



To Whom It May Concern:

This letter describes and represents the current capabilities of GDIH (www.GDIHworldwide.com) and BitMinutes (www.BitMinutes.com) to facilitate the following consumer benefits in Kenya and throughout Africa. New Fintech technologies including blockchain with strict adherence to global bank Standards (Swiss ISO Standards, SWIFT, MasterCard), permit these new benefits.

The following topics will be discussed in more detail below:

- Free global money transfer to 4 billion mobile phones
- Job creation from the Trusted Agent Network or TAN
- Widespread Consumer P2P Lending enabling:
 - Guaranteed \$5 Loan- Establishing consumer credit
 - Akon Sponsorship of Green Energy Project development
 - Monetization of Artisanal Mining

Over the past 3 years, a Harvard Business School and Stanford Engineering educated management team developed an asset backed crypto currency, BitMinutes. BitMinutes is currently in the process of an Initial Coin Offering (ICO) at the price of \$.02.

BitMinutes can be **used today by over 4 billion** consumers to pay for or “top-up” their prepaid phone bill. BitMinutes enable **FREE Money Transfer** to these same 4 billion consumers. BitMinutes also **guarantees profitable micro-loans** to these under-banked consumers.

BitMinutes can deliver cash directly into over **1 billion bank accounts in 16 countries**. These transactions occur in real time over the global P2P Cash Virtual Private Network, developed by BitMinutes’ parent company. BitMinutes are compatible with the global **SWIFT** bank network, **MasterCard** global network and the Ripple and Ethereum blockchain networks. Because of BMTs’ widespread usability, BMT has the potential to become the first truly global currency used by 4 billion people.

Free Money Transfer

Equity Bank and P2P Cash, established a Joint Venture in 2014 to provide free remittance services from the United States to Kenya. The JV is co-branded as “Equity Money” with services available at www.equitymoney.co.ke and www.p2pcash.com.

We jointly deployed a Virtual Private Network (VPN) connection for secure exchange of data enabling real-time financial transactions between our platforms. This was recently expanded to include the neighboring countries of **Uganda, Rwanda, Tanzania and South Sudan**.

P2P Cash, a registered Money Services Business (MSB) in the United States, is responsible for AML and KYC processes and maintaining the web portal. Equity Bank is responsible for the delivery of funds to beneficiaries. P2P Cash maintains accounts at Equity Bank to facilitate cross-currency transfers. Equity Bank provides foreign exchange (FX) services for the conversation of US Dollars (USD) into Kenyan Shillings (KES), as well as other currency pairings.



The P2P Cash global clearing network offers the same free money transfer to over 1 billion pan-African consumers as well as 4 billion consumers globally. Attached please find screen shots from our BitMinutes mobile wallet.

Job Creation

Another P2P Cash associated company, Trusted Agent Network or TAN, offers new jobs especially to MPesa and Mobikash Agents who want to provide lending capital to Kenyans. www.TrustedAgentNetwork.com Compensation plans and marketing material are being finalized and should be launched by end of year. These jobs are financial service oriented and are relatively high paying.

Jobs will also be created by the financing from the Nostro account to fund the artisanal mining equipment, (<https://www.xcellfinance.com/xcell-west-african-division>), the financing of cellphones, and financing of solar infrastructure that our association with the African philanthropist, Akon, (www.akon.com) is bringing to Africa.



Another P2P Cash associated company, Smart Token Chain (www.Smarttokenchain.com) in conjunction with GDIH, is developing an eGold crypto-currency token backed by gold. This eGold token instantly monetizes the artisanal miners' efforts. The free mobile wallet allows the miners to convert into local Kenyan Shillings and to borrow additional funds to increase their mining operations. Please see attachment for eGold token sample.

Widespread P2P Lending

As TAN Agents increase their reach, so does their ability to lend cash to the under-banked in Kenya and pan-Africa. The TAN mobile App and the free consumer mobile wallet offers a Guaranteed \$5 Loan to build the credit of the under-banked.

The source of lending capital funds come from the local TAN Agents and Kenyan consumers who wish to put their money in a safe mobile wallet to earn a relatively high interest rate. Additional capital will come from the Nostro account as lending requirements increase with increased awareness of the Guaranteed \$5 Loan program.





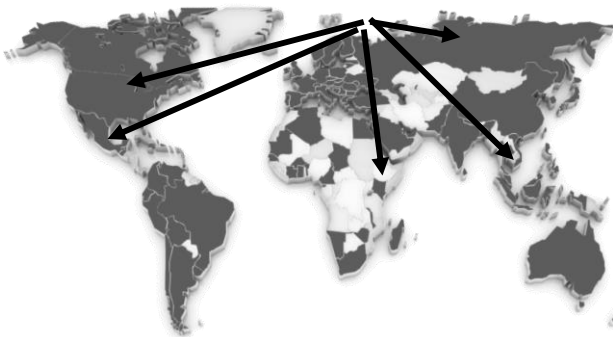
P2P Cash

SEND CASH HOME FREE!

P2P Cash Global Private Central Bank Network

HSBC HK/London

Manages Bank Nostros



Global Virtual Private Bank (VPN) Network

- **Central Banks**- Kenya, Guinea, Kazakhstan
- **HSBC** in US, Russia and Mexico
- **Kenya**- Equity Bank
- **Russia**- RFI Bank
- **Cambodia**- BIC Bank

VPN Bank Network Technology

Global ISO Bank Standard- ISO 20022

Current Settlement Integrations:

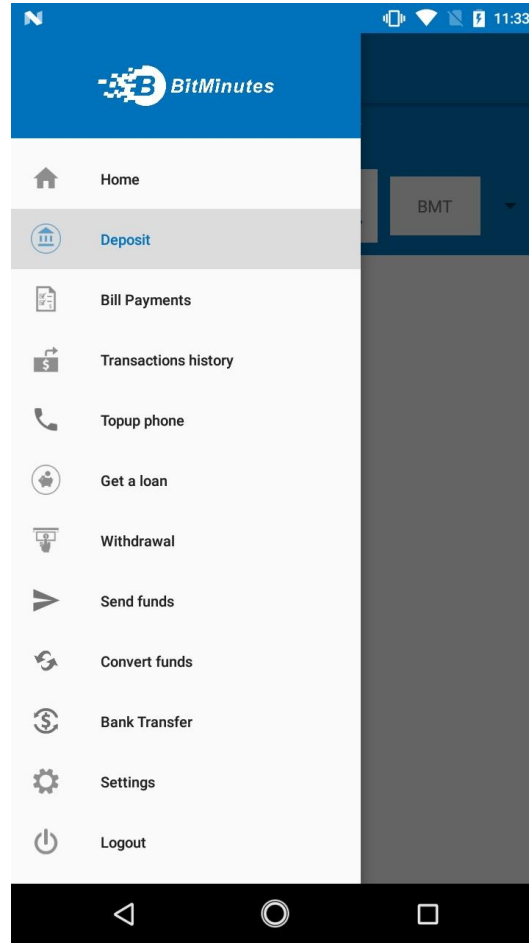
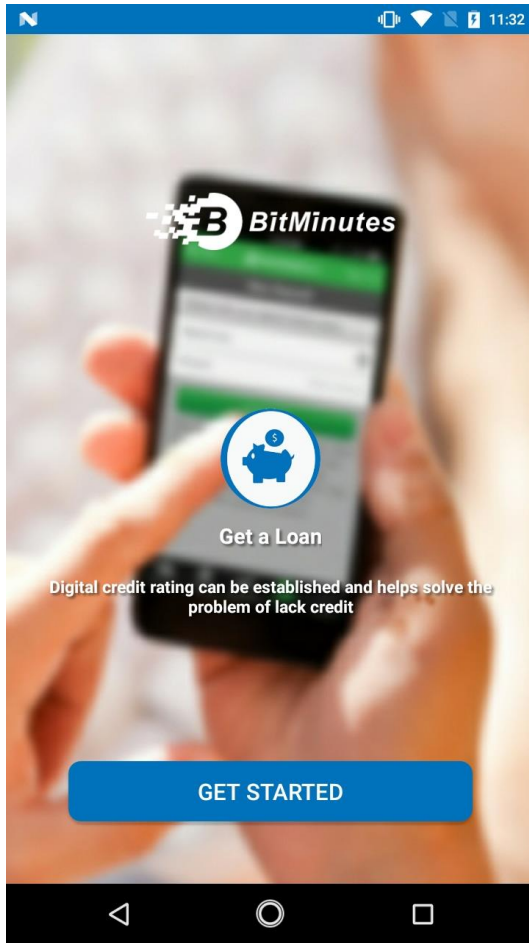
- **SWIFT**
- **MasterCard**
- **Ripple** and **Ethereum** Blockchains
- 4 Billion Potential Mobile Wallets

Please review the BitMinutes website, especially the 2-minute video explaining how BitMinutes delivers affordable financial services to 4 billion consumers globally. (www.BitMinutes.com)

Please contact us or GDIH for any additional information.

Sincerely,

Tom Meredith
CEO
BitMinutes.com



FRONT SIDE



BACK SIDE



XCELL TRADEMARK

