OBIZCOIN

(OBZ)

SMART PROCESS BOT
Backed by AI and Blockchain technology

Whitepaper

Version: 1.0

ABBREVIATIONS AND DENOTATIONS

OBZ - Obizcoin Token

B-A-S - BoT-as-Service

AI - Artificial Intelligence

ETH - Ethereum

MG - Minimum Guarantee

Month - 30 days

Year - 360 days

PSR - Profit Sharing Ratio

Profit Sharing - Profit distribution as per the agreed terms

BOT - Typically, bots perform tasks that are both simple and structurally repetitive, at a much higher rate than would be possible for a human alone

SOP's - Standard Operating Procedures

SME's - Small & Medium Enterprises

IP - Intellectual Property

IOT - Internet of Things

BPV - Business Process Validation

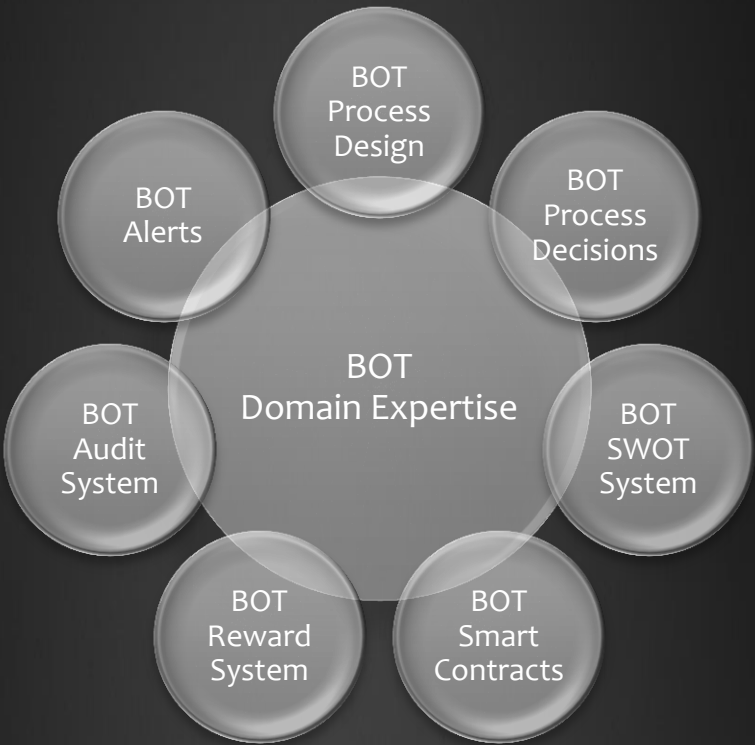**CSF** – Critical Success Factor

INDEX

BOT CAPABALITIES

BOT will be capable of developing and improvising business processes with the help of AI and Ethereum Blockchain Technology

Perpetual upgradation in Business intelligence will make the BOT smarter each day, which shall eventually augment to the process excellence quotient of the organization.

|		
3.1.	BOT Domain Expertise	Provides Industry domain expert solutions
3.2	BOT Process Design	Designs the processes as per the organizational needs
3.3	BOT Process Decisions	Decisions for optimum utilization of resources
3.4	BOT SWOT System	Analyses Strengths, Weaknesses, Opportunities and Threats
3.5	BOT Smart Contracts	Execute Smart contracts within and outside the organization
3.6	BOT Reward System	Automate Reward system through Ethereum Smart Contracts
3.7	BOT Audit System	BOT tracks and reviews processes and performances
3.8	BOT Alerts	Prescriptive and Predictive alerts

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BOT CAPABALITIES

3.1   BOT DOMAIN EXPERTISE

BOT will be equipped with Domain knowledge of specific businesses. Domain knowledge pool of BOT will keep on widening with new business domain knowledge additions. Domain expertise will enable clients to have a competitive edge in business management. It will provide early warning signals of failure, improve decision making abilities, reduce probabilities and devise operational roadmap.

3.2   BOT PROCESS DESIGN
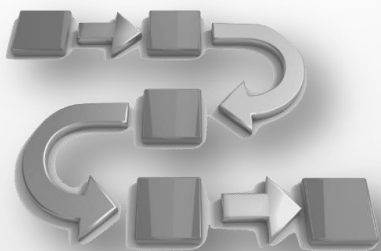
Process mapping -- procedures development -- KRAs and KPIs -- Reporting and MIS. Processes designed shall be in parallel with the company's strategic and operational goals. In a competitive environment where technology is rapidly changing, the continuous improvement of the business processes of companies becomes one of the critical success factors (CSF) for companies to succeed.

3.3   BOT PROCESS DECISIONS

With expert domain knowledge, BOT will help the business to take appropriate process decisions. Companies need to move fast, but they also need long-term strategies that will ensure that their business can fulfil the demands for today and tomorrow. Appropriate decisions will lead to balanced and sustainable growth of the company

BOT CAPABALITIES

3.4 **BOT SWOT SYSTEM**

BOT SWOT is a system of employing advanced analytical techniques and algorithms to train the BOT on how to capture usable data from a wide variety of sources and formats to provide potential insights on the efficient as well as less efficient verticals in the organisation & work on them to overcome weaknesses & grab opportunities.
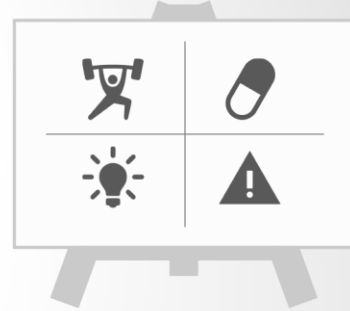
3.5 **BOT SMART CONTRACTS**

BOT will be capable of preparing and executing smart contracts that will enable organizations to automate repetitive and definite tasks with predefined conditions and outcomes. Smart contracts will be executable within & beyond the organizations like vendors, suppliers and so on. This will help organizations to make the transactions and processes transparent and secure.
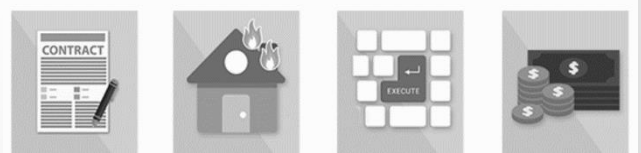
3.6 **BOT REWARD SYSTEM:**

With the help of ethereum smart contract technology, employee rating and rewarding shall be automated, as smart contracts would execute the financial transactions like payroll, incentives, bonus and commission depending on the predefined conditions.. This will act as an auto motivator to employees as there will be complete transparency in deliverables expected and rewards distributed. So ethereum smart contract based reward system would bring tangible benefits to the human resource management.
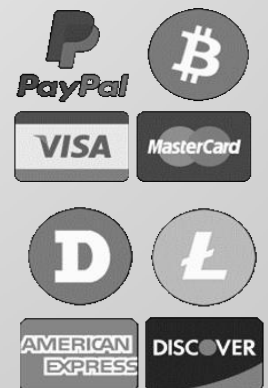
BOT CAPABALITIES

3.7

BOT AUDIT SYSTEM

With the help of Artificial Intelligence, BOT will conduct process audits of the organization, evaluating the overall operational growth at micro level and improvising the processes with respect to the turn around time, efficiency and resources consumed.

3.8

BOT ALERTS
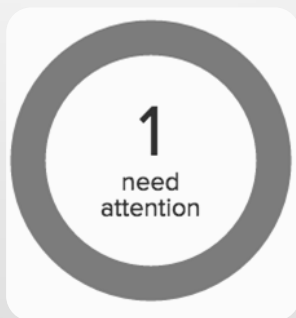
BOT Alerts is designed to strategize business processes.

Predictive Alerts: Predictive Alerts alarms potential weaknesses in the process or system and suggests combating strategies with probable outcomes preparing the organization to overcome difficulties beforehand.

Prescriptive Alerts: Prescriptive Alerts enables early identification of problems occurring on process and procedures thus suggesting related recovery actions, together with the potential repercussions of their adoption, at operational level.

BOT SERVICES

Obizcoin BOT will provide the following services :

1.   Business Process Management

- Designs Processes

- Aligns Team

- Monitors Progress

- Reviews Efficiency

- Rewards Team

- Upgrades Process

2.   Operations Risk Score Analysis

3.   Third Party Services

BOT SERVICES

1. Business Process Management :

Excellence in business Process Management can be achieved by developing and implementing Standard Operating Procedures (SOPs) for organization. Standard operating procedures are a set of instructions that address the WHO, WHAT, WHERE, WHY AND WHEN of an activity. SOP defines the responsibilities, authorities and reporting structures for every hierarchy within the organisation.

BOT categorizes the organization according to size (Startup, Small Scale or Medium Scale) & the Industry (Eg. Ecommerce, Apparel, Jewellery, Luxury Goods, CPG, Healthcare, Education etc.).

BOT will have in-built processes designed for every department in the organization (Eg. Purchase, Sales, HR, Accounts, Customer Service, Marketing, IT etc.), in accordance to the domain knowledge & best industry practices. These standard processes can also be customized as per the requirements of the user.

BOT not only develops the processes but also helps in implementation. Implementation includes allocation of team to carry out the processes, allocation of tasks to the team, monitoring the progress of the team, rewarding the team and upgrading the processes.

These processes can be customized by the businesses, to suit their requirements.

SOP Development in turn helps Startups and SMEs to build a sustainable business and reduce the chances of failure in management.

Obizcoin BOT is decentralized business process management application for SOP development & implementation. Developing each process on BOT will give checkpoints at every level, measure the performance and productivity of the team & give businesses an edge for sustenance and expansion. Obizcoin will add API integration with ERPs like SAP, Tally, Zoho, Microsoft Dynamics, Salesforce, Oracle etc. to fetch operational data from various sources. Building strong partnerships with major ERP systems is one of the strategies for increasing BOT Sales.

| Designs Processes | Aligns Team | Monitors Progress | Reviews Efficiency | Rewards Team | Upgrades Process | Audits Operations |

BOT SERVICES

2. Operational Risk Score Analysis

One of the key features of Obizcoin BOT is its Operational Risk Score Analysis obtained by unique risk score algorithm, which is a comprehensive score of businesses which shall be helpful for SMEs, Startups and Investors to find the following,;

• Degree of Process Implementation within the organization,

• Measure the team performance across the organization

• Organization's Strengths & Weaknesses

It not only determines the score but also an analysis report of the following:

• Top Scoring parameters like processes/departments/employees/cost centres etc.

• Weak Scoring parameters like processes/departments/employees/cost centres etc.

• Strategies for improvisations

The Operational Risk Score Analysis will especially allow Startups & SME's to address one of the biggest challenges they face today, i.e. Business Process Excellence. Businesses struggle due lack of standardization of processes which prevents them to avail new opportunities or implement existing plans, sustaining the quality and planning for growth. Currently 70% of business fail due to management problems, which can cost them billions in lost opportunities. With this unique Operational Risk Score all the stakeholders can know the real-time operational position of the business. BOT can instantly create a solution for the weak parameters in the Operational Scorecard, which shall eventually benefit all the stakeholders of the business.

BOT SERVICES

3.   Third Party Services

One of the major beneficiaries of Obizcoin BOT would be Business Process Consultants. Obizcoin decentralized Application shall act as a platform for consultants to deliver their services. They will benefit by developing their client processes on this DApp. Many consultants spend anywhere from 5 hours to 20 hours per week just auditing whether their clients have been following the processes they have suggested or whether there is any deviation of omission of any process. Obizcoin will put an end to this practice and cost reduction will be potentially enormous. Audits will become much more analytical, automated, regular. Obizcoin BOT will be one of the most welcomed solution by Business Management Consultants.

Consultants spend hours checking and assimilating reports from various softwares. Obizcoin BOT shall help them connect these software APIs to BOT, which in turn will process and extract important information & provide them accurate reports.

With Business Consultants using BOT Application, their deliverables will have an edge over one-to-one consulting, in terms of speed, data management, process monitoring, process upgradation and much more.

These services can be bought by Process Consultants from Obizcoin Application only through OBZ Tokens.
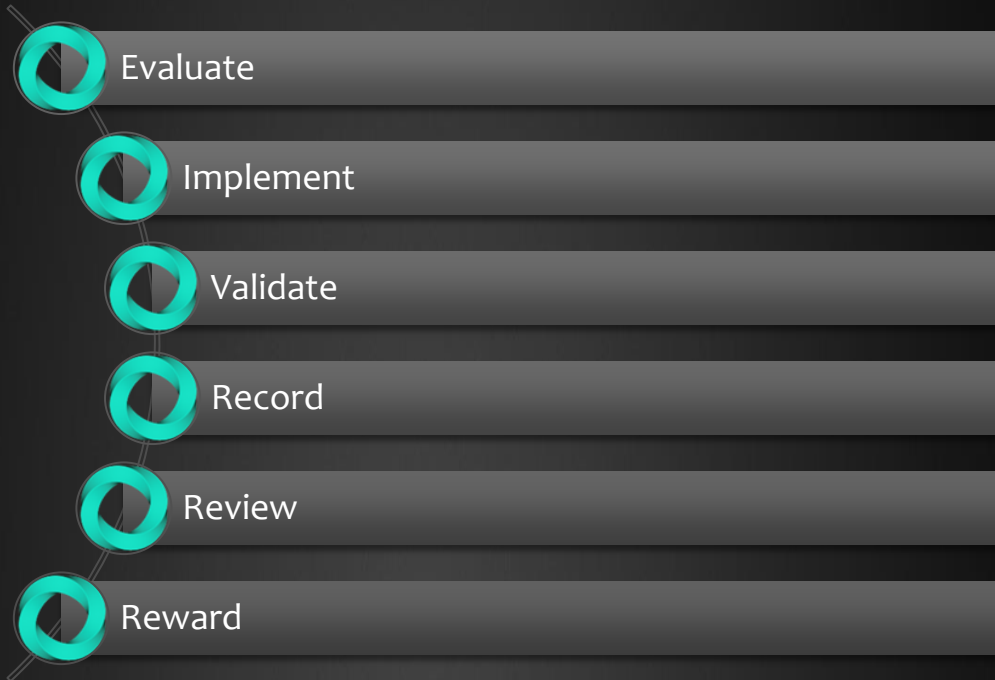
BOT – VIRTUAL CEO

BOT shall act as your Virtual CEO!

The task of formulating and effectively executing an organization's strategy in a fast-moving global economy has become increasingly difficult. The accelerated rate of technological change, increased global competition and a more sophisticated customer base have combined

to challenge senior leaders to rethink their business models, techniques, and tools in favor of faster, more responsive approaches.

Successful strategy formulation is becoming increasingly dependent on how well an organization gathers, manages, and synthesizes vital information into targeted, actionable activities. This information should not only contain hard data from secondary and primary research and analysis; planning should include the perspectives of those with key roles and impact both inside and outside the organization.

Obizcoin BOT will act as an Intelligent and 24X7 available Virtual CEO with rich domain expertise and proven management techniques built-in.

BOT PROCESS

Process is a series of activities undertaken in order to achieve desired results. Every activity in an organization requires a process. If you can't describe what you're doing as a **"process"**, you don't know what you're doing.

- Evaluate
- Implement
- Validate
- Record
- Review
- Reward

NEED OF PROCESSES

- Standardization
- Scalability
- Efficiency
- NEED OF PROCESSES
- Ease in Operations
- Resource Saving
- Customer Service Excellence

BOT PROCESS

4.1 EVALUATE

Understand As-Is Process Flow and designs **To-Be Process Flow** for every process in the organization

PROCESS THE DATA
o Fetching of data from Data bank
o Understanding current business processes across the organization
o Identifying problems
o Devising Solutions
o Developing **To-Be Process Flow** based on SOP's

4.2 IMPLEMENT

Designing processes doesn't solve anything unless they're efficiently implemented. Most business processes are drafted articulately but are never implemented because of practical business issues. To ensure optimum implementation, BOT will design the roadmap for implementing designed processes.
This will solve the problem of, "How to do".

4.3 VALIDATE

Business Process Validation (BPV) is a step to verify the designed processes end-to-end. Processes are checked step-by-step to confirm that all the business rules are working accurately
Validation checks the following
o Degree of implementation
o Deviation in procedures
o Loophole in the checkpoints
o Defaults in procedures
o Timeliness and accuracy
o Reporting flaws

4.4 RECORD & REVIEW

Reviewing is the most important and most ignored step of implementation. Reviewing tracks the progress of the organization
BOT Review Process
• Performance monitoring across Organizational Structure (OS)
• Mapping the organization's progress with organization's mission
• Measure performance against Globally Competitive Criteria (GCC)
• Providing Critical Success Factors (CSFs): Identifying drivers where organizations must perform well for growth and profitability.

4.5 REWARD

The surest way to get people to behave in desirable ways is to reward them for doing so. Setting right incentives and rewarding at the right time are critical for the success of the organization. BOT automates the designing of process, monitoring of performance and rewarding the team. Rewards distributed in form of OBZ Tokens will
generate incremental income for the team.

BOT – HOW DOES IT WORK?

Even after having so many business management software & ERP, there is still no easy way for businesses to streamline their processes, monitor performance of their staff and get their operational risk score analysis to. provide them an insight into their operational health. They still take business data from various ERP Software, HR Software, Task Management Software, CRM Software, Accounting Software, Opening & Closing reports in PDFs or excel sheet and then someone has to manually analyze this data and narrow down to solutions with limited domain expertise. This is a slow, out-dated and people dependent process. This reduces the sustainability of Startups & SME businesses & one of the major factors for their slow-down or failure.

If you are a business owner, this is all going to change starting with Obizcoin Knowledge BOT because it will develop your business processes, monitor and upgrade your team performance and build your operational health score card that can reduce your operating costs, increase your productivity & minimize the failure rates.

BOT will provide domain knowledge which will align all your processes, including the internal as well external processes. All the software available in the market today provide humungous data in the form of reports but does not tell you what to do, how to use and when to use these reports. BOT will analyze the reports & shall present you with solutions best fit for your organization. So, its not just an application, but your Virtual CEO.

BOT knows which staff is performing the best and which one is not. knows your inventory turnover ratio and guides you to manage your purchase levels. BOT will monitor the progress of every process in the organization and send alerts for alarming situations. It will analyze all the above information and several other data points across the organization to build an algorithm for the operational health score of your business. This information will help business owners have better control over their operations & provide early warning signals in case any process is deviated or not followed. In most SMEs and Startups, Owners feel that the employees are not performing and employees feel that the owners are not rewarding. BOT shall solve this problem by recording, reviewing & rewarding employee performance, accurately. Recording & reviewing shall be automated using AI Technology and rewarding shall be automated by integrating Ethereum based Smart Contracts.

BOT POTENTIAL
AS PER INDUSTRY & FUNCTION

A powerful BOT literally builds automation by mapping processes and a rich library of template activities will get the clients moving at an exceptional speed and ease. BOT is capable of developing processes across the company. BOT Data Bank shall be updated time and again with the industry insights to improvise processes at the client's end.

Potential to Automate Smart Process

High	Medium	Low

Function	Human Resource	Procurement & Logistics	Customer Care	Finance & Accounts	Admin & MIS	Legal	Industry Specific Processes
Industry	•Talent Acquisition •On-Boarding •Probation, Promotion •Employee Exit	•Requisition to Purchase Order •Goods Inward to Goods Outward	•Customer Service •Customer Grievance Management	•Invoice Processing to Payments	•Appointments & Task Management •Reporting	•Smart Contracts •Employee & Vendor Agreements	
Retail (Apparel | CPG | Furniture, Electronics)							•Ecommerce & Brick-n-mortar Customer Management
Healthcare (Hospitals | Clinics)							•Patient Management
F&B (Restaurants | Hotel)							•Food Inventory & Wastage Management
Education (Schools | Colleges)							•Time-Table Management •Students & Teacher Management
Manufacturing							•Bill of Material (BOM) Management
Warehouse & Logistics							•Goods Tracking & Stock Management
Information Technology							•Project & Task Management
**Online	E-Commerce**							•Order Processing & Logistics Management

PROBLEM STATEMENT

WHY OBIZCOIN !!

66% of businesses fail in the first five years of business

80% of Startups and SMEs fail due to inefficient "Business Process Management"

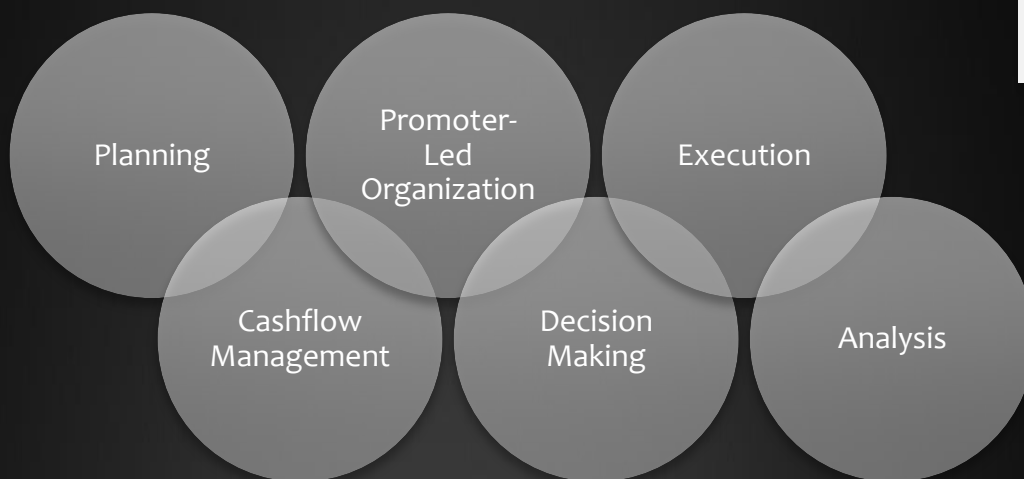80% problems arise because internal processes that don't 'talk' to each other,"

Without efficient business processes, businesses lose the ability to identify critical weaknesses and plan for predictable growth.

Inefficiencies processes in organization incurs 20 to 30 percent of their revenue each year.

Inefficient business processes have five times more negative impact on the customer than the delivery of a poor product.

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INDUSTRY CHALLENGES

Planning

Promoter-Led Organization

Execution

Cashflow Management

Decision Making

Analysis

PLANNING

Good business planning will steer the organization in the proper direction. This includes mission and vision statements, a good marketing plan, cost planning, and strengths, weaknesses and competitor analysis.

Most SMEs fail because their plans are sales-oriented. Effective business planning should meet customers' needs. The more a business develops, the more attention its management needs to pay to planning.

CASHFLOW MANAGEMENT

There are various reasons why businesses experience cash management problems. A few factors that affect SMEs & Startups are slow-moving or excessive stocks, overly generous credit terms, and cash wasted on unprofitable products and services. It is vitally important for SME owners to keep a check on some basic accounting disciplines, such as budgeting, profit and loss, and break-even analysis, to remain sustainable.

PROMOTER-LED ORGANIZATION

Most SMEs depend on a one-individual or one-man rule, without the support of a formal management structure. Hence, effective delegation, effective leadership, organizational hierarchies and large business principles are difficult to implement.

DECISION MAKING

Decision making is a vital component of small business success. Decisions based on a foundation of knowledge, sound reasoning and industry experience can lead the company into long-term prosperity; conversely, decisions made on the basis of flawed logic, emotionalism, or incomplete information can quickly put a small business out of existence

EXECUTION

A brilliant strategy, blockbuster product, or breakthrough technology can put you on the competitive map, but only solid execution can keep you there. You have to be able to deliver on your intent, which is the biggest challenge for Startups and SMEs.

ANALYSIS

Analysis predicts the consequences of a business function and process and gathers information needed to develop recovery strategies. Potential loss scenarios should be identified during a risk analysis & assessment. Analyzing and evaluating the impact of disasters on business provides recovery, prevention and mitigation strategies.

BOT DEVELOPMENT STAGES

STAGE I
Business Intelligence

Setting Database

Coding logic of BOT

Domain knowledge data mapping

• Input data

• Output data

Mapped Data validation

STAGE II
BOT framework portal

Machine learning studio

Knowledge graph

Setup language processing

Blockchain platform

STAGE III
API configuration

Testing with BETA users

Configuration with IOT devices
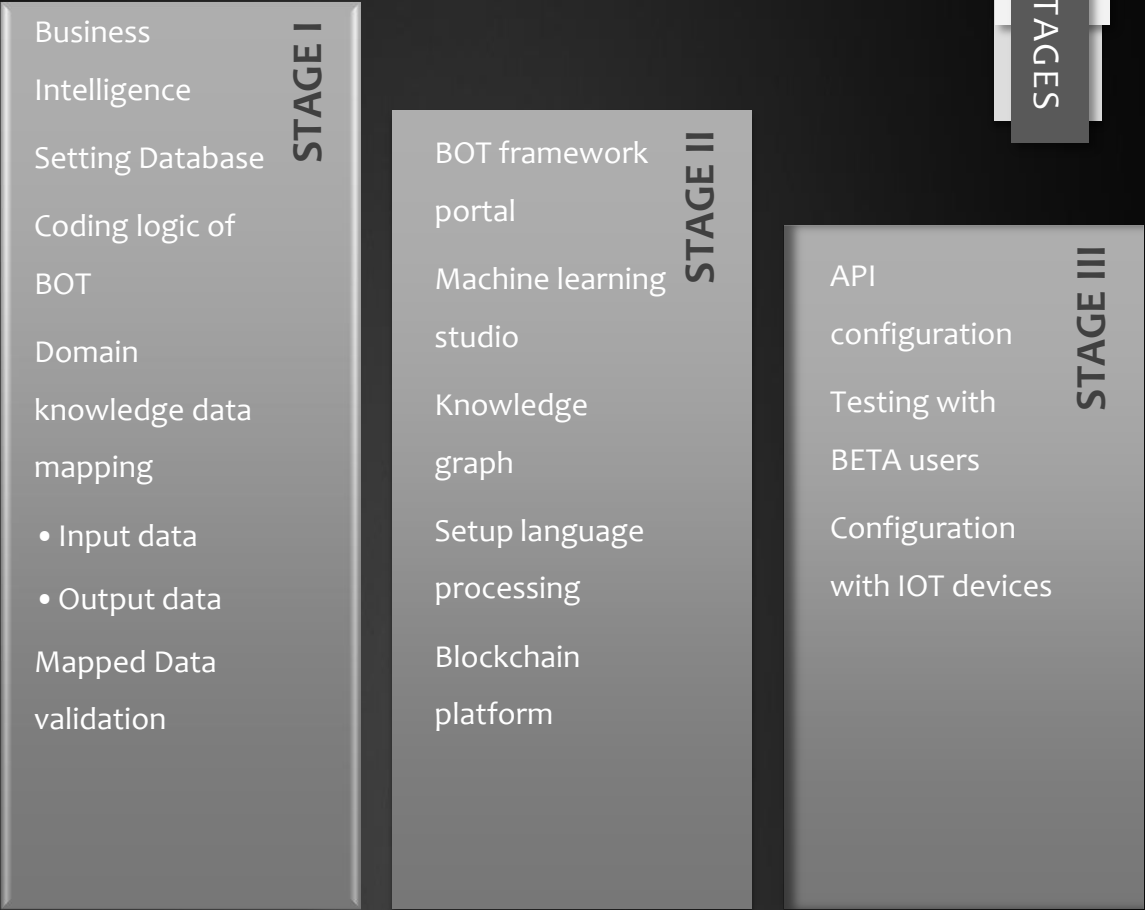
BOT DEVELOPMENT PRINCIPLES

ANALYZE

DESIGN

DEVELOP

EVALUATE

IMPLEMENT

ADDEI PRINCIPLES

SMART PROCESS BOT
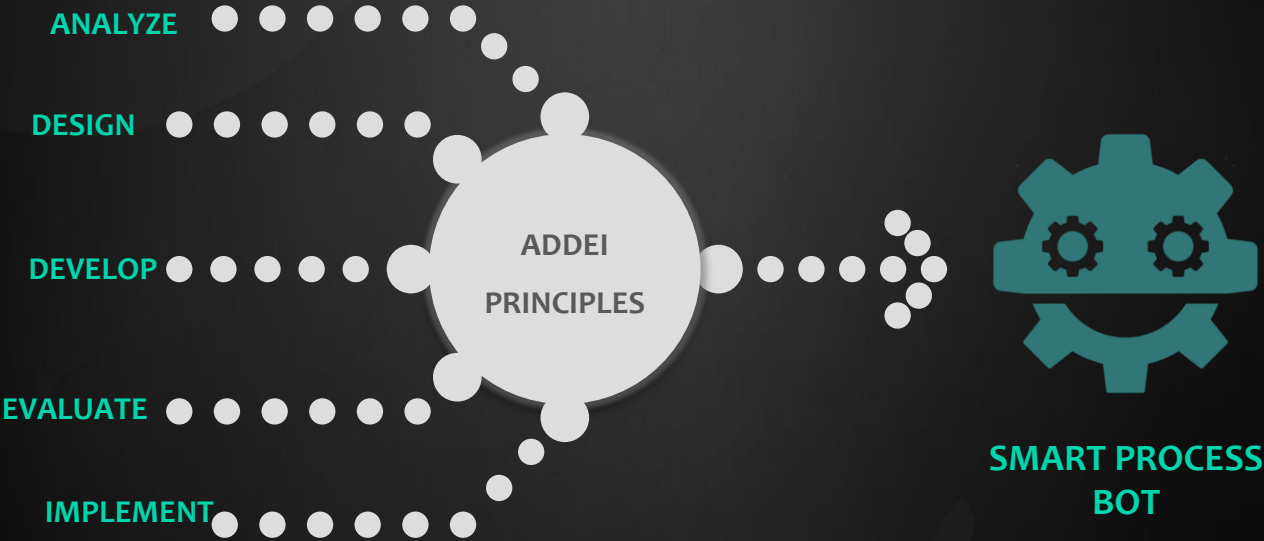
BENEFITS

10 X Scalability

ROI within 1st Quarter

Saves Time

Process Optimization

Constant Upgradation

Action at the speed of thought

24 x 7 BOT at your service

Reduce Operating Cost

BLOCKCHAIN TECHNOLOGY

WHY BLOCKCHAIN ?

It's the technology that underpins digital currencies and ensures that all transactions are properly conducted and recorded. But what is stored on the blockchain need not be just a monetary unit - it can be put to all kinds of other interesting uses.

The nature of blockchain technology has got innumerable applications, because the idea can now be applied to any need for a trustworthy record. It is also putting the full power of cryptography in the hands of individuals, stopping digital relationships from requiring a transaction authority for what are considered 'pull transactions'.

Blockchain enables the execution of business processes across multiple organizations and in the organization, across multiple functions. Distributed and decentralised ledger technologies, smart contracts and the internet of things have the potential to disrupt and revolutionise business process management and optimisation

You could make the process even smarter by including more interaction with the blockchain, such as reacting to events on the blockchain that indicate fraud or other incidents. These events could directly initiate new business processes and ensure that appropriate actions are taken by the right people.

BLOCKCHAIN BENEFITS

Transparency in transactions

Reduces ambiguity through ESC

Automation of Reward System

Reduces transactional cost in buying BOT Services

USE OF SMART CONTRACT

Our OBIZCOIN Smart contract protocol is based on Ethereum protocol, which is an open source blockchain with distributed computing for smart contracts. Smart contracts are immutable programs stored on the chain, which can guarantee contract's action. Blockchain technology would make the transactions secure & transparent

SMART contracts will bring transparency into the employee - employer relationship and there will not be any trust necessary as expectations, deliverables and rewards would be hard locked into smart contracts and would not be changed without segwit of all parties.

BENEFITS OF SMART CONTRACT

Automated Workflow

Automated Review

Automated Rating

Automated Reward
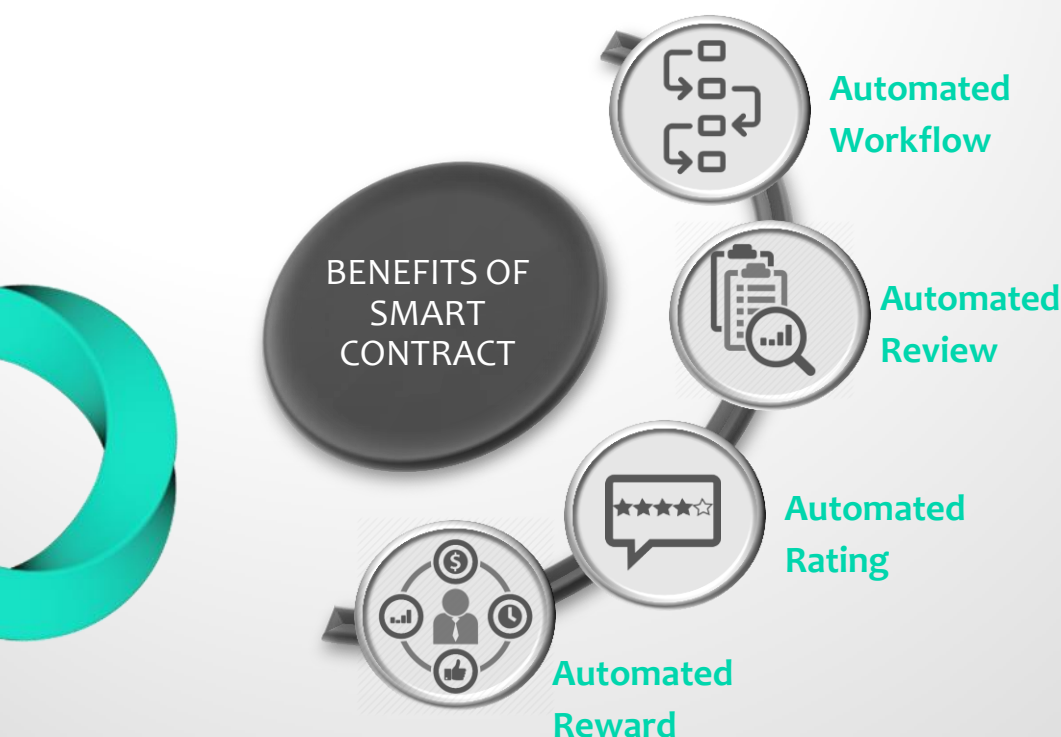
STAKEHOLDER MANAGEMENT

Smart contracts will bring transparency and unanimous agreement amongst vendors and other stakeholders with company as terms and conditions would be agreed by all parties. These terms would be hard coded into smart contracts and will not be changed without all parties knowing. Smart contract policy will be automatically executed on the agreed terms. This will limit ambiguity and disagreements thus saving time and financial resources of the organization and making the process secure and fast.

ADVANTAGES FOR ICO PARTICIPANTS

Purchase BoT-As-Service at discounted price when paid via OBIZCOIN.

1% Minimum Guarantee per month till BOT development is complete or 01 year whichever is less

Successful Business Model. Experienced Team and Proven Track Record.

Upto 1% buyback of tokens every month, which will be destroyed to increase the value of remaining tokens

Incremental share in profits of the company starting from 30% distributed every quarter in ETH.

70% of BOT IP Development (Stage I) is already accomplished

Scalable business model with quick ROI

ADVANTAGES FOR ICO PARTICIPANTS

INCREMENTAL PROFIT SHARING TO TOKEN HOLDERS

APPLICABILITY
Incremental Profit Sharing shall be applicable after company achieves the first milestone i.e. 6,000 ETH from the token sale

ELIGIBILITY
The token holder must hold OBZ tokens in OBZ wallet for receiving share in profits. Profits will be distributed on pro-rata basis depending on the no. of days the OBZ tokens are held in OBZ wallet.

MILESTONE 1: 6000 ETH	
2018	30%
2019	40%
2020	50%

PAYMENT METHOD
Profit Sharing shall be distributed in ETH

PRO-RATA MG CALCULATION
Profit Sharing shall be distributed on pro-rata basis. If a person holds OBZ tokens in OBZ wallet for 15 days, he shall receive Profits as per 15 days calculation.

PAYOUT METHOD
Token holders shall be rewarded in ETH

MINIMUM GUARANTEE

APPLICABILITY
Minimum Guarantee Return shall be applicable after company achieves first fund raising milestone of 6,000 ETH from the token sale

MINIMUM GUARANTEE RATE - 1.00% per month

TENURE - MG shall be applicable until the BOT development is complete or until 1 year from the end of token sale whichever is earlier.

ELIGIBILITY
The holder must hold OBZ tokens in OBZ wallet for receiving MG. Token holder will receive MG for the period OBIZCOIN tokens are held in OBZ wallet

PRO-RATA MG CALCULATION
MG shall be paid on pro-rata basis. For example, If a person holds OBZ tokens in OBZ wallet for 15 days, he shall receive MG as per 15 days calculation.

PAYOUT METHOD
Token holders shall be rewarded in ETH
Example: Investment Amount : 100 ETH
Period of holding OBZ in OBZ Wallet : 1st April 2018 to 15ᵗʰ April 2018
*No. of days: 15 days. Calculation of Profit Sharing: 100ETH * 1% *15/ 30 = **0.5 ETH***

PAYOUT START
Payout will start after 4 weeks of completion of ICO.

PAYOUT DATES : Last day of every month

ADVANTAGES FOR ICO PARTICIPANTS

BUY BACK OF TOKENS

APPLICABILITY
BUYBACK of tokens shall be applicable after achieving the second milestone of 11,000 ETH

ELIGIBILITY
The token holder must hold OBZ tokens in OBZ wallet to be eligible for buyback

BUYBACK RATIO : Upto 1%

REASON FOR BUYBACK
The Buyback of tokens will be done to reward the token holders. The tokens bought back will be destroyed. This will reduce the number of tokens in circulation which will increase the value of remaining tokens.

WHEN WILL BUY-BACK HAPPEN?
The event of Buyback will be conducted every month in the first year of sale of Bot-As-Services (B-A-S) only.

MAXIMUM BUYBACK PERIOD
Maximum Buyback period will be 1 year.

MAXIMUM BUYBACK RATIO
Maximum Buyback ratio will be 1% per buyback event

PAYOUT METHOD
Token holders shall be rewarded in ETH in the event of buybacks

TOKEN UTILITY

TO SUBSCRIBE BOT-AS-SERVICE
When a customer pays via OBIZCOIN tokens for B-A-S subscription, customer will get discount compared to subscription through bitcoin, ethereum or any other mode of payment. This will prompt customers to use OBIZCOIN tokens for subscription

TO REWARD TEAM
Startups, SME's and other customers availing B-A-S can reward their team through OBIZCOIN tokens. This will enable employees to earn income on the tokens received as incentive.

WHY INVEST IN OBIZCOIN ?

THE CHALLENGE

• 80% of Startups & SMEs across the globe face certain standard challenges in managing business. These include things like hiring the right people & retaining them, delegation & automation problem, lack of required domain knowledge, people dependency, cash flow management, balancing quality and growth, customer delight, inventory management, maintain the service standards and many more.

THE SOLUTION

• Enter Obizcoin. Obizcoin will bring solution for managing all these SME & Startup businesses with the domain expertise, rich industry experience & proven management techniques. These solutions will be delivered through Knowledge BOT , based on artificial intelligence and blockchain technology. These solutions assure that the businesses are managed efficiently & their failure rate due to management reason is minimized.

THE MARKET

• Managing business processes efficiently, is one of the key factors required for Startups & SME Businesses to sustain & grow. Accurate functioning of processes is inevitable to run the organization. These processes include purchase, sales, supply chain, Human Resource, Accounts, Business Development, Customer Service & several other small & big processes within the organization. The market is humungous as 70% of businesses in the world are Startups & SMEs.

THE TOKEN

The name OBIZCOIN is derived from the phrase

"Organized Business"

OBIZCOIN token is an ERC-20 compatible token.

Obizcoin tokens are **utility tokens** and provide token holders with the ability to access services on the Obizcoin BOT Application such as operational risk score analysis, Associate program of Process Consultants and such other services available on BOT. These tokens shall also be used for collaboration with trade partners, third party vendors, business mergers, acquisitions and buyouts, bounties, content writers, business associates, Third Party Access for API etc.

TOKEN SCHEDULE AND BONUS

PRE ICO

Start:
14th DEC 2017
03.30 hrs UTC

1 ETH = 11,000
OBZ TOKENS

End:
24th JAN 2018
11:00 hrs UTC

ICO

Start:
29th JAN 2018
03.30 hrs UTC

1 ETH = 10,000
OBZ TOKENS

End:
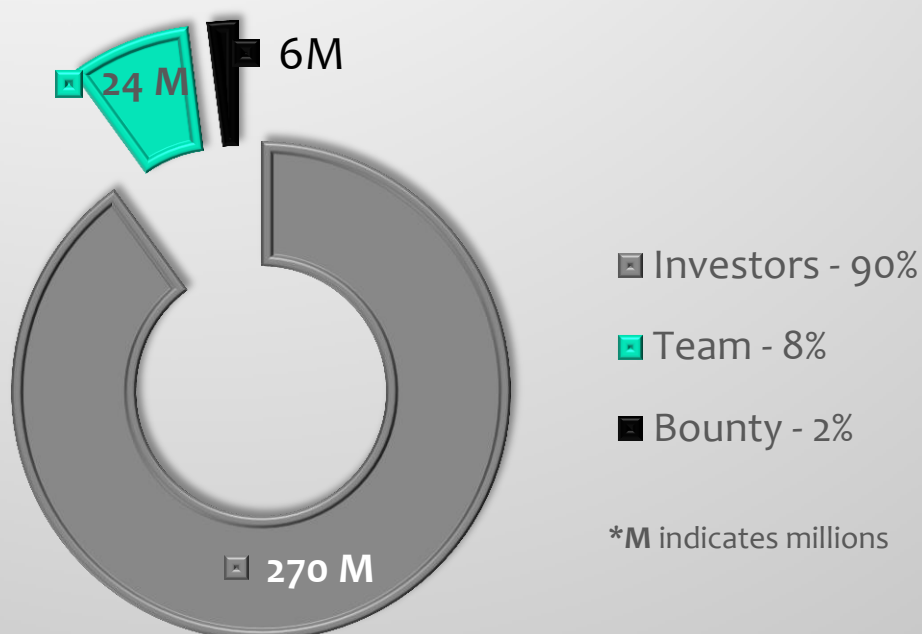**14th MAR 2018**
11:00 hrs UTC

TOKEN DISTRIBUTION PLAN

Token supply and distribution:

- Total Number of Tokens : 300 Million OBZ Tokens

- Total Tokens for ICO Participants: 270 Million (90%) OBZ Tokens. If Investor Tokens are not entirely sold, the remaining will be allocated to the reserve and used accordingly when needed.

- Team, Advisors, Channel Partners : 24 Million (8%) OBZ Tokens.

- Bounties : 6 Million (2%) OBZ Tokens

- Out of total OBZ Tokens allocated to the team, only 10% would be unlocked every 06 months. This ensures that the team solely focuses its effort on making the Obizcoin Decentralized Application grow.

SOFT CAP : 1.5M $

HARD CAP : 15M $

Token Distribution

24 M

6M

Investors - 90%

Team - 8%

Bounty - 2%

*M indicates millions

270 M

TOKEN UTILITY

Availing Operational Risk Score Analysis and other such services	Access to OBIZCOIN DAPP Platform
Third-Party tie-ups	Reward to developers developing the platform
Using tokens to avail vendor – partner products and services	Incentivising Employees / Associates

Being a utility token, Obizcoin will have use from selling BOT Services, which gives it intrinsic value from the beginning so it's demand will grow, thus the value should also increase as there will be a limited supply available in the markets. The desire to use OBZ Tokens will be the driving force for high demand which shall in turn increase the value of this token. Users shall be able to avail one of our anchor services of "Operational Risk Score Analysis" through OBZ Tokens only. This shall help us to direct users into Obizcoin Sales Funnel. More the people in the acquisition funnel, more will be our activation ratio for BOT services.

Operational Risk Score Analysis would be one of the widely availed services as it would benefit SMEs, Startups as well as Investors.

It would benefit SMEs and Startups by understanding their inherent process efficiencies and drawbacks along with a score for multiple parameters within the organization which shall affect their sustenance and longevity

For Investors, Operations Risk Score Analysis will act as a Score card to understand the intrinsic strength of their prospective Startup. This will give them a third eye for investing.

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