



**FirstCryptex**

**Investment & ForEx Guide - 2022**

## Introduction

*When the career life of an individual begins, a continuous income begins with it. This income is spent on basic needs and over time it will increase. Subsequently, the ability to save and place these savings in investments will generate more revenues and maintain the purchasing power of the individual's money which might fall back with the increase in prices.*

*This is where the need for how to place these savings in investment vehicles increases to help the individual in achieving his life objectives.*

## About Us

FirstCryptex Trade Ltd is an investment and trading company that trades on Forex and Cryptocurrencies. FirstCryptex Trade is regulated by ASIC, FirstCryptex Trade, is an officially registered company with the A.S.I.C on 12th April 2013. Our Company registration number is ASN 107 035 281 and Registered office address 56 Watson Street, Horfield, Victoria AU.

Our professionals and clients remains core to our success over the years. We are aware that our image is dependent on our allegiance to the highest ethical standards. FirstCryptex is committed to always interacting with integrity towards our partners, clients and employees, as we seek to build long-term relationships with our multiple stakeholders based on trust.



### Inspired

Plans require action or they are just words – at Spring we work with you to implement your strategic plans



### Different

Goals without a plan are just a dream – so at Spring our team of industry experts will work with you to develop strategic plans.



### Trusted

Great financial advice starts with an understanding of your personal, financial and lifestyle goals At Spring we help you.

FirstCryptex has maintained such a great track record of delivering consistent investment performance and has provided its shareholders with tax effective income via a consistent returns on client investments

The Manager's investment team conducts extensive domestic and global company meetings and calls each year. Its rigorous security selection process is focused on quality and value. With our international reach, and Proven equities experience, we are able to integrate strategic resources from across the globe Our entire business at FirstCryptex is centred on you and your goals. Financial planning is not about money, it's about finding ways to help you achieve your goals through careful and thoughtful planning and execution.



## Savings & Investment

The cycle of one's life starts by completing his education and entering the work stage where he receives revenue or an income from his work in the form of salary or wage. It is normal for a person to split his income between consumption and saving. Usually, an individual spends most of his income on his consumption needs such as food, clothing, accommodation, a car, educational, health and entertainment services ...etc. After meeting those needs, the remainder is accumulated and saved. At the beginning of a career, the income is usually low.

Over time, the income improves and the individual gradually begins to increase his savings and employ them in various areas in order to increase his income more and more. As the individual's savings increase, his wealth starts to grow.

Wealth is defined as the accumulated savings. The individual seeks to place wealth in investments which include tangible and financial assets that bring him greater revenues and income and guarantee that his money purchasing power will be maintained and will not fall

back when the prices rise. Tangible investment assets include real estate, lands, goods and others. Financial assets, on the other hand, include deposits in banks, mutual funds, stocks, bonds, foreign currency and others.

These investments generate more revenues added to the individual's income which he in turn utilizes to support any future consumption. An individual diversifies his investments and balance them to ensure achieving his objectives. His shortterm goal (up to one year) can be buying a car, an apartment or starting a small family. In medium term (one year up to five years), goals might change into starting a family, raising children well, educatIncome is return from work and property owned by an individual.

Purchasing power is the capacity of income and money to buy and own goods and services. If prices increase, the individual's ability to buy decreases. Thus, money and revenues lose part of their value. work Income Consumption saving Wealth: Financial assets (stocks, bonds, deposits in banks,... etc) Wealth:Tangible assets (real estate, gold, goods,..etc) 3 ing them and starting a private business or a small enterprise which could increase the individual's

income. In the long term, things could change into planning for post retirement to ensure a decent life for him and his family and to leave adequate inheritance for those left behind after his death.



# Top 15 Cryptocurrency by Market Capitalization



## The Financial Market

Members of the society can be economically classified into two groups: **Individual investors and savers.**

Individual investors are those who have the desire to create companies and institutions, and establish different projects, but they may not have the sufficient funds to do so. Individual savers, on the other hand, are those who have the money, but do not have the desire, knowledge or ability to invest it by themselves.

Usually, savers belong to different classes of society such as workers, employees and retirees who can save part of their income. Investors tend to use their saved funds to help them to establish companies. They divide corporate capital into stakes or portions where each portion is known as a share. They offer these shares for sale as each saver buys a number of those shares within the limits of his savings. This makes him a shareholder and a participant in the company's capital. Therefore, he becomes a part of its management and

decisions according to his stake in the company's capital. In other cases, investors do not wish to share the management and decision making of the company with the savers.

Therefore, they tend to get the savers' money through borrowing, then dividing what they need of their corporate funds into portions, known as bonds or sukuk. Savers buy these bonds within the limits of what they want and how much savings they have. In fact, they do this in anticipation for returns from holding these bonds, and then redeeming their value when their maturity is due.

**2-1 Definitions The Financial Market:** a market where securities are traded (sold and bought). Securities include: stocks, bonds and also currency trading. According to this, financial markets are divided into stock markets, bond markets and currency markets. Stocks are ownership instruments to a part of the issuer's capital, while bonds are considered debt instruments on the entity that issued them. When you purchase a stock, you become a participant or a shareholder in the company. On the other hand, if you purchase a bond, you become a creditor to this company. Savers purchase stocks for two

reasons: first, to obtain part of the profits generated by the company. This is known as dividends.

Second, the prices of these stocks may go up due to higher demand as a result of the company's growth and the increase in its earnings. Thus, the value of stocks owned by the investor increases. This is known as the capital gain. Stocks are bought and sold on the market in a regulated and legal manner so dealers do not lose their 5 rights. Usually, all these operations are made through financial brokerage firms that are authorized by a market regulator, which is the Australian Securities and Investment Commission (ASIC) in Australia.

There are various types of stocks which are traded on the market. There are stocks that give their holder the right to attend the general assembly of the company and express his opinion on the way the company is managed. There are also bonus stocks: they are free shares granted to the owners of ordinary stocks in order to increase what they own in the

company and to increase the company's capital as well. As for preferred stocks, they give their owner the right and priority to obtain his rights from the company.

**There are two main types of stock markets:** the primary market and the secondary market.

***The Primary Market:*** a market where stocks are issued, that is when a company is established and offers its stocks to the dealers for the first time, or when the capital of an existing company is raised. When these stocks are listed in the market, the first buyer of the stock can sell it on a trading market, which is known as the ***secondary market***. In other words, stocks are first issued and sold in the primary market, and then traded (bought and sold) in the secondary market.

**2-2 Functions of Financial Market:** Financial markets in general, and stock markets in particular, have great importance given their multiple functions in serving the national economy. These services include the following:

- **Saving Encouragement:** by providing fields to employ or invest funds, especially for those whom their income is higher than their expenses, and do not have enough time to pay attention to investment projects they want to start.

Therefore, investing in the stock market provides good investment opportunities that encourage savers to increase their savings, take advantage of investment opportunities in the market and provide adequate capital for comStocks of new and existing companies, that aim to raise their capital, are offered for subscription through local banks in Australia. The total number of offered stocks, their ratio to company capital, stock price, subscription maximum limit, and duration are determined in an IPO.

**2-3 Characteristics of Financial Markets:** In general, financial markets have a number of distinct characteristics that distinguish them from other traditional markets like commodity or real estate markets and others. The sale and purchase in traditional markets is available for goods and services in a physical tangible way plus they give benefits to those who consume them. In securities markets, however, there is no need to have tangible Sukuk or securities...etc because the operations are carried out through computer networks.

Furthermore, securities like bonds and stocks are not consumed by themselves but rather used to get returns and profits generated from investments. Daily transactions in financial markets are enormous compared to other markets . They can exceed billions in financial markets, while they cannot go beyond millions in other markets. The law sometimes requires dealers in the securities market to buy and sell through a financial broker.

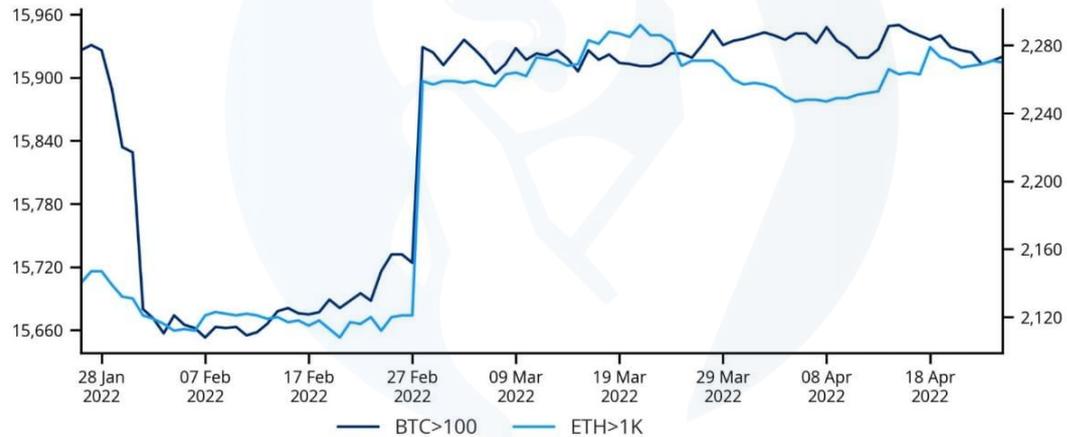
In traditional markets, however, there is no obligation to use the services of a broker. Wealth: Financial assets (stocks, bonds, deposits in banks,... etc). Wealth: Tangible assets (real estate, gold, goods,..etc) Stock market 7 2-4 Efficiency of Financial Markets The efficiency of financial markets means that the price of a security (stock or bond) is determined according to all the available information about the economy, sectors and companies issuing that security.

Financial markets are efficient if the prices of stocks and traded securities are determined correctly. The right price of a security, whether it was a stock or a bond, is the one that reflects all the available information in a timely manner about that security. In order to say

that a financial market is efficient, it must have several features. For example, all the important information to judge a stock or bond and determine their right price should be available for all dealers.

### Number of Addresses With Large Balance

*The number of BTC whales remained steady, while the number of ETH whales recovered in late April*



## Investment Plans

FirstCryptex remains the best place to begin your investment journey! We have an easy outstanding investment and financial services for our clients. Our philosophy is simple: our entire business is centred on you and your goals. Financial planning is not about money, it's about finding ways to help you achieve your goals through careful and thoughtful Investment planning and execution. There is a plan for every budget.

STARTER PLAN	SILVER PLAN	LEAD PLAN	GOLD PLAN
4% After 24 Hours	7% After 24 Hours	11% After 24 Hours	17% After 24 Hours
Min: \$50.00 - Max: \$300	Min: \$300.00 - Max: \$1,000	Min: \$1,000.00 - Max: \$2,000	Min: \$2,000.00 - Max: \$2,500
Fixed 4% interest	Fixed 7% interest	Fixed 11% interest	Fixed 17% interest
Financial planning session	Financial planning session	Financial planning session	Financial planning session
No tax deductions	No tax deductions	No tax deductions	No tax deductions
Automated Fund Allocation	Automated Fund Allocation	Automated Fund Allocation	Automated Fund Allocation
<a href="#">Buy Plan</a>	<a href="#">Buy Plan</a>	<a href="#">Buy Plan</a>	<a href="#">Buy Plan</a>

## VIP Trading Packages

Our VIP section targets long-term investors. We partner with the best cryptographic company and financial institutions to give you the best investment experience which makes it easy for you to invest and withdraw with us using their services.

VIP 1 PLAN	VIP 2 PLAN	VIP 3 PLAN	VIP 4 PLAN
20% After 24 Hours	45% After 48 Hours	70% After 48 Hours	120% After 48 Hours
Min: \$3,000.00 - Max: \$5,000	Min: \$5,000.00 - Max: \$10,000	Min: \$10,000.00 - Max: \$15,000	Min: \$15,000.00 - UNLIMITED
Fixed 20% interest	Fixed 45% interest	Fixed 70% interest	Fixed 120% interest
Financial planning session	Financial planning session	Financial planning session	Financial planning session
No tax deductions	No tax deductions	No tax deductions	No tax deductions
Automated Fund Allocation	Automated Fund Allocation	Automated Fund Allocation	Automated Fund Allocation
<a href="#">Buy Plan</a>	<a href="#">Buy Plan</a>	<a href="#">Buy Plan</a>	<a href="#">Buy Plan</a>

## Referral Programme

FirstCryptex Investment 's referral programme is transparent and instantly gives you 5% of your invitee's first deposit. You can earn more as you invite others. We have more bonus offers meant for our VIP members. You can find more information by contacting our investment agent today on our livechat or email us:  
[support@firstcryptex.com](mailto:support@firstcryptex.com)



**REFER A  
FRIEND!**

## Contact Us

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### Office Hours

monday - friday  
8:30am - 5:00pm

**Figure A. Share without a bank account, credit card, or retirement savings (by cryptocurrency use)**

