

WHITEPAPER



**INSPIRED BY A TRUE STORY,
OUR STORY, YOUR STORY!**



THE BIG PICTURE

The world we live in today

Take a moment and answer this question: WHAT IS LIFE? Do you feel like you are living or are you mostly surviving? We, as people, are being taught from a very young age that we have to go to school, get a good job, have a family and work until we die.

Nobody tells us much about how we can make the most out of the years we have on Earth and nobody ever helps us enrich our lives with good deeds, the kind that makes us feel WE MAKE A DIFFERENCE IN THIS WORLD! We spend our entire lives going from our homes to our offices, back and forth, and think this is the best part of it all. Still, if you are living in the modern world, many are unhappy with their life.

Lots of people complain about how much money they earn or, how the social system works.

Truth is, the reality is way different than the one we know of. If you think your life is hard, you might want to think again: just as you are reading this, people die from hunger.

In fact, every 3 seconds somebody dies because of extreme poverty – lack of food or access to basic medical care, and other causes. How many have taken action to solve this global catastrophe?

If you don't live among these people, we have no idea how their lives are, but we know, because WE HAVE BEEN HERE FOR MORE THAN 12 YEARS LIVING BETWEEN THEM!

Around the world, 690 million people regularly go to bed hungry, according to a report from the United Nations food agencies, this accounts for 8.9% of the world population.

In Sub-Saharan Africa, almost 22% of the population fight undernourishment. This is not just a phenomenon observed in underdeveloped countries but also a major issue identified in various developing countries, for example, in India, where even after the national economic growth the percentage of undernourished population is around 14%.

Hunger affects people that live in poverty within places and countries with social, political, and demographic instability. Here, the environment is unsafe as they have little to no access to water, sanitation, hygiene products, health services and education. All these factors contribute directly- or indirectly to amplify starvation rates.

And things take a turn for worse as small farmers, herders and fishermen who produce about 70% of all the global food supply, are especially vulnerable to hunger, as poverty is most acute among rural populations.



On the other hand, approximately a third of all the food produced worldwide is lost or wasted, this amounts to about 1.3 billion tons per year, worth approximately \$1 trillion each year.

What happens with all this food that is being wasted? Nothing! it just pollutes the environment we live in. But if only a quarter of the food currently wasted would be saved, it would feed almost 870 million hungry people. For instance, in Makoko, the biggest settlement built on stilts along the lagoon, things are worse because of the civilized communities in the proximity. All the garbage in the waters comes from the civilized communities around. And this is another harsh truth nobody talks about. The more developed a country is, the more it pollutes and destroys the planet.

Moreover, they received no money from the Governments and until a few years ago, they had no access to education. From all the money gathered, the community received... nothing. But nobody understands how this works unless they live it by themselves. For these people in such communities, education becomes an enabler for creating a better life: once education mixes with a necessity, great things come to life.

This is how all the major discoveries were made, by having access to information and trying to meet a need. And through all the knowledge we possess, we have the means for creating an ecosystem to offer people access to all these benefits.





And you haven't found out everything yet: meanwhile people in developed countries throw away so much food, as we've told you previously, there are parts of the world where people do incredible things for a living, they risk their lives everyday just to feed their families. In Indonesia, people go inside a volcano at night to mine sulfur, so they can get a few dollars for it, just to do it again the next day.

Others climb coconut trees with no safety equipment or shoes to harvest coconuts or break rocks for a \$18 monthly payment. All these risk-associated activities affect their physical wellbeing, sometimes even suffering with preventable medical conditions like arthritis, various forms of poisoning, and even blindness.

In the Philippines, people risk their lives deep-sea fishing at depths between 65 to 100 feet, with no rescue team, no reserve oxygen tank and no regulated diving equipment.

In Bangladesh, there are villagers who scavenge rice from rat's holes so they can raise their children.

The sadder truth is that not only adults risk their lives by practicing these jobs, children too. From farming, shoe-making, to forestry, livestock-herding and even illegal gold mining, most of these children are engaged in life-threatening jobs from a very young age.

And many of us remain uninformed about such matters in places like Africa, Asia or even South America, because we live in modern cities, far away from where it requires risking one's own life or that of loved ones to earn a basic living.



But how different is actually our life?

Even though we don't have to do these kinds of jobs, the world we live in today and the traditional financial system does nothing to offer us the lives we want. Moreover, it takes as much as it can from us: the more we have, the more we give back to the governmental institutions and nobody benefits from that money. In fact, we all deal with monthly expenses: recurring living expenses (rent, mortgage), car payment, utilities, groceries, clothes etc. At the end of the month, we don't have any profit (a financial gain, the difference between the amount earned and the amount spent in buying, operating, or producing something). And all these happen because we PAY TAXES ON EVERYTHING! Do you have a house to live in? Taxes!

Do you use our own car to drive to work? Taxes! Do you own some land? Taxes! Or did you think that rich people borrow money because they cannot afford to buy what they want? They choose to borrow because LOANS ARE TAX FREE! In fact, 4.6% of ALL DEBT is held by the top 1%. But they know a secret you don't: you don't pay taxes on an asset until it produces money. And that is why it is smarter to borrow money to invest in assets, not liabilities! But the governments know all these and in case you were wondering why don't they step in, the answer is simple: the more debt there is, the more money is being created!

The goal is to invest in assets, not liabilities, which means you have to invest in things that generate income, not in liabilities, where you are in debt to somebody or something else. But the difference between you and the top 1% is that they have an advantage of always being eligible when taking a loan, whereas if you as an individual/ small business are interested in applying for a loan on a new property, you have to "convince" the bank you are eligible for the loan. Basically, you have to prove to the bank you have an asset you can use as a guarantee for the bank to offer you the loan. And once the bank decides you are eligible, every other bank- or financial institution will think the same. Then you will be able to get more loans from the bank and use THEIR money to satisfy your needs.

And THIS IS EXACTLY THE SYSTEM WE WANT TO INTRODUCE IN THE CRYPTO WORLD! But you will find out more about this below.



We are THE SOLUTION MEET QOMMODITY!

We are present in Sierra Leone from 2009 through our partners from Tandem Liber Holdings and have proven resources. NI43-101 is a professional code of practice that sets minimum standards for Public Reporting of minerals Exploration Results, Mineral Resources and Ore Reserves. It is developed by the Canadian Securities Administrators and is a rule that governs how companies disclose scientific and technical information about mineral projects to the public in Canada).

But our goal is not to use these resources to destroy the planet. ON THE CONTRARY, WE ARE HERE TO PROTECT THE PLANET! Having all these proven assets in the ground gives value to the land and therefore we can maximize this value to offer the communities around a better life: access to education, hygiene products, food, sanitary systems and many more. We know how to do it because we are already doing it!



If we come together, we can protect the assets as they are for the future generations. An appropriate example is Romania, thanks to a resourceful area, Rosia Montana (the Golden Quadrilateral) with gold and silver deposits. The resources are not being exploited, but the country takes loans based on the values that reside here.

And this is what we want to create in all parts of the world, starting with Sierra Leone, where we are already active. We're not here to destroy nature. We're not here to steal these people's resources. On the contrary, we are here to help them benefit from them. Because we have these minerals and have the chance to benefit from their value. Together, as a community. Our plan is to be here for the long run, not to take as much as we can and leave nothing behind. There were people- and governments in the past that did exactly this: they colonized the territories; they took the resources and left the people starving.

No, we are here to offer access to education, to create a better life for the communities living here and more importantly, **TO STOP PEOPLE FROM SUFFERING!** This is the only chance to create something bigger than us, to build a legacy and to make a difference in this world.

All we have to do is to take the information we have and to find more people who share the same vision, people like **YOU** who want to be part of this movement, of this change, people who want to inspire others, to create successful models than can be duplicated and even more, who want to **BUILD A LEGACY!** We're not here to destroy the land, to dig for precious metals, to have a negative impact on the environment. We have the tools and the possibility to create a better life by protecting these resources.

It is time to have a wake-up call and understand that only by acting differently can we create a better, prosperous and safer life for future generations.



It is time to have a wake-up call and understand that only by acting differently can we create a better, prosperous and safer life for future generations. And there are a few communities that understand this already. In Kenya, for example, the usage of plastic is forbidden by law because they know that it destroys the planet as it takes hundreds of years to decompose. Another positive example is Kassel, in Germany, with Bergpark Wilhelmshöhe, a UNESCO World Heritage Site, where you can enjoy the beauty of nature and take a break from the dynamic life of the city.

In Milano, people plant forests on top of the building to have clean air and reduce pollution. And the world needs more and more examples like these to build a better future!

But to build such things you need the power of a community. A single person cannot change the world by himself, but when inspired and determined people come together, they do have the power to change everything.

Don't believe us? Think about it: a big company can manage waste through one of its divisions. But the people in the community are the ones who clean the forests. Because a higher purpose is what gives us the drive to act, it is what makes us feel alive and feel like we can really change for the better our life and the lives of our beloved ones. And this is what we want to create! Our goal is to come together to use all our powers combined to make the world better. We are not money-driven, because we know that if you only go for the profits, nothing else matters! We're sure you know this too: the moment a company, a bank, or a government has all the money it wants, they no longer care about the others! We are here to share everything, because we are not looking to get rich by ourselves, we are looking to create something bigger than that, something that will be here long after we're gone!





Great things can be achieved only by cooperation and unity and this is where Qommodity comes in - Qommodity is the enabler! Under Qommodity, everything is about sharing - sharing skills, ideas, and wealth as this is the only way to do something big. Once you are interested in sharing with others, you don't focus anymore on accumulating wealth for yourself and this is the safe place we are all looking for! No more competition, only cooperation - that's how we are going to add value to the lives of other people and change the destiny of so many communities!

An example of what the power of a community can do is Dubai - only when few people with influence came together, they managed to build one of the most important cities in the world, a place that brings value to others and is appreciated worldwide. And if you think they make money out of it, let us tell you that it is just a consequence of the shared value they create. Can it be done again in any other place in the world? Might be. But the difficulties one might encounter are countless because every country functions by its own rules and laws. The more developed the country, the more laws it has. Contrary to popular belief, this is not a bad thing. At the same time, people are looking for ways to escape this system, to benefit from what places like Dubai has to offer. Just think about it: in your country, wherever you are, most probably you have to take out a loan to buy a house for you and your family. And every loan means a mortgage you pay for many years. If you choose to buy an apartment in Dubai, you pay directly to the real estate developer: no interest, no additional costs. Why is it so and why do they think and act so differently? Because they understood that you have to stop thinking about yourself and start cooperating with others, as the best results can be achieved within a community while working as a community. As we mentioned above, shared skills, shared gains and shared value are the most important things.

When you put together all the knowledge you have, no matter the domain, you get the chance to find new ideas, to explore more opportunities and to create something new, maybe something nobody has thought of before.

When you go for shared wealth instead of accumulating for yourself, you have a better chance to protect your assets and to benefit in the long run.

If you want to create shared value, your choices and deeds will be much more appreciated and you will see the difference you make. In the end, it all comes down to the higher purpose we talked about before.

We decided to start in Africa because the communities here really need our help. We know it because we have been living here for the past 13 years. But we can do this anywhere in the world. This is just the starting point, as we said, you only need a successful model, the rest will come afterwards. Here, in Africa, we already have the resources, as the countries here are rich with natural resources. We have the means, as we've been investing during this entire period.



A disruptive technology for wealth transfer and a prosperous future

What we will do differently this time is that we won't exploit the resources like in the past, we are here to help the people understand the value of their land and benefit from it. We know that in the past, colonizing countries took the resources for their own benefit from countries in South Africa, Pakistan, India, and the list could go on.

At the moment, 101 companies listed on the London Stock Exchange (most of them British) control over \$1 trillion worth of key resources in Africa (gold, platinum, diamonds, copper, oil, gas, and gold). A quarter of those companies are incorporated in tax havens. As Roosevelt said back in 1943: "for every dollar that the British have put here, they have taken out 10". More than 7 decades later, despite the end of colonialism and years of being offered aid, the African continent loses £203 billion because of natural resource exploitation.

Even now, Western developed countries have Germany has soy fields in Africa, because they understood something very important for every country and big company in the world: it is much cheaper to exploit the workforce in an underdeveloped country than to use local workforce.

In Europe, a farmer earns more than 1,000 euro per month (even 2,000 in some cases), meanwhile a farmer in Africa gets about 250 euro per month.

And this is not the only example. There are so many other companies that choose to open headquarters in other countries as the workforce is cheaper there: Western companies in the IT industry choose to hire people from China or India because the skills are similar while the wages are much lower, call center companies choose to hire people in the Philippines/ India as most people speak English while working at a lower-than-average wage compared to that in many western countries.



Unfortunately, many of these companies add value to the community. They pay the salaries and that's it. Nothing more for the people living there and around. Today this is a very well-known fact.

The majority understands and realizes that money circulates only in one direction and that only the top 1% are interested in making more money for themselves than caring for the local communities surrounding their workplaces. In fact, the poor people are those who end up paying most of the taxes, and are the first ones to be affected during a financial crisis. We are here to make a positive contribution, but we can only do so by getting together with people who share the same values and mindset.

We're not interested in speculating, nor do we want individuals by our side who are interested in getting rich overnight. Rather we want to meet people who understand that financial security is achieved in the long term and is not the main goal - the main goal is to build a legacy others can enjoy and benefit from too.

Qommodity is the missing piece of a puzzle that brings together the modern world, the one you live in nowadays, and the world where these people that need our help are right now. And blockchain technology is the tool we use to show you WE ARE TRULY COMMITTED ABOUT IT!

As you probably know, blockchain technology allows us to be transparent in our activity, and we want to let you know all our moves, where the money goes and how we impact various communities. Even in our tokenomics you can see all these - most of the tokens are being directed to improving these communities, to give them access to education, to offer them a better life. This way, they won't be forced to leave their homelands to live a better life, they can all stay and help us make the change. We don't need to paint the windows for them anymore, WE BUILD HOUSES WITH WINDOWS INSTEAD! And if you ever doubt us, all you have to do is come to Sierra Leone and have a look at our projects first hand, drinks are on us!





Our token, QAAA, “the crown of assets”, is not only a digital token, but a future asset-backed security token and all our activity complies with the highest ESG standards. It is a means to invest in life, to protect people AND nature, to make the world more livable for the benefit of all.

If you think you’ve seen this before, you haven’t! Because we are the biggest company in the world with digitized natural assets without actually exploiting them. And, unlike NGO’s that promote environment protection and community development, we are businessmen. We know what it takes to build something and how to add value to people’s lives because we have done it before. And after years of traditional business, now we want to build something bigger, OUR LEGACY! Most NGO’s are PR stunts made by those who need to repair broken images of themselves, we are people of action! Qommodity is the key for people just like you to make their dreams come true, to follow their dreams, to meet their financial goals and achieve long-term security.

Unlike practices in the traditional business world, we are not only interested in making profits for ourselves but we also take care of the community that contributes to making the profits happen. Most probably, you have already seen that when a big company reduces the number of employees, the investors’ level of interest increases as they look at the increase in annual profits – they know that less employees mean less taxes and expenses, which means more money for themselves. The people suffer and they fill their pockets. WE ARE HERE TO DO THE OPPOSITE!

Manu big investors ruin good projects because they are only interested in making profits, not in creating value. It happened even with one of the most popular car brands – the majority of shares were sold, American investors came in, reduced quality of product to cut expenses, and a national brand was close to collapsing. The secret with investments is to think in the long-run: is it better to make, let’s say, 1,000 euro per year for 5 years or to make 500 euro per year for 50 years? The most important question to ask is: how much do I earn and for how long? Remember, it’s all about creating a legacy, not about getting rich overnight!

LONG STORY SHORT

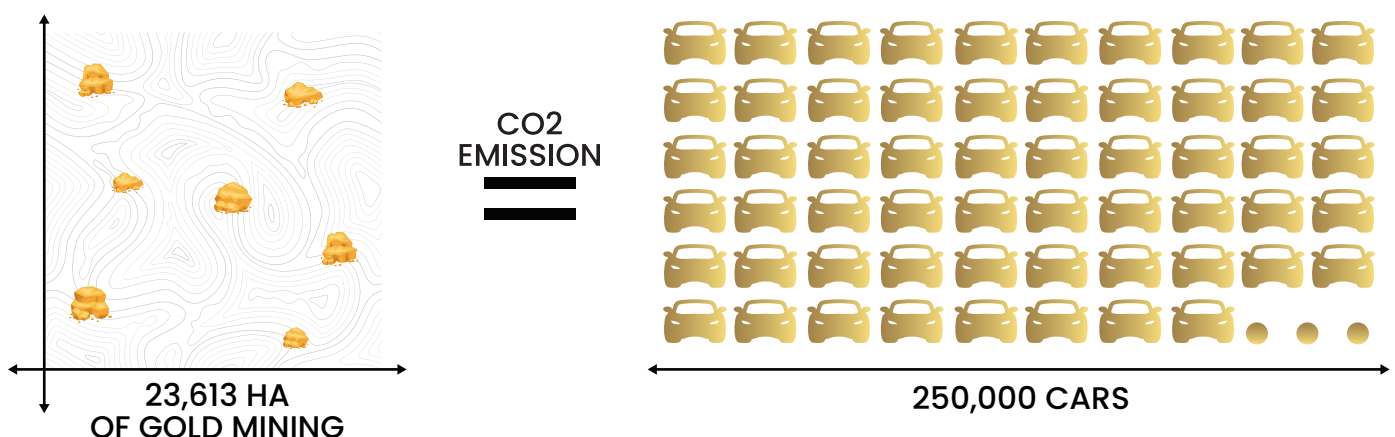




Gold has been the most valuable asset of all time. In the process of getting access to such resources, the planet is destroyed as the ground is excavated in order to extract the precious metal, polluting and generating tons of waste only affects the communities around, impacting negatively on the health and lives of the people living among those communities.



For instance, gold mining of a 23,613 hectares area (approximately twice the size of a city like Paris) emits as much carbon as nearly 250,000 cars. To produce a single wedding ring (18 karats, 0.333 oz gold ring) 20 tons of waste are generated. Worldwide, the mining sector is responsible for 4 to 7 percent of greenhouse gas emissions globally.





But most people don't know where the gold comes from or how much damage gold mining does to the environment. In fact, it is one of the most destructive industries in the world – it contaminates drinking water, hurts workers, and destroys pristine environments. In addition, exploitation leads to mercury and cyanide residues on the ground, affecting the health of people and ecosystems.

We need to come up with a solution, we need to stop destroying the planet in order to access resources. In fact, there is an alternative way – these resources have the possibility to generate value even if they are not extracted from the ground. This is even more urgent as half of the mined gold is being stored in vaults, which means it cannot be accessed by people, nor do they benefit from it.

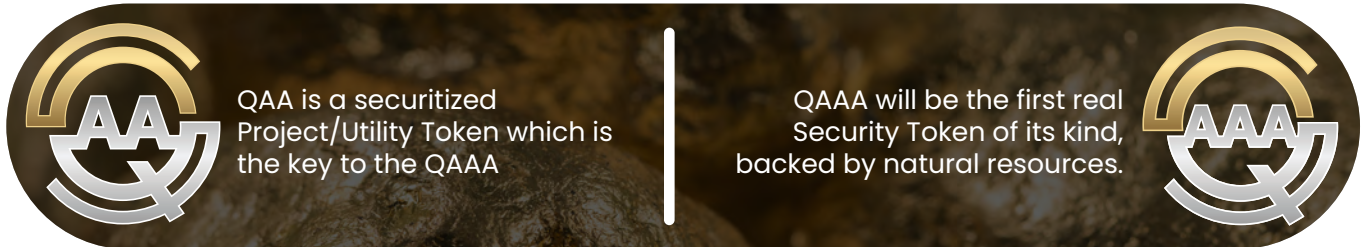
We plan to leave the resources untapped by using innovative technology. Through the implementation of Web3 platforms and blockchain, we have the possibility to monetize the value of these resources without damaging nature, negatively impacting biodiversity, and endangering people's health.

Basically, we will use the certified value of these resources by integrating them into our platform, while leaving them untapped in the ground. Their value is certified by international standards, JORC and NI 43-101, which is usable as a monetary value.

#canbusinesssavetheearth



STRATEGY – OBJECTIVE – GOAL – COMMUNICATION



The project behind the QAAA is unique and like all projects of such nature, they need some funding upfront. Most of the funding has already been done by the founder, the team, and its partners but to reach the final goal, funds from supporters and equal-minded people are helping to achieve that goal faster as time is of essence. Why is time important you will understand by reading this Whitepaper all the way to the end.

This Whitepaper shall give you a better understanding of the philosophy of the project and why the people behind this project are so committed to it from the very beginning (12 years ago). They have given up their well-paid jobs or other promising projects, to bring this project to life.

The founder, and if we may stay in the crypto terms, the “genesis person” has started this project 12 years ago. Almost at the same time that Satoshi Nakamoto issued his Whitepaper on BTC and the genesis block was generated. Both, the founder of QAAA and Satoshi Nakamoto had the same vision and believe to bring freedom and wealth to everybody with the latest technology.

QAA is a voucher, the so-called pre-sale stage of the much bigger and revolutionary QAAA, where people who can grasp the vision and understand the real facts and numbers behind it, can participate in the potential growth of the whole project behind the QAAA. QAA is the enabler of the QAAA ecosystem.





You now might ask: "But what is the project behind QAAA?".

Well, it's fairly simple but challenging which makes it interesting and attractive at the same time for both traditional as well as crypto investors.

For a quick summary of the project behind QAAA, not to say too much to keep you from reading this Whitepaper to the end is the following:

Q stands for Qommodity which correctly written is "Commodity" and stands for an economic good. Definition in Wikipedia is the following: "In economics, a commodity is an economic good, usually a resource, that has full or substantial fungibility: that is, the market treats instances of the good as equivalent or nearly so with no regard to who produced them. "

We created our own definition which is a bit wider and to include any kind of resource even though it might not yet have achieved a traditional market value.

In principle any kind of asset that falls in to this definition can become a value under the umbrella of Qommodity. Just like QAA does now. So, Q stands for Qommodity as just defined and AA stands for the second-best rating in the financial world that an asset, project etc. could have. A Triple A (AAA), only assets, projects, countries etc. with the very best financial rating can get.

In Qommodity we are using the traditional financial rating approach and combine it with our philosophy behind Qommodity.

To make it simple: as already mentioned, to achieve the best rating possible i.e., AAA, the project of Qommodity still needs some more funding, so that the founders of the project are willing to pledge their company shares as a guarantee against funds from supporters to achieve that goal.



So, what is the objective of the QAAA?

The objective is to give untapped resources a tradable value.

Through the methodology of tokenization of inground resources we are able to realize the largest transition of wealth in the history of mankind by making these untapped resources suitable for monetization within the monetary system.

The QAAA, will contribute to this objective in several ways:

- Creating wealth by providing holders of resource licenses the ability to monetize and/or capitalize on their assets through a non-traditional method, which previously was untouchable and impossible;
- Creating wealth without destroying the often-vulnerable ecosystems and without the emission of massive amounts of CO2 and ecological damage the traditional method of extracting wealth, the mining industry, causes;
- Creating wealth by providing easy-access to commodity ownership for large-scale Exploration & Mining companies, small-scale investors and private individuals alike;
- To create a broad foundation of users, where the users own the system through the decentralized open-source technology and therefor become part of the ECO-System. With a broad acceptance of our structure, usability, transparency and traceability we will have the power and support of the masses in order to sustain our position and expansion;
- Use social media platforms, celebrities and sports legends, interactive platforms like metaverse to tap into the communities and networks to get a solid reach to large communities of people who we can address individually, youth who are getting used to our transaction solutions and platforms and will have a positive experience and feeling with the objectives of Qommodity.

To really understand the magnitude of QAAA and why you should take this opportunity now via the QAA, you must read the whole Whitepaper.



Economic and Ecological Turmoil



INTRODUCTION

We are sure you will agree with us, that the time we are living in is full of challenges, politically, financially, and ecologically. There are manifold reasons for that, and we will not address them in this Whitepaper but focus on the solution we provide with our project.

As you know by now, the QAA is a project/utility token that shall provide the rest of the funds necessary to launch the QAAA Security Token but for you to understand why it is time critical for you to participate in the project through vouchers in the form of QAA Token, we want to explain you what the issues are that we are solving with our tokens.



The financial crisis of 2008, or Global Financial Crisis, was a severe worldwide economic crisis that occurred in the early 21st century. It was the most serious financial crisis since the Great Depression (1929). Predatory lending targeting low-income homebuyers, excessive risk-taking by global financial institutions, and the bursting of the United States housing bubble culminated in a "perfect storm." Mortgage-backed securities (MBS) tied to American real estate, as well as a vast web of derivatives linked to that MBS, collapsed in value. Financial institutions worldwide suffered severe damage, reaching a climax with the bankruptcy of Lehman Brothers on September 15, 2008, and a subsequent international banking crisis. Many banks and also insurance companies had to be bailed out by states not to cause an even bigger crisis.

That was only possible by basically printing fresh money through the Central Banks. The real problem behind the crash has never really been fixed and with the deficit spending of the governments around the globe, the worldwide economic crisis could be postponed. In the end we just bought ourselves time and the financial experts and economists are hoping to find a cure for the sick financial system. Till today a cure hasn't been found and the printing has exploded with the Corona Pandemic that started 2019.

History also taught us, that a currency that is not backed by gold, does not have a long lifetime. The average is 35 years worldwide. Many attempts to link a currency to something else, till today have failed and the backing of gold remains the best proven guarantors for a secure and long-lasting currency.

Rising Debts of Countries around the World





Negative Impact of Mining



Gold's characteristics, in terms of its market structure and supply chain dynamics, and its resilience as a store of value, have some quite significant implications for investors considering the carbon profile and decarbonization potential of their assets. Simply put, there is strong evidence to suggest that holding gold as part of a diversified investment portfolio will make that portfolio more resilient in response to potential impacts caused by climate change.

For investors in physical gold and gold-backed products, holding gold in a decentralized wallet in form of a digital Asset is considered to lower the carbon footprint of an investment portfolio and, over time, contribute to further decarbonization of the portfolio, increasing its alignment to key climate targets and reducing its vulnerability to climate-related shocks and losses.

Our analysis suggests that gold has the potential to perform better than many mainstream asset classes under various long-term climate scenarios, particularly if climate impacts create or exacerbate market volatility or we experience a disruptive transition to a net zero carbon economy. Furthermore, gold's value is expected to remain stable and has always been an asset class able to maintain wealth and purchasing power.

While the holding of physical gold – bullion and bullion-backed products – is not associated with carbon emissions of any material scale, investors and consumers are often also mindful that gold is a mined product and often question whether they are responsible for the 'embedded' emissions associated with the wider gold supply chain and 'upstream' production.

Nearly all of the greenhouse emissions associated with gold (GHG) are produced from mining operations and, primarily, from the generation and consumption of electricity. As mining operations transition away from fossil fuel-based power to renewable energy sources, we will see a substantial decline in the carbon emissions associated with the whole gold sector. The WGC's research shows that, given the rate of the energy transition and the nature of industry decarbonization opportunities, it is credible that gold mining might reach net-zero by 2050, in alignment with Paris Agreement targets. This will, of course, require accelerated and expanded actions to further embrace renewable energy and introduce further efficiencies, very much in line with the changes required of the global economy.

The WGC's research indicates that, while the gold industry's annual carbon footprint is, on a global scale, quite small (roughly, 0.4% of global annual emissions), it is very substantial. However, our analysis of the specific sources of gold sector emissions strongly suggests that there is an achievable and cost-efficient pathway to materially reducing emissions. The opportunity for sectoral decarbonization is clear, concentrated and, compare to many sectors, relatively simple and accessible.



No matter where it happens, the story is always the same. The companies come with their machinery, dig up the soil, cut down the trees, pollute the waters, generate waste and leave once they took all the precious minerals out of the ground. They have 0 empathy for the people living there as they don't care about destroying their homes, nor about affecting their way of living.

The effects are devastating on short, medium and long term: the land is no longer fertile, access to drinking water is diminished, people are relocated, landscapes are ruined and the nature itself becomes a victim of these mining operations.



Before

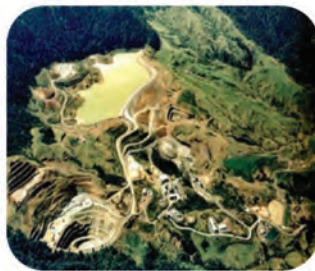


After

Rosia Montana, Romania



Before



After

Golden Cross Mine, New Zealand



Before



After

Minahasa, Indonesia



Before



After

Kongwa, Tanzania

And these are just a few examples. The sad truth is that, no matter where the mining takes place, the negative impact is felt by the people living there. Moreover, the biodiversity is destroyed as nobody thinks about the effects these actions have on our planet.

But in the long run we all face the consequences of these destroying behaviors.

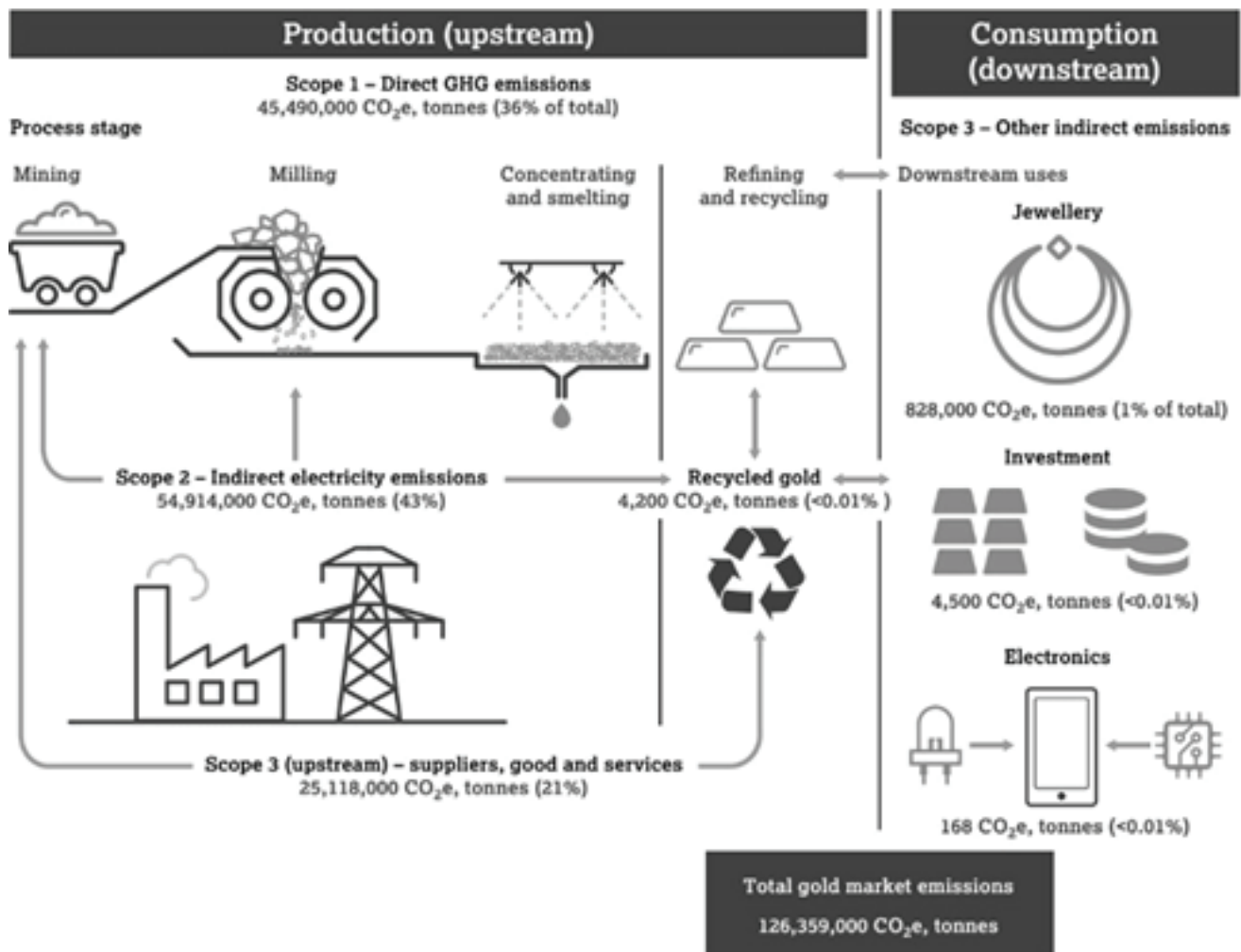


With our objective and the QAAA to give in ground resources a tradable market value we believe we can reduce the carbon foot print to virtually zero and at the same time promoting a positive ecological, environment and social impact.



GLOBAL MINING IMPACT

Global mining activities release nearly 1 ton of GHG Emissions (greenhouse emissions associated with gold) for every ounce gold produced. 79% emissions originate from scope 1 and scope 2 i.e., mining, milling, processing and indirect energy emissions.



Source: World Gold Council

<https://www.gold.org/goldhub/esg/gold-and-climate-change-research>



Pollution and Global Warming



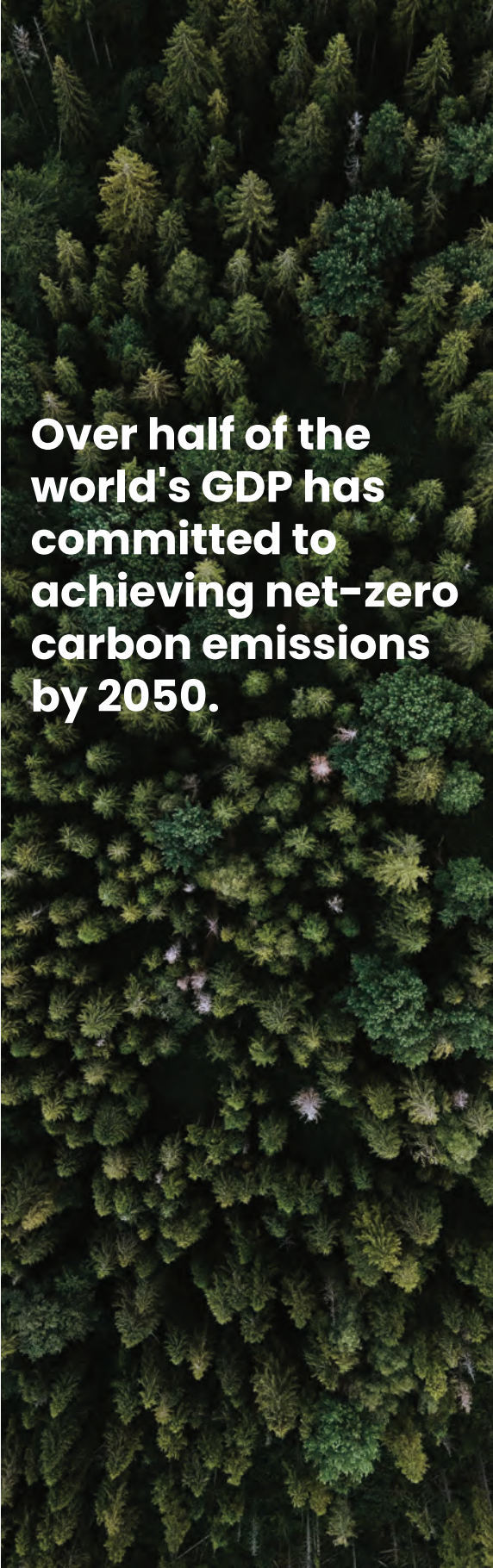


Climate change and pollution are perhaps the greatest risk to global prosperity and economic growth we are currently facing. The potential restructuring of the economy in the face of climate impacts also offers substantial new opportunities for growth and innovation, and investors, policy makers and market regulators are increasingly aware of the need to reconsider their positions and strategies to adequately reflect these risks and opportunities.

The fight against climate change and pollution require immediate and comprehensive action. With COP26, 81 countries committed to reducing carbon emissions by 45% and reach net-zero targets by 2050. Moreover, businesses, investors, and cities representing nearly 25% of global CO₂ emissions and over 50% of global GDP have committed to achieving net-zero carbon emissions by 2050.

Institutional investors have been particularly active in seeking to re-examining their portfolios to ensure their investment holdings are more resilient to climate risks while also supporting the transition to a net zero carbon economy.

Many countries don't know how to get rid of their waste anymore and instead of sorting, reusing, recycling or just burning it in an incineration facility, many just dump it in the Oceans or waste dumps, cause tremendous issues for fauna and flora around the globe. The growing population accompanied with the growing wealth in emerging markets, increases the overall consumption of meat, which in return demands a bigger amount of food supply that in the last years has been achieved by deforestation, especially in the Amazonas. At the same time, we are losing about 10 Mio. hectares of arable land every year, which then reduces the amount of space where food can be produced.



Over half of the world's GDP has committed to achieving net-zero carbon emissions by 2050.



WATER CONSUMPTION

The Global Reporting Initiative defines water consumption as:

"Sum of all water that has been withdrawn and incorporated into products, used in the production of crops or generated as waste, has evaporated, transpired, or been consumed by humans or livestock, or is polluted to the point of being unusable by other users, and is therefore not released back to surface water; groundwater, seawater, or a third party over the course of the reporting period."

From 2016 to 2020, Newmont Gold, the world's largest gold producer, consumed 18,000 liters of water on average per ounce of gold produced. In 2019, Barrick Gold, the world's second largest gold producer, consumed 14,700 liters of water per ounce of gold produced.

Source: GRI 303 Glossary, Global Reporting Standards | 2020
Newmont ESG data tables | 2020 Barrick Gold ESG data tables | 2020



When ore containing sulfides are exposed to water and air, they react to form sulfuric acid. And when this acid comes into contact with downstream biodiversity – it kills it. Even more concerning is that once acid mine drainage starts, it enters a feedback loop and can continue for hundreds, if not thousands, of years.

A report by Earthworks in 2013, covering 40 mine sites in the US, estimates 17-27 billion gallons of contaminated water is generated each year. Also, the US Environment Protection Agency has 54 historic mine sites that are currently on the Superfund National Priority List, meaning they are sites considered highly hazardous to human health or environment.

It is also very expensive to continually maintain and treat contaminated sites. Earthworks estimates \$57-67 billion is required each year for water treatment costs alone.

Water & Biodiversity





Why Qommodity and its QAA/QAAA

Before explaining why, we are certain that we are bringing the best solutions to the aforementioned issues, let us first explain to you what Qommodity, QAA and QAAA actually is.

What is Qommodity?

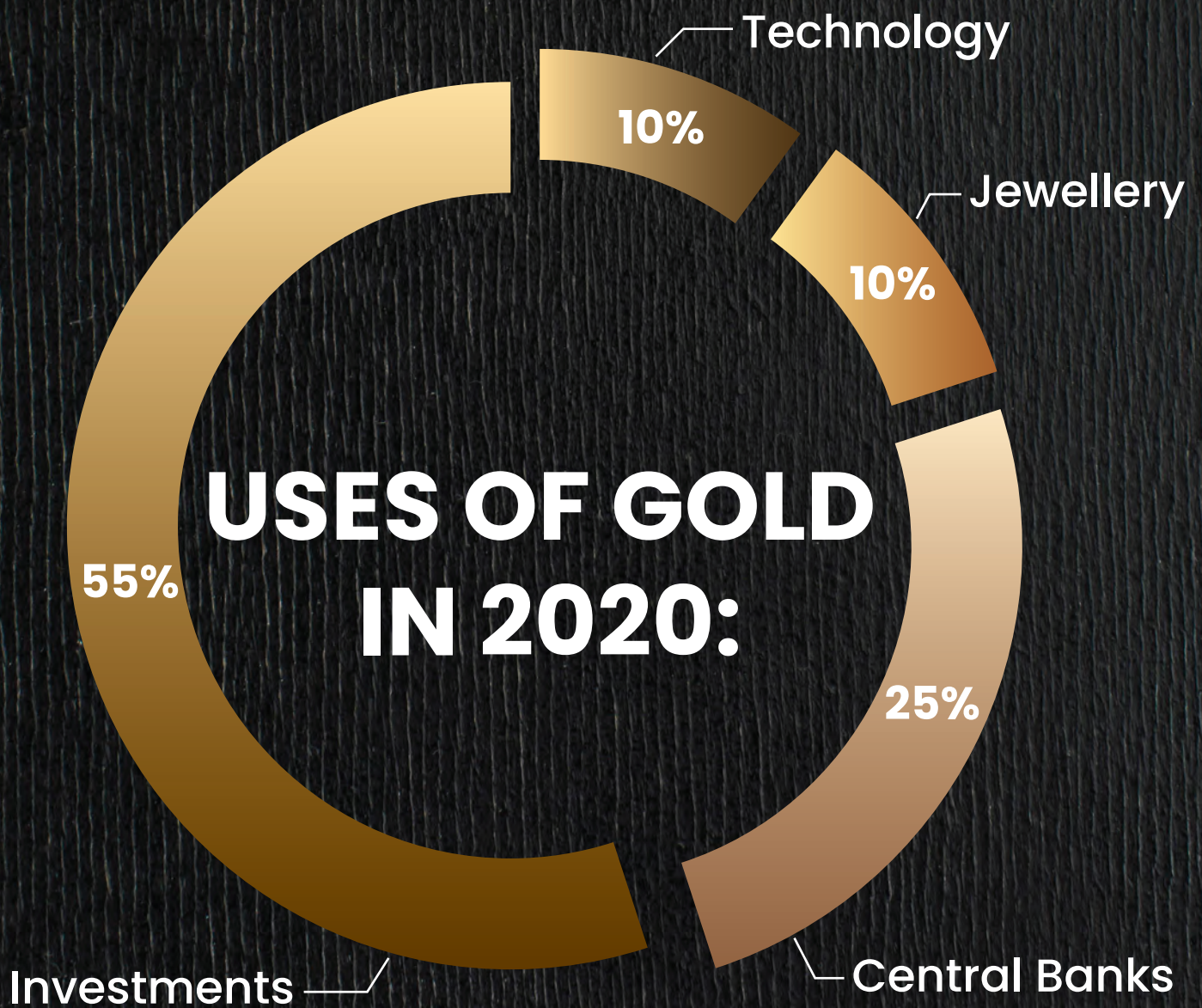
Qommodity is presenting a broad range of natural related projects and supporting projects to be realized within the scope and vision of the company's perspective.

It is the transparent and cutting-edge technology bringing all kind of resource assets onto one platform. These resources reach from precious metals- and minerals like Gold, Silver, Copper, Coltan up to precious stones like Diamonds or Emeralds, freshwater deposits, agricultural assets, and disruptive technologies for saving nature and green energy solutions.

Qommodity presents an alternative economic solution that isn't dependent on natural resource extraction.

Currently, the mining industry accounts for approximately 5% of nominal GDP of their country - of that, gold is in the most cases the highest value contributor. According to the government of the gold producing countries, only 7 to 10% of the gold is used for technology, the remaining is used for jewelry, investment, and central bank purchases. We at Qommodity are convinced, that most of the Gold mined is unnecessary.







MAIN OBJECTIVES OF QOMMODITY

Our goals are sustainable, transparent and fair investment opportunities;

Qommodity intends to preserve the environment, strengthen communities and villages to promote wealth for all;

Qommodity is creating wealth and is distributing it to exploration companies, small-scale investors and private individuals alike;

Qommodity support social projects and stimulate self-sustainability for people to create their own possibilities to do their agriculture, stock breeding, forestry, creating jobs and much more;

Qommodity supports alternative energy projects, waste management solutions, etc.;

Qommodity is creating carbon credits in order to compensate on greenhouse emissions;

Qommodity support the global commitment to a net-zero future;

Qommodity is developing with our partners advanced Blockchain technology to give every individual the same opportunities.

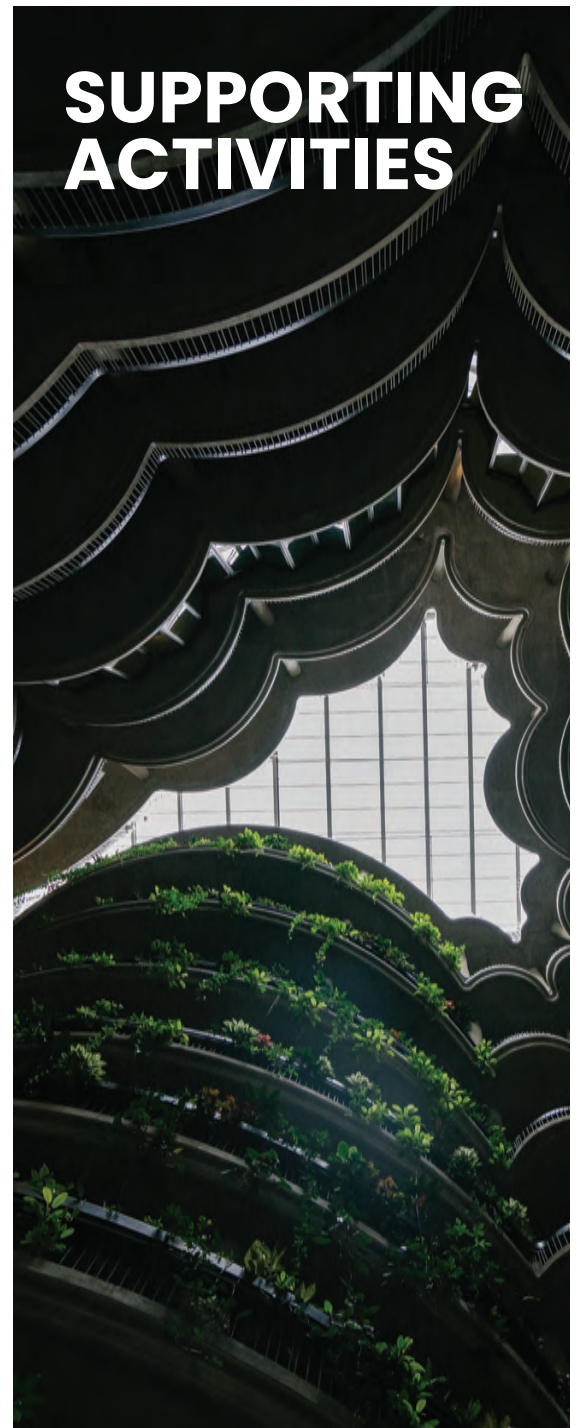


Solid financial, technical and innovative infrastructure:

In order to guarantee a strong chain of connecting activities, executions and developments, it's also necessary to have a solid financial, technical and innovative infrastructure. Qommodity will invest in new ideas, technologies and promising inventions that are compliant to our company goals which are all connected to resources. The supporting activities must have a logical connection with our main objectives and goals. Qommodity will always be looking out for innovative developments that can contribute to the realization of our goals.

Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all:

Improve progressively, through 2030, global resource efficiency in consumption and production and endeavor to decouple economic growth from environmental degradation, in accordance with the 10-year framework of programs on sustainable consumption and production, with all developed countries taking the lead.



#INNOVATION



Increase Output for People

By our vision Qommodity can utilize the land three times in order to:

- create wealth through tokenization of assets;
- contribute to the people and community by creating sustainable jobs in non-mining activities such as agriculture, forestry and related industries;
- development and compensation through the production of carbon credits.





What is QAA?

The QAA Token Offering aims to raise funds, by selling vouchers in the form of QAA Token, for final project developments of Gold and Coltan reserves, among other things, located in Sierra Leone and for establishing the legal structure that will issue the Security Token QAAA and issuing the QAAA token at the project end date and time.

This Offering intends to be fully compliant with actual KYC/AML requirements, tax obligations and crypto-market regulations. Trading of the Tokens (as defined below) in the secondary market is expected to take place in the very near future.

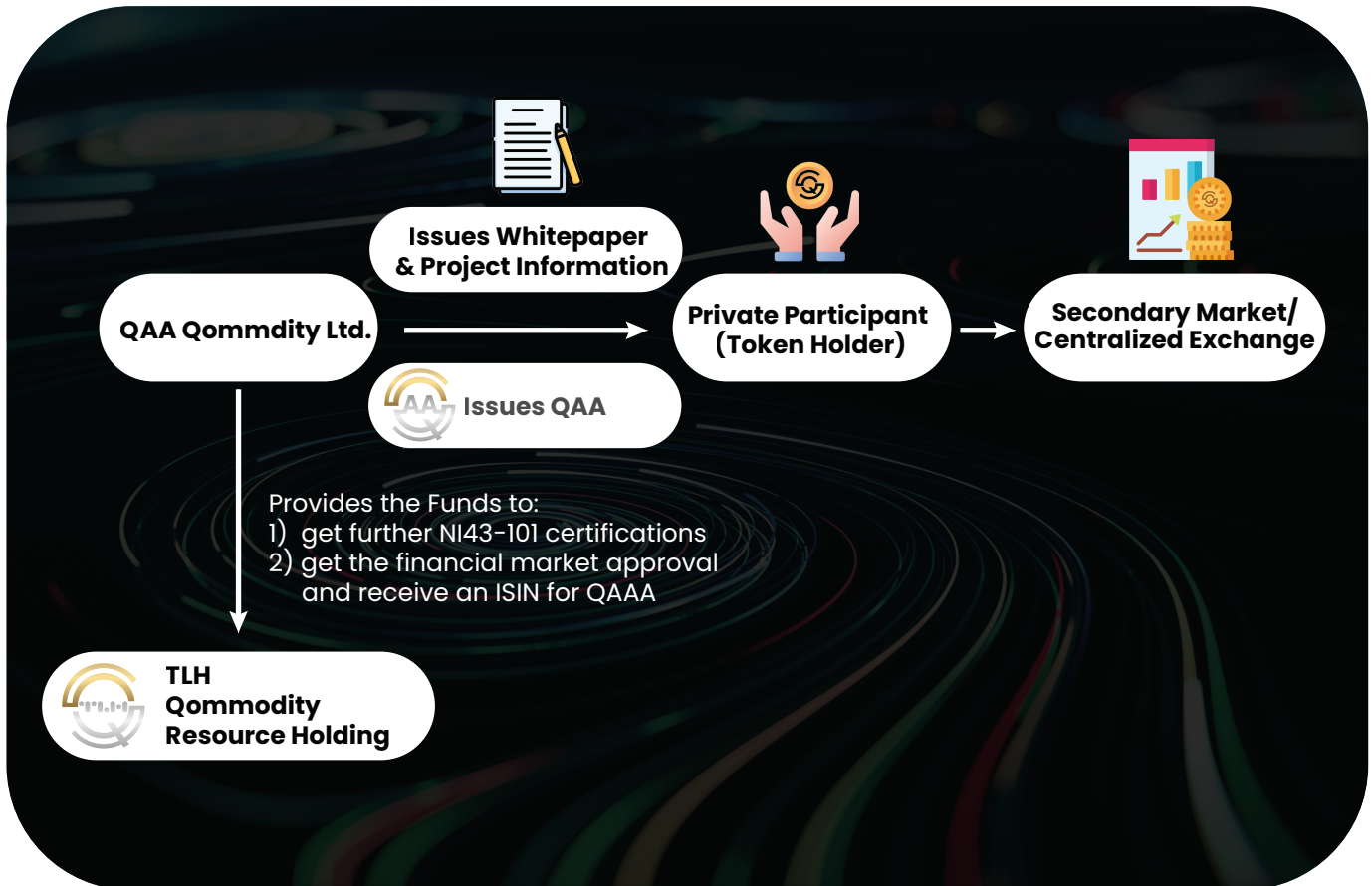
For prospective purchasers, the QAA represents the key to secure a unique future opportunity to own a token guaranteed by mineral reserves in Sierra Leone through Tandem Liber Holdings Limited BVI via the upcoming QAAA.

The QAA Token will rely on the widely used BNB Chain and the BEP20 standard protocol, the most established blockchain-based smart contract technology to date. The use of BEP20 in the creation of digital tokens is tried and tested in many projects.

By using blockchain technology, the Qommodity structure aims to eliminate several bureaucratic procedures and increase cost-efficiency as compared to general costs deriving from financial investments that focus on similar underlying assets.



In short, the general structure of the QAA Token Offering is as follows:



It is important to emphasize that, before anything else and in contrast to many ICOs, the funds raised by selling vouchers in the form of the QAA Token, during the QAA Offering will be used to invest into the Project with QAAA as intended outcome, its described Target Assets and its generation of the ISIN number, qualifying the QAAA Token as a registered tradable and regulated security.

Furthermore, it is necessary to understand, that the vouchers in the form of the QAA Token will be substituted into QAAA Token as a positive outcome of the project at an equal portion for the QAA holders per the Terms & Conditions of Qommodity QAA Ltd, the issuer of the QAA Token. After the substitution, the QAA Token will be burned as the vouchers have been redeemed.

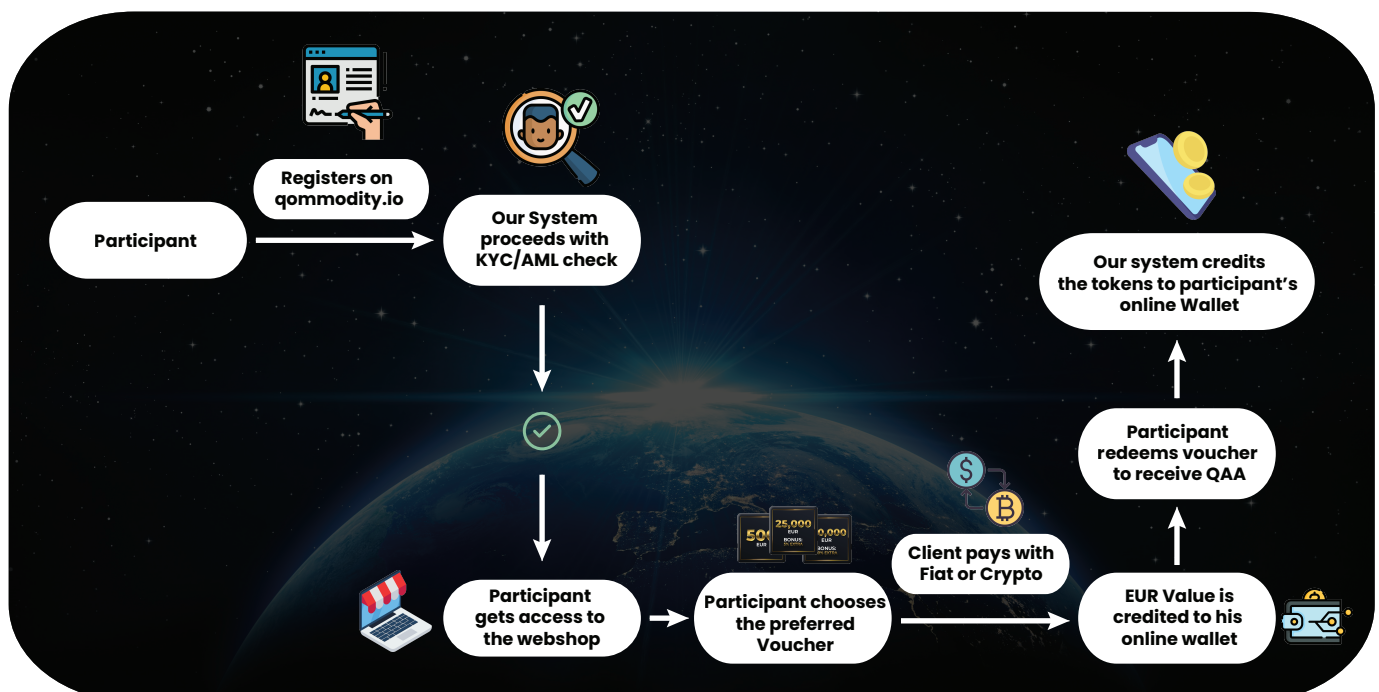


Purchase Structure (in practical terms, how does the Offering work?)

- After KYC/AML approvals, each Purchaser subscribes Tokens by entering into terms and conditions of purchase. On the specified delivery date, the Issuer provides the Purchaser with QAA Tokens;
- The Issuer invests directly into Target Assets via Tandem Liber Holdings Limited BVI;
- The issuer invests in the establishment of the legal structure that will issue the Security Token QAAA and issuing the QAAA token at the project end date and time;
- Tandem Liber Holdings BVI manages Target Assets.



As our ambition is to make all the benefits of the blockchain accessible to the public, we are designing a visually, intuitive and user-friendly interface for purchasers to access our offer. Information will be presented and organized in a straightforward manner.





Guarantee

The Board of directors of Tandem Liber Holdings and its shareholders ultimately will provide a unilateral guarantee equal to one B-Class Share in Tandem Liber Holdings for one QAA Token. This Guarantee will be specified in a separate document constituting that – under circumstances – each QAA Token can be converted into one B-class shares of Tandem Liber Holdings should QAAA not be issued.

Under this Guarantee it is up to the joint discretion of Qommodity and Tandem liber Holdings whether to maintain the QAA Tokens after the exchange to B-Class shares as digitized blockchain share or member register of Tandem Liber Holdings, whereby Qommodity will act as custodial company on behalf of the exchanged QAA Tokens and approved registrar of the digitalized blockchain share register of Tandem Liber Holdings. Details to be specified if and when required.

Benefits for QAA Token holders

The big advantage for someone entering the project at this stage, and supporting the success of it, will be the very low entry price compared to the issuing price of the QAAA Token because of the increasing value of the Target Assets during the Project.

The moment that QAAA receives an ISIN, it will become a very interesting investment opportunity for pension funds and other funds that are looking for secured investment opportunities outside the traditional markets. This most likely will drive the demand and, together with the projected and expected increase of value and quantity of the Target Assets, it will drive the price.

Not to forget the hard guarantee in the event of a negative project outcome. The guarantee is a clear statement of dedication towards, and confidence in, the positive outcome of the Project, as The Board of directors of Tandem Liber Holdings and its shareholders are ultimately providing a hard guarantee for your valued trust and support.

For further details, see the chapter Tokenomics.



Secondary Market

At the inception of the Offer, a secondary market trading of the QAA Tokens on Centralized- and Decentralized Exchanges will be available. Qommodity intend also to create an own internal marketplace with strategic partners to provide QAA Token holders with the ability to exchange their QAA Tokens, thus potentially increasing liquidity.

Qommodity will also provide liquidity (including through equivalent market making activities) to QAA Token holders that intend to dispose of their investment in Tokens by means of periodic repurchases, which will take place at the request of interested QAA Token holders on the Qommodity website and the Qommodity Backoffice.



Qommodity-QAA (Registration Token) Information:

Type: BEP20 Token, created on the BNB Chain.

Ticker: QAA

ISIN in preparation for Q3/2022

Integration on SourceLess Blockchain Q3/2022

Binance Smart Contract:

<https://bscscan.com/token/0x5959e5baa4dc2b78a4aad0e6a3b61f0141191004>

TX Hash:

0xe33eadeecb49a7409d9d46aa9bfcfa4a983117ff60abc378482873545b208c7e

Block: 17373984/ 73.921 Block Confirmations

Decimals: 13

Total supply: 50,000,000,000 QAA

Public Offering: 10,000,000,000 QAA

Public Offering Price: approx. \$0.47

Github:

<https://github.com/Qommodity>
<https://github.com/Qommodity/QAA>





What is QAAA?

The QAAA relies on the expertise, proven track record and credibility of the Tandem Liber Holdings and Qommodity Resource Holdings team and is conducted through a simple, direct and innovative way of using blockchain-based technology to monetize in-ground assets.

The management team of Tandem Liber Holdings BVI has been active for thirteen years, and its management has more than 30 years' experience. Tandem Liber Holdings Limited has in-depth knowledge of the country and maintains good relations with the local governments.

Our immediate focus is on the destructive and wasteful practices of the mining industry. Through the use of blockchain technology, Qommodity has developed a tokenization protocol that monetizes the indefinite preservation of, for instance, gold deposits in the ground, avoiding unnecessary environmental and social impact of gold mining process.

80% of the proceeds from the issuance of Token will be applied to the acquisition of future mineral mines, towards partnered environmental and social projects

Note: The statement below is incorrect as the sale of the QAA is intended for raising capital for TLH and a partial exit for the TLH shareholders. The money TLH raises will be used for the project as well as further development of the Target Assets. There are no agreed limits or otherwise numbers discussed. Please note that not all assets might be underneath TLH, Qommodity Resource Holdings BV is the top structure and Qommodity might decide to, for instance, place assets in South-America under a very different structure.



The funds raised by Tandem Liber Holdings by selling the vouchers, the QAA Token, through Qommodity Ltd will be used for further development if the project resulting in the QAAA, further development of the Target Assets as well as social projects in Sierra Leone.

QAAA focuses on all mineral and natural resource types, whether they could be produced or still be kept as in-ground resource deposits.

With our specialized teams Qommodity is active on several continents to get access to untapped wealth and through our platform Qommodity has the mechanism to monetize these untapped resources in order to utilize the monetary values, with the intent to place them underneath the QAAA Token and alike.

To achieve our ambitious goals, Qommodity uses the most regulated and transparent way to monetize these assets in existence today. Qommodity will monetize the assets through a Security Token which will be compliant and in accordance with financial regulation and security laws.





QAAA IS SYMPATHETIC

- Qommodity protects the earth and the environment from harmful production activities and support communities and villages to develop alternative methods and sources of income;
- Qommodity provide the framework for the mining industry to mine targeted minerals as per the demand in the market with the opportunity to protect the earth and the environment;
- Qommodity create wealth by providing holders of resource licenses the ability to monetize and/or capitalize on their assets through a non-traditional method, which previously was untouchable and impossible;
- Qommodity create wealth without destroying the often-vulnerable ecosystems and without the emission of massive amounts of CO2 and ecological damage the traditional method of extracting wealth, the mining industry, causes;
- Qommodity create wealth by providing easy-access to commodity ownership for large-scale Exploration & Mining companies, small-scale investors and private individuals alike;
- Qommodity support social projects and stimulate self-sustainability for people to create their own possibilities to do their agriculture, stock breeding, forestry, creating jobs and much more;
- Qommodity is creating carbon credits in order to compensate on greenhouse emissions.



Vision and Future of QAAA

Monetization of natural resources and transition of wealth without destructive production methods and without objectives destroying the nature;

The development of a more environment friendly method of extracting minerals from the earth;

Initiation and execution of social and community activities on the site, that will generate turnover and profit, create jobs and initiate agriculture projects, forestry, cattle breeding, tourism and much more;

Because of preservation of nature in our conceptual execution Qommodity is able to offset carbon emissions and offer those to the market to compensate those emissions;

Development of supporting activities that are crucial to guarantee a solid foundation in execution to reach the companies objectives.

By our vision Qommodity can utilize the land three times in order to:

- 1.**Create wealth through tokenization of assets,
- 2.**Contribute to the people and community by creating jobs and secure income,
- 3.**Development and compensation of pollution through carbon offset.





Exploration and Prospecting

One of the main focuses of QAAA is the monetization of untapped resources. The monetization process is focused on the transition of wealth for the benefit of all stake holders involved. In this process the focus is to monetize the asset in order to give it a value within the monetary system and to be compliant with all rules and regulations of the financial authorities. Through high-quality market standards like NI 43-101, in-ground resources will be verified to secure their monetary value. In this process the wealth transition will be realized through the tokenization of the natural resources on the blockchain. Through this verification process, the untapped and unavailable wealth will be made transparent, verified and utilized by converting it into an undisputed asset.

Acquired funds through the QAA, will be used in the pre-phase for prospecting of new exploration licenses. It's the scouting process of expansion of concessions which qualify within the vision of QAAA.

After the acquisition of said prospecting concessions and the necessary license processing, the acquired capital will be used to convert these licenses into NI 43-101 compliant and verified asset values which are usable as a monetary value.

There is no large production involved in this objective. Large scale production of (precious) metals is completely outside of the scope of QAAA, other than the obligation for minor production in order to be compliant with national law requirements to have valid licensing.



Initiating and executing Communal Projects

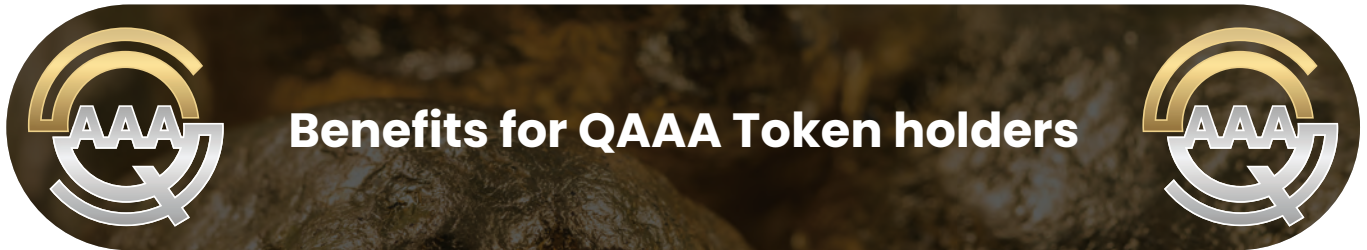
Many Sub-Saharan countries don't seem to be able to provide their own feeding needs, even when the circumstances seem to be extremely favorable. In this case many food products are still imported from other countries, which leads to a massive movement of products and related environmental impact.

Through (micro) credit programs and transfer of knowledge and education, local projects can be initiated and professionalism obtained, which will create jobs and a commercial model within the existing empoveridged communities. Through the combination of existing favorable conditions, needed capital and the expertise, a significant change will be accomplished.

An example is a water project where the resource of water is monetized through the NI 43-101 process, where in the first step the wealth creation is realized. In the second stage the water is bottled within the scope of a regular business model for selling of high-quality natural resource water with in the natural regenerative limits.

Carbon offsetting

Preserved nature compensates the carbon emissions, that is currently a major point of attention. The vast majority of land mass, including jungles, gives the possibility to create certificates that can be traded in the international markets. By certifying our carbon offset capabilities, Qommodity creates an additional source of wealth in a monetary value and in the goal of a livable planet.



Our future QAAA Token intends to provide QAAA Token holders with the following benefits:

- An asset-backed Security Token in a market currently dominated by tokens lacking intrinsic value.
- Access to investments in valuable Minerals and Natural resources to foreign purchasers that may be unable to invest directly in the countries where the resources are located because of lack of local operational expertise.
- An evergreen vehicle that reinvests all or the largest part of the cash flow from operations into new opportunities.
- Future liquidity in a secondary market; and the ability to get paid periodic distributions of profits in the form of token airdrops based on the number of Tokens held.

Token holders have several potential ways to profit from the purchase of Tokens:

Over time, it is expected that the Tokens may reflect the appreciation of the fair value of the Target Assets. This aspect should be more evident as soon as secondary trading is available.

Likewise, a portion of the Target Assets may be staked, generating an additional stream of revenue (although that will not be the main focus of our investment strategy).





Blockchain Behind Qommodity

One of the most innovative projects based on this technology is SourceLess Blockchain, which uses a high-level programming language - called A.R.E.S. - to facilitate the creation of smart contracts. Entrepreneurs realized that if they coupled blockchain technologies with smart contracts, they could build decentralized applications ("dApps") for all types of processes.

In order to fund development of these dApps, developers began fundraising through the issue of non-asset backed cryptocurrency or digital tokens which were designed to be utilized on the dApp itself or in an ecosystem or platform created by the developer and known as "utility tokens". This form of fundraising was termed an initial coin offering ("ICO").

Consumers are now looking for tokens with real substance for their digital investments. As a future security token offering or "STO" offers a token with the promise of a return (by way of profits, increasing price of the assets or both) as opposed to the promise of utility.

Purchasers of such tokens are better protected from project failure or fraud. Our future STO will be based on an audited smart contract generating the requisite future tokens (QAAA). Purchases will be made in crypto-assets, either ETH/BNB/BTC or Stable Coin.

For a more detailed insight, please visit the website of <https://sourceless.io/> and check out their Whitepaper.



The big advantage for someone entering the project through the QAA and supporting the success of it, will get a very low entry price compared to the issuing price of the QAAA. The moment that QAAA receives an ISIN, it will become a very interesting investment possibility for pension funds and other funds and institutions that are looking for secured investment opportunities or would even be interested in investing in the Crypto Space but due to their regulations are not allowed.

A QAA holder can be seen as an enabler of the QAAA and as such, you will profit from the early stage of involvement before the big investors are even able to get involved, due to the rules and regulations that apply for them.

Another aspect is the tradability of the token. The moment of the launch of QAA, you will be able to trade it on Centralized and Decentralized Exchanges. That gives you a flexibility from the beginning, unlike other ICO's, where you have vesting periods of several months and sometimes years.

Qommodity is supported by famous football stars and other celebrities that are fond of our project and carry out the message of our project. With their support, the demand for the QAAA is already huge although Qommodity has not even started the proper campaigns yet.

An additional and a very important factor is, that the Utility Token is backed by a guarantee as described in Chapter Guarantee.

QAAA

The QAAA Security Token will have manifold usage, of which Qommodity will list some of them in this Whitepaper. The moment the QAAA Whitepaper is out, you can see its full scope there.





Transaction Services

Due to the latest blockchain technology from our partner Sourceless, transactions can be processed at zero cost and in a speed that can if at all hardly be currently found in the market. Be it payments or other secured transactions that need to be performed.

Store of Value

The underlying characteristics as previously mentioned in chapter What is QAAA and the company with its mining rights and real assets behind it, already show the potential growth of this token. What is more to mention here, is some details about the so far achieved goals. Several reports have been finished by the geologists by now and they become more every month.

As an example, Qommodity will include an excerpt from one of the reports in this Whitepaper. But for a full insight, visit our Linktr.ee to find out more:

<https://linktr.ee/Qommodity>



By reading these reports, you will understand that there is a real store of value in the QAAA due to the backing of the various resources like Gold and Tantalum that are mentioned in the reports.



Excerpt from a Tandem Liber Holdings Report



Tandem Liber Holdings Valuation Method

The last Company Valuation dates from December 2021 and for us it serves as a true baseline, the baseline established after 13 years of hard work, high-risk investments, and hardship. But more importantly: a baseline, verified by a third-party auditor as being a Fair Value for the company.

By now Tandem Liber Holdings has reached the last phase of establishing NI43-101 for the four licenses. The phase whereby we will move from an inferred Fair Value based upon the geological survey data established over the last 13 years to an undisputed proven ore reserve as per the NI43-101 standard, exiting times.

By now Tandem Liber Holdings has finalized the first NI43-101 report for the Mabonto Gold Project in our license called Area 1. The report is the first of many and even though there is still more than enough potential for further development in the surveyed area's Tandem Liber Holdings is more than happy with the results.

As Tandem Liber Holdings enters a new phase, the company valuation report has been reconstructed to reflect the changes. For the areas Tandem Liber Holdings has not yet brought under the NI43-101 survey process we will maintain the old methods of calculation, as per the Company Valuation dated June 2021. The only change we will implement is the use of cubic meters instead of metric tons as a base for calculating value, as recommended by Prof. Dr. Bobrov, Chief Geologist of ABMAV SUB SAHARA (SL) Ltd.

For all areas brought under the NI43-101 survey process Tandem Liber Holdings will use the actual findings of the reports combined with the estimated mining costs to achieve the inground value. A process that over time will bring the four licenses to a state of Proven Ore Reserve, our end goal.

I personally trust that this document provides you sufficient insight and detail to convince you of the quality and more than promising potential of TLH.

I personally, as well as the whole executive team and the shareholders, are dedicated to make this project a success, not only for our own benefit but also for the benefit of a beautiful country called Sierra Leone that I hold dear.

Kind regards,

Edward BHG Meijers
Chairman / CEO

Going forward, once the QAA Token has been issued, the Tandem Liber Holdings company valuation will only be based upon the valuation of the NI43-101 reports, which provides a better and more validated method of company valuation.

The NI43-101 reports are established by an external company, ABMAV SUB SAHARA (SL) Ltd, peer reviewed by two, but at least one independent authorized geologist and reconfirmed by the European Federation of Geologists and double verified by MinPol GmbH from Austria.



Tandem Liber Holdings Licenses

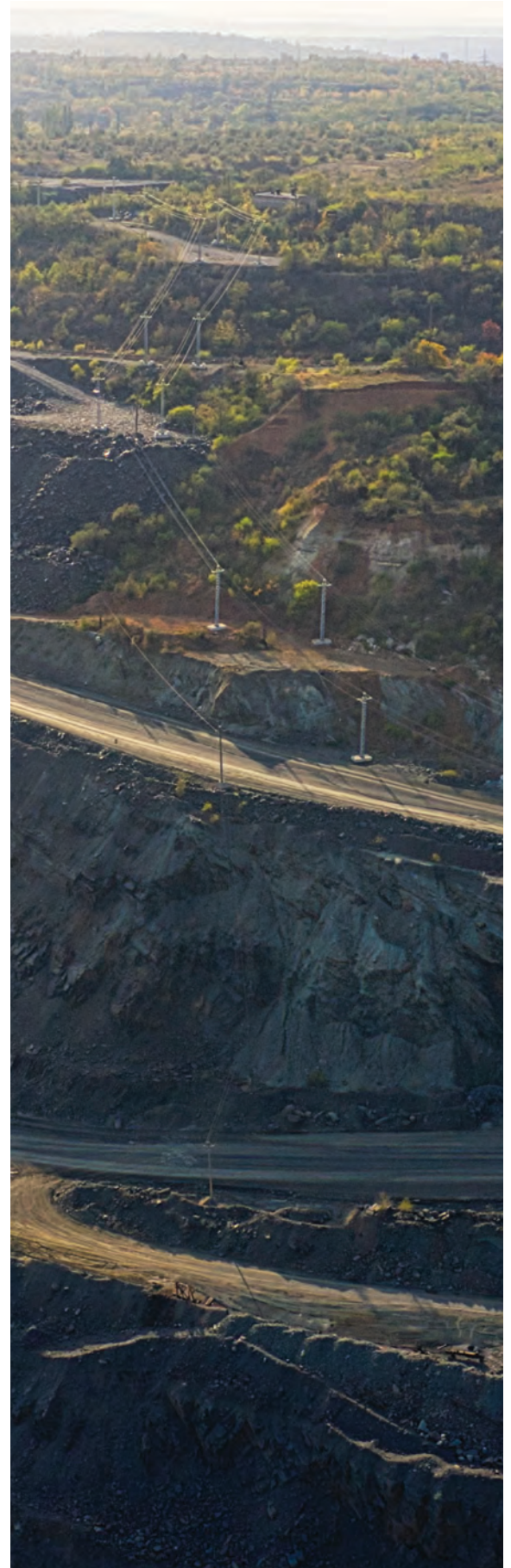
The Tandem Liber Holdings and its predecessors have been exploring on eleven licenses in a total surface area of 1605 sq. km before to relinquishing seven of the eleven licenses and retaining our four most promising licenses.

After this extensive period of time, we decided to restructure the organization and only keep the best licenses available, which are named Area 1, Area 2, Area 9 and Area 10, containing a total surface area of 395 sq. km.

The relinquishment of the seven areas enabled us to concentrate on our most promising areas for immediate production possibilities based on our past exploration as maximizing value to concentrate on our most promising areas for immediate production possibilities based on our past exploration as maximizing value.

Tandem Liber Holdings' aim is to bring the licenses to a NI 43-101 standard. In addition, Tandem Liber Holdings will start small-scale mining projects to develop the more environment friendly method of extracting minerals from the earth.

In the end Tandem Liber will be one of the biggest and leading mining corporations a significant market value.





Tandem Liber Holdings Mineral Overview

Name	Chemical	Type	Status
Gold	Au	PM	IVME / PR
Silver	Ag	PM	IVME
Silica	SiO ₂	MM	
Aluminium	Al ₂ O ₃	MM	IVME
Cadmium	CaO	MM	
Chromium	Cr ₂ O ₃	MM	IVME
Iron	Fe ₂ O ₃	MM	IVME
Potassium	K ₂ O	MM	
Magnesium	MgO	MM	
Manganese	MnO	MM	
Sodium	Na ₂ O	MM	
Titanium	TiO ₂	MM	IVME
Barium	Ba	MM	IVME
Cerium	Ce	REE	IVME
Dysprosium	Dy	REE	
Erbium	Er	REE	
Europium	Eu	MM	
Gallium	Ga	MM	
Gadolinium	Gd	MM	
Hafnium	Hf	MM	
Holmium	Ho	REE	
Lanthanum	La	REE	IVME
Lutetium	Lu	REE	IVME
Niobium	Nb	MM	IVME / PR
Neodymium	Nd	REE	IVME
Praseodymium	Pr	REE	
Rubidium	Rb	MM	
Scandium	Sc	REE	IVME
Samarium	Sm	REE	
Tin	Sn	MM	IVME
Strontium	Sr	MM	
Tantalum	Ta	MM	IVME / PR
Terbium	Tb	REE	
Thorium	Th	MM	
Thulium	Tm	REE	
Uranium	U	MM	IVME
Vanadium	V	MM	IVME
Tungsten	W	MM	IVME
Yttrium	Y	REE	
Ytterbium	Yb	REE	
Zirconium	Zr	MM	IVME

It is expected that the production will also yield a considerable number of diamonds. Quality and quantity have not been investigated.

Precious metals (PM) can be found in all concessions in various percentages, the same goes for the rare earth elements (REE) and the minor metals and industrial metals (MM).

The most important and valuable metals and elements found in volumes that, at this point in time, add value are marked. (IVME) The metals initially targeted by our production, Gold and Coltan, are marked as well. (PR)





Valuation – Internal

Based upon SRK Exploration Services Ltd & R. Kriege / GEOBOX International Pty Ltd. Australia

SRK Exploration Services Ltd has performed an extensive survey of the licenses and was mainly responsible for delivering the geological status as it is at the moment. Their findings, confirmations and reports are used as a basis for the valuation methods in this chapter.

PRIME SOURCE VALUATION

The following reasoning and calculations have been used by Tandem Liber Holdings to define the in-ground value of the licenses.

The SRK Consulting reports and Geo Tech reports provide information on the number of primary drill targets in Area 9 and Area 2, not only as recommended but as strongly and/or highly recommended. Identification of the targets has been done by a world leader in Aero magnetic and VTEM 3D scans. These identified drill targets are similar with the explored, defined and proven targets in the concessions of Cluff Gold/Amara Gold. Cluff Gold/Amara Gold did a full drilling program on one target of similar nature of the targets that were identified in Area 9 and Area 2 surveys.

The drilling program of Cluff Gold/Amara Gold produced a result of approximately 2.8 million troy ounces of Gold. Bases on a conservative market price of USD 1,650 per troy ounce it would be a gross value of approximately USD 4.62 billion.

An in-ground value of USD 462 million for such a drill target would be acceptable and recognized by the industry. The schist belt running from Cluff Gold/Amara Gold's drilling program is the same schist running through Area 2. The aero magnetic survey shows three comparable recommended drill targets in Area 2 and fourteen comparable drill targets in Area 9.

By comparison with the Cluff Gold/Amara Gold's drilling program a total of seventeen identified drill targets in Area 2 and Area 9 would represent an approximate gross value of USD 80.92 billion, respectively an in-ground value of USD 8.092billion.

The VTEM 3D reports show that the identified drill targets are much shallower than the one explored by the Cluff drilling program. More shallow resources result in lower costs to mine the resources, therefore commercially more viable. While not taken this into consideration so far it is a significant factor.



Also not taken into consideration are the significant alluvial resources found. The alluvial resources will be the main target when starting up small scale production.

Concessions owned by African Minerals (bought by Shandong Iron & Steel Group Co. Ltd.) show almost identical aero magnetic results as found in Area 9. The concessions owned by African Minerals have resources of 30 billion tons of high-grade iron ore as well as DSO cap iron alluvial, eluvial and primary Gold. Area 9 contains the same type of banded iron formations, DSO cap iron, Gold and Coltan in high commercial grades as shown in our internal periodic reports. SRK's reports provide details on the DSO cap iron as well. African Minerals concessions have connecting borders with our Area 1 and are located in the same belt.

Conclusion of Prime Source Valuation

All the above, as well as significant gold findings in Area 1, have not been take into consideration while estimating the asset value of the licenses. Therefore, Tandem Liber Holdings BVI believe an asset value of the licenses, in its current state of exploration and potential, of 50% of the before mentioned in-ground value, resulting in USD 4,620 million (USD 4.620 billion), is very conservative and justified. Tandem Liber Holdings BVI fully recognizes that accounting standards and exploration standards like NI43-101 might dictate otherwise.

ALLUVIAL RESOURCE VALUATION

A more detailed, valuation of the licenses is based upon area sizes, mining area, targeted resources and other details.

The grade used in the calculation is 0,0826 troy oz of Gold and 4.38 kg of Coltan per cubic meter pay gravel. Exploration showed that these values are very conservative. We used a conservative market price of USD 1,650 per troy ounce of Gold and USD 125 per kg for the expected grade Coltan.





Leone Current Economic Environment



Investment is increasing and the government has demonstrated a commitment to reforming trade and investment policies to encourage private sector-led economic revitalization.

President Julius Maada Bio routinely states that the nation's economic growth should be, and indeed, will be driven by the private sector rather than solely through public sector activities and development assistance'.



There are encouraging signs in Sierra Leone's investment climate. Continuous improvements of the integration of the private sector to advance modern technologies into mining and agricultural development as well as continuous efforts to create more jobs.

Foreign investors are starting to review opportunities like for instance Sierra Leone's poor electricity grid to determine if there is a business opportunity.

U.S. based business are entering the Sierra Leone energy sector, the Chinese remain a dominant force if it comes to infrastructural development like airport improvements, roads and railroads and increased interest from overseas investors in the fishing, petroleum and tourism industry are noticeable.

Investors, foreign companies, and companies like Tandem Liber must always consider the two omnipresent challenges: the devastation of the 1991-2002 civil war and the constraints of extreme poverty.

Tandem Liber's solid position in the country as well as our approach on how to conduct business, considering the above but in the meantime also assisting the local communities to overcome these challenges has proven to be effective and generates a solid local support.

Tandem Liber is of the opinion that this approach is only adding positive aspects to the investment climate and reduces the investment risks in areas in an economic and social stage like Sierra Leone.



Source: www.imf.org



Sierra Leone Recovery outlook

Mining Output To Boost Medium Term Growth

Sierra Leone - Mining Sector Value & Iron Ore Production



e/f = Fitch Solutions estimate/forecast. Source: USGS, Fitch Solutions

While we expect pandemic - related headwinds to continue over the medium term, acceleration in the domestic vaccination campaign will likely reduce the frequency and stringency of domestic lockdowns. With fewer constraints, we expect strong growth in private consumption of 3.8% in 2022.

GFCF will also rise as business revenues increase and business confidence strengthens. We also expect production in the mining industry will continue to rise (see chart above).

As per the latest available information, Sierra Leone's economy has been projected to recover from the COVID-19 contraction with real GDP expected to rebound by 3.0 percent in 2021, an upward revision of 0.8 percentage point relative to the 2020 forecast.

The growth rebound reflects the expected recovery of agriculture, mining and services following the easing of COVID-related restrictions and Government's Quick Action Economic Response Program (QAERP). The president, Julius Maada Bio, and his party will remain in power throughout the 2021-2022 forecast period. Near term policy focus will remain on addressing fallout of coronavirus pandemic.

Government will also be focused on reducing the budget deficit, maintaining social programs and improving infrastructure development.

Real GDP growth will remain strong in 2021-2022 in line with higher demand for the country's mineral exports and strong growth in the non-mining sectors of the economy.

We expect Sierra Leone to remain a regional outperformer, and forecast real GDP growth of 5.0% in 2022, which is well above our average growth forecast for Sub-Saharan Africa (3.7%).



Momentum: a great opportunity for exploiting and exploring our four licenses

The project is projected to run till the end of 2025, after which NI43-101 standard for all four licenses should be achieved. Exploitation of Area 1 and Area 2 has started at the end of 2021. Exploitation The small-scale mining activities will create a financial profile, a cash flow sustaining the whole operation, ensuring continuity as well as generating increase of value of the company.

Within the project's approach the NI43-101 activities are separated from the exploitation activities, they run as independent sub-projects and both exploration and exploitation are not depending on each other.

In parallel exploration will not only focus on confirmed resource estimation for mining to guide and optimize mining but also define resources as per NI43-101 requirement on other prospects in Area 1 and Area 2, as well as the other licenses, Area 9 and Area 10, held by Tandem Liber Holdings.

The exploration is also required to ensure the good standing of all Tandem Liber Holdings properties by complying with the Sierra Leone a Mining Code in respect to reporting and commitments.



In order to achieve those objectives a highly skilled and experienced team will be employed from a previously assessed pool before the next dry season starts.

Exploration is focused on maximizing the potential of Tandem Liber Holdings' mineral portfolio by investigating additional Value of the mineral assembly from the highly prospective tenement portfolio. Initial assay results indicate significant value of accessory elements within the target concentrates, which need to be confirmed.

Various parameters including exploration data, environmental considerations, topography, climate, and operational approaches have been considered in the elaboration of the execution of the preliminary mining plan for the extraction of Coltan in target Area 2 and Gold in Area 1. The targeted mining locations in Area 2 are close to the infrastructure of the villages Nyandehun, Bohehun.

The village of Nyandehun is situated less than a distance of 500m from the proposed mining area, therefore providing easy access to infrastructure, water, labor and other basic requirements.

The project initiation and start-up phase could be finalized in three months, but we allowed slack to be able to handle poor weather conditions, washed away roads and other delaying factors as the wet season can be a bit un-predictable from time to time.

Tandem Liber Holdings is confident that the current planning is achievable and provides sufficient slack to meet the deadline of the start of the dry season.





QOMMODITY QAA

Marketing Strategy Roadmap 2022

Unlike other marketing strategies, Go-To-Market is an advertising approach that is based on several factors such as value strategy, external marketing metrics, unique selling propositions, and distribution channels. The timeline of this marketing plan is static. But the company can make changes to strategy anytime, as per the market needs.

Q1 – 2022

- Listing for Proof of Concept on Decentralized Exchanges (to create the token value)
- Payment Gateways CoinPayments and Coinbase Qommodity/ SourceLess Global Tech Innovation Summit Dubai
- Regulation Procedures and Structures for listing on CEX
- Preparation of dedicated wallets
- Preparation of SWOP in several Stages
- Extensive exploration for initiation NI43-101 Kenema Region
- Ongoing expansion of NI43-101 Monboto Region

Q3 – 2022

- Qommodity CEX development
- Preparing for migration to SourceLess Blockchain
- Receiving ISIN
- Receiving of QAAA ST
- Receiving of several additional Licenses: Financial, Trading, Exchange
- Public Listing of Security Token (QAAA)
- Qommodity Investment updates
- Initiation of 800 Mio LE development scheme for several projects qualified as community action development programs in several regions in Sierra Leone, schooling, clean water projects, health care initiatives, etc., all under patronage of the local communities and with governance of Tandem Liber Holdings.
- Visit scheduling for Bolivia and Surinam for extension of the ongoing extension of resource acquisition and geographic spread of fundamental resources within the scope of Qommodity.
- Finalization school building project in Constituency 021
- Ongoing extension of NI-43101 geological studies and preparation in the ongoing production
- Preparation for the office in Dubai and centralization and alignment of human and digital capital in this region
- Negotiations with African financial and resource orientated institutions for possible cooperation.

Q2 – 2022

- QAA Registration Token creation on BSC
- GitHub – public contract BSC
- Smart Contract audit
- Liquidity construction (BNB, BUSD, USDC, QAA)
- Execution of SWOP in several stages
- Branding and further events worldwide
- PR campaigns and extended social media activities
- Brand awareness campaigns
- Airdrop and AMA Community Event
- Creating Launchpads (5 - 10 platforms)
- Further DEX listings
- Qommodity CEX listing
- Preparation of dedicated wallets
- SourceLess/Qommodity Dubai Exclusive Summit in June 2022
- Qommodity Investment Updates
- Preparation production – Bulk sampling SSML
- Monboto production site
- Compliance process for expansion on exploration licenses in Sierra Leone
- Alignment communication channels
- Renewal of websites and communication structures with communities
- Visit Sierra Leone and creation of field trip reportage
- Alignment and renewal of all Social Media platforms, initiating of online campaigns
- Initiation of 200Mio. LE micro credit scheme for underprivileged women in Kenema Region
- Crowning of CEO Tandem Liber Holdings as Honorary Paramount Chief by the relevant authorities as recognition for the social responsibility and assistance to the people of Sierra Leone
- Initiation of the school building project in Constituency 021



QOMMODITY QAAA

Investment Strategy Roadmap 2022

Unlike other investment strategies, Go-To-Market is an advertising approach that is based on several factors such as value strategy, investment metrics, unique propositions, and market availability and prices. The timeline of this investment strategy and working plan is static. But the company can make changes to strategy anytime, as per the market needs.

Q1 – 2022

- Access to Pre-Sale Opportunities (Family & Friends)
- With our expertise we will review further natural resource opportunities in Sierra Leone.
- Investment Opportunities and pre-contracting for additional natural resources in other countries.
- Finalization of first technical NI43-101 Report in Area 1, MINERAL RESOURCE ESTIMATE (#ASS211215CR01MABONTO01AU79 JORC) AND PRELIMINARY ECONOMIC ASSESSMENT ON THE MABONTO GOLD PROJECT / Tonkolili District, Sierra Leone.
- Finalization of Reconfirmation of the European Federation of Geologists (EFG), NI 43-101 Technical Report, UPDATED MINERAL RESOURCE ESTIMATE (#ASS211215CR01MABONTO01AU79) AND PRELIMINARY ECONOMIC ASSESSMENT ON THE MABONTO GOLD PROJECT / Tonkolili District, Sierra Leone.
- Further Exploration and Preparation for small scale production in Area 1
- Preparation and start of further NI43-101 Reports in Area 1 and 9
- Preparation of the Quarterly Reports
- Expansion of the geologist team

Q3 – 2022

- Distribute / Reinvestments in target assets
- Preparation of further NI43-101 reports in different areas
- Preparation of Reconfirmation Reports of the European Federation of Geologists (EFG) and MinPol Austria
- Preparation of the Quarterly Reports
- Depending on the market environment, different strategic paths can be taken

Q2 – 2022

- Generate Cash Flow for extension of the NI43-101 Reports
- NI 43-101 Technical Report April 2022, UPDATED MINERAL RESOURCE ESTIMATE (#ASS211215CR01MABONTO01AU79) AND PRELIMINARY ECONOMIC ASSESSMENT ON THE MABONTO GOLD PROJECT / Tonkolili District, Sierra Leone.
- Preparation of further NI43-101 Reports in Area 1 and Area 9
- Preparation of Reconfirmation Reports of the European Federation of Geologists (EFG)
- Preparation of the Quarterly Reports
- Expansion of the geologist team
- Finalization of second technical NI43-101 Report in Kenema Region, MINERAL RESOURCE ESTIMATION AND PRELIMINARY ECONOMIC ASSESSMENT ON THE MABONTO GOLD PROJECT / Sierra Leone
- Finalization of Reconfirmation of the European Federation of Geologists (EFG), NI 43-101 Technical Report, UPDATED MINERAL RESOURCE ESTIMATE AND PRELIMINARY ECONOMIC ASSESSMENT ON THE KENEMA PROJECT / Tonkolili District, Sierra Leone.
- Finalization of updated Company Audit of Tandem Liber Holdings Ltd



RISK FACTORS

We strongly recommend that each Purchaser review the risk disclosures in detail before purchasing Tokens as set forth in the terms & Conditions of Qommodity QAA Ltd. Each Purchaser will be required to acknowledge the risks as set forth in the terms & Conditions of Qommodity QAA Ltd.

In addition, the Financial Authorities issued an advisory on the potential risks of purchasing tokens in Initial Coin Offerings and all forms of virtual currency.

The Financial Authorities stated that token purchasers should thoroughly research virtual currencies, digital coins, tokens, and the companies or entities behind them in order to separate fiction from fact.

NOTE: The below risks are related to the guarantee and not to Qommodity QAA Ltd.'s operations and goals. The guarantee is what it is, a B-Class share in TLH and people should evaluate the guarantee and decide if it is sufficient.



Legal Disclosures

This Whitepaper does not constitute a prospectus, an offering memorandum and/or another offering document relating to Qommodity QAA Ltd and has not been reviewed or approved by any financial regulator or securities commission in any jurisdiction.

Purchasing vouchers in the form of QAA Tokens involves several risks. There can be no assurance that QAA Token holders will be able to receive a payback of their payment or any positive returns on their purchase of QAA tokens. Guarantees for the QAA Token are described in the Qommodity QAA Ltd. Terms and Conditions.

The Qommodity QAA Ltd. Terms & Conditions apply for all vouchers in the form of QAA Token sold.

Forward-looking statements

This Whitepaper may contain estimates and forward-looking statements which are mainly based on the current expectations and estimates of future events and trends that affect or may affect the business, financial condition, results of operations, cash flows, liquidity, prospects and the envisaged valuation of the Tokens. Although Qommodity QAA Ltd. believes that these estimates and forward-looking statements are based upon reasonable assumptions, they are subject to many significant risks, uncertainties and are made in light of the current available information. Forward-looking statements speak only as of the date they were made, and we do not undertake the obligation to update publicly or to revise any forward-looking statements after we distribute this document because of new information, future events or other factors.

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If there is insufficient demand, the offer as described in this Whitepaper will be cancelled and purchase orders made by purchasers may be canceled. In such scenario, any amounts already paid by purchasers will be refunded net of charges incurred, if any.

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