The OmniFunds Project
August 11, 2023

Nirvana Systems was founded in 1987 for the purpose of developing automated trading solutions. The Company has developed many products serving this objective, including desktop solutions OmniTrader and VisualTrader, plus our web-based investment platforms, OmniVest and OmniFunds. Each has a different target market.   Our focus right now is on OmniFunds.

About OmniFunds

The OmniFunds project was launched in 2016 as a Robo Advisor competitor. Tests revealed that if a portfolio were maintained using proprietary switching methodologies, 5x-10x the returns shown by Robo Advisors was achievable, with reasonable drawdowns.

In the five years since 2018, numerous OmniFund portfolios have shown an average annual return of 25%-50%, with Robo Advisors averaging just 4.5% in this same 5-year period. We provide default portfolios (such as "Aggressive", "Growth", "Retirement", etc.), but Omnifunds also allows users to build custom portfolios according to risk preferences using a "laboratory" built into the platform.

MyOmnifunds.com is connected to Interactive Brokers, where our clients are managing live accounts they hold there. Our goal is to place OmniFunds with financial services firms that want to secure consistent annual returns above 20% for their clients.

A New Discovery

We recently discovered a new technique for smoothing returns and also reducing drawdowns, which appears to consistently yield 20%-30% per year with drawdowns in the 6%-8% range (demonstrated with historical portfolio data in the 5-year chart shown below). We are applying these changes to OmniFunds now and expect to give customers access to this new approach at the beginning of Q4, 2023. We will then promote OmniFunds to the Financial Services space.

OmniFund Portfolio showing average annual return of 21% with max draw down of 6%

What We Are Looking For:

We are looking for an individual or firm that has been involved in the Robo Advisor or general Financial Services space to guide us as to the best way to position this technology for adoption and ultimate acquisition.

Target Markets

We want to understand which target market(s) would be the most interested in securing access to a platform that can generate 20%+ annual returns for their clients (including those that aren't listed here.) We want to understand lead times, requirements, and any known barriers to entry.

- Traditional Brokers (Merrill Lynch, Schwab, Fidelity, eTrade)
- On-Line Specialty Brokers (RobinHood, Alpaca)
- Robo Advisors
- Credit Unions
- Banks
- Registered Investment Advisors (individual or collective)
- Family Offices
- Hedge Funds
- Mutual Fund Companies
- 401K Providers
- ETF Providers

Current Systems (Competitors)

What examples are there in the Financial Services industry where a software company like ours is providing a fund management solution to a broker or fiduciary.

User Customization – Good, Bad, or Indifferent?

Presently, OmniFunds can be configured by the user according to their specific risk tolerance. Robo Advisors seem to handle all client accounts the same way, with no customization. So, are we providing a benefit or is there some reason they don't provide the customer with the opportunity to modify or create their own fund?

The Use of APIs

We can connect to any broker using an API they expose, as we currently do with Interactive Brokers. However, we are also building a proprietary API through which fiduciaries can connect to OmniFunds for the management and tracking of user accounts.

Would a broker or credit union that provides OmniFunds to its clients prefer to use our API to communicate with our system for buy/sell recommendations and transaction history (for which they provide the "front-end")? Or would they be willing to send clients to our portal, which would use their API to connect to their clearing machinery?