



June 24, 2021  
**CONFIDENTIAL**

## **SOFT-COMMERCIAL OFFER**

We hereby submit to your attention the short description of possible joint activities which may become the platform for the growing of your business.

### **GENERAL INFORMATION**

**GOLDIAM LIMITED** – A successful new trademark in Africa gold mining industry, basing its operations on a new environment-friendly technology of mining precious metals, also in trading of gold and diamonds, offers to its potential investors the participation in joint activities throughout Central and West Africa.

**GOLDIAM LIMITED** is a Rwandan company reg.# 110391129 issued by the Office of the Registrar General of the Rwandan Development Board on 28/11/2019 with registered business activities in accordance with follows:

**Main business activities - K6630 - Fund management activities**

**Other business activities:**

B0710 - Mining of iron ores

B0729 - Mining of other non-ferrous metal ores

B0990 - Support activities for other mining and quarrying

K6419 - Other monetary intermediation

K6420 - Activities of holding companies

K6430 - Trusts, funds and similar financial entities

K6499 - Other financial service activities, except insurance and pension funding activities

**GOLDIAM LIMITED** also works with different governmental structures and under their full control and patronage. As the security of invested funds, investors will be provided with the convertible corporate promissory note to return funds or, in default of the payment, to provide physical gold equivalent to the invested amounts.

**GODLIAM LIMITED** is the independent African branch of High-Tech Industry International Non-Profit Foundation ([www.hti-foundation.com](http://www.hti-foundation.com))

As a guarantee, investors can be provided with several forms of investment protection:

(1) a convertible corporate bill for a refund of the investments or, in the event of a default of the payment, to provide physical gold equivalent to the invested amounts.

(2) GoldMarketCoin-GIAM, a stable coin hosted on the licensed Smart Payments platform based in Estonia, under the Estonian regulated crypto-exchange market.



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## **STATE OF THE GOLD MARKET IN AFRICA**

Analyzing the state and technical capabilities of the gold market in Africa, one can clearly point out two diverging strategies for gold mining, based on a mechanized mining process, which are the world's leading gold mining companies on the one hand, and mining based on the hard manual labor of unorganized local miners and workers working in the depths of the African forests, far from civilization, economy and modern communications.

According to the rules of corporations, which mine gold with the latest technologies, complex technical and technological equipment, the largest deposit has been developed, where there is high economic efficiency exclusively due to high-performance equipment. Geographic coordinates all big gold deposits not always known to these companies and located in various parts of the vast continent. After all, production is carried out only in areas where accurate feasibility studies have been carried and transferred to corporations under license.

From the opposite side, the work of individual artisans and cooperatives is carried out very often from their settlements and villages, found and preserved families in the deepest secrecy, on gold placers and shallow deposits with a high content of gold raw materials, but due to their size and stock of raw materials, they are not economically profitable for big players. The use of such gold deposits is of no value to large corporations.

These two technologically and mentally separate niches in gold mining have continued to coexist without interfering with each other for many years.

Different countries in Africa allow and encourage their organized citizens into cooperatives to extract a relatively small amount of gold raw materials, allowing them to earn a living for entire villages located hundreds of kilometers in the most remote areas of these countries.

**GOLDIAM LIMITED**, works with representatives of the indigenous population in the different countries in Africa, who know the specifics of the gold business, we also have deep and long-term ties with the population employed in this industry and with the support of the local institutions. The economic indicators of the structure of the wholesale trade itself in the local markets, where the seller extracts his gold, that is, in the forests, sending his agents for the purchase of gold raw materials in cars and motorcycles to purchase gold raw materials directly from the local cooperatives at the lowest possible price. In some cases, the price of gold raw materials may be 20-40 percent lower than the prices of gold on the leading exchanges of the world, which makes it possible to recoup the cost of purchasing raw materials in remote areas. A consolidated scheme for the implementation of all financial structures in the world after the latest decisions to return the Gold Standard to the global financial system.



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**GOLDIAM LIMITED** offers its capabilities in expanding the procurement of gold raw materials from the population in several countries of Central and West Africa namely (Democratic republic of Congo, Niger, Mali, Burkina Faso, Mauritania) followed by refining the dust gold to full LMBA 99.999% 24 Karats gold bars to a fully-fledged refinery in the city of Kigali (the capital of the Republic of Rwanda). This makes it possible to ensure a quick turnover of funds without exporting gold out of the African continent, in case of preference in the form of currency.

We are looking for serious potential partners and investors and will ask to provide us with an information and documents regarding:

- The type of currency (fiat or cryptocurrency) for investments,
- The amount of the proposed investment
- Corporate or Individual documents,
- Total investment period (at least 1 year),
- Frequency of profit payments (monthly, quarterly, once a year),
- Forms of payment of profit or method of obtaining physical gold (fiat currency, physical gold, including trust storage of gold in secured and audited vaults or export to the investor's address)

### **TRADING OPERATIONS**

In the case of simple trading operations for the purchase of gold from miners, cooperatives or local brokers, we have to work with cash, since African banks and realities on the ground do not allow the use of financial instruments, especially when the seller lives in forests of remote areas. This is the main form of mutual settlements in Africa if we want to get it at the lowest possible price.

In this case, when it comes to buying gold with our help, it is possible to conclude a sale and purchase agreement, which will be signed between the buyer of gold and Goldiam Limited, since we have all the necessary licensed and facilitations, with a gold refinery in Rwanda and also presence in the management of some of the licensed cooperatives in different countries.

For these operations, we are obliged to receive your funds for the purchase of gold in the amount that will cover the purchase of the initial batch of 300 Kgs every two weeks. That is about 15M dollars every two weeks, that is, 600 Kgs per month. Purchasing volumes can be increased according to the agreed schedule by involving additional cooperatives and brokers in different countries.

We are ready to consider different forms of asset protection for your side:

- the working with the responsible representative of an investor who will personally involved in the process in Africa, then gold will be supplied to us, that is, physically fly with our team to the places where this gold will be purchased, that is, carry out personal constant supervision over either money or gold;
- opening an account on the Estonian Smart Payments platform (licensed crypto exchange), with our GoldMarketCoin-GIAM (Golden Interactive Alternative Money). GIAM coin that will be transferred to your wallet, is a cryptocurrency pegged to the gold rate at the London Metal Exchange and LBMA quotation at the rate of 1GIAM = 1 gram of pure gold in standard marked bars, in a quantity corresponding to the price of gold with an agreed discount. In the case of receipt of physical gold, you will have to trade back this token to our wallet in order to close the deal.



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## PROCEDURE FOR PURCHASE OF PHYSICAL GOLD

In fact, the operation can be done as follows:

- (1) directly on the crypto exchange platform by self-purchase of the required amount of GIAM tokens, with the addition of the agreed discount percentage (according to LME quotes) to the quantity (in fact, this is a price discount). The current price of gold is automatically fixed by the exchange at the time of payment for a gold token or;
- (2) as an OTC transaction (OTC transaction, at a pre-agreed price, when GIAM is delivered to your account in the form of collateral, after which you transfer the agreed amount in fiat or cryptocurrency to the address or account corresponding to the contract.
- (3) as a transaction based on a partnership agreement on joint activities in joint operations.

In this case, we offer you joint operations for the purchase and extraction of gold in the territory of the Democratic Republic of the Congo and additional countries. We will determine the scope of delivery and you will transfer funds for the trading operations in the pre-agreed sum for a period of at least 1 year and for a period of 5 years for the development of mining fields in Democratic Republic of Congo.

In this case, your investment will be returned in the following ways:

### A. Investments for trading operations

(1) when working through the Smart Payments platform, your funds will be returned to you in full in 1-24 months, but in a month you will receive a supply of gold as a percentage of the invested amount due to profit from operations (see the Table), that is, up to 162% of the investment volume in the form of a dividend or in the form of marked gold bars without any payment for gold, depending on the size and duration of the investment and the period of payment of fixed income in the following proportion:

Total deposit period, months	Period of profit withdrawal	Equivalent to Gold (gram)					
		1-1,000	1,001-5,000	5,001-10,000	10,001-25,000	25,001-50,000	>50,000
Monthly profit							
1-3 months	end	0.75%	0.90%	0.98%	1.13%	1.50%	2.25%
3-6 months	month	1.00%	1.20%	1.30%	1.50%	2.00%	3.00%
	quarter	1.25%	1.50%	1.63%	1.88%	2.50%	3.75%
6-12 months	end	1.50%	1.80%	1.95%	2.25%	3.00%	4.50%
	month	1.75%	2.10%	2.28%	2.63%	3.50%	5.25%
	quarter	2.00%	2.40%	2.60%	3.00%	4.00%	6.00%
12-18 months	end	2.25%	2.70%	2.93%	3.38%	4.50%	6.75%
	month	2.50%	3.00%	3.25%	3.75%	5.00%	7.50%
	quarter	2.75%	3.30%	3.58%	4.13%	5.50%	8.25%
18-24 months	end	3.00%	3.60%	3.90%	4.50%	6.00%	9.00%
	month	3.25%	3.90%	4.23%	4.88%	6.50%	9.75%
	quarter	3.50%	4.20%	4.55%	5.25%	7.00%	10.50%
>24 months	end	3.75%	4.50%	4.88%	5.63%	7.50%	11.25%
	month	4.00%	4.80%	5.20%	6.00%	8.00%	12.00%
	quarter	4.25%	5.10%	5.53%	6.38%	8.50%	12.75%
	end	4.50%	5.40%	5.85%	6.75%	9.00%	13.50%

(2) when signing a direct investment contract, the funds may be returned can also be monthly payments of 1/12, but the profit or gold will be available on your monthly balance only at the beginning of each next month



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**B. Investments for the development of the gold deposits of 1000-tons gold in DRC**

(1) In this type of activity, the size, distribution conditions and return on investment will be in accordance with the use of the offer / to the contract only after the start of joint procurement operations.

(2) The approximate amount of investments in this project is from 125M to 150M dollars. Partial investment of the project will be made from the profit from the sale of part of the gold in the agreed amount.

(3) A separate topic for coordinating the development of deposits is the approval of participation. We are ready to sign a strategic partnership agreement with you for this project, like many others that have project financing. But a concession agreement with the government of the DRC can only be signed on condition of confirmation of intentions and availability of funds for this project and due diligence passed by the government. We ask you to use this option in the event that there will be an official letter of intent and approval from interested persons about their intentions and financial capabilities to participate in this project.

**Supply of gold to the investor:**

The delivery of gold in the form of standard labeled bars can be done from two places:

Rwanda plant: Aldango LTD (Kigali-RW)

United Arab Emirates Plant: Premier Gold Refinery (PGR)

**Paying for gold or accepting investment funds:**

Payment can be made in the following ways:

- For OTC transactions: To Goldiam Limited USD bank accounts in Africa or to the bank account of a special paymaster recommended by Premier Gold Refinery (PGR) in the UAE.
- For transactions on the Estonian Crypto-Exchange Platform Smart Payments - a deposit to the bank account of the Estonian crypto exchange for direct exchange of your currency for the GIAM gold coin in your personal account on the platform.
- Additionally, we are ready to consider the issue of direct investments in various types of cryptocurrencies, both through the Estonian Crypto exchange and through the Coin Payments platform.

***Why we? Conclusions are clear:***

***After the Basel III decision, the role of gold in the world has changed in the direction of increasing its value.***

***We actually mine our cryptocurrency GoldMarketCoin (GIAM) for supporting of the Global Interactive Alternative e-Market not on computer farms, but on real African gold deposits in different countries by our cooperatives and use it as the digital indication of real operations on the market using blockchain and as the exchange equivalent unit based on the gold.***



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***For what the financial market will be needed unsupported cryptocurrencies like incomprehensible Bitcoin and others with their surprises and dependence on tweeters and an unregulated and unpredictable price when gold dictates the price of all world currencies.***

***We bring operations with gold out of the shadows and make them really accessible to any person***

***We make a profit in the real market, using modern technologies for the extraction of real gold and an honest system of purchasing gold from the population***

***We create a reliable market without coercion, violence, and blood, enabling all gold, precious metals, and stones miners to sell their goods directly to the world.***

***We ask you once again to draw your attention to the fact that in the case of a partnership you receive gold/currency in the amount of up to 162% of the invested funds FREE OF CHARGE because the investment is returned to you at the end of the contractual period and you do not need to constantly replenish funds for the purchase, as in the case with ordinary trading operations. Also, under this procedure, you have the opportunity to increase your investment from the profit received, which will immediately affect the volume of the receiving profit.***

**Best Regards,  
Goldiam Limited - RW**