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Gold Commercialization Instrument

Fixed income generation alternative to the volatile scenario of the securities markets and the global economy

In compliance with the regulations of the Superintendence of the Securities Market of the Republic of Panama, in accordance with article 129 of the Sole Text of Decree Law 1 of July 8, 1999, this offer of private placement exempt from registration can only be made by the issuer, or an offeror of the issuer, to no more than 25 people; therefore, this document is confidential, addressed only to authorized investors, and its distribution is prohibited without the formal authorization of the issuer.

Global Economic News

COVID-19 and the Global Economy

"The worst is yet to come"

- More than being alarmist and negative with the effects of COVID-19, we must be realistic in the face of the imminent global economic crisis that is approaching the capitalist world.
- The expected growth cuts in the world Gross Domestic Product range from 25% to 50%.
- Analysts from the global investment firms agree that the duration and depth of the economic contraction will depend on the measures taken by governments.
- We find ourselves in an unprecedented scenario for which the current world was not prepared. The “first times” are taking place in various fields, from the health industry to tourism, security, transport, food production.
- The economic dislocations and distortions experienced have caused reaction by States and Regulators to reduce rates and promote the circulation of liquidity to try to mitigate the effects of economic “detention”.

Towards the future: **Depression or Recession?**

- More economists warn of a recession in the United States, Europe and worldwide as coronavirus containment actions stop entire sectors of the world economy. Many have also compared the speed and severity of the coronavirus slowdown to the Great Depression that began in 1929. However, the comparison falls short in proportions: **THIS IS GLOBAL**.
- Global economic activity has come to a stop at scales not seen or experienced in the history of the capitalist world. That is, we are experiencing for the first time in human history a forced stoppage of economic activity across the planet. Similarly, for financial analysts and economists it is the first time that they face projecting the effects at these titanic scales.
- The consensus so far is that the world will enter a global recession and that its duration may take up to two years to absorb all the affectations and the impact on "over-budgets" that most nations have had to assume. However, this scenario assumes a good performance in the mitigation of the Pandemic. Any adverse effect to the expectations of the World Health Organization, the analysts’ perspective would point to a potential global depression.

What are we seeing today?

The simple evidence

Nowadays, things can be tricky with showing controls by way of, but they are not perfect. Let's take off our pink glasses for a moment. Here is what we see:

- The arrival of mass **unemployment**;
- Probable rebates of **sovereign debt**;
- Huge and unsustainable increases in **public sector debt,** including through unprecedented commitments to private sector debt obligations;
- An unknown path of **pandemic containment**;
- Legitimate doubts about whether the innovations that have fueled a quarter-century boom in global corporate profitability (globalization, **"just-in-time inventories"** and complex supply chains and finance) can be restored to what they were just a few months ago.

The stark truth about COVID-19
Opening the economy is a moral imperative

- **The stark truth:** Regardless of what we do, many, if not most, of us will catch **COVID-19**. Containment and distancing measures (quarantines), whatever you think of them, are not managed as a way to eradicate the disease. They are implemented as a way to "flatten the curve" so that health systems are not overwhelmed, causing unnecessary deaths. Eradicating the disease without a vaccine is a fantasy.
- Most world economies literally cannot survive many more months of economic freezing. Therefore, they will be forced to open their economies halfway, but the same economic results will not be achieved.
- There will be a risk of new outbreaks of **COVID-19** affecting health systems for the period of inoculation implementation in the midst of limited economic openings and various slowdowns in activities.

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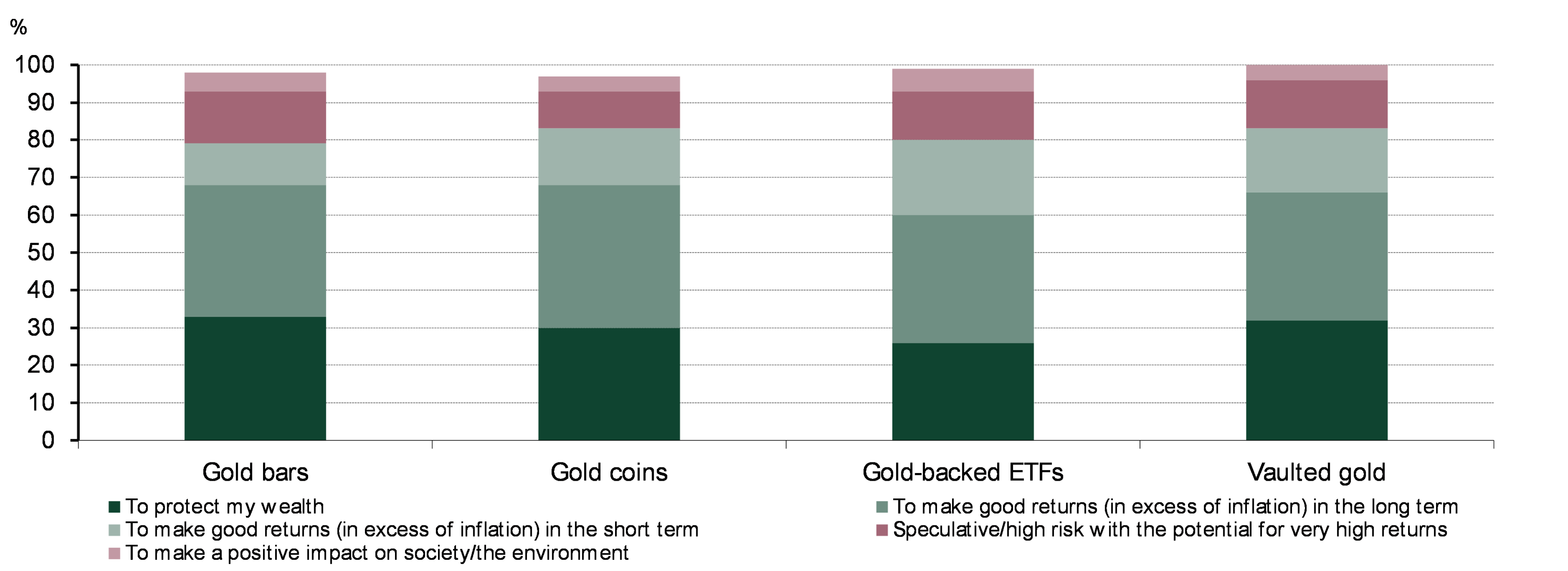
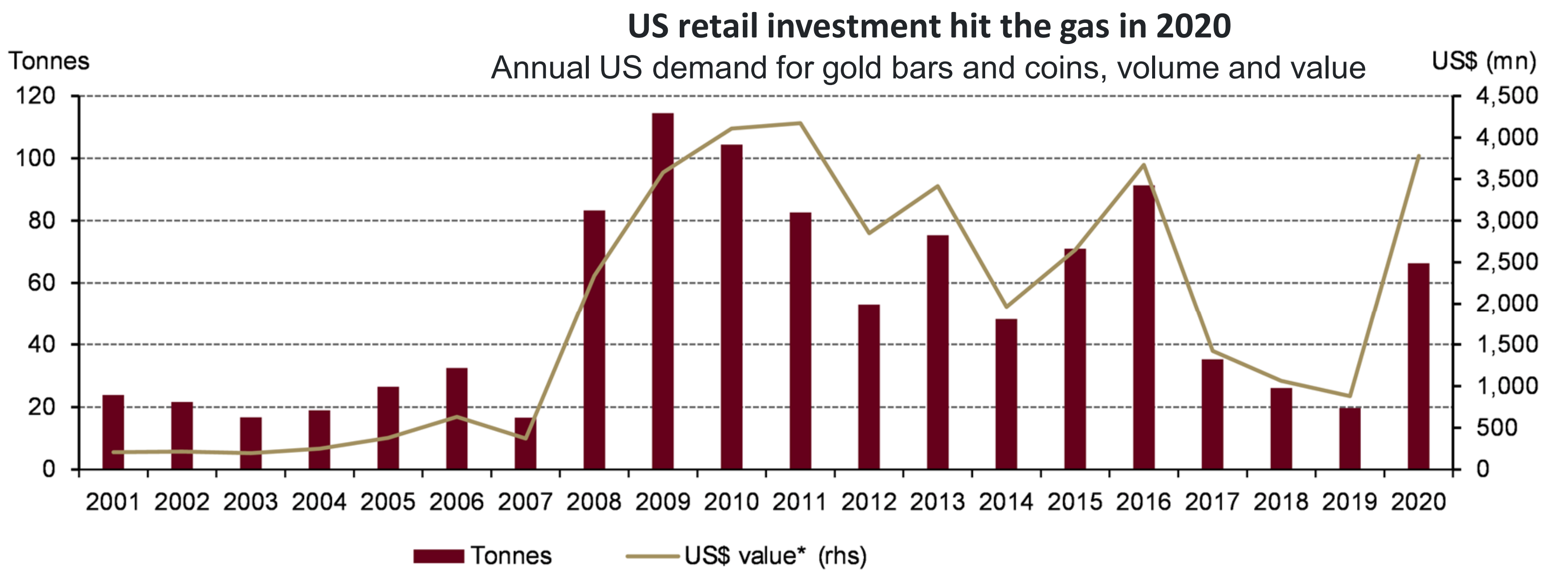
- The global pandemic of COVID-19 fuels demand for security investment towards gold, offsetting a marked weakness in consumer-focused market sectors, as is the case with jewelry gold which has seen a reduction in demand when governments across the world implement health control measures.
- Gold ETFs posted the highest quarterly inflows for four years amid global uncertainty and financial market volatility.
- These investment inflows helped push the price of gold in dollars to a maximum in the last eight years.
- Central banks continued to accumulate gold, although a sharp slowdown in purchases by this sector is expected.
- Total gold supply in the first quarter fell 4% due to the effects of coronavirus containment measures that hit mining production and gold recycling.
- All of the above demonstrate the advantage that gold has as a raw material, precious metal, industrial input and monetary asset. Its use is diversified in so many demanding sources that they compensate each other. The aggregate demand effect is greater relative to the previous quarter and future sustainable demand towards the end of 2021 and the beginning of 2022. (see charts below)

Coronavirus boosted investments in gold ETFs for security, but reduced consumer demand

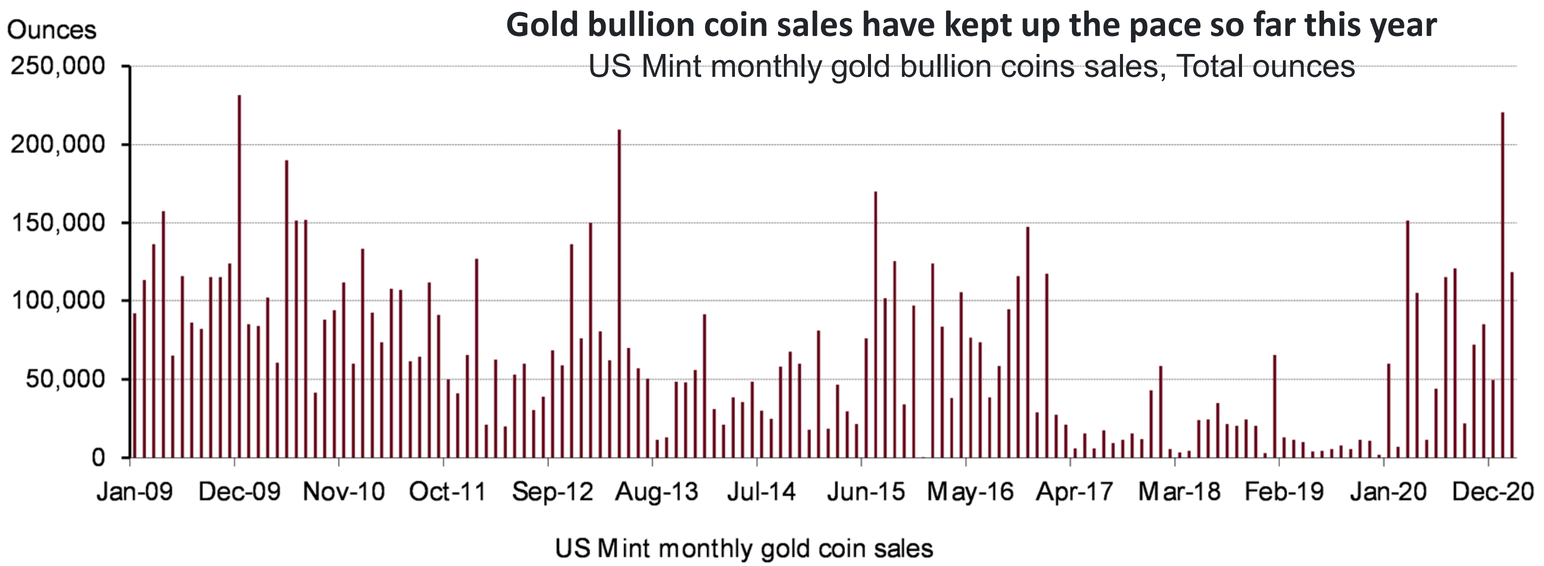


US retail investment hit the gas in 2020 - Annual US demand for gold bars and coins, volume and value

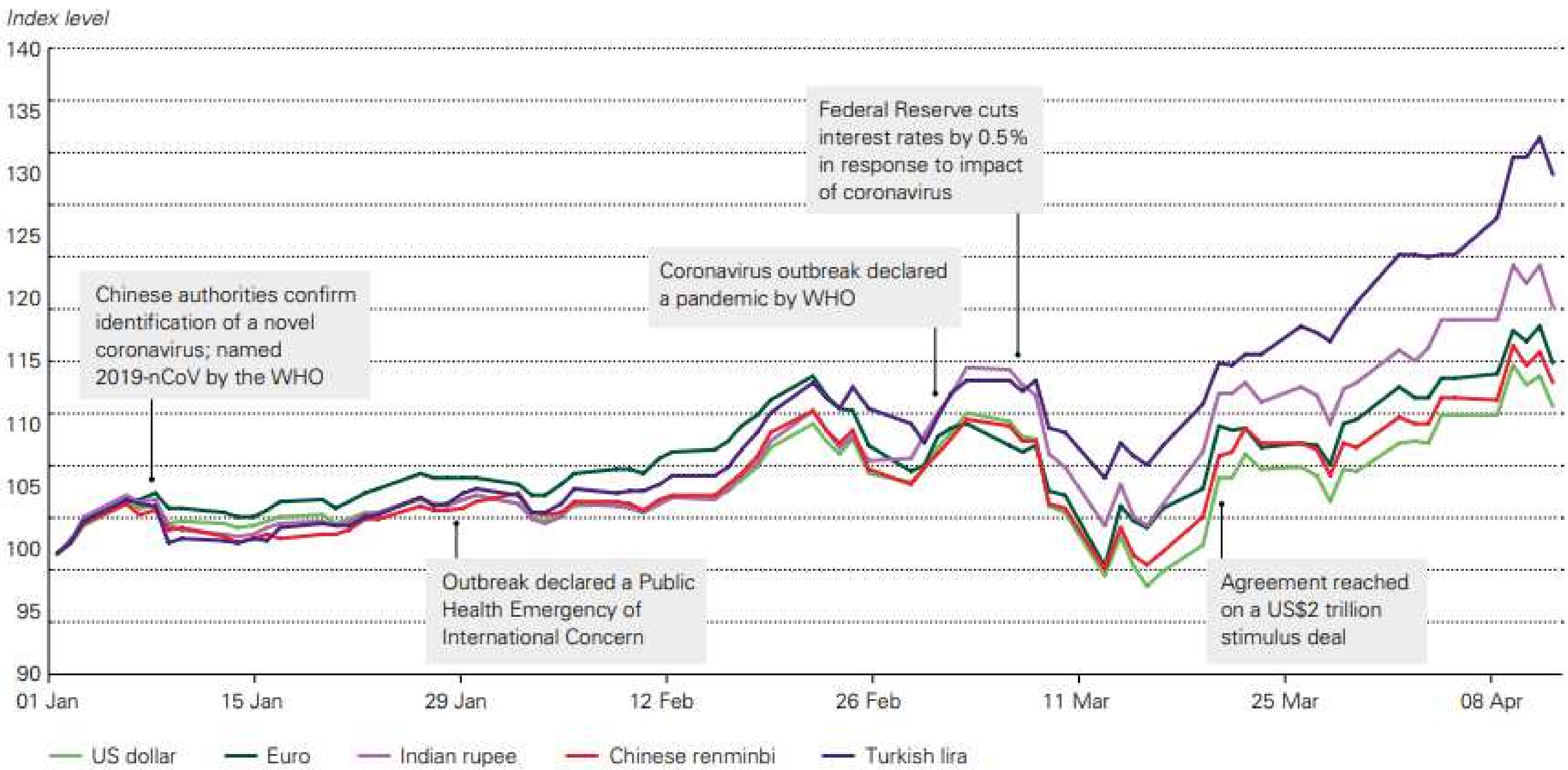


* US$ value is calculated by multiplying the demand volume by the LBMA Gold Price PM in US dollars. Bar and coin demand data is latest available data published in [Gold Demand Trends Full Year and Q4 2020](). - Sources: ICE Benchmark Administration, Metals Focus, Refinitiv GFMS, World Gold Council

Note: Latest available data at 20 Feb Source: US Mint



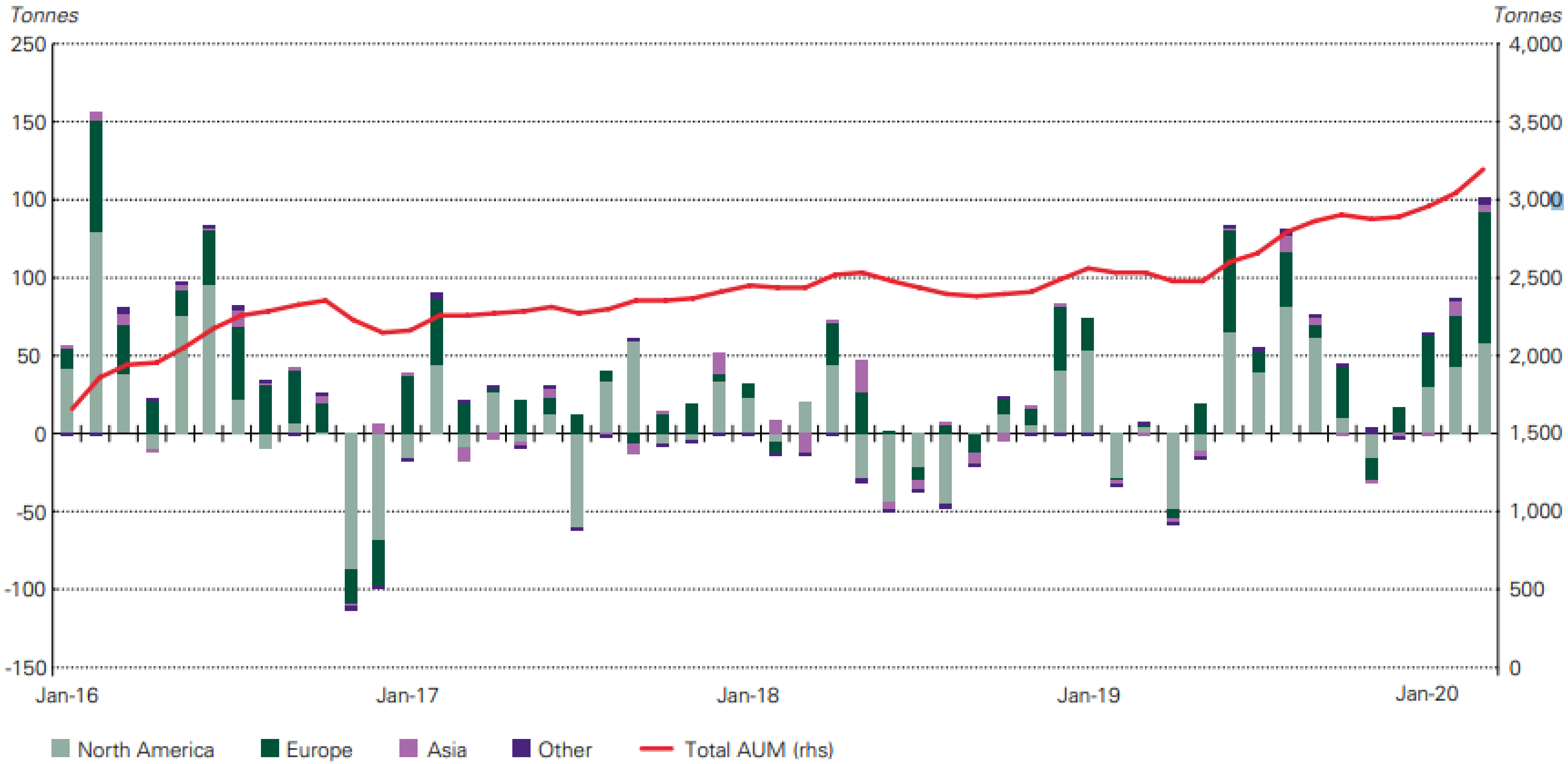
Fears about the global impact of the coronavirus helped to raise gold prices relative to the various major trading currencies on the metal.



Note: Index level 100 = 01/01/2020

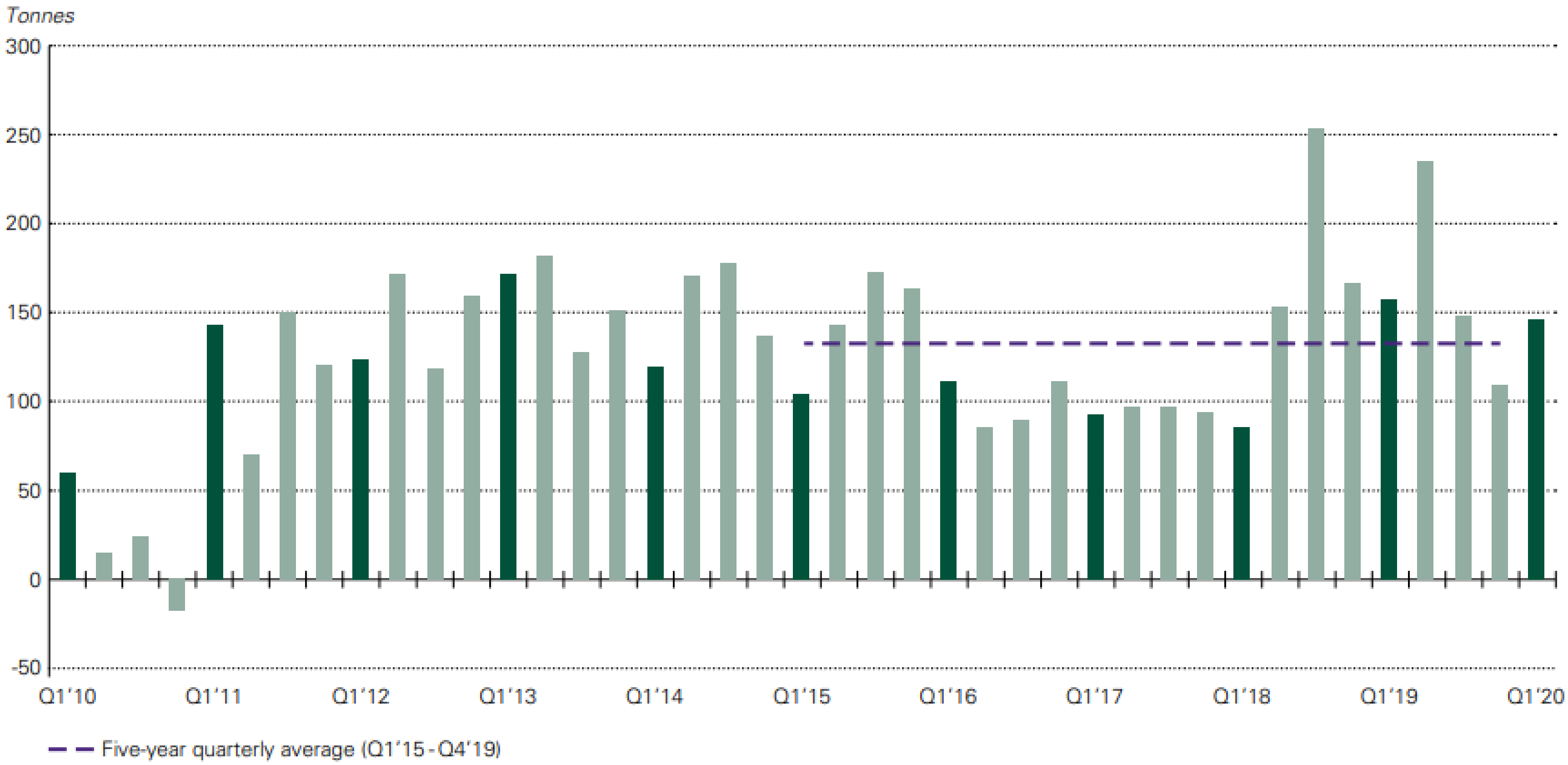
Source: ICE Benchmark Administration, Datastream, World Health Organisation, CNN, World Gold Council

Gold-backed ETFs attracted large investments, raising global holdings to a record



Source: Bloomberg, Company Filings, ICE Benchmark Administration, World Gold Council

Central bank purchases declined but remained in line with the long-term average level



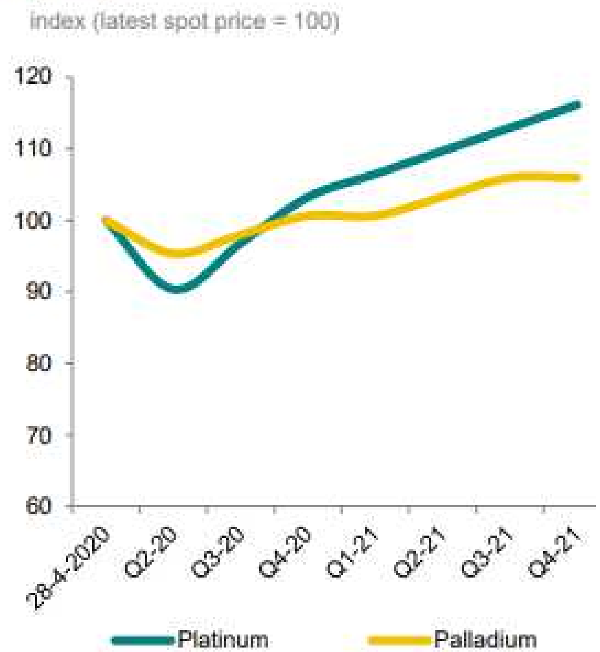
Source: Metals Focus, Refinitiv GFMS, World Gold Council

Gold price performance towards the end of the second quarter of 2021

Price of gold projection relative to other precious metals towards the end of the fourth quarter of 2021

	spot prices	- end of period prices -								- averages -	
	28-04-20	Q2-20	Q3-20	Q4-20	Q1-21	Q2-21	Q3-21	Q4-21		2020	2021
Gold *(USD/ounce)*	1.702	1.575	1.650	1.700	1.725	1.725	1.775	1.800		1.624	1.750
Silver *(USD/ounce)*	15,06	14,00	15,00	16,00	16,50	17,00	17,50	18,00		15,40	17,00
Platinum *(USD/ounce)*	775	700	750	800	825	850	875	900		782	850
Palladium *(USD/ounce)*	1.888	1.800	1.850	1.900	1.900	1.950	2.000	2.000		2.029	1.950

ABN AMRO forecast price trend until 2021 (index)



Income Generation Opportunity through Gold Commercialization

Why Gold?

A History of Holding Its Value

Unlike paper currency, coins or other assets, gold has maintained its value throughout the ages. People see gold as a way to pass on and preserve their wealth from one generation to the next. Since ancient times, people have valued the unique properties of the precious metal. Gold doesn't corrode and can be melted over a common flame, making it easy to work with and stamp as a coin. Moreover, gold has a unique and beautiful color, unlike other elements. The atoms in gold are heavier and the electrons move faster, creating absorption of some light; a process which took Einstein's theory of relativity to figure out.

Weakness of the U.S. Dollar

Although the U.S. dollar is one of the world's most important reserve currencies, when the value of the dollar falls against other currencies as it did between 1998 and 2008, this often prompts people to flock to the security of gold, which raises gold prices . The price of gold nearly tripled between 1998 and 2008, reaching the $1,000-an-ounce milestone in early 2008 and nearly doubling between 2008 and 2012, hitting around the $1800-$1900 mark. The decline in the U.S. dollar occurred for a number of reasons, including the country's large budget and trade deficits and a large increase in the money supply.

Inflation Hedge

Gold has historically been an excellent hedge against inflation, because its price tends to rise when the cost-of-living increases. Over the past 50 years investors have seen gold prices soar and the stock market plunge during high-inflation years. This is because when fiat currency loses its purchasing power to inflation, gold tends to be priced in those currency units and thus tends to arise along with everything else. Moreover, gold is seen as a good store of value so people may be encouraged to buy gold when they believe that their local currency is losing value.

Deflation Protection

Deflation is defined as a period in which prices decrease, when business activity slows and the economy is burdened by excessive debt, which has not been seen globally since the Great Depression of the 1930s (although a small degree of deflation occurred following the 2008 financial crisis in some parts of the world).. During the Depression, the relative purchasing power of gold soared while other prices dropped sharply. This is because people chose to hoard cash, and the safest place to hold cash was in gold and gold coin at the time.

Geopolitical Uncertainty

Gold retains its value not only in times of financial uncertainty, but in times of geopolitical uncertainty. It is often called the "crisis commodity," because people flee to its relative safety when world tensions rise; during such times, it often outperforms other investments. For example, gold prices experienced some major price movements this year in response to the crisis occurring in the European Union. Its price often rises the most when confidence in governments is low.

Supply Constraints

Much of the supply of gold in the market since the 1990s has come from sales of gold bullion from the vaults of global central banks. This selling by global central banks slowed greatly in 2008. At the same time, production of new gold from mines had been declining since 2000. According to experts, annual gold-mining output fell from 2,573 metric tons in 2000 to 2,444 metric tons in 2007 (however, according to other analysts, gold saw a rebound in production with output hitting nearly 2,700 metric tons in 2011.) It can take from five to 10 years to bring a new mine into production. As a general rule, reduction in the supply of gold increases gold prices.

Increasing Demand

In previous years, increased wealth of emerging market economies boosted demand for gold. In many of these countries, gold is intertwined into the culture. India is one of the largest gold-consuming nations in the world; it has many uses there, including jewelry. As such, the Indian wedding season in October is traditionally the time of the year that sees the highest global demand for gold (though it has taken a tumble in 2012.) In China, where gold bars are a traditional form of saving, the demand for gold has been steadfast.

Demand for gold has also grown among investors. Many are beginning to see commodities, particularly gold, as an investment class into which funds should be allocated. In fact, SPDR Gold Trust, became one of the largest ETFs in the U.S., as well as one of the world's largest holders of gold bullion in 2008, only four years after its inception.

Portfolio Diversification

The key to diversification is finding investments that are not closely correlated to one another; gold has historically had a negative correlation to stocks and other financial instruments. Recent history bears this out: 1) The 1970s was great for gold, but terrible for stocks, 2) The 1980s and 1990s were wonderful for stocks, but horrible for gold, 3) 2008 saw stocks drop substantially as consumers migrated to gold. Properly diversified investors combine gold with stocks and bonds in a portfolio to reduce the overall volatility and risk.

How to participate in this opportunity?

Private Corporate Bonds – **8.5% annually**

Investment Objective and Strategy

Private Corporate Bonds that provide a contractual annual nominal interest rate on capital, designed to provide investors with a fixed quarterly income on their investment, which is achieved by the profit margins obtained in the process of commercialization of physical gold abroad and the income collected in said operations.

Security and Compliance

Gold trading operations are maintained that allow: 1) To ensure the return on investment offered, and 2) To keep in safe custody physical gold as the underlying asset that serves as collateral in a ratio of 1: 1 to the assigned funds, establishing a tangible and physical guarantee.

The established commercialization processes mitigate the volatility of the gold spot market prices, and the underlying asset is transported and insured through custodians who guarantee the operation through strict security and compliance processes.

Use of Funds

The Issuer assigns 100% of the funds raised to a minimum ratio of 1: 1 for the purchase of physical gold Bars Dore in custody of third parties from registered AAA sources.

Private Corporate Bonds – 8.5% annually

Issue Highlights

The structure of this issue achieves:

- A physical capital guarantee of **105%,** backed by physical gold at all times (with pricing lock on both ends).
- There is no exposure to volatility of spot market price risk on gold (no direct market exposure).
- There is no currency exchange rate risk (this is a dollar-denominated instrument with a **100%-dollar** transaction on the underlying).
- There is no risk in the commodity market from investing directly in gold, or gold mining stocks, including the gold funds that other gold-oriented structures actively manage.
- **Interest Rate: 8.5% annually.**

About the Offer

- These bonds are subject to Private Placement and, therefore, are exempt from registration in the Superintendence of the Securities Market, according to number 2 of article 129 of the Sole Text of Decree Law 1 of July 8, 1999, as amended by the Law 67 of September 1, 2011, in the Republic of Panama.
- This private placement offer can only be made by the issuer or an offeror of the issuer, to no more than 25 people, of which only a maximum of 10 investors can be accepted for the sale of said bonds.
- These private bonds may be convertible by another bond series, with the same terms and conditions, which will form part of a public offering of the Issuer registered with the Superintendence of the Stock Market.

Private Corporate Bonds – 8.5% annually

Summary of Terms and Conditions of the Issue:

Offer:	Private Placement
Amount:	Up to **US$10,000,000**
Interest Rate: Term:	**8.5%**
Expiration: Interest	Two (2) years from the issue
Payment: Type of	Two years after issue
Instrument:	Quarterly
Currency:	Private Corporate Bond
Early Redemption:	USD
	"Call" - advance purchase by the issuer from the first month, at par, totally or partially, counted from the date of issue, at any time coinciding with the payment of interest. **"Put"** - "Put" - early redemption may be requested after first calendar year of the sale by the subscriber before the expiration date and will entail a penalty at a rate of **two points five percent (2.5%)** on the amount of the investment. The subscriber must notify their redemption request sixty (60)
Origin of the Issuer:	days in advance.
	Republic of Panama

ROAD MAP OF BUSINESS ACTIVITY – COMMERCIALIZATION (TIMETABLE)

I. FIRST STEP

FIXING OF SALE WITH INTERNATIONAL REFINERIES

MUNDO's Partner negotiates a fix percentage price over the gold spot price real time. If there is not a fix percentage set agreement, MUNDO's Partner negotiates the "fixing" indicative of SALE of the GOLD in Doré Bars with the INTERNATIONAL REFINERIES through its business transaction desk in connection with international markets, trying to achieve the SALE at the HIGHEST possible price in order to establish "the best fixing" of market negotiation to widen spreads (margins), from international market's real-time spot price and/or other price references that are accepted between the parties in order to be able to close a price between the parties in a process of "joint auction". For example, if the SPOT market price of GOLD is at US $ 1,500 per troy ounce, MUNDO's Partner will push to try to obtain between 0.10 % to 0.25 % of differential in said price (ABOVE), which translates to pushing a differential from US $ 1.5 to US $ 3.75 per ounce; that is, US $ 1,501.50 to US $ 1,503.75 closed or "fixed" price per ounce.

II. SECOND STEP

PURCHASE FIXING WITH INTERNATIONAL COMMERCIALIZATION COMPANIES (C. I.'s) – AUTHORIZED SUPPLIERS

MUNDO's Partner negotiates a fix percentage price over the gold spot price real time. If there is not a fix percentage set agreement, simultaneously, on the same day, MUNDO's Partner negotiates the indicative "fixing" of the PURCHASE price of the GOLD in Doré Bars with the INTERNATIONAL COMMERCIALIZATION COMPANIES (C. I.'s) – AUTHORIZED SUPPLIERS to "close" its position ("close the loop") through its business transaction desk in connection with the international markets trying to achieve the PURCHASE of GOLD in Doré Bars at the LOWEST possible price in order to establish the "best fixing" of market negotiation to widen spreads (margins) from international market's real-time spot price and/or other price references that are accepted between the parties in order to achieve a price in a "joint auction" process. For example, if the SPOT market price of GOLD is at US $ 1,500 per troy ounce, MUNDO's Partner will push to try to obtain between 0.10 % to 0.25 % of differential in said price (BELOW), which translates to pushing a differential from US $ 1.5 to US $ 3.75 per ounce; that is, US $ 1,498.50 to US $ 1,496.25 closed or "fixed" price per ounce.

NOTE: UP TO HERE, MUNDO'S PARTNER HAS ACHIEVED TWO FUNDAMENTAL AND STRATEGIC BENEFITS:

a) Establish a differential (spread) between the SELL and the BUY of GOLD in Doré Bars that ranges from 0.10 % to 0.25 % of each tip; that is, between 0.20 % to 0.50 %in an aggregate way between both ends together; that is, THIS PERCENTAGE IS ALREADY ACHIEVED AS NET TRANSACTIONAL INCOME.

b) Following the above, in addition to this differential, there is the contractual differential of pre-agreed discount for the payment for the PURCHASE of GOLD in Doré Bars from the INTERNATIONAL COMMERCIALIZATION COMPANIES (C. I.'s) – AUTHORIZED SUPPLIERS, and for the receipt of the funds from the SALE to the INTERNATIONAL REFINERIES.

III. THIRD STEP

COLLECTION OF THE MATERIAL IN THE SAFE CUSTODY AND SECURITY TRANSPORT COMPANY.

After the execution of the "fixings", the material (GOLD in Doré Bars) is received in MUNDO's Partner account with the SAFE CUSTODY AND SECURITY TRANSPORT COMPANY (By preference, Brinks BGS) provided and deposited by the INTERNATIONAL COMMERCIALIZATION COMPANIES (C. I.'s) – AUTHORIZED SUPPLIERS. This step requires the joint corroboration of the laboratories administered by the parties, both the outsourced METAL CERTIFICATION LABORATORY contracted by Private Corporate Bonds, as well as the laboratory of the INTERNATIONAL COMMERCIALIZATION COMPANIES (C. I.'s) – AUTHORIZED SUPPLIERS and, if applicable, in each COMMERCIALIZATION EVENT, the INTERNATIONAL REFINERIES' laboratories. All this, in order to corroborate the most exact grade (purity) of the GOLD contained ("fine GOLD") within the Doré Bars to be deposited with the SAFE CUSTODY AND SECURITY TRANSPORT COMPANY, by the INTERNATIONAL COMMERCIALIZATION COMPANIES (C. I.'s) – AUTHORIZED SUPPLIERS that apply for each COMMERCIALIZATION EVENT. For the purposes of the above, various certification methods accepted between the parties are used (XRF, litmus test, fire assay tests, etc.). As soon as a joint consensus is reached on the acceptable grade (purity) between the parties for the purposes of the material delivered by the INTERNATIONAL COMMERCIALIZATION COMPANIES (C. I.'s) – AUTHORIZED SUPPLIERS, MUNDO's Partner receives a copy of the respective certification readings of the indicated parties together with the confirmation form (assay monitoring report) from the SAFE CUSTODY AND SECURITY TRANSPORT COMPANY. At this point, the metallic position in favor of MUNDO's Partner is consolidated and a guarantee is established under the control of Private Corporate Bonds, fully outsourced and safeguarded. This form is called in slang, SAFE KEEPING RECEIPT.

NOTE: UP TO HERE, MUNDO'S PARTNER ACHIEVES THE MOST IMPORTANT ASPECT OF THE PROCESS:

a) The physical guarantee of the GOLD in Doré Bars (independent custody of the physical GOLD in Doré Bars), against the advance to be made by MUNDO's Partner of only 95% of its value of the GOLD content ("fine gold") under the conditions of the GOLD SALES AND PURCHASE AGREEMENT with the INTERNATIONAL COMMERCIALIZATION COMPANIES (C. I.'s) – AUTHORIZED SUPPLIERS, thus achieving a tangible physical guarantee of 105% of the purchase value of the GOLD in Doré Bars under independent safe custody;

b) The implicit (contractual) guarantee of the two points that "fix" through MUNDO's Partner a contractual differential that exists against the GOLD in Doré Bars that is kept in custody to continue its export documentation.

c) The INTERNATIONAL COMMERCIALIZATION COMPANIES (C. I.'s) – AUTHORIZED SUPPLIERS at this point are obliged to complete the entire documentary process for the closing of their export in compliance with the laws and waiting for MUNDO's Partner to pay them their differential of 5% that is only given when authorization is received to that the GOLD in Doré Bars leaves the country, arrives to final destination, the INTERNATIONAL REFINERIES and after material is assayed to corroborate purity.

d) The INTERNATIONAL REFINERIES at this point are waiting to receive the metal that they have already agreed upon and for which they are contractually and strategically (business) committed to complete. A refinery that makes a firm agreement does so by accepting a price outside the secondary market conditions since it already has a pre-contracted volume of GOLD in Doré Bars to receive.

IV. STEP FOUR

PAYMENT OF GOLD IN DORÉ BARS BY MUNDO'S PARTNER TO INTERNATIONAL COMMERCIALIZATION COMPANIES (C. I.'s) – AUTHORIZED SUPPLIERS AND DOCUMENTARY MANAGEMENT FOR EXPORT.

After completing the previous point, knowing the value of the GOLD in Doré Bars deposited in the SAFE CUSTODY AND SECURITY TRANSPORT COMPANY, MUNDO's Partner proceeds to transfer 95 % of said value as a condition of the GOLD SALES AND PURCHASE AGREEMENT with the INTERNATIONAL COMMERCIALIZATION COMPANIES (C. I.'s) – AUTHORIZED SUPPLIERS. This deposited GOLD in Doré Bars comes with the cancellation of the official export royalties / taxes paid by the INTERNATIONAL COMMERCIALIZATION COMPANIES (C. I.'s) – AUTHORIZED SUPPLIERS. From here on, the documentation process required to obtain export approval for said GOLD in Doré Bars by the Colombian Mining Agency and related regulatory entities continues.

V. FIFTH STEP

RECEPTION OF THE PAYMENT OF THE SALE OF GOLD IN DORÉ BARS BY MUNDO'S PARTNER FROM THE INTERNATIONAL REFINERIES, CLOSURE OF THE EXPORT DOCUMENTARY MANAGEMENT AND CLOSURE OF THE COMMERCIALIZATION EVENT.

After completing the previous point, specifically, achieving the total export documentary management to obtain the GOLD in Doré Bars exit permit for export to the INTERNATIONAL REFINERIES, as soon as said management is completed with the obtaining of the GOLD in Doré Bars exit by the Colombian authorities, the INTERNATIONAL REFINERIES proceed to make the bank transfer in favor of MUNDO's Partner for 95 % to 100 % of the value of the material depending on the GOLD SALES AND PURCHASE AGREEMENT agreed upon, and as soon as MUNDO's Partner confirms its route of receipt of said bank transfer, requests the SAFE CUSTODY AND SECURITY TRANSPORT COMPANY the change of ownership of the GOLD in Doré Bars so that it passes from the name of MUNDO's Partner to the name of the INTERNATIONAL REFINERIES, and thus, it continues its due course of leaving the country en-route to the final destination of the INTERNATIONAL REFINERIES. Once the GOLD in Doré Bars has reached the INTERNATIONAL REFINERIES, if it is the case, they confirm the grade (purity) again (depending on the GOLD SALES AND PURCHASE AGREEMENT), and in the following 5 calendar days they pay the remaining 5 % of the sale value agreed in "fixings"(In the case of 95 % payment to Private Corporate Bonds). With all this, the COMMERCIALIZATION EVENT is formally closed.

NOTE: UP TO HERE, MUNDO'S PARTNER HAS ACHIEVED:

a) Execute as a COMMODITIES INTERMEDIARY (COMMODITIES TRADER) or FACILITATOR in the GOLD COMMERCIALIZATION EVENTS under physical GOLD SALES AND PURCHASE AGREEMENT with secure independent custody, serving as a guarantee for the pre-agreed purchase and sale transaction of fixings negotiated between both ends (counterparties, both for the sale and for the purchase of GOLD in Doré Bars). All this allows MUNDO's Partner to comfortably cover the cost of funds to be raised and managed to invest in this profitable activity.

b) Also, it should be clear that this activity does not involve getting involved with the Balance Sheet of any of the counterparties, nor with that of the INTERNATIONAL COMMERCIALIZATION COMPANIES (C. I.'s) – AUTHORIZED SUPPLIERS, nor with that of the SAFE CUSTODY AND SECURITY TRANSPORT COMPANY, nor with that of the INTERNATIONAL REFINERIES. All the activity managed by MUNDO's Partner takes place in a "Payment versus Delivery" position with the INTERNATIONAL COMMERCIALIZATION COMPANIES (C. I.'s) – AUTHORIZED SUPPLIERS and "Delivery versus Payment" in the case of the INTERNATIONAL REFINERIES, regardless of their financial conditions. In the case of the SAFE CUSTODY AND SECURITY TRANSPORT COMPANY, the firms employed maintain a first-order line in reinsurance and the cases of non-compliance with the material coverage in case of theft or loss is non-existent.

c) Based on Colombian documentary operations, between 3 to 4 COMMERCIALIZATION EVENTS per month can be carried out.

Note: due to Covid-19, this number potential is adjusted at 2 to 3 exportations per month until sanitary measures improve.

d) The business model yields more than enough to cover the debt of funds to be raised via corporate bond issuing, considering all the details presented in the detailed schemes, which provide the security of 105 % of the investment and the required profitability for debt coverage.

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