

ABILITIES FINANCE

Private Capital Arrangement – Lender Onboarding Documents

DOCUMENT 6 OF 12

PROMISSORY NOTE

Purpose: The core legal agreement governing the private lending arrangement between the Lender and Abilities Finance, including loan amount, profit-sharing terms, withdrawal rights, reporting obligations, and risk disclosures. Governed by the laws of the State of Wyoming.

Parties

This Promissory Note (“Note”) is entered into as of _____ (“Date of Execution”) by and between:

BORROWER: Abilities Finance, represented by Czar J. Kijana, Founder

LENDER: _____ (“Lender”)

1. Principal Amount

For value received, the Borrower promises to pay to the order of the Lender the principal sum of \$_____ (the “Principal”), subject to the terms and conditions set forth in this Note.

2. Profit Sharing

In lieu of a fixed interest rate, compensation for this loan shall be based on a profit-sharing arrangement derived from the Borrower's cryptocurrency trading activities.

Profit Split: When trading generates a net profit during a reporting period, 80% of the Lender's proportional share of that profit shall be distributed or credited to the Lender, and 20% shall be retained by the Borrower.

Proportional Calculation: The Lender's share of total pool profits is calculated based on the Lender's Principal as a percentage of the total lending pool managed by the Borrower at the time of the calculation.

Loss Periods: Profit sharing only occurs when there are actual net profits. In periods of loss, no distribution is made and no fee is charged by the Borrower.

3. Risk of Loss

The Lender acknowledges that the Principal is at risk. Cryptocurrency trading is highly volatile. In the event of severe trading losses, the Borrower may be unable to repay the Principal in full or in part. This Note is unsecured and is not backed by any collateral.

4. Withdrawals

The Lender may request a full or partial withdrawal of the Principal at any time without penalty by submitting a completed Withdrawal Request Form. Upon receipt, the Borrower shall return the requested funds. If open trading positions must be closed to facilitate the withdrawal, the Borrower will communicate a clear timeline, typically within a few trading days. In extreme market conditions, the Borrower and Lender will agree on a reasonable timeline to minimize trading losses during liquidation.

5. Reporting

The Borrower agrees to provide the Lender with a monthly performance report detailing trading profit or loss, profit-share calculations, and any material events. In the event of a significant loss, the Borrower will contact the Lender directly before the monthly report is issued.

6. Relationship Acknowledgment

The Lender reaffirms that they have a genuine, pre-existing personal relationship with Czar J. Kijana and that this Note constitutes a private lending arrangement, not a public securities offering.

7. Governing Law

This Note shall be governed by and construed in accordance with the laws of the State of Wyoming, without regard to its conflict of law provisions.

Execution

IN WITNESS WHEREOF, the parties have executed this Promissory Note as of the date first written above.

LENDER:

Signature: _____ Date: _____

Printed Name: _____

Address: _____

BORROWER:

Signature: _____ Date: _____

Name: Czar J. Kijana

Title: Founder, Abilities Finance

Governing Law: State of Wyoming

CONFIDENTIAL — Abilities Finance Private Capital Arrangement