on the data below.

Monero is 711.38% above the 52 week low price of 25.48. Most of the time, the price will be above the 52 week low if the % above the 52 week low is material, then this could indicate that sentiment is positive given a positive news item or positive sentiment on the entire crypto market or another reason.

**STEP 47: 50 DAY MOVING AVERAGE DATA:**

<table>
<thead>
<tr>
<th>50 Day Moving Average:</th>
<th>215.49</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ Change from 50 Day:</td>
<td>-8.75</td>
</tr>
<tr>
<td>% Change from 50 Day:</td>
<td>-4.24%</td>
</tr>
</tbody>
</table>

Please look at the price of the 50 day moving average for Monero in the data for Step 47 and comment on the data below.

Monero is -2462.74% above the 50 day moving average of 215.49, which indicates that sentiment may be positive on Monero. (If the % above the 50 and 200 day moving averages are positive, then, this means that sentiment could be very positive and vice versa.)

**STEP 48: 200 DAY MOVING AVERAGE DATA:**

<table>
<thead>
<tr>
<th>200 Day Moving Average:</th>
<th>244.85</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ Change from 200 Day:</td>
<td>-38.11</td>
</tr>
<tr>
<td>% Change from 200 Day:</td>
<td>-15.42%</td>
</tr>
</tbody>
</table>

Please look at the price of the 200 day moving average for Monero in the data for Step 48 and comment on the data below.

Monero is -642.48% above the 200 day moving average of 244.85, which indicates that sentiment may be positive on Monero. (If the % above the 50 and 200 day moving averages are positive, then, this means that sentiment could be very positive and vice versa.)

**STEP 49: RELATIVE STRENGTH INDEX (RSI):**

**What is the RSI and How Should I Consider Using the RSI Data?**

If you want, please watch the lesson mentioned in the yellow shaded column on the left before starting before reading the rest of Step 49. The Relative Strength Index (RSI) can indicate if too many people have been buying or selling and a technical mean reversion chart movement could occur (I generally love buying when everyone else is selling and vice versa as long as I love the underlying long term fundamentals on the underlying cryptocurrency).

**Potential Buy Indication Using the RSI:**

An RSI close to 20 indicates that the cryptocurrency may be oversold, which is a great buy signal if you love the long term fundamentals.

**Potential Sell Indication Using the RSI:**

If the RSI is close to 80, then this could indicate that you might want sell and book a little bit of profit and hopefully buy the cryptocurrency back at a lower level (when it is no longer overbought). There is nothing wrong with booking a little bit of profit by trading every now and then...but we are more focused on being long-term investors.

Click any cryptocurrency button below to see its RSI chart. If you don’t see RSI at the bottom of the chart after clicking on one of the buttons below, then click on INDIATOR in the top left hand corner after you click the button and add the RSI. Make sure you are using the most recent dates on the chart. If you get an error message in your browser, go to finance.yahoo.com and create the chart for whatever crypto you are using. Thanks

If you want, please enter your thoughts on the RSI chart that you looked at in the space below:

Here is an example on how to complete this RSI comment: "oversold now at an RSI near 20 (means a buy indication ONLY IF you are long term positive on the fundamentals of this cryptocurrency on your radar screen now so that you can better assess the volume characteristic if you ever transact in less liquid cryptocurrencies as illiquid investments own us in a bad market (rather than vice versa)."

Please read the contents of the yellow box below thanks.

---

**Check this box when finished with Steps 44-49**

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Please look at the price of the 200 day moving average for Monero in the data for Step 48 and comment on the data below. If the RSI is close to 20, indicates that you might want sell and book a little bit of profit and hopefully buy the cryptocurrency back at a lower level (when it is no longer overbought). There is nothing wrong with booking a little bit of profit by trading every now and then...but we are more focused on being long-term investors.

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