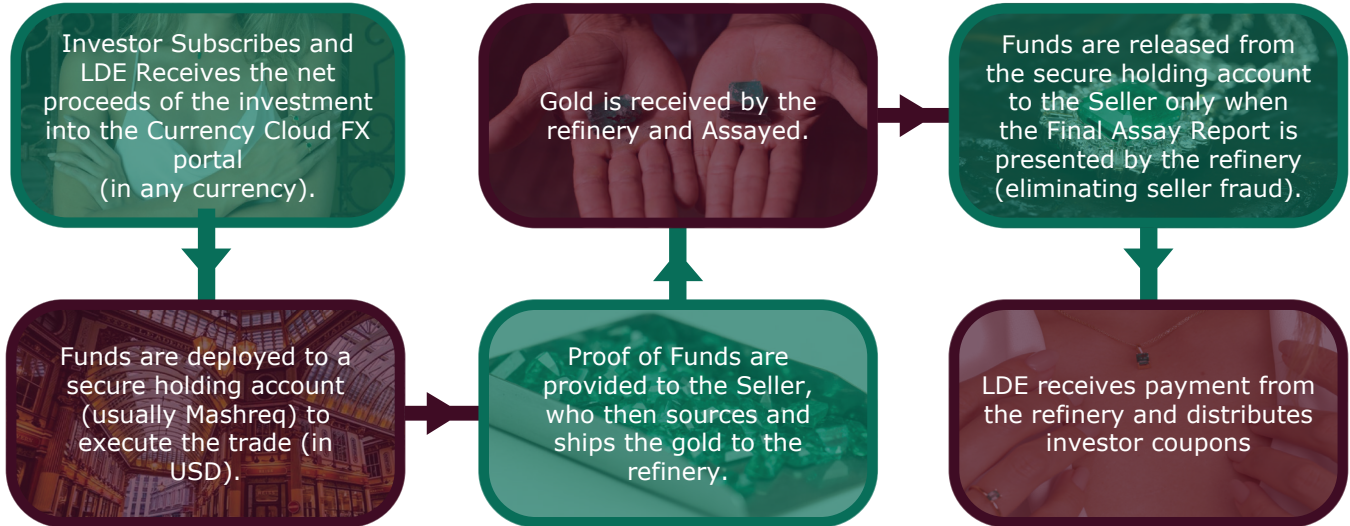


LOAN NOTE FLOW OF FUNDS



- Gross margin is 6-8% per trade and net margin 3-4% per trade across circa 20 trades per year.
- To ensure the smooth flow of funds, LDE work with multiple sellers and several refineries.
- LDE also work across multiple routes across Africa, Latin America, Australia and SE Asia.
- All gold is responsibly sourced.

Worked Example

- \$100,000** is invested on the 1st of January
- \$100,000** is deployed to the secure holding account to execute the trade.
- \$100,000** proof of funds sent to Seller, who sources and ships the gold to the refinery.
- \$100,000** is released from the secure holding account to the Seller upon delivery of the Final Assay Report.
- \$106,383** is paid by the refinery to LDE for the trade, leaving \$6,383 profit (based on worst case 6% gross margin per trade).
- \$127,660** this is repeated approximately 20 times per year, generating \$127,660 over the original \$100,000 investment.
- 18%** the highest cost of capital in terms of interest paid to the investor = \$18,000 (18%).
- \$109,660** this results in \$109,660 gross profit (110%), net profit (55%)