



A project towards mass growth by taking advantage of the social

Whitepaper



June 10, 2021



Abstract

Just because you call something a blockchain or an ICO, that doesn't mean you aren't subject to normal laws. This whitepaper presents a utility network token for Rosefinance, the first-ever affiliate network built entirely on peer-to-peer technologies. The applicability factor was designed to make consumers feel as comfortable as possible while also giving a versatile platform for DApp developers, with the goal of maximizing the amount of growth, engagement, and retention compared to expanding your account organically.

The Rosefinance token is a customizable utility token that powers social media platform created by passion-driven developers across the world. With the viewpoint on the belief that everyone could be popular, Rosefinance is created to make you an Influencer. This includes a decentralized push notification, governance of the Rosefinance's client, community curation of content, along with social communication tools. We also propose a fiat-to-crypto sticker market and demonstrate our research on a user acquisition engine to grow your business.

The Rosefinance Token ('ROF') will be distributed at a rate of 400,000 ROF per 1 BNB to participants in the Airdrop Claim and Referral Period and is expected to begin on June 10th





RoseFinance's Mission

1. Cryptocurrency and Bitcoin

A cryptocurrency is a digital currency that is created and managed through the use of advanced encryption techniques known as cryptography. Cryptocurrency made the leap from being an academic concept to (virtual) reality with the creation of Bitcoin in 2009.

Bitcoin is a decentralized currency that use peer-to-peer technology, allowing the network to perform all operations such as money issuance, transaction processing, and verification collectively. While decentralization protects Bitcoin against government manipulation and meddling, it also means that there is no central authority to ensure that things function smoothly or to guarantee the value of a Bitcoin. Bitcoins are generated digitally through a process known as "mining," which necessitates the use of powerful computers to solve complex algorithms and crunch numbers. They are currently generated at a pace of 25 Bitcoins every 10 minutes and will be capped at 21 million in 2140, according to predictions. These characteristics distinguish Bitcoin from fiat currencies, which are backed by the government's full faith and credit.

While Bitcoin grew in popularity throughout the years, it attracted substantial investor and public attention in April 2013, when it reached a new high of \$266 per bitcoin after skyrocketing 10-fold in the previous 2 months.

Continued institutional interest in the cryptocurrency further propelled its price upwards and Bitcoin's price reached just under \$24,000 in December 2020, an increase of 224% from the start of 2020. It took less than a month for Bitcoin to smash its previous price record and surpass \$60,000 in April 2021. At its new peak, the cryptocurrency was changing hands at \$63,000 on April 14th, 2021. As institutional money enters the market, several economists foresee a significant shift in crypto. Furthermore, there is a chance that crypto will be listed on the Nasdaq, which would provide legitimacy to blockchain and its usage as a substitute for traditional currencies. Some believe that all cryptocurrency need is a verified exchange-traded fund (ETF). Although an ETF would make it easier for consumers to invest in Bitcoin, there must still be a demand for cryptocurrency, which may not be generated automatically by a fund.

Cryptocurrency has attracted a diverse group of investors, ranging from ordinary individuals to celebrities and wealthy businesspeople. Cryptocurrency is accessible to anyone with internet access – regardless of their location – because it is internationally available and does not demand a minimum holding quantity to open an account or transact an exchange. The fact that crypto is so widely accessible is one of the main reasons why so many people are hopping on board.



RoseFinance's Mission

2. The future of cryptocurrency

Cryptocurrency is appealing for several reasons. Like gold, silver, and other commodities, cryptocurrency is finite, it has shown to be an excellent hedge against currency market price volatility and inflation. Crypto can be properly positioned in a broad portfolio to reduce these risks while preserving exposure to a high-growth market. Cryptocurrency, unlike other assets, is decentralized. Because there is no concern about access to a limited supply of a physical item, geopolitical fears have less of an impact on prices. Such considerations may impact your decision to invest in gold, silver, oil, or even coffee, but they have no bearing on cryptocurrencies.



2. The future of cryptocurrency



There are many reasons
you may want to invest in cryptocurrency

MacBook Pro

2. The future of cryptocurrency



Unaffected by inflation

Currency continues to depreciate dramatically due to inflation as the Federal Reserve printed more physical money to secure payment. More money will have to be issued as the value of the dollar falls, in order to satisfy the rising cost demands related with inflationary trends. These circumstances create a considerable lot of volatility in the long-term value of the dollar, as evidenced by cumulative inflation over the last 50 years.



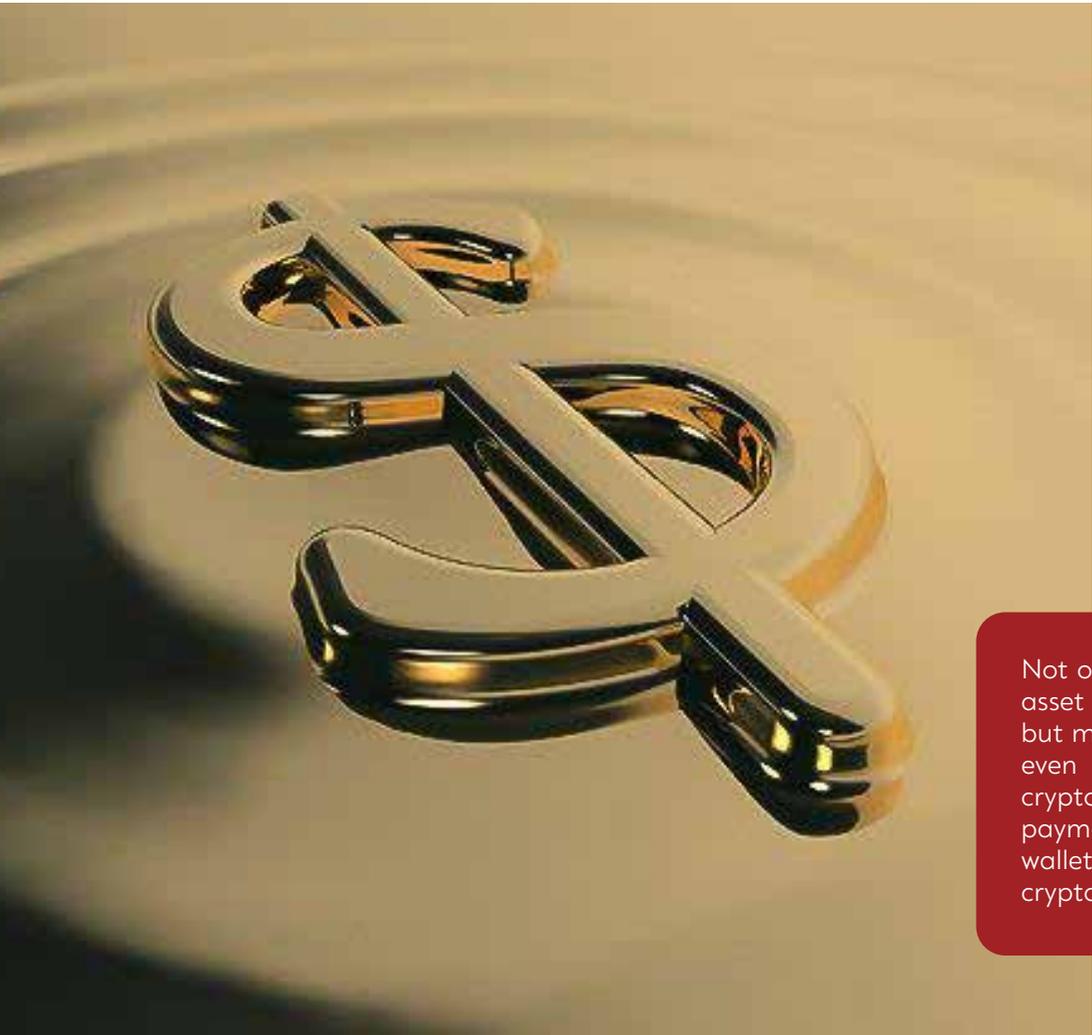
The value of the dollar has declined by almost 560 percent throughout this time, implying that if you had cash at that time, you would have lost a large amount of purchasing power. Because the quantity of coins has been permanently capped, crypto provides an alternative currency that is unaffected by inflation.



Liquidity & Availability on a global scale

Because cryptocurrency is not affected by exchange rates, there's no need to exchange your US dollars for Euros or other fiat currencies when traveling or conducting business overseas. Cryptocurrency is instantly available and payable everywhere, at any time. You can expect this to spread to more locations as Bitcoin finds popularity with additional major retailers.

Not only does investing in a limited asset protect you from inflation, but more and more businesses and even individuals are embracing cryptocurrencies as a form of direct payment. There are various digital wallets that allow users to conduct cryptocurrency transactions.



2. The future of cryptocurrency



High potential for growth

The purpose of investing in the crypto market, like any other investment, is to make it work for you by rising over time. Cryptocurrency has a lot of room for dramatic growth, especially given that it is still in its early stages. Getting in early on a developing trend means you'll probably see some volatility, but as it becomes more commonly accepted as a normal form of payment, your shares will appreciate in value.



3. Cryptocurrency and the future of social media



Cryptocurrency and the future of social media

What distinguishes digital currency from today's traditional monetary system? The transactions are created, verified, secured, and enforced on a decentralized ledger. This means that digital currency can be sent and received anonymously and securely without the use of middlemen or fees from financial institutions. Cryptocurrency's anonymity may impact the future of marketing and how social media might impact its growth. Social media affects our lives daily. Some even assume that if something isn't trending on social media, it isn't happening at all. This is why social media is so important to cryptocurrency's development and value.

People who are interested in and held bitcoin, the most popular and valuable cryptocurrency at the moment, may find almost any information about it on social media. Facebook, Twitter, and, in particular, Reddit, have all aided in the mainstreaming of bitcoin. Even Facebook is looking into cryptocurrency as a potential investment. However, just as social media can help popularize bitcoin, it may also play a role in market price volatility. When Tether, a digital currency system, was hacked for more than \$30 million in tokens last year, bitcoin and Ethereum both declined in value, the former by 5.4 percent. This is part of social media's involvement in the global acceptance of cryptocurrencies in the future. That effect could also work in the opposite direction: if popular acceptability is gained, a new generation of social media networks could emerge.



4. What is Rosefinance?

COVID-19 forced brands and artists, as well as creators to seriously reconsider their fan monetization and engagement strategies. Most of them have turned to virtual meetings and live streaming, while others tried to monetize their social media sites, such as Youtube. It was social tokens that made the unusual leap from crypto circles to consumer audiences in the media and entertainment business since they were a fascinating but primarily hypothetical alternative or additive way for creators, artists, and especially companies to connect with their fan and follower communities until now.

Social bots, a form of automated software that controls a social media account and is designed to advocate for certain views, promote campaigns, and sway public relations, are common on the internet nowadays. These bots poison online debate by giving their messages fake credibility and influencing actual people and brands. According to recent conservative estimates, bots account for 15% of all Twitter users.

As of 2016, Twitter had 319 million monthly active users, implying that 47.8 million of those are bots. This jeopardizes the credibility of the media we consume. The problem of social bots and media manipulation is a trigger for rethinking how we construct our social networks, and it's just one symptom of the user-as-product business model's structural problems. In this whitepaper, we will offer our ideas for the ROSEFINANCE network, the next generation social network.



4. What is Rosefinance?



Rosefinance is an social networking platform to help build a network to buy and sell like/-subscribes; a global platform for and provision of know-how to get engagement and retention. As a currency, it is backed by a team of people with great technical and commercial skills, people who will share advice and show the right direction to young teams in addition to providing real users for creating real value. Unlike other projects, Rosefinance coin will considered to be a universal payment for social network transactions, but aside from serving as a platform for popularity and influencers, it also provides an opportunity for any person to take advantage of the benefits that increased engagement offer. With Rosefinance's proprietary growth engine, you'll get followers and likes to increase engagement and retention at the most optimal rate.

Advantages of Rosefinance network

- ✓ Based on blockchain technology
- ✓ Low fee
- ✓ Transparency
- ✓ Real users create real value for brands
- ✓ Trackability

5. ROSEFINANCE's Vision and Mission



Mission

Mission: The network platform is built around Rosefinance coin (ROF), a cryptocurrency token built on Binance Smart Chain to incentivize real users/ followers and curators working together to develop wealth within the community and brands' impression with the public & investors. Rosefinance acts as a user-generating platform, allowing brands to interact socially to build their image and interest investors. Besides, it allows users/ followers within the Rosefinance's ecosystem to take part in paid affiliate and content marketing programs, as well as assist product launches and opt-in live streaming. It takes well-known elements from traditional social networking (posts, likes, comments, shares) and applies them to a com-

Users/ followers within the Rosefinance's ecosystem can create collections from millions of products that are integrated into a turn-key affiliate network that rewards global users for purchases made and inspired. Brands are given a workflow management system that allows them to immediately incorporate products into the network while rewarding community members for sales-driven activities. By buying real users, content creators to participate in sponsored partnerships, brands and publications may further build strong image in social. The Rosefiance system is based on the blockchain, which makes it the backbone of user incentivization when incentivizes users to work together to promote Rosefiance's ecosystem for mutual profit At the same time, it removes barriers to entry for followers, content creators, marketers, and brands by reducing frictions associated with sponsorship payment. Rosefinance is a safe marketplace where users, brands, and retailers may conduct business.

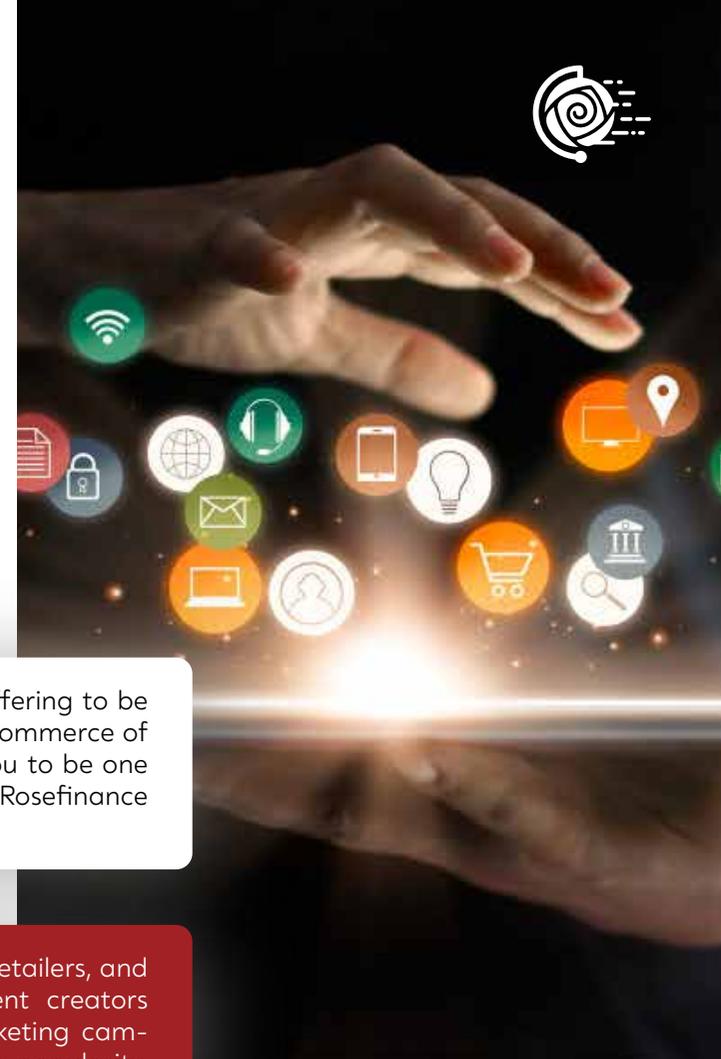
5. ROSEFINANCE's Vision and Mission

Vision

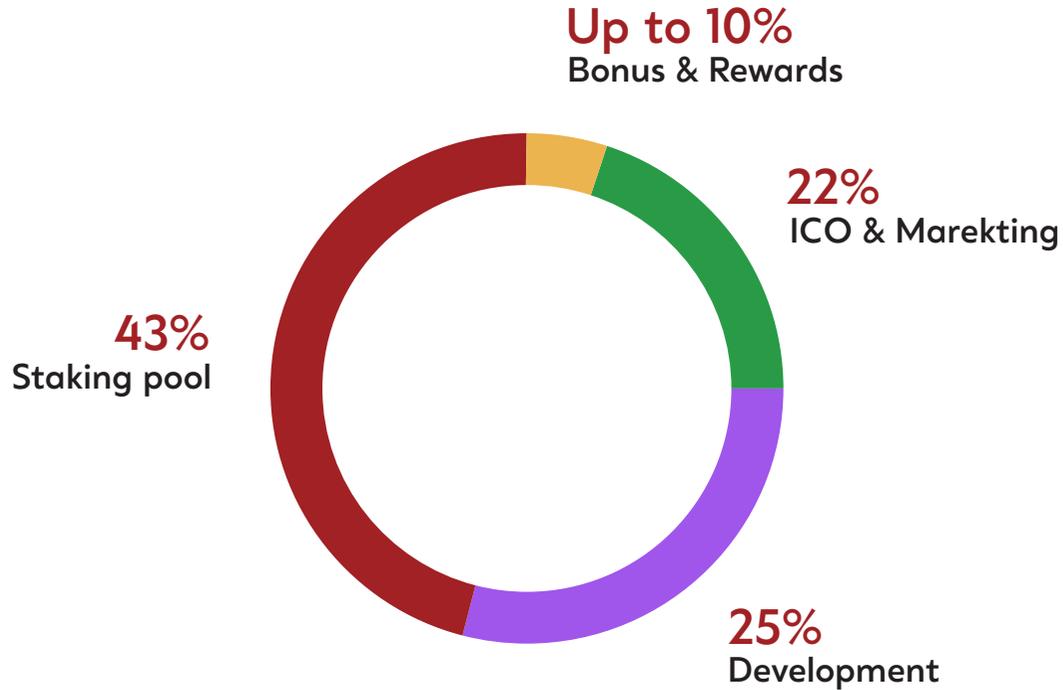
Rosefinance's goal is to change how the media and current marketing works nowadays, democratize eCommerce around the world into 5.0 era. By removing all borders and barriers now preventing global involvement, monetization becomes accessible to everyone through inventive use of technology. With Rosefinance ecosystem, everyone can be a part of the journey, representative face of brands they love.

Participate in the Initial Token Offering to be a part of this historic chapter in commerce of 5.0 era. Getting in early allows you to be one of the first individuals to use Rosefinance Coin (ROF) in the globe.

party marketplaces, companies, retailers, and users/ followers or called content creators networks for linked content marketing campaigns, the platform will grow in popularity, Rosefinance's demand is skyrocketing, yet the total coin supply will never exceed 1 billion.



6. Rosefinance Allocation Summary



- 43% of ROF created during the Contribution Period will be allocated to the Staking Pool who send BNB to the smart contract address.

- Up to 10% of ROF created during the Contribution Period will be allocated to bonuses and rewards for Rosefinance Token Holders.

- 22% of ROF created during the Contribution Period will be allocated to ICO & Marketing activities, locked in a smart contract with a 24 month vesting period, and 6 months cliff.

- 25% of ROF is created for development (or maybe reserved for future stakeholders)

7. Project Budget



To ensure that day-to-day operations continue running smoothly as the organization expands, a greater focus will be placed upon processes, and the hiring of additional operations managers will be required.



Compliance is key to the long-term success of the Rosefinance network, and our budget allocated to legal costs ensures that we fit within regulatory parameters in any new market we enter.



Core development includes both our Core Contributors and Community-Driven development model fostered via Rosefinance platform.

A large part of this budget will be used to continue improving the end-user experience of the client itself, implementing new features along with the creation of the Rosefinance wallet and Rosefinance eCommerce.



The foundation of what we're building rests upon the security of the Rosefinance client. We are commencing the first of a series of security audits beginning in Q2, and each new major feature introduced will require an additional audit, before considering deployment.



Given the Rosefinance wallet & eCommerce design, we anticipate our marketing budget to be smaller than many technology companies. This will cover ongoing community-building events and reaching the general public via traditional marketing channels.

8. Disclaimer

Purchasing tokens are likely to be a high level of risk. You should carefully consider the risks described below, accompanied with all other information contained in ROSEFINANCE coin finance's terms and conditions before deciding to purchase ROF. The following risks entail circumstances in which our business activities, financial conditions, performance results and prospects may be exposed.

ROF may not be able to successfully develop, market, and launch the ROSEFINANCE coin finance platform.



Although a limited public closed beta of the platform has been released for testing, the ROSEFINANCE coin finance technology platform has not yet been fully developed by the Company and it will require additional funding, as well as expertise, developer and manager, time and effort to successfully develop and launch the ROSEFINANCE coin finance platform.

The Company may have to make changes to the specifications of the ROSEFINANCE coin finance technology platform or the ROF token for any good reason or the Company may not be able to develop the ROSEFINANCE coin finance technology platform by realizing those specs or any form of working platform. It's possible that the ROSEFINANCE coin finance platform has never been released, and there may never be a working ROF Token. Furthermore, despite good faith efforts to develop and launch the ROSEFINANCE coin finance platform and subsequently develop and maintain the ROSEFINANCE coin finance technology platform, it is possible that the ROSEFINANCE coin finance platform is malfunctioning or not being developed or maintained. In accordance with proper maintenance, this can negatively impact the ROSEFINANCE coin finance and ROF tokens.

Startups often encounter undesirable problems in the areas of product development, marketing, finance, and general management, among others that are often not solvable. Similarly, casinos may not accept the ROSEFINANCE coin finance platform for any reason.

If the Company is unsuccessful in its attempt to demonstrate to users the utility and value of the ROSEFINANCE coin finance platform, there will likely be very little demand for the platform and therefore of little use for ROF. Hence, the price of ROF could fall, possibly to zero.

8. Disclaimer



ROSEFINANCE coin - finance may be forced to shut down or take actions that resulted in the Dissolution Event.

It is possible that for any reason, including but not limited to the adverse fluctuation in the value of cryptocurrencies and fiat currencies, the Company was unable to establish the launch of the ROSEFINANCE coin finance platform and its utility. ROF tokens, failure of commercial relationships, legal action or challenges of intellectual property rights, the Company may no longer function and dissolve events.

8. Disclaimer



Risks related to the ROF token and the technology platform ROSEFINANCE coin finance.

The ROSEFINANCE coin finance technology platform may not be widely applicable and have a limited number of users.

It is possible that the ROSEFINANCE coin finance platform will not be used by a large number of individuals, companies and other organizations or limited public interest in creating and developing online gaming platforms based on blockchain. Such lack of use or disinterest could negatively impact the development of the ROSEFINANCE coin finance platform and, therefore, the potential utility of the ROF token.

