

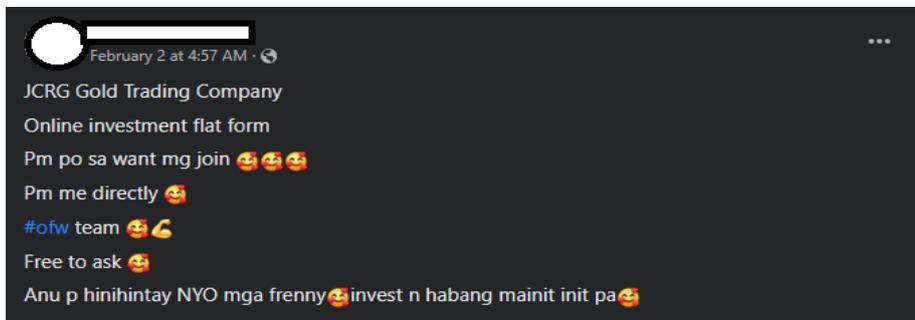
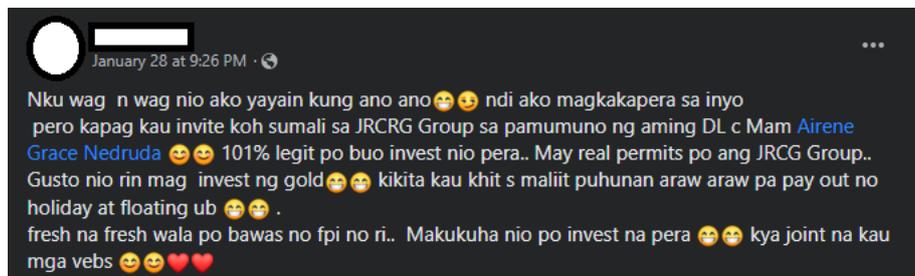
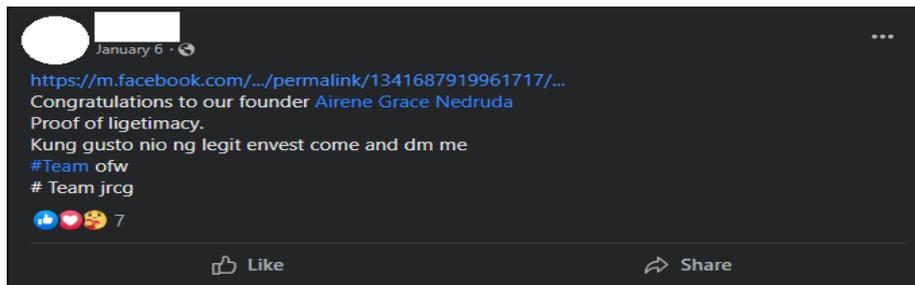


## ENFORCEMENT AND INVESTOR PROTECTION DEPARTMENT

### SEC ADVISORY

Based on information received by the Commission, individuals claiming to represent **JCRG GOLD TRADING** are enticing the public to invest their money in said entity.

As posted by various individuals on Facebook, **JCRG GOLD TRADING** offers investments in different types of gold. To learn more about the investment scheme of **JCRG GOLD TRADING**, interested individuals must directly message the persons offering investment for said entity.



After inquiring from said individuals the type of investments offered by **JCRG GOLD TRADING**, they would proceed to send photos explaining the different types of investment plans as illustrated below:

**3 WAYS TO GROW YOUR MONEY COMPLANS**

**JCRG GOLD TRADING (BUILD YOUR DREAMS)**

**CHINA GOLD COMPLAN**  
500 WILL BE 750 IN 15 DAYS TIME

500 IN 15 DAYS TIME 750  
10,000 IN 15 DAYS TIME 15,000  
50,000 IN 15 DAYS TIME 75,000  
100,000 IN 15 DAYS TIME 150,000

**SAUDI GOLD COMPLAN**  
500 WILL BE 1,000 IN 21 DAYS TIME

500 IN 21 DAYS TIME 1,000  
10,000 IN 21 DAYS TIME 20,000  
50,000 IN 21 DAYS TIME 100,000  
100,000 IN 21 DAYS TIME 200,000

**JAPAN GOLD COMPLAN**  
500 WILL BE 1,500 IN 27 DAYS TIME

500 IN 27 DAYS TIME 1,500  
10,000 IN 27 DAYS TIME 30,000  
50,000 IN 27 DAYS TIME 150,000  
100,000 IN 27 DAYS TIME 300,000

**MODE OF JCRG PAYMENTS**

**JCRG GOLD TRADING (BUILD YOUR DREAMS)**

**BPI**  
858-9388-977  
**AIRENE GRACE NEDRUDA**

**BDO**  
0044-3053-7987  
**AIRENE GRACE NEDRUDA**

**UnionBank**  
1093-2406-3986  
**AIRENE GRACE NEDRUDA**

**PayMaya**  
0935-242-1174  
**AIRENE GRACE NEDRUDA**

**FOUNDER:**  
**AIRENE GRACE NEDRUDA**  
**ANY REMITTANCES:**  
**AIRENE GRACE NEDRUDA**  
0935-242-1174

An interested individual will then send their investment through any of the banks provided above and later receive the returns through the same payment channels.

In this regard, the public is made aware that an “investment contract,” which is a form of security, exists when there is an investment or placement of money in a common enterprise with a reasonable expectation of profits to be derived from the efforts of others which is prominent in the scheme of **JCRG GOLD TRADING**

As such, the Securities Regulation Code (SRC) requires that said offer and/or sale of securities must be duly registered with the Commission and that the concerned entity and/or its agents should have the appropriate registration and/or license to sell such securities to the public.

The transactions entered by **JCRG GOLD TRADING** are considered “investment contracts” and must be registered with the Commission. The elements are all present as there is an investment of money into the common enterprise known as **JCRG GOLD TRADING** with the expectation of profits depending on the amount of money invested. The profits are also realized without any action from the investor other than to invest their money in **JCRG GOLD TRADING**.

Furthermore, the investment scheme of **JCRG GOLD TRADING** has the characteristics of a Ponzi Scheme because of the promise of an exorbitant rate of return with little to no risk at all to the investors as exemplified in the case *People of the Philippines vs. Palmy Tibayan and Rico Z. Puerto* (G.R. Nos. 209655-60, 14 January 2015). The offering and selling of investment contracts using the “Ponzi Scheme”, which is fraudulent and unstable, is NOT a registerable security. The Commission will not issue a License to Sell Securities to the public, persons or entities engaged in such business or scheme.

The records of the Commission show that **JCRG GOLD TRADING is NOT REGISTERED with the Commission as either a corporation or a partnership. Furthermore, JCRG GOLD TRADING is NOT AUTHORIZED to solicit investments from the public since it has not secured**

prior registration and/or license from the Commission as prescribed under Sections 8 and 28 of the SRC.

Hence, the public is advised **NOT TO INVEST** or **STOP INVESTING** in any investment scheme being offered by any individual or group of persons allegedly for or on behalf of and to exercise caution in dealing with any individuals or group of persons soliciting investments for and on behalf of it.

Those who act as salesmen, brokers, dealers, agents, representatives, solicitors, operators, promoters, recruiters, uplines, influencers, endorsers, abettors and enablers or claim to act as such **JCRG GOLD TRADING** in selling or convincing people to invest in the investment scheme being offered by said entity including solicitations and recruitment through the internet may be prosecuted and held criminally liable under Section 28 of the SRC and penalized with a maximum fine of Five Million pesos (P5,000,000.00) or penalty of Twenty-one (21) years of imprisonment or both pursuant to Section 73 of the SRC.

Also, those who invite or recruit others to join or invest in such venture or offer investment contracts or securities to the public may incur criminally liability, or otherwise be sanctioned or penalized accordingly as held by the Supreme Court in the case of *Securities and Exchange Commission vs. Oudine Santos* (G.R. No. 195542, 19 March 2014).

Should you have any information on any recruitment or securities solicitation activities being undertaken by persons or group of persons claiming to represent **JCRG GOLD TRADING**, you may send your reports to the **Enforcement and Investor Protection Department** through email at [epd@sec.gov.ph](mailto:epd@sec.gov.ph).

For the guidance of the public.

Makati City, 21 February 2023.