

## INTRODUCTION

Of all the precious metals, gold is the most popular as an investment. Investors generally buy gold as a way of diversifying risks, especially through the use of futures contracts and derivatives. The gold market is subject to speculation and volatility as are other markets. Compared to other precious metals used for investment, gold has the most effective safe haven and hedging properties across a number of countries.

Much of the value of gold comes from its scarcity, that some gold bars, gold coins or gold jewellery (for instance) can be small enough to put in your pocket and most of all, from the metals' usefulness to industries. Cryptocurrency adapted some of gold's benefits by coming up with a bitcoin that's scarce, by introducing a digital coin that can be easily and effortlessly transmitted, and by creating a distributed, decentralized blockchain that aids business. Cryptocurrency also adds value by making the transactions of your money fast, secure, and transparent.

TECHNOLOGY ADVANCES INVESTMENT *premises:*

TECHNOLOGY ADVANCES INVESTMENT gives you a cryptoasset (called GoldMine Token) whose value is based on Gold. This asset runs on a decentralised blockchain and provides the following benefits:

- It serves as a type of futures contract in there is a legal agreement to buy or sell the gold at a predetermined price at a specified time in the future
- You can hedge cryptotrading risks.

*If you invest in gold, you'll find that GoldMine Tokens benefits you in the following ways:*

- GMT helps you use your gold-backed investments as credible collateral.
- You'll be able to trade gold quickly and easily.
- You'll gain higher returns from your gold funds as bullion prices rise.

GoldMineToken developers have a long history of working with gold and cryptocurrency. They also possess the marketing, programming, logical, technical, and operational skills needed to accomplish this project.

As a company, TECHNOLOGY ADVANCES INVESTMENT has been around since 2013 and is registered in Hong Kong, in the special administrative region of China, capable of providing convenient conditions for attracting private investments into a promising gold ore and copper exploration company.

TECHNOLOGY ADVANCES INVESTMENT has 3 active large scale exploration licenses and 1 active gold mine (>1500 kg of gold above 35m level is confirmed by SGS

laboratory) in Zambia.

Since 2013, we have invested heavily into exploration and geological research as well as obtaining licenses and local permits. We own a plot of 750 km<sup>2</sup> with a high percentage of gold and copper confirmed.

We have set ourselves the goal of becoming a transparent, successful gold ore and copper extraction business that will make its investors prosperous along the way. TECHNOLOGY ADVANCES INVESTMENT is sociable responsible company; we are building schools, hospitals, and villages for the local population of Zambia and investing 10% of its profits into the development of local communities and infrastructure.

## Definitions

**Underlying asset** means an asset on which the financial derivative (option) is based. In our case this is the product, i.e. gold, and the derivative GoldMine Token.

**Derivative or derivative financial instrument** means a contract, under which the parties are entitled and/or undertake to make certain actions in respect of the underlying asset. The contract represents an agreement between the two parties, where under they undertake or are entitled to transfer the underlying asset in the prescribed period at the agreed price.

**GoldMine Token Derivative** means an options contract for the sale of gold as a GMT Token intangible asset (see below), including an option (put option) on the buy-back of GMT in the prescribed period at the agreed price.

**Crypto-economy** means the social and economic relations of the digital society, which are focused on interaction based on network protocols. Key elements of the crypto-economy include: cryptographic tokens (cryptocurrencies), digital assets, decentralised social security and crowdfunding systems, decentralized management systems, self-executed 'smart' contracts, commercial markets for computing resources, online trust and reputation systems, consensus algorithms, etc.

**Option** means a form of derivative, i.e. a sale and purchase contract for the

underlying asset (GoldMine Token in our case), where under the option purchaser is entitled to purchase the asset at the agreed price within the future period stipulated in the contract.

## Project overview

The ongoing transition to the new technological lifestyle implies and requires investment into the development of its constituent technologies and modernisation of manufacturing, as well as the reorganisation of the centralized economy.

Further development will be characterised by a combination of these two processes – that is, breaking the structures of the technological status quo and building the

structures of the new economy. Meanwhile, existing businesses and financial institutions will either have to adapt to the demands of the new technological lifestyle or become obsolete.

These events are typical for both economical and social processes. Against the background of negative sentiment, many investors are shifting towards crypto investments as an alternative field of wealth growth and preservation. For our purposes, these refer to the projects with fast payback, moderate risk, and the availability of professional experience and support.

Until recently, investing in gold and copper production was not available to the private investors, which is why we decided to open a new page in the history of collective investment development. While many would consider the profitability of this business to be lucrative, due to the fact that the production costs of mining these minerals was shrouded in mystery; entering this business was always blocked by the various administrative barriers.

We are highly secured against losses caused by currencies and raw materials' cost volatility. For more than 3000 years, gold has remained the most reliable payment unit, the value of which is solid. The need for a gold as the capital preservation tool, as well as for electronic components and raw material for jewellery production, has faced growth during recent years, the continuation of which is inevitable.

All our licenses and certificates are available on our website, making it easy to verify their authenticity against the websites of Zambia's official ministries and departments.

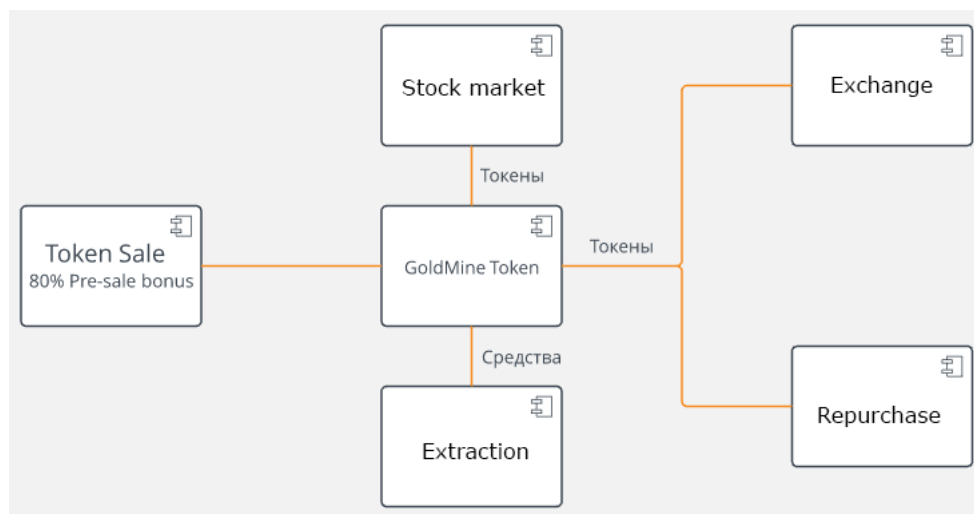
A huge amount of work has been carried out in finding reliable suppliers of various services and equipment. For the first two years of preparation, we met many obstacles, but now we are moving very confidently to meet our goals, working hand-in-hand with the industry pros.

### **Project Summary**

#### **Commercial Aspects of the Project**

The Project offers crowdfunded investments in the GoldMine Token derivative (see definition above), which is implemented as a financial instrument on the blockchain platform and is backed by the industrial commodity (gold).

A general overview of the GoldMine Token Project is shown in Picture



### Summary

Planned extraction capacity: 50-60 kg per month

Planned profit: 2 000 000 \$ per month

The total number of tokens - 1 200 000 GMT

Price for 1 GoldMine Token (GMT) approx. 3,2\$

1 ETH - 100 GMT

Pre-Sale discount – 50%

Pre-Sale CAP – 2 000 ETH

1 ETH – 200 GMT

Total number of tokens on Pre-Sale – 400 000 GMT

ICO CAP - 800 000 GMT

1 ETH - 100 GMT

After ICO all pre-sale participants will get 15% of Ether collected during ICO - and you still keep your tokens

Buy-back of GoldMine Token options will be made ten months after the end of the ICO in an amount equal to not less than \$450000 per month. Investors will be

also entitled to exchange GoldMine Tokens for the relevant physical amount of concentrate of gold (underlying asset) calculated on the basis of 12 GMT = 1 gram of the gold.

5 % of ETH collected - will be used for team reward, bounty and general administrative purposes.

Investors will additionally be able to trade GoldMine Token options for the Company's stock, if the Company is eligible for IPO.

### **The timeline of the Project in stages is as follows:**

#### 1. "ICO"

September - October 2017

Holding an ICO to purchase GoldMine Token options with the use of ETH.

During the initial days of the ICO there will be a 'sale' of options at 50% discount from the current (basic) market price. The option price will increase steadily

The investment budget to construct a factory and launch the mining

process. TECHNOLOGY ADVANCES INVESTMENT will use the funds collected during the ICO.

#### 2. "Mining"

September 2017 – April 2018

Construction, Installation and testing of the equipment, and launch of new processes.

May 2018

First sales and shipments of market-ready product (gold).

#### 3. "Buy-Back"

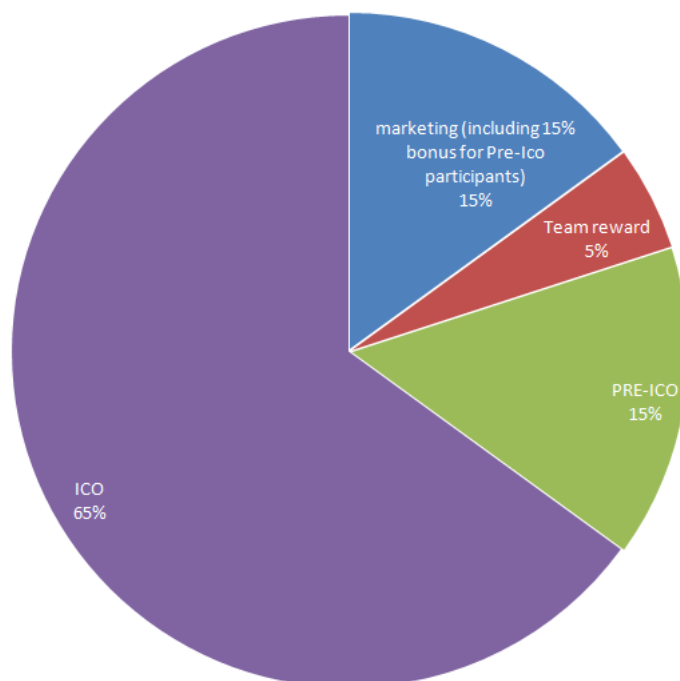
June 2018

Buy-back of GoldMine Token options will be made eight months after the end of the ICO in an amount equal to not less than \$450,000 per month.

## Main targets of crowd investment in ZrCoin commodity option:

*For investors* – to purchase an option with 6.8% yield (estimated average future income per month). The purchased GoldMine Token derivative will be backed by the physical commodity, and is 'protected' by the value of this asset of high demand in case of currency fluctuations.

*For the community* – to form an ecologically sound mining process (so called 'green mining'); to develop the use of a new financial instrument and decentralise financing of manufacturing, which the world has never seen before



## Social Responsibility

The Kasempa region in which we operate is one of the least developed in Zambia.

As you can see in the materials of the bloggers filmed during the trip to the site, there are thousands of square kilometers of forest around. Nevertheless, there are many villages that still live without electricity, without communication with the outside world, medical care and without education for children.

Our project will open up new opportunities for hundreds of local residents who will get jobs at our mine and factory, but more significantly is that hundreds of children living in the surrounding areas will receive a new school, a medical aid and solar batteries for their villages. We decided not to wait for the start of production and getting profit, we found it important to spend part of our own investment funds to

buy a school bus in order to take children to a distant school and provide this school with additional educational supplies. In the future, at least 15% of the company's revenues will be invested in the development of the region's infrastructure in order to make life of the local community more convenient and civilized. Special focus will be on the development of education and health services for children of forest villages.

Thus, joining our project, you not only invest in business, but also support the development of a whole region of Kasempa in the Republic of Zambia.