



**Reinventing the world of Finance**

**WHITEPAPER**

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# I. 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 sophisticated 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<sup>[RB3]</sup> <sup>[FM4]</sup> (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).

## II. Definitions

<b>Advertising</b>	means all the different advertising tools (banner, DEM, visibility, calls to action, etc.) to promote the Financial Firms and their products in the Gooruf Platform.
<b>Financial Company/Firm</b>	means any regulate financial company on the Gooruf Platform providing regulated financial products and services such as: banks, insurance companies, investment funds managers, etc.
<b>Financial Provider</b>	means any company and professional on the Gooruf Platform providing financial products and services (also not regulated) such as: publishing house, training companies, banks, insurances, investment funds managers, advisors, etc.
<b>Financial Product</b>	means any regulated and unregulated product and service directly related to financial, wealth and money dedicated to a retail target and provided/sold in the Gooruf Platform such as: <ul style="list-style-type: none"><li>● Banking<ul style="list-style-type: none"><li>○ Accounts</li><li>○ Credit card</li><li>○ Loan</li><li>○ Mortgage</li><li>○ Private banking</li></ul></li><li>● Insurance<ul style="list-style-type: none"><li>○ Car and other personal insurances</li><li>○ Health insurances</li><li>○ Retirement plans</li><li>○ Business insurances</li></ul></li><li>● Asset management<ul style="list-style-type: none"><li>○ Funds</li><li>○ ETF</li><li>○ Wealth management</li></ul></li><li>● Crypto Assets:<ul style="list-style-type: none"><li>○ Wallets</li><li>○ Exchanges</li><li>○ ICO subscriptions</li><li>○ Payment token (cryptocurrencies)</li><li>○ Utility token</li><li>○ Security token</li><li>○ Crypto funds</li><li>○ Crypto derivatives</li></ul></li><li>● Trading platform and their security<ul style="list-style-type: none"><li>○ stock</li><li>○ bonds</li><li>○ derivatives</li><li>○ currencies</li><li>○ cryptocurrencies</li></ul></li><li>● Comparator</li><li>● Crowdfunding</li></ul>

- equity cf
- product cf
- no-profit projects cf
- charity cf
- Real estate investment
- Advisory services in finance

<b>Gooruf Asia Ltd</b>	means the company incorporated in Hong Kong, the legal entity issuing the GoorufCoin.
<b>Gooruf Ltd</b>	means the company incorporated in London (UK) owning Gooruf.com and developing the Gooruf Platform.
<b>GoorufCoin</b>	means the Utility-Rewarding Token (based on BlockChain technology) applied in the Gooruf Platform.
<b>GoorufReputation</b>	means the reputation system based on algorithms applied to all Players
<b>GoorufReward</b>	means the rewarding system that allows all Players to gain Reputability and GoorufCoins by being active on the Gooruf Platform and engaging with Financial Firms.
<b>Player</b>	means any User and Financial Provider.
<b>User/Individual User</b>	means any natural person involved the Gooruf Platform.

## III. Problems

The Financial sector comprises a tremendously important global industry that is critical to everyone. The process of conveying, verifying, and processing information remains tremendously inefficient, creating unneeded financial friction.

Some issues have been endemic to the industry for many years:

1. **Complexity and lack of knowledge**

The financial industry is big and complicated. Everyday people struggle to find and select the right investment or financial product for themselves. Typically, their search culminates with trusting a local firm or a sales agent met at the country club, on the local softball or football team, or even at the pub. However, these sources predictably lack tailored products for each client, and the agents resort to selling the products that yield the largest commission or aggregate profit for the firm as a matter of course.

2. **Distribution Cost**

Financial companies rely on brick and mortar locations and financial promoters' networks. The cost of these distribution channels is excessively high and contributes to the overall cost of financial products offered.

Other issues have also emerged since the dawn of the "information/internet age":

3. **Misinformation Strategies**

Online review processes are ripe for scam artists. Paid individuals tear down certain projects, build up others, and spread false rumors. The result is illegitimate and inaccurate reviews.

4. **Lack of Validation**

When meeting people online, it is nearly impossible to verify exactly with whom one is interacting, or to gauge their credentials credibility.

5. **Lack of Incentive**

People frequent social media platforms every day, subjecting their personal information to advertising networks in a variety of ways. Traditional social media outlet platform designs lack or neglect to reward their users for valuable time spent on platforms.

## IV. Solutions

The solution to the problems above are as follows:

1. **Simplicity**

The way to reduce the complexity to find and select the right investment or financial product is a simple and friendly web platform (also mobile) that collects a wide range of information, advice, investment opportunities, Financial Providers and Financial Products with a simple system of searching, matching, and navigation.

2. **Cost reduction**

The way to reduce the distribution costs of Financial Products is a simple and friendly web platform (also mobile) to match directly the supply and demand.

3. **Reputation System**

The way to reduce the misinformation strategies is a system of reputation of the users who write reviews and give advice

4. **Certified identity**

The way to reduce the lack of validation is to allow interaction only to Players having a certified identity and qualifications

5. **Effective Incentive**

The way to reduce the lack of incentive is a reward system (tokenized gamification) for users who bring value and financial experience, knowledge or expertise

# V. Gooruf Platform

## Founder, Team and First Investor

The Founders, Denis Masetti and Federico Morgantini, are entrepreneurs since long time and they already were partner together in an Internet company in 1998. The first more expert in traditional media and finance, the second one more in digital medial and Asian market (living in Asia since 2004).

They have built a highly experienced team, with diverse global experience.

The first investor, Blue Financial Communication (BFC), is an Italian Publishing House listed in Milan Stock Market, publisher of financial websites and magazines, including the Italian version of Forbes.

See Section X for further information.

Together, through the company Gooruf Ltd (based in London and owning all domains, trademarks and any other rights), they launched the Gooruf project in 2016.

## Vision

As it occurred in Tourism, Shopping, Employment, Music and in many other industries, in Finance supply and demand will also meet mainly online soon. More and more everyday people will choose and buy Investment and Financial Products online.

## Mission

To become the leading worldwide social digital platform to match supply and demand of financial information, services and products (as Expedia and TripAdvisor are doing in Tourism, as Amazon and Alibaba are doing in Consumer goods, as Monster and LinkedIn are doing in Employment, as Spotify and iTunes are doing in Music, etc.)

## Market Analysis

Platform as Expedia, TripAdvisor, Amazon, Alibaba, Monster, LinkedIn, iTunes, Spotify and many others are effectively matching supply and demand in the digital space. But if you think about Financial Industry there is not a leading and omnipresent website doing it.

The Financial Industry, at a retail level, can be divided in two big areas: Investments and Financial Products.

**Investments** include all the activities to increase the value of an existing capital: trading, equity crowdfunding, ICO, real estate, entrepreneurship, etc.

**Financial Products** include all the services or products issued by a Financial Firms that answer a financial need: bank services (account, credit card, loan, mortgage, etc.), insurance services (car insurance, health insurance, retirement plan, etc.), payments, money transfer, currency exchange, etc.

At a worldwide level, in both areas, it is possible to find only few significant players (web platforms) aggregating supply and demand. Below some of them.

Web platforms helping users to choose Investments:

- As a social community leveraging the “social contribution” of the users, the most significant player is Seeking Alpha (SA), with 7 Million registered investors; the market is mainly USA.
- In B2C (non social), the most significant player is Investopedia; the market is mainly USA.
- As broker reach of news and investment tools, significant is Hargreaves Lansdown; the market is mainly UK.
- As news and data providers, the players are many: Yahoo Finance, Bloomberg, Morningstar, Cnbc and many others; they have a worldwide market, but there is not a leading aggregator of all their news.

Web platforms helping users to choose Financial Products:

- The main players in this area are the comparators: Insurance.com (USA), Moneysupermarket (UK), Segugio (Italy), Compareasiagroup (all SEA); they are well known, easy to use and having big success worldwide, but they can give info only about simple products comparable by price.
- Worldwide there is not a social platform leveraging the “social contribution” of the users to help other use to choose a Financial Product

Studying the market, it is easy to understand that the most interesting markets to target are South East Asia and the two giants China and India. In those areas, the population still has a very low level of financial education, but at the same time has a very high digital adoption rate in finance (i.e., they jump from money under the mattress to bank and insurance in the mobile phone). In this scenario, Gooruf Platform will have easier and much deeper penetration in the market than not in Europe or USA where the financial culture is higher and population has rooted habits to access finance offline

The case history of Compare Asia Group is a clear example of the interest of this market. After only one year and half since the launch of the project to open financial comparator sites in all South East Asian countries, they received a 40 Million USD investment from Goldman Sachs.

## Up to date

With the Vision, Mission and Market above, Gooruf.com wants to be a “social” digital platform similar to Seeking Alpha but strongly based on retail Financial Products and not only on Investment, with a worldwide presence and a South East Asia focus.

Gooruf.com is already a reality!

The website is live since 2017 in three versions: Italy, UK and Asia (in English). The three versions are managed by three different local offices: Milan, London, Hong Kong. The Italian version is the most developed thanks to the special help of the local investor. The Asian version is the latest published and therefore less developed.

At the present, Gooruf is a platform based on a sophisticated technology and evolving every day.

Please see the attached files:

- Gooruf Design Strategy Review 2018
- Gooruf Technical Review 2018

Since the site went live, it was promoted online and offline. Please take a look at the attached files:

- Gooruf Marketing activities Review 2018

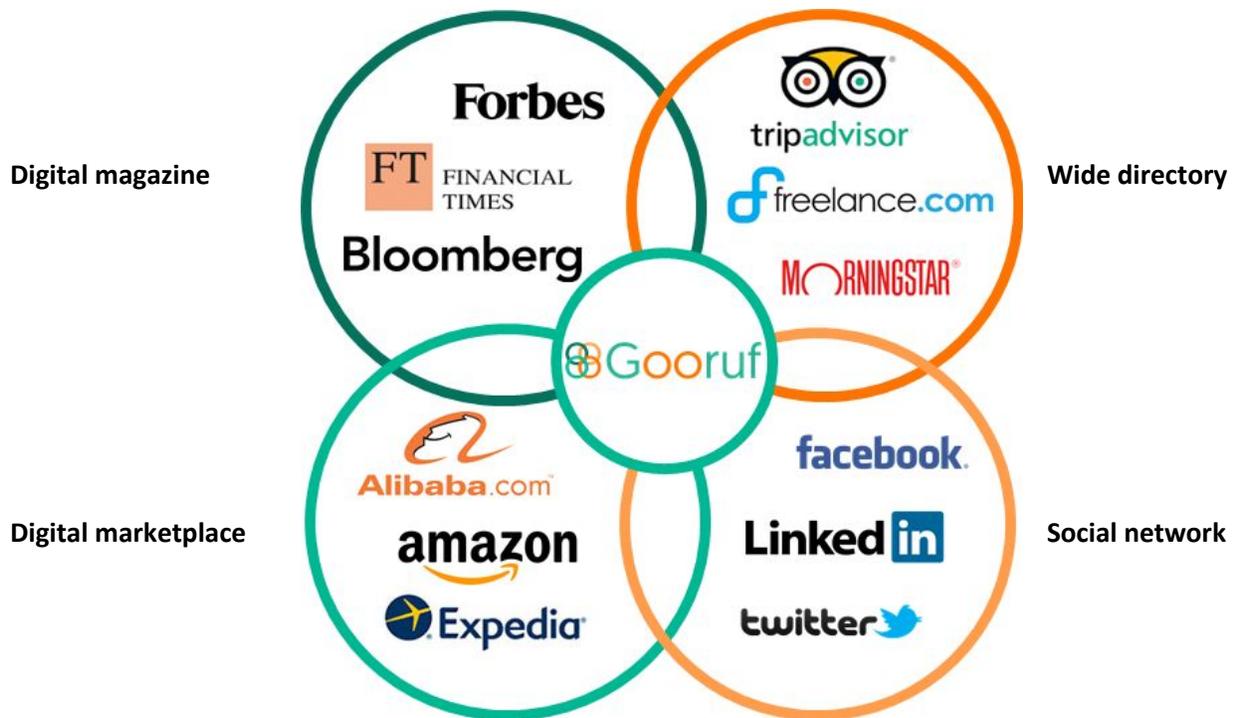
At the present, the traffic is based on SEO, SMM and mailing lists.

Up to date, the three mailing lists are as below:

- Italy, five times per week, almost 100K email addresses
- UK, once per week, almost 20K email addresses
- Asia, once per week, several hundred email addresses

As a centralized platform, the business model of Gooruf Platform is a traditional one:

- The site attracts users thanks to contents about Investment and Financial Products (written by other users, Journalist, Experts, Financial Firms and aggregated from different magazines), and thanks to the rewarding system.
- The Financial Firms pay to promote themselves and their products with a cost PPV and PPC.



The whole Platform will be based on the **Reputability Score** and on the **GoorufCoin**, the Rewarding Token giving all Players a reason and an advantage to be involved.

The **topics** inside Gooruf Platform are:



Banking



Insurance



Asset  
Management



Trading



Comparison



Crowdfunding-ICO



Real Estate



Advisory

For **Individual Users**, Gooruf is a contemporary social media outlet dedicated to Finance, the place to go to read, learn, find advice, choose Investments and subscribe Financial Products. All the activities are free of charge for the Individual Users and many of them will be even rewarded.

Two are the kinds of Individual Users in the Gooruf Platform:

- Frequent Users: traders, investors, professionals working in finance, financial journalists, etc.
- Occasional Users: everyday people who wants to learn to invest or who have a specific need for Financial Products such as credit cards, loans, mortgages, insurance, retirement plans, etc.

The main functions for Users are the following:

- Community section to interact among each other with a transparent and safe Blockchain Identity, to leverage the social contribution (experience, review, suggestion or just sympathy for) in choosing an Investment or a Financial Product.
- Search engine for News, Reviews, Advice, Investments and Financial Products.
- Reputation system to have an objective evaluation of all Players in the Platform.
- Rewarding system (in GoorufCoin) to be rewarded for the positive contributions to the Platform (from content to traffic) and for their attention to advertising (ex. watching promotional video posted by a Financial Firm).
- Digital wallet to easily manage GoorufCoin.
- Tools to choose Financial Investment and Financial Products.
- Catalogue of editorial and training material to buy using the GoorufCoin.

For **Financial Providers**, Gooruf is the place where to find tools to promote themselves and their services and products in a new way. It will be a new channel for their business. Some activities are free of charge for the Financial Providers, but the premium ones with added value will be charged in FIAT or GoorufCoin (see the chapter Token Economy).

Many types of Financial Providers can participate in the Gooruf Ecosystem:

- Financial Firms (banks, insurances, funds manager, brokers, fintech platforms, etc.)
- Financial Consultants
- Publishing Houses with publication about Finance
- Training Companies with courses about Finance
- Generic companies with an ICO or Equity Crowdfunding campaigns
- Etc.

The main tools for the Financial Providers are the following:

- Promotional functions (visibility and attention directly rewarded to the Publishers and Users in GoorufCoin)
- Functions to engage Users/Clients
- Functions to develop marketing research and focus group among Gooruf Users (rewarding them in GoorufCoin)
- Professional tools to link the Gooruf Platform to their other existing digital applications:
  - Gooruf Reward Program to be used in their own marketing activities
  - GoorufCoin payment gateway to be implemented in their e-commerce
  - etc.

A special attention is deserved by:

- **GoorufReputation:** it is a system to evaluate the reputation of each Player and it is influenced by their interaction with the content in the following ways: opinions expressed, re-post of opinions by other Players, votes given and received, predictions of future events, certified information divulged, etc.; the GoorufReputation may increase or decrease based on the valuations of those interactions. The “social component” is a key point of Gooruf Ecosystem: it will be possible to trust the financial advice of an unknown Users thanks his/her GoorufReputation Score!
- **GoorufReward:** it is a system to reward the Players for their contribution to the contents and the life of the Platform, and for their attention to the advertising placed by Players who want to promote themselves and their products.

## Blockchain Applications

Gooruf is implementing some blockchain functions to leverage in the best way the opportunities given by this new technology.

- **GoorufCoin:** a Utility Token, the base of the rewarding systems in Gooruf Platform.
- **GoorufWallet:** a wallet to gain, hold, spend and trade the GoorufCoin.
- **GoorufPay:** a payment gateway to pay by GoorufCoins, also available to be used outside Gooruf Platform.

## VI. Token Economy

### Token Model

The GoorufCoin has the following characteristic:

- Legal framework: Hong Kong
- Model: Utility Token (rewarding)
- Blockchain: Ethereum (ERC 20)
- Value: fixed at 1 GUR = 0,01 USD

The GoorufCoin can't be bought from Gooruf Platform, but only earned in the Gooruf Platform.

The GoorufCoin can be redeemed on Gooruf Platform and in the redeem-network.

The GoorufCoin can be transferred among holders.

The GoorufCoin doesn't give holders any rights in the management, revenue and ownership of the Gooruf Platform and the related legal companies. The GoorufCoin is only a Utility Token allowing to enjoy services and products related to the Gooruf Platform and its partners (redeem-network).

### Token circulation

Gooruf Platform rewards Users only in GoorufCoin and give them a Store where to redeem them, plus the access to a redeem-network composed by merchants coming from many different industries.

Growing the community of Gooruf, more and more merchants will be happy to accept GoorufCoin.

Gooruf Platform recognize a discount to Financial Providers who pay advertising and survey services with GoorufCoin. So also Financial Providers have interest to collect GoorufCoin and this improves the circulation of GoorufCoin.

Maximum circulation of the GoorufCoin will be when:

- Financial Providers accept payment by GoorufCoin on their own websites and shops, outside of the Gooruf Platform.
- Financial Firms will issue Financial Products purchasable using GoorufCoin both totally or partially.
- Financial Providers will adopt the GoorufReward Program for their marketing and loyalty activities also outside Gooruf Platform.

## VII. The Promoters

### Gooruf Ltd

Gooruf Ltd is a company incorporated in United Kingdom since 2016, it is owned by the Founder, part of the Team and the Initial Investor (see below for further information).

The company developed and is managing Gooruf.com (<https://gooruf.com/uk>), online since 2017, a social network platform in the financial sector.

Gooruf Asia Ltd is a company incorporated in Hong Kong and owned 100% by Gooruf Ltd and is the legal entity issuing the GoorufCoin.

### Blue Financial Communication S.p.A.

*Seed Investor and Business Partner*



Blue Financial Communication is an independent publishing house based in Milan (Italy), active in the financial sector since 1995 and listed in the Italian stock exchange. Blue Financial Communication is specialized in media related to personal business and financial products, with a particular focus on personal finance management and service distribution. Founded in 1995 it has developed a variety of content published both in printed and online publications. Today Blue Financial Communication is the leading company in Italy for financial media and information. The history of the company evidences its various projects and experiences which have allowed it to become the market leader.

The Group in numbers:

- 50 Journalists
- 4 Magazines (among which Forbes Italia), 38 Publications per year, 1.500 Advertising pages
- 6 Websites (among which Forbes.it and Bluerating.com), 16 Newsletters per week, 250.000 Subscribed users, 3mln Monthly pageviews, 160.000 Facebook/Twitter Followers
- 1 TV channel
- 1 E-commerce
- several live events throughout the year

Its brands are: Forbes Italia, Private, Bluerating, Asset Class, FinanzaOperativa, ITForum, BlueAdvisor, BlueAcademy, BFCvideo, BFCstore

## The Team

### Federico Morgantini, Co-Founder and CEO [See LinkedIn](#)



Since 1998, after graduating in Mechanical Engineering at the Politecnico di Milano, Federico has started businesses in multiple fields. His experience in Digital Industry dates back over two decades (1997) to when he founded one of the most prominent web marketing companies in Italy, Sintetica srl.

In 2002 he became a partner and marketing manager of MotoHP, a magazine dedicated to the world of motorcycles.

In 2004 he moved to Shanghai where he opened the StudioMorgantini, consulting to support the entry and development of Italian companies and startups in Asia. Main strategy was to leverage the local digital marketing channels. In 2016 he started developing Gooruf project in collaboration with Blue Financial Communication Spa, company listed at the AIM Milan Stock Market. Since 2018 he is one of the Board of Director of the holding company and CEO of Gooruf Ltd.

Since the '90s he had the passion for writing and he was author of many articles in different magazine and of the book "Un italiano in Shanghai" (Albatros, 2011). As a natural self-starter, he was also once standing VP of Young Entrepreneurs of Milan.

### Denis Masetti, Co-Founder and CFO [See LinkedIn](#)



Denis Masetti, born in Bologna, is the publisher of Blue Financial Communication. Active in the financial and advertorial sector since 1981, he has held various roles and developed numerous business ventures. He directed Arte & Investimento, published by Finarte Edizioni of Milan, before becoming managing director of Campus and commercial director of Class Editori. In 1995 he founded Blue Financial Communication, where he became president. With BFC, in 1997, he launched the site [www.bluerating.com](http://www.bluerating.com), followed by various publications: Hedge, Advisor, Soldi and Bluerating. He also contributed to the creation and management of the weekly Bloomberg Investimenti, where he was a partner and member of the board. Moreover, he was managing director and shareholder of Fida (Finance and Data Analysis), a leader in Italy in the management and analysis of financial products. Journalist and author since 1993, he has also

written the following books: Index-linked and unit-linked, the insurance policies that invest in the stock market – 1997 published by Sperling & Kupfer; Finance online, Internet and finance at the turn of 2000 – 1999 Editions Fag; Hedge funds, a resource for investors – 2003, published by Wiley Finance, London.

**Raffaele Battaglini, Legal Advisor** [See LinkedIn](#)



Raffaele is an attorney, qualified to practice law in Italy, founder of Battaglini-De Sabato Law Firm. He offers legal advice to SMEs and start-ups in the realms of innovation, internationalisation, M&A deals, corporate matters and contracts. Regarding innovation, Raffaele is particularly active in the digital field, digital transformation phase and blockchain applications. He is a co-organizer of 'Legal Hackers Torino'; the first-born Italian chapter of the global movement, 'Legal Hackers', which explores and develops creative solutions to some of the most pressing issues at the intersection of law and technology. As part of the Gooruf

Team, he supervises the management of transactions and contracts with other entities.

**Amedeo Perna, Blockchain Architect**



After scientific and economic studies, he has been an entrepreneur and CEO for over twenty years in several ventures, mostly in the IT, digital and innovation space. During one of his venture, a start-up based on Internet of Things, he discovered the potentials of the blockchain and he started his focus in it till to become one of the most expert in the field in Italy.

He is experienced in managing quick growing and distributed teams, leading them to the development of complex innovative projects. Now he is active in several projects based on the DLT and cryptocurrencies, in Europe, US, and Asia.

**Marco Cazzaro, CTO** [See LinkedIn](#)



Programmer since 2002 and web developer since 2013, Marco moved from Venice to London in late 2015 and a few months later embraced Gooruf project from the very beginning. As CTO, he is responsible for all the web development of the platform, from project management to full stack development. Passionate about technology and green field projects, he found in Gooruf the perfect scenario to create a whole platform from the ground up, based on the most cutting edge frameworks and web tools.

## VIII. Disclaimer

This Document is not a Prospectus

PLEASE READ THIS DISCLAIMER SECTION CAREFULLY. IF YOU ARE IN ANY DOUBT AS TO THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR LEGAL, FINANCIAL, TAX, OR OTHER PROFESSIONAL ADVISOR(S).

The information set forth in the present whitepaper may not be exhaustive and does not imply any elements of a contractual relationship. While Gooruf makes every effort to ensure that any material in this whitepaper is accurate and up to date, such material in no way constitutes the provision of professional advice.

Gooruf does not guarantee, and accepts no legal liability whatsoever arising from or connected to, the accuracy, reliability, currency, or completeness of any material contained in this whitepaper.

Investors and potential GUR token holders should seek appropriate independent professional advice prior to relying on, or entering into any commitment or transaction based on, material published in this white paper, which material is purely published for reference purposes alone.

GUR tokens will not be intended to constitute securities in any jurisdiction.

This whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction.

Gooruf does not provide any opinion on any advice to purchase, sell, or otherwise transact with GUR tokens and the fact of presentation of this whitepaper shall not form the basis of, or be relied upon in connection with, any contract or investment decision.

No person is bound to enter into any contract or binding legal commitment in relation to the sale and purchase of GUR tokens, and no cryptocurrency or other form of payment is to be accepted on the basis of this whitepaper.

## IX. Appendix

- Gooruf Elevator Pitch
- Gooruf Pitch
- Gooruf Presentation
- Gooruf Design Strategy Review 2018
- Gooruf Technical Review 2018
- Gooruf Marketing activities Review 2018