

Rose Link Business Plan

By Josiah Clumont – Rose Link Founder

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Executive overview

Rose Link™ is a micro-transaction's platform for the masses. We're enabling borderless transactions using our internal stable currency, "Roses™".

Users can send and receive money quickly without worrying about fluctuations in the market place and by using their social media handles.

Withdrawing Roses into FIAT is a painless process due to our Rose Nodes. A Rose Node™ is a local entity of Rose Link that conforms to a country's regulation and compliance. We are rolling out Rose Nodes throughout the world to enable mass market adoption of Rose Link.

Send And Receive money anywhere. Rose Link will be making ownership of cryptocurrency effortless by letting our users purchase cryptocurrency within the Rose Link app. The only cryptocurrency that they can purchase at launch is Rose Coin™. Rose Coin™ has the potential to be the easiest cryptocurrency to acquire. Rose Coin™ holders will have the chance to lend out their Rose Coins within Rose Link as loans. This is facilitated through Rose Node's which will be working with local lending companies or in some jurisdictions Rose Nodes will be the direct lender. By enabling lending within Rose Link, we're ensuring that there's liquidity for Rose Coin holders and creates an incredible platform for the cryptocurrency. Our focus is to move cryptocurrency into mass market adoption and we're doing this by going after the social enabled public. Come and be a part of the Rose Link World™.

The Pain of transacting

A transaction is a way of moving something of value from one entity to another. We make transactions every single day and yet there are still situations where making a transaction is cumbersome. This could be making payments overseas, purchasing online or even just tipping someone on social media.

For everyone

If you earn your money, why can't you use it to purchase anything that you want to, where & whenever? There always seems to be a barrier to spending or getting paid. We live in an age where all your experiences can be shared instantly, so why not payments.

This is one of Rose Link's core goals, to remove the borders in sending and receiving money.

Making cross border payments seamless between any party.

For business

Credit Cards are now the de-facto in online payment processing. The price of an item is not the full amount you're going to be paying, you'll need to pay transaction fee's on top of this, the businesses will also have fee's to pay.

A business may need to pay over 2% (ValuePenguin, 2017) in transaction fee's just to accept credit cards. Even using convenient technologies like Apple Pay or Google Wallet incurs fee's for businesses. We should have more options. Rose Link can make an impact into this market by offering businesses lower cost and increasing the cash flow speed, we'll make it attractive and simple for businesses to start accepting Roses.

Rose Link users can pay businesses using Roses or Rose Coins (cryptocurrency) to start off with and businesses will have the option of receiving FIAT or Roses.

Credit Card's

Did you know that credit cards are designed to get people into debt. Some people can't gain access to a credit card which limits opportunities to purchase products or services online. The issue is further compounded when trying to access services in a different country. By building out Rose Nodes and giving businesses around the world a different option to receive payments we can reduce the need of using credit cards. In an age where only 8% of millennials trust their banks (Facebook, 2016), Rose Link is the other option for them.

Rose Links approach

We're going to enable transacting between any entity by using Roses. Which will be quick and painless.

Roses

A Rose is a fixed stable internal currency used within the Rose Link ecosystem. Unlike FIAT transfers, sending and receiving Roses is instant and there's no fee's to transact with Roses.

The design

A Rose is designed for high volume transactions. Instagram has over 4 billion likes a day (Woollaston, 2016). Wouldn't a like mean so much more if there was a value associated with it? We will facilitate a move into an era where people can like on a deeper level.

The design of A Rose goes beyond a deeper like. Paying contractors, businesses, friends or family will now become simple and pain free.

One Rose is worth \$0.05c USD and always will be. This provides stability that people and businesses require.

Highly social

Our ecosystem will experience considerable amount of growth and acceptance due to the focus the social media market. By enabling Rose Link users to send and receive Roses using their social media handles we're reducing the barrier to transact. Never before has there been such a great opportunity to interact and collaborate with anyone from anywhere. Roses is the way for these people to transact without borders.

Early feedback of Rose Link from content producers and consumers has been highly favourable. Unlike Patreon, our users won't have to post on another platform, they can get paid on any platform by just validating their username within the Rose Link app. There won't be a fee for every single pledge made as well, meaning more money goes to the content producer.

Ease of entry into cryptocurrency

Our target market would of heard about cryptocurrency but not own it. Our own cryptocurrency Rose Coin will be available within the Rose Link app for users to convert their Roses into Rose Coin to enjoy the benefits of cryptocurrency, providing a pain free entry into cryptocurrency.

Withdrawal

Withdrawing Roses into your local bank account will be facilitated by Rose Nodes making the process quick, in some jurisdictions this could happen on the same day.

Rose Nodes

A Rose Node is a local entity of Rose Link that complies with the regulations of that country. Rolling out nodes into each country ensures that Rose Link users can deposit & withdrawal FIAT swiftly. Rose Nodes become the backbone of Rose Link bridging the gap between traditional banking networks and the modern seamless era.

Compliant

By taking care of KYC (**K**now **Y**our **C**ustomer) & AML (**A**nti **M**oney **L**aundering) compliance at the country level keeps the user experience enjoyable and swift. Rose Link can leverage local expertise to ensure our users are compliant. What's more Rose Link can move into a standardised global KYC & AML compliance to facilitate other features such as "Like A Local" and our lending offerings.

Like a local

Ever had to travel to another country, maybe for business or pleasure? Remember those credit card fee's, exchange rates and even ATM withdrawal fee's? Did you ever wish you could swipe a debit card or withdrawal money from the ATM like a local? If your traveling to a country that has a Rose Node, you'll be able to pick up a debit card from the airport and transact just like a local (subject to licences) .

We will leverage KYC, AML requirements as well as the appropriate partnerships and licences to bring this vision to life.

Location's

Rose Nodes will be rolled out in the following markets at launch:

- New Zealand
- Europe
- USA
- Canada
- UK
- Australia

If the number of Rose Coins that get sold exceed the target we'll be adding Asia, South America and Africa on our list. The exact locations will be determined by anticipated demand, Rose Link community voting and local regulation.

Lending

Rose Node's will enable Rose Coin holder's to lend their Rose Coins, this lending is done through the Rose Nodes and lent in FIAT. See lending for more information.

Mass Market

Our core target market are social media users, this is a significant portion of the general populous who are used to instant service.

Here are some interesting numbers:

Facebook	2.2 billion
WhatsApp	1.5 billion
Instagram	813 million
Twitter	330 million

*active users as of April 2018 <https://www.statista.com/statistics/272014/global-social-networks-ranked-by-number-of-users/>

That is a very large pool of potential users. Our aim is to get 10 Million active users within the first couple years of operation.

We are not limited to social media users as our target market. Rose Link is also a great platform for lending and borrowing, which increases our market reach.

The upside to all these different markets is that all these uses will have the opportunity to own a cryptocurrency. The cryptocurrency that they will be able to own will be Rose Coin, our own cryptocurrency.

Rose Coin

The joys of crypto

Cryptocurrency based on the blockchain technology has many great features and promise a world of decentralisation where there's no centralised authority In control.

Features

Rose Coin Is based on CryptoNote (similar to XMR). Has a 30 second block time (quick) and a very low transaction fee.

Total coin supply	184,467,440 Coins
Max allocation during pre-sale period	166,0020,696 Coins
Block Time	30 Seconds
Fees (low)	\$0.00002 USD at launch
Value	1 Rose Coin = \$2 USD (at launch)

Mining

At least 5% of the total number of Rose Coins will be available to mine. This Increases the exposure of Rose Coin to the larger cryptocurrency community. The emission of Rose Coins Is really low (2 Rose Coins per block) to ensure the stability of the Rose Coin ecosystem, the cheapest and easiest way of owning Rose Coins will be through the Pre Sale.

Post Pre Sale

After the pre sale has ended and the amount of Rose Coins would have been determined the final emission will be set to ensure that no more than 2 Rose Coins will be generated per block (30 seconds). We're taking a different approach to ERC-20 coins, our hybrid allocation & mining approach highly favors those who purchase Rose Coins during the pre sale and creates continual interest in Rose Coins.

Wallets

The Rose Coin desktop wallets will be released two weeks after the end of the pre sale on the dedicated Rose Coin website. This will coincide with the full Rose Coin allocation.

Users can still use the Rose Link app to hold their Rose Coins, this is the recommended approach as the app is the only way to lend out Rose Coins.

The source code for the desktop wallets & miners will be released just before allocation.

Exchanges

Rose Link is working with cryptocurrency exchanges to have Rose Coin listed on the most used exchanges. We will keep everyone updated on our progress of

listing. With Rose Link's FIAT to Roses to Rose Coin liquidity , Rose Node local compliance and mass market appeal makes a very compelling case for the exchanges to list Rose Coins.

Rose Coin will launch with a \$2 USD value per coin. After launch the price will be determined by the exchanges, all Rose Coins purchases through Rose Link will use an average across the top exchanges that are listing Rose Coins.

Liquidity in the market

Rose Link was birthed not just as another cryptocurrency to be exchanged but to move cryptocurrency into mass adoption.

One of the limitations of cryptocurrency being accepted as a standard method of transacting is the liquidity of the market into FIAT.

We have multiple ways of adding liquidity to the Rose Link ecosystem.

Rose Link encompasses transactions for the social age, borderless transactions and lending for Rose Coin. By creating an easy way to transfer money between social media users, FIAT money is constantly coming in and out of the Rose Link ecosystem. Due to Roses stable nature there limited risk in leaving money in Roses.

Different ways for FIAT to come into the ecosystem:

1. Users wanting to own Roses and transfer Roses socially
2. Making international payments
3. Loan payments

Buffer

Each Rose Node will have a FIAT buffer to increase the fluidity of the market and ensure that Rose Link continues to have a seamless experience no matter what country you're in.

All loan payments will be paid into Roses giving the whole ecosystem greater liquidity.

Rose Coin's will also have a buffer, this will be a stop gap for when there might not be enough users selling Rose Coin's for Roses. Rose Link will always process users buy and sell orders before touching the buffered reserves.

Lending

Rose Nodes are in a perfect position to enable world-wide lending. Lending money works better when there's a local representative in a country, this is due to credit worthiness, credit criteria, recoveries, licences and regulation varies between countries. When lending money out you want to get your money back with interest, you want to minimise any losses and make a return.

Depending on the country, a Rose Node will partner with local lending companies to offer opportunities for Rose Coin holder's to lend money or the Rose Node will gain its own P2P or direct lending licence.

Rose Nodes will need to comply with each countries laws, we will work with be best local legal experts to ensure our vision of lending across borders can be implemented in as many countries as possible. At its most infant state Rose Coin holders will be able to lend their Rose Coins within their own country.

The future of lending out Rose Coin's is bright, we are going to be opening up opportunities to get a better return for all Rose Coin holders and at the same time increasing liquidity in the Rose Link eco system.

With only 33% of Millennials being happy with the way they are currently saving or investing because many recognize that their money could be working harder, Rose Coin can fill this gap (subject to local laws).

Marketing strategy

The marketing of Rose Link post pre sale will happen using a number of channels.

It's exciting that we can target multiple user groups.

Our focus is to leverage all the data available to us to target potential users and gain market share in the most efficient manner.

The beauty of our approach to internet advertising is not just crypto focused and because we will be able to advertise on all platforms.

The mixture would be real world human contact, internet advertising, targeted campaigns, acquisitions, sponsorships.

Our target audience would be:

- Social media influencers
- People who use Pateron, PayPal, TransferWise, Western Union to transfer money.
- Users that want to send and receive money
- Users with curiosity in cryptocurrency
- People wanting to borrow money (limited by country)
- People wanting to lend money (limited by country)

The social aspect of this product will be our main push to get critical mass. With a large number of social media users using the app to send and receive money we will have more sway with businesses to get on board.

Businesses

Our strategy with businesses is to build add-on's for e-commerce platforms to enable seamless integration.

Rose Nodes swift FIAT withdrawal, instant Roses payments and easy e-commerce integration will completely remove the barrier to accepting Roses as a form of payment.

Rose Link will fulfil different needs for people. All of these user cases centre around transacting, the more users that use the ecosystem the more it benefits market liquidity and exposure.

Our marketing strategy aligns with one of our core missions which is to be the link between the current real world and cryptocurrency. All our business activities aligns with this. The need for users, liquidity and scale are covered.

Pre Sale

We have chosen to pre sell Rose Coins and not offer token's. This aligns with our vision of accessibility and future growth.

Rose Coins don't represent a stake in Rose Link nor will any profits of Rose Link be distributed to Rose Coin holders. Rose Coin is strategically placed as being the only cryptocurrency available to purchase through Rose Link for our users who will be the wider public giving them a very simple way of owning cryptocurrency. Rose Coins are also the only way to lend on the Rose Link platform.

Selling Rose Coins will fund the development, expansion, marketing and stability of Rose Link as well as the Roll out of Rose Nodes.

We will be accepting Bitcoin Cash, Bitcoin, Ethereum.

Allocation

The table below lays out the total split allocation as if all Rose Coins that were allocated for the pre sale were sold

Item	Total %
Pre Sale	75%
Team & Partner allocation	15%
Mining	5% (Minimum)
Reserve	4.9%
Bounty	0.1%

Pre Sale

75% of all Rose Coins are allocated for the pre sale. The pre sale consists of 5 stages over a period of 3 months. Each stage varies in the discount offered.

There's no fixed limit to each stage. For example all Rose Coins allocated for the pre sale could be sold during the first stage.

The discount is off the full price of a Rose Coin which is \$2 USD.

Stage	Discount	Time Period
Early Bird / Stage 1	40%	14th May – 21 st May 2018
Stage 2	30%	22 nd May – 22 nd June 2018
Stage 3	20%	23 rd June – 7 th July 2018
Stage 4	10%	8 th July – 31 st July 2018
Stage 5	5%	1 st August – 14 th August 2018

* All times are in UTC with the start date being 0:00 and the end date being 23:59

After the pre sale has ended, the Rose Coins will be distributed according to the amount bought during the pre sale period. This will happen 2 weeks after the end of the pre sale (week of the 28th of August).

Team & Partner Allocation

The team & partners allocation amounts to 15% of the total supply if all Rose Coins allocated for pre sale are sold. This works out to be 20% of the pre sale allocation. If the amount sold is below the max allocation the amount the team & partners will be allocated is 20% of the amount of Rose Coins that get sold in the pre sale. It's important to note that this allocation won't be assigned to the team until 1 year after the platform has launched (not after the pre sale has started). These coins can't be used to lend or transact until the assignment date has passed. This information will be made public.

Partners are companies that want to come on board the Rose Link vision and use their skills and services to expand the Rose Link world. We're specifically opening up partnership opportunities to Lawyers, regulatory advisors and financial services consultants and marketing agencies in the jurisdictions that Rose Nodes will be available in.

Mining

Our unique approach to a pre sale and mining will increase exposure of Rose Coin in the long term and provide stability & reliability for transaction times. Rose Link will still maintain Rose Coin full nodes to ensure stability of the Rose Coin blockchain.

At least 5% of the total coins will be set aside for mining. Since the team & partner allocation is based upon the pre sale amount any unsold & unallocated Rose Coins will be available for Mining.

Why pre purchase if we can just mine Rose Coins? We're designing the emission of Rose Coin to be only 1 Rose Coin per block, essentially meaning that there's only 2 Rose Coins per minute or 120 per hour. Divide this by the number of miners and you may be looking at a limited amount of Rose Coins per person per day. As the popularity grows there will be more miners to compete against thus further reducing the amount of Rose Coins that can be mined by one person.

Purchasing Rose Coins during the pre sale period will be the cheapest and easiest way to own Rose Coins.

Reserves

We will allocate 4.9% of the total Rose Coin's to be set aside as a reserve for Rose Link. This will be used only as a buffer for users wanting to purchase Rose Coins but there are no sellers. As soon as there's sellers we will replenish the reserve thus reducing any delay between buying and selling Rose Coins. The level of reserves will be made available to users on Rose Link.

Bounty

We've allocated 0.1% of the total Rose Coin supply as a allocation for bounty. We don't have to use the full amount an any Rose Coin's that don't get used up as bounty's during the pre sale period will be mineable. The bounty and allocation of the bounty will be made public. Our goal is strategically award the bounty to the entity that can deliver the best result, we don't want to undermine the pre sale by flooding the market with Rose Coins.

Max amount

The difference between the target value that we want to sell and the max amount that we can sell may seem large. Due to the nature of the Rose Nodes and the overall vision of Rose Link, the more Rose Coins that get sold the more market penetration that can happen simultaneously. We believe we can achieve success with our target value, but the number of Rose Nodes will be limited and more Rose Nodes will be added once there's enough transactions & loans that happen within the ecosystem.

Use of funds

The use of funds raised by selling Rose Coins revolves around ensuring greater long term stability.

The following breakdown is our projection of the fund allocation for our \$10m USD target.

Item	% of funds
Development	25
Marketing	15
Legal, Compliance & Licenses	20
Rose Nodes	30
Reserves	10

*The figures in the allocation are guides

Roadmap

The full roadmap and dates are tightly coupled with the amount raised, when the target is reached and Rose Node compliance per country.

Pre Sale – 14th May 2018 – 14th August 2018

During this pre sale period we will continue to develop the Rose Link product and start building out Rose Node's once certain milestones are met. These milestones will be activated at every \$2.5m increment.

The goal is to have an ecosystem ready to launch shortly after the pre sale period has ended. In order for this to happen we will be:

- Setting up 2-3 Rose Nodes and enabling lending
- Continue feature building out the Rose Link app and ecosystem
- Continue developing relationships with social media influencers and content producers to start accepting Roses as soon as we launch
- Develop targeted marketing for all the jurisdictions that we will be entering
- Continuing our relationship building with exchanges for Rose Coin listing

Rose Coin allocation & mining starts – Week of the 28th of August

After an audit process of all the users and purchases of Rose Coin's. Rose Coin will be minted and users will have the ability to download desktop wallets or use the Rose Link app's wallet.

Allocation and mining will start on the same day and all users will get enough notice for preparation.

Full public launch of Rose Link – 31st October 2018

This is the hard go live date. Rose Link can launch earlier depending on the amount that gets raised and the timings.

Q4 2018 – Expansion and stability

The rest of 2018 will be spent expanding our marketing and userbase and stabilizing the ecosystem.

H1 2019

We will be starting our Like a local testing and planning. During H1 & H2 Rose Nodes will continue to be rolled out at a pace of around 2-3 Rose Nodes every quarter, this will be dependent on the amount of Rose Coins that get sold and the regulatory compliance that needs to be done.

Q4 2019 – Like a local

Our plan is to enable a limited roll out of Like a local to a handful of Rose Nodes and users that are likely to use this service. This early beta stage will provide a great foundation for a full scale roll out of "Like a local" to all compliant Rose Nodes.

2020 and beyond

By early 2020 Rose Link should be a recognised brand and delivering new innovative products. Like a local will be rolled out to majority of compliant Rose Nodes giving Rose Link users a great way to travel and transact Like a local in a foreign country. Rose Coin lending would of given new opportunities to Rose Link users to earn a better interest rate.

We expect the mass markets appetite for cryptocurrency to be at an all-time high as Rose Link would of provided a bridge between the realities of transacting now and the wonder of the future.

Team

I've had the incredible opportunity of working with various teams and companies as a contractor and with my software development company. The one thing that always stuck out was the team makeup and size. Size did not correlate to more work being done, it actually did the opposite and decreased productivity and made projects unnecessarily long and cumbersome. There was too much overhead and not enough forward momentum.

The technological development of Rose Link is only one side of the coin, the larger aspect to Rose Link is it's Rose Nodes, regulation, compliance to local laws enable seamless transactions & lending for all users in multiple countries. We want to partner with local experts to get the foundations laid out in each country with Rose Link senior members orchestrating this. The longer the runway and the smaller the burn rate ensures that we can have a successful company. Rose Link will have a high impact on this world.

Josiah Clumont – Founder of Rose Link

Core Team

Josiah Clumont – Founder

Josiah Clumont – Founder, technical, Vision

Josiah started off as an iOS programmer working with companies all over the world since 2011. Never one to shy away from complex projects he unified home automation services under one app. Reverse engineering the SONOS app and speakers would be one of his highlights in this area.

Because of the diversity of projects that Josiah has been involved in, one of the skills he has developed is the ability to gain deep understanding of new industries and assess and provide creative solutions to often complex business needs.

An example of this, is the work that Josiah has done over the last three years within the financial services sector. During this time he has setup a successful software development company with staff that share the same pursuit of excellence serving customers from all over New Zealand and around the world.

Josiah wouldn't be where he is today without developing successful business relationships and offering high customer service along the way. Which he believes is a key ingredient to any successful enterprise.

He's been involved in cryptocurrency since 2013 and is developing Rose Coin to become the most accessible cryptocurrency available.

On the weekend Josiah likes to spend time with his wife and two black cats. He enjoys cooking, surfing and the countryside.

Wesley Knighton – support & customer experience

Wes gets along with everyone. He will be there to help answer any questions and look after you. Wes has been in technical customer service role for over a year, supporting and liaising with teams and clients. He is active in both the local tech and business trade communities.

Cameron Shaw – technical & customer service

Cameron works on the core services and Android app. His attention to detail and desire to build fluid software helps Rose link across the board. He will be a part of the team answering any question via the support channels.

Ryan Arrowsmith – technical

Ryan is a code warrior during the week and a bmx ninja in the weekend. His deep understanding of web programming reduces any barrier to Rose Links vision of borderless micro payments.

Youyou Gao – Design legend

With her natural eye for really fresh design, Youyou brings the crispness to the Rose Link brands. Creating a UI and UX experience that is logical, beautiful and easy to navigate was fundamental to our values, so users from everywhere could enjoy the Rose World.

Join Now

We want to welcome you to the Rose World to become a part of it now. The pre sale of Rose Coins will be happening from the 14th May – 14th August 2018*

* subject to demand

Contact

For all enquiries please get in touch with us via email info@roselink.co

Or through our social media channels:

[Instagram](#)

[LinkedIn](#)

[Twitter](#)

We're based at 15 Grantham Street, Hamilton 3204, New Zealand (booking by appointment only)