Guru

A DeFi Platform for Delegated Fund Management

https://linktr.ee/thegurufund

Table of Contents

Introduction - Guru's Value Proposition..... 3
Open Access to Great Performances.....3
Strength in Collaboration.....3
Guru's Target Audience.....5
Product Market Fit.....5
Guru's Community.....6
The Guru Mascot: A Meme for Mass Appeal..... 6
$GURU Tokenomics.....7
MVP - Minimum Viable Product..... 8
Features..... 8
Fee Structure.....8
Anatomy of a Fund..... 8
Swapping as a Fund Manager/Guru..... 9
Deposits..... 9
Withdrawals.....9
Closing Funds..... 10
Target Blockchains..... 10
Security..... 11
Risks..... 11
Auditors..... 11
Roadmap.....12
Team.....13
Disclaimer.....13

Introduction - Guru's Value Proposition

The world of cryptocurrency trading is dynamic, yet it often excludes individuals who lack experience, knowledge, or technical expertise. Guru, an innovative platform that automates fund creation and management through smart contracts, addresses this gap by providing an accessible, collaborative solution based on the PAMM trading system from Forex.

In PAMM trading systems, fund managers are responsible for trading the pooled capital from fund participants, who can then claim their share of profits proportionally to their percentage ownership of the fund. Guru aims to translate this system to Defi with a high degree of quality, while packaging it in a meme-friendly exterior to maximize relatability and encourage the growth of a vibrant community.

Open Access to Great Performances

Guru's most significant contribution lies in its ability to lower barriers to entry into highly speculative cryptocurrency investments. Guru addresses this by:

1. **Experts Sharing Knowledge and Success:** By allowing great traders to monetize their knowledge and skill in a fair way, they can increase the capital they trade with while receiving profit sharing from their performance. Simultaneously, contributors to their fund can benefit from their expertise.
2. **Pooling resources:** Unlike other platforms, using copy-trading or similar systems, Guru is instead allowing multiple individuals to contribute small amounts to a collective fund, not only reducing the relative impact of transaction fees but also streamlining trading activities by consolidating them into a single, efficient entity.
3. **Efficiency in operations:** The platform's automated processes minimize redundancy and maximize operational clarity. For example, a pooled fund can execute trades or manage assets with significantly lower gas fees compared to multiple individual transactions as per point 2.
4. **Being AI-ready:** Since Guru's inception, the team has been making sure it can be ready to be integrated by AI agents taking on the role of a Guru, providing the comprehensive infrastructure for agents developers to focus mainly on their AI development instead of all the complex technical nuances and security concerns of DeFi.
5. **Providing great UX:** Guru is helping users choose funds managed by great traders with an intuitive user experience, collecting hourly performance data and displaying this data in the most accessible and usable way.

Strength in Collaboration

The collaborative spirit of Guru aligns with its broader mission to promote openness and collective empowerment. The platform encourages users to pool not only financial resources but also knowledge and expertise. This shared approach fosters a sense of community and mutual support, reflecting the traditional role of a guru as a guide and mentor.

- **Guidance and Support**: Guru provides a structured environment where individuals with greater experience or insights can guide their communities. For instance, a

knowledgeable trader could establish a fund to allow their network of friends, family, or peers to benefit from their expertise with minimal effort on their part.

- **Economic Empowerment**: By enabling smaller players to participate in the market, Guru helps distribute financial opportunities more equitably. This empowerment has a cascading effect, promoting economic growth of retail investors overlooked by traditional financial systems.

Guru’s Target Audience

Guru strategically markets itself in the intersection between meme investors and utility investors, two distinct yet highly lucrative groups in today’s market. By bridging these diverse segments, Guru taps into increased liquidity while fostering a vibrant and engaged community. Key strategies include:

1. **Appealing to Meme Investors**: Leveraging the viral, community-driven nature of memes to attract a younger, more speculative audience drawn to the platform’s playful and engaging culture.
2. **Attracting Utility Investors**: Highlighting Guru’s value proposition as a transparent, scalable platform that empowers individuals to pool resources for more meaningful and sustainable investments.
3. **Dual Market Approach**: Balancing short-term hype with long-term value, allowing both meme-driven and utility-focused investors to coexist, boosting platform engagement and liquidity.
4. **Cross-Community Synergy**: Creating a space where meme investors bring attention and volume, while utility investors contribute stability and long-term growth potential, resulting in a mutually beneficial ecosystem.
5. **Broadening Appeal**: Since Guru can offer the thrill of meme-based speculation with the security of a reliable financial platform, it maximizes its potential user base across different investor types that were previously part of different communities.

Product Market Fit

Guru’s delegated fund management model is inspired by the proven PAMM system, a staple in Forex trading. While this model has demonstrated significant success in traditional finance, it remains largely untapped in the DeFi space. Guru seizes this opportunity by adapting PAMM principles for decentralized platforms, delivering a familiar yet innovative approach to fund management. By combining this reliable model with modern DeFi, Guru bridges the gap between traditional financial expertise and decentralized innovation.

1. **Established Foundation**: Built on the tested and reliable PAMM model, ensuring stability and proven functionality.
2. **DeFi Adaptation**: Tailored for decentralized platforms, offering transparency and autonomy not present in traditional PAMM systems. Almost everything is on-chain.
3. **Untapped Opportunity**: Addresses a significant gap in DeFi, creating new pathways for fund management and participation.
4. **Familiar Yet Innovative**: Appeals to both experienced traders familiar with PAMM and newcomers seeking accessible crypto solutions.

By translating the strengths of PAMM to the decentralized ecosystem, Guru establishes itself as a unique solution while filling a void in the market.

Guru's Community

To foster a vibrant ecosystem and attract skilled fund managers, Guru has a strategic plan to incentivize participation and recognize performance, building a community of fund managers. This not only enhances the platform's appeal but also ensures a steady influx of expertise and engagement.

1. **Token Rewards for Best-Performing Funds:** Guru will host periodic competitions to reward fund creators based on the performance of their managed funds. The top-performing funds will receive $GURU tokens as prizes, creating a compelling incentive for skilled traders to showcase their expertise. This competitive structure encourages innovation and the adoption of diverse strategies, enhancing the platform's overall value and credibility.
2. **Ambassador Programs:** Selected KOLs can become official Guru Ambassadors, earning exclusive benefits like $GURU token allocations, reduced fees, and early access to platform features.
3. **Collaborative Opportunities:** Guru will work closely with KOLs to co-create content, educational materials, and promotional campaigns, enhancing their reach and reinforcing Guru's mission.

By rewarding performance and leveraging the influence of KOLs, Guru ensures a dynamic and engaged community of fund managers and users, driving both growth and adoption across the platform.

The Guru Mascot: A Meme for Mass Appeal

Guru's mascot is central to its branding, designed as a playful, relatable character to engage a broad audience. Focusing on:

1. **Quality, Relatable Content:** Guru has an in-house art team that will be focused on bringing the Guru character to life in the form of high quality animations that relate to crypto and investing with a mindfulness and meditation theme.
2. **Maximizing Reach via Multiple Platforms:** Animated content will be pushed simultaneously to X, Telegram, Instagram, and Tiktok

By leveraging humor and cultural relevance, the intention is for the Guru mascot to become a viral meme, symbolizing a bridge between DeFi enthusiasts and casual investors.

$GURU Tokenomics

$GURU is the ERC20 token connected to the project and Guru platform. The token is live on Ethereum mainnet will serve the following purposes:

1. **Speculation:** Allow for speculation on the project's success, since half of the fees generated by the platform directly buy back and burn $GURU
2. **Holder Benefits:** Holders of $GURU will be given various benefits on the platform, which may range from reduced fees to having granted access to exclusive features
3. **Funding**: $GURU token has a 5/5/5 tax system which serves to fund project operations. Funds accrued from the taxes on speculations are used on buybacks, adding liquidity, paying team members, partnerships, and marketing.

Recipient	Allocation	Notes
Team	12%	Vested over 4 months
Marketing	9%	Project Multi-Sig
Airdrop/Campaigns	10%	Project Multi-Sig
Uniswap LP	69%	

CA: 0xaA7D24c3E14491aBaC746a98751A4883E9b70843

MVP - Minimum Viable Product

Features

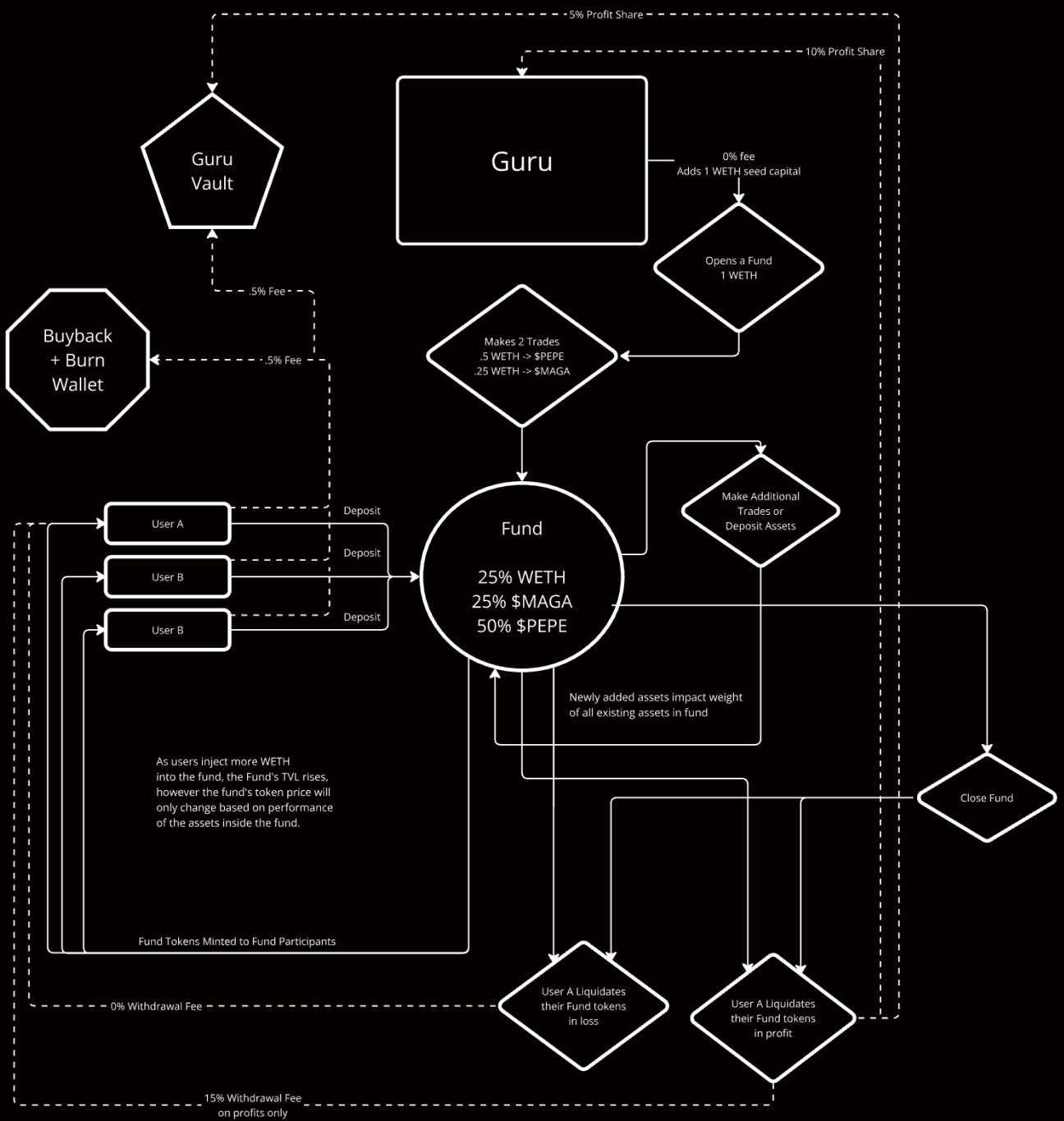
1. **Fund Creation**: Create investment pools, allowing others to join and benefit from a Guru's expertise. Fund creators manage and oversee investments, ensuring transparency and growth.
2. **Joining Funds**: Contribute to existing funds and gain exposure to fund manager-led investment strategies. Enjoy proportional returns based on the fund's performance.
3. **Browsing Funds**: Explore available funds based on criteria like performance, risk, or asset focus. Make informed decisions by reviewing detailed fund information.
4. **Withdrawals**: Easily withdraw funds from pools, with simple and transparent processes for accessing your share of the investment returns.

Fee Structure

Action	Fee	Fee Use
Fund Creation	$100 100% buy back + burn $GURU	Fund creation also has a $500 minimum deposit, all of which is withdrawal-able later minus the $100 burn fee.
Deposit	1% ½ burn $GURU, ½ Vault	If holding 50k $GURU, fee is .5%
Withdrawal	20% on profits only ¼ burn $GURU, ½ Fund Manager (Guru), ½ Vault	If holding 50k $GURU, fee is 15%.
Management Fee	2% yearly ½ Fund Manager (Guru), ½ Vault,	

Swaps incur a .2% spread

Application Flow



Anatomy of a Fund

On a technical level, each fund is on itself a tradeable ERC20 token, with special functions that allow the owner (the Guru) to trade its balances. In the beginning, a Guru will open a fund with a first deposit and set it up with the following:

Parameter	Description
Name	The name of the fund
Thumbnail	An image for the fund
Cover Image	A backdrop for fund page
Symbol	Ticker for the fund token
Minimum User Deposit	Minimum deposit in USD for users entering the fund
Minimum User Cooldown	Minimum time until a user can withdraw their allocation
Initial Deposit	Initial base currency deposit. This will represent the amount of money the funds starts with, also representing the fund manager's allocation
Asset Restrictions	*If specified, the fund manager will only be allowed to trade the listed assets

Gurus are then able to swap the deposited funds into up to 8 different digital assets.

Swapping as a Fund Manager/Guru

Gurus are able to swap their assets through different DEXes: we are automatically routing their swap to the most liquid pool available in the fund’s chain. Uniswap v2/v3 compatible pools are supported, as well as any routing going through Jupiter on Solana.

Deposits

As users join the fund, their deposited capital gets split and swapped into the different assets that are composing the fund at the time of the deposit, preserving the current allocations. Users are able to enter a fund by providing chain native currency, receiving fund tokens for the contribution. The amount of fund tokens received is based on their contribution in proportion to the current TVL.

Example:
Fund X has a current supply of 60,000 share tokens and a TVL of 60 ETH, and invested into three tokens at equal portion (each token represents ⅓ of the fund)
User A enters the fund with 6 ETH, equivalent to 10% of the current fund value, therefore receiving 6,000 newly minted share tokens representing their share of the fund.
2 ETH is purchased on each of the tokens in the fund upon entering.
Since now the TVL of the fund is 66 ETH and the supply of the share tokens increased to 66,000, the value of each share has not been diluted and correctly sticks to its initial value of 0.001 ETH per token.

Since fund tokens represent a share of ownership of the fund, they can be liquidated at any time in the future to proportionally sell the assets and withdraw their value in native currency.

Withdrawals

Users are able to withdraw their percentage ownership of the fund at any moment, liquidating each allocation in the fund according to their share.

Example in profit:
User A owns 5% of XYZ fund (5,000 share tokens out of 100,000), with a total locked value of 150,000 USD.

XYZ fund's Guru had diversified the capital in the fund into 3 different assets.
As User A withdraws their share, they trigger 3 swaps liquidating 5% of each asset in the fund. The collected funds are sent to User A, after fees.

A 15% fee is applied **only on the profits**.

Assuming the user joined the fund at 1.00 USD of share value per token, since the share value is now 1.50 USD per token (150,000 USD of total locked value divided by supply of 100,000) we are recording a great 50% performance.
If withdrawing the full position (5,000 * 1.50 = 7,500 USD) we are applying a 15% fee only on the 2,500 USD of profits (0.15 * 2,500 = 375 USD).

In this case, User A is withdrawing a net amount of 7,125 dollars (7,500 - 375).

Example at a loss:
User A owns 5% of XYZ fund (5,000 share tokens out of 100,000), with a total locked value of 50,000 USD.

Assuming in this case as well that the user joined the fund at 1.00 USD of share value per token, since the value per token is now 0.50 USD, we are recording an unfortunate 50% loss. When withdrawing the full position (5,000 * 0.50 = 2,500 USD) we are not applying any withdrawal fee.

The decision to allow liquidation of the fund asset at any moment was made in order to allow fund participants to protect their positions regardless of circumstance. While this does allow participants to affect the trades the fund manager has made, it is balanced as an overall system as the same is true on deposits.

Closing Funds

A Guru may close their fund at any time, disabling trading for that fund and liquidating all assets to native currency. All fund participants may claim their portion of the fund even after it has been closed, for 180 days. Subsequent to the grace period, any abandoned funds will be unlocked to be used to buy back and burn $GURU.

Target Blockchains

Guru will be launched simultaneously on Ethereum mainnet as well as selected Layer 2 blockchains. By utilizing Layer 2s, Guru ensures that users can benefit from faster and more affordable transactions, enabling a reach to a broader audience. Specifically in the case where a fund already has multiple allocated assets, as previously highlighted entering a fund will trigger multiple swaps in the same transaction, making it vital that Guru is available on blockchains where the fees are low.

Development on non-EVM chains are in progress in parallel to the EVM side development.

Security

As on-chain solutions are sensitive and potentially prone to a variety of sophisticated attacks, including but not limited to flash loan attacks to manipulate the price of a pool, the team deemed it necessary to introduce a permissioned system and some degree of control.

A trusted off-chain signer is applying a EIP-712 signature to arbitrary payloads, providing the Guru Fund contracts with exact instructions to execute. It is essential that sensitive protocol data including this signer private keys are kept safe: an immense amount of attention is being placed on ensuring the utmost security in this area.

A lax policy on private keys in the hands of a Guru would also be incredibly prone to abuse, and thus Gurus only have access to trade the capital in the fund via the Guru UI through Guru smart contracts, and cannot transfer the fund's assets outside of the platform.

Fund management solutions are sensitive in nature and security is of paramount importance. Prior to release, the Guru platform will have gone through a minimum of two high quality audits, focusing on smart contract security.

Risks

Allowing another actor to manage one's funds is inherently risky, opening the door to substantial potential gain as well as substantial potential loss. As such, it is strongly advised that users proceed with caution when entering funds and participating.

In order to aid in this vetting process, Guru offers:

1. **Guru Account Verifications:** Guru's have the option to link their official Twitter or Telegram accounts, allowing them to prove to their audience that they are who they claim
2. **Asset-restricted Funds:** As low liquidity tokens and new launches can be subject to abuse, Guru will offer the option to restrict a fund to trading a pre-determined set of crypto assets. The fund will be locked to trading only those tokens and its policies cannot be broadened to allow new assets.

Auditors

Blocksec and Halborn, both auditors with impressive and extensive track records, will be auditing the Guru contracts initially. Additional audits will be considered focusing on the web2 components. First two audits to be completed prior to mainnet launch.

Partnerships and Collaborations

Guru will always have its doors open for potential collaboration opportunities with others in the space. If you are a project, KOL, Ambassador, or any individual with desire to work with Guru, please reach out on Telegram.

Roadmap

Phase 0 - Q3 2024
➡️Design Platform
➡️Plan launch

Phase 1 - Q4 2024
➡️ Project Inception
➡️ $GURU Token Launch
➡️ MVP Development Started

Phase 2 - Q1 2025
➡️ MVP Continued Development
➡️ UI Revamp
➡️ Community building
➡️ Onboard early KOL's
➡️ Establish meme aesthetic
➡️ Content and socials (X, Tiktok, IG)

Phase 3 - Q1 2025
➡️ Utility fully announced
➡️ MVP complete
➡️ Smart Contract Audits
➡️ Private Beta round
➡️ Public Beta
➡️ Mainnet Launch

Phase 4 - Q2 2025
➡️ Partnerships
➡️ Onboard Ambassadors / KOL Gurus
➡️ Advanced features / continued platform development
➡️ Other EVM chains
➡️ Non EVM chains

Phase 4 - Q3 2025
➡️ TBD, ongoing development

Team

The Guru platform is developed and managed by a team of seasoned blockchain professionals with extensive experience in DeFi and smart contract development. The team consists of members from various projects, combining diverse skill sets to deliver a secure, scalable, and user-focused platform.

The team has chosen to remain anonymous for the following reasons:

1. **Privacy and Security.** In a space often vulnerable to hacking and doxing, anonymity protects the team members from potential threats and direct social engineering attacks leveraging their identities, enabling them to work without external distractions or risks.
2. **Focus on the Platform.** By keeping the focus on Guru rather than individual identities, the team emphasizes the platform's value and mission over personal recognition.
3. **Decentralization Alignment.** Anonymity aligns with the ethos of decentralization, allowing the community to prioritize the platform's utility and collective development rather than the personalities behind it.

Disclaimer

Investing in a PAMM (Percentage Allocation Money Management) model or any crypto-related assets involves significant financial risk, including the potential loss of your entire investment. Cryptocurrency markets are highly volatile and speculative, and past performance is not indicative of future results. You should carefully consider your financial situation, risk tolerance, and investment goals before participating. Please note that all investments are made at your own discretion and risk. This is not financial or investment advice. Consulting with a licensed financial advisor is strongly recommended.

Additionally, it is your sole responsibility to ensure compliance with the laws and regulations of your jurisdiction, including but not limited to tax obligations and restrictions on cryptocurrency trading or investing. The fund manager and associated parties disclaim all liability for any legal or regulatory consequences arising from your participation. By engaging in this protocol, you acknowledge that you have conducted due diligence and understand the inherent risks involved.