



Executive Summary

Value Proposition

If you are looking for a holiday, you check Expedia or Tripadvisor.

If you are looking for a job, you check Monster or LinkedIn.

If you are looking for a coffee machine, you check Amazon or Ebay.

If you are looking for a song, you check Spotify or iTunes.

But if you are looking for a financial product, where do you check?

Check Gooruf.com!

Business model

Gooruf aims to reinvent the world of finance by becoming the worldwide preeminent social network for finance, the main access point to financial information and the main tool to choose an investment or to subscribe a financial retail product/service.

Finance is the last big industry where social knowledge, sharing of information, crowdsourcing and wisdom of the crowd are not part of the selection process of services and products: Gooruf will disrupt this industry.

To gain this role, Gooruf collects in a single website a discussion platform (as Reddit vertical in finance), a reviews' platform (as TripAdvisor of financial products), a news' aggregator (as Flipbord vertical in Finance) and a wide library of tutorial (as Wikipedia vertical in finance).

To help user to recognize real knowledge, Gooruf has a Reputations System giving a dynamic Reputability Score to all users by a sophisticate algorithm.

In order to incentivise users (especially expert ones) to contribute to the life of the community and to place attention to the advertising present in the platform, Gooruf has a rewarding system based on the GoorufCoin, a Token running on Blockchain (the GUR Token).

The GoorufCoin can be used to buy added value products and services from the BFCstore and from many other partner stores.

The GoorufCoin will have a fixed value (1 GUR = 0.01 USD) until all 10 billion minted GUR enter into the market, only after this moment (it can require years) the GUR will be subject to market fluctuations.

Gooruf business model is based on profits from sale of advertising and professional services to Financial Companies, which want to promote their product/services among the Gooruf users.

Present and Future

Gooruf.com has been running for **three years** as a live site with a well-developed Italian PoC (Proof of Concept) already having few thousands of registered Users and two early stage regional versions for UK and Asia, with offices in Milan, London and Hong Kong respectively. The technical development is already quite sophisticated and ready for scale up.

After the Italian POC version becomes widely adopted, a worldwide expansion will follow, with a special focus on Asian markets. In APAC region alone, the aim is to involve more than half a billion users in the coming years.

Investors

Two expert founders (Denis Masetti and Federico Morgantini) and an established team promoted the platform. The project received early investment (cash, services and facilities) from **Blue Financial Communication** (BFC), an Italian Publishing House listed in the Milan Stock Market. BFC publishes financial websites, magazines (including *Forbes Italia*) and a TV Channel on Sky Italy.

Now Gooruf aims to raise new funds from Equity Investors to speed its growth.

The project is legally structured as a UK LTD company (Gooruf LTD 100% owned by BFC) and this company owns 100% of a HK LTD company (Gooruf Asia Ltd, the vehicle to issue the Token and manage the rewarding system). Equity investors are welcome to enter into the UK holding, with rules to be defined in private meetings.

The investor (BFC) owns 10% of the issued Tokens, as well the founders and the team owns another 10%. Their Tokens can be used on the BFCstore and partner stores, but not sold until the GUR is not listed (it can require years, as mentioned).

For any further information:

- Visit www.gooruf.com, www.goorufcoin.com
- Write to info@gooruf.com