



CWANI SOFTWARE

SALES DEPARTMENT

FX Shared Bond Investment



INVESTORS GUIDE

December 2024

1.0 Preamble

Gwani FX shared bond investment is an investment programme introduced by Sales Department of Gwani Software in order to give graduated FX traders of Gwani Software opportunity to trade equity that can be raised from investment by interested persons and corporate bodies. The programme gives investors an opportunity to make profit through investment which can be short term or long term. The traders on the other hand will have an avenue to use their FX skills on raised equity and enjoys a ration that will be given to them at the end of trading session, if they were able to make profit from their trades. The programme became operational in 2021 with the first hired trader being Fatima Mu'azu aka Fatyn Baba who made a profit of 30% at the end of the maiden trading session of the year. The programme first started with the following investors during kick-up:

- a) Abubakar Muhammad
- b) Juwairiyya & Co and
- c) SHAMDI Research and publication international.

Now the programme has several investors and hire traders.

Forex Trade

The shared equity raised by investors will be used by the hired trader to trade several items in Forex market through refutable broker specified by the company. At the time of writing this pamphlet, Avatrade and FXTM are the recommended brokers for trading by the company. The hired trader will trade several items within the quarter out of the famous six groups of items which are:

- a) Commodities like oil, Natgas, gold, wheat, cocoa, copper, aluminum etc.
- b) Stocks like Apple, Google, Facebook, Cisco etc
- c) Crypto currencies like BTC, Ethereum, Doge, LTC, BCH etc

- d) Indices like NSDQ100, China50 etc
- e) ETFs and
- f) Currency pairs like USDCAD, USDJPY, GBPCCHF, EURGBP etc.

Fundamentally, traders normally stick to their favorites items during trading while few will explore other items.

Hired trader is expected to furnish investors with what is going on in his trading by regular posting of his strategies in GS Digital Economy WhatsApp group. The acceptable channel of communication between investors and hired traders is through the WhatsApp group where other investors can see and follow the discussion. Where investor message hired trader privately or so call him regarding trading of the shared equity, the trader has the right either not to respond to such message or call or where he responds, then make such message or call public on the WhatsApp group so that other investors can read and know about it.

Forex bears high risk of loss, and investors are cautioned and should note that. Gwani Software does not claim or promise any investor that after investment the investor will get a certain profit or loss. What the company simply says is **“Forex bears high risk of loss”**, and past record of gains of the programme are all that needs to be shown to investors and they are to make their independent decisions to join or not to join and bears the consequences of such decisions.

Forex being volatile markets can result into profit and trade can equally result into loss and therefore, is not all profit and is not all loss as well. Simple advice is **invest only an amount you can afford to lose.**

2.0 Pre-Investment

The requirement for investors to participate into this programme are:

- a) Investor must attain the age of eighteen and above.

- b) Investor must have credible source of income. Investors that their sources of money are not known will be rejected, because the programme is meant for investors having legal source of income.
- c) Investors must be Nigerians by nationality or Nigerians by residence, and aliens are not allowed to invest.
- d) Investors is advised to participate in choosing a hire trader to trade the shared equity raised for a trading session which is a quarter. This can be done by voting for a liked trader, within the first ten days of the quarter on his account's dashboard.
- e) Investors are required to join GS Digital Economy WhatsApp group so as to receive first-hand information regarding how their investments are traded on forex.
- f) No restriction on sex, tribe or religion regarding the investment.
- g) Investor must be capable of at least understanding English, because that is the language of communication in the programme.

Before investing, an intending investor is advised to note the followings:

- i. Find out the profile of hire traders in Gwani Software and find out the ones that are frequently picked by other investors for trade.
- ii. Find out past trading record (called trade journal) and see profit and loss record so far in the programme.
- iii. Try and contact existing investors to share ideas and hear their testimonies regarding the programme.
- iv. Know that Forex bears high risk of loss and therefore the wise saying is “invest so small an amount first”, until you get to know the hire traders very well and can convince other investors to choose your favorites trader stick to investing small amount of money.
- v. Know that investors can withdraw their investment in a notice to next quarterly meeting of the stakeholders. For instance, if an investor wants to

withdraw his investment in February will give notice of withdrawal to sales department and his capital will be given to him on 10th April which is the next quarterly meeting of stakeholders after February and before that date his capital will continue to be traded by a hired trader. However, there are charges withdrawal of equity attracts and will be explained in due course.

- vi. Know that investment window opens only for ten days and four times in a year: 1st to 10th January, 1st to 10th April, 1st to 10th July and 1st to 10th October every year. However, if investor deposited money into company's account for investment it will not be attended to until the next window to the date of his investment.
- vii. With the exception of bond subscription application form, which is purchased in Naira, any other thing is accepted in US Dollar and is the responsibility of investor to secure all the US Dollar notes he may need.
- viii. Know that currency of operation in the programme is US Dollar. However, profit are converted to Naira before it is deposited into the electronic wallets of investors on the Gwani Investment Club portal.
- ix. Quarterly profit is first converted to Naira before sharing for ease of putting down ration for each stakeholder.
- x. Know the sharing formular between hired trader, Gwani Software, Federal inland revenue service and investors which is shown in table 1.

Table 1: Profit sharing

S/n	Stakeholder	Percentage Profit
a)	Hire trader	25%
b)	FIRS (VAT)	7.5%
c)	Gwani Software (Admin charge)	2.5%
d)	Investors	65%

- xi. Know that top up and deposit of initial capital which must be in US Dollar are to be done into Gwani Software US Dollar account shown in table 2 below.

Table 2: Receiving account for capital deposit and top up

Bank	Guaranty Trust Bank Nigeria Plc.
Account number	0051786552
Account Name	Gwani Software
Currency	US Dollar Only

- xii. Investors can request that their profit warranted be used to top-up their accounts.
- xiii. If possible, investors should try and locate the offices of Gwani Software in Bauchi town and are shown in table 3.

Table 3: Offices of Gwani Software

Registered office	No.2 behind women & children hospital, railway road, Bauchi, Bauchi state.
Other office	No.6, Giwo house, 3 rd floor, Ahmadu Bello way, Bauchi, Bauchi state.

- xiv. The cost of application token is One Thousand Naira Only and is non-refundable.
- xv. The appropriate contacts in case of inquiry and complains are shown in table 7.
- xvi. All technical information regarding investment and equity trading are posted in GS Digital Economy WhatsApp group and investors should ensure prompt attendance to the group to be kept abreast with latest developments.

3.0 Investment

Investment, first begins with the purchase of application token at the cost of one thousand Naira (N1,000) only, and after payment of this amount the following items will be given to the investor (s):

- a) Application form,
- b) This pamphlet,
- c) Payment receipt and
- d) Access code to signup at Gwani Investment Club Portal.

Then the investor will specify among other things the followings in his application form:

- i. Amount to invest, minimum is US\$ 10 and multiple of US\$ 10.
- ii. Next of kin of the investor
- iii. Reason for investment
- iv. Contact details
- v. Bank's account details for wired transfer of electronic wallet.
- vi. Source of income.

The next step is to pay the amount to deposit into the company's US Dollar account which is shown in table 2.

Investor can be individual or corporate body.

In the event of death of investors all benefits are automatically transferred to his next of kin. It is the responsibility of the next of kin of the deceased to furnish us with the death certificate of the deceased which shall be duly signed by a medical doctor from government's hospital and the identity card of the next of kin. The identity card must be issued by government or any government's agency before benefits of the deceased will be transferred to the next of kin. Where these requirements are not meant, all benefits of the deceased will be transferred to the company's unclaimed account until the

next of kin fulfils these requirements. Where both investor and his next of kin died leaving benefits with no one to inherit, all benefits will be transferred to federal high court and family of the deceased or anyone that is seeing he/she is entitled to such benefits will make his claim at federal high court and the court will decide on such claim.

4.0 Post-Investment

After successful investment, and investor will be required to attend his first quarterly meeting as he may be notified where he will be introduced to other investors and will join them in the business. The quarterly meetings where all investors, hired trader and officials of Gwani Software are to attend in a year are shown in table 4.

Table 4. Quarterly Meetings of stakeholders in a year

S/n	Date of Meeting	Quarter
a)	10 th January	First quarter
b)	10 th April	Second quarter
c)	10 th July	Third quarter
d)	10 th October	Fourth quarter

The businesses of the stakeholder meetings are:

- i. Introduction of new investors into the programme,
- ii. Declaration of profit/loss of the previous quarter,
- iii. Choice of hire trader to trade the shared equity in the current quarter only. and
- iv. Declaring commencement of trade of the current quarter.

Each investor is expected to participate in the choice of hire trader even if he is not to attend the meeting. Hire trader is chosen by having the simple majority of the votes of the investors. Each investor's capital is equal to his voting power e.g. if you are having US\$ 300 then your vote is reading 300.

In the event of loss incurred in previous quarter by the hired trader, the stakeholders meeting will do any or all the followings to remedy the problem giving birth by the loss:

- a) Barred the hire trader from the list of hire traders of the company, and
- b) Require that each investor to top up his investment with the gap created by the loss before trading continues in the current quarter, or
- c) Collect loan elsewhere on behalf of the investors to cover for the loss and loan to be settled by future profits of investors, or
- d) Each investor will have the loss incurred in his capital and trading continues, or
- e) Each investor will have his capital back with the loss deducted as due and new investors be called to raise new equity.

Trade Journal

Ten days or less, to the commencement of quarterly meeting a trade journal showing all the trading's done by the hired trader for the quarter in question will be mailed to all the investors to study it and know the stand of their investments. The journal covers the period of the hire trader only and does not include that of another trader. Investors are adviced to study the journal before coming to the quarterly meeting. Trading for any quarter finishes before trade journal is generated. Hired trader is expected to finish his trading for a quarter in the last day of the quarter. With the expiration of the quarter, the trading login details of the hired trader will become expired and the trader can no longer be able to access trading platform and hired traders are adviced to ensure closing all positions they have opened before 12 midnight of the last day of the quarter in question.

Top up

Investors after investing initial capital into the investment can request for adding more capital to their accounts. All requests for top up are only to be approved in quarterly meetings of stakeholders. Top up request may be in cash or from profit.

Attendance of quarterly meeting by proxy

Investors must attend meeting in person and not by proxy and where an investor is away from town or cannot attend an online link will be made available to such investors to attend online. This is to ensure that each investor directly has the right to participate in the meeting.

Withdrawal of fund

All profits are deposited in the electronic wallets of investors which investors through their accounts' dashboards can withdraw it down to their registered bank' accounts. Such requested will be completed in a maximum of 9 working days.

Profits in electronic wallets can also be transferred internally to the wallet of another investor from the account's dashboard. This transfer is instant.

Withdrawal from equity can also be done by investor by a special request using memo from the account's dashboard to super admin. This withdrawal attracts fixed charge of \$2.30.

While withdrawal of equity to permanently close account attracts fixed charge of \$3.40.

Hire Traders

Hire traders are selected from excellent performing graduated trainee of Forex from training department of Gwani Software. At the time of reviewing this document the following are the available hire traders screened for voting by investors:

Table 5: Current Hire Traders

Sn	Name	Alias	Best Trading Item	Best TA Tools	Avatar
a)	Abubakar Muhammad	Faqeer	USDCAD	Alligator & Moving average	Tiger
b)	Fatima Ahmed Abubakar	The Queen	EURJPY/ USDJPY	Moving average	Octopus
c)	Nuhu Ibrahim Mailafiya	Qadi	NZDUSD	RSI & Stochastic	Eagle
d)	Hassan Abubakar		EURUSD	Fibonacci	
e)	Sanusi A. Sadiq		AUDUSD	Stochastic	
f)	Ludyi Gondyi		AUDUSD	MACD	
u)	Tondou Andrew		USDCAD	STORCHASTIC	
v)	Ude C. Donald		UNSPECIFIED	RSI FIBONACCI	

w)	Bukata W.Muallah		USDCHF	MA MACD	
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Safety of Fund

The hired trading system is very similar to forex account management. The hired trader has no access to the fund directly, meaning he cannot withdraw the fund nor deposit since he has NO login details to main account where fund is deposited. He only trades the fund by connecting to trading account via MT5. So, fund is save from taken away or looted away by trader or bot. the login details of the main account where fund is deposited is placed in the hand of finance unit of the company who kept all banks' accounts of the company.

Risk Management

Investors' fund in equity are shared into three for risk management:

- a) 74% is released to hire trader to trade in any quarter and
- b) 26% is kept as reserved to handle any unforeseen circumstances during trading.

This make sure hired trader is now given the whole fund which sometimes can be disastrous. There is always reserved to continue trading.

Withdrawal from wallet

Request for withdrawal from electronic wallets can be attached with instruction from memo where amount is to be paid in US Dollar and acceptable payment methods are shown in table 6.

Table 6: Payment method of quarterly dividend

S/n	Payment Method	Requirements	Duration
a)	Skrill	<ul style="list-style-type: none"> Must have valid Skrill account. 	Instant

		<ul style="list-style-type: none"> • 2.5% of amount charge as admin 	
b)	Wired transfer	<ul style="list-style-type: none"> • Must have USD domiciliary account in bank. 	Instant
c)	USD Cheque	<ul style="list-style-type: none"> • Must withdraw in GTB Nig. Plc 	Instant
d)	Cash (USD)	<ul style="list-style-type: none"> • Collect at office 	Instant
e)	Equity top up	<ul style="list-style-type: none"> • Send top up of equity request memo. 	Beginning of next quarter
f)	Payment abroad	<ul style="list-style-type: none"> • Provide recipient Paypal account • 2.5% of amount is charged 	2-4 working days.

Some of the trading results in previous quarters are shown in table 8.

Minimum Account Balance

All investors account must have minimum of \$10 at all times and is the minimum amount to open an account also the minimum account to deposit. Minimum balance at all time shall be \$10 and where due to loss equity falls below that, then dividend should not be wired to wallet of the investor, rather be used to top up equity until it reaches \$10.

Account that is opened and not funded for complete 30 days attracts penalty of \$1.2 whenever deposit is made.

Onboarding of next of kin to replace account owner in the event of death attracts \$1.2.

How to Subscribe

1. Click on the link below to apply, you will be redirected to our payment page where you will make payment for application using your debit card. Note that you may also be charged VAT and bank charges approximately you may be paying One Thousand Two Hundred Naira. After making payment, a link to signup will be mailed to you by god's grace.
<https://paystack.com/pay/rqornhzpfz>
2. Alternatively if you cannot pay application fee online, then pay N1,000 to 1007531652 Gwani Software (UBA Nigeria Plc). Then send evidence of payment to info@gwanisoftware.com
3. A signup link with security token will be mailed to you and you are to signup in one hour otherwise the security token will expired.
4. After successful signup, you can login to your account your username is your e-mail address and the password you created.
5. Then pay the subscription using the US Dollar account provided earlier and send evidence of payment to info@gwanisoftware.com and your account will be credited with the amount paid.
6. Try and watch user guide video after login.

5.0 Contacts

The following are common contacts investors may find worthy to have:

Table 7: Phone contacts

s/n	Name	Designation	Phone number	Information available
a)	Nuhu Ibrahim Mailafiya	Director Sales	09065858579	Administrative
b)	Abubakar Muhammad	Head Forex Coach	08137444053	Technical on Forex trade

c)	Juwairiyya Abubakar	Director training	07038331749	Confidential info on hire traders
d)	Abubakar Muh'd	Director Finance	08125746248	Payment and deposit
e)	Abubakar Xchange	Bureau de change	08067679242	US Dollar & Naira exchange
f)	Shafa Bureau	Bureau de change	08026538977	US Dollar & Naira exchange
g)	Auwal Dauda	Marketing manager	08058616631	Investors Complains
h)	Nuhu Ibrahim Mailafiya	Desk Officer FX Shared Equity	09065858579	Customer service manager
i)	Maimunatu Yau Ibrahim	DCTM (Super admin in GIC portal)	09062168687	Portal inquiries

Disclaimer: e) and f) in table 7 are not staff of Gwani Software and therefore by mentioning them in the table does not mean Gwani Software has endorsed them or bears responsibility of their actions, they are merely mentioned to assist investors that have no place to exchange Naira or US Dollar to do so, where investor is having place for that, he needs not make use of them as no condition requires him to do so.

Table 8 Trading Records in Previous Quarters



Hire Trading Record

S/n	Quarter	Hire Trade	Equity Size	Profit Margins
1.	2 nd Qtrr 2021	Fatima Mu'azu	US\$ 150	30%
2.	3 rd Qtrr 2021	Fatima Mu'azu	US\$ 150	30%
3.	4 th Qtrr 2021	Abubakar Muhammad	US\$ 300	50%
4.	1 st Qtrr 2022	Abubakar Muhammad	US\$ 1,420	-57.75%
5.	2 nd Qtrr 2022	Ibrahim Musa	USD 575	-76.28
6.	3 rd Qtrr 2022	Ishak Muhammed	USD 136.4	-4.29%
7.	4 th Qtrr 2022	Abubakar Muhammad	USD 130.55	7.76%
8.	1 st Qtrr 2023	Abubakar Muhammad	USD 486.40	5.48%
9.	2 ND Qtrr 2023	Fatima Mu'azu	USD 579.40	0%
10.	3 rd Qtrr 2023	Abubakar Muhammad	USD 584.40	0.18%
11.	4 th Qtrr 2023	Nuhu Ibrahim Mailafiya	USD 363	1.4%
12.	1 st Qtrr 2024	Nuhu Ibrahim Mailafiya	USD 336.01	31.79%

Hire Trading Record

S/n	Quarter	Hire Trade	Equity Size	Profit Margins
13.	2 nd Qtr 2024	Abubakar Muhammad	US\$ 300	3.43%
14.	3 rd Quarter 2024	Abubakar Muhammad	US\$ 303	-17.21%
15	4 th Quarter 2024	Abubakar Muhammad	US\$ 294	15%



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