Commodity News Month Magazine October 2026 Edition

FE MAGAZINE



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First Edge (UK)

FE MAGAZINE

The Bear and Bull Market

Today's Ultimate Guide in Finance and Commodities

October 2026



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Learning from Yesterday News



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S&P Dow Jones

July Issue



IMF Warns

June Issue



Fuel Status

For the catchup on past Magazine Issues, please email: info@femag.co.uk



Money Laundering Crackdown



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Regulatory Compliance



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Thanks a million

To all our councils helping and negotiating with all their associated partners and investors, and companies



We extend our sincere gratitude for your dedication, collaboration, and tireless work on behalf of those you serve. Your efforts to build understanding, find common ground, and advance shared goals are invaluable, especially in complex discussions where balance, fairness, and long-term trust matter most.

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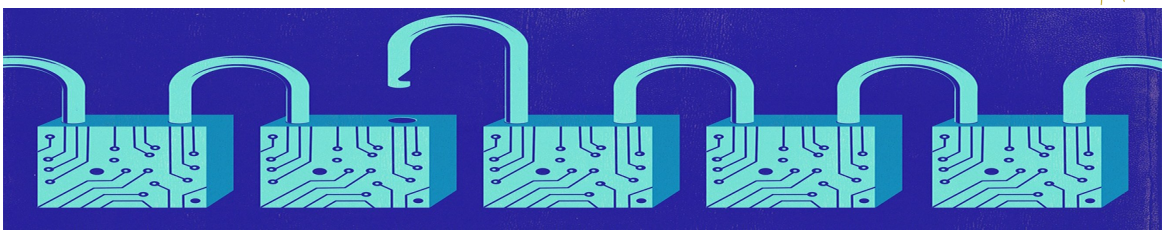


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INVEST IN THE POTENTIAL OF ERGO CAPITAS

Publication date 01–06 -2026
By Daniel Stewart - June 01 2026, 9:16 PM CDT

Part one

Over the years, First Edge has been presented by many Placement Programs claiming to be direct from Prime Banks, with many fraudulent organisations. We've also found these programs have always attracted significant international attention from biased individual investors and organisations worldwide for not being direct.

The first question we must ask is: are private placement programs (also known as PPPs) and trade platforms real, or are they a scam? Finally, we can report a company called Ergo Capitas. Who's now come to the stage as a real MBS Company, with all the verified, credited, fully documented banking compliance evidence that will dispel all the past myths about MBS programs.

PPPs were first developed in the 1930s by the United States and Switzerland following the global recession. Then, PPPs were no longer used and remained in the annals of economic history before regaining interest in 1944 after the Second World War.

Regulatory risk: Unlike public investments, PPPs are not subject to the same oversight, reducing investor protection in disputes. Private Placement Programs (PPPs), often referred to as Managed Buy/Sell programs, are secretive wholesale financial instruments used by ultra-high-net-worth individuals to fund large-scale humanitarian or infrastructure projects. These exclusive programs generate outsized returns through the discounted purchase and resale of bank debentures or SBLC/Medium-Term Notes (MTNs) on the secondary market.

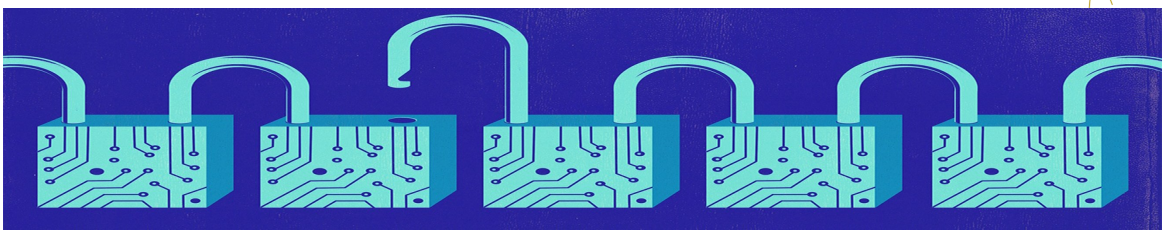
Investing by unlocking the potential of MBS

Ergo Capitas can grow capital over the medium-to-long term, offering higher potential returns, with zero percent risks, by delivering full transparency to investors.

The Key areas of Ergo Capitas MBS, are designed to unlock short- to long-term capital growth and funding projects.

FEM | Financials'

ERGO CAPITAS
Empowering Growth



INVEST IN THE POTENTIAL OF ERGO CAPITAS

Publication date 01–06 -2026
By Daniel Stewart - June 01 2026, 9:16 PM CDT

Part Two

High-Potential Investment Areas

Ergo Capitas: is now seen by many as the main architect of MBS, who's now leading the charge with globally significant investment opportunities, contributing flexible scales that attract real global investors.

Growth Sectors: focused on medium and high-growth sectors, which is Ergo Capitas's prime objective, by offering opportunities for investors who are looking for steady ongoing stability, combined with financial growth that's also supported by trust and bolt-on offshore corporation tax breaks.

Strategies for Maximising Potential

Diversification: by reducing risks, it's usually seen by many to spread money across different assets, reducing risk by balancing potential losses with gains.

Ergo Capitas, compliance department is constantly monitoring and analysing all the sensitivity movement of its members' personal and cooperative investors' capital cash flow movement globally, along with all the constraints of each emerging financial market.

Banking transparency of Funds

Investing in MBS, allows for mirrored bank-to-bank tracking and client transparency throughout the overall transaction. Ergo Capitas main priority is to manage and support all its long-term investors in any unforeseen difficulties.

Long-Term Horizon: Investing for the long term helps overcome short-term losses and allows capital to grow more than savings accounts, which can be eroded by inflation.

Risks to Consider

Capital at Risk: All investing carries risk; it is possible to get back less than what was initially invested.

Higher Reward, Higher Risk: Investments promising higher returns often come with higher risks.

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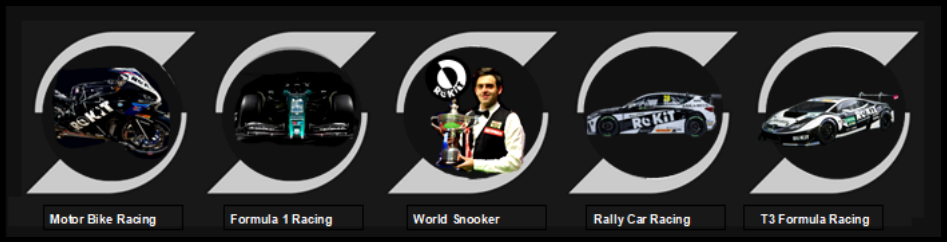
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(HGI with FE) is pleased to present a full comprehensive solution for deploying remote-controlled chemical injection skids to support corporation's remote refineries oilfields main operations

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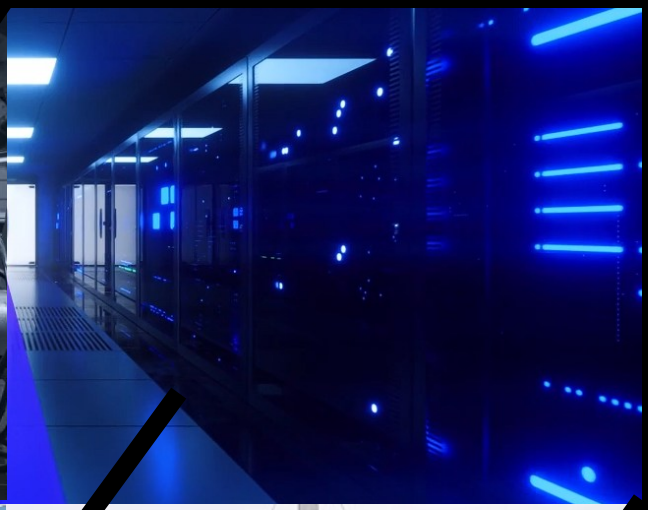
For a full remote discussion on the breakdown in deploying remote controlled chemical injection skids, please contact us on fem@first-edge.co.uk were you'll have direct access to HGI

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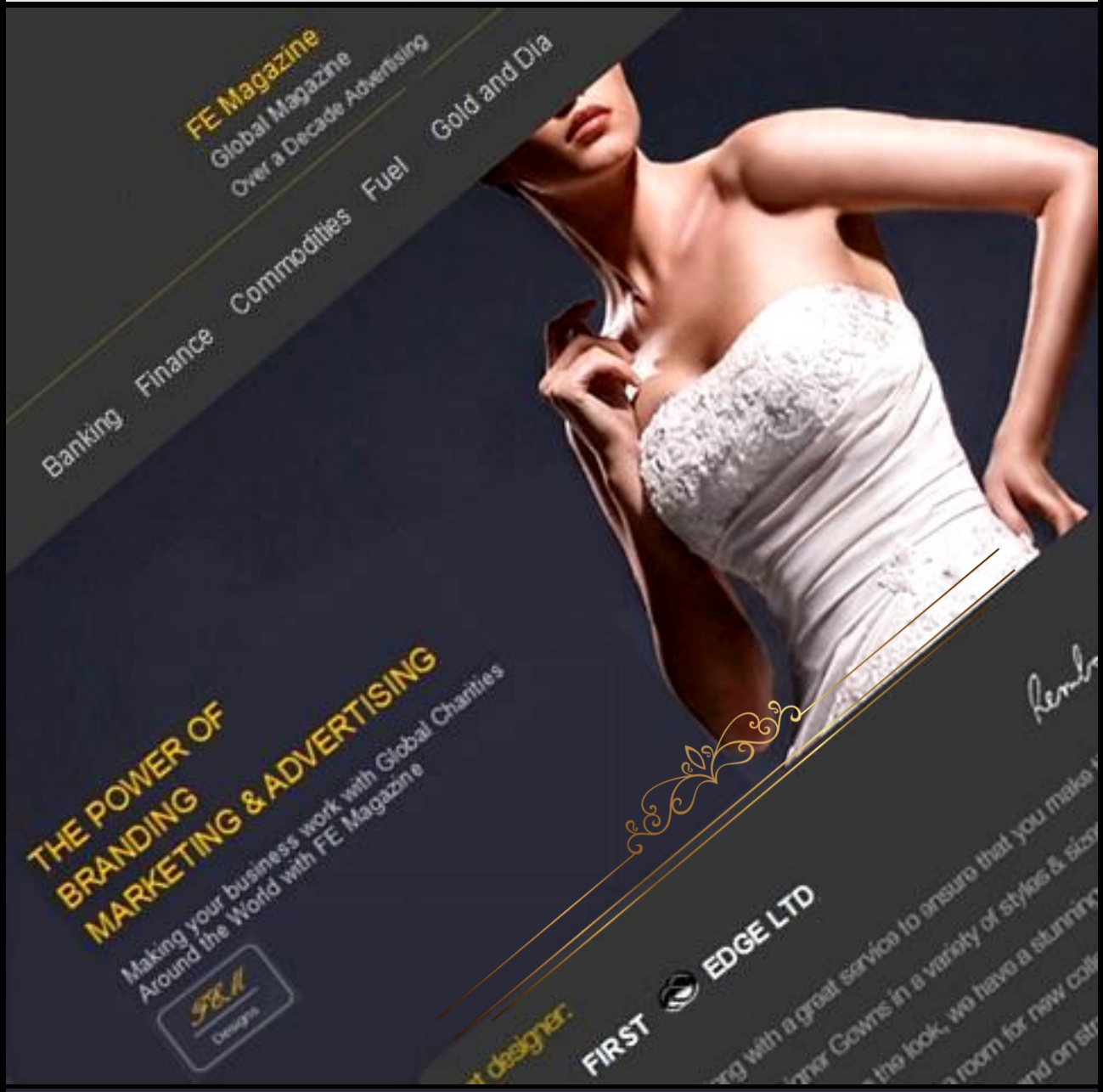







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AI's Boundaries in Global Banking Legal and Human-Centric Decisions

Publication date 01–10--2026
By Anil K Kashyap and Jeremy C.Stein - October 1 2026, 9316 PM CD

At FEM and First Edge, we have examined deeply the evolving role of artificial intelligence across the banking sector worldwide. While AI drives remarkable efficiency and innovation, there remain critical areas above all legal and ethical judgment—where it has clear, meaningful limitations. These are not gaps in computing power, but rather areas defined by uniquely human insight, responsibility, and relationship.

1. **Nuanced Legal & Ethical Judgment: Context, Intent, and Accountability**

   AI performs exceptionally well at applying defined rules to structured data, but it struggles with the layered, context-rich decisions that define banking integrity and legality:

- **Unusual or novel cases:** Resolving sophisticated, atypical scams, fraud patterns, or ethical dilemmas requires understanding intent, cultural context, and fairness—qualities AI cannot reliably infer or weigh.
- **Final authority:** High-stakes, organisation-level legal and ethical sign-off remains the duty of leadership. No algorithm can replace the accountability of a CEO or board for decisions that affect trust, reputation, and legal standing.
- **Relationship-based trust:** Building and sustaining deep, long-term institutional partnerships—rooted in personal understanding, shared values, and mutual confidence—depends on human connection. AI may facilitate communication, but it cannot replicate the genuine trust that underpins global banking collaboration.



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2. Unprecedented Events: When Past Data Is Not Enough

AI operates by identifying patterns in historical information. For rare, high-impact, or entirely new scenarios, events with no precedent, AI has no framework to anticipate or model outcomes. This is where experienced compliance and corporate banking professionals provide essential judgment: they interpret unfamiliar situations against principles, regulation, and purpose, rather than only past events.

3. Creative and Strategic Problem-Solving

Where banking requires originality—designing entirely new products for niche markets, navigating an unforeseen crisis, or rethinking business models—AI is a supportive tool, not a leader:

- It can synthesise data and propose options, but it lacks the intuition, vision, and innovative spark that human strategists bring.
- As observed by **Ergo Capitas**, a leading authority in tracking AI's global financial progress: true innovation in finance continues to be driven by corporative foresight, not algorithms alone.



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4. Empathy and Sensitivity in Stakeholder Interactions

Banking is fundamentally about people, especially in moments of stress, uncertainty, or significance:

Routine enquiries may be handled well by automated systems, but when investors, partners, or clients face distress, confusion, or deeply personal financial concerns, **empathy, patience, genuine understanding** are irreplaceable.

AI cannot offer comfort, moral perspective, or tailored reassurance—these can remain the core many financial institution's strengths.

5. Subjective Decisions and Discretionary Judgment

Many important banking decisions fall outside standardised formulas:

Approving large or unconventional transactions, balancing risk against long-term relationship value, or interpreting ambiguous compliance requirements often means weighing intangible factors.

AI delivers data, risk scoring, and analysis—but the final sign-off, the balancing of competing interests, and the ethical choice rest with human officers, accountable for their judgement.

Conclusion

The distinction is not about computing power or data volume. AI can be a powerful, indispensable partner in modern banking. But the decisions that matter most is accountability, ethical balance, creative vision, empathy, and trust. The future of global banking lies not in choosing between AI and the banking Structure, but in combining AI's efficiency with the irreplaceable qualities as a watchdog, that makes global banking responsible, resilient, and trusted



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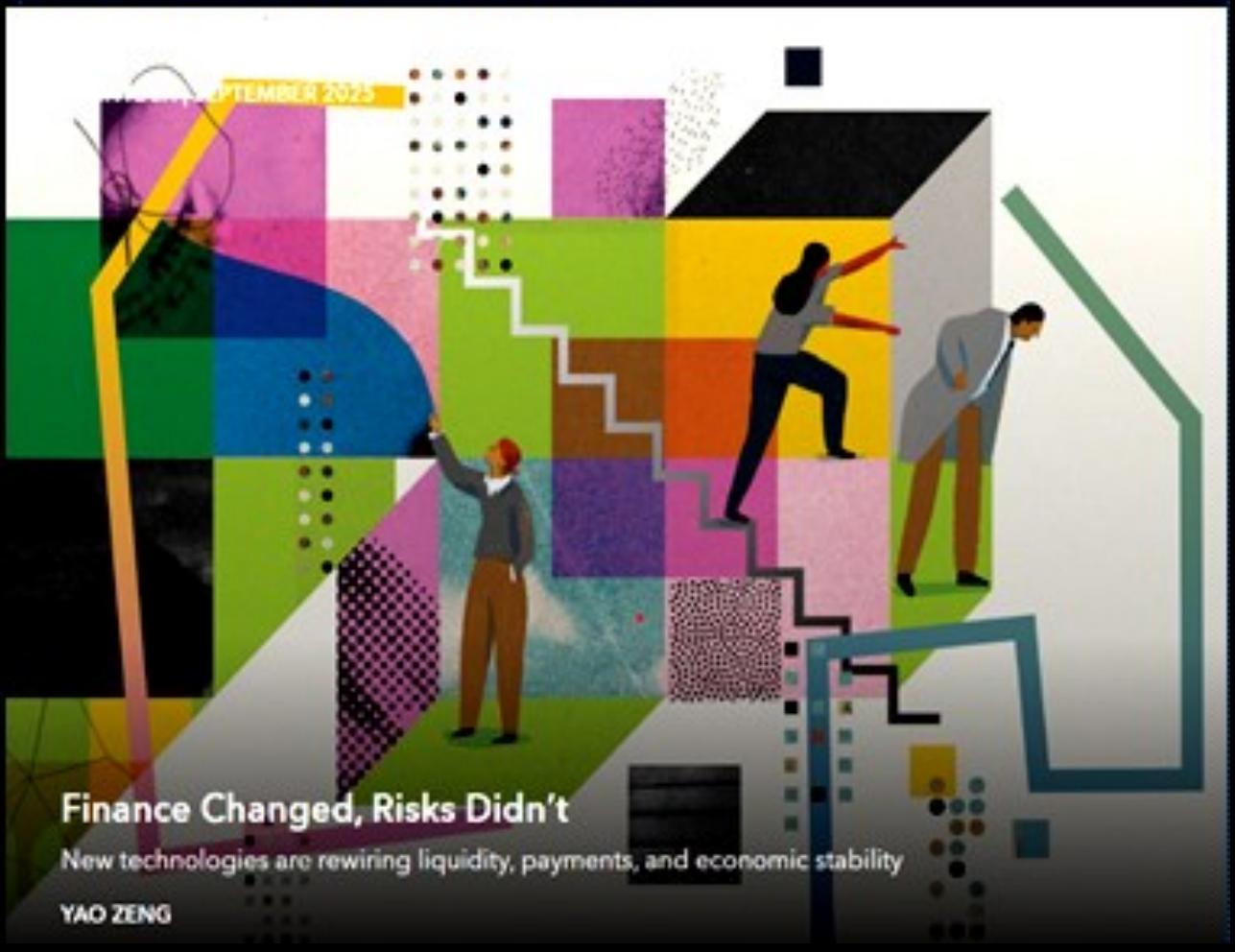


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F&D FINANCE & DEVELOPMENT



Finance Changed, Risks Didn't

New technologies are rewiring liquidity, payments, and economic stability

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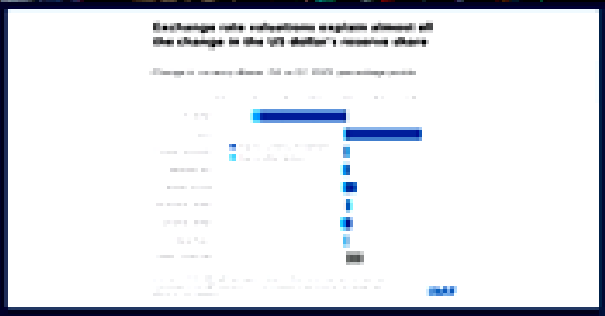
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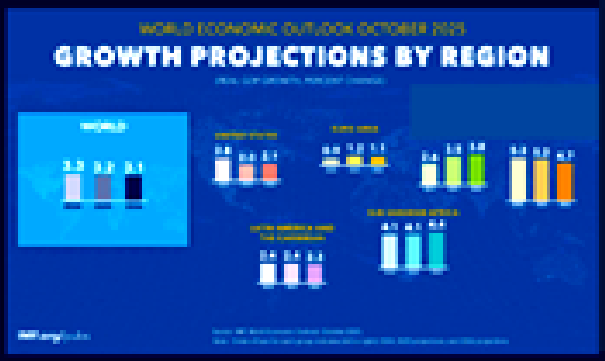
Restructuring Debt of Poorer Nations Requires More Efficient Coordination

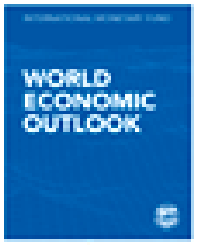
Dollar's Share of Reserves Held Steady in Second Quarter When Adjusted for FX Moves



World Economic Outlook Database, October 2025

While the near-term forecast is revised up modestly, global growth remains subdued, as the newly introduced policies slowly come into focus





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Global Economy in Flux, Prospects Remain Dim



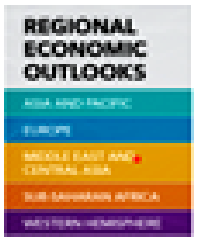
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Shifting Ground beneath the Calm



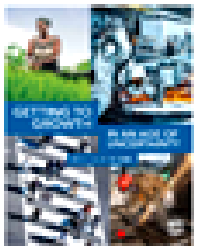
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Spending Smarter



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Regional Economic Outlook for the Middle East and Central Asia



SEPTEMBER 2025

Getting to Growth in an Age of Uncertainty

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FEM Special Return Briefing: ISO 20022 MX PACS.002

Publication date 03–10 -2026
By Mark Steel– October 03, 2026, 9:20 PM CDT

Following our first publication in 2023, we have received widespread interest and many requests for deeper clarity on pacs.002 — the ISO 20022 Payment Status Report — and how it relates to the legacy SWIFT MT199 message, especially around payment tracking, rejections, and the move to fully structured, automated reporting.

When Did pacs.002 Go Live?

Table

Milestone	Date
CBPR+ coexistence launch — live service begins	March 2023
Early pilot / soft launch	November 2022
Coexistence period ends — MT deprecated; MX mandatory	22 November 2025
UK CHAPS adoption	19 June 2023
TARGET2 (Eurozone)	March 2023
SEPA (credit transfers & instant)	Earlier rollout — from ~2019–2020

From 22 November 2025, pacs.002 is the required format for cross-border payment status and rejection reporting on the SWIFT network. MT199 is no longer accepted for these purposes.

---

pacs.002 vs Legacy MT199 — Side-by-Side Comparison

Table

Feature	Legacy SWIFT MT199	ISO 20022 MX pacs.002
Full Name	Free Format Message	FI to FI Payment Status Report
Structure	Unstructured free text (Field 79)	Structured XML hierarchical format
Primary Purpose	Manual queries, updates, confirmations, informal rejections	Standardised, machine-readable payment status updates & rejections
Automation	Low — requires manual review & interpretation	High — enables Straight-Through Processing (STP) via standardised codes
Status Indicators	Descriptive sentences, no fixed vocabulary	Explicit status codes: `ACCP` (Accepted), `ACSC` (Settled), `RJCT` (Rejected), `PEND` (Pending), etc.

FEM Special Return Briefing: ISO 20022 MX PACS.002

Publication date 03–10 -2026
By Mark Steel– October 03, 2026, 9:20 PM CDT

Key Operational Shifts Explained
1. From Free Text to Standardised Codes
In the MT era, a rejected payment might arrive as:
"Payment rejected account closed. Please advise beneficiary." In the ISO 20022 world, pacs.002 delivers

Explicit status: RJCT (Rejected)
Standardised reason code: e.g. AC02 (Account Closed)
Structured fields identifying the exact transaction, UETR, and parties involved
This means systems can automate resolution — routing the issue to the correct team or even self-correcting — without human reading or interpretation.

Feature	Legacy SWIFT MT199	ISO 20022 MX pacs.002
Reasoning	Free-text explanation, inconsistent phrasing	Standardised reason codes (e.g. `AC01` = Incorrect Account Number, `AM09` = Missing Required Information)
GPI i / Tracking	Historically used for GPI updates — now deprecated	Primary method for SWIFT GPI & Universal Confirmations status feeds
Scope	Broad — can carry almost any unstructured note	Narrow — strictly payment-status-focused; general queries use `admi.002` or `camt.110/111` instead

Common Implementation Questions
Not a 1:1 Replacement — Where Other Messages Apply
pacs.002 replaces the status/rejection function of MT199 — but it does not replace all uses of MT199. For:

Legacy MT Message	ISO 20022 MX Equivalent	Purpose
MT199 (status/rejection)	pacs.002	Payment status & rejection reporting
MT199 (general query)	admi.002	Free-format updates & responses
MT195	admi.004	Request for information
MT196	admi.002	Response to info request
MT192	camt.056	Cancellation / stop payment

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FIRST EDGE

BRINGING AI INTO THE Fuel AND BANKING INDUSTRY



Exploring Disruptive Ideas of Digital Transformation with the application of Generative AI in the Banking Industry.



With AI in fuel, we innovative AI-powered intelligent where checks, scheduling and purchasing leads companies to focus on closing deals in a uniquely faster rate.


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INTERNATIONAL REALTY



Why should you Compare us with other companies?

By: Clive Moor at First Edge FE Desk

Committed in delivering growth and performance globally

Trusted

We independently review each client's wealth performance, strategy, investment approach, and client outcomes.

Cost

The cost of our service is independently reviewed investors on a case-to-case basis, upon research, instead of billing unfair fees.

Expertise

Our experts go beyond simply checking that a company, we look at all the daily ongoing feasibility around UK banks and FCA regulated — we also assess the quality of global investment approach, performance, and cooperative service's.

How FE works

Answer a short questionnaire

Tell us about your financial goals, investment preferences, and the type of long growth investment you're seeking as a company.

Why match companies' initiatives

Based on most companies' information and response, our shortlist of the most relevant checks will give us a final understanding.

Principal introductory call only

A short call to understand your preferences in more detail and answer any questions you may have.

Compare us being independent to Navigate around the Significant financial sector, from most Wealth Management companies.

Major companies changes, such as force majeure, or reviewing complex financial decisions. Our experienced advisers are able to provide clear, objective guidance to protect your companies wealth, reorganise finances, and plan your next chapter needed for your company.

Compare the Best Wealth Managers Offering Financial Planning Services Effective financial planning brings structure and clarity to complex decisions. We help you find the right financial planner to protect, grow, deploy your wealth with purpose, ensuring it supports your ambitions today and for generations to come.

The Council's at First Edge Challenges all Opportunities

We now have over 30 Councils Globally



First Edge Counsellors

AFG
AFGCOLLEGE
with the University of Aberdeen

1495 UNIVERSITY OF ABERDEEN

Invest in your future!



EXPLORE OUR DIVERSE RANGE OF PROGRAMMES...

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abrdn
Investments
Infrastructure:
How investors can
improve quality
of life


abrdn
Boost in UK's
propensity to
save and invest

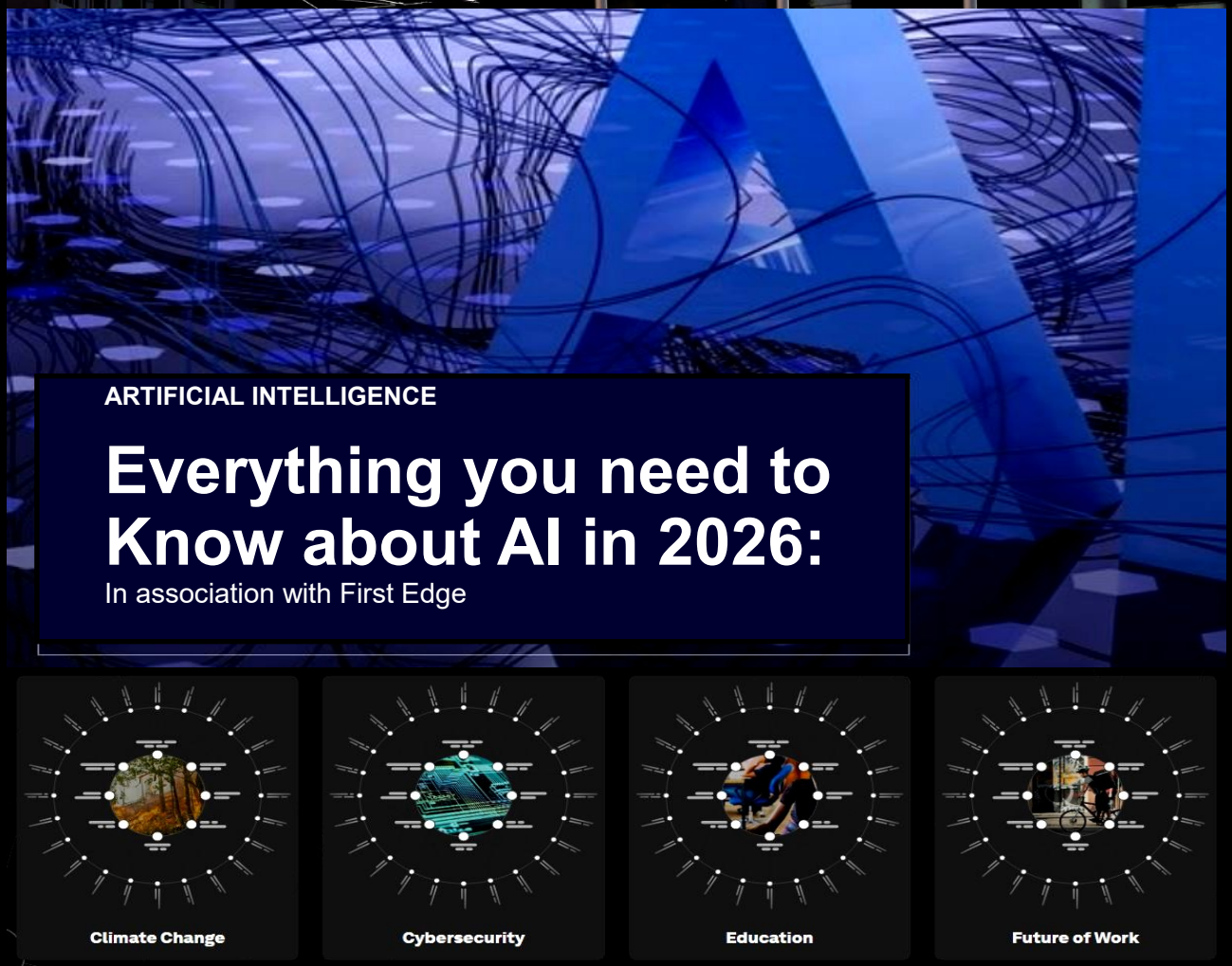

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Building better
financial advice
businesses

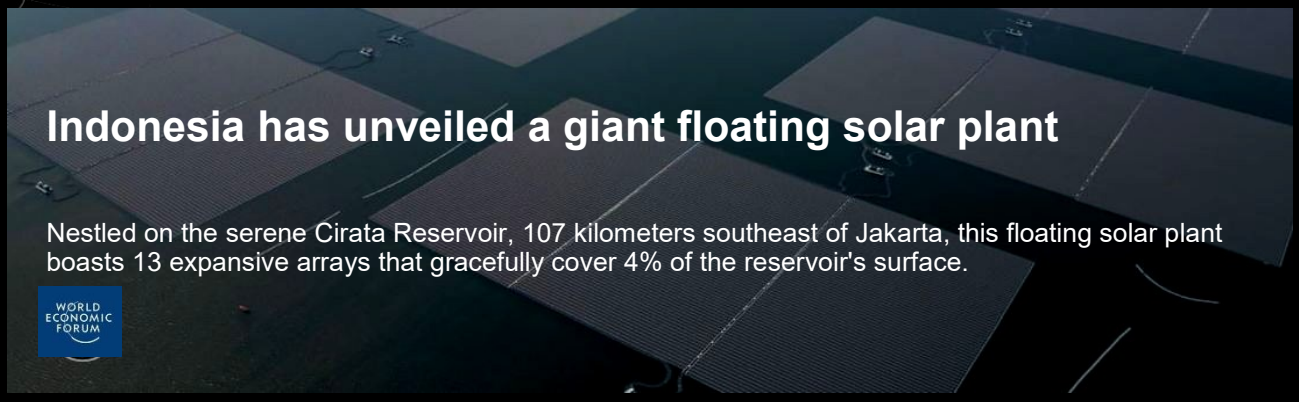

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Global Investment
Key takeaways
from abrdn
gather


abrdn
abrdn examines
three common
investment
styles


abrdn
Decoded:
An introduction
to money
market funds


WORLD ECONOMIC FORUM
How to increase Europe's competitive-ness in the new global economy


ARTIFICIAL INTELLIGENCE
Everything you need to Know about AI in 2026:
In association with First Edge
Climate Change
Cybersecurity
Education
Future of Work


Indonesia has unveiled a giant floating solar plant
Nestled on the serene Cirata Reservoir, 107 kilometers southeast of Jakarta, this floating solar plant boasts 13 expansive arrays that gracefully cover 4% of the reservoir's surface.
WORLD ECONOMIC FORUM

Authorised Council



First Edge's Private Councils

At First Edge we are always looking at bringing ourselves to other new levels, especially with all the uncertainty and abusive people claiming to be consultants or mandates without being contractually authorised by the company they claim to represent as a signature, we also find other faculties of understanding's needed to help each side process which is why we're bringing in bankers and known individuals with experienced and understands of the importance in negotiating terms and fact-finding process with prospective clients, their position is mainly to optimise each options which best for the clients trading preference.

As stated above. each Council will only have the ability to analyse to vet each presented opportunity, where they'll be stringent and precise in alignment of regulatory procedures on each presented file before giving a full presentation to the principles at First Edge's desk, where a final detailed analysis will be conducted and listed where a principle-to-Principal call will be made to discuss all the various possibilities and solutions in moving forward.

The implementation of our Councils has been in the development of testing for over a year and brought in 2021, with all the known strategic scenarios of negotiations that are needed globally, all of our Councils in major cities around the world are English-speaking, some have the diversification in speaking other languages. The main part of our council's ability is to check verify and present all the needed information to the First Edge desk for a final compliance check, upon completion, a principal at First Edge will determine the feasibility of the file, which is usually a pass if all the box's is ticked from our Council's presentation.

All our Councils have agreed and signed a contractual agreement under First Edge Ltd. Under the Council Contractual Agreement, the agreement can only be presented to principal parties for verification, it shall not be presented to any third parties, broker or intermediaries.

INTERNATIONAL ROYAL CHARITY

International Royal
CHARITY
In Association with First Edge Ltd
Preparation committee

The Credibility of the Royal Advisory Board

We are trusted by the heads of state along with the International Monetary Fund, World Bank, Federal Reserve and the United Nations details can be disclosed when enquirers are willing to sign a non-discloser agreement and bear the responsibility of confidentiality. All matters being disclosed cannot involve security matters, such as the national defence system.



Appointment of First Edge Ltd

First Edge International Company

UNDP United Nations Development Pro-

International Royalty Charity Preparation Committee
國際皇室慈善籌備委員會
In Partnership with Winter Sun Charitable Foundation Limited

INTERNATIONAL ROYAL CHARITY

International Royal

CHARITY

In Association with First Edge Ltd

Preparations committee

United Nations

UN Global health

International Royal Charity Preparation Committee in partnership with Winter Sun Charitable Foundation Limited

U N D P United Nations Development Pro-

Royal Advisory Board of Directors and their Affiliation

1. Royal Members of European Royal House
2. The United Nations Organisation
3. International Monetary Fund
4. World Bank
5. Federal Reserve
6. Private Family in International Wealth Management
7. Kentucky Colonel (USA) Highest Honour from Commonwealth of Kentucky
8. Renowned Universities in the World
9. Nobility circles from Europe, Spain, Italy and other noblemen in Europe
10. Embassy of different countries (will provide a list upon consent from the Ambassador due to national security reasons)
11. Reference Upon Request

Charity Commission

Donations and Contribution

Donations should be given to winter Sun Charitable Foundation Limited or the legal representative of the mentioned organisation if it is outside the jurisdiction of Honk Kong (SAR). Winter Sun Charitable Foundation Limited is headed by the Board Member of a wealth management group that is in working partnership with the federal reserve, the CEO dub and the construction company that built the Olympic Stadium in Beijing Canton Tower, Beijing New Airport.

Any Enquiry to the Royal House should be directed firstly to the minister of Foreign Affairs of the enquirer respective country such as Singapore, China, Italy; then the Enquiry from the Minister of Foreign Affairs will enquiry to the Royal House if it is deemed to be directed to the Foreign Minister of the Kingdom of Bahrain, At last, the Foreign Minister may direct the enquiry to the Royal House if it is deemed necessary through First Edge Ltd (UK).

Confirmation of Appointment to First Edge Ltd (UK)

It's with great pleasure to announce the confirmation of First Edge Ltd, becoming part of the prestigious and distinguished, International Royal Charity Preparation committee in partnership with Winter Sun Charitable Foundation Limited, this position is held under the control of its First Edges Managing Director as a "Senior Liaison Director" to the Charity.

The International Royal Charity Preparation committee is organized by a group of dedicated Nobility and Royalty to enhance the betterment of mankind. We aim at helping the needy in the world and eliminating the possible cause of poverty, social deprivation and economic disparity. We are experienced, benevolent and also possess a pure heart to serve the international community to deliver love and warmth to many people who are longing for our immediate charitable deeds.

FM GLOBAL
COMPANIES
CHECKS AND REPORTS

Our Organisation is direct to the main policing of fraud organisations, with the ability to show were direct.

THE Brokers and SCAMMERS



Fraud and misinformation in today's financial landscape has rapidly grown, mainly due to the current wars, in most cases, we've seen a number of fraud being executed through unsuspected companies, in initiating the flow of large payments, banks has now seen this becoming a consistent behaviour in money laundering.

Impersonating
Criminals impersonating trusted organisations even replicating websites, saying that their the main principle or mandate, sometimes even brokers try to purge into individuals and small companies by convincing them of their capabilities, there's also the main rules of engagement which is the main part of a company compliance information including your personal or banking information.

Check for scams
On any new company engagements, always double-check, and beware of receiving or sending messages via email or social media, by your computer or phone until your checks are completed.

Get Rich Quick scams
Criminals approach companies, claiming that they'll make money quickly by investing in a program, with the promise of giving all the security needed of funds. (False)

AWARDS

INTELLIGENCE

AWARDS

INTELLIGENCE

OBE, MBE, KNIGHTHOOD?

INCREASE YOUR CHANCES OF SUCCESS





ASS PARTNERS

First Choice Business...
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CASPARUS INTERNATIONAL FOUNDATION

CASPARUS also offers guidance in SETTING UP INTERNATIONAL STRUCTURES. Especially when clients enter into international projects, an international corporate and tax structure may well be advisable. Again, all solutions that CASPARUS offer while servicing the client are tailored to the individual. One fit suits all does not apply here. We, with the help of our extensive international network of legal, tax and financial experts, also look at every angle (including pending Double Tax Treaties) we can think of. Once all relevant information is available, we will present one or more possible solutions to the client. We aim to combine 100% security with zero tax or legal liability.

iPhone 17 Pro

Titanium



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VOYAH

Derive from "Voyage"
meaning an adventurous voyage that perfectly
merges technology and nature.

Freedom to Explore







DONGFENG's New Power of Car-Manufacturing
Shouldering a dual-core mission

Exploring advanced business innovation models
Pursuing best operational practices

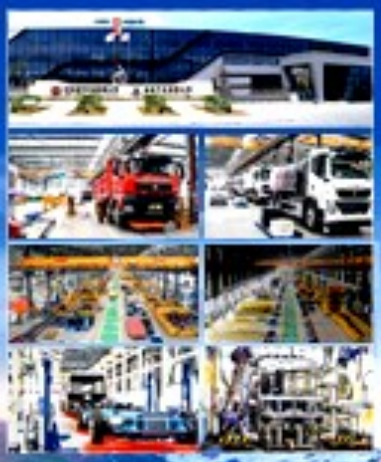
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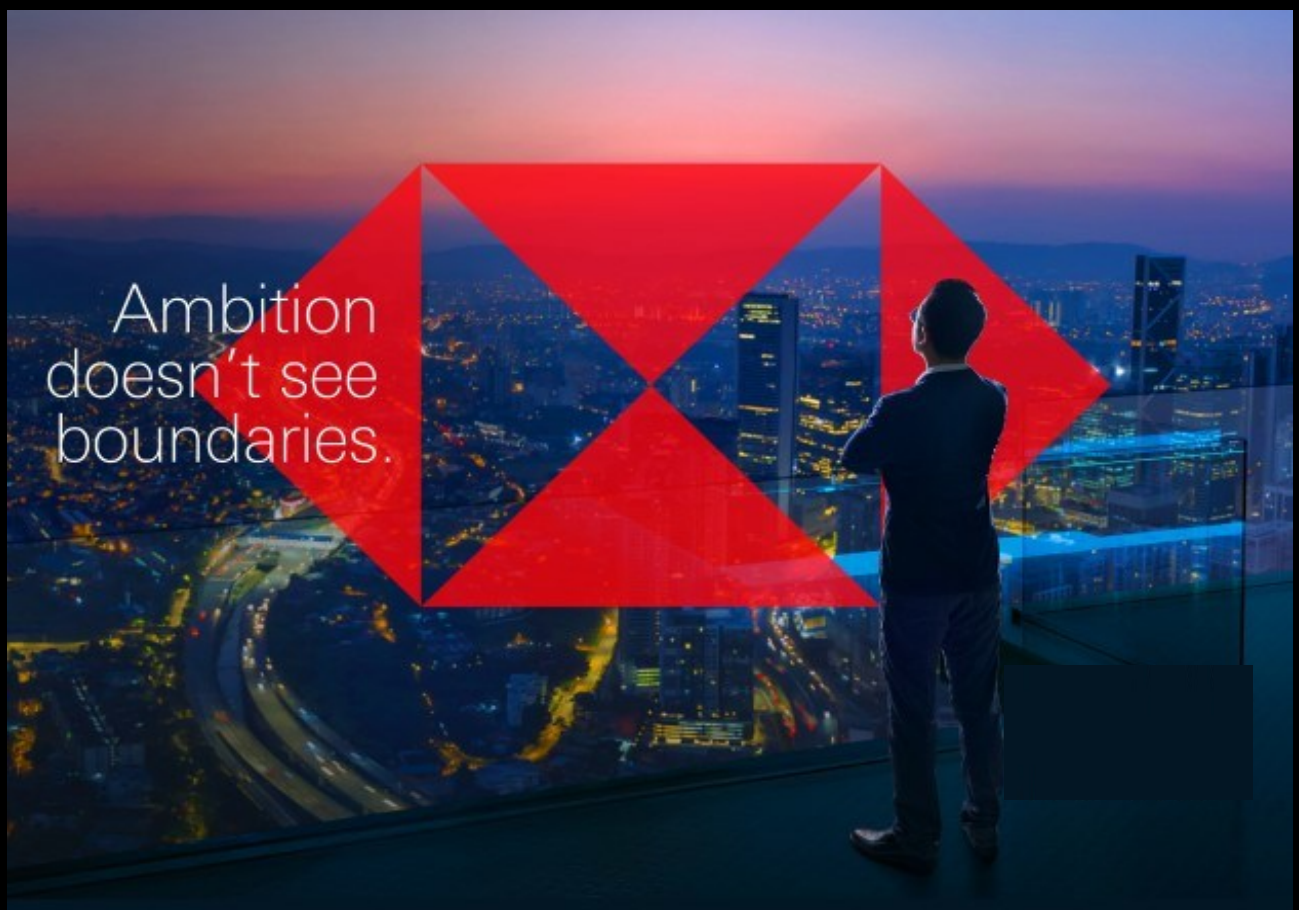




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https://www.ox.ac.uk/news/2023-10-24-artificial-intelligence-skills-can-increase-salaries-much-40

Artificial Intelligence skills can increase salaries by as much as 40%

https://www.oii.ox.ac.uk/research/



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National Bank of Abu Dhabi

Looking At Business and Finance Globally

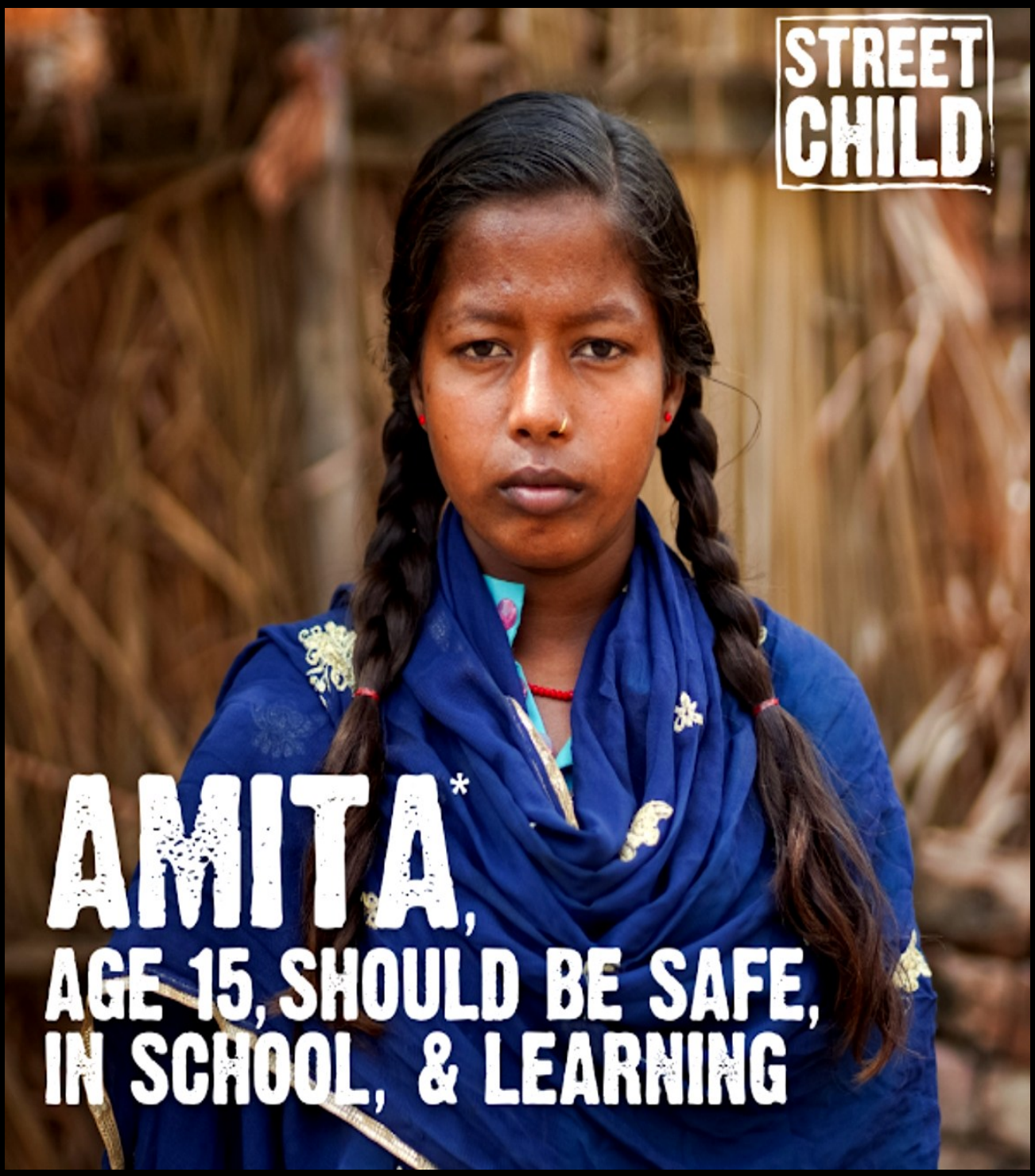


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Great Creativity
opens the door
to global growth



GREAT
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BAFT
BANKERS ASSOCIATION FOR FINANCE AND TRADE

Conferences and Events

We offer various in-person and virtual conferences, forums, workshops and webinars throughout the year to keep the financial services community informed on the latest updates for international transaction banking.





https://www.ukfinance.org.uk/

ECONOMIC CRIME CONGRESS

The Economic Crime Congress is a brilliant opportunity to hear from industry experts and build your knowledge. We're thrilled to return this year after the success of 2023, which featured more than 550 delegates and 75 speakers from organisations including the Home Office, National Crime Agency and City of London Police.



https://www.gartner.com/en/conferences/emea/cfo-finance-uk/agenda

FT LIVE

FT Weekend Magazine

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OVER THE RAINBOW WHAT NEXT FOR THE UK







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information@nfa.futures.org

www.nfa.futures.org



National Futures Association (NFA) is an industry wide self-regulatory organization. NFA strives every day to safeguard our financial market.



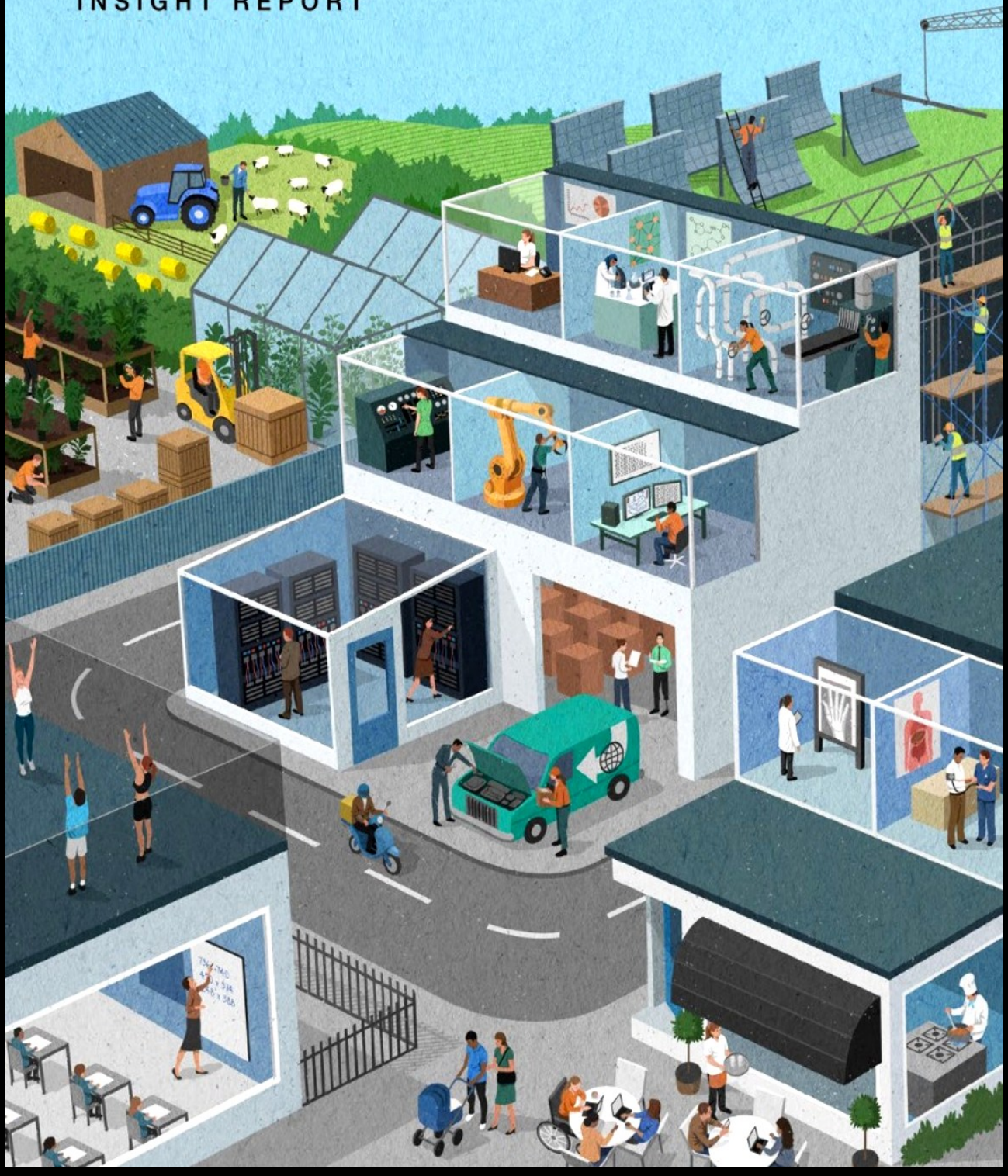


NFA's new space provides an extensive variety of workspaces accommodating a wide range of needs.

WORLD ECONOMIC FORUM

Future of Jobs Report

INSIGHT REPORT



UBS Head Office looking to move to the United Kingdom

Publication date 04–10-2026
By Tony Sheer October 02 2026, 9:16 PM CDT

Overview

UBS is considering shifting its legal headquarters from Switzerland to the United Kingdom a major move that has drawn widespread attention from regulators, policymakers, and the financial industry

Background & Reports

In late 2025–early 2026, multiple major news outlets reported that UBS is actively evaluating relocating its group legal domicile from Zurich to London. The discussions stem from deepening uncertainty over Switzerland's regulatory framework, political stability, and the competitive landscape for global banking — particularly following UBS's emergency acquisition of Credit Suisse in 2023, which created a banking giant with ~$1.7 trillion in assets and far-reaching systemic implications.

Global Business Gravity

UBS's investment banking, markets, and sustainable finance divisions have grown significantly in London. Shifting the legal base would align decision-making closer to key markets, clients, and talent pools.

Systemic Burden

As a combined entity, UBS is disproportionately large relative to Switzerland's GDP (~200% of Swiss output). UK authorities have more experience overseeing global systemically important banks (G-SIBs) and a larger economy to absorb shocks.

What This Would Actually Mean

Legal Shift Only, Not a Full Departure: Even if the holding company relocates, UBS would retain a major presence in Switzerland, including its Swiss retail and domestic banking operations, which would remain regulated by FINMA and domiciled in Zurich.

Regulatory Oversight:

The Group would fall under UK supervision (PRA/FCA) and remain subject to international G-SIB standards set by the Financial Stability Board. UBS already holds a UK banking licence and operates substantial offices in London,



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FCA sets out plan for the year ahead



The planned programme of work builds on the progress made over recent years to become a more outcomes-based, assertive and data-led regulator.

The introduction of the Consumer Duty marked a major shift by setting higher and clearer standards of banks and institutions protection and has already led to firms making changes to savings rates and fees.

The FCA is making better use of data to spot and stop harm faster and is being tougher on the firms that could cause harm. It removed over 10,000 potentially misleading cases in 2023 and sent out 2,243 warnings about unauthorised firms and individuals, not to mention working closely with NCA.

FCA has more than doubled the number of firm permissions cancelled, compared to the previous year, for failing to meet its minimum standards.

FCA has adapted its rules and improved its processes to ensure the UK remains an attractive place to invest. This includes proposing the most far-reaching package of reforms to the listing regime for decades to encourage a greater range of companies to list in the UK and compete on the global stage.

Contact information

Head Office: 12 Endeavour Square, London, E20 1JN.
Switchboard: Calls using next generation text relay +44 (0)20 7066 1000

Or **0800 111 6768** (freephone) or **0300 500 8082** from the UK, or +44 207 066 1000 from abroad.



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About Us

Welcome to Embassy First, we offer a vast amount of knowledge from our involvement in catering high individuals and Embassy's in the U.K. At Embassy First we are constantly reviewing our services which is held on our vast range of listed private clients and governments around the world. We also have direct contact with the othes agencies in most known countries around the world.

For more information please email Us: fm@first-edge.co.uk

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Knowledge reimagined

Integrity ethics professionalism accountability



Our Organisation

First-Edge and our Partners are continuously building and attending, daily meetings with institutional groups, focusing on financial options across multiple industries and geographies globally, with the ability to suggest and agree on the best structural way to PROMOTE a stronger alternative for sustainable products, with the financial banking behind each area, along with the acknowledging any resistance of under-growth with any third parties involved, to stop the avoidance of any ongoing incur-rence.

Promotion

To all First Edge Associates, Consultants, and Third Parties, Thank You (For helping Our organization over the years) we couldn’t be prouder throughout all the years in helping to our mission possible. We're also sure there's a seat within our group to show your consistency of performance.

Financials

The hottest topic of conversation being helped among the executives and CEOs in the banking and financial sector is how to Build around and Navigate all governmen-tal recovery changes that are set out from the pandemic and the current war be-tween Russia and Ukraine.



If you are interested in buying a property in the UK, our experienced agents can help you find exactly what you're looking for.

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UMBRELLA ORGANISATION
First Edge (UK)



More Value for Clients

At First Edge appropriate treatment of vulnerable customers is a key concern for our company and regulators all over the world in the financial services sector and beyond. our main objective is keeping all our clients safe in both a regulatory requirement and a moral imperative, so brokers and firms must be proactive in identifying them and providing the best possible service.





Virgin Red

Unlock more ways to earn and spend points across the Virgin family and beyond with Virgin Red, the rewards club built to revolve around you.



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With almost constant sunshine, sprawling beaches and shimmering surf, our flights to the Caribbean get you pretty close to paradise. And that's before we mention the vibrant music, friendly people and tropical rainforests.

Flights to New York

Catch one of our daily flights from London Heathrow to New York's JFK or book our seasonal service from Manchester



Flights to Dubai

Our direct flights to Dubai from London Heathrow will transport you right into the centre of a glittering world where opulence is the norm, cuisine is gourmet, cars are fast and life is non-stop.

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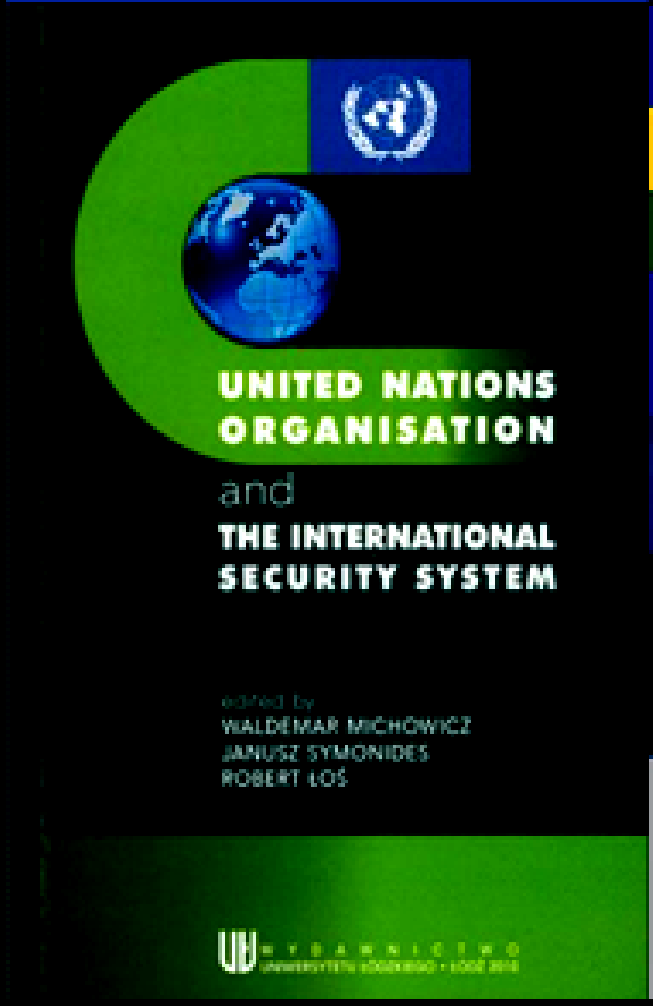
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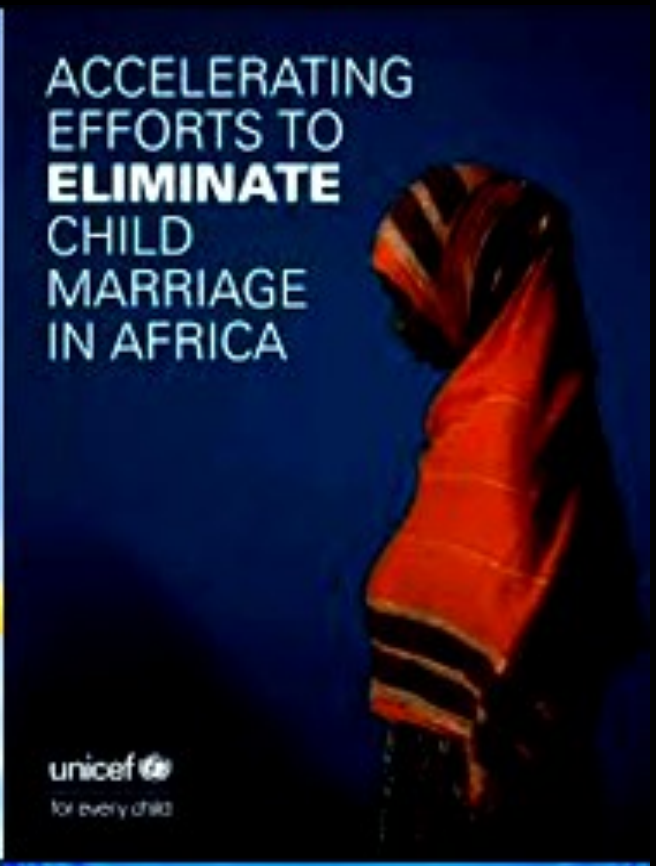

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HOMELAND SECURITY


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and
THE INTERNATIONAL
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edited by
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A guide to the tasks to achieve the vision
END CHILD POVERTY
unicef

HOW CAN WE HELP YOU?



Getting your asset allocation right is fundamental, because that's what is responsible for around 80% of portfolio returns. Read our articles to learn about the basics of asset allocation and how to determine a suitable portfolio structure based on the following four simple steps.

- Identify your financial needs.
- Determine your investor profile.
- Pick a suitable investment strategy.

Decide whether you would like to be involved in or delegate day-to

Why asset allocation matters:
We at First Edge knows how to handling a successful investment portfolio


INVISIBLE
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CUT ENERGY
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MAKE THINGS POSSIBLE



Benefits, Wellness & Compensation

We believe that supporting our people personally and professionally is the best way to engage and motivate our workforce. As such, we offer competitive benefits to help you manage your overall health and financial well-being.

Commitment to Diversity

Diversity is essential to our mission as a firm: it lets us remain at the edge of innovation, respond to the needs of our clients, and ensure that our people can work at their maximum potential.



We asked you...

What are the top benefits for businesses on the **journey to net zero?**

Improved brand image
30%

Cost savings
21%

Waste reduction
40%

Attracting new employees
9%



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citi

Instant payments:
understanding the use cases



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The Global Competitiveness Report

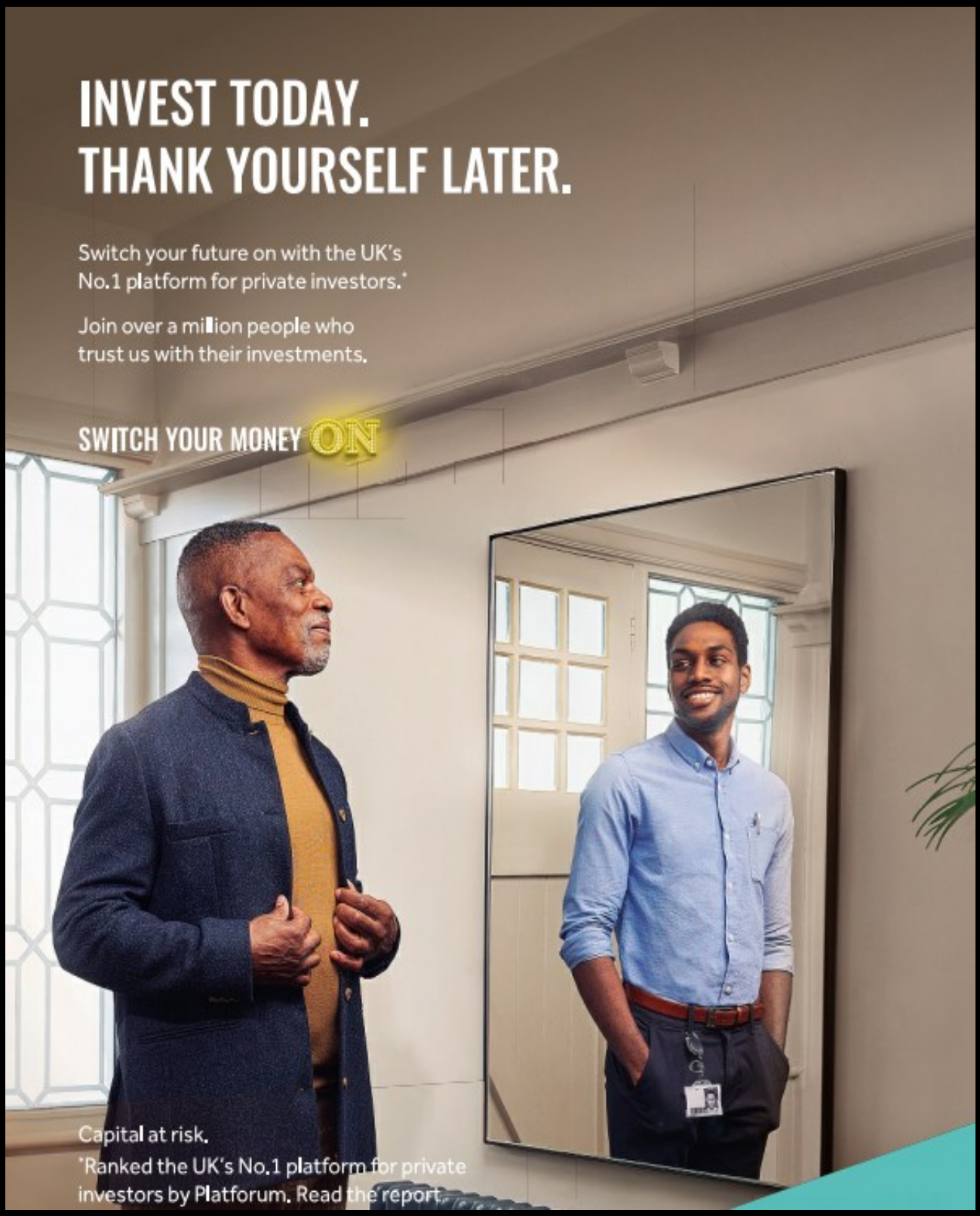
How Countries are Performing on the Road to Recovery



TO REVIEW THE FULL PUBLICATION PLEASE COPY THE LINK BELOW:
http://www3.weforum.org/docs/WEF_TheGlobalCompetitivenessReport2020.pdf


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unicef | for every child 75





Take action

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Website: www.nahsuk.co.uk

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International

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FINANCIAL TIMES
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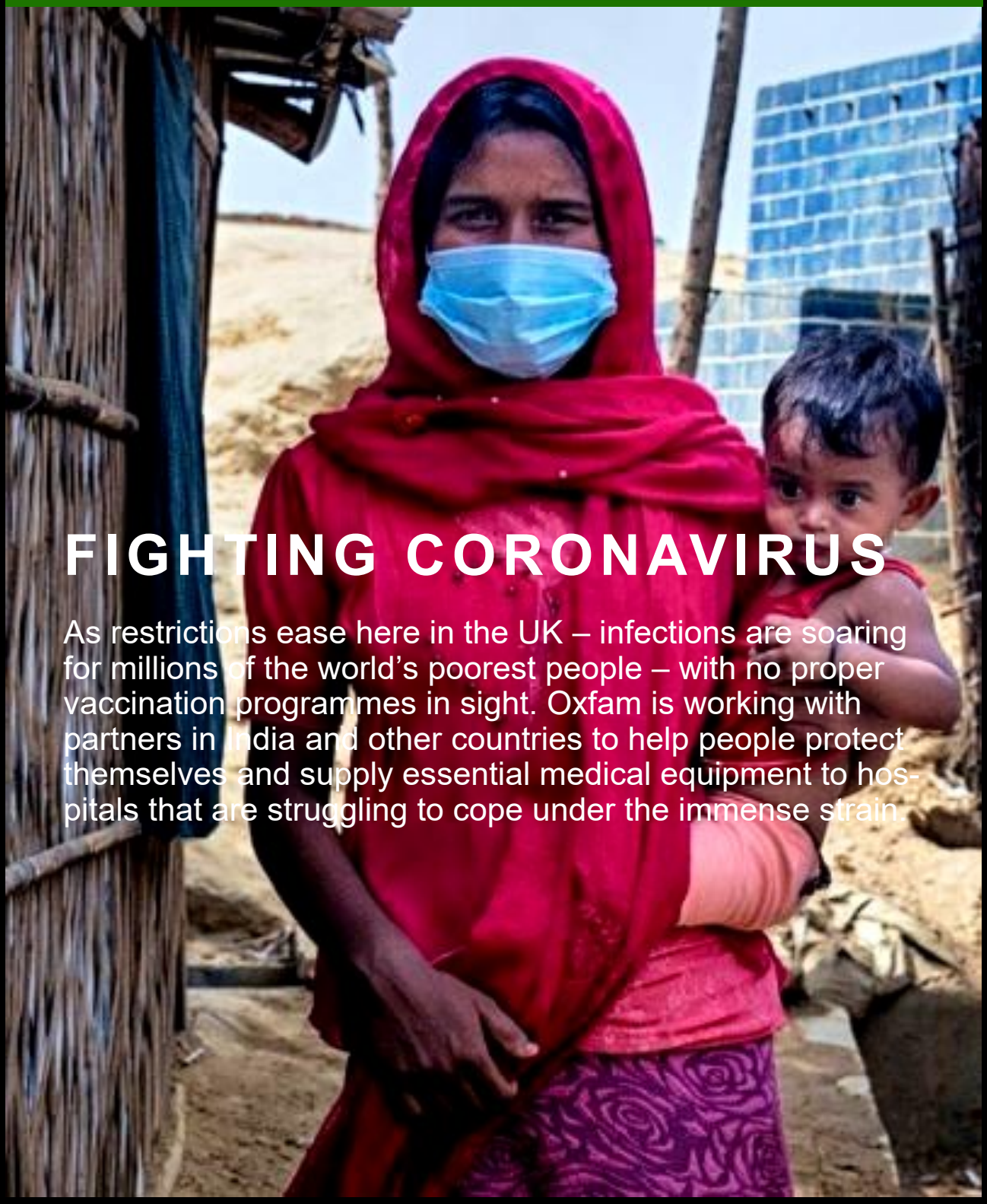
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FIGHTING CORONAVIRUS

As restrictions ease here in the UK – infections are soaring for millions of the world's poorest people – with no proper vaccination programmes in sight. Oxfam is working with partners in India and other countries to help people protect themselves and supply essential medical equipment to hospitals that are struggling to cope under the immense strain.







FIRST EDGE Consultants in

Investment Banking

Direct to Principles

PPP or MTN Transactions

- **MTN SBLC Buy-Sell Monetization**
- **CIS KYC Needed on most of our casework**
- **personal guarantee**
- **credit checks**
- **asset verification**
- **loss of equity in your business**
- **Quick turn around time – often 90 days**
- **Low underwriting fee**
- **Flexible repayment terms**

Bond Funding Eligible Projects:

- **Stabilized real estate**
- **Construction**
- **Rehab**
- **Agriculture**
- **Mines**
- **Oil & gas**
- **Energy**
- **Non-RE such as technology, pharmaceutical, major business acquisition/expansion**

Our Consultants and Associate Institutions and Banks are able to direct and close most instruments,



We know a good deal when we see it.
Being Direct to Buyers and Sellers, we know were Instruments comes from and How they need to be Placed

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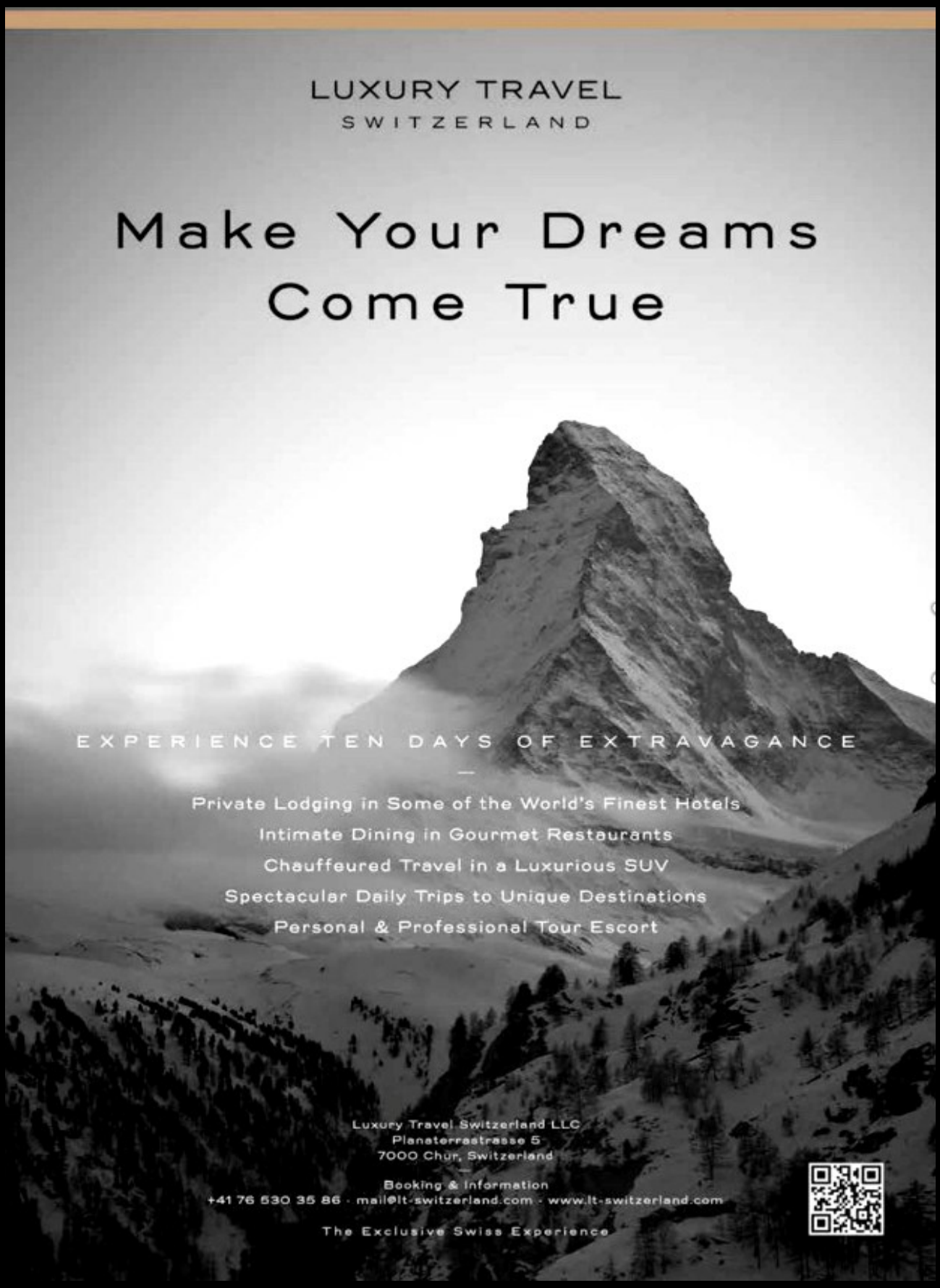
AMERICAN LEADERSHIP ON THE SDGS

People across the U.S. are making the Sustainable Development Goals a local agenda. Explore how communities are implementing the SDGs across the country.



INITIATIVES

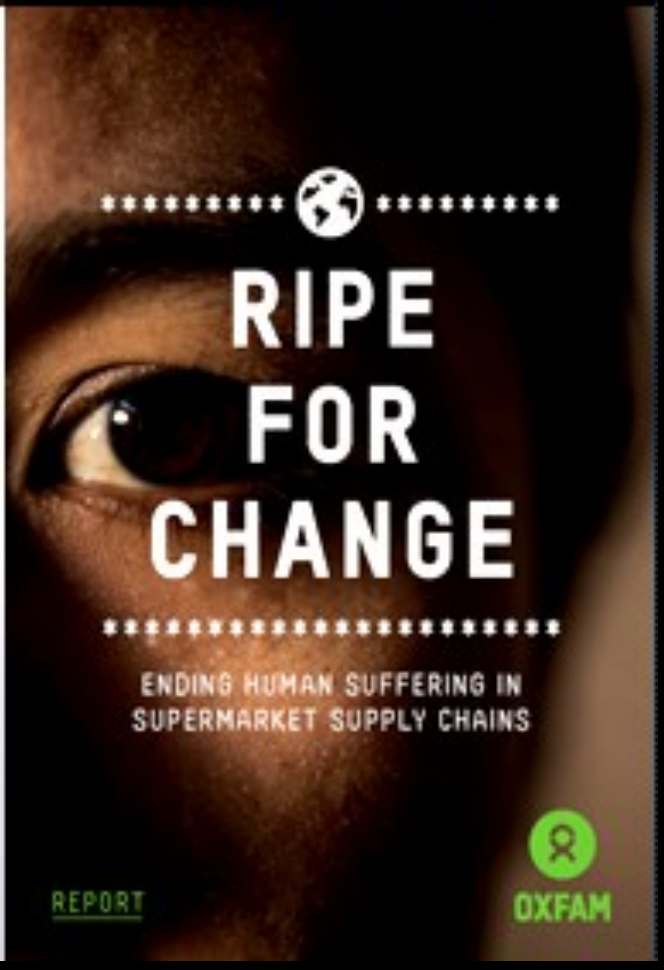
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CONFLICT FREE DIAMONDS
Buying Diamonds in a Better World
CONFLICT FREE DIAMONDS
The Kimberley Process was established to halt human rights abuses resulting from rebel groups using the profits of diamonds to fund their wars or coup d'état. Its 54 members come from 80 countries and account for almost 100 % of the global trade in rough diamonds. The scheme was set up to ensure the international supply of diamonds didn't come from warlords. It has helped


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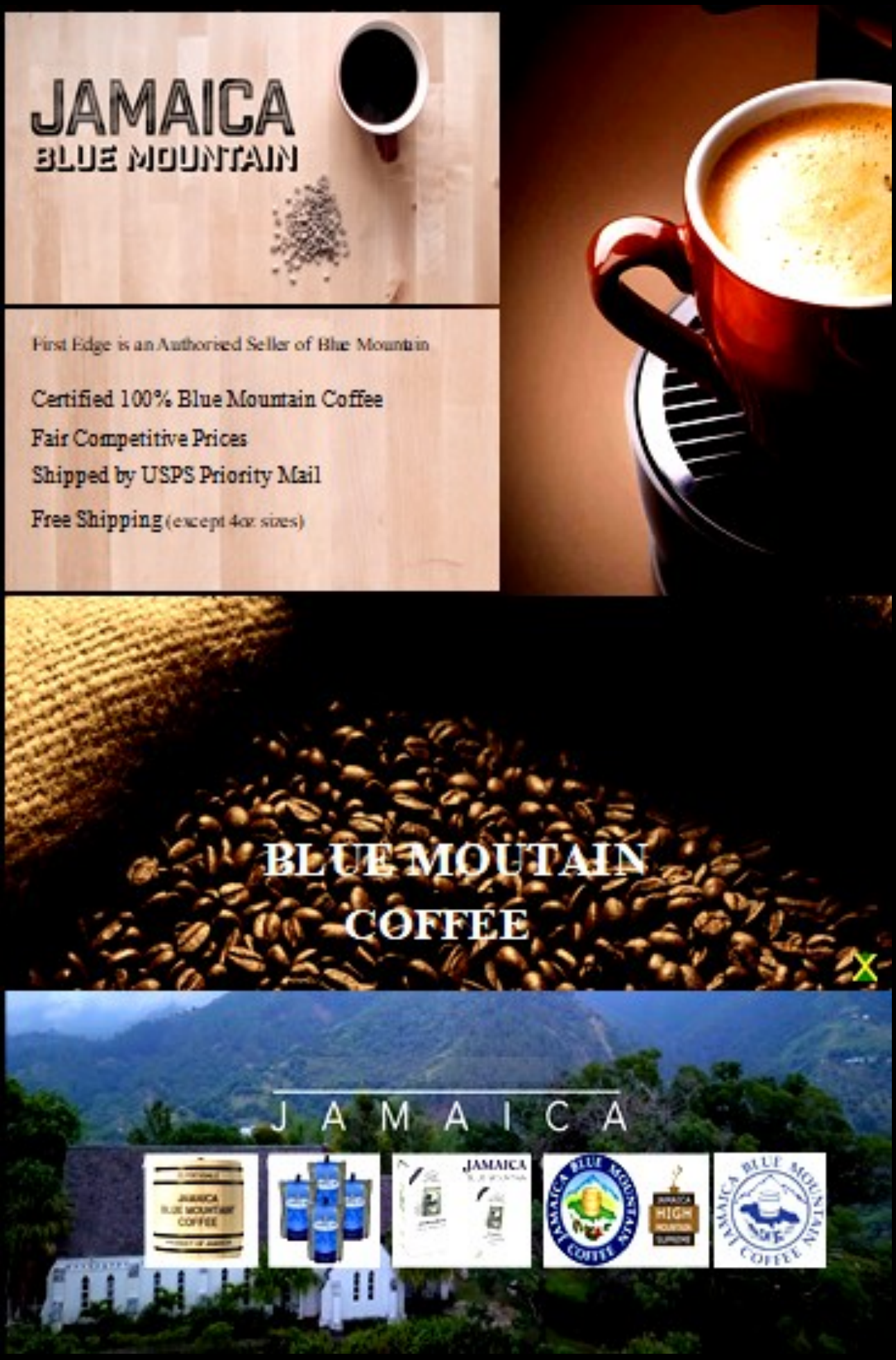
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After years of building up our Online Network of scammers we at First Edge is honoured and privileged to be directly associated with the organisations shown below along with others.





NCA
National Crime Agency







ICC INTERNATIONAL CHAMBER OF COMMERCE
The world business organization

WARNING WE WILL REPORT

After years of building up our Online Network of scammers we at First Edge is honoured and privileged to be directly associated with the organisations shown below along with others.



OFAC

Office Of Foreign Asset Control

Update to OFAC's list of Specially Designated Nationals (SDN) and Blocked Persons

- Consumer Policy
- Economic Policy
- Financial Markets,
- Financial Institutions, and Fiscal Service
- Financial Sanctions
- Specially Designated
- Nationals List (SDN List)
- Consolidated Sanctions List
- Search OFAC's Sanctions Lists
- Additional Sanctions Lists
- OFAC Recent Actions
- Currently selected
- Complete List of Sanctions
- Programs and Country Information
- Frequently Asked Questions
- OFAC Civil Penalties and Enforcement
- Contact OFAC
- International
- Terrorism and Illicit Finance
- Data and Charts Center
- FAQs

The SDN list has recently been updated. Please Check with FE Magazine to access the latest version of the SDN blocked persons list.

Each list is periodically and they may also be updated if a new list related format or product is offered.

For more updated specific information on this action, follow our Magazine next release date

As part of its enforcement efforts, OFAC publishes a list of individuals and companies owned or controlled by, or acting for or on behalf of, targeted countries.

It also lists individuals, groups, and entities, such as terrorists and narcotics traffickers designated under programs that are not country-specific.

Collectively, such individuals and companies are called "Specially Designated Nationals" or "SDNs." Their assets are blocked and U.S. persons are generally prohibited from dealing with them.

Please contact FEM for more information on Treasury's Sanctions Programs.

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J. Edgar Hoover Building
935 Pennsylvania Avenue, NW
Washington, D.C. 20535-0001
Investigations@fbi.gov

INTERPOL

INTERPOL IP Crime
Unit INTERPOL General Secretariat
200, quai Charles de Gaulle
69006 Lyon, France
Fax: +33 (0) 4 72 44 72 21

NCA National Crime Agency
HM Government

Headquarters:
1–6 Citadel Place,
Tinworth Street
London SE11 5EF
Phone: 370 496 7622

ICC United Kingdom
International Chamber of Commerce
The world business organization

Financial Investigation Bureau
ICC Commercial Crime Services
Cinnabar Wharf
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Gold ETF flows: October 2023



AngloGold Ashanti



CURRENT PROFILE

AngloGold Ashanti, headquartered in Johannesburg, South Africa, is a global gold company with a portfolio of long-life, relatively low-cost assets and differing orebody types in key gold producing regions. The





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WORLD GOLD COUNCIL

Review of the world's 8 biggest goldmining countries

Gold is mined in around 90 countries worldwide. Some of the countries that historically have been top producers continue to be so, including Australia, USA and South Africa. But China is now the world's top producer, having increased productivity significantly since 2008.

Australia

Australia continues to be at the forefront of world gold production. From being the fourth largest producer of gold in 2008, Australia's production has surged to become the country's position as the world's second largest producer of gold in both 2009 and 2010.

Western Australia is responsible for 75% of Australian gold production and also holds approximately two thirds of Australia's 4,500 tonnes of estimated gold resources. Western Australia State Government received royalties from mining of some US$8.14 billion.

Australia has consistently been one of the world's largest producers of gold since its first gold rush, centred on Victoria in 1851. During the 1850's Australia was producing some 40% of the world's gold. The immigration spurred by the rush fuelled further agricultural and industrial development and saw nearly 600,000 people attracted to the state of Victoria.

World production ranking: 2nd 2011 Thomson Reuters GFMS
Annual gold production (tonnes): 214.50 2011 Thomson Reuters GFMS
Percentage of world production: 9.30% 2011 Thomson Reuters GFMS
Gold mine reserves (tons): 220 tons 2010 USGS
Official sector gold holdings (tonnes): 79.95 2011 IMF IFS
value of gold produced (net revenue): $13,960,850,176.02 2011
GDP of country: $1,378,562,222,965.10 2011 World Bank
Estimated value of gold produced as percentage of GDP: ranking 28th 2011
Estimated value of gold produced as percentage of

China

As well as being the world's largest producer of gold, China represents one of the most significant markets for gold consumption.

As well as being the world's largest producer of gold, China represents one of the most significant markets for gold consumption. In 2011, China was second only to India in this regard with demand for 771.5 tonnes of gold, a 17% increase on the previous year. China is also a significant holder of gold reserves, currently behind only USA, Germany, the IMF, Italy and France.

80% of Chinese gold production comes from five provinces: Shandong, Henan, Jiangsu, Yunnan and Fujian. Although China has a large number of relatively small operating mines, consolidation has reduced the number of producing entities from 1,200 in 2002 to 700 at the end of 2010. The country's largest producer is Zijin Mining Company, whose Zijinshan Gold & Copper Mine is the single largest gold producer.

World production ranking: 1st 2011 Thomson Reuters GFMS
Annual gold production (tonnes): 371.00 2011 Thomson Reuters GFMS
Percentage of world production: 13.16% 2011 Thomson Reuters GFMS
Gold mine reserves (tons): 61.09 2011 USGS
Official sector gold holdings (tonnes): 1,054.09 2011 IMF IFS
value of gold produced (net revenue): $16,746,123,561.62 2011
GDP of country: $7,318,499,288,768.41 2011 World Bank
Estimated value of gold produced as percentage of GDP: ranking 38th 2011
Estimated value of gold produced as percentage of GDP



What Are CONFLICT DIAMONDS?

What is a conflict diamond?

Conflict diamonds, also known as blood diamonds, war diamonds, or converted diamonds, are defined by the United Nations as "diamonds that originate from areas controlled by forces or factions opposed to legitimate and internationally recognized governments, and are used to fund military action in opposition to those governments..." Essentially, these diamonds are mined and sold in war-torn areas, with the profits used to fund violent rebellions.

Where do conflict diamonds come from?

The vast majority of conflict diamonds come from countries in southern and western Africa. The first reports of conflict diamonds were published in 1998 by Global Witness, and revealed the role that diamonds played in funding the rebels of the National Union for the Total Independence of Angola (UNITA) in their war against the government. Angola, the Democratic Republic of the Congo, and Sierra Leone are the most widely mentioned countries of origin for conflict diamonds, although other African countries including Côte d'Ivoire, Zimbabwe, and Liberia have also been involved in the practice.

What's being done about it?

In 2003, the UN established the Kimberley Process Certification Scheme (KPCS) to prevent the proliferation and sale of conflict diamonds. The diamond industry is very serious about self-policing at all levels of the supply chain. All major rough diamond producers, exporters, and importers are now members of the KPCS, and any diamond dealer who is found to be non-compliant is often blacklisted. Their reputation is severely damaged, and dealers and jewelers will be very hesitant to do business with them. Despite criticism, the Kimberley Process has been quite successful in increasing sales of legal diamonds and discouraging the trade of conflict diamonds.

How many conflict diamonds are out there?

Once a diamond is cut, it is very difficult to tell where it came from. However, the number of conflict diamonds in circulation has drastically decreased over the past twenty years. At the peak of the Sierra Leone conflict, it is estimated that conflict diamonds accounted for between 4% and 15% of the global diamond trade. Currently, the World Diamond Council claims that less than 1% of diamonds are conflict diamonds.

How can I make sure my diamond isn't a conflict diamond?

Some retailers, like Brilliant Earth, specialize in conflict-free diamonds. If a jeweler is compliant with the Kimberley Process, he or she should be able to show you a diamond's System of Warranties statement. You don't have to avoid all diamonds from Africa; in fact, many of these countries rely on the legal diamond trade to finance schools, infrastructure, and growth. When diamond shopping, ask the store owner about the process it uses to guarantee its diamonds are conflict-free.

He or she should be able to confidently discuss the origins of the diamonds and gemstones sold at the store.



About The Format

Beginning January 2014, GIA's benchmark laboratory reports will have a new look. They'll contain the same trusted grading and identification data in an easier-to-read format. The reports will also contain enhanced security features and unique QR codes providing direct access to Report Check for quick report verification. The new reports consume less paper and other materials to help clients reduce their storage and postage costs.

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