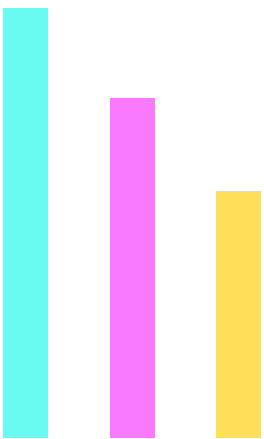




capital

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Unlocking the Rewarding World of DeFi 3.0



\$ACCRU: Unlocking the Rewarding World of DeFi 3.0

"ACCRU exists to bring the revolutionary world of DeFi 3.0 to everyone, distributing knowledge and rewards to those eager to explore the evolving DeFi landscape." - ACCRU

In the Beginning...

Once, the crypto realm was riddled with complexities, soaring gas fees, and overwhelming promises. Many faced the dread of missing out (FOMO), the fear, the uncertainty, the doubts (FUD). There were empty promises of 2% a day ROI, of compounding your way to a Lambo! But in the end, there was a need for all this to change.

DeFi 3.0: The Next Chapter

DeFi 3.0 is more than just an upgrade. Building on the legacy of its predecessors, integrating enhanced scalability, security and usability features. It represents a paradigm shift, focusing on community governance, interoperability and yield optimisation strategies. In this dynamic ecosystem ACCRU aims to be the key that unlocks untapped potential for its holders.

1. Introduction

"At the precipice of a groundbreaking shift, the crypto market is no longer just maturing; it's on the brink of a revolution. DeFi 3.0 isn't just the next step; it's a seismic leap, fuelled by rapid technological advancement, the advancement of the metaverse and AI-driven innovations." - ACCRU

Over the past decade, we've been part of a transformative journey. From a humble market capitalisation of \$1.5 billion in 2013, the crypto world has swelled to a staggering \$1.2 trillion today. This growth hasn't just been about numbers; it's been about opportunities, dreams and the promise of a decentralised future.

Joel, like many people with his fervour for the crypto cosmos, missed Ethereum's golden rise. Undeterred, he set his sights on the mysteries of layer 2's, parachains, and side chains. Yet, the path was fraught with hurdles: challenging bridges and puzzling wallets. Each setback tested his resolve. Joel's journey mirrors that of many, wandering and yearning for a beacon in the vast DeFi universe.

2. The Cross-Chain Odyssey - Unravelling the Crypto Landscape

The crypto world has transformed. From the simple beginnings of Bitcoin we have seen an explosion in new cryptos, 23,000+ and counting, alongside countless new chains.

The emergence of layer 2 chains, like Optimism and Arbitrum, was a testament to the industry's relentless pursuit of efficiency, scalability and opening up access to DeFi to a wider audience.

Major players like Coinbase, with its layer 2 solution BASE, underscored the universal acceptance of these advancements. Beyond the layer 2's, the arrival of layer 0's and novel layer 1's like A-Zero, Cronos, and Aurora, along with the advent of layer 3's, heralding dApps with their own blockchains only adds fervour to crypto becoming a daunting maze.

"The acceleration of innovation has been both a blessing and a challenge. As the pathways in the crypto universe multiplied, they often led to isolated islands, making the journey for cross-chain crypto investors increasingly difficult." - ACCRU

3. Introducing ACCRU: Your Gateway to DeFi 3.0

Born in these transformative times, ACCRU isn't just a token: It's a beacon, a compass. As DeFi 3.0 heralds a new era, ACCRU aims to be your trusted guide, simplifying the complex and making the future of decentralised finance accessible. Along the journey we hope to on-board many of those stuck in TradFi (Traditional Finance), indoctrinated by a single chain mindset or overwhelmed by all this complexity.

"Imagine standing at the crossroads of a sprawling city, each path leading to unknown treasures, but the journey fraught with complexities. This is the crypto landscape today. With ACCRU, we aim to be your trusted guide." ACCRU

So, just where do you start to DYOR and how can you take advantage of all this change?

If you hear DYOR (Do Your Own Research), yet you're still wondering where do I start? You have come to the right place. ACCRU exists to simplify the complex, making it easy and straightforward for people to reap the benefits of DeFi 3.0. ACCRU is better enabling crypto enthusiasts to capitalise on the growth of high-potential projects across these new chains. If a project is addressing a real-world problem we are all ears 😊

From a single chain: Arbitrum, the \$ACCRU token will unlock untold value for our community. From this vast array of new chains ACCRU unlocks the opportunity in a sea of change enabling you to benefit from riding the narratives and surfing the trends by simply holding the \$ACCRU token.

“A tsunami of change is coming, with many projects emerging that address the shortfalls of the DeFi of old, helping drive DeFi adoption. ACCRU intends to position its community to benefit from the upside of these AAA projects.” - ACCRU

ACCRU will be putting its treasury to work in solid, well-vetted projects that are innovating. Projects that are producing prioritising and sustainable real-world yield, and projects building innovative flywheels. DeFi 3.0 projects that are bridging the gap between CeFi and DeFi, making possible the use of real-world assets as collateral, to projects revolutionising liquidity provision.

“With ACCRU, you're not just holding a token; you're unlocking the universe of DeFi 3.0.” - ACCRU

4. Navigating Challenges

Let's talk about some of the challenges that often plague crypto investors and how ACCRU aims to address them:

i. No Longer Missing the Boat: Early Adoption and Community Engagement

In the nascent stages of crypto, many opportunities emerged, often missed by all but the most plugged-in enthusiasts. Remember Ethereum? A mere thirty cents investment could have turned into a fortune. Those days are not gone; they've simply evolved. With ACCRU, early adoption coupled with active community engagement in staking, providing liquidity, or frequent trading directly impacts your wallet's weightage in our ecosystem. No longer do you have to be an insider; your actions make you one.

ii. Overcoming the Fear of the Unknown: Simple and Accessible

The DeFi 3.0 promise is clear: simplicity and accessibility. Forget the days of navigating an impossible maze of chains, side chains, and parachains. With ACCRU, interoperability is a given. The real focus is on ensuring that the actions you take within our ecosystem – be it staking or liquidity provision – directly translate to your share of rewards.

“As a member of our community, your positive contributions are your ticket to a more rewarding experience.” - ACCRU

iii. Minimising Risks: Community-Driven and Sustainable

Investing in cross-chain projects could be akin to navigating a minefield, especially when it comes to layer 2's and isolated chains like layer 0's and layer 1's. Transferring and bridging tokens, setting up new wallets, blindly entering new projects, FOMO, FUD. With ACCRU, those days are behind you.

The DeFi 3.0 landscape promises not just potential gains, but real-world revenue that's sustainable and innovative. By holding \$ACCRU, you're not just investing in a token; you're joining an ecosystem where your actions have direct implications on your rewards.

"Imagine standing on the brink of a treasure-filled realm, one that is as complex as it is rewarding. Yet, in the DeFi 3.0 era, the real treasures are not just monetary gains but an ecosystem that has the tools to put you at a competitive advantage and a community where your actions can amplify your rewards. Welcome to ACCRU, your gateway to this promising new world." - ACCRU

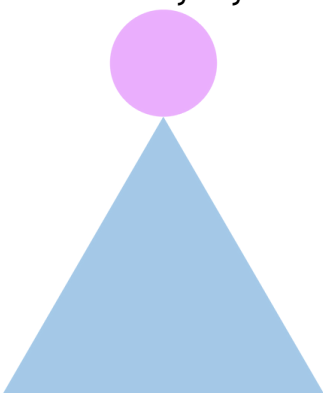
5. A More Rewarding Experience

ACCRU is more than just a token; it's a DeFi 3.0 ecosystem and the actions you take within this expansive ecosystem will help determine your share of rewards. Putting your tokens to work and taking positive actions inside the ecosystem, will increase your share of the monthly rewards and gain you kudos such as entry into our DAO.

For positive action in the ecosystem, think staking, think liquidity provision, think interaction with new initiatives. Think anything that enhances or enriches the growth and stability of our protocol.

Cascade Events, whilst not guaranteed, are likely to occur around 4-5 times per year, with the potential for increased frequency during bull runs.

TREASURY REWARD CASCADE EVENT: An event which sees ACCRU liquidating 10% of the Treasury and distributing the lion's share to our community based on their wallet score or weighting. Cascades: put simply, another crypto first and a means of rewarding our community for their loyalty and support, once the Treasury reaches key milestones.



While our investments will span across multiple blockchains, we intend to initiate investor payouts in \$ETH. Historically we have found it a nuisance to be on the receiving end of mixed bags of reward tokens.

Making payouts in a single currency will eliminate the inconvenience of HODLrs having to swap tokens, enhancing our community's experience. Please note: the currency we pay our rewards in is subject to change intermittently.

ACCRU - not ones to shy away from doing things differently, each wallet will initially be rewarded based on the entirety of its allocation, even if it is locked. There will be a decay mechanism in place, so this will fall over time, however we believe that this is yet another pioneering DeFi first from ACCRU.

Weekly competitions and prizes make ACCRU a more exciting place to be - after all this is DeFi not CeFi 😊

6. Building A Sustainable Ecosystem

DeFi 3.0 ushers in a world of sustainable yields based on **real-world revenue**.

DeFi 2.0 saw many projects reliant on their own emissions to reward investors, not ACCRU. We pay out rewards in non-native tokens. Tokens gained from outside our own ecosystem, optimised yields, swap fees and the upside of looping.

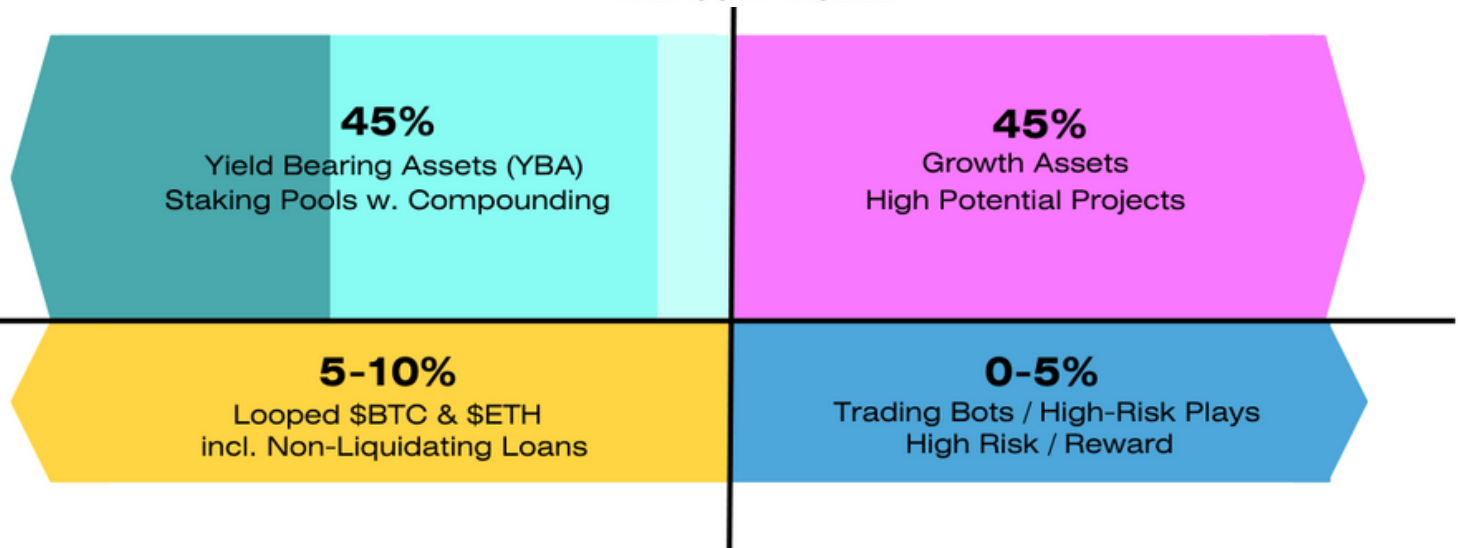
An Insurance Fund will help bolster the project's longevity, helping cover overheads in non-native tokens should there be a long and protracted bear market.

A small protocol fee of 0.5% will be implemented to strengthen the protocol, prize pool and LP (liquidity provision).

To further strengthen the protocol, \$ACCRU tokens will have a tiered release schedule, allowing the project time to gain momentum and kickstart the flywheel of yield, capital growth, and compounding to fill up the ACCRUatic's reward pool.

7. The ACCRU Treasury

Central to ACCRU is its Treasury. This will mostly be split between yield-bearing assets and those selected for capital growth. To further accelerate growth of the treasury, a significant portion of the yield-producing assets are to be compounded each month.

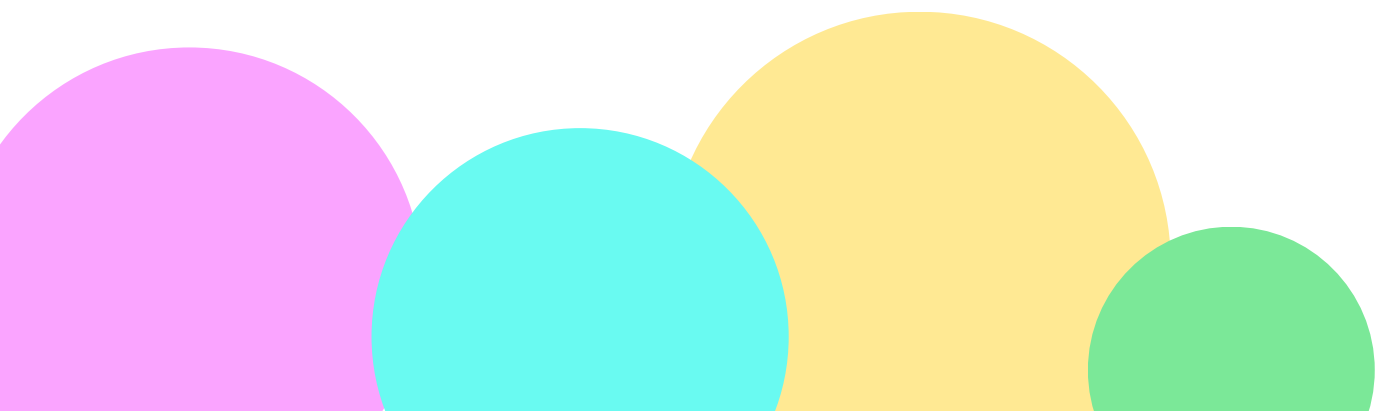


- Growth Assets - These are future blue chips, the projects innovating and pushing the growth of DeFi.
- Patterned Sections - contribute to Monthly Reward Pool. 45% of monthly YBA Pool goes into Monthly Reward Pool + 50% Trading Profits. The rest of Monthly Reward Pool comprises of 80% of Swap Fees.
- 45% of YBA Pool is then compounded to speed up journey to each cascade event.
- TREASURY REWARD CASCADE EVENT - when certain milestones (e.g: 3X/2.5X) are reached, with DAO's agreement, 10% of value of Treasury will be liquidated and distributed to ACCRU HODLR's.

Looping will be used to magnify gains with blue chip assets like \$BTC and \$ETH, being deployed in a hybrid blend of non-liquidating loans and insurance-backed, low LTV ratio loans to lower risk. A strategy that still allows for generous upside exposure.

ACCRU plans on investing in a diverse mix of vetted protocols across a multitude of different blockchains. Think hot layer 2's like Metis and BASE and omni-chain layer 0's. Portfolio diversification will help safeguard the treasury from the volatility of the crypto market.

Early and timely entries into new and emerging protocols further increases the chances of boosting the Treasury coffers.



8. Our Insurance Fund

To ensure we don't have to rely on our own ecosystem to pay overheads in the event of a long protracted bear market, and to protect our assets, we are building an Insurance Fund. The Insurance Fund will primarily be used to protect those assets being deployed as collateral into novel non-liquidating loan providers.

To be clear this is not an insurance fund from which individual users can claim for any losses. It is a fund from which the protocol itself can take out third party insurance to protect protocol assets, and it is a fund through which ACCRU can continue making payouts to cover overheads in non-native tokens, should there be a long protracted bear market.

9. Harnessing AI and On-Chain Analysis

Our combinational investing strategy leverages the power of human: the team's experience, the wisdom and eyes and ears of our DAO, alongside machine: state-of-the-art technology, on-chain data analysis, and sentiment insights.

ACCRU has multiple checks and balances to ensure our entry into projects is not just early, but timely. To ensure we sense check and acknowledge our own biases and make better, more balanced decisions with greater potential for upside.

Armed with data on our side (we'll have access to the professional subscriptions to take on the institutional investors) ACCRU will be better equipped to identify and enter high quality, well-vetted projects.



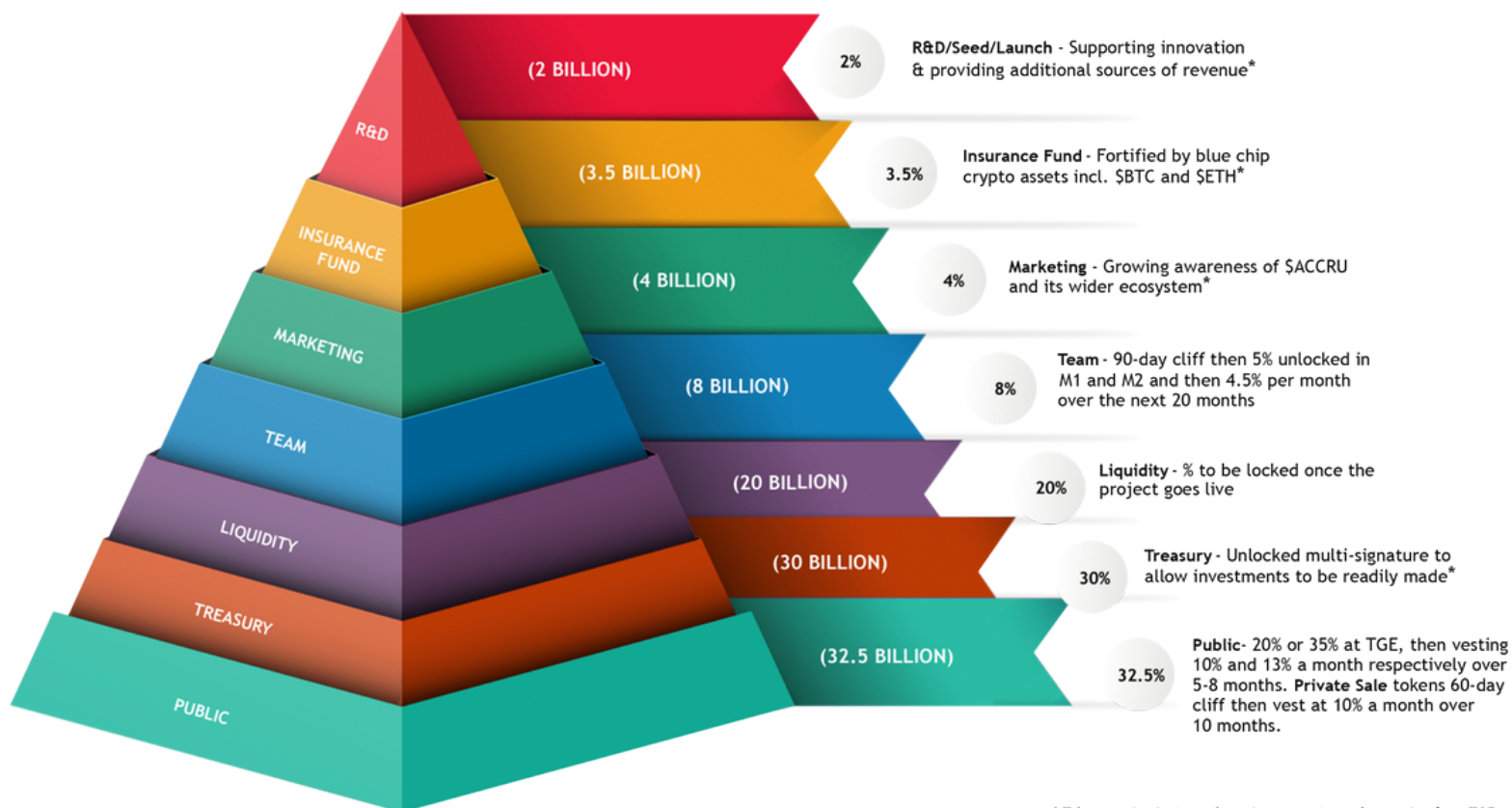
10. Our Tokenomics

Our tokenomics are built around our community. To open the doors of accessibility to ACCRU, we are launching with a 0% tax ecosystem so people can enter freely, buying and selling tokens as they wish.

Private Sale tokens are locked for 60 days, whilst Public Sale tokens begin vesting at launch. Every aspect of the token distribution is designed to ensure stability of the protocol, a slow release schedule allowing the protocol treasury time to reap the benefits of compounding and growth. A slow release to allow time for the first in our historic Cascade Events to take place.

Vesting is also in place for tokens in the Treasury, Marketing, Insurance and R&D Launch Fund.

Here's how the \$ACCRU tokens are distributed:



11. The Community at Heart - ACCRU DAO and Inclusivity

We're introducing the ACCRU DAO, a platform where HODLR's can voice their opinions, ensuring a more democratic and inclusive decision-making process. At ACCRU, we believe in making things exciting for our community.

"At ACCRU, every HODLR's voice drives our journey; together, we co-create the future." - ACCRU

That's why we will be hosting various giveaways and prizes for those who support our community-centered project. If you're feeling lucky and have talents or skills that can contribute to the benefit of the ACCRU community, we would love to hear from you.

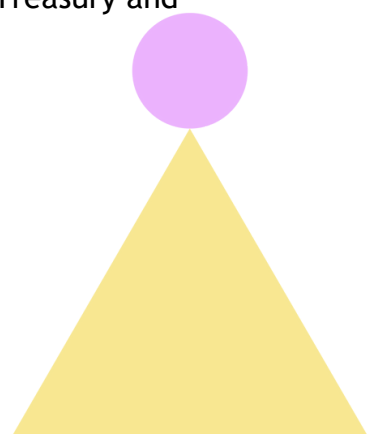
Show us your artistry and mastery, and you might just win something special!

We will be announcing more on this initiative in the future, as we embark on our mission to bring the world of DeFi to 1M more people. Adoption is key, we must share knowledge, we must provide education, we must build awareness, if we are to reach more people through our platform...

12. A Journey Towards Untold Riches

Launching \$ACCRU on Arbitrum, one of the fastest-growing layer 2 networks, ensures that our community benefits from cost-effective and swift transactions from the start. The aim has always been to keep our communities' cost of claiming to a bare minimum. Along with the combination of security, significant user and developer adoption, and other factors made Arbitrum the hands-down winning choice, and upcoming changes at Arbitrum should see transaction fees fall even further.

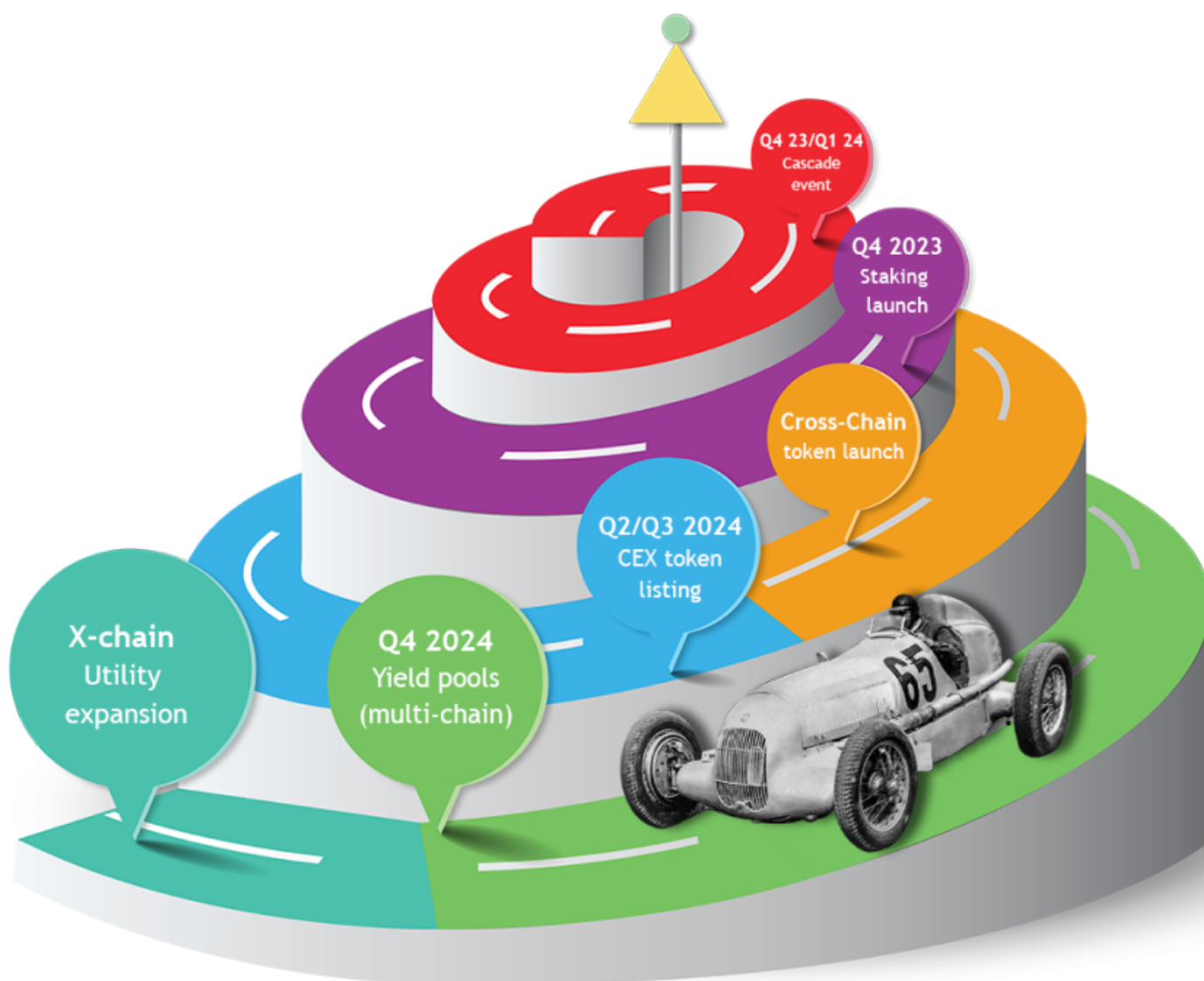
From a single token (\$ACCRU) and chain (Arbitrum) our objective is to take you on a journey into the best projects across a wealth of chains. Be those isolated chains, side chains, parachains, Layer 0 to new layer 1's. We'll be growing and compounding our Treasury and rewards and with your positive actions you can accrue wealth as we grow.



13. The Road Ahead

As we embark on this journey, our commitment is to transparency, community engagement, and relentless innovation. With ACCRU, you're not just gaining wealth; you're part of the revolution that is DeFi 3.0.

As our roadmap unfolds, we are dedicated to providing ACCRUatics with even more say and options when it comes to earning rewards for their \$ACCRU holdings. We are dedicated to providing even more ways our community can utilise their \$ACCRU to accrue wealth, be that knowledge, kudos or kale (slang for cash) 😊



We are committed to continuously improving and expanding our offerings, ensuring that our community has even greater opportunities for growth and success. New ideas and creations are what will make DeFi 3.0 attractive to newcomers. As our ecosystem evolves, so will the utility of our gateway token. Think exploding NFTs and Twisted Staking.

And rewards won't just be monetary! Think knowledge and think empowerment - after all we are trying to onboard a further 1M people to DeFi. Fundamental to adoption, will be education.

14. Embracing the Future

ACCRU's approach to potential regulatory challenges is unique: embrace and innovate. By staying ahead of regulations through continuous innovation, ACCRU aims to position itself as a resilient force in the DeFi sector.

As countries around the world look at defining a regulatory framework, ACCRU, like many other pioneers in the DeFi 3.0 space, will look to innovate to find regulatory arbitrage, innovating faster than the regulators can regulate.

15. The Launch

The \$ACCRU token will be launching on Sushi Swap. Initially \$ACCRU will be paired with \$ETH however we will naturally expand it to other pairs.

As we stand on the cusp of this DeFi 3.0 frontier, ACCRU isn't just a passive observer; it's the trailblazer, the guide, the hero. With a vision that's pragmatic yet ambitious, ACCRU has been patient, but now it's time to soar.

To every crypto enthusiast, from the curious explorer to the seasoned veteran, a warm welcome awaits at ACCRU - your beacon and gateway into the exhilarating world of DeFi 3.0. ACCRU has completed a successful Private Sale, with no VC's. Details of the upcoming public sales of \$ACCRU can be found in our Discord and Telegram as they are released.

Let's embark on this thrilling journey together, come dive deep into the world of DeFi 3.0, and let ACCRU be your guiding star.

Useful Links

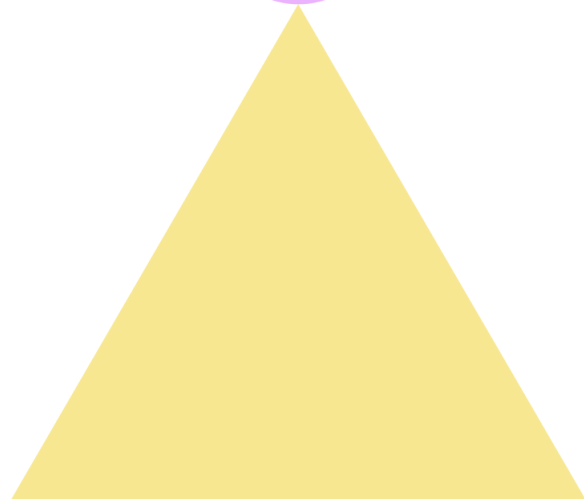
Web: <https://www.accru.capital/>

Twitter: <https://twitter.com/ACCRUCAPITAL>

Discord: <https://discord.com/invite/XcvgKnUG2G>

Telegram: <https://bit.ly/accrucap>

YouTube: <https://www.youtube.com/@ACCRUcapital>



We would like to emphasise the importance of being cautious and aware of potential scams. Please note that we will never contact you first to request any personal or sensitive information. Do not disclose your personal information or seed phrase to anyone claiming to be from ACCRU. Your security is our priority, so please exercise caution when navigating the crypto space.

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Remember, successful investing often requires a combination of knowledge, research, patience, diversification, risk management, and a long-term perspective. There are no shortcuts to guaranteed profits in crypto or finance.

