



1. Abstract

- Vision
- Goals

2. Industry & Market Overview

- General Overview
- About Orozu
- Cryptocurrency Wallet

3. Problems

4. Blockchain Technology

5. Solutions (Orozu)

- Third Party
- Opportunities
- Coin Transaction
- 7 Reasons
- Total Security

6. Initial Coin Offering

7. Coin Specification

8. Road Map & Milestones

- Business Roadmap
- Allocations of Fund

9. Lending Program

10. Marketing Plan & Referrals

11. Considerations

1. ABSTRACT

Most people who buy a house or a car, or buy things on Amazon, never think about “paying” with cryptocurrency. Most people have no idea how many cryptocurrencies there are (over 1,000), though a lot of people have heard something about Bitcoin.

Very few people realize that cryptocurrency is simultaneously a currency, an investment and a technology: you can buy a house with cryptocurrency, speculate with some of your retirement money in cryptocurrency (and eventually invest in cryptocurrency ETFs), and invest in cryptocurrency’s underlying technology (blockchain).

Not surprisingly, banks are smarter than politicians about cryptocurrency, and many individuals and start-ups are smarter than banks. The rise of cryptocurrency is roughly analogous to the rise of medical and recreational marijuana. How long will it take “official institutions” – banks, corporations and the government – to discover cryptocurrency opportunities – and threats? Their discovery journey is already well underway.

1.1 Vision

Orozu will be created as a coin for transacting, money transfers and lending to people in a peer-to-peer network. You can trade, mine, stake and lend with Orozu.

Orozu is a new revolutionary cryptocurrency which will change the financial world. The main attraction of Orozu will be the lending platform where we will be able to pay UP TO 30% a month (* Returns are not guaranteed, projections are based on our previous trading results) as a return/interest trading against the volatility in the cryptocurrency market. Interest/return will be paid daily if trading results yield profits.

The website will come with an internal exchange. It will have the latest security features with best UX and ultra fast processing capabilities.

1.2 Goals

We will market the ICO on the leading cryptocurrency exchanges and sites.

We have an attractive referral program to increase adoption of Orozu.

Our professional team is committed to meet the goals and targets outlined in our roadmap.

We will make all possible efforts to increase the value of Orozu in future and to ensure that Orozu is one of the top 10 cryptocurrencies in the world within a year or two of our ICO.

2. INDUSTRY & MARKET OVERVIEW

2.1 General Overview

The financial industry has many deficiencies. There is a lot of discrimination in the financial world. Interests of the community , common investors and customers have been ignored for centuries.

The adoption of Blockchain Technology in the mainstream financial industry is very low. Big banks are trying to adopt Blockchain technologies but they are moving at a very slow pace.

Financial services requirements are huge eg. \$120 trillion of client assets managed by global wealth managers earning \$200 billion annually.

Banks and financial firms have many issues with the current functioning such as slow speed of transactions, complicated lending procedures, etc.

Cryptocurrency market is a growing rapidly but it is still difficult for individuals to understand risks on where and how they could invest efficiently and securely.

There are some cases of fraud and theft of cryptocurrencies in the past.

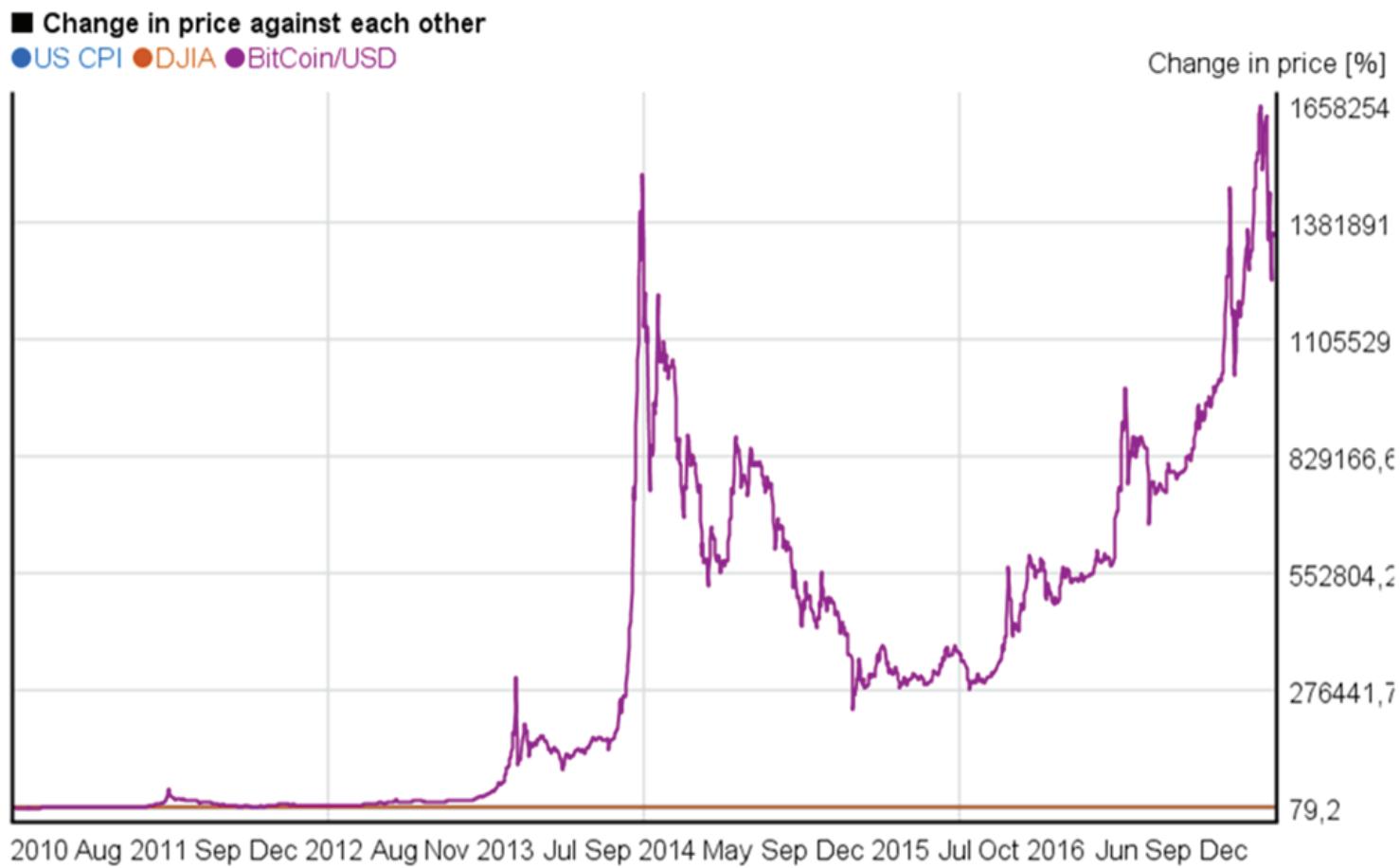
Traditional banking is losing its share in the market. Crowdfunding and ICOs are raising more and more capital on rapid pace.

The market in case of cryptocurrencies has seen a phenomenal and exponential growth. Many cryptocurrencies have come up from various parts of the world.

The number of cryptocurrencies is near a historical mark of more than one thousand. Total market capitalization of cryptocurrencies is about 500 billion.

The market leader Bitcoin is creating new records for price after reaching five figure mark and of late trading at very high USD prices.

DID YOU MISS OUT ON BITCOIN FEVER?



2.2 About Orozu

Unfold the magic of cryptocurrency world, step forward and grow your asset digitally. Open the door to enormous value.

Orozu is a decentralized open source global currency operating independent of any central authority. It is a cryptocurrency having its value based on the current market. Orozu is a secure payment network making you financially independent. It is a new revolution; a digital start to empower you financially in making secure, simple and global transactions.

Orozu coin will be managed by OROZU ALLIANCE LP with registration number LP 19115

Orozu Mission

Our mission is to stand substantial in the online cryptocurrency market place, providing multi-profitability in the simplest manner utilizing skill, technology & innovation. Our aim is to emerge as a top global cryptocurrency providing maximum benefits, ease and services.

CORE FEATURES

TRANSPARENCY

Orozu is real-time based and makes transaction instantly around the world over a secured network. The confirmed transaction gets recorded in public ledger known as blockchain, all users can see the entire transaction but no one can trace who has done transaction, thus maintains the anonymity.



FRAUD DEFIANCE

With multilevel security and non-reversible features Orozu provides full proof resistance against fraud. Once a transaction is done, it can't be reversed without users consent. All transactions require valid addresses and signatures. No one can touch anyone's money without their consent.



ACROSS THE WORLD

Orozu connects you with other users across the world instantly.

You need a Orozu wallet, a valid address and proof to send / receive payment around the world. Orozu is a growing global currency with enhancing features. The quick block execution time ensures its speed.



LOW FEES

Orozu charges lowest fee amongst all competitors. Relax as there is no burden of charges on you. All charges and transactions are transparent to you and Orozu ensures that the fee is legitimate and according to user as it operates independent of any bank.



PRIVACY FIRST

Orozu comprehends the necessity of security and privacy. It provides maximum protection to confidential information providing a smooth transaction process. Also, the user must not share any crucial information like private key to anybody despite how trusted that person is.



SECURITY ENSURED

Orozu is decentralized means no government or third party can interfere, giving the user control and supervision of their money. It involves consensus based protocol which every user should follow, keeping the system working and secure. Any unethical activity is punishable.



2.3 CRYPTOCURRENCY WALLET

Orozu wallet is a digital wallet that allows you to make electronic transactions securely. This smart wallet is to receive Orozu coin, store them and send them to others. Pick and download according to your device configuration.

WINDOWS

WALLET

DOWNLOAD

MOBILE

WALLET

DOWNLOAD

A Smart Self Maintained Wallet – Minimal and Easy to Use

It stores the digital credential for your Orozu holdings and allows you to spend them. Each wallet has its unique address (public key) and private key making it safe and secure.

3. PROBLEMS

Banks are slow, take a lot of time in money transfer, and charge hefty fees, etc.

Some of the banks and financial firms are having complex procedures. This leads to a lot of problems for the common customers who have to spend a lot of time and effort in fulfilling their requirements such as lengthy and cumbersome identification procedures, etc.

The dominating cryptocurrencies are having certain problems e. g. the very early investors are in a privileged position and new crypto investors are in a disadvantaged position. So, the common and new investors are not able to reap benefits of the new digital currency revolution.

Older dominating cryptocurrencies like bitcoin have challenges ahead as they are not as flexible as new coins with newer technology.

Bitcoin major problem is in bitcoin confirmation network . The processing rate of every transaction is very slow, there is a big back log of the unconfirm transaction.

The electricity that the miners are consuming based on POW are humongous as news report states that it's consumption can eclipse a country's usage.

4. KEY TECHNOLOGIES

Proof-of-stake

The first crypto currencies based on the Proof-of-stake algorithm, or POS, appeared in 2012 with Peercoin, followed by Emercoin in 2013, and NXT and BlackCoin in 2014. The primary objective of the cryptocurrency blockchain algorithm is to achieve the distributed consensus within the network that is secured by a significant number of nodes.

POS algorithm designed as a more eco-friendly, resource efficient, and reliable alternative to crypto currencies based on the Proof-of-work algorithm, or POW, that require massive amounts of energy to maintain the proper functioning and growth of the network.

Coins of POS-based crypto currencies are created through staking. In other words, all nodes in the network that possess any amount of coins in their wallet and keep the node online are automatically included in the coin forging pool and are therefore eligible to create and sign blocks, securing the distributed consensus.

In May 2017 the world's second largest cryptocurrency, Ethereum, announced that it would make a transition to a Proof-of-stake algorithm by the end of 2017.

POW and DPOS Comparison

As mentioned above, the only thing that nodes within a POS cryptocurrency need to do is to maintain the security of the network itself. Therefore one needs to have a certain amount of coins in the wallet and keep the wallet online to be eligible to earn. This mechanism eliminates the human factor in the mining/forging process and helps to avoid spending massive amounts of electricity on creating coins. It is the backbone and the most laconic property of the Proof-of-stake algorithm.

Apart from the Proof-of-Stake, two other algorithms exist in the cryptocurrency world. The Proof-of-Work (POW) and Delegated Proof-of-Stake (DPOS) algorithms, which are both meant to help blockchain reach a distributed consensus and maintain the integrity of the network.

Distributed consensus, is a term widely used in computer science and crypto currencies. It should be interpreted as a mutual consensus among the majority of its users, on whether the data about the transaction in the last block is valid. If this is the case, the distributed consensus is achieved, and the block will be successfully signed, ensuring proper functioning of the network.

If the data in the last block is false, then distributed consensus among active members of the network will not be reached, and therefore this block will not be signed, avoiding the possibility of various kinds of attacks that jeopardize the system integrity or allows for double spending.

In cryptocurrencies that use POW the distributed consensus in the network is reached with the help of its active members, or miners, who need to use real computing produced by hardware to hash blocks and mine coins. Though this may seem like the most robust and true-to-life method of reaching the distributed consensus, actually it leads to several serious problems:

1. It requires massive amounts of energy due to the increasing difficulty to mine coins.
2. Miners are required to purchase expensive equipment to survive in the ever-growing mining market. The hardware gets outdated fast and eventually ends up at a landfill site, harming the environment even more.
3. Such system leads to the appearance of miner monopolies that tend to negatively influence the commission fees and transaction processing times and also leaves the possibility of carrying out a 51% attack.

Delegated Proof-of-stake, or DPOS, is the latest blockchain algorithm which is currently used by cryptocurrencies like BitShares. In its essence, it's very similar to POS, but it still has quite a few changes that make it different from the Proof-of-stake algorithm.

Network nodes in DPOS cryptocurrencies create coins in the same way as it is in the POS-based ones - by storing the currency in the wallet. However, all necessary decisions within the network in DPOS cryptocurrencies are performed via the results of elections organized by the members of the network.

At first sight, this mechanism may look more democratic and transparent, but it also makes the system complicated, potentially less secure due to the human factor involved, and decreases the user participation rate, in this way causing centralization concerns.

Cryptocurrency Volatility

While cryptocurrencies have seen a significant increase in value in recent years, the cryptocurrency market has also experienced material volatility. Moreover, with governments around the world beginning to focus on cryptocurrencies, volatility could be amplified as market participants react to the possibility of increased regulation. However, such effects are difficult to predict, and cryptocurrency holders are therefore advised to diversify their holdings. For example, asset-backed tokens represent a promising source of diversification since token values are backed by real-world assets.

Total Supply	30,361,446
Total Premine	5,161,446
Block Reward	60
Total POW Blocks	25,301 (Last block Height)
Coinbase Maturity	10 blocks
Transaction Confirmation	6 blocks
Block Generation Time	8 hr target time span (New block generate in) = 2 min
MaxStakingAge	7 days
POS	10% per month for first 6 Months, 8% per month for second 6 months, 5% per month there after.
Target time span (New block generate in)	2 Min

5. SOLUTION

5.1 Third Party



By eliminating third party intermediaries and overhead costs for exchanging assets and money transfer. Our Blockchain based Orozu has the potential to greatly reduce transaction fees and time.

Interbank transactions can potentially take days for clearing and final settlement, our coin can reduce transaction time to minutes with 24X7 processing.

5.2 Opportunities

Orozu offers many earning and opportunities to it's users:

1. TRADE



Earn profit with trading.

2. INVEST



Earn profit with lending.

3. STAKE



Earn interest with holding Orozu.

4. MINING



Earn with Orozu Mining.

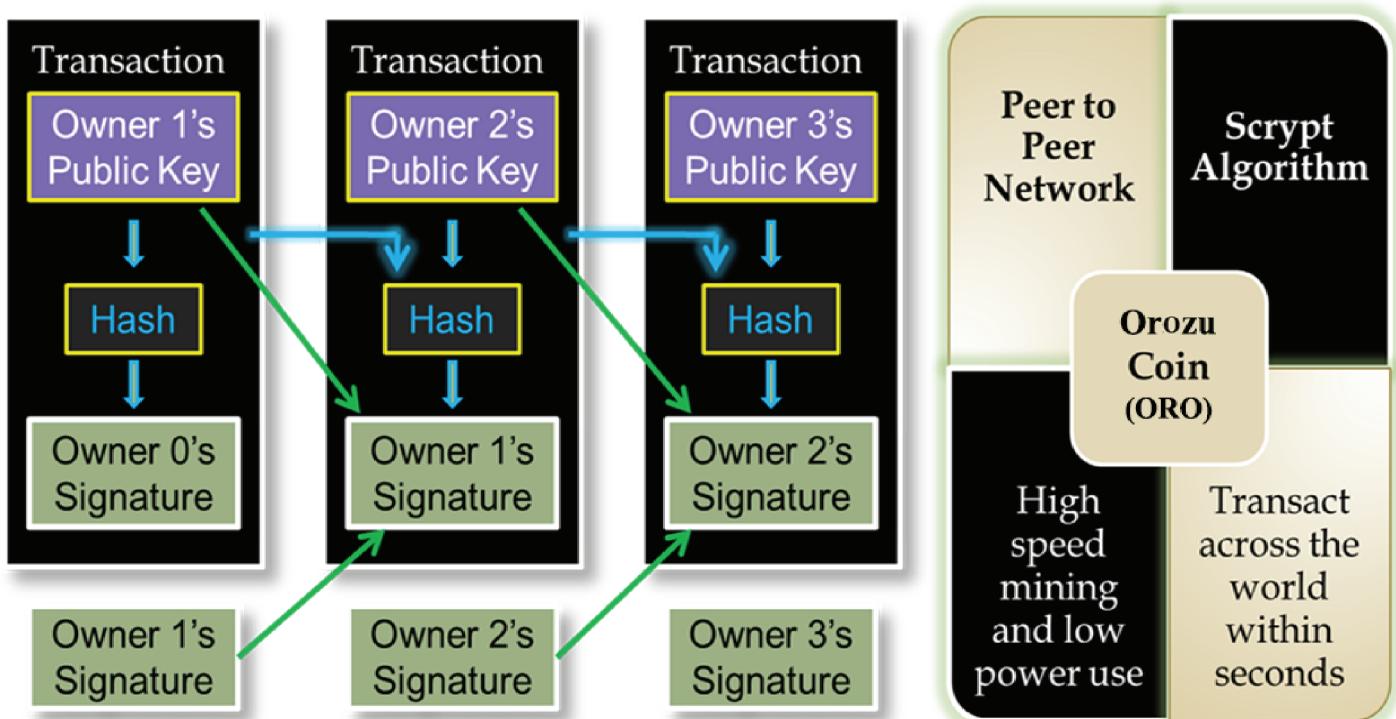
5. AFFILIATE



Earn bonus from Invitation.

5.3 Opportunities

Orozu offers fast & easy 24X7 money transfers:



In Orozu transactions, the user can choose to set a name or remain anonymous. The transaction can be checked by blockchain. P2P network ensures equal priority and rights to all connected computers and users.

5.4 7 Reasons

1

Transparency & Blockchain Check

2

Faster Transaction & Transfers

3

Sustainable

4

High Earnings & Interest

5

Security & Integrity

6

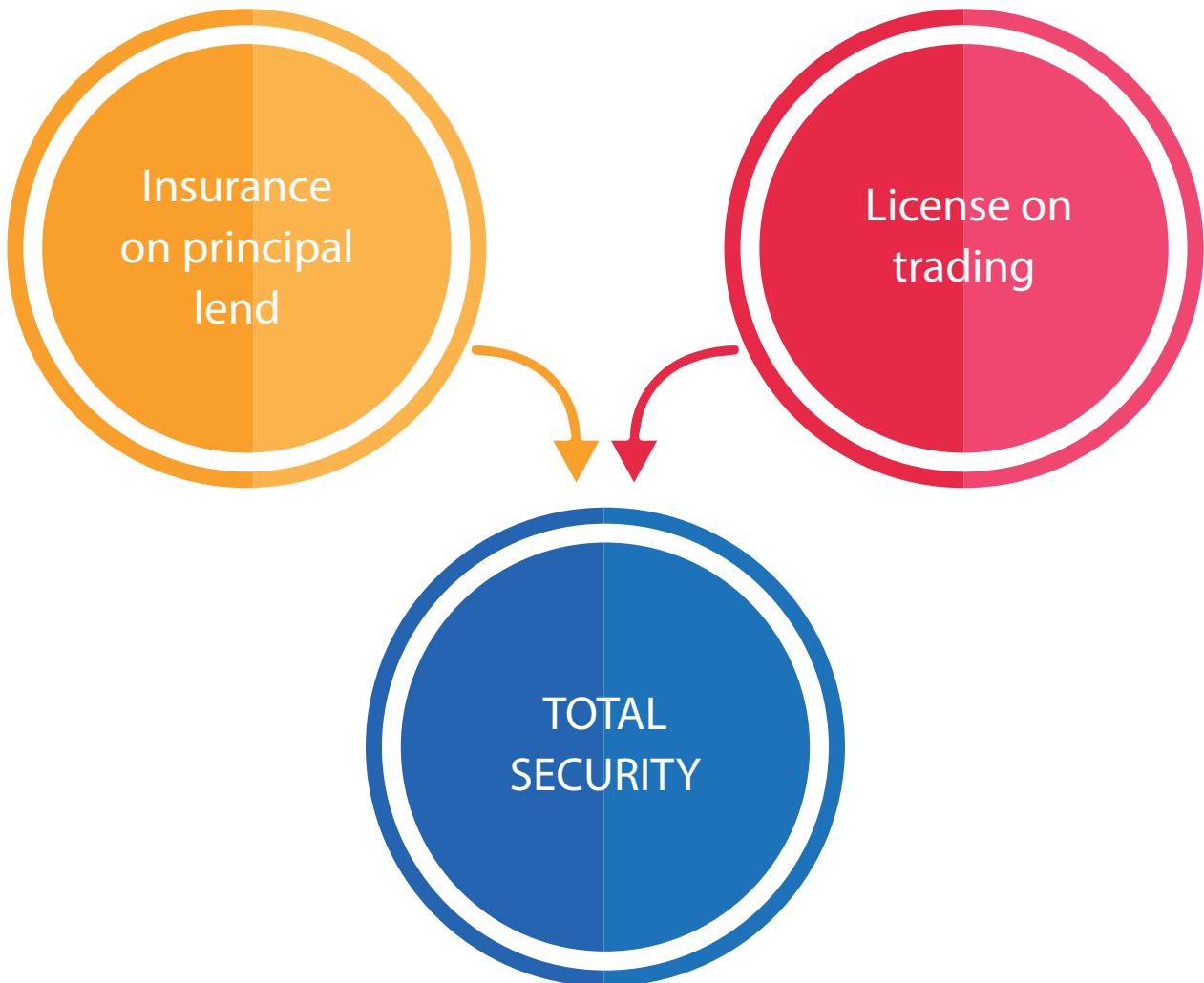
Confidentiality & Anonymity

7

Low Cost & Less Fees

5.5 Total Security

WE HAVE A SOLUTION



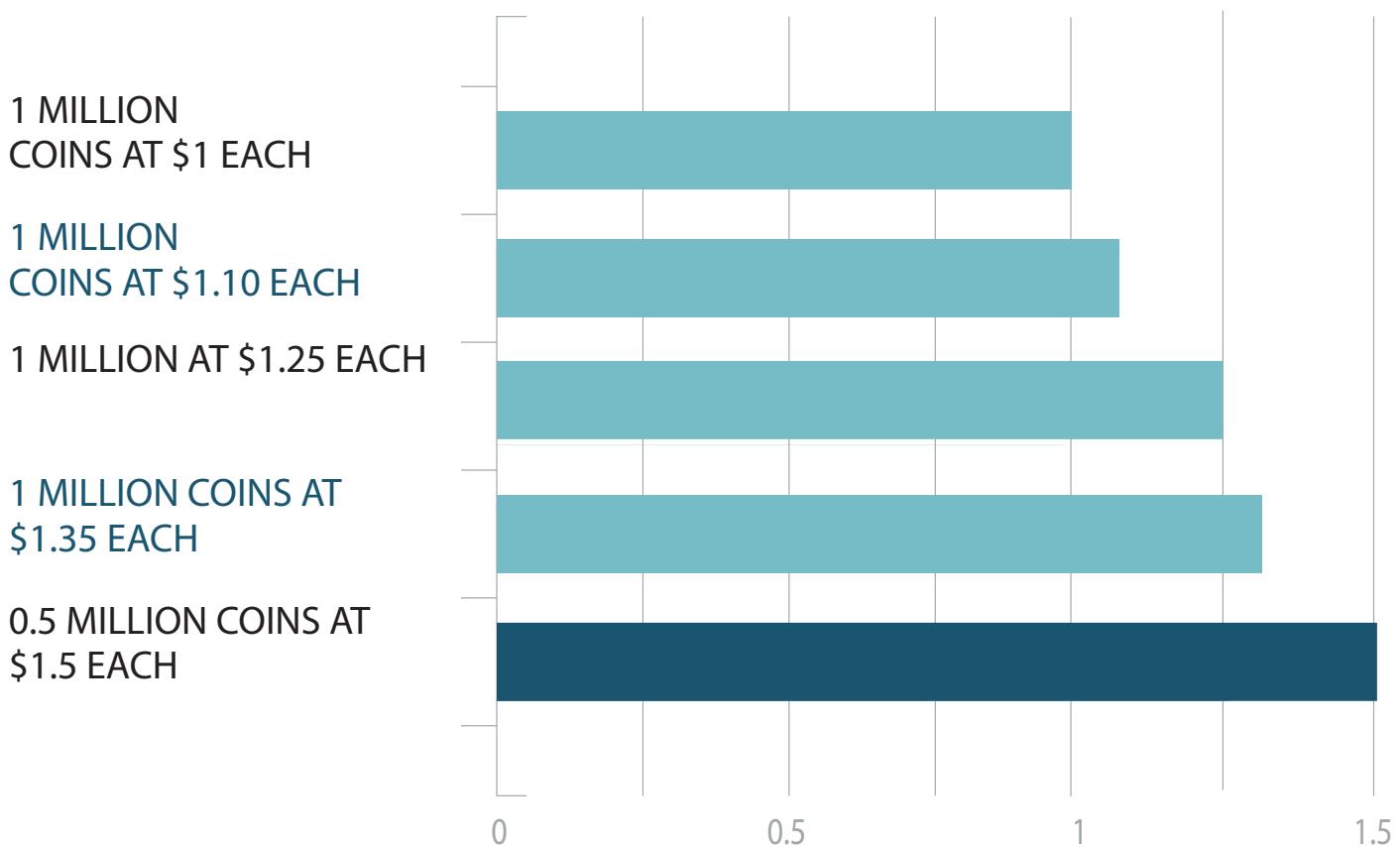
Total security

*We are looking to work with insurance company which are based in top tier countries which has a sound legal structure. We will update you once finalise or please read roadmap to understand more

** All lending and trading activities are managed by GO INVEST GROUP LIMITED with its registration and license number VFSC14548

6. INITIAL COIN OFFERING

PRE MINED = 5.161446 MILLION COINS
FOR SALE DURING ICO = 4.5 MILLION COINS



* Participant understands that all the funds raised at the ICO stage will be used for further coin development and subsequent development of the platform, marketing costs and bonus giveaways as stated in the whitepaper.

ICO Bounty

There will be a direct referral bounty of 3% of total coins purchased paid to the referer during the ICO period. This payment is one time and will only be paid with OROZU(ORO) coins. Example; if you refer participant A and he/she bought 1000 coins. You will be paid a one time bounty of 30 coins.

Risk management

As part of our risk management strategy to save guard participants. Every Participant will only be allowed to lend 50% of their OROZU(ORO) holdings in it's OROZU(ORO) wallet.

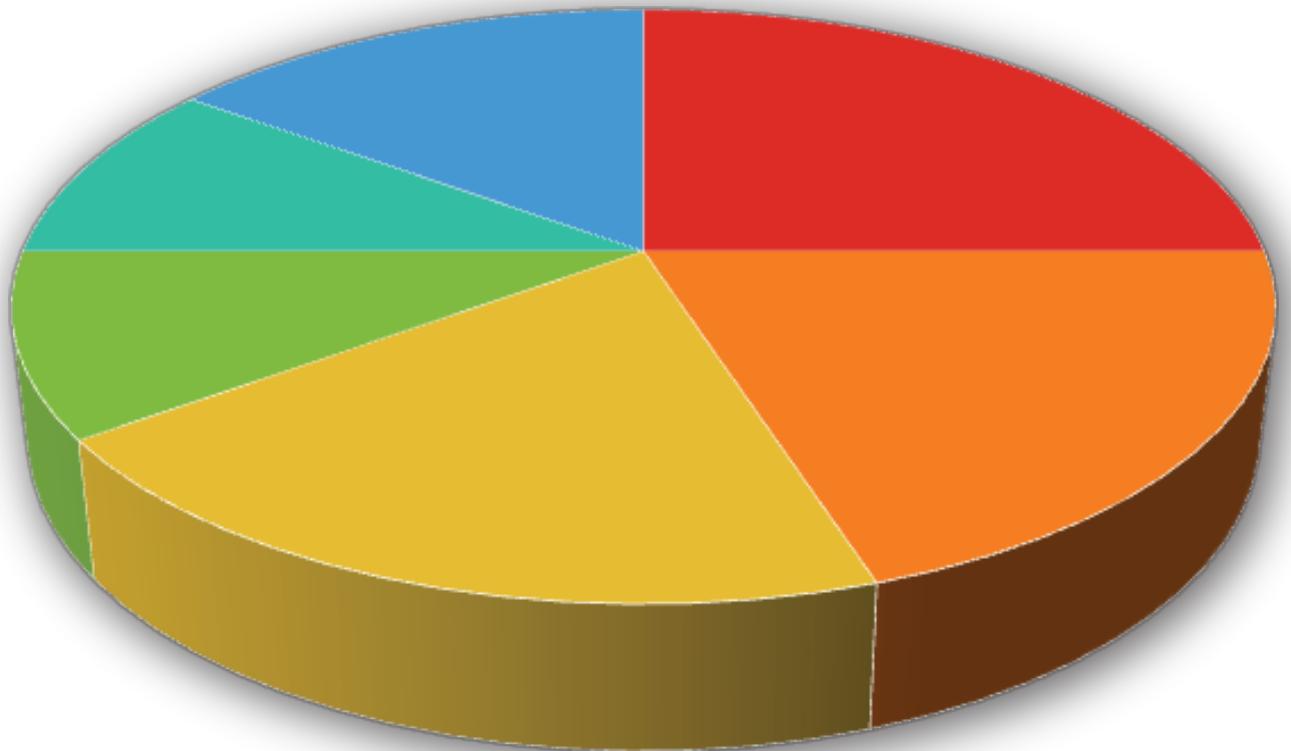
7. COIN SPECIFICATION

Pre mined	5,161,446
ICO	4,500,000
Algorithm	Scrypt
Decimal Places	8
Network	Hybrid
Block Time	90
Block Reward	60
Difficulty Target	1
Total Coins	30,301,466
Annual POS Rate	10% per month for first 6 Months, 8% per month for second 6 months, 5% per month there after.
MinStakingAge	8 hr target time span (New block generate in) = 2 min
MaxStakingAge	7 days

8. ROAD MAP & MILESTONES



Allocations of fund



- | | | |
|---------------------|-------------------------|-------------------|
| ■ DEVELOPMENT (25%) | ■ SECURITY (20%) | ■ MARKETING (20%) |
| ■ LEGAL (10%) | ■ BIZ DEVELOPMENT (10%) | ■ RESERVE (15%) |

9. LENDING PROGRAM

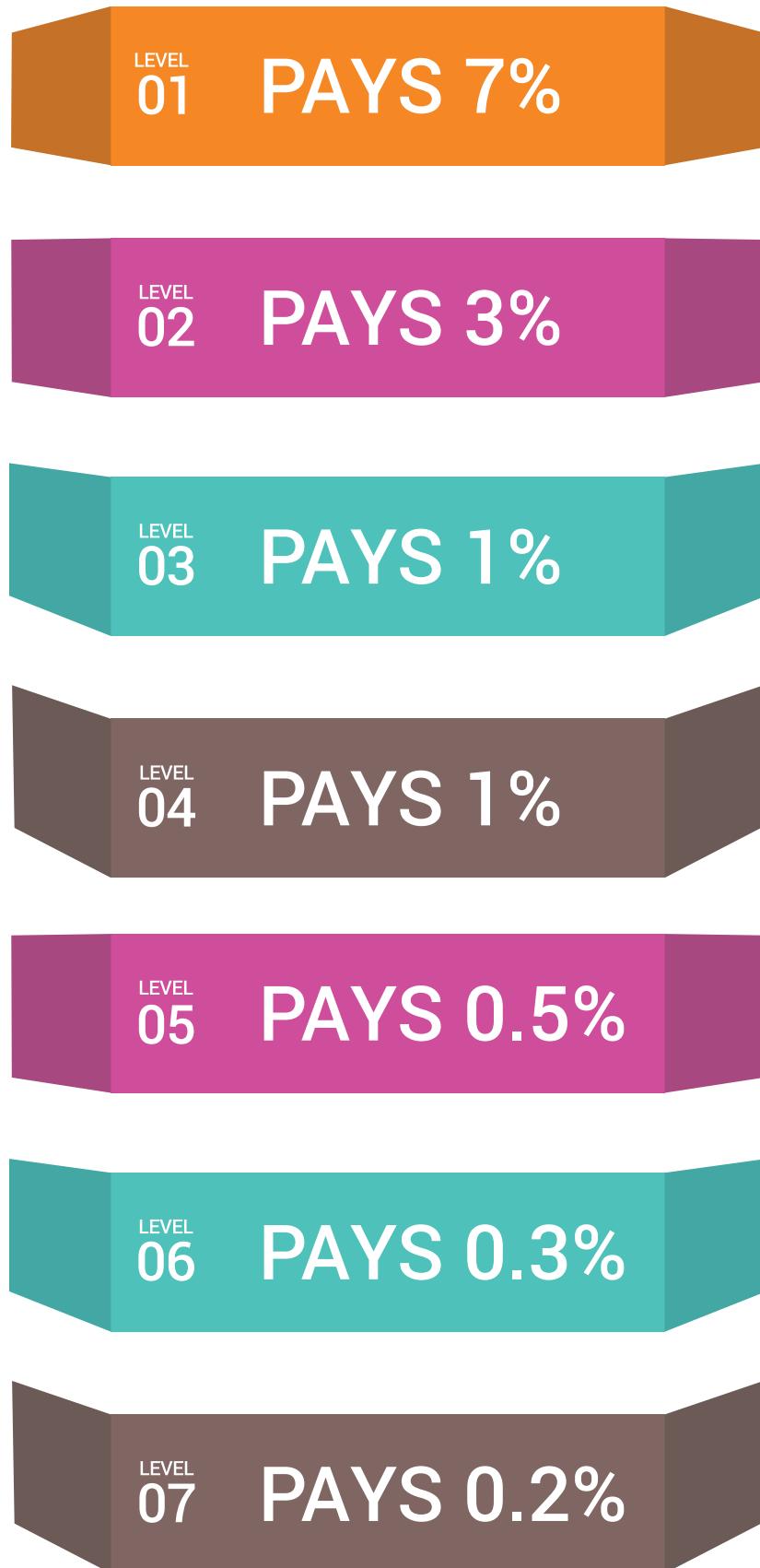
Amount	USD 100 - 1000	USD 1001 - 5000	USD 5001 - 10,000	USD 10,001 - 100,000
Lending lock in period	300 days	240 days	180 days	120 days
Are interest payout guaranteed	No	No	No	No
Bonus interest	None	0.10%	0.15%	0.20%
Potential monthly payout	up to 30% a month	up to 30% a month	up to 30% a month	up to 30% a month
Will interest be paid out daily	YES	YES	YES	YES
Will my lendings be insured	YES ***	YES ***	YES ***	YES ***
Deposit return after lending lock in period yes	YES	YES	YES	YES

* Daily payouts will be paid out if the interest for the day is not 0%.

** On days where interest payout are 0%, the company will not be paying out bonus interests as well.

*** We are still working to provide an insurance company to insure all lendings. We will update on the website when it is available or look at roadmap to understand more.

10. MARKETING PLAN/REFERRAL FOR LENDING PROGRAM



*All affiliate program is managed by OROZU AFFILIATES LP REGISTRATION LP 19114

11. Conclusion

In conclusion, an industry specific cryptocurrency (such as Orozu Coin) could significantly reduce the industry specific costs, lead to economies of scale and provide quality services to people from lower income groups. As more and more people earn from Orozu Coin and use them in various ways, the value of the cryptocurrency will rise, giving more freedom to the community.

Indeed, the idea behind Orozu Coin is revolutionary but it is also inevitable. There is an obvious solution to the problems of various industries and it's just a matter of time until communities implement Orozu and reap the benefits thereof.

Risk Disclosure

Before participating, participants via ICO and/or website of the coins should carefully consider whether their participation is/are suitable in light of their financial position, objectives and experiences, risk tolerance and other relevant circumstances. Meanwhile, participants of the ICO and/or website should also understand the risks associated with them participating in it.

The Company declines all responsibility for the losses associated directly or indirectly with the limitations that are applied by the government, market rules, military activity, cyber security risks or any other circumstances usually called force majeure and not subject to the Company control.

Virtual currency such as OROZU(ORO) is not legal tender. and is not backed by any government. Legislative and regulatory changes or actions at the state, federal, or international level may adversely affect the use, transfer, exchange and value of OROZU(ORO). Transactions in virtual currency such as OROZU(ORO) are irreversible, and accidental transactions may not be recoverable.

The volatility and unpredictability of the price of virtual currency relative to the fiat currency may result in significant loss over a short period of time. Any technological difficulties experienced by the OROZU(ORO) system may prevent the access or use of members virtual currency temporarily or permanently, depending on the severity of damage.

The Participant understands and accepts that the participation in OROZU(ORO) initial coin offering(ICO) and/or website carries significant financial and/or regulatory risks including complete loss of token value.

THE PARTICIPANT CLEARLY AND EXPLICITLY ACKNOWLEDGES AND ASSUMES THESE RISKS.



THANK YOU

www.orozu.io

OROZU ALLIANCE LP (LP19115)
SUITE 1, 5 PERCY STREET,
FITZROVIA, LONDON,
W1T 1DG, UK