DEZORA

DECENTRALIZE WEALTH REDEFINE TRUST

Executive Summary

Dezora is a decentralized financial protocol designed to deliver the next generation of financial freedom to global users through transparency, security, and composability.

We redefine the boundaries of liquidity aggregation, trustless lending, intelligent yield strategies, and community governance. Dezora is not only a decentralized platform—it is a new paradigm of financial order, controlled by users, executed by code, and driven by consensus.

Key Highlights:
- Multi-chain compatibility with high scalability, supporting Layer2
- Smart product design emphasizing maximum yield and asset security
- DAO-driven governance structure, truly "community-controlled"
- ZORA token as the core of the ecosystem, connecting protocol, governance, and incentives

Goal: Build a universal financial network where wealth is no longer monopolized by centralized institutions but controlled and defined by users themselves.

Market Background & Problem Insights

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Current Issues in the Financial System:
Severe centralization risks: User assets depend on custodians, subject to freezing, misappropriation, and censorship

High service thresholds: Traditional finance excludes ordinary users and imposes heavy cross-border restrictions

Lack of transparency: Hard to trace yield sources, risk disclosure, and capital flows

Limited innovation: Large institutions dictate the innovation path, with low user participation

Why DeFi?
- Open access: Anyone can participate with just a wallet, no approval required
- Composability: DeFi protocols can be freely combined for rapid innovation
- Automated execution: Smart contracts enable financial logic without intermediaries
- Transparent auditability: All actions are on-chain, verifiable, and traceable

Dezora is the answer to this trend—rebuilding financial trust through smarter systems

Mission & Vision

DEZORA

Mission:
We are committed to building a decentralized financial platform that everyone can participate in and control, bringing the power of finance back to the users themselves.

By creating efficient, secure, and intelligent protocols, we aim to ensure that global users—regardless of background or location—can participate equally in financial growth.

Vision:
Dezora's vision:
To become the world's most trusted and sustainable DeFi ecosystem.
In the next three years, we aim to:
· Build a multi-chain DeFi infrastructure supporting billions in liquidity
· Establish a fully DAO-driven governance model
· Support interoperability between RWA (Real World Assets) and Web3
· Become a bridge between everyday users and professional finance

No more intermediaries, no more blind trust—we believe financial trust should be driven by smart contracts and community consensus.

Core Values

Decentralized Ownership – True financial freedom comes from users having full control over their assets. Dezora is non-custodial and censorship-resistant.

Security First – Multi-round code audits, multi-signature operations, on-chain verification, and transparent governance to minimize risks.

Yield-Driven Innovation – Sustainable yield aggregation strategies to maximize opportunities while controlling risk.

Community Governance – A complete DAO governance framework where all major upgrades and resource allocations are decided by community proposals and voting.

Dezora is a self-evolving financial organism.

Product Overview

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Dezora offers a composable, scalable, and sustainable multi-module financial protocol system for a variety of users—from beginners to experienced DeFi players to asset managers.

Main Product Lines:

Module	Description
Dezora Swap	AMM-based decentralized trading protocol
Dezora Vaults	Yield aggregation and auto-compounding, multi-chain strategies
Dezora Lending	Non-custodial lending platform with variable/stable rates
Dezora DAO	Community governance platform for proposals, voting, and execution
ZORA Token	Economic and governance core of the ecosystem

From a user's perspective, you can:

• Provide liquidity and earn trading fees
• Deposit crypto assets for automatic compounding yields
• Lend assets to earn interest, or borrow stablecoins with collateral
• Participate in governance and vote on proposals

Core Modules

Dezora Swap (DEX Module)
- AMM (Automated Market Maker) model
- Supports stablecoin curves and asymmetric pools
- Dual LP incentives for all pairs

Dezora Vaults (Yield Aggregator)
- Cross-protocol strategies (e.g., Compound, Aave, Curve)
- Auto-compounding to reduce gas costs
- Risk ratings and optional stability-focused strategies

Dezora Lending (Lending System)
- Non-custodial lending, users retain full control of collateral
- Multiple collateral types: major tokens, stablecoins, LP tokens
- On-chain liquidation mechanism and risk alerts

Dezora DAO (Governance System)
- All major parameters and upgrades decided by DAO votes
- Proposal thresholds and voting power based on ZORA holdings
- Incentives for long-term stakers to participate in governance

Technical Architecture

DEZORA

Main Product Lines:

Layer	Description
Smart Contract Layer	All logic runs on-chain, fully auditable
Multi-Chain Layer	Supports Ethereum, Arbitrum, Base initially; expansion to Solana, Scroll
Oracle System	Chainlink + custom aggregators for price accuracy
Security Module	Bug bounty, multi-sig wallets, emergency pause (Timelock)
Frontend Layer (dApp)	React + Web3.js, wallet integration, gas optimization

Security Add-ons:
- Audited by top firms (CertiK, Quantstamp)
- All asset transfers are verifiable on-chain
- Lending and staking logic executed automatically without intermediaries

Tokenomics (Updated)

ZORA is the native token of the Dezora ecosystem, with governance, incentive, fee utility, and staking functions.

Token Name: ZORA
Ticker: ZORA
Max Supply: 300,000,000

Category	%	Amount	Vesting
Community Incentives (Liquidity Mining, Airdrops)	40	120,000,000	Gradual release, user adoption incentives
Core Team	20	60,000,000	12-month lock, 36-month linear release
Investors	15	45,000,000	6-month lock, 24-month linear release
DAO Treasury	15	45,000,000	Governed by DAO for expansion and partnerships
Ecosystem Fund	10	30,000,000	Strategic use, transparent execution

Use Cases:
• Governance voting power
• Protocol usage incentives
• Fee discounts for stakers
• Fee buyback and burn to increase scarcity

Yield Model

One of Dezora's design goals is to provide users with sustainable, efficient, and risk-resistant sources of yield, while encouraging long-term participation.

Main Sources of Yield

Module	Yield Type
Swap (DEX)	Trading fees returned to liquidity providers (LPs)
Vaults (Aggregator)	Cross-platform APY with auto-compounding
Lending	Interest rate spread + incentive rewards
ZORA Staking	Protocol revenue share or airdrops from new ecosystem projects

Vault Features:
- Automatic compounding to enhance yield
- Dynamic strategy adjustments for risk/reward balance
- User choice between conservative and high-volatility strategy bundles

ZORA buyback & burn - 30%

DAO Treasury - 30%

Ecosystem Development Fund - 20%

Rewards for stakers - 20%

Dezora ties protocol revenue to community governance, creating a positive feedback loop: "The more it's used, the stronger the platform, the richer the users."

Governance System

Dezora DAO is the control center of the protocol, granting community members real rights to propose, vote, and decide.

Governance Structure:
- Proposal: Any user holding a sufficient amount of ZORA can submit proposals
- Voting: Voting power based on ZORA staking amounts
- Execution: Passed proposals automatically trigger smart contract execution

Proposal topics may include:
1. Adjusting protocol parameters (e.g., fees, staking APY)
2. Launching new products or chain deployments
3. Allocating DAO treasury funds
4. Listing new assets or adjusting risk levels

Module	Description
V1 Semi-Decentralized	Multi-sig by team/DAO; community has advisory & preliminary voting rights
V2 Fully On-Chain	DAO votes directly trigger smart contract logic
V3 Modular Governance	Sub-modules governed independently, multi-layered decentralization

Decentralization is gradual—we aim to build a protocol truly owned by its community.

Stability & Risk Control

In the highly volatile crypto market, Dezora focuses on system stability to prevent cascading risks in extreme conditions.

Volatility Hedging Mechanisms:

1. Multiple oracles for cross-verification (Chainlink + custom backup feeds)
2. Risk buffer pool to absorb unexpected losses
3. Asset-specific collateral ratios, liquidation thresholds, and risk tiers
4. Lending insurance fund for failed liquidation events

Liquidation & Risk Strategies:

• Real-time on-chain risk monitoring for every loan/collateral
• Automated liquidation triggered by price volatility
• Timelock execution for major governance proposals to prevent attacks

Trustless Protection:
• All logic executed by public smart contracts
• Fully traceable on-chain operations via block explorers
• Multi-sig for key permissions, progressively moved to DAO control
• Dezora is not just a yield machine—it is a self-protecting, self-healing financial ecosystem.

Security & Audits

Security is the top priority in Dezora's protocol design. We implement a four-dimensional defense system: code audits, secure architecture, operational monitoring, and rapid response.

Smart Contract Audits:

- Core modules audited by: CertiK / PeckShield / SlowMist (pre-audit)
- All audit reports will be published on the official website and GitHub
- Scope: Swap, Vault, Lending, DAO governance, ZORA issuance

Operational Security:

- Multi-sig control (3/5) for key governance powers, held jointly by team + community + external auditor
- Emergency pause function for halting protocol functions during attacks
- Permission separation between modules to limit attack impact

User Asset Protection:

1. Insurance fund pool funded by protocol fees for extreme loss coverage
2. Bug bounty program with rewards up to 50,000 ZORA
3. All assets and yields fully controlled by on-chain contracts, no centralized custody

Roadmap

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2025 – Initial Deployment:
- Mainnet V1 launch (ETH / Arbitrum)
- Swap, Vault, Lending modules live
- CertiK audit completed & report published
- Genesis Airdrop & early community incentives
- ZORA IDO launch

2026 – Expansion & Integration:
- DAO Governance V2 with on-chain execution
- Cross-chain deployments (Base, Polygon, Linea)
- Stablecoin peg & volatility hedging
- Mobile wallet plugin release
- DeFi-as-a-Service collaborations with external protocols

2027 – Decentralized Ecosystem:
- ZORA Launchpad for DeFi project incubation
- RWA integrations (real estate, art, bonds)
- DAO treasury fully community-controlled
- TVL target > $1B, 1M+ community members

Marketing & Community

The driving force of DeFi is not only technology, but also community trust and engagement.

Community Building:

Region	Focus
Southeast Asia	Collaborations with local KOLs, establish educational nodes
Latin America	Ambassador program & online hack-athons
Europe	Participate in governance forums, push ZORA listings
Global	"Dezora Pioneer" partner program for early node support

Marketing Channels:
- Content marketing: blogs, visual whitepapers, governance guides
- Partnerships: Wallets (MetaMask), DEXs (Uniswap), analytics (Dune)
- Event presence: ETH Global, Token2049, DevCon
- Incentives: Airdrops, liquidity bootstrapping, content creator rewards

We don't "buy users"—we empower the community.

Compliance & Legal

In a world where decentralization meets regulation, Dezora adopts a multi-layered compliance strategy for both user protection and global expansion.

Legal Structure:
- Entity in BVI or Cayman Islands
- DAO registered as a non-profit foundation
- Protocol deployment rights belong to DAO, not a centralized company

Regulatory Measures:
- Restricted region exclusions (e.g., U.S., North Korea)
- Website/protocol includes disclaimers and legal status notice
- No promotion of "guaranteed returns"

Compliance Efforts:
- Partnerships with legal advisors (Andressen Legal, Horizons Law)
- Support for DID & compliant wallet whitelists (zkKYC, WorldID)
- RWA issuance only with regulated platform

Core Team & Advisors

Core Team (Pseudonyms + Roles):

1. Rei / Protocol Architect – Former Solidity audit consultant
2. Nova / Strategy & Yield Lead – Former CEX strategy head
3. Ling / Security Director – Blockchain security expert
4. Kael / Community & DAO Ops – Governance and community management

Advisors:

1. Alex S. / Legal & Compliance – Blockchain regulatory consultant
2. Dr. Yoon / Game Theory & Tokenomics – Governance and incentive design
3. In a DAO, the core is not "anonymity" but "verifiable contribution."

Fundraising & Capital Use

Funding History:

Stage	Time	Amount	Investors
Seed	2025 Q2	$2.3M	Anonymous Web3 fund, KOL partners
Private	2025 Q4 (Planned)	$4–6M	Global strategic investors
Public (IDO)	TBA	Before mainnet	Open to community & early supporters

Capital Allocation:

Protocol R&D & Audits - 35%

Community & Marketing - 25%

Liquidity Fund - 20%

Legal & Compliance - 10%

Operations & DAO Tools - 10%

Risk Statement

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Key Risks:

Market volatility: Asset values can fluctuate sharply

Smart contract risks: Possible undiscovered bugs or exploits

Liquidation risk: Leveraged or lending products may face forced liquidation

Regulatory uncertainty: DeFi legality varies by jurisdiction

Governance attacks: Malicious proposals or whale voting could harm stability

Disclaimer:

- ZORA is not a stock and has no profit/dividend rights
- No guaranteed returns or principal protection
- Team will maintain transparency and security but is not liable for losses from hacks or failures

DEZORA

Together, we decentralize trust.
Welcome to the future of finance.

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✈ t.me/dezoraDAO

discord.gg/dezora

github.com/dezora-protocol

mirror.xyz/dezora.eth

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