

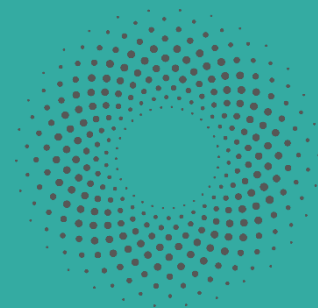
# REGULATED WHOLESALE GOLD FINANCING PROGRAM

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NOVEMBER 6

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INITIAM CAPITAL GROUP – DIRECT FUNDING



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# Initiam Capital Exclusive Process

## Regulated Wholesale Gold Financing Program

- IC have removed the speculative risk element of participating in gold transactions.
- IC do not take any position where uncovered holding is involved.
- IC do not undertake any purchase or sale of gold in any actual or derivative form.

IC provides *funding, on an exclusive basis*, to a licensed, trader dealer, and refinery specialising in the assaying, smelting and sale and purchasing of Gold, which is regulated by the Government of Ghana Gold Authority, Goldbod, ([www.goldbod.gov.gh](http://www.goldbod.gov.gh)). The refinery is also fully licensed to export Gold.

The process involves strict control over the use of the funds, which permits only the buying and selling of gold. All gold is sold to the Government agency, Goldbod, on the same day at a pre-agreed rate to ensure a profit is always made prior to purchasing at a lower rate and rewards the provider of funds with participation in the profits generated from the buying and selling of Gold.

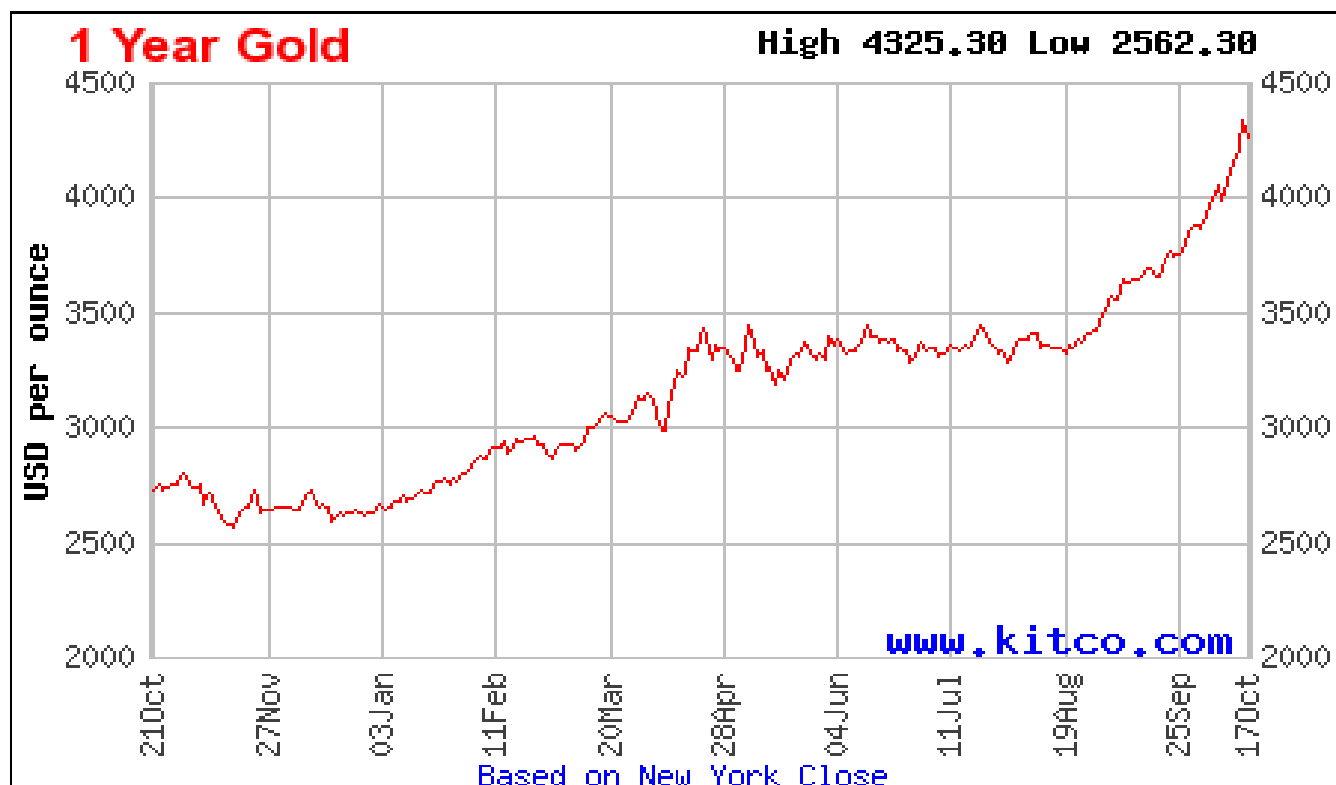
Transactions are carried out in the same currency, eliminating currency exchange risk and are reconciled daily. This requires all participants to adhere to a strict trading timetable to enable same-day transactions. To mitigate risk, given gold's pricing volatility, IC completes both the buy and sell sides of each transaction within the same day.

## Gold Market Overview

The buying and selling of gold are available on an open market basis, through several channels including banks, brokers and more specialist entities. These enable a wide range of investment strategies, from daily trading to longer-term positions. In all its many forms this may be referred to as the “Gold Retail Market.” Returns from this vary and carry the costs of holding the asset in a secure manner and the risk of keeping until disposal in a volatile market.

Whilst Gold has increased over 60% from January this year to present, commentators vary on future direction, with both possible price corrections and further increases predicted. There are strong arguments for longer term holding of Gold. The Regulated Wholesale Gold Financing Program that Initiam Capital Group have developed is solely focused on achieving fully risk mitigated ‘short term’ daily returns, by executing fully covered asset backed financing of gold purchases and sales by regulated wholesale traders.

### Golds Growth within the last 12 Months



## Initiam Capital Exclusive Offering

Initiam Capital offer a simplistic yet robust, extremely low risk, asset backed rate of return that falls into 2 categories:

1. Funding ability to purchase less than 25 kilos - 3% per calendar month
2. Funding ability to purchase more than 25 kilos - 7% per calendar month



IC Images, live RWGFP transaction in progress 15<sup>th</sup> October 2025, Accra, Ghana

- The minimum investment amount: **\$500,000**
- Current funding ceiling: **\$50m**
- Should you invest an amount that falls below the purchasing power of 25 kilos, funding partners will receive 3% per month, above 25 kilos, the return will be 7% per month.

## Investment Illustrative Returns

Amount Invested	Monthly Percentage Return	Monthly Return	Annual Percentage Return	Annual Return
\$500,000	3%	\$15,000	<b>36%</b>	\$180,000
\$3,500,000	7%	\$245,000	<b>84%</b>	\$2,940,000

The above figures are based on prices as per [www.kitco.com](http://www.kitco.com) data on the 20th October 2025

## Q & A

### ***Can You Provide Evidence of Transactions Already Completed?***

Yes. Upon request of an NDA, we can provide our real-time actual transactions. These show an unbroken record of profit making daily.

### ***What Returns are Generated?***

This specific market has a capped level of funding. At our current transaction levels, it has a ceiling of US\$20M. For amounts under \$3.5M the monthly targeted return, payable monthly is 3%. For amounts over \$3.5M the monthly targeted return, payable monthly is 7%

### ***What is the Minimum and Maximum Commitment Period?***

Three months minimum, maximum 12 months, with renew at option of Initiam Capital Group.

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***Is Early Exit Permitted?***

Yes, after 75 days' notice may be given to exit in whole or part. Repayment of full capital plus all returns to date are made within 5 banking days of the expiry of the two weeks' notice period.

***How Often is Feedback Given?***

We provide feedback on a weekly basis on actual transactions that have taken place at our refinery. This includes calculations of the amounts earned from transactions and the amount accrued to the investors' account. Copy contract notes and all back-up data are made available to investors.

***How Often are Investor Returns Paid?***

We pay every 4 weeks, starting from commencement of the first whole week funds were received and placed in a live transaction.

***Do Transactions Take Place Every Business Day?***

Transactions are dependent on our regulated entity arranging a supplier of gold to the amount required. It is intended to trade as many days as possible.