

Using Blockchain and Cryptocurrency to reduce hunger related impacts and alleviate poverty



ROSHINI

| ROSHINI - A sustainable ecosystem

Our Vision

Roshni endeavors to deploy the benefits of blockchain technology by contributing to development of a sharing economy in South Asia. Where population is over indexed, it limits access to basic resources, instruments, funds and limits entrepreneurship.

The Problem

Poverty is one of the biggest problems facing the world, with 9.2% of the global population, or 689 million people, living in extreme poverty. This contributes to approximately 25,000 deaths a day through hunger and hunger related diseases.

South Asia has one of the biggest populations with no access to bank accounts. That leaves them unable to raise capital and so improve living standards, trapping them in poverty.

Our Solution

Roshini will offer a simple and powerful alternative to traditional finance based on a Building Society model.

The appetite for cryptocurrency is growing rapidly in South Asia, with activity reaching a value of \$572.5 billion in 2021.

Smartphone ownership now outpaces access to bank accounts, meaning most people in the region can access cryptocurrency apps. That presents an opportunity.

Roshini will create a new cryptocurrency Token and Exchange for trading goods and services. Our platform will be designed to welcome uninitiated audiences and cater to the well versed by supporting them with excellent customer service, so offering new opportunities to prosper. Roshini will divert 25% of net profits from the exchange to deliver "Habitat Initiatives".

The investment opportunity



Only 30% of the funds raised from Private and Public sale will be deployed. Remaining 70% will remain locked in liquidity and will require 70% voting approval to be released for deployment.

Roshini offers the potential for high returns. Investors will receive rewards of Roshini Tokens at the following rates (providing they don't move their tokens): 100% appreciation in the first year & 18% appreciation in the following four years.

For example, if an investor buys and holds 10,000 tokens, they will receive 10,000 more tokens at the end of year one and 1,800 additional tokens on each consecutive anniversary for four years. This is irrespective of the Roshini Token market value. For each subsequent year of holding, they would receive an additional 500 tokens. The tokens will be allocated from the foundation quota (10,000,000,000) and will carry voting rights.

Roshini will charge users a small (average 0.15%) transaction fee for trading. We forecast the Exchange will achieve an average 24-hour trading volume of \$200 million within five years of launch, based on data from similar models. Average daily profit is estimated at \$18k.



ROSHINI Habitat Initiative

“If you give someone a fish, they feed for a day. If you teach someone to fish and provide the tools, they will feed themselves for a lifetime.”



Teach

Roshini will purchase the land to build schools to educate children and adults through academic and non-academic courses. The training for adults will be free of cost, and Roshini will offer full and partial scholarships to children through means tested appraisals.

Dwell

Roshini will buy land and offer affordable, means-tested housing solutions to the poor in urban and rural areas, with an aim to improve their living conditions. The rent accumulated from the housing solutions will be reinvested for further developments to achieve the milestones of the roadmap.

Care

Roshini will offer cost-efficient, means-tested healthcare services that will be affordable and accessible to every individual. To achieve the same, Roshini will collaborate with established and credible Health and Medical service providers.

Grow

Roshini will retain the ownership of the assets, and the lease payments received from the individuals will serve as an income for the organization. This income will be utilized to fund other programs within the ecosystem.

Sustain

It will unlock remunerative employment opportunities, across sectors, for the poor. Individuals, regardless of their background and financial positioning, will be able to capitalize on these opportunities to earn sufficient income to change their circumstances.



Roshini Launchpad

The Roshini Launchpad, after due diligence, will enable people to create their crypto tokens and launch them to raise funds for their projects. It will make fundraising easier and accessible to everyone with strong compliance mechanisms, regardless of their background and how big or small the business idea is.

Collaborate with local authorities

Roshini will work with internal local authorities to support initiatives and implement the projects

Partnership with charitable organisations

Roshini will partner with charitable organizations aimed at improving the living conditions of the urban and rural poor and indulge in the conceptualization and implementation of projects which mitigate, reduce and cure hunger and poverty. Roshini will ensure complete transparency in every partnership through smart contracts.

Exclusive NFTs marketplace

Roshini will appoint an artist to design and draw artwork for charities which will then be digitized and listed on an NFT marketplace for sale. The funds raised from these NFTs will be contributed to the charity that they relate to.



| Our Team



Mubeen
Founder and Operations Lead
Over 30 years experience in Banking and finance, Healthcare, Retail and Real Estate



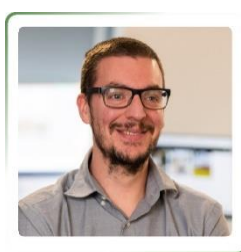
Winn
Tech Lead
Winn is an entrepreneurial Blockchain Fintech CTO specialising in the financial services sector and delivering his expertise through it.



Argon
Investor and Tech Partner
With a track record of successful projects, and a tenure spanning over 11 years, Argon has mastered the art of 'clouds to code'. Argon has been providing quality software solutions and consultancy to brands, media companies, digital agencies, telecom, construction, real estate, healthcare, manufacturing, wholesale, e-commerce, service sectors and enterprises with a team of subject matter experts & consultants based in Middle East & across the world.



Zeeshan
Planning and Analytics
Over 15 years' experience in financial management, across service-based and FMCG organisations.



Craig
Product Lead
13 years experience in management consulting and investment management in technology and healthcare.

Our ethos

We pride ourselves on offering both an appealing business opportunity and a catalyst for social change. A quarter of profits will go to philanthropic enterprises in areas like education and healthcare that provide the tools, resources and training required to earn sustainable incomes.

The future

The Token and Exchange mark the first in a series of launches that together will comprise the Roshini ecosystem. This innovative, easy to use suite of tools is designed to empower people with access to decentralised currencies and offer entrepreneurs safe and fair new finance streams.

A last word

The name Roshini, means light, and was chosen because of its association with hope and enlightenment, two of our guiding principles.

Get in touch

If you're interested in our vision for a better tomorrow, please get in touch:

info@roshinilabs.com

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