



# Alluva Whitepaper

Alluva is a blockchain-based product that allows users to predict and rate cryptoassets. Users are incentivised for correct predictions and, over time, these predictions and ratings will give institutional, startup, cryptocurrency, and retail investors actionable research and data for early dealflow access.

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# Executive Summary

Investing in cryptocurrencies has become a popular practice over the past two years. The digital assets class attract long-term and short-term investors from across the globe, who invest for the purpose of participating in the ICO of a promising startup or simply to trade and earn short-term gains. Despite the spectacular growth of crypto-investment, however, pressing issues remain around their objective evaluation. Poor data, biased information, lack of predictability, and often conflict of interest, are some of the concerns. Furthermore, these tools have brought about a paradigm shift in the investment and trading space, requiring the creation of new infrastructure for trading assets, conducting research, and raising and investing capital.

Alluva is the solution to this problem. A contributor-model product that incentivises participants, Alluva brings clarity in the digital assets, blockchain, and associated investment space, helping potential individual and institutional investors explore the best of cryptocurrency investment, and blockchain technology and startups. Alluva provides cryptocurrency enthusiasts with:

- > A platform that encourages analysis and price monitoring
- > A way to step into crypto investment without spending their own money
- > A way to earn for their efforts of analysis and market study
- > A method to better monitor crypto movements and hone their investment skills

In the coming months, as Alluva grows and incorporates various iterations into the product, it will introduce new methods with which the data on cryptocurrency will be applied to aid institutional investment, such as those by cryptocurrency hedge funds. Relying on predictions and careful market monitoring algorithms, Alluva leverages the vast knowledge and opinions for each STO, cryptocurrency, and ICO from around the world, providing a comprehensive and sophisticated resource that would help investors pinpoint potential for high return investments.

# Cryptocurrency Investment: Problems and Drawbacks

A large number of investors have been active in crypto investment, however, more often than not, they have been extremely cautious due to the high unpredictability of the price of these digital assets. Furthermore, changing regulations and a seemingly negative outlook has left investors unwilling to trust upcoming cryptocurrencies, or identify the right price at which to invest in those that have had a moderate or long run in the market.

The current market offers them no means to accurately gauge the value of the virtual currencies they purchase. The information that does exist is subjective, relying on a few experts to determine whether a certain cryptocurrency will rise or fall in value, and whether it has longevity and applicability. Furthermore, this information is not accurately reflective of the community thought towards the startup, its currency, its product, and the potential of mass adoption. This makes investment into any cryptocurrency a large gamble, leaving existing investors uncertain about making new investments and newcomers uncertain about the best way to proceed with analysis and investment.

The key challenges that investors face when evaluating any cryptocurrency as an investment option are:

**Data Silos:** The current landscape for cryptocurrency evaluation is untested, arbitrary, and ungrounded - a true, unbiased, and data-based method of accurately assessing the long term success of any digital asset does not exist.

**Bias and Conflict of Interest:** Existing reviews of cryptocurrencies lack a structured approach and credibility. The few rating platforms that do exist also lack objectivity and grounded methodology. Information provided is often based on the best revenue return for the site, and is thus subject to significant conflict of interest problems. This, in turn, has led to investors investing in currencies without proper research metrics and analytics, only to result in very small gains or even losses.

**Volatility and Unpredictability:** Cryptocurrency prices have been subjected to high volatility, especially in the last last year. The lack of information on what drives prices to remain so volatile adds to their unpredictability. There currently exists no single method to obtain a holistic, quantifiable look at the trend and potential of any cryptocurrency. Investment in digital currencies, therefore, remain uncertain and investors stay wary of making commitments.

Consequently, cryptocurrency investment has become an attractive option for many, but one that is fraught with uncertainty.

# The Alluva Solution That Rewards Cryptocurrency Evaluation

## Overview

Alluva brings together the community and proprietary metrics and algorithms to provide retail and institutional investors a quantitative and qualitative outlook on investment in the current age. Users are incentivised for the contribution of their predictions and ratings, once proven. Alluva offers users a chance for existing and new investors in the cryptocurrency sector to provide predictions on cryptocurrencies for:

- > 1 day
- > 1 week
- > 1 month
- > 6 months
- > 12 months

Predictions are made on the basis of investor understanding of the various factors that influence these currencies and their feasibility as an investment option. These include all cryptocurrencies that may be traded in the long and short terms.

By making predictions without having to invest any amount of their own money, existing and potential investors gain a deeper and more applicable understanding of the cryptocurrency market. At the same time, the inputs they offer, if consistently proven collect, add value to long-term cryptocurrency investment too.

## A Qualitative And Quantitative Answer To Today's Short-term And Long-term Investment Needs

Through blockchain technology, Alluva provides a platform that cryptocurrency investors and enthusiasts can use to quantitatively represent their qualitative analysis of any digital asset. Absolute transparency is guaranteed through the application of blockchain that lies at the core of the infrastructure of Alluva.

Over the next few months, Alluva will leverage its proprietary algorithm and the data built through predictions to provide a quantitative and qualitative outlook to long-term investors, thereby fulfilling a critical need of the hour. This will consequently allow investors to more accurately assess the project quality and viability of companies that are offering digital assets to raise capital. Key fundamental factors included in this evaluation are team, location, investor, sector levels, existing company, product scalability, market sustainability, and potential for long-term price growth among others.

By incorporating additional functions in which users can participate, Alluva aims to fulfil the goal is to provide cryptoasset investors with the same level of due-diligence that has thus far served institutional investors and VC funds in their search for the unicorns. To ensure the integrity of the content, Alluva will moderate and curate submitted ratings and predictions to deter bad actors from trying to game the system.

## **Alluva DApp**

We are building the world's largest rating platform, expanding on existing blockchain technologies to allow for complete transparency in the predicting process. To be launched in Q2 2019, the DApp will allow all contributors to rate cryptocurrencies and be rewarded for their submissions and correct price calls. The DApp will also be distributed through a number of sources including Refinitiv, Bloomberg, Oddup, Unicornhunt, and other financial and media outlets. Final details and distribution dates will be broadcasted through Alluva's official blog, Telegram Group, and other social media accounts.



# Alluva Tokens

## Obtaining Alluva Tokens

Users who contribute the most accurate and effective ratings and predictions to the ecosystem, through 'Ratings Mining' and 'Ratings Tips', will be rewarded with Alluva tokens. Contributors and holders of Alluva tokens will have an increased chance of being allocated early investment placement for the most popular ICOs, STOs, and startups which are usually only made available to well-connected angel investors and industry insiders, through the 'Proof of Ratings Placement' process. Individuals will also be able to purchase Alluva tokens from leading exchanges. Over the next few months, Alluva tokens will be listed on leading global cryptocurrency exchanges.

## Ratings Mining

Ratings Mining is a process that incentivises people to contribute ratings to and submit predictions on Alluva. The tokens earned through this process are released from the Alluva token reserve. The amount of tokens a contributor earns is determined by a formula that ascertains how consistently accurate their ratings are over a specified time period. Reviews need to be provided on two distinct sections, a qualitative review and quantitative review.

**Cryptocurrency Qualitative review:** This section allows contributors to provide predictions as numerical scores for their subjective assessments of different aspects of the cryptocurrency

- > Price Action - 1 to 10 score
- > Price Assessment - 1 to 10 score
- > Volatility behaviour - 1 to 10 score
- > Trading behaviours - 1 to 10 score
- > Dapp usage assessment - 1 to 10 score

**Quantitative review:** Users will be able to represent their qualitative analysis of cryptoassets as price predictions for them. Given a specific, predetermined margin of error, predictions that come closest to the actual price at the predicted time will be rewarded for their accuracy. The accuracy of predictions over time will entail the allocation of an Accuracy Score; The closer the Accuracy Score to the actual result over a set period of time, the greater number of tokens the contributor will receive as new Alluva tokens are released into the market.

The relative importance of each attribute will determine its weight, and these weights may be adjusted transparently over time in search of the optimal formula with the best performing predictive power.

## Ratings Reputation

Contributors that provide successful predictions and ratings over time will accrue a ratings history. The accuracy of their ratings history will have an impact on the weight of their future ratings. For example, a contributor who consistently provides low scores for ICOs, STOs, and cryptocurrencies that fail to meet investment return targets and/or high scores for those that consistently exceed investment targets will gain a trusted reputation amongst the Alluva community. A positive ratings reputation will lead to higher weights in future reviews. Conversely, ratings from contributors who demonstrate a consistent inability to make accurate predictions on investment quality will be granted less weight in future reviews.

## Ratings Tips

Contributors can also earn Alluva tokens by receiving tips from members of the community who would like to show their appreciation for the quality of their ratings and predictions. Each contributor rating will be accompanied by a tip jar function, where viewers can donate Alluva tokens.

Viewers can receive tokens by purchasing tokens on digital asset exchanges that have listed Alluva. Alluva team will retain 1% of all tokens in order to seed the community of contributors by airdropping Alluva tokens to every registered user of the network.

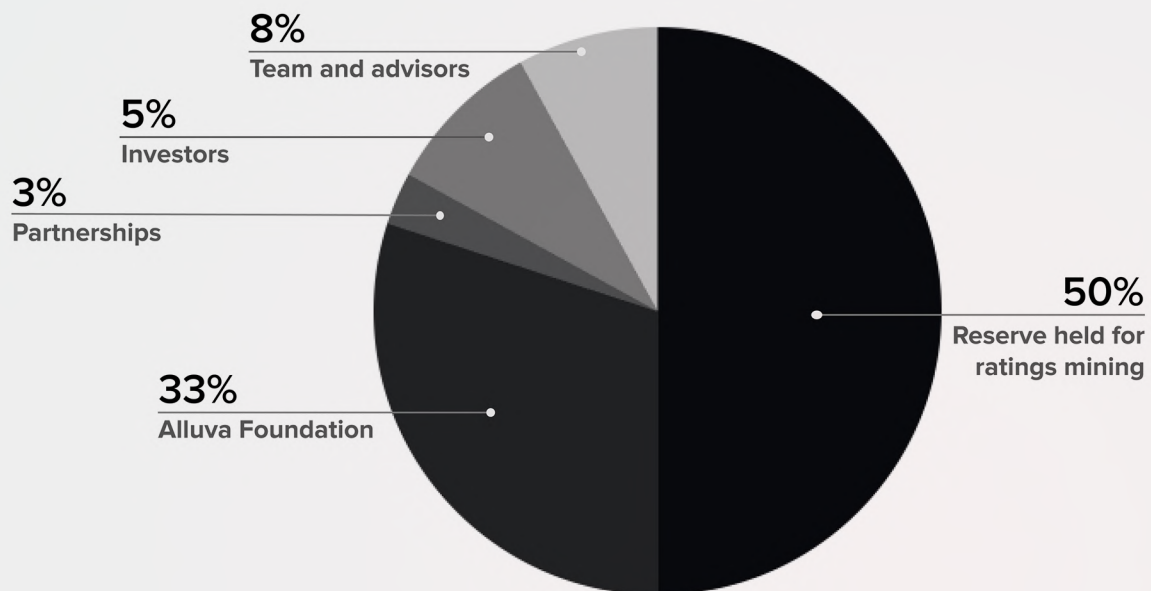


## Distribution Breakdown and Details

### Breakdown of Total Tokens

The total number of Alluva tokens will be broken down and distributed as follows:

- 50% Reserve held for ratings mining
- 33% Alluva Foundation
- 3% Partnerships
- 5% Investors
- 9% Team and advisors



### Issuance of Tokens Through Ratings Mining

50% of all Alluva tokens will be released over the next 10 years on an average of 15,000,000 tokens per month. After all 1.5 billion tokens have been released into market circulation, the only other way contributors will be able to earn Alluva tokens is through Ratings Tips.

## Details of the Alluva Token

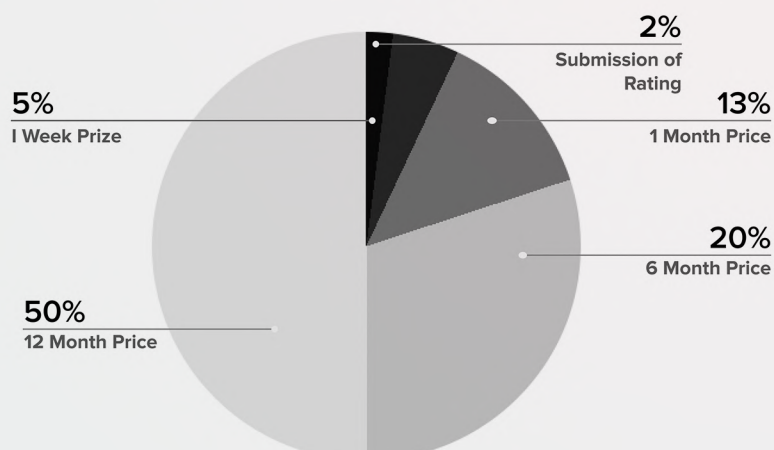
|                      |                                                           |
|----------------------|-----------------------------------------------------------|
| Token Type           | Utility                                                   |
| Token Name           | Alluva                                                    |
| Token Code           | ALV                                                       |
| Technology Framework | Ethereum Blockchain and the Ethereum Smart Contract ERC20 |

## Proof of Ratings Placement (PoRP)

The network of contributors providing ratings earn Alluva tokens through ratings mining. While all contributors are allocated nominal ALV tokens for participation, only contributors who provide proper price predictions are rewarded.

When completing ratings mining, a contributor will need to successfully complete 5 steps to enable participation of access to Alluva tokens. A contributor will be rewarded for the following tasks:

- Complete a rating of a cryptoasset (2% of rating mining award)
- Correctly predict the 1 week price (5% of rating mining award)
- Correctly predict the 1 month price (13% of rating mining award)
- Correctly predict the 6 month price (30% of rating mining award)
- Correctly predict the 12 month price (50% of rating mining award)



|                      | %  | ALV  | USD      |
|----------------------|----|------|----------|
| Submission of rating | 2  | 200  | \$ 4.00  |
| 1 week price         | 5  | 500  | \$ 10.00 |
| 1 Month price        | 13 | 1300 | \$ 26.00 |
| 6 month price        | 30 | 3000 | \$ 60.00 |
| 12 month price       | 50 | 5000 | \$ 100   |

*An example of the rewards a contributor could potentially earn based on correct price predictions.*

Price verifications of contributions will be carried out at the time by verifying predictions against major cryptocurrency price sources. The amount and method of receiving reward tokens for each correct rating prediction will be tabled at length, closer to the launch date, and may change depending on macro factors, including but not limited to market capitalisation, stability of cryptocurrency project, and trading volume.

## Utilising Alluva Tokens

Token holders will be able to access existing services and all future projects at discounted rates. Access to paid services including startup insights, investor insights, and ecosystem insights will be available for purchase using Alluva tokens. These premium services provide invaluable information when making investment or fundraising decisions that can ultimately have massive impact on startups and VC funds alike.

Purchase price using Alluva tokens will typically come at a 10% to 15% USD denominated discount (based on the spot price of ALV at purchase time) from the regular USD price. Other forms of preferential treatment, such as early access to beta products, will also potentially be made available to Alluva token holders.

As the network of contributors providing ratings and predictions earn Alluva tokens through ratings mining, the utility of their token holdings will also expand through access to additional investment opportunities, including investing alongside the Alluva Foundation. Holders of Alluva tokens will be rewarded with exclusive access to early placement in investing in oversubscribed ICOs, STOs, and cryptocurrencies - a privilege that is typically only available to industry insiders. Alluva is also working with a number of partners to enable Alluva token holders to use their ALV to make purchases through Alluva partners.

# Roadmap

2019

**January 2019**

Alluva website and white paper to be released

**February 2019**

Development ongoing

**March 2019**

Alluva to be listed on the first exchange

**April 2019**

Development ongoing

**May 2019**

Alluva Foundation to be deployed

**June 2019**

Alluva Beta to be launched

**July 2019**

Alluva Ratings mined to be launched

**August 2019**

First ratings mined tokens distribution

**September 2019**

Alluva Institution to be launched

**October 2019**

Development ongoing

**November 2019**

Development ongoing

**December 2019**

Development ongoing

2020

# Alluva Community

Be a part of the Alluva Community. Join our social media pages, contact us, and always stay in touch.



Medium - <https://medium.com/@alluva>



Facebook - <https://www.facebook.com/alluva.io/>



Instagram - <https://www.instagram.com/alluva.io/>



Twitter - <https://twitter.com/alluva>



Telegram - <https://t.me/alluvacommunity>



Reddit - <https://www.reddit.com/user/alluva/>



Linkedin - <https://www.linkedin.com/company/alluva>



Github - <https://github.com/Alluva>



Quora - <https://www.quora.com/profile/Alluva>