

Investapedia is a specialized company for trading in small and large quantities of investment metals and the first authorized importer of investment gold with 100% Macedonian founding capital in the country and the world.

With each purchased gold bar you receive an authorized certificate of quality and authenticity, which brings two benefits to the buyer of investment products:

1. Security when purchasing gold bars (confirms originality, purity and weight).
2. Guarantees easy convertibility (exchange for money). Gold bars from gold refineries that are on the GOOD DELIVERY (LBMA) list are monetized without additional checks - anywhere in the world.

- What is investment gold and what is it for?

Dear customers, Investment gold is pure gold. It also has the highest possible purity of 999.9, which is obtained in strictly controlled industrial production processes. It is used as an investment instrument for effective protection of money from inflation.

- How does investment gold protect money from inflation?

Gold protects money from inflation by increasing its value. The value of gold has a continuous progression over time. As a rule, the growth of the value of gold is higher than the inflation rate.

- What are the competitive advantages of gold compared to other forms of property?

As the most important advantages of gold, we can point out the following facts:-
Absence of all tax burdens:- VAT=0%- Property tax =0% - Liquidity at the highest level.-
Depreciation and maintenance costs =0.00. – Minimal costs for safe storage.

- Can I sell the investment gold I buy?

The investment gold you buy from us becomes your personal property, which you can freely dispose of without restrictions. You can also earn anywhere in the world. We always guarantee the redemption of all products purchased from us, at publicly available preferential prices.

- Can I get a discount when I buy a larger amount of investment gold?

No reputable investment center in the world can give a discount when buying investment gold. The reason is the average profit margin of the distributor, which is 1.5-3%. The reserved price becomes a fixed value. No advance payment is required for a price reservation. The same also implies your credibility and respect for the agreed price. The reserved price can wait for you until the end of the working day. If you want to buy at the current price, but you are not able to visit us, we can make a calculation for you on the basis of which you will make the payment to our transaction account in MKD. In this way, you have made a purchase at a price that suits you. After payment, the product is immediately reserved for you at the same price you reserved.

NOTE: if a certain company happens to offer a discount for purchasing a larger quantity of gold, it is a phenomenon known in economics as DUMPING. Dumping is a strategy of offensive protectionism, where as a practice, the sale of products occurs below the real value. Dumping is carried out by companies when they want to conquer a new market. The World Trade Organization (WTO) has identified dumping as a dangerous phenomenon and allows member states to introduce anti-dumping measures as soon as they identify such a problem. Dumping is a form of unfair competition and most often ends negatively for the company that implements it. Consequently, if buying gold is a two-way process, when the time comes to monetize the product, such companies have not proven to be a credible partner, since they usually pay lower than market purchase prices for the product, to compensate for the loss formed by the dumping strategy.

- Does the reserved price mean that at the time of reserving the price for a certain product I have purchased it?

That's right. When you reserve a price for a certain product, you have purchased it at that moment. The collection and payment can be made at the agreed time.

- How long is the price reservation valid for?

The reserved price is valid until the end of the working day. Therefore, this means that you must visit us by the end of the working day and pay for the product. If you are unable to visit us on the day of the reservation, and the price suits you, you can request a pre-calculated instruction (payment instruction) with which you will make the payment to our current account. In this way, you have automatically purchased the product. The paid product is immediately reserved for you.

- How is it that the price of gold does not change for days at some companies?

Such companies carry out so-called unforeseen sales of products. This means that after import they form selling prices for the products and change them only if it is in their interest. Trusting such companies carries risk. With the same you cannot determine a favorable moment for buying and paying for gold. Such companies are a bad choice for investment.

-How do I pay for gold when buying in advance?

Payment is made without cash, i.e. by direct payment to our current account in denars specified in the pro forma invoice submitted to you. This payment method is made through authorized financial institutions for making payments (banks, post offices, payment institutions).

- Is there a limit to how much gold an individual can buy?

When the payment is made to our current denar account, there is no type of regulatory restriction, which means that the amount can be unlimited.

- Can another person buy gold for me?

The payer of the product is always the acquirer of it. The purchase can be made by another natural person for you with a notarized authorization for the purchase in question - to make a payment and take over. (The Authorization must be notarized).

- Can I pay for investment gold with a card?

Considering that we want to offer our clients the best purchase prices for investment gold, we are actively working to optimize our cost base and accordingly do not offer the possibility of using payment/credit cards when making purchase transactions.

- How long has your company existed?

We were founded in 2019. Through credible operation in the market, we concluded that the economic activity we carry out requires the highest degree of responsibility in society. Thanks to credible performance in the market, professional management, your trust, the trust of one of the world's largest brands for the production of precious metals, we work responsibly and confidentially.

- Do you provide a service for storing gold purchased from you?

We do not provide gold storage services. Gold is an asset that is resistant to various types of socio-economic disruptions. As such, gold should be close to you in times of crisis. For storing gold under normal circumstances, we recommend safe deposit boxes at commercial banks. In crisis situations, we recommend another method of storage that you consider safe, since in such situations access to commercial bank vaults is difficult.

- At what price will I be able to sell investment gold, if I need to monetize it (gold in money)?

Redemption values are monitored within a guaranteed range of 2.5% to 3%, below the stock exchange price per gram of gold, which is CONSTANT.

- Can I make a profit on gold?

The basic functional value of gold is to preserve the purchasing value of money. Nominally, we can talk about earning, and in essence about protecting the purchasing value of money. The growth in the value of gold over time eliminates inflation. As a rule, gold grows stronger than inflation. When inflation is more intense than the increase in the value of gold, it is a signal that something is wrong in the world markets. In such situations, a progressive movement of the value of gold is expected in the future.

- When is the best time to buy gold?

The best time to buy gold is when you have free capital, with which you do not plan to engage in business in the next few years. For example: If in 2029 we observe the movement of the value of gold in 2025, we will conclude that every moment to buy in 2025 was good in relation to the value of gold in 2029.

- I live and work abroad. Is it better to buy gold abroad or in the Republic of North Macedonia?

If you plan to permanently maintain your business and life interests abroad, it makes sense to buy gold abroad. If you plan to make the Republic of North Macedonia the center of your life interests in the future, you should make the purchase in North Macedonia.

- Can legal entities purchase investment gold and do they pay any taxes?

Legal entities often purchase investment gold as an instrument for protecting business accumulation. The difference between the sale and purchase value is included in the total business accumulation (profit) of the legal entity, which is taxed in accordance with the Law on Corporate Income Tax. The tax rate is 10%.

- Does the purchase of investment gold by a legal entity count as expenses and does it reduce its business profit?

By purchasing investment gold, one form of property (money) is converted into another form of property (investment gold), which is recorded in the business documentation of the legal entity through the appropriate accounting records. Such an investment is not included in the business expenses of the legal entity that does not sell investment gold and as such does not reduce its business profit.

- I am the owner of a company. Does the gold purchased by my company belong to me as the founder?

Gold paid for by the legal entity (firm) after liquidation of your company will be ownership of the owners of the legal entity.

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