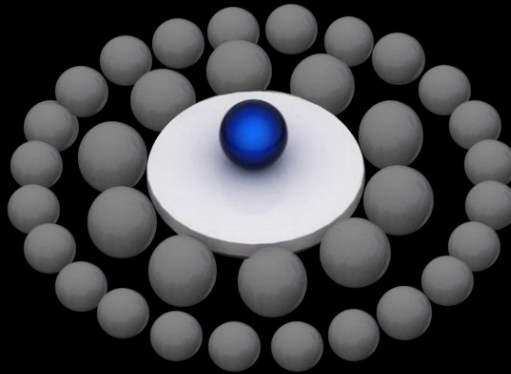


# FE MAGAZINE

Today's Ultimate Guide in Commodities

November 2018



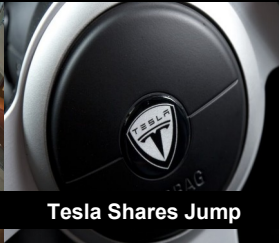
Welcome to the New revised  
**Jewell in the Crown**  
of Instrument's



Why UK Banking is Safe



Future of Japanese banks



Tesla Shares Jump



Another Crash Says IMF



Mercedes-Benz

MB F1 AMG



Give your Financial Services the edge with First Edge



The Bitcoin Bloodbath, As Dot-Com Tokens Levels Go to Zero leaving many Ordinary People who invested Ruined by the Bitcoin Bust.

Full history of the Bitcoin and cryptocurrency mistakes.



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LOOKING FOR A SOLUTION THAT'S RIGHT FOR YOU?  
TALK TO THE TEAM AT FIRST EDGE

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Monetary



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## INTRODUCTION

### Objectives

The New FE Magazine's objective is to keep all our readers updated on a every two months review on commodity products, along with what's happening in today's financial world.

Our objective is to show current information on who's who in today's commodity industry which includes buyers and sellers, banks, trade desks, also major institutions along with countries that's involved globally with most commodity products.

### Columnists

Each of our independent Columnists will bring you an up to date review of the world of commodities.

### Our Main Goal

Our Magazine's main goal is introducing and connecting companies who's looking to build a reliable business network globally.

Our Customer Support Team will always be available to help against any inquiries or issues seen in the reading of FE Magazine.

If you wish to know more about our services, Please E-Mail: [info@femagazine.co.uk](mailto:info@femagazine.co.uk)

### Notice Board

Our Notice Board is designed to place notices about any product you might be looking sell and buy. If you have any question's or need further information on how to place your product on notice board.

### Leading News

Quick News points out what's happening in today's commodity market place and other area's.

### FE Magazine Disclosures

Please note all the services described herein list possible service features and/or sample institutions for information purposes only, are not guaranteed and subject to change at any time. Contracted terms may or may not contain any, all, or none of the elements of any of the features on any particular service.

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SEE OUR WEBSITE :  
[www.femagazine.co.uk](http://www.femagazine.co.uk)



## Changes with First Edge Ltd and FE Magazine!

Everyone at First Edge and FE Magazine is excited to announce the major changes with both First Edge and FE Magazine,

Sadly our CEO/ Managing Director Mr. McGhie will be taking a back seat of the daily transactions due to other business commitments, but he will still direct and oversee most of the major decisions that's will need his rubber stamp of agreement,

After this months Issue, We at FE Magazine will now generate our Issues on a quarterly basis, this is for our reader to get a more indebt read on what going on in the commodity industry, as well as all the different groups were able to offer and deliver to all our clients globally. FE Magazine would like to thanks our readers for their comments in our suggestion box.

Due to all these new changes we have tried responding to most emails; to give a better understanding on how our production process works, along with most moral values that makes people dedicates their lives in this industry, we also found most of our readers was having some difficulty in trying to read our whole edition ,so in 2018 we will be cutting short all our editorial pages to a minimal amount of wording, with the replacement of many showcases of wonderful digital color photos for more visual presentation to broaden our advertising spaces,

We are still thrilled in using our beautiful free matte-finish PDF Magazine's download from our Magazines website to generate a larger spectrum of commodity readers.

### **“UNICEF” and “Oxfam” along with “Save The Children”**

Last year has been one of unprecedented dangers for children globally. we tell the stories of some of the millions of children whose lives have been affected by war, disease, hunger and violence. Thanks to all our readers amazing support, we've been able to help more children than ever before; Like always everyone at First Edge and FE Magazine is committed in helping Unicef / Oxfam / Save the Children

These world leading organisations for children in more than over 190 countries. Make a donation and help us save children's lives across the world. (Please Donate)

Once again we would like to thank all the companies and Institutions as well as all our readers for all the years they have helped in making curtain donations.



Take on a sporty challenge, and help build a safer world for children

Run a marathon, cycle 100 miles, take on a trek, conquer a sky dive; the options are endless, and your efforts really will make a difference.

Taking part in a challenge event gives you a great opportunity to achieve your own personal goals and raise funds for some of the most disadvantaged children in the world.

Right now, 50 million children have been uprooted from their homes. They face fear and uncertainty, and freezing temperatures now winter has hit. With your support, we can help keep these children safe and warm, and give them hope for a happy future.

£15

COULD HELP TO PROVIDE WARM, THERMAL BLANKETS FOR 5 BABIES IN SYRIA



**RUNNING EVENT**

[From 5K to an Ultra > Marathon](#)



**CYCLING EVENT**

[Get on your Bike and help keep children safe](#)



**TREKKING EVENT**

[Get your Hiking Boots on and help keep children safe](#)



**ADRENALINE CHALLENGES**

[Adrenaline Challenge for UNICEF](#)

# Make the Right Move. Seal the Deal.

First Edge and Clariden Global Executive Education



## Identifying Strategic Acquisitions and Structuring Successful M&A Deals

Independently Accredited and Certified by CPD - An Internationally Recognized Certification Board



Dear Readers,

Based on research by Harvard Business School, 70% to 90% of mergers and acquisitions fall short of meeting their financial expectations. To give you a critical step forward in pulling off successful M&A deals, I would like to invite you to Clariden's **Identifying Strategic Acquisitions and Structuring Successful M&A Deals** executive programs that will help you formulate the right M&A strategies and accomplish successful M&A transactions. **Held successfully in major cities including Sydney, London, Toronto, San Francisco, Frankfurt and Hong Kong, over 300 financial leaders have participated in this program.**

### What You Can Expect From This M&A Program

Led by Thomas Kessler who has been successful in leading over US\$20 billion of M&A transactions globally, this 2-day program will show you how to develop a successful **end-to-end acquisition strategy** for your company – from **identifying the right acquisition target and transaction synergies** to **structuring the deal** and implementing a **successful post-merger integration strategy**. You will learn how to **shortlist a potential list of acquisition targets** which complement your existing business and **conduct effective valuation and due diligence techniques to arrive at the right value you should pay** for your acquisition. At the end of the program, you will walk away with a clear roadmap on how to successfully identify and plan for your next acquisition.

### Key Benefits & Takeaways

- **Acquisition vs. Alliances** – Understand when you should acquire and when you should partner
- **Acquisition Target Identification, Profiling and Engagement** – Understand how to select the right target and plan your acquisition strategy right from the beginning
- **Develop M&A Capabilities** – Build a successful M&A team for your organization. Create the right capability and deal structuring knowledge across your organization
- **Synergies** – Analyze and value deal synergies and risks
- **Transaction Structuring** – Arm your deal knowledge by understanding how to structure a transaction in the most effective manner from tax, legal and liability standpoint
- **Due Diligence** – Understand the key due diligence required when conducting an M&A process
- **Valuation** – Learn how to allocate the right acquisition price on your target and the premium you need to pay in a transaction to make the acquisition work
- **Tax and Legal Considerations** – Understand the tax vs legal considerations in an M&A process
- **Post Merger Tax and Legal Considerations** – Understand the tax vs legal considerations in an M&A process Post Merger Integration – Understand how to design and implement a successful post merger integration strategy to achieve your required synergies



Notice to Members I-18-20

October 4, 2018

**Information for CPOs and CTAs—Avoiding financial ratio errors on NFA Forms PQR and PR**

NFA Compliance Rule 2-46 and the related Interpretive Notice to NFA Compliance Rule 2-46 require commodity pool operators (CPO) and commodity trading advisors (CTA) to report quarterly two financial ratios regarding a CPO's or CTA's financial condition. As described in the Interpretive Notice, NFA Forms PQR and PR contain data fields for the Current Asset/Current Liability (CA/CL) ratio and Total Revenue/Total Expenses (TR/TE) ratio. A number of CPOs and CTAs are incorrectly reporting these financial ratios.

**Ratios must be calculated using the accrual method of accounting**

CPOs and CTAs have incorrectly calculated these ratios using a cash basis of accounting. Both ratios must be computed using the accrual method of accounting and in accordance with U.S. generally accepted accounting principles or another internationally recognized accounting standard, consistently applied.

The accrual method of accounting requires that revenues and expenses be recorded in the period in which they are earned or incurred rather than when they are received or paid. For example, a management fee earned in June and received in July should be recorded as revenue for June. Similarly, a bill for services received in June and paid in July should be recorded as an expense for June.

**CA balance must only include assets owned by the CPO or CTA**

CPOs and CTAs have incorrectly calculated the CA balance in the CA/CL ratio by including client assets invested in pools or managed accounts. However, the CA balance must be calculated using only the CPO's or CTA's own assets. These assets may include the CPO's or CTA's interest in a pool or managed account.

**CA balance must only include the CPO's or CTA's current assets**

CPOs and CTAs have incorrectly calculated the CA balance using total assets or non-current assets such as a receivable that is not due within the next twelve months or a long-term rent-related security deposit. The CA balance must include only current assets. A current asset is an asset that is expected to be converted to cash within the next year (e.g., cash, accounts receivable due within the next twelve months, marketable securities).

**TR/TE Ratio must be calculated based on the prior twelve months**

Although NFA Forms PQR and PR are filed quarterly, the TR/TE ratio should be calculated using revenue earned and expenses incurred during the prior twelve months. For example, a PQR or PR with an as of date of March 30, 2019 should include all revenue earned and expenses incurred from April 1, 2018 through March 30, 2019.

Additional guidance on calculating the ratios is available in the Interpretive Notice to NFA Compliance Rule 2-46 and the materials and recordings for NFA's May 2017 Member Workshop.

As a reminder, CPO and CTA Members must maintain all quarterly ratio calculations and any supporting documentation and make them available to NFA during an examination or upon request.



The leading event for the Asian tank storage industry

REGISTER TODAY >>

Southeast Asia is considered to be the most dynamic region globally when it comes to oil demand growth. If you are interested in doing business in this promising economic region or currently work within the Asian market, [Tank Storage Asia](#) is the perfect place to find out more about current and future business opportunities as well as establish valuable business relationships.

**What's new for 2018/2019?**

In addition to more than [80 companies](#) showcasing their state of the art products, technology and services and over [20 senior-level executives](#) presenting the latest findings and tank storage industry outlooks, you can experience:

- Global Tank Storage Awards Showcase – presenting the winners of the 2018 Tank Storage Awards that took place at StocExpo Europe, Rotterdam
- Free-to-attend seminar sessions led by the American Petroleum Institute (API), covering the latest safety standards and regulations
- American Petroleum Institute (API) presentation ceremony, presenting key industry suppliers with their latest product certifications
- Official networking evening, taking place on Wednesday 26<sup>th</sup> September

Register for your free visitor pass

**Visit the exhibition**

Discover everything from pumps, valves, automation technology, safety equipment, pipelines and much more from exhibitors across the supply chain. Don't miss out on this opportunity to discuss any questions you may have one-to-one with other industry experts. [Click here to register](#) and be kept up to date with the latest exhibitor news.



**Attend the conference**

The [CPD-certified conference](#) is delivered by senior-level executives from across the region including major terminals, analysts and regulatory institutions. Market analysis on growth and developments in the Asian tank terminal market, safety and regulation implementation management are just some of the key topics that will be discussed. [Book your conference seat](#) to access the conference and the exhibition.



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**POWER-GEN ASIA**

THE 73<sup>RD</sup> INDONESIA  
NATIONAL ELECTRICITY DAY  
– **POWER-GEN ASIA**

IN ASSOCIATION WITH FIRST EDGE LTD

## POWER-GEN ASIA

**ARE YOU SURE YOU WANT TO MISS OUT  
ON ASIA'S PREMIER POWER GENERATION EVENTS?**

Have you not yet registered to attend **POWER-GEN Asia** Conference & Exhibition? Don't worry, there is still time, but the event is fast approaching.

Can you and your organization afford to miss out on the latest developments, technological advancements, product launches and high-level networking that this premier power generation event offers? **Do not let your competitors get there first, make sure you [REGISTER ONLINE NOW](#) fast track entry and access to:**

- **8,500+ attendees** over three days with numerous networking opportunities
- **50+ conference sessions** and **150+ speakers** across **7 themed tracks**
- **200+ industry leading Exhibitors**, both international and local
- **Free Business Connect Matchmaking** open to ALL attendees

### HIGHLIGHTS OF POWER-GEN ASIA 2018 INCLUDE:



#### OPENING KEYNOTE SESSION & PLENARY PANEL

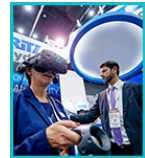
Join your fellow power industry professionals at the scene setting **Opening Keynote Session**, open to ALL attendees at 10:15 on 18 September. Then at 14:00 we cover the topic of "**Coal vs Renewables - Asia's Balancing Act**" in our lively **Plenary Panel Session**.

[CLICK HERE](#) for the Full Conference Programme

#### 200+ INDUSTRY LEADING EXHIBITORS

A world-class exhibit floor filled with many of the industry's largest players from both conventional and renewable energy including **ABB, Sumitomo SHI FW, Babcock Power, IHI Corporation, Shin Nippon, Toshiba** and **Mitsubishi Hitachi Power Systems**. The Exhibition delivers a platform for the power industry to discuss the challenges and solutions for Asia's energy future.

[CLICK HERE](#) for the Floor Plan and Exhibitor List.



#### BUSINESS CONNECT MATCHMAKING & EVENT APP

**The Official POWER-GEN Asia is NOW LIVE!** Search for exhibiting companies, view the floor-plan and latest conference programme, and search for Special Events such as the Opening Reception & Happy Hours.

#### REGISTRATION ENQUIRIES

If you would like to speak to us about registering to attend The 73rd Indonesia National Electricity Day - POWER-GEN Asia, please contact us for further information:

John Collins  
Delegate Sales Manager

T: +44 (0) 1992 656 642  
E: [johnc@pennwell.com](mailto:johnc@pennwell.com)



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With thousands of properties to choose from and a range of dedicated property services including property finance, valuation, insurance and interior solutions, we can tailor our services to meet your needs.



### **Stop Wasting Precious Time!**

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your Wealth Management Account?  
Why Not try First Edge**

## **Dedicated support, 24 hours a day**

We have 24 hour access to support our clients around the clock whenever the markets are open from our team of dedicated relationship managers. First Edge is also reputed for its 24x5 hour trade desk access and support

"Time" has been one of the most talked about topics since the ancient Egyptians established the 24-hour day a long time ago. Limited time continues to be a popular and increasingly diverse topic that we all have to live by in today ever growing diverse global financial market place.

It's also a true fact that most independent companies or principle investors have no real start time to start their precious wasted day in speaking or reviewing the head company who's dealing with their company wealth management account. To make matters worse, most Proposals or DOA they've been presented to be engaged in, the broker/institution will sooner or later be required to slow down his schedule with little or no regard for his principle funds that's been lodged for the transaction.

It's always been our desk's procedure in create a compelling compliant check on all the contracts that's been presented to us before it's released to any of our Clients.

We regularly across companies or individuals who think they know this business that approach us with what we refer as third party deals, can become a daunting task to close along with a recipe that's doomed for failure, so much time wasted and such little time to respond to their proposal's they would eventually have to sacrifice their nights, weekends, (in too many cases) even their health, in trying to close any competitive product out the door on time for their client.

Unfortunately there isn't enough time to describe all the ways a company can better manage each proposal, First Edge time management team has its own in house time schedule globally, In the interest of all its clients

One of the cornerstones of our managing time is efficiency and time. Most teams rush to kick off each proposal before they are fully reviewed. However, most banking experts agree that up to 15 percent of the total scheduled proposals should be allocated to a compliance planning team.



First Edge Ltd has been  
Part of NFA Since 2009



NATIONAL  
FUTURES  
ASSOCIATION®

National Futures Association (NFA) is the industry wide, self-regulatory organization for. NFA strives every day to safeguard market .



**CONFLICT FREE DIAMONDS**  
Buying Diamonds In a Better World

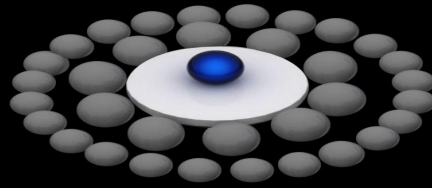
The Kimberley Process was established to halt human rights abuses resulting from rebel groups using the profits of diamonds to fund their wars or coup d'états. Its 54 members come from 90 countries and account for almost 100% of the global trade in rough diamonds. The scheme was set up to ensure the international supply of diamonds didn't come from warlords. It has helped stem millions of dollars to would-be rebels.

**PT. KHATULISTIWA RAYA ENERGY**  
- MINING & OIL TRADING COMPANY -

**P.T. Khatulistiwa Raya Energy** is holding company for PT. Khatulistiwa Mandala Energy (Specializing in Refinery Project) and PT. Khatulistiwa Mandala Energy (Specializing in LNG Project). We are one of Indonesia's independent Oil Trading companies which have the license to import the oil products issued by The Government of Indonesia (Department of Energy and Mineral Resources The Republic of Indonesia) Niaga Umum Licence

**Our Networks Coverage**

- Indonesia \_
- New Zealand \_
- Malaysia \_
- USA \_
- Europe \_
- United Kingdom \_
- United Arab Emirates \_



## The New revised **Jewell in the Crown** (Promissory Note)

This Information is for All Private and Institutions Investors who've been constantly frustrated by the time length it takes to purchase SBLC /BG's and MTN's but don't know any other alternative of purchasing real banking security paper.

### **Welcome to the 2018 Newly Revised Promissory Note.**

We have reviewed and examined the Introduction of this Newly designed Promissory Note and the role it plays in connection with other major Banking financial instruments across the EU, Asia and the USA, by looking at the constructed design and diversity on how this paper helps most embedded institutions and private investors adopt a more open field in gaining the instrument investment they require at faster and less expensive pace than the normal route were all use to, this note presents a more flexible rang of capacity that might be need to help to strengthen access to other financial instruments along with some private Placement Programs.

### **Insurance Wrapped**

We've also reviewed AON Insurance who'll be the principle Insurer who'll cover the Insurance of this note; there are also alternative choices of the top 5 Insurers, if AON may not be acceptable by curtain institution or private investors.

This Promissory Note comes with 3 main options to suit each investors needs:

**Option 1** [Asset Management Agreement]

**Option 2** [Lease Agreement]

**Option 3** [Buy Sell Agreement Situation]

### **Euro Clear and International Securities Identification Number (ISIN)**

This Note also comes with an extra added security measure, once the it's been purchased, it comes with an ISIN Number Code is used in nearly 100 countries to clearly identify and show the state of the Notes details which is checkable on the Euroclear based financial system that specialises in the settlement of securities transactions as well as helping with the safekeeping of the promissory note asset..

Overall our mother company First Edge Ltd shows a great deal of comfort in being associated with this Newly Presented Note, our above review also shows this paper must have been prepared on the blessing of curtain financial Institutions. Our mother company also carried out it's own desk research, and interviews with other financial institution including platforms and desks attaining to the banking Industry, they have all agreed that a note such as this can be a major change on how institutions and investors think.

For more information on the Promissory Note, please contact us by email on: [cm@first-edge.co.uk](mailto:cm@first-edge.co.uk)



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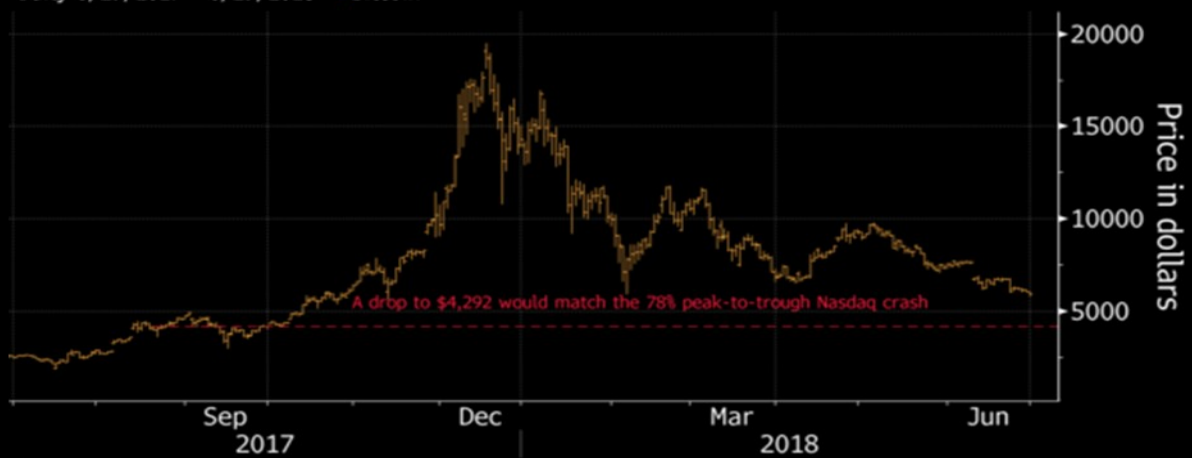
## The Real Facts of the BITCOIN

The Bitcoin's meteoric rise and fall, last year had many observers was calling it one of the biggest speculative manias in history. The crypt currency's 2018 crash may help cement its place in the bubble record books.

Down 70 percent from its December high after sliding for a fourth straight day on Friday, Bitcoin is getting ever-closer to matching the Nasdaq Composite Index's 78 percent peak-to-trough plunge after the U.S. dot-com bubble burst. Hundreds of other virtual coins have all but gone to zero -- following the same path as Pets.com and other red-hot initial public offerings that flamed out in the early

### Bitcoin's Dot-Com Moment Cryptocurrency's drop closes in on Nasdaq's 78% crash

Daily 6/29/2017 - 6/29/2018 ■ Bitcoin



Source: Bloomberg

Bloomberg

2000s.

While Bitcoin has bounced back from bigger losses before, it's far from clear that it can repeat the feat now that much of the world knows about cryptocurrencies and has made up their mind on whether to invest. Bulls point to the Nasdaq's eventual recovery and say institutional investors represent a massive pool of potential cryptocurrency buyers, but regulatory and security concerns have so far kept most big money managers on the sidelines.

Whatever your opinion on Bitcoin and cryptocurrency – and educated commenters have described them as everything from the future of money to an outright scam – it seems they are here to stay. Will it succeed in doing what many early adopters and evangelists claim it is destined to – replace government-controlled, centralized money with a distributed and decentralized alternative, controlled by nothing besides market forces?



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## The Real Facts of the BITCOIN

Those who don't learn from history are doomed to repeat its mistakes – so here is a brief history of Bitcoin and cryptocurrency.

### **1998 – 2009 The pre-Bitcoin years**

Although Bitcoin was the first established cryptocurrency, there had been previous attempts at creating online currencies with ledgers secured by encryption. Two examples of these were B-Money and Bit Gold, which were formulated but never fully developed.

### **2008 – The Mysterious Mr Nakamoto**

A paper called Bitcoin – A Peer to Peer Electronic Cash System was posted to a mailing list discussion on cryptography. It was posted by someone calling themselves Satoshi Nakamoto, whose real identity remains a mystery to this day.

### **2009 – Bitcoin begins**

The Bitcoin software is made available to the public for the first time and mining – the process through which new Bitcoins are created and transactions are recorded and verified on the blockchain – begins.

### **2010 – Bitcoin is valued for the first time**

As it had never been traded, only mined, it was impossible to assign a monetary value to the units of the emerging cryptocurrency. In 2010, someone decided to sell theirs for the first time – swapping 10,000 of them for two pizzas. If the buyer had hung onto those Bitcoins, at today's prices they would be worth more than \$100 million.

### **2011 – Rival cryptocurrencies emerge**

As Bitcoin increases in popularity and the idea of decentralized and encrypted currencies catch on, the first alternative cryptocurrencies appear. These are sometimes known as altcoin and generally try to improve on the original Bitcoin design by offering greater speed, anonymity or some other advantage. Among the first to emerge were Namecoin and Litecoin. Currently there are over 1,000 cryptocurrencies in circulation with new ones frequently appearing.

### **2013 – Bitcoin price crashes.**

Shortly after the price of one Bitcoin reaches \$1,000 for the first time, the price quickly begins to decline. Many who invested money at this point will have suffered losses as the price plummeted to around \$300 – it would be more than two years before it reached \$1,000 again.



The Bitcoin Blood-bath, As Dot-Com Tokens Levels Go to Zero



Full history of the Bitcoin and cryptocurrency mistakes.

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## The Real Facts of the BITCOIN

### 2014 – Scams and theft

Perhaps unsurprisingly for a currency designed with anonymity and lack of control in mind, Bitcoin has proven to be an attractive and lucrative target for criminals. In January 2014, the world's largest Bitcoin exchange Mt.Gox went offline, and the owners of 850,000 Bitcoins never saw them again. Investigations are still trying to get to the bottom of exactly what happened but whatever the story, someone dishonestly got their hands on a haul which at the time was valued at \$450 million dollars. At today's prices, those missing coins would be worth \$4.4 billion.

### 2016 – Ethereum and ICOs.

One cryptocurrency came close to stealing Bitcoin's thunder this year, as enthusiasm grew around the Ethereum platform. This platform uses cryptocurrency known as Ether to facilitate blockchain-based smart contracts and apps. Ethereum's arrival was marked by the emergence of Initial Coin Offerings (ICOs). These are fundraising platforms which offer investors the chance to trade what are often essentially stocks or shares in startup ventures, in the same manner that they can invest and trade cryptocurrencies. In the US the SEC warned investors that due to the lack of oversight ICOs could easily be scams or ponzi schemes disguised as legitimate investments. The Chinese government went one further, by banning them outright.

### 2017 –Bitcoin reaches \$10,000 and continues to grow

A gradual increase in the places where Bitcoin could be spent contributed to its continued growth in popularity, during a period where it's value remained below previous peaks. Gradually as more and more uses emerged, it became clear that more money was flowing into the Bitcoin and cryptocoin ecosystem. During this period the market cap of all cryptocurrencies rose from \$11bn to its current height of over \$300bn. Banks including Barclays, Citi Bank, Deutsche Bank and BNP Paribas have said they are investigating ways they might be able to work with Bitcoin. Meanwhile the technology behind Bitcoin – blockchain – has sparked a revolution in the fintech industry (and beyond) which is only just getting started.

### 2018 Biggest ever fall in Crypto's

Crypto's 80% Plunge Is Now Worse Than the Dot-Com Crash



Email: [cdm@nahsuk.co.uk](mailto:cdm@nahsuk.co.uk)  
Website: [www.nahsuk.co.uk](http://www.nahsuk.co.uk)



All N.A.H.S staff are fully In House Trained, That's why we're seen as a cornerstone of a smooth running company to meet all our clients needs



3+ Years  
of  
Experience

Reliable  
&  
Professional

Background  
Checked



NAHS is a Registered business and has been in serving the public and companies since 1997



## Why UK Banking System is Safe

The UK will remain a leading global financial powerhouse regardless of the outcome of Brexit negotiations, with its biggest threat coming from outside the European Union, believes Bank of England executive Alex Brazier.

Speaking on a visit to south Wales, the central bank's executive director for financial stability strategy and risk said it had taken action to ensure that, in the eventuality of a hard Brexit, UK consumers and businesses would not suffer unnecessary disruption in accessing financial services, while adding that the bank had a role to play in promoting the availability of other sources of growth finance to businesses that were increasingly available beyond traditional bank debt.

On a worse-case scenario of the UK crashing out of the EU without a deal, he said it was difficult to say what exact impact it would have on the UK's dominant financial services sector.

However, he added: "The big point is regardless of what happens with Brexit is that Britain will remain a global financial centre. London and the rest of the UK, and Cardiff as well, isn't just a European financial centre, it is a global financial centre. So there may be some jobs moving as firms execute their contingency plans, but I don't expect the big picture to change.

"There are examples around Brexit where it is not a question of whether the business moves from London to some other European centre, but whether the business goes to, say, New York than the EU... So it is not a zero-sum game,"

Mr Brazier said: "From our perspective, it has not been to try and predict the outcome of the political negotiations, but to think what could happen and is the financial system ready for it? "So one is making sure the system is safe whatever happens to the economy, which is the stress-testing angle [of banks]. The other has been what if barriers come up to providing financial services across the Channel?"

He said bond financing, particularly for institutions and corporations, is still growing significantly. He added: "You can also see [more diverse funding] with more regeneration of the city centre's of London by other overseas banks and Institutions providing a lot of money for more banking space, not only in the Coty of London but all around the UK.

"So it is not a question of simply saying the banks are doing less, so therefore there is less, but what we have actually seen since the crisis is a huge re-balancing of finance away from banks towards other sources."

### Funding for SMEs (Small and Medium-Sized Enterprises)

Despite an increase in new bank authorisations with the rise of challenger banks, in terms of market share the big banks still dominate. However, Mr Brazier said it was important, particularly for start-ups and SMEs, to highlight the available other sources of growth finance.

He said: "Britain has been fairly bank-dominated for a long time and by that I mean finance has largely been provided by a relatively small number of banks. I think it is very important that we make finance as competitive as possible.



## Survival and success: Securing the future for Japanese banks

### Executive Summary

Japan is the world's third largest economy and second biggest banking market (by assets). But the headwinds are intensifying, creating opportunities for some and threats for others

#### Challenges

- Mounting margin pressures and flat credit demand, requiring renewed efforts to cut costs and seek out new market opportunities
- Customer expectations are being reshaped by the ease and immediacy of smart phone interaction and online retail. Banks will need to keep pace or risk losing business to nimbler and more tech-enabled competitors, both from within the sector and outside
- Looking ahead, a shrinking working-age population will slow economic growth and credit demand
- As customers draw down their cash savings to pay for their retirement, banks will have a decreasing deposit base, which will reduce their ability to purchase government bonds to support the economy

#### Opportunities

- Using banks' strong cash balances to support the continuing globalisation of today's Japanese industry and commerce
- Following Japanese businesses as they extend their presence in South America, Asia, Africa and the Middle East (together these fast growth markets make up what PwC terms as 'SAAAME')
- Major Japanese banks are already strengthening their presence in Asia, and can now reach further across SAAAME. Medium to smaller banks can also look to extend their international presence as their clients move into new markets, either directly through setting up operations and Greenfield Development, or via agency arrangements. Overseas expansion by smaller banks may be constrained by the additional capital requirements for an 'international bank', and they will therefore have to weigh up the pros and cons of such moves
- There are growing opportunities to move beyond a Japanese client base in SAAAME markets to attract local retail and corporate customers

For more online Information of the Survival and success in Japanese banks, please go to:  
<https://www.pwc.com/gx/en/banking-capital-markets/assets/pwc-future-of-japanese-banking-final-march-2014.pdf>

# MODELS



## Tesla Shares Jump After SEC Settlement Leaves Musk as CEO

Tesla Inc. jumped in pre-market trading after founder Elon Musk settled a lawsuit brought by regulators over his August tweet storm, reassuring investors he'll still be calling the shots at the electric-car maker struggling to meet production goals.

Under the agreement with the U.S. Securities and Exchange Commission, Musk and the company each will pay a \$20 million penalty, and Musk will be removed as chairman for at least three years. In suing Musk, the agency had sought to oust him as both chairman and CEO.

Tesla jumped 16 percent to \$306.50 at 6:28 a.m. New York time, clawing back Friday's 14 percent plunge. The shares closed Thursday at \$307.52 before the SEC announced its enforcement action over the tweets, in which Musk said he had "funding secured" to take the company private at \$420 a share. He later dropped the plan of pursuing a buyout.

Now investors want to see if Tesla met its production goals by the end of the third quarter on Sunday at midnight. An initial verdict of feat or failure could land as soon as Monday, in the form of Tesla's latest production and deliveries release.

Even after the stock's slide from last year's peak, Tesla is valued at \$45.2 billion in the stock market. Shareholders are betting the company is on the cusp of turning a profit thanks to its lower-priced Model 3 sedan. Short sellers, meanwhile, have targeted the company, saying it needs to raise billions of dollars more in financing, has woeful quality control and is run by an erratic, unfocused CEO.

Tesla, which has repeatedly fallen short of its own manufacturing targets, probably will finish the quarter making 53,457 Model 3s, according to the Bloomberg Tracker, an experimental tool to monitor the rollout by using vehicle identification numbers to estimate production in real time. That's above the Wall Street consensus of 50,416 -- the average estimate of five analysts polled by Bloomberg -- and toward the high end of Musk's July forecast of between 50,000 to 55,000 Model 3s.

### Legal Battle

After filing the lawsuit, SEC officials were anticipating a drawn-out legal battle, Avakian and Peikin demanded that Musk pay \$20 million and be removed as Tesla's chairman for at least three years, harsher terms than were being offered in the scrapped deal, people familiar with the matter said. The agency also required that the company pay \$20 million in penalties to settle separate claims related to Musk's use of social media.



## World economy at risk of another financial crash, says IMF

The world economy is at risk of another financial meltdown, following the failure of governments and regulators to push through all the reforms needed to protect the system from reckless behaviour, the International Monetary Fund has warned.

With global debt levels well above those at the time of the last crash in 2008, the risk remains that unregulated parts of the financial system could trigger a global panic, the Washington-based lender of last resort said.

Much has been done to shore up the reserves of banks in the last 10 years and to put in place more rigorous oversight of the financial sector, but "risks tend to rise during good times, such as the current period of low interest rates and subdued volatility, and those risks can always migrate to new areas," the IMF said, adding, "supervisors must remain vigilant to these unfolding events".

A dramatic rise in lending by so-called shadow banks in China and the failure to impose tough restrictions on insurance companies and asset managers, which handle trillions of dollars of funds, are highlighted by the IMF as causes for concern.

The growth of global banks such as JP Morgan and the Industrial and Commercial Bank of China to a scale beyond that seen in 2008, leading to fears that they remain "too big fail", also registers on the IMF's radar.

The warning from the IMF Global Financial Stability report echoes similar concerns that complacency among regulators and a backlash against international agreements, especially from Donald Trump's US administration, has undermined efforts to prepare for another downturn. The former UK prime minister Gordon Brown said last month that the world economy was "sleepwalking into a future crisis," and risks were not being tackled now "we are in a leaderless world".

Speaking earlier this week before the fund's forthcoming annual meeting – taking place next week on the Indonesian island of Bali – the IMF's boss, Christine Lagarde, said she was concerned that the total value of global debt – in both the public and private sectors – has rocketed by 60% in the decade since the financial crisis to reach an all-time high of \$182tn (£139tn).

The IMF said: "The sequence of aftershocks and policy responses that followed the Lehman bankruptcy has led to a world economy in which the median general government debt-GDP ratio stands at 52%, up from 36% before the crisis; central bank balance sheets, particularly in advanced economies, are several multiples of the size they were before the crisis; and emerging market and developing economies now account for 60% of global GDP in purchasing-power-parity terms – which compares with 44% in the decade before the crisis – reflecting, in part, a weak recovery in advanced economies."



Ex- Servicemen Required for UK  
and Overseas Security Work  
FEM Official Advisor

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We wish to thank everyone who has applied for this position which is now closed.

All the successful applicants will be contacted within the next two weeks

FE Recruitment has been under discussion with a major Ex-Military recruitment company which was set up by an Top Ex High Ranking Military Soldier to help Ex-Military personnel re-adjust back into civilian life after leaving the armed forces, offering support, supported with free education programs and employment opportunities.

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FE Recruitment is a newly established security company :

will be negotiating our first contract starting in mid April 2015.

We have presented our terms to the client :

Â very good reasonable rate per day per man ( paid into an offshore account )

A 1 yr min contract on all contracts obtained

3 months on 1 month off

full Insurance coverage

1 months salary up front

Accommodation / transport / food to be provided

Equipment / Kit provided by the company



# THE FUTURE SOLDIER



## HEADS-UP DISPLAY

Enhances situational awareness  
provides critical data

## HELMET

Extreme head protection

## BIOSENSORS

Sensors in fabric  
measuring vitals

## SOLAR PANELS

Captures solar energy

## BODY

Nanoparticles protect  
against impact

## ARMOR

Complete ballistic  
protection

## LEG BRACE

Captures kinetic energy


## EXOSKELETON

Improves performance  
and endurance


# WARNING WE WILL REPORT

After years of building up our Online Network of scammers we at First Edge is honoured and privileged to be directly associated with the organisations shown below along with others.

ICC AT COP21 :  
CONFERENCE ON CLIMATE CHANGE  
RELATED DISPUTES



2015  
RETHINKING  
TRADE & FINANCE



[cop21.iccwbo.org](http://cop21.iccwbo.org)  
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INTERPOL  
TOGETHER WE CAN

**TURN  
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CRIME**

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FOOD. LIFE. PLANET.  
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**GROW**  
FOOD. LIFE. PLANET.  
Oxfam





URGENT FOR ALL BUYER AND SELLERS AND BROKERS WE ARE DIRECT

## First Edge Ltd is now Direct **WARNING WE WILL REPORT**

This should be the most important information released in the commodity industry, where the severity of this warning should make everyone realize the most serious impact that pertains in the commodities transactions.

FEM is happy to release this very important message to anyone involved in the commodities industry concerning the new measures with respect to all Buyers and Sellers conducting business` transactions around the globe.

From now on, if an **ICPO, LOI, RWA, or BCL** is issued and the document is not real, true and/or actually verifiably factual, the Buyer will be able to inform the **FBI, ICC, and INTERPOL**. In addition, after an **FCO** is sent to the Buyer, there should be a formal answer to Seller from Buyer in a timely manner in accordance with the agre

If there is no response from in a timely manner, company will be reported to the **FBI, ICC** and Interpol. If this action is not resolved they will be reported for abuse of the **NCND, LOI, ICPO, AND RWA OR BCL, FOR THIS IS NOW A FEDERAL OFFENSE.**

It is important to transmit this to all clients that work with providers that are members of the **ICC, FBI,** and other international organizations. From this point forward, the international codes will be strictly enforced to exclude all intruders that send or transmit false information. Those who submit a false **NCND/IMFPA, LOI, ICPO, RWA or BCL, or FCO, as well as FALSE PROOF OF PRODUCT (POP), FALSE PROOF OF FUNDS (POF) WILL BE CHARGED WITH A CRIME.**

This offense went into effect on November 15, 2008 and re-effected in June 2013 after a meeting was held between the Federal Reserve, European Central Bank, Interpol, Federal Bureau of Investigation and Central Intelligence Agency.

The reason for this measurement is to protect the commodities industry which is a fundamental part of the world's economy.

The Non-Circumvention, Non-Disclosure & Working Agreement (**NCNDA&IMFPA**) we signed and it stated: WARNING:

This should be the most important information released in the commodity industry for years where the severity of this warning should make everyone realize the serious impact that pertains in all oil and other commodities transactions.



Federal Bureau of Investigation  
J. Edgar Hoover Building  
935 Pennsylvania Avenue, NW  
Washington, D.C. 20535-0001  
Investigations@fbi.gov



INTERPOL IP Crime  
Unit INTERPOL General Secretariat  
200, quai Charles de Gaulle  
69006 Lyon, France  
Fax: +33 (0) 4 72 44 72 21  
Website: www.INTERPOL.int



Financial Investigation Bureau  
ICC Commercial Crime Services  
Cinnabar Wharf  
26, Wapping High Street  
London E1W 1NG  
Tel No: + 44 (0)207 423 6960  
Fax No: + 44 (0)207 423 6961



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# FM MAGAZINE

Private and Confidential



## Complaints & Suggestion Box

You can now Share Your Comments or concerns by using our suggestion box at your convenience with the strictest confidentiality.

We're always looking for ways to improve FE Magazine for our readers, so if you've got an idea to make things better or you've seen something we've not spotted, let us know by emailing us, with the email address shown below..

### **How do Comments Help FEM Readers?**

All Comments to FE are read and replied back promptly, If you wish to make any viable comment or suggestions, or personal thoughts on any particular products that could be helpful to our readers, please send it to us, if presentable, we can make it appear in the next issue of our Magazine.

### **How does the blacklisting words work with FEM?**

You can report companies or people you think should be blacklisted in the comments box. The content of new comments is checked against the blacklist of terms to see if this comment should have viability to be put on our Blacklist Website. The comment is checked via substring matching on other websites and checked by our team.

It would be great if you could also state your country and region when sending in you comment.

While we always read the feedback ideas you send, we may not be able to respond to every single comment individually.

Please email us: [info@femagazine.co.uk](mailto:info@femagazine.co.uk)



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## FIRST EDGE Consultants in Investment Banking Direct to Principles

### PPP or MTN Transactions

- BG SBLC Monetization
- CIS KYC Needed on most of our casework
- personal guarantee
- credit checks
- asset verification
- loss of equity in your business
- Quick turn around time – often 90 days
- Low underwriting fee
- Flexible repayment terms

### Bond Funding Eligible Projects:

- Stabilized real estate
- Construction
- Rehab
- Agriculture
- Mines
- Oil & gas
- Energy
- Non-RE such as technology, pharmaceutical, major business acquisition/expansion

Our Consultants and Associate Consultants are able to direct and close most instruments, Especially SS MTN's

**We know a good deal when we see it.  
Being Direct to Buyers and Sellers, we know  
where Instruments come from and How they  
need to be Placed**

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**First Edge is now able to supply and Purchase  
MTN/SBLC/BG to cover most commodity transactions.**

# RWA

**90 DAY TRADE PROGRAM FOR DEPOSITS ONLY IN HSBC OR BARCLAYS, LONDON, U.K.:**

1. 90 Day Trade Program for deposits only located in HSBC Bank or Barclay's Bank, London, United Kingdom.
2. The minimum investment is USD \$100M and maximum investment is USD \$599 or equivalent.
3. The Loan to Value (LTV) will be 100% of the face value of the deposit.
4. The Gross profit payout is 10 times the face value of the deposit for every 30 banking days minus fees.
5. Gross profits will be paid out weekly minus fees.
6. Client will be required to pay fees of 2%, fee to be divided 50/50 between Client and trade platform side.
7. The 2% in fees will be auto-deducted by the trade platform from the weekly Gross profit payouts received by the Client.
8. Client has NO Project Funding requirements.
9. Submission documents required:
  - a. Know Your Client (KYC), see attached applicable sample.
  - b. Ready Willing and Able (RWA) letter from the client's bank, on bank letterhead, addressed to the client.
  - c. The RWA letter must state that the bank is ready to place an Internal Hold on the funds on deposit. Each bank has their own RWA letter format.
  - e. Copy of the bankers business cards that manage the clients account.
10. Once the KYC and submission documents are submitted to the trade platform, compliance will be done and the Client will be called by a trade platform within 72 banking hours. N.B.: Please confirm the reception of the present document sent by email



Contact Us, for the deadline Date at : [dm@first-edge.co.uk](mailto:dm@first-edge.co.uk)

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## FC MTN PROGRAM

First Edge is Direct to the required Exits which is Major Corporations and Trusts after MTN has become SS

### **DELIVERY VIA EUROCLEAR TRANSACTION PROCEDURES (OPTION #1):**

After this AGREEMENT is counter signed by both parties (BUYER first), Both parties will lodge the CONTRACT with their respective banks;

BUYER's banker sends banker email to the designated SELLER's banker to confirm contract and RWA (**Appendix "A"**);

SELLER delivers Bank RWA Letter/Instrument EUROCLEAR Delivery Report Copy (**Instrument TITLE is in accordance with BUYER designation in this AGREEMENT**) to the BUYER; SELLER issues Commercial Invoice;

SELLER/BUYER's EUROCLEAR Officers agree and confirm on a window for EUROCLEAR Screen Block and Pay; Payment will be transmitted on a T1 Payment per Seller Commercial Invoice.

The transaction and subsequent tranche will continue with mutual agreement in writing per agreed tranche schedule;

### **DELIVERY VIA SWIFT TRANSACTION PROCEDURES (OPTION #2):**

After this AGREEMENT is countersigned by both parties (BUYER first), Both parties will lodge the CONTRACT with the irrespctive banks;

BUYER's bankersendsbankeremailtothedesignatedSELLER'sbankertoconfirmcontractandRWA (**Appendix "A"**);

SELLER bank sends the Pre-Advice via SWIFT MT799 [**Appendix-B**] to BUYER bank.

BUYER bank replies with "BANK UNDERTAKING RWA" via SWIFT MT799 [**Appendix-C**] to SELLER designated Bank.

SELLER's Bank delivers "Bank Instrument/MTN" via swift MT760 or MT542 (Instrument TITLE is in accordance with BUYER designation in this AGREEMENT) to the BUYER's bank; SELLER issues Commercial Invoice;

Upon validation and authentication of the delivered "Bank Instrument/MTN" via MT760 or MT542, within one (1) banking day, BUYER settles payment per SELLER Invoice to SELLER designated account.

SELLER's bank sends the hard copy of the original instrument as per BUYER bank instruction or to BUYER bank via bonded courier within Seven (7) banking days.

Transaction continues according to the agreed tranche schedule [**Appendix-E**] and procedures

**Our specialty is creative structuring also alternative financing solutions.** We work with the client to develop a financing plan that will address the requirements for equity; the debt and/or equity structure; and the proper venue for the solicitation of funds. We utilize a systematic approach to structure the financing through the deployment of alternative financing structures that may include one or more elements.

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## New Rolls-Royce Phantom VIII revealed

Ladies and gentleman, say hello to the new, eighth-generation Rolls-Royce Phantom.

It might look like a subtle evolution of the previous-gen Phantom VII (described by this very magazine as ‘the best luxury car money can buy’) but it’s an all-new machine – and the first to be built upon a fresh platform which will form the basis of the next generation of Rolls-Royce models.

Described by its makers as the most technologically advanced Rolls-Royce ever, it features a full-width digital dashboard, more than 130kg of sound-deadening to make it whisper-quiet at speed, and more cutting-edge tech than any production Rolls yet.



The grille, for the first time, is integrated into the surrounding bodywork for a cleaner, more modern design, and it’s taller than that of the Phantom VII, with the Spirit of Ecstasy mascot mounted half an inch higher.

As before, the Phantom VIII is available in both short- and long-wheelbase form, dubbed EW for Extended Wheelbase by Goodwood.

A 6.75-litre twin-turbo V12 petrol engine with 563bhp, hooked up to a satellite-aided eight-speed automatic gearbox from ZF.

The previous Phantom had a naturally aspirated V12, and the new turbo-charged mill offers a huge amount of torque – around 664lb ft from only 1700rpm. Shove will be more than adequate.



Customers get a choice of rear seat layouts – a single ‘lounge’ seat unit, individual seats with either an occasional armrest or a fixed rear centre console, or a new ‘sleeping seat.’

The rear seats are angled inwards, so it’s easier to chat to other occupants without straining your neck. Go for the fixed rear centre console and you get a drinks cabinet with whisky glasses and decanter, champagne flutes and coolbox.

‘When in need of a space to reflect on issues of importance or simply lost in thought, ones imagination is inspired by the largest Starlight Headliner ever seen in a Rolls-Royce’ [LEDs into the ceiling to resemble a star constellation or shape of the customer’s choice].



### And that Digital Dash?

Rolls calls it ‘The Gallery.’ The dash has a traditionally upright shape, with its display elements housed in a toughened glass panel running its whole width. The dials are digital, including their ‘virtual needles’, but framed in round chrome surrounds.

There’s still an analogue clock behind the glass, continuing the traditional conceit that it should be ‘the loudest sound you can hear in a Rolls-Royce.’

Rolls-Royce has commissioned a few examples, including a countryside oil painting, and a gold-plated 3D map of an owner’s DNA. Who said Rolls-Royce owners were egocentric...



Rolls-Royce describes the door closing mechanism as ‘The Embrace:’ ‘As the patron settles in to the car, an assistant or valet steps forward and lightly touches the sensor on the door handle so it whispers closed of its own accord, enveloping the occupant in ‘The Embrace.’

What’s claimed to be the highest-resolution head-up display in the industry, an on-board wi-fi hotspot (gradually becoming a standard throughout many new cars), all the usual collision warning and active safety kit you’d expect, plus 360-view and night vision cameras.

Laser lights cast beam 600m down the road, and from a manufacturing standpoint, Rolls-Royce is proud of what it claims to be the largest single piece of stainless steel on any car, used for the side window frame finisher.

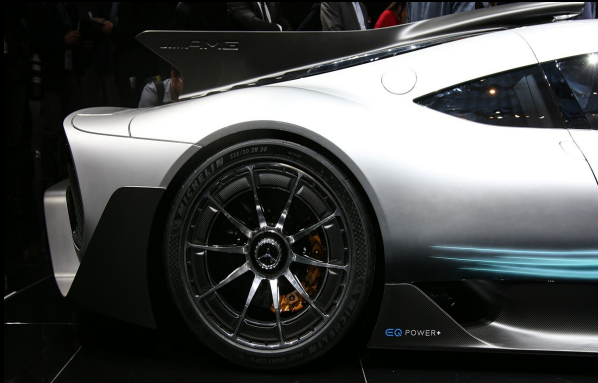


## Mercedes-AMG One: new name for F1 hypercar confirmed

### FAST AND DEEPLY PERSONAL

Mercedes has decided to give the Project One an official name, and it's going to be called; the Mercedes-AMG One. The shocking news comes just days before the Paris motor show, and arrives alongside other interesting information about the new car.

Mercedes says this showroom/truck hybrid will be in the grounds of Mercedes' Munich branch first, and although we highly doubt it'll be used by any one thinking of buying the new hypercar, it is a nice way to show it off to the public...



1086bhp F1-powered present for AMG's

AMG's hypercaris now called the AMG One



Top speed is beyond 350kph (217mph)

lower-octane pump fuel



Fixed Seats, Steering is adjustable

The engine is a 1.6-litre single-turbo V6





## **The New Scammers Tricks**

More than three million people in the UK are the victims of scams every year. Many of them lose hundreds or even thousands of pounds, after being taken in by sophisticated scams and devious criminal gangs. This month is Scams Awareness Month, which aims to raise awareness of scams, and encourage people to be on their guard.

There are thousands of different scams doing the rounds, ranging from fake lotteries and prize draws to investment schemes, attempts to get hold of your financial details, and even tricks designed to get you to transfer your money into the criminal gang's bank account.

It's difficult to stay on top of each variation, so another option is to be aware of how these criminals tend to get into your home, so you can be on your guard.

### **Cold Internet Connections**

This is still the most common way that criminals will get in contact through Skype, whatsapp, here are some of the very latest common scams run by scammers. This includes boiler room scams - which involve calling people and using high-pressure sales techniques to get you to invest in something essentially worthless. They take an average of £5,000 \$7,000 from each victim, so they will put time and effort into convincing you that their scam is a legitimate investment.

### **Gold and Diamond**

Lets start with the gold scammers, we have found that many scammers know that its impossible to use the old scam's by presenting pictures of gold and diamonds and ask the investor to help them with the cost of their taxes and carriage cost.

This might be the case 2 to 3 years ago but in most of the African countries there are real buyers on the ground that will cover all these cost, so their new tactic is to build up the investors confident by saying that their prepared to pay all the CIF cost, but the investor will need to cover the Hotel and refinery cost, in some ways this seems to be acceptable at the time, the good scammers will build up you confidence in discussions and even send you documents related to the CIF Shipment, until the 12 hour surprise which will come, where they will be asking for fund due to unforeseen circumstances.

### **Vishing**

Another common phone scam is vishing - where they pretend to be from your bank, or the police, and warn you there has been fraud on your account. They then persuade you to transfer your money into a 'safe' account. If you do as they say, you are actually transferring your money into their account.

A variation on this theme is to tell you that there has been fraud on your account, so they are sending round a courier to pick your card up. They then take the card and go on a spending spree.

The best way to protect you from all of these is never to believe anything you are told on a cold call, and to hang up.



## Review of the world's 8 biggest gold-mining countries

Gold is mined in around 90 countries worldwide. Some of the countries that historically have been top producers continue to be so, including Australia, USA and South Africa. But China is now the world's top producer, having increased productivity significantly since 2005.

### Australia

Australia continues to be at the forefront of world gold production. From being the fourth largest producer of gold in 2008, Australia's production has surged to secure the country's position as the world's second largest producer of gold in both 2009 and 2010.

Western Australia is responsible for 75% of Australia's gold production and also hosts approximately two thirds of Australia's 4,500 tonnes of estimated gold resources. Western Australia's State Government received royalties from mining of some US\$5.14 billion.

Australia has consistently been one of the world's largest producers of gold since its first gold rush, centred on Victoria in 1851. During the 1850's, Australia was producing some 40% of the world's gold. The immigration sparked by the rush, fuelled further agricultural and industrial development and saw nearly 500,000 people attracted to the state of Victoria.

World production ranking 2nd 2011 Thomson Reuters GFMS  
Annual gold production (tonnes) 258.30 2011 Thomson Reuters GFMS  
Percentage of world production 9.16% 2011 Thomson Reuters GFMS  
Gold mine reserves (Moz) 237.92 2011 USGS  
Official sector gold holdings (tonnes) 79.85 2011 IMF IFS  
Value of gold produced (net revenue) \$13,050,850,178.02 2011  
GDP of country \$1,379,382,221,955.10 2011 World Bank  
Estimated value of gold produced as percentage of GDP ranking 26th 2011  
Estimated value of gold produced as percentage of

### China

As well as being the world's largest producer of gold, China represents one of the most significant markets for gold consumption.

As well as being the world's largest producer of gold, China represents one of the most significant markets for gold consumption. In 2011, China was second only to India in this regard with demand for 779.8 tonnes of gold, a 22% increase on the previous year. China is also a significant holder of gold reserves, currently behind only USA, Germany, the IMF, Italy and France.

60% of Chinese gold production comes from five provinces: Shandong, Henan, Jiangxi, Yunnan and Fujian. Although China has a large number of relatively small operating mines, consolidation has reduced the number of producing entities from 1,200 in 2002 to 700 at the end of 2010. The country's largest producer is Zijin Mining Company, whose Zijinshan Gold & Copper Mine is the single largest gold producer.

World production ranking 1st 2011 Thomson Reuters GFMS  
Annual gold production (tonnes) 371.00 2011 Thomson Reuters GFMS  
Percentage of world production 13.16% 2011 Thomson Reuters GFMS  
Gold mine reserves (Moz) 61.09 2011 USGS  
Official sector gold holdings (tonnes) 1,054.09 2011 IMF IFS  
Value of gold produced (net revenue) \$18,745,123,561.92 2011  
GDP of country \$7,318,499,269,769.41 2011 World Bank  
Estimated value of gold produced as percentage of GDP ranking 38th 2011  
Estimated value of gold produced as percentage of GDP



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**FM MAGAZINE**  
Coolest Innovations



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#### How IFTTT and BMW control your smart home:

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Director of Gold & Diamonds: Miss Anne Huttenga



### CURRENT PROFILE

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BUCKETS

NO CHILD BORN TO DIE  
Save the Children



### **What is a conflict diamond?**

Conflict diamonds, also known as blood diamonds, war diamonds, or converted diamonds, are defined by the United Nations as “diamonds that originate from areas controlled by forces or factions opposed to legitimate and internationally recognized governments, and are used to fund military action in opposition to those governments...” Essentially, these diamonds are mined and sold in war-torn areas, with the profits used to fund violent rebellions.

### **Where do conflict diamonds come from?**

The vast majority of conflict diamonds come from countries in southern and western Africa. The first reports of conflict diamonds were published in 1998 by Global Witness, and revealed the role that diamonds played in funding the rebels of the National Union for the Total Independence of Angola (UNITA) in their war against the government. Angola, the Democratic Republic of the Congo, and Sierra Leone are the most widely mentioned countries of origin for conflict diamonds, although other African countries including Côte d’Ivoire, Zimbabwe, and Liberia have also been involved in the practice.

### **What’s being done about it?**

In 2003, the UN established the Kimberley Process Certification Scheme (KPCS) to prevent the proliferation and sale of conflict diamonds. The diamond industry is very serious about self-policing at all levels of the supply chain. All major rough diamond producers, exporters, and importers are now members of the KPCS, and any diamond dealer who is found to be non-compliant is often black-listed. Their reputation is severely damaged, and dealers and jewelers will be very hesitant to do business with them. Despite criticism, the Kimberley Process has been quite successful in increasing sales of legal diamonds and discouraging the trade of conflict diamonds.

### **How many conflict diamonds are out there?**

Once a diamond is cut, it is very difficult to tell where it came from. However, the number of conflict diamonds in circulation has drastically decreased over the past twenty years. At the peak of the Sierra Leone conflict, it is estimated that conflict diamonds accounted for between 4% and 15% of the global diamond trade. Currently, the World Diamond Council claims that less than 1% of diamonds are conflict diamonds.

### **How can I make sure my diamond isn’t a conflict diamond?**

Some retailers, like Brilliant Earth, specialize in conflict-free diamonds. If a jeweler is compliant with the Kimberley Process, he or she should be able to show you a diamond’s System of Warranties statement. You don’t have to avoid all diamonds from Africa; in fact, many of these countries rely on the legal diamond trade to finance schools, infrastructure, and growth. When diamond shopping, ask the store owner about the process it uses to guarantee its diamonds are conflict-free. He or she





#### About The New Format

Beginning January 2014, GIA's benchmark laboratory reports will have a new look. They'll contain the same trusted grading and identification data in an easier-to-read format. The reports will also contain enhanced security features and unique QR codes providing direct access to Report Check for quick report verification. The new reports consume less paper and other materials to help clients reduce their storage and postage costs.

#### Exchanging Reports for the Revised Format

The introduction of the revised format will not affect the validity of previously issued reports. If you'd still like to exchange your current report for one in the new format, GIA's Reissue Program offers a cost-effective way to do so.

**Reports Qualifying for Reissue:** Any prior version report dated on or after January 1, 2013. Reports dated prior to January 1, 2013 are subject to the standard update service and fees,

#### Reissue Fees:

Reports dated January 1, 2013 to June 30, 2013: \$10 USD for Dossier; \$15 USD for all other reports,  
Reports dated July 1, 2013 to December 31, 2013: No Charge

All requests for reissues at these special rates must be submitted by December 31, 2014, otherwise regular Update Service and corresponding fees apply.

#### How the Reissue Program works:

- Complete a Reissue Request form and submit along with your current report to any GIA laboratory or intake location worldwide
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- Free shipping and handling
- Please allow up to 10 business days to process after report are received
- Reports issued in new format will carry the date of the original report
- If payment is required, you will be invoiced in the local currency of the lab where you submitted
- Reissue program expires December 31, 2014

# FM MAGAZINE

## Diamond News

### Diamonds, from Pits to Depths



Several international mining corporations have established regional headquarters in Botswana and are looking for diamonds, uranium, gold and oil. Many have come back with positive results. Galane Gold Ltd announced that it has kicked off its first ore exploration from Tau underground in the northern part of the country.

Galane Gold or GG is a Toronto-based investment firm, an unhedged gold producer and explorer acting in mining operation and exploration in the Republic of Botswana. It is a publicly traded company which is listed on both the TSX Venture Exchange and the Botswana Stock Exchange. Galane Gold has already had several extensive exhibitions in the management of mining and exploring programs.

“This gold exploration is an expected evolution in order to improve the company’s performance,” GG said. The firm contributes with senior professional employees, who are committed to respect the environment and the communities in which they work.

At the beginning, GG didn’t have the intention to pursue the resource of gold in Tau through underground mining. It started the project in the fourth quarter of 2013 and has finished its forced portal entry at the bottom of the existing Tau pit and the installation of the entire infrastructure required for the exploration. The company has put a graphical presentation of the detailed mining plan on the reported resource to mine about 85,000 ounces of gold over the next three years.

Ravi Sood, the Chief executive officer of Galane Gold, stated, “This project is a major step in the evolution of the company both with regards to a change from open pit mining to underground mining and our plans to extend mine life through further exploration.” He then added, “We have completed this project within six months and from our own operating cash-flows is a testament to the experienced management team that we have put in place.”

Botswana is ranked as the best investment jurisdiction in Africa, according to World Bank Global Investment Benchmarking Report. According to the Fraser Institute Global survey of Mining Companies best African mining jurisdiction and the seventh best mining country globally. It also has a strong economic environment. In fact, Botswana is regarded as the best mining country in Africa. It has political stability and strong GDP growth. Its status as an English speaking country is why Multinational firms such as Galane Gold can operate on its ground. The Australian firm, Gallery Gold, however, has also its entire exploration of Gold in the country. The company’s most prospect exploration was the Mupane Gold Mine which officially opened in February 2005, will produce approximately 100,000 ounces of gold per year. Apart from that, Botswana is an emerging mining powerhouse.



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Mr. Ryan Long

African Lion Investment

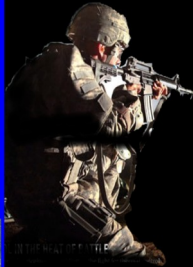
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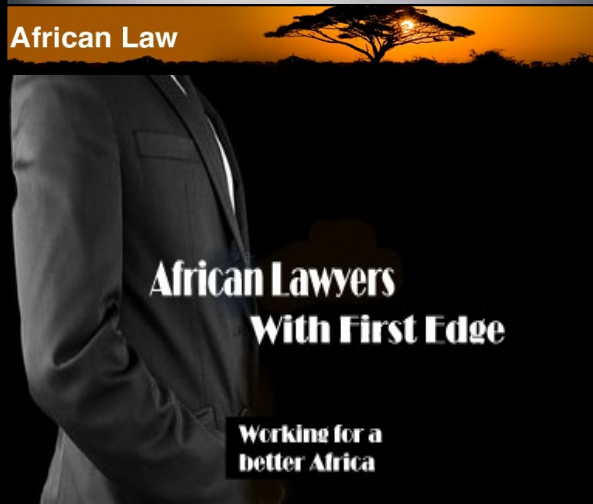
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**SAVE  
THE  
CHILDREN**

 Save the Children



A thief entered a house mid-afternoon. He tied up the woman and at knife-point asked the man to hand over the jewellery and money. Man started sobbing and said, "Brother, you take anything you want but please untie the rope and free her." Thief: "You really love your wife!!" Man: "No, she is my neighbor's wife. Mine will arrive shortly"

**IT'S FUNNY HOW A WOMAN CAN ARGUE FOR 3 HOURS STRAIGHT...**

**BUT 2 MINUTES INTO A BLOWJOB, AND SUDDENLY HER JAW HURTS.**

**Sex life and Coca-Cola**



Two old friends meet after many years ....

They talk about their past life ....

One asks the other:

- And how's your sex life?? .....

- **Same As Coca-Cola** .....

- Oh great! .... Full of bubbles, eh?! ....

-Nothing like that! ....

**Before it was 'NORMAL',  
then it became 'LIGHT',  
and now it is 'ZERO' !**



**The Penis Poem**

my nookie days are over,  
my pilot light is out,  
What used to be my sex appeal  
is now my water spout!  
Time was when , on its own,  
From my trousers it would spring,  
But now its just a full time job  
To find the fucking thing!  
It used to be Embarrassing  
The way it would behave,  
for every single morning  
it would stand & watch me shave!  
Now as old age approaches,  
It sure gives me the blues,  
To see it hang its little head  
& watch me tie my shoes!







**\*THE ITALIAN WEDDING TEST\***

I was a very happy man.

My wonderful Italian girlfriend and I had been dating for over a year, and so we decided to get married.

There was only one little thing bothering me....It was her beautiful younger sister.

My prospective sister-in-law was twenty-two, wore very tight mini skirts, and generally was bra-less.

She would regularly bend down when she was near me, and I always got more than a nice view.

It had to be deliberate.

Because she never did it when she was near anyone else.

One day her 'little' sister called and asked me to come over to check the wedding invitations.

She was alone when I arrived, and she whispered to me that she had feelings and desires for me that she couldn't overcome.

She told me that she wanted me just once before I got married and committed my life to her sister.

Well, I was in total shock, and couldn't say a word.

She said, 'I'm going upstairs to my bedroom, and if you want one last wild fling, just come up and get me.'

I was stunned and frozen in shock as I watched her go up the stairs.

I stood there for a moment, then turned and made a beeline straight to the front door.

I opened the door, and headed straight towards my car.

Lo... And behold, my entire future family was standing outside, all clapping!

With tears in his eyes, my father-in-law put down his shotgun and hugged me and said, 'We are very happy that you have passed our little test. We couldn't ask for a better man for our daughter. Welcome to the family.'

And the moral of this story is:

**Always keep your condoms in your car !**



Paddy rings his new girlfriend's door bell, with a big bunch of flowers. She opens the door, sees the flowers, and drags him in.

She lies back on the couch, pulls her skirt up, rips her knickers off and says 'This is for the flowers!'

'Don't be silly,' says Paddy, 'You must have a vase somewhere!'

Paddy hates his wife's cat so much he drives to the next town and dumps it.

*Keep Calm And Oh Feck It Enjoy Some Craic*

When he gets home its there.

The next day he drives 50miles and dumps it.

When he gets home its there again.

So next day he drives to the other side of the country and dumps it, 6 hours later he rings his wife and asks,

"Is that fucking cat home?"

"Yes... Why?" asks the wife.

Paddy says,

"Put the cunt on the phone, I'm lost!"

Paddy and Mary walking home from the pub.

Mary needs a piss, she goes behind a bush and drops her knickers.

Feeling horny Paddy puts his hand through the bush and and feels something dangling between Marys legs.

He jokes, "Have you changed your sex?"

Mary says, "No, I've changed my mind, I'm having a shit!!!"

Penis says to his balls: "I'll take you two to a Party"

The balls replied: "You Fucking Liar!!!"

You always go inside alone and leave us outside knocking!!!



Two Aussies were out hunting in the outback, and came upon a huge hole in the ground. They approached it and were amazed at its size.

The first said, "Wow, that's some hole. I can't even see the bottom. I wonder how deep it is."

The second said, "There's an old gear box over there. Let's throw it in and see how long it takes to hit bottom."

So they picked up the gear box, carried it over to the hole, counted one-two-three, and heaved it in.

As they were standing there looking over the edge of the hole, a goat came crashing through the underbrush, ran up to the hole and without hesitation, jumped in head first.

While they were standing there staring at each other in amazement, they peered into the hole, trying to figure out what that was all about.

Just then an old farmer sauntered up. "Say, you fellers didn't happen to see my goat?"

The first hunter said, "Funny you should ask. We were just standing here a minute ago, and a goat came running out of the bushes doing about a hundred miles an hour and jumped head first into this here hole!"

The old farmer said, "Naw, that's impossible! I had him chained to a gear box."

**I went for a testicle check up last week.**

**The little Thai nurse cupped my balls and said, "Don't worry, it's quite normal to get an erection during this procedure."**

**I said, "I haven't got an erection."**

**She said "No, but I have."**

**Two wives go out for girls' night. Both got drunk, started walking home and had to pee. They stopped at a cemetery but had nothing to wipe with. One used her panties, the other grabbed a wreath off of a grave. The next morning one husband called the other and said, "no more girls night out! My wife came back with no panties." The other husband said, "you think that's bad? Mine came back with a card in her crack that read, 'from all of us at the fire station, we'll never forget you!'"**



I'm reaching out on behalf of mate of mine who needs some help! His wife told him to go out and get some of those pills that would help him get an erection. When he came back, he handed her some diet pills. Anyway, he's looking for a place to live.