## **BUSINESS PROPOSAL 00001**

## **November 3, 2021**

This PROPOSAL is hereby submitted to FIDES GESTION FINANCIERA, S.A.P.I. DE C.V. for use of funds provided to FIDES through JOINT VENTURE AGREEMENT FIDES-PROFIT-2021-01 dated 31<sup>st</sup> of May 2021 ("JVA").

Business presented by FIDES to JVA is producing profits, 50% ("FUNDS") of which are provided to FIDES for FIDES to provide as loans.

It is proposed that FIDES loan 100% of FUNDS to CAFELET (a TRADEMARK of U.S. PROFESIONALES DE EL SALVADOR, S.A. DE C.V., "USPES"), under agreement through which CAFELET is to repay FIDES 125% of the amounts loaned.

As collateral for FUNDS to be loaned, CAFELET shall present INTERNATIONAL BILLS OF EXCHANGE ("IBOE") issued by HOWSE SERVICES, INC ("HOWSE").

CAFELET shall leave FUNDS on deposit in accounts as may be jointly determined by FIDES and by CAFELET, to be used or disbursed as CAFELET and FIDES may jointly determine.

VALUE that is not disbursed shall be used by FIDES, to arrange the undertaking of non-depletion transactions for profit ("CAFELET PROFITS") as may be approved by CAFELET.

Repayment of FUNDS to FIDES shall be satisfied through CAFELET PROFITS as may be jointly determined by FIDES and CAFELET.

CAFELET PROFITS not used to repay FUNDS shall be used to clear HOWSE IBOE, wherein CAFELET is the BENEFICIARY, as may be determined by CAFELET, which have been submitted to CAFELET as per <a href="https://www.change2100.com/GTD/contents/en-us/d3629\_246.-MAKE-MONEY-BY-PURCHASING-October-19,-2021-.html">https://www.change2100.com/GTD/contents/en-us/d3629\_246.-MAKE-MONEY-BY-PURCHASING-October-19,-2021-.html</a>

HOWSE IBOE to be cleared shall be selected by CAFELET.

SUBMITTED BY CAFELET	ACCEPTED BY FIDES
Authorized Signer	President