

## TABLE OF CONTENTS

<i>Title</i>	<i>Page</i>
Name of country	2
Country Flag	2
Emblem	3
Brief Explanation	4
Landscape	5
Location on the Globe	5
Sectors involved in country	6
Main Businesses	8
Country's GDP	9
Country's Currency	10
Currency Security Features	11
Central Bank System	13
Other Banking Systems	14
Education System	15
Health System	17
Generating Income for the country	19
Country's Expenditure	21
Soft Copy	24

The country name is “**Reganastates**”. It is named so by using combination of ‘R’ ‘E’ ‘G’ ‘A’ ‘N’ ‘A’ + “States”. Each of the alphabet stands for each states name where, R = Remonza, E = Egnoza, G = Gronza, A = Altronza, N = Nanza, and A = Abonza. Combination of their alphabet had produced the name “Reganastates”.

*Reganastates Flag :*



Meanings of shapes and colors on flag;

	Shapes / Color	Meaning
1 )	“Water Drop” Shape	The ‘water drop’ shape is a symbol of water that stands as proud ness of Reganastates which has “Clean Water” Processing as one of the main business of the country.
2 )	“Water Drop” Color	The color is set to blue because this shows that our

		country's water is pure and clean.
3 )	“Star” Shape	This is the shape of unity of all citizens in all states.
4 )	6 Angle for Star	Each of the angle stands for each of states in Reganastates which is Remonza, Egnoza, Gronza, Altronza, Nanza, and Abonza (6 states).
5 )	“Star” Color	The yellow color is a symbol of happiness of all citizens in all states.
6 )	Base Color	The base color of the flag is white which means our country is a peaceful nation.

*Reganastates Emblem :*



The dolphin in the emblem shows Reganastates ‘National Animal’. Each of every dolphin in our nation is being a symbol of proud ness. This valuable species is the major animal of Reganastates where 70% of our nation is surface is water (look at landscape picture for detailed view).

The water at the dolphin tail stands for water which being our nation's main business (pure and clean water processing and sales).

The star with 6 angles represents each of our states: Remonza, Egoza, Gronza, Altronza, Nanza, and Abonza. The yellow color in the star represents unity of this states. The red color around the star represents the capability of each state to protect their citizens.

The sword on top of both dolphin and star represents the ability of Reganastates to protect their citizens, main business, and national animal.

*Brief explanation about Reganastates :*

Reganastates is a peaceful country with its own objective to provide its citizens with best profits for being faithful and contributes toward the nation. Reganastates is a country which has 6 states. Administrative Capital is Reganaza City in Remonza state. The total population is 2,298,221 (on December 2004). From the total populations, 1,208,201 are male citizens while the rest 1,090,020 are female citizens.

Ethic groups living in Reganastates are Indians, Chinese, Malays, and Christians. Where 67% is Indians, 13% is Chinese, 9% is Malays, and 11% is Christians. Reganastates National language is English while Tamil, Mandarin and Malay is official languages. Literacy rate is 83% of total population can read and write.

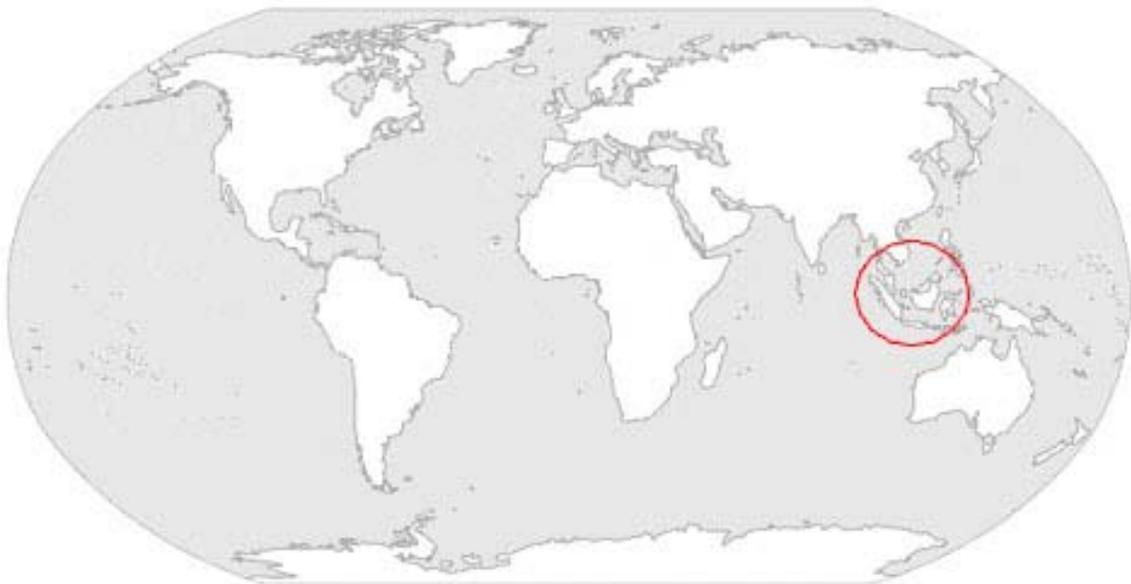
Reganastates's government type is Parliamentary Republic. The ability of Reganastates to remote all 6 states using 6 different divisions and administrative office in each state is an advantage of the nation to be a politically stable nation.

*Landscape :*

In general, Reganastates's majority surface where 70% is water while 30% is land. The position of water landscape is circled center of Reganastates while it surrounded by land. This made Reganastates landscape to be well known as "States of Circle".

Total surface size of Reganastates is 34,950 square kilometers. And 70% (24,465 square kilometers) of it is water surface while only 30% (10,485 square kilometers) of it is land. In compare ration, Reganastates land surface known to be 15 times bigger than Singapore's land surface.

*Location in the Globe :*



This Picture is copyrighted to [www.aneke.com](http://www.aneke.com). The picture is subject to any modifications to suit this assignment/presentation needs.



This Picture is copyrighted to [www.aneki.com](http://www.aneki.com). The picture is subject to any modifications to suit this assignment/presentation needs.

Reganastates are located in-between of Peninsula Malaysia and East Malaysian. While the accurate location said to be in the bottom of “South China Sea”. Reganastates are located in Asia. To be more specific, Reganastates is one of South East Asia countries.

*Sectors involved in Reganastates :*

In Reganastates, we are involved in 3 major sectors which are agricultural, fishing and manufacturing.

Landscape of Reganastates which is almost 78% of Land area is undiscovered. This caused Reganastates to focus on these area and increase agricultural activities. Reganastates are the 5<sup>th</sup> largest producer for Oil Palm in Asia and 1<sup>st</sup> largest producer of natural rubber in South East Asia. The agricultural are planned based on the area and its

capabilities to be used for the specific type of plant. Where palm oils are planted only at the North of Reganastates while rubber plants are planted at East of Reganastates.

Fishing sector is also another major sector due to the Reganastates surface which is 70% are water surface. This made easier for Reganastates to focus on fishing sector and use it to improve the country's economy. The capability of Reganastates water surface caused the surface have large number of marine life. We catch variety of marine lives such sardines, tuna, bluefish, mackerel, abalone, lobsters, shark, and oysters. This fishes have high demand on South East Asia market and North Asia market. This made us easy to focus and sell those fishes and feed the market demand and gains high profit.

Another major sector is manufacturing. Reganastates noted to be 1<sup>st</sup> country in South East Asia to focus on boat manufacturing. Boat and other marine machines are being manufactured at Reganastates. We have all the capability and natural resources to manufacture this marine machines. Besides that, we have a large space of water to fully test and make sure the marine machines works fine to produce the best result. Reganastates was awarded as '1<sup>st</sup> country to have internal testing space for marine machines'. The government of Reganastates had allocated the 'West of Reganastates' as 'Manufacturing Zone' where all manufacturing will be only done and tested at that zone. This enable the government to plan development and expenditure at North, East, West and South of Reganastates based on the area's needs and capability.

*Main Businesses :*

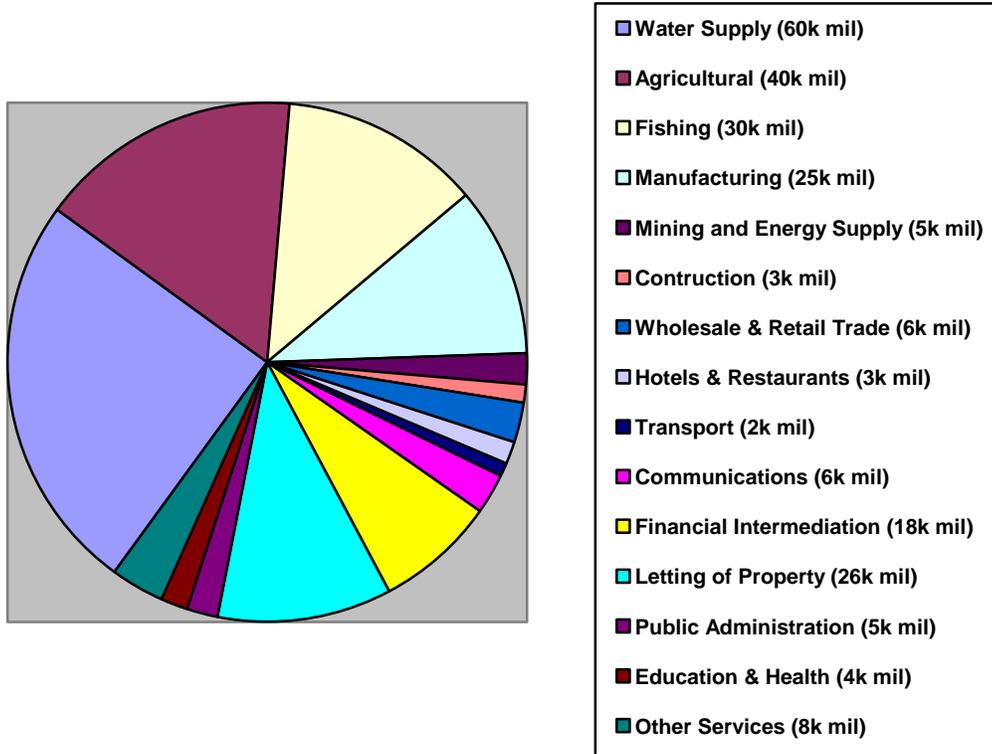
Main businesses of Reganastates are 'Water Supply', 'Agricultural' and 'Fishing'. Reganastates's water is rated as 'Class One' water and has a high demand for high population and developing countries such as Singapore and Malaysia. The water is supplied to Singapore without processed and raw while the water is being processed and sold to Malaysia. In both of this sales progress, Reganastates capable to increase its GDP.

While agricultural demand from other developed countries such as United States and United Kingdom is high. This made Reganastates agricultural to be sold to these foreign countries at a high price. The landscape of Reganastates had gave a good quality of Agricultural and its capable to be sold at high price to those foreign countries.

While the fishing business is yet a big demand locally and international. Although most of the countries has their own sea and their own lake for fishing business, they still willing to buy large amount of fishes from Reganstates due to the nation's capability to supply almost 10 major fishes without any supply interruption and constantly. The sales of this fishes are not affected by any sectors.

*Reganastates GDP :*

GDP listed below measured based on product for year 2004.



\* Note: (k = '000) and (mil = millions)

Gross value added (GVA) at basic prices	=	RGN	241,000	Millions
Taxes on products	=	RGN	49,000	Millions
Less subsidies on products	=	RGN	(10,000)	Millions
<b>Total GDP (at market prices)</b>	=	<b>RGN</b>	<b>280,000</b>	<b>Millions</b>

*Reganastates Currency :*

Reganastates's legal tender (currency) is called as 'Reganas'. While in short tense, it is known as 'RGN'. All Reganastates's tradings (including slaes and purchases) must be using Reganas as their primary payment currency option. All trader who prefer to exchange Reganas with other currencies, Reganas set to a fixed exchange rate with US Dollar where  $RGN\ 1.00 = USD\ 5.00$  and/or  $USD\ 1.00 = RGN\ 0.20$ . This fixed exchange rate helps Reganastates currency to be one of the most stable currency.

Limited legal tender (coins) is known as 'Reganasi'. Where 1 Reganas equal to 100 Reganasi.

Reganastates currently using RGN 1, RGN 2, RGN 5, RGN 10, RGN 15, RGN 20, RGN 50, RGN 70, RGN 100, RGN 200, RGN 250, RGN 500, RGN 1,000 and RGN 5,000 notes. All of the notes are same in color (green) and same in size.

*Security Features of Currency :*

Example note of RGN 10



Normal View  
(Local View)

Highlighted Security Zones  
(Zones View)

View on High Brightness  
(Bright View)

In the term of currency security, Reganastates is the first country to introduce and use “Golden Brightness Reflection Layer” (GBR Layer) on the currencies as a primary security. This GBR layer will only reflect to viewers when the layer is put to high brightness such as direct sun light or local lights. The advantage of this new GBR Layer technology is the layer itself a ‘Gold’. This caused the layer to be very costly and the technology can’t be duplicated easily. The purpose of this GBR Layer is to show the Golden Layers when ever they are placed on high brightness. This GBR Layer is

included at 6 Security zones (zone 1,2,3,6,7,8) of the currency as shown in the 'Zones View' Figure.

To be more in detail, the currency serial number is not printed on top of the currency but it's included as a GBR Layer at zone (1). These serial number will only reflect and able the viewer to see it on high brightness. This ensures to prevent any misuse of currency serial numbers and disables others to duplicate the serial number.

At zone (2), the 3 dots will reflect and shine gold in color at the center of it. This is Reganastates map (States of Circle).

At zone (3), the dolphin (Reganastates's national animal) picture will shine gold in color while the eye of the dolphin will stay white and black.

At zone (4) and (5), the green color text will change to black color on high brightness due to "Multiple Hidden layers" (Multi-Hide Layer). This Multi-hide layers are used at zone (4) and (5) only. This layer works as hidden layers which is included inside of the currency layer and this layer is overlaid on each other at similar size and position causes the zone to change color from green to black. This is because the Multiple layer blocks brightness to pass through the layers and caused it to be dark (black) and make it in shape of "RGN" and "10".

At zone 6, the both technology are used where the eyes of Reganastates Governor will change into Gold color (GBR Layer) while his eyes will contain the amount of the currency such as '10' which will be black in color (Multi-Hide Layer).

At zone 7, the text "RGN" will reflect to viewer's eye in gold color.

At zone 8. the GBR Layer printed currency code will shine in gold color. This printed currency code can be read using 'currency code reader' which will have all

information about the currency. Those informations are useful such as the date and time the currency printed, the amount that it contain in original, the approval signature of Reganastates governor, and the note's original color code (32-bit color code).

*Central Bank :*

Central Bank of Reganastates known as Reganamonetary. Reganamonetary is owned by government. Reganamonetary's main motive is to handle all government transactions which involves money. They keep Reganastates accounts and all details on every transaction made inward or outward of the country. Besides it's a usefull organization to help government to collect the public debts.

Reganamonetary also have an important task to control currency notes printing nd coins production. It is important to maintain the cash flow to be not too much or too few. Which might cause to inflation and drop of 'Reganas'(RGN) Currency value.

On the other hand, this Reganamonetary also kept government reserve which means money in back up where they will be holding a limited fund as reserve and provide the fund back to government when it is needed or requested by the government. Not only reserving government's money but they also keep reserve for local banks.

Furthermore this Reganamonetary will also lend or borrow money to government and also any commercial bank when it is requested. Reganamonetary building is located at Government Plaza, Reganaza City, Remonza.

### *Other Banking System :*

Reganastates have Commercial Banks, Merchant Banks, and Agricultural Banks. The leading commercial banks of Reganastates is 'My.Com Banking' and 'Regana Banking'. Those commercial banks are owned privately by third-party and all trading of Commercial Banks are not control by government.

The commercial provide accept deposits in 3 major ways or accounts which 'current account', 'fixed deposit', and 'saving accounts'. The current account are provided to citizens where the account holder can cheques and they will receive monthly account statement while the bank charges a small fee for the service. For Fixed deposit account holders, the bank provides high interest for the money deposited by the account holder. And saving account holders will also receive interest on their deposits but the interest rate will be less than fixed deposit interest.

Else than accepting deposits, these commercial banks also provide add-on service to the account holders such as storage box for safe keeping, will writings, financial advices, easy deposit machines, ATM machines for easy cash withdrawals, collects share on behalf of corporate customer, electronic banking which is also known as online banking, provides credit cards, and also provides insurance.

On the other hand, leading Merchant banks are 'Regana Merchant Bank' and 'Merchant Bank of RGN'. These merchant banks provide help and support to all merchants and large organizations to run their organizations more stable in financial term. Merchant bank only allows current existing merchants to open account with them.

These merchant banks is being a useful bank for local merchants to get help such as receiving initial start up for the business, help to expand the business, buying needed machineries, providing financial advices and also analysis investments.

The Agricultural Banks works similar to Merchant Banks but these banks focuses to help based on Agricultural sectors. They provide financial advices and helps the account holders to maximize their profits from agricultural sector.

#### *Education System :*

Education system of Reganastates is separated into 5 different stages. Where the first stage is known as Pre-School, and continued by Lower Studies, Upper Studies, Top Studies, and finally Graduate Studies.

Pre-School stage is where the younger citizen (kids) enters school. This school is also known as Kindergarten. There are 2 classes in Kindergarten which called as Lower Kindergarten and Upper Kindergarten. All kids who are 4 years old are compulsory to enter the Lower Kindergarten. After 2 years at Lower Kindergarten, the student will need to enter to the next class which is Upper Kindergarten (at age 6). After one year at Upper Kindergarten class, the student compulsory to enter Lower Studies stage.

Lower Studies stage has 5 classes known as Lower Class 1, Lower Class 2, Lower Class 3, Lower Class 4, and Lower Class 5 (Final class). The student will enter Lower Class 1 at age 7 and each every year he will be upgraded to next classes. Finally at the age of 11 the student will be in Lower Class 5. At the end of Lower Class 5 studies, the student will need to write a compulsory exam known as “Lower Class Quality Exam”

(LCQ). If the student passed the LCQ, then they are qualified to continue their studies to next stage which is Upper Studies.

Once the student qualified for Upper Studies, they will enter another 5 new classes known as Upper Class 1, Upper Class 2, Upper Class 3, Upper Class 4, and Upper Class 5 (Final class). The student will enter Upper Class 1 at age of 12 and they will be upgraded to next class each every year up to Upper Class 5. At the end of Upper Class 5 (age 16), the student need to write a compulsory exam known as ‘Upper Class Quality Exam’ (UCQ). Once the student passed the UCQ, they are qualified to continue their studies to next stage which is Top Studies.

At Top Studies, the student need to enter 2 more classes known as Top Class 1<sup>st</sup> Level and Top Class 2<sup>nd</sup> Level. The student will enter Top Class 1<sup>st</sup> Level at age of 17 and advance to Top Class 2<sup>nd</sup> Level at age of 18. At the end of this class, the student are compulsory to write an exam known as “Education Quality Examining Paper” (EQ). After writing EQ, the student are qualified to the next stage which is Graduate Studies.

At the Graduate Studies stage, for those who passed EQ able to continue their studies to any preferred local or foreign University. While for those who failed the EQ, they will be only offered to continue their studies to any preferred local or foreign College. Either at University or College, the student are encouraged to be graduate.

In Reganastates, all those 5 stage of educations are fully sponsored by the government.

### *Health System :*

Reganastates government really cares about each of every citizen's health. Main reason for this is to fight against death of citizen which is also counted as a lost of country's revenue. The government encourages public to have more birth and tries had to decrease the death amount especially those death due to health problem such as contagious diseases which maybe dangerous for the whole nation.

To ensure the number of death due to disease to decrease, the government fully empowers the health system. Where there is no place for any private organization such as Private Hospital, Private Clinic or Private Medical Centre. All the hospitals, clinics and medical centre are under government's control and mostly sponsored by the government.

The government had decided to not allow any private organizations from involving in health system to prevent any misuse of the private organizations where they might charge high price for medicines and causes the public to unable to get the right medicine for cheap price. Moreover, they might have citizen who are not willing to go for the right medicine due to the high prices and causes death to him/her. By taking over the health system under full control of government, the government ensures the public receive the right medicine on the right time for the right price. In this case, the government will sell the medicine at Net price and not on value-added price.

To encourage the number of birth in nation, the government had launched "Welcome Baby Hospitals" all around the nation. There is about 700 Welcome Baby Hospitals which counts almost 100 hospitals in each state. These Welcome Baby Hospitals are for citizens to give birth to new baby and the government provides this hospital service totally free of charge. This encourages the citizens to give birth to babies

without any worries in the sense of health. These hospitals take care of the baby's health up to age 2. This includes the free medicines for the baby and free injections to prevent any disease from the baby.

Government provides 1800 Hospitals, 568 Medical Centre and 26000 clinics all around the nation to ensure the public's health. Beside this, the government also implements regular campaign against contagious diseases such as TB and AIDS. Furthermore, the government works toward to prevent any new disease before it attacks the public such as 'Bird Flu'.

### *Generating Income for Country :*

Reganastates is basically a large country space but very limited citizens which is only around 4million. In this situation, Reganastates fully depends on the nation it self rather than the citizen. Besides Reganastates is willing to spent large amount of the country revenue for the citizens to improve their life style. Lots of benefits are given to these citizens such as fully sponsored education system and almost fully sponsored health system by the government.

These all was possible due to the high income earned by the nation. The most effective way that brings large amount of revenue for the country is through 'sales of gold and assets'. Currently the nation have not sold any gold but eventually had sold or rent its assets. For example, the 65% in North of Reganastates areas are given for rental to the farmer for agricultural purpose. While 23% of the areas was sold. These had gain the nation a very good income. The government focuses on renting the assets rather than selling it because renting asset will be very profitable and it's a very stable style of income which will almost be constant for every year.

The government also implements 'Indirect Tax' to gain income. Indirect Taxes are custom duties where imported good will be charged tax, excise duties which will be compulsory for only locally produced goods, goods & services tax which is compulsory for all good and services provided in nation, sales tax which be charged based on the amount of sales of particular sales, and finally entertainment tax will be charged on all entertainments such as cinema, theme park, disco and other entertainments. The government is much likely to increase this indirect tax in the years to come rather than increase the direct tax because Reganastates is a famous state for its entertainment field

where it had the 'world largest water theme park'. These theme park and entertainment factor increased the tourism in country and the consumption or payment for the entertainment increases.

Else than indirect tax, the government also implements direct tax. The nation not focusing in this direct tax and willing to give the citizens more benefits by lessing this direct taxes. Examples of direct taxes are income tax, property tax, road tax, corporate tax, death duty and inheritance tax. The citizen themselves need to pay all this taxes. The rate of direct tax is being decreased year by year as the government started to focus on direct tax and sales of assets.

Next the nation focuses on 'sales of good & services' to earn income. Although this is not a profiting way, but the government is not willing to loss their small amount of income from this sales. Example of goods sales are stampings while services are such as hospitals and universities which is being prepared by the government.

Besides this, the government is also earning income from fines where the fines that public pays for their fault will be used for the nation as an income to develop or spent it for the nation. Example of fine is police fine which is compulsory for the citizen to pay as a compensation for her/him fault. The government also escheat where they sold or auction illegal goods which was gapped in raid

Government also had invested some money on nation such as for LRT, Airports Highways and Shopping malls and gains good profit as return of the investment. The amount of income through investments is stated to be very small amount but a promising amount of income.

### *Country's Expenditure :*

Expenditure of Reganastates is common such as other developing countries such as highways, airports, school and university buildings, hospitals and clinics, stadium, F1 circuit, shopping malls, theme park and hotels.

More in detail, Reganastates had involved in highways expenditure for last 22 years. The highways are still being built around the nation to connect important city of the state to another city. The highway users are also increasing as years goes by. The highest highway tracks are at West of Reganastates which is 'Manufacturing Zone'. Most of the highway connects the major cities to the ports and other important spots for local and international trading.

Next is the airport. Reganastates have 6 airports in total and located at each of the country. The airports are being really useful for the public to travel from south to north and to travel from east to west. It is very clear that Reganastates is the 'States of Circle' due to its landscape with is in a circle shape while at the middle if it is water surface. This made the publics unable to travel with through highways and it will be waste of time, so they fully depends on the airline services and all 6 airports are very active operating daily flights travel. The largest airport of these entire 6 airports is the airport located at Remonza states which is called as 'Skyline Airport'.

Next is school and universities. In last few years the amount of younger citizen had increase due to high birth rate. To prepare for their future education needs, the government started to increase its number of school and universities. In total, the government had build 5,000 schools, 400 colleges and 250 universities. These schools

and universities are fully equipped with latest trend of lab, canteen, digital library, digital class room, multimedia room, presentation room, and conference room.

The hospitals, clinics and medical centre are still being built by the government all around the nation. This to ensure that total number of hospitals and clinics are enough and able to give treatment to publics or patients right in time. The government had invest lots of money in this medicine field to ensure that all the machines used in this medical centre and hospitals are up to date and effective to safe the public's life from dangerous diseases.

Recently in last few years, Reganastates government had involved in stadium and F1 circuit expenditures. These stadiums and F1 circuit was build to encourage more international sports to be held at Reganastates. This might increase number of tourist to Reganastates. In total Reganastates has 4 Stadium with modern equipment and technology. And have a F1 circuit called 'Regana F1 Circuit'.

Reganstates had involved in hotels expenditure in term of encouraging tourism in country. In total Reganastates have 999 hotels. The largest hotel and 9-Star hotel is named as '9 Stars & 999<sup>th</sup> Hotel of Regana'. This name was given to the hotel because this is the 999<sup>th</sup> hotel which was built in the nation. It is remarkable that this is the only 9-Star hotel and largest hotel in Asia.

Reganastates also focused on entertainment side of expenditure to encourage the public to be satisfied with their life at this country. Reganastates had built a shopping mall at the Reganza City which is Capital of Reganastates. This had encouraged the public to spend their money and increase the nation's total spending power.

Besides this, the government also involved in built of Theme Park and Water Theme Park. The water theme park is build totally on water surface at the South of Reganastates and near to the Capital of Reganastates. This theme park was awarded 'largest water theme park on water surface'. This is also a factor to increase and encourage the public to spend for entertainment and indirectly attracts more tourism activity into nation.

***SOFF COPY :***