



ODUWA COIN

ODUWA WHITEPAPER

- ENERGY-

EFFICIENT SCRIPT-BASED CRYPTOCURRENCY-

A DIGITAL PAYMENT SYSTEM

ASSET

PROTECTION AGAINST TRADE VOLATILITY.

&

# BOOSTING NEARLY NO-COST TRANSACTION FEES FOR ALL USERS



## ABSTRACT

The cryptocurrency industry has been growing at an exponential rate for the past few years, resulting in handsome profits for the most involved participants. Most of the major cryptocurrencies like Bitcoin, Ethereum, Litecoin and Ripple more than tripled in value in 2017. The industry looks quite lucrative and attractive. However, the beguiling prospects also carry high risks. Cryptocurrencies are quite volatile. The same high appreciation can quickly turn into massive losses as most participants discovered this year when Bitcoin and other cryptocurrencies dropped to half the value.

Experienced traders can analyze the markets and minimize their losses, but most conventional traders cannot prevent these losses. The Oduwa team noticed the problem and decided to develop a solution within its blockchain called Oduwainsurance.com (ODUWA Asset Protection). Oduwainsurance.com is a Nextgen cryptocurrency Asset Protection Platform designed to mitigate risk and act as an extra layer of protection for crypto traders against volatility for a contractual period. Oduwa aims to reduce volatility in the cryptocurrency market while ensuring peace of mind for users that trade with OWC. Oduwa coin is a digital payment ecosystem. A virtual currency that uses peer to peer technology to settle all of its transactions within the network. Oduwa coin is a free open source project derived from collaborative blockchain frameworks with the goal of providing a long-term Energy-Efficient SCRYPT-Based Cryptocurrency. Built on the foundation of Hybrid Blockchain POW/POS, innovations such as proof-of stake help further advance the field of crypto-currency and boost the concept of nearly No- Cost transaction fees for all OWC users to send and receive Oduwa coin. Oduwa coin provides all OWC users with the possibility to protect their assets against future volatility. We are committed to making Cryptocurrency accessible to everyone worldwide, especially regions that are densely financially underserved. The Future of Settlement Is Here! Oduwa coin

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## CHAPTER 1: BACKGROUND

### 1.1 INDUSTRY OVERVIEW

Blockchain is revolutionizing the world's fintech (financial technology) industry. Blockchain can be applied in almost every industry. Experts believe that over 19 industries will be influenced by blockchain technology by 2020. From the hotel industry to the

field of mobile payments and beyond, Blockchains are being integrated into different markets.

Within seven years of the introduction of Bitcoin, the world's first and biggest cryptocurrency based on blockchain with respect to market cap and its value, there are more than 1400 different cryptocurrencies listed on coinmarketcap.com with the total market cap exceeding 600 Billion USD. In 5 years' time, the cryptocurrency industry will exceed 10 trillion dollars.

This has created demand in the industry. Numerous participants are turning to the cryptocurrency industry to diversify their portfolios. Cryptocurrencies have better spreads than most other markets. This is due to the volatility and the drastic price changes. In 2017, Bitcoin's value rose to four times its initial value at the end of 2016. No other industry can provide such opportunities for exponential growth. This has led to an influx of participants who want to ride the cryptocurrency train while making decent profits.

## 1.2 STATEMENT OF THE PROBLEM

The volatility that makes cryptocurrencies like Bitcoin so attractive is the same volatility that makes them so risky. In 2018, the price of Bitcoin dropped by half. Even other cryptocurrencies like Ethereum

and Ripple had value drops of up to 30 percent. This volatility may be attractive when the market is bullish, but it can be quite problematic in a bearish market. Investing in the cryptocurrency industry is a high-risk industry that can yield high profits or substantial losses especially for those who do not know how to analyze the trends in the cryptocurrency market, trade, avoid high cost mining processing operations, and avoid high cost transaction fees

## CHAPTER 2: THE ODUWA SOLUTION

### 2.1 WHAT IS ODUWA COIN (OWC)?

Oduwa coin is digital cash. Virtual money that uses peer to peer technology to settle all its transactions within the network. Oduwa coin is a free open source project derived from collaborative blockchain technology with the goal of providing a long-term energy-efficient script-based cryptocurrency. Built on the foundation of Hybrid Blockchain POW/POS, innovations such as proof-of stake help further advance the field of crypto-currency. Oduwa coin is boosting nearly NO- cost transaction fees for all its users and creating future asset protection solution against trade volatility.

The Oduwa team understands that cryptocurrency trading is a lot riskier than most other industries due to the substantial Volatility associated. We decided to provide a solution by creating a hybrid blockchain-based POW/POS Cryptocurrency and an asset protection platform where the participants can protect their cryptocurrency assets from massive losses and future depreciation. The project is only possible by combining insurance solutions with blockchain

technology. The asset protection project is set to kick off in the 3rd quarter of 2019 and will be launched on Oduwainsurance.com

## 2.2 VISION OF ODUWA COIN

Oduwa coin is committed to developing a fully qualified and professional global collaborative blockchain infrastructure that will allow energy efficient cryptocurrency mining, zero transaction fees when users send and receive payment within the network, and asset protection for cryptocurrency protected on Oduwainsurance.com.

We aim to be the gateway to Africa and other regions in the world that are still financially underserved. We are committed to making Oduwa coin accessible to everyone while enhancing the way Africa does business with rest of World utilizing blockchain technology. Oduwa also aims to release an open, reliable, and secure means of communication that can be used regardless of the user's location.

## CHAPTER 3: PRODUCT SPECIFICATION

### 3.1 ODUWA COIN PRODUCTS

Oduwa coin is a revolutionizing digital money & payment system with no fees

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#### 3.1.1 ODUWA ASSET PROTECTION

Oduwa Asset Protection is the first blockchain-based Trading Platform solution that minimizes risk against devaluation for its users when trading selected cryptocurrencies on our insured list on Oduwa Exchange. This is done by deploying smart contracts at the

time of purchase of the crypto asset to provide a stop loss and take gain for a specified period. The list of insured assets is selected by our experts and machine learning algorithms to help give participants an option of the best cryptocurrencies they can buy at a certain period. The listed cryptocurrencies have the lowest risk. Additionally, because the cryptocurrency is listed in the Oduwainsurance.com speculation list, more people will have trust in the stability of that cryptocurrency.

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#### 3.1.2 ODUWA TRADING AND EXCHANGE

Oduwa features an inbuilt exchange where users can trade digital currencies. The trading fees on the platform are completely free when trading Oduwa coins on the Oduwa exchange. Oduwa coins will be tradable on other exchanges, but the fees on the Oduwa Exchange will be completely free. The Oduwa e-wallet will facilitate the safe storage and exchange of currency on the platform.

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#### 3.1.4 ODUWA ENCRYPT

Electronic communication is now a mainstay with most people using digital methods to communicate. However, such communication channels are not secure. Hackers and phishers can access information from unsuspecting users. Oduwa will combine the most promising technologies and markets in telecommunications.

The beta test of our core software will start in 2020. The Oduwa encrypt application will ultimately be a multiplatform solution that enables users to connect and make VoIP calls using any device (desktop or Android SIP, Zoiper, 3CXPhone, X-Lite and more), and gain access to their PBX via popular messaging apps such as Telegram and Facebook Messenger.

The idea for Oduwa's encryption is rooted in the development team's partnership with telecommunications companies. Familiarity with both traditional telecommunications infrastructure and blockchain technology raised the possibility of creating a product that was superior to anything currently on the market.

## 3.2 HOW IT WORKS

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### 3.2.1 HOW ODUWA ASSET PROTECTION WORKS

The users can make deposits risk free on the Oduwa wallet when buying the cryptocurrency. Oduwa covers the depreciation values at the end of the contract so that you can have zero risks to move your cryptocurrency to the Oduwa wallet. We make a profit from the appreciation of assets or cryptocurrencies at the end of the contractual period. We absorb your risk when your assets depreciate on an agreed term. Our methodology is simple and this option may be enabled or disabled in the Oduwa Exchange Platform.

Oduwa allows cryptocurrency holders and participants to share the associated investment risks. An investor can sign up and choose packages according to the value they want to insure. The protection terms include information about the asset type, duration, risk level and other parameters. All trade events are monitored, and corresponding data is fed into the smart contract by an oracle. Each insurance smart contract will have one or more oracles associated with it.

The policyholder minimizes the risk of loss by creating asset protection policies on the platform for their crypto-currency. Oduwa wallet will act as a gateway for most cryptocurrencies on the market today. Upon making payment, a smart contract linked to the policy will be generated. The smart contract will include all insurance conditions and claim information within the previously laid out

insurance terms. In the case of a claim, the policyholder will be issued payouts in agreement with the terms of his policy. All the policy statistics including claims history, bond statistics, reports, and charts will be available to the contract holders and participants on the Oduwa asset platform.

We only charge fees from the appreciated asset, making it risk-free to invest in any crypto coin, our insurance chooses to indemnify. In return, buyers are given peace of mind to purchase our selected choice of coins with no fear of losing their money or assets for an agreed term depending on the tiers selected which varies from 90 days to 180 days. We make our profits from the appreciation of coins deposited in our system and we then turn around and lend it to our users in areas where banking or lending is difficult. We have no competition. We only insure cryptocurrency that has a market cap of over 5 Billion USD, which implies those coins are trading very well and running on their blockchain

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### 3.2.2 MARKET OPPORTUNITIES FOR ODUWA ENCRYPT

Global demand for the VoIP services market was valued at over USD 83 billion in 2015 and is expected to reach above 140 billion USD in

2021. It is anticipated to grow at a CAGR of above 9.1% between 2016 and 2021. Due to their efficiency and use of now-ubiquitous broadband infrastructure, VoIP services have the potential to drive traditional calls via both landline and mobile telephones out of the market.

The closest analog to Oduwa Encrypt would be a company that provides a Virtual PBX service, as Oduwa Encrypt will offer, and can sell phone numbers for users anywhere in the world. Companies that do so currently have to collect and disclose customer information when required by regulators. Additionally, no PBX company accepts cryptocurrency payments and leverages blockchain technology for their underlying infrastructure. At present this means that Oduwa Encrypt has no direct competitors and offers a unique approach and package of services.

The Oduwa Encrypt Team is familiar with the products that exist on the market, has conducted extensive research and has collected feedback from customers about the major problems with current PBX systems. The Team's combined experience will be applied to create a new product that is more flexible and wide-ranging than anything currently available, circumventing or solving the drawbacks that exist in mainstream telecommunication systems and offering many new features.

### 4.1 PRODUCT FEATURES

Aside from the Oduwa Asset Protection, Oduwa Exchange and Oduwa Encrypt discussed in the previous sections, other features like Oduwa Crypto Play & Win would make participants interested in the platform.

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#### 4.1.1 DECENTRALIZATION OF THE ODUWA BLOCKCHAIN

Oduwa coin uses a Blockchain database that is not controlled by one party. This allows for digital information to be distributed but not copied. It has no single point of failure. All transactions are recorded live, are transparent, and are spread across multiple servers.

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#### 4.1.2 P2P PLATFORM

Oduwa coin is a fully decentralized peer to peer cryptocurrency designed to work as a unit of exchange without relying on a centralized authority such as a bank or government. It uses the open protocol to facilitate secure payment transactions.

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#### 4.1.3 ANONYMITY AND SECURITY

Based on Hybrid Blockchain and Oduwa Blockchain, Oduwa coin is one of the most secure cryptocurrencies. Being a peer to peer mode of payment, you will not have to worry about a third party getting

any information or your data. All your data is encrypted, and your digital assets are reserved in a wallet only you can access with your encrypted password.

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#### 4.1.4 PRIVACY AND CONFIDENTIALITY

Keeping your transaction details confidential and your privacy was a dream. With Oduwa coin, that dream has become a reality, and now the users can enjoy the advantages of using a public blockchain while still being sure that their private information is protected.

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#### 4.1.5 EASY TRANSFER OF MONEY AND ANONYMITY OF TRANSACTIONS

You can easily send Oduwa coin anywhere in the world in seconds if the recipient is online. All transactions are recorded and displayed in the blockchain. Although you can set your identity anonymous, all your transactions are still able to be monitored via Oduwa coin blockchain explorer.

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#### 4.1.6 ENCRYPTED WALLET

Oduwa coin Network would come embedded/integrated with a digital wallet having encryption available. This would allow you to secure your wallet and enable you to view all of your transactions and your account balance right at your fingertips. The encrypted wallet will also provide protection from wallet-stealing viruses and trojans.

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#### 4.1.7 PORTABILITY USING INTEGRATED MOBILE SOFTWARE

Oduwa coin is designed to be portable. With the current major currencies, it is difficult to carry around large amounts of money. Cash amounting to millions is risky to carry for several reasons, which is why crypto-currency participants prefer it to other currencies. With Oduwa coin you can easily carry around a million dollars' worth of Oduwa coin right in your mobile apps that take a few megabytes of memory only.

#### 4.2 VALUE PROPOSITION

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##### 4.2.1 WHY INVEST IN ODUWA COIN

Oduwa coin will revolutionize the current crypto payment industry. Oduwa coin network is leading the way in innovation and will be changing the economic and social structure of the crypto industry by providing collaborative blockchain, energy efficient mining, and asset protection for its users while facilitating a zero-transaction fee payment system.

The coin market industry has crossed \$600 billion, yet there is not even a single platform that provides asset protection for cryptocurrencies and Altcoin ecosystem gaming and wining platform.

Considering zero competition and a project with the highest potential, Oduwa can be the cryptocurrency of the future.

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#### 4.2.2 GROWTH PLAN

As part of the initial ecosystem building process, Oduwa has tapped its initial clients for its already established user groups, since many of the Oduwa promoters have familiarity or participation with the platform. Oduwa will then identify key charitable organizations with a significant global footprint so that the platform can scale seamlessly. Where significant amounts of goods can be tokenized into Oduwa, the marketing team will identify the participants who will most quickly boost the value of the COIN. Oduwa is already in late discussions with key representatives that are simply waiting for our final rollout, which gives it immediate participants around the globe. Oduwa works extensively with organizations and will continue to provide updates on which ones are integrated with the platform. This will be done at the local, regional, national, and global scale.

### CHAPTER 5: COIN SALES

You can contribute in various ways. Before listing Oduwa coin for trading, we would be opening coin sale at [www.Oduwa.io](http://www.Oduwa.io) to support our growth.

#### 5.1 ICO OVERVIEW

The total supply of the Oduwa coins will be capped at 21 million. The main reason for the hard cap is to reduce the likelihood of price

fluctuations when additional coins are introduced in the future. This cap ensures that the value will continually increase after launch. From the 21 million coins, 70% Pre-mint will be released to the public at [www.Oduwa.io](http://www.Oduwa.io). Participants interested in purchasing Oduwa can do so at [www.Oduwa.io](http://www.Oduwa.io) by purchasing with another cryptocurrency like BTC, ETH and more. A corresponding amount of Oduwa coins will be sent to the e-wallet. Oduwa coins will also be tradable on major exchanges once the Main net is officially launched.

The main aim of the Coin sale is to raise funds that will be used for developing the platforms and other financial inclusion. There will also be a limited few participants that will have a chance to acquire Oduwa coins at a substantially lower opening cost of 0.10 USDT. There will be an early bird discount offered based on when the individual acquires Oduwa coins during the opening stage. The Pre-launched will have a 25 percent discount while the main launch will see some set prices. In the first month, the price will be 1 OWC for \$0.15 or its equivalent in ETH. This increases to 0.18 and 0.21 in the 2<sup>nd</sup> and 3<sup>rd</sup> months respectively. The Specific dates of the launch. This is better shown in the following tabular representation.

Period	Oduwa coin (OWC) Purchasing Price
1 <sup>st</sup> Month of launch	1 OWC = \$0.10
2 <sup>nd</sup> Month of launch	1 OWC = \$0.18

3 <sup>rd</sup> Month of launch	<p>1 OWC = \$0.21</p> <p>Hence further buying more OWC will increase the price of the next OWC by .00001 due to the algorithm of scarcity calculated by the block</p>
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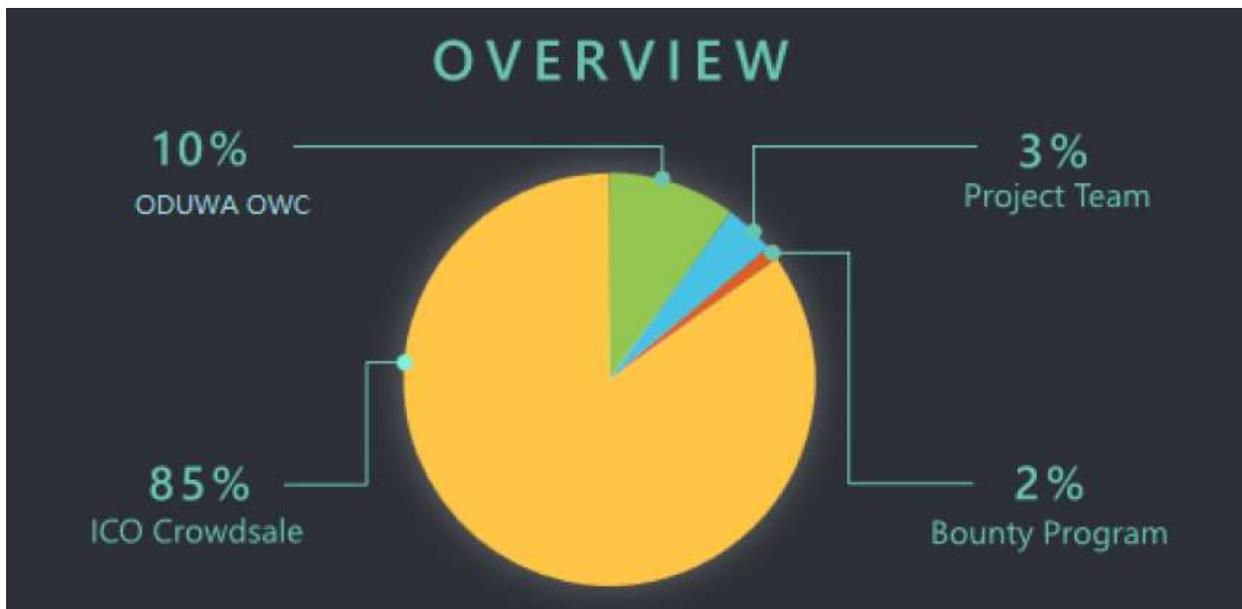
## 5.2 COIN PARTICULARS

<b>Name:</b>	ODUWA COIN
<b>Ticker:</b>	OWC
<b>Coin type:</b>	Cryptocurrency POW/PoS
<b>Hard Cap:</b>	21,000,000 MAX Supply
<b>PRE-MINED:</b>	70% Total Supply
<b>MINEABLE</b>	30% Reward Supply - PoS
<b>REWARD</b>	2 % Yearly
<b>START</b>	01/04/2018
<b>SET PRICE</b>	10 Cents
<b>Exchange rate:</b>	TBD
<b>Accepting:</b>	ETH, BTC, USD
<b>Decimals:</b>	8
<b>Coin Explorer:</b>	<a href="http://www.Oduwaexplorer.com">www.Oduwaexplorer.com</a>

### 5.3.1 DISTRIBUTION OF COINS

We have devised a transparent distribution plan for the funds collected during sales. For the purpose of funding further development of OWC Coin, 21,000,000 OWC Coin will be the max supply. The emission of the coin will be based on the Oduwa platform. The funds distributed through Sales will be used for various purposes discussed below in detail.

- 85% of the total coin supply will be available for sale
- The development team will use 10% of funds for further developing, maintenance and ensure that the Oduwa coin platform is compliant and flourishes across the globe. It will also be used for marketing to gain awareness about the platform and gaining more and more users
- 3 % will be used as a promoter expense and running cost for the administrators
- 2% of the coin will be used for bounty programs



The details of the specific allocations are given in the more detailed pie-chart below

From the amount raised by sale, the lion's share will be used in expanding the growth of the platform. This includes the creation of the blockchain, algorithms, smart contracts and the different products offered. Oduwa Asset Protection, Oduwa Encrypt and the Oduwa exchange will all be created. Included in the development will be a mobile application that works with both iOS and Android devices. A substantial portion will be allocated to the bounty program. The bounty program will provide signature marketing, debugging and translation services. It will create awareness in the cryptocurrency community by maintaining [bitcointalk.org](http://bitcointalk.org) and Reddit threads. The rest will be used for marketing, running the day-to-day operations and for any miscellaneous expenses.

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### 5.3.2 COIN HOLDER BENEFITS

1. Oduwa coin will be tradable on various notable exchanges around world
2. Oduwa is the exchange, you can trade Oduwa coin on our exchange with no fees
3. Added protection for your Oduwa portfolio against volatility
4. Easy liquidation with OduwaPay
5. No Inflation

The total supply of Oduwa coin will only be 21 Million Oduwa coins worldwide

### 5.4 ODUWA REFERRAL CAMPAIGN

In case you have no spare money to invest or want to do more than just helping us financially, there are other ways to contribute. Our referral campaign will enable participants to help us deliver our message to the community and get free Coins as a bounty reward.

**To earn and receive Oduwa coins, first you should create an email-based Oduwa account.** It is important for you to have access to that email and your Oduwa account password, as we will send bounty rewards directly to your Oduwa account.

Next, just spread information about Oduwa coin in the crypto-community as wide as possible by following the simple instructions that will be posted on the website once finalized. By completing bounty tasks, you will receive bounty-Coins, which are divided into

the following categories: Twitter, Facebook, bitcoin and talk signature campaign. At the end of bounty, we will distribute 420,000 Oduwa coin proportionally to our bounty stakes in each category.

## 5.5 SPREAD THE INFORMATION

Post about us on your current social media accounts and tell people what we are doing. If you are a reporter or journalist write a newspaper publication about us. We are always happy to give an interview and tell about our cause. Furthermore, you can be our team ambassador in your area and help us market this social cause intended to reward everyone. You can also help us by being our early user and convincing your inner (friends and families) and outer circles (far relatives) to join our network.

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### 5.5.1 JOIN OUR TEAM

There is always work you can do. If you are interested in helping us, write to us, and tell us what you can do and how you can help us. For the work you do. we will pay you with our Coins, and in the future, you may find permanent employment in our organization.

[support@Oduwacoin.io](mailto:support@Oduwacoin.io)

## CHAPTER 6: ROADMAP

Period	Activities
4 <sup>st</sup> Quarter 2017	<ul style="list-style-type: none"><li>- Conceptual Ecosystem completed</li><li>- Start of the Oduwa platform development</li><li>- Completion of the inner software prototype</li></ul>
1 <sup>st</sup> Quarter 2018	<p>Oduwa OWC prototype done</p> <ul style="list-style-type: none"><li>- Oduwa 1<sup>st</sup> SALES</li><li>- Oduwa 2<sup>nd</sup> SALES</li><li>- Oduwa 3<sup>rd</sup> SALES</li></ul>
2nd Quarter 2018	<ul style="list-style-type: none"><li>- Main net – Private Blockchain</li></ul>

	<ul style="list-style-type: none"> <li>- Start of Oduwa OWC testing</li> <li>- Start of Zephyr update development</li> <li>- Oduwa Coin Ecosystem</li> </ul>
3 <sup>rd</sup> Quarter 2018	<ul style="list-style-type: none"> <li>- Oduwa OWC Stable release</li> <li>- Zephyr update testing start</li> <li>- Oduwa OWC with Zephyr released -Open Blockchain</li> <li>- Mining integration PoS</li> </ul>
4 <sup>th</sup> Quarter 2018	<ul style="list-style-type: none"> <li>- Oduwa OWC mobile application done</li> <li>- Oduwa coin Listing</li> <li>- OWC Financial Inclusion</li> </ul>

**6.1 ODUWA KINGDOM AND ITS RULES**

Oduwa originated from the ancient Benin kingdom meaning "The Road Map to wealth " Your money should work for you and not against you." These are symbols of the kingdom’s power and wealth through trade. ODUWA Is Alive and Born to Live Forever again On the Blockchain. Oduwa community, everyone can buy, sell, make payment, gift donation and engaged in mining with Oduwa coin blockchain wallet and built wealth as long as they respect Oduwa kingdom rules:

- i. Don't liquidate your entire portfolio. A community designed to empower each other.
- ii. Buying more Oduwa will increase the price of the next OWC
- iii. ODUWA coins are only 21 Million worldwide; scarcity will create demand.
- iv. Use Oduwa coin wisely for legal activities.
- v. Early believers benefit the most.
- vi. No transactions Fees to receive and send Oduwa
- vii. Users security is our No1. Priority, offenders will be banned without warning
- viii. Oduwa is digital cash, don't share your login details with anyone.
- ix. Enable the three layers of authentication in your wallet for maximum security.
- x. Give back to your community on your capital gain.

ODUWA COIN is devoted to selfless and fearless democracy, fairness, trust-economy, equality, self-governance, no-hierarchy and love for all humanity. A community where every coin is like gold. Every trade, buy or sell on ODUWA network, has no transaction fee for all OWC Coin holders, for being early believers in ODUWA. For each OWC COIN added or removed from circulation, the price of the next COIN might increase or decrease automatically by a fractional amount of OWC (about .0000001 OWC). When users purchase OWC COIN the value is worth slightly more due to the algorithm calculated (Demand & Supply) on the network and Oduwa coin holders benefit from the price increase? ODUWA coins are only 21 Million worldwide and when they sell the value is slightly less. Selling OWC COIN is like saying that the trader has lost faith in ODUWA. ODUWA will manage the economy but cannot affect the price of the COIN. The price will rise, and the price will fall dependent on the community trust.

Those who trust ODUWA and hold OWC the longest will benefit the most. We are committed to increasing accessibility and the growth of Oduwa.....

## CHAPTER 7: CONCLUSION

For many years, the cryptocurrency community has steadily grown, but it still lacks an asset protection platform that will protect and insure investments trade in major cryptocurrencies and Low Energy cost Mining operations. Oduwa is created with the vision to resolve problems associated with the crypto-currency ecosystem. It presents a complete package of products such as Oduwa, Oduwa Exchange Platform, Oduwa PoS Mining and Oduwa encrypt. All these products are based on decentralized technology and ensure that there is no single point of failure. These products are independent of

any intermediary being involved for transactional purposes thus allowing a peer to peer (p2p) mode of payments and transactions. Oduwa ecosystem uses Oduwa coin as its currency, thus, enabling the Oduwa coin holders to spend it for any transactional activity with Zero Transaction Fees. It would provide a fast-real-time mode of payment that has the Zero market transaction fee and tremendous liquidity. This project will revolutionize the concept of crypto trading by adding asset protection of leading cryptocurrencies into the decentralized blockchain. You can be a part of this revolution by joining us today at [www.Oduwa.io](http://www.Oduwa.io)

Click here to join our telegram channel: [https://t.me/Oduwa coinEXCHANGE](https://t.me/Oduwa_coinEXCHANGE) or follow us on Our website: [www.Oduwa coin.io](http://www.Oduwa coin.io) to keep yourself updated and [support@Oduwa.io](mailto:support@Oduwa.io) . Social Media channels #Oduwa coin