



Whitepaper
Version 1.0



ROIC FINANCE

SYSTEM TO CHANGE YOUR LIFE



Abstract

This white paper is a reader-friendly description of a decentralized ROIC FINANCE system. As we are all aware, the rise of digital currency has enabled a new economy to develop alongside the current old economy based on centralized institutions. However, a lot of investors keep their digital assets on hold without making any profit, especially during the bear market period. On the other hand, we find another type that does not invest, because of fear of fraud and deception, which is something that has increased in recent times because of the initial coin offerings.

ROIC FINANCE is a new system for the purpose of selling and distributing network VCH coins. And solve all the problems of ICOs in the market, reduce the loss of investors, and restore their confidence in the cryptocurrency markets.

ROIC FINANCE system offers powerful incentives for return on investment. In contrast to other cryptocurrency tokens, the VCH is a highly unique token that utilizes Auto staking Protocol and enables one to make money in the real world. Creating a new financial system that makes staking easier than ever, and gives VCH holders the highest returns, and the best rewards. By collecting people's intentions, A financial revolution will be facilitated through ROIC FINANCE, making everyone more financially and socially connected and empowered.



Table of Contents

1. Introduction	5
2. Market Problems	9
2.1 Fraud.....	10
2.2 Lack of clarity.....	12
2.3 Pump and dump.....	13
2.4 Lack of transparency.....	15
3. ROIC FINANCE Solutions.....	16
4. ROIC FINANCE.....	19
4.1 Purpose of ROIC FINANCE	19
4.2 Our vision.....	20
4.3 Our mission.....	21
4.4 Why ROIC FINANCE.....	23
4.5 Staking explained.....	25
4.6 ROIC FINANCE Staking.....	26
4.7 Benefits of ROIC FINANCE.....	27
4.8 ROIC FINANCE rewards.....	28
5. ROIC FINANCE System.....	29
5.1 Overview.....	29
5.2 Incentives.....	31



5.3 Weekly Bonus.....	33
5.3.1 Weekly bonus.....	33
5.3.2 Calculate the bonuses.....	34
5.3.3 Continuity of weekly bonus.....	35
5.3.4 APY explained.....	36
5.4 The Price Difference.....	38
5.4.1 The price difference.....	38
5.4.2 Staking duration & purchase bonus.....	39
6.0 Team.....	40
7.0 APPENDIX.....	41
7.1 Appendix a: terminologies	41
7.2 Appendix b: references.....	44



1. Introduction

To continuously improve the performance of your business, you should highlight the strategies that give better results compared to those that do not bring you the desired results. Investment is the first and most important source for building wealth and enriching individuals.

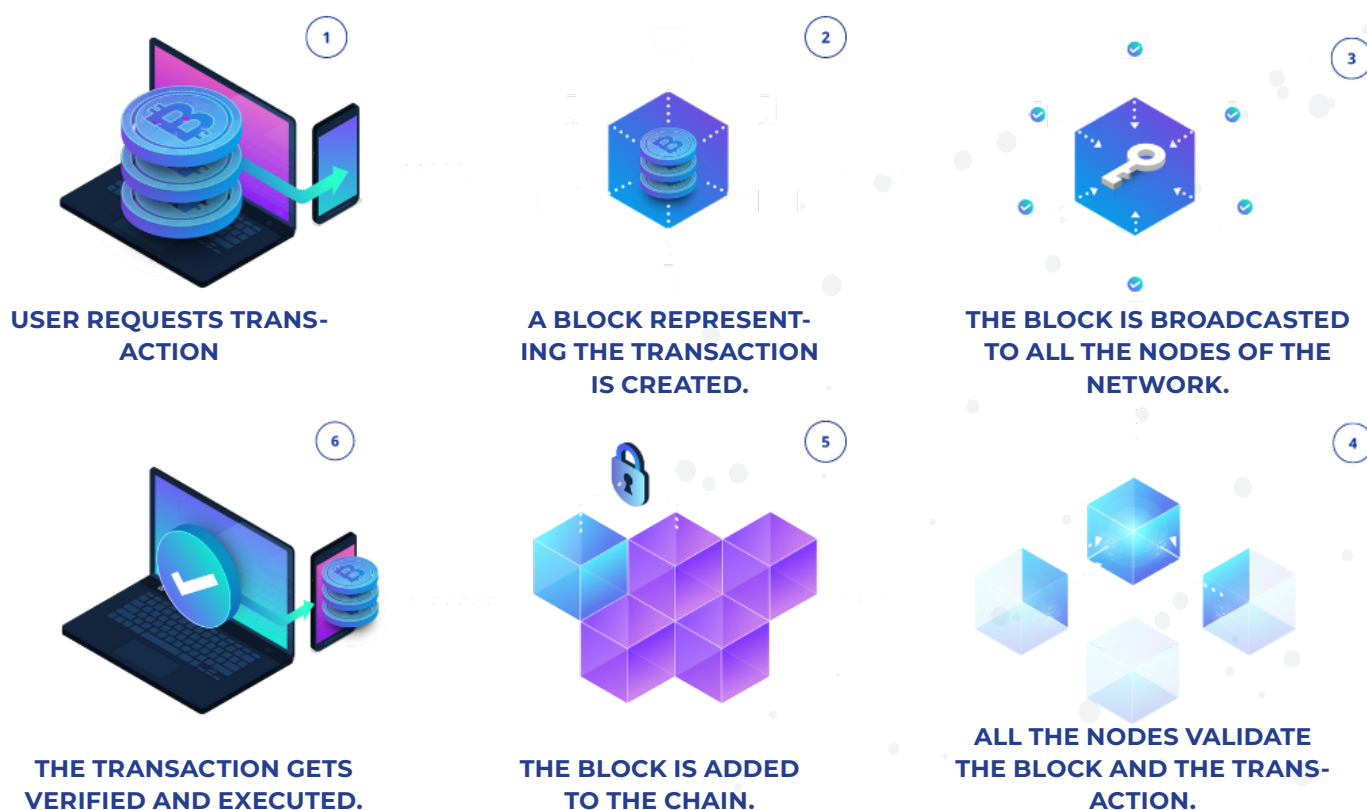
We invest to get a return either in the form of regular income (e.g., buying and leasing an asset) or capital appreciation (e.g., buying and reselling an asset). Before entering any investment, we need to evaluate it and study its feasibility. There are many ways to measure investment performance, but the most popular of them is the rate of return on investment which is often referred to by the symbol ROI (short for Return on Investment). ROI is one of the metrics that should be considered in the profit analysis process, it indicates the financial returns you got through each action taken.

The rate of return on investment is one of the most popular economic terms and the most widely used financial measurement tool in the investment world. It is a tool for measuring the profitability of a particular investment option or a comparison of several investment options. It expresses the percentage increase or decrease of investment during a specific period, the higher the percentage of return on investment, the more it is in favor of the investment. The goal of calculating the return on investment, as the name implies, is to determine the feasibility of the investment.

To have a profitable ROI there are many traditional methods. But with the boom in technology that the world is witnessing. Especially after the emergence of cryptocurrencies such as Bitcoin. The entire system of the economy has changed.



This is where the decentralized finance revolution emerged in the past three years. One area of cryptocurrency that is attracting a lot of interest is decentralized finance (DeFi), or decentralized finance, which is financial services that use smart contracts, which are automated, enforceable agreements that do not require intermediaries such as banks or lawyers and take place online instead and are based on the use of technology. A blockchain is a system for recording information in such a way that it is difficult or impossible to change or hack it.



THE CREATION OF A TRANSACTION BLOCK



Decentralized finance - often called DeFi - refers to the shift from traditional centralized financial systems to peer-to-peer finance enabled by decentralized technologies built on the Ethereum blockchain. From lending and borrowing platforms to stable coins and tokenized BTC, the DeFi ecosystem has launched a vast network of integrated protocols and financial tools. By deploying immutable smart contracts on Ethereum DeFi developers, they were able to launch a wide range of use cases that were not possible with legacy financial infrastructure. By removing middlemen and central control points, DeFi protocols have opened a new world of economic activity and opportunity for users around the world.

Decentralized finance is closely related to Ethereum which is second only to Bitcoin in market capitalization. This is because Ethereum is designed as an infrastructure that enables developers to build dApps.

Blockchain technology and cryptocurrency are the core technologies that enable decentralized finance. When you make a bank transaction, it is recorded in a central database – your bank transaction history – that is owned and operated by a large financial institution. Within blockchain technology, information about the transaction is stored in a decentralized way on servers located all over the world.

A blockchain that functions in parallel to the Binance Chain is the Binance Smart Chain (BSC). The BSC is compatible with the Ethereum Virtual Machine and executes smart node tasks (EVM). However, it is important to keep in mind that the BSC network is not referred to as a Layer 2 scalability solution but rather as a standalone blockchain network that can continue to function even if the connection is lost. BSC was introduced to support Ethereum tools and dApps because it works with EVM. Theoretically, this makes it simpler for developers to take their initiatives off the Ethereum network.



By utilizing the PoS consensus mechanism, Binance Smart Chain can complete transactions in around 3 seconds of block time. In contrast, the so-called stacking proof of authority is applied, in which people take part in BNB to transform into validators. Additionally, they will be paid a transaction fee for the transactions it contains if they decide the block is genuine.

The dual chain concept is employed by Binance Smart Chain, an independent system, to easily move assets from one blockchain to another. In this way, the BSC can support the development of strong decentralized applications. This system's interoperability enables it to satisfy a wide range of user use cases.

The blockchain is decentralized in that there is no middleman or gatekeeper running the system. Transactions are verified and recorded by the parties using the blockchain itself, through the process of solving complex math problems and adding new blocks of transactions to the chain. Decentralized blockchain makes financial transactions secure and more transparent than the opaque banking and private systems used in centralized finance.

Each of the solutions mentioned in the previous paragraph will try to address the problem of scaling in the blockchain, and as it is known, scaling means making transactions faster and thus creating a better environment for smart contracts and dApps, and the way PoS work will help make the network more secure.





2. Market Problems

The popularity of digital currencies has grown since the birth of Bitcoin in 2008, which is still the most used digital currency on the planet. Recently, tokens built on several blockchains have been produced to generate funding from a broad community for the development of a project or company. At the same time, concerns about fraud have emerged, with claims that many initial coin offerings (ICOs) are scams. If ICOs become a new form of project financing, it is essential to understand the scope and drivers of ICO fraud.

Currently, ICO projects are launched around the world daily, and with the launch of each ICO, it is declared a failure or just a new scam within the market. The thing that led to the failure of ICO projects. Lack of investor confidence in it. Here are some of the problems that most ICO projects face:

2.1 FRAUD



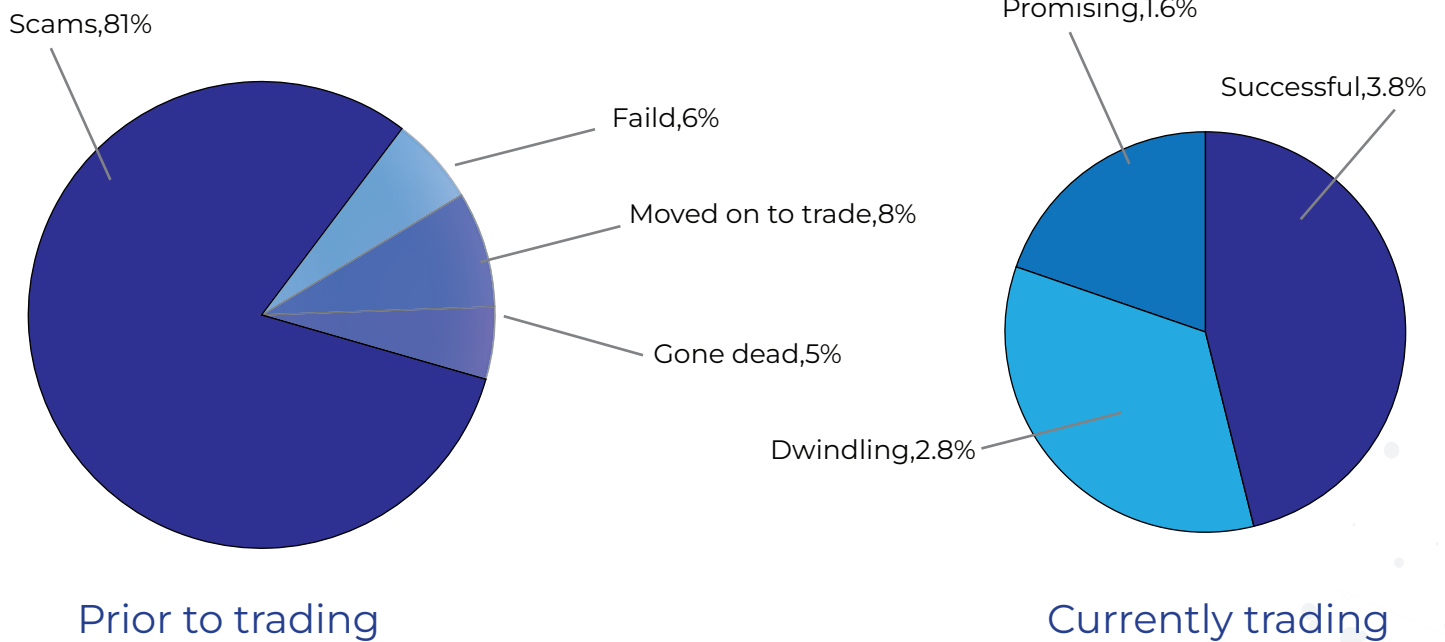
Often ICO issuers do not intend to form a company, they simply disappear with the money raised. Exit scam, also known as insider trading, is often associated with a fake team, where the scammers are introduced as members of the ICO team. For example, ICO Benebit [1] scammers used photos of school staff in the UK to photograph a team. Issuers tried to appear as legal and trustworthy as possible before the start of the initial coin offering. They were, for example, active on social media and Twitter for more than a year prior to the initial coin offering.

Aside from these well-documented types of fraud, there have been many other ways in which ICOs or third parties associated with the company which has defrauded investors. Some ICOs make fraudulent claims about connections to well-known companies such as PayPal or Walt Disney, as was the case with the Titanium Blockchain ICO [2]. Platinum, gold, silver, and palladium are precious metals.

The advantage of DeClouds, according to the ICO white paper, is that it allows investors to trade precious metals on a peer-to-peer basis in the alternative stock market and benefit from their appreciation in value.



Listed Coins/Tokens:\$50+ in MCap



According to ICO consultancy Satis Group LLC [3], 81% of ICOs are scams created by scammers, charlatans, and swindlers who seek to steal your money and get away with it. It is also no wonder that only 8% of cryptocurrencies are traded on the exchange, which means that 92% of these coins fail. The initial coin offerings appear to serve no purpose other than to circumvent securities laws designed to protect investors from being defrauded.



2.2 LACK OF CLARITY



Many people assume that the main aim of ICOs is to generate new digital currencies with the gain value in the cryptocurrency market, but they overlook the fact that ICOs are also a mechanism for large blockchain projects to raise funding for product development and launch.

This can be considered the most dangerous trap that investors fall into, due to bad faith and poor organization of the project. There are many companies that release their ICO currency from raising funding for their projects, but after that, it is discovered that the currency is not linked to the project at all. Which leads to currency failure and investors losing their money. On the other hand, we find that the owner of the project succeeded in raising funds and starting to implement his project.

The ICO idea and its repeated failures have been tarnished by a lack of clarity and ICOs taking advantage of a lack of regulation. Most ICOs simply have a concept paper, which may be quite dangerous for investors, not to mention overvaluing the assets. The lack of clarity derives from the fact that coins and tokens fulfill various roles. The whole ICO is really the worst deliberately misleading concept and phrase. Because of this ambiguity, ICOs have a negative image. Many people are attempting to be both a cryptocurrency and a product at the same time without a working prototype, and investors are taking big risks without fully knowing what they are purchasing or funding due to a lack of regulation.



2.3 PUMP AND DUMP



In a pump-and-dump schema, the fraudster artificially inflates the price of the token by providing false information to sell the token for a lower price.

Pump and dump schema



Spreading false information to inflate or pump up the stock price.



Stock price rise after falling prey to misleading information.



Offenders make profits by selling off or dumping the shares to unsuspecting buyers.



Stock price drops sharply after the hype subsides leaving buyers at a heavy loss.

Scammers are also active in sending phishing messages, faking social media accounts, and breaking into organizations' IT systems, as seen in several incidents. This was the situation with CoinDash, an Israel-based ICO cryptocurrency wallet management software.

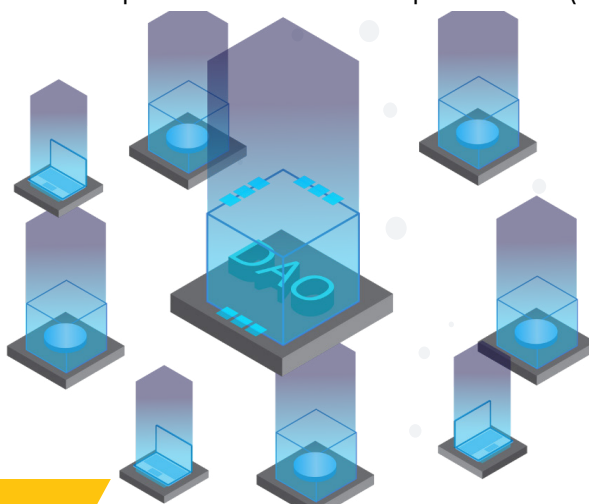


A malicious attacker modified the official wallet address on the CoinDash website as soon as the public ICO stage began in July 2017. As a result, investors wired money to the false address until CoinDash shut down the site, and hackers took 43,000 ETH in seven minutes, according to the CoinDash blog. Straight 20,000 ETH Scammers can take roughly \$1 million from potential investors in the ICO The Bee Token in a similar fashion [4].

Scammers can take roughly \$1 million from potential investors in the ICO The Bee Token in a similar fashion. During the ICO, investors who were duped by phishing emails paid money to bogus wallet addresses. And titles by gaining unauthorized access to a third-party vendor.

Exploiting vulnerabilities in smart contracts is another method attackers might hurt an ICO issuer and its investors. Smart contracts have different weaknesses, according to computer science studies (Luu et al. 2016; Kalra et al. 2018; Nikoli et al. 2018). Every fourth smart contract is vulnerable to assaults, according to cybersecurity firm Hosho (formerly Zokyo) [5].

The DAO worked similarly to a venture capital fund, but instead of hiring investment managers or having a board of directors, it relied on self-executing contracts. Traditional mutual fund investors have an agency problem, in which fund managers are more likely to act in their own best interests than that of their investors. By transferring venture capital fund decision-making to its computer algorithms and owners, the DAO hoped to solve this problem (Mehtar et al. 2019) [6].





2.4 LACK OF TRANSPARENCY

When it comes to the information that ICO providers give to investors, ICO providers are frequently not transparent. Essential and fundamental information such as the project's dangers, the token holder's rights, and how the funding will be utilized is communicated in very general terms, if at all. It is nearly hard for investors to judge the actual value of an ICO and identify genuine ICOs from fraudulent ones without this information.

This lack of transparency also makes it difficult to price the tokens efficiently. Many individuals engage in ICOs for speculative purposes in the present climate. They are investing in the hopes of swiftly selling their tokens for a better price. Because of the strong speculative advantage of ICOs, the values of tokens exchanged on specialized trading platforms are extremely volatile. Financial regulation does not apply to these sites.

Price swings of tens or even hundreds of percent are not uncommon daily. Furthermore, many tokens have limited credibility, making it very easy for malevolent actors to influence the market. Most investors misjudge the level of specialized knowledge and skill required to make a well-informed investment choice. It is nearly hard to identify feasible business models from ventures with little or no added value without this skill and in-depth knowledge of blockchain technology.



solution



3. ROIC FINANCE Solutions

The ROIC FINANCE System came up as an alternative to the ICO with solving all the problems mentioned above. Where ROIC FINANCE has prepared a new and unique system in the world of investment and cryptocurrency based on solving the problems of fraudulent ICOs. ROIC FINANCE is not an ICO or selling tokens, we are working on our own token project (VCH TOKEN).

The ROIC FINANCE project is a new and innovative way, which is to buy a token (VCH) from ROIC FINANCE, and the system will start auto-staking it, in return for making weekly rewards. In contrast to an ICO, you must buy the coin and watch its price go up, and then sell it in anticipation of a loss, not to mention the fraud associated with it.



The idea of the ROIC FINANCE System is a new and innovative way to participate in the crypto economy. We are excited to take our services to a new level and enable you to participate in staking automatically. We can't wait to see how this new initiative adds even more value to all our customers.

Although there are many ways in traditional finance, staking is a better and more powerful way to participate in emerging decentralized finance (DeFi) and in the crypto economy in general. We are honored and proud to present this project to our valued customers and to enter the midst of this new future economic investment.

Information security is considered one of the biggest reasons that made ROIC FINANCE on the ground, to restore the confidence of investors in investing in currencies, make their investments safe at all referral stages, and establish the power of decentralization. For us, the security of the system is always the highest standard. We have experience in building financial systems according to the latest and highest security standards.

The thing that inspired the founders to start the design stages of the return on investment for ROIC FINANCE. And the creation of an accurate and integrated system. After years of experience in mining, buying, selling, staking a variety of cryptocurrencies and investing in several successful projects.

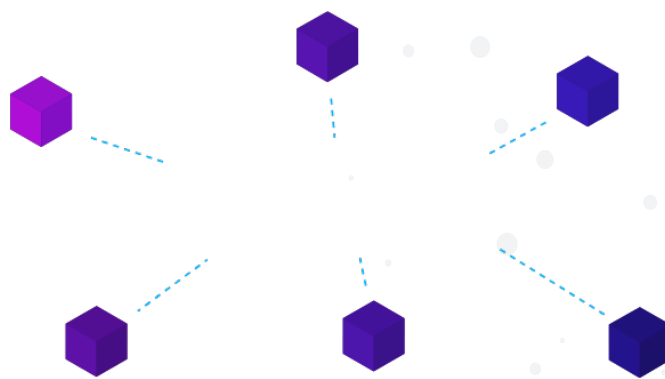


We built an ROIC FINANCE system, with credibility and transparency. To start your investment with peace of mind. And all your funds are safe on our platform. Regarding the other important issue of user protection, ROIC FINANCE has a strong security protocol associated with on-chain governance that virtually eliminates crime from its blockchain. We are proud to say that we have the most secure blockchain in the cryptocurrency space so far.

ROIC FINANCE has a strong cybersecurity infrastructure, and since we have provided currency stake services, we created our own tokens. In addition, we separate the investors' funds from the platform's funds, with sufficient insurance to cover the funds of all investors and provide appropriate competitive prices to clients. You have the access to buy tokens from anywhere you would like, not unlike other competitors who force you to buy from their platform. With us, you have all the freedom to control your investment.

The idea of the ROIC FINANCE project is a new and innovative way to participate in the crypto economy. We are excited to take our services to a new level and enable you to participate in staking automatically. We can't wait to see how this new initiative adds even more value to all our customers.

Although there are many ways in traditional finance. Staking is a better and more powerful way to participate in emerging decentralized finance (Defi) and in the crypto economy in general. We are honored and proud to present this project to our valued customers and to enter the midst of this new future economic investment.



4. ROIC FINANCE

It is a new system created by the Venera Chain team for the purpose of selling and distributing network tokens. VCH came to solve the problems of ICOs in the market, reduce the loss of investors, and make them more interactive with the project. ROIC.FINANCE motivates investors to stake the token in contrast for an annual return with weekly profits, at very excellent rates, and works to attract the largest number of validators to spread decentralization on the networks. The ROIC FINANCE system also provides solutions to restore confidence in the cryptocurrency markets by attracting new investors with simple expertise.

4.1 Purpose of ROIC FINANCE

ROIC FINANCE will open a new investment service category in the decentralized economy, with a guaranteed income stream and an ambitious platform vision. We are confident that ROIC FINANCE is one of the most attractive business offers for 2022 with a high probability of doubling the profits of investments and outperforming competitors, with credibility and transparency.



4.2 Our vision

Our vision is to offer a Stake to all users, regardless of their participation and knowledge in the technical aspect of blockchain technology. For this reason, we have created Auto-staking in the ROIC FINANCE in a unique system and simple way. There are 3 main principles upon which our vision is based:

1

First, we do our best to rid you of any technical hassles. If you have the token in your ROIC FINANCE wallet, you will receive automatic weekly rewards directly to your address wallet. Without any interference from you at all. The caching process will be an automatic staking process. While all your tokens are protected by our high-level security protocols, in ROIC FINANCE systems.

2

Second, you will receive staking rewards while you still have access to tokens. With other staking providers, the tokens which are authorized to participate in staking are usually locked. This means that the token holder does not have immediate access to the accumulated tokens. But It's different with us! With ROIC FINANCE, you don't need to wait to unlock your tokens if you decide to withdraw or send them to another wallet, you can do it with ease. You cannot make any transactions or withdraw tokens during the staking period, but you can withdraw your weekly rewards at any time.

3

Third, to calculate the staking rewards, our system will consider the exact time the user has the token. Thus, even if you place a specific order, the algorithm will calculate your ownership of the token until the order is executed and distribute your reward accordingly. In addition to the credibility that ROIC FINANCE enjoys, you can easily be staking rewards yourself, and the next lines of this white paper will find the equation and how to calculate your return, and this shows how transparent we are with investors. We are also in a decentralized system where everyone can know how many tokens they have and how many rewards they get before the system even calculates them. That is, the person is the one who controls his money without the interference of any other external parties.





4.3 Our mission

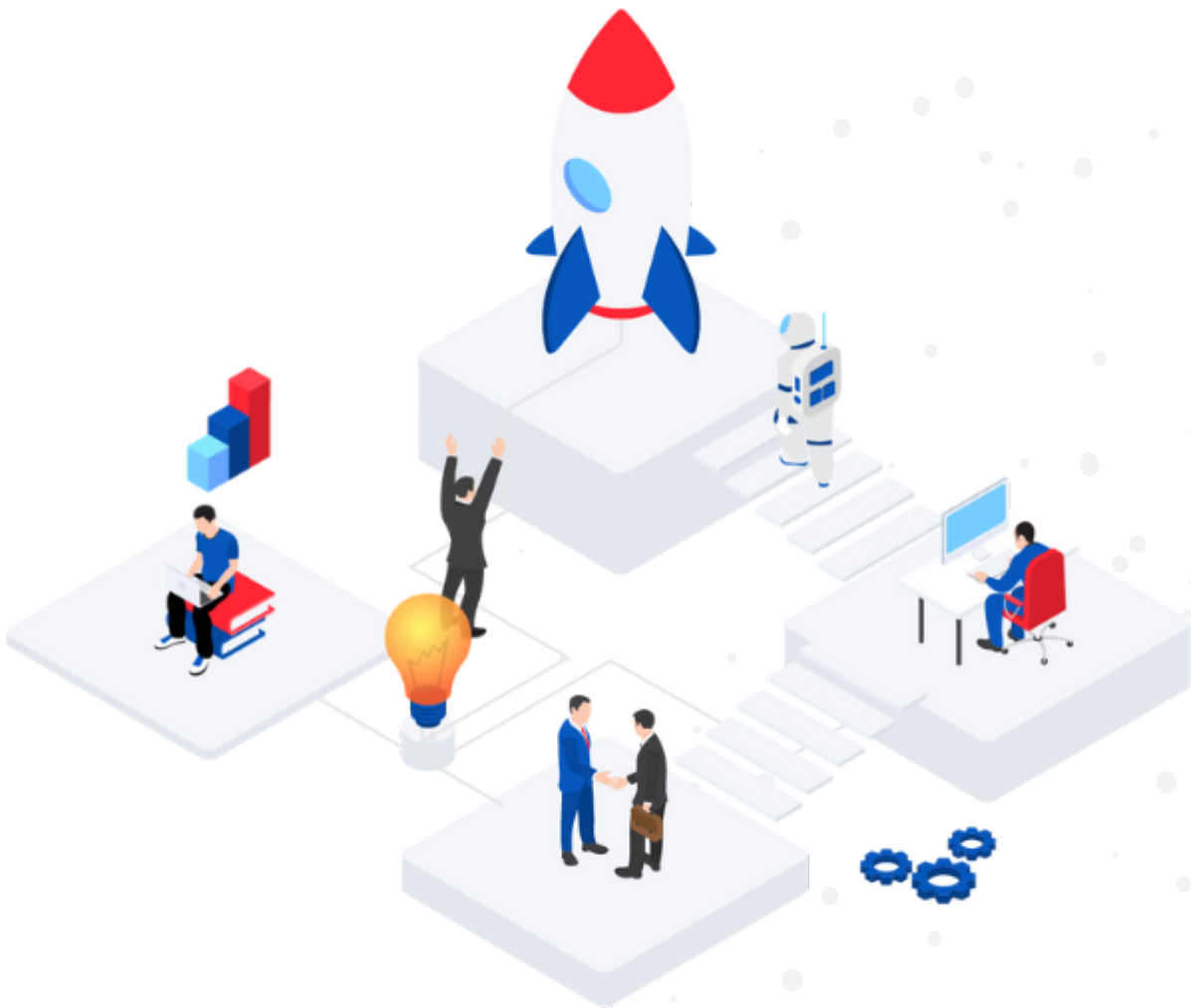
ROIC FINANCE's mission is to satisfy the needs of investors looking for high profits, which was not possible in past investments. It will do so with a simple and trustworthy entry point, providing you with excellent experience, which is crucial to keeping you invested in the new financial protocol. ROIC FINANCE will bring new capital flow to the distributed economy, provide funding for exciting new projects, and enhance the value of the VCH token along the way.

ROIC FINANCE provides an innovative Auto Staking method, with a high-profit fund, based on very accurate mechanisms, not to mention the other bonuses. ROIC FINANCE system is creating the missing link between old and new investments. We speak the language of the old investment and the principles of the new investment. ROIC FINANCES provide transparent management through compliant and regulated laws.



Starting to earn profits from ROICFINANCE is an easy process. Just choose the right packages for you and start the process of storing your purchased amount of tokens, and get your rewards. There is no need for any additional operations, specialized knowledge, or experience.

Everyone can start investing in this unique and innovative system, thanks to its smooth way of working. No matter how much a person participates or how well they understand the technical side of Blockchain and technology. ROIC FINANCE system provides you with a great user experience and is user-friendly.



4.4 Why ROIC FINANCE

The ROIC FINANCE project revolves around enhancing investment to achieve financial freedom and create future opportunities for everyone. In an innovative way, changing the concept of traditional investment forever.

We connect the essentials of business and investment to the world of currencies. ROIC FINANCE provides more supply, that's why tokens will cost more value price. As people hold and stake it for a long time. We have a clear vision, trust, and complete transparency. ROIC FINANCE dominates the investment field with creativity by using technology possibilities.

We have always heard about success stories of different projects in several fields, especially those built on the Blockchain. But we find most of them, if not all of them are intended for the big investors, who in turn reap all the high profits at the end of the day.

In ROIC FINANCE we believe that blockchain is a game-changer in the investment world, connecting it with innovative and out-of-the-box ideas, to go straight to those looking for investment opportunities, regardless of skill level or investment size. Now investing in the ROIC FINANCE System will take you to a very early stage, which is so difficult to reach with traditional, insecure investments even other ROI types. As we have recently seen many scammers in this field, which is the reason that ROIC FINANCE came to put an end to it, change the concept of investment and restore confidence to the investor.



TRANSPARENCY & RELIABILITY

An audit trail tracks the origin of each transaction of tokens with ROIC FINANCE that is recorded on the blockchain. Which helps enhance security, prevent fraud, and assure users.



FAST AND SECURE

ROIC FINANCE is substantially more secure than traditional record-keeping systems since each new transaction is encrypted and linked to the previous transaction. The intricate string of integers that make up ROIC FINANCE cannot be altered. To prevent false data and hacks once it has been created, ROIC FINANCE is immutable and incorruptible.



EASE OF USE

Because it is so simple to use. All you need to start staking with ROIC FINANCE, open an account and choose the period of stake, and enjoy your rewards.

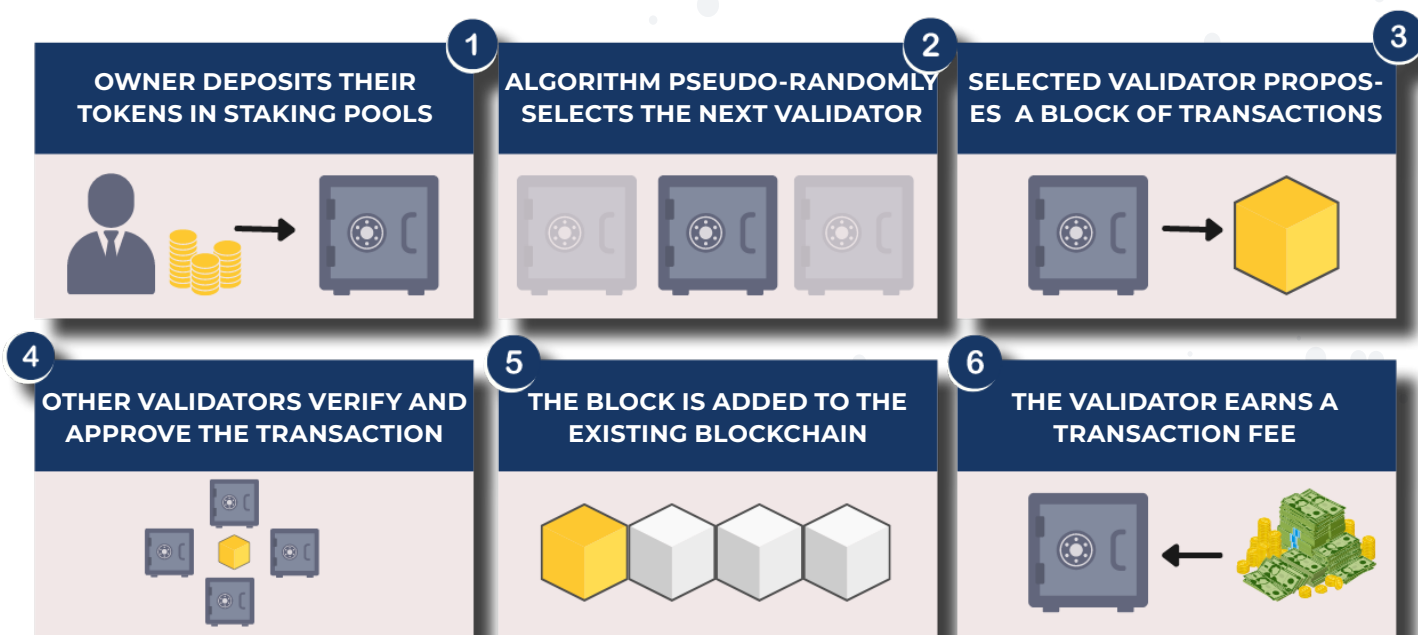


4.5 Staking Explained

Staking is a mechanism by which users can earn passive income just by storing cryptocurrencies in a staking wallet. Its mechanism of action is quite complex, but to explain it in a simple way we can say that it is like earning rewards for keeping cryptocurrencies in your wallet.

Staking (PoS) refers to literally putting coins on the line to gain the right to validate blocks on the network. Pooled coins are usually locked if the validator participates in consensus. These coins serve as a form of “appearance in the game”. To ensure that the validator does not act maliciously (for example, blocking blocks and slowing the network.) If PoS validators already own the coins they own, in DPoS, a portion of the stack coins may be delegated to this validator by other holders.

Participating in the consensus (by providing the computational power to create blocks, spending resources to maintain the node, and sometimes even voting), validators are entitled to compensation in the form of coins emitted from the blockchain. The higher the share of the validator, the greater the portion of the total emissions that goes to this validator. In PoS, validators take all the rewards, while in DPoS, validators distribute a portion of the rewards attributed to the coins that came from the authorization. This was a brief explanation of the meaning of stake



4.6 ROIC FINANCE Staking

For a modest portion of your stake profits, the staking network equips you with the knowledge and abilities you need and authenticates stakes on your behalf, enabling you to generate significant returns on your bets.

In response to the explosive rise of crypto staking covertly, staking platforms have emerged that allow investors to essentially obtain staking incentives.

Therefore, this is essentially the place to be if you're wanting to earn a relatively passive income through staking, which is extremely important.



4.7 Benefits of ROIC FINANCE

Staking is helpful in the realm since it keeps generating incentives and passive income. The most powerful strategy in ROIC FINANCE decentralized system is to possess a token and stake it. ROIC FINANCE can help you.

The Stake benefits in ROIC FINANCE is a simple yet sophisticated function, in short, designates Buy-Hold-Earn, which provides maximum ease of use for token holders. All automated code purchases are automatically placed on the ROIC FINANCE system. From the moment you buy a our partner token, you will instantly earn Staking Rewards.

- **FAST AND SECURE**

In the blockchain industry, (scalability) is a term that is frequently used. It speaks to the versatility with which a computer processor can be built or utilized. The increasing transaction output and decreased transaction costs of ROIC FINANCE demonstrate how proof of stake mechanisms enable better scalability.

- **COST-EFFECTIVE**

Proof of the stake Blockchain systems are often low-cost and energy-efficient and do not require expensive or specialist technology. PoS is more affordable and less harmful to the environment than proof-of-work chains. So, by employing the ROIC FINANCE token, stakes may generate more passive income.

- **SECURE**

The most pressing challenges are security and privacy today, and ROIC FINANCE distinguishes itself from the competition by providing a quick and safe gateway that is guaranteed by the ROIC FINANCE contract. Additionally, ROIC FINANCE provides its customers with a very secure and efficient platform for staking.

4.8 ROIC FINANCE rewards

Depending on the volume of our partner tokens traded in the market, rewards play a significant role in fixing several problems and generating income for investors by PoS. Early adopters who want to sell their tokens after earning high APYs will be satisfied by this strategy.

This technique aims to reduce some of the negative sell pressure that early adopters' sales of their tokens following the harvesting of absurdly high APYs have put on the coin. Second, the reflecting mechanism encourages holders to hang onto their tokens to receive higher kickbacks, which are determined as a percentage of the owner's total token holdings.

Investors and holders of VCH will receive tokens as compensation. creating the worldwide VCH token is the aim of ROIC FINANCE.



ROIC FINANCE SYSTEM

5.1.1 Overview

Through innovative solutions of ROIC FINANCE system in the world of investment, especially decentralization. and by using blockchain technology. We have provided you with a set of powerful motivators. To create great financial investment opportunities. ROIC FINANCE has developed a solid and long-term strategy. To ensure that the project is in line with the interests of our most invested users. The five powerful incentives are:



5. Incentives

01 WEEKLY BONUSES THAT MAY REACH MORE THAN 100% OF ANNUAL PROFITS.

After the staking period has ended, the subscriber will benefit from the value of the token in addition to an increase in the return on investment (interest).

The value of the interest varies according to the amount of token that is used to stake, and that is through the coefficient of K, which we will explain in the following lines in this whitepaper. On the other hand, anyone who stakes the token will get a weekly return and it may reach weekly bonuses may potentially reach +100% of the annual tokens profitly. at a rate ranging from 5% to 10% per month. The size of the (reward) payout depends on the duration of the staking and the size of the tokens the subscriber holds.

02 THE PRICE DIFFERENCE IS MORE THAN 5 TIMES THAT COMPARED WITH THE CURRENT STAGE THAN THE TRADING STAGE AFTER THE PUBLIC SALE.

The price difference is a strong incentive for every investor in the encrypted digital giant, and there are many examples of millionaires and billionaires in Bitcoin, Ethereum, and many currencies who took advantage of the opportunity and bought at cents prices, and now the prices are in the thousands of dollars.

The price difference in the ROIC FINANCE system will be a strong incentive for every investor. After the staking period has passed, the subscribers will benefit from the value of the token in addition to an increase in the return on investment.



03 REFERRALS BONUS AND COMMISSIONS FOR REFERRAL STAGES

Many cryptocurrency affiliate programs only work with companies. For a simple reason, the company can bring in more new visitors than individual clients. But we believe in the power of the individual. With us, every investor on ROIC FINANCE can earn great rewards through referrals. On the other hand, ROIC FINANCE provides a very motivating and encouraging referral system. And there are 8 referral stages of the referral system with packages.

04 AUTO RE-STAKING BONUS

Auto Re-staking is a great and very powerful incentive for either the investor or the marketer, when Auto Re-staking adds your token to the validator, you get a relative number of rewards that accumulate over time. These rewards in themselves do not generate rewards. To do this, you must claim it and retrieve it periodically to improve returns. It gives users high profits once re-staking your tokens.

05 BIG BONUS PLAN (BB)

It is considered one of the best incentive plans to facilitate the achievement of goals ever. This bonus is divided into 5 grades, and to get this grade you must achieve some specific conditions.





ROIC.FINANCE

INCENTIVE

**WEEKLY BONUSES THAT MAY
REACH MORE THAN 100% OF
ANNUAL PROFITS.**



BONUS

5.3 WEEKLY BONUS

5.3.1 Weekly bonus

A weekly Bonus is a bonus received every week. To get this bonus, you must be staking tokens in the ROIC FINANCE system. Which allows investors who hold your tokens to get incentives. (You cannot benefit from this weekly bonus if staked in another platform). All holders of our partner tokens will get a weekly reward, sent to their wallet and you can use this reward by sending it to another wallet or re-stake it again. The users have the whole control of their weekly rewards.

This is done by collecting the money that enters with ROIC FINANCE and is collected in one wallet belonging to the platform ROIC FINANCE, and this is a wallet specific to our platform Venera Swap Wallet (VSW). We enter the swap and benefit from the fees, and the investor also benefits from the Op resulting from yield farming.



The weekly bonus percentage depends on the number of tokens that are staked in the system, as anyone who stakes our partner tokens in the system will get a weekly return that may reach more than weekly bonuses may potentially reach +100% of the annual tokens profitly, at a rate ranging from 5% to 10% per month.

This process works like the following:

The wallet is opened every week, taking the return on each token gives us the value of the tokens unit and then multiplying it by the number of each person who owns our partner tokens. It gives us the percentage of tokens, and we multiply it by the number of tokens owned by the user, this is the amount to which this user is entitled.

5.3.2 Calculate the bonuses

The reward depends on the size of the return (weekly bonus) during the staking period and the number of tokens owned by the subscribers.

All purchase funds of tokens for investors within the system, go directly to the central wallet of the ROIC FINANCE system, and then turn to LP for trading pairs within the platform to take advantage of the Swap, Fees, and LP operations, and then start the Yield Farming process. The revenue generated is then divided among all token owners in the ROIC FINANCE system.



5.3.4 Continuity of weekly bonus

ROIC FINANCE will give those who auto staking their tokens weekly bonuses, along with a lot of other benefits that token holders will benefit from only on the ROIC FINANCE System.

We will provide a real long-term bonus through Yield Farming, for the first 4 years as a maximum. Because Yield Farming cannot give more profit than this period. That is why the ROIC FINANCE System came in a new and innovative way. It helps in the continuity of weekly profits for life.

ROIC FINANCE System will be certified by Yield Farming for the first 4 years only. This shows how powerful this system is in building a new world of investment and profit. As for the profits, they will be high because the longer the period of Staking on the tokens, the higher its value, thus achieving greater profits.





5.3.5 APY explained

APY (Annual percentage yield) stands for the annual return. This measures the true rate of return on the number of your key tokens by considering the effect of compound interest. In the case of ROIC FINANCE, your token represents your equity, and compound interest is added periodically.

One of the advantages of annual percentage yield is that your balance will not grow linearly but exponentially over time! Assuming daily compound interest at a certain rate, after one year, your balance will grow to more than 100%.





ROIC.FINANCE

INCENTIVE

THE PRICE DIFFERENCE

5.4 THE PRICE DIFFERENCE

5.4.1 The price difference

After the staking period has been done - the subscriber benefits from the value of the token in addition to an increase in the return on investment (interest). The current stage is called the Seed stage or the beginning, and the tokens will be sold at a value of low price. The suggested value of the currency price at the beginning of trading starts with a low price, which is more than 5 times the price in the seed stage.



The investor who buys in the Seed stage will multiply his capital several times. The price difference in the ROIC FINANCE system will be a strong incentive for every investor. After the staking period has passed, the subscribers will benefit from the value of the token in addition to an increase in the return on investment.



5.4.2 Staking duration & purchase bonus

There are 6 options divided into two parts: duration of staking and purchase bonus. The longer the duration of staking, the higher the purchase bonus. Token holders can choose from 3, 6, 12, or 24 months to 3 or 4 years of the duration of staking. The bonus for purchase bonus starts from 1% up to 100% of the profits. The purchase bonus depends on the duration of the staking of the token on the ROIC FINANCE system. If the coin is staked for 4 years, the purchase bonus will reach a weekly bonuses may potentially reach +100% of the annual tokens profit return.

The rewards offered to token holders also increase with the length of their stake period. The longer the duration of staking, the higher the price of the currency - this will motivate them for the longer stake, and therefore the increase in profits and reward, whether weekly or yearly.

Table Slide	 Duration of Staking	 Purchase Bonus
Option 01	3 Months	1%
Option 02	6 Months	12%
Option 03	1 Year	15%
Option 04	2 Years	30%
Option 05	3 Years	50%
Option 06	4 Years	100%



6.0 Team

The ROIC FINANCE team has decades of expertise in blockchain and a variety of other sectors. Our shared enthusiasm for blockchain technology and its potential to revolutionize the investment field has brought us together.

Like many others, we were captivated by Bitcoin's spectacular climb in 2017, and learning about the technology's possibilities piqued our interest. Our core team members quit their prior jobs to examine blockchain and see what opportunities there were to get engaged.

We're excited about the future, thanks to an investment from ROIC FINANCE and the planned makeover. ROIC FINANCE is a genuinely global initiative, with individuals coming from teams all around the world. We believe we are the best team for the challenges, and we will continue to add top professionals to assure the ROIC FINANCE System's success.



7.0 APPENDIX

7.1 Appendix a: terminologies

TERMINOLOGY	DEFINITION
VCH	VENERA CHAIN COIN
VSW	VENERAWALLET IS A CRYPTO WALLET, YOU CAN SEND, RECEIVE AND STORE CRYPTOCURRENCIES, SAFELY AND SECURELY FROM WHICH WE CONCLUDE THAT THE SYSTEM IS DECENTRALIZED.
N Factor	N-FACTOR IS THE VALENCY FACTOR OR CONVERSION FACTOR. AND THROUGH IT, WE CAN CALCULATE THE VALUE OF THE AUTO RE-STAKE IN THE BONUS SYSTEM.
K Factor	K FACTOR IS A METRIC MEASURING HOW MANY ADDITIONAL USERS EACH OF YOUR EXISTING USERS BRING ALONG TO THE PLATFORM. THROUGH THIS, WE CAN KNOW THE CALCULATION OF THE WEEKLY RETURN
Lp	LIQUIDITY PROVIDERS ARE TOKENS ISSUED TO LIQUIDITY PROVIDERS ON A DECENTRALIZED EXCHANGE (DEX) THAT RUNS ON AN AUTOMATED MARKET MAKER (AMM) PROTOCOL.
Op	OPERATING PROFIT IS THE NET INCOME DERIVED FROM A COMPANY'S PRIMARY OR CORE BUSINESS OPERATIONS
Stake	STAKING IS THE PROCESS OF LOCKING UP CRYPTO HOLDINGS IN ORDER TO OBTAIN REWARDS OR EARN INTEREST.



TERMINOLOGY	DEFINITION
Auto stake	THE AUTO STAKE IS AUTOMATICALLY RE-STAKING REWARDS. WHEN YOU GET REWARDS FROM STAKING, AND YOU WANT TO UTILIZE IT. YOU MUST DO THE AUTOMATIC RE-STAKING.
Auto Re-stake	THE AUTO STAKE IS AUTOMATICALLY RE-STAKING REWARDS. WHEN YOU GET REWARDS FROM STAKING, AND YOU WANT TO UTILIZE IT. YOU MUST DO THE AUTOMATIC RE-STAKING.
ROI	RETURN ON INVESTMENT IS A PERFORMANCE MEASURE USED TO EVALUATE THE EFFICIENCY OR PROFITABILITY OF AN INVESTMENT OR COMPARE THE EFFICIENCY OF SEVERAL DIFFERENT INVESTMENTS.
ICO	AN INITIAL COIN OFFERING, OR INITIAL CURRENCY OFFERING IS A TYPE OF FUNDING USING CRYPTOCURRENCIES. IT IS OFTEN A FORM OF CROWDFUNDING.
APY	THE ANNUAL PERCENTAGE YIELD IS THE REAL RATE OF RETURN EARNED ON AN INVESTMENT, TAKING INTO ACCOUNT THE EFFECT OF COMPOUNDING INTEREST.
DPOS	DELEGATED PROOF OF STAKE IS A POPULAR EVOLUTION OF THE POS CONCEPT, WHEREBY USERS OF THE NETWORK VOTE AND ELECT DELEGATES TO VALIDATE THE NEXT BLOCK.
PoS	PROOF OF STAKE IS A CONSENSUS MECHANISM USED TO VERIFY NEW CRYPTOCURRENCY TRANSACTIONS.



TERMINOLOGY	DEFINITION
DApps	DECENTRALIZED APPLICATIONS ARE A GROWING MOVEMENT OF APPLICATIONS THAT USE ETHEREUM TO DISRUPT BUSINESS MODELS OR INVENT NEW ONES.
Web 3.0	WEB 3.0 IS DEFINED AS THE NEXT GENERATION OF THE INTERNET ONLY OPERATING IN A MORE DECENTRALIZED ENVIRONMENT.
DeFi	DECENTRALIZED FINANCE OFFERS FINANCIAL INSTRUMENTS WITHOUT RELYING ON INTERMEDIARIES SUCH AS BROKERAGES, EXCHANGES, OR BANKS BY USING SMART CONTRACTS ON A BLOCKCHAIN
Fees	A FEE IS A FIXED PRICE CHARGED FOR A SPECIFIC SERVICE. FEES ARE APPLIED IN A VARIETY OF WAYS SUCH AS COSTS, CHARGES, AND COMMISSIONS.
Swap	A SWAP IS AN AGREEMENT BETWEEN TWO COUNTERPARTIES TO EXCHANGE FINANCIAL INSTRUMENTS OR CASH FLOWS, OR PAYMENTS FOR A CERTAIN TIME.
Yield farming	YIELD FARMERS GENERALLY USE DECENTRALIZED EXCHANGES (DEXS) TO LEND, BORROW OR STAKE COINS TO EARN INTEREST AND SPECULATE ON PRICE SWINGS.
Smart Contract	SMART CONTRACTS ARE SIMPLY PROGRAMS STORED ON A BLOCKCHAIN THAT RUN WHEN PREDETERMINED CONDITIONS ARE MET.



7.2 Appendix b: references

- [1] <https://news.bitcoin.com/benebit-ico-runner-2-7-million-investor-funds/>
- [2] <https://www.sec.gov/litigation/complaints/2018/comp-pr2018-94.pdf>
- [3] <https://www.investopedia.com/news/80-icos-are-scams-report/>
- [4] <https://www.coindesk.com/bee-token-phishing-scam>
- [5] <https://news.bitcoin.com/25-of-all-smart-contracts-contain-critical-bugs/>
- [6] https://doi.org/10.1007/978-3-030-17612-9_11