



Transactional Investment Program
Investor Prospectus
Invest In Tangibles™

Business consulting

Investment banking

Government Services

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Forward projections reflect management's best estimates based on information available at the time of issue.

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1. Chalfouh LLC | Invest in Tangibles™

Chalfouh LLC “the company” is an international trade management research and consulting firm. Originally the company began its activities as an import export company back in 2001. By 2006 the company rebranded it self under Chalfouh International LLC and has been active in commodities and infrastructure consulting globally.

In 2010 Chalfouh International introduced its proprietary “Transactional Investment Program” or T.I.P. also known as “Transactional Funding Program” or T.F.P.

Because of its focus on diamonds the company then focused the T.I.P on rough diamond transactions.

Today, and after 9 years of working within the precious metals supply chain, Chalfouh International LLC became Chalfouh LLC, and is proud to launch its transactional investment program involving gold, diamonds, commodities and machinery.

The company continues to build supply partnerships with private and government agencies to secure a steady supply of gold for its existing and prospective direct buyers.

Chalfouh LLC has partnered with CDM Vertical LLC www.cdmvertical.com a US based company to fund gold transactions, and began participating with different machinery providers as well as commodities traders, including Africa Trade Alliance.

For more information about our company, please visit: <http://www.chalfouh.com>

2. Transactional Investment Program “T.I.P”

The transactional investment program “T.I.P” also know as the transactional funding program is an SEC listed investment vehicle designed to enable accredited, institutional and sovereign investors “clients”, and prospective clients to partner with the company in specific commodities trading transactions.

Currently gold trading is leading “T.I.P”. This program is identified by Chalfouh LLC based on years of experience, market research, and supplychain relationships.

A portfolio manager/wealth manager/account executive will be assigned to the client to manage client’s account and provide funds for the agreed upon transaction(s) as clarified herein. A person or entity becomes a client upon completing the application process or upon submitting a completed and signed prospectus | account agreement and signature page, and upon being qualified under Reg D Rule 506 of the SEC as an accredited investor.

An account number will be assigned to the client upon receipt and approval of the application.

2.1. Definitions

The company: Chalfouh LLC, DBA Chalfouh International

CHI: Chalfouh International

TIP: Transactional Investment Program

GTP: Gold Trading Program

Client: GTP partner, Depositor, Investor, Account Holder and by definition a person who is qualified as an accredited, institutional or sovereign investor.

ROD: Return on Deposit.

TROD: Transactional Return on Deposit.

AROD: Annual Return on Deposit.

Trade Transaction: A cycle of buying a commodity and reselling it - i.e. from sourcing the commodity at the beginning, to the receipt of the final payment upon the resale of the commodity.

IWM: Portfolio Manager, Agent, Representative, Wealth Manager, Account Manager - Shall always mean Independent Wealth Manager or IWM unless otherwise stated in writing.

2.2. Program Description

Upon approval of the client's application and receipt of the completed and signed prospectus, account agreement and signature page, a client account will be opened. Client shall fund their account within 3 business days with the considered amount via check or wire transfer (please refer to the Funding Options below).

Funds provided by client shall be invested in tangible purchases and sales of commodities for the agreed upon number of transactions - i.e. 10 transactions, or period of time i.e. 12 months. The minimum period of 90 days. Upon satisfactory completion of the first "trial" transaction we intend to roll into a long-term contract(s) with monthly, biweekly or different frequency transactions of similar or higher values.

Client will have the opportunity at that time to increase deposits to meet size of the contract (Budgets can be re-assessed at any time).

Transaction Duration: 15 to 45 days approximately per transaction, allow up to 3 months for first transaction.

In some cases we may be entering into an immediate transaction upon funding.

Your portfolio manager will inform you

Deposit account Length [Cycle: 12 Months]: 9 to 26 transactions (over a period of approximately one year) with possible roll-overs and extensions.

Initial budgeted funds, will not be withdrawn from the account until the end of the first 12 months from the initial deposit date, unless otherwise specified in writing.

In some cases we may see increased or decreased number of transactions.

Use of funds: TIP partners with qualified and reputable companies to provide capital to buy and sell inventory.

CDM Vertical LLC www.cdmvertical.com a US based precious metals dealer buys gold from the mines and exporters to sell to its clients.

Chalfouh LLC and CDM Vertical have a financing agreement that enables the company to split the proceeds with CDM Vertical. Additionally, Chalfouh LLC continues to enter into partnerships with different trading partners for qualified transactions

Other Commodities and machinery: The company may choose to invest funds in other tangible commodities, or machinery through our established supply chain partnerships. Clients will be notified in writing before any such transaction.

2.3. Profit Distribution

- Depending on the transaction investors/partners profits maybe fixed as dollar amounts per transaction, or as percentage per transaction.
- Applicable investment partners may choose to re-invest their respective profits to increase their trading budget.
- Profits may be distributed within 30 days of a successful close of each transaction.
- Total Profit Margin can vary per transaction

Projected AROI varies depending on the commodity and the transaction.

Today we are comfortable estimating profits for the investor per transaction to equal 2%, and with an average of 26 transactions per year → targeting a minimum of 52% per year in projected payable ROI to the investor.

2.4. Pooling Funds

If client deposit is lower than the price of a transaction, funds from different accounts may be pooled on an equal percentage distribution basis:

Example:

Account A = \$1.0 Million

Account B = \$0.5 Million

Total funds available = \$1.5 Million

Purchase price is \$1.2 Million → $1.2/1.5=80\%$

→ \$0.8 Million from account A will be used and \$0.4 Million from account B will be used to fund the transaction.

If net profit for the transaction is 2%

→ account A profit will be \$16,000 and account B profit will be \$8,000

→ Account A new Balance after transaction per the above example = \$1 M + \$16,000 = \$1,016,000

→ Account B new balance after transaction per the above example = .5 M + \$8,000 = \$508,000

2.5. Terminating the Relationship

Chalfouh International will always notify client before engaging client funds in a transaction.

- Client can close the account anytime by sending an e-mail to sami@chalfouh.com or by calling 818 284 0909
- Upon receipt of client termination notice, Chalfouh LLC will release all funds owed to client back to client within 72 business hours.
- If client funds are engaged in a transaction, funds owed will be released back to client within 72 business hours after the close of the trade transaction.
- There are no penalties, or fees charged to clients for terminating the account.

2.6. Statement of Risk

The Transactional Investment Program® is an investment strategy developed by Chalfouh International based on years of experience in commodities trading, which include gold, diamonds, agricultural products and machinery. Statements contained within this overview contain forward-looking comments, which involve risks and uncertainties that may cause actual results to vary from those contained in the forward-looking statements. As stated in the disclaimer in page 2 of this overview: In some cases, you can identify such forward-looking statements by terminology such as 'may', 'will', 'could', 'forecasts', 'expects', 'plans', 'anticipates', 'believes', 'estimates', 'predicts', 'potential', or 'continue'. Forward projections reflect management's best estimates based on information available at the time of issue.

To reduce risk, Chalfouh LLC mandates that all of its trading partners do not pay any funds prior to receipt and inspection of merchandise at a qualified 3rd party refinery or inspection facility.

Chalfouh LLC and its trading partners utilize reputable independent refineries, assayers, inspectors and auditors.

A seller looking to enter into a transaction with Chalfouh LLC or its trading partners must deliver the assets which will be verified before payment is made. Chalfouh LLC maintains control over the funds even when deployed.

2.7. Insurance

Machinery or commodities acquired by Chalfouh LLC or its trading partners will be insured for the full replacement value until sold.

2.8. Management Fee

As indicated in the transactional snapshot above Chalfouh LLC retains a 0.0% management fee.

2.9. Performance Metrics

2.9.1 Commodities Prices

The Transactional Investment Program is designed as a commodities trading program. Initially the company was focused on diamond trading activities, we have since expanded to gold, agricultural products, and other commodities, we may consider expanding into additional commodities in the future. Price fluctuations in the commodities futures may affect the profits generated from each trade. Our estimates conclude that none of the studied commodities will witness a major price drop during the trade period. Purchase contracts will also be drafted to hedge the risks on possible price fluctuation.

2.9.2 Number of trades

In Year 1 we estimate the number of trades to be at its lowest while we structure all purchasing and sales agreements. We project to conclude a minimum of 26 transactions during the 365-day period strating from the day a client funds the account.

3. Steps to Invest

Step 1:

Accredited Investors interested in investing and becoming transactional investors shall fill, sign and submit the prospectus | account agreement and signature page, (please see page 9 of this document).

Institutions shall complete the online onboarding process: <https://www.investintangibles.com/institutional-onboarding/>

Sovereign Funds shall contact their representatives or email sami@chalfouh.com

Step 2: Client shall then send a check or wire transfer with the amount considered, please refer to the funding options on page 10 below.

Step 3: Client shall receive the following documents:

- Certificate of Investment and
- Transactional Statement & Account Summary (A statement will also be submitted on a transac onal basis to the client, via mail or e-mail)

REAL ESTATE ADDENDUM TO THE TRANSACTIONAL INVESTMENT PROGRAM

A. Transactional Investment Program Real Estate Edition

Chalfouh LLC has partnered with a number of strategic partners to support real estate transactions as needed. Funds provided by client shall be invested if agreed in real estate for the agreed upon number of transaction or period. There is a minimum period of 12 days for all real estate transactions. Upon satisfactory completion of the first “trial” transaction we intend to roll into a long-term contract(s) with a target of two transactions per year or more if feasible. Client will have the opportunity at that time to increase deposits to meet size of the contract (Budget can be re-assessed at any time)

- **Transaction Duration:** 120 days approximately per transaction; allow 9 months for the first transaction. In some cases we may be entering into an immediate transaction upon funding. Your portfolio manager will inform you. For real estate transactions investor should expect profit payment immediately upon the completion of the first transaction.
- **Deposit account Length** [Cycle: 12 Months]: 2 transactions (in approximately one year) with rolls and extensions. Initial budgeted funds, will not be withdrawn from the account until the end of 12 months from the initial deposit date, unless otherwise specified. In some cases we may see increased or decreased number of transactions.
- **Use of funds:** TIP partners with qualified and reputable companies to provide capital to buy and sell inventory. **Real estate transactions** are currently handled directly by Chalfouh LLC. The company continues to enter into partnerships with different trading partners for qualified transactions

A.1 Profit Distribution

- Depending on the transaction investors/partners profits maybe fixed as dollar amounts per transaction, or as percentage per transaction. Please refer to 1.3. Deal Sheet below for your transaction details.
- Profits may be distributed within 30 days of a successful close of each transaction.
- Total Profit Margin can vary per transaction
- Projected AROI varies depending on the transaction. Today we are comfortable estimating annual return on investment for real estate of up to 20%.
- Investors may decide to pull their funds if they are not meeting expected returns.

A.2 Management Fee

Real Estate Transactions require a 2% management fee per transaction.

Prospectus | Account Agreement and Signature Page

Client acknowledges that she or he has read and understands all of the terms and conditions of the Transactional Investment Program as described in this Prospectus and shall be bound by them.

* Name :
First Last

Name :
(if Joint Account) First Last

* Address 1:

Address 2:

* City:

* Country:

* State:

* Zip :

* Daytime Phone :

Cell Phone :

Email :

* Amount considered :

* Signature: _____ Date: _____

Signature: _____ Date: _____

*Please check the applicable boxes

ANNUAL INCOME ¹ (from all sources)	NET WORTH ² (excluding your residence)	LIQUID NET WORTH ³	TAX RATE (highest marginal)
<input type="checkbox"/> \$25,000 and under	<input type="checkbox"/> \$25,000 and under	<input type="checkbox"/> \$25,000 and under	<input type="checkbox"/> 0-15%
<input type="checkbox"/> \$25,001-50,000	<input type="checkbox"/> \$25,001-50,000	<input type="checkbox"/> \$25,001-50,000	<input type="checkbox"/> 16-25%
<input type="checkbox"/> \$50,001-100,000	<input type="checkbox"/> \$50,001-200,000	<input type="checkbox"/> \$50,001-200,000	<input type="checkbox"/> 26-30%
<input type="checkbox"/> \$100,001-250,000	<input type="checkbox"/> \$200,001-500,000	<input type="checkbox"/> \$200,001-500,000	<input type="checkbox"/> 31-35%
<input type="checkbox"/> \$250,001-500,000	<input type="checkbox"/> \$500,001-1,000,000	<input type="checkbox"/> \$500,001-1,000,000	<input type="checkbox"/> Over 35%
<input type="checkbox"/> Over \$500,000	<input type="checkbox"/> \$1,000,001-3,000,000	<input type="checkbox"/> \$1,000,001-3,000,000	
	<input type="checkbox"/> Over \$3,000,000	<input type="checkbox"/> Over \$3,000,000	

Funding Options

1. **Personal or Business Check:** To fund your account you may mail a check to:

Chalfouh LLC
5757 W. Century Blvd. STE 560
Los Angeles, CA, 90045

If you prefer we may pick up your check via FedEx at no cost to you, please contact your Portfolio Manager to arrange for the pickup. Make check should be payable to: Chalfouh LLC F.B.O. (Your Name).

2. **Wire Transfer:** To wire funds please provide the following information to your bank

Client Wiring Instruction

Please wire funds to:

Bank Name: JP Morgan & Chase
Account Name: Chalfouh LLC
Account Number: 313122266
ABA Number / Routing Number: 021000021 **(For US Wires only)**
SWIFT: CHASUS33 (For International Wires only)
Bank Address: 12051 Ventura Boulevard, Studio City, CA, 91604
Company: Chalfouh LLC
Please include your name and address in the notes of the wire message



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