



Welcome.

Thank you for having us. This folder is **yours**: to study, calmly.

Read it, show it to your family and your partners. Show it to your accountant.

There is nothing to sign today. This is an invitation, not a sale. Inside we explain what we do, how it works, and why it's **free** for the first businesses.



An invitation to the beta

Why we do it, why it's free, and the market.



The system, part by part

Your business's 9 parts, with real screens.



The deal and your selection

What you get, what you give, and how to choose.

The AI4Oro team

Esli María Altamiranda Chávez · +57 310 723 4478 · esli.altamiranda@ai4n.org



A lot of cash. Your system should always know it.

You buy gold, sell jewelry, pawn and pay — all day, in cash. At the end of the day, do you know how much you have left to buy gold tomorrow? **AI4Oro brings it all into one place.**



Always know your cash

How much you hold now, per shop and total — with no counting by hand.



Careful records, by design

Every buy, sale and pawn kept with support for the DIAN, the UIAF and RUCOM.



The same order across your shops

One or several locations, with clear books in each.

How to read this folder.

Take your time. Read it front to back and **tick (✓)** the parts that help you. At the end you choose what you want us to build: the complete system, or just what you need.

01-03 **Welcome**
Why, and how to use the folder

04-06 **The invitation**
Why it's free, and the market

07-08 **The system**
The 9 parts · complete or à la carte

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Compliance, your money and your data

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Your selection and next steps

15-23 **The system inside**
The 9 parts, with real screens

24 **Your notes**
For you and your accountant

Study it calmly, with whoever you like.

Take it to your family, your partners and your accountant. There's no rush — take the days you need.

An invitation, not a sale.

We're building AI4Oro for Colombia's gold shops. Before we open it to the whole country, we're choosing **only 3 businesses** to finish it with — in the real world, with real gold and real cash.

3 Only 3 businesses in the beta.

You're invited to be one. Each business can have one or several shops. We're choosing carefully.

1

NOW · 30-60 DAYS

Beta — you use the complete system, free, and we learn your business.

2

REST OF 2026

Preparation — we refine everything with the first businesses.

3

JANUARY 2027

Launch — Córdoba first, then the rest of the country.

Why free?

We learn more from one real shop using it every day than from a year of guessing. Your operation makes the system right for every gold shop in the country.

YOU GET

The **complete system**, built for your business, **free through 2026**. And support, at no cost.



WE GET

To learn from your real operation, and **your success story** when we launch.



Free through all of 2026

The whole system and support, at no cost.



Founder's price in 2027

If there's a cost, you get a discount on the market price for being among the first.



Built for you

We build it around the way you work, in your own shop.

No fine print.

What you see is what it is. And if it doesn't fit later, no harm done.

A big market, almost invisible.

Colombia has thousands of gold shops. Most still work with notebooks. We're starting here, in **Córdoba**.

7,000–10,000

compraventas and pawnshops in Colombia.

155

what we found online in Córdoba (22 of 30 municipalities).

5 → 12

in Ayapel: 5 show up online, but there are about 12 on the ground.

300+

gold shops we estimate are real in Córdoba.

In Córdoba: what shows up online vs. what really exists

155 online

300+ real (estimate)

Córdoba is gold country — Ayapel, Puerto Libertador, San José de Uré. Here gold moves every day, and most gold shops still work with a notebook. That's why we start here.

Sources: national press (Semana, Pulzo, La República) for Colombia; AI4Oro field study in Córdoba, 2026. Córdoba figures are estimates.

Your whole business, in 9 parts.

The nine parts group into three. Take them all, or only what you need.

1 Daily operation — the counter, every day



Buy gold

Weigh, see the price, and pay.



Sell jewelry

Sell to the customer at the counter.



Pawn jewelry

Lend against a pledge, with alerts.

2 Your money & your gold — what you hold and move



Daily cash

Your cash, bank and capital.



Investors

Deposits, interest and capital.



Gold inventory

How much gold you hold, and its value.

3 Backing & control — your books and the law



Compliance

UIAF, RUCOM and withholding.



Accounting

Your books, on their own.



Reports

Your numbers, clear.

The complete system, or just what you need.

You can start with the parts that help you most. But **everything connects**: what happens at the counter flows straight into your books. That's why the complete system does more.



Buy and sell

Every counter movement.



Daily cash

In and out of your cash.



Accounting

Your books build themselves.



Reports & compliance

Ready for you and the law.

You decide. In the last part of this folder we show you each one inside — **tick the ones you want.**

The more parts you take, the more the system does on its own.

Record once at the counter, and your cash, accounting and compliance build themselves.



Careful records, by design.

AI4Oro keeps your data well from day one. What the law asks of you, organized and on time.



A support document on every buy

With the seller's ID and RUCOM status. Withholding applies when it should.



UIAF and RUCOM, organized

Your periods and sellers up to date, with no last-minute scramble.



Audit log and laundering alerts

What was done and when, never erased. And alerts when something looks off.

AI4Oro prepares and organizes. You and your accountant review and file.

We keep careful records by design, but this is not compliance advice. This page is for your accountant.



Your money and your data, safe.

Your cash reconciles, and your data is yours. No surprises and no fine print.



Your cash always reconciles

Every action is saved in the audit log; what was done and when.



100% yours, never shared

Your data belongs to you. We share it with no one, for any reason.



Export anytime

Take all your information with you whenever you want.



A single admin, for now

When you ask, we separate permissions by person.



Made for your business.

We shape it to the way you work — not the other way around.



Across your several shops

One or many, with the same order in each location.



24/7 local support

With our team, here in Ayapel. We speak your language.



Everything in Spanish, simple

Made for your staff, with no strange words.



Needs internet

The system works connected.



Our deal.

✔ WHAT YOU GET

- ✓ The complete system, built for your business.
- ✓ Free through all of 2026.
- ✓ 24/7 support with a local team.
- ✓ In 2027, a preferential founder's price.

✦ WHAT YOU GIVE (WHEN YOU'RE HAPPY)

- ✓ A feature on our website.
- ✓ A couple of short testimonials.
- ✓ A LinkedIn recommendation.
- ✓ A short video — we bring a camera crew to your shop.

It's a deal on a handshake. There is no contract to sign.

What if I want to invest?

Some partners ask about investing to help us grow faster. That door is open, and beta partners are first. But today the most valuable thing is getting the product right with businesses like yours. Value and equity, we discuss later.

What do you want us to build?



The complete system

Recommended — the 9 parts, connected.

Or tick only the parts you need:

1 · DAILY OPERATION



Buy gold



Sell jewelry



Pawn jewelry

2 · YOUR MONEY & YOUR GOLD



Daily cash



Investors



Gold inventory

3 · BACKING & CONTROL



Compliance



Accounting



Reports

YOUR BUSINESS DETAILS

Business name _____

Number of shops _____ Employees _____

System you use today _____

Let's talk.

When you finish studying the folder, we talk with no commitment. Pick your parts and we show you the system **live, with your numbers**. And on the last pages you'll see each part inside.



Personal attention

A local team, here in Córdoba. We answer quickly.



No commitment

If you like it, we begin. If not, no harm done.



Shall we talk?

Scan the code or write to us.

ai4oro.co

Eslí María Altamiranda Chávez · +57 310 723 4478 · esli.altamiranda@ai4n.org

01 Buy gold

The miner comes to the counter. You **weigh**, see the **purity (ley)** and the **day's price**, and **pay**.

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Buy gold

The miner arrives. Weigh, check the day price, pay.

1 Weighing

Weight (grams) *

↕

2 decimals · raw gold

Form

Raw
▼

fine-gold milésimas

Purity

Fine · 24k
▼

fine-gold milésimas

Day price (COP/g)

Set by the owner
\$355.000
/g

International price minus 20%. Same across all shops.

2 Value

Computed value (weight × purity × price)
\$0

Amount to pay (adjustable) *

WHAT IT DOES FOR YOU

- ✓ Value computed automatically: **weight × purity × price** .
- ✓ Withholding applies when it should.
- ✓ The support document is kept, with seller ID and RUCOM.

Replaces: **the purchase notebook**.

I want this for my business

02 Sell jewelry

Sell jewelry to the customer, at the counter, quickly.

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Sell jewelry

Retail jewellery sale at the counter. Wholesale gold sale is in Caja → Bank & capital.

Value

Sale amount *

Detail

Payment

Efectivo Nequi BANCO Bancolombia BANCO

WHAT IT DOES FOR YOU

- ✓ Value and payment land in the cash drawer.
- ✓ Cash, Nequi or Bancolombia.
- ✓ Wholesale gold sales too.

Replaces: **the handwritten invoice.**

I want this for my business



03 Pawn jewelry

Lend against a pledge, without losing track of due dates.

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Pawn jewelry

Loans against collateral · 66 active · tap a contract to manage.

+ New pawn

DUE SOON (≤15 DAYS)

2

remind the client

OVERDUE

11

past due

READY TO FORFEIT

35

past term + grace

ACTIVE

66

active contracts

To handle

Due, overdue or ready to forfeit — tap to manage.

CONTRACT	CLIENT	LOAN	ISSUED	STATUS
CT-5002	LUIS MENA <small>71270193</small>	\$1.169.000	2025-01-04 · 3m	Forfeit
CT-5006	JULIO PALACIOS <small>71694583</small>	\$310.000	2025-01-10 · 3m	Forfeit

WHAT IT DOES FOR YOU

- ✔ It warns which pawns are due soon and which are ready to forfeit.
- ✔ Each contract, with its term and interest.
- ✔ A "to handle" list every day.

Replaces: **the pawn notebook**.

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04 Daily cash

Know, at any moment, how much cash you have to buy gold tomorrow.

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Daily cash Expenses Bank & capital

Daily cash

Shop: Oro Flow · Centro

View day

06/16/2026

OPENING CASH	CASH IN	CASH OUT	CASH IN DRAWER
\$1.751.738	+\$3.109.000	-\$3.919.500	\$941.238 strong

Record an expense

Day expenses: transport, cleaning, utilities. Paid from cash.

WHAT IT DOES FOR YOU

- ✓ Close the day with no math by hand; it flags any difference.
- ✓ Bank and capital, included.
- ✓ Per shop and consolidated.

Replaces: **counting by hand and the cash notebook.**

I want this for my business



05 Investors

Your investors' money, in one place and clear.

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- 📁

Investors

+ Record movement

All investor cash — money in and money out — in one place.

RECEIVED FROM INVESTORS
\$1.4B
Cash in · 176 deposits

PAID TO INVESTORS
\$1.3B
Interest \$39.0M · capital \$1.2B

OUTSTANDING CAPITAL
\$210.7M
Capital still owed

INVESTORS
6
with capital in the business

Cash movements

314 movements

Money in and money out, in order.

DATE	INVESTOR	SHOP	FLOW	AMOUNT
2026-06-12 15:00	LUCIA SERPA <small>Capital return</small>	Cuturú	Out	-\$12.838.000
2026-06-10 15:00	MARTHA VEGA <small>Capital return</small>	Cuturú	Out	-\$16.876.492

WHAT IT DOES FOR YOU

- ✓ What comes in (deposits) and the interest you pay.
- ✓ The capital you still owe.
- ✓ The history of every movement.

Replaces: **paper agreements.**

I want this for my business

06 Gold inventory

See how much gold and jewelry you hold, and what it's worth.

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Gold inventory

Raw gold stock per shop and forfeited items available for sale.

<small>CENTRO</small> 3.085,08 g <small>\$1.1B approx.</small>	<small>MERCADO</small> 203,8 g <small>\$72.3M approx.</small>	<small>LA Y</small> 2.242,61 g <small>\$796.1M approx.</small>	<small>PUERTO</small> 184,86 g <small>\$65.6M approx.</small>
<small>PLAZA</small> 1.991,96 g <small>\$787.1M approx.</small>	<small>EL CRUCE</small> 2.759,9 g <small>\$979.8M approx.</small>	<small>SAN JORGE</small> 591,58 g <small>\$218.0M approx.</small>	<small>CUTURÚ</small> 3.391,98 g <small>\$1.2B approx.</small>
<small>CECILIA</small> 2.707,15 g <small>\$961.0M approx.</small>	<small>PUEBLO NUEVO</small> 1.119,36 g <small>\$397.4M approx.</small>		

WHAT IT DOES FOR YOU

- ✓ Per shop, and what it's worth today.
- ✓ Ready to sell or melt.
- ✓ No surprises in the count.

Replaces: **the manual count.**

I want this for my business

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07 Compliance

Your data ready for the **UIAF, RUCOM and DIAN**.

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Compliance

Facts and dates to help you organize. Filing and compliance with UIAF, RUCOM and DIAN are done by you with your accountant or attorney.

UIAF calendar (gold buy & sell)

This demo does not file with the UIAF. You or your accountant file via SIREL.

PERIOD	STATUS	TX	SIREL FILE
2025 · ene-abr	Period closed	8.968	Generate .txt example
2025 · may-ago	Period closed	9.756	Generate .txt example
2025 · sep-dic	Period closed	10.714	Generate .txt example
2026 · ene-abr	Period closed	8.836	Generate .txt example
2026 · may-ago	In progress	3.849	Generate .txt example

WHAT IT DOES FOR YOU

- ✔ Your periods organized and sellers verified (RUCOM).
- ✔ The withholding that applies.
- ✔ Money-laundering prevention alerts.

Replaces: **putting it all together at the last minute.**

I want this for my business



08 Accounting

Your books **build themselves**, with every movement.

The screenshot shows the Oro Flow Accounting interface. At the top, there's a navigation bar with the Oro Flow logo, a dropdown menu for 'Oro Flow · Centro', and a 'CASH NOW' widget showing '\$941.238'. Below this is a status bar indicating 'Demo · sample data · everything stays on this device'. The main content area has tabs for 'Statements', 'Ledger', 'Reconciliation', and 'Certification'. The 'Statements' tab is active, displaying the 'Accounting' section. A 'Year' selector is set to '2026'. A large text box contains a disclaimer: 'Auto-generated from the transaction ledger. Demo view to speed accountant review. Cost of sales is margin-estimated (not opening inventory + purchases - closing); the accountant validates it with the inventory valuation. The figures and accounting framework (NIF Group 3 — microbusinesses) are confirmed and certified by a public accountant. It does not replace official financial statements.' At the bottom, there are two buttons: 'Income Statement' (with '2026' next to it) and 'Balance Sheet' (with 'as of today' next to it).

WHAT IT DOES FOR YOU

- ✓ Income statement up to date and a balanced balance sheet.
- ✓ What still needs support, flagged.
- ✓ Ready for your accountant.

Replaces: **Excel and loose invoices.**



I want this for my business

