



RowanEnergy
BLOCKCHAIN



Rowan Renewable Energy

WHITE PAPER



2020



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The blockchain is a digital database of transactions, which are stored on miners computers around the world and can easily be accessible by the public. With the rise of blockchain, the world now has a functioning protocol to process transactions in a cost-efficient and decentralized way. Blockchain protocols are based on cryptographic keys (to authenticate participants) and were traditional 'proof-of-work' puzzles (to evenly distribute the processing of these transactions to market participants) this deemed to be power hungry and new greener methods of validating data came to market, the first proof of stake and more recently proof of authority.

For cryptographic keys, there are the private key (to sign transactions) and the public key (to authenticate signatures). Unlike the real world, in which signatures can be forged and be difficult to verify, the Elliptic-Curve Cryptography (ECC) used in the blockchain is secure enough to resist hacking and extremely easy to implement digitally.

The public keys serve as account numbers and can be used for easy verification whenever the account owner signs any outgoing transactions from his/her account 'Proof-of-authority' puzzles constitute the tool to distribute authority to network participants.

Just as the real world with a central entity with the authority to accept or reject transactions, and with the ability to ensure, among other things, that assets are not stolen or spent twice, the blockchain involves the processing of transactions by decentralized market participants (i.e.'miners'), who are often reward by a particular amount of cryptocurrency.

However, since the protocol is open source, virtually anyone in the world can become a miner in traditional systems. This means that the blockchain is less likely to become controlled by a single person, and transaction fees more likely to be driven by open market forces. Since the blockchain eliminates all intermediaries, transferring funds from one address to another is very cheap. Currently, the cost of processing a transaction using the Ethereum blockchain is about US\$0.038. However, the cost to place an international money transfer using the UBS banking platform is US\$5.16. This then shows that transferring funds using Ethereum is over a 130x cheaper than using UBS.

Cryptocurrencies, such as Bitcoin, were amongst the first blockchain applications to be launched. Nevertheless, the most important disruption does not come from the ability to conduct transactions, but to execute programs in a secured and decentralized fashion. With blockchain ICOs raising hundreds of millions of dollars, and financial authorities around the world finally clarifying regulations applicable to ICOs and blockchain businesses, 2020 will become a major milestone towards the establishment of a token-based economy.

Importantly, the latest regulatory developments across the world indicate a near future when issuing a blockchain token as mean to transfer the property of assets, such as real estate or securities, can be done in a lawful and compliant manner in several leading financial jurisdictions.

Just like real estate other assets such as electricity can be traded enabling the automation of buying and selling of energy. Bringing the power away from large shareholder driven providers and bringing the power to the people (literally)

The Market Opportunity

THE PROBLEM(S)

- ◆ The current system for rewarding households for their rooftop generated electricity is uneconomical and prehistoric in its design.
- ◆ Currently, there is no way to track the energy generated by a rooftop solar panel back to its generation source.
- ◆ Using blockchain technology to encourage green energy is not viable due to the incredible amount of energy it takes to mine and validates transactions.

OUR SOLUTION(S)

- ◆ Our platform will allow users to sell their energy peer to peer with other consumers bringing in immediate payments and at a much higher rate. This coupled with energy certificates increases the income for solar owners by more than 70%
- ◆ By using our custom-built blockchain platform, consumers will be able to know when, where, how, and how much electricity was generated. How much was consumed on-site and how much was fed onto the grid
- ◆ We have a proof-of-authority blockchain that is low-powered and low-carbon. Validation servers can be hosted by our partners and regulators, as well as on our infrastructure.



The Market Growth

- ◆ In the UK, there will be over 10 million solar units installed on buildings by the end of 2020, and the total solar capacity will increase to 15,674 MW by 2023.
- ◆ Also, the global blockchain energy market is projected to reach £5.44 billion by 2023, growing at a CAGR of 78.32%, and the European region is predicted to capture the largest market share.

<https://www.sciencedirect.com/science/article/pii/S1364032118307184>

<https://www.greenmatch.co.uk/blog/2019/09/uk-solar-capacity>

<https://www.greenmatch.co.uk/blog/2014/08/uk-renewable-energy-facts-stats>

<https://www.marketsandmarkets.com/Market-Reports/blockchain-energy-market-186846353.html>

Unique Selling Proposition



Rowan Energy will not make money from the sale of electricity directly. We will charge a transaction fee per transaction be it between prosumer and consumer using our peer to peer trading platform, or between energy companies and businesses transferring certificates between themselves. This drives demand for the token and is a scalable as the business grows.



UNIQUE
SELLING
PROPOSITION



Introduction

Business (Legal) Name	Rowan Renewable Energy
Country of Incorporation	The United Kingdom
Company Registration No	12003734
Registered Office Address	483 Green Lanes, Palmers Green, London
Legal Status	Limited Liability Company
Total No. of Owners	1 (David Duckworth)
Website	https://www.rowanenergy.com

✓ Mission Statement

||

To integrate our blockchain into already available infrastructure to enable owners of rooftop solar to sell their energy to other consumers peer to peer. ||

THE TEAM



David Duckworth
CEO

With a strong background in networks, firewall, and python, David has been a technical lead for projects with Deutsche Bank, Aviva, and Barclays. Also, he has a passion for blockchain and has built an enterprise-level bitcoin mine.



Halam Rose
Director

Halam Rose is experienced in the software, wireless, and engineering sectors. Besides, he is a technical founder of a successful IoT company.



Simon Ludlam
Advisor

Simon Ludlam has 20 years of experience in Investment Banking and Private Equity. Also, he has extensive experience across all of the energy sub-sectors, with specific expertise in power transmission and midstream oil, gas, and regulated assets.



Amir
Cybersecurity Advisor

Amir is a highly talented and successful cybersecurity expert, currently working at a private investment bank in London.



Hamza Khan
Advisor

Hamza Khan, Blockchain expert and ico analyst having 5-year experience in the crypto world. And an expert in Stellar Blockchain and worked with many icos and help them reach a successful position in the market. And also helped many non-ico projects to get their communities and to be well known among the Stellar Platform. And also in contact with many well-known exchanges for listing the projects after their successful ico.



Rubab arshad
Advisor

A Crypto Advisor enthusiast looking to bring significant contributions to the crypto community by partnering with top-line investors. She help founders prototype, builds & launch innovative products. She combines tech know-how with business and marketing to deliver projects together with globally distributed teams. One of the Leading ICO Adviser with in-depth knowledge and expertise in Cryptocurrency markets, Experienced in handling all marketing, technology, legal and capital raising to ensure a secure and successful ICO.



Our blockchain holds the key to moving away from shareholder driven energy providers and allowing everyday people the opportunity to take responsibility for their own energy consumption. Our platform enables owners of rooftop solar to sell their energy to other consumers peer to peer. Not only increasing rewards for generating your own energy but speeding up the payment terms to almost instant.



Imagine this if you will. You have solar panels on your roof and they are fitted with a battery and a small low powered Rowan Miner. You produce electricity, you use some and the rest is stored in your battery. Excess energy is then fed onto the grid when the demand is high. Your fed energy is bought by your neighbour and paid for using tokens directly into your wallet. That token can then be used towards your energy bill, it can be held for future growth or sold on a public exchange – instantly. The token can even be donated to your favourite charity if you so wish. The consumer of your energy can look at their dashboard and see where the energy they are using is being produced how it's being produced. Everyone in this vision also gets rewards for validating the transactions using their Rowan Miner.

TOKEN ECONOMY

Rowan Token (RWN) is an ERC20 token based on the Rowan Energy POA Blockchain a side chain off Ethereum. The Smart contract will issue a set number of pre-mined tokens for distribution to early adopters and supporters and to be sold during the LATOKEN Initial Token Offering. to support the community ecosystem while the platform is being developed. Only 45 million RWN coins will ever be available. The

Each token will initially be distributed to whitelist private investors and then in our LATOKEN IEO. The token will be transferable very soon after the token sale is



Rowan Token Functions.

We will as business make our money by facilitating the trading of Renewable Energy by charging a transaction fee for both certificates and energy trading. This is likely to increase to 18 million transactions per day within 5 years, bringing Rowan Energy into profit within 3 years. Each trade of energy will take place over the public exchange driving demand up as well as the price.

Rowan Vault

Rowan Energy has reserved 2 million RWN tokens for its vault feature available to the first 2000 Rowan customers.

Tokens saved in the Rowan Vault infrastructure will be subject to a dividend payment between 0.1% and 0.2% per day.

Mining

Using our custom made low powered hardware token validators will earn tokens for verifying transactions on the blockchain. Investors can also buy Rowan Token initially through our internal platform and LATOKEN exchange at a later date through further public exchanges.

Rowan Blockchain

Our custom-built blockchain is its stand-alone blockchain, complete with block explorer, miners wallets and our RWN token. All transactions on our blockchain use RWN for transaction fees. The Rowan Energy Blockchain is a Proof of Authority blockchain allowing hundreds of transactions a second with a fraction of the carbon footprint.

Rewards

You can create your reward token on our blockchain. This allows energy providers to join our network with their token and this means they can also adopt our software platforms. As our blockchain is decentralised and transactions can be viewed by anyone it makes it ideal for reward points programs and charity donations.

Retrader

Retrader is our peer to peer energy trading platform that enables owners of rooftop solar to sell their energy to their neighbour's peer to peer. The platform is fully automated and runs without any intervention or users input. It matches supply to demand to transfer tokens from consumers to prosumers almost instantly. Smart meter readings place buys and sells on a virtual market backed by a public exchange, and pairs up trading partners based on location. The platform has many other features including real-time energy source notification where you can actually see where your energy is going or where the energy you are using actually comes from. Energy can also be stored on-site in a battery and discharged at a later time when the market is more profitable.

Retrace

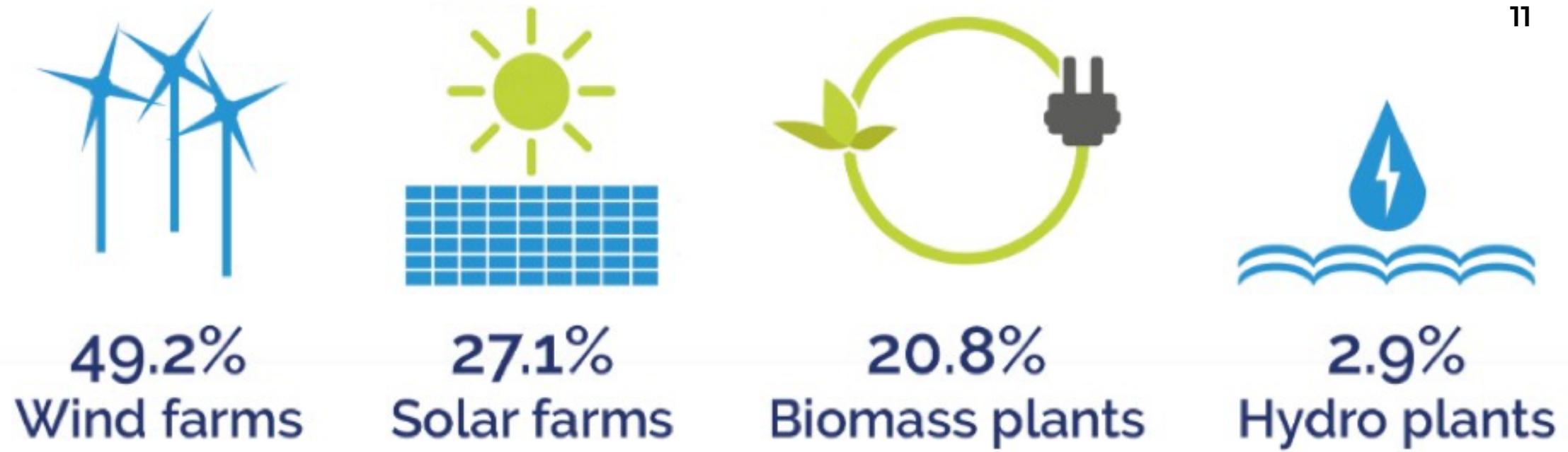
Tracking the source of the energy within utilities is an important part of what is needed. by utilising features on newly produced smart meters we can record the production of the energy holding details of where, how and when the energy was produced. this enables users to generate their own tokenised energy certificates making not only trading of these certs fast and easy. but relieving the prosumer from the cost of buying the certs (currently about 5p per kw) to guarantee their energy is green. products and services

MARKET ANALYSIS SUMMARY

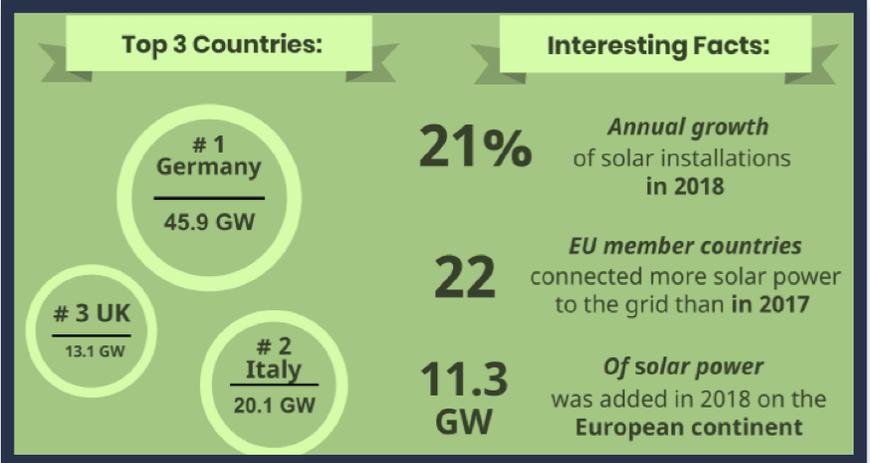
1 INDUSTRIAL ANALYSIS

Renewable Electricity Generation in the UK

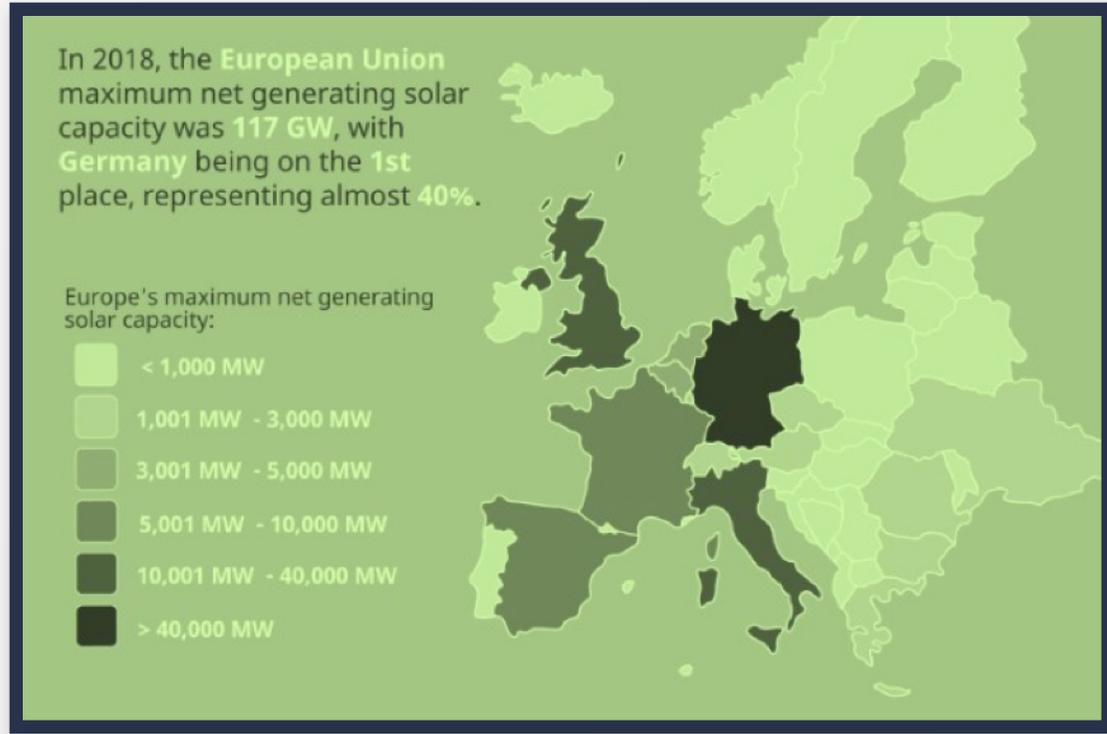
The UK energy sector is changing rapidly. Also, in a decarbonising, decentralising, and democratising landscape, innovative business models are often based on digital tools.



The EU Renewable Energy Directive (RED) stated that the European Union must fulfil at least 20% of its total energy needs with renewables by the end of 2020, with constituent members meeting individual targets to make up this total. At a national level, this requires the United Kingdom to generate 15% of its energy from renewable sources. Although the United Kingdom is well placed to meet this target.

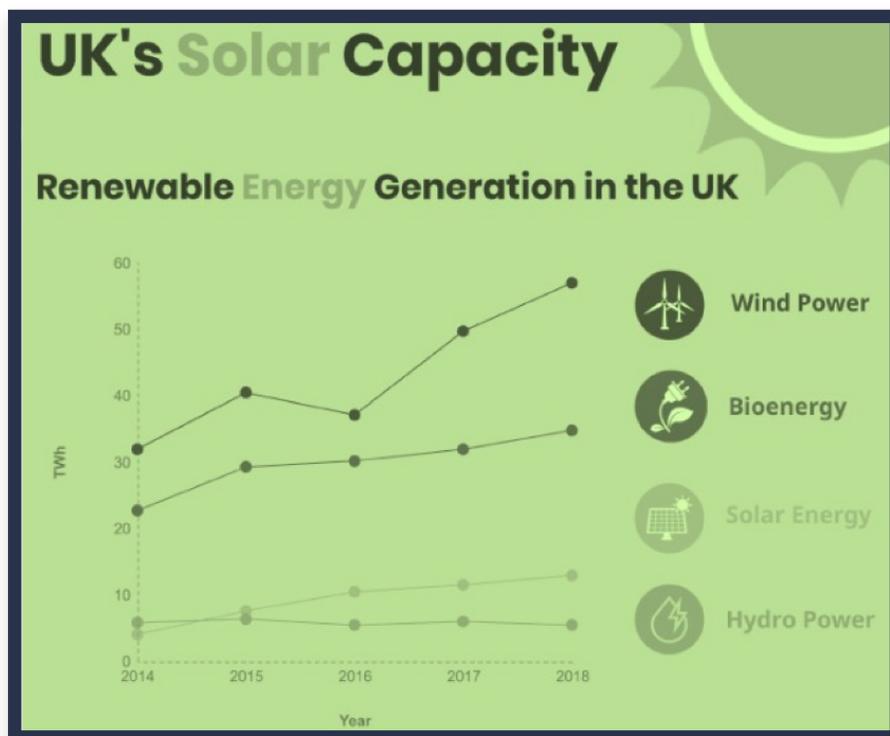


UK Renewable Electricity Generation Market		
Annual Growth Rate	Total Revenue	No. of Businesses
6.2%	£4 billion	714



Solar Capacity in the UK

The solar capacity in the UK has increased from 5,488.6 MW in 2014 to 13,259 MW in June 2019. On top of that, the UK's maximum net generating solar capacity was 13.1 GW in 2018, which placed it at the 3rd position among the other EU member states.



British Solar Facts

"In June 2019, 458 large scale PV systems generated 44% of the total solar energy."

"In the UK, there are 1,007,427 installations, 93% of which are sub-4kW PV systems."



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Government Involvement

Earlier 2019, the UK government discontinued the Feed-in Tariff scheme for new applicants. Blockchain-derived schemes, such as microgrids, can pick up where government incentives left off and incrementally move the country to a connected clean energy future.

Governmental Solar Incentives

After the **Feed-in Tariff** ended earlier this year, the British government introduced the **Smart Export Guarantee** scheme, to financially support small low-carbon generators.

On the other hand, the British government also **increased the VAT** on photovoltaic installations **from 5% to 20%**, in order to comply with the EU legislation.

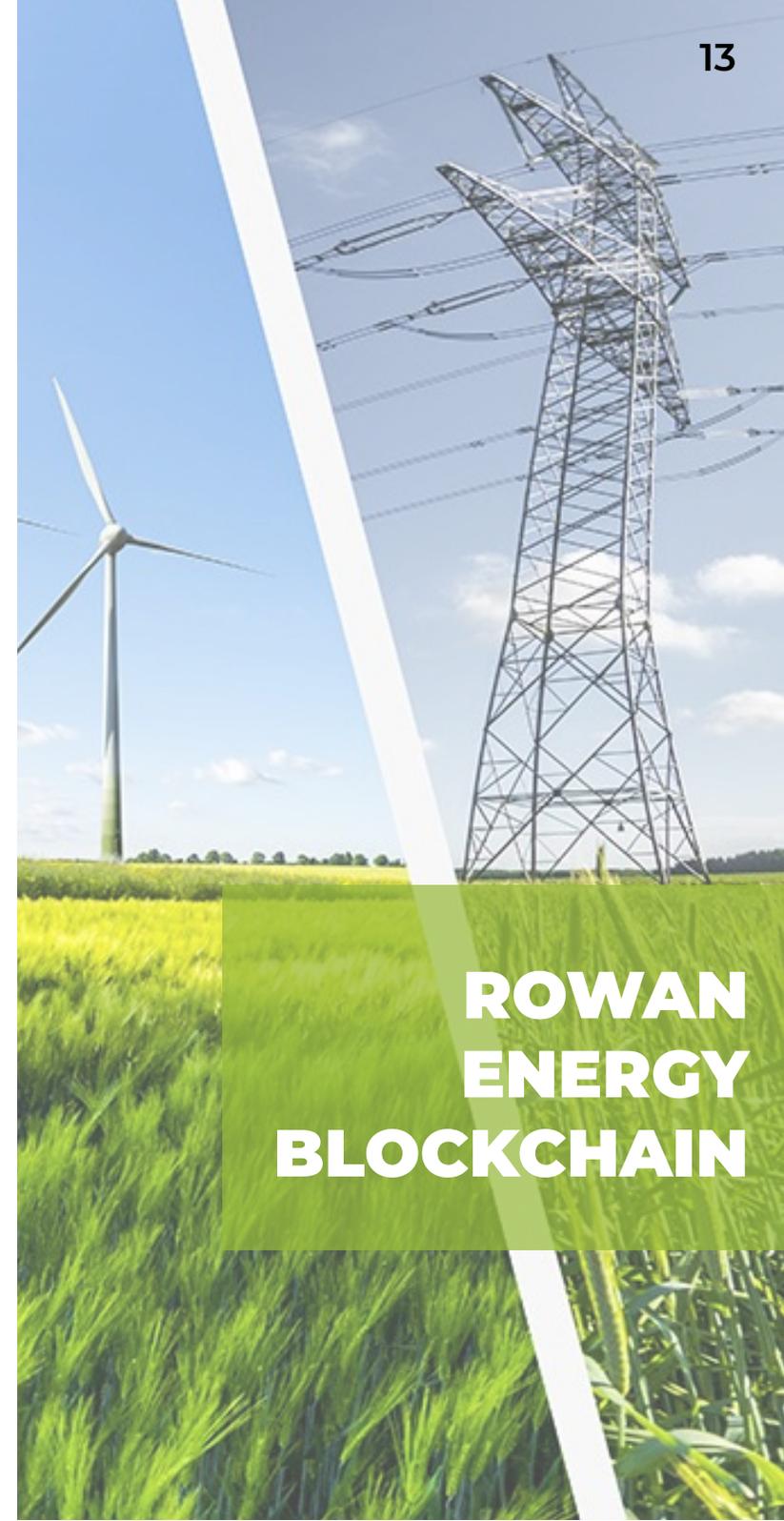
The infographic features two tombstones. The first is a black tombstone with a cross on top, inscribed with 'R.I.P', '31 March 2019', and 'Feed-in Tariff'. The second is a green apple-shaped tombstone with a worm emerging from the top, inscribed with '1 Oct 2019', '20 % VAT on PV systems', and '20 % VAT on PV systems'.

Renewable Energy Certificates

With depleting natural energy resources, the efforts to develop and utilise renewable energy has escalated in the recent past, which in turn is augmenting the demand in the renewable energy certificates market. With the upbringing of smart cities in several emerging economies, the demand in the renewable energy certificates market is expected to increment at a healthy CAGR till 2023.

Certificates Issued by Ofgem

- ✓ It issued 100.6 million ROCs in 2017-18, which was 16.7% more than the 86.2 million ROCs issued in 2016-17.
- ✓ ROCs were issued based on 75.2TWh of renewable generation, which was equivalent to 26.4% of the UK electricity supply market. When combined with the 8.4TWh generated by Feed-in-Tariff (FIT) installations, this figure has risen to 29.3%.
- ✓ Suppliers presented 103.22 million Renewables Obligation Certificates (ROCs), which was 87.6% of the total obligation of 117.8 million ROCs and a slightly lower proportion in comparison to the 89.5% presented for the 2016-17 obligation year.



ROWAN ENERGY BLOCKCHAIN

The solar industry currently provides around 16,000 jobs in the UK, and the renewables sector as a whole is expected to create up to 500,000 jobs overall by 2020.

Blockchain Technology in the Energy Sector

Given the current energy sector climate, blockchain will be the silver bullet, with the most promising features to truly enable the energy transition.

The growth of Europe blockchain technology in the energy sector market is anticipated to observe a great phase, with various efforts initiated by governments across the region. 59% of blockchain energy projects are building peer-to-peer energy markets.

Market Drivers

High growth in the market in the future is expected to be driven by rising awareness among governments about the need to mitigate power outages, while also addressing the issues concerning the environment. The growing awareness in the market concerning the opportunities in renewable energy and battery storage systems has stimulated large-scale investments in the sector over the last decade. The growing market of blockchain in energy is further expected to increase the involvement of companies across different segments of the value chain.

Issuing a cryptocurrency specifically for an energy application can have some advantages because the allocation and use of this cryptocurrency can be assigned to those with the highest stake in the system or providing the most socially useful service (for example, in a renewable energy application, generators can be rewarded with more cryptocurrency units if they generated the least carbon-intensive energy).

Blockchain lets energy producers make more money by issuing energy tokens that can either be consumed or resold, creating a clean, multidimensional grid.

Cryptocurrencies are used as a method to ‘tokenise’ assets that aim to create new markets or novel business models based on co-ownership and sharing of assets. An increasing number of enterprises are using cryptocurrencies as an instrument to attract investment and raise funding. New cryptocurrencies can also be used to reward desired behaviours and facilitate green energy investments. Tokens indicate that a certain amount of energy was produced from the solar panels and can be transferred from a smart meter wallet to end-consumers by use of blockchain technology.

MARKET NEEDS AND TRENDS

- ✓ Energy producers are striving to adapt blockchain platforms that connect them to the world and provide them access to international trade.
- ✓ Energy certificate blockchain with built-in energy measures and payment systems are high in demand.

- ✓ Most companies using blockchain in the energy and smart grid sector are leaning towards the proof of authority model.
- ✓ Customers are looking for technologies in which they not only able to decide from whom to buy/sell energy tokens based on their price preferences, but also on other criteria that reflect their environmental or social values.

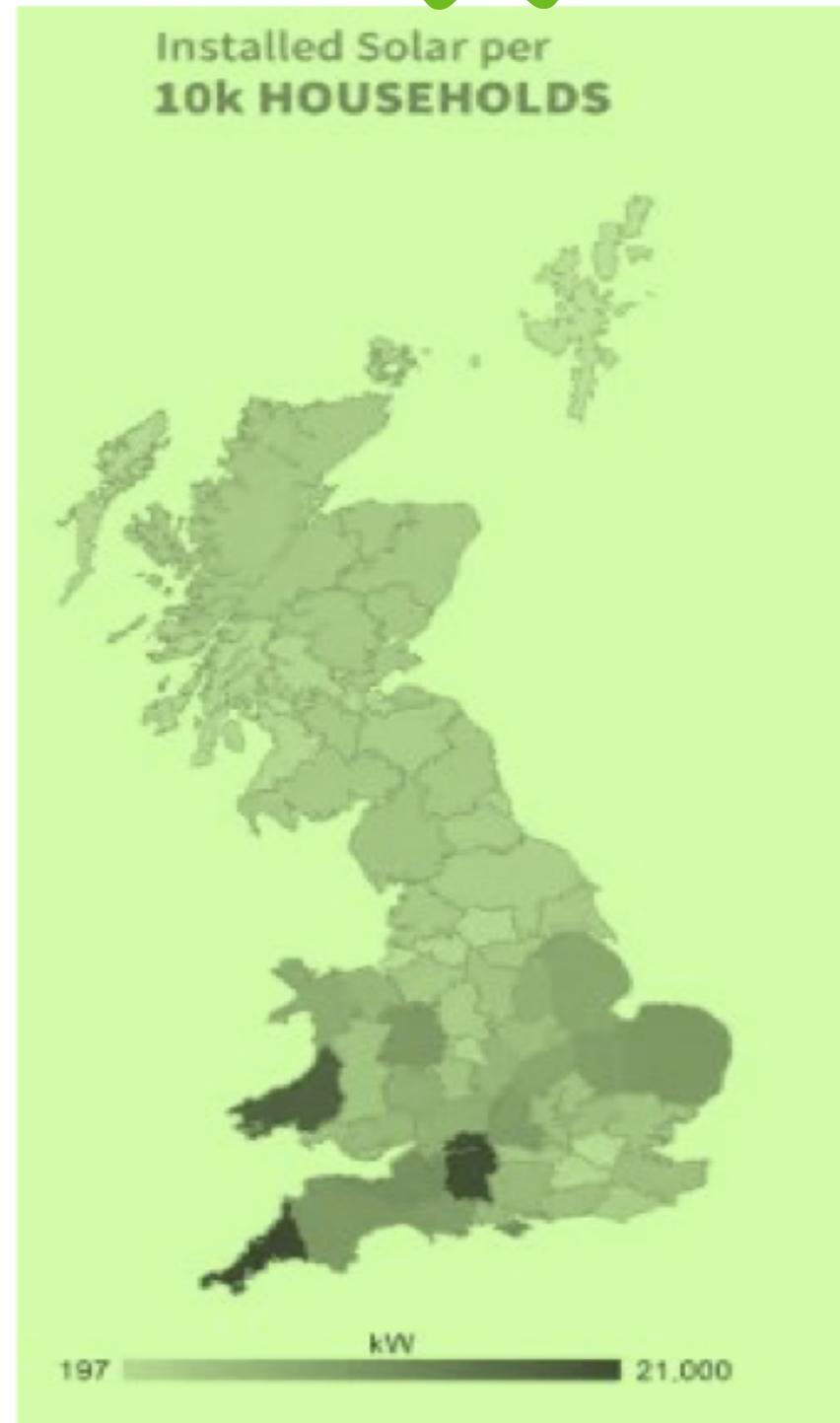


TARGET MARKET DESCRIPTION

Residential Producers

An impressive number of Brits are choosing solar for their homes.

- ✓ Solar Power in the UK has almost doubled. New installations in homes, workplaces, and solar farms have amounted to a total of 709,000 installations. Experts believe that 10 million homes will be equipped by the end of 2020.
- ✓ One-third of households would be utilising solar energy and up to 40% of the total volume of electricity would be generated from the sun during summer.
- ✓ More than a third of households generating energy from the sun would allow the country to produce about 6% of its annual electricity needs from solar power.
- ✓ The UK has a combined capacity of 12,318 megawatts of solar PV power - enough to power over 2.6 million British households.



■ Solar Thermal Panels

According to the Solar Trade Association, around 250,000 homes in the UK have solar thermal panels installed.

■ Solar Farms in the UK

They vary in size, often between one and 100 acres and, are located in agricultural or rural areas. Solar farms are designed for extensive solar energy generation that feeds directly into the national grid, as opposed to individual solar panels which usually power a single home or building. There are 426 solar farms located in the UK. The largest is currently Shotwick Solar Park in Flintshire, North Wales. Shotwick Solar Park is a 250-acre site with a total capacity of 72.2 megawatts and each year contributes to reducing CO2 emissions by over 202,000 tonnes, powering over 11,000 homes.

■ Wind Farms

Wind farms provide the UK's highest renewable energy percentage, producing 9.5 terawatt-hours (TWh) of power.

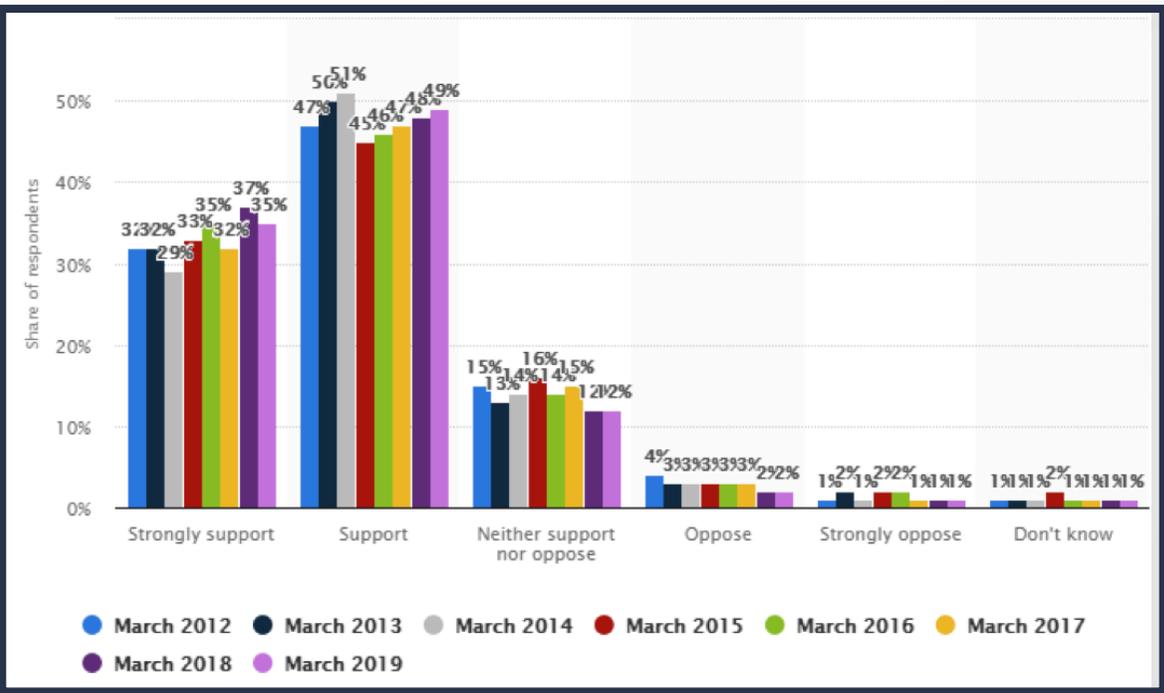
■ Renewable Energy Certificates

- ✓ The county with the most solar capacity is neither the sunniest nor the largest. Wiltshire County has more solar capacity installed compared to any other county. Even though the county gets decent sunshine, it does not have the highest solar irradiation.
- ✓ The solar capacity in the Southwest is strong, which is no surprise considering the direct sunlight the area gets.
- ✓ West Sussex and East Sussex could not make the top 10 counties, despite having some of the best sunshine in the UK.
- ✓ Lincolnshire, Nottinghamshire, and Norfolk have surprisingly found a place in the top 10, whereas East Sussex, West Sussex, and Surrey are absent.



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Support for Renewable Energy



Energy Companies in the UK

There are now over 50 business energy suppliers in the UK

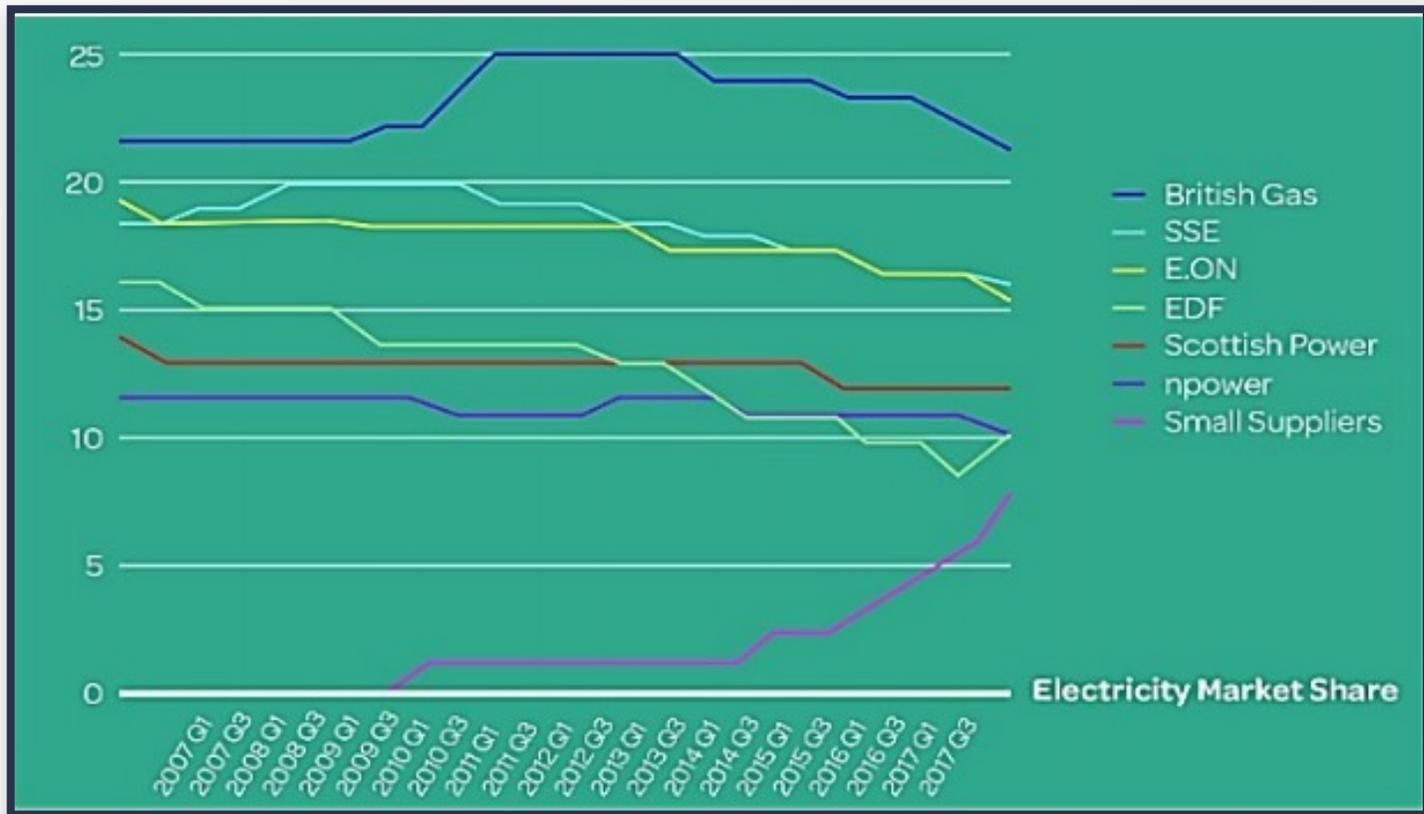
These Business Energy Suppliers are:

- ✓ Big Six
- ✓ Renewable
- ✓ Independent

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Supplier	Money Super Market Score	Trustpilot Score	Average Review
E.on	5/10	1/10	39%
British Gas	4/10	3.9/10	45%
SSE	6/10	2.9/10	48%
EDF Energy	5/10	2.2/10	42%
Scottish Power	5/10	0.4/10	35%
Npower	4/10	0.6/10	30%

Electricity Suppliers' Market Share





Bulb

- ✓ Big Six
- ✓ No contract
- ✓ No exit fees



Ecotricity

- ✓ 100% green tariff for small and medium-sized businesses (SMEs)
- ✓ Supplies energy to 10,000 businesses
- ✓ Solutions for on-site wind generation



Good Energy

- ✓ 100% green, clean energy backed by Renewable Energy Guarantee of Origin certificates (REGOs)
- ✓ Has solutions for business profile 03-08 and a half-hourly meters
- ✓ Also, solutions for commercial green energy power generation



Octopus Energy

- ✓ Fair, transparent pricing
- ✓ 100% renewable supply on their green tariff
- ✓ Offer electricity and gas tariffs



SmartestEnergy

- ✓ Offers 100% renewable energy tariffs
- ✓ Includes bespoke tariffs for a particular type of renewable energy (e.g. just wind or just solar)
- ✓ Offer Carbon Trust certification

<https://www.ibisworld.com/united-kingdom/market-research-reports/renewable-electricity-generation-industry/>

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<https://theswitch.co.uk/energy/guides/renewables/solar-power>

<https://www.statista.com/statistics/425000/united-kingdom-uk-attitudes-towards-renewables/>

<https://britishbusinessenergy.co.uk/suppliers/>

<https://robinhoodenergy.co.uk/news/uk-big-six-energy-companies/>

MARKETING PLAN

There is a vast and increasing demand for RECs in the UK. To capture a considerable market share, we will deploy the following marketing strategies:

1 Social Media Marketing:

What :: Facebook is the number one social media platform that enables us to define our niche and target customers. It will also help increase the website traffic, and hence, there will be more probability of conversions.

Why :: About 88% of businesses use social media for marketing purposes. That is quite a bit of competition, but with the right strategies in place, we can stand out and reach the target audience.

<https://www.forbes.com/sites/lilachbullock/2018/12/20/5-social-media-strategies-that-will-grow-your-business-in-2019/#7b46a585779a>

How :: By engaging our audience through social media channels, we will generate awareness and interest in the product, widen the company's potential reach within the target market, and contribute to driving more traffic.

Contents of social media Marketing

- ✓ Creation of engaging content for all social media platforms
- ✓ Posting company- and product-related updates consistently
- ✓ Running promotions and social media campaigns
- ✓ In the end, engaging and interacting with potential customers and persuading them to buy the product

MARKETING PLAN

There is a vast and increasing demand for RECs in the UK. To capture a considerable market share, we will deploy the following marketing strategies:

2 Search Engine Optimisation:

Search Engine Optimisation is an organic process to rank a website on the top of Google Search to attract more potential customers.

Devising and implementing a comprehensive SEO strategy will help us achieve higher search engine rankings against niche keywords. Also, we will identify and improve technically weak areas of the website by following Google quality guidelines. In the next phase, we will increase the link popularity of domain using white-hat link building practice. The whole process will make a positive brand image of the website on the World Wide Web.

3 Google AdWords:

We will start different campaigns such as text-based search ads, graphic display ads, and YouTube video ads to reach our targeted audiences with AdWords.

4 Email Marketing:

Email marketing is one of the best modes of keeping the consumers updated about any promotions and product advancements. For this purpose, we will use Mailchimp, which is a marketing automation platform and an email marketing service through which bulk emails can be sent without being spammed

5 Reputation Management:

Dealing with people is an art. Sometimes, we come across angry consumers who are not satisfied with the product due to some reasons. Satisfying them in a way to address their problems and giving them instant solutions may change their opinions in our favour.

5 Reputation Management:

Dealing with people is an art. Sometimes, we come across angry consumers who are not satisfied with the product due to some reasons. Satisfying them in a way to address their problems and giving them instant solutions may change their opinions in our favour.

6 Referral Marketing:

There will be a discount for existing consumers who refer their friends and colleagues to buy our product(s). Also, there will be a loyalty reward program, through which the referring and ongoing consumers will receive different benefits.

7 Affiliate Marketing:

Affiliate marketing is an excellent method of market penetration. We will promote our product on affiliate networks through affiliate marketers on a commission for each sale.

8 Enrolment in Expo Events in the UK:

Enrolment in different expo events happening in the country could also assist us in generating more relevant leads and creating brand awareness among prospective consumers.

9 Seminars and Conferences:

It is important to arrange monthly conferences and seminars to spread awareness of the RECs and their impact. Also, these events will make potential consumers better understand our product(s).

STRENGTHS

- ◆ Working with an experienced team of dedicated professionals in both business and blockchain.
 - ◆ Having the world's first community-supported green energy blockchain system
 - ◆ Applying for an actual energy licence working with strategic partners
 - ◆ Already secured private and Angel investment.
-

WEAKNESSES

- ◆ Lack of funds to run our operations
-

OPPORTUNITIES

- ◆ According to the UK Climate Change Act, the country aims to achieve net-zero carbon emissions by 2050.
 - ◆ There are more than 1 million roofs with solar panels in the country, but there is no automated system in place to track the energy coming onto the grid from these rooftop assets. As a result, it is currently uneconomical to invest in rooftop solar systems.
 - ◆ The renewable energy certificates are not available for small rooftop generators.
-

THREATS

- ◆ Hampering business growth and operational efficiency due to the financial failure
- ◆ The existence of gaps and ambiguities in the current regulatory regime of crypto-assets, blockchain technologies, ICO/IEOs, and cryptocurrency exchanges

Timeline

- ◆ September 2018 - March 2019
- ◆ April - May 2019
- ◆ October 2019
- ◆ November - December 2019
- ◆ January 2020
- ◆ February 2020
- ◆ March 2020
- ◆ April 2020
- ◆ June 2020
- ◆ July - December 2020
- ◆ January 2021

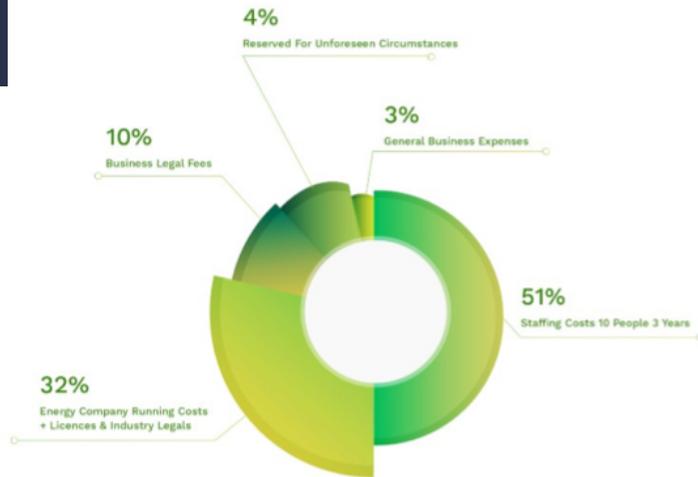
Milestone(s)

- ◆ Research and development into energy-related blockchain ideas.
- ◆
 - ✓ Finalised the prototype
 - ✓ Met all of the legal and regulatory requirements
 - ✓ Met with the representatives of major UK energy companies
- ◆ The soft launch of Rowan Energy Blockchain
- ◆
 - ✓ Conducted penetration tests
 - ✓ Moved web hosting
 - ✓ Did some market research on the energy sector
- ◆
 - ✓ Built a senior executive team
 - ✓ Partners secured
- ◆
 - ✓ Securing the required investment funds
 - ✓ Marketing the Private Pre-IEO
 - ✓ Completing the geo-redundant infrastructure
- ◆
 - ✓ Listing our company on B2BP2P
 - ✓ Major publications talking about our company
- ◆
 - ✓ IEO on B2BP2P
 - ✓ Launching the blockchain-based platform
- ◆
 - ✓ Building a peer-to-peer energy-trading software
- ◆
 - ✓ Concentrating on launching new apps
- ◆
 - ✓ Having 5,000,000 transactions every day

IEO FINANCIALS

Token Distribution

Pre-IEO	3000000
IEO	11000000
RowanVault	2000000
Bounty	375000



RISK FACTORS

There are different risks involved in the acquisition of Tokens and the crypto industry generally. Before the acquisition of tokens, every participant ought to evaluate judiciously any information and risks presented in this website. Below are some common risks that should be put into consideration:

RISK FACTORS RELATING TO THE INVESTMENT OBJECTIVE AND STRATEGIES

Risk of loss

No guarantee or representation is made that Rowan Energy's investment plan, including, without limitation, Rowan Energy's investment objective, modification strategies or risk monitoring goals, will be fruitful. Investment results may vary substantially over time. No guarantee can be provided that profits will be gotten or that large or total losses will not be sustained. Risk of a total loss of capital. Although all investments risk the loss of capital, investments in Crypto assets should be deemed greatly more speculative and more likely to lead to a total loss of capital than most other investment funds. Consequently, an investment in Rowan Energy could result in the total loss of an investor's investment.

RISKS REGARDING CRYPTO ASSETS (INCLUDING TOKENS)

Crypto assets in general

The investment features of Crypto assets, including Tokens, vary from those of traditional currencies, commodities or securities. Investing and/or trading Crypto assets often include many risks and may not be fitting for all investors. Any individual looking to purchase Tokens and/or invest in Crypto assets via Rowan Energy should consult a wellqualified independent professional financial adviser.

Developing a regulatory regime

The regulatory regime of Crypto assets, blockchain technologies, ICOs and cryptocurrency exchanges is still undeveloped, differs greatly in jurisdictions and is subject to the huge level of uncertainty. Some projects that Rowan Energy may invest may operate in industries in which there are significant regulatory concerns. Rowan Energy holds the belief that different legislative and executive bodies are currently considering, or may consider in the future, regulations, laws, guidance, or other actions, which may intensely impact Rowan Energy's ability to invest, or Rowan Energy's ability to gain market share. Failure by Rowan Energy to abide by any regulations, rules, and laws, some of which may not be in existence yet or are subject to interpretation and may be subject to modification, could lead to contrary consequences, such as civil penalties and fines. There is the possibility that any jurisdiction may, in the near or distant future, implement regulations, rules, policies or laws, with direct or indirect effect on the Rowan platform, generally, or restricting the right to obtain, hold, own, sell, trade, convert, or utilize Crypto assets, or to exchange Crypto assets for either fiat currency or other crypto assets. Developments in regulation may change the nature of Rowan Energy's business or limit the use of blockchain assets or the operations of the blockchain network on which Rowan

RISKS REGARDING CRYPTO ASSETS (INCLUDING TOKENS)

Energy relies in a manner that adversely affects Rowan Energy. Any additional regulatory obligations may cause Rowan Energy to incur extraordinary, non-recurring expenses, and/or ongoing compliance expense, possibly affecting an investment in Rowan Energy in an adverse manner.

If Rowan Energy determines not to comply with such regulatory requirements, Rowan Energy may be liquidated at anytime that is detrimental to an investor in Rowan Energy. To the extent Rowan Energy restricts the scope of some activities, investors' investment initiatives or rights, to restrict the applicability of government supervision and regulation, investment in Rowan Energy may be adversely affected.

Crypto assets not guaranteed by central banks

Crypto assets functioning as a medium of exchange are not guaranteed or issued by any central bank or any national, quasi-national or supranational organization, and there is no guarantee that such Crypto assets may function as a legal medium of exchange within any jurisdiction. Some jurisdictions have prohibited the use of some Crypto assets within such jurisdiction.

Third-party usage

As a relatively emerging product and technology, Crypto assets are not yet extensively adopted and applied as a means of payment for goods or/and services. Banks and other reputable financial institutions may refrain from processing funds for cryptocurrency transactions, process wire transfers to or from cryptocurrency exchanges, blockchain-inclined companies or service providers, or maintain accounts for individuals or entities transacting in Crypto assets.

RISKS REGARDING CRYPTO ASSETS (INCLUDING TOKENS)

Unregulated exchange

The exchanges on which Crypto assets trade are comparatively novel and greatly unregulated and may thus be more open to fraud, theft and failure than reputable, regulated exchanges for other products. Exchanges commonly involve cash to be deposited in advance to purchase Crypto assets, and no guarantee can be provided that those deposit funds are recoverable. Besides, upon the sale of Crypto assets, cash proceeds may not be gotten from the exchange for many business days. The engagement in exchanges demands users to assume credit risk by transferring Crypto assets from a personal account to a thirdparty account. Rowan Energy will take the credit risk of exchange any time it transacts.

Transaction limits

Crypto asset exchanges may exact daily, weekly, monthly or customer-specific transaction or distribution restricts or suspend withdrawals completely, making the exchange of virtual currency or digital token for fiat currency difficult or impossible. Also, Crypto assets prices and valuations on virtual exchanges have been volatile and open to influence by different factors such as the degrees of liquidity on exchanges and operational interruptions and disruptions. The prices and valuation of Crypto assets are subject to any volatility experienced by virtual exchanges, and any such volatility can negatively affect an investment in Rowan Energy.

No warranties

As a result of the form of electronic communication processes, Crypto assets exchanges characteristically make no guarantee or warranty that their websites or electronic platforms will be uninterrupted, without any form of delay,

RISKS REGARDING CRYPTO ASSETS (INCLUDING TOKENS)

omission-free, error-free, or virus-free. Thus, information and services available on Crypto asset exchanges are characteristically provided “as is” with no warranty of any form, express or implied, including correctness, timeliness and completeness. This also applies to the information provided on the RowanEnergy platform.

Lack of investor protection

When trading Crypto assets, investors are generally not protected by any exchange rights. When investing in and holding Crypto assets issued by an entity or organization, investors, in general, do not own any shareholder or related rights regarding that issuing entity or organization.

VOLATILITY

Lack of investor protection

A major risk in trading Crypto assets is the speedy fluctuation of its market price of such assets. The value of Tokens may relate directly to the value of the Crypto assets held in Rowan Energy and fluctuations in the price of Crypto assets could adversely affect the net asset value of Tokens. There is no guarantee that Rowan Energy will be able to achieve a better than average market price for its Crypto assets. The price of Crypto assets on Rowan Energy platform may be affected in general by a different complex and hard to predict factors including without limitation to supply and demand; rewards and transaction fees for the recording of transactions on the applicable blockchain; availability and access to exchanges, the service providers of virtual currency (eg, payment processors), miners or other blockchain users and market participants; security susceptibility; fiscal policy; inflation rates; interest rates and natural, political and economic happenings

Irreversible nature of blockchain transactions

Transactions involving Crypto assets that have been confirmed, and therefore recorded as a block on the blockchain, in general, cannot be reversed. Even if the transaction was done in error, or involve the theft of a user's Crypto asset, the transaction is not reversible. Furthermore, there exists currently no governmental, investigative, regulatory, or prosecutorial body or device through which to take on an action or complaint as regards missing or stolen Crypto assets. Consequently, Rowan Energy may be unable to replace missing Crypto assets or seek reimbursement for any erroneous transfer or theft of Cryptoassets. To the extent that Rowan Coin is unable to seek redress for such action, theft or error, such a loss could have unfavourable effects on investment in Rowan Energy.

General supply and demand risks

If the supply of Crypto assets available to the public were to increase or decrease suddenly, for instance, due to a sell-off of newly generated Crypto assets by Crypto asset miners or ICO/IEO participants, a change in a blockchain network's source code, the closure of a virtual currency exchange, confiscation of Crypto assets by government authorities, or other event unrelated to the preceding, such event(s) may lead to downward pressure on the price of a Cryptoasset causing the price of a Crypto asset to drop speedily. Such changes in demand and supply could negatively affect an investment in Rowan Energy. Additionally, governments may intervene, directly and by regulation, in the Crypto asset market, with the specific effect, or intention, of influencing Crypto asset prices and valuation (e.g., releasing previously seized crypto assets).

Investment market

Private and professional investors and speculators invest and trade in Crypto assets. These market participants may range from exchange-traded funds, private investment funds, brokers and day-traders. Certain activity involving such Crypto assets may demand approvals, licenses or registration, which may become a barrier to entry of investors, thereby restricting the market for Crypto assets. There is no guarantee that the investment market for Crypto assets will keep growing.

NETWORK INTEGRITY AND SECURITY RISKS FOR DIGITAL ASSETS IN GENERAL

Dependence on computer infrastructure

Rowan Energy's dependence on functioning software applications, computer hardware, and Internet implies that Rowan Energy can give no guarantee that a system failure would not have any negative impact on the efficiency of your operations. In spite of Rowan Energy's application of all sensible network security measures, there is still the probability of its processing centre servers to be susceptible to computer viruses, electronic or physical forced entry or any other such interferences. All these may then lead to delay, disruption, or suspension of the services.

Malware

Malware is software used or programmed by malicious actors to interrupt computer operation, collect sensitive information or acquire access to private computer systems. “Botnet” refers generally to a group of computers that use malware to compromise computers whose security defences have been ruptured. To the degree that a malicious actor, cybercriminal, computer virus, hacker, or botnet (e.g., ZeroAccess) gets a share of the processing power on a network for any given Crypto asset; or modifies the source code and blockchain on which all Crypto assets transactions depend, an investment in Rowan Energy could be negatively affected.

Force Majeure

Rowan Energy’s performance may be interrupted, delayed or suspended as a result of force majeure circumstances. In this website, force majeure shall be deemed as extraordinary events and circumstances which could not be prevented by Rowan Energy and shall include: acts of nature, acts of municipal, state or federal governmental agencies, armed conflicts, epidemics, industrial actions, lockouts, mass civil disorders, prolonged shortage or other inabilities of energy supplies or communication service, slowdowns, wars, as well as other conditions beyond Rowan Energy’s capability, which did not exist during Token Launch. If such circumstances occur before issuance of Asset and Rowan Energy is unable to issues set within 6 months from the projected timeline, escrow agents are allowed to issue a refund at the bid of the Asset purchasers. In the event of such a refund, it will be issued in the original payment form at the exchange rate on the day the refund is made.

Disclosure of information

Personal information received from Asset token holders, Asset renters, and the owners of the equipment submitted for hosting, the information about the number of tokens or miners serviced by Rowan Energy, rewards earned on the pool, the wallet addresses used, and any other relevant information may be revealed to law enforcement, government officials, as well as other third parties when Rowan Energy is required to disclose such information by law, subpoena, or court order. Rowan Energy shall at no time be held responsible for such information disclosure. You must note that there may be other unforeseen risks involved in the Rowan Energy project, which are yet to be detected by its management. Therefore, ensure you consult an appropriate financial expert for advice.



RowanEnergy
B L O C K C H A I N