



FT ASSET
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FT Asset Management KB
Frejgatan 13-1478
1 14 79 Stockholm, Sweden

Office: +46 8 50 541 351
info@FTAssetManagement.com

Confidential: Yes, 25 Years
Public: no

Circumvention: only involved people
Date: 26 January 2020

LETTER OF INTRODUCTION

Her Excellency.

Mr. Mthuli Ncube

Minister of Finance, Zimbabwe

Delivered via Esau Chirobae (chirobae@gmail.com) on request of Irene Schoots og MySPURT.org

SUBJECT: recovery of state debt and assistance to financially strengthen the Zimbabwe economy

Dear Mr Ncube,

I am honoured to send you this letter.

Over the last years, we have assisted a couple of countries in building up their economies.

We are working closely working with Mrs Irene Schoots to provide a positive reply for many countries especially Zimbabwe.

In this letter, I will describe in which way we can structure that. Obviously, one letter does not contain the full story, but it could create an opening for further introductions.

We stimulate an economy on three different levels:

1. Street-level (kitchen table level): education and trade, building entrepreneurship.
2. Industry-level (board room table level), more substantial and sustainable trade.
3. Governmental level (state, province, city): guarantees, buying banks as anker points. Also, we can finance larger projects without creating more debt.

Level 1, we implement that by (online) training in proper and ethical behaviour, ethical commerce, entrepreneurship.

We teach buying and selling (trade) with an internal currency called Spurt (myspurt.org). This is relatively safe because it is not exchangeable. There are over 65.000 active account holders of which 40.000 are paid out every month.

These active account holders are divided into sub-groups acting as businesses or smaller activity groups. Account-holders are working for Spurt and are buying/selling regularly needed products with it. They cannot exchange to local currency, US Dollars, Euro. Despite that, learning and trade takes place with great enthusiasm, and we see that it is changing the country's economy already. People see hope, a way out, to build a new and better life. When they build their life, they build their community and step-by-step build the bigger community.



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Level 2, when clients offer to buy products and services with Spurt, industries can choose to exchange or decide to purchase wholesale using Spurt. This speeds the process even more. In Zimbabwe and Venezuela, this process is starting at the moment. Some wholesalers and producers are beginning to accept. Larger business are enabled to negotiate better conditions when more purchase power is shown. Also, teaching has a big impact here.

Level 3 is where we can pay for the debt of governments on local, provincial or country level. The benefits can be negotiated. On governments engagement, we see strengthening of step 1 and 2 even more.

We are able to finance larger projects (e.g. hospitals, airports, roads, harbours) without the creation of more debt; no interest payments or payback requirements.

On the basis of investor's capital or money we can bring in, we implement buy-sell transactions from/to/inside Nigeria. The majority of the nett profits coming out will be used to finance the agreed project.

As I said at the beginning of this letter, this is a short helicopter overview.
Let's discuss in more details at your first convenience.

Please feel free to call us at any time during Swedish / Dutch office hours (9 AM – 9 PM).

With kind regards,

FT ASSET MANAGEMENT KB

Jan-Jaap van der Most, General partner and founder

Office: +46 8 50 541 351

Mobile: +31-6-83256586