GOLD PROPOSAL
OPPORTUNITY OF GOLD FROM AFRICA WITH SELLERS FROM GHAN AND GUNIEA
GOLD ORIGIN FROM
Guniea & Ghana

To: Potential Gold Financier

New Gold Offer Proposal

We have a Gold Seller from Guniea and Ghana making an offer of Gold Dore Bars, to the potential Gold trader, who is reliable and trusted Gold Buyer, with a discount of LBMA -12%, split as follows, with 1% to the Buyer and 2% to the Intermediaries. The Gold being offered has the following specifications:

SPECIFICATIONS

No.	Item	Description
1	**Commodity**	Gold dore bars = 1 kg
2	**Gold Origin**	Ghana & Guniea
3	**Quantity**	Available min 250 kg…up to 500 kg monthly
4	**Price**	LBMA -12%
5	**Currency**	USD dollars
6	**Discount**	12% to Buyer……. And 2% to Intermediaries (2 groups)
7	**Carat**	22 carats.
9	**Purity**	94% Minimum
10	**Incoterms**	CIF by Air Freight to Buyer Destination
11	**Contract**	One year after successful trial shipment
11	**Bank Instrument**	SBLC from top 50 banks
12	**First Test Trial**	500 kg
13	**Contractual Tranche**	To be specified by Buyer
14	**Buyer Gold Destination**	To be specified by Buyer
15	**Note:** 1. All transactions will be carried out between the Buyer's Bank and the Seller's Bank 2. There is no payment upfront. 3. The Gold dore bars being sold to the Buyer will come with all legal documentation 4. Payment only after assay report 5. Bank Instrument after the trial shipment : Stand by letter of Credit or SBLC OR BG Bank guarantee 6. Seller bears the responsibility for all the export taxes and customs duties and government royalties in country of origin of the product, while buyer bear the responsibility of all the import duties in his destination country.	

Business proposal :

It’s 4 parties have to to be in this gold deal as follows

Seller from ➡️Africa Ghana already available now .

Buyer from➡️ United Arab Emirates based in Dubai already available now .

Investor ➡️ who responsible about the bank instruments issues it for us

Coordinator company ➡️based in uae Ajman free zone and Brazil responsible about the transaction by signing the agreement with the African seller and finalising everything with the buyer in uae when the gold will be deliverer from Africa

Investor will open the bank instruments after signing the joint venture agreement between his company and ours then the coordinator company will sign the contract with the Indian buyer in uae .

Investor will send bank to bank an SBLC to covering the import quantity between 250 to 500 kgs monthly depending on investor availability it’s a one year contract .

Simple Deal Flow (Recommended)

1. Sign SPA (Sales & Purchase Agreement)
2. Do KYC/AML on all parties
3. Send gold to uae Dubai then we smelting it at buyer’s refinery
4. Perform assay report
5. Buyer/ pays via bank transfer (MT103) to the seller account in Ghana directly
6. Title transfer + release

7. Shares profiles after detected the intermediaries and other parties percentage the net benefits will be 50% each side

*** Origin (Africa, East Africa or west Africa)**

*** Preferred payment method (MT 103 TT cash bank to bank)**

Seller delivers dore bars gold to an approved buyer in uae then the refinery will smelt it to get the final assay report like (e.g., Emirates Gold, Etihad, SAM Refinery)

*** Refinery assays the gold (purity check and carat check)**

*** Buyer's bank issues MT103 payment after assay results**

*** Ownership transfers after payment confirmation**

*** buyer can fund against refinery confirmation assay report**

<u>Why it works:</u>

*** No payment without verified the gold at uae buyer destination**

*** No delivery without controlled environment**

2. SBLC to start the Transaction

Best for: When buyer wants credit terms

Financier issues SBLC (Standby Letter of Credit) or Documentary DLC

*** Seller ships gold (or delivers to refinery)**

*** Documents presented to bank**

*** Payment released upon compliance**

3. MT103 TT transfer Cash Against Gold assay at Refinery ()

Best for: Smaller or trial shipments

* Gold delivered to refinery vault

* Buyer () pays after assay report immediately by swift MT103 TT

* Immediate settlement (T+1 or same day)

* Start with a trial (e.g.,10 kg) then after that 250 to 500 kgs monthly

4. Financier-Led Transaction (Funded Deal)

Best for : financier no need to do any payment because the buyer pay to

the seller directly bank to bank wire transfer MT103

* Financier guaranteed seller by open the DLC OR SBLC)

* Gold is delivered to refinery at uae Dubai after the clearance at customs of Dubai international airport

* Profit split agreed between parties 50% each side between coordinator company and financier company

5. CIF / Shipment with Insurance

International movement

Structure:

* Seller ships gold under CIF (insured)

* Buyer pays via MT103 after assay report

No paying before:

* Shipment is verified by assay before payment

* Documents are authenticated

Documentation with the shipment will be sending before the seller move to uae dubai

i. Certificate of Origin original
ii. Certificate of Ownership original,
iii. Preliminary Assay Certificate,

iv. Original export Tax Receipt,
v. Original Packing list,
vi. Original Airway bill / Cargo Receipt,
vii. Original Export Documents issued by Customs
* Export permit

* Company registration

<u>Approximate calculation for the benefits of the transaction</u>

We Purchase at Gross LBMA 12% discount
2% commission Net 10%
We will sell at 1% to the buyer in uae Dubai
0.5% half percent to the facilitator who's will brought for us the investor
Now the net profits it's 8.5% percent LBMA

Now the current price in London market is 129,520$
So 250 to 500 kilograms cost equal 64,760,000
When we multiply the total amount by the total benefits after deduction of the commission and all
The approximate earnings its come 5,504,600 $
Split to 2 parties == 2,752,300 two million seven hundred fifty two thousand and three hundred dollars $ each side every month for 12 months 1 year total equal=== 33,027,600 thirty three million twenty seven thousand and six hundred dollars .

This calculation done according to London market price LBMA at 4:23 am Tuesday 21 of July 2026