

# GUIDEFI: FORM ADV – PART2A

OCTOBER 30, 2021

THIS BROCHURE PROVIDES INFORMATION ABOUT THE QUALIFICATIONS AND BUSINESS PRACTICES OF GUIDEFI, INC. IF YOU HAVE ANY QUESTIONS ABOUT THE CONTENTS OF THIS BROCHURE PLEASE CONTACT US AT [ENGAGE@GUIDEFI.COM](mailto:ENGAGE@GUIDEFI.COM) OR AT 1319 FLORAL STREET, WASHINGTON, DC 20012.

THE INFORMATION IN THIS BROCHURE HAS NOT BEEN APPROVED OR VERIFIED BY THE UNITED STATES SECURITIES AND EXCHANGE COMMISSION OR BY ANY STATE SECURITIES AUTHORITY.

ADDITIONAL INFORMATION ABOUT GUIDEFI, INC IS ALSO AVAILABLE AT [WWW.ADVISERINFO.SEC.GOV](http://WWW.ADVISERINFO.SEC.GOV). REGISTRATION DOES NOT IMPLY A CERTAIN LEVEL OF SKILL OR TRAINING.

THERE ARE NO MATERIAL CHANGES TO THIS BROCHURE SINCE THIS IS A PART OF THE INTIAL APPLICATION.



# TABLE OF CONTENTS

ITEM 1: COVER PAGE - 1

ITEM 2: MATERIAL CHANGES - 1

ITEM 3: TABLE OF CONTENTS - 2

ITEM 4: ADVISORY BUSINESS - 4

ITEM 5: FEES & COMPENSATION - 4

ITEM 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT - 5

ITEM 7: TYPES OF CLIENTS -5

ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES, & RISK OF LOSS - 5

ITEM 9: DISCIPLINARY INFORMATION - 5

ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS - 5

A: REGISTRATION AS A BROKER/DEALER OR BROKER/DEALER REPRESENTATION

B: REGISTRATION AS A FUTURES COMMISSION MERCHANT, COMMODITY POOL OPERATOR, OR A COMMODITY TRADING BROKER

C: REGISTRATION RELATIONSHIPS MATERIAL TO THIS ADVISORY BUSINESS AND POSSIBLE CONFLICTS OF INTERESTS

D: RECOMMENDATION OF OTHER ADVISORS OR MANAGER AND HOW THIS ADVISER IS COMPENSATED FOR THOSE SELECTIONS

# TABLE OF CONTENTS

ITEM 11: CODE OF ETHICS,PARTICIPATION  
OR INTEREST IN CLIENT TRANSACTION  
AND PERSONAL TRADING - 6

ITEM 12: BROKERAGE PRACTICES - 6

ITEM 13: REVIEW OF ACCOUNTS - 6

ITEM 14: CLIENT REFERRALS AND OTHER  
COMPENSATION -6

ITEM 15: CUSTODY -7

ITEM 16: INVESTMENT DISCRETION -7

ITEM 17: VOTING CLIENT SECURITY -7

ITEM 18: FINANCIAL INFORMATION - 7

ITEM 19: REQUIREMENTS FOR STATE-  
REGISTERED ADVISERS -7

# Guidefi: FORM ADV PART 2

## **Item 4: Advisory Business**

Guidefi, Inc. (hereinafter "Guidefi") is a Corporation organized in Washington, DC. The firm was formed in October 2019, and the principal owner is Charlene Fadirepo.

## **Item 5: Fees and Compensation**

### **Adviser Referral Services**

Guidefi refers clients to other registered investment advisers. We collect information from clients and provide referrals through our interactive website and mobile application. Prior to engaging Guidefi, a client must complete a digital account profile that is shared via email or on our website, <https://guidefi.com>. The profile supports the referral process.

The client determines whether to enter into an advisory relationship with the recommended adviser (the "Third-Party Adviser"). Guidefi will determine whether the Third-Party Advisers accessible through our website are registered as investment advisers. Guidefi will review each Third-Party Adviser based on a number of factors which include a Third Party Adviser's experience, their credentials, past customer satisfaction, and investment philosophy. Guidefi does not provide, and is not responsible for providing, investment advice to any client or any other third party, other than as described herein. Guidefi's services do not constitute supervisory investment advice nor does Guidefi have discretion in any form, and Guidefi does not have any advisory, fiduciary or other responsibility to any client in connection with any Third-Party Adviser's provision of investment advice. Guidefi's services are designed to be utilized by clients solely as a resource, along with other potential sources. Each client is solely responsible for determining whether a certain Third-Party Adviser is appropriate for each client. Clients are expected to have conducted their own due diligence of the recommended Third Party Advisers in order to select the appropriate adviser for their individual needs, bearing in mind that past investment performance is not indicative of future returns.

Clients will be provided a copy of each Third-Party Adviser's Form ADV Part 2A and should be aware that they can obtain investment advisory services directly from any adviser listed on our website, or other advisers of the client's choice. Guidefi's services are limited to making referrals to other registered investment advisers. It is expected that the client will work with the Third-Party Adviser to implement specific investment strategies and negotiate fees on the client's behalf.

# Guidafi: Form ADV Part 2

If the referred client enters into an advisory relationship with any Guidafi Third-Party Adviser, that adviser will pay Guidafi a share of the fee it charges to the referred client. Clients will receive a disclosure statement that details the fee sharing arrangement, prior to entering into any arrangement with a Third-Party Adviser. Guidafi does not receive any fees directly from the referred client.

## **Item 6: Performance-Based Fees and Side-By-Side Management**

As Guidafi does not directly charge fees to persons accessing our services, this item does not apply to our business.

## **Item 7: Types of Clients**

Guidafi does not provide investment advisory services other than referring clients to third-party investment advisers.

## **Item 8: Methods of Analysis, Investment Strategies, & Risk of Loss**

Guidafi determines suitability of advisers based on our review of a number of factors which include an adviser's experience, their credentials, past customer satisfaction, and investment philosophy. Clients that use the Guidafi service are also expected to conduct their own due diligence of the recommended Third-Party Advisers as well.

Guidafi's process for referring clients to Third-Party Advisers cannot ensure that those Third-Party Advisers will perform as desired and we will have no control over the day-to-day operations of the Third-Party Advisers. Guidafi would not necessarily be aware of certain activities of Third-Party Advisers. The use of a Guidafi adviser or any other financial adviser does not guarantee profit or protection from financial loss.

The information provided on Guidafi's website or through its client newsletter is provided for informational purposes only and should not be construed as financial advice. Clients should be aware that past investment performance does not guarantee future results and investing in securities involves a risk of financial loss.

# Guidefi: Form ADV – Part2

## **Item 9: Disciplinary Information**

This item is not applicable to the business activities of Guidefi.

## **Item 10: Other Financial Industry Activities and Affiliations**

This item is not applicable to the business activities of Guidefi.

## **Item 11: Code of Ethics, Participation, or Interest in Client Transactions and Personal Trading**

Guidefi refers clients to Third-Party Advisers. Guidefi will be compensated via a fee share from the Third-Party Advisers when an client elects to enter into an advisory relationship with that adviser. This may create a conflict of interest in that Guidefi would have an incentive to refer individuals to investment advisers that provide Guidefi with a larger fee share.

Guidefi's algorithms are intended to aid in the selection of one or more recommended Third-Party Advisers for the client to assess. In addition, clients are under no obligation to work with any of the recommended Third-Party Advisers.

Guidefi verifies that third-party advisers accessible through Guidefi's website are registered, notice filed, or exempt from registration in the states where the referred individual is located.

Guidefi has a written Code of Ethics that includes but is not limited to Prohibited Activities, Conflicts of Interest, Confidentiality, Compliance with Laws and Regulations, Reporting Violations, Training and Education, and Recordkeeping. Guidefi's Code of Ethics is available free upon request.

# Guidefi: Form ADV -Part 2

**Item 12: Brokerage Practices**

This item is not applicable to the business activities of Guidefi.

**Item 13: Review of Accounts**

This item is not applicable to the business activities of Guidefi.

**Item 14: Client Referrals and Other Compensation**

Guidefi's compensation is derived from referrals of users of its website to third-party investment advisers. Such investment advisers pay a referral fee to Guidefi.

**Item 15: Custody**

This item is not applicable to the business activities of Guidefi.

**Item 16: Investment Discretion**

This item is not applicable to the business activities of Guidefi.

**Item 17: Voting Client Securities (Proxy Voting)**

This item is not applicable to the business activities of Guidefi.

**Item 18: Financial Information**

This item is not applicable to the business activities of Guidefi.

**Item 19: Requirements For State Sponsored Advisers**

This item is not applicable to the business activities of Guidefi.