



# Introduction

Throughout recent history, people have looked for ways to increase their capital. One of the most common methods of doing it - is an investment. To invest is to allocate money in various instruments to gain a return. Each investment asset has its advantages and nuances in terms of acquisition and maintenance in the investment portfolio. Even a classic investment asset such as gold has both supporters and people who don't recommend investing in it. People are continually looking for new ways to increase their capital, and one of the new investment assets are cryptocurrencies.

**Cryptocurrencies arose for the general public as an alternative to the traditional investment tool, which was a completely new phenomenon in the financial world.** Over time, it became clear that cryptocurrencies provide an opportunity not only to get rich quickly but also to swiftly empty the pockets of an investor.

Today, cryptocurrencies cause controversy about their positive or negative value to society. The main reason for these arguments

is their extremely high volatility. In most cases, this instability is associated with the fact that most cryptocurrencies are not backed by anything. Due to these issues, various projects started to back their cryptocurrencies with regular fiat money like the United States Dollar or Euro, and in some cases even with precious metals like gold. The negatives to this has been that the coin does not increase in value like many cryptocurrencies have the possibility to do.

**Based on the analysis of the market made by the Apollo Fintech team, they have created a truly unique model of cryptocurrency, which will be directly influenced by the company's operations.** Apollo Fintech will be mining precious metals, which can provide stability and growth to GSX's backing. The mission of Apollo Fintech is to create a new investment tool that combines rights to rich land and gold as an asset. This combination will back GSX, characterize it with not only a fundamentally stable value but a mechanism for potential growth.

# About the company

**Apollo Fintech owns the rights to thousands of acres of mineral rich land in Southern Africa.** Although Apollo Fintech has projects developing in South Africa and Zambia, Zimbabwe will also be a focal point because it has the second-largest gold reserves per square kilometer in the world, with 13 million tonnes of proven reserves. The mining of these precious metals will be the primary function of the company. Gold mining and expansion of the infrastructure within Africa will directly affect the growth rate and the stability of GSX.

This new genre of asset will help to answer a popular question in the world of investment. What is better for investment, gold or cryptocurrency? What if we create a mechanism that will allow one asset to generate cryptocurrency potential along with the relative stability of gold. Gold is usually associated with a defensive tool in investment. By acquiring gold, an investor can wait out the economic crisis and the downturn in the stock market. By combining cryptocurrency with consistent growth in gold, one can potentially tap into the benefits of Gold, while maintaining the possibility for the higher gains of a cryptocurrency. **The primary goal will be mining**

**The company will have several core functions that will be done in its early stages:**



**Creation of the GSX Growth Coin**



**Valuation of gold-rich land**



**Holding an initial coin distribution event**



**Starting the mining of precious metals**



**Reinvestment in infrastructure, land and expansion**



**Bonus distribution between all coin holders**

**metals, obtain rights for more gold rich land, build new mines, and increase the effectiveness of the existing mines.** The company's operations will be based on the issued GSX, and its value will be formed in a unique way that has no analogs in the world of investment. The only legal beneficiaries of the company will be Apollo Fintech and GSX coins. **In addition to ensuring gold and other precious metals mining, Apollo Fintech will be responsible for sales, and the formation of a financial balance that will provide the stability of the coin and its future growth, which is directly related to the volume of mined metals.**

GSX coins are the legal beneficiaries to the assets within the GSX trust, therefore the holders of GSX reap the reward of those rights directly, such as those of its gold rich land. If the rights to this land are ever sold, GSX coins will be the beneficiaries, so the sole recipients of the proceeds will be sent to the wallets holding GSX and accessible by its holder. **Furthermore, the company will reinvest half of its net income in gold to increase the value of GSX. Independent international third parties will regularly audit the amount of gold that the company owns.**

# GSX coin

Apollo Fintech has created a cryptocurrency within the Apollo Blockchain ecosystem. GSX will be an asset created on the Apollo blockchain. The main reason for choosing Apollo's blockchain is that it has developed technical infrastructure and a list of features and possibilities that will be relevant to the maintenance of GSX coin. **One of the main reasons for choosing blockchain as a foundation for a company's own asset is that blockchain grants a possibility to have transparent operations due to its distributed nature.**

Commissions for GSX transactions will be charged in APL, which goes on to support the Apollo infrastructure and directly influences the GSX ecosystem on which it operates.

**The created crypto asset has a backing similar to a stable coin. In contrast to typical stable coins, GSX has a unique mechanism to increase its value due to the company's investment in infrastructure, gold-rich land, and precious metals.** For investors, this means that the asset value of the coin can never be lower

than the asset value of the backing of GSX, which should continuously increase. GSX is an internal tool that was designed to provide all financial interactions within the company, including the payment of bonuses to the holders of GSX. **Possession of GSX means that each GSX is a beneficiary to the assets and precious metal rich land entitled to the trust.** These assets will be audited by a geologist to support the company's claims regarding its value. This audit will be available to the public. After distribution, GSX can be sold on supported cryptocurrency exchanges and directly to Apollo Fintech under specific conditions.

Thus, the company forms an affordable asset with a periodic increase in value due to an increase in the amount of gold the company owns and related to mining infrastructure, as well as a possible increase in the price of both gold and land in the market. All mentioned information builds motivation for investors to buy GSX early, as according to the model, the asset value of the coin can almost only increase through time.



# How GSX will increase in value over time

The primary source of income for Apollo Fintech will be the sale of mined precious metals. The possibility of increasing the volume of mined metals will be directly related to the expansion of mining operations, land ownership and infrastructure development. Apollo Fintech will continually buy rights to precious metal rich land in an effort increase the asset value of GSX substantially. This is achieved through fixed reinvestment. **As additional gold is mined, Apollo Fintech will regularly attract third parties to audit the organization's gold holdings, so holders of GSX and potential investors have updated information regarding the valuation.** These audits will be transparent and available for all market participants. The initial coin price that will be established during coin distribution will be based on the report by an accredited geologist on the gold and mineral reserves within the land rights (which GSX coins are legal beneficiaries of), the estimated value of the mining company, mining operation, the setup of its refinery and any applicable assets that will be included in the GSX trust.

**Apollo Fintech will spend 50% of its income after expenses and expansion to back GSX by storing gold. Apart from this, GSX will be backed by 25% of Apollo Fintech's transaction fee income on applicable products within Apollo Fintech's system.** These funds will be diverted to buy gold that will back GSX.

Furthermore, as land and gold tend to rise in price, the rise in value of these assets will also affect the value of GSX coin. As an example, the price for gold increased from \$1,500 to \$1,680 per ounce during December 2019 – February 2020. The main advantage that the described model brings to GSX holders is that the asset backed value of all coins can never be lower than the value of the company's backing assets, which are included in the GSX trust. We believe that this will lead to the beginning of a new stage in investment, and innovative way to increase capital.



# Tokenomics

GSX is a growth coin that is backed by assets, these assets are tied to GSX coins through a trust, who are the ultimate beneficiaries of those assets.

Based on the geological reports, the estimation of the claim's gold and copper reserves are:

**\$10 billion USD**

**TOTAL CAP**

**30 billion**

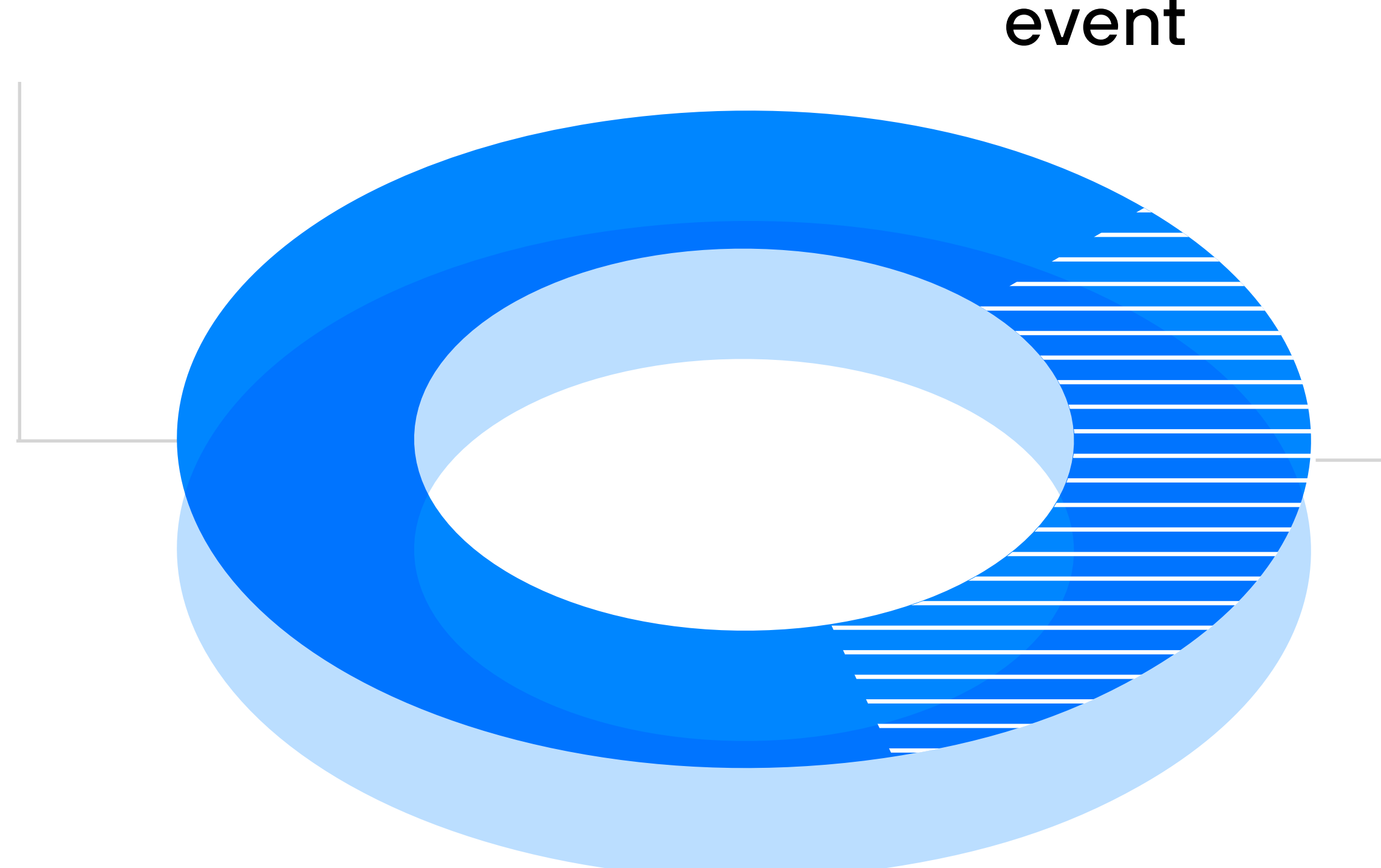
GSX coins

**20 billion**

coins will be locked by GSX company

**10 billion**

coins to the distribution event



The company will allocate 10 billion coins to the distribution event, and these coins will be available for purchase only during the CDE. The remaining 20 billion coins will be controlled by Apollo Fintech.

If, after the CDE, not all 10 Billion are sold, then of coins left

**50% be burned**

by sending them to the genesis account, preventing any possibility of accessing them in the future.

**50%**

to the operational reserve of Apollo Fintech

which the organization can spend on various needs like technical development of the project, marketing, hiring new employees or advisors, and investment in infrastructure that will benefit all GSX holders.

**1 year**

from the distribution date is the holding period for the 20 billion coins that Apollo Fintech owns.

The company retains the right to sell OTC or burn part of these coins to increase the asset value or benefit GSX holders. The base value of the coin will be formed based on a report by a third party geologist.

Valuation of backed assets will be carried out by independent experts on an ongoing basis once in the established reporting period.

**50%** will be spent on increasing the stake of gold and reinvestment into infrastructure.

**50%** will go into the trust and be paid out as randomized bonuses through blockchain

The yearly bonus will be distributed in either APL or GSX coins, which will be purchased by the company directly from exchanges.

Additional tokens will not be issued at any stage of the project's life cycle.

## Conclusion

Trends in the world of investment demonstrate the need for a new type of instrument. Gold, stocks, and cryptocurrencies are all parts of investment evolution that occurred during different stages of humankind's development, with the only goal of increasing capital. With all risk factors that accompany traditional instrument

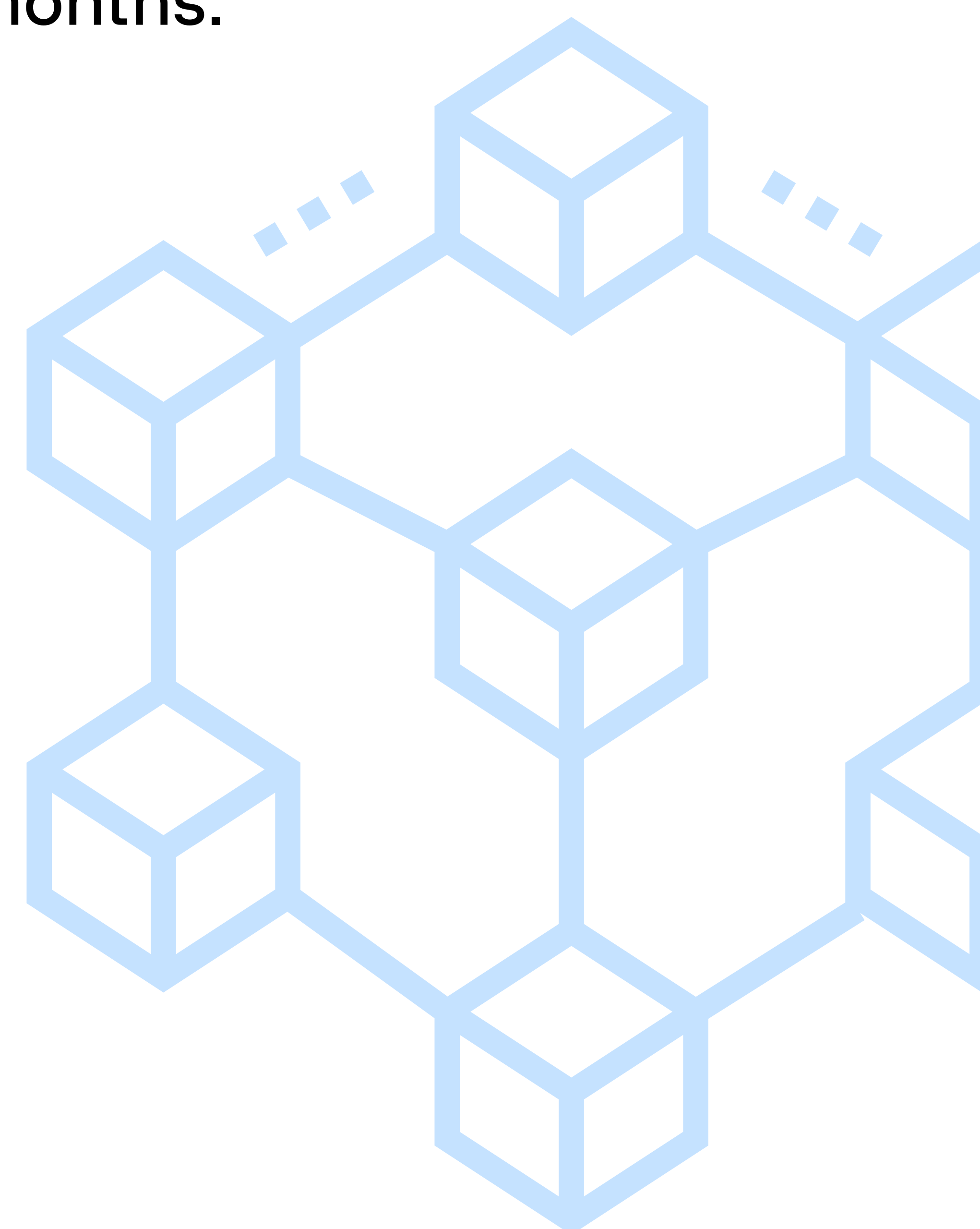
Apollo Fintech will offer a future buy back of GSX based on the third-party valuation of gold bullion. This will be available after the first bonuses are distributed to coin holders.

The minimum gold redemption value is

**\$200,000\***

\*Subject to change

All the bonuses will have a hold period of six months.



tools, the market shows a need for a stable instrument that can grow in value. **Apollo Fintech has created a unique combination of opportunities that creates a new, highly effective investment tool - a cryptocurrency backed by assets with real value and a possibility for long term, stable growth.**