

Borroe

Whitepaper

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Introduction

Borroe.Finance

Borroe means to receive temporarily.

Its not just funding - Its fuel for a Web3 revolution.

The marketplace where the Web3 community can convert their future recurring income into Non-Fungible Tokens (NFTs) for sale at a discount to buyers for upfront cash with full repayment on a fixed date.

Revenue stream loans and funding from the very community that utilise Web3.

> ⓘ **Explain Borroe to a 10 year old:**
>
> We help people get the money they need to keep their business running and growing. Sometimes businesses don't have enough money to pay for things right away, so we help them get the money they need now and they pay it back later.
>
> We use a special computer systems to make sure everything is fair and everyone gets what they need.

The traditional invoice financing market (incl factoring and discounting) is estimated to be worth $3 trillion globally, with a projected compound annual growth rate (CAGR) of 13.3% from 2021 to 2028.

The size of the Web3 market, which includes blockchain-based technologies and cryptocurrencies, is difficult to estimate precisely, as the ecosystem is still evolving rapidly.

However, according to a report by the World Economic Forum, the overall market capitalisation of cryptocurrencies is over $2 trillion and expected to continue growing at a CAGR of 11.7% from 2020 to 2026.

By providing a crowdfunding marketplace to access upfront cash from future recurring revenues like subscriptions, royalties, or management fees, we aim to revolutionise the way Web3 businesses access funding, creating a more equitable and efficient financial ecosystem for the Web3 community.

By leveraging the benefits of cryptocurrency and applying them to revenue stream loans, we can create a new opportunity that offers businesses faster and cheaper access to capital, while also providing investors with higher returns than they would get from traditional investments.

Furthermore, by using blockchain technology, smart contracts, and AI-powered risk assessment, we can automate the entire process, making it more efficient and reducing the need for human intervention.

The unique value proposition, coupled with the innovative technology stack and strong management team, leave Borroe well positioned to disrupt this traditional industry and capture a significant share of the global market.

Problem

Traditional financing institutions have been slow to offer a suitable solution to Web3 businesses who face unique challenges in a new uncharted industry.

> **Problem:**
>
> Many Web3 businesses, from small to large, struggle with short-term liquidity, cash flow and working capital, hindering their ability to grow at a faster rate or meet their financial obligations.

Traditional invoice or recurring revenue financing platforms don't fully understand this new world yet and are hesitant to invest heavily to provide a market fit solution.

Web3 businesses are left with traditional structures that can be slow and inefficient, making it difficult for them to access the funding they need in a timely and discreet manner.

Traditional financing problems:

- High costs
- Lack of automation
- No confidentiality
- Increased possibility of fraud
- Compliance restraints
- No real-time tracking of invoices
- Poor security
- Lengthy approval process

Web3 content creators, such as NFT artists, writers, musicians, digital creators and Web3 platform providers, often face cash flow challenges due to the nature of their work.

They may have irregular income streams or face delays in receiving payments from clients or platforms.

Solution

A marketplace using blockchain technology, tokenization, smart contracts, and AI-powered risk assessment to collateralize future revenue in exchange for short term funding.

Problem:

With Borroe, businesses can quickly raise upfront cash by minting Non-Fungible Tokens (NFTs) representing future and outstanding revenue streams (accounts receivables, retainers, subscriptions, royalties, or management fees), which are sold at a discount on the marketplace.

The AI-driven platform manages and assesses risk, automating the entire process and delivering real time fund raising updates with cash delivery within a short period of time.

What is Web3?

You create value on the internet when you submit a video, level up in a game, search for something online, or track your workout.

Web3 is a new phase of the Internet that returns that value to the people who generate it.

Businesses are forming around these concepts and they are not adequately backed by the current financing industry.

Below are some examples of Web3 businesses that typically have recurring revenue streams.

We believe that web3 will change the way billions of people interact online by giving everyone more ownership and allowing users to enjoy a larger portion of the value they create.

- Social media influencer subscription business
- Decentralized finance (DeFi) platforms
- Non-fungible token (NFT) marketplaces
- Decentralized storage networks
- Web3 gaming platforms

- Subscription-based content services (Podcasts, articles, videos, etc)
- Royalty distribution platforms for creators and musicians
- Decentralized advertising and marketing platforms
- Decentralized marketplaces for goods and services
- Blockchain-based identity verification and management platforms

> **What is a dApp?**
>
> A "dapp" is a "decentralised application" that you can use on your smartphone, tablet, or desktop. Dapps share ownership, governance, and rewards with the people who use, produce, and add value to them.

Our platform provides a unique opportunity to access funding quickly and easily without going through traditional financial institutions. Businesses sell their recurring revenue streams (invoices) to a global community through our designated dapp in exchange for a small fraction of the profit they are due, while the blockchain records every transaction, providing transparency, security, and other benefits.

Its an opportunity to work with a platform and audience that understands their business models and unique challenges while they maintain ownership and control of their business.

Mission, Goal and Vision

> **Mission**
>
> To build the funding engine that drives a major portion of the Web3 ecosystem.

> **Goal**
>
> The goal of Borroe Finance is to establish a credit line that will enable any Borroe member to use their future income and recurring revenue to obtain cash flow in a quick and decentralized way.

> **Vision**
>
> The ones who love the content or service are the ones fuelling the business behind it.

Ecosystem

Seller

The Borroe marketplace welcomes a wide range of Web3 businesses with reliable recurring revenues, including but not limited to subscription-based content services, royalty distribution platforms, Web3 gaming platforms, and decentralized advertising and marketing platforms.

These businesses can easily register on the marketplace to access upfront cash flow to fund operations and growth.

Benefits to sellers:

- Revenue stream loans to buy stock, upgrade equipment, marketing, acquisitions or any other immediate business needs
- Apply on the platform in 5 minutes
- Application for funding approved within 1 hour
- Borrow from 30 days to 12 months
- Get cash as needed and improve cash flow
- Less paperwork
- Analytics and business insight
- Sell large or small invoices and receivables
- Seller details can remain confidential to all outside the Borroe ecosystem throughout process
- Sell and repayment rewards
- Simple fee and repayment structure
- Automated process
- Streamlined approval process
- High security

Marketplace

The marketplace is designed to be highly automated, with the potential to process financing requests and disburse funds in real-time.

> ⓘ Our revenue model is similar to an exchange, based on a one-time percentage of the transaction charged to sellers and buyers, as well as a monthly subscription fee for premium services.
>
> We will typically look to fund between 80-90% of an invoice or revenue stream.

Borroe Finance is the community marketplace offering a revolutionary business model compared to traditional invoice factoring, financing or discounting by utilising AI, cryptocurrency, blockchain, tokenization, and smart contracts to connect invoice and income stream sellers with buyers to enable faster and more efficient capital raising for Web3 businesses.

Key Features:

- World's First Web3 blockchain invoice and recurring revenue NFT marketplace
- Instant funding and payouts
- Low transaction fees
- Non-Fungible Tokens providing access to more market participants
- Crypto and fiat payment solutions
- Privacy and anonymity features
- High security
- Bug bounty programmes
- Marketplace buy, sell and repayment rewards
- Automated AI vetting process
- High scalability
- Fraud prevention tools
- Real time tracking
- Efficient and quick approval process

Buyer

Buyers can purchase recurring revenue and unpaid invoices from brands they already know and use, becoming an integral part of that company's development and a driver of the Web3 space in general.

In return buyers receive confirmation of the payback date and amount from the outset. Once a loan is repaid, buyers can keep their expired NFTs, which serve as the owners digital keys to access brand loyalty programmes, corporate events and other benefits.

Benefits to buyer:

- Low risk - fully vetted businesses, revenues and invoices
- Stable and consistent returns from recurring revenue businesses
- Low entry and investment amounts
- Multiple and diverse revenue streams to strengthen portfolios
- Track performance and receive real time metrics
- Filter sellers and funding applications based on AI credit rating score, business financial track record, industry, ESG metrics and more
- Set investment risk profile
- High security
- Shariah compliant with interest avoided in all offerings
- Auto pilot funding available (set your criteria and let the automated system take over)
- Privacy and anonymity features
- Marketplace buy rewards
- Recognition and awards incl Funder of The Year Awards
- Social media share2earn scheme
- Premium features like advanced analytics and priority customer support
- Simple fee structure
- On- and off-ramp crypto and fiat payment solutions

Case Studies

Size doesn't matter - If your business has recurring revenues or outstanding invoices then Borroe is for you - The platform will match seller with buyer allowing simple direct access funding.

Web3 Gaming Platform

Company: XYZ Gaming, a Web3-based gaming platform that offers blockchain-based games with in-game purchases and subscriptions.

Challenge: XYZ Gaming needs to generate consistent cash flow to continue developing new games and features for its users. However, their revenue is often delayed due to payment processing times, currency conversions and transaction fees associated with blockchain-based payments.

Solution: XYZ Gaming decides to integrate Borroe to improve their cash flow. They partner with Borroe who specialise in blockchain revenue stream loans for Web3-based businesses. Borroe lists XYZ Gaming's requested amount based on historical recurring revenues from in-game purchases and subscriptions on their marketplace and the community fund them within 24hrs providing XYZ with immediate cash flow, minus a small fee.

Result: With the help of Borroe Finance, XYZ Gaming can continue to develop new games and features for their users without worrying about cash flow issues. The immediate funding provided by Borroe members allows them to reinvest in their business and grow their user base, ultimately increasing their revenue.

Additionally, Borroe provides XYZ Gaming with valuable analytics and insights into their customer payment behaviour and can help them identify any potential issues before they become a problem.

Royalty Distribution Platform

A Web3-based music platform allows independent musicians to upload and distribute their music online. The platform offers a royalty payment system where artists earn a percentage of the revenue generated from streams and downloads of their music. However, the payment system operates on a delayed payment schedule, with artists receiving royalties up to 60 days after the end of each quarter.

To help smooth out their cash flow and address short-term funding needs, the music platform integrates Borroe. This provides artists with an option to receive an advance on their expected royalty payments, with Borroe paying them a percentage of the value of their future royalties upfront. In exchange, Borroe takes a fee and Borroe members receive repayment and profit from the final royalty payment.

For example, let's say an artist is expecting $100,000 in royalties for Q1. Instead of waiting 60 days to receive the payment, they can sell $90,000 of their expected royalties on the Borroe marketplace. This provides the artist with immediate cash flow to invest in their career, such as recording new music or funding a tour, while Borroe collects the full $100,000 from the music platform when the royalties are paid out. The process is fully automated and transparent thanks to distributed ledger technology.

This arrangement benefits the artist by providing them with a reliable source of short-term funding, while also providing Borroe members with a steady stream of income from the ongoing royalty payments.

Decentralized Storage Network

ABC Bandwidth, a decentralized storage network provider uses a blockchain-based platform to offer storage services to its clients. The provider generates a substantial amount of revenue every month from its clients, but the revenue stream is often unpredictable due to varying usage patterns.

To address this issue, the provider integrates Borroe. A funding amount is requested and listed on the Borroe marketplace based on historical recurring revenue and funded by Borroe's global buyer base, providing ABC Bandwidth with immediate cash. In exchange, Borroe receives usage fees from clients to repay funders.

As a result of the partnership, the decentralized storage network provider gains predictable cash flow, which allows it to invest in growth opportunities, such as expanding its storage capacity and marketing its services to new clients.

Decentralized Application (dApp) Platform

Freelance Network is a decentralized platform for freelancers to find work and get paid in cryptocurrency. The platform charges a fee for every transaction that takes place on its platform. However, the platform faces a cash flow issue as it must wait for freelancers to complete their work and for clients to pay their invoices in cryptocurrency.

To solve this issue, the dApp can Borroe immediate cash against its outstanding invoices. Freelance Network can list its outstanding invoices on the Borroe marketplace at a discount, receiving cash upfront instead of having to wait for clients to pay.

This would help Freelance Network to bridge the cash flow gap and free up its working capital to invest in other areas of the business, such as marketing, product development, or hiring new talent.

This would enable the dApp to grow and scale more quickly, providing more opportunities for freelancers to find work and get paid on the platform.

Content creators

Web3 content creators such as bloggers, podcasters, and YouTubers often rely on sponsorships and ad revenue to generate income. However, the payment terms for these sponsorships and ads can be unpredictable and slow, causing cash flow issues for the creators.

By using Borroe, these content creators can receive cash advances on their unpaid invoices from sponsors and advertisers. This allows them to receive payment upfront and improve their cash flow, without having to wait for the sponsors and advertisers to pay on their own terms.

Borroe collects the payments directly from the sponsor/advertiser or through sellers bank account, while the content creator receives immediate funding to support their business needs.

In the Web3 ecosystem, where transactions are often made using cryptocurrency, Borroe can also provide a solution to convert cryptocurrency to fiat and vice versa.

The Social Media Influencer

Carla is a social media influencer who has recently been offered a lucrative partnership with a popular clothing brand. The partnership involves creating content for the brand's social media channels, promoting their products, and driving traffic to their website. The brand has agreed to pay Carla a total of $100,000 for the partnership, to be paid in two instalments of $50,000 each, with the first payment due in 30 days and the second payment due in 60 days.

Carla is excited about the opportunity, but she needs the money to cover her living expenses and pay her bills in the meantime. She doesn't want to wait 30 or 60 days to receive the payments, so she decides to Borroe against this future income.

Carla registers with Borroe and goes through the onboarding process. The AI-powered risk assessment provides a rating and confirms maximum cash advance. The agreed amount and terms of the loan are tokenized and minted for publication on the Borroe marketplace.

Once funded, Carla can cover her living expenses and pay her bills while she works on the partnership with the clothing brand. When the clothing brand pays the invoice in 30/60days, Borroe automatically collects the payment and repays funders.

By using Borroe, Carla was able to access the funds she needed to cover her expenses and take advantage of a lucrative business opportunity without having to wait for the payments from the clothing brand.

Token Overview

Roenomics

Designed for long term sustainability and growth.

Borroe is built on Ethereum sidechain Polygon because of the platform's flexibility, low transaction fees, quick transfer times, and excellent scaling capabilities, all while offering the security, interoperability, and structural benefits of the Ethereum Mainnet.

> ⓘ TOKEN NAME: BORROE
>
> TOKEN SYMBOL: $ROE
>
> SUPPLY: 1,000,000,000 ROE
>
> CHAIN: POLYGON (ETHEREUM SIDECHAIN)
>
> DECIMAL: 18

Distribution

Allocation	Percentage %	Vesting Schedule
PUBLIC	50%	Linear vesting over 3 months ff. TGE
LIQUIDITY POOL	10%	100% unlock at TGE
EXCHANGE LISTING	10%	100% unlock at TGE
MARKETING	10%	100% unlock at TGE
TREASURY	10%	100% unlock at TGE
TEAM	5%	Locked for 24 months
REWARDS	2.5%	100% unlock at TGE
PARTNERS	2.5%	Locked for 24 months

Tax

Buy Tax 3%	Sell Tax 3%
1% Burn	1% Burn
1% Rewards	1% Rewards
1% Marketing	1% Marketing

ⓘ $ROE is the governance token and the gateway to all the features on the Borroe marketplace, giving holders benefits including:

- Priority notification of new sales and repeat funding applications
- Discounted Fees (Marketplace and any associated transaction fees)
- Access to Premium Features i.e. advanced analytics and priority customer support.
- Rewards & incentives (Includes invoice buying, selling and repayment rewards)
- Recognition and awards (Acknowledgement of buyer marketplace participation incl Funder of The Year Award)
- Governance Membership (Entitles members to vote on certain topics and earn rewards for doing so)

Roadmap

The roadmap has built in milestones designed to support the price of $ROE tokens before, during and after TGE.

Release
Website, Whitepaper, Roenomics and Presale

Development
Full security audit, smart contract and marketplace testing

Community
Community rewards and loyalty programs, global brand awareness drive

Launch
Token and marketplace launch, with listing on 3-5 top 10 exchanges

Growth
New partnerships and expansion into complimentary markets

Legal

Regulation

We take regulation very seriously.

> ⓘ Although the principles of freedom and decentralized finance (DeFi) are at the core of cryptocurrency, blockchain, and NFTs, regulation of such technologies is essential to avoid misuse and safeguard consumer welfare. However, the legal status of these technologies are uncertain and constantly evolving.

Concerns are raised about how effective the current legal frameworks are. Are agreements made through smart contracts enforceable and valid? Can digital currencies be used as legal tender? Are NFTs governed by securities laws? Can blockchain transaction histories be trusted as proof? What happens if someone loses access to their wallet and NFTs?

Invoice finance/factoring/discounting is not currently regulated in many countries because it is seen as a cash advance on unpaid invoices and receivables. However many jurisdictions insist on money transmitter licences and other forms of compliance before trading.

Cryptocurrency trading is not currently subject to regulation and is not governed by any major specific regulatory framework. This means that, when using cryptocurrencies, you will not benefit from the protections available with regulated services.

The Borroe legal team will have to satisfy that our project falls outside of a debt instrument or a security and make sure we are fully compliant with rules surrounding:

- Collective Investment Schemes
- Financial Instruments rules
- Anti-Money Laundering guidelines
- Portfolio or fund management

As part of our regulatory planning we intend to work very closely with relevant bodies to adhere to existing and prepare for future regulatory changes that will adversely impact our business and the wider community.

We intend to seek regulation where possible and follow best practice guidelines where rules are still being developed.

Disclaimer

Cryptocurrency may be unregulated in your jurisdiction. The value of cryptocurrencies may go down as well as up. Profits may be subject to capital gains or other taxes application in your jurisdiction.

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Terms & Conditions

▸ Terms & Conditions

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These Terms also include the Privacy Policy which explains how we use your personal Policy which collect information to improve user experience of the Website.

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You agree to use the Website only for lawful purposes and in a way that does not infringe the rights of, restrict or inhibit anyone else's use and enjoyment of the Website. Prohibited behavior includes, but is not limited to, harassment, hate speech, and discrimination.

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We reserve the right to make changes to these Terms at any time. Your continued use of the Website following any changes to these Terms will be deemed acceptance of those changes.

▸ Governing Law and Jurisdiction

These Terms shall be governed by and construed in accordance with the laws of the jurisdiction in which the Website is operated, without giving effect to any principles of conflicts of law. It is your responsibility to determine whether your access and use of our site is in line with all legal and regulatory obligations that are applicable to you.

▸ Contact Us

If you have any questions about these Terms, please contact us at Borroe Finance, Geneva Place, Waterfront Dr, Road Town, Tortola, VG1110, British Virgin Islands or Email **support@borroe.finance**

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▸ Use of Information

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▸ Sharing of Information

We may share your personal information with third parties for the purpose of providing the Website and its features, such as hosting, payment processing, and customer support. We may also share your information with third parties for research and analysis, or as required by applicable law.

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We take reasonable measures to protect the personal information we collect from unauthorised access, use, or disclosure. However, no data transmission over the internet can be guaranteed to be completely secure. As a result, while we strive to protect your personal information, we cannot ensure or warrant the security of any information you transmit to us, and you do so at your own risk.

▸ Retention of Information

We will retain your personal information for as long as necessary to provide the Website and its features, or as required by applicable law.

▸ Changes to Policy

We reserve the right to make changes to this Policy at any time. Your continued use of the Website following any changes to this Policy will be deemed acceptance of those changes.

▸ Contact Us

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