



**Worlds First AI Powered Hybrid Lending
Circle, Backed By Collateralized NFTs**

WHITE PAPER

www.rotacash.finance

Rotacash WhitePaper

According to the latest data available from the World Bank, approximately 1.7 billion adults of the current 8 billion world population do not have access to traditional banking services and as the world population is projected at 8.5 billion by 2050, the number of adults who do not have access to the traditional banking services is expected to also increase.

Adding the 1.7 billion to the 685 million who are extremely poor, rounds up the figures at 2 billions of the current world population who do not have access to traditional banking services.

But these 2 billion are in need of alternative sources of financing to fund their basic human needs like food, clothing, shelter, education and even other needs like financing their trade or SMEs.

The world population is currently at 8 Billion and projected at 9.5 Billion by 2050.

Why does the world population need ROSCA?

ROSCA (Rotating Savings and Credit Association) is a traditional financial system in which a group of individuals pool their money together and contribute a fixed amount of money regularly. Each member of the group takes turns receiving the pooled money until each member has received a payout.

There are several reasons why ROSCA is beneficial for certain segments of the world population:

- Access to financial services: Many people around the world do not have access to traditional banking services. ROSCA provides a way for individuals to save and access credit without relying on formal financial institutions.

- **Community building:** ROSCA groups are often formed within communities, and members can use the opportunity to build social ties and support networks.
- **Financial discipline:** ROSCA requires members to commit to regular contributions, which can help individuals develop good saving habits and financial discipline.
- **Small-scale lending:** ROSCA provides a way for individuals to access small-scale loans without having to go through formal lending
- **Institutions that may be difficult to access or have high interest rates.**
- **For web3,** it enables crypto traders or investors to access zero interest loans without liquidating their valuable assets for long term HODL.
- **It enables members to access loans without parting with their real assets like land and buildings as collateral.**

Overall, ROSCA is a useful financial tool for those who do not have access to traditional banking services or who prefer a more community-oriented approach to savings and lending.

The Current Problems Of ROSCA

While ROSCAs can be effective at meeting the financial needs of their members, there are some common problems associated with these types of associations. Some of these problems include:

- 1. Limited funds** due a fixed pool of funds that are contributed by each member.
- 2. Limited membership** due to lack of tech solutions to manage large groups beyond a particular location, which can limit the amount of resources available to the group.
- 3. Dependence on trust** and bridge of trust can lead to disruption and total collapse of the group and also result in loss of funds.

4. Lack of flexibility: ROSCAs often have rigid rules and procedures that can limit their ability to adapt to changing circumstances or meet the evolving needs of their members.

5. Limited financial education: Many ROSCA members may lack financial literacy or business skills, which can lead to mismanagement of funds or poor investment decisions.

6. Potential for fraud: ROSCAs can be vulnerable to fraud, particularly if there is a lack of transparency or accountability in the management of funds.

Rotacash Finance Web3/AI Powered Solutions

We are combining the power of Blockchain and AI to create both web2 and web3 solutions for ROSCAs on a single platform ;

1. Unlimited funds: Our smart contracts help to ensure that funds are distributed fairly among members, and also allow for the automatic distribution of funds, ROSCA cycles are available for both in fiat (web2) and selected stables coins, \$rota and other partners tokens for web3.

2. Unlimited membership: Right from our decentralized token sales, ROSCA memberships will cut across different regions but especially to our \$rota token and Nft holders.

3. Dependence on trust: With our Smart Contract and Collateralized NFTs, the platform is very transparent since all transactions are recorded on the blockchain network creating a transparent, reliable and sustainable ROSCA platform for all participants. Our AI Powered KYC will also filter users according to financial abilities from reliable data sources for the fiat web2 participants.

4. Flexibility: Rotacash platform allows any holder of the collateralized NFT to create their ROSCA cycle groups and invites members from within and outside the Rotacash community who must join their ROSCA group and set any amount ranging from \$10 in any of the platform's supported cryptos either for daily, weekly or monthly contribution cycles.

AI-based analytics can also help to identify areas where the ROSCA could benefit from greater flexibility.

5. Unlimited financial education: AI-powered chatbots, Webinars and in-person educational programs will be available to educate Rotacash ROSCA members on financial literacy and investment best practices.

6. Fraud Prove: While our audited blockchain-based Smart Contract provides greater transparency and accountability, The collateralized NFTs also serves as both Security and Identity making it more difficult for fraudulent activities to occur for the web3 ROSCAs.

While our AI-based fraud detection systems also used to monitor transactions and identify potential fraudulent activity for all users

NFT Minting Rounds

Our unique minting system will allow all users to participate in an all winning cashback nft minting exercise, by minting the JASPER nft at \$3 worth in BNB with a total of 1000 JASPERS per round and a hard cap of 100 JASPER NFT per wallet in a Minting round of 24 hours. The BNB VRF Oracle will randomly select 150 of the minted JASPER NFTs to qualify for the cashback. All selected NFTs will be burnt completely out of circulation once the owners claim their cashback, while the non-selected NFTs can be accumulated and used to upgrade to ONYX, the Tier 2 NFT on the ROTACASH Ecosystem which is staked to earn up to 40% of the top cadre NFT rewards as passive income in BNB and \$rota tokens, and as an identity Pass for creating or participating in any active Rotacash Defi Lending Circle.

A User could also accumulate up to 20 ONYX NFTs to enable them to upgrade to BERYL, which is the highest and rarest NFT within the Rotacash ecosystem. With BERYL, owners will earn up to 60% of rewards as passive income as well as gain access to exclusive activities within the ecosystem, get exclusive and special financial services, including loans, private investments and much more.

JASPER NFTs (Tier 1)

These are unique and unlimited NFTs that will serve as the only means to participate in the Rotacash nft minting rounds, and the first and only means to upgrade to the ONYX NFT for sustainable residual income earnings.

The JASPER Nfts are unlimited and will continue to be minted to infinity, but also deflationary because any number of them selected for a draw after a minting round and the number of them used for upgrades to ONYX are totally burned out of circulation. They are transferable and tradable on nft open marketplaces like opensea or p2p.

ONYX NFTs (Tier 2)

These are the Tier 2 rare Nft that are needed as a collateral, identity and security to participate in any Rotacash Defi Lending circle. Staking ONYX earns a share of the Minting round BNB allocation and the \$rota tokens as staking rewards.

BERYL NFT (Tier 3)

These are the Tier 3 and most valuable set of Nfts within the Rotacash ecosystem that gives you up to 60% of the rewards allocated to top cadre NFTs as well as access to exclusive financial services. It is also transferable to another wallet and once transferred, that new wallet will then be getting all the benefits attached when it's staked to the pool. It takes 100 JASPER Nfts to upgrade to ONYX and 20 ONYX to upgrade to BERYL.

Minting Rounds Fund Distribution

Funds generated from the minting in BNB will be distributed as follows;

Reserve/Insurance Funds:	50%
Raffle Winners Pool:	25%
Top Cadre Nft Holders:	10%
Platform dev/marketing:.	10%
Referral rewards:.	3%
\$rota Buy and Burn:.	2%

\$Rota Tokens

Rota tokens is a deflationary and utility tokens powering Rotacash ecosystem as follows;

Reward tokens for Rotans with higher score ratings in their cycle, and group leaders with highest referrals and successful cycle completion.

Trading on DEX and CEX

Rotacash Defi lending circle Payment Option

DeFi Staking/Farming Pool (Pancakeswap/WakandaSwap)

Payment option for other products and service

Cash back for discounted payment

\$Rota Tokenomics

Max Supply : 1,000,000,000

Token Type : BEP20

Blockchain : BNB SmartChain

Token Tax : Sell-2%, Buy-0% (1% burned, 1% for development)

\$Rota Token Distribution

Public Sales: 40% (Fair Launch)

Liquidity : 10% (Locked for 365 days)

Marketing & Partnerships : 12% (Vested with quarterly release for 24 months)

Development: 8% (Vested with quarterly release for 24 months)

Reserves/Insurance : 10% (Vested for 6 months With Quarterly Released for 10 years)

Legal/Advisors: 2%

Staking/Farming Rewards: 8% (Quarterly Released for 5years)

Team: 5%

Cex listing: 5%

Fairlaunch Funds Distribution

Liquidity: 50% (Locked for 365 days)

Marketing/development and Operations: 25%

Defi Circle Insurance: 15%

Legal/Advisors: 5%

Referrals: 5%

HOW THE ROTACASH DEFI CIRCLES WORKS

There are daily, weekly and monthly defi lending circles in the rotacash ecosystem that can be created by any ONYX or BERYL staking wallet with a minimum of 5 participating users wallets per circle with a minimum of \$10 in either \$rota tokens, BNB or any supported stable coins like BUSD, USDT, DAI etc.. Here is how it works:

Let's assume that the floor price of our tier 1 nft (JASPER) is 0.01BNB (~\$3) and 1000 JASPERs are to be minted per round, meaning 10BNB or approx. \$3,000 will be raised in that round. This occurs within 24 hours and the funds are distributed, while the NFTs are either upgraded and burned out of circulation for ONYX and ONYX are burned out of circulation when upgrading to BERYL the highest and most prized nft.

Platform Sustainability

This is a Blockchain and AI powered SocialFi + NFT community focused project which is the reason for the fairlunch approach. It is carefully crafted by one of the best team who have launched successful projects with \$10M+ in market cap, to create a self sustaining ecosystem and sustainable value to both the \$rota tokens and the 3 tiers NFTs with the following features;

- **Insurance/Reserve Funds:**. 10% of Minting Fund Distribution, 15% Fair Lunch Funds Distribution, 10% \$rota Tokens distribution.
- **Token Burns:**. 1% Sales tax, 2% Minting Funds distribution, 10% Rotacash defi lending Circle and Loan service fees.
- **NFTs:**. The first 2 Tiers NFTs are regularly burned out of circulation for upgrades and cashback reward claims. All NFTs are tradeable on any open NFT marketplace.
- **Platform Fees:**. All Rotacash Defi Lending Circle payouts attract a flat 2% service fees only. This means for a Rota Circle of 10 participating wallets x \$10 each = \$100 payout, then 2% fee which is \$2 is deducted by the contract during the payout process to the beneficiary wallet.

Marketing/Promotion Incentives

There are provisions for sufficient incentives in the form of performance and referrals right from the Airdrop minting campaigns, and other incentive features which includes;

5% Fair Lunch Sales referrals in BNB

3% Minting round Funds in BNB

Token rewards to successful Rotacash Defi Lending Circle round.

Milestones/Road Map

Web2 Rota Circle Launched ✓

300+ Users with 10+ different Rota Cycles ✓

\$6,000 Monthly MRR ✓

\$24,000 worth of Rotacash Money Cycle Disbursement. ✓

Web3 Platform Launch ✓

Tokens + JASPER NFT Minting Campaigns

Fair Launch Sales On Pink Sales

Token Launch On Pancakeswap, Wakandaswap

Weekly NFT Minting + Cashback Launch

CMC, Coingecko Listings

First Token Burns

First Major Marketing Campaigns

First CEX Listings

Rotacash Defi Lending Circle Protocol Launch